

ONTARIO PRIVATE PASSENGER VEHICLES MID-YEAR REVIEW

Based on Industry Data Through June 30, 2021

17 December 2021

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1. Executive Summary

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to review private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of June 30, 2021. The specific objectives of our review include:

- An estimate of the private passenger vehicle ultimate loss amounts and claim counts using industry data as of June 30, 2021.
- A comparison of our selected development factors for loss amounts and claim counts to those of GISA.
- The determination of loss trend rates and the cost impact of recent reforms that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses private passenger loss and loss adjustment expense data as of June 30, 2021 to determine past and future loss trend rates.
- An assessment of the cost impact of Bill 15 and Bill 91 reforms.
- An assessment of the impact of COVID-19 on the loss experience.

1.2. Actuarial Findings

In this report, we present our selected past and future annual loss cost trend rates based on insurance industry data as of June 30, 2021. In addition, we present our estimate of the impact of recent reform changes on both the level of claims and loss cost trend rates. We discuss and present our methodology and assumptions in selecting our trend rates in this 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	+0.7% up to March 31, 2016	-5.9%
Property Damage	+4.7%	+4.7%
DCPD	+0.6% up to Dec 31, 2012	+9.0%
Accident Benefits	+6.9% up to May 31, 2016	-0.2% ¹
Uninsured Auto	-8.7% up to December 31, 2014	-4.1%
Collision	+8.9%	+8.9%
Comprehensive	+9.9%	+9.9%

¹ See Table 17 for more details; applies when reforms are fully implemented.

Coverage	Past Loss Cost	Future Loss Cost
Specified Perils	+9.9%	+9.9%
All Perils	+8.6%	+8.6%
Underinsured Motorist	+0.7%	+0.7%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the effect of these reforms is a 19.8% decrease in accident benefits loss costs. We estimate that the decrease was “phased in” between the 2016-1 and 2017-2 accident semesters.

* * * * *

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

Oliver, Wyman Limited



Paula Elliott, FCAS, FCIA

Paula.elliott@oliverwyman.com



Rajesh Sahasrabuddhe, FCAS, ACIA

rajesh.sahasrabuddhe@oliverwyman.com



Chris Schneider, ACAS, ACIA

chris.schneider@oliverwyman.com

2. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, some of the changes include:

- Bill 164 (January 1994): tightened rules related to the right to sue for economic and non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996): reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003): introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010): amended the SABS with reduced benefits.
- Bill 15 (January 2015): introduced changes intended to improve efficiency, regulation, and licensing of third-party vendors; reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages): included changes to the tort deductible and tort threshold effective August 2015; revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend analysis is based on the twenty-year period from 2001-2 to 2021-1, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not exhibited in the data we review.

Further, while Bill 198/Bill 5 and Reg 34/10 were effective during the twenty-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models to be relevant for this analysis.

2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 *Annual Report of the Ontario Auditor General* (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,
- The 2012 *Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule* (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,
- The 2012 *Final Report of the Anti-Fraud Task Force* that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,

- The 2013 *Final Report of Justice Douglas Cunningham on the Dispute Resolution System (DRS)* which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 *KPMG Annual Report on Auto Insurance Transparency and Accountability* that included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 *KPMG Advisory Group Report on Towing and Storage* which included measures aimed at increasing road safety, increasing consumer protection, and improving transparency in the billing of towing and storage services, and
- The 2014 *Superintendent's Report on the Three-Year Review of Automobile Insurance*.

Although many of the cost reduction strategies were not conducive to quantification at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in the claim amounts and claim counts that have emerged since first introduced.

We present below specific changes introduced under Bill 15 and Bill 91 on a by coverage basis:

Bodily Injury - effective on or after January 1, 2015

- On January 1, 2015 a decrease to the 5% pre-judgment interest rates to 1.3%: The rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Bodily Injury - effective on or after August 1, 2015

- Beginning August 1, 2015, an increase to the deductible on court awards for non-pecuniary loss from \$30,000 to \$36,540 and awards under the Family Law Act from \$15,000 to \$18,270; indexed each year starting January 1, and thereafter.
- Beginning August 1, 2015, an increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
 - for non-pecuniary loss to \$121,799 and
 - under the Family Law Act to \$60,899;
 indexed each year starting January 1, and thereafter.
- Consideration of the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.

Accident Benefits- effective on or after April 1, 2016

- On April 1, 2016 the replacement² of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

Accident Benefits- effective on or after January 1, 2015

- On January 1, 2015 a decrease in the SABS interest rate for overdue payments to 1.3%; the rate is subject to quarterly adjustment thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

² FSCO continued to settle remaining files open on March 31, 2016.

Accident Benefits- all policies issued or renewed on or after June 1, 2016

- A reduction in the standard benefit level for catastrophic impairments from \$2 million (attendant care and medical and rehabilitation) to a combined limit of \$1 million.
- The elimination of attendant care as a separate stand-alone benefit of \$36,000 into a new standard combined benefit level for medical, rehabilitation and attendant care benefit of \$65,000.
- A reduction in waiting period for non-earner benefits from six months to 4 weeks; and a limit to the duration of non-earner benefits to two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as “essential.”
- A reduction of the standard duration of medical, rehabilitation and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered subject to the monthly amounts determined by an assessment.

Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016

- Introduction of a new optional combined medical, rehabilitation and attendant care benefit of \$130,000 for non-catastrophic injuries which increases the \$65,000 limit; the optional combined medical, rehabilitation and attendant care benefit of \$1 million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional \$1 million which, if purchased, can be combined with the current \$1 million optional medical, rehabilitation and attendant care benefit for any injury.

Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016

- A change to a standard \$500 deductible for comprehensive coverage, from \$300.

Other Changes

- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of \$2,000 or less subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly installment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.
- A requirement that winter tire discounts be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

3. ANALYSIS – GENERAL DISCUSSION

3.1. Introduction

In the sections that follow we present:

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

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses (ALAE), is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2021) provided by GISA. We refer to this as “the AIX report.” This data includes the experience of all private passenger vehicles in Ontario. Any reference to loss or claim amount in this report is intended to include ALAE.

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

The claim amount data that is available through the AIX report includes:

- 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 insurance company’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 sum 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 judgements of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters as of a point in time. Over time, the case reserves are revised 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 to the claim adjusters.

It is important to note the following about case reserves:

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

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

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

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

We present the final/ultimate claim cost by accident half-year by applying loss development factors to the aggregated reported incurred claim amounts that insurance companies report to GISA⁵. 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 those reserves are not reported to GISA.

We apply loss⁶ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2021, separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2021, separately for each of the coverages.

We present the 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 C through F

Due to the COVID-19 pandemic, there is additional uncertainty around the estimates for 2020-1 through 2021-1 accident half-years.

The selection of development factors, and resulting estimate of claim counts and ultimate loss amounts, has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁷

³ 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.

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

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

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

⁷ We present a summary of GISA’s selected ultimate loss costs, severity and frequency by accident half-year in Appendix C.

Loss and Claim Count Development

As requested by FSRA, we independently review the reported claim count and claim amount experience to estimate the ultimate claim counts and claim amounts. Then, we compare our estimate of the ultimate claim count and claim amounts to those based on the GISA Consulting Actuary's loss development factor selections.

In Appendix A, we include a graphical comparison between GISA's and our frequency, severity and loss cost. Based upon our review, we find there are no differences in the GISA consulting actuary's selected factors compared to our selections that would have a material impact on our selected loss trend rates. We therefore accept and apply the GISA development factors.

3.4. Loss Trend Rates

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

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

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

We select trend rates based on 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 between ULAE and ALAE from year to year 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.

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

As a result of the claim experience that has emerged and the development factors GISA selects, the estimates of ultimate loss costs, frequencies,⁸ and severities by accident year have changed from those used for the prior evaluation. The changes are as follows:

⁸ Number of claims per 1,000 insured vehicles.

Table 2: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$244.06	\$133,932	1.82	\$243.20	\$135,168	1.80
2018	\$232.87	\$139,175	1.67	\$228.35	\$137,233	1.66
2019	\$206.91	\$138,224	1.50	\$213.97	\$135,198	1.58
2020	\$161.93	\$161,501	1.00	\$157.96	\$148,714	1.06
2021				\$132.27	\$139,980	0.94

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have decreased by 0.3%.

Table 3: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$9.21	\$7,173	1.28	\$9.26	\$7,206	1.28
2018	\$10.19	\$8,384	1.22	\$10.22	\$8,375	1.22
2019	\$11.38	\$9,562	1.19	\$11.55	\$9,546	1.21
2020	\$8.00	\$9,221	0.87	\$9.10	\$9,915	0.92
2021				\$8.94	\$11,482	0.78

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 3.5%.

Table 4: Changes in DCPD Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$212.95	\$6,349	33.54	\$212.97	\$6,349	33.55
2018	\$234.22	\$6,892	33.98	\$234.36	\$6,895	33.99
2019	\$251.58	\$7,300	34.47	\$251.62	\$7,296	34.49
2020	\$155.69	\$7,603	20.48	\$153.84	\$7,532	20.43
2021				\$121.59	\$7,363	16.51

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

Table 5: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$261.83	\$32,092	8.16	\$261.41	\$32,104	8.14
2018	\$249.95	\$31,021	8.06	\$251.36	\$31,250	8.04
2019	\$244.96	\$30,615	8.00	\$250.39	\$31,260	8.01
2020	\$172.94	\$35,688	4.85	\$176.28	\$36,159	4.88
2021				\$141.58	\$34,756	4.07

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 1.1%.

Table 6: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$74.06	\$32,721	2.26	\$73.30	\$32,322	2.27
2018	\$74.91	\$35,501	2.11	\$73.80	\$34,776	2.12
2019	\$75.44	\$36,034	2.09	\$73.26	\$34,918	2.10
2020	\$50.76	\$35,733	1.42	\$47.97	\$34,652	1.38
2021				\$43.00	\$36,712	1.17

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have decreased by 2.5%.

Table 7: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$2.17	\$17,191	0.13	\$2.18	\$17,141	0.13
2018	\$1.97	\$17,847	0.11	\$1.98	\$17,936	0.11
2019	\$1.82	\$18,122	0.10	\$1.82	\$18,143	0.10
2020	\$1.50	\$17,986	0.08	\$1.55	\$17,191	0.09
2021				\$1.39	\$19,567	0.07

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 0.9%.

Table 8: Changes in Collision Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$228.04	\$7,356	31.00	\$228.08	\$7,357	31.00
2018	\$256.45	\$7,867	32.60	\$256.55	\$7,871	32.60
2019	\$276.63	\$8,332	33.20	\$276.63	\$8,332	33.20
2020	\$182.44	\$8,792	20.75	\$182.06	\$8,716	20.89
2021				\$141.88	\$8,296	17.10

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs are relatively unchanged.

Table 9: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$70.49	\$2,801	25.17	\$70.49	\$2,801	25.17
2018	\$89.70	\$3,344	26.83	\$89.72	\$3,344	26.83
2019	\$90.31	\$3,497	25.83	\$90.42	\$3,499	25.84
2020	\$92.88	\$4,168	22.28	\$92.11	\$4,161	22.14
2021				\$87.40	\$4,167	20.98

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

Table 10: Changes in All Perils Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$350.94	\$6,616	53.05	\$351.01	\$6,616	53.05
2018	\$402.35	\$7,128	56.44	\$402.96	\$7,139	56.45
2019	\$410.80	\$7,346	55.92	\$411.35	\$7,351	55.96
2020	\$313.42	\$7,573	41.39	\$309.63	\$7,446	41.59
2021				\$266.75	\$7,438	35.86

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

Table 11: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$37.58	\$6,669	5.64	\$37.58	\$6,669	5.64
2018	\$17.00	\$4,101	4.14	\$17.00	\$4,101	4.14
2019	\$49.04	\$7,789	6.30	\$48.88	\$7,749	6.31
2020	\$32.61	\$5,534	5.89	\$33.75	\$6,006	5.62
2021				\$68.99	\$10,177	6.78

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

Table 12: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$8.95	\$44,724	0.20	\$8.74	\$43,584	0.20
2018	\$9.28	\$48,323	0.19	\$9.02	\$46,354	0.19
2019	\$9.05	\$48,314	0.19	\$8.71	\$46,210	0.19
2020	\$7.73	\$51,455	0.15	\$7.27	\$48,406	0.15
2021				\$5.35	\$37,593	0.14

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have decreased by 3.6%.

Table 13: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$8.53	\$234,872	0.04	\$8.20	\$217,452	0.04
2018	\$7.93	\$243,783	0.03	\$7.30	\$209,348	0.03
2019	\$7.55	\$225,245	0.03	\$7.22	\$200,923	0.04
2020	\$9.11	\$340,585	0.03	\$6.89	\$224,570	0.03
2021				\$4.05	\$166,329	0.02

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have decreased by 10.6%.

4. LOSS TREND RATE CONSIDERATIONS

The identification of the underlying trend patterns is challenging because factors such as statistical fluctuation in the data points, legislative reforms, changes in the underlying exposure, or abnormal weather conditions 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 coincident with historical reforms. These observations guide us in our design of each individual coverage regression model.

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 the typical three-to-five year experience period used in a rate indication 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 F⁹ for each of frequency, severity, and loss cost.

4.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2001-2 to 2021-1. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

4.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where 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 specific discussion that follows, we state whether a seasonality parameter is applied. We note, however, that seasonality may be statistically significant for some, but not all time periods; or statistically significant for loss cost, or severity, or frequency, but not for all three.

4.3. Weather Conditions

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

⁹ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix G.

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

- GISA notes the increase in the claim severity in August 2005 due to a flash flood in Southern Ontario.
- GISA notes the increase in the number of claims and claim amounts in June 2008 due to a hailstorm in Ontario.

4.4. Reforms

The purpose of a reform parameter 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 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, a level change 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 (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of *p*-value tests.

In Section 2 we discussed the recent legislative reforms in Ontario and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the way a change in the number of claims and/or the claim amount due to the reform will emerge into the AIX data by accident half-year. Reforms may apply (i) to all claims that occur on or after a specified date, (ii) to all claims reported after a specified date, or (iii) to policies effective on or after a specified date. Reforms that are effective for all *claims occurring* on or after a specified date versus reforms that are effective for all *policies effective* on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years.

In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more likely to produce a sustained shift down coincident with the accident half year that the reform was effective.
- Reforms that expand a benefit on or after a specified accident date, may or may not produce a sustained shift up coincident with the accident half year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be coincident with a “learning curve” by claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies that are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half year data will be a mixture of claims under two regimes. In this case our identification of the impact of the reform is phased in over several

accident half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use a parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of the accident benefit reforms under Bill 15 and Bill 91 are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows:¹⁰

- In the accident half year 2016-1, approximately 1% of claim amounts are subject to the new reform.
- In the accident half year 2016-2, approximately 33% of claim amounts are subject to the new reform
- In the accident half year 2017-1, approximately 83% of claim amounts are subject to the new reform
- In the accident half year 2017-2, 100% of claim amounts are subject to the new reform.

In Section 5 we present summaries of our bodily injury and accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half year so as to adjust historical data prior to the reforms to the same cost level as the current reforms.

4.5. Data Points

We give special consideration to data points that we consider have a material impact on the measured trend rates. Based on visual inspection and the percentage changes from year to year, we identify and then test data points that we may 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: (a) with and without these data points, (b) by applying a level change parameter at these data points, and/or (c) measuring trends before and after these data points.

4.6. Statistical Tests

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

- 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 covariates with *p*-values under 5% to be “significant.”

4.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed

¹⁰ For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

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, 2021 in this review.

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

4.8. Sub-coverage Groupings

With the exception of accident benefits, we perform our loss trend regression analysis for each coverage by combining all sub-coverages for that coverage.

In the case of accident benefits, due to the numerous reforms to the different sub-coverages, we considered the manner in which to group the sub-coverages. Based on the nature of the sub-coverage, our visual inspection of the sub-coverage graphs and the correlation of those sub-coverages, we chose to group the accident benefits sub-coverages as follows:

- Accident Benefits- Medical/Rehabilitation/ Attendant Care (kind of loss code¹¹)
 - Visitation (83, 93)
 - Medical (31, 41, 61)
 - Dependent Care (84, 94)
 - Housekeeping (85, 95)
 - Examinations (86, 96)
 - Renovation (43, 63)
 - Other (45,65)
 - Attendant Care¹² (46,66)
 - Replacement (49, 87, 69, 97)
 - Renovation Rehabilitation (43, 63)
 - Other Rehabilitation (45, 65)
- Accident Benefits – Disability Income
 - Caregiver (48, 68)
 - Employed (34, 44, 80, 64, 90)
 - Student (81,91)
 - Non-Earner (82, 92)
- Accident Benefits- Remainder
 - Death (32, 42, 62)
 - Funeral (30, 40, 60)

The loss trend rate and reform factor analyses that we prepare and present in this report for accident benefits are based on the above three grouping. As presented in Section 5.4, due to the Bill 91 reform which resulted in a merger of benefit limits for medical and rehabilitation including attendant care into a single combined limit, we consider these two sub-coverages together. In addition, for ease of application of the accident benefits reform factors and loss trend rates that we

¹¹ Kind of loss codes presented in parenthesis as listed in the GISA Automobile Statistical Plan (ASP).

¹² The terms Attendant Care and Long-Term Care are used interchangeably.

present by sub-coverage, we provide a single accident benefits coverage¹³ loss trend rate(s), and associated reform factor(s).

4.9. Selected Trend Models

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

We select a model based on our holistic assessment of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 5, we discuss our selected model and resulting statistical fit, but due to the many models that we consider, we do not discuss why each of the other models (as presented in Appendix F) were not selected as the best fit.

4.10. COVID-19

COVID-19 “stay-at-home” orders and other directives in 2020 resulted in a dramatic decline in traffic. While vaccine distribution in 2021 has contributed to an increase in traffic levels since, there remains uncertainty as to the duration of the post-vaccine traffic patterns and levels, and timing of the eventual return to pre-pandemic traffic patterns and levels.

Trend Rates

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

We account for and isolate the observed change due to COVID-19 in the 2020-1, 2020-2, and 2021-1 frequency level¹⁴ by the addition of a pandemic traffic decline parameter in our frequency model that we refer to as a mobility parameter. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or severity) due to the COVID-19 pandemic in 2020-1, 2020-2, and 2021-1 and therefore the mobility parameter should be included in our model design.

In Appendix I we present our findings on the impact of the COVID-19 pandemic on the loss experience by use of the mobility parameters that we calculate in our trend models.

Application of Trend Rates

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

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during¹⁵ the proposed rating program.

¹³ Quebec Excess (i.e., kind of loss code 37) due to its limited and immaterial volume is excluded.

¹⁴ As discussed in Section 5, we test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

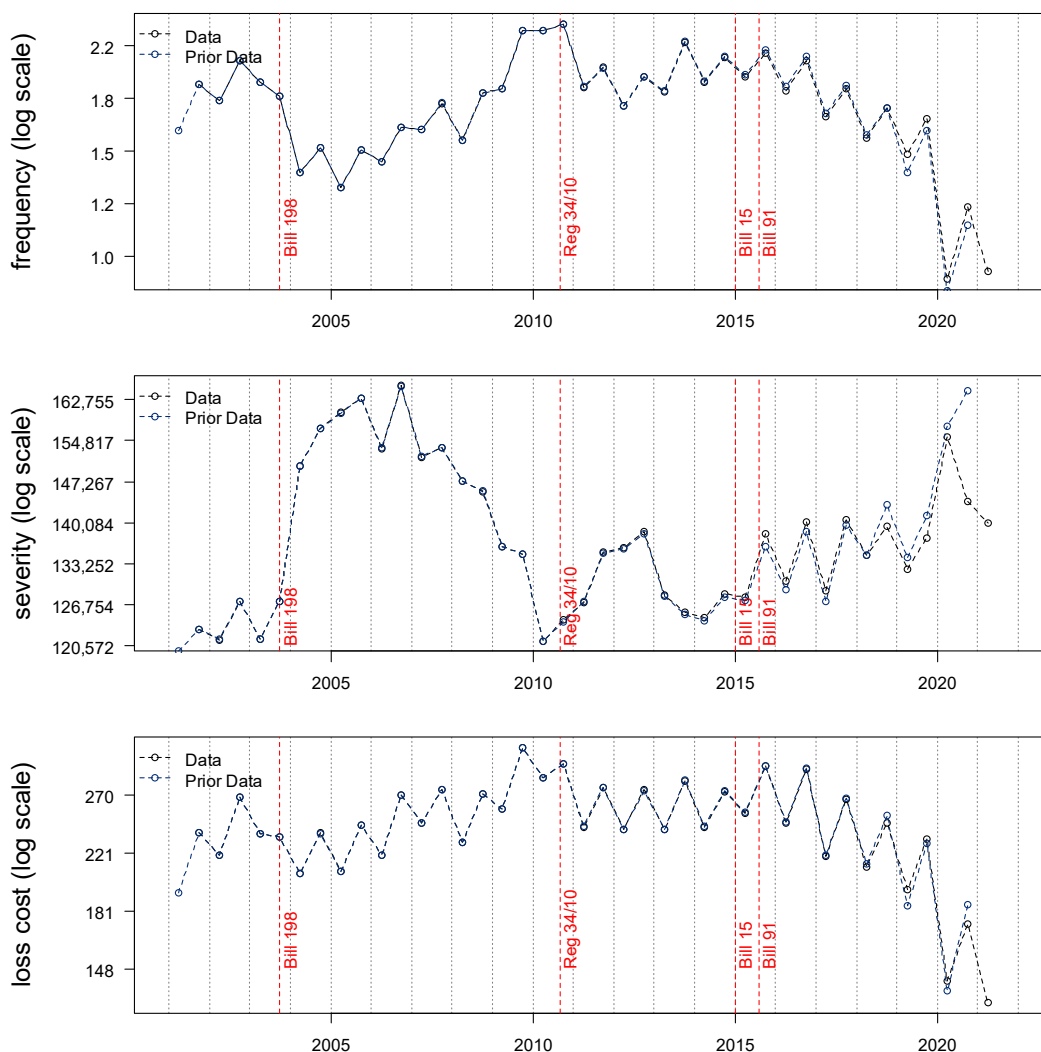
¹⁵ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

5. OLIVER WYMAN LOSS TREND RATES

5.1. Bodily Injury

In Figure 1, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe the immature frequency estimates have increased slightly, while severity estimates have decreased – particularly for 2020-2.

Figure 1: Observed Bodily Injury Loss Cost Experience



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

- Loss cost had exhibited a relatively flat trend following the September 2010 reform, Reg 34/10. This changed to a decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend since Reg 34/10. We observe an upward spike during the first half of 2020.
- Frequency has generally followed a similar pattern to loss cost. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable.¹⁶

We note that Bills 15/91 did not include explicit changes to the bodily injury coverage that would definitively explain the observed change in frequency trend to a steep declining pattern since 2015/2016. However, we note that Bill 15 included a change to the DRS effective April 1, 2016 that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with intent to go to court for settlement. We reiterate, the DRS change may or may not have contributed to the steep decline; the cause of the decline is unknown.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015 and June 1, 2016¹⁷, a change in trend parameter at April 1, 2016, and a mobility parameter¹⁸ are presented in Appendix F.

We fit a frequency model to all accident half-years between 2011-2 and 2021-1, and include seasonality ($p = 0.000$), a change in trend rate parameter beginning April 1, 2016 ($p = 0.000$), and a mobility parameter¹⁹ ($p = 0.000$). The implied annual trend rates associated from our fitted frequency model²⁰ is +0.0% up to April 1, 2016 and -6.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.966. The increase in our frequency trend rate from our prior review is attributed to the increase in the estimated frequency levels (particularly accident year 2019) from our prior review, as noted in Figure 1.

¹⁶ The p -value for the reform parameter(s) shift in severity was insignificant.

¹⁷ Our statistical tests do not show a level change parameter with a significant p -value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.

¹⁸ See Section 4.10 for a discussion of this parameter.

¹⁹ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021-1 observations have little influence over the indicated trend rate. The implied frequency trend rate of -6.6% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -6.8%.

²⁰ As in our prior review we exclude the time parameter as it is generally insignificant over time periods considered in our model.

It has been suggested that lower traffic density during the pandemic will result in higher claims severity due to increased speeding and unsafe driving behaviors. Although we agree that this is plausible, we have no evidence to substantiate this theory as the cause for the spike in the 2020-1 severity of +14% over 2019-1. Further, following the spike in 2020-1, the severity in 2020-2 and 2021-1 declined to levels closer to that of pre-pandemic levels in 2019.

In Table 14 we present various severity models we consider in order to determine if 2020-1 is an outlier or if a mobility parameter is warranted. All models have an experience period beginning 2011-1 and ending 2021-1.

Table 14: Summary of Severity Models

Include Mobility	Include/Exclude 2020-1	Seasonality <i>p</i> -value	Trend Rate <i>p</i> -value	Mobility <i>p</i> -Value	Trend Rate	Adjusted R2
Yes	Include	0.061	0.199	0.026	0.4%	0.479
Yes	Exclude	0.011	0.111	0.201	0.5%	0.462
No	Exclude	0.015	0.011	N/A	0.7%	0.437

As shown in the table, the mobility parameter is significant when the 2020-1 observation is included ($p = 0.026$), however is insignificant when the observation is excluded ($p = 0.201$). As the mobility parameter is a proxy for the pandemic's impact on claim costs, we propose a similar impact should also be present in the 2020-2 and 2021-1 observations if this relationship existed. That is, the significance of the mobility parameter should not be dependent upon the inclusion of the 2020-1 observation.²¹ As this relationship does not hold, we propose 2020-1 is an outlier and the pandemic has not had a *sustained* impact on bodily injury claim costs.

We fit a severity model to all accident half-years between 2011-1 and 2021-1, excluding 2020-1, and include seasonality ($p = 0.015$), and time ($p = 0.011$). The implied annual trend rates associated from our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.437. Based on visual inspection, we attribute the somewhat lower adjusted R-squared to the model's inability to explain pre-2016 changes. Our model is premised on 2020-1 observation as an outlier, and the pandemic has not produced a sustained and measurable impact on severity.

In Figure 2, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.7%²² up to April 1, 2016 and -5.9%²³ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.978.

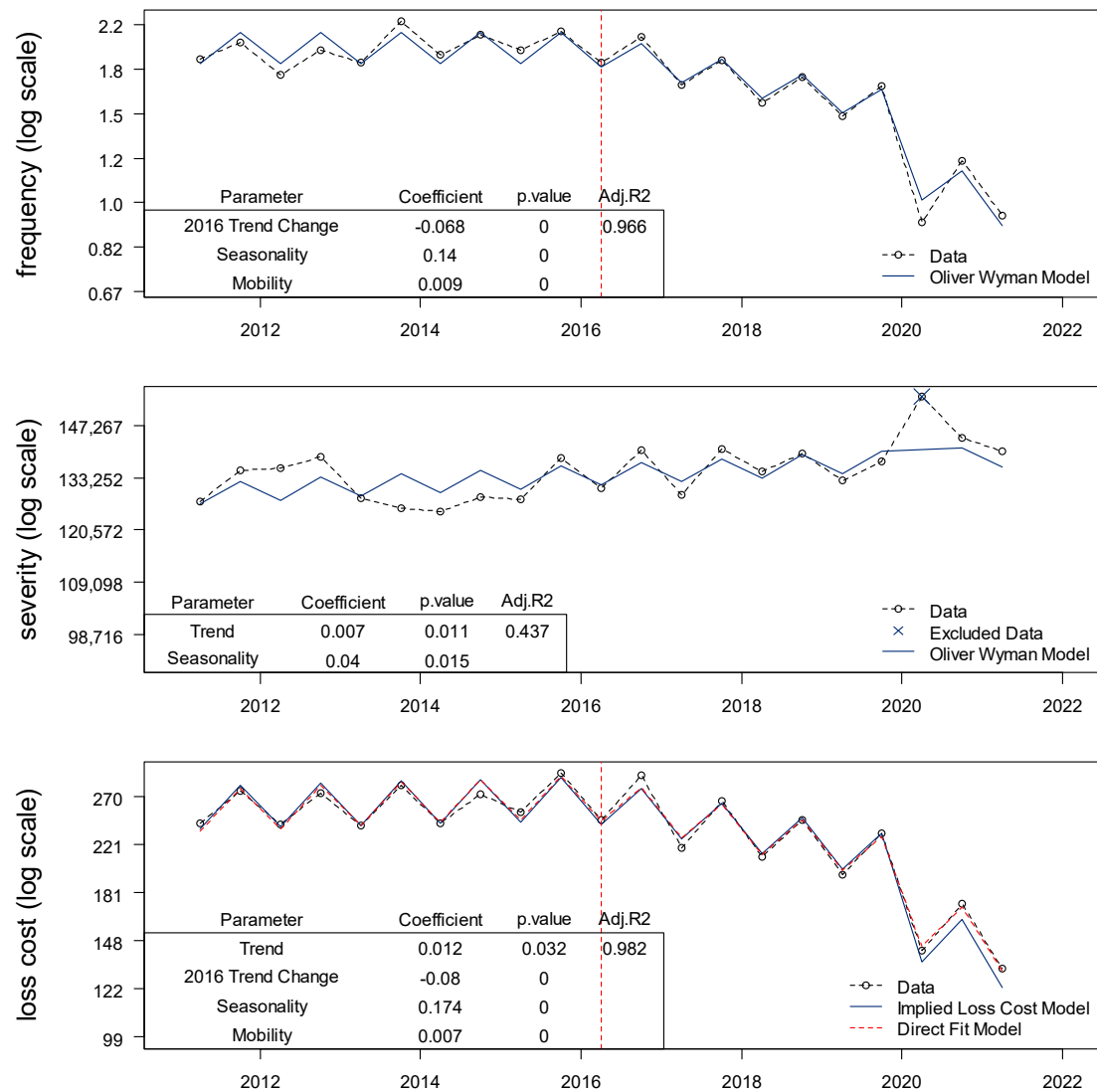
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +0.7% prior to April 1, 2016 and -5.9% thereafter. Our selected future loss cost trend is -5.9%.

²¹ We note this relationship holds in all other instances where the mobility parameter is significant.

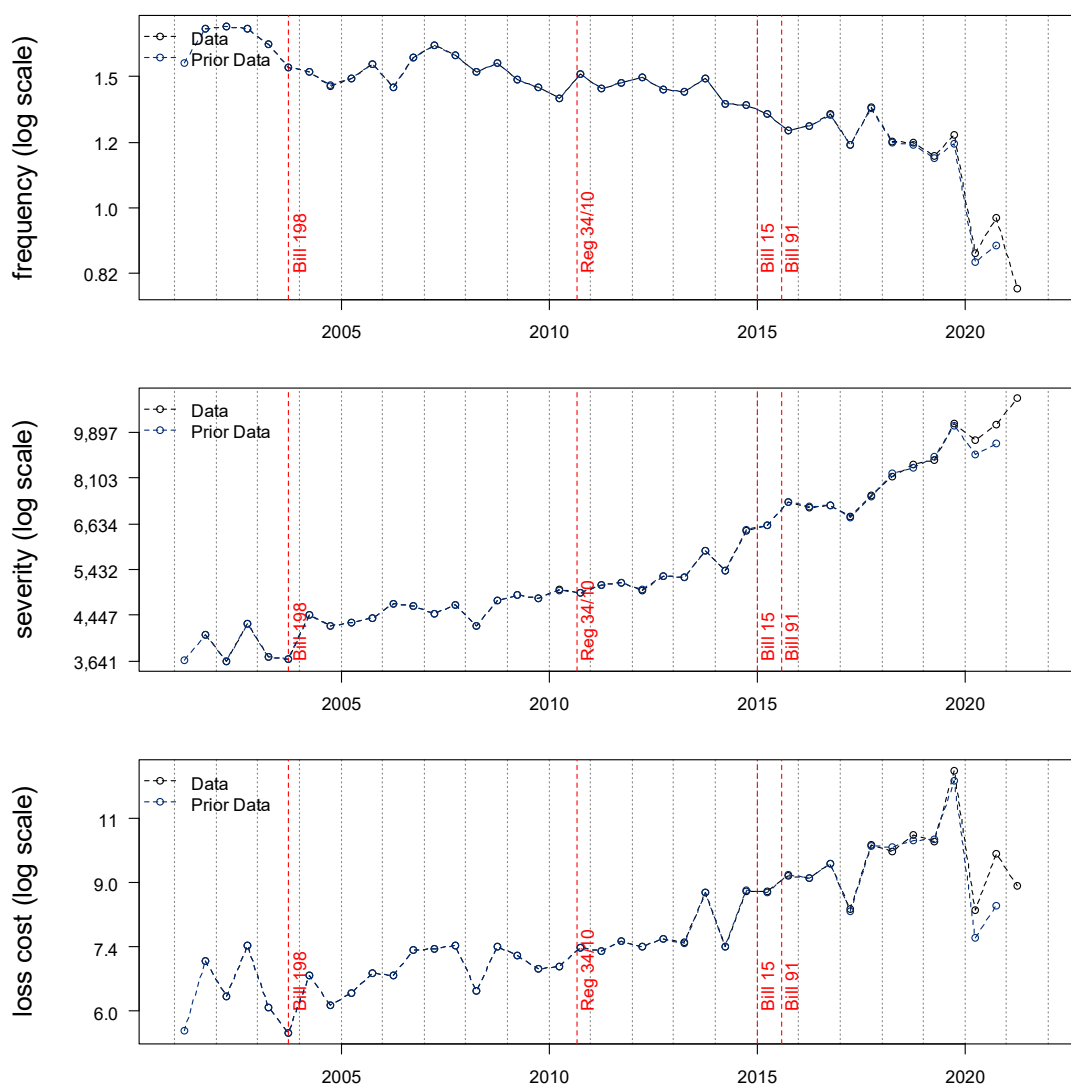
²² = $\exp[0.007] - 1$

²³ = $\exp[-0.068 + 0.007] - 1$

Figure 2: Bodily Injury - Fitted Frequency, Severity and Loss Cost

5.2. Property Damage

In Figure 3, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe increases in the immature frequency, severity, and loss cost estimates.

Figure 3: Observed Property Damage Loss Cost Experience

A review of the historical data points (as presented in Figure 3) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012, with the exception of a downward spike in 2008-1. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and upward spike in 2019-2. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity had generally exhibited a small upward trend, which appears to have changed to a steeper increasing trend since the 2015/2016 reforms.
- Frequency has generally been decreasing, with more recent data exhibiting a steeper decrease until 2019-1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility

parameter are presented in Appendix F. Given the data volatility prior to 2007-1, we begin our review of models beginning at 2007-1.

We fit a frequency model to all accident half-years between 2007-1 and 2021-1, and include time ($p = 0.000$) and mobility²⁴ ($p = 0.000$) parameters. The implied annual trend rates associated with our fitted frequency model is -2.1%. The adjusted R-squared is 0.945.

We fit a severity model to all accident half-years between 2007-1 and 2021-1, and include time ($p = 0.000$), and a change in trend parameter at January 1, 2013 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +2.7% before January 1, 2013 and +9.0%²⁵ thereafter. The adjusted R-squared of our proposed severity model is 0.972.

In Figure 4, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.5%²⁶ before January 1, 2013 and +6.6%²⁷ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.837.

To assess reasonableness, we consider a model fit to the observed loss costs directly. Due to the volatility in loss costs over 2007-1 to 2008-2, we fit a loss cost model to all accident half-years between 2009-1²⁸ and 2021-1, and include time ($p = 0.000$), seasonality ($p = 0.006$), and mobility²⁹ ($p = 0.000$). The implied annual trend rate associated with our fitted loss cost model is +4.7%. The adjusted R-squared of the direct loss cost model is 0.870.

We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of +4.7%, but a higher adjusted R-squared and appears to fit the post 2014-2 data better than the implied loss cost model.

We select the direct loss cost model, with a +4.7% annual trend rate.

²⁴ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of -2.1% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -2.2%.

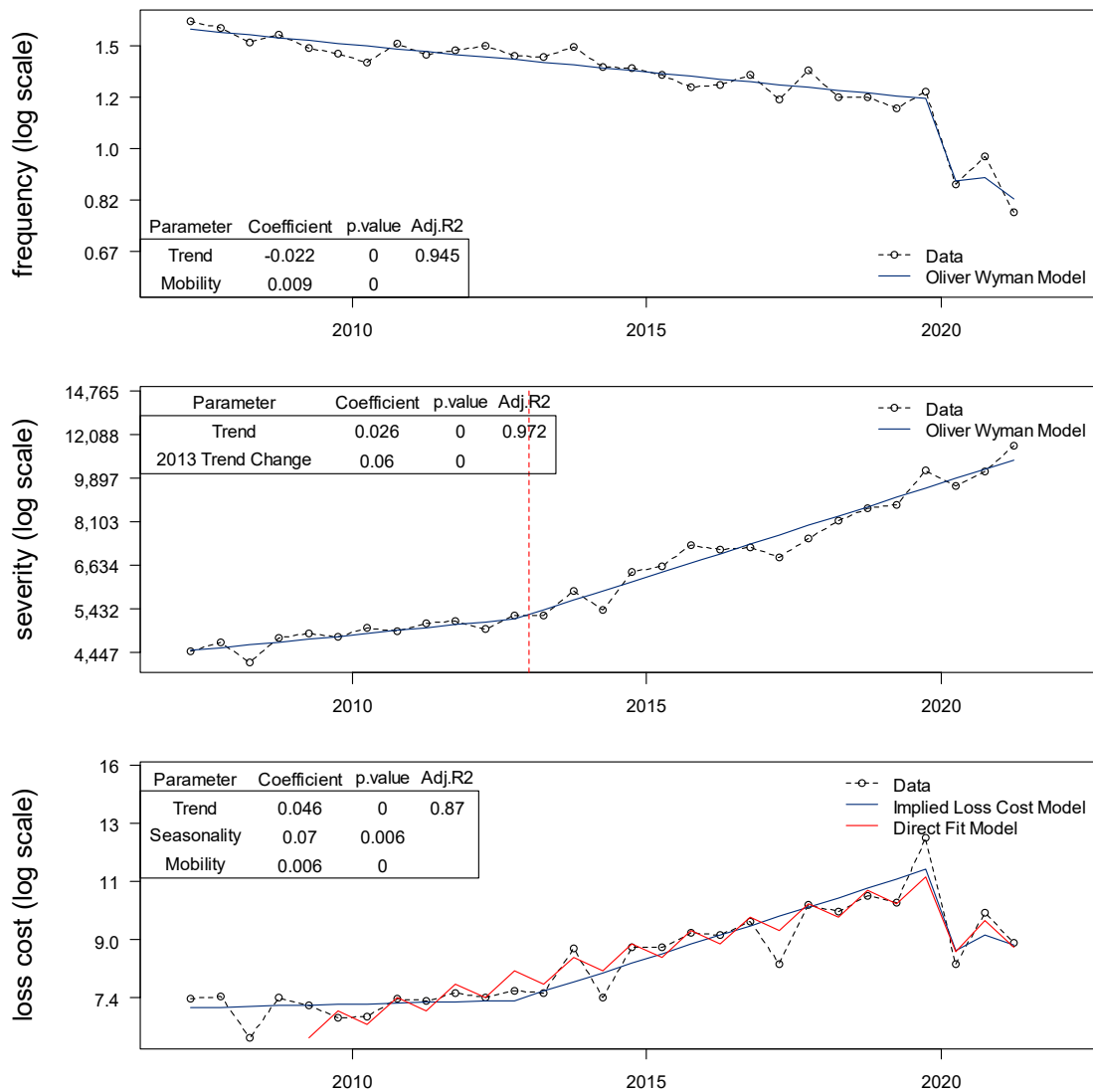
²⁵ $= \exp[0.026 + 0.06] - 1$

²⁶ $= \exp[-0.22 + 0.26] - 1$

²⁷ $= \exp[-0.22 + 0.26 + 0.06] - 1$

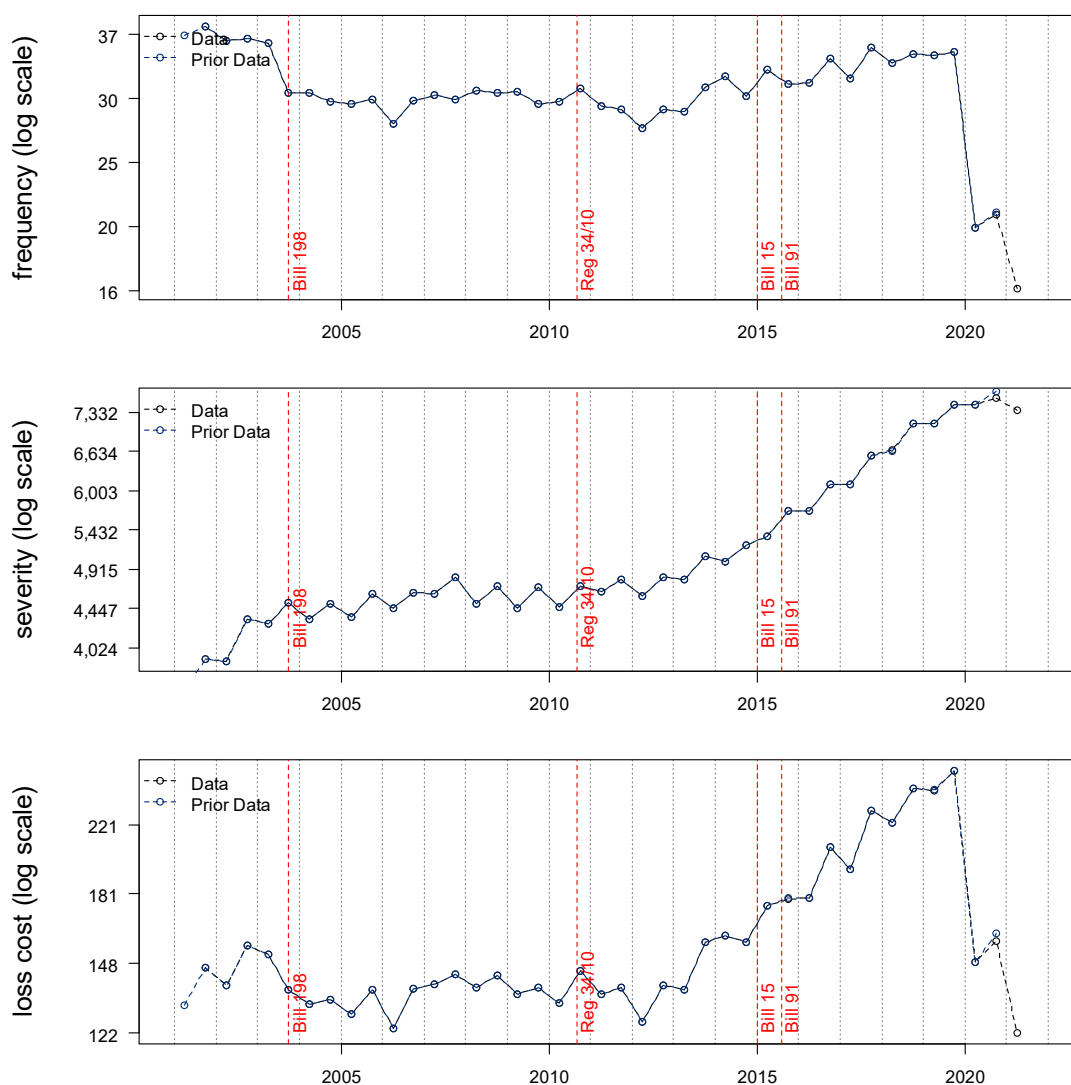
²⁸ The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

²⁹ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied loss cost trend rate of +4.7% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a loss cost trend rate of +4.7%.

Figure 4: Property Damage - Fitted Frequency, Severity and Loss Cost

5.3. Direct Compensation Property Damage

In Figure 5, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 5: Observed Direct Compensation Property Damage Loss Cost Experience

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

- Loss cost has exhibited a relatively flat trend over 2004 to 2012, then an increasing trend thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a modestly increasing trend before 2013, and a steeper trend until 2019.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix F.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2021-1 and includes a trend parameter after January 1, 2013 ($p = 0.000$), and a mobility³⁰ parameter ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is 0.0% before January 1, 2013 and +2.5% thereafter. The adjusted R-squared of our proposed frequency model is 0.945.

Our selected severity model is fit to all accident half-years between 2004-1 and 2021-1 and includes time ($p = 0.000$) seasonality ($p = 0.000$), and a change in trend parameter at January 1, 2013 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +0.6% before January 1, 2013 and +6.3%³¹ thereafter. The adjusted R-squared of our proposed severity model is 0.988.

In Figure 6, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.6%³² before January 1, 2013 and +9.0%³³ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.955.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

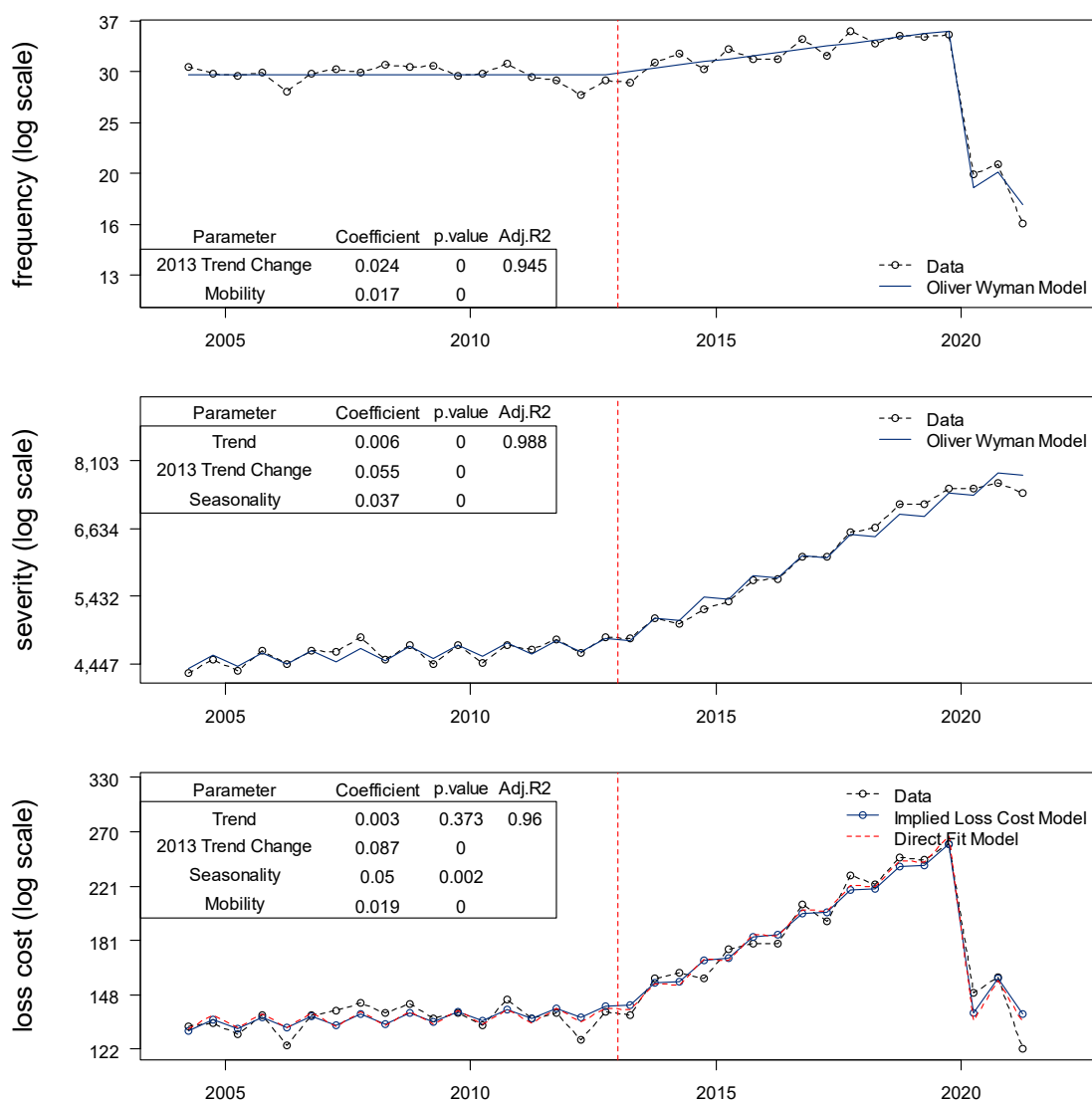
As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +0.6% prior to January 1, 2013 and +9.0% thereafter. Our selected future loss cost trend is +9.0%.

³⁰ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of +2.5% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +2.5%.

³¹ = $\exp[0.006 + 0.055] - 1$

³² = $\exp[0.006] - 1$

³³ = $\exp[0.024 + 0.006 + 0.055] - 1$

Figure 6: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost

5.4. Accident Benefits

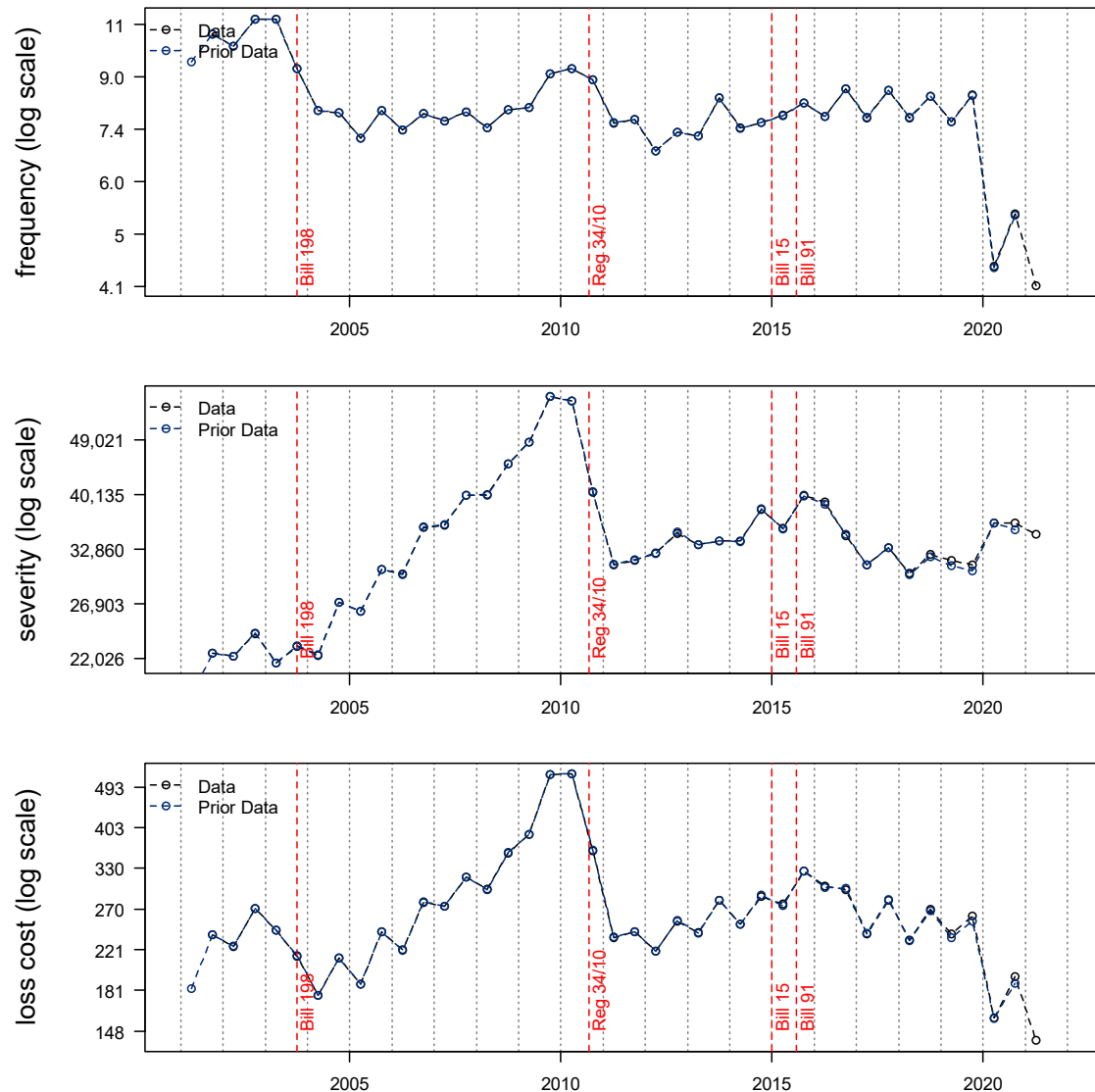
We present our analysis of the accident benefits sub-coverages below.

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 7, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior³⁴ evaluation. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

³⁴ In our prior report, the frequency and severity amounts were misstated in the graph. This oversight did not impact the loss cost trend rate selection in our prior report. We present the correct prior data in Figure 7 of this report.

Figure 7: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost



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

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a decrease in 2017. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since. We observe an increase during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Frequency exhibited an increasing trend after 2011 and may have begun decreasing (or flattening) after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters³⁵ coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix F.

We fit a frequency model to all accident half-years between 2011-2³⁶ and 2021-1, and includes time ($p = 0.000$), seasonality ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.035$), and a mobility³⁷ parameter ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is +2.8% up to June 1, 2016 and -0.6% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.974.

It has been suggested that the pandemic has created an avoidance or lag in treatment resulting in untreated injuries for claimants with minor injuries. If this is true, the average severity would represent more seriously injured claimants than typical. Although we agree that this is plausible, we have no evidence to substantiate this theory as the cause of the increase in severity level during 2020 and 2021.

We fit a severity model to all accident half-years between 2011-1 and 2021-1 that includes time ($p = 0.000$), seasonality ($p = 0.035$), a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.038$), and a mobility³⁸ parameter ($p = 0.010$). The implied annual trend rates associated with our fitted severity model is +4.3% up to June 1, 2016 and 0.8%³⁹ thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 20.4%⁴⁰ decrease in severity. The adjusted R-squared of our proposed severity model is 0.803.

In summary⁴¹, we find the accident benefit reforms effective for policies issued after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +2.8% before the reforms to -0.6% after the reforms were fully in effect.

³⁵ These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

³⁶ 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

³⁷ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of -0.6% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -0.8%.

³⁸ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied severity trend rate of -0.8% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a severity trend rate of -0.6%.

³⁹ = $\exp[0.042 - 0.041]$

⁴⁰ = $\exp[-0.228] - 1$

⁴¹ Refer to Appendix G for details on the phase-in.

- a decrease in the severity level of 20.4% once the reforms were fully in effect, and a change to the severity trend rate, from +4.3% before the reforms to +0.8% after the reforms were fully in effect.

In Figure 8, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +7.1%⁴² up to June 1, 2016 and -0.5%⁴³ thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 20.4% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.944.

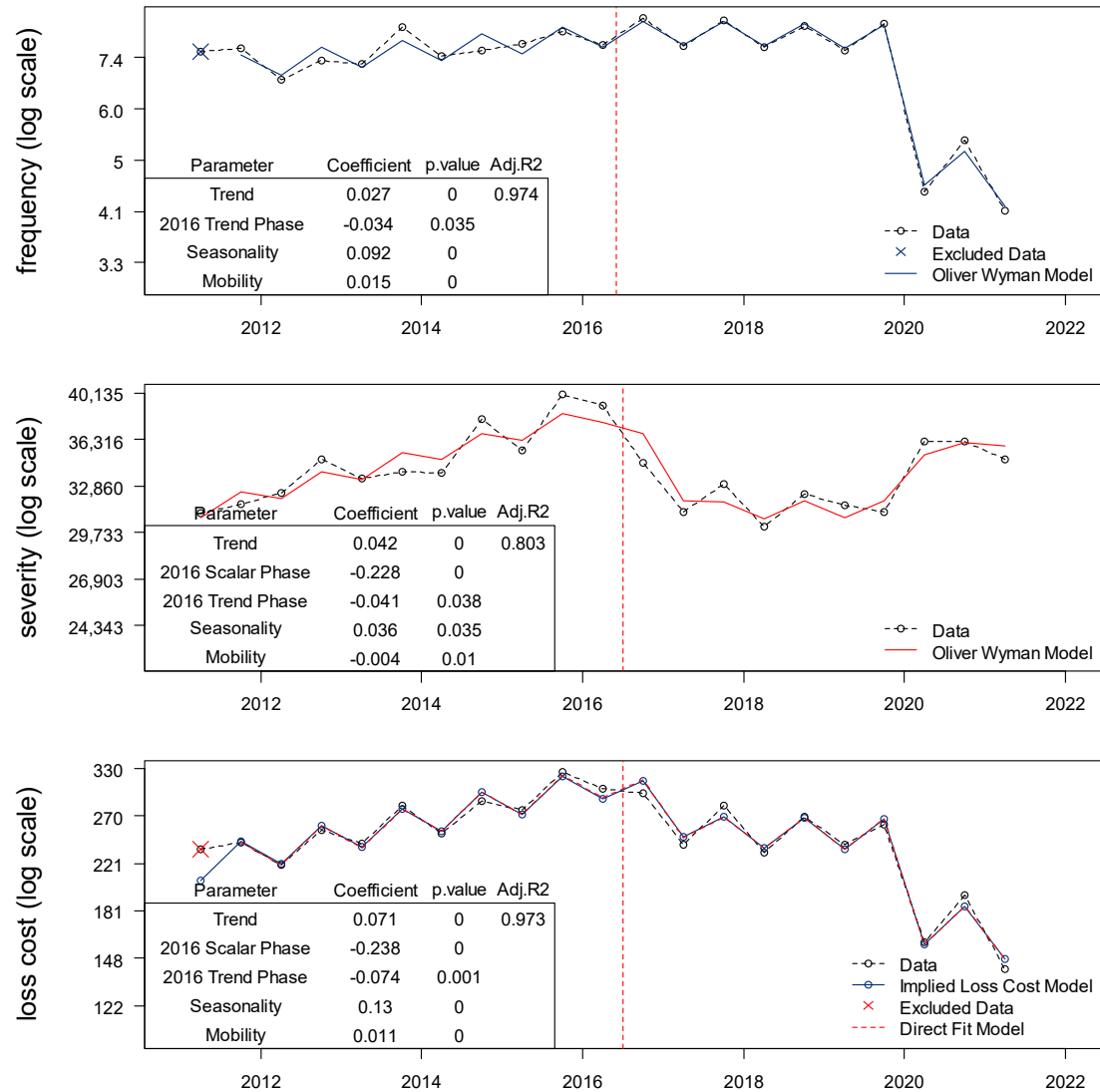
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, but a significantly higher adjusted R-squared (0.973) and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with an implied annual loss cost trend rate of +7.4% up to June 1, 2016 and -0.3% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 21.2% decrease in loss cost.

⁴² = $\exp[0.027 + 0.042] - 1$

⁴³ = $\exp[0.027 + 0.042 - 0.034 - 0.041] - 1$

Figure 8: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost



We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 15.

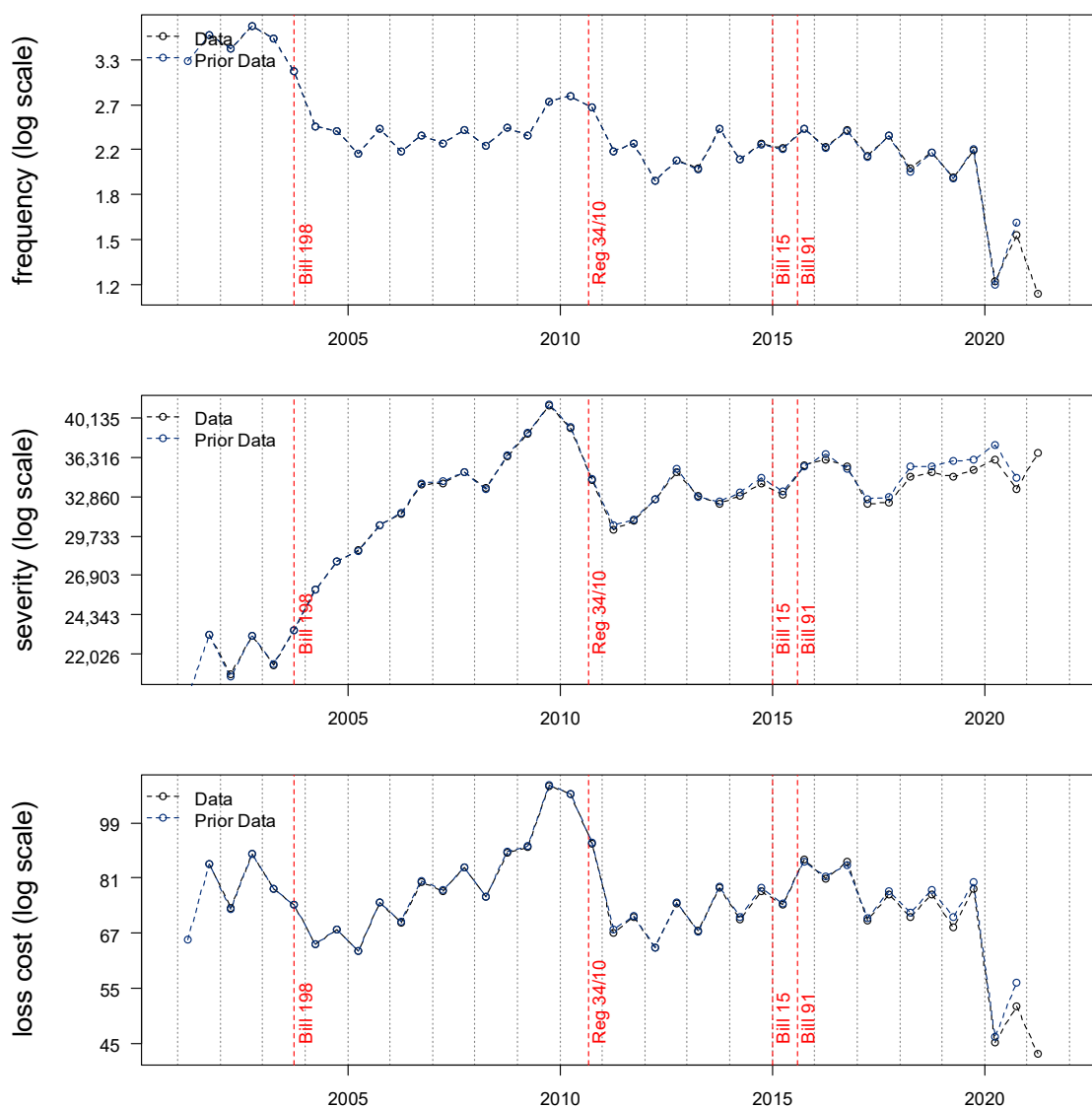
Table 15: Accident Benefits Total Medical & Rehabilitation including Attendant Care – Semi-Annual Loss Cost Trend and Reform Factors

Accident Semester	<u>Semi-Annual</u> Trend Rate	Trend Factor to 4/1/2021	Scalar Reform Factor
2015-01	3.6%	1.091	0.788
2015-02	3.6%	1.053	0.788
2016-01	2.3%	1.016	0.789
2016-02	0.5%	0.993	0.853
2017-01	-0.1%	0.988	0.959
2017-02	-0.1%	0.990	1.000
2018-01	-0.1%	0.991	1.000
2018-02	-0.1%	0.993	1.000
2019-01	-0.1%	0.994	1.000
2019-02	-0.1%	0.996	1.000
2020-01	-0.1%	0.997	1.000
2020-02	-0.1%	0.999	1.000
2021-01		1.000	1.000

Accident Benefits – Total Disability Income

In Figure 9, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior⁴⁴ evaluation and observe that the most recent severity estimates have slightly increased.

⁴⁴ We have corrected an issue related to the counting of claims across accident benefits sub-coverages. Prior frequency and severity amounts have been restated reflecting this correction. This issue did not impact prior loss cost trend selections.

Figure 9: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost

A review of the historical data points (as presented in Figure 9) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by a flat to decreasing trend rate after the 2015/2016 reforms. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally flat (small upward trend) since 2012, except for a dip in 2017.
- Frequency exhibited a relatively flat pattern after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters⁴⁵ coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix F.

Our selected frequency model is fit to all accident half-years between 2012-1⁴⁶ and 2021-1, and includes time ($p = 0.001$), seasonality ($p = 0.000$), a reform change in trend rate parameter at June 1, 2016 ($p = 0.000$), and a mobility⁴⁷ parameter ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is +3.0% up to June 1, 2016 and -4.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.974.

Our selected severity model is fit to all accident half-years between 2011-2 and 2021-1, and includes time ($p = 0.000$), and a phased-in scalar parameter at June 1, 2016 ($p = 0.005$). The implied annual trend rate associated with our fitted severity model is +2.6%. The modelled scalar parameter at June 1, 2016 corresponds to a 10.1% decrease in severity. The adjusted R-squared of our proposed severity model is 0.586. We attribute the lower adjusted R-squared value to the volatility in the severity data.

In summary⁴⁸, we find the accident benefit reforms effective for policies issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +3.0% before the reforms that turned negative after the reforms were fully in effect to -4.6%.
- a decrease in the severity level by 10.1% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +2.6%.

In Figure 10, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.7%⁴⁹ up to June 1, 2016 and -2.1%⁵⁰ thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 10.1% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.956.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, but a significantly higher adjusted R-squared (0.988) and appears to fit the data better than the implied loss cost model.

⁴⁵ These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

⁴⁶ 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

⁴⁷ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of -4.6% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -4.9%.

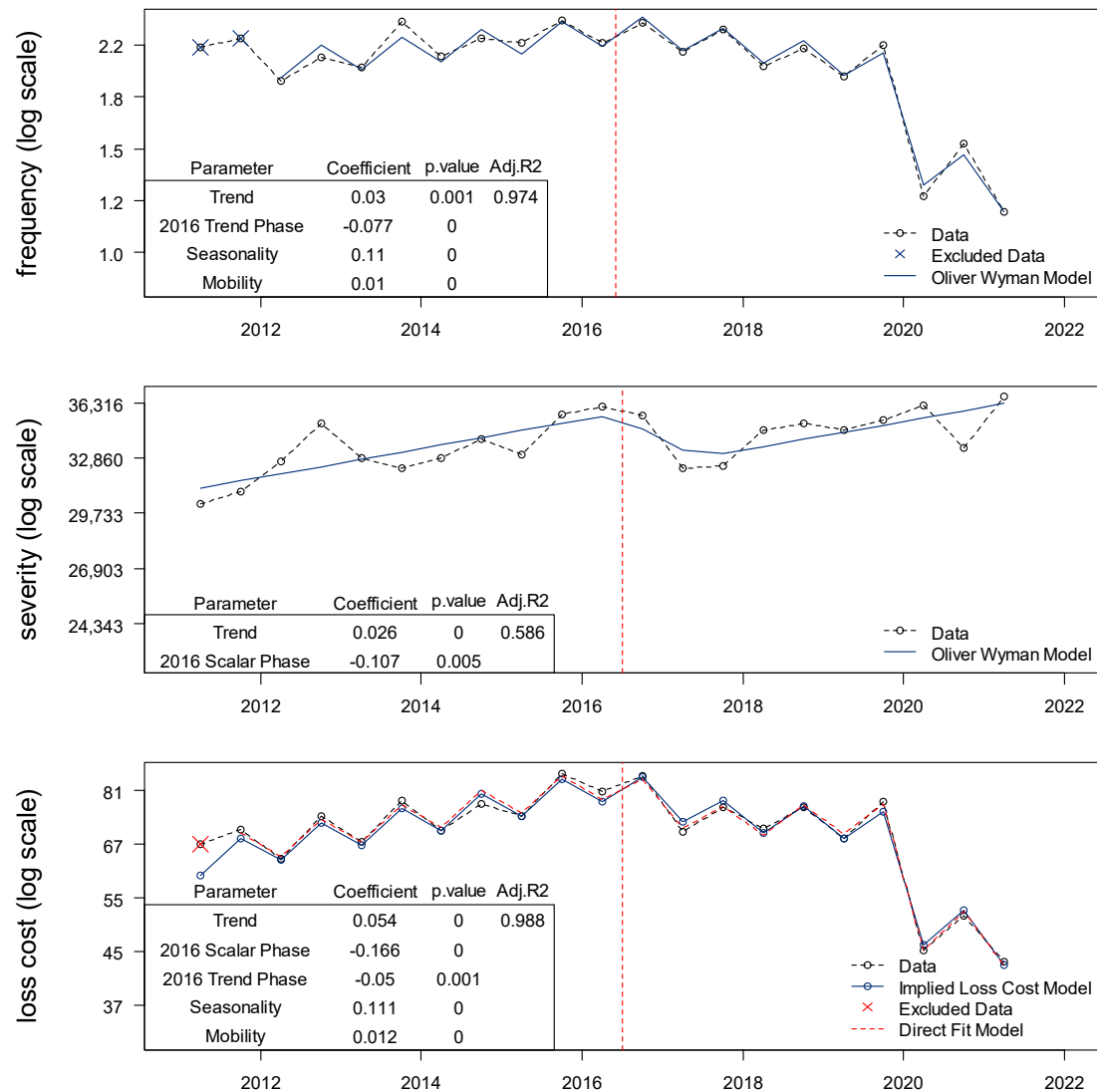
⁴⁸ Refer to Appendix G for details on the phase-in.

⁴⁹ $= \exp[0.03 + 0.026] - 1$

⁵⁰ $= \exp[0.03 - 0.077 + 0.026] - 1$

We select the direct loss cost model, with an implied annual loss cost trend rate of +5.5% up to June 1, 2016 and +0.3% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 15.3% decrease in loss cost.

Figure 10: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost



We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half year in Table 16.

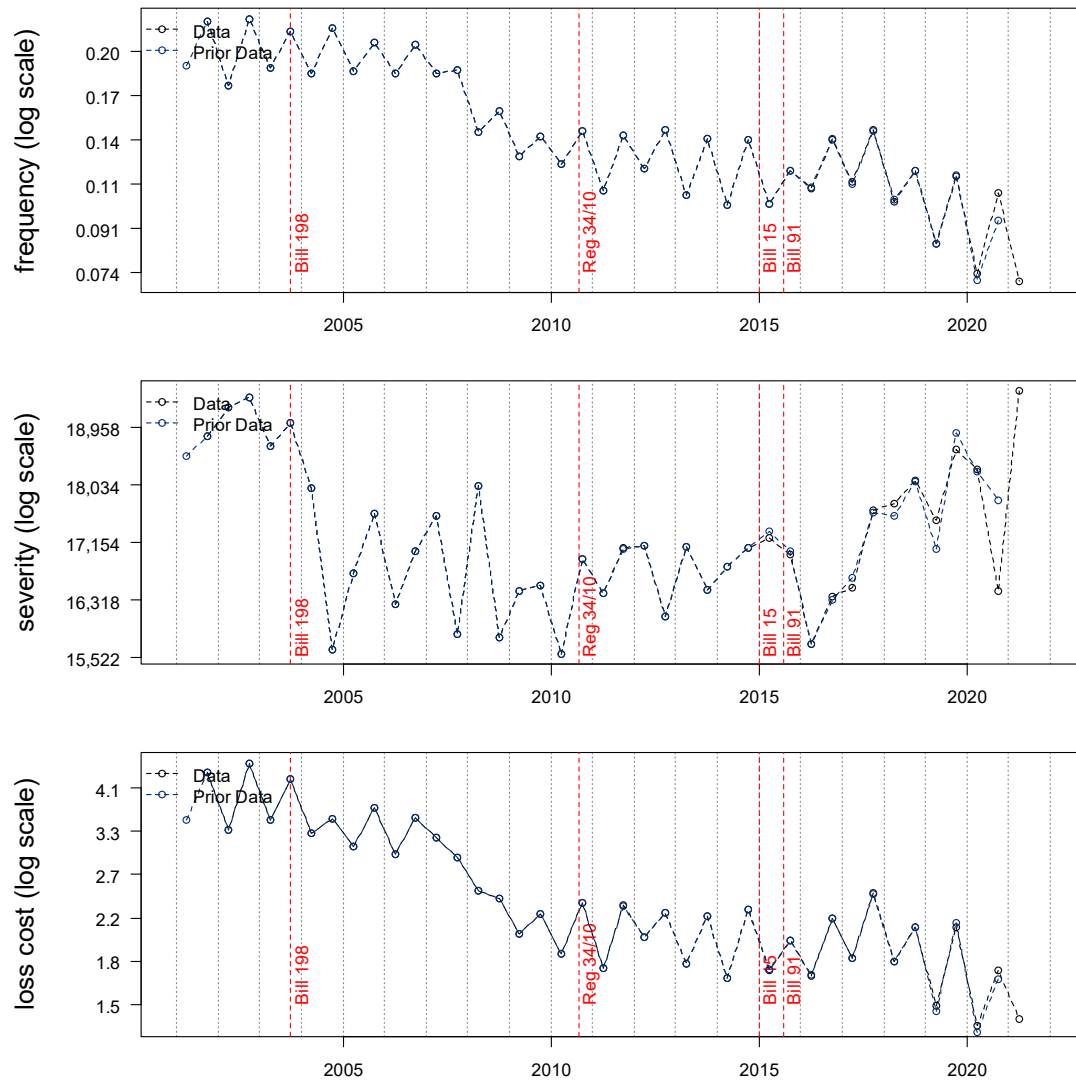
Table 16: Accident Benefits Total Disability Income – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	<u>Semi-Annual</u> Trend Rate	Trend Factor to 4/1/2021	Scalar Reform Factor
2015-01	2.7%	1.099	0.847
2015-02	2.7%	1.070	0.847
2016-01	1.9%	1.041	0.848
2016-02	0.6%	1.022	0.895
2017-01	0.2%	1.016	0.972
2017-02	0.2%	1.014	1.000
2018-01	0.2%	1.012	1.000
2018-02	0.2%	1.010	1.000
2019-01	0.2%	1.008	1.000
2019-02	0.2%	1.006	1.000
2020-01	0.2%	1.004	1.000
2020-02	0.2%	1.002	1.000
2021-01		1.000	1.000

Accident Benefits – Funeral & Death Benefits

In Figure 11, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that with the exception of the decrease in the 2020-2 severity and increase in the 2020-2 frequency, the estimates have not changed significantly.

Figure 11: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost



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

- Loss cost exhibited a relatively flat trend since 2010, marked with some high and low points over that timeframe. We observe a decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity is generally flat with high variability and subject to various upward and downward spikes.
- Frequency exhibits a pattern similar to loss cost.

We note there were no changes to funeral or death benefits with the 2015/2016 reforms.

We begin our review of loss trend models at 2011-1 due to the change in pattern beginning around this period.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter are presented in Appendix F.

Our selected frequency model is fit to all accident half-years between 2011-2 and 2021-1, and includes time ($p = 0.008$), seasonality ($p = 0.000$) and mobility⁵¹ parameter ($p = 0.002$). The implied annual trend rates associated with our fitted frequency model is -2.0%. The adjusted R-squared of our proposed frequency model is 0.864.

Our selected severity model is fit to all accident half-years between 2011-2 and 2021-1, and only includes a time parameter ($p = 0.006$). The implied annual trend rates associated with our fitted severity model is +1.0%. The adjusted R-squared of our proposed severity model is 0.301. We attribute this low R-squared to the model's inability to explain the 2016-1 through 2017-1 data points, as well as 2020-2 and 2021-1.

In Figure 12, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.0%.⁵² The implied adjusted R-squared of the combined frequency and severity model is 0.840.

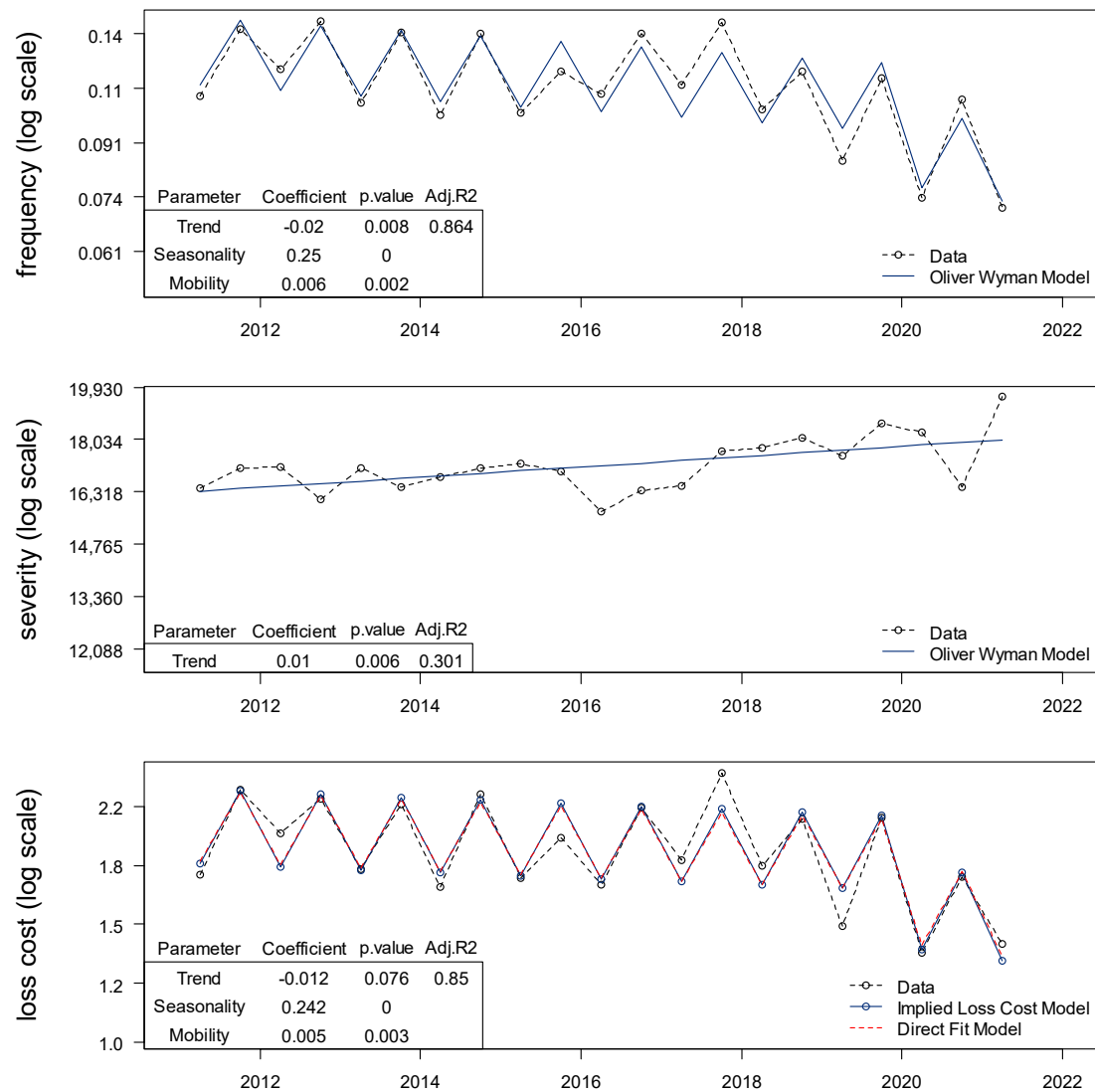
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different⁵³ than the model implied by our selected frequency and severity models.

Our selected past and future loss cost trend is -1.0%, based on our selected frequency and severity models.

⁵¹ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of -2.0% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -2.0%.

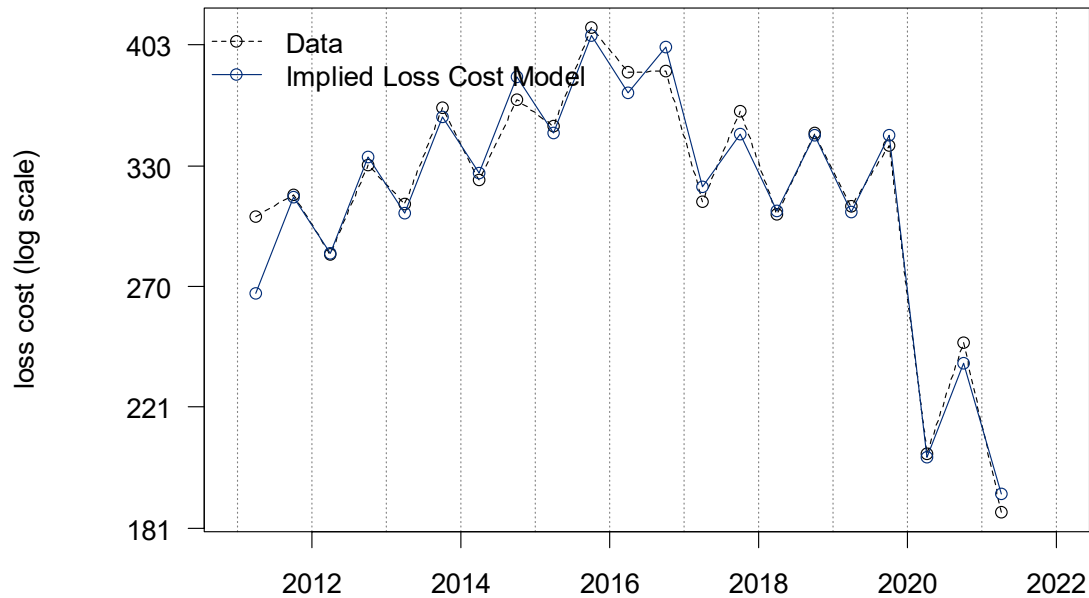
⁵² = $\exp[-0.02 + 0.01]$

⁵³ We note the implied annual trend rate of the direct loss cost model is -1.2%, however the time parameter is not significant ($p = 0.076$).

Figure 12: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost**Accident Benefits – Total**

In Figure 13, we present the loss cost fitted values as implied by our selected models in this section⁵⁴. The implied adjusted R-squared of the implied loss cost model is 0.955.

⁵⁴ See Appendix G, page 4, for the fitted values.

Figure 13: Accident Benefits Total - Implied Loss Cost

The weighted average annual loss cost trend rate implied by our selected models in this section is +6.9% before June 1, 2016 and -0.2% thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a 19.8%⁵⁵ decrease in loss cost. A summary of the calculations to determine the accident benefits total loss trend rates and reform factors is presented in Appendix G.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 17.

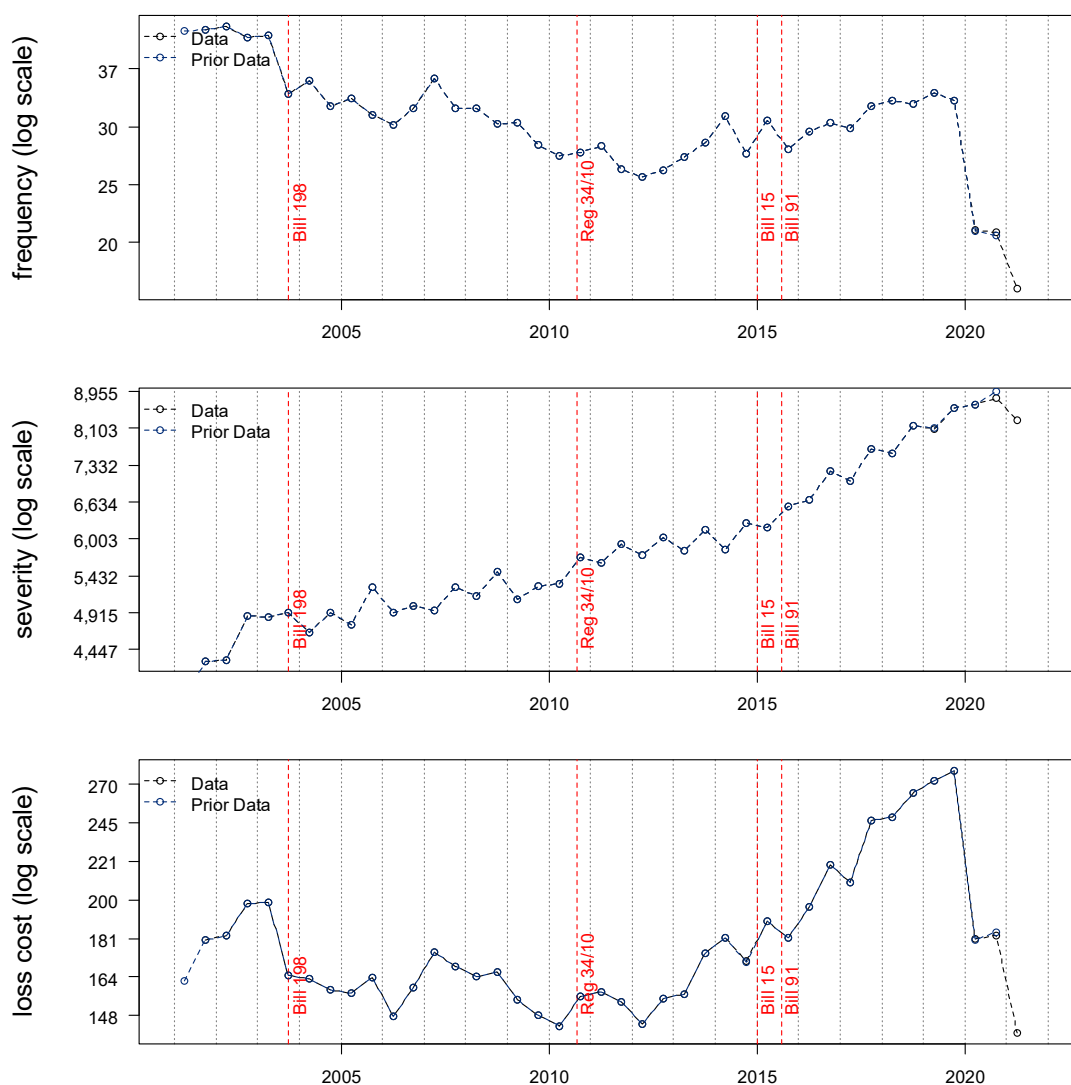
⁵⁵ The 19.8% is calculated using a 2015 reference year. As shown in Appendix G, factors vary slightly between pre-reform accident semesters due to alternative weights across sub-coverages.

Table 17: Accident Benefits Total – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2020	Scalar Reform Factor
2015-01	3.4%	1.092	0.802
2015-02	3.4%	1.056	0.802
2016-01	2.2%	1.021	0.803
2016-02	0.5%	0.999	0.863
2017-01	-0.1%	0.994	0.962
2017-02	-0.1%	0.995	1.000
2018-01	-0.1%	0.996	1.000
2018-02	-0.1%	0.996	1.000
2019-01	-0.1%	0.997	1.000
2019-02	-0.1%	0.998	1.000
2020-01	-0.1%	0.999	1.000
2020-02	-0.1%	0.999	1.000
2021-01		1.000	1.000

5.5. Collision

In Figure 14, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 14: Observed Collision Loss Cost Experience

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

- Loss cost has exhibited a somewhat flat to modestly declining trend between 2004 and 2011, then a steep increasing trend thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited an increasing trend since 2001 with a possible flattening beginning in 2019.
- Frequency has exhibited a declining pattern through 2011, then changing to an increasing trend since and is subject to a more variability than severity. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality and mobility parameters, are presented in Appendix F.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2021-1, and includes time ($p = 0.011$) and a mobility⁵⁶ parameter ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +2.7%. The adjusted R-squared of our proposed frequency model is 0.930.

Our selected severity model is fit to all accident half-years between 2014-1 and 2021-1, and includes time ($p = 0.000$), seasonality ($p = 0.009$). The implied annual trend rate associated with our fitted severity model is +6.0%. The adjusted R-squared of our proposed severity model is 0.959.

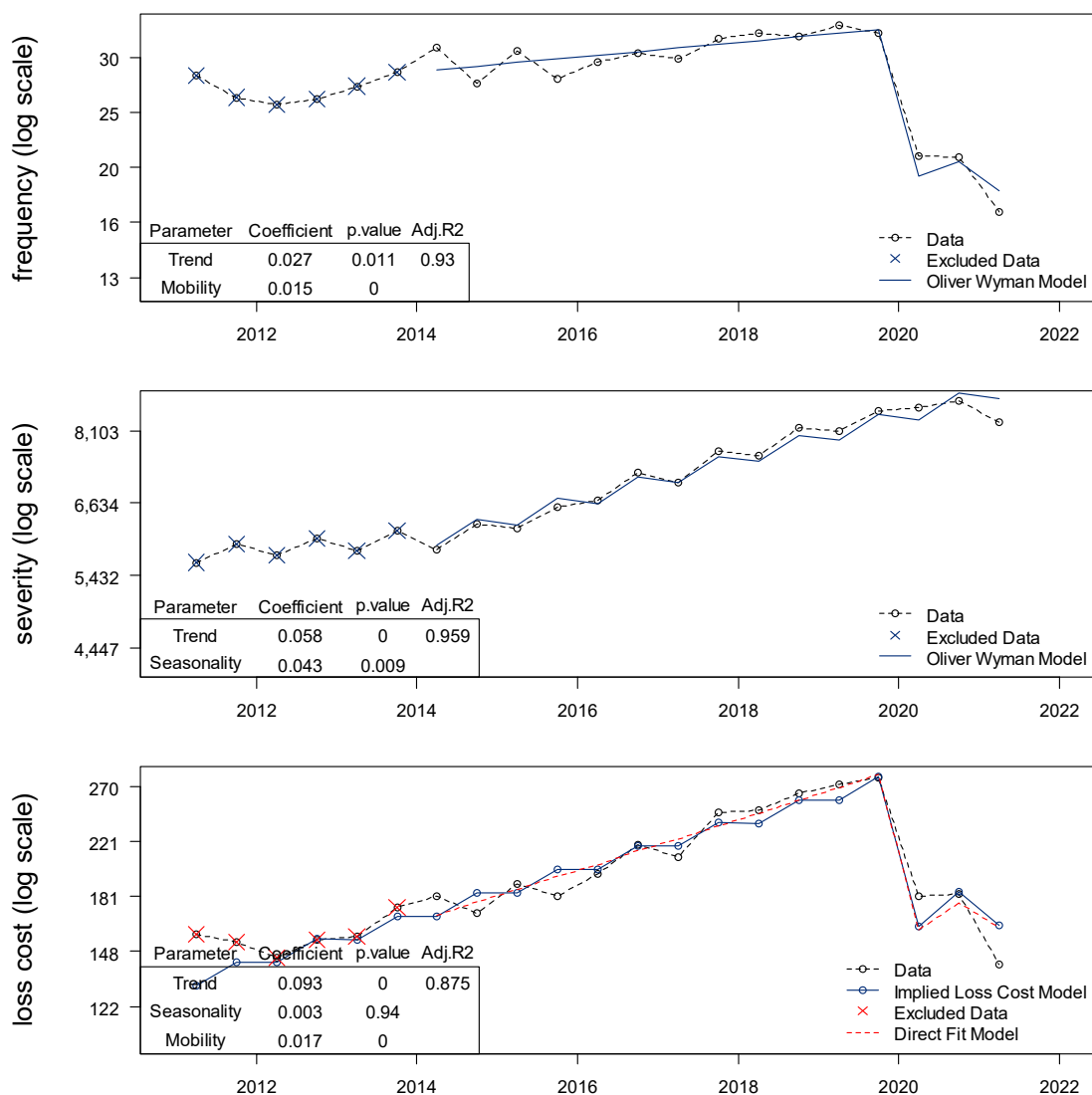
In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity models is +8.9%.⁵⁷ The implied adjusted R-squared of the combined frequency and severity model is 0.843.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of +8.9% based on our selected frequency and severity models.

⁵⁶ As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021-1 observations have little influence over the indicated trend rate. The implied frequency trend rate of +2.7% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +2.8%.

⁵⁷ $= \exp[0.027 + 0.058] - 1$

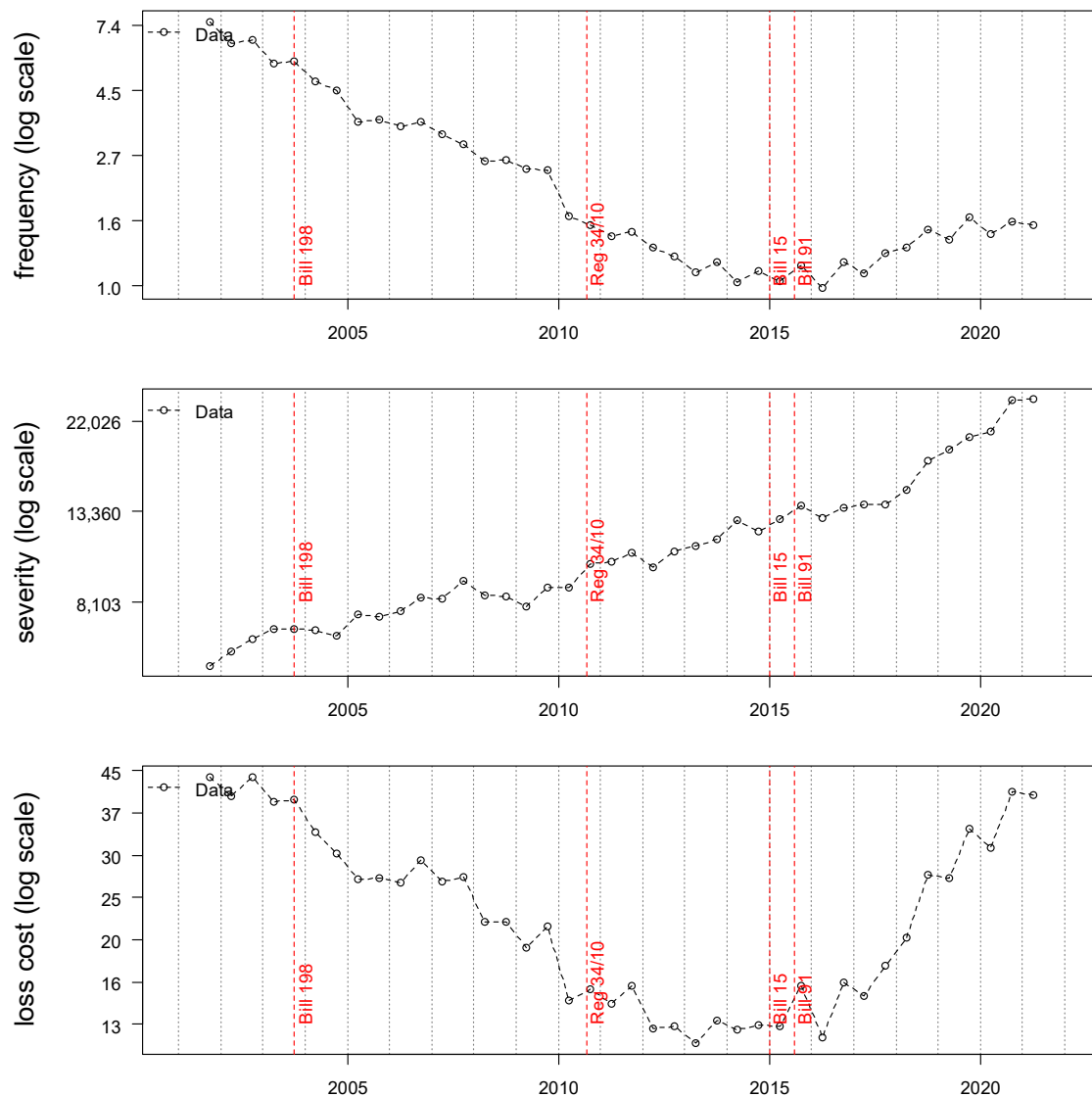
Figure 15: Collision - Fitted Frequency, Severity and Loss Cost

5.6. Comprehensive

Due to the significantly different loss cost trends in the theft-peril compared to all other perils within the comprehensive coverage, we separately present the frequency, severity and loss cost trend rates for (1) Comprehensive – Theft, (2) Comprehensive – All Other, and (3) Comprehensive – Total. Our selected trend rate for comprehensive coverage is based on the Comprehensive – Total analysis.

Comprehensive – Theft

In Figure 16, we present the 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 2001-2 through 2021-1.

Figure 16: Observed Comprehensive – Theft Loss Cost Experience

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

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2001, including a lift at 2018-2.
- Frequency, following a period of decline through 2015, has exhibited a positive trend. There is no apparent impact on 2020 and 2021-1 coincident with COVID-19.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without seasonality, a change in trend parameter at 2016-1, a scalar parameter at 2018-2 and a mobility parameter are presented in Appendix F.

Given what appears to be a change in the frequency data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance stability and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2021-1 and includes a time ($p = 0.000$) and change in trend parameter at 2016-1 ($p = 0.000$) and seasonality ($p = 0.001$). We note the mobility parameter is insignificant, implying there has not been a significant change in the theft frequency rate during 2020 or 2021-1. The implied annual trend rates associated with our fitted frequency model is -7.3% up to January 1, 2016 and +10.2% thereafter. The adjusted R-squared of our proposed frequency model is 0.873.

Our selected severity model is fit to all accident half-years between 2011-1 and 2021-1, and includes time ($p = 0.001$), and change in trend parameter at 2016-1 ($p = 0.001$). The implied annual trend rates associated with our fitted frequency model is +4.6% up to January 1, 2016 and +12.7% thereafter. The adjusted R-squared of our proposed severity model is 0.950.

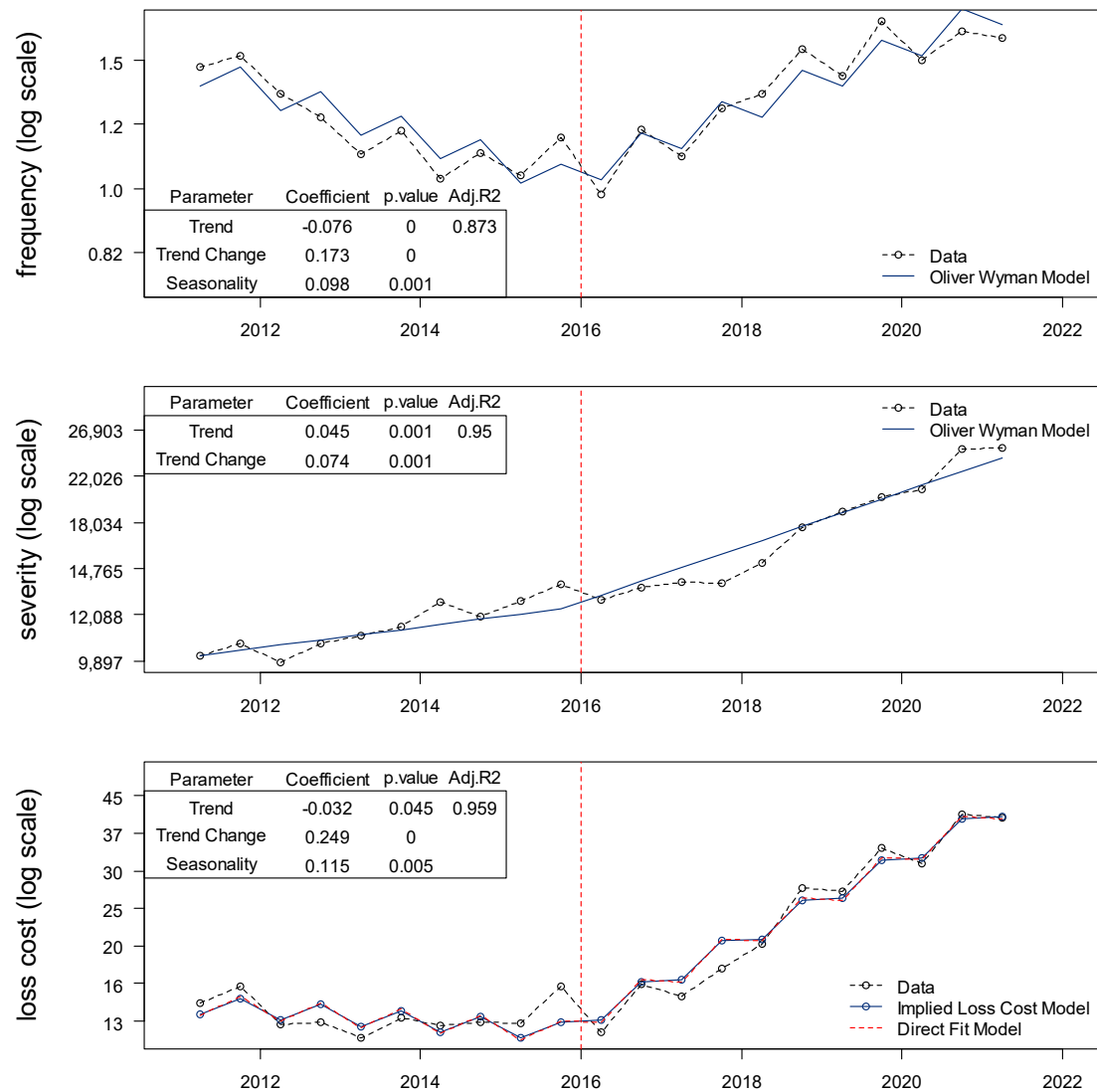
In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -3.0%⁵⁸ up to January 1, 2016 and +24.2%⁵⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.956.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

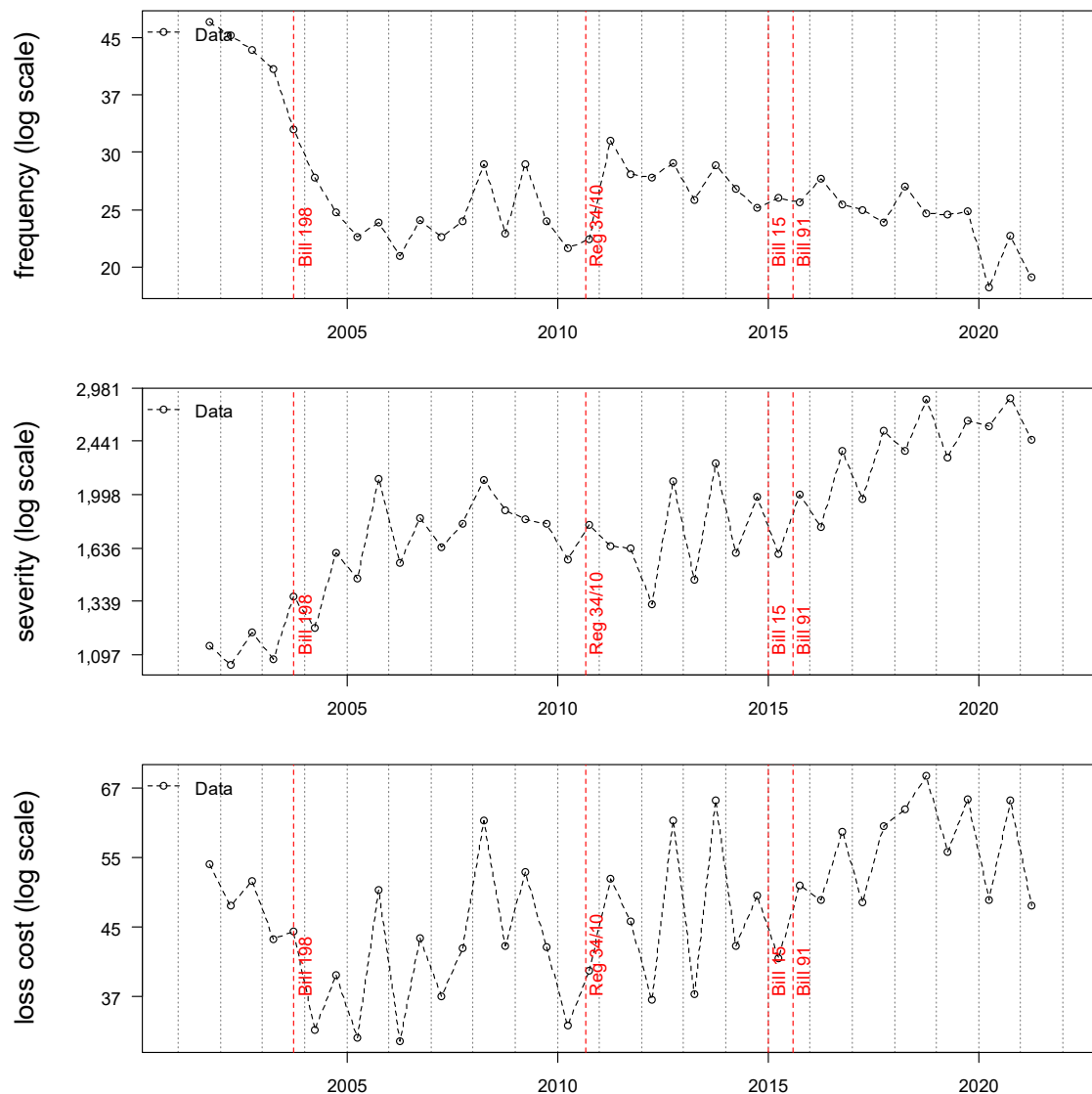
As a result, based on our frequency and severity models, the loss cost trend is -3.0% up to January 1, 2016 and +24.2% thereafter.

⁵⁸ = $\exp[-0.076 + 0.045] - 1$

⁵⁹ = $\exp[-0.076 + 0.173 + 0.045 + 0.074] - 1$

Figure 17: Comprehensive Theft- Fitted Frequency, Severity and Loss Cost**Comprehensive – All Other**

In Figure 18, we present the 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 2001-2 through 2021-1.

Figure 18: Observed Comprehensive – All Other Loss Cost Experience

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

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing, but still volatile, pattern beginning 2015/2016. We observe a possible flattening beginning 2019.
- Severity has been generally increasing since 2012, with possible flattening since 2019.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010. We observe a downward spike at 2020-1 which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. In addition, the 2020-2 and 2021-1 observations may be impacted by COVID-19, but to a lesser degree than 2020-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix F.

Given what appears to be a change in the data pattern beginning 2011-1, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2011-2 and 2021-1 and includes a time ($p = 0.004$) and a mobility parameter ($p = 0.001$). The implied annual trend rates associated with our fitted frequency model is -1.7%. The adjusted R-squared of our proposed frequency model is 0.784.

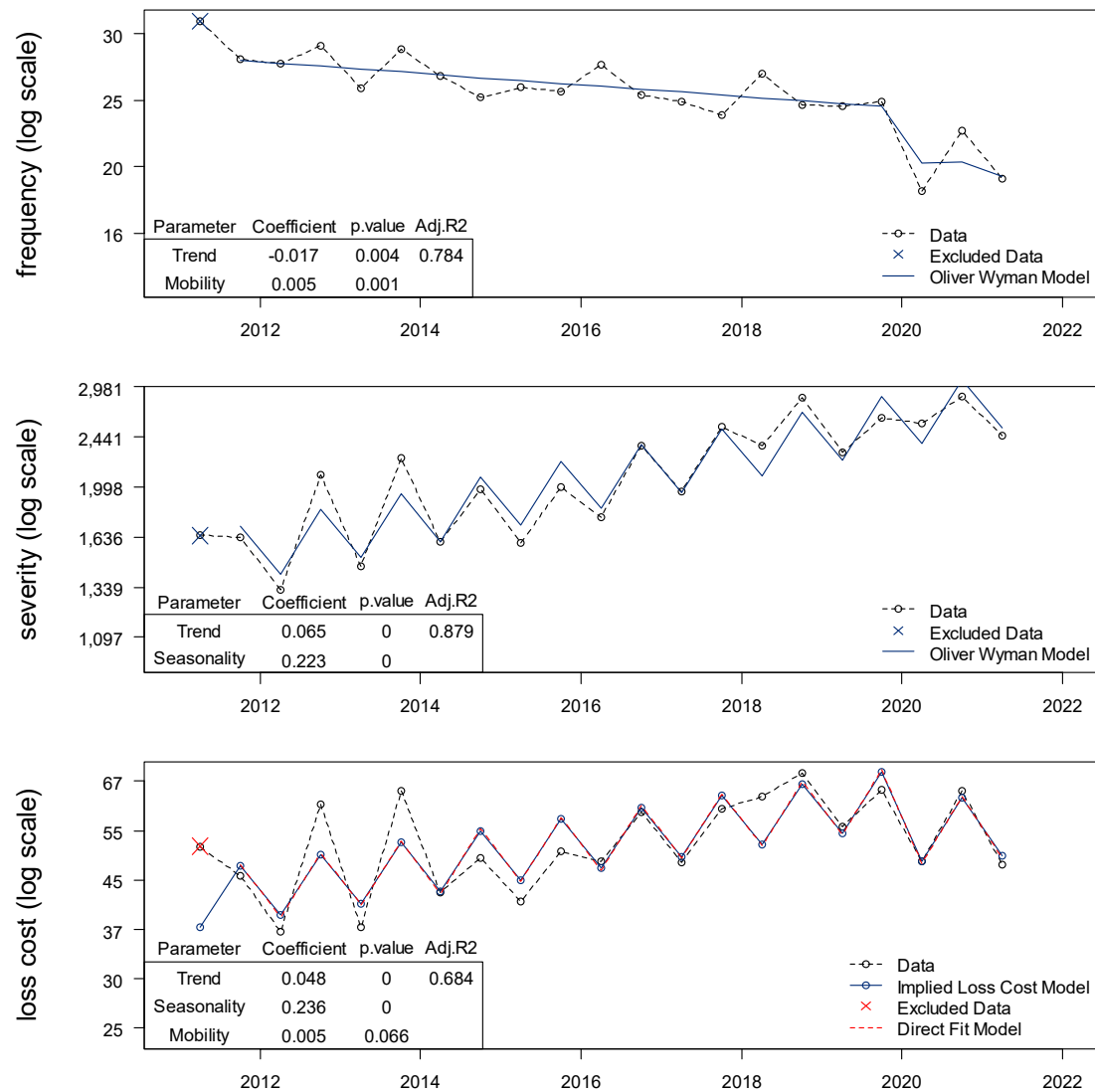
Our selected severity model is fit to all accident half-years between 2011-2 and 2021-1, and includes time ($p = 0.000$), seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +6.7%. The adjusted R-squared of our proposed severity model is 0.879.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +4.9%⁶⁰. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.683.

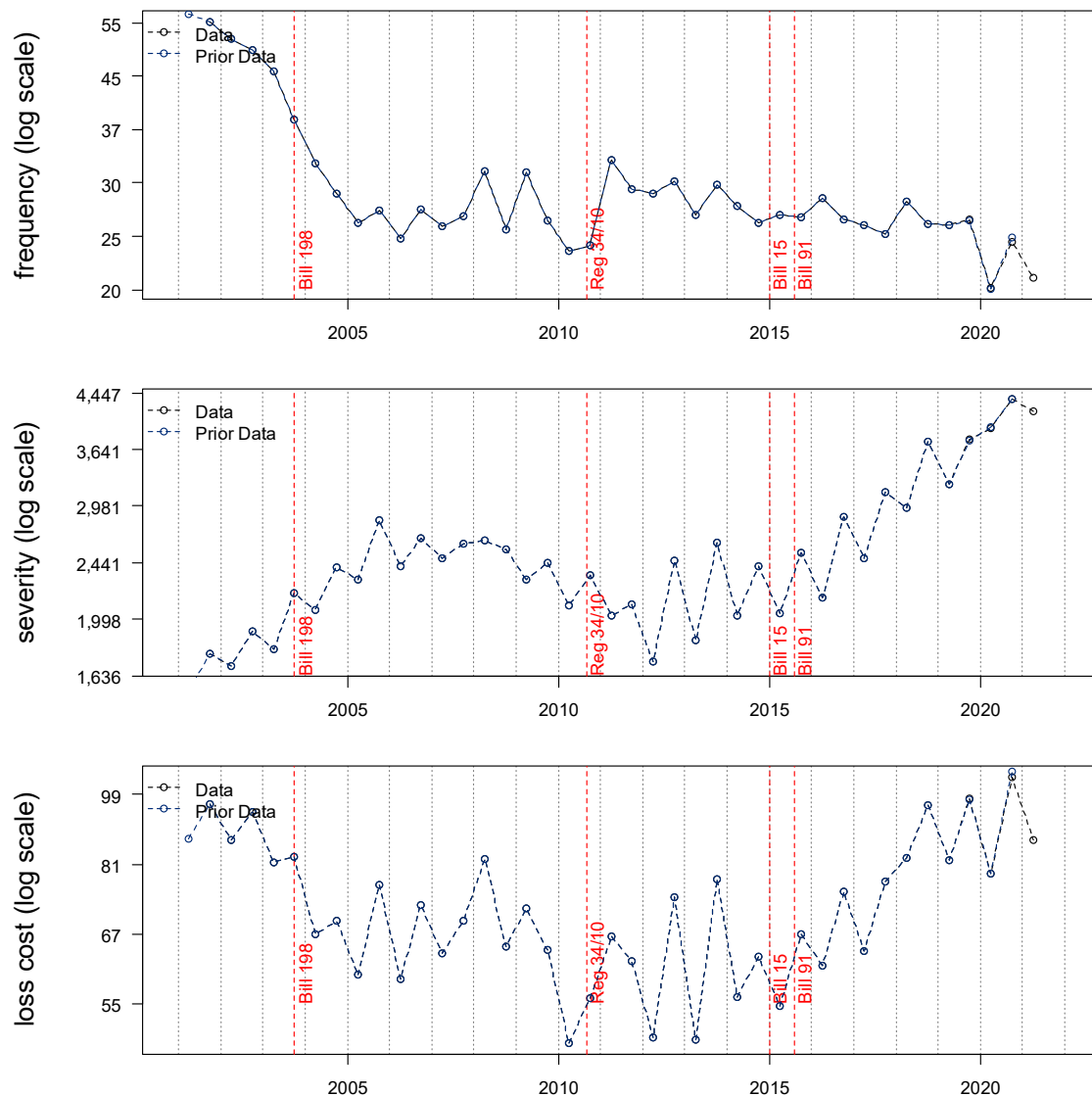
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

The resulting annual loss cost trend rate is +4.9% based on the combined frequency and severity models.

⁶⁰ = $\exp[-0.017 + 0.065] - 1$

Figure 19: Comprehensive – All Other - Fitted Frequency, Severity and Loss Cost**Comprehensive – Total**

In Figure 20, we present the 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 2001-2 through 2021-1.

Figure 20: Observed Comprehensive - Total Loss Cost Experience

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

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing pattern beginning 2015/2016. We observe a possible flattening beginning 2019.
- Severity has been generally increasing since 2012, with a relatively steep rise beginning 2015/2016 until 2020 where we observe a possible flattening out.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010. We observe a modest decrease at 2020-1 and 2021-1 which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. We note the 2020-2 observation appears to be less impacted.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and mobility parameter are presented in Appendix F.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance stability of and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2011-2 and 2021-1 and includes a time ($p = 0.007$) and a mobility parameter ($p = 0.002$). The implied annual trend rates associated with our fitted frequency model is -1.5%. The adjusted R-squared of our proposed frequency model is 0.748.

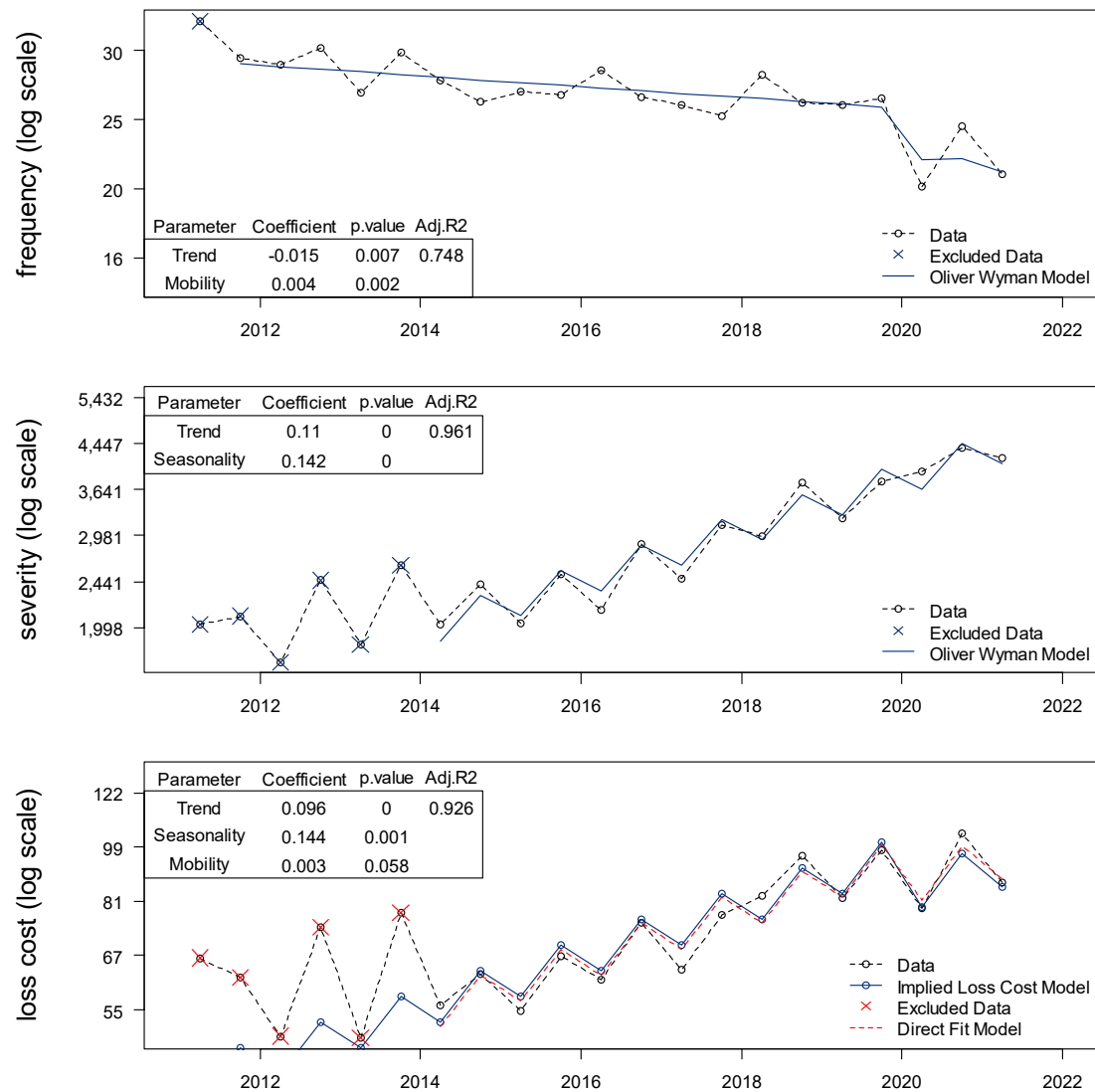
Our selected severity model is fit to all accident half-years between 2014-1 and 2021-1, and includes time ($p = 0.000$), seasonality ($p = 0.000$). We begin at 2014-1, as this is the start of the change to an increasing severity pattern and excludes the prior period data with a mix of flat, declining and rising patterns. The implied annual trend rate associated with our fitted severity model is +11.6%. The adjusted R-squared of our proposed severity model is 0.961.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +9.9%.⁶¹ The implied adjusted R-squared of the combined frequency and severity model is 0.919.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

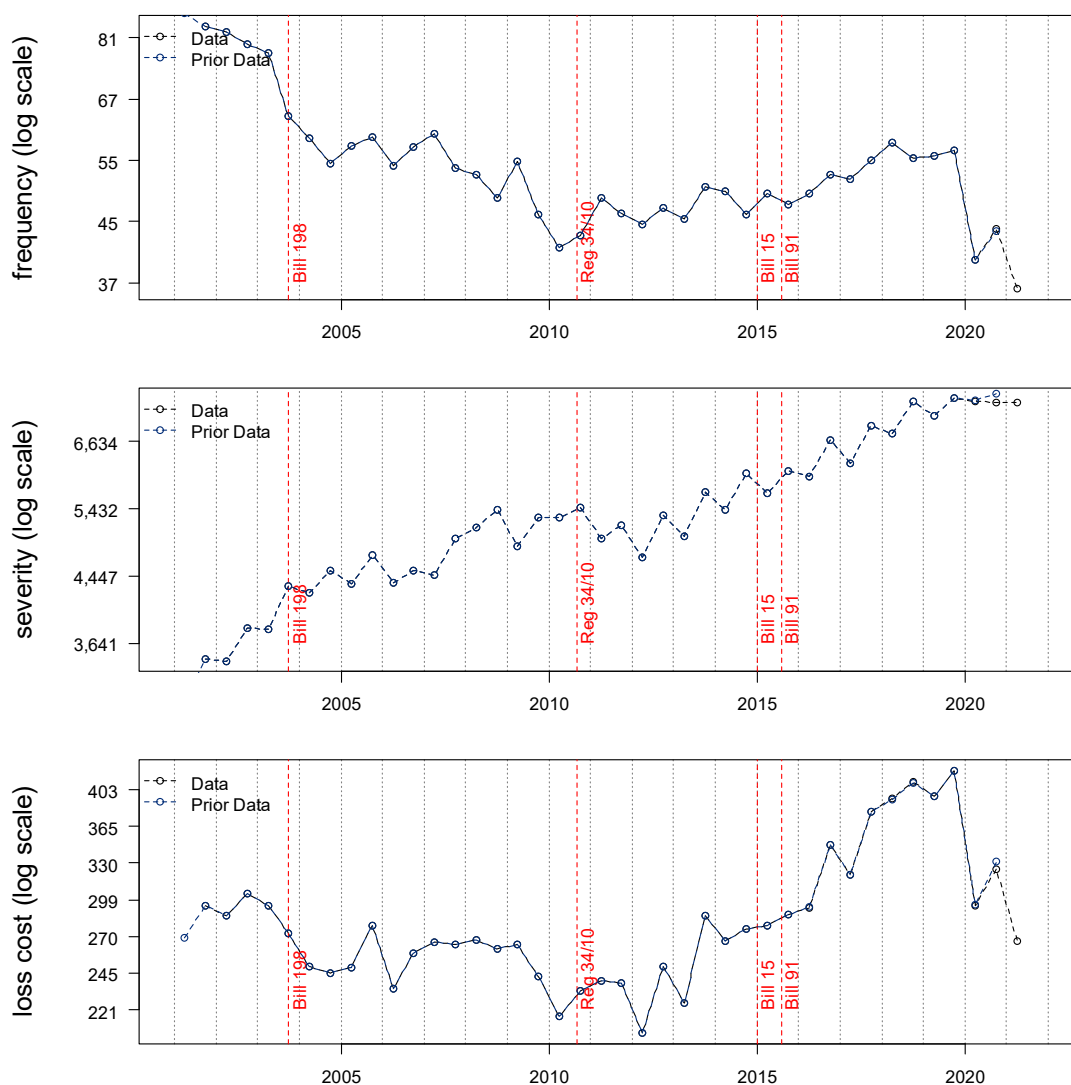
The resulting annual loss cost trend rate is +9.9% based on the combined frequency and severity models.

⁶¹ = $\exp[-0.015 + 0.11] - 1$

Figure 21: Comprehensive - Fitted Frequency, Severity and Loss Cost

5.7. All Perils

In Figure 22, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 22: Observed All Perils Loss Cost Experience

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

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity had been consistently showing a rising pattern until a possible flattening beginning in 2019.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and mobility parameter are presented in Appendix F.

We fit our selected frequency model to all accident half-years between 2013-1 and 2021-1, and include time ($p = 0.000$) and a mobility⁶² parameter ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is +3.4%. The adjusted R-squared of our proposed frequency model is 0.882.

Our selected severity model is fit to all accident half-years between 2013-1 and 2021-1, and includes time ($p = 0.000$), and seasonality ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +5.0%. The adjusted R-squared of our proposed severity model is 0.950. We observe a possible flattening of the severity level. Due to the limited observations of this possible flattening, we will consider a lower (future) severity trend rate in subsequent semi-annual reviews.

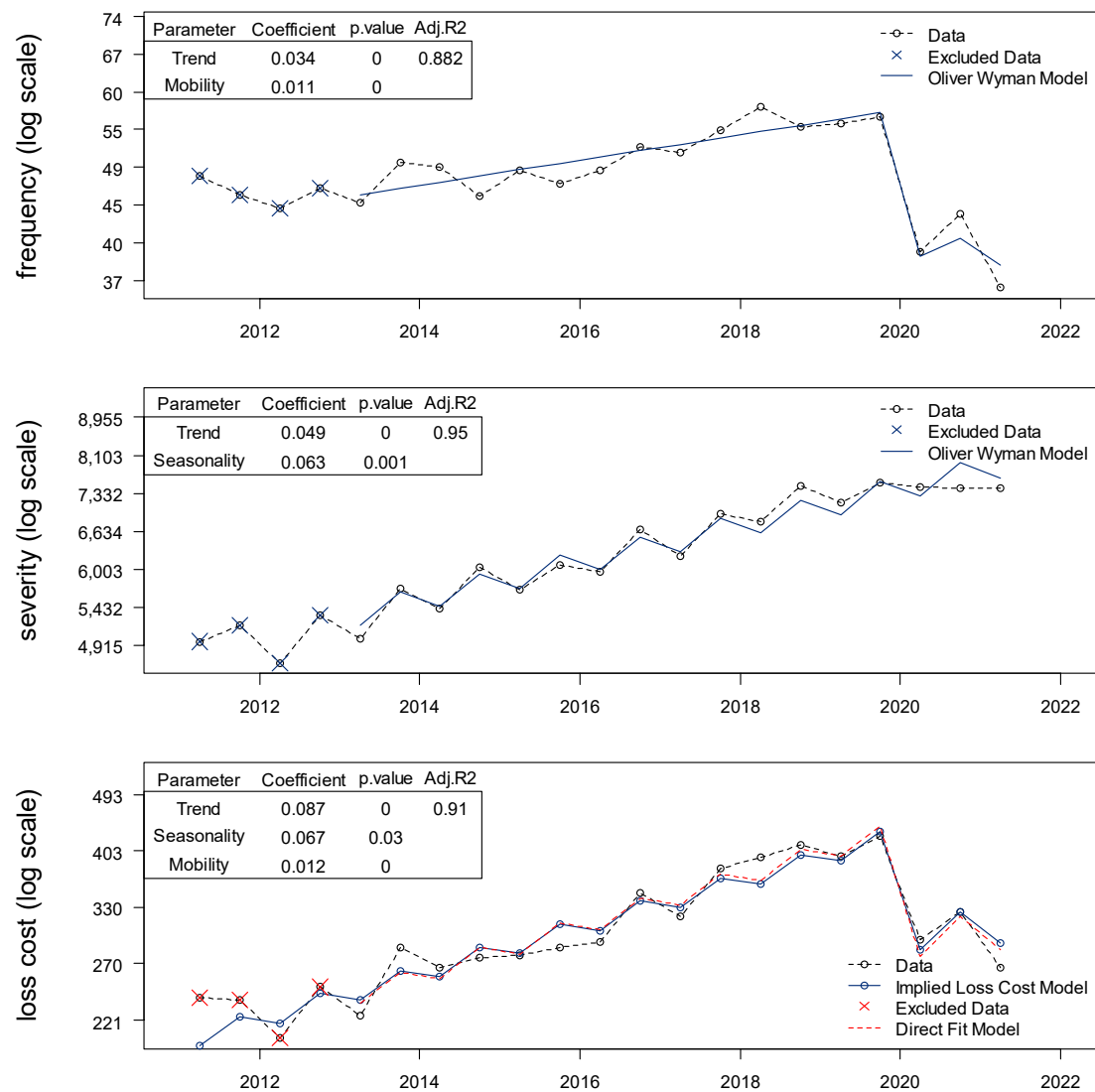
In Figure 23, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +8.6%⁶³. The implied adjusted R-squared of the combined frequency and severity model is 0.878.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of +8.6% based on our selected frequency and severity models.

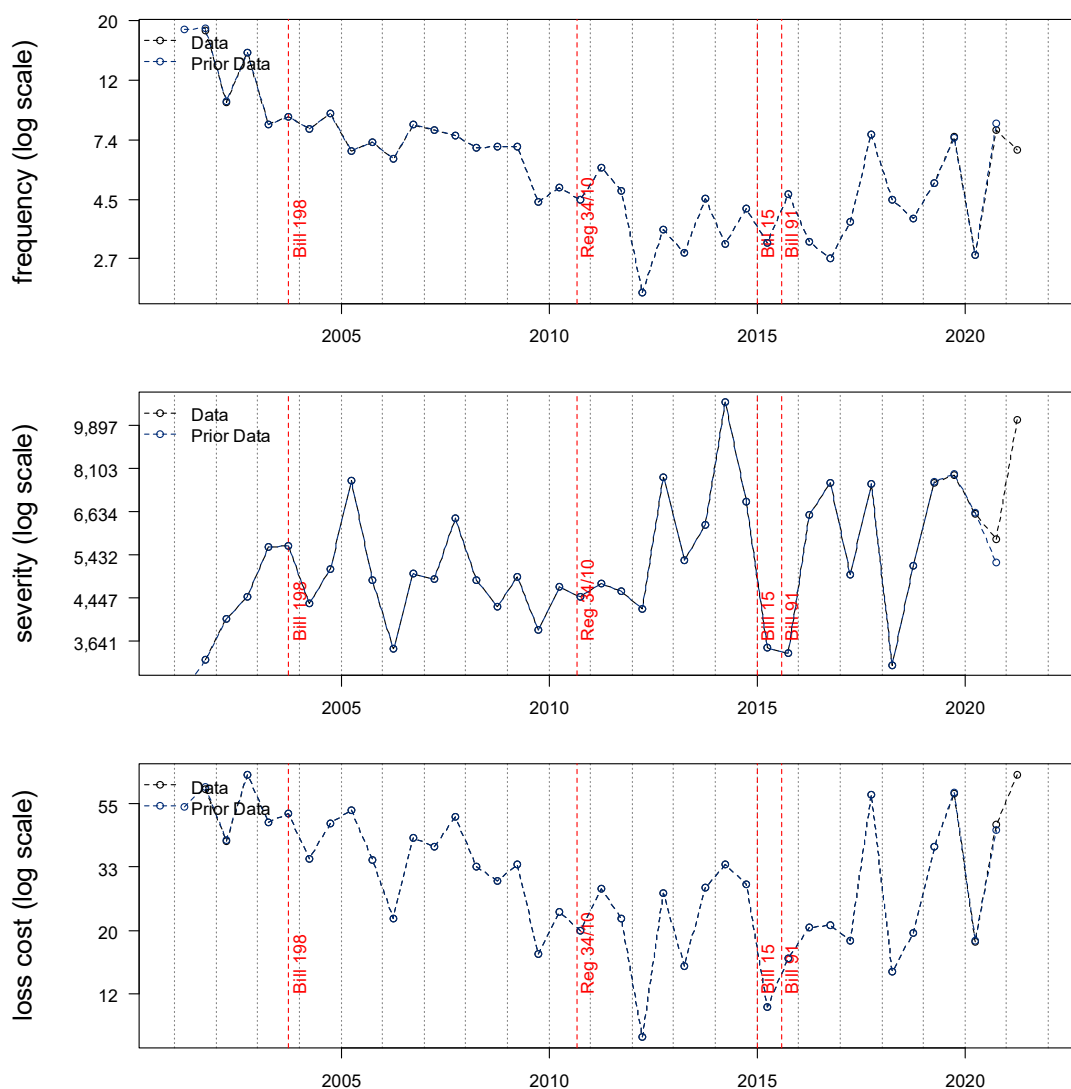
⁶² As the additional mobility parameter is only non-zero for 2020-1, 2020-2, and 2021-1, most of the variance is explained by the additional parameter. Therefore, the 2020 and 2021 observations have little influence over the indicated trend rate. The implied frequency trend rate of +3.4% is largely unaffected by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +3.4%.

⁶³ = $\exp[0.034 + 0.049] - 1$

Figure 23: All Perils - Fitted Frequency, Severity and Loss Cost

5.8. Specified Perils

In Figure 24, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 24: Observed Specified Perils Loss Cost Experience

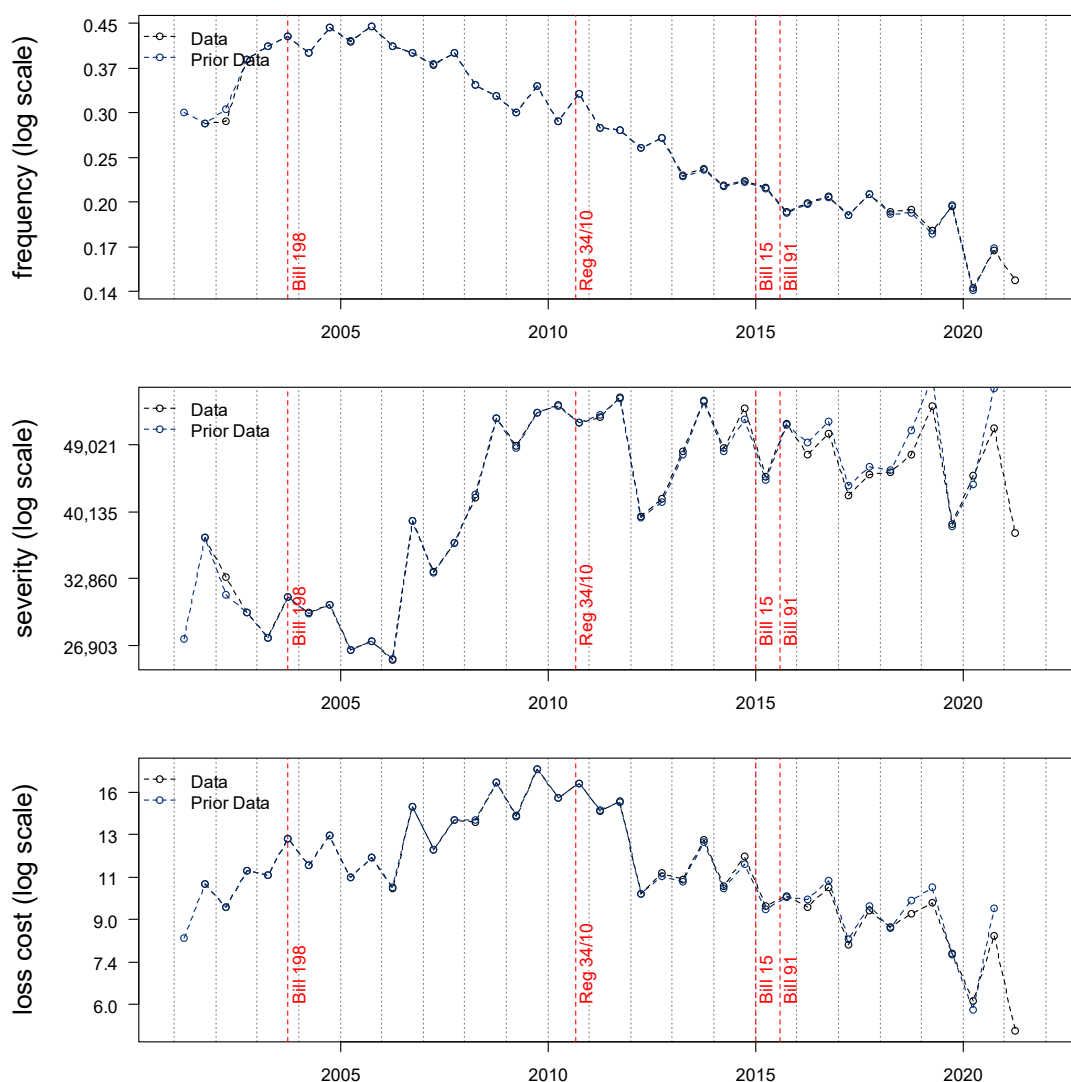
A review of the historical data points (as presented in Figure 24) shows that subject to variability:

- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability.

We are unable to discern a trend rate for specified perils due to the large variability and overall flat pattern observed since 2011. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

5.9. Uninsured Auto

In Figure 25, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe that the immature severity estimates have decreased.

Figure 25: Observed Uninsured Auto Loss Cost Experience

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

- Loss cost has exhibited a modestly declining pattern since 2012. As noted below, we observe a drop in the frequency level at 2020-1 through 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic that affects the loss cost levels over the same period.
- After a rise in level during 2008, severity has exhibited a generally flat pattern but with considerable volatility since.
- Frequency has been steadily declining since about 2006, although less steep since 2015. We observe a drop in level at 2020-1 through 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix F.

Given the steady declining frequency pattern beginning around 2006, we begin our review of models at 2006-1.

We select a frequency model between accident half-years between 2006-1 and 2021-1 and include time ($p = 0.000$), a change in trend rate parameter at January 1, 2015 ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with this frequency model is -7.4% up to December 31, 2014 and -2.7% thereafter. The adjusted R-squared of our proposed frequency model is 0.978.

Our selected severity model is fit to all accident half-years between 2009-1 and 2021-1, and includes time ($p = 0.033$). The implied annual trend rate associated with our fitted severity model is -1.4%. The adjusted R-squared of our proposed severity model is 0.148.

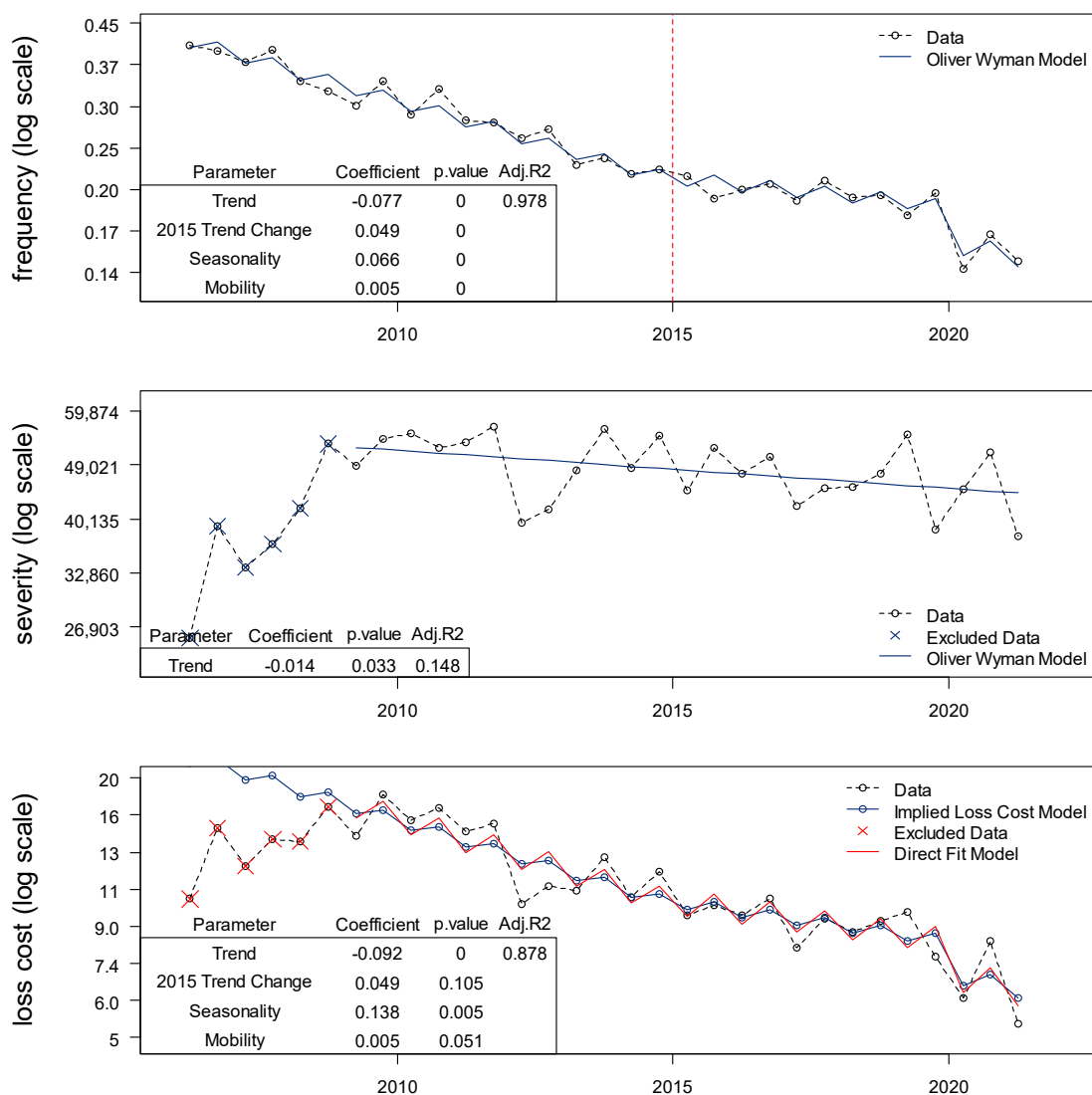
In Figure 26, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -8.7%⁶⁴ up to January 1, 2015 and -4.1%⁶⁵ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.633.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the loss cost trend rate model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select a loss cost trend of -8.7% up to December 31, 2014 and -4.1% thereafter, based on our selected frequency and severity models.

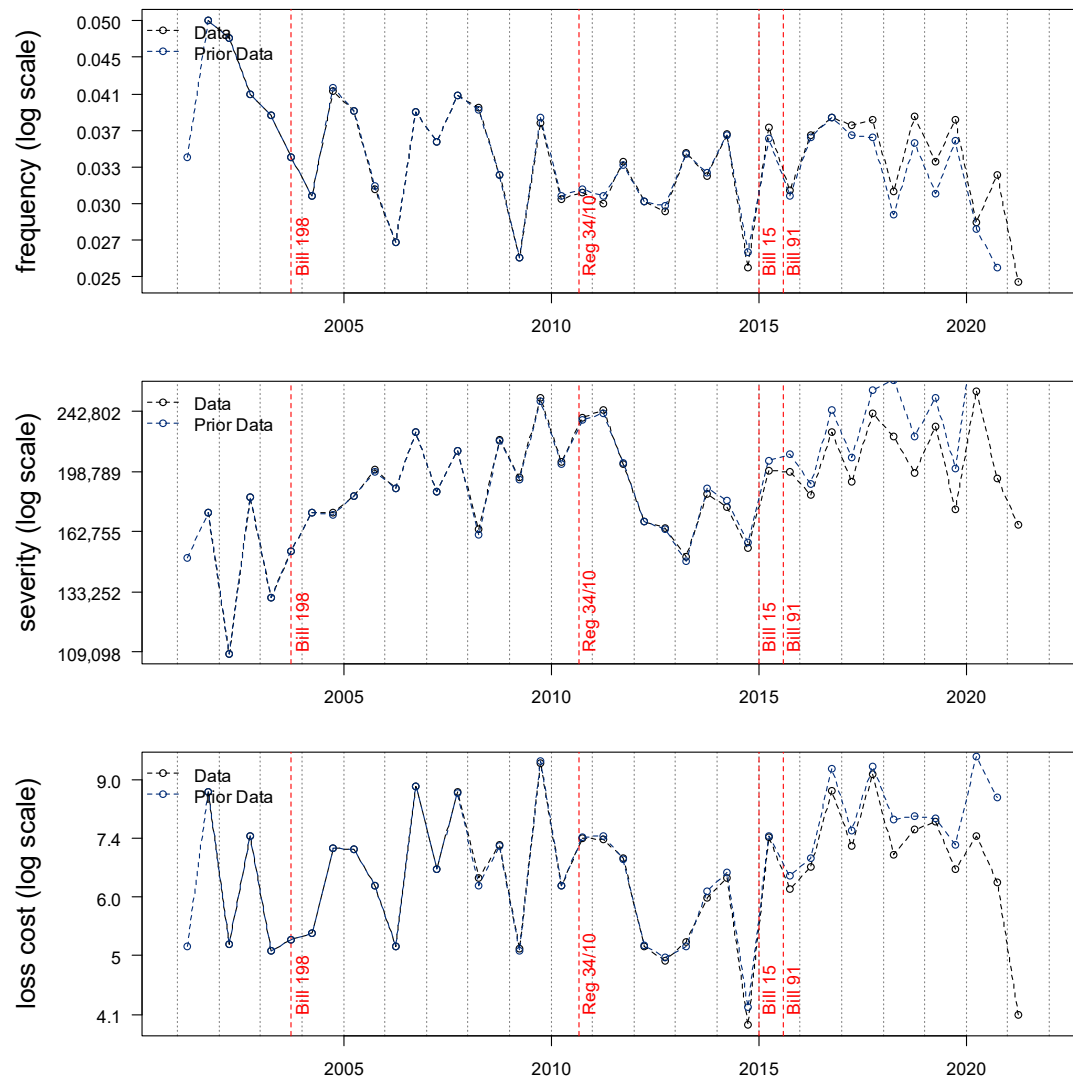
⁶⁴ = $\exp[-0.077 - 0.014] - 1$

⁶⁵ = $\exp[-0.077 + 0.049 - 0.014] - 1$

Figure 26: Uninsured Auto - Fitted Frequency, Severity and Loss Cost

5.10. Underinsured Motorist

In Figure 27, we present the 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior evaluation and observe reduced frequency and increased severity estimates for 2015 and subsequent, but consistent loss cost estimates. This is likely due to the volatility associated with this low claim count and high severity coverage.

Figure 27: Observed Underinsured Motorist Loss Cost Experience

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

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability. In 2020 and 2021-1 frequency exhibits a downward pattern, which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency.
- Severity has exhibited a slight upward trend since 2011 but is subject to considerable volatility.

We are unable to discern a frequency, severity or loss cost trend rate for underinsured motorist. We, therefore, select a 0% frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, +0.7%.

As a result, we select past and future loss cost trend of +0.7% based on our selected frequency and severity models.

5.11. Summary- All Coverages

We summarize our trend analyses in Table 18.

Table 18: Selected Loss Cost Trends as of June 30, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.7% up to March 31, 2016	-5.9%
Property Damage	+4.7%	+4.7%
DCPD	+0.6% up to Dec 31, 2012	+9.0%
Accident Benefits	+6.9% up to May 31, 2016 ⁶⁶	-0.2%
Uninsured Auto	-8.7% up to December 31, 2014	-4.1%
Collision	+8.9%	+8.9%
Comprehensive	+9.9%	+9.9%
Specified Perils	+9.9%	+9.9%
All Perils	+8.6%	+8.6%
Underinsured Motorist	+0.7%	+0.7%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is an 19.8% decrease in accident benefits loss costs. We estimate that the decrease was “phased in” between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of December 31, 2020, in Table 19.

Table 19: Prior Selected Loss Cost Trends as of December 31, 2020

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0% up to March 31, 2016 -6.2% after April 1, 2016	-6.2%
Property Damage	+4.6%	+4.6%
DCPD	+0.5% up to Dec 31, 2012 +9.2% after Jan 1, 2013	+9.2%
Accident Benefits	+7.0% up to May 31, 2016 -1.4% after June 1, 2016 ⁶⁷	-1.4%
Uninsured Auto	-6.2%	-6.2%
Collision	+9.6%	+9.6%
Comprehensive	+10.0%	+10.0%
Specified Perils	+10.0%	+10.0%
All Perils	+8.8%	+8.8%
Underinsured Motorist	+0.7%	+0.7%

⁶⁶ See Table 17 for more details; applies when reforms are fully implemented.

⁶⁷ See Table 17 for more details; applies when reforms are fully implemented.

APPENDIX A. GISA LDF REASONABILITY

As requested by FSRA, we independently review the reported claim count and claim amount experience to estimate the ultimate claim counts and claim amounts.

Both GISA (and its consulting actuary) and Oliver Wyman determine ultimate loss amounts and claim counts using the chain ladder method (incurred loss method). We find this approach to be reasonable, particularly in the context of the development of aggregated industry data for use in regression models.

In Figure 28 through Figure 39 we present a graphical comparison between GISA's and our frequency, severity and loss cost estimates based on the separate selection of development factors. Since we use the same method as GISA and the development factor is the only assumption in the calculation, if our ultimate estimates are similar, we can infer that we would consider the underlying development factors to also be reasonable.

Based upon our review, we find there are no differences in the GISA consulting actuary's selected factors compared to our selections that would have a material impact on our analysis of indicated loss trend rates.⁶⁸ We therefore accept and apply the GISA development factors.

⁶⁸ We observe some larger differences for Accident Benefits- death and funeral, and Underinsured Auto. However, these coverages have limited claim counts and are subject to high volatility- both from year to year, as well as from review to review.

Figure 28: Bodily Injury Loss Cost Comparison

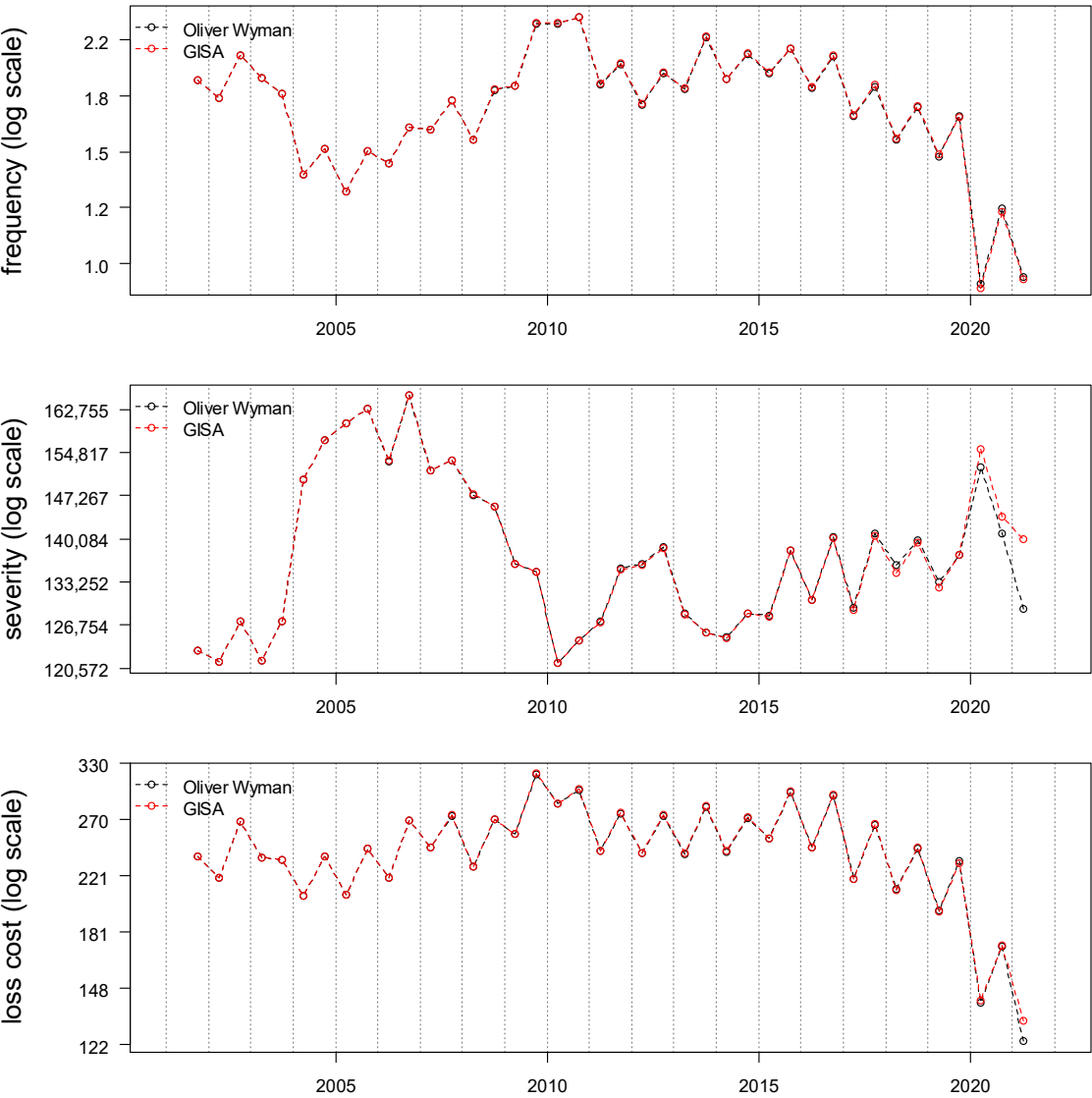


Figure 29: Property Damage Loss Cost Comparison

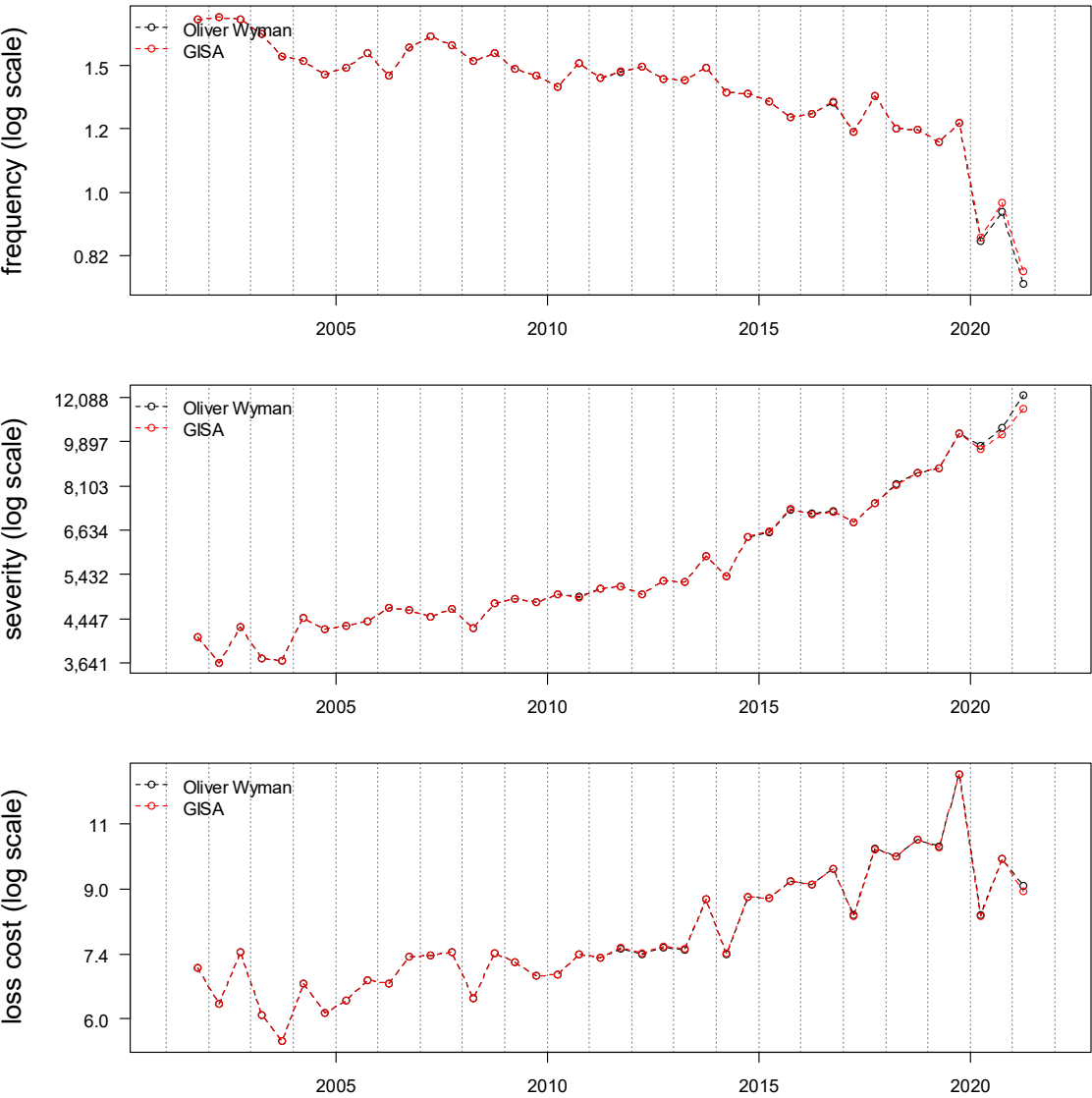


Figure 30: Direct Compensation Property Damage Loss Cost Comparison

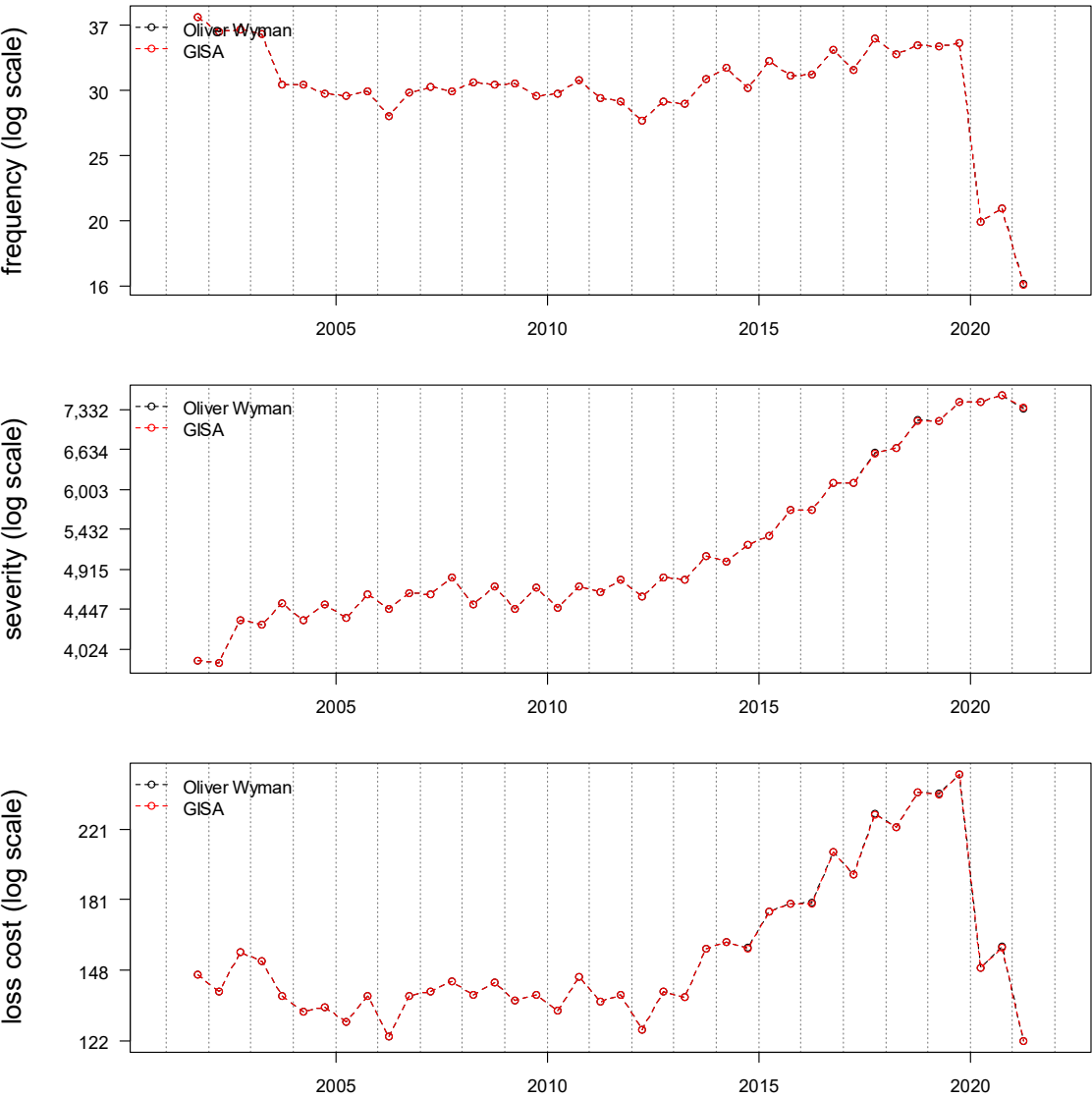


Figure 31: Accident Benefits – Total Medical Loss Cost Comparison

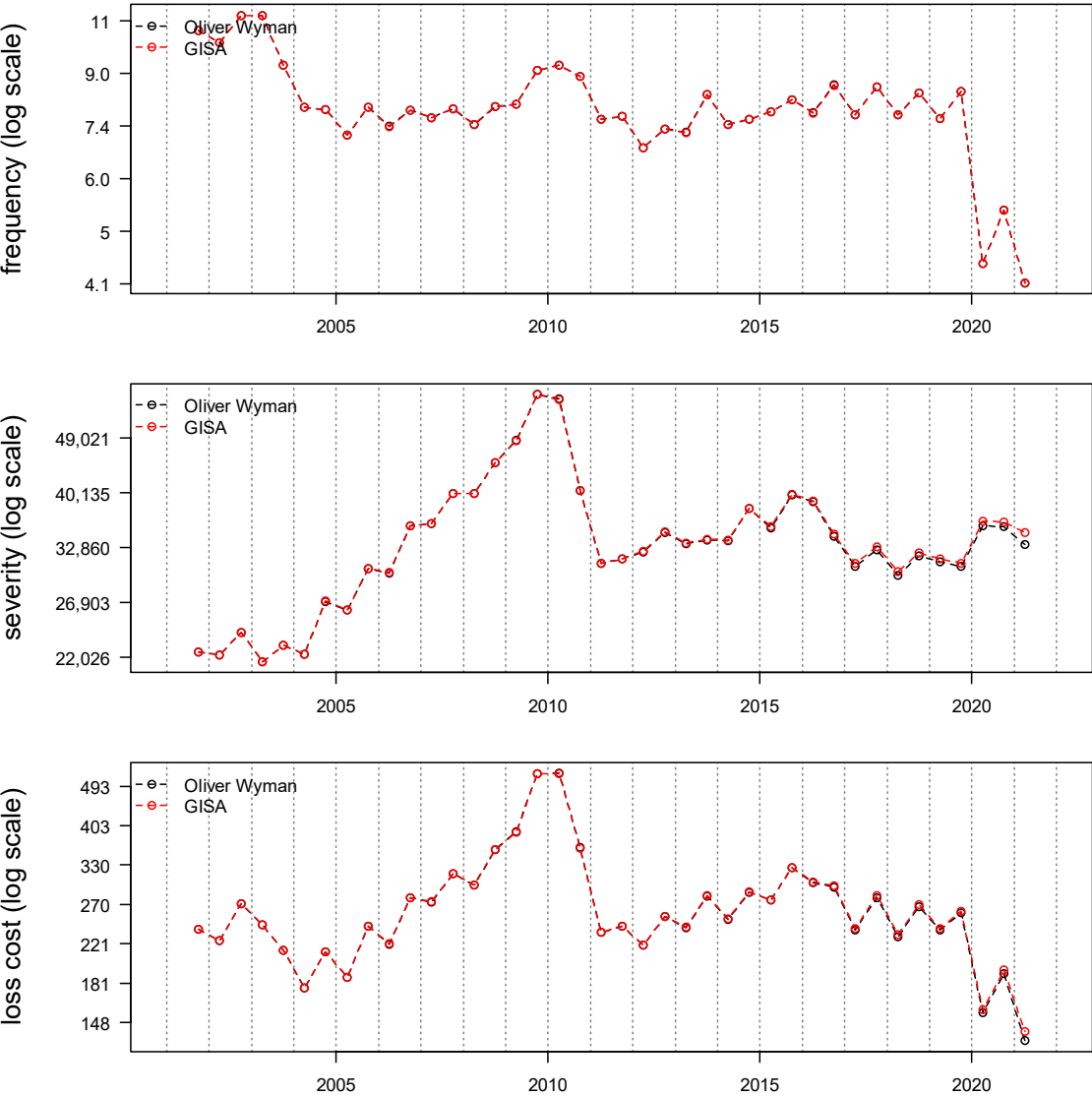


Figure 32: Accident Benefits Total Disability Income Loss Cost Comparison

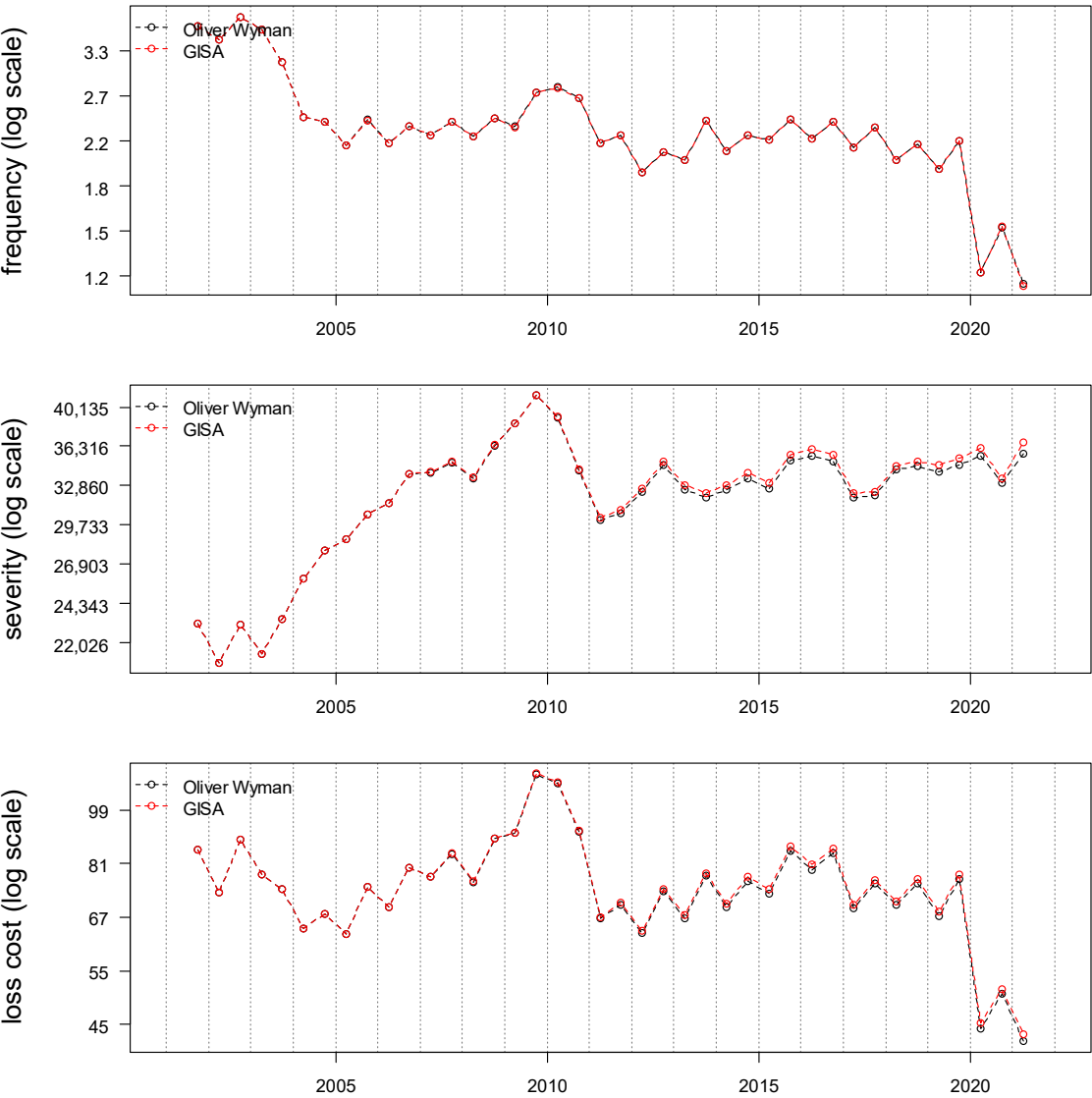


Figure 33: Accident Benefits Total Funeral & Death Benefits Loss Cost Comparison

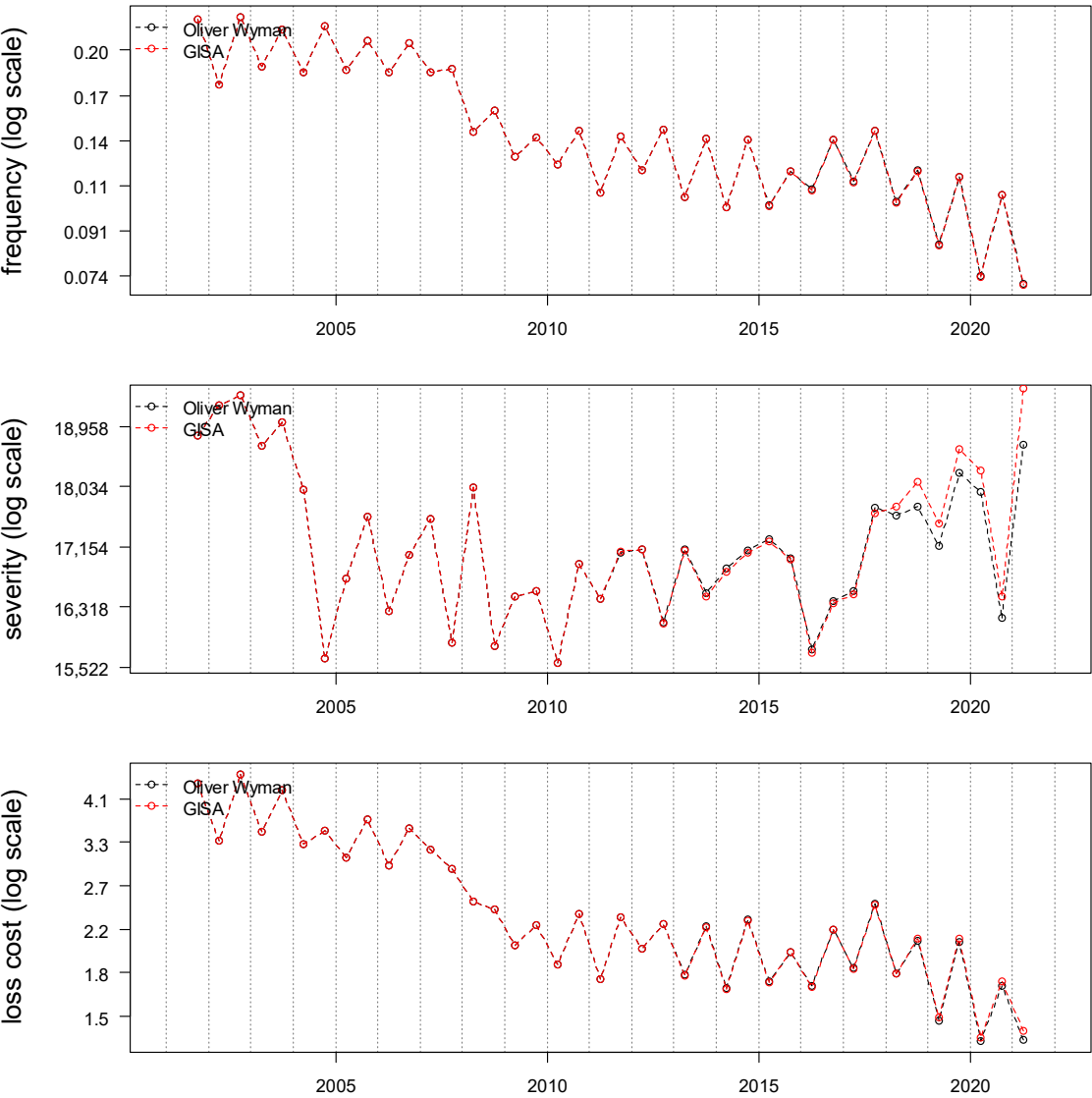


Figure 34: Collision Loss Cost Comparison

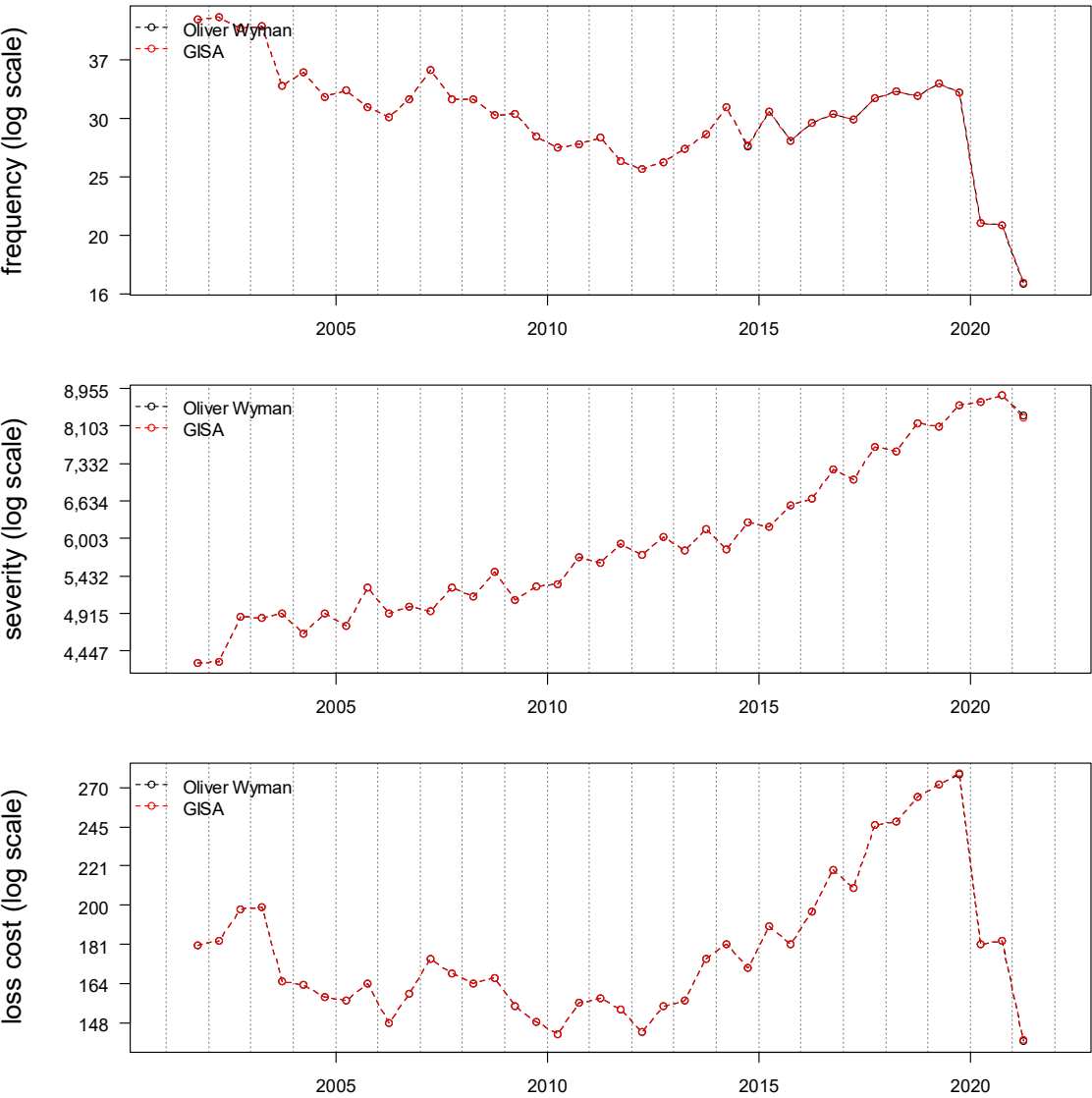


Figure 35: Comprehensive Loss Cost Comparison

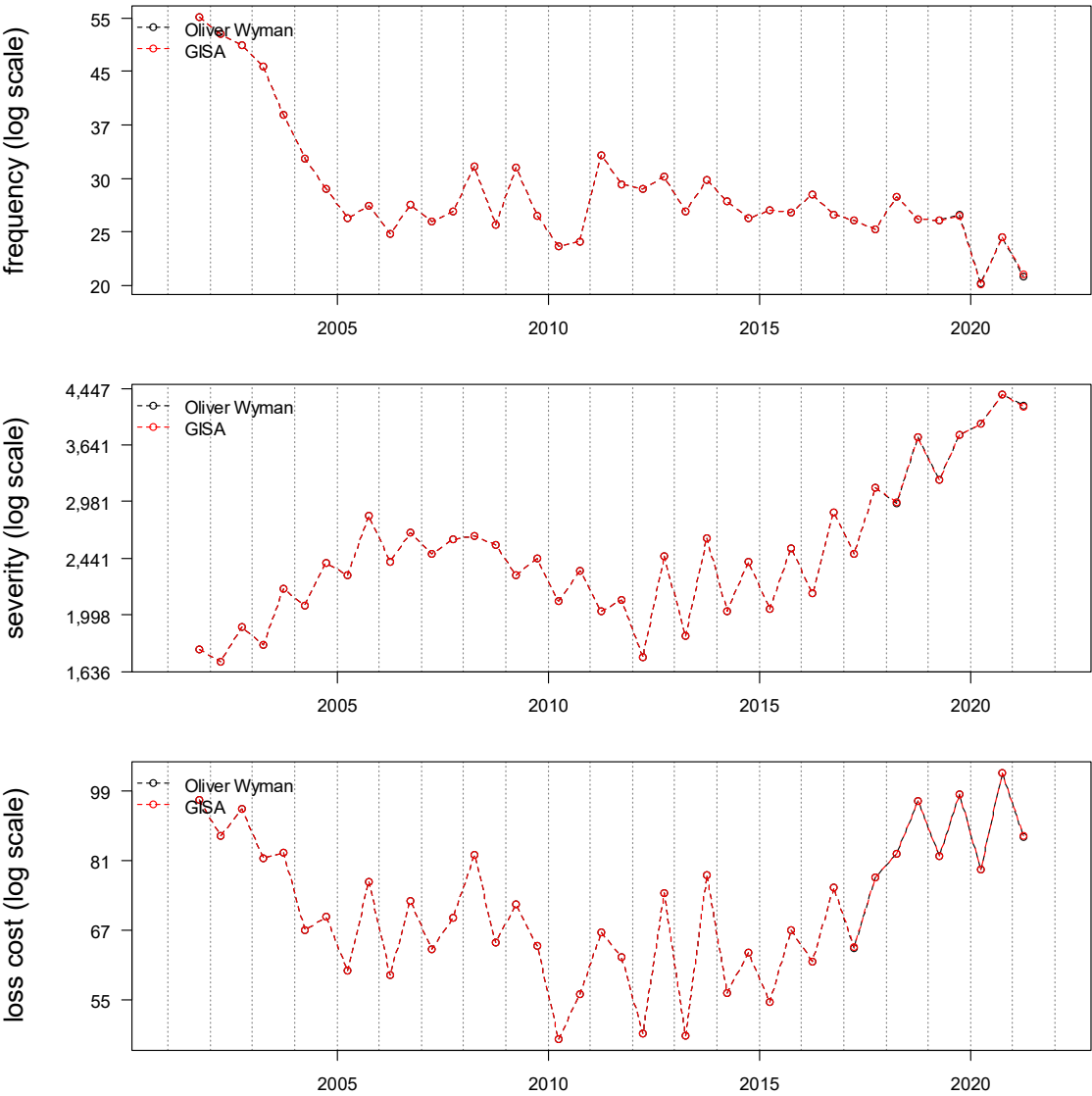


Figure 36: All Perils Loss Cost Comparison

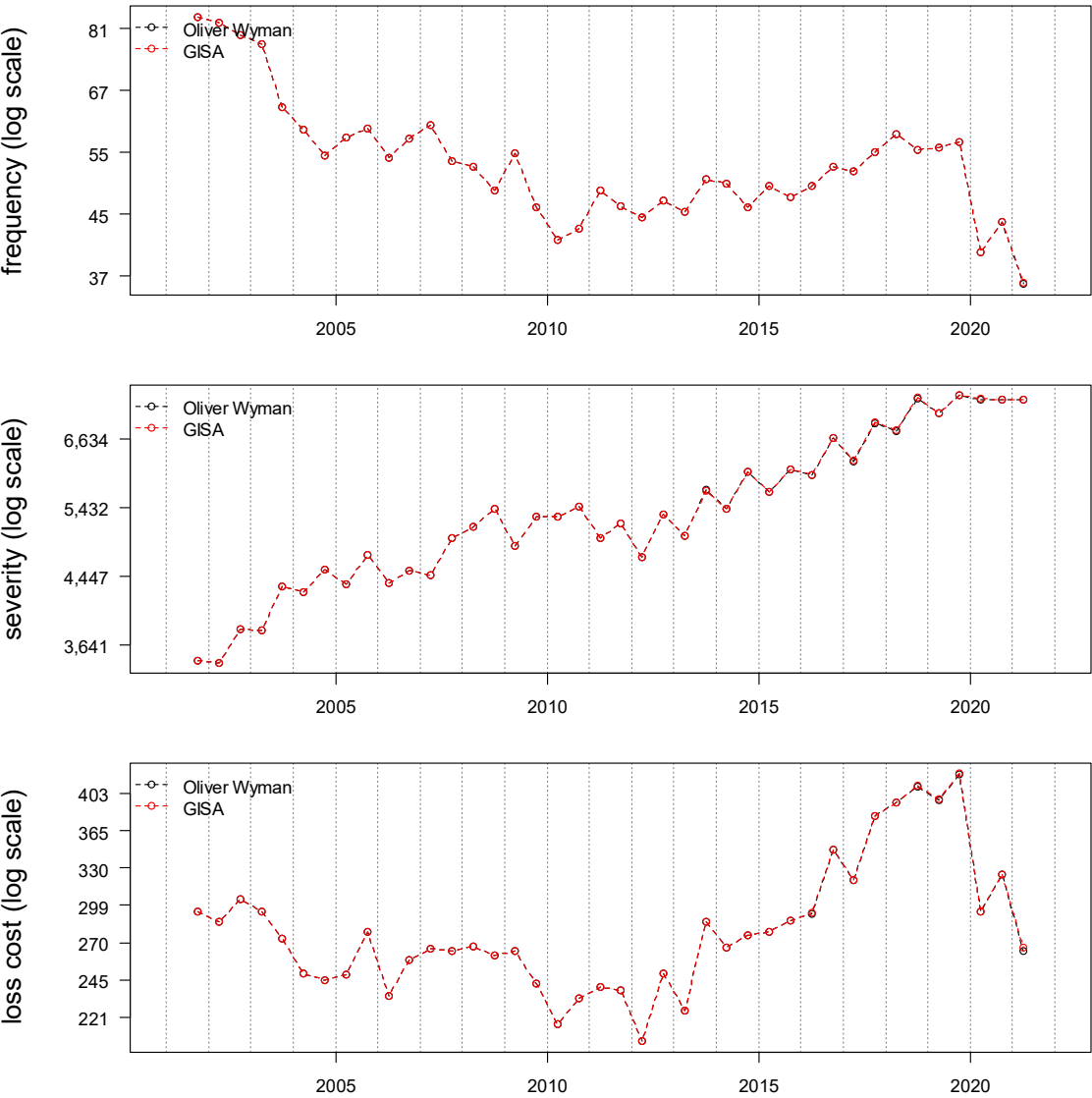


Figure 37: Specified Perils Loss Cost Comparison

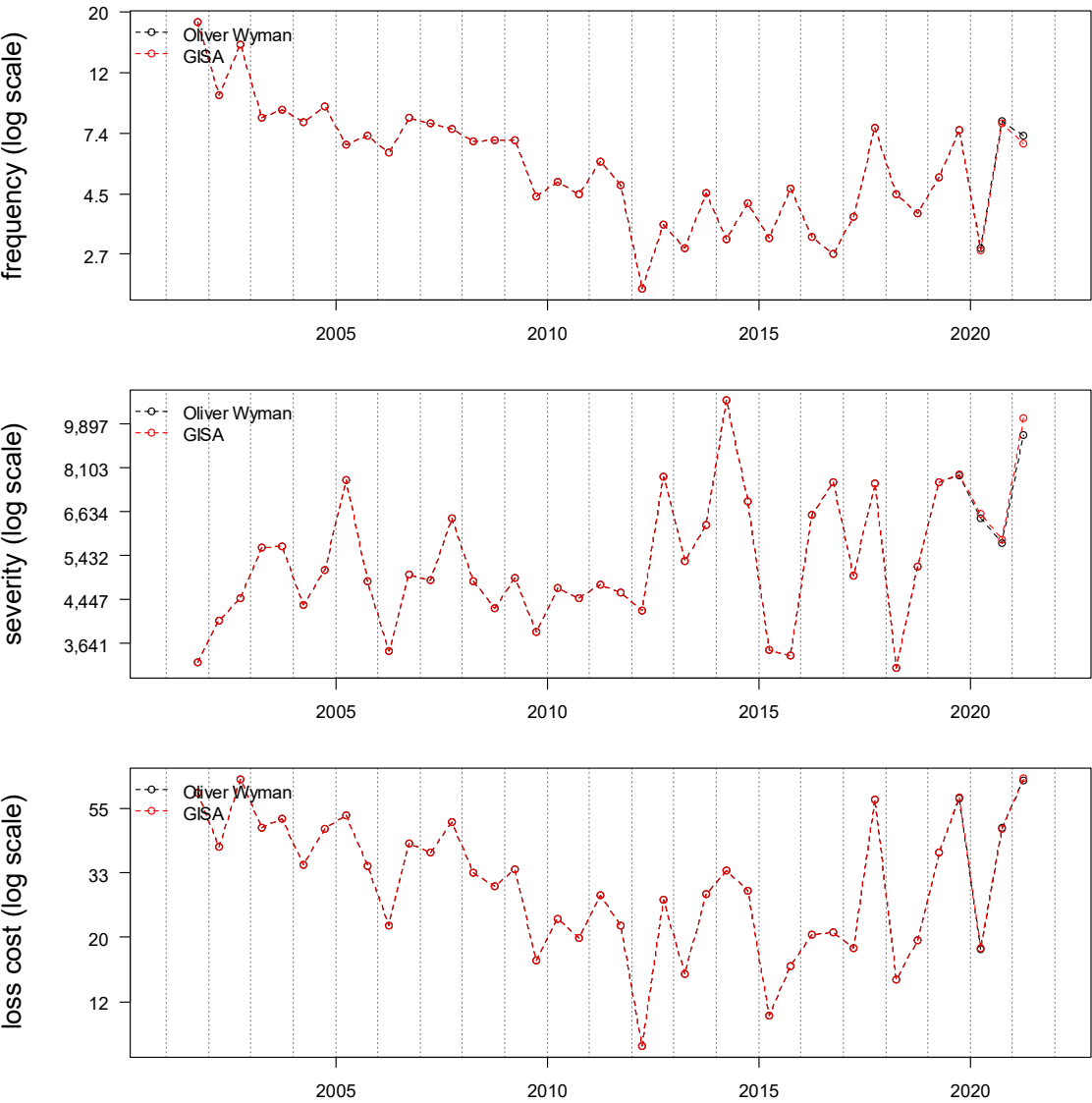


Figure 38: Uninsured Automobile Loss Cost Comparison

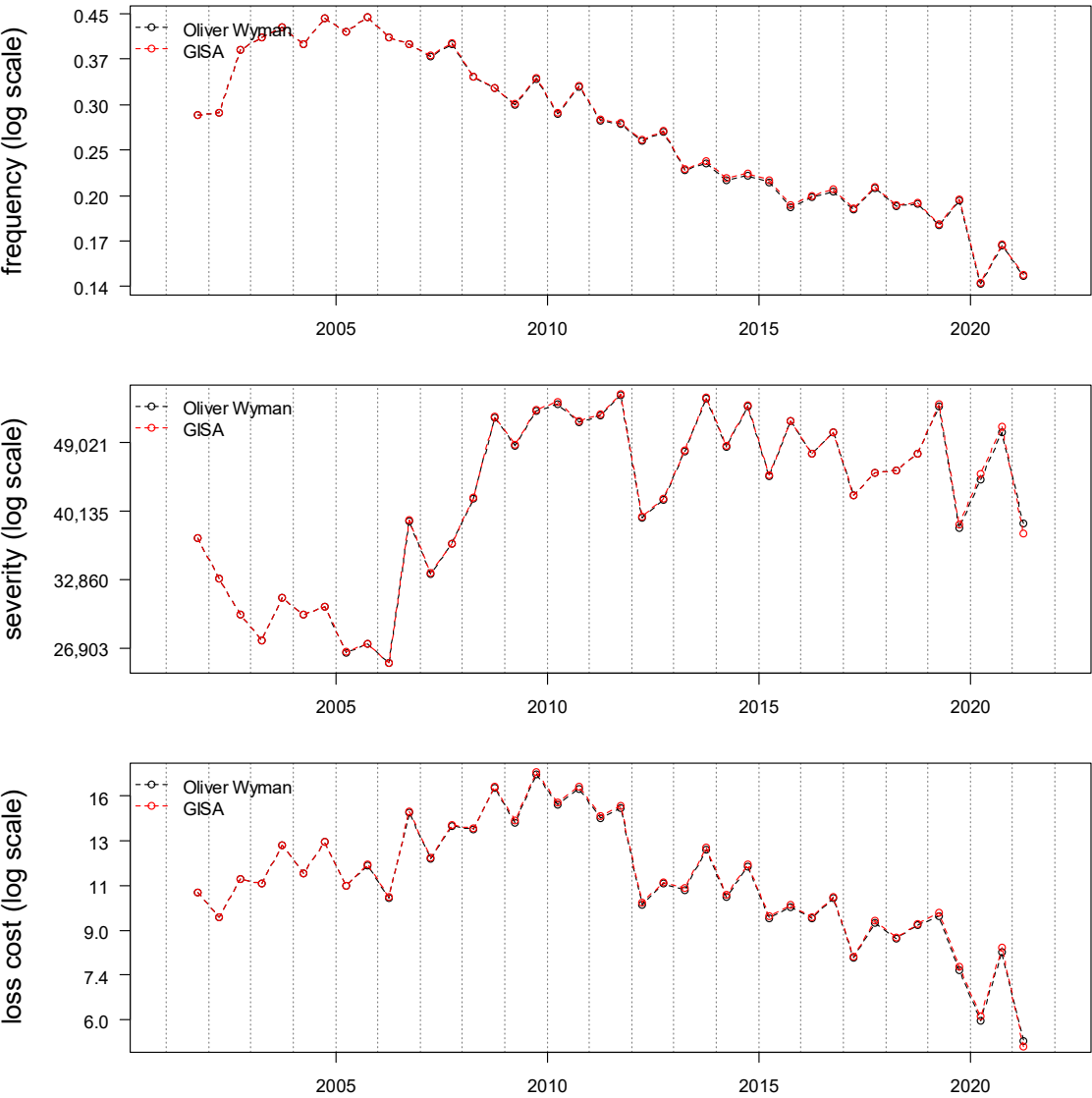
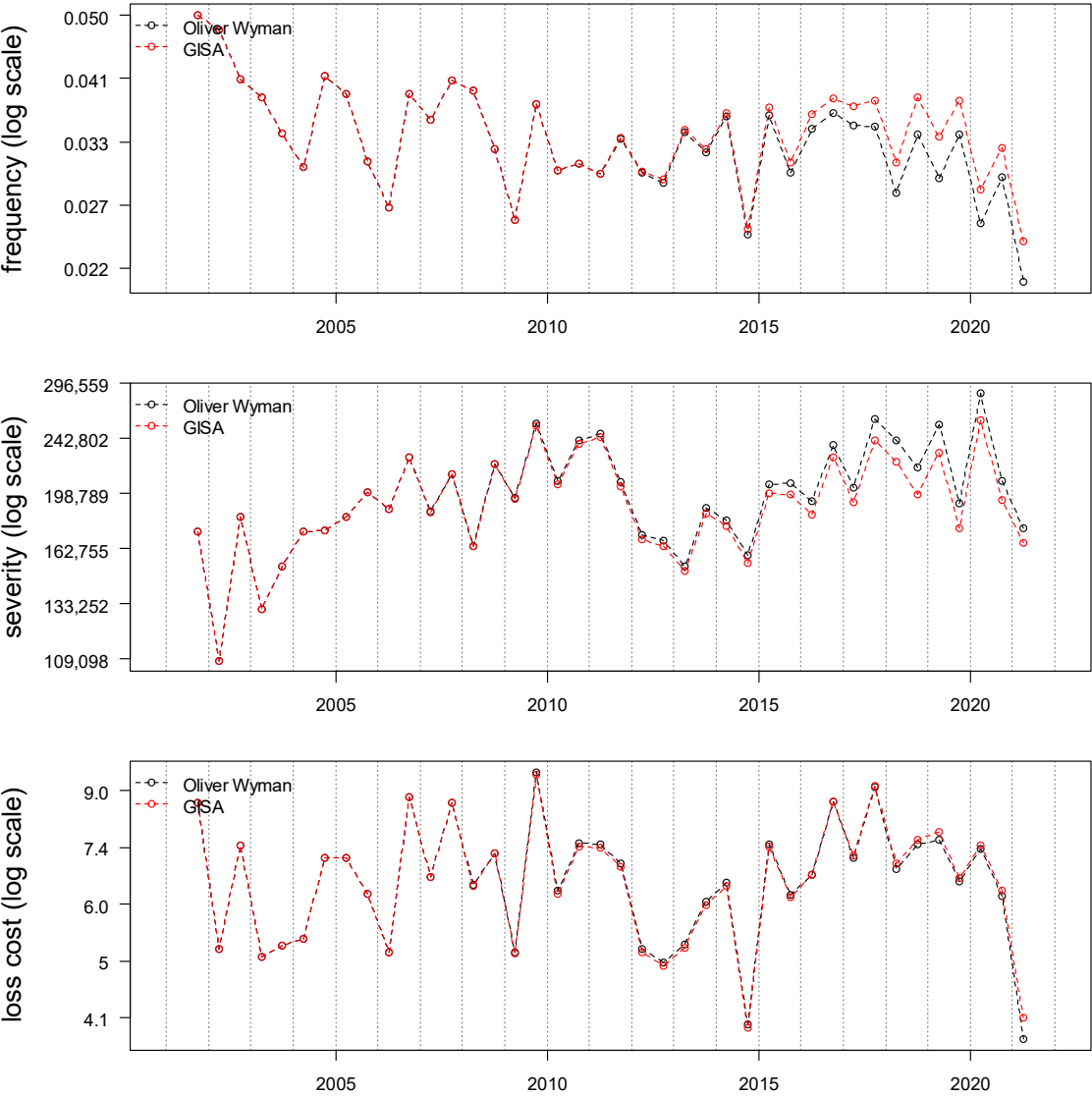


Figure 39: Underinsured Motorist Loss Cost Comparison



APPENDIX B. DEVELOPMENT FACTOR EXHIBITS

[illegible]

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

Reported Incurred Claims and ALAE Development Summary
Data as of 06/30/21

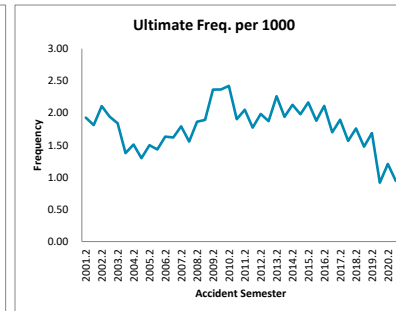
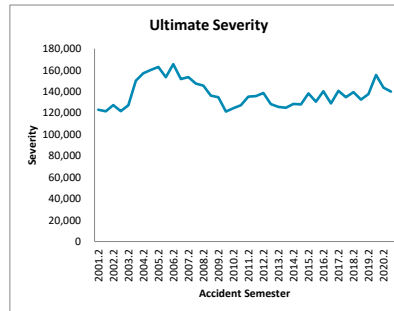
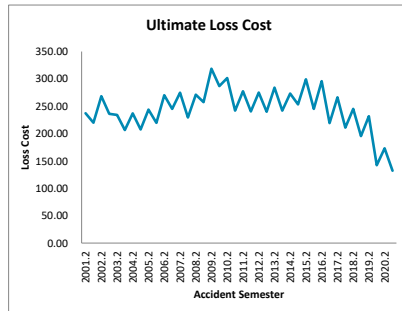
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	GISA Selected Age-to-Ultimate Development Factors													
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess		Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
Maturity														
6	2.870	2.121	1.046	2.086	2.605	1.002	1.702	1.011	1.103	1.040	1.025	1.047	2.691	4.545
12	1.921	1.519	1.006	1.529	1.533	0.940	1.450	1.005	1.006	0.994	1.000	1.012	1.811	2.140
18	1.641	1.239	1.002	1.397	1.390	0.985	1.440	1.002	1.001	0.998	1.000	1.007	1.487	1.694
24	1.408	1.100	1.001	1.326	1.316	0.996	1.313	1.001	1.000	0.998	1.000	1.004	1.203	1.386
30	1.199	1.033	1.000	1.252	1.225	0.993	1.236	1.000	1.000	0.999	1.000	1.000	0.898	1.066
36	1.110	1.010	1.000	1.173	1.111	0.999	1.125	1.000	1.000	1.000	1.000	1.000	0.828	0.980
42	1.043	1.006	1.000	1.108	1.044	1.000	1.109	1.000	1.000	1.000	1.000	1.000	0.831	0.966
48	1.014	1.000	1.000	1.070	1.019	1.001	1.030	1.000	1.000	1.000	1.000	1.000	0.827	0.950
54	0.997	1.000	1.000	1.040	0.992	1.000	1.088	1.000	1.000	0.999	1.000	1.000	0.856	0.937
60	0.992	1.000	1.000	1.021	0.989	1.000	1.100	1.000	1.000	0.999	1.000	1.000	0.880	0.943
66	0.990	1.000	1.000	1.010	0.990	1.000	1.136	1.000	1.000	1.000	1.000	1.000	0.899	0.949
72	0.994	1.000	1.000	1.007	0.991	1.000	1.157	1.000	1.000	1.000	1.000	1.000	0.914	0.949
78	0.993	1.000	1.000	1.006	0.994	1.000	1.080	1.000	1.000	1.000	1.000	1.000	0.932	0.958
84	0.997	1.000	1.000	1.003	0.998	1.000	1.092	1.000	1.000	1.000	1.000	1.000	0.958	0.960
90	0.996	1.000	1.000	1.002	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.966
96	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.970
102	0.999	1.000	1.000	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.986	0.979
108	1.001	1.000	1.000	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.980
114	1.000	1.000	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.985
120	1.001	1.000	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.989
126	1.001	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.988
132	1.001	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.988
138	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.989
144	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.990
150	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997
156	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998
168	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	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	1.000	1.000	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	1.000	1.000	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	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

APPENDIX C. LOSS COST SUMMARY EXHIBITS

Financial Services Regulatory Authority of Ontario
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

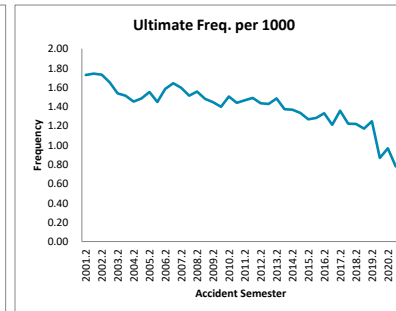
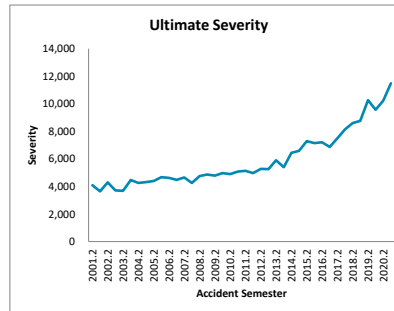
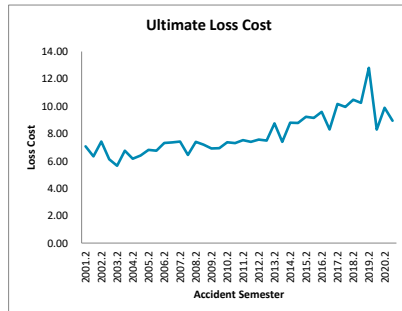
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		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,950,461	5,686	640,700	1.092	699,644	237.13		123,047		1.93			
2002.1	234	2,870,887	5,199	580,087	1.089	631,715	220.04		121,507		1.81		228.70	
2002.2	228	2,975,929	6,271	733,132	1.089	798,381	268.28	13.1%	127,313	3.5%	2.11	9.3%		
2003.1	222	2,905,827	5,646	633,501	1.084	686,715	236.32	7.4%	121,629	0.1%	1.94	7.3%	252.49	10.4%
2003.2	216	2,986,756	5,497	645,322	1.084	699,529	234.21	-12.7%	127,261	0.0%	1.84	-12.7%		
2004.1	210	2,931,824	4,036	550,732	1.100	605,805	206.63	-12.6%	150,108	23.4%	1.38	-29.2%	220.55	-12.7%
2004.2	204	3,007,799	4,538	648,105	1.100	712,915	237.02	1.2%	157,099	23.4%	1.51	-18.0%		
2005.1	198	2,969,536	3,849	564,483	1.092	616,415	207.58	0.5%	160,149	6.7%	1.30	-5.8%	222.40	0.8%
2005.2	192	3,087,170	4,624	689,825	1.092	753,289	244.01	2.9%	162,909	3.7%	1.50	-0.7%		
2006.1	186	3,043,445	4,361	617,992	1.082	668,667	219.71	5.8%	153,329	-4.3%	1.43	10.6%	231.94	4.3%
2006.2	180	3,148,733	5,138	785,955	1.082	850,403	270.08	10.7%	165,512	1.6%	1.63	8.9%		
2007.1	174	3,101,579	5,017	701,099	1.085	760,692	245.26	11.6%	151,623	-1.1%	1.62	12.9%	257.76	11.1%
2007.2	168	3,210,609	5,750	813,360	1.085	882,496	274.87	1.8%	153,478	-7.3%	1.79	9.8%		
2008.1	162	3,181,770	4,951	678,425	1.076	729,986	229.43	-6.5%	147,442	-2.8%	1.56	-3.8%	252.25	-2.1%
2008.2	156	3,268,341	6,093	823,652	1.076	886,250	271.16	-1.3%	145,454	-5.2%	1.86	4.1%		
2009.1	150	3,200,181	6,054	766,489	1.075	823,976	257.48	12.2%	136,104	-7.7%	1.89	21.6%	264.39	4.8%
2009.2	144	3,294,856	7,790	976,492	1.075	1,049,729	318.60	17.5%	134,753	-7.4%	2.36	26.8%		
2010.1	138	3,229,722	7,637	869,081	1.066	926,440	286.85	11.4%	121,309	-10.9%	2.36	25.0%	302.88	14.6%
2010.2	132	3,334,891	8,075	943,139	1.066	1,005,386	301.48	-5.4%	124,506	-7.6%	2.42	2.4%		
2011.1	126	3,274,000	6,235	732,223	1.083	792,998	242.21	-15.6%	127,185	4.8%	1.90	-19.5%	272.12	-10.2%
2011.2	120	3,377,109	6,926	864,776	1.083	936,552	277.32	-8.0%	135,223	8.6%	2.05	-15.3%		
2012.1	114	3,336,207	5,909	743,311	1.080	802,478	240.54	-0.7%	135,815	6.8%	1.77	-7.0%	259.04	-4.8%
2012.2	108	3,429,875	6,804	873,474	1.080	943,003	274.94	-0.9%	138,588	2.5%	1.98	-3.3%		
2013.1	102	3,371,246	6,313	749,786	1.080	809,469	240.11	-0.2%	128,219	-5.6%	1.87	5.7%	257.67	-0.5%
2013.2	96	3,484,403	7,874	916,377	1.080	989,321	283.93	3.3%	125,639	-9.3%	2.26	13.9%		
2014.1	90	3,417,314	6,628	762,555	1.085	827,591	242.18	0.9%	124,854	-2.6%	1.94	3.6%	263.26	2.2%
2014.2	84	3,536,468	7,525	890,510	1.085	966,458	273.28	-3.7%	128,440	2.2%	2.13	-5.8%		
2015.1	78	3,481,622	6,895	799,253	1.104	882,135	253.37	4.6%	127,934	2.5%	1.98	2.1%	263.40	0.1%
2015.2	72	3,610,264	7,810	978,432	1.104	1,079,896	299.12	9.5%	138,275	7.7%	2.16	1.7%		
2016.1	66	3,577,816	6,723	797,876	1.099	877,185	245.17	-3.2%	130,477	2.0%	1.88	-5.1%	272.27	3.4%
2016.2	60	3,705,887	7,815	997,232	1.099	1,096,357	295.84	-1.1%	140,282	1.5%	2.11	-2.5%		
2017.1	54	3,662,839	6,227	730,300	1.099	802,600	219.12	-10.6%	128,886	-1.2%	1.70	-9.5%	257.70	-5.3%
2017.2	48	3,815,180	7,228	924,555	1.099	1,016,086	266.33	-10.0%	140,581	0.2%	1.89	-10.2%		
2018.1	42	3,761,320	5,891	718,372	1.104	793,435	210.95	-3.7%	134,697	4.5%	1.57	-7.9%	238.83	-7.3%
2018.2	36	3,902,603	6,862	866,123	1.104	956,625	245.12	-8.0%	139,410	-0.8%	1.76	-7.2%		
2019.1	30	3,857,117	5,694	677,841	1.113	754,112	195.51	-7.3%	132,434	-1.7%	1.48	-5.7%	220.46	-7.7%
2019.2	24	3,976,618	6,704	828,818	1.113	922,077	231.87	-5.4%	137,545	-1.3%	1.69	-4.1%		
2020.1	18	3,886,891	3,557	487,361	1.135	553,035	142.28	-27.2%	155,491	17.4%	0.92	-38.0%	187.59	-14.9%
2020.2	12	3,979,688	4,799	607,702	1.135	689,592	173.28	-25.3%	143,692	4.5%	1.21	-28.5%		
2021.1	6	3,918,133	3,702	456,721	1.135	518,266	132.27	-7.0%	139,980	-10.0%	0.94	3.3%	152.94	-18.5%
Total		135,062,918	240,333	30,065,171		32,797,705								



Financial Services Regulatory Authority of Ontario
Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

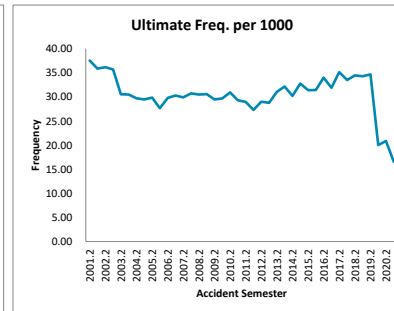
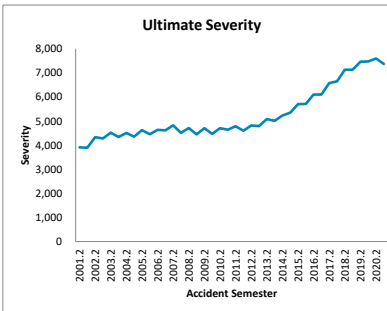
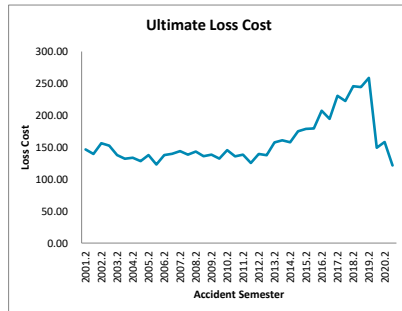
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,950,461	5,097	19,105	1.092	20,863	7.07		4,093		1.73			
2002.1	234	2,870,887	4,998	16,716	1.089	18,204	6.34		3,642		1.74		6.71	
2002.2	228	2,975,929	5,150	20,285	1.089	22,090	7.42	5.0%	4,289	4.8%	1.73	0.2%		
2003.1	222	2,905,827	4,798	16,407	1.084	17,786	6.12	-3.5%	3,707	1.8%	1.65	-5.2%	6.78	1.0%
2003.2	216	2,986,756	4,587	15,572	1.084	16,880	5.65	-23.9%	3,680	-14.2%	1.54	-11.3%		
2004.1	210	2,931,824	4,437	18,003	1.100	19,803	6.75	10.4%	4,464	20.4%	1.51	-8.4%	6.20	-8.6%
2004.2	204	3,007,799	4,366	16,862	1.100	18,548	6.17	9.1%	4,248	15.4%	1.45	-5.5%		
2005.1	198	2,969,536	4,406	17,396	1.092	18,996	6.40	-5.3%	4,311	-3.4%	1.48	-1.9%	6.28	1.3%
2005.2	192	3,087,170	4,789	19,267	1.092	21,040	6.82	10.5%	4,393	3.4%	1.55	6.9%		
2006.1	186	3,043,445	4,403	19,000	1.082	20,558	6.75	5.6%	4,669	8.3%	1.45	-2.5%	6.79	8.0%
2006.2	180	3,148,733	4,985	21,304	1.082	23,051	7.32	7.4%	4,624	5.3%	1.58	2.1%		
2007.1	174	3,101,579	5,090	21,024	1.085	22,811	7.35	8.9%	4,482	-4.0%	1.64	13.4%	7.34	8.1%
2007.2	168	3,210,609	5,121	21,953	1.085	23,819	7.42	1.3%	4,651	0.6%	1.60	0.7%		
2008.1	162	3,181,770	4,815	19,038	1.076	20,485	6.44	-12.5%	4,254	-5.1%	1.51	-7.8%	6.93	-5.5%
2008.2	156	3,268,341	5,082	22,465	1.076	24,172	7.40	-0.3%	4,756	2.3%	1.55	-2.5%		
2009.1	150	3,200,181	4,735	21,430	1.075	23,037	7.20	11.8%	4,865	14.4%	1.48	-2.2%	7.30	5.3%
2009.2	144	3,294,856	4,763	21,191	1.075	22,780	6.91	-6.5%	4,783	0.6%	1.45	-7.0%		
2010.1	138	3,229,722	4,511	21,028	1.066	22,416	6.94	-3.6%	4,969	2.1%	1.40	-5.6%	6.93	-5.1%
2010.2	132	3,334,891	5,017	23,058	1.066	24,579	7.37	6.6%	4,899	2.4%	1.50	4.1%		
2011.1	126	3,274,000	4,707	22,080	1.083	23,912	7.30	5.2%	5,080	2.2%	1.44	2.9%	7.34	5.9%
2011.2	120	3,377,109	4,946	23,452	1.083	25,399	7.52	2.0%	5,135	4.8%	1.46	-2.6%		
2012.1	114	3,336,207	4,969	22,855	1.080	24,674	7.40	1.3%	4,966	-2.3%	1.49	3.6%	7.46	1.7%
2012.2	108	3,429,875	4,916	24,039	1.080	25,952	7.57	0.6%	5,279	2.8%	1.43	-2.1%		
2013.1	102	3,371,246	4,807	23,412	1.080	25,275	7.50	1.4%	5,258	5.9%	1.43	-4.3%	7.53	1.0%
2013.2	96	3,484,403	5,168	28,245	1.080	30,494	8.75	15.7%	5,900	11.8%	1.48	3.5%		
2014.1	90	3,417,314	4,689	23,309	1.085	25,297	7.40	-1.3%	5,395	2.6%	1.37	-3.8%	8.08	7.3%
2014.2	84	3,536,468	4,832	28,660	1.085	31,105	8.80	0.5%	6,437	9.1%	1.37	-7.9%		
2015.1	78	3,481,622	4,643	27,700	1.104	30,572	8.78	18.6%	6,585	22.1%	1.33	-2.8%	8.79	8.7%
2015.2	72	3,610,264	4,574	30,204	1.104	33,337	9.23	5.0%	7,288	13.2%	1.27	-7.3%		
2016.1	66	3,577,816	4,586	29,783	1.099	32,744	9.15	4.2%	7,140	8.4%	1.28	-3.9%	9.19	4.6%
2016.2	60	3,705,887	4,932	32,333	1.099	35,547	9.59	3.9%	7,207	-1.1%	1.33	5.0%		
2017.1	54	3,662,839	4,432	27,697	1.099	30,439	8.31	-9.2%	6,868	-3.8%	1.21	-5.6%	8.95	-2.6%
2017.2	48	3,815,180	5,177	35,309	1.099	38,805	10.17	6.0%	7,496	4.0%	1.36	2.0%		
2018.1	42	3,761,320	4,595	33,894	1.104	37,436	9.95	19.8%	8,147	18.6%	1.22	1.0%	10.06	12.4%
2018.2	36	3,902,603	4,759	37,028	1.104	40,898	10.48	3.0%	8,594	14.7%	1.22	-10.1%		
2019.1	30	3,857,117	4,515	35,536	1.113	39,534	10.25	3.0%	8,755	7.5%	1.17	-4.2%	10.37	3.0%
2019.2	24	3,976,618	4,961	45,781	1.113	50,933	12.81	22.2%	10,266	19.5%	1.25	2.3%		
2020.1	18	3,886,891	3,373	28,423	1.135	32,253	8.30	-19.0%	9,563	9.2%	0.87	-25.9%	10.58	2.1%
2020.2	12	3,979,688	3,849	34,671	1.135	39,343	9.89	-22.8%	10,223	-0.4%	0.97	-22.5%		
2021.1	6	3,918,133	3,050	30,867	1.135	35,026	8.94	7.7%	11,482	20.1%	0.78	-10.3%	9.42	-11.0%
Total		135,062,918	187,630	996,383		1,090,893								



Financial Services Regulatory Authority of Ontario
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

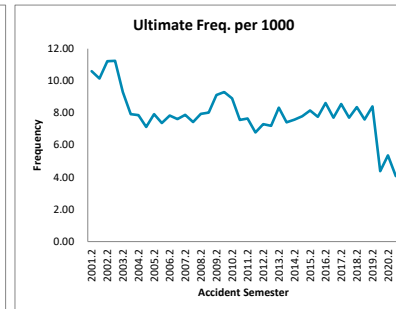
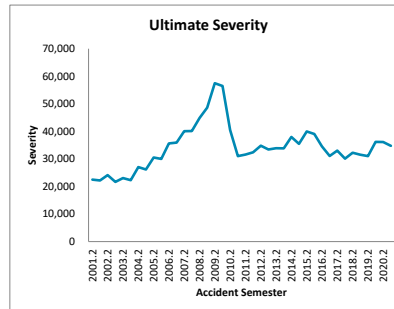
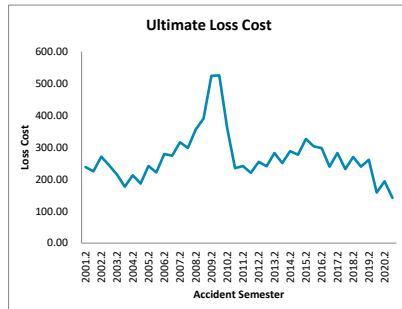
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,950,461	110,747	396,252	1.092	432,707	146.66		3,907		37.54			
2002.1	234	2,870,887	102,939	367,825	1.089	400,562	139.53		3,891		35.86		143.14	
2002.2	228	2,975,929	107,596	427,471	1.089	465,516	156.43	6.7%	4,327	10.7%	36.16	-3.7%		
2003.1	222	2,905,827	103,699	408,846	1.084	443,189	152.52	9.3%	4,274	9.8%	35.69	-0.5%	154.50	7.9%
2003.2	216	2,986,756	91,219	379,775	1.084	411,676	137.83	-11.9%	4,513	4.3%	30.54	-15.5%		
2004.1	210	2,931,824	89,363	351,948	1.100	387,143	132.05	-13.4%	4,332	1.4%	30.48	-14.6%	134.97	-12.6%
2004.2	204	3,007,799	89,362	365,691	1.100	402,260	133.74	-3.0%	4,501	-0.3%	29.71	-2.7%		
2005.1	198	2,969,536	87,539	348,925	1.092	381,026	128.31	-2.8%	4,353	0.5%	29.48	-3.3%	131.04	-2.9%
2005.2	192	3,087,170	92,094	389,589	1.092	425,432	137.81	3.0%	4,620	2.6%	29.83	0.4%		
2006.1	186	3,043,445	84,133	346,125	1.082	374,507	123.05	-4.1%	4,451	2.3%	27.64	-6.2%	130.48	-0.4%
2006.2	180	3,148,733	93,770	401,309	1.082	434,217	137.90	0.1%	4,631	0.2%	29.78	-0.2%		
2007.1	174	3,101,579	93,928	399,390	1.085	433,338	139.72	13.5%	4,614	3.6%	30.28	9.5%	138.80	6.4%
2007.2	168	3,210,609	95,977	426,004	1.085	462,215	143.96	4.4%	4,816	4.0%	29.89	0.4%		
2008.1	162	3,181,770	97,786	409,606	1.076	440,736	138.52	-0.9%	4,507	-2.3%	30.73	1.5%	141.25	1.8%
2008.2	156	3,268,341	99,606	435,711	1.076	468,825	143.44	-0.4%	4,707	-2.3%	30.48	1.9%		
2009.1	150	3,200,181	97,882	404,968	1.075	435,341	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%	139.78	-1.0%
2009.2	144	3,294,856	97,095	424,600	1.075	456,445	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%		
2010.1	138	3,229,722	95,793	401,126	1.066	427,600	132.40	-2.7%	4,464	0.4%	29.66	-3.0%	135.49	-3.1%
2010.2	132	3,334,891	103,172	455,172	1.066	485,213	145.50	5.0%	4,703	0.0%	30.94	5.0%		
2011.1	126	3,274,000	95,918	410,719	1.083	444,809	135.86	2.6%	4,637	3.9%	29.30	-1.2%	140.72	3.9%
2011.2	120	3,377,109	97,831	432,087	1.083	467,950	138.57	-4.8%	4,783	1.7%	28.97	-6.4%		
2012.1	114	3,336,207	91,074	387,668	1.080	418,527	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%	132.05	-6.2%
2012.2	108	3,429,875	99,476	443,340	1.080	478,630	139.55	0.7%	4,812	0.6%	29.00	0.1%		
2013.1	102	3,371,246	96,927	430,036	1.080	464,267	137.71	9.8%	4,790	4.2%	28.75	5.3%	138.64	5.0%
2013.2	96	3,484,403	108,153	509,127	1.080	549,653	157.75	13.0%	5,082	5.6%	31.04	7.0%		
2014.1	90	3,417,314	109,864	506,609	1.085	549,816	160.89	16.8%	5,005	4.5%	32.15	11.8%	159.30	14.9%
2014.2	84	3,536,468	106,831	514,724	1.085	558,623	157.96	0.1%	5,229	2.9%	30.21	-2.7%		
2015.1	78	3,481,622	114,077	552,594	1.104	609,898	175.18	8.9%	5,346	6.8%	32.77	1.9%	166.50	4.5%
2015.2	72	3,610,264	113,357	585,319	1.104	646,016	178.94	13.3%	5,699	9.0%	31.40	3.9%		
2016.1	66	3,577,816	112,475	583,900	1.099	641,940	179.42	2.4%	5,707	6.8%	31.44	-4.1%	179.18	7.6%
2016.2	60	3,705,887	126,005	698,543	1.099	767,978	207.23	15.8%	6,095	6.9%	34.00	8.3%		
2017.1	54	3,662,839	116,843	648,045	1.099	712,201	194.44	8.4%	6,095	6.8%	31.90	1.5%	200.87	12.1%
2017.2	48	3,815,180	134,012	801,109	1.099	880,419	230.77	11.4%	6,570	7.8%	35.13	3.3%		
2018.1	42	3,761,320	125,939	757,972	1.104	837,173	222.57	14.5%	6,647	9.1%	33.48	5.0%	226.70	12.9%
2018.2	36	3,902,603	134,534	868,193	1.104	958,911	245.71	6.5%	7,128	8.5%	34.47	-1.9%		
2019.1	30	3,857,117	132,275	847,053	1.113	942,364	244.32	9.8%	7,124	7.2%	34.29	2.4%	245.02	8.1%
2019.2	24	3,976,618	137,885	924,676	1.113	1,028,721	258.69	5.3%	7,461	4.7%	34.67	0.6%		
2020.1	18	3,886,891	77,702	511,334	1.135	580,238	149.28	-38.9%	7,467	4.8%	19.99	-41.7%	204.61	-16.5%
2020.2	12	3,979,688	82,975	555,167	1.135	629,977	158.30	-38.8%	7,592	1.8%	20.85	-39.9%		
2021.1	6	3,918,133	64,703	419,826	1.135	476,399	121.59	-18.6%	7,363	-1.4%	16.51	-17.4%	140.09	-31.5%
Total		135,062,918	4,112,556	19,928,374		21,812,458								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Medical/Rehab
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

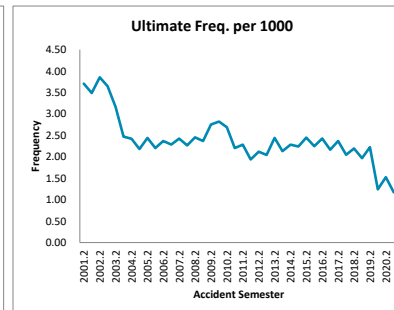
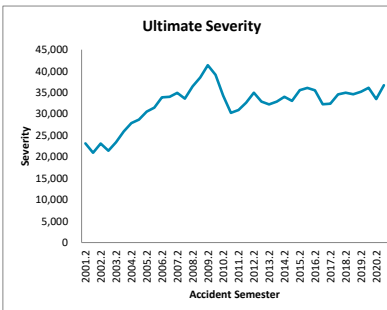
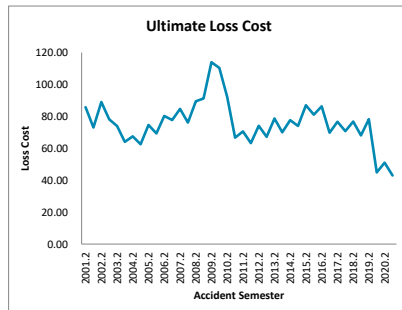
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,831,592	30,026	617,920	1.092	674,768	238.30		22,473		10.60			
2002.1	234	2,860,798	29,022	591,236	1.089	643,856	225.06		22,185		10.14		231.65	
2002.2	228	2,966,799	33,287	737,966	1.089	803,645	270.88	13.7%	24,143	7.4%	11.22	5.8%		
2003.1	222	2,896,602	32,573	651,059	1.084	705,748	243.65	8.3%	21,667	-2.3%	11.25	10.8%	257.43	11.1%
2003.2	216	2,979,855	27,736	589,675	1.084	639,207	214.51	-20.8%	23,046	-4.5%	9.31	-17.0%		
2004.1	210	2,925,523	23,206	470,324	1.100	517,357	176.84	-27.4%	22,294	2.9%	7.93	-29.5%	195.85	-23.9%
2004.2	204	3,001,192	23,602	579,925	1.100	637,918	212.55	-0.9%	27,028	17.3%	7.86	-15.5%		
2005.1	198	2,960,878	21,111	506,085	1.092	552,645	186.65	5.5%	26,178	17.4%	7.13	-10.1%	199.69	2.0%
2005.2	192	3,078,978	24,422	681,840	1.092	744,570	241.82	13.8%	30,488	12.8%	7.93	0.9%		
2006.1	186	3,038,070	22,404	621,219	1.082	672,159	221.25	18.5%	30,002	14.6%	7.37	3.4%	231.60	16.0%
2006.2	180	3,144,172	24,657	811,887	1.082	878,462	279.39	15.5%	35,627	16.9%	7.84	-1.1%		
2007.1	174	3,098,547	23,627	782,085	1.085	848,562	273.86	23.8%	35,915	19.7%	7.63	3.4%	276.65	19.4%
2007.2	168	3,207,341	25,300	934,151	1.085	1,013,554	316.01	13.1%	40,061	12.4%	7.89	0.6%		
2008.1	162	3,178,859	23,634	880,916	1.076	947,866	298.18	8.9%	40,106	11.7%	7.43	-2.5%	307.13	11.0%
2008.2	156	3,266,405	25,951	1,081,815	1.076	1,164,032	356.37	12.8%	44,855	12.0%	7.94	0.7%		
2009.1	150	3,198,658	25,671	1,160,270	1.075	1,247,290	389.94	30.8%	48,588	21.1%	8.03	7.9%	372.98	21.4%
2009.2	144	3,293,419	30,033	1,605,748	1.075	1,726,179	524.13	47.1%	57,476	28.1%	9.12	14.8%		
2010.1	138	3,228,356	30,033	1,591,093	1.066	1,696,105	525.38	34.7%	56,475	16.2%	9.30	15.9%	524.75	40.7%
2010.2	132	3,335,563	29,707	1,127,469	1.066	1,201,882	360.32	-31.3%	40,458	-29.6%	8.91	-2.3%		
2011.1	126	3,280,499	24,826	711,392	1.083	770,437	234.85	-55.3%	31,033	-45.0%	7.57	-18.7%	298.11	-43.2%
2011.2	120	3,385,346	25,926	755,935	1.083	818,678	241.83	-32.9%	31,577	-21.9%	7.66	-14.0%		
2012.1	114	3,341,383	22,694	681,142	1.080	735,361	220.08	-6.3%	32,403	4.4%	6.79	-10.3%	231.02	-22.5%
2012.2	108	3,431,976	25,077	808,806	1.080	873,187	254.43	5.2%	34,820	10.3%	7.31	-4.6%		
2013.1	102	3,373,608	24,308	752,671	1.080	812,584	240.87	9.4%	33,429	3.2%	7.21	6.1%	247.70	7.2%
2013.2	96	3,486,728	29,055	912,161	1.080	984,769	282.43	11.0%	33,893	-2.7%	8.33	14.0%		
2014.1	90	3,420,269	25,373	790,813	1.085	858,258	250.93	4.2%	33,826	1.2%	7.42	3.0%	266.83	7.7%
2014.2	84	3,539,688	26,843	939,225	1.085	1,019,328	287.97	2.0%	37,974	12.0%	7.58	-9.0%		
2015.1	78	3,484,944	27,185	874,179	1.104	964,832	276.86	10.3%	35,491	4.9%	7.80	5.2%	282.46	5.9%
2015.2	72	3,613,621	29,489	1,068,199	1.104	1,178,971	326.26	13.3%	39,980	5.3%	8.16	7.6%		
2016.1	66	3,581,768	27,794	986,628	1.099	1,084,699	302.84	9.4%	39,026	10.0%	7.76	-0.5%	314.60	11.4%
2016.2	60	3,711,442	31,996	1,004,910	1.099	1,104,798	297.67	-8.8%	34,529	-13.6%	8.62	5.6%		
2017.1	54	3,670,753	28,306	799,954	1.099	879,149	239.50	-20.9%	31,059	-20.4%	7.71	-0.6%	268.75	-14.6%
2017.2	48	3,819,151	32,681	981,601	1.099	1,078,779	282.47	-5.1%	33,009	-4.4%	8.56	-0.7%		
2018.1	42	3,767,073	29,031	791,165	1.104	873,835	231.97	-3.1%	30,100	-3.1%	7.71	-0.1%	257.39	-4.2%
2018.2	36	3,904,662	32,676	954,767	1.104	1,054,531	270.07	-4.4%	32,272	-2.2%	8.37	-2.2%		
2019.1	30	3,853,145	29,260	828,840	1.113	922,101	239.31	3.2%	31,514	4.7%	7.59	-1.5%	254.79	-1.0%
2019.2	24	3,972,122	33,420	932,370	1.113	1,037,280	261.14	-3.3%	31,038	-3.8%	8.41	0.5%		
2020.1	18	3,882,604	17,005	542,341	1.135	615,423	158.51	-33.8%	36,191	14.8%	4.38	-42.3%	210.41	-17.4%
2020.2	12	3,976,852	21,311	678,600	1.135	770,043	193.63	-25.9%	36,134	16.4%	5.36	-36.3%		
2021.1	6	3,914,132	15,944	488,358	1.135	554,166	141.58	-10.7%	34,756	-4.0%	4.07	-7.0%	167.81	-20.2%
Total		134,903,374	1,066,201	33,306,738		36,307,015								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

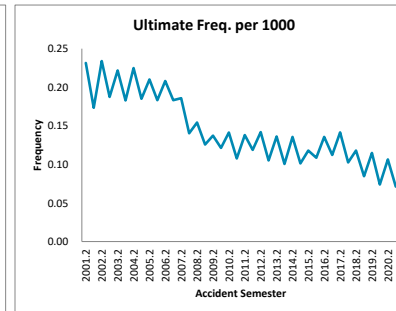
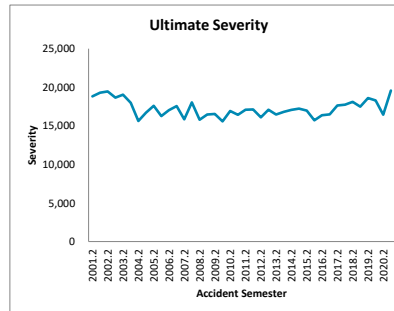
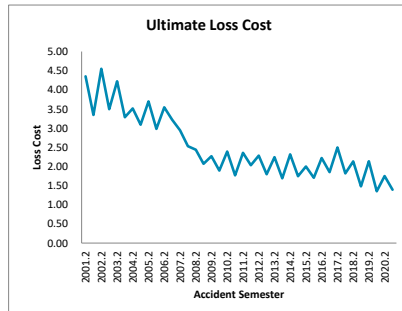
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,831,592	10,492	222,340	1.092	242,795	85.74		23,141		3.71			
2002.1	234	2,860,798	9,980	191,954	1.089	209,038	73.07		20,945		3.49		79.37	
2002.2	228	2,966,799	11,438	242,521	1.089	264,106	89.02	3.8%	23,090	-0.2%	3.86	4.0%		
2003.1	222	2,896,602	10,562	208,836	1.084	226,379	78.15	7.0%	21,433	2.3%	3.65	4.5%	83.65	5.4%
2003.2	216	2,979,855	9,415	203,280	1.084	220,355	73.95	-16.9%	23,405	1.4%	3.16	-18.0%		
2004.1	210	2,925,523	7,224	170,252	1.100	187,277	64.01	-18.1%	25,926	21.0%	2.47	-32.3%	69.03	-17.5%
2004.2	204	3,001,192	7,271	184,137	1.100	202,551	67.49	-8.7%	27,857	19.0%	2.42	-23.3%		
2005.1	198	2,960,878	6,458	169,662	1.092	185,271	62.57	-2.3%	28,689	10.7%	2.18	-11.7%	65.05	-5.8%
2005.2	192	3,078,978	7,517	210,354	1.092	229,707	74.60	10.5%	30,558	9.7%	2.44	0.8%		
2006.1	186	3,038,070	6,694	194,680	1.082	210,644	69.33	10.8%	31,468	9.7%	2.20	1.0%	71.99	10.7%
2006.2	180	3,144,172	7,453	233,369	1.082	252,506	80.31	7.6%	33,880	10.9%	2.37	-2.9%		
2007.1	174	3,098,547	7,081	221,911	1.085	240,774	77.71	12.1%	34,003	8.1%	2.29	3.7%	79.02	9.8%
2007.2	168	3,207,341	7,775	250,227	1.085	271,496	84.65	5.4%	34,919	3.1%	2.42	2.3%		
2008.1	162	3,178,859	7,208	224,896	1.076	241,988	76.12	-2.0%	33,572	-1.3%	2.27	-0.8%	80.41	1.8%
2008.2	156	3,266,405	8,019	271,603	1.076	292,245	89.47	5.7%	36,444	4.4%	2.45	1.3%		
2009.1	150	3,198,658	7,577	271,357	1.075	291,709	91.20	19.8%	38,499	14.7%	2.37	4.5%	90.32	12.3%
2009.2	144	3,293,419	9,069	349,099	1.075	375,281	113.95	27.4%	41,379	13.5%	2.75	12.2%		
2010.1	138	3,228,356	9,107	334,327	1.066	356,392	110.39	21.1%	39,135	1.7%	2.82	19.1%	112.19	24.2%
2010.2	132	3,335,563	8,978	288,561	1.066	307,606	92.22	-19.1%	34,263	-17.2%	2.69	-2.3%		
2011.1	126	3,280,499	7,233	202,054	1.083	218,825	66.70	-39.6%	30,252	-22.7%	2.20	-21.8%	79.57	-29.1%
2011.2	120	3,385,346	7,729	220,517	1.083	238,820	70.55	-23.5%	30,901	-9.8%	2.28	-15.2%		
2012.1	114	3,341,383	6,476	195,804	1.080	211,390	63.26	-5.2%	32,640	7.9%	1.94	-12.1%	66.93	-15.9%
2012.2	108	3,431,976	7,275	235,643	1.080	254,400	74.13	5.1%	34,971	13.2%	2.12	-7.2%		
2013.1	102	3,373,608	6,899	210,090	1.080	226,813	67.23	6.3%	32,876	0.7%	2.04	5.5%	70.71	5.6%
2013.2	96	3,486,728	8,507	254,051	1.080	274,273	78.66	6.1%	32,240	-7.8%	2.44	15.1%		
2014.1	90	3,420,269	7,290	220,820	1.085	239,653	70.07	4.2%	32,876	0.0%	2.13	4.2%	74.41	5.2%
2014.2	84	3,539,688	8,083	253,186	1.085	274,780	77.63	-1.3%	33,996	5.4%	2.28	-6.4%		
2015.1	78	3,484,944	7,806	233,798	1.104	258,043	74.05	5.7%	33,057	0.5%	2.24	5.1%	75.85	1.9%
2015.2	72	3,613,621	8,843	284,876	1.104	314,417	87.01	12.1%	35,554	4.6%	2.45	7.2%		
2016.1	66	3,581,768	8,055	264,216	1.099	290,479	81.10	9.5%	36,062	9.1%	2.25	0.4%	84.07	10.8%
2016.2	60	3,711,442	9,016	291,276	1.099	320,228	86.28	-0.8%	35,518	-0.1%	2.43	-0.7%		
2017.1	54	3,670,753	7,943	233,150	1.099	256,231	69.80	-13.9%	32,257	-10.5%	2.16	-3.8%	78.09	-7.1%
2017.2	48	3,819,151	9,043	266,422	1.099	292,798	76.67	-11.1%	32,379	-8.8%	2.37	-2.5%		
2018.1	42	3,767,073	7,706	241,214	1.104	266,419	70.72	1.3%	34,573	7.2%	2.05	-5.5%	73.71	-5.6%
2018.2	36	3,904,662	8,574	271,390	1.104	299,747	76.77	0.1%	34,958	8.0%	2.20	-7.3%		
2019.1	30	3,853,145	7,583	235,787	1.113	262,318	68.08	-3.7%	34,593	0.1%	1.97	-3.8%	72.45	-1.7%
2019.2	24	3,972,122	8,834	279,491	1.113	310,940	78.28	2.0%	35,197	0.7%	2.22	1.3%		
2020.1	18	3,882,604	4,823	153,492	1.135	174,176	44.86	-34.1%	36,114	4.4%	1.24	-36.9%	61.76	-14.8%
2020.2	12	3,976,852	6,057	178,740	1.135	202,826	51.00	-34.8%	33,487	-4.9%	1.52	-31.5%		
2021.1	6	3,914,132	4,584	148,312	1.135	168,297	43.00	-4.2%	36,712	1.7%	1.17	-5.7%	47.03	-23.8%
Total		134,903,374	317,677	9,317,696		10,163,993								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Funeral & Death Benefits
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

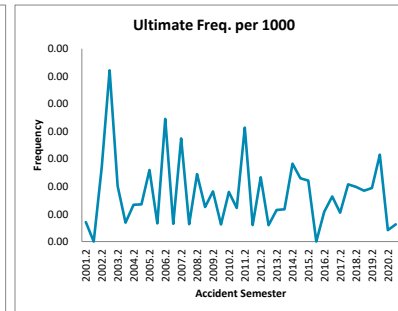
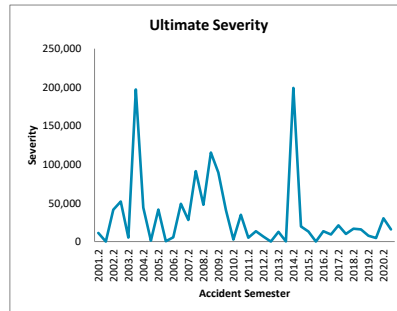
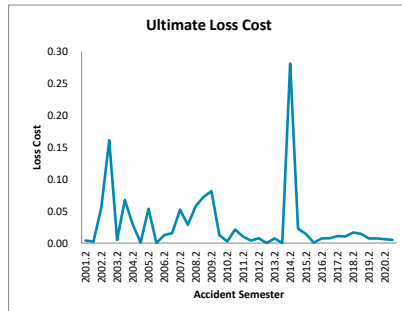
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		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,831,592	655	11,285	1.092	12,324	4.35		18,813		0.23			
2002.1	234	2,860,798	496	8,783	1.089	9,565	3.34		19,288		0.17		3.85	
2002.2	228	2,966,799	694	12,396	1.089	13,499	4.55	4.5%	19,451	3.4%	0.23	1.1%		
2003.1	222	2,896,602	543	9,342	1.084	10,126	3.50	4.6%	18,649	-3.3%	0.19	8.1%	4.03	4.8%
2003.2	216	2,979,855	661	11,606	1.084	12,580	4.22	-7.2%	19,032	-2.2%	0.22	-5.2%		
2004.1	210	2,925,523	535	8,744	1.100	9,618	3.29	-6.0%	17,978	-3.6%	0.18	-2.4%	3.76	-6.7%
2004.2	204	3,001,192	675	9,588	1.100	10,547	3.51	-16.8%	15,625	-17.9%	0.22	1.4%		
2005.1	198	2,960,878	548	8,382	1.092	9,153	3.09	-6.0%	16,702	-7.1%	0.19	1.2%	3.30	-12.1%
2005.2	192	3,078,978	647	10,424	1.092	11,383	3.70	5.2%	17,594	12.6%	0.21	-6.6%		
2006.1	186	3,038,070	557	8,373	1.082	9,059	2.98	-3.5%	16,264	-2.6%	0.18	-0.9%	3.34	1.1%
2006.2	180	3,144,172	654	10,296	1.082	11,140	3.54	-4.2%	17,034	-3.2%	0.21	-1.0%		
2007.1	174	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,556	7.9%	0.18	0.0%	3.38	1.2%
2007.2	168	3,207,341	596	8,699	1.085	9,438	2.94	-16.9%	15,836	-7.0%	0.19	-10.7%		
2008.1	162	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%	2.74	-19.1%
2008.2	156	3,266,405	504	7,398	1.076	7,960	2.44	-17.2%	15,793	-0.3%	0.15	-17.0%		
2009.1	150	3,198,658	402	6,154	1.075	6,615	2.07	-18.2%	16,456	-8.7%	0.13	-10.4%	2.25	-17.6%
2009.2	144	3,293,419	452	6,952	1.075	7,474	2.27	-6.9%	16,535	4.7%	0.14	-11.1%		
2010.1	138	3,228,356	392	5,728	1.066	6,106	1.89	-8.6%	15,576	-5.4%	0.12	-3.4%	2.08	-7.6%
2010.2	132	3,335,563	471	7,473	1.066	7,966	2.39	5.2%	16,913	2.3%	0.14	2.9%		
2011.1	126	3,280,499	353	5,353	1.083	5,798	1.77	-6.6%	16,424	5.5%	0.11	-11.4%	2.08	-0.1%
2011.2	120	3,385,346	467	7,367	1.083	7,978	2.36	-1.3%	17,084	1.0%	0.14	-2.3%		
2012.1	114	3,341,383	397	6,293	1.080	6,794	2.03	15.0%	17,112	4.2%	0.12	10.4%	2.20	5.6%
2012.2	108	3,431,976	487	7,258	1.080	7,836	2.28	-3.1%	16,091	-5.8%	0.14	2.9%		
2013.1	102	3,373,608	355	5,621	1.080	6,068	1.80	-11.5%	17,093	-0.1%	0.11	-11.4%	2.04	-7.0%
2013.2	96	3,486,728	475	7,243	1.080	7,819	2.24	-1.8%	16,461	2.3%	0.14	-4.0%		
2014.1	90	3,420,269	344	5,326	1.085	5,780	1.69	-6.1%	16,802	-1.7%	0.10	-4.4%	1.97	-3.6%
2014.2	84	3,539,688	480	7,550	1.085	8,194	2.31	3.2%	17,071	3.7%	0.14	-0.5%		
2015.1	78	3,484,944	353	5,511	1.104	6,082	1.75	3.3%	17,230	2.6%	0.10	0.7%	2.03	3.2%
2015.2	72	3,613,621	426	6,551	1.104	7,230	2.00	-13.6%	16,972	-0.6%	0.12	-13.1%		
2016.1	66	3,581,768	389	5,559	1.099	6,112	1.71	-2.2%	15,712	-8.8%	0.11	7.2%	1.85	-8.8%
2016.2	60	3,711,442	503	7,489	1.099	8,233	2.22	10.9%	16,368	-3.6%	0.14	15.0%		
2017.1	54	3,670,753	412	6,182	1.099	6,794	1.85	8.5%	16,490	4.9%	0.11	3.3%	2.04	9.8%
2017.2	48	3,819,151	540	8,670	1.099	9,529	2.49	12.5%	17,637	7.8%	0.14	4.4%		
2018.1	42	3,767,073	386	6,207	1.104	6,855	1.82	-1.7%	17,741	7.6%	0.10	-8.6%	2.16	6.1%
2018.2	36	3,904,662	460	7,543	1.104	8,332	2.13	-14.5%	18,099	2.6%	0.12	-16.7%		
2019.1	30	3,853,145	327	5,136	1.113	5,714	1.48	-18.5%	17,494	-1.4%	0.08	-17.4%	1.81	-16.2%
2019.2	24	3,972,122	456	7,631	1.113	8,490	2.14	0.2%	18,608	2.8%	0.11	-2.6%		
2020.1	18	3,882,604	287	4,629	1.135	5,253	1.35	-8.8%	18,282	4.5%	0.07	-12.7%	1.75	-3.4%
2020.2	12	3,976,852	423	6,136	1.135	6,962	1.75	-18.1%	16,451	-11.6%	0.11	-7.4%		
2021.1	6	3,914,132	279	4,807	1.135	5,455	1.39	3.0%	19,567	7.0%	0.07	-3.8%	1.57	-10.1%
Total		134,903,374	19,096	302,343		329,871								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

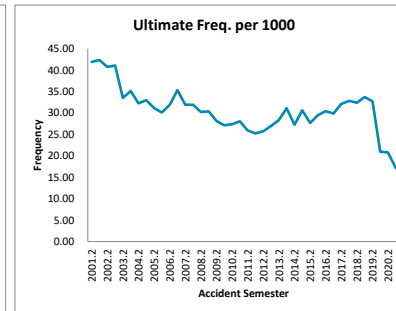
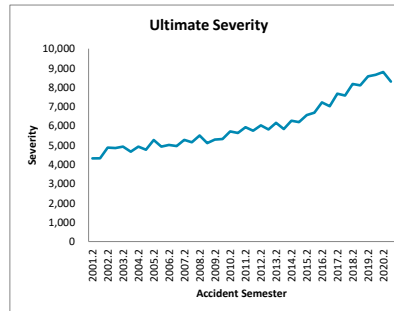
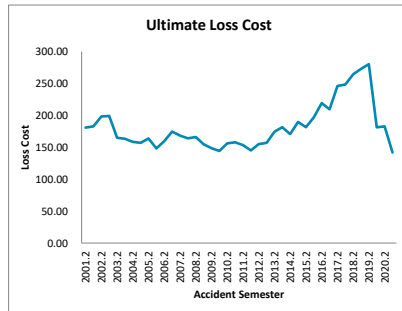
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		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,831,592	1	10	1.092	11	0.00		11,213		0.00			
2002.1	234	2,860,798	0	6	1.089	6	0.00		#DIV/0!		0.00		0.00	
2002.2	228	2,966,799	4	151	1.089	165	0.06	1302.9%	41,204	267.5%	0.00	281.8%		
2003.1	222	2,896,602	9	430	1.084	466	0.16	7011.4%	51,813	#DIV/0!	0.00	#DIV/0!	0.11	3363.9%
2003.2	216	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%		
2004.1	210	2,925,523	1	179	1.100	197	0.07	-58.1%	197,201	280.6%	0.00	-89.0%	0.04	-66.6%
2004.2	204	3,001,192	2	80	1.100	88	0.03	474.4%	44,070	767.7%	0.00	-33.8%		
2005.1	198	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%	0.02	-57.8%
2005.2	192	3,078,978	4	152	1.092	166	0.05	83.5%	41,481	-5.9%	0.00	94.9%		
2006.1	186	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.0%	0.00	-51.3%	0.03	79.3%
2006.2	180	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%		
2007.1	174	3,098,547	1	45	1.085	49	0.02	10808.4%	48,874	11025.6%	0.00	-2.0%	0.01	-48.4%
2007.2	168	3,207,341	6	154	1.085	168	0.05	323.2%	27,928	403.7%	0.00	-16.0%		
2008.1	162	3,178,859	1	85	1.076	91	0.03	82.1%	91,307	86.8%	0.00	-2.5%	0.04	188.6%
2008.2	156	3,266,405	4	177	1.076	191	0.06	11.7%	47,638	70.6%	0.00	-34.5%		
2009.1	150	3,198,658	2	215	1.075	231	0.07	151.2%	115,403	26.4%	0.00	98.8%	0.07	60.8%
2009.2	144	3,293,419	3	249	1.075	268	0.08	39.6%	89,381	87.6%	0.00	-25.6%		
2010.1	138	3,228,356	1	38	1.066	41	0.01	-82.6%	40,649	-64.8%	0.00	-50.5%	0.05	-27.4%
2010.2	132	3,335,563	3	7	1.066	8	0.00	-97.1%	2,645	-97.0%	0.00	-1.3%		
2011.1	126	3,280,499	2	64	1.083	69	0.02	67.7%	34,631	-14.8%	0.00	96.8%	0.01	-75.4%
2011.2	120	3,385,346	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%		
2012.1	114	3,341,383	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%	0.01	-39.6%
2012.2	108	3,431,976	4	24	1.080	26	0.01	-25.2%	6,448	32.6%	0.00	-43.6%		
2013.1	102	3,373,608	1	0	1.080	0	0.00	-99.3%	94	-99.3%	0.00	-1.0%	0.00	-46.1%
2013.2	96	3,486,728	2	23	1.080	25	0.01	-4.2%	12,554	94.7%	0.00	-50.8%		
2014.1	90	3,420,269	2	1	1.085	1	0.00	469.9%	271	188.9%	0.00	97.3%	0.00	-2.4%
2014.2	84	3,539,688	5	917	1.085	996	0.28	3805.9%	199,122	1486.1%	0.00	146.3%		
2015.1	78	3,484,944	4	71	1.104	78	0.02	14019.1%	19,516	7093.0%	0.00	96.3%	0.15	4015.6%
2015.2	72	3,613,621	4	47	1.104	52	0.01	-94.9%	12,976	-93.5%	0.00	-21.6%		
2016.1	66	3,581,768	0	2	1.099	2	0.00	-97.1%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.01	-95.1%
2016.2	60	3,711,442	2	24	1.099	27	0.01	-49.7%	13,412	3.4%	0.00	-51.3%		
2017.1	54	3,670,753	3	25	1.099	28	0.01	1076.6%	9,231	#DIV/0!	0.00	#DIV/0!	0.01	-2.0%
2017.2	48	3,819,151	2	38	1.099	42	0.01	51.9%	20,969	56.3%	0.00	-2.8%		
2018.1	42	3,767,073	4	35	1.104	39	0.01	36.5%	9,917	7.4%	0.00	27.1%	0.01	44.1%
2018.2	36	3,904,662	4	58	1.104	65	0.02	50.6%	16,675	-20.5%	0.00	89.4%		
2019.1	30	3,853,145	4	50	1.113	56	0.01	40.8%	15,718	58.5%	0.00	-11.1%	0.02	45.9%
2019.2	24	3,972,122	4	26	1.113	29	0.01	-56.4%	7,416	-55.5%	0.00	-2.0%		
2020.1	18	3,882,604	6	25	1.135	28	0.01	-49.7%	4,625	-70.6%	0.00	71.0%	0.01	-53.3%
2020.2	12	3,976,852	1	22	1.135	25	0.01	-13.6%	30,050	305.2%	0.00	-78.7%		
2021.1	6	3,914,132	1	17	1.135	19	0.00	-32.4%	15,779	241.2%	0.00	-80.2%	0.01	-23.0%
Total		134,903,374	117	3,547		3,856								



Financial Services Regulatory Authority of Ontario
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

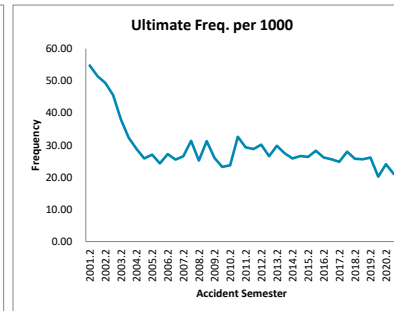
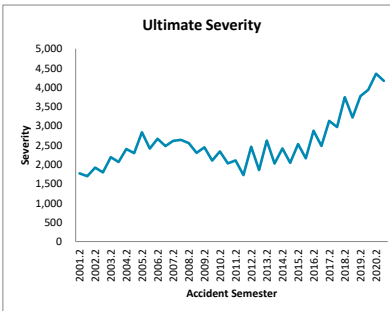
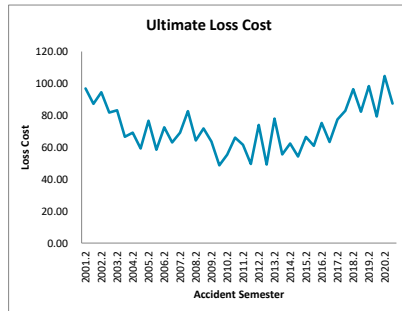
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,012,910	84,393	333,195	1.092	363,849	180.76		4,311		41.93			
2002.1	234	1,946,838	82,436	326,912	1.089	356,007	182.86		4,319		42.34			
2002.2	228	2,010,055	81,872	366,042	1.089	398,620	198.31	9.7%	4,869	12.9%	40.73	-2.8%		
2003.1	222	1,956,293	80,333	359,482	1.084	389,679	199.19	8.9%	4,851	12.3%	41.06	-3.0%	198.75	9.3%
2003.2	216	1,984,399	66,489	301,813	1.084	327,165	164.87	-16.9%	4,921	1.1%	33.51	-17.7%		
2004.1	210	1,924,769	67,595	286,034	1.100	314,637	163.47	-17.9%	4,655	-4.0%	35.12	-14.5%	164.18	-17.4%
2004.2	204	1,975,186	63,633	284,739	1.100	313,213	158.57	-3.8%	4,922	0.0%	32.22	-3.8%		
2005.1	198	1,972,280	65,072	283,783	1.092	309,891	157.12	-3.9%	4,762	2.3%	32.99	-6.1%	157.85	-3.9%
2005.2	192	2,056,467	64,077	308,760	1.092	337,166	163.95	3.4%	5,262	6.9%	31.16	-3.3%		
2006.1	186	2,030,101	61,122	277,941	1.082	300,732	148.14	-5.7%	4,920	3.3%	30.11	-8.7%	156.10	-1.1%
2006.2	180	2,101,498	67,052	310,332	1.082	335,779	159.78	-2.5%	5,008	-4.8%	31.91	2.4%		
2007.1	174	2,077,455	73,383	334,636	1.085	363,081	174.77	18.0%	4,948	0.6%	35.32	17.3%	167.23	7.1%
2007.2	168	2,151,716	68,702	333,833	1.085	362,208	168.33	5.4%	5,272	5.3%	31.93	0.1%		
2008.1	162	2,144,444	68,425	327,226	1.076	352,095	164.19	-6.1%	5,146	4.0%	31.91	-9.7%	166.27	-0.6%
2008.2	156	2,209,010	66,800	341,156	1.076	367,084	166.18	-1.3%	5,495	4.2%	30.24	-5.3%		
2009.1	150	2,165,335	65,729	311,868	1.075	335,258	154.83	-5.7%	5,101	-0.9%	30.36	-4.9%	160.56	-3.4%
2009.2	144	2,221,654	62,456	307,071	1.075	330,102	148.58	-10.6%	5,285	-3.8%	28.11	-7.0%		
2010.1	138	2,177,012	59,047	294,469	1.066	313,904	144.19	-6.9%	5,316	4.2%	27.12	-10.6%	146.41	-8.8%
2010.2	132	2,245,514	61,452	329,004	1.066	350,718	156.19	5.1%	5,707	8.0%	27.37	-2.7%		
2011.1	126	2,206,419	61,898	321,651	1.083	348,348	157.88	9.5%	5,628	5.9%	28.05	3.4%	157.03	7.3%
2011.2	120	2,273,410	58,896	322,394	1.083	349,153	153.58	-1.7%	5,928	3.9%	25.91	-5.3%		
2012.1	114	2,248,832	56,728	302,091	1.080	326,138	145.03	-8.1%	5,749	2.2%	25.23	-10.1%	149.33	-4.9%
2012.2	108	2,313,886	59,543	332,168	1.080	358,609	154.98	0.9%	6,023	1.6%	25.73	-0.7%		
2013.1	102	2,278,070	61,477	331,114	1.080	357,470	156.92	8.2%	5,815	1.1%	26.99	7.0%	155.94	4.4%
2013.2	96	2,358,779	66,885	381,249	1.080	411,596	174.50	12.6%	6,154	2.2%	28.36	10.2%		
2014.1	90	2,325,831	72,362	389,090	1.085	422,274	181.56	15.7%	5,836	0.4%	31.11	15.3%	178.00	14.1%
2014.2	84	2,418,273	65,894	380,431	1.085	412,876	170.73	-2.2%	6,266	1.8%	27.25	-3.9%		
2015.1	78	2,391,581	73,250	410,949	1.104	453,564	189.65	4.5%	6,192	6.1%	30.63	-1.6%	180.14	1.2%
2015.2	72	2,491,745	68,956	409,687	1.104	452,172	181.47	6.3%	6,557	4.7%	27.67	1.6%		
2016.1	66	2,475,387	72,952	443,335	1.099	487,402	196.90	3.8%	6,681	7.9%	29.47	-3.8%	189.16	5.0%
2016.2	60	2,550,925	77,564	508,714	1.099	559,280	219.25	20.8%	7,211	10.0%	30.41	9.9%		
2017.1	54	2,507,534	74,852	477,877	1.099	525,187	209.44	6.4%	7,016	5.0%	29.85	1.3%	214.39	13.3%
2017.2	48	2,588,720	83,135	579,760	1.099	637,156	246.13	12.3%	7,664	6.3%	32.11	5.6%		
2018.1	42	2,541,527	83,382	571,449	1.104	631,160	248.34	18.6%	7,569	7.9%	32.81	9.9%	247.22	15.3%
2018.2	36	2,626,959	85,086	629,095	1.104	694,830	264.50	7.5%	8,166	6.6%	32.39	0.9%		
2019.1	30	2,591,922	87,344	635,783	1.113	707,322	272.89	9.9%	8,098	7.0%	33.70	2.7%	268.67	8.7%
2019.2	24	2,668,010	87,302	672,124	1.113	747,752	280.27	6.0%	8,565	4.9%	32.72	1.0%		
2020.1	18	2,609,282	54,719	416,740	1.135	472,897	181.24	-33.6%	8,642	6.7%	20.97	-37.8%	231.30	-13.9%
2020.2	12	2,667,157	55,491	429,810	1.135	487,729	182.86	-34.8%	8,789	2.6%	20.81	-36.4%		
2021.1	6	2,616,044	44,742	327,085	1.135	371,161	141.88	-21.7%	8,296	-4.0%	17.10	-18.4%	162.57	-29.7%
Total		91,113,226	2,762,524	15,290,892		16,735,263								



Financial Services Regulatory Authority of Ontario
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

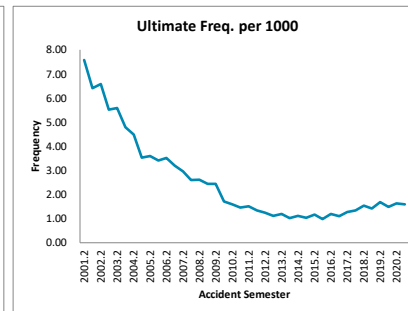
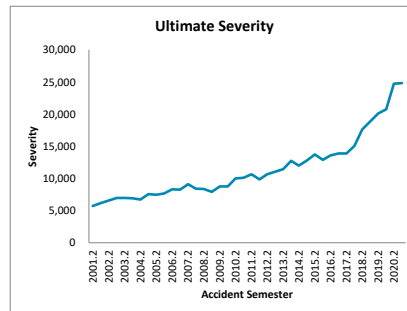
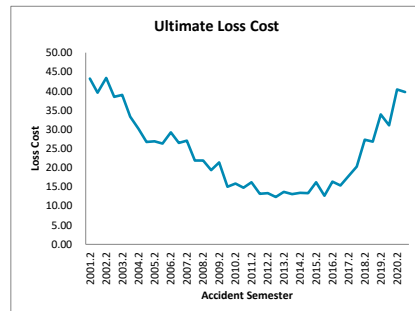
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,268,198	124,265	201,156	1.092	219,663	96.84		1,768		54.79			
2002.1	234	2,229,710	114,769	178,542	1.089	194,432	87.20		1,694		51.47		92.06	
2002.2	228	2,280,555	112,503	197,839	1.089	215,446	94.47	-2.5%	1,915	8.3%	49.33	-10.0%		
2003.1	222	2,230,854	101,653	168,244	1.084	182,376	81.75	-6.2%	1,794	5.9%	45.57	-11.5%	88.18	-4.2%
2003.2	216	2,245,339	85,362	172,266	1.084	186,737	83.17	-12.0%	2,188	14.2%	38.02	-22.9%		
2004.1	210	2,195,365	70,841	132,935	1.100	146,229	66.61	-18.5%	2,064	15.1%	32.27	-29.2%	74.98	-15.0%
2004.2	204	2,235,020	64,415	140,537	1.100	154,591	69.17	-16.8%	2,400	9.7%	28.82	-24.2%		
2005.1	198	2,243,151	57,986	121,792	1.092	132,997	59.29	-11.0%	2,294	11.1%	25.85	-19.9%	64.22	-14.4%
2005.2	192	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%		
2006.1	186	2,301,105	55,932	124,469	1.082	134,676	58.53	-1.3%	2,408	5.0%	24.31	-6.0%	67.69	5.4%
2006.2	180	2,359,048	64,143	158,082	1.082	171,044	72.51	-5.4%	2,667	-5.9%	27.19	0.5%		
2007.1	174	2,345,541	59,797	136,324	1.085	147,911	63.06	7.7%	2,474	2.7%	25.49	4.9%	67.80	0.2%
2007.2	168	2,411,946	63,881	153,671	1.085	166,733	69.13	-4.7%	2,610	-2.1%	26.49	-2.6%		
2008.1	162	2,417,924	75,755	185,651	1.076	199,761	82.62	31.0%	2,637	6.6%	31.33	22.9%	75.88	11.9%
2008.2	156	2,472,259	62,232	147,678	1.076	158,901	64.27	-7.0%	2,553	-2.2%	25.17	-5.0%		
2009.1	150	2,445,739	76,361	163,407	1.075	175,663	71.82	-13.1%	2,300	-12.8%	31.22	-0.3%	68.03	-10.3%
2009.2	144	2,491,932	64,878	147,424	1.075	158,481	63.60	-1.1%	2,443	-4.3%	26.04	3.4%		
2010.1	138	2,461,169	57,135	112,497	1.066	119,921	48.73	-32.2%	2,099	-8.8%	23.21	-25.6%	56.21	-17.4%
2010.2	132	2,517,236	59,635	130,754	1.066	139,384	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%		
2011.1	126	2,492,508	81,290	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%	60.71	8.0%
2011.2	120	2,541,850	74,502	144,589	1.083	156,590	61.60	11.3%	2,102	-10.1%	29.31	23.7%		
2012.1	114	2,530,581	72,818	116,127	1.080	125,370	49.54	-25.0%	1,722	-15.1%	28.78	-11.8%	55.59	-8.4%
2012.2	108	2,578,830	77,749	176,853	1.080	190,930	74.04	20.2%	2,456	16.8%	30.15	2.9%		
2013.1	102	2,556,532	67,829	116,614	1.080	125,896	49.24	-0.6%	1,856	7.8%	26.53	-7.8%	61.70	11.0%
2013.2	96	2,616,631	77,992	189,061	1.080	204,111	78.01	5.4%	2,617	6.6%	29.81	-1.1%		
2014.1	90	2,598,864	71,371	133,023	1.085	144,368	55.55	12.8%	2,023	9.0%	27.46	3.5%	66.82	8.3%
2014.2	84	2,667,581	68,974	153,366	1.085	166,446	62.40	-20.0%	2,413	-7.8%	25.86	-13.3%		
2015.1	78	2,657,871	70,714	130,716	1.104	144,271	54.28	-2.3%	2,040	0.9%	26.61	-3.1%	58.35	-12.7%
2015.2	72	2,736,407	72,097	164,932	1.104	182,036	66.52	6.6%	2,525	4.6%	26.35	1.9%		
2016.1	66	2,729,542	77,140	151,345	1.099	166,389	60.96	12.3%	2,157	5.7%	28.26	6.2%	63.74	9.3%
2016.2	60	2,776,528	72,665	189,986	1.099	208,871	75.23	13.1%	2,874	13.8%	26.17	-0.7%		
2017.1	54	2,746,283	70,232	158,371	1.099	174,050	63.38	4.0%	2,478	14.9%	25.57	-9.5%	69.33	8.8%
2017.2	48	2,798,242	69,326	197,264	1.099	216,793	77.47	3.0%	3,127	8.8%	24.77	-5.3%		
2018.1	42	2,763,186	77,201	207,458	1.104	229,135	82.92	30.8%	2,968	19.8%	27.94	9.3%	80.18	15.6%
2018.2	36	2,821,505	72,657	246,221	1.104	271,949	96.38	24.4%	3,743	19.7%	25.75	3.9%		
2019.1	30	2,794,052	71,474	206,706	1.113	229,964	82.30	-0.7%	3,217	8.4%	25.58	-8.4%	89.38	11.5%
2019.2	24	2,847,091	74,314	251,765	1.113	280,094	98.38	2.1%	3,769	0.7%	26.10	1.4%		
2020.1	18	2,828,825	57,106	197,776	1.135	224,427	79.34	-3.6%	3,930	22.1%	20.19	-21.1%	88.89	-0.5%
2020.2	12	2,872,294	69,105	264,979	1.135	300,686	104.68	6.4%	4,351	15.4%	24.06	-7.8%		
2021.1	6	2,828,875	59,339	217,892	1.135	247,253	87.40	10.2%	4,167	6.0%	20.98	3.9%	96.11	8.1%
Total		101,290,097	2,941,093	6,705,640		7,339,728								



Financial Services Regulatory Authority of Ontario
Comprehensive - Theft
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(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
2001.2	240	2,268,198	17,208	89,891	1.092	98,161	43.28		5,704		7.59			
2002.1	234	2,229,710	14,303	81,163	1.089	88,387	39.64		6,180		6.41		41.47	
2002.2	228	2,280,555	15,010	91,016	1.089	99,117	43.46	0.4%	6,603	15.8%	6.58	-13.2%		
2003.1	222	2,230,854	12,319	79,318	1.084	85,981	38.54	-2.8%	6,980	12.9%	5.52	-13.9%	41.03	-1.1%
2003.2	216	2,245,339	12,559	80,838	1.084	87,629	39.03	-10.2%	6,977	5.7%	5.59	-15.0%		
2004.1	210	2,195,365	10,539	66,573	1.100	73,231	33.36	-13.5%	6,949	-0.4%	4.80	-13.1%	36.22	-11.7%
2004.2	204	2,235,020	10,028	61,274	1.100	67,402	30.16	-22.7%	6,721	-3.7%	4.49	-19.8%		
2005.1	198	2,243,151	7,934	54,886	1.092	59,935	26.72	-19.9%	7,554	8.7%	3.54	-26.3%	28.44	-21.5%
2005.2	192	2,353,927	8,468	58,009	1.092	63,346	26.91	-10.8%	7,481	11.3%	3.60	-19.8%		
2006.1	186	2,301,105	7,860	55,927	1.082	60,513	26.30	-1.6%	7,699	1.9%	3.42	-3.4%	26.61	-6.4%
2006.2	180	2,359,048	8,299	63,779	1.082	69,008	29.25	8.7%	8,315	11.2%	3.52	-2.2%		
2007.1	174	2,345,541	7,515	57,196	1.085	62,058	26.46	0.6%	8,258	7.3%	3.20	-6.2%	27.86	4.7%
2007.2	168	2,411,946	7,151	60,127	1.085	65,238	27.05	-7.5%	9,123	9.7%	2.96	-15.7%		
2008.1	162	2,417,924	6,288	49,161	1.076	52,897	21.88	-17.3%	8,413	1.9%	2.60	-18.8%	24.46	-12.2%
2008.2	156	2,472,259	6,477	50,251	1.076	54,070	21.87	-19.1%	8,348	-8.5%	2.62	-11.6%		
2009.1	150	2,445,739	5,990	44,101	1.075	47,409	19.38	-11.4%	7,915	-5.9%	2.45	-5.8%	20.63	-15.6%
2009.2	144	2,491,932	6,083	49,621	1.075	53,342	21.41	-2.1%	8,770	5.0%	2.44	-6.8%		
2010.1	138	2,461,169	4,225	34,726	1.066	37,018	15.04	-22.4%	8,762	10.7%	1.72	-29.9%	18.24	-11.6%
2010.2	132	2,517,236	4,003	37,515	1.066	39,991	15.89	-25.8%	9,991	13.9%	1.59	-34.9%		
2011.1	126	2,492,508	3,648	34,113	1.083	36,945	14.82	-1.5%	10,128	15.6%	1.46	-14.7%	15.36	-15.8%
2011.2	120	2,541,850	3,855	38,005	1.083	41,159	16.19	1.9%	10,677	6.9%	1.52	-4.6%		
2012.1	114	2,530,581	3,402	31,032	1.080	33,502	13.24	-10.7%	9,849	-2.8%	1.34	-8.1%	14.72	-4.2%
2012.2	108	2,578,830	3,227	31,931	1.080	34,473	13.37	-17.4%	10,684	0.1%	1.25	-17.5%		
2013.1	102	2,556,532	2,851	29,172	1.080	31,494	12.32	-6.9%	11,048	12.2%	1.12	-17.1%	12.85	-12.7%
2013.2	96	2,616,631	3,133	33,257	1.080	35,904	13.72	2.6%	11,462	7.3%	1.20	-4.3%		
2014.1	90	2,598,864	2,677	31,442	1.085	34,123	13.13	6.6%	12,747	15.4%	1.03	-7.6%	13.43	4.5%
2014.2	84	2,667,581	2,983	33,021	1.085	35,837	13.43	-2.1%	12,014	4.8%	1.12	-6.6%		
2015.1	78	2,657,871	2,769	32,149	1.104	35,483	13.35	1.7%	12,814	0.5%	1.04	1.1%	13.39	-0.3%
2015.2	72	2,736,407	3,215	40,125	1.104	44,286	16.18	20.5%	13,775	14.7%	1.17	5.1%		
2016.1	66	2,729,542	2,679	31,446	1.099	34,571	12.67	-5.1%	12,903	0.7%	0.98	-5.8%	14.43	7.7%
2016.2	60	2,776,528	3,340	41,376	1.099	45,489	16.38	1.2%	13,621	-1.1%	1.20	2.4%		
2017.1	54	2,746,283	3,038	38,474	1.099	42,283	15.40	21.6%	13,916	7.9%	1.11	12.7%	15.89	10.2%
2017.2	48	2,798,242	3,591	45,375	1.099	49,868	17.82	8.8%	13,887	2.0%	1.28	6.7%		
2018.1	42	2,763,186	3,720	50,848	1.104	56,161	20.32	32.0%	15,097	8.5%	1.35	21.7%	19.06	20.0%
2018.2	36	2,821,505	4,361	69,695	1.104	76,977	27.28	53.1%	17,650	27.1%	1.55	20.5%		
2019.1	30	2,794,052	3,973	67,459	1.113	75,050	26.86	32.2%	18,891	25.1%	1.42	5.6%	27.07	42.0%
2019.2	24	2,847,091	4,805	86,884	1.113	96,661	33.95	24.4%	20,118	14.0%	1.69	9.2%		
2020.1	18	2,828,825	4,231	77,498	1.135	87,941	31.09	15.7%	20,787	10.0%	1.50	5.2%	32.52	20.1%
2020.2	12	2,872,294	4,697	102,365	1.135	116,159	40.44	19.1%	24,731	22.9%	1.64	-3.1%		
2021.1	6	2,828,875	4,529	99,197	1.135	112,564	39.79	28.0%	24,852	19.6%	1.60	7.1%	40.12	23.4%
Total		101,290,097	246,978	2,210,237		2,421,662								



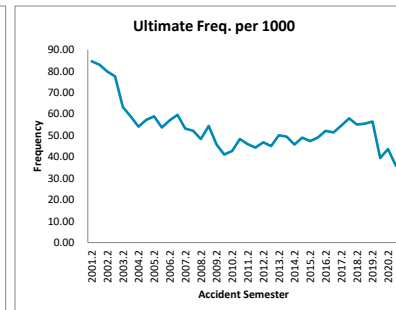
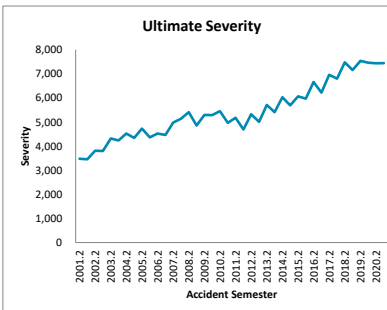
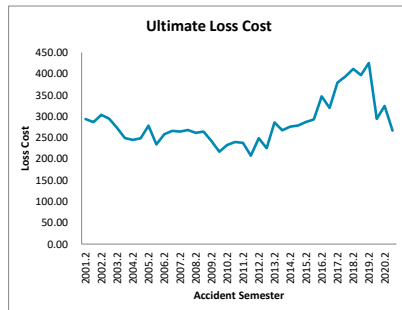
Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

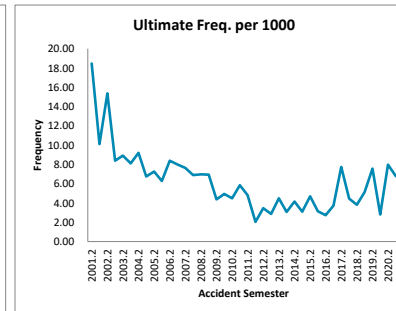
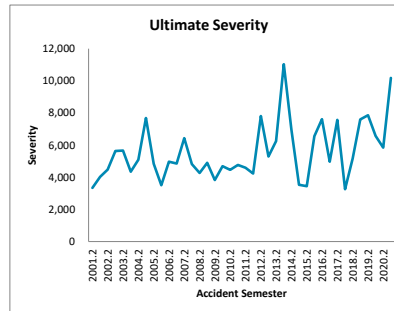
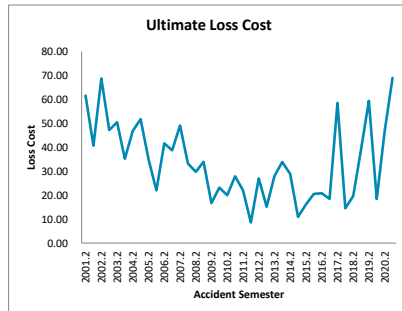
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	435,813	36,859	117,280	1.092	128,069	293.86		3,475		84.57			
2002.1	234	450,207	37,346	118,406	1.089	128,944	286.41		3,453		82.95		290.08	
2002.2	228	480,717	38,335	134,071	1.089	146,003	303.72	3.4%	3,809	9.6%	79.75	-5.7%		
2003.1	222	474,580	36,792	128,835	1.084	139,657	294.28	2.7%	3,796	9.9%	77.53	-6.5%	299.03	3.1%
2003.2	216	494,649	31,259	124,555	1.084	135,018	272.96	-10.1%	4,319	13.4%	63.19	-20.8%		
2004.1	210	498,709	29,316	112,890	1.100	124,179	249.00	-15.4%	4,236	11.6%	58.78	-24.2%	260.93	-12.7%
2004.2	204	499,457	27,023	111,113	1.100	122,224	244.71	-10.3%	4,523	4.7%	54.10	-14.4%		
2005.1	198	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	2.5%	57.23	-2.6%	246.50	-5.5%
2005.2	192	478,892	28,197	122,071	1.092	133,302	278.35	13.7%	4,728	4.5%	58.88	8.8%		
2006.1	186	476,216	25,566	103,059	1.082	111,510	234.16	-5.7%	4,362	0.5%	53.69	-6.2%	256.32	4.0%
2006.2	180	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%		
2007.1	174	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%	261.90	2.2%
2007.2	168	506,755	26,935	123,465	1.085	133,959	264.35	2.5%	4,973	10.0%	53.15	-6.8%		
2008.1	162	505,206	26,368	125,851	1.076	135,415	268.04	0.8%	5,136	15.1%	52.19	-12.4%	266.19	1.6%
2008.2	156	516,669	24,969	125,472	1.076	135,008	261.30	-1.2%	5,407	8.7%	48.33	-9.1%		
2009.1	150	505,880	27,538	124,316	1.075	133,640	264.17	-1.4%	4,853	-5.5%	54.44	4.3%	262.72	-1.3%
2009.2	144	517,718	23,703	116,646	1.075	125,395	242.21	-7.3%	5,290	-2.2%	45.78	-5.3%		
2010.1	138	506,047	20,780	103,090	1.066	109,894	217.16	-17.8%	5,288	9.0%	41.06	-24.6%	229.83	-12.5%
2010.2	132	514,596	21,982	112,398	1.066	119,817	232.84	-3.9%	5,451	3.0%	42.72	-6.7%		
2011.1	126	504,220	24,362	111,653	1.083	120,920	239.82	10.4%	4,963	-6.1%	48.32	17.7%	236.29	2.8%
2011.2	120	521,112	23,946	114,447	1.083	123,946	237.85	2.2%	5,176	-5.0%	45.95	7.6%		
2012.1	114	521,040	23,075	100,272	1.080	108,253	207.76	-13.4%	4,691	-5.5%	44.29	-8.3%	222.81	-5.7%
2012.2	108	540,540	25,280	124,608	1.080	134,527	248.87	4.6%	5,321	2.8%	46.77	1.8%		
2013.1	102	541,801	24,391	113,046	1.080	122,045	225.26	8.4%	5,004	6.7%	45.02	1.7%	237.05	6.4%
2013.2	96	568,490	28,457	150,485	1.080	162,464	285.78	14.8%	5,709	7.3%	50.06	7.0%		
2014.1	90	563,947	27,850	138,830	1.085	150,670	267.17	18.6%	5,410	8.1%	49.38	9.7%	276.51	16.6%
2014.2	84	588,793	26,941	149,675	1.085	162,440	275.89	-3.5%	6,029	5.6%	45.76	-8.6%		
2015.1	78	586,903	28,733	148,123	1.104	163,483	278.55	4.3%	5,690	5.2%	48.96	-0.9%	277.22	0.3%
2015.2	72	614,091	29,039	159,526	1.104	176,069	286.71	3.9%	6,063	0.6%	47.29	3.3%		
2016.1	66	619,473	30,355	164,889	1.099	181,279	292.63	5.1%	5,972	5.0%	49.00	0.1%	289.69	4.5%
2016.2	60	667,219	34,772	210,660	1.099	231,600	347.11	21.1%	6,661	9.9%	52.11	10.2%		
2017.1	54	691,934	35,575	201,424	1.099	221,365	319.92	9.3%	6,222	4.2%	51.41	4.9%	333.27	15.0%
2017.2	48	753,694	41,121	260,294	1.099	286,064	379.55	9.3%	6,957	4.4%	54.56	4.7%		
2018.1	42	770,800	44,668	274,827	1.104	303,544	393.80	23.1%	6,796	9.2%	57.95	12.7%	386.76	16.0%
2018.2	36	820,140	45,135	305,609	1.104	337,543	411.57	8.4%	7,479	7.5%	55.03	0.9%		
2019.1	30	821,781	45,570	293,125	1.113	326,108	396.83	0.8%	7,156	5.3%	55.45	-4.3%	404.19	4.5%
2019.2	24	853,878	48,194	326,436	1.113	363,167	425.31	3.3%	7,536	0.8%	56.44	2.6%		
2020.1	18	832,375	32,838	215,831	1.135	244,915	294.24	-25.9%	7,458	4.2%	39.45	-28.9%	360.61	-10.8%
2020.2	12	855,881	37,369	244,821	1.135	277,812	324.59	-23.7%	7,434	-1.3%	43.66	-22.6%		
2021.1	6	852,761	30,582	200,459	1.135	227,471	266.75	-9.3%	7,438	-0.3%	35.86	-9.1%	295.72	-18.0%
Total		23,405,098	1,235,395	6,256,845		6,861,666								



Financial Services Regulatory Authority of Ontario
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	9,316	172	525	1.092	574	61.57		3,335		18.46			
2002.1	234	9,296	94	347	1.089	378	40.70		4,025		10.11			
2002.2	228	8,854	136	559	1.089	609	68.76	11.7%	4,476	34.2%	15.36	-16.8%		
2003.1	222	8,821	74	384	1.084	417	47.24	16.1%	5,631	39.9%	8.39	-17.0%	58.02	13.4%
2003.2	216	8,757	78	408	1.084	442	50.45	-26.6%	5,664	26.5%	8.91	-42.0%		
2004.1	210	9,622	78	308	1.100	339	35.24	-25.4%	4,347	-22.8%	8.11	-3.4%	42.49	-26.8%
2004.2	204	9,347	86	398	1.100	438	46.81	-7.2%	5,087	-10.2%	9.20	3.3%		
2005.1	198	9,348	63	443	1.092	484	51.76	46.9%	7,680	76.7%	6.74	-16.9%	49.28	16.0%
2005.2	192	9,378	68	301	1.092	329	35.04	-25.1%	4,833	-5.0%	7.25	-21.2%		
2006.1	186	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%	28.46	-42.3%
2006.2	180	9,070	76	349	1.082	378	41.65	18.9%	4,970	2.8%	8.38	15.6%		
2007.1	174	8,768	70	313	1.085	340	38.77	76.2%	4,856	38.4%	7.98	27.3%	40.23	41.4%
2007.2	168	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%		
2008.1	162	8,846	61	273	1.076	294	33.22	-14.3%	4,818	-0.8%	6.90	-13.6%	41.13	2.2%
2008.2	156	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%		
2009.1	150	9,520	66	301	1.075	323	33.96	2.2%	4,898	1.7%	6.93	0.5%	31.90	-22.4%
2009.2	144	9,842	43	153	1.075	164	16.71	-43.9%	3,826	-10.4%	4.37	-37.3%		
2010.1	138	9,913	49	216	1.066	230	23.19	-31.7%	4,692	-4.2%	4.94	-28.7%	19.96	-37.4%
2010.2	132	9,596	43	180	1.066	192	19.99	19.6%	4,461	16.6%	4.48	2.6%		
2011.1	126	8,723	51	224	1.083	243	27.86	20.1%	4,765	1.5%	5.85	18.3%	23.74	18.9%
2011.2	120	7,485	36	152	1.083	165	22.06	10.4%	4,587	2.8%	4.81	7.3%		
2012.1	114	6,866	14	55	1.080	59	8.63	-69.0%	4,234	-11.1%	2.04	-65.1%	15.64	-34.1%
2012.2	108	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%		
2013.1	102	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%	21.31	36.3%
2013.2	96	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%		
2014.1	90	4,561	14	142	1.085	154	33.86	123.6%	11,031	108.4%	3.07	7.3%	30.85	44.8%
2014.2	84	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%		
2015.1	78	3,868	12	38	1.104	42	10.97	-67.6%	3,535	-68.0%	3.10	1.1%	20.18	-34.6%
2015.2	72	3,415	16	50	1.104	55	16.13	-44.1%	3,443	-50.6%	4.68	13.1%		
2016.1	66	3,187	10	60	1.099	66	20.55	87.4%	6,550	85.3%	3.14	1.1%	18.26	-9.5%
2016.2	60	2,921	8	55	1.099	61	20.85	29.3%	7,611	121.1%	2.74	-41.5%		
2017.1	54	2,689	10	45	1.099	50	18.47	-10.1%	4,966	-24.2%	3.72	18.5%	19.71	7.9%
2017.2	48	2,457	19	131	1.099	144	58.51	180.7%	7,565	-0.6%	7.73	182.3%		
2018.1	42	2,242	10	29	1.104	33	14.52	-21.4%	3,256	-34.4%	4.46	19.9%	37.52	90.4%
2018.2	36	2,101	8	37	1.104	41	19.64	-66.4%	5,156	-31.8%	3.81	-50.8%		
2019.1	30	1,952	10	68	1.113	76	38.89	167.8%	7,593	133.2%	5.12	14.9%	28.91	-22.9%
2019.2	24	1,853	14	99	1.113	110	59.40	202.5%	7,859	52.4%	7.56	98.4%		
2020.1	18	1,781	5	29	1.135	33	18.40	-52.7%	6,573	-13.4%	2.80	-45.3%	39.30	35.9%
2020.2	12	2,135	17	88	1.135	99	46.56	-21.6%	5,840	-25.7%	7.97	5.5%		
2021.1	6	2,909	20	177	1.135	201	68.99	274.9%	10,177	54.8%	6.78	142.2%	59.49	51.4%
Total		257,627	1,798	8,252		8,980								



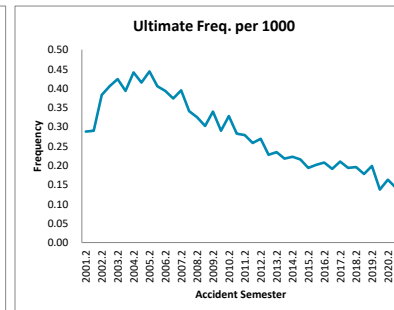
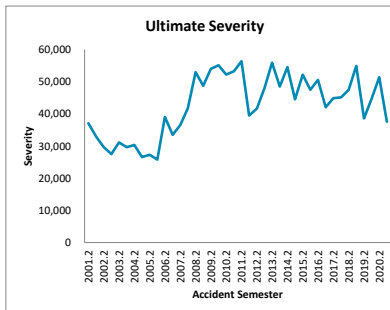
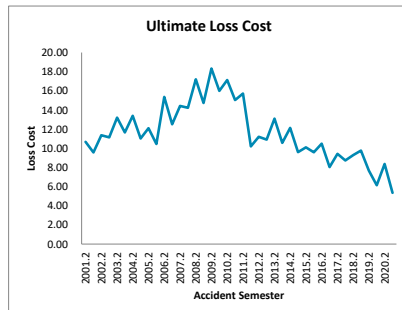
Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

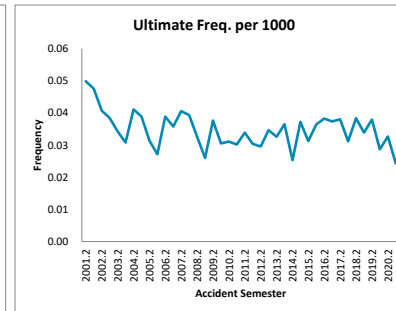
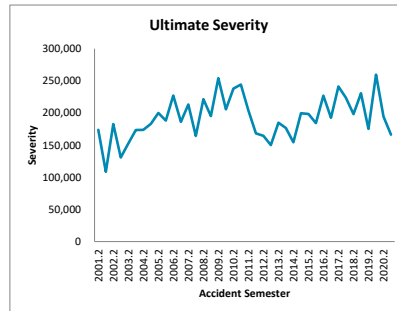
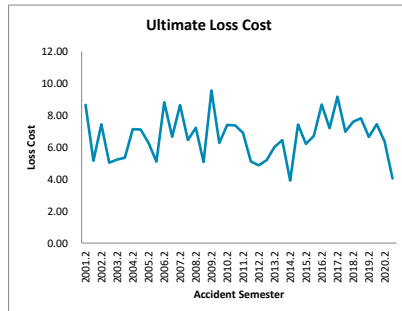
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (8)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,908,996	837	28,450	1.092	31,067	10.68		37,117		0.29			
2002.1	234	2,845,011	825	24,999	1.089	27,224	9.57		32,999		0.29		10.13	
2002.2	228	2,955,830	1,131	30,855	1.089	33,601	11.37	6.4%	29,709	-20.0%	0.38	33.0%		
2003.1	222	2,893,532	1,172	29,732	1.084	32,230	11.14	16.4%	27,500	-16.7%	0.41	39.7%	11.25	11.1%
2003.2	216	2,980,517	1,263	36,297	1.084	39,346	13.20	16.1%	31,153	4.9%	0.42	10.7%		
2004.1	210	2,926,763	1,151	31,038	1.100	34,142	11.67	4.7%	29,663	7.9%	0.39	-2.9%	12.44	10.5%
2004.2	204	3,005,958	1,325	36,590	1.100	40,249	13.39	1.4%	30,377	-2.5%	0.44	4.0%		
2005.1	198	2,967,180	1,230	29,945	1.092	32,700	11.02	-5.5%	26,586	-10.4%	0.41	5.4%	12.21	-1.8%
2005.2	192	3,081,801	1,367	34,153	1.092	37,295	12.10	-9.6%	27,283	-10.2%	0.44	0.6%		
2006.1	186	3,037,809	1,231	29,359	1.082	31,766	10.46	-5.1%	25,805	-2.9%	0.41	-2.2%	11.29	-7.6%
2006.2	180	3,139,912	1,235	44,578	1.082	48,234	15.36	26.9%	39,056	43.2%	0.39	-11.3%		
2007.1	174	3,088,104	1,153	35,612	1.085	38,640	12.51	19.7%	33,512	29.9%	0.37	-7.9%	13.95	23.6%
2007.2	168	3,201,986	1,264	42,577	1.085	46,196	14.43	-6.1%	36,548	-6.4%	0.39	0.4%		
2008.1	162	3,179,948	1,083	42,082	1.076	45,280	14.24	13.8%	41,810	24.8%	0.34	-8.8%	14.33	2.8%
2008.2	156	3,267,042	1,061	52,245	1.076	56,215	17.21	19.3%	52,983	45.0%	0.32	-17.7%		
2009.1	150	3,197,695	966	43,829	1.075	47,116	14.73	3.5%	48,775	16.7%	0.30	-11.3%	15.98	11.5%
2009.2	144	3,292,892	1,118	56,149	1.075	60,360	18.33	6.5%	53,989	1.9%	0.34	4.5%		
2010.1	138	3,227,447	936	48,414	1.066	51,609	15.99	8.5%	55,138	13.0%	0.29	-4.0%	17.17	7.4%
2010.2	132	3,332,948	1,092	53,539	1.066	57,072	17.12	-6.6%	52,264	-3.2%	0.33	-3.5%		
2011.1	126	3,270,337	923	45,399	1.083	49,168	15.03	-6.0%	53,269	-3.4%	0.28	-2.7%	16.09	-6.3%
2011.2	120	3,373,440	940	48,957	1.083	53,020	15.72	-8.2%	56,404	7.9%	0.28	-15.0%		
2012.1	114	3,332,062	860	31,472	1.080	33,977	10.20	-32.2%	39,495	-25.9%	0.26	-8.5%	12.97	-19.4%
2012.2	108	3,426,803	922	35,573	1.080	38,405	11.21	-28.7%	41,644	-26.2%	0.27	-3.4%		
2013.1	102	3,369,561	766	34,057	1.080	36,768	10.91	7.0%	48,004	21.5%	0.23	-12.0%	11.06	-14.7%
2013.2	96	3,483,603	816	42,286	1.080	45,652	13.10	16.9%	55,929	34.3%	0.23	-12.9%		
2014.1	90	3,416,717	744	33,271	1.085	36,109	10.57	-3.1%	48,533	1.1%	0.22	-4.2%	11.85	7.1%
2014.2	84	3,537,519	786	39,530	1.085	42,901	12.13	-7.5%	54,591	-2.4%	0.22	-5.2%		
2015.1	78	3,482,611	750	30,295	1.104	33,437	9.60	-9.2%	44,557	-8.2%	0.22	-1.0%	10.87	-8.2%
2015.2	72	3,611,137	698	33,037	1.104	36,462	10.10	-16.7%	52,221	-4.3%	0.19	-13.0%		
2016.1	66	3,579,208	722	31,209	1.099	34,311	9.59	-0.2%	47,538	6.7%	0.20	-6.4%	9.84	-9.5%
2016.2	60	3,708,751	769	35,386	1.099	38,903	10.49	3.9%	50,595	-3.1%	0.21	7.2%		
2017.1	54	3,667,296	701	26,833	1.099	29,489	8.04	-16.1%	42,086	-11.5%	0.19	-5.2%	9.27	-5.8%
2017.2	48	3,816,361	801	32,707	1.099	35,945	9.42	-10.2%	44,894	-11.3%	0.21	1.2%		
2018.1	42	3,763,866	728	29,775	1.104	32,886	8.74	8.7%	45,150	7.3%	0.19	1.3%	9.08	-2.1%
2018.2	36	3,902,255	764	32,842	1.104	36,274	9.30	-1.3%	47,502	5.8%	0.20	-6.7%		
2019.1	30	3,851,445	685	33,810	1.113	37,614	9.77	11.8%	54,921	21.6%	0.18	-8.1%	9.53	4.9%
2019.2	24	3,971,898	789	27,420	1.113	30,505	7.68	-17.4%	38,651	-18.6%	0.20	1.5%		
2020.1	18	3,874,614	532	20,984	1.135	23,812	6.15	-37.1%	44,740	-18.5%	0.14	-22.8%	6.92	-27.4%
2020.2	12	3,967,648	645	29,248	1.135	33,190	8.37	8.9%	51,429	33.1%	0.16	-18.1%		
2021.1	6	3,908,989	556	18,433	1.135	20,917	5.35	-12.9%	37,593	-16.0%	0.14	3.6%	6.87	-0.8%
Total		134,847,491	37,338	1,422,966		1,550,086								



Financial Services Regulatory Authority of Ontario
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3 GISA	Exhibit 2 GISA		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	2,788,392	139	22,101	1.092	24,135	8.66		173,631		0.05			
2002.1	234	2,775,967	132	13,154	1.089	14,324	5.16		108,519		0.05		6.91	
2002.2	228	2,898,090	118	19,786	1.089	21,547	7.43	-14.1%	182,603	5.2%	0.04	-18.3%		
2003.1	222	2,835,316	109	13,170	1.084	14,277	5.04	-2.4%	130,860	20.6%	0.04	-19.1%	6.25	-9.6%
2003.2	216	2,922,616	100	14,105	1.084	15,289	5.23	-29.6%	152,741	-16.4%	0.03	-15.9%		
2004.1	210	2,881,487	89	14,002	1.100	15,402	5.35	6.2%	173,447	32.5%	0.03	-19.9%	5.29	-15.4%
2004.2	204	2,962,479	122	19,217	1.100	21,139	7.14	36.4%	173,694	13.7%	0.04	19.9%		
2005.1	198	2,920,889	114	19,047	1.092	20,800	7.12	33.2%	183,097	5.6%	0.04	26.2%	7.13	34.8%
2005.2	192	3,027,626	95	17,405	1.092	19,006	6.28	-12.0%	200,061	15.2%	0.03	-23.6%		
2006.1	186	2,984,177	81	14,078	1.082	15,233	5.10	-28.3%	188,061	2.7%	0.03	-30.2%	5.70	-20.1%
2006.2	180	3,089,926	120	25,201	1.082	27,267	8.82	40.6%	227,229	13.6%	0.04	23.8%		
2007.1	174	3,046,567	109	18,696	1.085	20,285	6.66	30.4%	186,104	-1.0%	0.04	31.8%	7.75	36.1%
2007.2	168	3,155,079	128	25,133	1.085	27,270	8.64	-2.1%	213,045	-6.2%	0.04	4.5%		
2008.1	162	3,127,988	123	18,766	1.076	20,193	6.46	-3.0%	164,169	-11.8%	0.04	9.9%	7.55	-2.5%
2008.2	156	3,216,724	105	21,604	1.076	23,246	7.23	-16.4%	221,388	3.9%	0.03	-19.5%		
2009.1	150	3,149,704	82	14,889	1.075	16,005	5.08	-21.3%	195,185	18.9%	0.03	-33.8%	6.17	-18.4%
2009.2	144	3,243,239	122	28,826	1.075	30,988	9.55	32.2%	253,996	14.7%	0.04	15.2%		
2010.1	138	3,178,048	97	18,707	1.066	19,942	6.27	23.5%	205,589	5.3%	0.03	17.2%	7.93	28.6%
2010.2	132	3,277,361	102	22,759	1.066	24,261	7.40	-22.5%	237,850	-6.4%	0.03	-17.3%		
2011.1	126	3,212,747	97	21,870	1.083	23,685	7.37	17.5%	244,172	18.8%	0.03	-1.1%	7.39	-6.9%
2011.2	120	3,308,996	112	21,104	1.083	22,855	6.91	-6.7%	204,064	-14.2%	0.03	8.8%		
2012.1	114	3,264,953	99	15,472	1.080	16,704	5.12	-30.6%	168,213	-31.1%	0.03	0.7%	6.02	-18.5%
2012.2	108	3,356,139	99	15,135	1.080	16,340	4.87	-29.5%	164,580	-19.3%	0.03	-12.6%		
2013.1	102	3,302,995	114	15,901	1.080	17,167	5.20	1.6%	150,028	-10.8%	0.03	13.9%	5.03	-16.4%
2013.2	96	3,415,975	111	19,062	1.080	20,579	6.02	23.7%	184,863	12.3%	0.03	10.2%		
2014.1	90	3,350,720	122	19,904	1.085	21,602	6.45	24.0%	176,585	17.7%	0.04	5.4%	6.23	23.9%
2014.2	84	3,466,009	88	12,502	1.085	13,568	3.91	-35.0%	154,459	-16.4%	0.03	-22.2%		
2015.1	78	3,410,742	127	22,953	1.104	25,333	7.43	15.2%	199,499	13.0%	0.04	2.0%	5.66	-9.3%
2015.2	72	3,534,630	111	19,893	1.104	21,956	6.21	58.7%	198,462	28.5%	0.03	23.5%		
2016.1	66	3,503,624	128	21,381	1.099	23,507	6.71	-9.7%	184,112	-7.7%	0.04	-2.1%	6.46	14.2%
2016.2	60	3,621,579	139	28,598	1.099	31,441	8.68	39.8%	226,898	14.3%	0.04	22.2%		
2017.1	54	3,573,684	134	23,395	1.099	25,711	7.19	7.2%	192,484	4.5%	0.04	2.6%	7.94	23.0%
2017.2	48	3,710,154	141	30,960	1.099	34,025	9.17	5.6%	241,083	6.3%	0.04	-0.6%		
2018.1	42	3,657,046	114	23,107	1.104	25,522	6.98	-3.0%	223,619	16.2%	0.03	-16.5%	8.08	1.8%
2018.2	36	3,782,460	145	26,032	1.104	28,753	7.60	-17.1%	198,124	-17.8%	0.04	0.9%		
2019.1	30	3,725,414	126	26,174	1.113	29,120	7.82	12.0%	230,655	3.1%	0.03	8.6%	7.71	-4.6%
2019.2	24	3,836,026	146	22,921	1.113	25,500	6.65	-12.6%	175,142	-11.6%	0.04	-1.1%		
2020.1	18	3,749,787	108	24,597	1.135	27,911	7.44	-4.8%	259,589	12.5%	0.03	-15.4%	7.04	-8.7%
2020.2	12	3,839,659	125	21,512	1.135	24,410	6.36	-4.4%	194,559	11.1%	0.03	-13.9%		
2021.1	6	3,781,422	92	13,492	1.135	15,310	4.05	-45.6%	166,329	-35.9%	0.02	-15.1%	5.21	-26.0%
Total		131,886,435	4,564	806,611		881,605								



APPENDIX D. ULTIMATE CLAIMS AND ALAE EXHIBITS

Financial Services Regulatory Authority of Ontario
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	639,889	640,700	1.000	640,700	640,700	0
2002.1	234	579,595	580,087	1.000	580,087	580,162	(74)
2002.2	228	732,009	733,132	1.000	733,132	733,132	(1)
2003.1	222	633,490	633,501	1.000	633,501	633,489	12
2003.2	216	645,108	645,322	1.000	645,322	645,322	0
2004.1	210	550,560	550,732	1.000	550,732	550,571	162
2004.2	204	647,330	648,105	1.000	648,105	647,913	192
2005.1	198	564,285	564,483	1.000	564,483	564,236	247
2005.2	192	687,280	689,825	1.000	689,825	689,592	233
2006.1	186	613,737	617,992	1.000	617,992	617,776	216
2006.2	180	781,943	785,955	1.000	785,955	785,370	585
2007.1	174	700,552	701,099	1.000	701,099	701,908	(809)
2007.2	168	808,821	813,360	1.000	813,360	813,011	349
2008.1	162	674,151	678,425	1.000	678,425	678,207	219
2008.2	156	818,909	823,652	1.000	823,652	823,811	(159)
2009.1	150	764,437	766,390	1.000	766,489	766,591	(102)
2009.2	144	969,411	976,326	1.000	976,492	975,606	886
2010.1	138	860,204	868,688	1.000	869,081	869,069	12
2010.2	132	931,004	942,664	1.001	943,139	940,732	2,407
2011.1	126	724,909	731,824	1.001	732,223	733,270	(1,047)
2011.2	120	835,118	863,900	1.001	864,776	862,781	1,995
2012.1	114	712,846	743,284	1.000	743,311	742,484	827
2012.2	108	831,860	872,875	1.001	873,474	868,999	4,475
2013.1	102	702,211	750,434	0.999	749,786	749,622	164
2013.2	96	848,659	918,060	0.998	916,377	916,678	(300)
2014.1	90	676,705	765,718	0.996	762,555	762,486	69
2014.2	84	770,787	893,403	0.997	890,510	892,665	(2,154)
2015.1	78	649,718	804,557	0.993	799,253	802,547	(3,294)
2015.2	72	752,371	984,642	0.994	978,432	973,201	5,231
2016.1	66	565,331	805,696	0.990	797,876	800,822	(2,946)
2016.2	60	638,780	1,005,093	0.992	997,232	998,643	(1,411)
2017.1	54	387,900	732,861	0.997	730,300	731,352	(1,052)
2017.2	48	403,957	911,697	1.014	924,555	927,506	(2,951)
2018.1	42	224,449	688,869	1.043	718,372	728,335	(9,963)
2018.2	36	219,291	780,185	1.110	866,123	886,461	(20,337)
2019.1	30	89,357	565,515	1.199	677,841	644,030	33,811
2019.2	24	60,600	588,689	1.408	828,818	829,740	(922)
2020.1	18	19,545	296,920	1.641	487,361	479,586	7,775
2020.2	12	5,798	316,283	1.921	607,702	651,635	(43,933)
2021.1	6	997	159,141	2.870	456,721		
Total		23,723,902	28,840,083		30,065,171	29,640,041	(31,591)

Financial Services Regulatory Authority of Ontario
Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	19,105	19,105	1.000	19,105	19,105	0
2002.1	234	16,716	16,716	1.000	16,716	16,716	0
2002.2	228	20,285	20,285	1.000	20,285	20,285	(0)
2003.1	222	16,407	16,407	1.000	16,407	16,407	0
2003.2	216	15,572	15,572	1.000	15,572	15,572	0
2004.1	210	18,003	18,003	1.000	18,003	18,003	0
2004.2	204	16,862	16,862	1.000	16,862	16,862	0
2005.1	198	17,396	17,396	1.000	17,396	17,396	0
2005.2	192	19,267	19,267	1.000	19,267	19,268	(1)
2006.1	186	19,000	19,000	1.000	19,000	18,999	1
2006.2	180	21,304	21,304	1.000	21,304	21,304	1
2007.1	174	21,024	21,024	1.000	21,024	21,023	1
2007.2	168	21,953	21,953	1.000	21,953	21,951	2
2008.1	162	19,038	19,038	1.000	19,038	19,036	2
2008.2	156	22,465	22,465	1.000	22,465	22,465	0
2009.1	150	21,428	21,430	1.000	21,430	21,430	0
2009.2	144	21,191	21,191	1.000	21,191	21,190	0
2010.1	138	21,028	21,028	1.000	21,028	21,027	1
2010.2	132	23,055	23,058	1.000	23,058	23,045	12
2011.1	126	22,080	22,080	1.000	22,080	22,071	8
2011.2	120	23,452	23,452	1.000	23,452	23,384	69
2012.1	114	22,855	22,855	1.000	22,855	22,816	39
2012.2	108	24,039	24,039	1.000	24,039	23,957	81
2013.1	102	23,363	23,412	1.000	23,412	23,260	152
2013.2	96	28,129	28,245	1.000	28,245	28,152	94
2014.1	90	23,307	23,309	1.000	23,309	23,287	23
2014.2	84	28,618	28,660	1.000	28,660	28,682	(22)
2015.1	78	26,623	27,700	1.000	27,700	27,629	71
2015.2	72	29,938	30,204	1.000	30,204	30,205	(0)
2016.1	66	29,410	29,783	1.000	29,783	29,832	(49)
2016.2	60	31,849	32,333	1.000	32,333	32,304	28
2017.1	54	27,286	27,697	1.000	27,697	27,574	123
2017.2	48	34,260	35,309	1.000	35,309	35,161	148
2018.1	42	31,910	33,692	1.006	33,894	34,356	(462)
2018.2	36	34,412	36,662	1.010	37,028	36,459	569
2019.1	30	32,604	34,400	1.033	35,536	35,815	(279)
2019.2	24	34,385	41,619	1.100	45,781	44,453	1,328
2020.1	18	19,382	22,940	1.239	28,423	26,160	2,263
2020.2	12	15,975	22,825	1.519	34,671	30,597	4,074
2021.1	6	3,737	14,553	2.121	30,867		
Total		918,712	956,875		996,383	957,238	8,279

Financial Services Regulatory Authority of Ontario
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	396,252	396,252	1.000	396,252	396,252	(1)
2002.1	234	367,825	367,825	1.000	367,825	367,826	(1)
2002.2	228	427,471	427,471	1.000	427,471	427,475	(4)
2003.1	222	408,846	408,846	1.000	408,846	408,851	(5)
2003.2	216	379,775	379,775	1.000	379,775	379,775	(0)
2004.1	210	351,948	351,948	1.000	351,948	351,948	0
2004.2	204	365,687	365,691	1.000	365,691	365,695	(4)
2005.1	198	348,925	348,925	1.000	348,925	348,927	(2)
2005.2	192	389,589	389,589	1.000	389,589	389,602	(13)
2006.1	186	346,125	346,125	1.000	346,125	346,156	(31)
2006.2	180	401,309	401,309	1.000	401,309	401,349	(39)
2007.1	174	399,390	399,390	1.000	399,390	399,430	(40)
2007.2	168	426,004	426,004	1.000	426,004	426,032	(28)
2008.1	162	409,611	409,606	1.000	409,606	409,620	(14)
2008.2	156	435,711	435,711	1.000	435,711	435,727	(17)
2009.1	150	404,968	404,968	1.000	404,968	404,977	(8)
2009.2	144	424,605	424,600	1.000	424,600	424,608	(8)
2010.1	138	401,122	401,126	1.000	401,126	401,121	5
2010.2	132	455,168	455,172	1.000	455,172	455,176	(4)
2011.1	126	410,716	410,719	1.000	410,719	410,717	2
2011.2	120	432,071	432,087	1.000	432,087	432,091	(3)
2012.1	114	387,673	387,668	1.000	387,668	387,704	(35)
2012.2	108	443,330	443,340	1.000	443,340	443,464	(124)
2013.1	102	430,020	430,036	1.000	430,036	430,094	(58)
2013.2	96	509,108	509,127	1.000	509,127	509,195	(68)
2014.1	90	506,575	506,609	1.000	506,609	506,694	(85)
2014.2	84	514,702	514,724	1.000	514,724	514,817	(93)
2015.1	78	552,580	552,594	1.000	552,594	552,816	(222)
2015.2	72	585,285	585,319	1.000	585,319	585,604	(286)
2016.1	66	583,840	583,900	1.000	583,900	584,164	(264)
2016.2	60	698,494	698,543	1.000	698,543	698,967	(425)
2017.1	54	647,775	648,045	1.000	648,045	648,312	(268)
2017.2	48	801,062	801,109	1.000	801,109	801,734	(625)
2018.1	42	757,284	757,972	1.000	757,972	758,439	(466)
2018.2	36	867,619	868,193	1.000	868,193	868,452	(259)
2019.1	30	846,112	847,053	1.000	847,053	848,227	(1,174)
2019.2	24	922,895	923,752	1.001	924,676	924,910	(234)
2020.1	18	508,547	510,313	1.002	511,334	512,165	(831)
2020.2	12	543,340	551,855	1.006	555,167	570,705	(15,538)
2021.1	6	327,252	401,363	1.046	419,826		
Total		19,816,611	19,904,656		19,928,374	19,529,817	(21,268)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE: Development Method			Prior	Difference
			Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate		
2001.2	240	613,409	617,920	1.000	617,920	0	617,920
2002.1	234	588,474	591,236	1.000	591,236	0	591,236
2002.2	228	731,468	737,966	1.000	737,966	0	737,966
2003.1	222	646,737	651,059	1.000	651,059	0	651,059
2003.2	216	584,135	589,675	1.000	589,675	0	589,675
2004.1	210	465,395	470,324	1.000	470,324	0	470,324
2004.2	204	573,643	579,925	1.000	579,925	0	579,925
2005.1	198	500,146	506,085	1.000	506,085	0	506,085
2005.2	192	674,155	681,840	1.000	681,840	0	681,840
2006.1	186	617,345	621,230	1.000	621,219	0	621,219
2006.2	180	803,282	811,919	1.000	811,887	0	811,887
2007.1	174	776,708	782,171	1.000	782,085	0	782,085
2007.2	168	922,902	934,265	1.000	934,151	0	934,151
2008.1	162	865,245	881,022	1.000	880,916	0	880,916
2008.2	156	1,074,731	1,081,299	1.000	1,081,815	0	1,081,815
2009.1	150	1,147,085	1,159,204	1.001	1,160,270	0	1,160,270
2009.2	144	1,588,116	1,603,593	1.001	1,605,748	0	1,605,748
2010.1	138	1,569,178	1,588,124	1.002	1,591,093	0	1,591,093
2010.2	132	1,103,035	1,124,849	1.002	1,127,469	0	1,127,469
2011.1	126	687,558	709,925	1.002	711,392	0	711,392
2011.2	120	724,433	753,706	1.003	755,935	0	755,935
2012.1	114	645,506	678,962	1.003	681,142	0	681,142
2012.2	108	770,352	805,558	1.004	808,806	0	808,806
2013.1	102	699,434	749,937	1.004	752,671	0	752,671
2013.2	96	850,076	910,497	1.002	912,161	0	912,161
2014.1	90	705,049	788,920	1.002	790,813	0	790,813
2014.2	84	814,024	936,479	1.003	939,225	0	939,225
2015.1	78	751,533	868,990	1.006	874,179	0	874,179
2015.2	72	863,647	1,060,781	1.007	1,068,199	0	1,068,199
2016.1	66	768,410	976,518	1.010	986,628	0	986,628
2016.2	60	758,919	984,597	1.021	1,004,910	0	1,004,910
2017.1	54	576,510	769,074	1.040	799,954	0	799,954
2017.2	48	635,128	917,478	1.070	981,601	0	981,601
2018.1	42	472,215	713,954	1.108	791,165	0	791,165
2018.2	36	487,483	814,229	1.173	954,767	0	954,767
2019.1	30	351,241	661,957	1.252	828,840	0	828,840
2019.2	24	311,984	703,301	1.326	932,370	0	932,370
2020.1	18	125,137	388,296	1.397	542,341	0	542,341
2020.2	12	101,482	443,954	1.529	678,600	0	678,600
2021.1	6	18,737	234,074	2.086	488,358		
Total		27,964,050	31,884,895		33,306,738	0	32,818,380

Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	221,501	222,340	1.000	222,340	222,399	(60)
2002.1	234	190,081	191,954	1.000	191,954	190,955	999
2002.2	228	239,623	242,521	1.000	242,521	242,447	75
2003.1	222	207,834	208,836	1.000	208,836	208,837	(1)
2003.2	216	201,448	203,280	1.000	203,280	203,278	2
2004.1	210	168,457	170,252	1.000	170,252	170,411	(159)
2004.2	204	182,294	184,121	1.000	184,137	184,429	(292)
2005.1	198	167,681	169,632	1.000	169,662	169,934	(272)
2005.2	192	208,580	210,433	1.000	210,354	210,781	(427)
2006.1	186	193,595	194,712	1.000	194,680	195,086	(406)
2006.2	180	232,086	233,434	1.000	233,369	234,075	(706)
2007.1	174	220,371	221,963	1.000	221,911	222,885	(974)
2007.2	168	246,440	250,063	1.001	250,227	251,051	(824)
2008.1	162	221,192	224,862	1.000	224,896	225,256	(361)
2008.2	156	269,702	271,423	1.001	271,603	272,865	(1,261)
2009.1	150	267,759	271,236	1.000	271,357	273,021	(1,665)
2009.2	144	343,928	348,888	1.001	349,099	350,457	(1,358)
2010.1	138	331,161	334,201	1.000	334,327	335,306	(980)
2010.2	132	281,894	288,300	1.001	288,561	289,069	(508)
2011.1	126	197,492	201,885	1.001	202,054	203,582	(1,528)
2011.2	120	213,491	219,874	1.003	220,517	220,154	363
2012.1	114	188,255	195,195	1.003	195,804	194,516	1,288
2012.2	108	226,434	234,786	1.004	235,643	235,578	65
2013.1	102	201,421	209,813	1.001	210,090	207,879	2,211
2013.2	96	241,187	254,278	0.999	254,051	252,978	1,073
2014.1	90	203,397	221,653	0.996	220,820	220,612	209
2014.2	84	228,301	253,751	0.998	253,186	253,185	1
2015.1	78	205,814	235,175	0.994	233,798	232,524	1,274
2015.2	72	235,174	287,570	0.991	284,876	279,621	5,255
2016.1	66	212,450	266,965	0.990	264,216	263,158	1,058
2016.2	60	220,559	294,374	0.989	291,276	284,782	6,493
2017.1	54	170,243	235,005	0.992	233,150	232,732	418
2017.2	48	172,929	261,471	1.019	266,422	267,419	(996)
2018.1	42	136,480	231,059	1.044	241,214	242,146	(932)
2018.2	36	137,346	244,174	1.111	271,390	272,265	(876)
2019.1	30	103,747	192,511	1.225	235,787	240,653	(4,866)
2019.2	24	103,739	212,406	1.316	279,491	285,355	(5,863)
2020.1	18	42,881	110,405	1.390	153,492	156,013	(2,521)
2020.2	12	30,741	116,572	1.533	178,740	194,534	(15,793)
2021.1	6	5,632	56,927	2.605	148,312		
Total		7,873,343	8,978,300		9,317,696	9,192,225	(22,840)

Financial Services Regulatory Authority of Ontario
Accident Benefits - Funeral & Death Benefits
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	11,285	11,285	1.000	11,285	11,285	0
2002.1	234	8,783	8,783	1.000	8,783	8,783	0
2002.2	228	12,396	12,396	1.000	12,396	12,396	0
2003.1	222	9,342	9,342	1.000	9,342	9,342	0
2003.2	216	11,606	11,606	1.000	11,606	11,606	0
2004.1	210	8,744	8,744	1.000	8,744	8,744	0
2004.2	204	9,588	9,588	1.000	9,588	9,588	0
2005.1	198	8,382	8,382	1.000	8,382	8,382	(0)
2005.2	192	10,424	10,424	1.000	10,424	10,424	(0)
2006.1	186	8,373	8,373	1.000	8,373	8,373	(0)
2006.2	180	10,296	10,296	1.000	10,296	10,296	(0)
2007.1	174	9,191	9,191	1.000	9,191	9,191	(0)
2007.2	168	8,699	8,699	1.000	8,699	8,699	(0)
2008.1	162	7,471	7,471	1.000	7,471	7,471	(0)
2008.2	156	7,398	7,398	1.000	7,398	7,397	0
2009.1	150	6,154	6,154	1.000	6,154	6,153	0
2009.2	144	6,952	6,952	1.000	6,952	6,952	0
2010.1	138	5,728	5,728	1.000	5,728	5,727	0
2010.2	132	7,473	7,473	1.000	7,473	7,472	0
2011.1	126	5,353	5,353	1.000	5,353	5,345	9
2011.2	120	7,352	7,367	1.000	7,367	7,355	12
2012.1	114	6,293	6,293	1.000	6,293	6,301	(8)
2012.2	108	7,258	7,258	1.000	7,258	7,276	(18)
2013.1	102	5,621	5,621	1.000	5,621	5,646	(25)
2013.2	96	7,243	7,243	1.000	7,243	7,277	(35)
2014.1	90	5,326	5,326	1.000	5,326	5,352	(27)
2014.2	84	7,550	7,550	1.000	7,550	7,571	(21)
2015.1	78	5,435	5,511	1.000	5,511	5,558	(47)
2015.2	72	6,541	6,551	1.000	6,551	6,590	(39)
2016.1	66	5,429	5,559	1.000	5,559	5,608	(48)
2016.2	60	7,433	7,489	1.000	7,489	7,540	(52)
2017.1	54	6,089	6,182	1.000	6,182	6,170	11
2017.2	48	8,465	8,665	1.001	8,670	8,549	122
2018.1	42	6,098	6,208	1.000	6,207	6,085	121
2018.2	36	6,901	7,555	0.999	7,543	7,393	150
2019.1	30	4,755	5,171	0.993	5,136	4,913	223
2019.2	24	7,017	7,662	0.996	7,631	7,640	(9)
2020.1	18	3,905	4,698	0.985	4,629	4,404	226
2020.2	12	4,205	6,525	0.940	6,136	5,786	349
2021.1	6	1,758	4,797	1.002	4,807		
Total		294,307	302,863		302,343	296,639	897

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	10	10	1.000	10	10	0
2002.1	234	6	6	1.000	6	6	0
2002.2	228	151	151	1.000	151	151	0
2003.1	222	430	430	1.000	430	430	0
2003.2	216	14	14	1.000	14	14	0
2004.1	210	179	179	1.000	179	179	0
2004.2	204	80	80	1.000	80	80	0
2005.1	198	2	2	1.000	2	2	0
2005.2	192	152	152	1.000	152	152	0
2006.1	186	0	0	1.000	0	0	0
2006.2	180	36	36	1.000	36	36	0
2007.1	174	45	45	1.000	45	45	0
2007.2	168	154	154	1.000	154	154	0
2008.1	162	85	85	1.000	85	85	0
2008.2	156	177	177	1.000	177	177	0
2009.1	150	215	215	1.000	215	215	0
2009.2	144	249	249	1.000	249	250	(0)
2010.1	138	38	38	1.000	38	38	(0)
2010.2	132	7	7	1.000	7	7	(0)
2011.1	126	64	64	1.000	64	64	(0)
2011.2	120	31	31	1.000	31	31	(0)
2012.1	114	12	12	1.000	12	12	(0)
2012.2	108	24	24	1.000	24	24	(0)
2013.1	102	0	0	1.000	0	0	(0)
2013.2	96	23	23	1.000	23	24	(0)
2014.1	90	1	1	1.000	1	1	(0)
2014.2	84	840	840	1.092	917	855	62
2015.1	78	65	65	1.080	71	67	4
2015.2	72	41	41	1.157	47	41	6
2016.1	66	2	2	1.136	2	2	0
2016.2	60	22	22	1.100	24	21	3
2017.1	54	22	23	1.088	25	25	0
2017.2	48	37	37	1.030	38	49	(10)
2018.1	42	31	32	1.109	35	97	(62)
2018.2	36	52	52	1.125	58	51	8
2019.1	30	40	41	1.236	50	44	6
2019.2	24	15	20	1.313	26	17	9
2020.1	18	4	17	1.440	25	10	15
2020.2	12	8	15	1.450	22	2	20
2021.1	6	0	10	1.702	17		
Total		3,367	3,405		3,547	3,469	61

Financial Services Regulatory Authority of Ontario
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	333,195	333,195	1.000	333,195	333,197	(2)
2002.1	234	326,912	326,912	1.000	326,912	326,912	0
2002.2	228	366,042	366,042	1.000	366,042	366,042	0
2003.1	222	359,482	359,482	1.000	359,482	359,484	(1)
2003.2	216	301,810	301,813	1.000	301,813	301,813	(0)
2004.1	210	286,034	286,034	1.000	286,034	286,034	(0)
2004.2	204	284,739	284,739	1.000	284,739	284,741	(1)
2005.1	198	283,783	283,783	1.000	283,783	283,782	1
2005.2	192	308,760	308,760	1.000	308,760	308,758	2
2006.1	186	277,935	277,941	1.000	277,941	277,933	8
2006.2	180	310,332	310,332	1.000	310,332	310,326	6
2007.1	174	334,626	334,636	1.000	334,636	334,628	8
2007.2	168	333,833	333,833	1.000	333,833	333,817	15
2008.1	162	327,226	327,226	1.000	327,226	327,215	11
2008.2	156	341,156	341,156	1.000	341,156	341,140	17
2009.1	150	311,867	311,868	1.000	311,868	311,853	15
2009.2	144	307,066	307,071	1.000	307,071	307,251	(180)
2010.1	138	294,459	294,469	1.000	294,469	294,520	(51)
2010.2	132	329,004	329,004	1.000	329,004	329,062	(59)
2011.1	126	321,654	321,651	1.000	321,651	321,698	(47)
2011.2	120	322,388	322,394	1.000	322,394	322,463	(69)
2012.1	114	302,089	302,091	1.000	302,091	302,132	(40)
2012.2	108	332,169	332,168	1.000	332,168	332,215	(48)
2013.1	102	331,103	331,114	1.000	331,114	331,141	(28)
2013.2	96	381,246	381,249	1.000	381,249	381,293	(45)
2014.1	90	389,078	389,090	1.000	389,090	389,113	(23)
2014.2	84	380,403	380,431	1.000	380,431	380,449	(19)
2015.1	78	410,875	410,949	1.000	410,949	410,969	(21)
2015.2	72	409,694	409,687	1.000	409,687	409,776	(89)
2016.1	66	443,190	443,335	1.000	443,335	443,310	25
2016.2	60	508,673	508,714	1.000	508,714	508,741	(27)
2017.1	54	477,741	477,877	1.000	477,877	477,759	118
2017.2	48	579,590	579,760	1.000	579,760	579,647	112
2018.1	42	571,274	571,449	1.000	571,449	571,240	209
2018.2	36	628,899	629,095	1.000	629,095	628,851	245
2019.1	30	635,634	635,783	1.000	635,783	635,725	58
2019.2	24	670,843	671,453	1.001	672,124	671,793	331
2020.1	18	414,208	415,908	1.002	416,740	416,116	624
2020.2	12	417,581	427,672	1.005	429,810	436,755	(6,944)
2021.1	6	262,635	323,526	1.011	327,085		
Total		15,209,227	15,283,691		15,290,892	14,969,694	(5,887)

Financial Services Regulatory Authority of Ontario
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	201,156	201,156	1.000	201,156	201,156	0
2002.1	234	178,542	178,542	1.000	178,542	178,542	0
2002.2	228	197,839	197,839	1.000	197,839	197,839	0
2003.1	222	168,244	168,244	1.000	168,244	168,244	(0)
2003.2	216	172,266	172,266	1.000	172,266	172,266	0
2004.1	210	132,935	132,935	1.000	132,935	132,935	0
2004.2	204	140,537	140,537	1.000	140,537	140,537	0
2005.1	198	121,792	121,792	1.000	121,792	121,792	(0)
2005.2	192	165,203	165,203	1.000	165,203	165,203	(0)
2006.1	186	124,469	124,469	1.000	124,469	124,469	(0)
2006.2	180	158,081	158,082	1.000	158,082	158,080	2
2007.1	174	136,324	136,324	1.000	136,324	136,322	1
2007.2	168	153,671	153,671	1.000	153,671	153,670	1
2008.1	162	185,651	185,651	1.000	185,651	185,648	3
2008.2	156	147,677	147,678	1.000	147,678	147,677	1
2009.1	150	163,406	163,407	1.000	163,407	163,405	2
2009.2	144	147,424	147,424	1.000	147,424	147,417	7
2010.1	138	112,496	112,497	1.000	112,497	112,492	5
2010.2	132	130,753	130,754	1.000	130,754	130,748	6
2011.1	126	152,127	152,127	1.000	152,127	152,121	6
2011.2	120	144,592	144,589	1.000	144,589	144,586	4
2012.1	114	116,121	116,127	1.000	116,127	116,129	(3)
2012.2	108	176,856	176,853	1.000	176,853	176,845	8
2013.1	102	116,602	116,614	1.000	116,614	116,649	(36)
2013.2	96	189,002	189,061	1.000	189,061	189,002	59
2014.1	90	133,004	133,023	1.000	133,023	133,012	10
2014.2	84	153,365	153,366	1.000	153,366	153,373	(7)
2015.1	78	130,711	130,716	1.000	130,716	130,713	2
2015.2	72	164,922	164,932	1.000	164,932	164,921	11
2016.1	66	151,314	151,345	1.000	151,345	151,324	21
2016.2	60	189,864	189,986	1.000	189,986	189,980	6
2017.1	54	158,226	158,371	1.000	158,371	158,366	5
2017.2	48	197,103	197,264	1.000	197,264	197,246	18
2018.1	42	207,328	207,458	1.000	207,458	207,268	190
2018.2	36	246,005	246,221	1.000	246,221	246,440	(219)
2019.1	30	206,510	206,706	1.000	206,706	206,657	49
2019.2	24	251,218	251,765	1.000	251,765	251,168	597
2020.1	18	196,102	197,578	1.001	197,776	198,086	(310)
2020.2	12	257,569	263,399	1.006	264,979	270,410	(5,431)
2021.1	6	166,063	197,545	1.103	217,892		
Total		6,643,070	6,683,514		6,705,640	6,492,740	(4,992)

Financial Services Regulatory Authority of Ontario
Comprehensive - Theft
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	89,891	89,891	1.000	89,891	89,891	0
2002.1	234	81,163	81,163	1.000	81,163	81,163	0
2002.2	228	91,016	91,016	1.000	91,016	91,016	0
2003.1	222	79,318	79,318	1.000	79,318	79,318	(0)
2003.2	216	80,838	80,838	1.000	80,838	80,838	0
2004.1	210	66,573	66,573	1.000	66,573	66,573	0
2004.2	204	61,275	61,275	1.000	61,274	61,274	0
2005.1	198	54,886	54,886	1.000	54,886	54,886	(0)
2005.2	192	58,009	58,009	1.000	58,009	58,010	(1)
2006.1	186	55,927	55,927	1.000	55,927	55,927	(1)
2006.2	180	63,779	63,779	1.000	63,779	63,779	(1)
2007.1	174	57,196	57,196	1.000	57,196	57,197	(1)
2007.2	168	60,127	60,127	1.000	60,127	60,128	(2)
2008.1	162	49,162	49,162	1.000	49,161	49,162	(1)
2008.2	156	50,252	50,252	1.000	50,251	50,251	(0)
2009.1	150	44,103	44,103	1.000	44,101	44,102	(1)
2009.2	144	49,623	49,623	1.000	49,621	49,617	3
2010.1	138	34,731	34,731	1.000	34,726	34,728	(1)
2010.2	132	37,520	37,520	1.000	37,515	37,517	(1)
2011.1	126	34,118	34,118	1.000	34,113	34,116	(2)
2011.2	120	38,008	38,008	1.000	38,005	38,008	(3)
2012.1	114	31,035	31,035	1.000	31,032	31,040	(8)
2012.2	108	31,936	31,936	1.000	31,931	31,936	(5)
2013.1	102	29,174	29,174	1.000	29,172	29,175	(3)
2013.2	96	33,241	33,260	1.000	33,257	33,254	2
2014.1	90	31,441	31,441	1.000	31,442	31,438	3
2014.2	84	33,024	33,025	1.000	33,021	33,034	(13)
2015.1	78	32,156	32,156	1.000	32,149	32,163	(13)
2015.2	72	40,128	40,132	1.000	40,125	40,143	(18)
2016.1	66	31,422	31,454	1.000	31,446	31,447	(1)
2016.2	60	41,286	41,399	0.999	41,376	41,436	(60)
2017.1	54	38,419	38,494	0.999	38,474	38,410	64
2017.2	48	45,361	45,379	1.000	45,375	45,435	(59)
2018.1	42	50,842	50,850	1.000	50,848	50,983	(135)
2018.2	36	69,623	69,695	1.000	69,695	69,873	(179)
2019.1	30	67,336	67,507	0.999	67,459	67,442	17
2019.2	24	86,862	87,096	0.998	86,884	86,542	342
2020.1	18	76,787	77,677	0.998	77,498	77,966	(468)
2020.2	12	100,125	102,939	0.994	102,365	105,020	(2,654)
2021.1	6	82,485	95,412	1.040	99,197		
Total		2,190,200	2,207,577		2,210,237	2,114,238	(3,198)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	117,278	117,280	1.000	117,280	89,891	(89,891)
2002.1	234	118,406	118,406	1.000	118,406	81,163	(81,163)
2002.2	228	134,071	134,071	1.000	134,071	91,016	(91,016)
2003.1	222	128,835	128,835	1.000	128,835	79,318	(79,318)
2003.2	216	124,555	124,555	1.000	124,555	80,838	(80,838)
2004.1	210	112,890	112,890	1.000	112,890	66,573	(66,573)
2004.2	204	111,113	111,113	1.000	111,113	61,274	(61,274)
2005.1	198	107,165	107,165	1.000	107,165	54,886	(54,886)
2005.2	192	122,071	122,071	1.000	122,071	58,010	(58,010)
2006.1	186	103,059	103,059	1.000	103,059	55,927	(55,927)
2006.2	180	117,578	117,578	1.000	117,578	63,779	(63,779)
2007.1	174	119,544	119,544	1.000	119,544	57,197	(57,197)
2007.2	168	123,465	123,465	1.000	123,465	60,128	(60,128)
2008.1	162	125,851	125,851	1.000	125,851	49,162	(49,162)
2008.2	156	125,472	125,472	1.000	125,472	50,251	(50,251)
2009.1	150	124,316	124,316	1.000	124,316	44,102	(44,102)
2009.2	144	116,646	116,646	1.000	116,646	49,617	(49,617)
2010.1	138	103,090	103,090	1.000	103,090	34,728	(34,728)
2010.2	132	112,398	112,398	1.000	112,398	37,517	(37,517)
2011.1	126	111,653	111,653	1.000	111,653	34,116	(34,116)
2011.2	120	114,447	114,447	1.000	114,447	38,008	(38,008)
2012.1	114	100,272	100,272	1.000	100,272	31,040	(31,040)
2012.2	108	124,588	124,608	1.000	124,608	31,936	(31,936)
2013.1	102	112,995	113,046	1.000	113,046	29,175	(29,175)
2013.2	96	150,479	150,485	1.000	150,485	33,254	(33,254)
2014.1	90	138,809	138,830	1.000	138,830	31,438	(31,438)
2014.2	84	149,666	149,675	1.000	149,675	33,034	(33,034)
2015.1	78	147,972	148,123	1.000	148,123	32,163	(32,163)
2015.2	72	159,471	159,526	1.000	159,526	40,143	(40,143)
2016.1	66	164,750	164,889	1.000	164,889	31,447	(31,447)
2016.2	60	210,530	210,660	1.000	210,660	41,436	(41,436)
2017.1	54	201,345	201,424	1.000	201,424	38,410	(38,410)
2017.2	48	260,248	260,294	1.000	260,294	45,435	(45,435)
2018.1	42	274,330	274,827	1.000	274,827	50,983	(50,983)
2018.2	36	305,385	305,609	1.000	305,609	69,873	(69,873)
2019.1	30	292,849	293,125	1.000	293,125	67,442	(67,442)
2019.2	24	325,632	326,436	1.000	326,436	86,542	(86,542)
2020.1	18	214,778	215,831	1.000	215,831	77,966	(77,966)
2020.2	12	239,873	244,821	1.000	244,821	105,020	(105,020)
2021.1	6	157,719	195,569	1.025	200,459		
Total		6,205,592	2,207,577		6,256,845	2,114,238	(2,114,238)

Financial Services Regulatory Authority of Ontario
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	525	525	1.000	525	525	0
2002.1	234	347	347	1.000	347	347	0
2002.2	228	559	559	1.000	559	559	0
2003.1	222	384	384	1.000	384	384	0
2003.2	216	408	408	1.000	408	408	0
2004.1	210	308	308	1.000	308	308	0
2004.2	204	398	398	1.000	398	398	0
2005.1	198	443	443	1.000	443	443	0
2005.2	192	301	301	1.000	301	301	0
2006.1	186	194	194	1.000	194	194	0
2006.2	180	349	349	1.000	349	349	0
2007.1	174	313	313	1.000	313	313	0
2007.2	168	397	397	1.000	397	397	0
2008.1	162	273	273	1.000	273	273	0
2008.2	156	254	254	1.000	254	254	0
2009.1	150	301	301	1.000	301	301	0
2009.2	144	153	153	1.000	153	153	0
2010.1	138	216	216	1.000	216	216	0
2010.2	132	180	180	1.000	180	180	0
2011.1	126	217	224	1.000	224	224	0
2011.2	120	152	152	1.000	152	152	0
2012.1	114	55	55	1.000	55	55	0
2012.2	108	152	152	1.000	152	152	0
2013.1	102	78	78	1.000	78	78	0
2013.2	96	127	127	1.000	127	127	0
2014.1	90	142	142	1.000	142	142	0
2014.2	84	109	109	1.000	109	109	0
2015.1	78	38	38	1.000	38	38	0
2015.2	72	50	50	1.000	50	50	0
2016.1	66	60	60	1.000	60	60	0
2016.2	60	55	55	1.000	55	55	0
2017.1	54	45	45	1.000	45	45	0
2017.2	48	131	131	1.000	131	131	0
2018.1	42	29	29	1.000	29	29	0
2018.2	36	37	37	1.000	37	37	0
2019.1	30	68	68	1.000	68	69	(1)
2019.2	24	99	99	1.004	99	100	(1)
2020.1	18	29	29	1.007	29	30	(1)
2020.2	12	84	87	1.012	88	83	4
2021.1	6	74	169	1.047	177		
Total		8,137	8,242		8,252	8,074	1

Financial Services Regulatory Authority of Ontario
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	28,450	28,450	1.000	28,450	28,451	(1)
2002.1	234	24,999	24,999	1.000	24,999	25,003	(4)
2002.2	228	30,814	30,855	1.000	30,855	30,857	(2)
2003.1	222	29,732	29,732	1.000	29,732	29,732	0
2003.2	216	36,297	36,297	1.000	36,297	36,299	(3)
2004.1	210	31,038	31,038	1.000	31,038	31,041	(3)
2004.2	204	36,588	36,590	1.000	36,590	36,591	(1)
2005.1	198	29,943	29,945	1.000	29,945	29,917	29
2005.2	192	34,153	34,153	1.000	34,153	34,108	45
2006.1	186	29,301	29,359	1.000	29,359	29,367	(8)
2006.2	180	44,578	44,578	1.000	44,578	44,448	130
2007.1	174	35,560	35,612	1.000	35,612	35,486	127
2007.2	168	41,997	42,577	1.000	42,577	42,414	163
2008.1	162	41,236	42,082	1.000	42,082	42,354	(272)
2008.2	156	52,232	52,245	1.000	52,245	51,989	256
2009.1	150	43,171	43,829	1.000	43,829	43,320	509
2009.2	144	55,977	56,205	0.999	56,149	55,700	449
2010.1	138	47,725	48,511	0.998	48,414	48,053	360
2010.2	132	53,202	53,754	0.996	53,539	53,437	102
2011.1	126	45,563	45,812	0.991	45,399	45,637	(238)
2011.2	120	48,432	49,451	0.990	48,957	48,817	140
2012.1	114	30,836	31,822	0.989	31,472	31,386	86
2012.2	108	34,238	35,969	0.989	35,573	35,178	395
2013.1	102	32,484	34,540	0.986	34,057	33,681	375
2013.2	96	36,166	42,756	0.989	42,286	42,060	225
2014.1	90	28,237	34,054	0.977	33,271	32,929	342
2014.2	84	32,240	41,263	0.958	39,530	38,235	1,295
2015.1	78	24,237	32,506	0.932	30,295	29,964	331
2015.2	72	24,101	36,145	0.914	33,037	32,998	39
2016.1	66	20,299	34,715	0.899	31,209	32,433	(1,224)
2016.2	60	22,433	40,211	0.880	35,386	36,825	(1,440)
2017.1	54	14,485	31,347	0.856	26,833	27,681	(848)
2017.2	48	14,957	39,549	0.827	32,707	33,665	(958)
2018.1	42	8,601	35,831	0.831	29,775	29,808	(33)
2018.2	36	9,391	39,664	0.828	32,842	34,866	(2,024)
2019.1	30	8,139	37,650	0.898	33,810	36,319	(2,509)
2019.2	24	5,341	22,793	1.203	27,420	27,216	204
2020.1	18	3,906	14,112	1.487	20,984	20,168	816
2020.2	12	4,450	16,150	1.811	29,248	31,408	(2,160)
2021.1	6	2,738	6,850	2.691	18,433		
Total		1,178,267	1,434,000		1,422,966	1,409,838	(5,306)

Financial Services Regulatory Authority of Ontario
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240	22,101	22,101	1.000	22,101	22,101	0
2002.1	234	13,154	13,154	1.000	13,154	13,154	0
2002.2	228	19,786	19,786	1.000	19,786	19,787	(1)
2003.1	222	13,170	13,170	1.000	13,170	13,170	0
2003.2	216	14,105	14,105	1.000	14,105	14,105	0
2004.1	210	14,002	14,002	1.000	14,002	14,002	0
2004.2	204	19,217	19,217	1.000	19,217	19,229	(13)
2005.1	198	19,047	19,047	1.000	19,047	19,049	(2)
2005.2	192	17,405	17,405	1.000	17,405	17,439	(34)
2006.1	186	14,078	14,078	1.000	14,078	14,078	0
2006.2	180	25,201	25,201	1.000	25,201	25,201	0
2007.1	174	18,715	18,715	0.999	18,696	18,715	(19)
2007.2	168	25,139	25,159	0.999	25,133	25,157	(24)
2008.1	162	18,125	18,804	0.998	18,766	18,358	408
2008.2	156	21,506	21,626	0.999	21,604	21,625	(21)
2009.1	150	14,927	14,933	0.997	14,889	14,933	(45)
2009.2	144	27,841	29,117	0.990	28,826	29,400	(574)
2010.1	138	18,876	18,915	0.989	18,707	18,980	(273)
2010.2	132	20,664	23,035	0.988	22,759	23,083	(324)
2011.1	126	21,837	22,135	0.988	21,870	22,353	(483)
2011.2	120	19,949	21,338	0.989	21,104	21,268	(164)
2012.1	114	15,038	15,708	0.985	15,472	15,723	(251)
2012.2	108	14,347	15,444	0.980	15,135	15,561	(426)
2013.1	102	14,790	16,242	0.979	15,901	15,885	16
2013.2	96	15,134	19,651	0.970	19,062	19,821	(760)
2014.1	90	16,114	20,605	0.966	19,904	20,554	(650)
2014.2	84	8,732	13,022	0.960	12,502	13,410	(908)
2015.1	78	15,864	23,959	0.958	22,953	23,199	(246)
2015.2	72	12,508	20,962	0.949	19,893	20,915	(1,022)
2016.1	66	12,694	22,531	0.949	21,381	22,011	(629)
2016.2	60	14,440	30,327	0.943	28,598	30,653	(2,055)
2017.1	54	11,734	24,968	0.937	23,395	24,510	(1,115)
2017.2	48	6,991	32,589	0.950	30,960	31,365	(405)
2018.1	42	8,103	23,920	0.966	23,107	25,776	(2,669)
2018.2	36	2,357	26,564	0.980	26,032	26,484	(452)
2019.1	30	2,348	24,554	1.066	26,174	26,139	35
2019.2	24	1,068	16,537	1.386	22,921	24,645	(1,725)
2020.1	18	314	14,520	1.694	24,597	31,864	(7,268)
2020.2	12	461	10,052	2.140	21,512	29,161	(7,650)
2021.1	6	148	2,969	4.545	13,492		
Total		572,030	780,167		806,611	822,866	(29,747)

APPENDIX E. ULTIMATE CLAIM COUNT EXHIBITS

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	5,686	1.000	5,686	5,686	0
2002.1	234	5,199	1.000	5,199	5,199	0
2002.2	228	6,271	1.000	6,271	6,271	0
2003.1	222	5,646	1.000	5,646	5,646	0
2003.2	216	5,497	1.000	5,497	5,497	0
2004.1	210	4,036	1.000	4,036	4,036	(0)
2004.2	204	4,538	1.000	4,538	4,538	(0)
2005.1	198	3,849	1.000	3,849	3,850	(1)
2005.2	192	4,624	1.000	4,624	4,624	(0)
2006.1	186	4,361	1.000	4,361	4,359	2
2006.2	180	5,138	1.000	5,138	5,139	(1)
2007.1	174	5,017	1.000	5,017	5,016	1
2007.2	168	5,750	1.000	5,750	5,750	0
2008.1	162	4,951	1.000	4,951	4,950	1
2008.2	156	6,093	1.000	6,093	6,091	2
2009.1	150	6,054	1.000	6,054	6,056	(2)
2009.2	144	7,790	1.000	7,790	7,781	9
2010.1	138	7,637	1.000	7,637	7,628	9
2010.2	132	8,075	1.000	8,075	8,063	12
2011.1	126	6,235	1.000	6,235	6,226	9
2011.2	120	6,926	1.000	6,926	6,905	21
2012.1	114	5,914	0.999	5,909	5,897	12
2012.2	108	6,817	0.998	6,804	6,785	20
2013.1	102	6,343	0.995	6,313	6,305	8
2013.2	96	7,941	0.992	7,874	7,887	(13)
2014.1	90	6,717	0.987	6,628	6,643	(15)
2014.2	84	7,669	0.981	7,525	7,567	(42)
2015.1	78	7,076	0.974	6,895	6,941	(46)
2015.2	72	8,076	0.967	7,810	7,900	(91)
2016.1	66	7,045	0.954	6,723	6,809	(86)
2016.2	60	8,301	0.942	7,815	7,915	(99)
2017.1	54	6,735	0.925	6,227	6,302	(75)
2017.2	48	7,967	0.907	7,228	7,286	(58)
2018.1	42	6,617	0.890	5,891	5,951	(60)
2018.2	36	7,847	0.874	6,862	6,838	24
2019.1	30	6,576	0.866	5,694	5,331	364
2019.2	24	7,006	0.957	6,704	6,520	184
2020.1	18	3,597	0.989	3,557	3,469	88
2020.2	12	5,222	0.919	4,799	4,573	226
2021.1	6	4,978	0.744	3,702		
Total		247,817		240,333	236,228	403

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

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

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	5,097	1.000	5,097	5,097	0
2002.1	234	4,998	1.000	4,998	4,998	0
2002.2	228	5,150	1.000	5,150	5,150	0
2003.1	222	4,798	1.000	4,798	4,798	0
2003.2	216	4,587	1.000	4,587	4,587	0
2004.1	210	4,437	1.000	4,437	4,437	0
2004.2	204	4,366	1.000	4,366	4,367	(1)
2005.1	198	4,406	1.000	4,406	4,406	0
2005.2	192	4,789	1.000	4,789	4,790	(1)
2006.1	186	4,403	1.000	4,403	4,403	0
2006.2	180	4,985	1.000	4,985	4,985	(0)
2007.1	174	5,090	1.000	5,090	5,090	(0)
2007.2	168	5,121	1.000	5,121	5,121	(0)
2008.1	162	4,815	1.000	4,815	4,815	0
2008.2	156	5,082	1.000	5,082	5,081	1
2009.1	150	4,735	1.000	4,735	4,734	1
2009.2	144	4,763	1.000	4,763	4,763	0
2010.1	138	4,511	1.000	4,511	4,511	(0)
2010.2	132	5,017	1.000	5,017	5,015	2
2011.1	126	4,707	1.000	4,707	4,707	0
2011.2	120	4,946	1.000	4,946	4,943	3
2012.1	114	4,969	1.000	4,969	4,966	3
2012.2	108	4,916	1.000	4,916	4,913	3
2013.1	102	4,807	1.000	4,807	4,803	4
2013.2	96	5,168	1.000	5,168	5,166	2
2014.1	90	4,689	1.000	4,689	4,687	2
2014.2	84	4,832	1.000	4,832	4,828	4
2015.1	78	4,643	1.000	4,643	4,638	5
2015.2	72	4,574	1.000	4,574	4,569	5
2016.1	66	4,586	1.000	4,586	4,580	6
2016.2	60	4,932	1.000	4,932	4,922	10
2017.1	54	4,432	1.000	4,432	4,428	4
2017.2	48	5,177	1.000	5,177	5,174	3
2018.1	42	4,595	1.000	4,595	4,584	11
2018.2	36	4,754	1.001	4,759	4,731	28
2019.1	30	4,493	1.005	4,515	4,482	34
2019.2	24	4,789	1.036	4,961	4,863	98
2020.1	18	3,055	1.104	3,373	3,334	39
2020.2	12	3,069	1.254	3,849	3,636	213
2021.1	6	2,035	1.499	3,050		
Total		185,318		187,630	184,101	478

Financial Services Regulatory Authority of Ontario
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

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

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	110,747	1.000	110,747	110,747	0
2002.1	234	102,939	1.000	102,939	102,939	0
2002.2	228	107,596	1.000	107,596	107,597	(1)
2003.1	222	103,699	1.000	103,699	103,699	0
2003.2	216	91,219	1.000	91,219	91,219	0
2004.1	210	89,363	1.000	89,363	89,363	(0)
2004.2	204	89,362	1.000	89,362	89,365	(3)
2005.1	198	87,539	1.000	87,539	87,538	1
2005.2	192	92,094	1.000	92,094	92,094	0
2006.1	186	84,133	1.000	84,133	84,133	(0)
2006.2	180	93,770	1.000	93,770	93,776	(6)
2007.1	174	93,928	1.000	93,928	93,931	(3)
2007.2	168	95,977	1.000	95,977	95,977	(0)
2008.1	162	97,786	1.000	97,786	97,786	(0)
2008.2	156	99,606	1.000	99,606	99,609	(3)
2009.1	150	97,882	1.000	97,882	97,882	(0)
2009.2	144	97,095	1.000	97,095	97,098	(3)
2010.1	138	95,793	1.000	95,793	95,788	5
2010.2	132	103,172	1.000	103,172	103,169	3
2011.1	126	95,918	1.000	95,918	95,915	3
2011.2	120	97,831	1.000	97,831	97,824	7
2012.1	114	91,074	1.000	91,074	91,073	1
2012.2	108	99,476	1.000	99,476	99,469	7
2013.1	102	96,927	1.000	96,927	96,926	1
2013.2	96	108,153	1.000	108,153	108,145	8
2014.1	90	109,864	1.000	109,864	109,854	10
2014.2	84	106,831	1.000	106,831	106,821	10
2015.1	78	114,077	1.000	114,077	114,065	12
2015.2	72	113,357	1.000	113,357	113,343	14
2016.1	66	112,475	1.000	112,475	112,462	13
2016.2	60	126,005	1.000	126,005	125,997	8
2017.1	54	116,843	1.000	116,843	116,837	6
2017.2	48	134,012	1.000	134,012	133,998	14
2018.1	42	125,939	1.000	125,939	125,952	(13)
2018.2	36	134,534	1.000	134,534	134,544	(10)
2019.1	30	132,275	1.000	132,275	132,297	(22)
2019.2	24	137,885	1.000	137,885	137,844	41
2020.1	18	77,702	1.000	77,702	77,817	(115)
2020.2	12	82,727	1.003	82,975	83,871	(896)
2021.1	6	62,394	1.037	64,703		
Total		4,109,999		4,112,556	4,048,764	(911)

Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Medical/Rehab
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	30,026	1.000	30,026	0	30,026
2002.1	234	29,022	1.000	29,022	0	29,022
2002.2	228	33,287	1.000	33,287	0	33,287
2003.1	222	32,573	1.000	32,573	0	32,573
2003.2	216	27,736	1.000	27,736	0	27,736
2004.1	210	23,206	1.000	23,206	0	23,206
2004.2	204	23,602	1.000	23,602	0	23,602
2005.1	198	21,111	1.000	21,111	0	21,111
2005.2	192	24,422	1.000	24,422	0	24,422
2006.1	186	22,404	1.000	22,404	0	22,404
2006.2	180	24,657	1.000	24,657	0	24,657
2007.1	174	23,627	1.000	23,627	0	23,627
2007.2	168	25,300	1.000	25,300	0	25,300
2008.1	162	23,634	1.000	23,634	0	23,634
2008.2	156	25,951	1.000	25,951	0	25,951
2009.1	150	25,671	1.000	25,671	0	25,671
2009.2	144	30,033	1.000	30,033	0	30,033
2010.1	138	30,033	1.000	30,033	0	30,033
2010.2	132	29,707	1.000	29,707	0	29,707
2011.1	126	24,826	1.000	24,826	0	24,826
2011.2	120	25,926	1.000	25,926	0	25,926
2012.1	114	22,694	1.000	22,694	0	22,694
2012.2	108	25,077	1.000	25,077	0	25,077
2013.1	102	24,308	1.000	24,308	0	24,308
2013.2	96	29,055	1.000	29,055	0	29,055
2014.1	90	25,373	1.000	25,373	0	25,373
2014.2	84	26,843	1.000	26,843	0	26,843
2015.1	78	27,185	1.000	27,185	0	27,185
2015.2	72	29,489	1.000	29,489	0	29,489
2016.1	66	27,794	1.000	27,794	0	27,794
2016.2	60	31,996	1.000	31,996	0	31,996
2017.1	54	28,306	1.000	28,306	0	28,306
2017.2	48	32,681	1.000	32,681	0	32,681
2018.1	42	29,031	1.000	29,031	0	29,031
2018.2	36	32,676	1.000	32,676	0	32,676
2019.1	30	29,260	1.000	29,260	0	29,260
2019.2	24	33,420	1.000	33,420	0	33,420
2020.1	18	17,056	0.997	17,005	0	17,005
2020.2	12	21,768	0.979	21,311	0	21,311
2021.1	6	17,795	0.896	15,944		
Total		1,068,560		1,066,201	0	1,050,257

Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)

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

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	10,492	1.000	10,492	11,908	(1,416)
2002.1	234	9,980	1.000	9,980	11,551	(1,571)
2002.2	228	11,438	1.000	11,438	13,255	(1,817)
2003.1	222	10,562	1.000	10,562	12,429	(1,867)
2003.2	216	9,415	1.000	9,415	10,902	(1,487)
2004.1	210	7,224	1.000	7,224	8,422	(1,198)
2004.2	204	7,271	1.000	7,271	8,506	(1,235)
2005.1	198	6,458	1.000	6,458	7,740	(1,282)
2005.2	192	7,517	1.000	7,517	9,250	(1,733)
2006.1	186	6,694	1.000	6,694	8,447	(1,753)
2006.2	180	7,453	1.000	7,453	9,574	(2,121)
2007.1	174	7,081	1.000	7,081	9,310	(2,229)
2007.2	168	7,775	1.000	7,775	10,409	(2,634)
2008.1	162	7,208	1.000	7,208	10,100	(2,892)
2008.2	156	8,019	1.000	8,019	11,608	(3,589)
2009.1	150	7,577	1.000	7,577	11,763	(4,186)
2009.2	144	9,068	1.000	9,069	14,549	(5,480)
2010.1	138	9,105	1.000	9,107	15,066	(5,959)
2010.2	132	8,976	1.000	8,978	12,077	(3,099)
2011.1	126	7,232	1.000	7,233	7,762	(529)
2011.2	120	7,727	1.000	7,729	7,770	(42)
2012.1	114	6,475	1.000	6,476	6,499	(22)
2012.2	108	7,273	1.000	7,275	7,291	(17)
2013.1	102	6,899	1.000	6,899	6,905	(6)
2013.2	96	8,509	1.000	8,507	8,518	(11)
2014.1	90	7,297	0.999	7,290	7,288	2
2014.2	84	8,091	0.999	8,083	8,097	(14)
2015.1	78	7,824	0.998	7,806	7,795	11
2015.2	72	8,865	0.998	8,843	8,833	10
2016.1	66	8,083	0.997	8,055	8,057	(2)
2016.2	60	9,068	0.994	9,016	8,988	28
2017.1	54	8,014	0.991	7,943	7,921	23
2017.2	48	9,176	0.985	9,043	9,062	(20)
2018.1	42	7,884	0.977	7,706	7,625	81
2018.2	36	8,838	0.970	8,574	8,606	(31)
2019.1	30	7,879	0.962	7,583	7,579	4
2019.2	24	9,326	0.947	8,834	8,860	(26)
2020.1	18	5,300	0.910	4,823	4,774	49
2020.2	12	6,929	0.874	6,057	6,389	(332)
2021.1	6	3,926	1.168	4,584		
Total		319,928		317,677	361,487	(48,394)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	655	1.000	655	655	(0)
2002.1	234	496	1.000	496	496	0
2002.2	228	694	1.000	694	694	0
2003.1	222	543	1.000	543	543	0
2003.2	216	661	1.000	661	661	0
2004.1	210	535	1.000	535	535	0
2004.2	204	675	1.000	675	675	0
2005.1	198	548	1.000	548	548	0
2005.2	192	647	1.000	647	647	0
2006.1	186	557	1.000	557	557	0
2006.2	180	654	1.000	654	654	0
2007.1	174	568	1.000	568	568	0
2007.2	168	596	1.000	596	596	0
2008.1	162	446	1.000	446	446	0
2008.2	156	504	1.000	504	504	(0)
2009.1	150	402	1.000	402	402	(0)
2009.2	144	452	1.000	452	452	(0)
2010.1	138	392	1.000	392	392	(0)
2010.2	132	471	1.000	471	471	(0)
2011.1	126	353	1.000	353	353	0
2011.2	120	467	1.000	467	467	0
2012.1	114	397	1.000	397	397	(0)
2012.2	108	487	1.000	487	487	(0)
2013.1	102	355	1.000	355	356	(1)
2013.2	96	475	1.000	475	476	(1)
2014.1	90	344	1.000	344	345	(1)
2014.2	84	480	1.000	480	481	(1)
2015.1	78	353	1.000	353	354	(1)
2015.2	72	426	1.000	426	427	(1)
2016.1	66	389	1.000	389	392	(3)
2016.2	60	503	1.000	503	508	(5)
2017.1	54	412	1.000	412	408	4
2017.2	48	539	1.002	540	541	(1)
2018.1	42	387	0.998	386	391	(4)
2018.2	36	464	0.992	460	462	(1)
2019.1	30	328	0.996	327	328	(1)
2019.2	24	458	0.996	456	459	(2)
2020.1	18	291	0.987	287	279	9
2020.2	12	440	0.962	423	375	48
2021.1	6	266	1.048	279		
Total		19,110		19,096	18,781	36

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)

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

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	1	1.000	1	1	0
2002.1	234	0	1.000	0	0	0
2002.2	228	4	1.000	4	4	0
2003.1	222	9	1.000	9	9	0
2003.2	216	3	1.000	3	3	0
2004.1	210	1	1.000	1	1	0
2004.2	204	2	1.000	2	2	0
2005.1	198	2	1.000	2	2	0
2005.2	192	4	1.000	4	4	0
2006.1	186	1	1.000	1	1	0
2006.2	180	7	1.000	7	7	0
2007.1	174	1	1.000	1	1	0
2007.2	168	6	1.000	6	6	0
2008.1	162	1	1.000	1	1	0
2008.2	156	4	1.000	4	4	0
2009.1	150	2	1.000	2	2	0
2009.2	144	3	1.000	3	3	0
2010.1	138	1	1.000	1	1	0
2010.2	132	3	1.000	3	3	0
2011.1	126	2	1.000	2	2	0
2011.2	120	7	1.000	7	7	0
2012.1	114	1	1.000	1	1	0
2012.2	108	4	1.000	4	4	0
2013.1	102	1	1.000	1	1	0
2013.2	96	2	1.000	2	2	(0)
2014.1	90	2	1.000	2	2	(0)
2014.2	84	5	1.000	5	5	(0)
2015.1	78	4	1.000	4	4	(0)
2015.2	72	4	1.000	4	4	(0)
2016.1	66	0	1.000	0	0	0
2016.2	60	2	1.000	2	2	0
2017.1	54	3	1.000	3	3	(0)
2017.2	48	2	1.000	2	2	(0)
2018.1	42	4	0.978	4	4	0
2018.2	36	4	0.968	4	3	1
2019.1	30	4	0.889	4	3	1
2019.2	24	4	0.965	4	2	1
2020.1	18	6	1.021	6	3	3
2020.2	12	1	0.824	1	0	1
2021.1	6	2	0.612	1		
Total		119		117	109	7

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	84,393	1.000	84,393	84,395	(2)
2002.1	234	82,436	1.000	82,436	82,436	0
2002.2	228	81,872	1.000	81,872	81,872	0
2003.1	222	80,333	1.000	80,333	80,333	0
2003.2	216	66,489	1.000	66,489	66,491	(2)
2004.1	210	67,595	1.000	67,595	67,594	0
2004.2	204	63,633	1.000	63,633	63,633	0
2005.1	198	65,072	1.000	65,072	65,072	0
2005.2	192	64,077	1.000	64,077	64,078	(1)
2006.1	186	61,122	1.000	61,122	61,121	1
2006.2	180	67,052	1.000	67,052	67,053	(2)
2007.1	174	73,383	1.000	73,383	73,389	(7)
2007.2	168	68,702	1.000	68,702	68,702	0
2008.1	162	68,425	1.000	68,425	68,424	1
2008.2	156	66,800	1.000	66,800	66,799	0
2009.1	150	65,729	1.000	65,729	65,729	(0)
2009.2	144	62,456	1.000	62,456	62,457	(1)
2010.1	138	59,047	1.000	59,047	59,047	0
2010.2	132	61,452	1.000	61,452	61,451	1
2011.1	126	61,898	1.000	61,898	61,895	3
2011.2	120	58,896	1.000	58,896	58,897	(1)
2012.1	114	56,728	1.000	56,728	56,726	2
2012.2	108	59,543	1.000	59,543	59,540	3
2013.1	102	61,477	1.000	61,477	61,482	(5)
2013.2	96	66,885	1.000	66,885	66,883	2
2014.1	90	72,362	1.000	72,362	72,359	3
2014.2	84	65,894	1.000	65,894	65,891	3
2015.1	78	73,250	1.000	73,250	73,246	4
2015.2	72	68,956	1.000	68,956	68,955	1
2016.1	66	72,952	1.000	72,952	72,947	5
2016.2	60	77,564	1.000	77,564	77,552	12
2017.1	54	74,852	1.000	74,852	74,840	12
2017.2	48	83,135	1.000	83,135	83,120	15
2018.1	42	83,382	1.000	83,382	83,381	1
2018.2	36	85,086	1.000	85,086	85,069	17
2019.1	30	87,344	1.000	87,344	87,306	38
2019.2	24	87,302	1.000	87,302	87,241	61
2020.1	18	54,719	1.000	54,719	54,684	35
2020.2	12	55,380	1.002	55,491	55,561	(70)
2021.1	6	44,608	1.003	44,742		
Total		2,762,280		2,762,524	2,717,651	131

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	124,265	1.000	124,265	124,265	(0)
2002.1	234	114,769	1.000	114,769	114,769	0
2002.2	228	112,503	1.000	112,503	112,503	0
2003.1	222	101,653	1.000	101,653	101,653	0
2003.2	216	85,362	1.000	85,362	85,363	(1)
2004.1	210	70,841	1.000	70,841	70,841	0
2004.2	204	64,415	1.000	64,415	64,415	0
2005.1	198	57,986	1.000	57,986	57,986	0
2005.2	192	63,655	1.000	63,655	63,655	0
2006.1	186	55,932	1.000	55,932	55,934	(2)
2006.2	180	64,143	1.000	64,143	64,144	(1)
2007.1	174	59,797	1.000	59,797	59,797	0
2007.2	168	63,881	1.000	63,881	63,881	0
2008.1	162	75,755	1.000	75,755	75,755	0
2008.2	156	62,232	1.000	62,232	62,233	(1)
2009.1	150	76,361	1.000	76,361	76,361	0
2009.2	144	64,878	1.000	64,878	64,878	0
2010.1	138	57,135	1.000	57,135	57,135	0
2010.2	132	59,635	1.000	59,635	59,635	0
2011.1	126	81,290	1.000	81,290	81,291	(1)
2011.2	120	74,502	1.000	74,502	74,505	(3)
2012.1	114	72,818	1.000	72,818	72,820	(2)
2012.2	108	77,749	1.000	77,749	77,751	(2)
2013.1	102	67,829	1.000	67,829	67,830	(1)
2013.2	96	77,992	1.000	77,992	77,991	1
2014.1	90	71,371	1.000	71,371	71,371	0
2014.2	84	68,974	1.000	68,974	68,973	1
2015.1	78	70,714	1.000	70,714	70,715	(1)
2015.2	72	72,097	1.000	72,097	72,097	0
2016.1	66	77,140	1.000	77,140	77,140	(0)
2016.2	60	72,665	1.000	72,665	72,665	(0)
2017.1	54	70,232	1.000	70,232	70,227	5
2017.2	48	69,326	1.000	69,326	69,311	15
2018.1	42	77,201	1.000	77,201	77,190	11
2018.2	36	72,657	1.000	72,657	72,645	12
2019.1	30	71,474	1.000	71,474	71,497	(23)
2019.2	24	74,314	1.000	74,314	74,327	(13)
2020.1	18	57,049	1.001	57,106	57,078	28
2020.2	12	68,353	1.011	69,105	70,796	(1,691)
2021.1	6	49,532	1.198	59,339		
Total		2,930,477		2,941,093	2,883,420	(1,665)

Financial Services Regulatory Authority of Ontario
Comprehensive - Theft
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	17,208	1.000	17,208	17,208	0
2002.1	234	14,303	1.000	14,303	14,303	0
2002.2	228	15,010	1.000	15,010	15,010	0
2003.1	222	12,319	1.000	12,319	12,319	0
2003.2	216	12,559	1.000	12,559	12,560	(1)
2004.1	210	10,539	1.000	10,539	10,539	0
2004.2	204	10,028	1.000	10,028	10,028	0
2005.1	198	7,934	1.000	7,934	7,934	0
2005.2	192	8,468	1.000	8,468	8,468	0
2006.1	186	7,860	1.000	7,860	7,861	(1)
2006.2	180	8,299	1.000	8,299	8,299	(0)
2007.1	174	7,515	1.000	7,515	7,515	(0)
2007.2	168	7,151	1.000	7,151	7,151	0
2008.1	162	6,288	1.000	6,288	6,288	(0)
2008.2	156	6,477	1.000	6,477	6,478	(1)
2009.1	150	5,990	1.000	5,990	5,990	(0)
2009.2	144	6,083	1.000	6,083	6,083	(0)
2010.1	138	4,225	1.000	4,225	4,225	(0)
2010.2	132	4,003	1.000	4,003	4,003	(0)
2011.1	126	3,648	1.000	3,648	3,648	(0)
2011.2	120	3,855	1.000	3,855	3,856	(1)
2012.1	114	3,402	1.000	3,402	3,403	(1)
2012.2	108	3,227	1.000	3,227	3,227	(0)
2013.1	102	2,851	1.000	2,851	2,851	(0)
2013.2	96	3,133	1.000	3,133	3,132	1
2014.1	90	2,677	1.000	2,677	2,677	0
2014.2	84	2,983	1.000	2,983	2,982	1
2015.1	78	2,769	1.000	2,769	2,769	0
2015.2	72	3,215	1.000	3,215	3,215	(0)
2016.1	66	2,679	1.000	2,679	2,679	0
2016.2	60	3,339	1.000	3,340	3,339	0
2017.1	54	3,038	1.000	3,038	3,037	1
2017.2	48	3,590	1.000	3,591	3,590	0
2018.1	42	3,719	1.000	3,720	3,721	(1)
2018.2	36	4,361	1.000	4,361	4,358	4
2019.1	30	3,972	1.000	3,973	3,975	(2)
2019.2	24	4,803	1.000	4,805	4,801	4
2020.1	18	4,233	0.999	4,231	4,232	(1)
2020.2	12	4,701	0.999	4,697	4,726	(29)
2021.1	6	4,511	1.004	4,529		
Total		246,965		246,978	242,477	(28)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	36,859	1.000	36,859	36,859	0
2002.1	234	37,346	1.000	37,346	37,346	0
2002.2	228	38,335	1.000	38,335	38,335	(0)
2003.1	222	36,792	1.000	36,792	36,792	0
2003.2	216	31,259	1.000	31,259	31,259	(0)
2004.1	210	29,316	1.000	29,316	29,316	0
2004.2	204	27,023	1.000	27,023	27,023	0
2005.1	198	26,965	1.000	26,965	26,965	0
2005.2	192	28,197	1.000	28,197	28,197	0
2006.1	186	25,566	1.000	25,566	25,566	0
2006.2	180	28,139	1.000	28,139	28,139	0
2007.1	174	29,070	1.000	29,070	29,069	1
2007.2	168	26,935	1.000	26,935	26,935	0
2008.1	162	26,368	1.000	26,368	26,367	1
2008.2	156	24,969	1.000	24,969	24,969	0
2009.1	150	27,538	1.000	27,538	27,538	0
2009.2	144	23,703	1.000	23,703	23,703	0
2010.1	138	20,780	1.000	20,780	20,781	(1)
2010.2	132	21,982	1.000	21,982	21,982	0
2011.1	126	24,362	1.000	24,362	24,362	0
2011.2	120	23,946	1.000	23,946	23,946	(0)
2012.1	114	23,075	1.000	23,075	23,074	1
2012.2	108	25,280	1.000	25,280	25,280	(0)
2013.1	102	24,391	1.000	24,391	24,389	2
2013.2	96	28,457	1.000	28,457	28,456	1
2014.1	90	27,850	1.000	27,850	27,849	1
2014.2	84	26,941	1.000	26,941	26,940	1
2015.1	78	28,733	1.000	28,733	28,731	2
2015.2	72	29,039	1.000	29,039	29,036	3
2016.1	66	30,355	1.000	30,355	30,352	3
2016.2	60	34,772	1.000	34,772	34,767	5
2017.1	54	35,575	1.000	35,575	35,569	6
2017.2	48	41,121	1.000	41,121	41,108	13
2018.1	42	44,668	1.000	44,668	44,667	1
2018.2	36	45,135	1.000	45,135	45,119	16
2019.1	30	45,570	1.000	45,570	45,551	19
2019.2	24	48,194	1.000	48,194	48,155	39
2020.1	18	32,838	1.000	32,838	32,774	64
2020.2	12	37,220	1.004	37,369	37,092	277
2021.1	6	28,608	1.069	30,582		
Total		1,233,272		1,235,395	1,204,356	456

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	172	1.000	172	172	0
2002.1	234	94	1.000	94	94	0
2002.2	228	136	1.000	136	136	0
2003.1	222	74	1.000	74	74	0
2003.2	216	78	1.000	78	78	0
2004.1	210	78	1.000	78	78	0
2004.2	204	86	1.000	86	86	0
2005.1	198	63	1.000	63	63	0
2005.2	192	68	1.000	68	68	0
2006.1	186	60	1.000	60	60	0
2006.2	180	76	1.000	76	76	0
2007.1	174	70	1.000	70	70	0
2007.2	168	67	1.000	67	67	0
2008.1	162	61	1.000	61	61	0
2008.2	156	64	1.000	64	64	0
2009.1	150	66	1.000	66	66	0
2009.2	144	43	1.000	43	43	0
2010.1	138	49	1.000	49	49	0
2010.2	132	43	1.000	43	43	0
2011.1	126	51	1.000	51	51	0
2011.2	120	36	1.000	36	36	0
2012.1	114	14	1.000	14	14	0
2012.2	108	21	1.000	21	21	0
2013.1	102	16	1.000	16	16	0
2013.2	96	22	1.000	22	22	0
2014.1	90	14	1.000	14	14	0
2014.2	84	17	1.000	17	17	0
2015.1	78	12	1.000	12	12	0
2015.2	72	16	1.000	16	16	0
2016.1	66	10	1.000	10	10	0
2016.2	60	8	1.000	8	8	0
2017.1	54	10	1.000	10	10	0
2017.2	48	19	1.000	19	19	0
2018.1	42	10	1.000	10	10	0
2018.2	36	8	1.000	8	8	0
2019.1	30	10	1.000	10	10	0
2019.2	24	14	1.000	14	14	(0)
2020.1	18	5	0.997	5	5	(0)
2020.2	12	17	1.001	17	17	0
2021.1	6	20	0.986	20		
Total		1,798		1,798	1,778	0

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 06/30/21

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	837	1.000	837	837	0
2002.1	234	825	1.000	825	870	(45)
2002.2	228	1,131	1.000	1,131	1,131	0
2003.1	222	1,172	1.000	1,172	1,172	0
2003.2	216	1,263	1.000	1,263	1,263	0
2004.1	210	1,151	1.000	1,151	1,153	(2)
2004.2	204	1,325	1.000	1,325	1,325	0
2005.1	198	1,230	1.000	1,230	1,231	(1)
2005.2	192	1,367	1.000	1,367	1,366	1
2006.1	186	1,231	1.000	1,231	1,231	0
2006.2	180	1,235	1.000	1,235	1,232	3
2007.1	174	1,153	1.000	1,153	1,153	(0)
2007.2	168	1,264	1.000	1,264	1,262	2
2008.1	162	1,083	1.000	1,083	1,082	1
2008.2	156	1,061	1.000	1,061	1,058	3
2009.1	150	966	1.000	966	964	2
2009.2	144	1,118	1.000	1,118	1,114	4
2010.1	138	936	1.000	936	932	4
2010.2	132	1,092	1.000	1,092	1,087	5
2011.1	126	923	1.000	923	918	5
2011.2	120	940	1.000	940	935	5
2012.1	114	862	0.998	860	856	4
2012.2	108	925	0.997	922	916	6
2013.1	102	769	0.996	766	761	5
2013.2	96	822	0.993	816	809	7
2014.1	90	750	0.992	744	737	7
2014.2	84	793	0.991	786	778	8
2015.1	78	758	0.990	750	744	7
2015.2	72	706	0.989	698	692	6
2016.1	66	732	0.986	722	714	8
2016.2	60	783	0.982	769	762	7
2017.1	54	715	0.980	701	692	8
2017.2	48	817	0.980	801	794	7
2018.1	42	744	0.979	728	714	14
2018.2	36	780	0.979	764	747	17
2019.1	30	701	0.977	685	670	15
2019.2	24	807	0.978	789	786	3
2020.1	18	547	0.973	532	524	8
2020.2	12	666	0.969	645	642	4
2021.1	6	510	1.091	556		
Total		37,490		37,338	36,655	127

Financial Services Regulatory Authority of Ontario
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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

(1) (2) (3) (4) (5) (6) (7)
(3) * (4) Prior Report

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	139	1.000	139	139	0
2002.1	234	132	1.000	132	132	0
2002.2	228	118	1.000	118	118	0
2003.1	222	109	1.000	109	109	0
2003.2	216	100	1.000	100	100	0
2004.1	210	89	1.000	89	89	0
2004.2	204	122	1.000	122	123	(1)
2005.1	198	114	1.000	114	114	0
2005.2	192	95	1.000	95	96	(1)
2006.1	186	81	1.000	81	81	0
2006.2	180	120	1.000	120	120	0
2007.1	174	109	1.000	109	109	0
2007.2	168	128	1.000	128	128	0
2008.1	162	123	1.000	123	122	1
2008.2	156	105	1.000	105	105	0
2009.1	150	82	1.000	82	82	0
2009.2	144	122	1.000	122	124	(2)
2010.1	138	97	1.000	97	98	(1)
2010.2	132	102	1.000	102	103	(1)
2011.1	126	97	1.000	97	98	(1)
2011.2	120	112	1.000	112	111	1
2012.1	114	100	0.993	99	99	1
2012.2	108	101	0.983	99	100	(1)
2013.1	102	117	0.978	114	113	1
2013.2	96	115	0.968	111	111	0
2014.1	90	130	0.941	122	119	3
2014.2	84	96	0.915	88	89	(1)
2015.1	78	143	0.888	127	120	7
2015.2	72	130	0.851	111	104	6
2016.1	66	159	0.803	128	121	7
2016.2	60	187	0.741	139	130	9
2017.1	54	195	0.685	134	119	14
2017.2	48	228	0.619	141	121	20
2018.1	42	202	0.565	114	95	20
2018.2	36	284	0.511	145	117	29
2019.1	30	253	0.499	126	104	22
2019.2	24	185	0.787	146	124	21
2020.1	18	112	0.960	108	98	9
2020.2	12	115	1.091	125	89	37
2021.1	6	61	1.509	92		
Total		5,208		4,564	4,273	199

APPENDIX F. TREND MODEL EXHIBITS

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.048 (CI = +/-0.019; p = 0.000)	0.209 (CI = +/-0.118; p = 0.002)	0.662	-4.71%
Loss Cost	2011.2	-0.052 (CI = +/-0.021; p = 0.000)	0.197 (CI = +/-0.122; p = 0.003)	0.674	-5.03%
Loss Cost	2012.1	-0.057 (CI = +/-0.022; p = 0.000)	0.215 (CI = +/-0.121; p = 0.002)	0.702	-5.58%
Loss Cost	2012.2	-0.062 (CI = +/-0.024; p = 0.000)	0.201 (CI = +/-0.126; p = 0.004)	0.719	-6.01%
Loss Cost	2013.1	-0.070 (CI = +/-0.025; p = 0.000)	0.224 (CI = +/-0.121; p = 0.001)	0.761	-6.76%
Loss Cost	2013.2	-0.076 (CI = +/-0.027; p = 0.000)	0.206 (CI = +/-0.124; p = 0.003)	0.782	-7.35%
Loss Cost	2014.1	-0.085 (CI = +/-0.028; p = 0.000)	0.229 (CI = +/-0.119; p = 0.001)	0.814	-8.19%
Loss Cost	2014.2	-0.093 (CI = +/-0.030; p = 0.000)	0.209 (CI = +/-0.123; p = 0.003)	0.833	-8.89%
Loss Cost	2015.1	-0.108 (CI = +/-0.026; p = 0.000)	0.242 (CI = +/-0.098; p = 0.000)	0.905	-10.26%
Loss Cost	2015.2	-0.114 (CI = +/-0.030; p = 0.000)	0.229 (CI = +/-0.105; p = 0.001)	0.909	-10.80%
Loss Cost	2016.1	-0.125 (CI = +/-0.032; p = 0.000)	0.249 (CI = +/-0.101; p = 0.000)	0.918	-11.75%
Loss Cost	2016.2	-0.131 (CI = +/-0.040; p = 0.000)	0.238 (CI = +/-0.115; p = 0.002)	0.916	-12.24%
Severity	2011.1	0.010 (CI = +/-0.007; p = 0.005)	0.027 (CI = +/-0.040; p = 0.176)	0.335	+1.01%
Severity	2011.2	0.010 (CI = +/-0.007; p = 0.010)	0.027 (CI = +/-0.043; p = 0.191)	0.288	+1.02%
Severity	2012.1	0.011 (CI = +/-0.008; p = 0.008)	0.024 (CI = +/-0.044; p = 0.273)	0.317	+1.15%
Severity	2012.2	0.014 (CI = +/-0.008; p = 0.002)	0.032 (CI = +/-0.043; p = 0.125)	0.438	+1.43%
Severity	2013.1	0.017 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.040; p = 0.220)	0.564	+1.75%
Severity	2013.2	0.019 (CI = +/-0.009; p = 0.001)	0.028 (CI = +/-0.042; p = 0.166)	0.564	+1.91%
Severity	2014.1	0.018 (CI = +/-0.010; p = 0.003)	0.031 (CI = +/-0.044; p = 0.157)	0.512	+1.80%
Severity	2014.2	0.017 (CI = +/-0.012; p = 0.009)	0.029 (CI = +/-0.049; p = 0.213)	0.403	+1.74%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.032)	0.033 (CI = +/-0.052; p = 0.192)	0.339	+1.57%
Severity	2015.2	0.015 (CI = +/-0.017; p = 0.083)	0.031 (CI = +/-0.059; p = 0.266)	0.193	+1.47%
Severity	2016.1	0.017 (CI = +/-0.020; p = 0.084)	0.026 (CI = +/-0.064; p = 0.380)	0.217	+1.74%
Severity	2016.2	0.017 (CI = +/-0.026; p = 0.170)	0.025 (CI = +/-0.074; p = 0.456)	0.064	+1.69%
Frequency	2011.1	-0.058 (CI = +/-0.023; p = 0.000)	0.182 (CI = +/-0.141; p = 0.014)	0.623	-5.66%
Frequency	2011.2	-0.062 (CI = +/-0.026; p = 0.000)	0.170 (CI = +/-0.147; p = 0.026)	0.630	-5.99%
Frequency	2012.1	-0.069 (CI = +/-0.027; p = 0.000)	0.192 (CI = +/-0.146; p = 0.013)	0.666	-6.65%
Frequency	2012.2	-0.076 (CI = +/-0.028; p = 0.000)	0.168 (CI = +/-0.147; p = 0.027)	0.702	-7.34%
Frequency	2013.1	-0.087 (CI = +/-0.027; p = 0.000)	0.200 (CI = +/-0.135; p = 0.007)	0.774	-8.36%
Frequency	2013.2	-0.095 (CI = +/-0.030; p = 0.000)	0.178 (CI = +/-0.136; p = 0.015)	0.799	-9.08%
Frequency	2014.1	-0.103 (CI = +/-0.032; p = 0.000)	0.198 (CI = +/-0.136; p = 0.008)	0.808	-9.82%
Frequency	2014.2	-0.110 (CI = +/-0.036; p = 0.000)	0.180 (CI = +/-0.144; p = 0.019)	0.816	-10.46%
Frequency	2015.1	-0.124 (CI = +/-0.036; p = 0.000)	0.209 (CI = +/-0.135; p = 0.006)	0.852	-11.65%
Frequency	2015.2	-0.129 (CI = +/-0.043; p = 0.000)	0.198 (CI = +/-0.149; p = 0.015)	0.845	-12.09%
Frequency	2016.1	-0.142 (CI = +/-0.047; p = 0.000)	0.223 (CI = +/-0.149; p = 0.009)	0.854	-13.26%
Frequency	2016.2	-0.147 (CI = +/-0.060; p = 0.001)	0.213 (CI = +/-0.172; p = 0.022)	0.842	-13.70%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.025 (CI = +/-0.024; p = 0.044)	0.192 (CI = +/-0.062; p = 0.000)	-0.137 (CI = +/-0.041; p = 0.000)	0.908	+2.53%	-10.57%
Loss Cost	2011.2	0.032 (CI = +/-0.028; p = 0.026)	0.199 (CI = +/-0.063; p = 0.000)	-0.146 (CI = +/-0.044; p = 0.000)	0.914	+3.28%	-10.74%
Loss Cost	2012.1	0.034 (CI = +/-0.034; p = 0.049)	0.197 (CI = +/-0.067; p = 0.000)	-0.148 (CI = +/-0.051; p = 0.000)	0.910	+3.47%	-10.78%
Loss Cost	2012.2	0.045 (CI = +/-0.040; p = 0.031)	0.205 (CI = +/-0.069; p = 0.000)	-0.161 (CI = +/-0.057; p = 0.000)	0.916	+4.62%	-10.96%
Loss Cost	2013.1	0.045 (CI = +/-0.052; p = 0.083)	0.205 (CI = +/-0.074; p = 0.000)	-0.161 (CI = +/-0.070; p = 0.000)	0.912	+4.64%	-10.96%
Loss Cost	2013.2	0.064 (CI = +/-0.067; p = 0.062)	0.213 (CI = +/-0.078; p = 0.000)	-0.182 (CI = +/-0.085; p = 0.001)	0.916	+6.56%	-11.15%
Loss Cost	2014.1	0.074 (CI = +/-0.096; p = 0.120)	0.210 (CI = +/-0.084; p = 0.000)	-0.193 (CI = +/-0.114; p = 0.003)	0.910	+7.64%	-11.24%
Loss Cost	2014.2	0.129 (CI = +/-0.141; p = 0.069)	0.222 (CI = +/-0.087; p = 0.000)	-0.252 (CI = +/-0.158; p = 0.005)	0.919	+13.78%	-11.52%
Loss Cost	2015.1	0.068 (CI = +/-0.266; p = 0.580)	0.230 (CI = +/-0.096; p = 0.000)	-0.188 (CI = +/-0.283; p = 0.168)	0.915	+6.99%	-11.32%
Loss Cost	2015.2	0.470 (CI = +/-0.808; p = 0.217)	0.249 (CI = +/-0.101; p = 0.000)	-0.595 (CI = +/-0.823; p = 0.134)	0.924	+60.00%	-11.75%
Loss Cost	2016.1	-0.125 (CI = +/-0.032; p = 0.000)	0.249 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	0.918	-11.75%	-11.75%
Loss Cost	2016.2	-0.131 (CI = +/-0.040; p = 0.000)	0.238 (CI = +/-0.115; p = 0.002)	NA (CI = +/-NA; p = NA)	0.916	-12.24%	-12.24%
Severity	2011.1	-0.002 (CI = +/-0.015; p = 0.835)	0.030 (CI = +/-0.038; p = 0.120)	0.021 (CI = +/-0.025; p = 0.091)	0.408	-0.15%	+2.02%
Severity	2011.2	-0.004 (CI = +/-0.018; p = 0.642)	0.027 (CI = +/-0.040; p = 0.169)	0.025 (CI = +/-0.028; p = 0.083)	0.377	-0.39%	+2.08%
Severity	2012.1	-0.003 (CI = +/-0.021; p = 0.763)	0.026 (CI = +/-0.043; p = 0.206)	0.024 (CI = +/-0.032; p = 0.144)	0.371	-0.31%	+2.06%
Severity	2012.2	0.005 (CI = +/-0.025; p = 0.684)	0.032 (CI = +/-0.043; p = 0.134)	0.014 (CI = +/-0.036; p = 0.419)	0.426	+0.49%	+1.91%
Severity	2013.1	0.019 (CI = +/-0.029; p = 0.174)	0.023 (CI = +/-0.042; p = 0.246)	-0.003 (CI = +/-0.039; p = 0.871)	0.532	+1.96%	+1.66%
Severity	2013.2	0.032 (CI = +/-0.037; p = 0.085)	0.029 (CI = +/-0.043; p = 0.165)	-0.017 (CI = +/-0.047; p = 0.446)	0.551	+3.24%	+1.51%
Severity	2014.1	0.031 (CI = +/-0.053; p = 0.223)	0.029 (CI = +/-0.047; p = 0.196)	-0.016 (CI = +/-0.063; p = 0.586)	0.482	+3.16%	+1.52%
Severity	2014.2	0.036 (CI = +/-0.083; p = 0.355)	0.030 (CI = +/-0.051; p = 0.217)	-0.022 (CI = +/-0.093; p = 0.618)	0.361	+3.70%	+1.49%
Severity	2015.1	0.018 (CI = +/-0.159; p = 0.808)	0.033 (CI = +/-0.057; p = 0.228)	-0.002 (CI = +/-0.169; p = 0.977)	0.266	+1.78%	+1.56%
Severity	2015.2	-0.131 (CI = +/-0.511; p = 0.569)	0.026 (CI = +/-0.064; p = 0.380)	0.149 (CI = +/-0.520; p = 0.528)	0.138	-12.31%	+1.74%
Severity	2016.1	0.017 (CI = +/-0.020; p = 0.084)	0.026 (CI = +/-0.064; p = 0.380)	NA (CI = +/-NA; p = NA)	0.217	+1.74%	+1.74%
Severity	2016.2	0.017 (CI = +/-0.026; p = 0.170)	0.025 (CI = +/-0.074; p = 0.456)	NA (CI = +/-NA; p = NA)	0.064	+1.69%	+1.69%
Frequency	2011.1	0.026 (CI = +/-0.032; p = 0.096)	0.162 (CI = +/-0.081; p = 0.001)	-0.158 (CI = +/-0.054; p = 0.000)	0.878	+2.68%	-12.34%
Frequency	2011.2	0.036 (CI = +/-0.036; p = 0.051)	0.172 (CI = +/-0.082; p = 0.000)	-0.170 (CI = +/-0.058; p = 0.000)	0.885	+3.68%	-12.56%
Frequency	2012.1	0.037 (CI = +/-0.044; p = 0.094)	0.171 (CI = +/-0.088; p = 0.001)	-0.172 (CI = +/-0.067; p = 0.000)	0.881	+3.79%	-12.58%
Frequency	2012.2	0.040 (CI = +/-0.055; p = 0.138)	0.173 (CI = +/-0.094; p = 0.001)	-0.175 (CI = +/-0.078; p = 0.000)	0.880	+4.11%	-12.63%
Frequency	2013.1	0.026 (CI = +/-0.069; p = 0.435)	0.182 (CI = +/-0.099; p = 0.002)	-0.158 (CI = +/-0.093; p = 0.003)	0.881	+2.62%	-12.42%
Frequency	2013.2	0.032 (CI = +/-0.093; p = 0.471)	0.184 (CI = +/-0.107; p = 0.003)	-0.165 (CI = +/-0.117; p = 0.010)	0.878	+3.22%	-12.48%
Frequency	2014.1	0.042 (CI = +/-0.133; p = 0.496)	0.181 (CI = +/-0.117; p = 0.006)	-0.177 (CI = +/-0.158; p = 0.031)	0.865	+4.34%	-12.57%
Frequency	2014.2	0.093 (CI = +/-0.203; p = 0.332)	0.192 (CI = +/-0.125; p = 0.007)	-0.230 (CI = +/-0.227; p = 0.047)	0.866	+9.73%	-12.82%
Frequency	2015.1	0.050 (CI = +/-0.388; p = 0.778)	0.197 (CI = +/-0.139; p = 0.011)	-0.185 (CI = +/-0.413; p = 0.336)	0.852	+5.12%	-12.68%
Frequency	2015.2	0.601 (CI = +/-1.191; p = 0.278)	0.223 (CI = +/-0.149; p = 0.009)	-0.744 (CI = +/-1.212; p = 0.195)	0.861	+82.47%	-13.26%
Frequency	2016.1	-0.142 (CI = +/-0.047; p = 0.000)	0.223 (CI = +/-0.149; p = 0.009)	NA (CI = +/-NA; p = NA)	0.854	-13.26%	-13.26%
Frequency	2016.2	-0.147 (CI = +/-0.060; p = 0.001)	0.213 (CI = +/-0.172; p = 0.022)	NA (CI = +/-NA; p = NA)	0.842	-13.70%	-13.70%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: trend_level_change, seasonality, mobility

Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.174 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.013; p = 0.000)	0.978	0.00%	-5.65%
Loss Cost	2011.2	0.175 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.014; p = 0.000)	0.978	0.00%	-5.64%
Loss Cost	2012.1	0.179 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.014; p = 0.000)	0.979	0.00%	-5.79%
Loss Cost	2012.2	0.178 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.015; p = 0.000)	0.978	0.00%	-5.82%
Loss Cost	2013.1	0.185 (CI = +/-0.034; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.014; p = 0.000)	0.982	0.00%	-6.08%
Loss Cost	2013.2	0.184 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.015; p = 0.000)	0.982	0.00%	-6.14%
Loss Cost	2014.1	0.189 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.016; p = 0.000)	0.982	0.00%	-6.35%
Loss Cost	2014.2	0.187 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.017; p = 0.000)	0.981	0.00%	-6.42%
Loss Cost	2015.1	0.203 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.075 (CI = +/-0.011; p = 0.000)	0.994	0.00%	-7.21%
Loss Cost	2015.2	0.207 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.073 (CI = +/-0.011; p = 0.000)	0.995	0.00%	-7.00%
Loss Cost	2016.1	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.075 (CI = +/-0.014; p = 0.000)	0.994	0.00%	-7.27%
Loss Cost	2016.2	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.073 (CI = +/-0.018; p = 0.000)	0.994	0.00%	-7.07%
Severity	2011.1	0.034 (CI = +/-0.036; p = 0.061)	-0.002 (CI = +/-0.002; p = 0.124)	0.010 (CI = +/-0.015; p = 0.174)	0.485	0.00%	+1.03%
Severity	2011.2	0.032 (CI = +/-0.038; p = 0.090)	-0.002 (CI = +/-0.002; p = 0.130)	0.010 (CI = +/-0.016; p = 0.213)	0.455	0.00%	+0.98%
Severity	2012.1	0.031 (CI = +/-0.040; p = 0.120)	-0.002 (CI = +/-0.002; p = 0.151)	0.010 (CI = +/-0.017; p = 0.222)	0.451	0.00%	+1.01%
Severity	2012.2	0.037 (CI = +/-0.041; p = 0.077)	-0.002 (CI = +/-0.002; p = 0.160)	0.012 (CI = +/-0.017; p = 0.158)	0.498	0.00%	+1.18%
Severity	2013.1	0.032 (CI = +/-0.043; p = 0.134)	-0.001 (CI = +/-0.002; p = 0.207)	0.014 (CI = +/-0.018; p = 0.114)	0.522	0.00%	+1.39%
Severity	2013.2	0.031 (CI = +/-0.046; p = 0.165)	-0.001 (CI = +/-0.002; p = 0.226)	0.014 (CI = +/-0.019; p = 0.141)	0.488	0.00%	+1.37%
Severity	2014.1	0.040 (CI = +/-0.046; p = 0.080)	-0.002 (CI = +/-0.002; p = 0.138)	0.010 (CI = +/-0.019; p = 0.280)	0.517	0.00%	+0.98%
Severity	2014.2	0.035 (CI = +/-0.048; p = 0.136)	-0.002 (CI = +/-0.002; p = 0.123)	0.007 (CI = +/-0.020; p = 0.431)	0.455	0.00%	+0.73%
Severity	2015.1	0.045 (CI = +/-0.047; p = 0.059)	-0.002 (CI = +/-0.002; p = 0.060)	0.002 (CI = +/-0.020; p = 0.842)	0.511	0.00%	+0.18%
Severity	2015.2	0.040 (CI = +/-0.050; p = 0.105)	-0.002 (CI = +/-0.002; p = 0.055)	-0.002 (CI = +/-0.022; p = 0.878)	0.449	0.00%	-0.15%
Severity	2016.1	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	-0.002 (CI = +/-0.029; p = 0.869)	0.428	0.00%	-0.21%
Severity	2016.2	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	-0.008 (CI = +/-0.037; p = 0.625)	0.355	0.00%	-0.77%
Frequency	2011.1	0.140 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.018; p = 0.000)	0.966	0.00%	-6.61%
Frequency	2011.2	0.142 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.019; p = 0.000)	0.966	0.00%	-6.55%
Frequency	2012.1	0.148 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.020; p = 0.000)	0.967	0.00%	-6.74%
Frequency	2012.2	0.142 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.020; p = 0.000)	0.970	0.00%	-6.92%
Frequency	2013.1	0.154 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.077 (CI = +/-0.018; p = 0.000)	0.978	0.00%	-7.37%
Frequency	2013.2	0.152 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.077 (CI = +/-0.019; p = 0.000)	0.978	0.00%	-7.41%
Frequency	2014.1	0.149 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.020; p = 0.000)	0.976	0.00%	-7.26%
Frequency	2014.2	0.153 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.022; p = 0.000)	0.976	0.00%	-7.10%
Frequency	2015.1	0.158 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.025; p = 0.000)	0.975	0.00%	-7.38%
Frequency	2015.2	0.167 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.026; p = 0.000)	0.977	0.00%	-6.86%
Frequency	2016.1	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	-0.073 (CI = +/-0.034; p = 0.001)	0.973	0.00%	-7.07%
Frequency	2016.2	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.066 (CI = +/-0.042; p = 0.009)	0.973	0.00%	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.013 (CI = +/-0.012; p = 0.035)	0.170 (CI = +/-0.031; p = 0.000)	-0.081 (CI = +/-0.024; p = 0.000)	0.932	+1.28%	-6.61%
Loss Cost	2011.2	0.017 (CI = +/-0.013; p = 0.015)	0.175 (CI = +/-0.031; p = 0.000)	-0.087 (CI = +/-0.025; p = 0.000)	0.940	+1.72%	-6.80%
Loss Cost	2012.1	0.018 (CI = +/-0.016; p = 0.035)	0.175 (CI = +/-0.033; p = 0.000)	-0.088 (CI = +/-0.029; p = 0.000)	0.936	+1.78%	-6.82%
Loss Cost	2012.2	0.024 (CI = +/-0.019; p = 0.019)	0.180 (CI = +/-0.034; p = 0.000)	-0.096 (CI = +/-0.032; p = 0.000)	0.943	+2.41%	-7.01%
Loss Cost	2013.1	0.021 (CI = +/-0.025; p = 0.082)	0.181 (CI = +/-0.037; p = 0.000)	-0.094 (CI = +/-0.038; p = 0.000)	0.940	+2.17%	-6.96%
Loss Cost	2013.2	0.030 (CI = +/-0.033; p = 0.069)	0.186 (CI = +/-0.039; p = 0.000)	-0.104 (CI = +/-0.046; p = 0.001)	0.943	+3.02%	-7.13%
Loss Cost	2014.1	0.034 (CI = +/-0.047; p = 0.131)	0.184 (CI = +/-0.044; p = 0.000)	-0.109 (CI = +/-0.061; p = 0.003)	0.936	+3.49%	-7.18%
Loss Cost	2014.2	0.064 (CI = +/-0.069; p = 0.064)	0.192 (CI = +/-0.045; p = 0.000)	-0.142 (CI = +/-0.082; p = 0.005)	0.948	+6.59%	-7.49%
Loss Cost	2015.1	-0.025 (CI = +/-0.083; p = 0.489)	0.206 (CI = +/-0.032; p = 0.000)	-0.048 (CI = +/-0.091; p = 0.243)	0.978	-2.46%	-7.05%
Loss Cost	2015.2	0.107 (CI = +/-0.258; p = 0.335)	0.214 (CI = +/-0.035; p = 0.000)	-0.184 (CI = +/-0.266; p = 0.137)	0.983	+11.30%	-7.37%
Loss Cost	2016.1	-0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.979	-7.37%	-7.37%
Loss Cost	2016.2	-0.074 (CI = +/-0.022; p = 0.001)	0.217 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.979	-7.17%	-7.17%
Severity	2011.1	0.000 (CI = +/-0.013; p = 0.975)	0.042 (CI = +/-0.034; p = 0.019)	0.011 (CI = +/-0.026; p = 0.372)	0.335	+0.02%	+1.16%
Severity	2011.2	-0.001 (CI = +/-0.015; p = 0.844)	0.040 (CI = +/-0.036; p = 0.032)	0.014 (CI = +/-0.030; p = 0.336)	0.284	-0.14%	+1.24%
Severity	2012.1	-0.001 (CI = +/-0.019; p = 0.914)	0.039 (CI = +/-0.039; p = 0.047)	0.013 (CI = +/-0.034; p = 0.415)	0.267	-0.10%	+1.22%
Severity	2012.2	0.010 (CI = +/-0.020; p = 0.325)	0.048 (CI = +/-0.036; p = 0.014)	-0.001 (CI = +/-0.034; p = 0.953)	0.448	+0.96%	+0.87%
Severity	2013.1	0.024 (CI = +/-0.020; p = 0.023)	0.039 (CI = +/-0.030; p = 0.016)	-0.019 (CI = +/-0.031; p = 0.200)	0.659	+2.43%	+0.53%
Severity	2013.2	0.042 (CI = +/-0.017; p = 0.000)	0.048 (CI = +/-0.021; p = 0.001)	-0.040 (CI = +/-0.025; p = 0.005)	0.852	+4.27%	+0.14%
Severity	2014.1	0.040 (CI = +/-0.025; p = 0.006)	0.049 (CI = +/-0.024; p = 0.001)	-0.038 (CI = +/-0.033; p = 0.027)	0.821	+4.08%	+0.16%
Severity	2014.2	0.059 (CI = +/-0.034; p = 0.005)	0.054 (CI = +/-0.023; p = 0.001)	-0.060 (CI = +/-0.041; p = 0.011)	0.826	+6.10%	-0.05%
Severity	2015.1	0.035 (CI = +/-0.061; p = 0.213)	0.058 (CI = +/-0.024; p = 0.001)	-0.034 (CI = +/-0.067; p = 0.262)	0.823	+3.55%	+0.08%
Severity	2015.2	0.024 (CI = +/-0.224; p = 0.793)	0.057 (CI = +/-0.031; p = 0.005)	-0.023 (CI = +/-0.232; p = 0.808)	0.741	+2.44%	+0.11%
Severity	2016.1	0.001 (CI = +/-0.013; p = 0.847)	0.057 (CI = +/-0.031; p = 0.005)	NA (CI = +/-NA; p = NA)	0.763	+0.11%	+0.11%
Severity	2016.2	-0.001 (CI = +/-0.019; p = 0.896)	0.055 (CI = +/-0.038; p = 0.016)	NA (CI = +/-NA; p = NA)	0.705	-0.09%	-0.09%
Frequency	2011.1	0.013 (CI = +/-0.013; p = 0.063)	0.129 (CI = +/-0.035; p = 0.000)	-0.092 (CI = +/-0.027; p = 0.000)	0.908	+1.26%	-7.69%
Frequency	2011.2	0.019 (CI = +/-0.014; p = 0.016)	0.135 (CI = +/-0.034; p = 0.000)	-0.101 (CI = +/-0.028; p = 0.000)	0.925	+1.87%	-7.94%
Frequency	2012.1	0.019 (CI = +/-0.018; p = 0.041)	0.135 (CI = +/-0.037; p = 0.000)	-0.101 (CI = +/-0.032; p = 0.000)	0.921	+1.87%	-7.94%
Frequency	2012.2	0.014 (CI = +/-0.022; p = 0.180)	0.132 (CI = +/-0.039; p = 0.000)	-0.096 (CI = +/-0.036; p = 0.000)	0.922	+1.44%	-7.81%
Frequency	2013.1	-0.003 (CI = +/-0.020; p = 0.776)	0.143 (CI = +/-0.030; p = 0.000)	-0.075 (CI = +/-0.030; p = 0.000)	0.961	-0.26%	-7.45%
Frequency	2013.2	-0.012 (CI = +/-0.025; p = 0.300)	0.138 (CI = +/-0.030; p = 0.000)	-0.063 (CI = +/-0.035; p = 0.003)	0.967	-1.20%	-7.26%
Frequency	2014.1	-0.006 (CI = +/-0.035; p = 0.722)	0.135 (CI = +/-0.033; p = 0.000)	-0.071 (CI = +/-0.046; p = 0.008)	0.960	-0.57%	-7.34%
Frequency	2014.2	0.005 (CI = +/-0.057; p = 0.854)	0.138 (CI = +/-0.037; p = 0.000)	-0.082 (CI = +/-0.068; p = 0.025)	0.960	+0.46%	-7.44%
Frequency	2015.1	-0.060 (CI = +/-0.081; p = 0.120)	0.148 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.089; p = 0.710)	0.974	-5.80%	-7.13%
Frequency	2015.2	0.083 (CI = +/-0.240; p = 0.415)	0.157 (CI = +/-0.033; p = 0.000)	-0.161 (CI = +/-0.248; p = 0.157)	0.981	+8.65%	-7.47%
Frequency	2016.1	-0.078 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.975	-7.47%	-7.47%
Frequency	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.979	-7.08%	-7.08%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2011.1	-0.046 (CI = +/-0.018; p = 0.000)	0.182 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.147 (CI = +/-0.095; p = 0.005)	0.954	-4.46%
Loss Cost	2011.2	-0.049 (CI = +/-0.019; p = 0.000)	0.177 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.155 (CI = +/-0.094; p = 0.003)	0.958	-4.80%
Loss Cost	2012.1	-0.057 (CI = +/-0.017; p = 0.000)	0.190 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.169 (CI = +/-0.080; p = 0.000)	0.971	-5.51%
Loss Cost	2012.2	-0.059 (CI = +/-0.017; p = 0.000)	0.185 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.169 (CI = +/-0.077; p = 0.000)	0.975	-5.76%
Loss Cost	2013.1	-0.065 (CI = +/-0.012; p = 0.000)	0.198 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.169 (CI = +/-0.052; p = 0.000)	0.989	-6.33%
Loss Cost	2013.2	-0.066 (CI = +/-0.012; p = 0.000)	0.194 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.162 (CI = +/-0.053; p = 0.000)	0.990	-6.42%
Loss Cost	2014.1	-0.068 (CI = +/-0.011; p = 0.000)	0.199 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.151 (CI = +/-0.050; p = 0.000)	0.992	-6.57%
Loss Cost	2014.2	-0.068 (CI = +/-0.010; p = 0.000)	0.206 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.177 (CI = +/-0.058; p = 0.000)	0.994	-6.57%
Loss Cost	2015.1	-0.068 (CI = +/-0.010; p = 0.000)	0.206 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-6.57%
Loss Cost	2015.2	-0.070 (CI = +/-0.012; p = 0.000)	0.204 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-6.75%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.07%
Severity	2011.1	-0.004 (CI = +/-0.014; p = 0.536)	0.039 (CI = +/-0.036; p = 0.034)	-0.003 (CI = +/-0.002; p = 0.009)	0.054 (CI = +/-0.075; p = 0.144)	0.518	-0.43%
Severity	2011.2	-0.005 (CI = +/-0.016; p = 0.491)	0.038 (CI = +/-0.037; p = 0.049)	-0.003 (CI = +/-0.002; p = 0.011)	0.056 (CI = +/-0.078; p = 0.147)	0.485	-0.51%
Severity	2012.1	-0.004 (CI = +/-0.017; p = 0.591)	0.036 (CI = +/-0.040; p = 0.074)	-0.003 (CI = +/-0.002; p = 0.019)	0.054 (CI = +/-0.082; p = 0.175)	0.480	-0.44%
Severity	2012.2	-0.001 (CI = +/-0.017; p = 0.866)	0.043 (CI = +/-0.039; p = 0.033)	-0.002 (CI = +/-0.002; p = 0.024)	0.054 (CI = +/-0.077; p = 0.150)	0.570	-0.13%
Severity	2013.1	0.002 (CI = +/-0.016; p = 0.748)	0.034 (CI = +/-0.037; p = 0.066)	-0.002 (CI = +/-0.002; p = 0.040)	0.055 (CI = +/-0.071; p = 0.121)	0.655	+0.24%
Severity	2013.2	0.003 (CI = +/-0.016; p = 0.646)	0.039 (CI = +/-0.038; p = 0.046)	-0.002 (CI = +/-0.002; p = 0.047)	0.062 (CI = +/-0.073; p = 0.088)	0.665	+0.35%
Severity	2014.1	0.003 (CI = +/-0.017; p = 0.738)	0.042 (CI = +/-0.041; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.049)	0.056 (CI = +/-0.079; p = 0.144)	0.625	+0.27%
Severity	2014.2	0.003 (CI = +/-0.018; p = 0.750)	0.044 (CI = +/-0.047; p = 0.062)	-0.002 (CI = +/-0.002; p = 0.060)	0.065 (CI = +/-0.104; p = 0.194)	0.536	+0.27%
Severity	2015.1	0.003 (CI = +/-0.018; p = 0.750)	0.044 (CI = +/-0.047; p = 0.062)	-0.002 (CI = +/-0.002; p = 0.060)	NA (CI = +/-NA; p = NA)	0.515	+0.27%
Severity	2015.2	-0.001 (CI = +/-0.022; p = 0.882)	0.040 (CI = +/-0.050; p = 0.105)	-0.002 (CI = +/-0.002; p = 0.052)	NA (CI = +/-NA; p = NA)	0.449	-0.14%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	0.428	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	0.355	-0.77%
Frequency	2011.1	-0.041 (CI = +/-0.027; p = 0.005)	0.143 (CI = +/-0.067; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.093 (CI = +/-0.141; p = 0.179)	0.921	-4.05%
Frequency	2011.2	-0.044 (CI = +/-0.029; p = 0.006)	0.139 (CI = +/-0.070; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.099 (CI = +/-0.145; p = 0.167)	0.922	-4.31%
Frequency	2012.1	-0.052 (CI = +/-0.029; p = 0.002)	0.154 (CI = +/-0.068; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.115 (CI = +/-0.139; p = 0.097)	0.933	-5.09%
Frequency	2012.2	-0.058 (CI = +/-0.028; p = 0.001)	0.142 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.115 (CI = +/-0.127; p = 0.073)	0.947	-5.63%
Frequency	2013.1	-0.068 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.114 (CI = +/-0.088; p = 0.016)	0.976	-6.56%
Frequency	2013.2	-0.070 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.084; p = 0.023)	0.981	-6.74%
Frequency	2014.1	-0.071 (CI = +/-0.020; p = 0.000)	0.157 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.092; p = 0.043)	0.979	-6.81%
Frequency	2014.2	-0.071 (CI = +/-0.021; p = 0.000)	0.162 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.120; p = 0.065)	0.978	-6.81%
Frequency	2015.1	-0.071 (CI = +/-0.021; p = 0.000)	0.162 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.978	-6.81%
Frequency	2015.2	-0.068 (CI = +/-0.026; p = 0.000)	0.164 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.62%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-6.35%

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.005 (CI = +/-0.016; p = 0.521)	0.179 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.072 (CI = +/-0.054; p = 0.013)	-0.068 (CI = +/-0.021; p = 0.000)	0.988	-0.49%	-7.00%
Loss Cost	2011.2	-0.001 (CI = +/-0.019; p = 0.929)	0.181 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.065 (CI = +/-0.059; p = 0.034)	-0.072 (CI = +/-0.025; p = 0.000)	0.988	-0.08%	-7.05%
Loss Cost	2012.1	-0.008 (CI = +/-0.025; p = 0.484)	0.184 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.079 (CI = +/-0.066; p = 0.023)	-0.064 (CI = +/-0.030; p = 0.000)	0.988	-0.82%	-7.01%
Loss Cost	2012.2	-0.003 (CI = +/-0.032; p = 0.831)	0.185 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.075; p = 0.062)	-0.070 (CI = +/-0.038; p = 0.002)	0.988	-0.32%	-7.06%
Loss Cost	2013.1	-0.030 (CI = +/-0.039; p = 0.127)	0.193 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.110 (CI = +/-0.078; p = 0.010)	-0.042 (CI = +/-0.044; p = 0.061)	0.991	-2.91%	-6.89%
Loss Cost	2013.2	-0.032 (CI = +/-0.055; p = 0.231)	0.193 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.113 (CI = +/-0.093; p = 0.022)	-0.040 (CI = +/-0.062; p = 0.183)	0.991	-3.11%	-6.87%
Loss Cost	2014.1	-0.057 (CI = +/-0.077; p = 0.128)	0.198 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.138 (CI = +/-0.107; p = 0.017)	-0.012 (CI = +/-0.084; p = 0.747)	0.991	-5.52%	-6.68%
Loss Cost	2014.2	-0.027 (CI = +/-0.074; p = 0.423)	0.205 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.136 (CI = +/-0.092; p = 0.009)	-0.045 (CI = +/-0.081; p = 0.233)	0.994	-2.67%	-6.99%
Loss Cost	2015.1	-0.027 (CI = +/-0.074; p = 0.423)	0.205 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.045 (CI = +/-0.081; p = 0.233)	0.994	-2.67%	-6.99%
Loss Cost	2015.2	0.090 (CI = +/-0.231; p = 0.389)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.165 (CI = +/-0.239; p = 0.146)	0.995	+9.40%	-7.27%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.994	-7.27%	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.994	-7.07%	-7.07%
Severity	2011.1	-0.016 (CI = +/-0.024; p = 0.160)	0.040 (CI = +/-0.035; p = 0.028)	-0.002 (CI = +/-0.002; p = 0.061)	0.076 (CI = +/-0.081; p = 0.063)	0.020 (CI = +/-0.032; p = 0.194)	0.542	-1.63%	+0.38%
Severity	2011.2	-0.026 (CI = +/-0.028; p = 0.071)	0.036 (CI = +/-0.035; p = 0.045)	-0.002 (CI = +/-0.002; p = 0.069)	0.094 (CI = +/-0.085; p = 0.034)	0.031 (CI = +/-0.036; p = 0.089)	0.554	-2.53%	+0.49%
Severity	2012.1	-0.034 (CI = +/-0.036; p = 0.064)	0.040 (CI = +/-0.037; p = 0.037)	-0.002 (CI = +/-0.002; p = 0.073)	0.110 (CI = +/-0.097; p = 0.029)	0.040 (CI = +/-0.044; p = 0.072)	0.568	-3.35%	+0.54%
Severity	2012.2	-0.024 (CI = +/-0.047; p = 0.290)	0.042 (CI = +/-0.039; p = 0.034)	-0.002 (CI = +/-0.002; p = 0.070)	0.094 (CI = +/-0.109; p = 0.084)	0.028 (CI = +/-0.055; p = 0.285)	0.579	-2.36%	+0.43%
Severity	2013.1	0.003 (CI = +/-0.063; p = 0.930)	0.034 (CI = +/-0.040; p = 0.085)	-0.002 (CI = +/-0.002; p = 0.060)	0.054 (CI = +/-0.124; p = 0.357)	0.000 (CI = +/-0.071; p = 0.996)	0.624	+0.26%	+0.24%
Severity	2013.2	0.037 (CI = +/-0.081; p = 0.335)	0.039 (CI = +/-0.039; p = 0.053)	-0.002 (CI = +/-0.002; p = 0.037)	0.014 (CI = +/-0.135; p = 0.816)	-0.038 (CI = +/-0.090; p = 0.371)	0.661	+3.73%	-0.11%
Severity	2014.1	0.037 (CI = +/-0.119; p = 0.500)	0.039 (CI = +/-0.045; p = 0.083)	-0.002 (CI = +/-0.002; p = 0.049)	0.014 (CI = +/-0.165; p = 0.850)	-0.038 (CI = +/-0.130; p = 0.526)	0.602	+3.75%	-0.11%
Severity	2014.2	0.054 (CI = +/-0.139; p = 0.393)	0.043 (CI = +/-0.049; p = 0.080)	-0.002 (CI = +/-0.002; p = 0.051)	0.013 (CI = +/-0.174; p = 0.864)	-0.057 (CI = +/-0.153; p = 0.411)	0.523	+5.59%	-0.31%
Severity	2015.1	0.054 (CI = +/-0.139; p = 0.393)	0.043 (CI = +/-0.049; p = 0.080)	-0.002 (CI = +/-0.002; p = 0.051)	NA (CI = +/-NA; p = NA)	-0.057 (CI = +/-0.153; p = 0.411)	0.501	+5.59%	-0.31%
Severity	2015.2	0.017 (CI = +/-0.481; p = 0.935)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	-0.019 (CI = +/-0.497; p = 0.929)	0.371	+1.75%	-0.21%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.428	-0.21%	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.355	-0.77%	-0.77%
Frequency	2011.1	0.012 (CI = +/-0.031; p = 0.432)	0.139 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.105; p = 0.934)	-0.088 (CI = +/-0.041; p = 0.000)	0.965	+1.16%	-7.35%
Frequency	2011.2	0.025 (CI = +/-0.036; p = 0.158)	0.145 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.108; p = 0.572)	-0.103 (CI = +/-0.045; p = 0.000)	0.969	+2.51%	-7.50%
Frequency	2012.1	0.026 (CI = +/-0.047; p = 0.258)	0.144 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.126; p = 0.601)	-0.104 (CI = +/-0.057; p = 0.002)	0.967	+2.62%	-7.51%
Frequency	2012.2	0.021 (CI = +/-0.062; p = 0.485)	0.143 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.144; p = 0.734)	-0.098 (CI = +/-0.073; p = 0.012)	0.967	+2.09%	-7.45%
Frequency	2013.1	-0.032 (CI = +/-0.074; p = 0.363)	0.159 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.147; p = 0.420)	-0.042 (CI = +/-0.084; p = 0.296)	0.976	-3.16%	-7.11%
Frequency	2013.2	-0.068 (CI = +/-0.097; p = 0.149)	0.154 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.098 (CI = +/-0.163; p = 0.209)	-0.002 (CI = +/-0.108; p = 0.971)	0.979	-6.59%	-6.76%
Frequency	2014.1	-0.094 (CI = +/-0.140; p = 0.165)	0.159 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.123 (CI = +/-0.196; p = 0.188)	0.026 (CI = +/-0.154; p = 0.716)	0.977	-8.94%	-6.58%
Frequency	2014.2	-0.081 (CI = +/-0.167; p = 0.294)	0.162 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.123 (CI = +/-0.210; p = 0.214)	0.012 (CI = +/-0.184; p = 0.883)	0.976	-7.82%	-6.70%
Frequency	2015.1	-0.081 (CI = +/-0.167; p = 0.294)	0.162 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.184; p = 0.883)	0.975	-7.82%	-6.70%
Frequency	2015.2	0.073 (CI = +/-0.562; p = 0.769)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.146 (CI = +/-0.581; p = 0.572)	0.974	+7.52%	-7.07%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.973	-7.07%	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.973	-6.35%	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2011.1	-0.031 (CI = +/-0.024; p = 0.016)	0.170 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.127; p = 0.354)	0.927	-3.01%
Loss Cost	2011.2	-0.035 (CI = +/-0.026; p = 0.012)	0.164 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.132; p = 0.259)	0.930	-3.49%
Loss Cost	2012.1	-0.044 (CI = +/-0.027; p = 0.004)	0.175 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.127; p = 0.135)	0.940	-4.29%
Loss Cost	2012.2	-0.050 (CI = +/-0.028; p = 0.002)	0.168 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.127; p = 0.090)	0.946	-4.87%
Loss Cost	2013.1	-0.059 (CI = +/-0.026; p = 0.000)	0.183 (CI = +/-0.050; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.120 (CI = +/-0.109; p = 0.034)	0.962	-5.75%
Loss Cost	2013.2	-0.064 (CI = +/-0.025; p = 0.000)	0.175 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.122 (CI = +/-0.104; p = 0.026)	0.968	-6.20%
Loss Cost	2014.1	-0.068 (CI = +/-0.024; p = 0.000)	0.186 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.113 (CI = +/-0.096; p = 0.025)	0.974	-6.59%
Loss Cost	2014.2	-0.069 (CI = +/-0.025; p = 0.000)	0.182 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.103 (CI = +/-0.103; p = 0.049)	0.975	-6.70%
Loss Cost	2015.1	-0.071 (CI = +/-0.013; p = 0.000)	0.204 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.027 (CI = +/-0.062; p = 0.336)	0.994	-6.86%
Loss Cost	2015.2	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.245 (CI = +/-0.355; p = 0.146)	0.995	-7.27%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.07%
Severity	2011.1	-0.008 (CI = +/-0.014; p = 0.237)	0.034 (CI = +/-0.033; p = 0.042)	-0.003 (CI = +/-0.002; p = 0.004)	0.077 (CI = +/-0.074; p = 0.042)	0.576	-0.81%
Severity	2011.2	-0.010 (CI = +/-0.016; p = 0.173)	0.032 (CI = +/-0.034; p = 0.067)	-0.003 (CI = +/-0.002; p = 0.004)	0.085 (CI = +/-0.078; p = 0.035)	0.561	-1.04%
Severity	2012.1	-0.010 (CI = +/-0.018; p = 0.229)	0.031 (CI = +/-0.037; p = 0.087)	-0.003 (CI = +/-0.002; p = 0.007)	0.084 (CI = +/-0.083; p = 0.047)	0.555	-1.03%
Severity	2012.2	-0.006 (CI = +/-0.018; p = 0.487)	0.037 (CI = +/-0.036; p = 0.049)	-0.003 (CI = +/-0.002; p = 0.013)	0.075 (CI = +/-0.082; p = 0.070)	0.610	-0.60%
Severity	2013.1	-0.001 (CI = +/-0.018; p = 0.863)	0.029 (CI = +/-0.036; p = 0.097)	-0.002 (CI = +/-0.002; p = 0.028)	0.068 (CI = +/-0.077; p = 0.078)	0.675	-0.15%
Severity	2013.2	0.000 (CI = +/-0.019; p = 0.991)	0.032 (CI = +/-0.038; p = 0.088)	-0.002 (CI = +/-0.002; p = 0.043)	0.068 (CI = +/-0.080; p = 0.089)	0.664	+0.01%
Severity	2014.1	-0.002 (CI = +/-0.020; p = 0.856)	0.037 (CI = +/-0.040; p = 0.069)	-0.002 (CI = +/-0.002; p = 0.037)	0.064 (CI = +/-0.082; p = 0.112)	0.640	-0.17%
Severity	2014.2	-0.002 (CI = +/-0.022; p = 0.843)	0.036 (CI = +/-0.044; p = 0.100)	-0.002 (CI = +/-0.002; p = 0.047)	0.062 (CI = +/-0.091; p = 0.158)	0.552	-0.20%
Severity	2015.1	-0.002 (CI = +/-0.023; p = 0.816)	0.041 (CI = +/-0.049; p = 0.092)	-0.002 (CI = +/-0.002; p = 0.051)	0.044 (CI = +/-0.113; p = 0.399)	0.503	-0.24%
Severity	2015.2	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	0.029 (CI = +/-0.738; p = 0.929)	0.371	-0.21%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	0.428	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	0.355	-0.77%
Frequency	2011.1	-0.022 (CI = +/-0.030; p = 0.131)	0.136 (CI = +/-0.070; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.158; p = 0.789)	0.912	-2.22%
Frequency	2011.2	-0.025 (CI = +/-0.034; p = 0.134)	0.133 (CI = +/-0.074; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.168; p = 0.881)	0.911	-2.47%
Frequency	2012.1	-0.034 (CI = +/-0.036; p = 0.063)	0.144 (CI = +/-0.075; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.168; p = 0.902)	0.918	-3.30%
Frequency	2012.2	-0.044 (CI = +/-0.036; p = 0.020)	0.131 (CI = +/-0.071; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.160; p = 0.662)	0.933	-4.30%
Frequency	2013.1	-0.058 (CI = +/-0.029; p = 0.001)	0.153 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.124; p = 0.380)	0.963	-5.61%
Frequency	2013.2	-0.064 (CI = +/-0.027; p = 0.000)	0.143 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.112; p = 0.312)	0.971	-6.21%
Frequency	2014.1	-0.066 (CI = +/-0.029; p = 0.000)	0.149 (CI = +/-0.057; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.116; p = 0.366)	0.970	-6.43%
Frequency	2014.2	-0.067 (CI = +/-0.030; p = 0.001)	0.146 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.126; p = 0.478)	0.969	-6.52%
Frequency	2015.1	-0.069 (CI = +/-0.028; p = 0.000)	0.163 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.135; p = 0.792)	0.976	-6.64%
Frequency	2015.2	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	0.217 (CI = +/-0.863; p = 0.572)	0.974	-7.07%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility

Scalar Level Change Start Date = 2015-08-01

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.006 (CI = +/-0.016; p = 0.421)	0.174 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.062; p = 0.275)	-0.079 (CI = +/-0.023; p = 0.000)	0.983	+0.62%	-6.98%
Loss Cost	2011.2	0.012 (CI = +/-0.019; p = 0.196)	0.177 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.065; p = 0.490)	-0.085 (CI = +/-0.025; p = 0.000)	0.984	+1.21%	-6.99%
Loss Cost	2012.1	0.011 (CI = +/-0.024; p = 0.343)	0.178 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.072; p = 0.495)	-0.083 (CI = +/-0.030; p = 0.000)	0.983	+1.11%	-6.99%
Loss Cost	2012.2	0.021 (CI = +/-0.031; p = 0.163)	0.182 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.007 (CI = +/-0.078; p = 0.844)	-0.094 (CI = +/-0.035; p = 0.000)	0.984	+2.13%	-7.00%
Loss Cost	2013.1	0.014 (CI = +/-0.042; p = 0.481)	0.184 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.090; p = 0.680)	-0.087 (CI = +/-0.045; p = 0.002)	0.984	+1.40%	-7.01%
Loss Cost	2013.2	0.031 (CI = +/-0.062; p = 0.291)	0.188 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.005 (CI = +/-0.108; p = 0.927)	-0.104 (CI = +/-0.065; p = 0.005)	0.984	+3.17%	-7.03%
Loss Cost	2014.1	0.045 (CI = +/-0.102; p = 0.343)	0.187 (CI = +/-0.038; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.141; p = 0.766)	-0.118 (CI = +/-0.104; p = 0.031)	0.983	+4.61%	-7.04%
Loss Cost	2014.2	0.269 (CI = +/-0.126; p = 0.001)	0.212 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.130; p = 0.004)	-0.345 (CI = +/-0.129; p = 0.000)	0.995	+30.86%	-7.35%
Loss Cost	2015.1	0.212 (CI = +/-0.455; p = 0.306)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.182 (CI = +/-0.341; p = 0.248)	-0.288 (CI = +/-0.462; p = 0.184)	0.995	+23.64%	-7.27%
Loss Cost	2015.2	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.245 (CI = +/-0.355; p = 0.146)	NA (CI = +/-NA; p = NA)	0.995	-7.27%	-7.27%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.994	-7.27%	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.994	-7.07%	-7.07%
Severity	2011.1	-0.013 (CI = +/-0.019; p = 0.170)	0.034 (CI = +/-0.033; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.034)	0.081 (CI = +/-0.076; p = 0.039)	0.011 (CI = +/-0.028; p = 0.430)	0.567	-1.30%	-0.25%
Severity	2011.2	-0.021 (CI = +/-0.023; p = 0.072)	0.029 (CI = +/-0.034; p = 0.090)	-0.002 (CI = +/-0.002; p = 0.035)	0.096 (CI = +/-0.079; p = 0.021)	0.019 (CI = +/-0.030; p = 0.213)	0.581	-2.07%	-0.24%
Severity	2012.1	-0.025 (CI = +/-0.029; p = 0.079)	0.031 (CI = +/-0.036; p = 0.086)	-0.002 (CI = +/-0.002; p = 0.038)	0.104 (CI = +/-0.086; p = 0.022)	0.023 (CI = +/-0.035; p = 0.184)	0.583	-2.51%	-0.25%
Severity	2012.2	-0.017 (CI = +/-0.038; p = 0.351)	0.035 (CI = +/-0.038; p = 0.071)	-0.002 (CI = +/-0.002; p = 0.040)	0.090 (CI = +/-0.096; p = 0.064)	0.014 (CI = +/-0.043; p = 0.488)	0.595	-1.67%	-0.26%
Severity	2013.1	0.004 (CI = +/-0.048; p = 0.867)	0.030 (CI = +/-0.037; p = 0.111)	-0.002 (CI = +/-0.002; p = 0.038)	0.061 (CI = +/-0.102; p = 0.214)	-0.006 (CI = +/-0.052; p = 0.799)	0.648	+0.37%	-0.24%
Severity	2013.2	0.031 (CI = +/-0.068; p = 0.335)	0.036 (CI = +/-0.039; p = 0.065)	-0.002 (CI = +/-0.002; p = 0.032)	0.027 (CI = +/-0.119; p = 0.628)	-0.034 (CI = +/-0.072; p = 0.317)	0.668	+3.16%	-0.28%
Severity	2014.1	0.024 (CI = +/-0.112; p = 0.643)	0.037 (CI = +/-0.042; p = 0.079)	-0.002 (CI = +/-0.002; p = 0.042)	0.034 (CI = +/-0.155; p = 0.629)	-0.027 (CI = +/-0.115; p = 0.614)	0.612	+2.41%	-0.28%
Severity	2014.2	0.072 (CI = +/-0.263; p = 0.547)	0.042 (CI = +/-0.052; p = 0.097)	-0.002 (CI = +/-0.002; p = 0.050)	-0.009 (CI = +/-0.269; p = 0.941)	-0.075 (CI = +/-0.267; p = 0.535)	0.521	+7.41%	-0.35%
Severity	2015.1	-0.022 (CI = +/-0.947; p = 0.959)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	0.058 (CI = +/-0.709; p = 0.853)	0.019 (CI = +/-0.961; p = 0.963)	0.433	-2.13%	-0.21%
Severity	2015.2	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	0.029 (CI = +/-0.738; p = 0.929)	NA (CI = +/-NA; p = NA)	0.371	-0.21%	-0.21%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.428	-0.21%	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.355	-0.77%	-0.77%
Frequency	2011.1	0.019 (CI = +/-0.025; p = 0.118)	0.140 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.097; p = 0.314)	-0.089 (CI = +/-0.036; p = 0.000)	0.967	+1.95%	-6.75%
Frequency	2011.2	0.033 (CI = +/-0.028; p = 0.023)	0.149 (CI = +/-0.041; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.095; p = 0.117)	-0.103 (CI = +/-0.037; p = 0.000)	0.973	+3.35%	-6.77%
Frequency	2012.1	0.036 (CI = +/-0.035; p = 0.043)	0.147 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.105; p = 0.123)	-0.106 (CI = +/-0.043; p = 0.000)	0.972	+3.71%	-6.76%
Frequency	2012.2	0.038 (CI = +/-0.047; p = 0.106)	0.148 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.120; p = 0.159)	-0.108 (CI = +/-0.054; p = 0.001)	0.972	+3.86%	-6.76%
Frequency	2013.1	0.010 (CI = +/-0.058; p = 0.709)	0.155 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.125; p = 0.457)	-0.080 (CI = +/-0.063; p = 0.018)	0.976	+1.02%	-6.78%
Frequency	2013.2	0.000 (CI = +/-0.090; p = 0.998)	0.152 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.155; p = 0.664)	-0.070 (CI = +/-0.094; p = 0.127)	0.975	+0.01%	-6.77%
Frequency	2014.1	0.021 (CI = +/-0.146; p = 0.750)	0.150 (CI = +/-0.055; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.202; p = 0.564)	-0.091 (CI = +/-0.149; p = 0.200)	0.973	+2.15%	-6.78%
Frequency	2014.2	0.197 (CI = +/-0.306; p = 0.175)	0.169 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.313; p = 0.155)	-0.270 (CI = +/-0.311; p = 0.080)	0.977	+21.83%	-7.02%
Frequency	2015.1	0.234 (CI = +/-1.107; p = 0.633)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	-0.239 (CI = +/-0.823; p = 0.517)	-0.307 (CI = +/-1.123; p = 0.539)	0.974	+26.33%	-7.07%
Frequency	2015.2	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	0.217 (CI = +/-0.863; p = 0.572)	NA (CI = +/-NA; p = NA)	0.974	-7.07%	-7.07%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.973	-7.07%	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.973	-6.35%	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2016-06-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2011.1	-0.008 (CI = +/-0.022; p = 0.459)	0.171 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.117; p = 0.149)	0.932	-0.77%
Loss Cost	2011.2	-0.009 (CI = +/-0.025; p = 0.442)	0.169 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.127; p = 0.210)	0.932	-0.93%
Loss Cost	2012.1	-0.015 (CI = +/-0.028; p = 0.261)	0.176 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.133; p = 0.356)	0.933	-1.53%
Loss Cost	2012.2	-0.020 (CI = +/-0.033; p = 0.207)	0.171 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.144; p = 0.504)	0.934	-1.98%
Loss Cost	2013.1	-0.032 (CI = +/-0.034; p = 0.066)	0.183 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.141; p = 0.805)	0.944	-3.13%
Loss Cost	2013.2	-0.040 (CI = +/-0.037; p = 0.037)	0.176 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.145; p = 0.962)	0.949	-3.95%
Loss Cost	2014.1	-0.051 (CI = +/-0.038; p = 0.013)	0.189 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.138; p = 0.740)	0.956	-5.02%
Loss Cost	2014.2	-0.059 (CI = +/-0.040; p = 0.009)	0.181 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.028 (CI = +/-0.137; p = 0.651)	0.961	-5.70%
Loss Cost	2015.1	-0.072 (CI = +/-0.018; p = 0.000)	0.206 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.058; p = 0.511)	0.993	-6.95%
Loss Cost	2015.2	-0.073 (CI = +/-0.019; p = 0.000)	0.204 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.065; p = 0.639)	0.993	-7.02%
Loss Cost	2016.1	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.078; p = 0.608)	0.994	-7.07%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.07%
Severity	2011.1	-0.005 (CI = +/-0.014; p = 0.489)	0.034 (CI = +/-0.035; p = 0.054)	-0.002 (CI = +/-0.002; p = 0.010)	0.059 (CI = +/-0.075; p = 0.116)	0.528	-0.46%
Severity	2011.2	-0.007 (CI = +/-0.016; p = 0.348)	0.031 (CI = +/-0.036; p = 0.086)	-0.003 (CI = +/-0.002; p = 0.009)	0.068 (CI = +/-0.080; p = 0.092)	0.510	-0.72%
Severity	2012.1	-0.007 (CI = +/-0.019; p = 0.413)	0.031 (CI = +/-0.039; p = 0.106)	-0.003 (CI = +/-0.002; p = 0.016)	0.068 (CI = +/-0.087; p = 0.118)	0.502	-0.73%
Severity	2012.2	-0.002 (CI = +/-0.021; p = 0.837)	0.036 (CI = +/-0.039; p = 0.068)	-0.002 (CI = +/-0.002; p = 0.035)	0.052 (CI = +/-0.091; p = 0.237)	0.547	-0.20%
Severity	2013.1	0.004 (CI = +/-0.022; p = 0.671)	0.030 (CI = +/-0.040; p = 0.127)	-0.002 (CI = +/-0.002; p = 0.097)	0.036 (CI = +/-0.091; p = 0.407)	0.600	+0.44%
Severity	2013.2	0.007 (CI = +/-0.026; p = 0.578)	0.032 (CI = +/-0.042; p = 0.128)	-0.002 (CI = +/-0.002; p = 0.152)	0.031 (CI = +/-0.099; p = 0.505)	0.576	+0.67%
Severity	2014.1	0.001 (CI = +/-0.028; p = 0.931)	0.038 (CI = +/-0.044; p = 0.083)	-0.002 (CI = +/-0.002; p = 0.093)	0.040 (CI = +/-0.100; p = 0.396)	0.565	+0.11%
Severity	2014.2	-0.002 (CI = +/-0.031; p = 0.889)	0.035 (CI = +/-0.047; p = 0.131)	-0.002 (CI = +/-0.003; p = 0.087)	0.043 (CI = +/-0.105; p = 0.379)	0.483	-0.19%
Severity	2015.1	-0.007 (CI = +/-0.031; p = 0.632)	0.044 (CI = +/-0.049; p = 0.073)	-0.003 (CI = +/-0.003; p = 0.053)	0.039 (CI = +/-0.103; p = 0.407)	0.502	-0.67%
Severity	2015.2	-0.008 (CI = +/-0.033; p = 0.586)	0.040 (CI = +/-0.053; p = 0.120)	-0.003 (CI = +/-0.003; p = 0.060)	0.031 (CI = +/-0.113; p = 0.538)	0.406	-0.80%
Severity	2016.1	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	0.046 (CI = +/-0.159; p = 0.509)	0.383	-0.77%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	0.355	-0.77%
Frequency	2011.1	-0.003 (CI = +/-0.024; p = 0.790)	0.137 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.035)	0.934	-0.31%
Frequency	2011.2	-0.002 (CI = +/-0.028; p = 0.876)	0.138 (CI = +/-0.064; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.146 (CI = +/-0.143; p = 0.046)	0.932	-0.21%
Frequency	2012.1	-0.008 (CI = +/-0.032; p = 0.593)	0.145 (CI = +/-0.067; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.151; p = 0.093)	0.933	-0.81%
Frequency	2012.2	-0.018 (CI = +/-0.035; p = 0.289)	0.135 (CI = +/-0.068; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.156; p = 0.197)	0.940	-1.79%
Frequency	2013.1	-0.036 (CI = +/-0.032; p = 0.030)	0.154 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.132; p = 0.404)	0.962	-3.56%
Frequency	2013.2	-0.047 (CI = +/-0.033; p = 0.010)	0.144 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.128; p = 0.643)	0.969	-4.59%
Frequency	2014.1	-0.053 (CI = +/-0.037; p = 0.010)	0.150 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.133; p = 0.761)	0.968	-5.12%
Frequency	2014.2	-0.057 (CI = +/-0.041; p = 0.012)	0.146 (CI = +/-0.063; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.139; p = 0.818)	0.968	-5.51%
Frequency	2015.1	-0.065 (CI = +/-0.037; p = 0.004)	0.162 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.123; p = 0.695)	0.976	-6.33%
Frequency	2015.2	-0.065 (CI = +/-0.041; p = 0.007)	0.164 (CI = +/-0.065; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.138; p = 0.773)	0.974	-6.27%
Frequency	2016.1	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.183; p = 0.433)	0.972	-6.35%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility

Scalar Level Change Start Date = 2016-06-01

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.011 (CI = +/-0.013; p = 0.092)	0.174 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.069; p = 0.607)	-0.083 (CI = +/-0.027; p = 0.000)	0.982	+1.09%	-6.96%
Loss Cost	2011.2	0.016 (CI = +/-0.015; p = 0.036)	0.178 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.068; p = 0.761)	-0.088 (CI = +/-0.027; p = 0.000)	0.984	+1.59%	-6.97%
Loss Cost	2012.1	0.016 (CI = +/-0.018; p = 0.079)	0.178 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.072; p = 0.775)	-0.088 (CI = +/-0.030; p = 0.000)	0.983	+1.60%	-6.97%
Loss Cost	2012.2	0.023 (CI = +/-0.022; p = 0.037)	0.183 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.072; p = 0.961)	-0.095 (CI = +/-0.032; p = 0.000)	0.984	+2.34%	-6.98%
Loss Cost	2013.1	0.020 (CI = +/-0.028; p = 0.148)	0.184 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.077; p = 0.893)	-0.092 (CI = +/-0.037; p = 0.000)	0.984	+1.98%	-6.99%
Loss Cost	2013.2	0.030 (CI = +/-0.037; p = 0.104)	0.188 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.081; p = 0.937)	-0.102 (CI = +/-0.044; p = 0.000)	0.984	+3.01%	-6.99%
Loss Cost	2014.1	0.034 (CI = +/-0.053; p = 0.177)	0.187 (CI = +/-0.038; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.088; p = 0.886)	-0.107 (CI = +/-0.059; p = 0.003)	0.983	+3.51%	-6.99%
Loss Cost	2014.2	0.074 (CI = +/-0.077; p = 0.060)	0.195 (CI = +/-0.038; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.088; p = 0.562)	-0.146 (CI = +/-0.081; p = 0.003)	0.986	+7.63%	-7.00%
Loss Cost	2015.1	-0.031 (CI = +/-0.098; p = 0.477)	0.205 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.067; p = 0.868)	-0.042 (CI = +/-0.099; p = 0.347)	0.993	-3.06%	-7.07%
Loss Cost	2015.2	0.138 (CI = +/-0.332; p = 0.350)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.078; p = 0.608)	-0.211 (CI = +/-0.332; p = 0.171)	0.994	+14.76%	-7.07%
Loss Cost	2016.1	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.078; p = 0.608)	NA (CI = +/-NA; p = NA)	0.994	-7.07%	-7.07%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.994	-7.07%	-7.07%
Severity	2011.1	-0.004 (CI = +/-0.016; p = 0.635)	0.034 (CI = +/-0.036; p = 0.061)	-0.003 (CI = +/-0.003; p = 0.044)	0.064 (CI = +/-0.088; p = 0.142)	-0.004 (CI = +/-0.034; p = 0.794)	0.499	-0.37%	-0.79%
Severity	2011.2	-0.007 (CI = +/-0.019; p = 0.456)	0.031 (CI = +/-0.038; p = 0.098)	-0.003 (CI = +/-0.003; p = 0.051)	0.068 (CI = +/-0.091; p = 0.129)	-0.001 (CI = +/-0.036; p = 0.958)	0.475	-0.69%	-0.78%
Severity	2012.1	-0.007 (CI = +/-0.024; p = 0.539)	0.031 (CI = +/-0.041; p = 0.119)	-0.003 (CI = +/-0.003; p = 0.060)	0.069 (CI = +/-0.096; p = 0.149)	-0.001 (CI = +/-0.040; p = 0.963)	0.464	-0.70%	-0.78%
Severity	2012.2	0.003 (CI = +/-0.029; p = 0.827)	0.038 (CI = +/-0.041; p = 0.069)	-0.003 (CI = +/-0.003; p = 0.051)	0.057 (CI = +/-0.096; p = 0.218)	-0.011 (CI = +/-0.042; p = 0.594)	0.522	+0.29%	-0.79%
Severity	2013.1	0.020 (CI = +/-0.032; p = 0.208)	0.030 (CI = +/-0.038; p = 0.114)	-0.003 (CI = +/-0.002; p = 0.040)	0.042 (CI = +/-0.089; p = 0.321)	-0.027 (CI = +/-0.043; p = 0.191)	0.629	+1.97%	-0.74%
Severity	2013.2	0.038 (CI = +/-0.040; p = 0.062)	0.037 (CI = +/-0.038; p = 0.054)	-0.003 (CI = +/-0.002; p = 0.030)	0.028 (CI = +/-0.087; p = 0.489)	-0.045 (CI = +/-0.048; p = 0.063)	0.676	+3.83%	-0.76%
Severity	2014.1	0.037 (CI = +/-0.058; p = 0.184)	0.037 (CI = +/-0.042; p = 0.074)	-0.003 (CI = +/-0.003; p = 0.040)	0.029 (CI = +/-0.096; p = 0.518)	-0.044 (CI = +/-0.064; p = 0.152)	0.620	+3.75%	-0.76%
Severity	2014.2	0.053 (CI = +/-0.094; p = 0.235)	0.041 (CI = +/-0.047; p = 0.080)	-0.003 (CI = +/-0.003; p = 0.048)	0.022 (CI = +/-0.107; p = 0.653)	-0.060 (CI = +/-0.099; p = 0.198)	0.533	+5.40%	-0.76%
Severity	2015.1	0.032 (CI = +/-0.181; p = 0.691)	0.043 (CI = +/-0.053; p = 0.098)	-0.003 (CI = +/-0.003; p = 0.063)	0.027 (CI = +/-0.123; p = 0.617)	-0.040 (CI = +/-0.183; p = 0.625)	0.451	+3.23%	-0.78%
Severity	2015.2	-0.110 (CI = +/-0.680; p = 0.707)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	0.046 (CI = +/-0.159; p = 0.509)	0.102 (CI = +/-0.681; p = 0.727)	0.322	-10.38%	-0.77%
Severity	2016.1	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	0.046 (CI = +/-0.159; p = 0.509)	NA (CI = +/-NA; p = NA)	0.383	-0.77%	-0.77%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.355	-0.77%	-0.77%
Frequency	2011.1	0.015 (CI = +/-0.019; p = 0.132)	0.140 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.105; p = 0.357)	-0.079 (CI = +/-0.040; p = 0.001)	0.967	+1.46%	-6.22%
Frequency	2011.2	0.023 (CI = +/-0.022; p = 0.043)	0.147 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.102; p = 0.239)	-0.087 (CI = +/-0.041; p = 0.000)	0.971	+2.30%	-6.24%
Frequency	2012.1	0.023 (CI = +/-0.027; p = 0.090)	0.147 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.262)	-0.087 (CI = +/-0.045; p = 0.001)	0.970	+2.31%	-6.24%
Frequency	2012.2	0.020 (CI = +/-0.034; p = 0.224)	0.145 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.115; p = 0.313)	-0.085 (CI = +/-0.051; p = 0.003)	0.969	+2.04%	-6.23%
Frequency	2013.1	0.000 (CI = +/-0.038; p = 0.994)	0.154 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.107; p = 0.457)	-0.065 (CI = +/-0.051; p = 0.017)	0.976	+0.01%	-6.29%
Frequency	2013.2	-0.008 (CI = +/-0.053; p = 0.743)	0.151 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.115; p = 0.560)	-0.057 (CI = +/-0.063; p = 0.073)	0.976	-0.79%	-6.28%
Frequency	2014.1	-0.002 (CI = +/-0.076; p = 0.945)	0.150 (CI = +/-0.055; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.126; p = 0.553)	-0.062 (CI = +/-0.084; p = 0.128)	0.973	-0.24%	-6.28%
Frequency	2014.2	0.021 (CI = +/-0.123; p = 0.705)	0.154 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.140; p = 0.482)	-0.086 (CI = +/-0.129; p = 0.164)	0.972	+2.12%	-6.28%
Frequency	2015.1	-0.063 (CI = +/-0.220; p = 0.522)	0.162 (CI = +/-0.064; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.022 (CI = +/-0.150; p = 0.734)	-0.003 (CI = +/-0.223; p = 0.979)	0.972	-6.09%	-6.34%
Frequency	2015.2	0.247 (CI = +/-0.782; p = 0.469)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.183; p = 0.433)	-0.313 (CI = +/-0.783; p = 0.366)	0.973	+28.05%	-6.35%
Frequency	2016.1	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.183; p = 0.433)	NA (CI = +/-NA; p = NA)	0.972	-6.35%	-6.35%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.973	-6.35%	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.011; p = 0.001)	0.170 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.927	-2.09%
Loss Cost	2011.2	-0.023 (CI = +/-0.013; p = 0.002)	0.166 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.929	-2.25%
Loss Cost	2012.1	-0.026 (CI = +/-0.014; p = 0.001)	0.176 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.934	-2.61%
Loss Cost	2012.2	-0.029 (CI = +/-0.015; p = 0.001)	0.170 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.937	-2.87%
Loss Cost	2013.1	-0.035 (CI = +/-0.016; p = 0.000)	0.183 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.948	-3.47%
Loss Cost	2013.2	-0.040 (CI = +/-0.017; p = 0.000)	0.176 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.953	-3.88%
Loss Cost	2014.1	-0.046 (CI = +/-0.018; p = 0.000)	0.189 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.960	-4.54%
Loss Cost	2014.2	-0.052 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.964	-5.04%
Loss Cost	2015.1	-0.068 (CI = +/-0.010; p = 0.000)	0.206 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.994	-6.57%
Loss Cost	2015.2	-0.070 (CI = +/-0.012; p = 0.000)	0.204 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.994	-6.75%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.994	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.994	-7.07%
Severity	2011.1	0.005 (CI = +/-0.007; p = 0.199)	0.034 (CI = +/-0.036; p = 0.061)	-0.002 (CI = +/-0.002; p = 0.026)	0.479	+0.47%
Severity	2011.2	0.004 (CI = +/-0.008; p = 0.279)	0.034 (CI = +/-0.038; p = 0.081)	-0.002 (CI = +/-0.002; p = 0.030)	0.442	+0.44%
Severity	2012.1	0.005 (CI = +/-0.009; p = 0.255)	0.031 (CI = +/-0.041; p = 0.120)	-0.002 (CI = +/-0.002; p = 0.048)	0.443	+0.53%
Severity	2012.2	0.008 (CI = +/-0.010; p = 0.091)	0.038 (CI = +/-0.040; p = 0.059)	-0.002 (CI = +/-0.002; p = 0.068)	0.529	+0.84%
Severity	2013.1	0.012 (CI = +/-0.010; p = 0.026)	0.030 (CI = +/-0.039; p = 0.121)	-0.001 (CI = +/-0.002; p = 0.134)	0.608	+1.22%
Severity	2013.2	0.014 (CI = +/-0.012; p = 0.028)	0.033 (CI = +/-0.041; p = 0.109)	-0.001 (CI = +/-0.002; p = 0.183)	0.595	+1.38%
Severity	2014.1	0.011 (CI = +/-0.014; p = 0.116)	0.038 (CI = +/-0.043; p = 0.077)	-0.002 (CI = +/-0.002; p = 0.127)	0.573	+1.07%
Severity	2014.2	0.009 (CI = +/-0.016; p = 0.260)	0.035 (CI = +/-0.046; p = 0.120)	-0.002 (CI = +/-0.002; p = 0.120)	0.491	+0.86%
Severity	2015.1	0.003 (CI = +/-0.018; p = 0.750)	0.044 (CI = +/-0.047; p = 0.062)	-0.002 (CI = +/-0.002; p = 0.060)	0.515	+0.27%
Severity	2015.2	-0.001 (CI = +/-0.022; p = 0.882)	0.040 (CI = +/-0.050; p = 0.105)	-0.002 (CI = +/-0.002; p = 0.052)	0.449	-0.14%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	0.428	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	0.355	-0.77%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	0.136 (CI = +/-0.068; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.917	-2.55%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.002)	0.132 (CI = +/-0.071; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.917	-2.68%
Frequency	2012.1	-0.032 (CI = +/-0.017; p = 0.001)	0.144 (CI = +/-0.072; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.923	-3.12%
Frequency	2012.2	-0.038 (CI = +/-0.017; p = 0.000)	0.132 (CI = +/-0.069; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.937	-3.68%
Frequency	2013.1	-0.047 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.963	-4.63%
Frequency	2013.2	-0.053 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.971	-5.19%
Frequency	2014.1	-0.057 (CI = +/-0.018; p = 0.000)	0.150 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.970	-5.54%
Frequency	2014.2	-0.060 (CI = +/-0.020; p = 0.000)	0.146 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.971	-5.85%
Frequency	2015.1	-0.071 (CI = +/-0.021; p = 0.000)	0.162 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.978	-6.81%
Frequency	2015.2	-0.068 (CI = +/-0.026; p = 0.000)	0.164 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.977	-6.62%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	0.973	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.973	-6.35%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = 2020.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.012; p = 0.002)	0.170 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.900	-2.09%
Loss Cost	2011.2	-0.023 (CI = +/-0.013; p = 0.002)	0.166 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.903	-2.25%
Loss Cost	2012.1	-0.026 (CI = +/-0.014; p = 0.001)	0.175 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.909	-2.61%
Loss Cost	2012.2	-0.029 (CI = +/-0.016; p = 0.002)	0.169 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.914	-2.88%
Loss Cost	2013.1	-0.035 (CI = +/-0.016; p = 0.001)	0.183 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.929	-3.47%
Loss Cost	2013.2	-0.040 (CI = +/-0.018; p = 0.001)	0.175 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.936	-3.89%
Loss Cost	2014.1	-0.047 (CI = +/-0.019; p = 0.000)	0.188 (CI = +/-0.062; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.945	-4.54%
Loss Cost	2014.2	-0.052 (CI = +/-0.022; p = 0.000)	0.179 (CI = +/-0.063; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.952	-5.07%
Loss Cost	2015.1	-0.068 (CI = +/-0.011; p = 0.000)	0.204 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	0.992	-6.59%
Loss Cost	2015.2	-0.070 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.992	-6.81%
Loss Cost	2016.1	-0.076 (CI = +/-0.015; p = 0.000)	0.208 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.993	-7.33%
Loss Cost	2016.2	-0.075 (CI = +/-0.020; p = 0.000)	0.210 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.993	-7.19%
Severity	2011.1	0.005 (CI = +/-0.006; p = 0.111)	0.041 (CI = +/-0.030; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.201)	0.462	+0.49%
Severity	2011.2	0.005 (CI = +/-0.007; p = 0.161)	0.041 (CI = +/-0.032; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.217)	0.412	+0.48%
Severity	2012.1	0.006 (CI = +/-0.008; p = 0.152)	0.039 (CI = +/-0.034; p = 0.029)	-0.001 (CI = +/-0.002; p = 0.276)	0.414	+0.56%
Severity	2012.2	0.009 (CI = +/-0.008; p = 0.023)	0.047 (CI = +/-0.031; p = 0.006)	-0.001 (CI = +/-0.002; p = 0.397)	0.588	+0.90%
Severity	2013.1	0.013 (CI = +/-0.007; p = 0.002)	0.038 (CI = +/-0.027; p = 0.009)	0.000 (CI = +/-0.001; p = 0.661)	0.712	+1.27%
Severity	2013.2	0.015 (CI = +/-0.008; p = 0.002)	0.042 (CI = +/-0.027; p = 0.006)	0.000 (CI = +/-0.001; p = 0.853)	0.732	+1.48%
Severity	2014.1	0.012 (CI = +/-0.008; p = 0.011)	0.048 (CI = +/-0.026; p = 0.002)	0.000 (CI = +/-0.001; p = 0.522)	0.755	+1.16%
Severity	2014.2	0.010 (CI = +/-0.010; p = 0.040)	0.046 (CI = +/-0.029; p = 0.005)	0.000 (CI = +/-0.001; p = 0.463)	0.680	+1.04%
Severity	2015.1	0.004 (CI = +/-0.008; p = 0.250)	0.056 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.073)	0.832	+0.43%
Severity	2015.2	0.002 (CI = +/-0.009; p = 0.666)	0.053 (CI = +/-0.021; p = 0.001)	-0.001 (CI = +/-0.001; p = 0.044)	0.813	+0.17%
Severity	2016.1	0.001 (CI = +/-0.012; p = 0.796)	0.053 (CI = +/-0.025; p = 0.002)	-0.001 (CI = +/-0.001; p = 0.074)	0.803	+0.14%
Severity	2016.2	-0.001 (CI = +/-0.016; p = 0.878)	0.051 (CI = +/-0.029; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.082)	0.758	-0.10%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	0.129 (CI = +/-0.067; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.888	-2.57%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.001)	0.125 (CI = +/-0.070; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.888	-2.72%
Frequency	2012.1	-0.032 (CI = +/-0.016; p = 0.001)	0.136 (CI = +/-0.071; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.898	-3.15%
Frequency	2012.2	-0.038 (CI = +/-0.016; p = 0.000)	0.123 (CI = +/-0.066; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.921	-3.75%
Frequency	2013.1	-0.048 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.961	-4.69%
Frequency	2013.2	-0.054 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.041; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.976	-5.29%
Frequency	2014.1	-0.058 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.977	-5.64%
Frequency	2014.2	-0.062 (CI = +/-0.014; p = 0.000)	0.133 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.981	-6.04%
Frequency	2015.1	-0.073 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.995	-7.00%
Frequency	2015.2	-0.072 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.994	-6.97%
Frequency	2016.1	-0.078 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.995	-7.46%
Frequency	2016.2	-0.074 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	0.996	-7.09%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.048 (CI = +/-0.019; p = 0.000)	0.209 (CI = +/-0.118; p = 0.002)	0.662	-4.71%
Loss Cost	2011.2	-0.052 (CI = +/-0.021; p = 0.000)	0.197 (CI = +/-0.122; p = 0.003)	0.674	-5.03%
Loss Cost	2012.1	-0.057 (CI = +/-0.022; p = 0.000)	0.215 (CI = +/-0.121; p = 0.002)	0.702	-5.58%
Loss Cost	2012.2	-0.062 (CI = +/-0.024; p = 0.000)	0.201 (CI = +/-0.126; p = 0.004)	0.719	-6.01%
Loss Cost	2013.1	-0.070 (CI = +/-0.025; p = 0.000)	0.224 (CI = +/-0.121; p = 0.001)	0.761	-6.76%
Loss Cost	2013.2	-0.076 (CI = +/-0.027; p = 0.000)	0.206 (CI = +/-0.124; p = 0.003)	0.782	-7.35%
Loss Cost	2014.1	-0.085 (CI = +/-0.028; p = 0.000)	0.229 (CI = +/-0.119; p = 0.001)	0.814	-8.19%
Loss Cost	2014.2	-0.093 (CI = +/-0.030; p = 0.000)	0.209 (CI = +/-0.123; p = 0.003)	0.833	-8.89%
Loss Cost	2015.1	-0.108 (CI = +/-0.026; p = 0.000)	0.242 (CI = +/-0.098; p = 0.000)	0.905	-10.26%
Loss Cost	2015.2	-0.114 (CI = +/-0.030; p = 0.000)	0.229 (CI = +/-0.105; p = 0.001)	0.909	-10.80%
Loss Cost	2016.1	-0.125 (CI = +/-0.032; p = 0.000)	0.249 (CI = +/-0.101; p = 0.000)	0.918	-11.75%
Loss Cost	2016.2	-0.131 (CI = +/-0.040; p = 0.000)	0.238 (CI = +/-0.115; p = 0.002)	0.916	-12.24%
Severity	2011.1	0.010 (CI = +/-0.007; p = 0.005)	0.027 (CI = +/-0.040; p = 0.176)	0.335	+1.01%
Severity	2011.2	0.010 (CI = +/-0.007; p = 0.010)	0.027 (CI = +/-0.043; p = 0.191)	0.288	+1.02%
Severity	2012.1	0.011 (CI = +/-0.008; p = 0.008)	0.024 (CI = +/-0.044; p = 0.273)	0.317	+1.15%
Severity	2012.2	0.014 (CI = +/-0.008; p = 0.002)	0.032 (CI = +/-0.043; p = 0.125)	0.438	+1.43%
Severity	2013.1	0.017 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.040; p = 0.220)	0.564	+1.75%
Severity	2013.2	0.019 (CI = +/-0.009; p = 0.001)	0.028 (CI = +/-0.042; p = 0.166)	0.564	+1.91%
Severity	2014.1	0.018 (CI = +/-0.010; p = 0.003)	0.031 (CI = +/-0.044; p = 0.157)	0.512	+1.80%
Severity	2014.2	0.017 (CI = +/-0.012; p = 0.009)	0.029 (CI = +/-0.049; p = 0.213)	0.403	+1.74%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.032)	0.033 (CI = +/-0.052; p = 0.192)	0.339	+1.57%
Severity	2015.2	0.015 (CI = +/-0.017; p = 0.083)	0.031 (CI = +/-0.059; p = 0.266)	0.193	+1.47%
Severity	2016.1	0.017 (CI = +/-0.020; p = 0.084)	0.026 (CI = +/-0.064; p = 0.380)	0.217	+1.74%
Severity	2016.2	0.017 (CI = +/-0.026; p = 0.170)	0.025 (CI = +/-0.074; p = 0.456)	0.064	+1.69%
Frequency	2011.1	-0.058 (CI = +/-0.023; p = 0.000)	0.182 (CI = +/-0.141; p = 0.014)	0.623	-5.66%
Frequency	2011.2	-0.062 (CI = +/-0.026; p = 0.000)	0.170 (CI = +/-0.147; p = 0.026)	0.630	-5.99%
Frequency	2012.1	-0.069 (CI = +/-0.027; p = 0.000)	0.192 (CI = +/-0.146; p = 0.013)	0.666	-6.65%
Frequency	2012.2	-0.076 (CI = +/-0.028; p = 0.000)	0.168 (CI = +/-0.147; p = 0.027)	0.702	-7.34%
Frequency	2013.1	-0.087 (CI = +/-0.027; p = 0.000)	0.200 (CI = +/-0.135; p = 0.007)	0.774	-8.36%
Frequency	2013.2	-0.095 (CI = +/-0.030; p = 0.000)	0.178 (CI = +/-0.136; p = 0.015)	0.799	-9.08%
Frequency	2014.1	-0.103 (CI = +/-0.032; p = 0.000)	0.198 (CI = +/-0.136; p = 0.008)	0.808	-9.82%
Frequency	2014.2	-0.110 (CI = +/-0.036; p = 0.000)	0.180 (CI = +/-0.144; p = 0.019)	0.816	-10.46%
Frequency	2015.1	-0.124 (CI = +/-0.036; p = 0.000)	0.209 (CI = +/-0.135; p = 0.006)	0.852	-11.65%
Frequency	2015.2	-0.129 (CI = +/-0.043; p = 0.000)	0.198 (CI = +/-0.149; p = 0.015)	0.845	-12.09%
Frequency	2016.1	-0.142 (CI = +/-0.047; p = 0.000)	0.223 (CI = +/-0.149; p = 0.009)	0.854	-13.26%
Frequency	2016.2	-0.147 (CI = +/-0.060; p = 0.001)	0.213 (CI = +/-0.172; p = 0.022)	0.842	-13.70%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = 2020.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.043 (CI = +/-0.019; p = 0.000)	0.187 (CI = +/-0.114; p = 0.003)	0.614	-4.23%
Loss Cost	2011.2	-0.047 (CI = +/-0.021; p = 0.000)	0.176 (CI = +/-0.118; p = 0.006)	0.631	-4.55%
Loss Cost	2012.1	-0.052 (CI = +/-0.022; p = 0.000)	0.194 (CI = +/-0.119; p = 0.003)	0.658	-5.07%
Loss Cost	2012.2	-0.057 (CI = +/-0.024; p = 0.000)	0.180 (CI = +/-0.123; p = 0.007)	0.680	-5.50%
Loss Cost	2013.1	-0.064 (CI = +/-0.025; p = 0.000)	0.203 (CI = +/-0.120; p = 0.003)	0.724	-6.24%
Loss Cost	2013.2	-0.071 (CI = +/-0.027; p = 0.000)	0.185 (CI = +/-0.122; p = 0.006)	0.753	-6.83%
Loss Cost	2014.1	-0.080 (CI = +/-0.028; p = 0.000)	0.209 (CI = +/-0.120; p = 0.003)	0.786	-7.66%
Loss Cost	2014.2	-0.087 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.122; p = 0.006)	0.813	-8.37%
Loss Cost	2015.1	-0.103 (CI = +/-0.026; p = 0.000)	0.224 (CI = +/-0.098; p = 0.001)	0.896	-9.76%
Loss Cost	2015.2	-0.109 (CI = +/-0.030; p = 0.000)	0.211 (CI = +/-0.104; p = 0.002)	0.903	-10.31%
Loss Cost	2016.1	-0.119 (CI = +/-0.033; p = 0.000)	0.230 (CI = +/-0.104; p = 0.001)	0.911	-11.22%
Loss Cost	2016.2	-0.125 (CI = +/-0.040; p = 0.000)	0.219 (CI = +/-0.118; p = 0.004)	0.912	-11.75%
Severity	2011.1	0.007 (CI = +/-0.005; p = 0.011)	0.040 (CI = +/-0.031; p = 0.015)	0.437	+0.71%
Severity	2011.2	0.007 (CI = +/-0.006; p = 0.018)	0.040 (CI = +/-0.033; p = 0.020)	0.388	+0.72%
Severity	2012.1	0.008 (CI = +/-0.006; p = 0.017)	0.037 (CI = +/-0.034; p = 0.035)	0.403	+0.81%
Severity	2012.2	0.011 (CI = +/-0.006; p = 0.002)	0.046 (CI = +/-0.030; p = 0.006)	0.595	+1.09%
Severity	2013.1	0.014 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.026; p = 0.008)	0.729	+1.37%
Severity	2013.2	0.015 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.026; p = 0.004)	0.754	+1.52%
Severity	2014.1	0.013 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.025; p = 0.002)	0.767	+1.33%
Severity	2014.2	0.013 (CI = +/-0.007; p = 0.002)	0.046 (CI = +/-0.027; p = 0.004)	0.694	+1.26%
Severity	2015.1	0.009 (CI = +/-0.006; p = 0.009)	0.053 (CI = +/-0.024; p = 0.001)	0.771	+0.95%
Severity	2015.2	0.009 (CI = +/-0.008; p = 0.032)	0.051 (CI = +/-0.027; p = 0.002)	0.696	+0.87%
Severity	2016.1	0.010 (CI = +/-0.009; p = 0.043)	0.049 (CI = +/-0.030; p = 0.006)	0.699	+0.99%
Severity	2016.2	0.010 (CI = +/-0.012; p = 0.092)	0.049 (CI = +/-0.035; p = 0.015)	0.608	+1.00%
Frequency	2011.1	-0.050 (CI = +/-0.021; p = 0.000)	0.147 (CI = +/-0.127; p = 0.025)	0.589	-4.91%
Frequency	2011.2	-0.054 (CI = +/-0.023; p = 0.000)	0.136 (CI = +/-0.132; p = 0.044)	0.601	-5.23%
Frequency	2012.1	-0.060 (CI = +/-0.025; p = 0.000)	0.157 (CI = +/-0.132; p = 0.023)	0.637	-5.83%
Frequency	2012.2	-0.067 (CI = +/-0.025; p = 0.000)	0.134 (CI = +/-0.130; p = 0.044)	0.691	-6.52%
Frequency	2013.1	-0.078 (CI = +/-0.025; p = 0.000)	0.165 (CI = +/-0.118; p = 0.010)	0.774	-7.51%
Frequency	2013.2	-0.086 (CI = +/-0.025; p = 0.000)	0.143 (CI = +/-0.115; p = 0.019)	0.813	-8.23%
Frequency	2014.1	-0.093 (CI = +/-0.028; p = 0.000)	0.161 (CI = +/-0.117; p = 0.011)	0.819	-8.87%
Frequency	2014.2	-0.100 (CI = +/-0.030; p = 0.000)	0.144 (CI = +/-0.120; p = 0.024)	0.836	-9.51%
Frequency	2015.1	-0.112 (CI = +/-0.030; p = 0.000)	0.171 (CI = +/-0.111; p = 0.007)	0.876	-10.61%
Frequency	2015.2	-0.118 (CI = +/-0.035; p = 0.000)	0.160 (CI = +/-0.121; p = 0.016)	0.875	-11.09%
Frequency	2016.1	-0.129 (CI = +/-0.039; p = 0.000)	0.182 (CI = +/-0.122; p = 0.010)	0.883	-12.09%
Frequency	2016.2	-0.135 (CI = +/-0.048; p = 0.000)	0.170 (CI = +/-0.140; p = 0.025)	0.879	-12.62%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.012; p = 0.002)	0.169 (CI = +/-0.064; p = 0.000)	0.699	-2.09%
Loss Cost	2011.2	-0.023 (CI = +/-0.014; p = 0.003)	0.164 (CI = +/-0.067; p = 0.000)	0.705	-2.25%
Loss Cost	2012.1	-0.026 (CI = +/-0.015; p = 0.002)	0.175 (CI = +/-0.069; p = 0.000)	0.722	-2.61%
Loss Cost	2012.2	-0.029 (CI = +/-0.017; p = 0.002)	0.168 (CI = +/-0.072; p = 0.000)	0.734	-2.88%
Loss Cost	2013.1	-0.035 (CI = +/-0.017; p = 0.001)	0.183 (CI = +/-0.070; p = 0.000)	0.779	-3.47%
Loss Cost	2013.2	-0.040 (CI = +/-0.019; p = 0.001)	0.174 (CI = +/-0.072; p = 0.000)	0.801	-3.89%
Loss Cost	2014.1	-0.047 (CI = +/-0.021; p = 0.001)	0.188 (CI = +/-0.072; p = 0.000)	0.824	-4.55%
Loss Cost	2014.2	-0.052 (CI = +/-0.023; p = 0.001)	0.178 (CI = +/-0.074; p = 0.001)	0.846	-5.07%
Loss Cost	2015.1	-0.068 (CI = +/-0.011; p = 0.000)	0.208 (CI = +/-0.033; p = 0.000)	0.976	-6.60%
Loss Cost	2015.2	-0.070 (CI = +/-0.014; p = 0.000)	0.205 (CI = +/-0.036; p = 0.000)	0.977	-6.80%
Loss Cost	2016.1	-0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.035; p = 0.000)	0.979	-7.37%
Loss Cost	2016.2	-0.074 (CI = +/-0.022; p = 0.001)	0.217 (CI = +/-0.044; p = 0.000)	0.979	-7.17%
Severity	2011.1	0.005 (CI = +/-0.006; p = 0.123)	0.042 (CI = +/-0.033; p = 0.017)	0.342	+0.49%
Severity	2011.2	0.005 (CI = +/-0.007; p = 0.175)	0.042 (CI = +/-0.036; p = 0.025)	0.284	+0.48%
Severity	2012.1	0.006 (CI = +/-0.008; p = 0.168)	0.039 (CI = +/-0.038; p = 0.044)	0.283	+0.56%
Severity	2012.2	0.009 (CI = +/-0.008; p = 0.028)	0.048 (CI = +/-0.034; p = 0.010)	0.494	+0.91%
Severity	2013.1	0.013 (CI = +/-0.008; p = 0.004)	0.039 (CI = +/-0.031; p = 0.017)	0.631	+1.27%
Severity	2013.2	0.015 (CI = +/-0.008; p = 0.003)	0.044 (CI = +/-0.031; p = 0.011)	0.663	+1.48%
Severity	2014.1	0.012 (CI = +/-0.009; p = 0.015)	0.051 (CI = +/-0.030; p = 0.004)	0.696	+1.16%
Severity	2014.2	0.010 (CI = +/-0.010; p = 0.051)	0.048 (CI = +/-0.033; p = 0.010)	0.593	+1.04%
Severity	2015.1	0.004 (CI = +/-0.008; p = 0.269)	0.060 (CI = +/-0.024; p = 0.001)	0.810	+0.42%
Severity	2015.2	0.002 (CI = +/-0.010; p = 0.656)	0.056 (CI = +/-0.025; p = 0.001)	0.782	+0.18%
Severity	2016.1	0.001 (CI = +/-0.013; p = 0.847)	0.057 (CI = +/-0.031; p = 0.005)	0.763	+0.11%
Severity	2016.2	-0.001 (CI = +/-0.019; p = 0.896)	0.055 (CI = +/-0.038; p = 0.016)	0.705	-0.09%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	0.127 (CI = +/-0.073; p = 0.002)	0.593	-2.57%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.123 (CI = +/-0.077; p = 0.004)	0.599	-2.72%
Frequency	2012.1	-0.032 (CI = +/-0.017; p = 0.001)	0.135 (CI = +/-0.078; p = 0.002)	0.632	-3.15%
Frequency	2012.2	-0.038 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.074; p = 0.004)	0.713	-3.75%
Frequency	2013.1	-0.048 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.056; p = 0.000)	0.858	-4.69%
Frequency	2013.2	-0.054 (CI = +/-0.013; p = 0.000)	0.130 (CI = +/-0.047; p = 0.000)	0.916	-5.30%
Frequency	2014.1	-0.058 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.049; p = 0.000)	0.909	-5.64%
Frequency	2014.2	-0.062 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.049; p = 0.000)	0.924	-6.05%
Frequency	2015.1	-0.073 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.028; p = 0.000)	0.977	-6.99%
Frequency	2015.2	-0.072 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.033; p = 0.000)	0.975	-6.97%
Frequency	2016.1	-0.078 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.033; p = 0.000)	0.975	-7.47%
Frequency	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.036; p = 0.000)	0.979	-7.08%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, mobility

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.011; p = 0.032)	0.174 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.080 (CI = +/-0.023; p = 0.000)	0.982	+1.23%	-6.54%
Loss Cost	2011.2	0.017 (CI = +/-0.012; p = 0.012)	0.178 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.086 (CI = +/-0.024; p = 0.000)	0.985	+1.69%	-6.73%
Loss Cost	2012.1	0.017 (CI = +/-0.015; p = 0.030)	0.178 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.027; p = 0.000)	0.984	+1.71%	-6.74%
Loss Cost	2012.2	0.023 (CI = +/-0.018; p = 0.014)	0.183 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.030; p = 0.000)	0.986	+2.36%	-6.94%
Loss Cost	2013.1	0.021 (CI = +/-0.023; p = 0.072)	0.184 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.092 (CI = +/-0.035; p = 0.000)	0.985	+2.07%	-6.88%
Loss Cost	2013.2	0.029 (CI = +/-0.030; p = 0.055)	0.188 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.042; p = 0.000)	0.986	+2.94%	-7.06%
Loss Cost	2014.1	0.033 (CI = +/-0.042; p = 0.115)	0.187 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.106 (CI = +/-0.054; p = 0.001)	0.985	+3.32%	-7.10%
Loss Cost	2014.2	0.062 (CI = +/-0.061; p = 0.046)	0.194 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.139 (CI = +/-0.073; p = 0.002)	0.987	+6.42%	-7.41%
Loss Cost	2015.1	-0.027 (CI = +/-0.074; p = 0.423)	0.205 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.045 (CI = +/-0.081; p = 0.233)	0.994	-2.67%	-6.99%
Loss Cost	2015.2	0.090 (CI = +/-0.231; p = 0.389)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	-0.165 (CI = +/-0.239; p = 0.146)	0.995	+9.40%	-7.27%
Loss Cost	2016.1	-0.075 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.001; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.27%	-7.27%
Loss Cost	2016.2	-0.073 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.994	-7.07%	-7.07%
Severity	2011.1	0.002 (CI = +/-0.015; p = 0.816)	0.034 (CI = +/-0.037; p = 0.070)	-0.002 (CI = +/-0.002; p = 0.135)	0.007 (CI = +/-0.031; p = 0.625)	0.455	+0.17%	+0.90%
Severity	2011.2	0.000 (CI = +/-0.018; p = 0.989)	0.032 (CI = +/-0.040; p = 0.102)	-0.002 (CI = +/-0.002; p = 0.163)	0.010 (CI = +/-0.035; p = 0.552)	0.419	-0.01%	+0.98%
Severity	2012.1	0.001 (CI = +/-0.022; p = 0.912)	0.031 (CI = +/-0.042; p = 0.134)	-0.002 (CI = +/-0.002; p = 0.174)	0.008 (CI = +/-0.039; p = 0.658)	0.412	+0.12%	+0.94%
Severity	2012.2	0.011 (CI = +/-0.025; p = 0.350)	0.039 (CI = +/-0.042; p = 0.066)	-0.002 (CI = +/-0.002; p = 0.110)	-0.005 (CI = +/-0.042; p = 0.785)	0.496	+1.14%	+0.60%
Severity	2013.1	0.027 (CI = +/-0.028; p = 0.053)	0.030 (CI = +/-0.038; p = 0.113)	-0.002 (CI = +/-0.002; p = 0.061)	-0.025 (CI = +/-0.042; p = 0.223)	0.626	+2.76%	+0.24%
Severity	2013.2	0.044 (CI = +/-0.033; p = 0.013)	0.038 (CI = +/-0.037; p = 0.043)	-0.002 (CI = +/-0.002; p = 0.028)	-0.046 (CI = +/-0.046; p = 0.053)	0.690	+4.54%	-0.14%
Severity	2014.1	0.046 (CI = +/-0.047; p = 0.053)	0.038 (CI = +/-0.040; p = 0.064)	-0.002 (CI = +/-0.002; p = 0.036)	-0.048 (CI = +/-0.061; p = 0.110)	0.641	+4.72%	-0.16%
Severity	2014.2	0.063 (CI = +/-0.073; p = 0.083)	0.042 (CI = +/-0.044; p = 0.060)	-0.002 (CI = +/-0.002; p = 0.037)	-0.067 (CI = +/-0.088; p = 0.120)	0.574	+6.53%	-0.35%
Severity	2015.1	0.054 (CI = +/-0.139; p = 0.393)	0.043 (CI = +/-0.049; p = 0.080)	-0.002 (CI = +/-0.002; p = 0.051)	-0.057 (CI = +/-0.153; p = 0.411)	0.501	+5.59%	-0.31%
Severity	2015.2	0.017 (CI = +/-0.481; p = 0.935)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	-0.019 (CI = +/-0.497; p = 0.929)	0.371	+1.75%	-0.21%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.869)	0.041 (CI = +/-0.059; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.087)	NA (CI = +/-NA; p = NA)	0.428	-0.21%	-0.21%
Severity	2016.2	-0.008 (CI = +/-0.037; p = 0.625)	0.036 (CI = +/-0.065; p = 0.227)	-0.003 (CI = +/-0.003; p = 0.088)	NA (CI = +/-NA; p = NA)	0.355	-0.77%	-0.77%
Frequency	2011.1	0.011 (CI = +/-0.017; p = 0.210)	0.140 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.087 (CI = +/-0.035; p = 0.000)	0.967	+1.06%	-7.38%
Frequency	2011.2	0.017 (CI = +/-0.020; p = 0.086)	0.146 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.038; p = 0.000)	0.970	+1.70%	-7.64%
Frequency	2012.1	0.016 (CI = +/-0.024; p = 0.175)	0.147 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.042; p = 0.000)	0.969	+1.60%	-7.61%
Frequency	2012.2	0.012 (CI = +/-0.030; p = 0.398)	0.144 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.002)	0.969	+1.21%	-7.49%
Frequency	2013.1	-0.007 (CI = +/-0.032; p = 0.660)	0.154 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.049; p = 0.012)	0.977	-0.67%	-7.11%
Frequency	2013.2	-0.015 (CI = +/-0.043; p = 0.446)	0.150 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.061; p = 0.065)	0.977	-1.53%	-6.93%
Frequency	2014.1	-0.013 (CI = +/-0.061; p = 0.635)	0.150 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.079; p = 0.131)	0.974	-1.34%	-6.95%
Frequency	2014.2	-0.001 (CI = +/-0.098; p = 0.982)	0.152 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.117; p = 0.194)	0.973	-0.10%	-7.08%
Frequency	2015.1	-0.081 (CI = +/-0.167; p = 0.294)	0.162 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.184; p = 0.883)	0.975	-7.82%	-6.70%
Frequency	2015.2	0.073 (CI = +/-0.562; p = 0.769)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	-0.146 (CI = +/-0.581; p = 0.572)	0.974	+7.52%	-7.07%
Frequency	2016.1	-0.073 (CI = +/-0.034; p = 0.001)	0.170 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-7.07%	-7.07%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.009)	0.177 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	0.973	-6.35%	-6.35%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.029 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.055; p = 0.013)	0.781	+2.92%	
Loss Cost	2004.2	0.030 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.055; p = 0.007)	0.788	+3.03%	
Loss Cost	2005.1	0.029 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.056; p = 0.006)	0.775	+2.96%	
Loss Cost	2005.2	0.030 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.058; p = 0.006)	0.760	+3.00%	
Loss Cost	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.060; p = 0.008)	0.748	+3.01%	
Loss Cost	2006.2	0.031 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.061; p = 0.006)	0.740	+3.10%	
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.063; p = 0.010)	0.738	+3.18%	
Loss Cost	2007.2	0.033 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.061; p = 0.004)	0.763	+3.40%	
Loss Cost	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.063; p = 0.007)	0.763	+3.50%	
Loss Cost	2008.2	0.034 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.066; p = 0.009)	0.734	+3.50%	
Loss Cost	2009.1	0.035 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.069; p = 0.014)	0.726	+3.56%	
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.070; p = 0.010)	0.725	+3.75%	
Loss Cost	2010.1	0.035 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.072; p = 0.009)	0.705	+3.61%	
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.076; p = 0.011)	0.670	+3.66%	
Loss Cost	2011.1	0.035 (CI = +/-0.013; p = 0.000)	0.107 (CI = +/-0.080; p = 0.012)	0.648	+3.55%	
Loss Cost	2011.2	0.036 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.084; p = 0.013)	0.614	+3.65%	
Loss Cost	2012.1	0.034 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.088; p = 0.012)	0.591	+3.44%	
Loss Cost	2012.2	0.034 (CI = +/-0.018; p = 0.001)	0.118 (CI = +/-0.094; p = 0.017)	0.533	+3.47%	
Loss Cost	2013.1	0.030 (CI = +/-0.019; p = 0.005)	0.131 (CI = +/-0.095; p = 0.011)	0.522	+3.01%	
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.017)	0.127 (CI = +/-0.102; p = 0.019)	0.427	+2.85%	
Loss Cost	2014.1	0.027 (CI = +/-0.025; p = 0.041)	0.130 (CI = +/-0.110; p = 0.024)	0.413	+2.71%	
Loss Cost	2014.2	0.021 (CI = +/-0.029; p = 0.140)	0.115 (CI = +/-0.116; p = 0.051)	0.260	+2.09%	
Loss Cost	2015.1	0.015 (CI = +/-0.032; p = 0.325)	0.127 (CI = +/-0.122; p = 0.042)	0.272	+1.52%	
Loss Cost	2015.2	0.016 (CI = +/-0.040; p = 0.374)	0.130 (CI = +/-0.137; p = 0.060)	0.216	+1.65%	
Loss Cost	2016.1	0.009 (CI = +/-0.046; p = 0.671)	0.144 (CI = +/-0.148; p = 0.055)	0.245	+0.89%	
Loss Cost	2016.2	0.013 (CI = +/-0.059; p = 0.627)	0.151 (CI = +/-0.171; p = 0.075)	0.210	+1.28%	
Severity	2004.1	0.054 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.067; p = 0.654)	0.890	+5.57%	
Severity	2004.2	0.056 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.065; p = 0.408)	0.901	+5.78%	
Severity	2005.1	0.057 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.065; p = 0.537)	0.902	+5.91%	
Severity	2005.2	0.059 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.065; p = 0.370)	0.905	+6.08%	
Severity	2006.1	0.060 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.065; p = 0.505)	0.907	+6.23%	
Severity	2006.2	0.063 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.061; p = 0.250)	0.921	+6.51%	
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.059; p = 0.393)	0.928	+6.73%	
Severity	2007.2	0.067 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.057; p = 0.222)	0.933	+6.95%	
Severity	2008.1	0.069 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.056; p = 0.351)	0.939	+7.17%	
Severity	2008.2	0.070 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.058; p = 0.300)	0.934	+7.27%	
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.057; p = 0.449)	0.937	+7.48%	
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.053; p = 0.206)	0.947	+7.80%	
Severity	2010.1	0.077 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.054; p = 0.308)	0.947	+7.99%	
Severity	2010.2	0.080 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.050; p = 0.119)	0.955	+8.33%	
Severity	2011.1	0.081 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.051; p = 0.182)	0.953	+8.49%	
Severity	2011.2	0.085 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.048; p = 0.067)	0.959	+8.83%	
Severity	2012.1	0.086 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.050; p = 0.109)	0.957	+9.01%	
Severity	2012.2	0.087 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.053; p = 0.106)	0.951	+9.10%	
Severity	2013.1	0.087 (CI = +/-0.012; p = 0.000)	0.042 (CI = +/-0.057; p = 0.131)	0.943	+9.12%	
Severity	2013.2	0.087 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.061; p = 0.161)	0.930	+9.11%	
Severity	2014.1	0.089 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.065; p = 0.227)	0.921	+9.29%	
Severity	2014.2	0.085 (CI = +/-0.017; p = 0.000)	0.028 (CI = +/-0.067; p = 0.381)	0.904	+8.84%	
Severity	2015.1	0.087 (CI = +/-0.019; p = 0.000)	0.024 (CI = +/-0.073; p = 0.483)	0.890	+9.05%	
Severity	2015.2	0.090 (CI = +/-0.023; p = 0.000)	0.032 (CI = +/-0.079; p = 0.383)	0.876	+9.46%	
Severity	2016.1	0.099 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.073; p = 0.635)	0.906	+10.45%	
Severity	2016.2	0.110 (CI = +/-0.023; p = 0.000)	0.035 (CI = +/-0.067; p = 0.256)	0.931	+11.64%	
Frequency	2004.1	-0.025 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.067; p = 0.100)	0.643	-2.52%	
Frequency	2004.2	-0.026 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.069; p = 0.140)	0.646	-2.60%	
Frequency	2005.1	-0.028 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.067; p = 0.070)	0.682	-2.78%	
Frequency	2005.2	-0.029 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.068; p = 0.109)	0.691	-2.90%	
Frequency	2006.1	-0.031 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.068; p = 0.073)	0.700	-3.04%	
Frequency	2006.2	-0.033 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.068; p = 0.121)	0.718	-3.21%	
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.070; p = 0.089)	0.719	-3.33%	
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.072; p = 0.098)	0.701	-3.32%	
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.074; p = 0.083)	0.691	-3.43%	
Frequency	2008.2	-0.036 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.077; p = 0.115)	0.683	-3.51%	
Frequency	2009.1	-0.037 (CI = +/-0.011; p = 0.000)	0.067 (CI = +/-0.080; p = 0.093)	0.676	-3.65%	
Frequency	2009.2	-0.038 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.083; p = 0.131)	0.670	-3.76%	
Frequency	2010.1	-0.041 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.082; p = 0.074)	0.695	-4.05%	
Frequency	2010.2	-0.044 (CI = +/-0.013; p = 0.000)	0.064 (CI = +/-0.084; p = 0.127)	0.710	-4.31%	
Frequency	2011.1	-0.047 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.085; p = 0.089)	0.713	-4.56%	
Frequency	2011.2	-0.049 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.089; p = 0.139)	0.711	-4.76%	
Frequency	2012.1	-0.052 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.090; p = 0.088)	0.724	-5.10%	
Frequency	2012.2	-0.053 (CI = +/-0.019; p = 0.000)	0.075 (CI = +/-0.096; p = 0.116)	0.703	-5.16%	
Frequency	2013.1	-0.058 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.097; p = 0.071)	0.718	-5.60%	
Frequency	2013.2	-0.059 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.105; p = 0.105)	0.701	-5.73%	
Frequency	2014.1	-0.062 (CI = +/-0.026; p = 0.000)	0.092 (CI = +/-0.111; p = 0.097)	0.674	-6.02%	
Frequency	2014.2	-0.064 (CI = +/-0.030; p = 0.001)	0.087 (CI = +/-0.122; p = 0.144)	0.653	-6.20%	
Frequency	2015.1	-0.072 (CI = +/-0.033; p = 0.001)	0.103 (CI = +/-0.125; p = 0.096)	0.668	-6.90%	
Frequency	2015.2	-0.074 (CI = +/-0.041; p = 0.003)	0.098 (CI = +/-0.140; p = 0.148)	0.644	-7.14%	
Frequency	2016.1	-0.091 (CI = +/-0.040; p = 0.001)	0.128 (CI = +/-0.127; p = 0.049)	0.753	-8.65%	
Frequency	2016.2	-0.097 (CI = +/-0.050; p = 0.003)	0.116 (CI = +/-0.144; p = 0.100)	0.747	-9.27%	

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.029 (CI = +/-0.006; p = 0.000)	0.742	+2.92%
Loss Cost	2004.2	0.029 (CI = +/-0.006; p = 0.000)	0.739	+2.99%
Loss Cost	2005.1	0.029 (CI = +/-0.007; p = 0.000)	0.718	+2.96%
Loss Cost	2005.2	0.029 (CI = +/-0.007; p = 0.000)	0.697	+2.95%
Loss Cost	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.685	+3.01%
Loss Cost	2006.2	0.030 (CI = +/-0.008; p = 0.000)	0.668	+3.04%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.673	+3.18%
Loss Cost	2007.2	0.033 (CI = +/-0.009; p = 0.000)	0.680	+3.33%
Loss Cost	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.689	+3.50%
Loss Cost	2008.2	0.034 (CI = +/-0.010; p = 0.000)	0.655	+3.42%
Loss Cost	2009.1	0.035 (CI = +/-0.011; p = 0.000)	0.652	+3.56%
Loss Cost	2009.2	0.036 (CI = +/-0.012; p = 0.000)	0.635	+3.65%
Loss Cost	2010.1	0.035 (CI = +/-0.013; p = 0.000)	0.599	+3.61%
Loss Cost	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.555	+3.53%
Loss Cost	2011.1	0.035 (CI = +/-0.015; p = 0.000)	0.520	+3.55%
Loss Cost	2011.2	0.034 (CI = +/-0.017; p = 0.000)	0.471	+3.48%
Loss Cost	2012.1	0.034 (CI = +/-0.019; p = 0.002)	0.423	+3.44%
Loss Cost	2012.2	0.032 (CI = +/-0.021; p = 0.005)	0.353	+3.25%
Loss Cost	2013.1	0.030 (CI = +/-0.024; p = 0.018)	0.277	+3.01%
Loss Cost	2013.2	0.025 (CI = +/-0.026; p = 0.059)	0.177	+2.55%
Loss Cost	2014.1	0.027 (CI = +/-0.030; p = 0.078)	0.160	+2.71%
Loss Cost	2014.2	0.017 (CI = +/-0.032; p = 0.269)	0.026	+1.73%
Loss Cost	2015.1	0.015 (CI = +/-0.038; p = 0.401)	-0.020	+1.52%
Loss Cost	2015.2	0.011 (CI = +/-0.045; p = 0.601)	-0.069	+1.10%
Loss Cost	2016.1	0.009 (CI = +/-0.055; p = 0.722)	-0.095	+0.89%
Loss Cost	2016.2	0.004 (CI = +/-0.068; p = 0.905)	-0.123	+0.36%
Severity	2004.1	0.054 (CI = +/-0.007; p = 0.000)	0.893	+5.57%
Severity	2004.2	0.056 (CI = +/-0.007; p = 0.000)	0.902	+5.77%
Severity	2005.1	0.057 (CI = +/-0.007; p = 0.000)	0.903	+5.91%
Severity	2005.2	0.059 (CI = +/-0.007; p = 0.000)	0.905	+6.06%
Severity	2006.1	0.060 (CI = +/-0.007; p = 0.000)	0.908	+6.23%
Severity	2006.2	0.063 (CI = +/-0.007; p = 0.000)	0.920	+6.49%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	0.929	+6.73%
Severity	2007.2	0.067 (CI = +/-0.007; p = 0.000)	0.932	+6.93%
Severity	2008.1	0.069 (CI = +/-0.007; p = 0.000)	0.939	+7.17%
Severity	2008.2	0.070 (CI = +/-0.008; p = 0.000)	0.933	+7.24%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	0.938	+7.48%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	0.945	+7.76%
Severity	2010.1	0.077 (CI = +/-0.008; p = 0.000)	0.946	+7.99%
Severity	2010.2	0.080 (CI = +/-0.008; p = 0.000)	0.951	+8.27%
Severity	2011.1	0.081 (CI = +/-0.009; p = 0.000)	0.951	+8.49%
Severity	2011.2	0.084 (CI = +/-0.009; p = 0.000)	0.953	+8.76%
Severity	2012.1	0.086 (CI = +/-0.010; p = 0.000)	0.953	+9.01%
Severity	2012.2	0.086 (CI = +/-0.011; p = 0.000)	0.945	+9.02%
Severity	2013.1	0.087 (CI = +/-0.012; p = 0.000)	0.937	+9.12%
Severity	2013.2	0.086 (CI = +/-0.014; p = 0.000)	0.924	+9.00%
Severity	2014.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.29%
Severity	2014.2	0.084 (CI = +/-0.016; p = 0.000)	0.905	+8.75%
Severity	2015.1	0.087 (CI = +/-0.019; p = 0.000)	0.895	+9.05%
Severity	2015.2	0.089 (CI = +/-0.022; p = 0.000)	0.878	+9.32%
Severity	2016.1	0.099 (CI = +/-0.022; p = 0.000)	0.914	+10.45%
Severity	2016.2	0.108 (CI = +/-0.023; p = 0.000)	0.927	+11.40%
Frequency	2004.1	-0.025 (CI = +/-0.007; p = 0.000)	0.623	-2.52%
Frequency	2004.2	-0.027 (CI = +/-0.007; p = 0.000)	0.631	-2.62%
Frequency	2005.1	-0.028 (CI = +/-0.007; p = 0.000)	0.656	-2.78%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.673	-2.93%
Frequency	2006.1	-0.031 (CI = +/-0.008; p = 0.000)	0.674	-3.04%
Frequency	2006.2	-0.033 (CI = +/-0.008; p = 0.000)	0.702	-3.24%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.697	-3.33%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.678	-3.37%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.662	-3.43%
Frequency	2008.2	-0.036 (CI = +/-0.011; p = 0.000)	0.661	-3.56%
Frequency	2009.1	-0.037 (CI = +/-0.011; p = 0.000)	0.646	-3.65%
Frequency	2009.2	-0.039 (CI = +/-0.012; p = 0.000)	0.648	-3.82%
Frequency	2010.1	-0.041 (CI = +/-0.013; p = 0.000)	0.658	-4.05%
Frequency	2010.2	-0.045 (CI = +/-0.014; p = 0.000)	0.688	-4.38%
Frequency	2011.1	-0.047 (CI = +/-0.015; p = 0.000)	0.679	-4.56%
Frequency	2011.2	-0.050 (CI = +/-0.016; p = 0.000)	0.689	-4.85%
Frequency	2012.1	-0.052 (CI = +/-0.017; p = 0.000)	0.686	-5.10%
Frequency	2012.2	-0.054 (CI = +/-0.019; p = 0.000)	0.669	-5.29%
Frequency	2013.1	-0.058 (CI = +/-0.021; p = 0.000)	0.665	-5.60%
Frequency	2013.2	-0.061 (CI = +/-0.024; p = 0.000)	0.657	-5.92%
Frequency	2014.1	-0.062 (CI = +/-0.028; p = 0.000)	0.618	-6.02%
Frequency	2014.2	-0.067 (CI = +/-0.031; p = 0.001)	0.610	-6.45%
Frequency	2015.1	-0.072 (CI = +/-0.036; p = 0.001)	0.596	-6.90%
Frequency	2015.2	-0.078 (CI = +/-0.042; p = 0.002)	0.591	-7.52%
Frequency	2016.1	-0.091 (CI = +/-0.048; p = 0.002)	0.633	-8.65%
Frequency	2016.2	-0.104 (CI = +/-0.055; p = 0.002)	0.665	-9.91%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.021 (CI = +/-0.013; p = 0.002)	0.015 (CI = +/-0.023; p = 0.193)	0.748	+2.14%	+3.70%
Loss Cost	2004.2	0.022 (CI = +/-0.014; p = 0.003)	0.013 (CI = +/-0.025; p = 0.276)	0.741	+2.28%	+3.65%
Loss Cost	2005.1	0.020 (CI = +/-0.016; p = 0.012)	0.016 (CI = +/-0.026; p = 0.218)	0.723	+2.06%	+3.72%
Loss Cost	2005.2	0.019 (CI = +/-0.017; p = 0.037)	0.018 (CI = +/-0.028; p = 0.190)	0.705	+1.88%	+3.77%
Loss Cost	2006.1	0.019 (CI = +/-0.020; p = 0.058)	0.018 (CI = +/-0.030; p = 0.229)	0.690	+1.90%	+3.76%
Loss Cost	2006.2	0.018 (CI = +/-0.022; p = 0.106)	0.019 (CI = +/-0.033; p = 0.243)	0.673	+1.81%	+3.78%
Loss Cost	2007.1	0.022 (CI = +/-0.025; p = 0.088)	0.015 (CI = +/-0.036; p = 0.401)	0.670	+2.17%	+3.71%
Loss Cost	2007.2	0.027 (CI = +/-0.028; p = 0.065)	0.009 (CI = +/-0.039; p = 0.645)	0.670	+2.70%	+3.62%
Loss Cost	2008.1	0.035 (CI = +/-0.032; p = 0.038)	0.000 (CI = +/-0.043; p = 0.991)	0.676	+3.52%	+3.49%
Loss Cost	2008.2	0.029 (CI = +/-0.038; p = 0.128)	0.006 (CI = +/-0.049; p = 0.812)	0.640	+2.97%	+3.56%
Loss Cost	2009.1	0.038 (CI = +/-0.046; p = 0.096)	-0.004 (CI = +/-0.057; p = 0.874)	0.637	+3.92%	+3.46%
Loss Cost	2009.2	0.047 (CI = +/-0.056; p = 0.096)	-0.014 (CI = +/-0.067; p = 0.667)	0.622	+4.85%	+3.38%
Loss Cost	2010.1	0.049 (CI = +/-0.073; p = 0.171)	-0.016 (CI = +/-0.083; p = 0.688)	0.583	+5.07%	+3.37%
Loss Cost	2010.2	0.046 (CI = +/-0.098; p = 0.338)	-0.013 (CI = +/-0.109; p = 0.809)	0.533	+4.71%	+3.39%
Loss Cost	2011.1	0.061 (CI = +/-0.142; p = 0.381)	-0.028 (CI = +/-0.152; p = 0.705)	0.497	+6.26%	+3.34%
Loss Cost	2011.2	0.072 (CI = +/-0.235; p = 0.524)	-0.040 (CI = +/-0.244; p = 0.735)	0.444	+7.50%	+3.31%
Loss Cost	2012.1	0.150 (CI = +/-0.510; p = 0.542)	-0.118 (CI = +/-0.518; p = 0.635)	0.396	+16.20%	+3.25%
Severity	2004.1	0.022 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.012; p = 0.000)	0.976	+2.18%	+9.08%
Severity	2004.2	0.023 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.013; p = 0.000)	0.976	+2.32%	+9.03%
Severity	2005.1	0.022 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.014; p = 0.000)	0.975	+2.27%	+9.05%
Severity	2005.2	0.022 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.015; p = 0.000)	0.974	+2.22%	+9.06%
Severity	2006.1	0.022 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.016; p = 0.000)	0.973	+2.18%	+9.07%
Severity	2006.2	0.024 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.017; p = 0.000)	0.973	+2.43%	+9.01%
Severity	2007.1	0.026 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.019; p = 0.000)	0.972	+2.65%	+8.96%
Severity	2007.2	0.026 (CI = +/-0.015; p = 0.001)	0.060 (CI = +/-0.021; p = 0.000)	0.971	+2.64%	+8.97%
Severity	2008.1	0.028 (CI = +/-0.017; p = 0.003)	0.057 (CI = +/-0.023; p = 0.000)	0.969	+2.86%	+8.93%
Severity	2008.2	0.020 (CI = +/-0.019; p = 0.046)	0.067 (CI = +/-0.025; p = 0.000)	0.971	+1.98%	+9.05%
Severity	2009.1	0.019 (CI = +/-0.023; p = 0.102)	0.068 (CI = +/-0.029; p = 0.000)	0.969	+1.94%	+9.06%
Severity	2009.2	0.021 (CI = +/-0.029; p = 0.147)	0.066 (CI = +/-0.034; p = 0.001)	0.967	+2.12%	+9.04%
Severity	2010.1	0.017 (CI = +/-0.037; p = 0.344)	0.070 (CI = +/-0.043; p = 0.003)	0.964	+1.74%	+9.07%
Severity	2010.2	0.020 (CI = +/-0.050; p = 0.415)	0.067 (CI = +/-0.055; p = 0.021)	0.962	+2.01%	+9.05%
Severity	2011.1	0.012 (CI = +/-0.073; p = 0.735)	0.075 (CI = +/-0.078; p = 0.058)	0.958	+1.20%	+9.08%
Severity	2011.2	0.018 (CI = +/-0.120; p = 0.759)	0.069 (CI = +/-0.125; p = 0.257)	0.954	+1.78%	+9.07%
Severity	2012.1	0.080 (CI = +/-0.259; p = 0.521)	0.006 (CI = +/-0.263; p = 0.960)	0.950	+8.33%	+9.02%
Frequency	2004.1	0.000 (CI = +/-0.012; p = 0.948)	-0.050 (CI = +/-0.021; p = 0.000)	0.775	-0.04%	-4.93%
Frequency	2004.2	0.000 (CI = +/-0.013; p = 0.951)	-0.050 (CI = +/-0.023; p = 0.000)	0.771	-0.04%	-4.93%
Frequency	2005.1	-0.002 (CI = +/-0.014; p = 0.777)	-0.048 (CI = +/-0.024; p = 0.000)	0.772	-0.20%	-4.89%
Frequency	2005.2	-0.003 (CI = +/-0.016; p = 0.677)	-0.046 (CI = +/-0.026; p = 0.001)	0.770	-0.33%	-4.85%
Frequency	2006.1	-0.003 (CI = +/-0.018; p = 0.751)	-0.047 (CI = +/-0.028; p = 0.002)	0.764	-0.28%	-4.86%
Frequency	2006.2	-0.006 (CI = +/-0.020; p = 0.541)	-0.043 (CI = +/-0.030; p = 0.006)	0.767	-0.60%	-4.80%
Frequency	2007.1	-0.005 (CI = +/-0.023; p = 0.677)	-0.045 (CI = +/-0.033; p = 0.010)	0.758	-0.47%	-4.82%
Frequency	2007.2	0.001 (CI = +/-0.026; p = 0.965)	-0.051 (CI = +/-0.036; p = 0.007)	0.750	+0.05%	-4.91%
Frequency	2008.1	0.006 (CI = +/-0.030; p = 0.664)	-0.058 (CI = +/-0.040; p = 0.007)	0.743	+0.64%	-4.99%
Frequency	2008.2	0.010 (CI = +/-0.035; p = 0.575)	-0.061 (CI = +/-0.045; p = 0.010)	0.736	+0.98%	-5.03%
Frequency	2009.1	0.019 (CI = +/-0.042; p = 0.352)	-0.072 (CI = +/-0.052; p = 0.009)	0.731	+1.95%	-5.13%
Frequency	2009.2	0.026 (CI = +/-0.052; p = 0.302)	-0.080 (CI = +/-0.062; p = 0.014)	0.725	+2.68%	-5.19%
Frequency	2010.1	0.032 (CI = +/-0.067; p = 0.325)	-0.086 (CI = +/-0.077; p = 0.030)	0.718	+3.28%	-5.23%
Frequency	2010.2	0.026 (CI = +/-0.090; p = 0.550)	-0.080 (CI = +/-0.100; p = 0.111)	0.713	+2.65%	-5.20%
Frequency	2011.1	0.049 (CI = +/-0.130; p = 0.439)	-0.103 (CI = +/-0.139; p = 0.137)	0.701	+5.00%	-5.27%
Frequency	2011.2	0.055 (CI = +/-0.214; p = 0.597)	-0.109 (CI = +/-0.223; p = 0.317)	0.690	+5.62%	-5.28%
Frequency	2012.1	0.070 (CI = +/-0.468; p = 0.755)	-0.125 (CI = +/-0.475; p = 0.586)	0.673	+7.27%	-5.29%

Property Damage

Coverage = PD

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.018 (CI = +/-0.012; p = 0.005)	0.027 (CI = +/-0.024; p = 0.027)	0.782	+1.85%	+4.65%
Loss Cost	2004.2	0.019 (CI = +/-0.014; p = 0.007)	0.026 (CI = +/-0.025; p = 0.047)	0.776	+1.96%	+4.60%
Loss Cost	2005.1	0.017 (CI = +/-0.015; p = 0.026)	0.029 (CI = +/-0.027; p = 0.034)	0.763	+1.72%	+4.69%
Loss Cost	2005.2	0.015 (CI = +/-0.016; p = 0.075)	0.032 (CI = +/-0.028; p = 0.029)	0.749	+1.49%	+4.76%
Loss Cost	2006.1	0.015 (CI = +/-0.018; p = 0.118)	0.032 (CI = +/-0.031; p = 0.040)	0.738	+1.47%	+4.77%
Loss Cost	2006.2	0.013 (CI = +/-0.021; p = 0.205)	0.034 (CI = +/-0.033; p = 0.046)	0.724	+1.33%	+4.81%
Loss Cost	2007.1	0.016 (CI = +/-0.024; p = 0.171)	0.030 (CI = +/-0.036; p = 0.099)	0.721	+1.64%	+4.74%
Loss Cost	2007.2	0.021 (CI = +/-0.027; p = 0.127)	0.025 (CI = +/-0.040; p = 0.212)	0.721	+2.10%	+4.64%
Loss Cost	2008.1	0.028 (CI = +/-0.031; p = 0.075)	0.016 (CI = +/-0.044; p = 0.454)	0.727	+2.84%	+4.50%
Loss Cost	2008.2	0.022 (CI = +/-0.037; p = 0.234)	0.023 (CI = +/-0.049; p = 0.330)	0.701	+2.18%	+4.61%
Loss Cost	2009.1	0.029 (CI = +/-0.044; p = 0.177)	0.015 (CI = +/-0.056; p = 0.596)	0.697	+2.99%	+4.50%
Loss Cost	2009.2	0.037 (CI = +/-0.054; p = 0.173)	0.006 (CI = +/-0.067; p = 0.842)	0.684	+3.75%	+4.42%
Loss Cost	2010.1	0.036 (CI = +/-0.070; p = 0.290)	0.007 (CI = +/-0.083; p = 0.862)	0.653	+3.70%	+4.42%
Loss Cost	2010.2	0.029 (CI = +/-0.095; p = 0.524)	0.014 (CI = +/-0.107; p = 0.779)	0.613	+2.97%	+4.47%
Loss Cost	2011.1	0.038 (CI = +/-0.138; p = 0.565)	0.005 (CI = +/-0.150; p = 0.944)	0.583	+3.90%	+4.43%
Loss Cost	2011.2	0.040 (CI = +/-0.228; p = 0.717)	0.004 (CI = +/-0.240; p = 0.974)	0.539	+4.03%	+4.43%
Loss Cost	2012.1	0.094 (CI = +/-0.498; p = 0.692)	-0.051 (CI = +/-0.508; p = 0.832)	0.498	+9.83%	+4.37%
Severity	2004.1	0.022 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.013; p = 0.000)	0.970	+2.25%	+8.83%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.014; p = 0.000)	0.970	+2.40%	+8.77%
Severity	2005.1	0.023 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.015; p = 0.000)	0.969	+2.36%	+8.78%
Severity	2005.2	0.023 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.016; p = 0.000)	0.967	+2.32%	+8.80%
Severity	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.017; p = 0.000)	0.965	+2.29%	+8.80%
Severity	2006.2	0.025 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.019; p = 0.000)	0.966	+2.56%	+8.73%
Severity	2007.1	0.028 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.020; p = 0.000)	0.965	+2.80%	+8.67%
Severity	2007.2	0.028 (CI = +/-0.015; p = 0.001)	0.055 (CI = +/-0.022; p = 0.000)	0.963	+2.81%	+8.67%
Severity	2008.1	0.030 (CI = +/-0.018; p = 0.002)	0.052 (CI = +/-0.025; p = 0.000)	0.961	+3.07%	+8.62%
Severity	2008.2	0.022 (CI = +/-0.020; p = 0.032)	0.062 (CI = +/-0.026; p = 0.000)	0.963	+2.19%	+8.76%
Severity	2009.1	0.022 (CI = +/-0.024; p = 0.072)	0.062 (CI = +/-0.031; p = 0.000)	0.960	+2.19%	+8.76%
Severity	2009.2	0.024 (CI = +/-0.030; p = 0.106)	0.060 (CI = +/-0.036; p = 0.003)	0.957	+2.43%	+8.74%
Severity	2010.1	0.021 (CI = +/-0.038; p = 0.265)	0.063 (CI = +/-0.045; p = 0.009)	0.954	+2.11%	+8.76%
Severity	2010.2	0.025 (CI = +/-0.052; p = 0.327)	0.059 (CI = +/-0.058; p = 0.047)	0.950	+2.50%	+8.74%
Severity	2011.1	0.018 (CI = +/-0.075; p = 0.615)	0.066 (CI = +/-0.081; p = 0.106)	0.945	+1.83%	+8.77%
Severity	2011.2	0.027 (CI = +/-0.124; p = 0.649)	0.057 (CI = +/-0.130; p = 0.366)	0.939	+2.73%	+8.75%
Severity	2012.1	0.097 (CI = +/-0.267; p = 0.449)	-0.014 (CI = +/-0.272; p = 0.915)	0.933	+10.17%	+8.67%
Frequency	2004.1	-0.004 (CI = +/-0.010; p = 0.414)	-0.035 (CI = +/-0.019; p = 0.001)	0.735	-0.39%	-3.84%
Frequency	2004.2	-0.004 (CI = +/-0.011; p = 0.420)	-0.035 (CI = +/-0.020; p = 0.001)	0.730	-0.43%	-3.83%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.279)	-0.032 (CI = +/-0.021; p = 0.004)	0.736	-0.63%	-3.76%
Frequency	2005.2	-0.008 (CI = +/-0.013; p = 0.213)	-0.030 (CI = +/-0.022; p = 0.011)	0.737	-0.80%	-3.71%
Frequency	2006.1	-0.008 (CI = +/-0.015; p = 0.264)	-0.030 (CI = +/-0.024; p = 0.018)	0.728	-0.81%	-3.70%
Frequency	2006.2	-0.012 (CI = +/-0.016; p = 0.135)	-0.025 (CI = +/-0.026; p = 0.057)	0.740	-1.20%	-3.61%
Frequency	2007.1	-0.011 (CI = +/-0.018; p = 0.212)	-0.025 (CI = +/-0.028; p = 0.073)	0.726	-1.13%	-3.62%
Frequency	2007.2	-0.007 (CI = +/-0.021; p = 0.495)	-0.031 (CI = +/-0.030; p = 0.048)	0.711	-0.70%	-3.71%
Frequency	2008.1	-0.002 (CI = +/-0.024; p = 0.852)	-0.036 (CI = +/-0.034; p = 0.035)	0.697	-0.22%	-3.79%
Frequency	2008.2	0.000 (CI = +/-0.029; p = 0.991)	-0.039 (CI = +/-0.038; p = 0.047)	0.684	-0.02%	-3.82%
Frequency	2009.1	0.008 (CI = +/-0.034; p = 0.636)	-0.048 (CI = +/-0.044; p = 0.033)	0.674	+0.79%	-3.92%
Frequency	2009.2	0.013 (CI = +/-0.042; p = 0.532)	-0.053 (CI = +/-0.052; p = 0.044)	0.663	+1.29%	-3.97%
Frequency	2010.1	0.015 (CI = +/-0.054; p = 0.557)	-0.056 (CI = +/-0.064; p = 0.082)	0.653	+1.56%	-3.99%
Frequency	2010.2	0.005 (CI = +/-0.073; p = 0.896)	-0.045 (CI = +/-0.083; p = 0.270)	0.652	+0.46%	-3.93%
Frequency	2011.1	0.020 (CI = +/-0.106; p = 0.692)	-0.061 (CI = +/-0.115; p = 0.279)	0.630	+2.03%	-3.99%
Frequency	2011.2	0.013 (CI = +/-0.175; p = 0.880)	-0.053 (CI = +/-0.184; p = 0.547)	0.614	+1.27%	-3.97%
Frequency	2012.1	-0.003 (CI = +/-0.383; p = 0.986)	-0.037 (CI = +/-0.390; p = 0.841)	0.587	-0.31%	-3.96%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.797	+3.38%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.802	+3.51%
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.785	+3.50%
Loss Cost	2005.2	0.035 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.769	+3.53%
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.765	+3.64%
Loss Cost	2006.2	0.037 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.755	+3.73%
Loss Cost	2007.1	0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.774	+3.96%
Loss Cost	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.796	+4.22%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.825	+4.53%
Loss Cost	2008.2	0.044 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.803	+4.52%
Loss Cost	2009.1	0.047 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.822	+4.82%
Loss Cost	2009.2	0.049 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.827	+5.06%
Loss Cost	2010.1	0.050 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.812	+5.17%
Loss Cost	2010.2	0.051 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.790	+5.24%
Loss Cost	2011.1	0.053 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.784	+5.47%
Loss Cost	2011.2	0.055 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.765	+5.64%
Loss Cost	2012.1	0.057 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.751	+5.88%
Loss Cost	2012.2	0.058 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.717	+5.97%
Loss Cost	2013.1	0.059 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.677	+6.05%
Loss Cost	2013.2	0.057 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.613	+5.86%
Loss Cost	2014.1	0.066 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.664	+6.78%
Loss Cost	2014.2	0.058 (CI = +/-0.031; p = 0.002)	0.008 (CI = +/-0.004; p = 0.002)	0.583	+5.99%
Loss Cost	2015.1	0.064 (CI = +/-0.036; p = 0.003)	0.008 (CI = +/-0.004; p = 0.002)	0.580	+6.63%
Loss Cost	2015.2	0.070 (CI = +/-0.045; p = 0.007)	0.008 (CI = +/-0.005; p = 0.004)	0.560	+7.21%
Loss Cost	2016.1	0.083 (CI = +/-0.054; p = 0.007)	0.009 (CI = +/-0.005; p = 0.004)	0.601	+8.69%
Loss Cost	2016.2	0.098 (CI = +/-0.068; p = 0.011)	0.010 (CI = +/-0.006; p = 0.005)	0.623	+10.33%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.003; p = 0.004)	0.915	+5.05%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.003; p = 0.005)	0.922	+5.25%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.007)	0.922	+5.39%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.010)	0.923	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.014)	0.924	+5.70%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.018)	0.933	+5.97%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.024)	0.939	+6.23%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.034)	0.941	+6.43%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.048)	0.946	+6.70%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.059)	0.941	+6.74%
Severity	2009.1	0.068 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.085)	0.944	+7.01%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.124)	0.949	+7.32%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.175)	0.949	+7.57%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.256)	0.952	+7.91%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.346)	0.951	+8.16%
Severity	2011.2	0.081 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.479)	0.952	+8.49%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.628)	0.951	+8.80%
Severity	2012.2	0.084 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.639)	0.942	+8.79%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.705)	0.933	+8.90%
Severity	2013.2	0.083 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.641)	0.919	+8.69%
Severity	2014.1	0.087 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.003; p = 0.789)	0.911	+9.07%
Severity	2014.2	0.078 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.495)	0.901	+8.15%
Severity	2015.1	0.082 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.623)	0.887	+8.52%
Severity	2015.2	0.085 (CI = +/-0.036; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.738)	0.866	+8.86%
Severity	2016.1	0.103 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.004; p = 0.760)	0.905	+10.89%
Severity	2016.2	0.122 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.003; p = 0.324)	0.928	+13.01%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.913	-1.59%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.915	-1.66%
Frequency	2005.1	-0.018 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.927	-1.79%
Frequency	2005.2	-0.019 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.934	-1.90%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.933	-1.95%
Frequency	2006.2	-0.021 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.947	-2.11%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.945	-2.14%
Frequency	2007.2	-0.021 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.943	-2.08%
Frequency	2008.1	-0.021 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.940	-2.04%
Frequency	2008.2	-0.021 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.939	-2.08%
Frequency	2009.1	-0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.936	-2.05%
Frequency	2009.2	-0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.935	-2.11%
Frequency	2010.1	-0.023 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.936	-2.23%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.946	-2.48%
Frequency	2011.1	-0.025 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.943	-2.48%
Frequency	2011.2	-0.027 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.943	-2.63%
Frequency	2012.1	-0.027 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.940	-2.68%
Frequency	2012.2	-0.026 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.937	-2.59%
Frequency	2013.1	-0.027 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.933	-2.62%
Frequency	2013.2	-0.026 (CI = +/-0.015; p = 0.002)	0.008 (CI = +/-0.002; p = 0.000)	0.928	-2.60%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.016)	0.009 (CI = +/-0.002; p = 0.000)	0.931	-2.10%
Frequency	2014.2	-0.020 (CI = +/-0.020; p = 0.046)	0.009 (CI = +/-0.003; p = 0.000)	0.926	-2.00%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.132)	0.009 (CI = +/-0.003; p = 0.000)	0.922	-1.74%
Frequency	2015.2	-0.015 (CI = +/-0.030; p = 0.273)	0.009 (CI = +/-0.003; p = 0.000)	0.917	-1.52%
Frequency	2016.1	-0.020 (CI = +/-0.038; p = 0.253)	0.009 (CI = +/-0.004; p = 0.001)	0.915	-1.99%
Frequency	2016.2	-0.024 (CI = +/-0.050; p = 0.290)	0.008 (CI = +/-0.004; p = 0.002)	0.909	-2.37%

Property Damage

Coverage = PD

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.802	+3.37%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.808	+3.49%
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.791	+3.49%
Loss Cost	2005.2	0.035 (CI = +/-0.007; p = 0.000)	0.777	+3.52%
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.774	+3.63%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.766	+3.71%
Loss Cost	2007.1	0.039 (CI = +/-0.008; p = 0.000)	0.785	+3.94%
Loss Cost	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.809	+4.20%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.838	+4.50%
Loss Cost	2008.2	0.044 (CI = +/-0.009; p = 0.000)	0.818	+4.49%
Loss Cost	2009.1	0.047 (CI = +/-0.009; p = 0.000)	0.838	+4.79%
Loss Cost	2009.2	0.049 (CI = +/-0.010; p = 0.000)	0.844	+5.02%
Loss Cost	2010.1	0.050 (CI = +/-0.011; p = 0.000)	0.831	+5.13%
Loss Cost	2010.2	0.051 (CI = +/-0.012; p = 0.000)	0.811	+5.19%
Loss Cost	2011.1	0.053 (CI = +/-0.013; p = 0.000)	0.806	+5.42%
Loss Cost	2011.2	0.054 (CI = +/-0.015; p = 0.000)	0.790	+5.58%
Loss Cost	2012.1	0.057 (CI = +/-0.017; p = 0.000)	0.777	+5.82%
Loss Cost	2012.2	0.057 (CI = +/-0.019; p = 0.000)	0.745	+5.89%
Loss Cost	2013.1	0.058 (CI = +/-0.022; p = 0.000)	0.706	+5.95%
Loss Cost	2013.2	0.056 (CI = +/-0.026; p = 0.001)	0.640	+5.75%
Loss Cost	2014.1	0.064 (CI = +/-0.028; p = 0.001)	0.689	+6.64%
Loss Cost	2014.2	0.056 (CI = +/-0.032; p = 0.003)	0.591	+5.81%
Loss Cost	2015.1	0.062 (CI = +/-0.039; p = 0.007)	0.574	+6.40%
Loss Cost	2015.2	0.067 (CI = +/-0.050; p = 0.016)	0.529	+6.92%
Loss Cost	2016.1	0.080 (CI = +/-0.062; p = 0.020)	0.557	+8.32%
Loss Cost	2016.2	0.094 (CI = +/-0.083; p = 0.034)	0.552	+9.86%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.875	+5.05%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.885	+5.25%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.885	+5.39%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.886	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.887	+5.71%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	0.901	+5.98%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.911	+6.24%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.913	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.921	+6.70%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.912	+6.74%
Severity	2009.1	0.068 (CI = +/-0.009; p = 0.000)	0.917	+7.01%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.924	+7.32%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.925	+7.57%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.930	+7.91%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.928	+8.15%
Severity	2011.2	0.081 (CI = +/-0.012; p = 0.000)	0.929	+8.48%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.927	+8.79%
Severity	2012.2	0.084 (CI = +/-0.015; p = 0.000)	0.912	+8.77%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.896	+8.88%
Severity	2013.2	0.083 (CI = +/-0.020; p = 0.000)	0.870	+8.66%
Severity	2014.1	0.086 (CI = +/-0.024; p = 0.000)	0.855	+9.03%
Severity	2014.2	0.078 (CI = +/-0.025; p = 0.000)	0.823	+8.07%
Severity	2015.1	0.081 (CI = +/-0.031; p = 0.000)	0.792	+8.41%
Severity	2015.2	0.083 (CI = +/-0.040; p = 0.002)	0.744	+8.71%
Severity	2016.1	0.102 (CI = +/-0.042; p = 0.001)	0.830	+10.70%
Severity	2016.2	0.120 (CI = +/-0.046; p = 0.001)	0.879	+12.78%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.722	-1.61%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.731	-1.67%
Frequency	2005.1	-0.018 (CI = +/-0.004; p = 0.000)	0.774	-1.80%
Frequency	2005.2	-0.019 (CI = +/-0.004; p = 0.000)	0.801	-1.92%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.797	-1.97%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.849	-2.13%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.838	-2.16%
Frequency	2007.2	-0.021 (CI = +/-0.004; p = 0.000)	0.817	-2.10%
Frequency	2008.1	-0.021 (CI = +/-0.005; p = 0.000)	0.794	-2.06%
Frequency	2008.2	-0.021 (CI = +/-0.005; p = 0.000)	0.782	-2.11%
Frequency	2009.1	-0.021 (CI = +/-0.005; p = 0.000)	0.753	-2.08%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.742	-2.14%
Frequency	2010.1	-0.023 (CI = +/-0.006; p = 0.000)	0.749	-2.27%
Frequency	2010.2	-0.025 (CI = +/-0.006; p = 0.000)	0.806	-2.52%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.779	-2.53%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	0.783	-2.68%
Frequency	2012.1	-0.028 (CI = +/-0.009; p = 0.000)	0.759	-2.74%
Frequency	2012.2	-0.027 (CI = +/-0.010; p = 0.000)	0.709	-2.65%
Frequency	2013.1	-0.027 (CI = +/-0.011; p = 0.000)	0.668	-2.69%
Frequency	2013.2	-0.027 (CI = +/-0.013; p = 0.001)	0.610	-2.68%
Frequency	2014.1	-0.022 (CI = +/-0.014; p = 0.006)	0.502	-2.19%
Frequency	2014.2	-0.021 (CI = +/-0.017; p = 0.022)	0.402	-2.10%
Frequency	2015.1	-0.019 (CI = +/-0.021; p = 0.076)	0.259	-1.85%
Frequency	2015.2	-0.017 (CI = +/-0.027; p = 0.189)	0.123	-1.65%
Frequency	2016.1	-0.022 (CI = +/-0.035; p = 0.178)	0.159	-2.15%
Frequency	2016.2	-0.026 (CI = +/-0.048; p = 0.222)	0.136	-2.58%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.049; p = 0.016)	0.004 (CI = +/-0.003; p = 0.004)	0.827	+3.33%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.048; p = 0.006)	0.004 (CI = +/-0.003; p = 0.002)	0.841	+3.50%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.049; p = 0.006)	0.004 (CI = +/-0.003; p = 0.003)	0.829	+3.45%
Loss Cost	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.050; p = 0.005)	0.004 (CI = +/-0.003; p = 0.003)	0.820	+3.52%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.052; p = 0.008)	0.004 (CI = +/-0.003; p = 0.003)	0.812	+3.57%
Loss Cost	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.052; p = 0.005)	0.005 (CI = +/-0.003; p = 0.002)	0.813	+3.72%
Loss Cost	2007.1	0.038 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.053; p = 0.010)	0.005 (CI = +/-0.003; p = 0.001)	0.821	+3.88%
Loss Cost	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.047; p = 0.001)	0.005 (CI = +/-0.002; p = 0.000)	0.863	+4.21%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.046; p = 0.003)	0.006 (CI = +/-0.002; p = 0.000)	0.877	+4.43%
Loss Cost	2008.2	0.044 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.048; p = 0.003)	0.006 (CI = +/-0.002; p = 0.000)	0.863	+4.50%
Loss Cost	2009.1	0.046 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.048; p = 0.006)	0.006 (CI = +/-0.002; p = 0.000)	0.870	+4.71%
Loss Cost	2009.2	0.049 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.044; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.894	+5.04%
Loss Cost	2010.1	0.049 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.046; p = 0.002)	0.006 (CI = +/-0.002; p = 0.000)	0.883	+5.01%
Loss Cost	2010.2	0.051 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.047; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.877	+5.20%
Loss Cost	2011.1	0.051 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.050; p = 0.003)	0.006 (CI = +/-0.002; p = 0.000)	0.867	+5.28%
Loss Cost	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.049; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.872	+5.59%
Loss Cost	2012.1	0.055 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.051; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.859	+5.61%
Loss Cost	2012.2	0.057 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.054; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.851	+5.91%
Loss Cost	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.102 (CI = +/-0.057; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.837	+5.65%
Loss Cost	2013.2	0.056 (CI = +/-0.018; p = 0.000)	0.104 (CI = +/-0.061; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	0.803	+5.77%
Loss Cost	2014.1	0.061 (CI = +/-0.021; p = 0.000)	0.095 (CI = +/-0.065; p = 0.008)	0.007 (CI = +/-0.003; p = 0.000)	0.813	+6.26%
Loss Cost	2014.2	0.057 (CI = +/-0.024; p = 0.000)	0.090 (CI = +/-0.069; p = 0.015)	0.007 (CI = +/-0.003; p = 0.001)	0.752	+5.87%
Loss Cost	2015.1	0.058 (CI = +/-0.030; p = 0.002)	0.089 (CI = +/-0.077; p = 0.028)	0.007 (CI = +/-0.004; p = 0.002)	0.734	+5.92%
Loss Cost	2015.2	0.068 (CI = +/-0.033; p = 0.002)	0.101 (CI = +/-0.077; p = 0.016)	0.007 (CI = +/-0.004; p = 0.001)	0.769	+7.00%
Loss Cost	2016.1	0.072 (CI = +/-0.044; p = 0.006)	0.095 (CI = +/-0.089; p = 0.039)	0.008 (CI = +/-0.004; p = 0.004)	0.762	+7.48%
Loss Cost	2016.2	0.094 (CI = +/-0.041; p = 0.001)	0.114 (CI = +/-0.072; p = 0.008)	0.009 (CI = +/-0.004; p = 0.001)	0.875	+9.90%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.060; p = 0.364)	-0.005 (CI = +/-0.003; p = 0.003)	0.915	+5.03%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.057; p = 0.201)	-0.005 (CI = +/-0.003; p = 0.003)	0.924	+5.25%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.058; p = 0.279)	-0.005 (CI = +/-0.003; p = 0.005)	0.923	+5.36%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.058; p = 0.185)	-0.004 (CI = +/-0.003; p = 0.006)	0.925	+5.53%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.059; p = 0.268)	-0.004 (CI = +/-0.003; p = 0.010)	0.925	+5.67%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.055; p = 0.114)	-0.004 (CI = +/-0.003; p = 0.010)	0.937	+5.97%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.054; p = 0.197)	-0.004 (CI = +/-0.003; p = 0.016)	0.941	+6.20%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.053; p = 0.106)	-0.003 (CI = +/-0.003; p = 0.019)	0.945	+6.43%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.052; p = 0.184)	-0.003 (CI = +/-0.003; p = 0.031)	0.948	+6.66%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.054; p = 0.171)	-0.003 (CI = +/-0.003; p = 0.039)	0.943	+6.73%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.054; p = 0.274)	-0.003 (CI = +/-0.003; p = 0.062)	0.944	+6.96%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.051; p = 0.122)	-0.002 (CI = +/-0.003; p = 0.077)	0.952	+7.31%
Severity	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.053; p = 0.193)	-0.002 (CI = +/-0.003; p = 0.117)	0.951	+7.50%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.049; p = 0.077)	-0.002 (CI = +/-0.002; p = 0.153)	0.958	+7.89%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.051; p = 0.124)	-0.002 (CI = +/-0.002; p = 0.216)	0.955	+8.06%
Severity	2011.2	0.081 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.049; p = 0.052)	-0.001 (CI = +/-0.002; p = 0.293)	0.960	+8.47%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.051; p = 0.089)	-0.001 (CI = +/-0.002; p = 0.398)	0.957	+8.66%
Severity	2012.2	0.084 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.055; p = 0.094)	-0.001 (CI = +/-0.003; p = 0.449)	0.949	+8.76%
Severity	2013.1	0.084 (CI = +/-0.016; p = 0.000)	0.047 (CI = +/-0.059; p = 0.112)	-0.001 (CI = +/-0.003; p = 0.462)	0.941	+8.71%
Severity	2013.2	0.083 (CI = +/-0.018; p = 0.000)	0.046 (CI = +/-0.064; p = 0.144)	-0.001 (CI = +/-0.003; p = 0.470)	0.927	+8.65%
Severity	2014.1	0.085 (CI = +/-0.022; p = 0.000)	0.042 (CI = +/-0.070; p = 0.208)	-0.001 (CI = +/-0.003; p = 0.572)	0.917	+8.84%
Severity	2014.2	0.078 (CI = +/-0.024; p = 0.000)	0.033 (CI = +/-0.070; p = 0.324)	-0.001 (CI = +/-0.003; p = 0.402)	0.902	+8.11%
Severity	2015.1	0.079 (CI = +/-0.030; p = 0.000)	0.030 (CI = +/-0.079; p = 0.408)	-0.001 (CI = +/-0.004; p = 0.496)	0.884	+8.27%
Severity	2015.2	0.084 (CI = +/-0.037; p = 0.001)	0.036 (CI = +/-0.086; p = 0.366)	-0.001 (CI = +/-0.004; p = 0.621)	0.865	+8.79%
Severity	2016.1	0.102 (CI = +/-0.042; p = 0.001)	0.014 (CI = +/-0.084; p = 0.708)	0.000 (CI = +/-0.004; p = 0.871)	0.893	+10.71%
Severity	2016.2	0.121 (CI = +/-0.041; p = 0.000)	0.030 (CI = +/-0.073; p = 0.349)	0.001 (CI = +/-0.004; p = 0.435)	0.928	+12.89%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.032; p = 0.034)	0.009 (CI = +/-0.002; p = 0.000)	0.922	-1.62%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.032; p = 0.051)	0.009 (CI = +/-0.002; p = 0.000)	0.923	-1.66%
Frequency	2005.1	-0.018 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.029; p = 0.010)	0.009 (CI = +/-0.002; p = 0.000)	0.940	-1.82%
Frequency	2005.2	-0.019 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.029; p = 0.017)	0.009 (CI = +/-0.002; p = 0.000)	0.944	-1.90%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.029; p = 0.009)	0.009 (CI = +/-0.002; p = 0.000)	0.946	-1.99%
Frequency	2006.2	-0.021 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.027; p = 0.016)	0.008 (CI = +/-0.001; p = 0.000)	0.956	-2.12%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.008 (CI = +/-0.001; p = 0.000)	0.956	-2.18%
Frequency	2007.2	-0.021 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.026; p = 0.007)	0.008 (CI = +/-0.001; p = 0.000)	0.957	-2.08%
Frequency	2008.1	-0.021 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.029; p = 0.009)	0.008 (CI = +/-0.001; p = 0.000)	0.954	-2.09%
Frequency	2008.2	-0.021 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.030; p = 0.012)	0.008 (CI = +/-0.002; p = 0.000)	0.952	-2.09%
Frequency	2009.1	-0.021 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.032; p = 0.015)	0.008 (CI = +/-0.002; p = 0.000)	0.950	-2.11%
Frequency	2009.2	-0.021 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.033; p = 0.021)	0.008 (CI = +/-0.002; p = 0.000)	0.948	-2.12%
Frequency	2010.1	-0.023 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.032; p = 0.008)	0.008 (CI = +/-0.002; p = 0.000)	0.954	-2.32%
Frequency	2010.2	-0.025 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.032; p = 0.013)	0.008 (CI = +/-0.002; p = 0.000)	0.960	-2.49%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.033; p = 0.013)	0.008 (CI = +/-0.002; p = 0.000)	0.958	-2.58%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.035; p = 0.021)	0.008 (CI = +/-0.002; p = 0.000)	0.957	-2.65%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.036; p = 0.015)	0.008 (CI = +/-0.002; p = 0.000)	0.958	-2.81%
Frequency	2012.2	-0.027 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.037; p = 0.011)	0.008 (CI = +/-0.002; p = 0.000)	0.958	-2.62%
Frequency	2013.1	-0.029 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.039; p = 0.009)	0.008 (CI = +/-0.002; p = 0.000)	0.958	-2.82%
Frequency	2013.2	-0.027 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.041; p = 0.009)	0.008 (CI = +/-0.002; p = 0.000)	0.957	-2.65%
Frequency	2014.1	-0.024 (CI = +/-0.014; p = 0.003)	0.053 (CI = +/-0.043; p = 0.021)	0.008 (CI = +/-0.002; p = 0.000)	0.955	-2.37%
Frequency	2014.2	-0.021 (CI = +/-0.016; p = 0.014)	0.057 (CI = +/-0.045; p = 0.017)	0.008 (CI = +/-0.002; p = 0.000)	0.955	-2.07%
Frequency	2015.1	-0.022 (CI = +/-0.020; p = 0.031)	0.059 (CI = +/-0.050; p = 0.027)	0.008 (CI = +/-0.002; p = 0.000)	0.951	-2.17%
Frequency	2015.2	-0.017 (CI = +/-0.023; p = 0.128)	0.065 (CI = +/-0.052; p = 0.020)	0.008 (CI = +/-0.002; p = 0.000)	0.954	-1.64%
Frequency	2016.1	-0.030 (CI = +/-0.022; p = 0.017)	0.081 (CI = +/-0.045; p = 0.004)	0.008 (CI = +/-0.002; p = 0.000)	0.973	-2.92%
Frequency	2016.2	-0.027 (CI = +/-0.029; p = 0.066)	0.084 (CI = +/-0.052; p = 0.007)	0.008 (CI = +/-0.003; p = 0.000)	0.971	-2.65%

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	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.052; p = 0.034)	0.825	+3.33%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.051; p = 0.014)	0.840	+3.49%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.053; p = 0.014)	0.828	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.054; p = 0.012)	0.819	+3.52%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.056; p = 0.019)	0.812	+3.57%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.056; p = 0.012)	0.813	+3.71%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.057; p = 0.023)	0.822	+3.88%
Loss Cost	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.051; p = 0.004)	0.864	+4.20%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.050; p = 0.008)	0.880	+4.43%
Loss Cost	2008.2	0.044 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.052; p = 0.008)	0.866	+4.49%
Loss Cost	2009.1	0.046 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.052; p = 0.017)	0.875	+4.70%
Loss Cost	2009.2	0.049 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.048; p = 0.004)	0.897	+5.02%
Loss Cost	2010.1	0.049 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.051; p = 0.006)	0.887	+5.01%
Loss Cost	2010.2	0.051 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.053; p = 0.004)	0.881	+5.19%
Loss Cost	2011.1	0.051 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.056; p = 0.008)	0.872	+5.27%
Loss Cost	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.056; p = 0.004)	0.876	+5.58%
Loss Cost	2012.1	0.054 (CI = +/-0.013; p = 0.000)	0.088 (CI = +/-0.061; p = 0.008)	0.864	+5.60%
Loss Cost	2012.2	0.057 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.063; p = 0.006)	0.855	+5.89%
Loss Cost	2013.1	0.055 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.067; p = 0.007)	0.839	+5.63%
Loss Cost	2013.2	0.056 (CI = +/-0.020; p = 0.000)	0.104 (CI = +/-0.074; p = 0.010)	0.801	+5.75%
Loss Cost	2014.1	0.060 (CI = +/-0.023; p = 0.000)	0.094 (CI = +/-0.079; p = 0.025)	0.809	+6.22%
Loss Cost	2014.2	0.056 (CI = +/-0.027; p = 0.001)	0.087 (CI = +/-0.086; p = 0.048)	0.727	+5.81%
Loss Cost	2015.1	0.057 (CI = +/-0.035; p = 0.006)	0.086 (CI = +/-0.100; p = 0.080)	0.695	+5.84%
Loss Cost	2015.2	0.067 (CI = +/-0.040; p = 0.007)	0.101 (CI = +/-0.104; p = 0.055)	0.717	+6.92%
Loss Cost	2016.1	0.071 (CI = +/-0.056; p = 0.023)	0.095 (CI = +/-0.128; p = 0.114)	0.693	+7.35%
Loss Cost	2016.2	0.094 (CI = +/-0.055; p = 0.009)	0.122 (CI = +/-0.112; p = 0.039)	0.831	+9.86%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.063; p = 0.361)	0.875	+5.03%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.061; p = 0.194)	0.888	+5.25%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.062; p = 0.271)	0.886	+5.37%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.062; p = 0.176)	0.890	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.063; p = 0.256)	0.889	+5.68%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.058; p = 0.102)	0.908	+5.98%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.057; p = 0.179)	0.915	+6.20%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.056; p = 0.091)	0.921	+6.44%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.056; p = 0.159)	0.925	+6.66%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.058; p = 0.146)	0.917	+6.74%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.058; p = 0.239)	0.919	+6.96%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.054; p = 0.094)	0.932	+7.32%
Severity	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.056; p = 0.153)	0.930	+7.51%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.052; p = 0.051)	0.942	+7.91%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.055; p = 0.085)	0.938	+8.06%
Severity	2011.2	0.081 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.051; p = 0.028)	0.947	+8.48%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.054; p = 0.051)	0.942	+8.66%
Severity	2012.2	0.084 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.058; p = 0.055)	0.931	+8.77%
Severity	2013.1	0.083 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.064; p = 0.067)	0.918	+8.68%
Severity	2013.2	0.083 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.070; p = 0.092)	0.894	+8.66%
Severity	2014.1	0.084 (CI = +/-0.023; p = 0.000)	0.056 (CI = +/-0.078; p = 0.140)	0.875	+8.78%
Severity	2014.2	0.078 (CI = +/-0.025; p = 0.000)	0.044 (CI = +/-0.080; p = 0.239)	0.835	+8.07%
Severity	2015.1	0.078 (CI = +/-0.032; p = 0.001)	0.043 (CI = +/-0.093; p = 0.308)	0.797	+8.13%
Severity	2015.2	0.083 (CI = +/-0.040; p = 0.002)	0.051 (CI = +/-0.105; p = 0.276)	0.759	+8.71%
Severity	2016.1	0.099 (CI = +/-0.048; p = 0.003)	0.028 (CI = +/-0.109; p = 0.540)	0.812	+10.41%
Severity	2016.2	0.120 (CI = +/-0.043; p = 0.001)	0.053 (CI = +/-0.086; p = 0.165)	0.912	+12.78%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.033; p = 0.088)	0.741	-1.62%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.033; p = 0.128)	0.744	-1.67%
Frequency	2005.1	-0.018 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.030; p = 0.031)	0.803	-1.82%
Frequency	2005.2	-0.019 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.030; p = 0.055)	0.821	-1.92%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.030; p = 0.032)	0.825	-1.99%
Frequency	2006.2	-0.022 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.027; p = 0.056)	0.865	-2.13%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.028; p = 0.045)	0.858	-2.18%
Frequency	2007.2	-0.021 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.025)	0.849	-2.10%
Frequency	2008.1	-0.021 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.029; p = 0.033)	0.827	-2.09%
Frequency	2008.2	-0.021 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.045)	0.814	-2.11%
Frequency	2009.1	-0.021 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.032; p = 0.054)	0.787	-2.11%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.034; p = 0.074)	0.773	-2.14%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.033; p = 0.030)	0.801	-2.32%
Frequency	2010.2	-0.025 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.031; p = 0.053)	0.838	-2.52%
Frequency	2011.1	-0.026 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.033; p = 0.050)	0.819	-2.59%
Frequency	2011.2	-0.027 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.035; p = 0.082)	0.814	-2.68%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.036; p = 0.062)	0.803	-2.82%
Frequency	2012.2	-0.027 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.037; p = 0.045)	0.777	-2.65%
Frequency	2013.1	-0.029 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.040; p = 0.039)	0.758	-2.81%
Frequency	2013.2	-0.027 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.043; p = 0.039)	0.725	-2.68%
Frequency	2014.1	-0.024 (CI = +/-0.013; p = 0.002)	0.038 (CI = +/-0.045; p = 0.084)	0.610	-2.35%
Frequency	2014.2	-0.021 (CI = +/-0.015; p = 0.012)	0.043 (CI = +/-0.048; p = 0.072)	0.562	-2.10%
Frequency	2015.1	-0.021 (CI = +/-0.019; p = 0.035)	0.043 (CI = +/-0.056; p = 0.109)	0.429	-2.11%
Frequency	2015.2	-0.017 (CI = +/-0.023; p = 0.130)	0.050 (CI = +/-0.060; p = 0.087)	0.397	-1.65%
Frequency	2016.1	-0.028 (CI = +/-0.023; p = 0.026)	0.068 (CI = +/-0.053; p = 0.022)	0.677	-2.78%
Frequency	2016.2	-0.026 (CI = +/-0.033; p = 0.094)	0.070 (CI = +/-0.067; p = 0.044)	0.651	-2.58%

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.028 (CI = +/-0.011; p = 0.000)	0.429	+2.85%
Loss Cost	2004.2	0.029 (CI = +/-0.012; p = 0.000)	0.421	+2.92%
Loss Cost	2005.1	0.030 (CI = +/-0.012; p = 0.000)	0.413	+3.00%
Loss Cost	2005.2	0.030 (CI = +/-0.013; p = 0.000)	0.395	+3.03%
Loss Cost	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.390	+3.15%
Loss Cost	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.358	+3.10%
Loss Cost	2007.1	0.031 (CI = +/-0.016; p = 0.000)	0.348	+3.19%
Loss Cost	2007.2	0.032 (CI = +/-0.017; p = 0.001)	0.339	+3.30%
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	0.337	+3.46%
Loss Cost	2008.2	0.035 (CI = +/-0.020; p = 0.001)	0.323	+3.56%
Loss Cost	2009.1	0.036 (CI = +/-0.022; p = 0.002)	0.315	+3.71%
Loss Cost	2009.2	0.037 (CI = +/-0.024; p = 0.004)	0.290	+3.75%
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.007)	0.266	+3.80%
Loss Cost	2010.2	0.036 (CI = +/-0.028; p = 0.015)	0.224	+3.69%
Loss Cost	2011.1	0.037 (CI = +/-0.031; p = 0.023)	0.203	+3.77%
Loss Cost	2011.2	0.035 (CI = +/-0.035; p = 0.047)	0.158	+3.59%
Loss Cost	2012.1	0.033 (CI = +/-0.039; p = 0.089)	0.112	+3.36%
Loss Cost	2012.2	0.025 (CI = +/-0.042; p = 0.219)	0.036	+2.58%
Loss Cost	2013.1	0.019 (CI = +/-0.047; p = 0.402)	-0.016	+1.91%
Loss Cost	2013.2	0.009 (CI = +/-0.051; p = 0.726)	-0.062	+0.86%
Loss Cost	2014.1	0.001 (CI = +/-0.058; p = 0.973)	-0.077	+0.09%
Loss Cost	2014.2	-0.009 (CI = +/-0.066; p = 0.767)	-0.075	-0.92%
Loss Cost	2015.1	-0.026 (CI = +/-0.074; p = 0.458)	-0.035	-2.55%
Loss Cost	2015.2	-0.042 (CI = +/-0.085; p = 0.300)	0.017	-4.09%
Loss Cost	2016.1	-0.064 (CI = +/-0.098; p = 0.178)	0.102	-6.16%
Loss Cost	2016.2	-0.097 (CI = +/-0.110; p = 0.078)	0.255	-9.21%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.836	+3.42%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.837	+3.51%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.846	+3.64%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.846	+3.74%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.860	+3.91%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.864	+4.04%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	0.877	+4.23%
Severity	2007.2	0.043 (CI = +/-0.006; p = 0.000)	0.890	+4.42%
Severity	2008.1	0.046 (CI = +/-0.006; p = 0.000)	0.918	+4.69%
Severity	2008.2	0.048 (CI = +/-0.006; p = 0.000)	0.924	+4.87%
Severity	2009.1	0.050 (CI = +/-0.005; p = 0.000)	0.942	+5.12%
Severity	2009.2	0.051 (CI = +/-0.005; p = 0.000)	0.944	+5.26%
Severity	2010.1	0.054 (CI = +/-0.005; p = 0.000)	0.958	+5.52%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.957	+5.64%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.966	+5.87%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	0.967	+6.03%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	0.973	+6.26%
Severity	2012.2	0.061 (CI = +/-0.006; p = 0.000)	0.969	+6.28%
Severity	2013.1	0.062 (CI = +/-0.006; p = 0.000)	0.966	+6.39%
Severity	2013.2	0.061 (CI = +/-0.007; p = 0.000)	0.959	+6.34%
Severity	2014.1	0.063 (CI = +/-0.008; p = 0.000)	0.953	+6.45%
Severity	2014.2	0.061 (CI = +/-0.009; p = 0.000)	0.943	+6.29%
Severity	2015.1	0.060 (CI = +/-0.011; p = 0.000)	0.928	+6.15%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	0.912	+5.85%
Severity	2016.1	0.056 (CI = +/-0.014; p = 0.000)	0.885	+5.77%
Severity	2016.2	0.051 (CI = +/-0.016; p = 0.000)	0.854	+5.25%
Frequency	2004.1	-0.006 (CI = +/-0.010; p = 0.289)	0.005	-0.55%
Frequency	2004.2	-0.006 (CI = +/-0.011; p = 0.301)	0.003	-0.57%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.291)	0.005	-0.62%
Frequency	2005.2	-0.007 (CI = +/-0.013; p = 0.274)	0.008	-0.68%
Frequency	2006.1	-0.007 (CI = +/-0.013; p = 0.266)	0.009	-0.74%
Frequency	2006.2	-0.009 (CI = +/-0.014; p = 0.198)	0.025	-0.91%
Frequency	2007.1	-0.010 (CI = +/-0.015; p = 0.187)	0.029	-1.00%
Frequency	2007.2	-0.011 (CI = +/-0.016; p = 0.186)	0.030	-1.07%
Frequency	2008.1	-0.012 (CI = +/-0.018; p = 0.176)	0.035	-1.18%
Frequency	2008.2	-0.013 (CI = +/-0.019; p = 0.184)	0.034	-1.25%
Frequency	2009.1	-0.014 (CI = +/-0.021; p = 0.187)	0.034	-1.34%
Frequency	2009.2	-0.014 (CI = +/-0.022; p = 0.192)	0.034	-1.44%
Frequency	2010.1	-0.016 (CI = +/-0.024; p = 0.173)	0.043	-1.63%
Frequency	2010.2	-0.019 (CI = +/-0.027; p = 0.158)	0.052	-1.85%
Frequency	2011.1	-0.020 (CI = +/-0.029; p = 0.168)	0.050	-1.98%
Frequency	2011.2	-0.023 (CI = +/-0.032; p = 0.145)	0.065	-2.30%
Frequency	2012.1	-0.028 (CI = +/-0.035; p = 0.117)	0.087	-2.73%
Frequency	2012.2	-0.035 (CI = +/-0.038; p = 0.067)	0.144	-3.49%
Frequency	2013.1	-0.043 (CI = +/-0.042; p = 0.046)	0.189	-4.20%
Frequency	2013.2	-0.053 (CI = +/-0.046; p = 0.027)	0.254	-5.16%
Frequency	2014.1	-0.062 (CI = +/-0.051; p = 0.023)	0.289	-5.97%
Frequency	2014.2	-0.070 (CI = +/-0.059; p = 0.023)	0.309	-6.78%
Frequency	2015.1	-0.086 (CI = +/-0.065; p = 0.015)	0.379	-8.20%
Frequency	2015.2	-0.099 (CI = +/-0.076; p = 0.016)	0.404	-9.39%
Frequency	2016.1	-0.120 (CI = +/-0.086; p = 0.012)	0.470	-11.27%
Frequency	2016.2	-0.148 (CI = +/-0.097; p = 0.008)	0.557	-13.74%

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.028 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.110; p = 0.141)	0.451	+2.85%	
Loss Cost	2004.2	0.029 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.113; p = 0.120)	0.447	+2.97%	
Loss Cost	2005.1	0.030 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.116; p = 0.140)	0.437	+3.00%	
Loss Cost	2005.2	0.030 (CI = +/-0.013; p = 0.000)	0.091 (CI = +/-0.120; p = 0.132)	0.422	+3.09%	
Loss Cost	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.124; p = 0.157)	0.413	+3.15%	
Loss Cost	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.089 (CI = +/-0.129; p = 0.168)	0.380	+3.16%	
Loss Cost	2007.1	0.031 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.133; p = 0.190)	0.367	+3.19%	
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.138; p = 0.163)	0.365	+3.38%	
Loss Cost	2008.1	0.034 (CI = +/-0.018; p = 0.001)	0.092 (CI = +/-0.143; p = 0.195)	0.357	+3.46%	
Loss Cost	2008.2	0.036 (CI = +/-0.020; p = 0.001)	0.100 (CI = +/-0.148; p = 0.175)	0.349	+3.65%	
Loss Cost	2009.1	0.036 (CI = +/-0.021; p = 0.002)	0.098 (CI = +/-0.155; p = 0.203)	0.336	+3.71%	
Loss Cost	2009.2	0.038 (CI = +/-0.023; p = 0.003)	0.104 (CI = +/-0.162; p = 0.196)	0.315	+3.86%	
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.006)	0.106 (CI = +/-0.170; p = 0.206)	0.290	+3.80%	
Loss Cost	2010.2	0.038 (CI = +/-0.028; p = 0.012)	0.107 (CI = +/-0.179; p = 0.224)	0.246	+3.83%	
Loss Cost	2011.1	0.037 (CI = +/-0.031; p = 0.022)	0.109 (CI = +/-0.188; p = 0.239)	0.223	+3.77%	
Loss Cost	2011.2	0.037 (CI = +/-0.035; p = 0.038)	0.109 (CI = +/-0.200; p = 0.266)	0.173	+3.76%	
Loss Cost	2012.1	0.033 (CI = +/-0.038; p = 0.086)	0.121 (CI = +/-0.210; p = 0.238)	0.137	+3.36%	
Loss Cost	2012.2	0.027 (CI = +/-0.043; p = 0.191)	0.103 (CI = +/-0.221; p = 0.335)	0.036	+2.77%	
Loss Cost	2013.1	0.019 (CI = +/-0.046; p = 0.396)	0.127 (CI = +/-0.228; p = 0.251)	0.012	+1.91%	
Loss Cost	2013.2	0.011 (CI = +/-0.052; p = 0.657)	0.105 (CI = +/-0.241; p = 0.365)	-0.071	+1.11%	
Loss Cost	2014.1	0.001 (CI = +/-0.058; p = 0.973)	0.130 (CI = +/-0.252; p = 0.282)	-0.055	+0.09%	
Loss Cost	2014.2	-0.006 (CI = +/-0.068; p = 0.856)	0.113 (CI = +/-0.273; p = 0.381)	-0.090	-0.57%	
Loss Cost	2015.1	-0.026 (CI = +/-0.073; p = 0.447)	0.157 (CI = +/-0.273; p = 0.230)	0.021	-2.55%	
Loss Cost	2015.2	-0.036 (CI = +/-0.087; p = 0.374)	0.135 (CI = +/-0.302; p = 0.339)	0.019	-3.55%	
Loss Cost	2016.1	-0.064 (CI = +/-0.095; p = 0.162)	0.185 (CI = +/-0.302; p = 0.196)	0.191	-6.16%	
Loss Cost	2016.2	-0.088 (CI = +/-0.115; p = 0.112)	0.140 (CI = +/-0.330; p = 0.349)	0.256	-8.44%	
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.052; p = 0.253)	0.838	+3.42%	
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.052; p = 0.169)	0.842	+3.53%	
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.052; p = 0.250)	0.848	+3.64%	
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.052; p = 0.167)	0.851	+3.76%	
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.051; p = 0.261)	0.862	+3.91%	
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.051; p = 0.153)	0.869	+4.07%	
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.050; p = 0.244)	0.879	+4.23%	
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.047; p = 0.098)	0.897	+4.45%	
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.042; p = 0.176)	0.921	+4.69%	
Loss Cost	2007.1	0.031 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.133; p = 0.190)	0.367	+3.19%	
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.138; p = 0.163)	0.365	+3.38%	
Loss Cost	2008.1	0.034 (CI = +/-0.018; p = 0.001)	0.092 (CI = +/-0.143; p = 0.195)	0.357	+3.46%	
Loss Cost	2008.2	0.036 (CI = +/-0.020; p = 0.001)	0.100 (CI = +/-0.148; p = 0.175)	0.349	+3.65%	
Loss Cost	2009.1	0.036 (CI = +/-0.021; p = 0.002)	0.098 (CI = +/-0.155; p = 0.203)	0.336	+3.71%	
Loss Cost	2009.2	0.038 (CI = +/-0.023; p = 0.003)	0.104 (CI = +/-0.162; p = 0.196)	0.315	+3.86%	
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.006)	0.106 (CI = +/-0.170; p = 0.206)	0.290	+3.80%	
Loss Cost	2010.2	0.038 (CI = +/-0.028; p = 0.012)	0.107 (CI = +/-0.179; p = 0.224)	0.246	+3.83%	
Loss Cost	2011.1	0.037 (CI = +/-0.031; p = 0.022)	0.109 (CI = +/-0.188; p = 0.239)	0.223	+3.77%	
Loss Cost	2011.2	0.037 (CI = +/-0.035; p = 0.038)	0.109 (CI = +/-0.200; p = 0.266)	0.173	+3.76%	
Loss Cost	2012.1	0.033 (CI = +/-0.038; p = 0.086)	0.121 (CI = +/-0.210; p = 0.238)	0.137	+3.36%	
Loss Cost	2012.2	0.027 (CI = +/-0.043; p = 0.191)	0.103 (CI = +/-0.221; p = 0.335)	0.036	+2.77%	
Loss Cost	2013.1	0.019 (CI = +/-0.046; p = 0.396)	0.127 (CI = +/-0.228; p = 0.251)	0.012	+1.91%	
Loss Cost	2013.2	0.011 (CI = +/-0.052; p = 0.657)	0.105 (CI = +/-0.241; p = 0.365)	-0.071	+1.11%	
Loss Cost	2014.1	0.001 (CI = +/-0.058; p = 0.973)	0.130 (CI = +/-0.252; p = 0.282)	-0.055	+0.09%	
Loss Cost	2014.2	-0.006 (CI = +/-0.068; p = 0.856)	0.113 (CI = +/-0.273; p = 0.381)	-0.090	-0.57%	
Loss Cost	2015.1	-0.026 (CI = +/-0.073; p = 0.447)	0.157 (CI = +/-0.273; p = 0.230)	0.021	-2.55%	
Loss Cost	2015.2	-0.036 (CI = +/-0.087; p = 0.374)	0.135 (CI = +/-0.302; p = 0.339)	0.019	-3.55%	
Loss Cost	2016.1	-0.064 (CI = +/-0.095; p = 0.162)	0.185 (CI = +/-0.302; p = 0.196)	0.191	-6.16%	
Loss Cost	2016.2	-0.088 (CI = +/-0.115; p = 0.112)	0.140 (CI = +/-0.330; p = 0.349)	0.256	-8.44%	
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.052; p = 0.253)	0.838	+3.42%	
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.052; p = 0.169)	0.842	+3.53%	
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.052; p = 0.250)	0.848	+3.64%	
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.052; p = 0.167)	0.851	+3.76%	
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.051; p = 0.261)	0.862	+3.91%	
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.051; p = 0.153)	0.869	+4.07%	
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.050; p = 0.244)	0.879	+4.23%	
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.047; p = 0.098)	0.897	+4.45%	
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.042; p = 0.176)	0.921	+4.69%	
Severity	2008.2	0.048 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.040; p = 0.065)	0.932	+4.90%	
Severity	2009.1	0.050 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.036; p = 0.116)	0.946	+5.12%	
Severity	2009.2	0.052 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.035; p = 0.044)	0.952	+5.30%	
Severity	2010.1	0.054 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.031; p = 0.077)	0.963	+5.52%	
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.030; p = 0.031)	0.965	+5.68%	
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.028; p = 0.055)	0.971	+5.87%	
Severity	2011.2	0.059 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.025; p = 0.010)	0.977	+6.09%	
Severity	2012.1	0.061 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.024; p = 0.016)	0.980	+6.26%	
Severity	2012.2	0.062 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.025; p = 0.013)	0.978	+6.35%	
Severity	2013.1	0.062 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.026; p = 0.022)	0.975	+6.39%	
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.028; p = 0.028)	0.970	+6.42%	
Severity	2014.1	0.063 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.030; p = 0.042)	0.964	+6.45%	
Severity	2014.2	0.062 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.033; p = 0.071)	0.954	+6.39%	
Severity	2015.1	0.060 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.034; p = 0.043)	0.949	+6.15%	

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.018 (CI = +/-0.024; p = 0.148)	0.084 (CI = +/-0.110; p = 0.129)	0.021 (CI = +/-0.044; p = 0.342)	0.450	+1.79%	+3.92%
Loss Cost	2004.2	0.020 (CI = +/-0.027; p = 0.138)	0.088 (CI = +/-0.114; p = 0.122)	0.018 (CI = +/-0.046; p = 0.439)	0.441	+2.02%	+3.84%
Loss Cost	2005.1	0.020 (CI = +/-0.030; p = 0.184)	0.089 (CI = +/-0.118; p = 0.133)	0.018 (CI = +/-0.050; p = 0.463)	0.428	+2.00%	+3.85%
Loss Cost	2005.2	0.021 (CI = +/-0.033; p = 0.201)	0.091 (CI = +/-0.121; p = 0.137)	0.016 (CI = +/-0.053; p = 0.534)	0.409	+2.13%	+3.82%
Loss Cost	2006.1	0.022 (CI = +/-0.037; p = 0.243)	0.090 (CI = +/-0.126; p = 0.154)	0.016 (CI = +/-0.058; p = 0.581)	0.398	+2.19%	+3.80%
Loss Cost	2006.2	0.020 (CI = +/-0.042; p = 0.327)	0.089 (CI = +/-0.131; p = 0.175)	0.017 (CI = +/-0.063; p = 0.578)	0.364	+2.06%	+3.83%
Loss Cost	2007.1	0.019 (CI = +/-0.048; p = 0.411)	0.090 (CI = +/-0.136; p = 0.186)	0.018 (CI = +/-0.069; p = 0.591)	0.349	+1.97%	+3.85%
Loss Cost	2007.2	0.026 (CI = +/-0.055; p = 0.347)	0.096 (CI = +/-0.141; p = 0.173)	0.011 (CI = +/-0.076; p = 0.766)	0.341	+2.59%	+3.74%
Loss Cost	2008.1	0.028 (CI = +/-0.065; p = 0.374)	0.093 (CI = +/-0.147; p = 0.201)	0.008 (CI = +/-0.086; p = 0.849)	0.330	+2.87%	+3.70%
Loss Cost	2008.2	0.038 (CI = +/-0.076; p = 0.312)	0.101 (CI = +/-0.152; p = 0.184)	-0.003 (CI = +/-0.098; p = 0.952)	0.319	+3.87%	+3.58%
Loss Cost	2009.1	0.044 (CI = +/-0.092; p = 0.338)	0.097 (CI = +/-0.159; p = 0.220)	-0.009 (CI = +/-0.114; p = 0.870)	0.305	+4.46%	+3.51%
Loss Cost	2009.2	0.060 (CI = +/-0.114; p = 0.289)	0.105 (CI = +/-0.166; p = 0.202)	-0.026 (CI = +/-0.136; p = 0.690)	0.286	+6.13%	+3.37%
Loss Cost	2010.1	0.063 (CI = +/-0.148; p = 0.379)	0.103 (CI = +/-0.175; p = 0.232)	-0.031 (CI = +/-0.169; p = 0.710)	0.258	+6.55%	+3.35%
Loss Cost	2010.2	0.085 (CI = +/-0.198; p = 0.380)	0.109 (CI = +/-0.183; p = 0.226)	-0.053 (CI = +/-0.220; p = 0.619)	0.215	+8.85%	+3.24%
Loss Cost	2011.1	0.116 (CI = +/-0.290; p = 0.409)	0.102 (CI = +/-0.194; p = 0.282)	-0.085 (CI = +/-0.311; p = 0.569)	0.193	+12.33%	+3.13%
Loss Cost	2011.2	0.229 (CI = +/-0.471; p = 0.318)	0.115 (CI = +/-0.203; p = 0.247)	-0.200 (CI = +/-0.490; p = 0.399)	0.160	+25.74%	+2.92%
Loss Cost	2012.1	0.388 (CI = +/-1.055; p = 0.445)	0.103 (CI = +/-0.221; p = 0.335)	-0.361 (CI = +/-1.071; p = 0.484)	0.110	+47.41%	+2.77%
Severity	2004.1	0.006 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.006; p = 0.000)	0.988	+0.60%	+6.31%
Severity	2004.2	0.006 (CI = +/-0.003; p = 0.002)	0.036 (CI = +/-0.014; p = 0.000)	0.056 (CI = +/-0.006; p = 0.000)	0.988	+0.56%	+6.33%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.012)	0.037 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.006; p = 0.000)	0.988	+0.49%	+6.35%
Severity	2005.2	0.004 (CI = +/-0.004; p = 0.054)	0.036 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.006; p = 0.000)	0.988	+0.40%	+6.38%
Severity	2006.1	0.004 (CI = +/-0.005; p = 0.106)	0.036 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.007; p = 0.000)	0.988	+0.37%	+6.38%
Severity	2006.2	0.003 (CI = +/-0.005; p = 0.218)	0.036 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.008; p = 0.000)	0.987	+0.31%	+6.40%
Severity	2007.1	0.002 (CI = +/-0.006; p = 0.403)	0.037 (CI = +/-0.016; p = 0.000)	0.060 (CI = +/-0.008; p = 0.000)	0.987	+0.24%	+6.41%
Severity	2007.2	0.004 (CI = +/-0.007; p = 0.245)	0.038 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.009; p = 0.000)	0.987	+0.38%	+6.39%
Severity	2008.1	0.006 (CI = +/-0.007; p = 0.078)	0.035 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.010; p = 0.000)	0.988	+0.65%	+6.34%
Severity	2008.2	0.007 (CI = +/-0.009; p = 0.099)	0.036 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.011; p = 0.000)	0.987	+0.72%	+6.33%
Severity	2009.1	0.009 (CI = +/-0.010; p = 0.084)	0.035 (CI = +/-0.018; p = 0.001)	0.052 (CI = +/-0.013; p = 0.000)	0.987	+0.91%	+6.31%
Severity	2009.2	0.008 (CI = +/-0.013; p = 0.234)	0.034 (CI = +/-0.019; p = 0.001)	0.054 (CI = +/-0.015; p = 0.000)	0.986	+0.76%	+6.32%
Severity	2010.1	0.009 (CI = +/-0.017; p = 0.264)	0.033 (CI = +/-0.020; p = 0.002)	0.052 (CI = +/-0.019; p = 0.000)	0.986	+0.91%	+6.31%
Severity	2010.2	0.003 (CI = +/-0.022; p = 0.742)	0.032 (CI = +/-0.020; p = 0.004)	0.058 (CI = +/-0.024; p = 0.000)	0.985	+0.35%	+6.34%
Severity	2011.1	-0.002 (CI = +/-0.032; p = 0.890)	0.033 (CI = +/-0.021; p = 0.005)	0.064 (CI = +/-0.034; p = 0.001)	0.984	-0.21%	+6.36%
Severity	2011.2	0.000 (CI = +/-0.052; p = 0.999)	0.033 (CI = +/-0.023; p = 0.007)	0.062 (CI = +/-0.054; p = 0.029)	0.982	0.00%	+6.36%
Severity	2012.1	0.011 (CI = +/-0.118; p = 0.846)	0.032 (CI = +/-0.025; p = 0.013)	0.051 (CI = +/-0.119; p = 0.381)	0.980	+1.10%	+6.35%
Frequency	2004.1	0.012 (CI = +/-0.023; p = 0.299)	0.047 (CI = +/-0.103; p = 0.356)	-0.035 (CI = +/-0.041; p = 0.092)	0.064	+1.18%	-2.26%
Frequency	2004.2	0.014 (CI = +/-0.025; p = 0.246)	0.052 (CI = +/-0.105; p = 0.321)	-0.038 (CI = +/-0.043; p = 0.080)	0.070	+1.45%	-2.34%
Frequency	2005.1	0.015 (CI = +/-0.028; p = 0.279)	0.051 (CI = +/-0.109; p = 0.344)	-0.039 (CI = +/-0.046; p = 0.096)	0.067	+1.50%	-2.35%
Frequency	2005.2	0.017 (CI = +/-0.031; p = 0.261)	0.055 (CI = +/-0.113; p = 0.327)	-0.042 (CI = +/-0.049; p = 0.095)	0.069	+1.73%	-2.41%
Frequency	2006.1	0.018 (CI = +/-0.034; p = 0.295)	0.054 (CI = +/-0.117; p = 0.354)	-0.043 (CI = +/-0.053; p = 0.114)	0.066	+1.81%	-2.43%
Frequency	2006.2	0.017 (CI = +/-0.039; p = 0.370)	0.053 (CI = +/-0.121; p = 0.378)	-0.042 (CI = +/-0.058; p = 0.153)	0.057	+1.74%	-2.41%
Frequency	2007.1	0.017 (CI = +/-0.045; p = 0.436)	0.053 (CI = +/-0.126; p = 0.394)	-0.041 (CI = +/-0.064; p = 0.195)	0.053	+1.72%	-2.41%
Frequency	2007.2	0.022 (CI = +/-0.051; p = 0.388)	0.058 (CI = +/-0.131; p = 0.370)	-0.047 (CI = +/-0.071; p = 0.185)	0.055	+2.21%	-2.49%
Frequency	2008.1	0.022 (CI = +/-0.060; p = 0.460)	0.058 (CI = +/-0.136; p = 0.389)	-0.047 (CI = +/-0.080; p = 0.238)	0.050	+2.20%	-2.49%
Frequency	2008.2	0.031 (CI = +/-0.071; p = 0.376)	0.065 (CI = +/-0.141; p = 0.354)	-0.057 (CI = +/-0.091; p = 0.206)	0.055	+3.13%	-2.59%
Frequency	2009.1	0.035 (CI = +/-0.086; p = 0.413)	0.062 (CI = +/-0.148; p = 0.393)	-0.061 (CI = +/-0.106; p = 0.245)	0.050	+3.51%	-2.63%
Frequency	2009.2	0.052 (CI = +/-0.106; p = 0.318)	0.071 (CI = +/-0.154; p = 0.348)	-0.080 (CI = +/-0.126; p = 0.200)	0.060	+5.34%	-2.77%
Frequency	2010.1	0.054 (CI = +/-0.137; p = 0.416)	0.070 (CI = +/-0.162; p = 0.378)	-0.083 (CI = +/-0.157; p = 0.285)	0.054	+5.59%	-2.79%
Frequency	2010.2	0.081 (CI = +/-0.183; p = 0.364)	0.078 (CI = +/-0.170; p = 0.349)	-0.111 (CI = +/-0.203; p = 0.266)	0.059	+8.47%	-2.91%
Frequency	2011.1	0.118 (CI = +/-0.268; p = 0.364)	0.069 (CI = +/-0.180; p = 0.426)	-0.149 (CI = +/-0.287; p = 0.287)	0.057	+12.57%	-3.04%
Frequency	2011.2	0.229 (CI = +/-0.434; p = 0.280)	0.082 (CI = +/-0.187; p = 0.368)	-0.262 (CI = +/-0.451; p = 0.236)	0.076	+25.74%	-3.24%
Frequency	2012.1	0.377 (CI = +/-0.972; p = 0.421)	0.071 (CI = +/-0.204; p = 0.469)	-0.411 (CI = +/-0.987; p = 0.389)	0.074	+45.80%	-3.36%

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.025; p = 0.137)	0.019 (CI = +/-0.044; p = 0.393)	0.425	+1.88%	+3.82%
Loss Cost	2004.2	0.020 (CI = +/-0.027; p = 0.156)	0.018 (CI = +/-0.047; p = 0.451)	0.413	+1.97%	+3.79%
Loss Cost	2005.1	0.021 (CI = +/-0.030; p = 0.169)	0.016 (CI = +/-0.051; p = 0.524)	0.402	+2.11%	+3.75%
Loss Cost	2005.2	0.021 (CI = +/-0.034; p = 0.223)	0.016 (CI = +/-0.054; p = 0.542)	0.382	+2.08%	+3.76%
Loss Cost	2006.1	0.023 (CI = +/-0.038; p = 0.221)	0.013 (CI = +/-0.059; p = 0.648)	0.373	+2.34%	+3.70%
Loss Cost	2006.2	0.020 (CI = +/-0.043; p = 0.353)	0.017 (CI = +/-0.064; p = 0.579)	0.342	+1.98%	+3.78%
Loss Cost	2007.1	0.021 (CI = +/-0.049; p = 0.373)	0.015 (CI = +/-0.070; p = 0.657)	0.328	+2.17%	+3.74%
Loss Cost	2007.2	0.024 (CI = +/-0.056; p = 0.377)	0.012 (CI = +/-0.078; p = 0.758)	0.315	+2.48%	+3.69%
Loss Cost	2008.1	0.031 (CI = +/-0.065; p = 0.334)	0.004 (CI = +/-0.087; p = 0.924)	0.310	+3.16%	+3.58%
Loss Cost	2008.2	0.036 (CI = +/-0.077; p = 0.343)	-0.002 (CI = +/-0.099; p = 0.972)	0.293	+3.69%	+3.51%
Loss Cost	2009.1	0.048 (CI = +/-0.093; p = 0.296)	-0.015 (CI = +/-0.115; p = 0.792)	0.286	+4.93%	+3.38%
Loss Cost	2009.2	0.056 (CI = +/-0.116; p = 0.322)	-0.024 (CI = +/-0.138; p = 0.722)	0.261	+5.80%	+3.31%
Loss Cost	2010.1	0.072 (CI = +/-0.148; p = 0.323)	-0.040 (CI = +/-0.170; p = 0.625)	0.238	+7.46%	+3.20%
Loss Cost	2010.2	0.078 (CI = +/-0.200; p = 0.423)	-0.047 (CI = +/-0.222; p = 0.662)	0.192	+8.14%	+3.17%
Loss Cost	2011.1	0.136 (CI = +/-0.288; p = 0.334)	-0.107 (CI = +/-0.309; p = 0.476)	0.183	+14.57%	+2.97%
Loss Cost	2011.2	0.208 (CI = +/-0.473; p = 0.366)	-0.181 (CI = +/-0.492; p = 0.450)	0.139	+23.17%	+2.82%
Loss Cost	2012.1	0.508 (CI = +/-1.018; p = 0.306)	-0.482 (CI = +/-1.034; p = 0.337)	0.110	+66.14%	+2.58%
Severity	2004.1	0.006 (CI = +/-0.004; p = 0.004)	0.054 (CI = +/-0.008; p = 0.000)	0.978	+0.64%	+6.27%
Severity	2004.2	0.005 (CI = +/-0.005; p = 0.023)	0.056 (CI = +/-0.008; p = 0.000)	0.978	+0.54%	+6.31%
Severity	2005.1	0.005 (CI = +/-0.005; p = 0.039)	0.056 (CI = +/-0.008; p = 0.000)	0.978	+0.54%	+6.31%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.171)	0.058 (CI = +/-0.009; p = 0.000)	0.978	+0.37%	+6.35%
Severity	2006.1	0.004 (CI = +/-0.006; p = 0.160)	0.057 (CI = +/-0.009; p = 0.000)	0.978	+0.43%	+6.34%
Severity	2006.2	0.003 (CI = +/-0.007; p = 0.397)	0.059 (CI = +/-0.010; p = 0.000)	0.978	+0.28%	+6.37%
Severity	2007.1	0.003 (CI = +/-0.008; p = 0.401)	0.059 (CI = +/-0.011; p = 0.000)	0.977	+0.32%	+6.37%
Severity	2007.2	0.003 (CI = +/-0.009; p = 0.446)	0.058 (CI = +/-0.012; p = 0.000)	0.976	+0.33%	+6.36%
Severity	2008.1	0.008 (CI = +/-0.010; p = 0.119)	0.053 (CI = +/-0.013; p = 0.000)	0.979	+0.76%	+6.30%
Severity	2008.2	0.007 (CI = +/-0.011; p = 0.251)	0.055 (CI = +/-0.015; p = 0.000)	0.978	+0.65%	+6.31%
Severity	2009.1	0.011 (CI = +/-0.013; p = 0.114)	0.050 (CI = +/-0.017; p = 0.000)	0.978	+1.07%	+6.26%
Severity	2009.2	0.007 (CI = +/-0.016; p = 0.416)	0.055 (CI = +/-0.019; p = 0.000)	0.978	+0.65%	+6.30%
Severity	2010.1	0.012 (CI = +/-0.021; p = 0.246)	0.049 (CI = +/-0.024; p = 0.000)	0.977	+1.19%	+6.26%
Severity	2010.2	0.002 (CI = +/-0.027; p = 0.904)	0.060 (CI = +/-0.030; p = 0.000)	0.977	+0.16%	+6.32%
Severity	2011.1	0.004 (CI = +/-0.039; p = 0.821)	0.057 (CI = +/-0.042; p = 0.010)	0.975	+0.43%	+6.31%
Severity	2011.2	-0.006 (CI = +/-0.064; p = 0.845)	0.067 (CI = +/-0.066; p = 0.047)	0.973	-0.60%	+6.33%
Severity	2012.1	0.048 (CI = +/-0.136; p = 0.460)	0.012 (CI = +/-0.138; p = 0.850)	0.972	+4.96%	+6.28%
Frequency	2004.1	0.012 (CI = +/-0.023; p = 0.278)	-0.036 (CI = +/-0.040; p = 0.083)	0.067	+1.23%	-2.30%
Frequency	2004.2	0.014 (CI = +/-0.025; p = 0.254)	-0.038 (CI = +/-0.043; p = 0.080)	0.069	+1.43%	-2.36%
Frequency	2005.1	0.016 (CI = +/-0.027; p = 0.257)	-0.040 (CI = +/-0.046; p = 0.086)	0.070	+1.57%	-2.40%
Frequency	2005.2	0.017 (CI = +/-0.031; p = 0.270)	-0.041 (CI = +/-0.049; p = 0.095)	0.069	+1.70%	-2.44%
Frequency	2006.1	0.019 (CI = +/-0.034; p = 0.270)	-0.044 (CI = +/-0.053; p = 0.101)	0.069	+1.90%	-2.48%
Frequency	2006.2	0.017 (CI = +/-0.039; p = 0.380)	-0.042 (CI = +/-0.058; p = 0.152)	0.064	+1.70%	-2.44%
Frequency	2007.1	0.018 (CI = +/-0.044; p = 0.403)	-0.043 (CI = +/-0.064; p = 0.174)	0.062	+1.84%	-2.47%
Frequency	2007.2	0.021 (CI = +/-0.051; p = 0.400)	-0.047 (CI = +/-0.071; p = 0.186)	0.061	+2.14%	-2.52%
Frequency	2008.1	0.024 (CI = +/-0.059; p = 0.421)	-0.049 (CI = +/-0.079; p = 0.211)	0.059	+2.38%	-2.55%
Frequency	2008.2	0.030 (CI = +/-0.070; p = 0.392)	-0.056 (CI = +/-0.090; p = 0.210)	0.060	+3.01%	-2.63%
Frequency	2009.1	0.037 (CI = +/-0.085; p = 0.371)	-0.065 (CI = +/-0.105; p = 0.214)	0.060	+3.82%	-2.71%
Frequency	2009.2	0.050 (CI = +/-0.105; p = 0.335)	-0.078 (CI = +/-0.125; p = 0.207)	0.064	+5.11%	-2.82%
Frequency	2010.1	0.060 (CI = +/-0.135; p = 0.364)	-0.089 (CI = +/-0.155; p = 0.243)	0.063	+6.20%	-2.88%
Frequency	2010.2	0.077 (CI = +/-0.182; p = 0.389)	-0.107 (CI = +/-0.202; p = 0.282)	0.062	+7.97%	-2.96%
Frequency	2011.1	0.132 (CI = +/-0.262; p = 0.304)	-0.164 (CI = +/-0.280; p = 0.236)	0.075	+14.09%	-3.14%
Frequency	2011.2	0.214 (CI = +/-0.429; p = 0.306)	-0.248 (CI = +/-0.446; p = 0.257)	0.084	+23.91%	-3.30%
Frequency	2012.1	0.459 (CI = +/-0.925; p = 0.308)	-0.495 (CI = +/-0.939; p = 0.281)	0.100	+58.28%	-3.49%

Direct Compensation

Coverage = DC

End Trend Period = 2012.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.003 (CI = +/-0.010; p = 0.472)	-0.029	+0.34%
Loss Cost	2004.2	0.003 (CI = +/-0.011; p = 0.612)	-0.051	+0.27%
Loss Cost	2005.1	0.002 (CI = +/-0.013; p = 0.703)	-0.065	+0.23%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.877)	-0.081	-0.10%
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.927)	-0.090	-0.07%
Loss Cost	2006.2	-0.010 (CI = +/-0.014; p = 0.121)	0.146	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.016; p = 0.087)	0.211	-1.35%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.089)	0.234	-1.63%
Loss Cost	2008.1	-0.015 (CI = +/-0.025; p = 0.195)	0.116	-1.50%
Loss Cost	2008.2	-0.019 (CI = +/-0.032; p = 0.197)	0.137	-1.91%
Loss Cost	2009.1	-0.015 (CI = +/-0.045; p = 0.419)	-0.039	-1.54%
Loss Cost	2009.2	-0.024 (CI = +/-0.066; p = 0.361)	0.012	-2.42%
Loss Cost	2010.1	-0.031 (CI = +/-0.114; p = 0.446)	-0.062	-3.08%
Loss Cost	2010.2	-0.085 (CI = +/-0.133; p = 0.111)	0.686	-8.15%
Loss Cost	2011.1	-0.080 (CI = +/-0.874; p = 0.453)	0.146	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.007 (CI = +/-0.006; p = 0.030)	0.230	+0.65%
Severity	2004.2	0.005 (CI = +/-0.006; p = 0.106)	0.117	+0.51%
Severity	2005.1	0.005 (CI = +/-0.007; p = 0.160)	0.080	+0.50%
Severity	2005.2	0.002 (CI = +/-0.008; p = 0.491)	-0.040	+0.25%
Severity	2006.1	0.003 (CI = +/-0.009; p = 0.458)	-0.035	+0.31%
Severity	2006.2	0.001 (CI = +/-0.010; p = 0.895)	-0.098	+0.06%
Severity	2007.1	0.001 (CI = +/-0.012; p = 0.893)	-0.109	+0.07%
Severity	2007.2	0.000 (CI = +/-0.015; p = 0.949)	-0.124	+0.04%
Severity	2008.1	0.007 (CI = +/-0.016; p = 0.331)	0.011	+0.70%
Severity	2008.2	0.005 (CI = +/-0.021; p = 0.583)	-0.105	+0.50%
Severity	2009.1	0.012 (CI = +/-0.026; p = 0.273)	0.079	+1.23%
Severity	2009.2	0.005 (CI = +/-0.035; p = 0.735)	-0.210	+0.46%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.439)	-0.054	+1.51%
Severity	2010.2	-0.008 (CI = +/-0.079; p = 0.716)	-0.379	-0.76%
Severity	2011.1	-0.009 (CI = +/-0.521; p = 0.861)	-0.906	-0.90%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.382)	-0.012	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.555)	-0.044	-0.23%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.559)	-0.048	-0.26%
Frequency	2005.2	-0.004 (CI = +/-0.011; p = 0.497)	-0.041	-0.35%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.527)	-0.050	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.045)	0.279	-1.10%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.025)	0.383	-1.42%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.028)	0.405	-1.67%
Frequency	2008.1	-0.022 (CI = +/-0.016; p = 0.015)	0.537	-2.19%
Frequency	2008.2	-0.024 (CI = +/-0.021; p = 0.033)	0.487	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.029; p = 0.060)	0.447	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.045; p = 0.147)	0.307	-2.86%
Frequency	2010.1	-0.046 (CI = +/-0.062; p = 0.097)	0.540	-4.53%
Frequency	2010.2	-0.077 (CI = +/-0.056; p = 0.027)	0.920	-7.44%
Frequency	2011.1	-0.071 (CI = +/-0.353; p = 0.239)	0.732	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NaN	-11.20%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation

Coverage = DC

End Trend Period = 2012.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.003 (CI = +/-0.008; p = 0.374)	0.056 (CI = +/-0.039; p = 0.009)	0.337	+0.34%
Loss Cost	2004.2	0.004 (CI = +/-0.009; p = 0.354)	0.058 (CI = +/-0.042; p = 0.011)	0.321	+0.41%
Loss Cost	2005.1	0.002 (CI = +/-0.010; p = 0.627)	0.062 (CI = +/-0.044; p = 0.010)	0.352	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.892)	0.058 (CI = +/-0.048; p = 0.021)	0.288	+0.07%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.909)	0.061 (CI = +/-0.052; p = 0.024)	0.297	-0.07%
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.118)	0.044 (CI = +/-0.039; p = 0.030)	0.453	-0.86%
Loss Cost	2007.1	-0.014 (CI = +/-0.011; p = 0.018)	0.053 (CI = +/-0.034; p = 0.006)	0.669	-1.35%
Loss Cost	2007.2	-0.013 (CI = +/-0.014; p = 0.057)	0.054 (CI = +/-0.039; p = 0.013)	0.657	-1.30%
Loss Cost	2008.1	-0.015 (CI = +/-0.017; p = 0.073)	0.057 (CI = +/-0.044; p = 0.019)	0.615	-1.50%
Loss Cost	2008.2	-0.014 (CI = +/-0.024; p = 0.203)	0.060 (CI = +/-0.055; p = 0.038)	0.598	-1.35%
Loss Cost	2009.1	-0.015 (CI = +/-0.034; p = 0.276)	0.062 (CI = +/-0.069; p = 0.067)	0.492	-1.54%
Loss Cost	2009.2	-0.013 (CI = +/-0.059; p = 0.525)	0.064 (CI = +/-0.102; p = 0.137)	0.441	-1.33%
Loss Cost	2010.1	-0.031 (CI = +/-0.087; p = 0.262)	0.079 (CI = +/-0.126; p = 0.113)	0.660	-3.08%
Loss Cost	2010.2	-0.064 (CI = +/-0.196; p = 0.150)	0.052 (CI = +/-0.220; p = 0.205)	0.937	-6.22%
Loss Cost	2011.1	-0.080 (CI = +/-NaN; p = NaN)	0.060 (CI = +/-NaN; p = NaN)	NaN	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.007 (CI = +/-0.003; p = 0.001)	0.042 (CI = +/-0.017; p = 0.000)	0.733	+0.65%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.005)	0.041 (CI = +/-0.018; p = 0.000)	0.671	+0.60%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.023)	0.044 (CI = +/-0.018; p = 0.000)	0.699	+0.50%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.099)	0.040 (CI = +/-0.018; p = 0.000)	0.640	+0.37%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.217)	0.042 (CI = +/-0.020; p = 0.001)	0.647	+0.31%
Severity	2006.2	0.002 (CI = +/-0.006; p = 0.433)	0.040 (CI = +/-0.022; p = 0.002)	0.584	+0.23%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.817)	0.043 (CI = +/-0.023; p = 0.002)	0.628	+0.07%
Severity	2007.2	0.003 (CI = +/-0.008; p = 0.364)	0.047 (CI = +/-0.023; p = 0.002)	0.704	+0.33%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.059)	0.042 (CI = +/-0.019; p = 0.002)	0.801	+0.70%
Severity	2008.2	0.009 (CI = +/-0.009; p = 0.051)	0.045 (CI = +/-0.021; p = 0.003)	0.808	+0.93%
Severity	2009.1	0.012 (CI = +/-0.011; p = 0.039)	0.042 (CI = +/-0.023; p = 0.007)	0.848	+1.23%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.155)	0.041 (CI = +/-0.033; p = 0.029)	0.737	+1.17%
Severity	2010.1	0.015 (CI = +/-0.037; p = 0.225)	0.038 (CI = +/-0.054; p = 0.092)	0.722	+1.51%
Severity	2010.2	0.004 (CI = +/-0.165; p = 0.813)	0.029 (CI = +/-0.185; p = 0.296)	0.446	+0.39%
Severity	2011.1	-0.009 (CI = +/-NaN; p = NaN)	0.036 (CI = +/-NaN; p = NaN)	NaN	-0.90%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.388)	0.014 (CI = +/-0.036; p = 0.430)	-0.035	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.628)	0.017 (CI = +/-0.038; p = 0.358)	-0.051	-0.19%
Frequency	2005.1	-0.003 (CI = +/-0.010; p = 0.560)	0.019 (CI = +/-0.041; p = 0.342)	-0.050	-0.26%
Frequency	2005.2	-0.003 (CI = +/-0.011; p = 0.574)	0.018 (CI = +/-0.045; p = 0.403)	-0.062	-0.30%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.532)	0.020 (CI = +/-0.049; p = 0.393)	-0.070	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.012; p = 0.063)	0.004 (CI = +/-0.040; p = 0.807)	0.205	-1.08%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	0.011 (CI = +/-0.041; p = 0.557)	0.338	-1.42%
Frequency	2007.2	-0.016 (CI = +/-0.016; p = 0.046)	0.007 (CI = +/-0.046; p = 0.729)	0.333	-1.63%
Frequency	2008.1	-0.022 (CI = +/-0.017; p = 0.020)	0.016 (CI = +/-0.045; p = 0.426)	0.518	-2.19%
Frequency	2008.2	-0.023 (CI = +/-0.024; p = 0.060)	0.015 (CI = +/-0.056; p = 0.531)	0.435	-2.26%
Frequency	2009.1	-0.028 (CI = +/-0.033; p = 0.079)	0.020 (CI = +/-0.066; p = 0.445)	0.413	-2.73%
Frequency	2009.2	-0.025 (CI = +/-0.057; p = 0.256)	0.023 (CI = +/-0.097; p = 0.501)	0.227	-2.47%
Frequency	2010.1	-0.046 (CI = +/-0.055; p = 0.067)	0.041 (CI = +/-0.079; p = 0.154)	0.804	-4.53%
Frequency	2010.2	-0.068 (CI = +/-0.031; p = 0.023)	0.023 (CI = +/-0.035; p = 0.076)	0.998	-6.59%
Frequency	2011.1	-0.071 (CI = +/-NaN; p = NaN)	0.024 (CI = +/-NaN; p = NaN)	NaN	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-11.20%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: trend_level_change, mobility

Future Trend Start Date = 2013-01-01

Fit	Start Date	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.008; p = 0.000)	0.947	0.00%	+9.76%
Loss Cost	2004.2	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.73%
Loss Cost	2005.1	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.71%
Loss Cost	2005.2	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.947	0.00%	+9.63%
Loss Cost	2006.1	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.64%
Loss Cost	2006.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.952	0.00%	+9.49%
Loss Cost	2007.1	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.951	0.00%	+9.49%
Loss Cost	2007.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.950	0.00%	+9.51%
Loss Cost	2008.1	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.009; p = 0.000)	0.951	0.00%	+9.59%
Loss Cost	2008.2	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.009; p = 0.000)	0.950	0.00%	+9.61%
Loss Cost	2009.1	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.009; p = 0.000)	0.951	0.00%	+9.70%
Loss Cost	2009.2	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.010; p = 0.000)	0.949	0.00%	+9.69%
Loss Cost	2010.1	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.010; p = 0.000)	0.947	0.00%	+9.73%
Loss Cost	2010.2	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.011; p = 0.000)	0.945	0.00%	+9.64%
Loss Cost	2011.1	0.019 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.011; p = 0.000)	0.948	0.00%	+9.84%
Loss Cost	2011.2	0.019 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.012; p = 0.000)	0.944	0.00%	+9.84%
Loss Cost	2012.1	0.019 (CI = +/-0.003; p = 0.000)	0.095 (CI = +/-0.013; p = 0.000)	0.941	0.00%	+9.94%
Severity	2004.1	0.002 (CI = +/-0.001; p = 0.005)	0.069 (CI = +/-0.004; p = 0.000)	0.978	0.00%	+7.12%
Severity	2004.2	0.002 (CI = +/-0.001; p = 0.004)	0.068 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+7.05%
Severity	2005.1	0.002 (CI = +/-0.001; p = 0.005)	0.068 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+7.03%
Severity	2005.2	0.002 (CI = +/-0.001; p = 0.004)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.96%
Severity	2006.1	0.002 (CI = +/-0.001; p = 0.004)	0.067 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.96%
Severity	2006.2	0.002 (CI = +/-0.001; p = 0.004)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.90%
Severity	2007.1	0.002 (CI = +/-0.001; p = 0.005)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.90%
Severity	2007.2	0.002 (CI = +/-0.001; p = 0.007)	0.067 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.89%
Severity	2008.1	0.002 (CI = +/-0.001; p = 0.004)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.96%
Severity	2008.2	0.002 (CI = +/-0.001; p = 0.005)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.91%
Severity	2009.1	0.002 (CI = +/-0.001; p = 0.005)	0.067 (CI = +/-0.005; p = 0.000)	0.983	0.00%	+6.94%
Severity	2009.2	0.002 (CI = +/-0.001; p = 0.006)	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.85%
Severity	2010.1	0.002 (CI = +/-0.001; p = 0.006)	0.067 (CI = +/-0.005; p = 0.000)	0.983	0.00%	+6.88%
Severity	2010.2	0.001 (CI = +/-0.001; p = 0.007)	0.066 (CI = +/-0.005; p = 0.000)	0.984	0.00%	+6.78%
Severity	2011.1	0.002 (CI = +/-0.001; p = 0.008)	0.066 (CI = +/-0.005; p = 0.000)	0.983	0.00%	+6.80%
Severity	2011.2	0.002 (CI = +/-0.001; p = 0.011)	0.066 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.79%
Severity	2012.1	0.002 (CI = +/-0.001; p = 0.008)	0.067 (CI = +/-0.006; p = 0.000)	0.981	0.00%	+6.90%
Frequency	2004.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.945	0.00%	+2.47%
Frequency	2004.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.006; p = 0.000)	0.946	0.00%	+2.50%
Frequency	2005.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.006; p = 0.000)	0.946	0.00%	+2.50%
Frequency	2005.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.006; p = 0.000)	0.945	0.00%	+2.50%
Frequency	2006.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.006; p = 0.000)	0.945	0.00%	+2.51%
Frequency	2006.2	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.952	0.00%	+2.42%
Frequency	2007.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.952	0.00%	+2.42%
Frequency	2007.2	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.952	0.00%	+2.45%
Frequency	2008.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	0.952	0.00%	+2.46%
Frequency	2008.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.953	0.00%	+2.52%
Frequency	2009.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.955	0.00%	+2.58%
Frequency	2009.2	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.007; p = 0.000)	0.956	0.00%	+2.66%
Frequency	2010.1	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.008; p = 0.000)	0.956	0.00%	+2.66%
Frequency	2010.2	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.008; p = 0.000)	0.956	0.00%	+2.69%
Frequency	2011.1	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+2.84%
Frequency	2011.2	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+2.86%
Frequency	2012.1	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.010; p = 0.000)	0.960	0.00%	+2.84%

Direct Compensation

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: trend_level_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.75%
Loss Cost	2004.2	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.71%
Loss Cost	2005.1	0.093 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.69%
Loss Cost	2005.2	0.092 (CI = +/-0.007; p = 0.000)	0.962	0.00%	+9.61%
Loss Cost	2006.1	0.092 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.62%
Loss Cost	2006.2	0.091 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.47%
Loss Cost	2007.1	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.48%
Loss Cost	2007.2	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.50%
Loss Cost	2008.1	0.091 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.58%
Loss Cost	2008.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.60%
Loss Cost	2009.1	0.092 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+9.69%
Loss Cost	2009.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.68%
Loss Cost	2010.1	0.093 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+9.72%
Loss Cost	2010.2	0.092 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+9.64%
Loss Cost	2011.1	0.094 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+9.84%
Loss Cost	2011.2	0.094 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+9.85%
Loss Cost	2012.1	0.095 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+9.95%
Severity	2004.1	0.069 (CI = +/-0.004; p = 0.000)	0.972	0.00%	+7.11%
Severity	2004.2	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.05%
Severity	2005.1	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.02%
Severity	2005.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.1	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.2	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.1	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.89%
Severity	2008.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.96%
Severity	2008.2	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.91%
Severity	2009.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.94%
Severity	2009.2	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.85%
Severity	2010.1	0.067 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.88%
Severity	2010.2	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.78%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.81%
Severity	2011.2	0.066 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.79%
Severity	2012.1	0.067 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.91%
Frequency	2004.1	0.024 (CI = +/-0.005; p = 0.000)	0.745	0.00%	+2.46%
Frequency	2004.2	0.025 (CI = +/-0.005; p = 0.000)	0.750	0.00%	+2.49%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.747	0.00%	+2.49%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.743	0.00%	+2.49%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.740	0.00%	+2.50%
Frequency	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.754	0.00%	+2.41%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.749	0.00%	+2.41%
Frequency	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.750	0.00%	+2.44%
Frequency	2008.1	0.024 (CI = +/-0.006; p = 0.000)	0.746	0.00%	+2.45%
Frequency	2008.2	0.025 (CI = +/-0.006; p = 0.000)	0.758	0.00%	+2.51%
Frequency	2009.1	0.025 (CI = +/-0.006; p = 0.000)	0.765	0.00%	+2.57%
Frequency	2009.2	0.026 (CI = +/-0.006; p = 0.000)	0.778	0.00%	+2.65%
Frequency	2010.1	0.026 (CI = +/-0.007; p = 0.000)	0.769	0.00%	+2.66%
Frequency	2010.2	0.026 (CI = +/-0.007; p = 0.000)	0.760	0.00%	+2.68%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.793	0.00%	+2.84%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.779	0.00%	+2.86%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.755	0.00%	+2.84%

Direct Compensation

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, mobility

Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.007; p = 0.373)	0.050 (CI = +/-0.030; p = 0.002)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.014; p = 0.000)	0.960	+0.30%	+9.44%
Loss Cost	2004.2	0.003 (CI = +/-0.007; p = 0.376)	0.050 (CI = +/-0.031; p = 0.003)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.014; p = 0.000)	0.959	+0.33%	+9.43%
Loss Cost	2005.1	0.002 (CI = +/-0.008; p = 0.601)	0.052 (CI = +/-0.032; p = 0.002)	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.015; p = 0.000)	0.959	+0.21%	+9.47%
Loss Cost	2005.2	0.001 (CI = +/-0.009; p = 0.851)	0.050 (CI = +/-0.033; p = 0.004)	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.016; p = 0.000)	0.958	+0.08%	+9.53%
Loss Cost	2006.1	0.000 (CI = +/-0.010; p = 0.992)	0.051 (CI = +/-0.034; p = 0.004)	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.017; p = 0.000)	0.957	+0.00%	+9.55%
Loss Cost	2006.2	-0.005 (CI = +/-0.011; p = 0.338)	0.045 (CI = +/-0.032; p = 0.008)	0.019 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.017; p = 0.000)	0.963	-0.50%	+9.72%
Loss Cost	2007.1	-0.008 (CI = +/-0.012; p = 0.184)	0.048 (CI = +/-0.032; p = 0.006)	0.019 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.018; p = 0.000)	0.964	-0.77%	+9.79%
Loss Cost	2007.2	-0.007 (CI = +/-0.014; p = 0.305)	0.049 (CI = +/-0.034; p = 0.007)	0.019 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.020; p = 0.000)	0.963	-0.68%	+9.77%
Loss Cost	2008.1	-0.007 (CI = +/-0.016; p = 0.377)	0.049 (CI = +/-0.035; p = 0.009)	0.019 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.023; p = 0.000)	0.962	-0.69%	+9.77%
Loss Cost	2008.2	-0.005 (CI = +/-0.019; p = 0.572)	0.050 (CI = +/-0.037; p = 0.010)	0.019 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.026; p = 0.000)	0.961	-0.52%	+9.73%
Loss Cost	2009.1	-0.004 (CI = +/-0.023; p = 0.719)	0.049 (CI = +/-0.039; p = 0.015)	0.019 (CI = +/-0.002; p = 0.000)	0.097 (CI = +/-0.030; p = 0.000)	0.960	-0.40%	+9.72%
Loss Cost	2009.2	-0.002 (CI = +/-0.028; p = 0.895)	0.050 (CI = +/-0.041; p = 0.017)	0.019 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.036; p = 0.000)	0.959	-0.18%	+9.69%
Loss Cost	2010.1	-0.006 (CI = +/-0.036; p = 0.734)	0.052 (CI = +/-0.043; p = 0.019)	0.019 (CI = +/-0.002; p = 0.000)	0.099 (CI = +/-0.044; p = 0.000)	0.957	-0.60%	+9.73%
Loss Cost	2010.2	-0.013 (CI = +/-0.049; p = 0.585)	0.050 (CI = +/-0.045; p = 0.031)	0.019 (CI = +/-0.002; p = 0.000)	0.106 (CI = +/-0.056; p = 0.001)	0.955	-1.29%	+9.78%
Loss Cost	2011.1	0.001 (CI = +/-0.071; p = 0.987)	0.047 (CI = +/-0.047; p = 0.050)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.078; p = 0.023)	0.954	+0.06%	+9.72%
Loss Cost	2011.2	0.034 (CI = +/-0.115; p = 0.542)	0.051 (CI = +/-0.049; p = 0.043)	0.019 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.121; p = 0.324)	0.953	+3.43%	+9.62%
Loss Cost	2012.1	0.139 (CI = +/-0.246; p = 0.246)	0.043 (CI = +/-0.052; p = 0.093)	0.019 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.251; p = 0.687)	0.953	+14.92%	+9.50%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.001)	0.035 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.006)	0.059 (CI = +/-0.006; p = 0.000)	0.991	+0.51%	+6.66%
Severity	2004.2	0.004 (CI = +/-0.003; p = 0.006)	0.034 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.005)	0.060 (CI = +/-0.006; p = 0.000)	0.991	+0.45%	+6.69%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.031)	0.035 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.005)	0.061 (CI = +/-0.006; p = 0.000)	0.991	+0.37%	+6.72%
Severity	2005.2	0.003 (CI = +/-0.004; p = 0.150)	0.033 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.003)	0.063 (CI = +/-0.006; p = 0.000)	0.991	+0.26%	+6.76%
Severity	2006.1	0.002 (CI = +/-0.004; p = 0.264)	0.034 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.003)	0.063 (CI = +/-0.007; p = 0.000)	0.991	+0.22%	+6.77%
Severity	2006.2	0.001 (CI = +/-0.004; p = 0.529)	0.033 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.003)	0.064 (CI = +/-0.007; p = 0.000)	0.991	+0.14%	+6.80%
Severity	2007.1	0.001 (CI = +/-0.005; p = 0.836)	0.034 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.003)	0.065 (CI = +/-0.008; p = 0.000)	0.991	+0.05%	+6.82%
Severity	2007.2	0.002 (CI = +/-0.006; p = 0.573)	0.035 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.004)	0.064 (CI = +/-0.009; p = 0.000)	0.991	+0.16%	+6.79%
Severity	2008.1	0.004 (CI = +/-0.006; p = 0.185)	0.033 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.004)	0.061 (CI = +/-0.009; p = 0.000)	0.992	+0.42%	+6.74%
Severity	2008.2	0.004 (CI = +/-0.008; p = 0.248)	0.033 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.005)	0.061 (CI = +/-0.010; p = 0.000)	0.991	+0.43%	+6.74%
Severity	2009.1	0.006 (CI = +/-0.009; p = 0.185)	0.032 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.006)	0.059 (CI = +/-0.012; p = 0.000)	0.991	+0.60%	+6.72%
Severity	2009.2	0.003 (CI = +/-0.011; p = 0.527)	0.030 (CI = +/-0.016; p = 0.001)	0.001 (CI = +/-0.001; p = 0.006)	0.062 (CI = +/-0.014; p = 0.000)	0.990	+0.34%	+6.75%
Severity	2010.1	0.004 (CI = +/-0.014; p = 0.521)	0.030 (CI = +/-0.017; p = 0.001)	0.001 (CI = +/-0.001; p = 0.007)	0.061 (CI = +/-0.017; p = 0.000)	0.990	+0.44%	+6.74%
Severity	2010.2	-0.003 (CI = +/-0.018; p = 0.702)	0.028 (CI = +/-0.017; p = 0.003)	0.001 (CI = +/-0.001; p = 0.005)	0.069 (CI = +/-0.021; p = 0.000)	0.990	-0.34%	+6.80%
Severity	2011.1	-0.010 (CI = +/-0.026; p = 0.414)	0.029 (CI = +/-0.017; p = 0.003)	0.001 (CI = +/-0.001; p = 0.005)	0.076 (CI = +/-0.029; p = 0.000)	0.990	-1.03%	+6.83%
Severity	2011.2	-0.014 (CI = +/-0.043; p = 0.497)	0.029 (CI = +/-0.018; p = 0.005)	0.001 (CI = +/-0.001; p = 0.007)	0.080 (CI = +/-0.046; p = 0.002)	0.988	-1.40%	+6.84%
Severity	2012.1	-0.007 (CI = +/-0.096; p = 0.878)	0.028 (CI = +/-0.020; p = 0.010)	0.001 (CI = +/-0.001; p = 0.009)	0.073 (CI = +/-0.098; p = 0.131)	0.987	-0.70%	+6.83%
Frequency	2004.1	-0.002 (CI = +/-0.006; p = 0.459)	0.015 (CI = +/-0.025; p = 0.243)	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.011; p = 0.000)	0.945	-0.21%	+2.61%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.696)	0.016 (CI = +/-0.026; p = 0.205)	0.017 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.012; p = 0.000)	0.945	-0.12%	+2.57%
Frequency	2005.1	-0.002 (CI = +/-0.007; p = 0.635)	0.017 (CI = +/-0.027; p = 0.201)	0.017 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.013; p = 0.000)	0.945	-0.16%	+2.59%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.643)	0.017 (CI = +/-0.028; p = 0.223)	0.017 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.014; p = 0.000)	0.945	-0.18%	+2.59%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.607)	0.017 (CI = +/-0.029; p = 0.222)	0.017 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.015; p = 0.001)	0.945	-0.22%	+2.60%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.153)	0.012 (CI = +/-0.027; p = 0.373)	0.018 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.015; p = 0.000)	0.954	-0.64%	+2.73%
Frequency	2007.1	-0.008 (CI = +/-0.010; p = 0.101)	0.014 (CI = +/-0.028; p = 0.305)	0.018 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.016; p = 0.000)	0.955	-0.82%	+2.78%
Frequency	2007.2	-0.008 (CI = +/-0.012; p = 0.145)	0.014 (CI = +/-0.029; p = 0.331)	0.018 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.017; p = 0.000)	0.955	-0.84%	+2.79%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.100)	0.016 (CI = +/-0.030; p = 0.272)	0.018 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.019; p = 0.000)	0.956	-1.10%	+2.84%
Frequency	2008.2	-0.010 (CI = +/-0.016; p = 0.227)	0.017 (CI = +/-0.031; p = 0.258)	0.018 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.022; p = 0.002)	0.956	-0.95%	+2.81%
Frequency	2009.1	-0.010 (CI = +/-0.019; p = 0.295)	0.018 (CI = +/-0.033; p = 0.272)	0.018 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.025; p = 0.006)	0.955	-0.99%	+2.81%
Frequency	2009.2	-0.005 (CI = +/-0.024; p = 0.649)	0.020 (CI = +/-0.034; p = 0.229)	0.018 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.030; p = 0.034)	0.956	-0.52%	+2.75%
Frequency	2010.1	-0.010 (CI = +/-0.030; p = 0.479)	0.022 (CI = +/-0.035; p = 0.203)	0.018 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.036; p = 0.041)	0.956	-1.04%	+2.80%
Frequency	2010.2	-0.010 (CI = +/-0.041; p = 0.628)	0.022 (CI = +/-0.037; p = 0.222)	0.018 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.047; p = 0.114)	0.956	-0.96%	+2.79%
Frequency	2011.1	0.011 (CI = +/-0.058; p = 0.694)	0.018 (CI = +/-0.038; p = 0.334)	0.018 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.063; p = 0.605)	0.958	+1.10%	+2.70%
Frequency	2011.2	0.048 (CI = +/-0.092; p = 0.286)	0.022 (CI = +/-0.039; p = 0.242)	0.017 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.097; p = 0.633)	0.961	+4.90%	+2.60%
Frequency	2012.1	0.146 (CI = +/-0.194; p = 0.129)	0.015 (CI = +/-0.041; p = 0.432)	0.017 (CI = +/-0.002; p = 0.000)	-0.121 (CI = +/-0.198; p = 0.210)	0.964	+15.73%	+2.50%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.026; p = 0.041)	0.169 (CI = +/-0.158; p = 0.037)	0.284	-2.70%
Loss Cost	2011.2	-0.031 (CI = +/-0.029; p = 0.038)	0.158 (CI = +/-0.166; p = 0.061)	0.295	-3.01%
Loss Cost	2012.1	-0.039 (CI = +/-0.030; p = 0.013)	0.184 (CI = +/-0.163; p = 0.029)	0.390	-3.82%
Loss Cost	2012.2	-0.047 (CI = +/-0.032; p = 0.006)	0.158 (CI = +/-0.164; p = 0.058)	0.447	-4.61%
Loss Cost	2013.1	-0.058 (CI = +/-0.032; p = 0.001)	0.189 (CI = +/-0.156; p = 0.021)	0.559	-5.65%
Loss Cost	2013.2	-0.067 (CI = +/-0.034; p = 0.001)	0.164 (CI = +/-0.158; p = 0.043)	0.609	-6.50%
Loss Cost	2014.1	-0.079 (CI = +/-0.035; p = 0.000)	0.192 (CI = +/-0.153; p = 0.018)	0.675	-7.56%
Loss Cost	2014.2	-0.090 (CI = +/-0.038; p = 0.000)	0.164 (CI = +/-0.153; p = 0.038)	0.726	-8.61%
Loss Cost	2015.1	-0.106 (CI = +/-0.036; p = 0.000)	0.199 (CI = +/-0.136; p = 0.009)	0.811	-10.07%
Loss Cost	2015.2	-0.115 (CI = +/-0.042; p = 0.000)	0.179 (CI = +/-0.144; p = 0.020)	0.822	-10.87%
Loss Cost	2016.1	-0.125 (CI = +/-0.048; p = 0.000)	0.198 (CI = +/-0.152; p = 0.017)	0.813	-11.77%
Loss Cost	2016.2	-0.119 (CI = +/-0.060; p = 0.002)	0.210 (CI = +/-0.173; p = 0.024)	0.788	-11.18%
Severity	2011.1	0.001 (CI = +/-0.012; p = 0.819)	0.029 (CI = +/-0.075; p = 0.427)	-0.069	+0.14%
Severity	2011.2	-0.001 (CI = +/-0.013; p = 0.891)	0.021 (CI = +/-0.078; p = 0.573)	-0.094	-0.09%
Severity	2012.1	-0.004 (CI = +/-0.014; p = 0.557)	0.031 (CI = +/-0.079; p = 0.413)	-0.055	-0.40%
Severity	2012.2	-0.006 (CI = +/-0.016; p = 0.401)	0.024 (CI = +/-0.082; p = 0.550)	-0.047	-0.64%
Severity	2013.1	-0.007 (CI = +/-0.018; p = 0.384)	0.027 (CI = +/-0.088; p = 0.525)	-0.051	-0.75%
Severity	2013.2	-0.010 (CI = +/-0.020; p = 0.320)	0.020 (CI = +/-0.094; p = 0.648)	-0.041	-0.97%
Severity	2014.1	-0.013 (CI = +/-0.023; p = 0.235)	0.029 (CI = +/-0.099; p = 0.539)	-0.003	-1.30%
Severity	2014.2	-0.016 (CI = +/-0.026; p = 0.197)	0.020 (CI = +/-0.106; p = 0.684)	0.018	-1.63%
Severity	2015.1	-0.014 (CI = +/-0.031; p = 0.345)	0.014 (CI = +/-0.115; p = 0.790)	-0.085	-1.36%
Severity	2015.2	-0.013 (CI = +/-0.038; p = 0.447)	0.015 (CI = +/-0.130; p = 0.795)	-0.125	-1.31%
Severity	2016.1	0.000 (CI = +/-0.040; p = 0.987)	-0.008 (CI = +/-0.126; p = 0.883)	-0.246	-0.03%
Severity	2016.2	0.022 (CI = +/-0.034; p = 0.173)	0.032 (CI = +/-0.098; p = 0.461)	0.060	+2.22%
Frequency	2011.1	-0.029 (CI = +/-0.027; p = 0.040)	0.140 (CI = +/-0.165; p = 0.092)	0.233	-2.83%
Frequency	2011.2	-0.030 (CI = +/-0.030; p = 0.055)	0.136 (CI = +/-0.175; p = 0.118)	0.228	-2.93%
Frequency	2012.1	-0.035 (CI = +/-0.033; p = 0.039)	0.153 (CI = +/-0.181; p = 0.092)	0.257	-3.43%
Frequency	2012.2	-0.041 (CI = +/-0.036; p = 0.031)	0.134 (CI = +/-0.189; p = 0.150)	0.284	-3.99%
Frequency	2013.1	-0.051 (CI = +/-0.038; p = 0.013)	0.163 (CI = +/-0.189; p = 0.085)	0.371	-4.95%
Frequency	2013.2	-0.057 (CI = +/-0.043; p = 0.013)	0.144 (CI = +/-0.199; p = 0.143)	0.395	-5.58%
Frequency	2014.1	-0.065 (CI = +/-0.048; p = 0.012)	0.164 (CI = +/-0.208; p = 0.112)	0.410	-6.34%
Frequency	2014.2	-0.074 (CI = +/-0.055; p = 0.014)	0.144 (CI = +/-0.224; p = 0.185)	0.428	-7.09%
Frequency	2015.1	-0.092 (CI = +/-0.058; p = 0.005)	0.185 (CI = +/-0.216; p = 0.086)	0.545	-8.83%
Frequency	2015.2	-0.102 (CI = +/-0.069; p = 0.008)	0.164 (CI = +/-0.237; p = 0.152)	0.552	-9.69%
Frequency	2016.1	-0.125 (CI = +/-0.073; p = 0.004)	0.206 (CI = +/-0.233; p = 0.076)	0.637	-11.74%
Frequency	2016.2	-0.140 (CI = +/-0.091; p = 0.008)	0.178 (CI = +/-0.260; p = 0.150)	0.650	-13.10%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	0.000 (CI = +/-0.057; p = 0.999)	0.168 (CI = +/-0.157; p = 0.038)	-0.195 (CI = +/-0.358; p = 0.267)	0.296	+0.00%
Loss Cost	2011.2	-0.004 (CI = +/-0.065; p = 0.895)	0.162 (CI = +/-0.167; p = 0.056)	-0.178 (CI = +/-0.387; p = 0.344)	0.292	-0.41%
Loss Cost	2012.1	-0.022 (CI = +/-0.069; p = 0.507)	0.184 (CI = +/-0.167; p = 0.033)	-0.107 (CI = +/-0.395; p = 0.571)	0.363	-2.18%
Loss Cost	2012.2	-0.040 (CI = +/-0.075; p = 0.271)	0.159 (CI = +/-0.171; p = 0.065)	-0.042 (CI = +/-0.407; p = 0.830)	0.410	-3.94%
Loss Cost	2013.1	-0.065 (CI = +/-0.076; p = 0.087)	0.189 (CI = +/-0.162; p = 0.026)	0.039 (CI = +/-0.390; p = 0.832)	0.527	-6.30%
Loss Cost	2013.2	-0.084 (CI = +/-0.080; p = 0.040)	0.161 (CI = +/-0.164; p = 0.054)	0.094 (CI = +/-0.389; p = 0.609)	0.586	-8.09%
Loss Cost	2014.1	-0.104 (CI = +/-0.078; p = 0.013)	0.190 (CI = +/-0.156; p = 0.021)	0.136 (CI = +/-0.365; p = 0.430)	0.666	-9.90%
Loss Cost	2014.2	-0.120 (CI = +/-0.078; p = 0.006)	0.160 (CI = +/-0.155; p = 0.045)	0.156 (CI = +/-0.348; p = 0.341)	0.726	-11.33%
Loss Cost	2015.1	-0.133 (CI = +/-0.068; p = 0.002)	0.194 (CI = +/-0.137; p = 0.011)	0.139 (CI = +/-0.299; p = 0.319)	0.813	-12.43%
Loss Cost	2015.2	-0.136 (CI = +/-0.071; p = 0.002)	0.179 (CI = +/-0.149; p = 0.025)	0.119 (CI = +/-0.315; p = 0.408)	0.817	-12.75%
Loss Cost	2016.1	-0.136 (CI = +/-0.075; p = 0.004)	0.194 (CI = +/-0.165; p = 0.028)	0.073 (CI = +/-0.368; p = 0.654)	0.793	-12.71%
Loss Cost	2016.2	-0.143 (CI = +/-0.075; p = 0.003)	0.227 (CI = +/-0.173; p = 0.018)	0.297 (CI = +/-0.543; p = 0.230)	0.809	-13.36%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.038; p = 0.152)	-0.301 (CI = +/-0.087; p = 0.000)	0.725	+4.45%
Severity	2011.2	0.045 (CI = +/-0.016; p = 0.000)	0.029 (CI = +/-0.041; p = 0.155)	-0.305 (CI = +/-0.094; p = 0.000)	0.705	+4.55%
Severity	2012.1	0.043 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.043; p = 0.148)	-0.298 (CI = +/-0.101; p = 0.000)	0.690	+4.38%
Severity	2012.2	0.044 (CI = +/-0.020; p = 0.000)	0.032 (CI = +/-0.046; p = 0.157)	-0.302 (CI = +/-0.109; p = 0.000)	0.680	+4.49%
Severity	2013.1	0.047 (CI = +/-0.022; p = 0.001)	0.028 (CI = +/-0.048; p = 0.228)	-0.313 (CI = +/-0.115; p = 0.000)	0.691	+4.83%
Severity	2013.2	0.048 (CI = +/-0.025; p = 0.001)	0.029 (CI = +/-0.052; p = 0.241)	-0.316 (CI = +/-0.123; p = 0.000)	0.686	+4.93%
Severity	2014.1	0.046 (CI = +/-0.028; p = 0.004)	0.033 (CI = +/-0.055; p = 0.212)	-0.310 (CI = +/-0.129; p = 0.000)	0.692	+4.66%
Severity	2014.2	0.043 (CI = +/-0.030; p = 0.010)	0.028 (CI = +/-0.060; p = 0.322)	-0.307 (CI = +/-0.134; p = 0.000)	0.699	+4.37%
Severity	2015.1	0.044 (CI = +/-0.032; p = 0.012)	0.024 (CI = +/-0.065; p = 0.427)	-0.305 (CI = +/-0.141; p = 0.001)	0.669	+4.53%
Severity	2015.2	0.043 (CI = +/-0.034; p = 0.019)	0.017 (CI = +/-0.071; p = 0.593)	-0.313 (CI = +/-0.150; p = 0.001)	0.675	+4.36%
Severity	2016.1	0.042 (CI = +/-0.035; p = 0.025)	0.009 (CI = +/-0.078; p = 0.786)	-0.288 (CI = +/-0.174; p = 0.006)	0.555	+4.34%
Severity	2016.2	0.040 (CI = +/-0.038; p = 0.042)	0.020 (CI = +/-0.088; p = 0.594)	-0.215 (CI = +/-0.276; p = 0.104)	0.319	+4.08%
Frequency	2011.1	-0.044 (CI = +/-0.061; p = 0.149)	0.141 (CI = +/-0.169; p = 0.097)	0.106 (CI = +/-0.385; p = 0.570)	0.204	-4.26%
Frequency	2011.2	-0.049 (CI = +/-0.069; p = 0.156)	0.133 (CI = +/-0.179; p = 0.134)	0.127 (CI = +/-0.416; p = 0.527)	0.201	-4.74%
Frequency	2012.1	-0.065 (CI = +/-0.076; p = 0.087)	0.153 (CI = +/-0.183; p = 0.094)	0.191 (CI = +/-0.432; p = 0.361)	0.252	-6.29%
Frequency	2012.2	-0.084 (CI = +/-0.083; p = 0.046)	0.127 (CI = +/-0.187; p = 0.167)	0.260 (CI = +/-0.446; p = 0.231)	0.311	-8.07%
Frequency	2013.1	-0.112 (CI = +/-0.082; p = 0.011)	0.161 (CI = +/-0.176; p = 0.070)	0.352 (CI = +/-0.423; p = 0.096)	0.457	-10.61%
Frequency	2013.2	-0.133 (CI = +/-0.087; p = 0.006)	0.132 (CI = +/-0.179; p = 0.135)	0.409 (CI = +/-0.425; p = 0.058)	0.521	-12.41%
Frequency	2014.1	-0.150 (CI = +/-0.089; p = 0.004)	0.157 (CI = +/-0.180; p = 0.080)	0.446 (CI = +/-0.419; p = 0.039)	0.571	-13.92%
Frequency	2014.2	-0.163 (CI = +/-0.094; p = 0.003)	0.132 (CI = +/-0.188; p = 0.150)	0.463 (CI = +/-0.423; p = 0.035)	0.605	-15.04%
Frequency	2015.1	-0.177 (CI = +/-0.085; p = 0.001)	0.170 (CI = +/-0.174; p = 0.054)	0.444 (CI = +/-0.378; p = 0.026)	0.717	-16.22%
Frequency	2015.2	-0.179 (CI = +/-0.093; p = 0.002)	0.162 (CI = +/-0.195; p = 0.092)	0.433 (CI = +/-0.412; p = 0.042)	0.709	-16.39%
Frequency	2016.1	-0.178 (CI = +/-0.097; p = 0.003)	0.184 (CI = +/-0.213; p = 0.080)	0.361 (CI = +/-0.474; p = 0.115)	0.717	-16.34%
Frequency	2016.2	-0.183 (CI = +/-0.106; p = 0.006)	0.207 (CI = +/-0.246; p = 0.086)	0.512 (CI = +/-0.773; p = 0.156)	0.716	-16.76%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.000)	0.146 (CI = +/-0.079; p = 0.001)	-0.188 (CI = +/-0.053; p = 0.000)	0.821	+5.71%	-12.41%
Loss Cost	2011.2	0.065 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.080; p = 0.001)	-0.201 (CI = +/-0.056; p = 0.000)	0.838	+6.68%	-12.70%
Loss Cost	2012.1	0.062 (CI = +/-0.036; p = 0.002)	0.159 (CI = +/-0.085; p = 0.001)	-0.197 (CI = +/-0.063; p = 0.000)	0.837	+6.42%	-12.63%
Loss Cost	2012.2	0.063 (CI = +/-0.043; p = 0.008)	0.160 (CI = +/-0.091; p = 0.002)	-0.198 (CI = +/-0.071; p = 0.000)	0.833	+6.47%	-12.64%
Loss Cost	2013.1	0.055 (CI = +/-0.053; p = 0.044)	0.166 (CI = +/-0.097; p = 0.003)	-0.188 (CI = +/-0.082; p = 0.000)	0.835	+5.64%	-12.45%
Loss Cost	2013.2	0.059 (CI = +/-0.068; p = 0.084)	0.169 (CI = +/-0.104; p = 0.004)	-0.192 (CI = +/-0.098; p = 0.001)	0.833	+6.05%	-12.52%
Loss Cost	2014.1	0.055 (CI = +/-0.091; p = 0.212)	0.171 (CI = +/-0.114; p = 0.007)	-0.188 (CI = +/-0.122; p = 0.006)	0.826	+5.61%	-12.45%
Loss Cost	2014.2	0.056 (CI = +/-0.127; p = 0.349)	0.172 (CI = +/-0.125; p = 0.012)	-0.189 (CI = +/-0.160; p = 0.025)	0.822	+5.77%	-12.47%
Loss Cost	2015.1	0.004 (CI = +/-0.190; p = 0.961)	0.186 (CI = +/-0.134; p = 0.012)	-0.132 (CI = +/-0.223; p = 0.213)	0.825	+0.42%	-12.01%
Loss Cost	2015.2	0.000 (CI = +/-0.337; p = 0.998)	0.186 (CI = +/-0.151; p = 0.022)	-0.128 (CI = +/-0.371; p = 0.449)	0.814	+0.03%	-12.00%
Loss Cost	2016.1	-0.215 (CI = +/-0.834; p = 0.562)	0.203 (CI = +/-0.172; p = 0.027)	0.094 (CI = +/-0.871; p = 0.806)	0.788	-19.34%	-11.40%
Loss Cost	2016.2	1.688 (CI = +/-4.069; p = 0.349)	0.234 (CI = +/-0.185; p = 0.021)	-1.823 (CI = +/-4.104; p = 0.319)	0.793	+441.00%	-12.57%
Severity	2011.1	0.013 (CI = +/-0.025; p = 0.279)	0.026 (CI = +/-0.075; p = 0.481)	-0.027 (CI = +/-0.050; p = 0.267)	-0.050	+1.36%	-1.39%
Severity	2011.2	0.010 (CI = +/-0.030; p = 0.496)	0.021 (CI = +/-0.079; p = 0.579)	-0.022 (CI = +/-0.055; p = 0.403)	-0.111	+0.98%	-1.25%
Severity	2012.1	0.002 (CI = +/-0.034; p = 0.907)	0.030 (CI = +/-0.081; p = 0.449)	-0.012 (CI = +/-0.060; p = 0.687)	-0.112	+0.19%	-0.97%
Severity	2012.2	-0.005 (CI = +/-0.041; p = 0.811)	0.024 (CI = +/-0.086; p = 0.563)	-0.003 (CI = +/-0.067; p = 0.919)	-0.121	-0.46%	-0.78%
Severity	2013.1	-0.008 (CI = +/-0.051; p = 0.724)	0.027 (CI = +/-0.092; p = 0.540)	0.002 (CI = +/-0.078; p = 0.964)	-0.131	-0.85%	-0.68%
Severity	2013.2	-0.019 (CI = +/-0.064; p = 0.523)	0.020 (CI = +/-0.098; p = 0.666)	0.015 (CI = +/-0.092; p = 0.736)	-0.117	-1.91%	-0.47%
Severity	2014.1	-0.045 (CI = +/-0.081; p = 0.242)	0.034 (CI = +/-0.101; p = 0.477)	0.045 (CI = +/-0.109; p = 0.379)	-0.016	-4.43%	+0.01%
Severity	2014.2	-0.091 (CI = +/-0.102; p = 0.074)	0.016 (CI = +/-0.100; p = 0.725)	0.097 (CI = +/-0.128; p = 0.122)	0.159	-8.72%	+0.56%
Severity	2015.1	-0.131 (CI = +/-0.152; p = 0.082)	0.028 (CI = +/-0.108; p = 0.576)	0.141 (CI = +/-0.179; p = 0.108)	0.109	-12.31%	+0.96%
Severity	2015.2	-0.304 (CI = +/-0.204; p = 0.009)	0.000 (CI = +/-0.092; p = 0.999)	0.323 (CI = +/-0.224; p = 0.011)	0.467	-26.20%	+1.90%
Severity	2016.1	-0.632 (CI = +/-0.407; p = 0.008)	0.026 (CI = +/-0.084; p = 0.480)	0.661 (CI = +/-0.425; p = 0.008)	0.513	-46.84%	+2.96%
Severity	2016.2	-1.474 (CI = +/-2.027; p = 0.125)	0.013 (CI = +/-0.092; p = 0.747)	1.509 (CI = +/-2.045; p = 0.121)	0.290	-77.11%	+3.56%
Frequency	2011.1	0.042 (CI = +/-0.041; p = 0.043)	0.120 (CI = +/-0.120; p = 0.050)	-0.161 (CI = +/-0.081; p = 0.001)	0.602	+4.30%	-11.18%
Frequency	2011.2	0.055 (CI = +/-0.045; p = 0.020)	0.136 (CI = +/-0.121; p = 0.030)	-0.178 (CI = +/-0.085; p = 0.000)	0.635	+5.65%	-11.60%
Frequency	2012.1	0.060 (CI = +/-0.054; p = 0.031)	0.130 (CI = +/-0.128; p = 0.048)	-0.186 (CI = +/-0.095; p = 0.001)	0.634	+6.22%	-11.77%
Frequency	2012.2	0.067 (CI = +/-0.065; p = 0.043)	0.136 (CI = +/-0.136; p = 0.050)	-0.195 (CI = +/-0.107; p = 0.002)	0.634	+6.97%	-11.95%
Frequency	2013.1	0.063 (CI = +/-0.081; p = 0.114)	0.139 (CI = +/-0.147; p = 0.061)	-0.190 (CI = +/-0.125; p = 0.006)	0.630	+6.54%	-11.85%
Frequency	2013.2	0.078 (CI = +/-0.102; p = 0.121)	0.149 (CI = +/-0.156; p = 0.060)	-0.207 (CI = +/-0.147; p = 0.010)	0.633	+8.11%	-12.10%
Frequency	2014.1	0.100 (CI = +/-0.134; p = 0.130)	0.137 (CI = +/-0.169; p = 0.101)	-0.233 (CI = +/-0.181; p = 0.016)	0.627	+10.50%	-12.45%
Frequency	2014.2	0.147 (CI = +/-0.182; p = 0.101)	0.155 (CI = +/-0.178; p = 0.081)	-0.286 (CI = +/-0.228; p = 0.019)	0.646	+15.87%	-12.95%
Frequency	2015.1	0.136 (CI = +/-0.281; p = 0.304)	0.159 (CI = +/-0.199; p = 0.105)	-0.273 (CI = +/-0.331; p = 0.095)	0.636	+14.51%	-12.85%
Frequency	2015.2	0.304 (CI = +/-0.468; p = 0.173)	0.186 (CI = +/-0.210; p = 0.076)	-0.451 (CI = +/-0.516; p = 0.079)	0.665	+35.54%	-13.64%
Frequency	2016.1	0.417 (CI = +/-1.191; p = 0.435)	0.177 (CI = +/-0.246; p = 0.133)	-0.567 (CI = +/-1.245; p = 0.317)	0.644	+51.73%	-13.94%
Frequency	2016.2	3.163 (CI = +/-5.800; p = 0.231)	0.221 (CI = +/-0.264; p = 0.086)	-3.332 (CI = +/-5.850; p = 0.213)	0.691	+2262.97%	-15.58%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.055 (CI = +/-0.034; p = 0.004)	0.146 (CI = +/-0.082; p = 0.002)	0.008 (CI = +/-0.197; p = 0.936)	-0.189 (CI = +/-0.058; p = 0.000)	0.810	+5.63%	-12.54%
Loss Cost	2011.2	0.067 (CI = +/-0.038; p = 0.002)	0.157 (CI = +/-0.083; p = 0.001)	-0.019 (CI = +/-0.198; p = 0.843)	-0.199 (CI = +/-0.060; p = 0.000)	0.828	+6.91%	-12.40%
Loss Cost	2012.1	0.064 (CI = +/-0.046; p = 0.010)	0.159 (CI = +/-0.088; p = 0.002)	-0.014 (CI = +/-0.210; p = 0.892)	-0.197 (CI = +/-0.066; p = 0.000)	0.826	+6.62%	-12.41%
Loss Cost	2012.2	0.065 (CI = +/-0.058; p = 0.030)	0.160 (CI = +/-0.095; p = 0.003)	-0.016 (CI = +/-0.226; p = 0.884)	-0.198 (CI = +/-0.074; p = 0.000)	0.820	+6.73%	-12.40%
Loss Cost	2013.1	0.055 (CI = +/-0.073; p = 0.124)	0.166 (CI = +/-0.101; p = 0.004)	-0.001 (CI = +/-0.242; p = 0.995)	-0.188 (CI = +/-0.087; p = 0.000)	0.821	+5.65%	-12.44%
Loss Cost	2013.2	0.061 (CI = +/-0.096; p = 0.190)	0.169 (CI = +/-0.110; p = 0.006)	-0.008 (CI = +/-0.267; p = 0.946)	-0.193 (CI = +/-0.105; p = 0.002)	0.818	+6.26%	-12.40%
Loss Cost	2014.1	0.055 (CI = +/-0.132; p = 0.371)	0.171 (CI = +/-0.121; p = 0.010)	-0.003 (CI = +/-0.298; p = 0.985)	-0.188 (CI = +/-0.138; p = 0.013)	0.809	+5.69%	-12.42%
Loss Cost	2014.2	0.058 (CI = +/-0.195; p = 0.515)	0.172 (CI = +/-0.134; p = 0.018)	-0.005 (CI = +/-0.343; p = 0.973)	-0.191 (CI = +/-0.195; p = 0.055)	0.802	+6.00%	-12.40%
Loss Cost	2015.1	-0.029 (CI = +/-0.304; p = 0.833)	0.187 (CI = +/-0.144; p = 0.017)	0.057 (CI = +/-0.389; p = 0.746)	-0.106 (CI = +/-0.300; p = 0.440)	0.806	-2.82%	-12.58%
Loss Cost	2015.2	-0.080 (CI = +/-0.602; p = 0.764)	0.182 (CI = +/-0.166; p = 0.036)	0.084 (CI = +/-0.505; p = 0.705)	-0.056 (CI = +/-0.590; p = 0.828)	0.793	-7.64%	-12.69%
Loss Cost	2016.1	-1.124 (CI = +/-1.692; p = 0.155)	0.223 (CI = +/-0.167; p = 0.017)	0.435 (CI = +/-0.715; p = 0.187)	0.978 (CI = +/-1.673; p = 0.203)	0.820	-67.50%	-13.60%
Loss Cost	2016.2	-3.972 (CI = +/-16.949; p = 0.573)	0.206 (CI = +/-0.214; p = 0.056)	0.804 (CI = +/-2.328; p = 0.415)	3.819 (CI = +/-16.907; p = 0.587)	0.786	-98.12%	-14.19%
Severity	2011.1	0.043 (CI = +/-0.016; p = 0.000)	0.027 (CI = +/-0.040; p = 0.164)	-0.302 (CI = +/-0.095; p = 0.000)	0.001 (CI = +/-0.028; p = 0.945)	0.708	+4.42%	+4.52%
Severity	2011.2	0.045 (CI = +/-0.020; p = 0.000)	0.029 (CI = +/-0.042; p = 0.169)	-0.305 (CI = +/-0.101; p = 0.000)	0.000 (CI = +/-0.030; p = 0.989)	0.685	+4.56%	+4.54%
Severity	2012.1	0.042 (CI = +/-0.024; p = 0.002)	0.031 (CI = +/-0.045; p = 0.160)	-0.299 (CI = +/-0.106; p = 0.000)	0.002 (CI = +/-0.033; p = 0.878)	0.669	+4.27%	+4.52%
Severity	2012.2	0.043 (CI = +/-0.029; p = 0.007)	0.032 (CI = +/-0.048; p = 0.173)	-0.302 (CI = +/-0.115; p = 0.000)	0.001 (CI = +/-0.038; p = 0.952)	0.655	+4.43%	+4.54%
Severity	2013.1	0.052 (CI = +/-0.036; p = 0.009)	0.027 (CI = +/-0.050; p = 0.261)	-0.314 (CI = +/-0.120; p = 0.000)	-0.007 (CI = +/-0.043; p = 0.738)	0.668	+5.28%	+4.58%
Severity	2013.2	0.057 (CI = +/-0.047; p = 0.022)	0.030 (CI = +/-0.054; p = 0.250)	-0.322 (CI = +/-0.132; p = 0.000)	-0.012 (CI = +/-0.052; p = 0.621)	0.665	+5.89%	+4.62%
Severity	2014.1	0.049 (CI = +/-0.064; p = 0.118)	0.033 (CI = +/-0.059; p = 0.244)	-0.313 (CI = +/-0.146; p = 0.001)	-0.004 (CI = +/-0.068; p = 0.886)	0.662	+5.06%	+4.59%
Severity	2014.2	0.028 (CI = +/-0.092; p = 0.515)	0.027 (CI = +/-0.064; p = 0.363)	-0.293 (CI = +/-0.162; p = 0.003)	0.016 (CI = +/-0.093; p = 0.701)	0.672	+2.80%	+4.48%
Severity	2015.1	0.046 (CI = +/-0.149; p = 0.501)	0.024 (CI = +/-0.071; p = 0.462)	-0.306 (CI = +/-0.192; p = 0.006)	-0.001 (CI = +/-0.148; p = 0.983)	0.628	+4.67%	+4.52%
Severity	2015.2	-0.078 (CI = +/-0.266; p = 0.513)	0.011 (CI = +/-0.073; p = 0.732)	-0.239 (CI = +/-0.224; p = 0.040)	0.119 (CI = +/-0.261; p = 0.317)	0.681	-7.47%	+4.20%
Severity	2016.1	-0.264 (CI = +/-0.873; p = 0.488)	0.018 (CI = +/-0.086; p = 0.621)	-0.176 (CI = +/-0.369; p = 0.286)	0.303 (CI = +/-0.863; p = 0.423)	0.538	-23.18%	+4.01%
Severity	2016.2	0.071 (CI = +/-8.898; p = 0.984)	0.020 (CI = +/-0.112; p = 0.660)	-0.220 (CI = +/-1.222; p = 0.664)	-0.031 (CI = +/-8.876; p = 0.993)	0.183	+7.33%	+4.09%
Frequency	2011.1	0.012 (CI = +/-0.043; p = 0.575)	0.118 (CI = +/-0.103; p = 0.028)	0.309 (CI = +/-0.248; p = 0.018)	-0.190 (CI = +/-0.073; p = 0.000)	0.706	+1.16%	-16.32%
Frequency	2011.2	0.022 (CI = +/-0.050; p = 0.355)	0.129 (CI = +/-0.107; p = 0.022)	0.286 (CI = +/-0.256; p = 0.031)	-0.199 (CI = +/-0.077; p = 0.000)	0.718	+2.25%	-16.20%
Frequency	2012.1	0.022 (CI = +/-0.060; p = 0.441)	0.129 (CI = +/-0.114; p = 0.030)	0.286 (CI = +/-0.273; p = 0.041)	-0.199 (CI = +/-0.085; p = 0.000)	0.712	+2.25%	-16.20%
Frequency	2012.2	0.022 (CI = +/-0.075; p = 0.539)	0.128 (CI = +/-0.123; p = 0.042)	0.287 (CI = +/-0.294; p = 0.055)	-0.199 (CI = +/-0.096; p = 0.001)	0.706	+2.21%	-16.20%
Frequency	2013.1	0.004 (CI = +/-0.093; p = 0.936)	0.139 (CI = +/-0.130; p = 0.038)	0.314 (CI = +/-0.311; p = 0.048)	-0.181 (CI = +/-0.111; p = 0.004)	0.714	+0.35%	-16.27%
Frequency	2013.2	0.003 (CI = +/-0.123; p = 0.951)	0.139 (CI = +/-0.142; p = 0.054)	0.314 (CI = +/-0.343; p = 0.069)	-0.181 (CI = +/-0.135; p = 0.013)	0.707	+0.35%	-16.27%
Frequency	2014.1	0.006 (CI = +/-0.169; p = 0.939)	0.138 (CI = +/-0.155; p = 0.076)	0.311 (CI = +/-0.383; p = 0.100)	-0.183 (CI = +/-0.178; p = 0.044)	0.691	+0.60%	-16.26%
Frequency	2014.2	0.031 (CI = +/-0.249; p = 0.787)	0.145 (CI = +/-0.172; p = 0.089)	0.287 (CI = +/-0.438; p = 0.172)	-0.207 (CI = +/-0.250; p = 0.094)	0.684	+3.11%	-16.16%
Frequency	2015.1	-0.074 (CI = +/-0.390; p = 0.672)	0.163 (CI = +/-0.185; p = 0.077)	0.362 (CI = +/-0.501; p = 0.134)	-0.104 (CI = +/-0.386; p = 0.551)	0.696	-7.16%	-16.36%
Frequency	2015.2	-0.002 (CI = +/-0.773; p = 0.996)	0.171 (CI = +/-0.213; p = 0.100)	0.323 (CI = +/-0.649; p = 0.278)	-0.175 (CI = +/-0.757; p = 0.602)	0.681	-0.19%	-16.21%
Frequency	2016.1	-0.860 (CI = +/-2.432; p = 0.420)	0.205 (CI = +/-0.241; p = 0.083)	0.611 (CI = +/-1.027; p = 0.196)	0.675 (CI = +/-2.405; p = 0.518)	0.693	-57.70%	-16.93%
Frequency	2016.2	-4.042 (CI = +/-24.541; p = 0.690)	0.186 (CI = +/-0.310; p = 0.184)	1.024 (CI = +/-3.371; p = 0.470)	3.849 (CI = +/-24.480; p = 0.703)	0.670	-98.24%	-17.56%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.126 (CI = +/-0.056; p = 0.000)	-0.115 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.913	+4.46%	-6.93%
Loss Cost	2011.2	0.051 (CI = +/-0.022; p = 0.000)	0.135 (CI = +/-0.057; p = 0.000)	-0.127 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.922	+5.20%	-7.39%
Loss Cost	2012.1	0.047 (CI = +/-0.026; p = 0.002)	0.139 (CI = +/-0.060; p = 0.000)	-0.122 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.923	+4.79%	-7.22%
Loss Cost	2012.2	0.043 (CI = +/-0.031; p = 0.012)	0.135 (CI = +/-0.064; p = 0.001)	-0.115 (CI = +/-0.065; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	0.923	+4.35%	-7.00%
Loss Cost	2013.1	0.032 (CI = +/-0.037; p = 0.084)	0.143 (CI = +/-0.065; p = 0.000)	-0.101 (CI = +/-0.070; p = 0.009)	0.008 (CI = +/-0.004; p = 0.001)	0.929	+3.26%	-6.64%
Loss Cost	2013.2	0.027 (CI = +/-0.048; p = 0.236)	0.139 (CI = +/-0.071; p = 0.001)	-0.094 (CI = +/-0.083; p = 0.030)	0.008 (CI = +/-0.004; p = 0.002)	0.928	+2.77%	-6.47%
Loss Cost	2014.1	0.018 (CI = +/-0.063; p = 0.539)	0.144 (CI = +/-0.076; p = 0.002)	-0.083 (CI = +/-0.099; p = 0.094)	0.008 (CI = +/-0.004; p = 0.002)	0.927	+1.82%	-6.25%
Loss Cost	2014.2	-0.001 (CI = +/-0.088; p = 0.975)	0.136 (CI = +/-0.083; p = 0.005)	-0.058 (CI = +/-0.127; p = 0.325)	0.008 (CI = +/-0.005; p = 0.003)	0.928	-0.13%	-5.80%
Loss Cost	2015.1	-0.070 (CI = +/-0.110; p = 0.179)	0.153 (CI = +/-0.075; p = 0.002)	0.020 (CI = +/-0.143; p = 0.752)	0.009 (CI = +/-0.004; p = 0.001)	0.949	-6.79%	-4.88%
Loss Cost	2015.2	-0.158 (CI = +/-0.179; p = 0.075)	0.138 (CI = +/-0.077; p = 0.004)	0.119 (CI = +/-0.212; p = 0.228)	0.009 (CI = +/-0.004; p = 0.001)	0.958	-14.64%	-3.90%
Loss Cost	2016.1	-0.515 (CI = +/-0.217; p = 0.001)	0.162 (CI = +/-0.043; p = 0.000)	0.492 (CI = +/-0.233; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.988	-40.23%	-2.26%
Loss Cost	2016.2	-0.435 (CI = +/-1.296; p = 0.428)	0.164 (CI = +/-0.056; p = 0.001)	0.411 (CI = +/-1.320; p = 0.460)	0.010 (CI = +/-0.003; p = 0.000)	0.985	-35.26%	-2.38%
Severity	2011.1	0.025 (CI = +/-0.019; p = 0.012)	0.044 (CI = +/-0.053; p = 0.097)	-0.096 (CI = +/-0.048; p = 0.001)	-0.007 (CI = +/-0.004; p = 0.000)	0.494	+2.50%	-6.89%
Severity	2011.2	0.023 (CI = +/-0.022; p = 0.038)	0.043 (CI = +/-0.057; p = 0.130)	-0.094 (CI = +/-0.053; p = 0.002)	-0.007 (CI = +/-0.004; p = 0.001)	0.454	+2.37%	-6.81%
Severity	2012.1	0.017 (CI = +/-0.025; p = 0.174)	0.049 (CI = +/-0.057; p = 0.086)	-0.084 (CI = +/-0.056; p = 0.006)	-0.007 (CI = +/-0.004; p = 0.001)	0.470	+1.68%	-6.50%
Severity	2012.2	0.014 (CI = +/-0.031; p = 0.341)	0.047 (CI = +/-0.062; p = 0.125)	-0.080 (CI = +/-0.063; p = 0.017)	-0.007 (CI = +/-0.004; p = 0.002)	0.451	+1.41%	-6.36%
Severity	2013.1	0.012 (CI = +/-0.038; p = 0.498)	0.048 (CI = +/-0.066; p = 0.140)	-0.077 (CI = +/-0.072; p = 0.037)	-0.007 (CI = +/-0.004; p = 0.003)	0.441	+1.22%	-6.30%
Severity	2013.2	0.008 (CI = +/-0.049; p = 0.715)	0.046 (CI = +/-0.072; p = 0.193)	-0.072 (CI = +/-0.085; p = 0.091)	-0.007 (CI = +/-0.004; p = 0.005)	0.429	+0.84%	-6.16%
Severity	2014.1	-0.014 (CI = +/-0.060; p = 0.608)	0.057 (CI = +/-0.073; p = 0.113)	-0.044 (CI = +/-0.095; p = 0.328)	-0.007 (CI = +/-0.004; p = 0.005)	0.508	-1.42%	-5.63%
Severity	2014.2	-0.048 (CI = +/-0.078; p = 0.194)	0.043 (CI = +/-0.073; p = 0.217)	-0.001 (CI = +/-0.112; p = 0.979)	-0.006 (CI = +/-0.004; p = 0.008)	0.590	-4.70%	-4.83%
Severity	2015.1	-0.079 (CI = +/-0.114; p = 0.148)	0.051 (CI = +/-0.078; p = 0.173)	0.034 (CI = +/-0.148; p = 0.612)	-0.006 (CI = +/-0.004; p = 0.012)	0.569	-7.60%	-4.42%
Severity	2015.2	-0.218 (CI = +/-0.145; p = 0.009)	0.026 (CI = +/-0.062; p = 0.358)	0.189 (CI = +/-0.171; p = 0.035)	-0.005 (CI = +/-0.003; p = 0.009)	0.783	-19.56%	-2.85%
Severity	2016.1	-0.495 (CI = +/-0.195; p = 0.001)	0.045 (CI = +/-0.039; p = 0.031)	0.479 (CI = +/-0.210; p = 0.001)	-0.005 (CI = +/-0.002; p = 0.002)	0.906	-39.03%	-1.56%
Severity	2016.2	-0.496 (CI = +/-1.173; p = 0.326)	0.045 (CI = +/-0.050; p = 0.070)	0.481 (CI = +/-1.194; p = 0.348)	-0.005 (CI = +/-0.003; p = 0.006)	0.833	-39.13%	-1.56%
Frequency	2011.1	0.019 (CI = +/-0.013; p = 0.008)	0.082 (CI = +/-0.038; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.256)	0.015 (CI = +/-0.003; p = 0.000)	0.961	+1.91%	-0.04%
Frequency	2011.2	0.027 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.033; p = 0.000)	-0.034 (CI = +/-0.031; p = 0.035)	0.015 (CI = +/-0.002; p = 0.000)	0.974	+2.76%	-0.62%
Frequency	2012.1	0.030 (CI = +/-0.015; p = 0.001)	0.089 (CI = +/-0.034; p = 0.000)	-0.038 (CI = +/-0.033; p = 0.028)	0.015 (CI = +/-0.002; p = 0.000)	0.975	+3.06%	-0.77%
Frequency	2012.2	0.029 (CI = +/-0.018; p = 0.005)	0.088 (CI = +/-0.037; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.061)	0.015 (CI = +/-0.002; p = 0.000)	0.975	+2.91%	-0.69%
Frequency	2013.1	0.020 (CI = +/-0.020; p = 0.051)	0.094 (CI = +/-0.035; p = 0.000)	-0.024 (CI = +/-0.038; p = 0.200)	0.015 (CI = +/-0.002; p = 0.000)	0.980	+2.01%	-0.37%
Frequency	2013.2	0.019 (CI = +/-0.026; p = 0.137)	0.094 (CI = +/-0.038; p = 0.000)	-0.022 (CI = +/-0.045; p = 0.303)	0.015 (CI = +/-0.002; p = 0.000)	0.979	+1.91%	-0.33%
Frequency	2014.1	0.032 (CI = +/-0.031; p = 0.043)	0.087 (CI = +/-0.038; p = 0.000)	-0.039 (CI = +/-0.049; p = 0.108)	0.015 (CI = +/-0.002; p = 0.000)	0.983	+3.28%	-0.66%
Frequency	2014.2	0.047 (CI = +/-0.042; p = 0.031)	0.093 (CI = +/-0.039; p = 0.000)	-0.057 (CI = +/-0.060; p = 0.060)	0.014 (CI = +/-0.002; p = 0.000)	0.984	+4.80%	-1.02%
Frequency	2015.1	0.009 (CI = +/-0.047; p = 0.680)	0.103 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.061; p = 0.620)	0.015 (CI = +/-0.002; p = 0.000)	0.991	+0.87%	-0.49%
Frequency	2015.2	0.059 (CI = +/-0.066; p = 0.071)	0.112 (CI = +/-0.028; p = 0.000)	-0.070 (CI = +/-0.078; p = 0.072)	0.014 (CI = +/-0.002; p = 0.000)	0.995	+6.11%	-1.08%
Frequency	2016.1	-0.020 (CI = +/-0.141; p = 0.743)	0.117 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.152; p = 0.844)	0.014 (CI = +/-0.001; p = 0.000)	0.996	-1.96%	-0.70%
Frequency	2016.2	0.062 (CI = +/-0.843; p = 0.858)	0.119 (CI = +/-0.036; p = 0.000)	-0.070 (CI = +/-0.859; p = 0.842)	0.014 (CI = +/-0.002; p = 0.000)	0.995	+6.35%	-0.84%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.113 (CI = +/-0.061; p = 0.001)	-0.118 (CI = +/-0.053; p = 0.000)	0.688	+4.52%	-7.09%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.062; p = 0.001)	-0.129 (CI = +/-0.055; p = 0.000)	0.701	+5.21%	-7.51%
Loss Cost	2012.1	0.048 (CI = +/-0.027; p = 0.002)	0.126 (CI = +/-0.067; p = 0.001)	-0.124 (CI = +/-0.061; p = 0.001)	0.689	+4.87%	-7.36%
Loss Cost	2012.2	0.043 (CI = +/-0.033; p = 0.016)	0.121 (CI = +/-0.072; p = 0.003)	-0.116 (CI = +/-0.069; p = 0.003)	0.616	+4.35%	-7.11%
Loss Cost	2013.1	0.033 (CI = +/-0.040; p = 0.093)	0.129 (CI = +/-0.075; p = 0.003)	-0.103 (CI = +/-0.076; p = 0.012)	0.634	+3.37%	-6.77%
Loss Cost	2013.2	0.027 (CI = +/-0.052; p = 0.269)	0.124 (CI = +/-0.083; p = 0.008)	-0.095 (CI = +/-0.090; p = 0.042)	0.594	+2.74%	-6.55%
Loss Cost	2014.1	0.020 (CI = +/-0.070; p = 0.533)	0.129 (CI = +/-0.092; p = 0.012)	-0.086 (CI = +/-0.111; p = 0.113)	0.584	+1.99%	-6.37%
Loss Cost	2014.2	-0.003 (CI = +/-0.098; p = 0.948)	0.118 (CI = +/-0.102; p = 0.029)	-0.057 (CI = +/-0.142; p = 0.372)	0.583	-0.28%	-5.84%
Loss Cost	2015.1	-0.068 (CI = +/-0.128; p = 0.246)	0.138 (CI = +/-0.097; p = 0.013)	0.017 (CI = +/-0.167; p = 0.813)	0.699	-6.53%	-4.94%
Loss Cost	2015.2	-0.167 (CI = +/-0.205; p = 0.090)	0.117 (CI = +/-0.098; p = 0.028)	0.128 (CI = +/-0.243; p = 0.232)	0.783	-15.41%	-3.82%
Loss Cost	2016.1	-0.505 (CI = +/-0.216; p = 0.003)	0.148 (CI = +/-0.049; p = 0.001)	0.483 (CI = +/-0.233; p = 0.005)	0.947	-39.66%	-2.18%
Loss Cost	2016.2	-0.641 (CI = +/-1.487; p = 0.264)	0.145 (CI = +/-0.074; p = 0.008)	0.621 (CI = +/-1.515; p = 0.283)	0.918	-47.32%	-1.96%
Severity	2011.1	0.025 (CI = +/-0.020; p = 0.020)	0.042 (CI = +/-0.061; p = 0.160)	-0.096 (CI = +/-0.053; p = 0.002)	0.467	+2.51%	-6.90%
Severity	2011.2	0.023 (CI = +/-0.024; p = 0.055)	0.040 (CI = +/-0.066; p = 0.208)	-0.094 (CI = +/-0.058; p = 0.004)	0.429	+2.36%	-6.81%
Severity	2012.1	0.017 (CI = +/-0.028; p = 0.214)	0.048 (CI = +/-0.068; p = 0.146)	-0.084 (CI = +/-0.062; p = 0.012)	0.448	+1.67%	-6.48%
Severity	2012.2	0.014 (CI = +/-0.034; p = 0.391)	0.045 (CI = +/-0.074; p = 0.202)	-0.079 (CI = +/-0.071; p = 0.031)	0.432	+1.39%	-6.34%
Severity	2013.1	0.012 (CI = +/-0.043; p = 0.544)	0.047 (CI = +/-0.081; p = 0.225)	-0.077 (CI = +/-0.081; p = 0.061)	0.418	+1.21%	-6.28%
Severity	2013.2	0.008 (CI = +/-0.056; p = 0.754)	0.044 (CI = +/-0.089; p = 0.298)	-0.071 (CI = +/-0.098; p = 0.134)	0.406	+0.81%	-6.13%
Severity	2014.1	-0.015 (CI = +/-0.070; p = 0.636)	0.057 (CI = +/-0.092; p = 0.190)	-0.042 (CI = +/-0.111; p = 0.403)	0.487	-1.48%	-5.56%
Severity	2014.2	-0.049 (CI = +/-0.092; p = 0.245)	0.041 (CI = +/-0.095; p = 0.346)	0.001 (CI = +/-0.133; p = 0.991)	0.574	-4.82%	-4.75%
Severity	2015.1	-0.081 (CI = +/-0.140; p = 0.208)	0.051 (CI = +/-0.106; p = 0.288)	0.037 (CI = +/-0.182; p = 0.640)	0.530	-7.76%	-4.31%
Severity	2015.2	-0.224 (CI = +/-0.180; p = 0.024)	0.020 (CI = +/-0.087; p = 0.585)	0.197 (CI = +/-0.214; p = 0.064)	0.772	-20.06%	-2.69%
Severity	2016.1	-0.510 (CI = +/-0.228; p = 0.003)	0.046 (CI = +/-0.052; p = 0.068)	0.497 (CI = +/-0.245; p = 0.005)	0.909	-39.96%	-1.29%
Severity	2016.2	-0.583 (CI = +/-1.584; p = 0.326)	0.044 (CI = +/-0.078; p = 0.169)	0.571 (CI = +/-1.613; p = 0.342)	0.604	-44.16%	-1.17%
Frequency	2011.1	0.019 (CI = +/-0.013; p = 0.007)	0.071 (CI = +/-0.040; p = 0.002)	-0.022 (CI = +/-0.035; p = 0.204)	0.625	+1.97%	-0.21%
Frequency	2011.2	0.027 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.034; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.026)	0.765	+2.78%	-0.76%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.035; p = 0.000)	-0.040 (CI = +/-0.032; p = 0.017)	0.783	+3.15%	-0.94%
Frequency	2012.2	0.029 (CI = +/-0.017; p = 0.004)	0.076 (CI = +/-0.038; p = 0.001)	-0.037 (CI = +/-0.036; p = 0.045)	0.691	+2.93%	-0.82%
Frequency	2013.1	0.021 (CI = +/-0.019; p = 0.036)	0.082 (CI = +/-0.037; p = 0.001)	-0.026 (CI = +/-0.037; p = 0.143)	0.715	+2.13%	-0.52%
Frequency	2013.2	0.019 (CI = +/-0.025; p = 0.125)	0.081 (CI = +/-0.041; p = 0.001)	-0.023 (CI = +/-0.044; p = 0.263)	0.622	+1.92%	-0.44%
Frequency	2014.1	0.035 (CI = +/-0.027; p = 0.020)	0.072 (CI = +/-0.036; p = 0.002)	-0.043 (CI = +/-0.044; p = 0.051)	0.739	+3.52%	-0.85%
Frequency	2014.2	0.047 (CI = +/-0.037; p = 0.021)	0.077 (CI = +/-0.038; p = 0.002)	-0.058 (CI = +/-0.054; p = 0.038)	0.720	+4.77%	-1.14%
Frequency	2015.1	0.013 (CI = +/-0.037; p = 0.412)	0.088 (CI = +/-0.028; p = 0.000)	-0.020 (CI = +/-0.048; p = 0.349)	0.869	+1.34%	-0.66%
Frequency	2015.2	0.056 (CI = +/-0.036; p = 0.010)	0.097 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.010)	0.962	+5.81%	-1.16%
Frequency	2016.1	0.005 (CI = +/-0.060; p = 0.833)	0.102 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.065; p = 0.582)	0.985	+0.49%	-0.91%
Frequency	2016.2	-0.058 (CI = +/-0.403; p = 0.677)	0.100 (CI = +/-0.020; p = 0.001)	0.050 (CI = +/-0.411; p = 0.723)	0.982	-5.67%	-0.80%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.060 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.042; p = 0.000)	-0.215 (CI = +/-0.119; p = 0.002)	-0.063 (CI = +/-0.048; p = 0.012)	0.011 (CI = +/-0.003; p = 0.000)	0.954	+6.15%	-0.37%
Loss Cost	2011.2	0.071 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.034; p = 0.000)	-0.238 (CI = +/-0.095; p = 0.000)	-0.074 (CI = +/-0.038; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.973	+7.36%	-0.30%
Loss Cost	2012.1	0.071 (CI = +/-0.019; p = 0.000)	0.130 (CI = +/-0.036; p = 0.000)	-0.239 (CI = +/-0.101; p = 0.000)	-0.074 (CI = +/-0.040; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.972	+7.38%	-0.29%
Loss Cost	2012.2	0.072 (CI = +/-0.023; p = 0.000)	0.130 (CI = +/-0.039; p = 0.000)	-0.239 (CI = +/-0.108; p = 0.000)	-0.074 (CI = +/-0.044; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.971	+7.41%	-0.29%
Loss Cost	2013.1	0.067 (CI = +/-0.029; p = 0.000)	0.133 (CI = +/-0.042; p = 0.000)	-0.231 (CI = +/-0.116; p = 0.001)	-0.071 (CI = +/-0.047; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	0.972	+6.89%	-0.40%
Loss Cost	2013.2	0.071 (CI = +/-0.038; p = 0.002)	0.135 (CI = +/-0.045; p = 0.000)	-0.237 (CI = +/-0.126; p = 0.002)	-0.075 (CI = +/-0.054; p = 0.012)	0.011 (CI = +/-0.003; p = 0.000)	0.971	+7.37%	-0.38%
Loss Cost	2014.1	0.078 (CI = +/-0.053; p = 0.009)	0.133 (CI = +/-0.050; p = 0.000)	-0.245 (CI = +/-0.140; p = 0.003)	-0.081 (CI = +/-0.064; p = 0.020)	0.011 (CI = +/-0.003; p = 0.000)	0.970	+8.09%	-0.27%
Loss Cost	2014.2	0.080 (CI = +/-0.079; p = 0.049)	0.133 (CI = +/-0.056; p = 0.001)	-0.247 (CI = +/-0.160; p = 0.007)	-0.082 (CI = +/-0.087; p = 0.061)	0.011 (CI = +/-0.004; p = 0.000)	0.969	+8.28%	-0.27%
Loss Cost	2015.1	0.090 (CI = +/-0.119; p = 0.568)	0.143 (CI = +/-0.058; p = 0.001)	-0.206 (CI = +/-0.174; p = 0.027)	-0.037 (CI = +/-0.118; p = 0.480)	0.011 (CI = +/-0.004; p = 0.000)	0.973	+3.06%	-0.71%
Loss Cost	2015.2	-0.010 (CI = +/-0.234; p = 0.920)	0.139 (CI = +/-0.066; p = 0.002)	-0.184 (CI = +/-0.219; p = 0.086)	0.002 (CI = +/-0.229; p = 0.986)	0.011 (CI = +/-0.004; p = 0.001)	0.971	-1.00%	-0.83%
Loss Cost	2016.1	-0.561 (CI = +/-0.528; p = 0.041)	0.164 (CI = +/-0.053; p = 0.000)	0.024 (CI = +/-0.245; p = 0.808)	0.535 (CI = +/-0.512; p = 0.043)	0.010 (CI = +/-0.003; p = 0.000)	0.986	-42.94%	-2.54%
Loss Cost	2016.2	-0.908 (CI = +/-5.451; p = 0.668)	0.162 (CI = +/-0.069; p = 0.003)	0.071 (CI = +/-0.782; p = 0.814)	0.881 (CI = +/-5.428; p = 0.676)	0.010 (CI = +/-0.004; p = 0.002)	0.982	-59.67%	-2.67%
Severity	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.033; p = 0.035)	-0.228 (CI = +/-0.095; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.038)	-0.004 (CI = +/-0.003; p = 0.010)	0.803	+4.25%	+0.08%
Severity	2011.2	0.043 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.036; p = 0.039)	-0.231 (CI = +/-0.100; p = 0.000)	-0.042 (CI = +/-0.040; p = 0.041)	-0.004 (CI = +/-0.003; p = 0.012)	0.788	+4.41%	+0.09%
Severity	2012.1	0.039 (CI = +/-0.019; p = 0.001)	0.041 (CI = +/-0.037; p = 0.033)	-0.222 (CI = +/-0.104; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.060)	-0.004 (CI = +/-0.003; p = 0.013)	0.783	+4.01%	-0.02%
Severity	2012.2	0.041 (CI = +/-0.024; p = 0.003)	0.042 (CI = +/-0.040; p = 0.040)	-0.225 (CI = +/-0.111; p = 0.001)	-0.041 (CI = +/-0.045; p = 0.069)	-0.004 (CI = +/-0.003; p = 0.016)	0.774	+4.20%	-0.01%
Severity	2013.1	0.048 (CI = +/-0.030; p = 0.005)	0.038 (CI = +/-0.042; p = 0.071)	-0.237 (CI = +/-0.118; p = 0.001)	-0.046 (CI = +/-0.048; p = 0.057)	-0.004 (CI = +/-0.003; p = 0.022)	0.781	+4.87%	+0.13%
Severity	2013.2	0.054 (CI = +/-0.039; p = 0.012)	0.041 (CI = +/-0.046; p = 0.071)	-0.245 (CI = +/-0.127; p = 0.002)	-0.052 (CI = +/-0.055; p = 0.060)	-0.004 (CI = +/-0.003; p = 0.026)	0.780	+5.51%	+0.17%
Severity	2014.1	0.042 (CI = +/-0.052; p = 0.106)	0.046 (CI = +/-0.049; p = 0.062)	-0.229 (CI = +/-0.138; p = 0.004)	-0.042 (CI = +/-0.063; p = 0.169)	-0.004 (CI = +/-0.003; p = 0.027)	0.787	+4.25%	-0.02%
Severity	2014.2	0.020 (CI = +/-0.074; p = 0.543)	0.040 (CI = +/-0.052; p = 0.111)	-0.209 (CI = +/-0.149; p = 0.012)	-0.021 (CI = +/-0.081; p = 0.557)	-0.004 (CI = +/-0.003; p = 0.031)	0.801	+2.05%	-0.12%
Severity	2015.1	0.025 (CI = +/-0.123; p = 0.646)	0.039 (CI = +/-0.060; p = 0.162)	-0.213 (CI = +/-0.180; p = 0.027)	-0.026 (CI = +/-0.122; p = 0.635)	-0.004 (CI = +/-0.004; p = 0.047)	0.767	+2.52%	-0.08%
Severity	2015.2	-0.103 (CI = +/-0.194; p = 0.244)	0.027 (CI = +/-0.055; p = 0.281)	-0.143 (CI = +/-0.182; p = 0.103)	0.098 (CI = +/-0.190; p = 0.254)	-0.004 (CI = +/-0.003; p = 0.028)	0.844	-9.75%	-0.45%
Severity	2016.1	-0.532 (CI = +/-0.477; p = 0.035)	0.046 (CI = +/-0.048; p = 0.054)	0.020 (CI = +/-0.222; p = 0.829)	0.514 (CI = +/-0.463; p = 0.036)	-0.005 (CI = +/-0.003; p = 0.007)	0.888	-41.26%	-1.79%
Severity	2016.2	-1.429 (CI = +/-4.782; p = 0.453)	0.042 (CI = +/-0.061; p = 0.129)	0.140 (CI = +/-0.686; p = 0.602)	1.407 (CI = +/-4.762; p = 0.458)	-0.005 (CI = +/-0.003; p = 0.014)	0.807	-76.05%	-2.13%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.032)	0.082 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.113; p = 0.812)	-0.022 (CI = +/-0.045; p = 0.308)	0.015 (CI = +/-0.003; p = 0.000)	0.959	+1.81%	-0.45%
Frequency	2011.2	0.028 (CI = +/-0.016; p = 0.002)	0.092 (CI = +/-0.034; p = 0.000)	-0.008 (CI = +/-0.096; p = 0.867)	-0.032 (CI = +/-0.039; p = 0.099)	0.015 (CI = +/-0.003; p = 0.000)	0.973	+2.83%	-0.39%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.089 (CI = +/-0.036; p = 0.000)	-0.017 (CI = +/-0.100; p = 0.725)	-0.035 (CI = +/-0.040; p = 0.083)	0.015 (CI = +/-0.003; p = 0.000)	0.974	+3.24%	-0.27%
Frequency	2012.2	0.030 (CI = +/-0.023; p = 0.013)	0.088 (CI = +/-0.038; p = 0.000)	-0.014 (CI = +/-0.106; p = 0.779)	-0.033 (CI = +/-0.043; p = 0.120)	0.015 (CI = +/-0.003; p = 0.000)	0.973	+3.08%	-0.28%
Frequency	2013.1	0.019 (CI = +/-0.026; p = 0.138)	0.095 (CI = +/-0.037; p = 0.000)	0.006 (CI = +/-0.104; p = 0.900)	-0.024 (CI = +/-0.042; p = 0.230)	0.015 (CI = +/-0.003; p = 0.000)	0.978	+1.92%	-0.54%
Frequency	2013.2	0.017 (CI = +/-0.035; p = 0.288)	0.094 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.113; p = 0.876)	-0.023 (CI = +/-0.049; p = 0.321)	0.015 (CI = +/-0.003; p = 0.000)	0.977	+1.76%	-0.54%
Frequency	2014.1	0.036 (CI = +/-0.043; p = 0.090)	0.086 (CI = +/-0.040; p = 0.001)	-0.016 (CI = +/-0.114; p = 0.755)	-0.039 (CI = +/-0.052; p = 0.128)	0.015 (CI = +/-0.003; p = 0.000)	0.981	+3.69%	-0.25%
Frequency	2014.2	0.059 (CI = +/-0.058; p = 0.047)	0.093 (CI = +/-0.041; p = 0.001)	-0.038 (CI = +/-0.118; p = 0.479)	-0.061 (CI = +/-0.064; p = 0.059)	0.015 (CI = +/-0.003; p = 0.000)	0.984	+6.11%	-0.15%
Frequency	2015.1	0.005 (CI = +/-0.073; p = 0.872)	0.103 (CI = +/-0.035; p = 0.000)	0.007 (CI = +/-0.107; p = 0.880)	-0.012 (CI = +/-0.073; p = 0.718)	0.015 (CI = +/-0.002; p = 0.000)	0.990	+0.52%	-0.64%
Frequency	2015.2	0.092 (CI = +/-0.104; p = 0.072)	0.112 (CI = +/-0.029; p = 0.000)	-0.041 (CI = +/-0.097; p = 0.340)	-0.096 (CI = +/-0.101; p = 0.059)	0.015 (CI = +/-0.002; p = 0.000)	0.995	+9.69%	-0.38%
Frequency	2016.1	-0.029 (CI = +/-0.347; p = 0.839)	0.118 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.161; p = 0.942)	0.021 (CI = +/-0.336; p = 0.877)	0.014 (CI = +/-0.002; p = 0.000)	0.995	-2.85%	-0.76%
Frequency	2016.2	0.521 (CI = +/-3.510; p = 0.701)	0.121 (CI = +/-0.045; p = 0.002)	-0.069 (CI = +/-0.503; p = 0.724)	-0.527 (CI = +/-3.496; p = 0.697)	0.014 (CI = +/-0.002; p = 0.000)	0.994	+68.37%	-0.55%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.060 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.043; p = 0.000)	-0.220 (CI = +/-0.118; p = 0.001)	-0.062 (CI = +/-0.047; p = 0.014)	0.851	+6.19%	-0.21%
Loss Cost	2011.2	0.071 (CI = +/-0.014; p = 0.000)	0.120 (CI = +/-0.033; p = 0.000)	-0.244 (CI = +/-0.089; p = 0.000)	-0.072 (CI = +/-0.036; p = 0.001)	0.918	+7.35%	-0.10%
Loss Cost	2012.1	0.072 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.036; p = 0.000)	-0.246 (CI = +/-0.096; p = 0.000)	-0.072 (CI = +/-0.038; p = 0.002)	0.913	+7.44%	-0.07%
Loss Cost	2012.2	0.071 (CI = +/-0.022; p = 0.000)	0.118 (CI = +/-0.039; p = 0.000)	-0.245 (CI = +/-0.104; p = 0.000)	-0.072 (CI = +/-0.042; p = 0.003)	0.888	+7.38%	-0.08%
Loss Cost	2013.1	0.068 (CI = +/-0.028; p = 0.000)	0.121 (CI = +/-0.043; p = 0.000)	-0.238 (CI = +/-0.113; p = 0.001)	-0.069 (CI = +/-0.046; p = 0.008)	0.885	+7.00%	-0.15%
Loss Cost	2013.2	0.071 (CI = +/-0.037; p = 0.002)	0.123 (CI = +/-0.048; p = 0.000)	-0.242 (CI = +/-0.125; p = 0.002)	-0.072 (CI = +/-0.054; p = 0.015)	0.869	+7.32%	-0.13%
Loss Cost	2014.1	0.080 (CI = +/-0.052; p = 0.008)	0.118 (CI = +/-0.053; p = 0.001)	-0.255 (CI = +/-0.140; p = 0.004)	-0.080 (CI = +/-0.064; p = 0.021)	0.870	+8.33%	+0.01%
Loss Cost	2014.2	0.078 (CI = +/-0.080; p = 0.055)	0.118 (CI = +/-0.062; p = 0.004)	-0.253 (CI = +/-0.165; p = 0.010)	-0.078 (CI = +/-0.088; p = 0.073)	0.854	+8.11%	+0.00%
Loss Cost	2015.1	0.036 (CI = +/-0.126; p = 0.489)	0.127 (CI = +/-0.068; p = 0.005)	-0.218 (CI = +/-0.187; p = 0.030)	-0.040 (CI = +/-0.125; p = 0.446)	0.871	+3.71%	-0.37%
Loss Cost	2015.2	-0.019 (CI = +/-0.259; p = 0.851)	0.120 (CI = +/-0.082; p = 0.015)	-0.187 (CI = +/-0.245; p = 0.102)	0.013 (CI = +/-0.252; p = 0.893)	0.872	-1.85%	-0.57%
Loss Cost	2016.1	-0.490 (CI = +/-0.611; p = 0.084)	0.147 (CI = +/-0.069; p = 0.007)	-0.008 (CI = +/-0.285; p = 0.936)	0.469 (CI = +/-0.592; p = 0.086)	0.929	-38.76%	-2.09%
Loss Cost	2016.2	-1.469 (CI = +/-8.505; p = 0.535)	0.140 (CI = +/-0.124; p = 0.040)	0.123 (CI = +/-1.216; p = 0.706)	1.443 (CI = +/-8.467; p = 0.540)	0.887	-76.97%	-2.49%
Severity	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.037; p = 0.055)	-0.240 (CI = +/-0.101; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.080)	0.811	+4.28%	+0.63%
Severity	2011.2	0.043 (CI = +/-0.017; p = 0.000)	0.037 (CI = +/-0.039; p = 0.060)	-0.243 (CI = +/-0.106; p = 0.000)	-0.037 (CI = +/-0.043; p = 0.085)	0.798	+4.44%	+0.65%
Severity	2012.1	0.040 (CI = +/-0.020; p = 0.001)	0.041 (CI = +/-0.042; p = 0.053)	-0.235 (CI = +/-0.112; p = 0.001)	-0.034 (CI = +/-0.045; p = 0.119)	0.796	+4.05%	+0.54%
Severity	2012.2	0.042 (CI = +/-0.025; p = 0.004)	0.043 (CI = +/-0.045; p = 0.063)	-0.238 (CI = +/-0.120; p = 0.001)	-0.036 (CI = +/-0.049; p = 0.130)	0.788	+4.25%	+0.56%
Severity	2013.1	0.048 (CI = +/-0.032; p = 0.007)	0.038 (CI = +/-0.049; p = 0.111)	-0.250 (CI = +/-0.128; p = 0.002)	-0.041 (CI = +/-0.052; p = 0.108)	0.795	+4.94%	+0.71%
Severity	2013.2	0.055 (CI = +/-0.042; p = 0.017)	0.042 (CI = +/-0.054; p = 0.111)	-0.258 (CI = +/-0.140; p = 0.003)	-0.047 (CI = +/-0.060; p = 0.108)	0.795	+5.61%	+0.76%
Severity	2014.1	0.043 (CI = +/-0.058; p = 0.124)	0.047 (CI = +/-0.059; p = 0.101)	-0.243 (CI = +/-0.155; p = 0.008)	-0.037 (CI = +/-0.071; p = 0.256)	0.802	+4.36%	+0.57%
Severity	2014.2	0.022 (CI = +/-0.084; p = 0.544)	0.040 (CI = +/-0.065; p = 0.180)	-0.223 (CI = +/-0.172; p = 0.019)	-0.017 (CI = +/-0.092; p = 0.658)	0.814	+2.22%	+0.45%
Severity	2015.1	0.028 (CI = +/-0.147; p = 0.643)	0.039 (CI = +/-0.079; p = 0.262)	-0.228 (CI = +/-0.219; p = 0.044)	-0.023 (CI = +/-0.146; p = 0.702)	0.769	+2.85%	+0.51%
Severity	2015.2	-0.100 (CI = +/-0.240; p = 0.314)	0.022 (CI = +/-0.076; p = 0.458)	-0.156 (CI = +/-0.228; p = 0.129)	0.100 (CI = +/-0.234; p = 0.301)	0.851	-9.47%	+0.05%
Severity	2016.1	-0.507 (CI = +/-0.645; p = 0.087)	0.046 (CI = +/-0.073; p = 0.138)	-0.002 (CI = +/-0.301; p = 0.988)	0.494 (CI = +/-0.624; p = 0.086)	0.878	-39.78%	-1.27%
Severity	2016.2	-1.155 (CI = +/-9.302; p = 0.647)	0.041 (CI = +/-0.136; p = 0.322)	0.085 (CI = +/-1.330; p = 0.809)	1.140 (CI = +/-9.260; p = 0.649)	0.427	-68.50%	-1.53%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.030)	0.072 (CI = +/-0.042; p = 0.003)	0.020 (CI = +/-0.115; p = 0.717)	-0.027 (CI = +/-0.046; p = 0.238)	0.601	+1.82%	-0.84%
Frequency	2011.2	0.027 (CI = +/-0.015; p = 0.002)	0.082 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.096; p = 0.992)	-0.035 (CI = +/-0.039; p = 0.074)	0.746	+2.78%	-0.74%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.078 (CI = +/-0.037; p = 0.001)	-0.011 (CI = +/-0.098; p = 0.814)	-0.038 (CI = +/-0.039; p = 0.056)	0.764	+3.26%	-0.61%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.014)	0.075 (CI = +/-0.040; p = 0.002)	-0.006 (CI = +/-0.105; p = 0.895)	-0.036 (CI = +/-0.043; p = 0.091)	0.661	+3.00%	-0.63%
Frequency	2013.1	0.019 (CI = +/-0.025; p = 0.119)	0.083 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.103; p = 0.805)	-0.028 (CI = +/-0.042; p = 0.166)	0.686	+1.96%	-0.85%
Frequency	2013.2	0.016 (CI = +/-0.034; p = 0.309)	0.081 (CI = +/-0.044; p = 0.003)	0.016 (CI = +/-0.114; p = 0.753)	-0.025 (CI = +/-0.049; p = 0.273)	0.580	+1.62%	-0.88%
Frequency	2014.1	0.037 (CI = +/-0.039; p = 0.057)	0.071 (CI = +/-0.040; p = 0.004)	-0.011 (CI = +/-0.104; p = 0.802)	-0.043 (CI = +/-0.048; p = 0.070)	0.704	+3.81%	-0.56%
Frequency	2014.2	0.056 (CI = +/-0.053; p = 0.043)	0.077 (CI = +/-0.041; p = 0.004)	-0.029 (CI = +/-0.110; p = 0.537)	-0.060 (CI = +/-0.059; p = 0.045)	0.695	+5.76%	-0.45%
Frequency	2015.1	0.008 (CI = +/-0.060; p = 0.733)	0.088 (CI = +/-0.032; p = 0.001)	0.010 (CI = +/-0.089; p = 0.779)	-0.017 (CI = +/-0.059; p = 0.490)	0.846	+0.84%	-0.88%
Frequency	2015.2	0.081 (CI = +/-0.049; p = 0.010)	0.098 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.047; p = 0.144)	-0.087 (CI = +/-0.048; p = 0.007)	0.974	+8.42%	-0.62%
Frequency	2016.1	0.017 (CI = +/-0.169; p = 0.773)	0.101 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.079; p = 0.817)	-0.025 (CI = +/-0.163; p = 0.659)	0.980	+1.69%	-0.83%
Frequency	2016.2	-0.314 (CI = +/-2.275; p = 0.613)	0.099 (CI = +/-0.033; p = 0.006)	0.038 (CI = +/-0.325; p = 0.665)	0.304 (CI = +/-2.265; p = 0.622)	0.977	-26.91%	-0.97%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.026 (CI = +/-0.027; p = 0.059)	0.132	-2.53%
Loss Cost	2011.2	-0.031 (CI = +/-0.029; p = 0.037)	0.176	-3.03%
Loss Cost	2012.1	-0.035 (CI = +/-0.032; p = 0.030)	0.203	-3.47%
Loss Cost	2012.2	-0.045 (CI = +/-0.033; p = 0.010)	0.305	-4.41%
Loss Cost	2013.1	-0.051 (CI = +/-0.036; p = 0.009)	0.330	-4.95%
Loss Cost	2013.2	-0.062 (CI = +/-0.038; p = 0.003)	0.431	-6.05%
Loss Cost	2014.1	-0.069 (CI = +/-0.043; p = 0.004)	0.439	-6.64%
Loss Cost	2014.2	-0.083 (CI = +/-0.045; p = 0.002)	0.539	-8.00%
Loss Cost	2015.1	-0.095 (CI = +/-0.050; p = 0.002)	0.574	-9.06%
Loss Cost	2015.2	-0.113 (CI = +/-0.053; p = 0.001)	0.659	-10.72%
Loss Cost	2016.1	-0.120 (CI = +/-0.064; p = 0.002)	0.626	-11.31%
Loss Cost	2016.2	-0.133 (CI = +/-0.078; p = 0.004)	0.618	-12.44%
Severity	2011.1	0.011 (CI = +/-0.006; p = 0.002)	0.389	+1.10%
Severity	2011.2	0.009 (CI = +/-0.006; p = 0.008)	0.295	+0.92%
Severity	2012.1	0.007 (CI = +/-0.007; p = 0.035)	0.192	+0.74%
Severity	2012.2	0.007 (CI = +/-0.008; p = 0.073)	0.136	+0.69%
Severity	2013.1	0.009 (CI = +/-0.008; p = 0.030)	0.229	+0.91%
Severity	2013.2	0.009 (CI = +/-0.009; p = 0.058)	0.179	+0.88%
Severity	2014.1	0.007 (CI = +/-0.010; p = 0.157)	0.082	+0.71%
Severity	2014.2	0.006 (CI = +/-0.012; p = 0.314)	0.008	+0.57%
Severity	2015.1	0.006 (CI = +/-0.014; p = 0.379)	-0.014	+0.58%
Severity	2015.2	0.003 (CI = +/-0.016; p = 0.674)	-0.080	+0.31%
Severity	2016.1	0.007 (CI = +/-0.019; p = 0.453)	-0.040	+0.66%
Severity	2016.2	0.014 (CI = +/-0.020; p = 0.153)	0.143	+1.40%
Frequency	2011.1	-0.037 (CI = +/-0.026; p = 0.009)	0.274	-3.59%
Frequency	2011.2	-0.040 (CI = +/-0.029; p = 0.009)	0.285	-3.92%
Frequency	2012.1	-0.043 (CI = +/-0.032; p = 0.012)	0.280	-4.18%
Frequency	2012.2	-0.052 (CI = +/-0.033; p = 0.005)	0.366	-5.06%
Frequency	2013.1	-0.060 (CI = +/-0.036; p = 0.003)	0.414	-5.80%
Frequency	2013.2	-0.071 (CI = +/-0.038; p = 0.001)	0.501	-6.87%
Frequency	2014.1	-0.076 (CI = +/-0.043; p = 0.002)	0.486	-7.30%
Frequency	2014.2	-0.089 (CI = +/-0.047; p = 0.001)	0.555	-8.52%
Frequency	2015.1	-0.101 (CI = +/-0.052; p = 0.001)	0.585	-9.58%
Frequency	2015.2	-0.116 (CI = +/-0.058; p = 0.001)	0.634	-10.99%
Frequency	2016.1	-0.127 (CI = +/-0.069; p = 0.002)	0.619	-11.88%
Frequency	2016.2	-0.147 (CI = +/-0.079; p = 0.003)	0.656	-13.65%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.026 (CI = +/-0.024; p = 0.041)	0.154 (CI = +/-0.148; p = 0.042)	0.276	-2.53%
Loss Cost	2011.2	-0.029 (CI = +/-0.027; p = 0.039)	0.144 (CI = +/-0.156; p = 0.068)	0.286	-2.82%
Loss Cost	2012.1	-0.035 (CI = +/-0.029; p = 0.018)	0.165 (CI = +/-0.156; p = 0.040)	0.354	-3.47%
Loss Cost	2012.2	-0.042 (CI = +/-0.031; p = 0.010)	0.142 (CI = +/-0.159; p = 0.077)	0.403	-4.15%
Loss Cost	2013.1	-0.051 (CI = +/-0.032; p = 0.005)	0.166 (CI = +/-0.159; p = 0.043)	0.470	-4.95%
Loss Cost	2013.2	-0.059 (CI = +/-0.035; p = 0.003)	0.142 (CI = +/-0.163; p = 0.083)	0.518	-5.73%
Loss Cost	2014.1	-0.069 (CI = +/-0.038; p = 0.002)	0.166 (CI = +/-0.165; p = 0.048)	0.567	-6.64%
Loss Cost	2014.2	-0.079 (CI = +/-0.042; p = 0.002)	0.140 (CI = +/-0.170; p = 0.096)	0.613	-7.60%
Loss Cost	2015.1	-0.095 (CI = +/-0.042; p = 0.001)	0.175 (CI = +/-0.159; p = 0.034)	0.707	-9.06%
Loss Cost	2015.2	-0.107 (CI = +/-0.048; p = 0.001)	0.148 (CI = +/-0.166; p = 0.073)	0.740	-10.16%
Loss Cost	2016.1	-0.120 (CI = +/-0.054; p = 0.001)	0.172 (CI = +/-0.171; p = 0.049)	0.748	-11.31%
Loss Cost	2016.2	-0.123 (CI = +/-0.069; p = 0.004)	0.167 (CI = +/-0.199; p = 0.088)	0.721	-11.55%
Severity	2011.1	0.011 (CI = +/-0.006; p = 0.002)	0.003 (CI = +/-0.039; p = 0.853)	0.356	+1.10%
Severity	2011.2	0.009 (CI = +/-0.007; p = 0.010)	-0.003 (CI = +/-0.039; p = 0.874)	0.255	+0.92%
Severity	2012.1	0.007 (CI = +/-0.007; p = 0.041)	0.003 (CI = +/-0.038; p = 0.882)	0.142	+0.74%
Severity	2012.2	0.007 (CI = +/-0.008; p = 0.083)	0.001 (CI = +/-0.041; p = 0.952)	0.079	+0.69%
Severity	2013.1	0.009 (CI = +/-0.008; p = 0.036)	-0.005 (CI = +/-0.041; p = 0.800)	0.178	+0.91%
Severity	2013.2	0.009 (CI = +/-0.010; p = 0.073)	-0.006 (CI = +/-0.044; p = 0.776)	0.121	+0.87%
Severity	2014.1	0.007 (CI = +/-0.011; p = 0.175)	-0.002 (CI = +/-0.047; p = 0.924)	0.006	+0.71%
Severity	2014.2	0.005 (CI = +/-0.012; p = 0.354)	-0.006 (CI = +/-0.050; p = 0.790)	-0.075	+0.55%
Severity	2015.1	0.006 (CI = +/-0.015; p = 0.401)	-0.007 (CI = +/-0.055; p = 0.787)	-0.106	+0.58%
Severity	2015.2	0.003 (CI = +/-0.017; p = 0.744)	-0.014 (CI = +/-0.059; p = 0.610)	-0.164	+0.26%
Severity	2016.1	0.007 (CI = +/-0.020; p = 0.465)	-0.021 (CI = +/-0.063; p = 0.458)	-0.087	+0.66%
Severity	2016.2	0.013 (CI = +/-0.022; p = 0.201)	-0.009 (CI = +/-0.064; p = 0.762)	0.034	+1.35%
Frequency	2011.1	-0.037 (CI = +/-0.024; p = 0.005)	0.151 (CI = +/-0.146; p = 0.043)	0.393	-3.59%
Frequency	2011.2	-0.038 (CI = +/-0.027; p = 0.008)	0.147 (CI = +/-0.154; p = 0.061)	0.387	-3.71%
Frequency	2012.1	-0.043 (CI = +/-0.029; p = 0.007)	0.162 (CI = +/-0.159; p = 0.046)	0.407	-4.18%
Frequency	2012.2	-0.049 (CI = +/-0.032; p = 0.005)	0.141 (CI = +/-0.164; p = 0.086)	0.448	-4.81%
Frequency	2013.1	-0.060 (CI = +/-0.032; p = 0.001)	0.171 (CI = +/-0.157; p = 0.036)	0.547	-5.80%
Frequency	2013.2	-0.068 (CI = +/-0.035; p = 0.001)	0.148 (CI = +/-0.162; p = 0.070)	0.586	-6.55%
Frequency	2014.1	-0.076 (CI = +/-0.038; p = 0.001)	0.168 (CI = +/-0.167; p = 0.048)	0.603	-7.30%
Frequency	2014.2	-0.085 (CI = +/-0.043; p = 0.001)	0.146 (CI = +/-0.175; p = 0.093)	0.629	-8.11%
Frequency	2015.1	-0.101 (CI = +/-0.044; p = 0.000)	0.181 (CI = +/-0.165; p = 0.034)	0.715	-9.58%
Frequency	2015.2	-0.110 (CI = +/-0.052; p = 0.001)	0.162 (CI = +/-0.179; p = 0.070)	0.723	-10.39%
Frequency	2016.1	-0.127 (CI = +/-0.056; p = 0.001)	0.193 (CI = +/-0.177; p = 0.036)	0.761	-11.88%
Frequency	2016.2	-0.136 (CI = +/-0.070; p = 0.002)	0.175 (CI = +/-0.200; p = 0.077)	0.756	-12.73%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, phase_in_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.011 (CI = +/-0.059; p = 0.699)	-0.103 (CI = +/-0.377; p = 0.572)	0.100	-1.11%
Loss Cost	2011.2	-0.023 (CI = +/-0.066; p = 0.482)	-0.055 (CI = +/-0.398; p = 0.773)	0.132	-2.23%
Loss Cost	2012.1	-0.033 (CI = +/-0.074; p = 0.359)	-0.014 (CI = +/-0.424; p = 0.944)	0.153	-3.25%
Loss Cost	2012.2	-0.057 (CI = +/-0.078; p = 0.138)	0.073 (CI = +/-0.422; p = 0.716)	0.266	-5.56%
Loss Cost	2013.1	-0.072 (CI = +/-0.085; p = 0.093)	0.121 (CI = +/-0.440; p = 0.563)	0.299	-6.94%
Loss Cost	2013.2	-0.098 (CI = +/-0.086; p = 0.029)	0.195 (CI = +/-0.421; p = 0.336)	0.431	-9.33%
Loss Cost	2014.1	-0.111 (CI = +/-0.092; p = 0.023)	0.223 (CI = +/-0.432; p = 0.284)	0.450	-10.49%
Loss Cost	2014.2	-0.131 (CI = +/-0.089; p = 0.008)	0.246 (CI = +/-0.403; p = 0.206)	0.568	-12.25%
Loss Cost	2015.1	-0.140 (CI = +/-0.091; p = 0.007)	0.237 (CI = +/-0.404; p = 0.219)	0.601	-13.08%
Loss Cost	2015.2	-0.147 (CI = +/-0.089; p = 0.005)	0.190 (CI = +/-0.397; p = 0.308)	0.665	-13.68%
Loss Cost	2016.1	-0.147 (CI = +/-0.096; p = 0.008)	0.183 (CI = +/-0.469; p = 0.394)	0.618	-13.68%
Loss Cost	2016.2	-0.146 (CI = +/-0.107; p = 0.015)	0.148 (CI = +/-0.768; p = 0.663)	0.576	-13.57%
Severity	2011.1	0.026 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.071; p = 0.005)	0.586	+2.63%
Severity	2011.2	0.024 (CI = +/-0.012; p = 0.001)	-0.097 (CI = +/-0.075; p = 0.014)	0.483	+2.39%
Severity	2012.1	0.021 (CI = +/-0.014; p = 0.005)	-0.087 (CI = +/-0.078; p = 0.032)	0.362	+2.12%
Severity	2012.2	0.022 (CI = +/-0.016; p = 0.010)	-0.089 (CI = +/-0.084; p = 0.040)	0.311	+2.19%
Severity	2013.1	0.029 (CI = +/-0.014; p = 0.001)	-0.112 (CI = +/-0.075; p = 0.006)	0.524	+2.89%
Severity	2013.2	0.030 (CI = +/-0.016; p = 0.001)	-0.116 (CI = +/-0.079; p = 0.008)	0.500	+3.04%
Severity	2014.1	0.028 (CI = +/-0.018; p = 0.004)	-0.112 (CI = +/-0.083; p = 0.012)	0.424	+2.87%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	-0.110 (CI = +/-0.086; p = 0.017)	0.372	+2.73%
Severity	2015.1	0.027 (CI = +/-0.021; p = 0.016)	-0.110 (CI = +/-0.091; p = 0.023)	0.353	+2.72%
Severity	2015.2	0.025 (CI = +/-0.019; p = 0.017)	-0.123 (CI = +/-0.087; p = 0.011)	0.437	+2.53%
Severity	2016.1	0.025 (CI = +/-0.021; p = 0.026)	-0.124 (CI = +/-0.103; p = 0.023)	0.408	+2.53%
Severity	2016.2	0.025 (CI = +/-0.024; p = 0.040)	-0.128 (CI = +/-0.168; p = 0.114)	0.331	+2.55%
Frequency	2011.1	-0.037 (CI = +/-0.059; p = 0.203)	0.004 (CI = +/-0.373; p = 0.984)	0.233	-3.64%
Frequency	2011.2	-0.046 (CI = +/-0.066; p = 0.159)	0.042 (CI = +/-0.398; p = 0.828)	0.245	-4.51%
Frequency	2012.1	-0.054 (CI = +/-0.075; p = 0.144)	0.073 (CI = +/-0.426; p = 0.723)	0.241	-5.26%
Frequency	2012.2	-0.079 (CI = +/-0.078; p = 0.048)	0.162 (CI = +/-0.422; p = 0.425)	0.353	-7.59%
Frequency	2013.1	-0.100 (CI = +/-0.082; p = 0.020)	0.233 (CI = +/-0.424; p = 0.259)	0.429	-9.56%
Frequency	2013.2	-0.128 (CI = +/-0.081; p = 0.005)	0.310 (CI = +/-0.397; p = 0.115)	0.559	-12.00%
Frequency	2014.1	-0.139 (CI = +/-0.087; p = 0.005)	0.335 (CI = +/-0.409; p = 0.100)	0.559	-12.98%
Frequency	2014.2	-0.158 (CI = +/-0.085; p = 0.002)	0.356 (CI = +/-0.383; p = 0.065)	0.648	-14.58%
Frequency	2015.1	-0.167 (CI = +/-0.086; p = 0.002)	0.348 (CI = +/-0.382; p = 0.070)	0.677	-15.38%
Frequency	2015.2	-0.172 (CI = +/-0.088; p = 0.002)	0.312 (CI = +/-0.392; p = 0.105)	0.701	-15.81%
Frequency	2016.1	-0.172 (CI = +/-0.095; p = 0.003)	0.308 (CI = +/-0.463; p = 0.164)	0.669	-15.81%
Frequency	2016.2	-0.171 (CI = +/-0.106; p = 0.007)	0.276 (CI = +/-0.758; p = 0.417)	0.644	-15.71%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, phase_in_trend

Fit	Start Date	Time	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.053 (CI = +/-0.035; p = 0.005)	-0.178 (CI = +/-0.070; p = 0.000)	0.648	+5.42%	-11.76%
Loss Cost	2011.2	0.056 (CI = +/-0.041; p = 0.011)	-0.182 (CI = +/-0.077; p = 0.000)	0.647	+5.71%	-11.85%
Loss Cost	2012.1	0.063 (CI = +/-0.048; p = 0.013)	-0.192 (CI = +/-0.084; p = 0.000)	0.655	+6.54%	-12.09%
Loss Cost	2012.2	0.057 (CI = +/-0.058; p = 0.052)	-0.184 (CI = +/-0.095; p = 0.001)	0.652	+5.90%	-11.93%
Loss Cost	2013.1	0.069 (CI = +/-0.071; p = 0.053)	-0.200 (CI = +/-0.109; p = 0.002)	0.659	+7.20%	-12.21%
Loss Cost	2013.2	0.063 (CI = +/-0.090; p = 0.154)	-0.192 (CI = +/-0.129; p = 0.007)	0.657	+6.48%	-12.08%
Loss Cost	2014.1	0.090 (CI = +/-0.116; p = 0.117)	-0.223 (CI = +/-0.156; p = 0.009)	0.664	+9.38%	-12.48%
Loss Cost	2014.2	0.081 (CI = +/-0.162; p = 0.295)	-0.213 (CI = +/-0.203; p = 0.042)	0.661	+8.41%	-12.38%
Loss Cost	2015.1	0.104 (CI = +/-0.245; p = 0.366)	-0.239 (CI = +/-0.288; p = 0.095)	0.651	+10.98%	-12.57%
Loss Cost	2015.2	0.039 (CI = +/-0.428; p = 0.839)	-0.170 (CI = +/-0.472; p = 0.436)	0.647	+4.03%	-12.24%
Loss Cost	2016.1	0.225 (CI = +/-1.036; p = 0.629)	-0.361 (CI = +/-1.082; p = 0.463)	0.608	+25.26%	-12.72%
Loss Cost	2016.2	0.099 (CI = +/-5.449; p = 0.967)	-0.234 (CI = +/-5.501; p = 0.923)	0.564	+10.37%	-12.63%
Severity	2011.1	0.016 (CI = +/-0.013; p = 0.015)	-0.012 (CI = +/-0.025; p = 0.317)	0.391	+1.66%	+0.40%
Severity	2011.2	0.012 (CI = +/-0.014; p = 0.085)	-0.007 (CI = +/-0.027; p = 0.599)	0.266	+1.25%	+0.56%
Severity	2012.1	0.007 (CI = +/-0.016; p = 0.351)	0.000 (CI = +/-0.028; p = 0.995)	0.141	+0.73%	+0.74%
Severity	2012.2	0.005 (CI = +/-0.019; p = 0.560)	0.003 (CI = +/-0.032; p = 0.869)	0.080	+0.55%	+0.80%
Severity	2013.1	0.014 (CI = +/-0.022; p = 0.205)	-0.008 (CI = +/-0.035; p = 0.623)	0.189	+1.40%	+0.58%
Severity	2013.2	0.015 (CI = +/-0.029; p = 0.281)	-0.009 (CI = +/-0.041; p = 0.635)	0.132	+1.50%	+0.56%
Severity	2014.1	0.008 (CI = +/-0.037; p = 0.648)	-0.001 (CI = +/-0.050; p = 0.958)	0.006	+0.80%	+0.68%
Severity	2014.2	-0.003 (CI = +/-0.051; p = 0.906)	0.011 (CI = +/-0.064; p = 0.714)	-0.069	-0.28%	+0.82%
Severity	2015.1	-0.010 (CI = +/-0.077; p = 0.789)	0.018 (CI = +/-0.091; p = 0.663)	-0.093	-0.95%	+0.88%
Severity	2015.2	-0.088 (CI = +/-0.114; p = 0.116)	0.101 (CI = +/-0.126; p = 0.103)	0.122	-8.41%	+1.35%
Severity	2016.1	-0.231 (CI = +/-0.248; p = 0.064)	0.249 (CI = +/-0.259; p = 0.057)	0.275	-20.64%	+1.78%
Severity	2016.2	-1.014 (CI = +/-1.091; p = 0.064)	1.038 (CI = +/-1.101; p = 0.061)	0.427	-63.72%	+2.40%
Frequency	2011.1	0.036 (CI = +/-0.037; p = 0.055)	-0.165 (CI = +/-0.074; p = 0.000)	0.657	+3.70%	-12.11%
Frequency	2011.2	0.043 (CI = +/-0.043; p = 0.049)	-0.175 (CI = +/-0.080; p = 0.000)	0.663	+4.40%	-12.35%
Frequency	2012.1	0.056 (CI = +/-0.049; p = 0.028)	-0.192 (CI = +/-0.086; p = 0.000)	0.680	+5.76%	-12.74%
Frequency	2012.2	0.052 (CI = +/-0.059; p = 0.082)	-0.187 (CI = +/-0.098; p = 0.001)	0.679	+5.33%	-12.63%
Frequency	2013.1	0.056 (CI = +/-0.073; p = 0.127)	-0.192 (CI = +/-0.113; p = 0.003)	0.676	+5.72%	-12.71%
Frequency	2013.2	0.048 (CI = +/-0.093; p = 0.287)	-0.182 (CI = +/-0.135; p = 0.012)	0.676	+4.91%	-12.57%
Frequency	2014.1	0.082 (CI = +/-0.119; p = 0.160)	-0.222 (CI = +/-0.160; p = 0.011)	0.683	+8.51%	-13.07%
Frequency	2014.2	0.083 (CI = +/-0.166; p = 0.292)	-0.224 (CI = +/-0.209; p = 0.038)	0.677	+8.71%	-13.09%
Frequency	2015.1	0.114 (CI = +/-0.251; p = 0.337)	-0.257 (CI = +/-0.296; p = 0.082)	0.668	+12.04%	-13.34%
Frequency	2015.2	0.127 (CI = +/-0.443; p = 0.532)	-0.271 (CI = +/-0.489; p = 0.241)	0.654	+13.57%	-13.40%
Frequency	2016.1	0.456 (CI = +/-1.045; p = 0.343)	-0.610 (CI = +/-1.091; p = 0.233)	0.645	+57.85%	-14.25%
Frequency	2016.2	1.112 (CI = +/-5.466; p = 0.645)	-1.271 (CI = +/-5.518; p = 0.603)	0.622	+204.18%	-14.68%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Phase in Scalar	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.043; p = 0.052)	0.098 (CI = +/-0.252; p = 0.423)	-0.187 (CI = +/-0.074; p = 0.000)	0.641	+4.40%	-13.41%
Loss Cost	2011.2	0.045 (CI = +/-0.052; p = 0.085)	0.095 (CI = +/-0.266; p = 0.462)	-0.189 (CI = +/-0.080; p = 0.000)	0.638	+4.57%	-13.40%
Loss Cost	2012.1	0.053 (CI = +/-0.062; p = 0.089)	0.079 (CI = +/-0.281; p = 0.556)	-0.196 (CI = +/-0.088; p = 0.000)	0.641	+5.42%	-13.34%
Loss Cost	2012.2	0.042 (CI = +/-0.076; p = 0.255)	0.098 (CI = +/-0.297; p = 0.491)	-0.186 (CI = +/-0.098; p = 0.001)	0.641	+4.27%	-13.41%
Loss Cost	2013.1	0.054 (CI = +/-0.095; p = 0.238)	0.079 (CI = +/-0.318; p = 0.601)	-0.198 (CI = +/-0.113; p = 0.002)	0.641	+5.59%	-13.34%
Loss Cost	2013.2	0.039 (CI = +/-0.123; p = 0.500)	0.099 (CI = +/-0.345; p = 0.545)	-0.183 (CI = +/-0.137; p = 0.013)	0.640	+4.02%	-13.41%
Loss Cost	2014.1	0.070 (CI = +/-0.166; p = 0.372)	0.064 (CI = +/-0.377; p = 0.716)	-0.213 (CI = +/-0.174; p = 0.021)	0.638	+7.29%	-13.28%
Loss Cost	2014.2	0.046 (CI = +/-0.242; p = 0.682)	0.087 (CI = +/-0.427; p = 0.660)	-0.189 (CI = +/-0.243; p = 0.114)	0.634	+4.68%	-13.36%
Loss Cost	2015.1	0.060 (CI = +/-0.390; p = 0.735)	0.076 (CI = +/-0.504; p = 0.740)	-0.203 (CI = +/-0.385; p = 0.263)	0.617	+6.21%	-13.33%
Loss Cost	2015.2	-0.124 (CI = +/-0.736; p = 0.707)	0.175 (CI = +/-0.623; p = 0.535)	-0.023 (CI = +/-0.722; p = 0.944)	0.623	-11.68%	-13.66%
Loss Cost	2016.1	-0.146 (CI = +/-2.361; p = 0.888)	0.183 (CI = +/-1.023; p = 0.685)	-0.001 (CI = +/-2.331; p = 0.999)	0.564	-13.57%	-13.68%
Loss Cost	2016.2	-10.290 (CI = +/-19.554; p = 0.245)	1.525 (CI = +/-2.761; p = 0.225)	10.119 (CI = +/-19.506; p = 0.251)	0.610	-100.00%	-15.66%
Severity	2011.1	0.027 (CI = +/-0.013; p = 0.001)	-0.104 (CI = +/-0.077; p = 0.011)	-0.003 (CI = +/-0.023; p = 0.807)	0.563	+2.71%	+2.44%
Severity	2011.2	0.024 (CI = +/-0.015; p = 0.005)	-0.097 (CI = +/-0.080; p = 0.020)	0.000 (CI = +/-0.024; p = 0.983)	0.451	+2.38%	+2.40%
Severity	2012.1	0.019 (CI = +/-0.018; p = 0.039)	-0.089 (CI = +/-0.082; p = 0.035)	0.004 (CI = +/-0.026; p = 0.729)	0.325	+1.93%	+2.37%
Severity	2012.2	0.020 (CI = +/-0.022; p = 0.080)	-0.090 (CI = +/-0.088; p = 0.046)	0.004 (CI = +/-0.029; p = 0.781)	0.266	+1.98%	+2.37%
Severity	2013.1	0.036 (CI = +/-0.023; p = 0.005)	-0.114 (CI = +/-0.076; p = 0.006)	-0.011 (CI = +/-0.027; p = 0.387)	0.517	+3.63%	+2.48%
Severity	2013.2	0.045 (CI = +/-0.028; p = 0.005)	-0.126 (CI = +/-0.079; p = 0.005)	-0.020 (CI = +/-0.031; p = 0.197)	0.531	+4.56%	+2.53%
Severity	2014.1	0.047 (CI = +/-0.039; p = 0.022)	-0.128 (CI = +/-0.088; p = 0.008)	-0.022 (CI = +/-0.040; p = 0.266)	0.441	+4.77%	+2.54%
Severity	2014.2	0.050 (CI = +/-0.056; p = 0.076)	-0.131 (CI = +/-0.099; p = 0.015)	-0.025 (CI = +/-0.057; p = 0.352)	0.369	+5.14%	+2.56%
Severity	2015.1	0.078 (CI = +/-0.087; p = 0.073)	-0.152 (CI = +/-0.112; p = 0.013)	-0.052 (CI = +/-0.085; p = 0.204)	0.406	+8.10%	+2.64%
Severity	2015.2	0.029 (CI = +/-0.161; p = 0.686)	-0.125 (CI = +/-0.137; p = 0.067)	-0.004 (CI = +/-0.158; p = 0.952)	0.367	+2.98%	+2.54%
Severity	2016.1	0.010 (CI = +/-0.517; p = 0.964)	-0.119 (CI = +/-0.224; p = 0.250)	0.015 (CI = +/-0.510; p = 0.948)	0.324	+1.02%	+2.51%
Severity	2016.2	-2.156 (CI = +/-4.311; p = 0.267)	0.168 (CI = +/-0.609; p = 0.526)	2.176 (CI = +/-4.300; p = 0.262)	0.378	-88.42%	+2.01%
Frequency	2011.1	0.016 (CI = +/-0.043; p = 0.438)	0.202 (CI = +/-0.252; p = 0.108)	-0.184 (CI = +/-0.074; p = 0.000)	0.690	+1.65%	-15.47%
Frequency	2011.2	0.021 (CI = +/-0.051; p = 0.395)	0.192 (CI = +/-0.265; p = 0.144)	-0.189 (CI = +/-0.080; p = 0.000)	0.688	+2.14%	-15.43%
Frequency	2012.1	0.034 (CI = +/-0.061; p = 0.257)	0.168 (CI = +/-0.275; p = 0.212)	-0.200 (CI = +/-0.086; p = 0.000)	0.694	+3.42%	-15.34%
Frequency	2012.2	0.022 (CI = +/-0.074; p = 0.530)	0.188 (CI = +/-0.291; p = 0.188)	-0.190 (CI = +/-0.096; p = 0.001)	0.697	+2.25%	-15.41%
Frequency	2013.1	0.019 (CI = +/-0.094; p = 0.673)	0.193 (CI = +/-0.314; p = 0.208)	-0.186 (CI = +/-0.112; p = 0.003)	0.693	+1.89%	-15.43%
Frequency	2013.2	-0.005 (CI = +/-0.120; p = 0.928)	0.224 (CI = +/-0.337; p = 0.172)	-0.164 (CI = +/-0.133; p = 0.020)	0.701	-0.51%	-15.55%
Frequency	2014.1	0.024 (CI = +/-0.162; p = 0.754)	0.192 (CI = +/-0.368; p = 0.275)	-0.191 (CI = +/-0.170; p = 0.031)	0.691	+2.40%	-15.43%
Frequency	2014.2	-0.004 (CI = +/-0.236; p = 0.968)	0.218 (CI = +/-0.416; p = 0.270)	-0.164 (CI = +/-0.237; p = 0.154)	0.688	-0.44%	-15.52%
Frequency	2015.1	-0.018 (CI = +/-0.380; p = 0.919)	0.228 (CI = +/-0.492; p = 0.322)	-0.151 (CI = +/-0.375; p = 0.385)	0.671	-1.75%	-15.56%
Frequency	2015.2	-0.154 (CI = +/-0.727; p = 0.639)	0.301 (CI = +/-0.615; p = 0.292)	-0.018 (CI = +/-0.713; p = 0.954)	0.664	-14.23%	-15.80%
Frequency	2016.1	-0.156 (CI = +/-2.330; p = 0.879)	0.302 (CI = +/-1.010; p = 0.503)	-0.016 (CI = +/-2.301; p = 0.987)	0.621	-14.44%	-15.80%
Frequency	2016.2	-8.134 (CI = +/-20.241; p = 0.363)	1.357 (CI = +/-2.858; p = 0.289)	7.944 (CI = +/-20.191; p = 0.373)	0.640	-99.97%	-17.32%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2011.1	0.010 (CI = +/-0.012; p = 0.089)	0.104 (CI = +/-0.057; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.896	+1.01%
Loss Cost	2011.2	0.010 (CI = +/-0.013; p = 0.140)	0.103 (CI = +/-0.061; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	0.895	+0.97%
Loss Cost	2012.1	0.006 (CI = +/-0.014; p = 0.369)	0.111 (CI = +/-0.062; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+0.63%
Loss Cost	2012.2	0.001 (CI = +/-0.015; p = 0.842)	0.101 (CI = +/-0.060; p = 0.003)	0.013 (CI = +/-0.003; p = 0.000)	0.918	+0.14%
Loss Cost	2013.1	-0.003 (CI = +/-0.017; p = 0.709)	0.110 (CI = +/-0.062; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.925	-0.29%
Loss Cost	2013.2	-0.008 (CI = +/-0.018; p = 0.320)	0.101 (CI = +/-0.060; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.937	-0.83%
Loss Cost	2014.1	-0.012 (CI = +/-0.020; p = 0.205)	0.108 (CI = +/-0.064; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.939	-1.24%
Loss Cost	2014.2	-0.019 (CI = +/-0.022; p = 0.082)	0.099 (CI = +/-0.063; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.949	-1.89%
Loss Cost	2015.1	-0.031 (CI = +/-0.022; p = 0.010)	0.117 (CI = +/-0.056; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.967	-3.06%
Loss Cost	2015.2	-0.038 (CI = +/-0.024; p = 0.006)	0.109 (CI = +/-0.056; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.973	-3.76%
Loss Cost	2016.1	-0.039 (CI = +/-0.032; p = 0.025)	0.110 (CI = +/-0.065; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.968	-3.79%
Loss Cost	2016.2	-0.024 (CI = +/-0.032; p = 0.122)	0.122 (CI = +/-0.057; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.979	-2.34%
Severity	2011.1	0.011 (CI = +/-0.008; p = 0.013)	0.003 (CI = +/-0.041; p = 0.860)	0.000 (CI = +/-0.002; p = 0.994)	0.318	+1.11%
Severity	2011.2	0.009 (CI = +/-0.009; p = 0.054)	-0.002 (CI = +/-0.040; p = 0.903)	0.000 (CI = +/-0.002; p = 0.836)	0.210	+0.86%
Severity	2012.1	0.006 (CI = +/-0.009; p = 0.208)	0.005 (CI = +/-0.040; p = 0.804)	-0.001 (CI = +/-0.002; p = 0.582)	0.104	+0.58%
Severity	2012.2	0.005 (CI = +/-0.011; p = 0.335)	0.003 (CI = +/-0.043; p = 0.882)	-0.001 (CI = +/-0.002; p = 0.553)	0.038	+0.49%
Severity	2013.1	0.008 (CI = +/-0.012; p = 0.163)	-0.004 (CI = +/-0.044; p = 0.855)	0.000 (CI = +/-0.002; p = 0.787)	0.120	+0.81%
Severity	2013.2	0.007 (CI = +/-0.014; p = 0.258)	-0.005 (CI = +/-0.047; p = 0.824)	0.000 (CI = +/-0.002; p = 0.766)	0.056	+0.74%
Severity	2014.1	0.004 (CI = +/-0.016; p = 0.555)	0.001 (CI = +/-0.050; p = 0.974)	-0.001 (CI = +/-0.002; p = 0.599)	-0.056	+0.44%
Severity	2014.2	0.001 (CI = +/-0.018; p = 0.860)	-0.003 (CI = +/-0.053; p = 0.887)	-0.001 (CI = +/-0.002; p = 0.512)	-0.130	+0.15%
Severity	2015.1	0.001 (CI = +/-0.023; p = 0.937)	-0.002 (CI = +/-0.060; p = 0.928)	-0.001 (CI = +/-0.003; p = 0.532)	-0.174	+0.08%
Severity	2015.2	-0.005 (CI = +/-0.027; p = 0.662)	-0.009 (CI = +/-0.062; p = 0.736)	-0.001 (CI = +/-0.003; p = 0.396)	-0.189	-0.53%
Severity	2016.1	0.000 (CI = +/-0.035; p = 0.977)	-0.016 (CI = +/-0.071; p = 0.598)	-0.001 (CI = +/-0.003; p = 0.617)	-0.196	+0.04%
Severity	2016.2	0.011 (CI = +/-0.042; p = 0.536)	-0.008 (CI = +/-0.073; p = 0.809)	0.000 (CI = +/-0.004; p = 0.872)	-0.122	+1.12%
Frequency	2011.1	-0.001 (CI = +/-0.010; p = 0.852)	0.100 (CI = +/-0.050; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	0.932	-0.09%
Frequency	2011.2	0.001 (CI = +/-0.011; p = 0.840)	0.105 (CI = +/-0.051; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.935	+0.11%
Frequency	2012.1	0.001 (CI = +/-0.013; p = 0.932)	0.106 (CI = +/-0.055; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.933	+0.05%
Frequency	2012.2	-0.004 (CI = +/-0.013; p = 0.582)	0.098 (CI = +/-0.054; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	0.943	-0.35%
Frequency	2013.1	-0.011 (CI = +/-0.012; p = 0.073)	0.114 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.965	-1.09%
Frequency	2013.2	-0.016 (CI = +/-0.012; p = 0.016)	0.106 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.973	-1.56%
Frequency	2014.1	-0.017 (CI = +/-0.015; p = 0.028)	0.108 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.972	-1.67%
Frequency	2014.2	-0.021 (CI = +/-0.016; p = 0.019)	0.102 (CI = +/-0.047; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.974	-2.04%
Frequency	2015.1	-0.032 (CI = +/-0.013; p = 0.000)	0.120 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.990	-3.14%
Frequency	2015.2	-0.033 (CI = +/-0.016; p = 0.001)	0.119 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.989	-3.25%
Frequency	2016.1	-0.039 (CI = +/-0.019; p = 0.002)	0.126 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.990	-3.83%
Frequency	2016.2	-0.035 (CI = +/-0.024; p = 0.011)	0.130 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.990	-3.42%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R ²	Implied Trend
							Rate
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.033; p = 0.000)	-0.213 (CI = +/-0.075; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.966	+4.29%
Loss Cost	2011.2	0.048 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.031; p = 0.000)	-0.235 (CI = +/-0.073; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.973	+4.89%
Loss Cost	2012.1	0.048 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.034; p = 0.000)	-0.236 (CI = +/-0.082; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.972	+4.93%
Loss Cost	2012.2	0.044 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.035; p = 0.000)	-0.223 (CI = +/-0.088; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.973	+4.53%
Loss Cost	2013.1	0.044 (CI = +/-0.023; p = 0.002)	0.102 (CI = +/-0.038; p = 0.000)	-0.221 (CI = +/-0.100; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.972	+4.46%
Loss Cost	2013.2	0.039 (CI = +/-0.028; p = 0.010)	0.099 (CI = +/-0.040; p = 0.000)	-0.207 (CI = +/-0.110; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	0.973	+3.96%
Loss Cost	2014.1	0.039 (CI = +/-0.034; p = 0.027)	0.099 (CI = +/-0.044; p = 0.001)	-0.209 (CI = +/-0.125; p = 0.004)	0.014 (CI = +/-0.003; p = 0.000)	0.972	+4.03%
Loss Cost	2014.2	0.031 (CI = +/-0.038; p = 0.092)	0.094 (CI = +/-0.045; p = 0.001)	-0.192 (CI = +/-0.130; p = 0.009)	0.014 (CI = +/-0.003; p = 0.000)	0.975	+3.20%
Loss Cost	2015.1	0.015 (CI = +/-0.032; p = 0.311)	0.109 (CI = +/-0.037; p = 0.000)	-0.164 (CI = +/-0.102; p = 0.006)	0.013 (CI = +/-0.002; p = 0.000)	0.986	+1.51%
Loss Cost	2015.2	0.008 (CI = +/-0.023; p = 0.434)	0.101 (CI = +/-0.027; p = 0.000)	-0.167 (CI = +/-0.072; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.994	+0.81%
Loss Cost	2016.1	0.006 (CI = +/-0.022; p = 0.531)	0.106 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.070; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.995	+0.60%
Loss Cost	2016.2	0.007 (CI = +/-0.026; p = 0.533)	0.105 (CI = +/-0.034; p = 0.000)	-0.187 (CI = +/-0.119; p = 0.010)	0.012 (CI = +/-0.002; p = 0.000)	0.994	+0.69%
Severity	2011.1	0.027 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.034; p = 0.936)	-0.110 (CI = +/-0.076; p = 0.007)	0.000 (CI = +/-0.002; p = 0.603)	0.543	+2.79%
Severity	2011.2	0.025 (CI = +/-0.015; p = 0.004)	-0.001 (CI = +/-0.035; p = 0.936)	-0.100 (CI = +/-0.082; p = 0.020)	0.000 (CI = +/-0.002; p = 0.733)	0.419	+2.51%
Severity	2012.1	0.021 (CI = +/-0.018; p = 0.023)	0.002 (CI = +/-0.037; p = 0.892)	-0.088 (CI = +/-0.089; p = 0.053)	0.000 (CI = +/-0.002; p = 0.952)	0.272	+2.15%
Severity	2012.2	0.023 (CI = +/-0.021; p = 0.040)	0.003 (CI = +/-0.039; p = 0.856)	-0.092 (CI = +/-0.099; p = 0.066)	0.000 (CI = +/-0.002; p = 0.897)	0.209	+2.29%
Severity	2013.1	0.036 (CI = +/-0.020; p = 0.002)	-0.009 (CI = +/-0.033; p = 0.573)	-0.135 (CI = +/-0.087; p = 0.005)	0.001 (CI = +/-0.002; p = 0.235)	0.512	+3.71%
Severity	2013.2	0.041 (CI = +/-0.024; p = 0.003)	-0.006 (CI = +/-0.034; p = 0.711)	-0.148 (CI = +/-0.094; p = 0.005)	0.001 (CI = +/-0.002; p = 0.169)	0.507	+4.20%
Severity	2014.1	0.041 (CI = +/-0.029; p = 0.010)	-0.006 (CI = +/-0.038; p = 0.727)	-0.149 (CI = +/-0.107; p = 0.011)	0.001 (CI = +/-0.002; p = 0.228)	0.407	+4.23%
Severity	2014.2	0.040 (CI = +/-0.035; p = 0.028)	-0.007 (CI = +/-0.042; p = 0.716)	-0.146 (CI = +/-0.119; p = 0.021)	0.001 (CI = +/-0.003; p = 0.306)	0.324	+4.09%
Severity	2015.1	0.043 (CI = +/-0.041; p = 0.040)	-0.010 (CI = +/-0.047; p = 0.644)	-0.152 (CI = +/-0.131; p = 0.028)	0.001 (CI = +/-0.003; p = 0.295)	0.304	+4.43%
Severity	2015.2	0.037 (CI = +/-0.040; p = 0.060)	-0.017 (CI = +/-0.046; p = 0.405)	-0.154 (CI = +/-0.123; p = 0.022)	0.001 (CI = +/-0.003; p = 0.384)	0.393	+3.82%
Severity	2016.1	0.038 (CI = +/-0.044; p = 0.080)	-0.019 (CI = +/-0.054; p = 0.417)	-0.150 (CI = +/-0.141; p = 0.040)	0.001 (CI = +/-0.003; p = 0.402)	0.345	+3.90%
Severity	2016.2	0.041 (CI = +/-0.052; p = 0.096)	-0.025 (CI = +/-0.066; p = 0.382)	-0.185 (CI = +/-0.234; p = 0.098)	0.001 (CI = +/-0.004; p = 0.386)	0.263	+4.23%
Frequency	2011.1	0.014 (CI = +/-0.018; p = 0.111)	0.098 (CI = +/-0.046; p = 0.000)	-0.103 (CI = +/-0.104; p = 0.053)	0.014 (CI = +/-0.002; p = 0.000)	0.943	+1.46%
Frequency	2011.2	0.023 (CI = +/-0.019; p = 0.020)	0.106 (CI = +/-0.043; p = 0.000)	-0.135 (CI = +/-0.101; p = 0.012)	0.015 (CI = +/-0.002; p = 0.000)	0.955	+2.32%
Frequency	2012.1	0.027 (CI = +/-0.022; p = 0.021)	0.102 (CI = +/-0.045; p = 0.000)	-0.148 (CI = +/-0.110; p = 0.012)	0.015 (CI = +/-0.002; p = 0.000)	0.955	+2.72%
Frequency	2012.2	0.022 (CI = +/-0.026; p = 0.092)	0.098 (CI = +/-0.047; p = 0.001)	-0.131 (CI = +/-0.119; p = 0.034)	0.015 (CI = +/-0.002; p = 0.000)	0.957	+2.19%
Frequency	2013.1	0.007 (CI = +/-0.026; p = 0.560)	0.111 (CI = +/-0.043; p = 0.000)	-0.086 (CI = +/-0.113; p = 0.121)	0.014 (CI = +/-0.002; p = 0.000)	0.969	+0.73%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.861)	0.105 (CI = +/-0.042; p = 0.000)	-0.059 (CI = +/-0.116; p = 0.290)	0.013 (CI = +/-0.002; p = 0.000)	0.974	-0.24%
Frequency	2014.1	-0.002 (CI = +/-0.036; p = 0.905)	0.105 (CI = +/-0.047; p = 0.001)	-0.060 (CI = +/-0.132; p = 0.339)	0.013 (CI = +/-0.003; p = 0.000)	0.972	-0.20%
Frequency	2014.2	-0.009 (CI = +/-0.041; p = 0.646)	0.101 (CI = +/-0.049; p = 0.001)	-0.045 (CI = +/-0.142; p = 0.487)	0.013 (CI = +/-0.003; p = 0.000)	0.973	-0.86%
Frequency	2015.1	-0.028 (CI = +/-0.031; p = 0.067)	0.119 (CI = +/-0.036; p = 0.000)	-0.013 (CI = +/-0.099; p = 0.775)	0.011 (CI = +/-0.002; p = 0.000)	0.989	-2.80%
Frequency	2015.2	-0.029 (CI = +/-0.034; p = 0.084)	0.118 (CI = +/-0.040; p = 0.000)	-0.013 (CI = +/-0.108; p = 0.783)	0.011 (CI = +/-0.002; p = 0.000)	0.988	-2.90%
Frequency	2016.1	-0.032 (CI = +/-0.034; p = 0.060)	0.126 (CI = +/-0.042; p = 0.000)	-0.027 (CI = +/-0.108; p = 0.564)	0.011 (CI = +/-0.002; p = 0.000)	0.989	-3.17%
Frequency	2016.2	-0.035 (CI = +/-0.040; p = 0.078)	0.129 (CI = +/-0.051; p = 0.001)	-0.002 (CI = +/-0.180; p = 0.983)	0.011 (CI = +/-0.003; p = 0.000)	0.989	-3.40%

AB Total Disability

Coverage = AB Total DI
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	0.108 (CI = +/-0.038; p = 0.000)	-0.078 (CI = +/-0.035; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.954	+3.50%	-4.29%
Loss Cost	2011.2	0.039 (CI = +/-0.015; p = 0.000)	0.115 (CI = +/-0.038; p = 0.000)	-0.087 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.960	+4.02%	-4.63%
Loss Cost	2012.1	0.039 (CI = +/-0.018; p = 0.000)	0.115 (CI = +/-0.041; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.959	+3.93%	-4.59%
Loss Cost	2012.2	0.035 (CI = +/-0.021; p = 0.004)	0.112 (CI = +/-0.043; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.959	+3.55%	-4.40%
Loss Cost	2013.1	0.033 (CI = +/-0.026; p = 0.018)	0.113 (CI = +/-0.046; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.959	+3.38%	-4.34%
Loss Cost	2013.2	0.029 (CI = +/-0.034; p = 0.086)	0.110 (CI = +/-0.050; p = 0.001)	-0.072 (CI = +/-0.059; p = 0.022)	0.010 (CI = +/-0.003; p = 0.000)	0.958	+2.95%	-4.19%
Loss Cost	2014.1	0.031 (CI = +/-0.045; p = 0.159)	0.109 (CI = +/-0.055; p = 0.001)	-0.074 (CI = +/-0.072; p = 0.043)	0.010 (CI = +/-0.003; p = 0.000)	0.956	+3.15%	-4.23%
Loss Cost	2014.2	0.024 (CI = +/-0.065; p = 0.426)	0.107 (CI = +/-0.061; p = 0.003)	-0.065 (CI = +/-0.093; p = 0.147)	0.010 (CI = +/-0.003; p = 0.000)	0.956	+2.42%	-4.06%
Loss Cost	2015.1	-0.018 (CI = +/-0.087; p = 0.649)	0.117 (CI = +/-0.060; p = 0.002)	-0.018 (CI = +/-0.113; p = 0.728)	0.010 (CI = +/-0.003; p = 0.000)	0.964	-1.77%	-3.50%
Loss Cost	2015.2	-0.097 (CI = +/-0.136; p = 0.135)	0.103 (CI = +/-0.058; p = 0.004)	0.071 (CI = +/-0.161; p = 0.332)	0.011 (CI = +/-0.003; p = 0.000)	0.973	-9.27%	-2.60%
Loss Cost	2016.1	-0.325 (CI = +/-0.231; p = 0.014)	0.119 (CI = +/-0.046; p = 0.001)	0.309 (CI = +/-0.248; p = 0.023)	0.011 (CI = +/-0.002; p = 0.000)	0.986	-27.74%	-1.54%
Loss Cost	2016.2	-1.336 (CI = +/-0.720; p = 0.005)	0.099 (CI = +/-0.031; p = 0.000)	1.337 (CI = +/-0.733; p = 0.005)	0.012 (CI = +/-0.002; p = 0.000)	0.995	-73.71%	+0.09%
Severity	2011.1	0.018 (CI = +/-0.014; p = 0.014)	0.005 (CI = +/-0.040; p = 0.800)	-0.023 (CI = +/-0.036; p = 0.198)	-0.001 (CI = +/-0.003; p = 0.373)	0.349	+1.83%	-0.49%
Severity	2011.2	0.014 (CI = +/-0.016; p = 0.077)	0.000 (CI = +/-0.041; p = 0.996)	-0.016 (CI = +/-0.039; p = 0.382)	-0.001 (CI = +/-0.003; p = 0.454)	0.201	+1.43%	-0.21%
Severity	2012.1	0.009 (CI = +/-0.018; p = 0.301)	0.005 (CI = +/-0.042; p = 0.792)	-0.009 (CI = +/-0.040; p = 0.653)	-0.001 (CI = +/-0.003; p = 0.487)	0.054	+0.91%	+0.04%
Severity	2012.2	0.008 (CI = +/-0.022; p = 0.468)	0.004 (CI = +/-0.045; p = 0.854)	-0.007 (CI = +/-0.046; p = 0.763)	-0.001 (CI = +/-0.003; p = 0.530)	-0.028	+0.77%	+0.11%
Severity	2013.1	0.017 (CI = +/-0.025; p = 0.169)	-0.003 (CI = +/-0.044; p = 0.882)	-0.019 (CI = +/-0.048; p = 0.398)	-0.001 (CI = +/-0.003; p = 0.458)	0.104	+1.72%	-0.23%
Severity	2013.2	0.019 (CI = +/-0.033; p = 0.239)	-0.002 (CI = +/-0.048; p = 0.929)	-0.022 (CI = +/-0.057; p = 0.425)	-0.001 (CI = +/-0.003; p = 0.466)	0.030	+1.88%	-0.29%
Severity	2014.1	0.013 (CI = +/-0.043; p = 0.533)	0.001 (CI = +/-0.052; p = 0.969)	-0.014 (CI = +/-0.068; p = 0.659)	-0.001 (CI = +/-0.003; p = 0.506)	-0.138	+1.26%	-0.14%
Severity	2014.2	0.002 (CI = +/-0.061; p = 0.942)	-0.003 (CI = +/-0.058; p = 0.898)	-0.001 (CI = +/-0.088; p = 0.984)	-0.001 (CI = +/-0.003; p = 0.605)	-0.256	+0.20%	+0.12%
Severity	2015.1	-0.002 (CI = +/-0.094; p = 0.965)	-0.002 (CI = +/-0.064; p = 0.934)	0.004 (CI = +/-0.122; p = 0.947)	-0.001 (CI = +/-0.004; p = 0.637)	-0.320	-0.18%	+0.18%
Severity	2015.2	-0.092 (CI = +/-0.143; p = 0.172)	-0.018 (CI = +/-0.061; p = 0.500)	0.104 (CI = +/-0.169; p = 0.188)	0.000 (CI = +/-0.003; p = 0.951)	-0.043	-8.79%	+1.24%
Severity	2016.1	-0.225 (CI = +/-0.328; p = 0.145)	-0.009 (CI = +/-0.066; p = 0.742)	0.243 (CI = +/-0.353; p = 0.143)	0.000 (CI = +/-0.003; p = 0.917)	0.053	-20.12%	+1.88%
Severity	2016.2	-1.454 (CI = +/-1.346; p = 0.039)	-0.034 (CI = +/-0.058; p = 0.197)	1.492 (CI = +/-1.371; p = 0.038)	0.001 (CI = +/-0.003; p = 0.301)	0.475	-76.63%	+3.93%
Frequency	2011.1	0.016 (CI = +/-0.014; p = 0.027)	0.103 (CI = +/-0.041; p = 0.000)	-0.055 (CI = +/-0.037; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.956	+1.63%	-3.82%
Frequency	2011.2	0.025 (CI = +/-0.013; p = 0.001)	0.115 (CI = +/-0.034; p = 0.000)	-0.070 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.972	+2.55%	-4.43%
Frequency	2012.1	0.030 (CI = +/-0.015; p = 0.001)	0.110 (CI = +/-0.035; p = 0.000)	-0.077 (CI = +/-0.034; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.974	+3.00%	-4.63%
Frequency	2012.2	0.027 (CI = +/-0.018; p = 0.007)	0.108 (CI = +/-0.037; p = 0.000)	-0.073 (CI = +/-0.038; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.974	+2.76%	-4.51%
Frequency	2013.1	0.016 (CI = +/-0.019; p = 0.085)	0.116 (CI = +/-0.033; p = 0.000)	-0.058 (CI = +/-0.036; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.982	+1.63%	-4.12%
Frequency	2013.2	0.011 (CI = +/-0.024; p = 0.348)	0.112 (CI = +/-0.035; p = 0.000)	-0.050 (CI = +/-0.041; p = 0.021)	0.011 (CI = +/-0.002; p = 0.000)	0.983	+1.06%	-3.91%
Frequency	2014.1	0.018 (CI = +/-0.030; p = 0.202)	0.109 (CI = +/-0.036; p = 0.000)	-0.060 (CI = +/-0.047; p = 0.018)	0.011 (CI = +/-0.002; p = 0.000)	0.983	+1.86%	-4.10%
Frequency	2014.2	0.022 (CI = +/-0.043; p = 0.281)	0.110 (CI = +/-0.041; p = 0.000)	-0.065 (CI = +/-0.062; p = 0.043)	0.011 (CI = +/-0.002; p = 0.000)	0.982	+2.21%	-4.18%
Frequency	2015.1	-0.016 (CI = +/-0.050; p = 0.482)	0.119 (CI = +/-0.034; p = 0.000)	-0.021 (CI = +/-0.065; p = 0.472)	0.011 (CI = +/-0.002; p = 0.000)	0.989	-1.59%	-3.67%
Frequency	2015.2	-0.005 (CI = +/-0.092; p = 0.895)	0.121 (CI = +/-0.040; p = 0.000)	-0.033 (CI = +/-0.109; p = 0.494)	0.011 (CI = +/-0.002; p = 0.000)	0.989	-0.53%	-3.79%
Frequency	2016.1	-0.100 (CI = +/-0.207; p = 0.281)	0.128 (CI = +/-0.041; p = 0.000)	0.066 (CI = +/-0.223; p = 0.494)	0.011 (CI = +/-0.002; p = 0.000)	0.990	-9.55%	-3.35%
Frequency	2016.2	0.118 (CI = +/-1.217; p = 0.813)	0.132 (CI = +/-0.052; p = 0.001)	-0.156 (CI = +/-1.239; p = 0.760)	0.011 (CI = +/-0.003; p = 0.000)	0.989	+12.53%	-3.70%

AB Total Disability

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.035 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.043; p = 0.000)	-0.080 (CI = +/-0.037; p = 0.000)	0.771	+3.55%	-4.40%
Loss Cost	2011.2	0.040 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.043; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	0.783	+4.09%	-4.75%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.001)	0.118 (CI = +/-0.046; p = 0.000)	-0.087 (CI = +/-0.042; p = 0.001)	0.775	+3.99%	-4.71%
Loss Cost	2012.2	0.036 (CI = +/-0.023; p = 0.005)	0.114 (CI = +/-0.049; p = 0.000)	-0.082 (CI = +/-0.047; p = 0.003)	0.705	+3.64%	-4.53%
Loss Cost	2013.1	0.034 (CI = +/-0.029; p = 0.025)	0.116 (CI = +/-0.054; p = 0.001)	-0.080 (CI = +/-0.055; p = 0.009)	0.699	+3.46%	-4.47%
Loss Cost	2013.2	0.030 (CI = +/-0.038; p = 0.099)	0.113 (CI = +/-0.060; p = 0.002)	-0.075 (CI = +/-0.066; p = 0.030)	0.634	+3.09%	-4.33%
Loss Cost	2014.1	0.032 (CI = +/-0.051; p = 0.182)	0.112 (CI = +/-0.067; p = 0.005)	-0.077 (CI = +/-0.081; p = 0.059)	0.618	+3.29%	-4.38%
Loss Cost	2014.2	0.026 (CI = +/-0.075; p = 0.431)	0.109 (CI = +/-0.077; p = 0.012)	-0.070 (CI = +/-0.108; p = 0.171)	0.562	+2.68%	-4.24%
Loss Cost	2015.1	-0.016 (CI = +/-0.103; p = 0.712)	0.123 (CI = +/-0.078; p = 0.009)	-0.021 (CI = +/-0.134; p = 0.719)	0.655	-1.62%	-3.63%
Loss Cost	2015.2	-0.092 (CI = +/-0.170; p = 0.224)	0.107 (CI = +/-0.082; p = 0.020)	0.063 (CI = +/-0.201; p = 0.454)	0.731	-8.75%	-2.78%
Loss Cost	2016.1	-0.331 (CI = +/-0.287; p = 0.033)	0.129 (CI = +/-0.065; p = 0.005)	0.314 (CI = +/-0.309; p = 0.048)	0.848	-28.15%	-1.61%
Loss Cost	2016.2	-1.253 (CI = +/-1.013; p = 0.029)	0.106 (CI = +/-0.050; p = 0.007)	1.252 (CI = +/-1.032; p = 0.031)	0.950	-71.44%	-0.10%
Severity	2011.1	0.018 (CI = +/-0.014; p = 0.015)	0.017 (CI = +/-0.042; p = 0.406)	-0.021 (CI = +/-0.036; p = 0.221)	0.340	+1.79%	-0.37%
Severity	2011.2	0.014 (CI = +/-0.016; p = 0.072)	0.012 (CI = +/-0.043; p = 0.567)	-0.016 (CI = +/-0.038; p = 0.398)	0.154	+1.44%	-0.13%
Severity	2012.1	0.008 (CI = +/-0.017; p = 0.316)	0.019 (CI = +/-0.043; p = 0.359)	-0.007 (CI = +/-0.039; p = 0.720)	0.017	+0.84%	+0.18%
Severity	2012.2	0.008 (CI = +/-0.022; p = 0.442)	0.018 (CI = +/-0.047; p = 0.411)	-0.006 (CI = +/-0.045; p = 0.783)	-0.077	+0.79%	+0.21%
Severity	2013.1	0.016 (CI = +/-0.025; p = 0.182)	0.011 (CI = +/-0.047; p = 0.619)	-0.017 (CI = +/-0.048; p = 0.438)	0.039	+1.63%	-0.11%
Severity	2013.2	0.019 (CI = +/-0.033; p = 0.218)	0.013 (CI = +/-0.052; p = 0.582)	-0.021 (CI = +/-0.057; p = 0.417)	-0.030	+1.94%	-0.23%
Severity	2014.1	0.011 (CI = +/-0.043; p = 0.583)	0.018 (CI = +/-0.057; p = 0.482)	-0.011 (CI = +/-0.068; p = 0.725)	-0.193	+1.08%	-0.01%
Severity	2014.2	0.004 (CI = +/-0.063; p = 0.896)	0.015 (CI = +/-0.065; p = 0.607)	-0.002 (CI = +/-0.091; p = 0.961)	-0.358	+0.36%	+0.17%
Severity	2015.1	-0.007 (CI = +/-0.099; p = 0.876)	0.018 (CI = +/-0.075; p = 0.579)	0.010 (CI = +/-0.129; p = 0.859)	-0.408	-0.66%	+0.32%
Severity	2015.2	-0.086 (CI = +/-0.156; p = 0.217)	0.001 (CI = +/-0.075; p = 0.977)	0.098 (CI = +/-0.185; p = 0.231)	-0.120	-8.23%	+1.26%
Severity	2016.1	-0.263 (CI = +/-0.333; p = 0.093)	0.017 (CI = +/-0.075; p = 0.559)	0.285 (CI = +/-0.359; p = 0.092)	0.212	-23.14%	+2.16%
Severity	2016.2	-1.296 (CI = +/-1.288; p = 0.049)	-0.008 (CI = +/-0.064; p = 0.701)	1.334 (CI = +/-1.312; p = 0.048)	0.650	-72.64%	+3.91%
Frequency	2011.1	0.017 (CI = +/-0.014; p = 0.022)	0.093 (CI = +/-0.043; p = 0.000)	-0.058 (CI = +/-0.037; p = 0.005)	0.633	+1.72%	-4.05%
Frequency	2011.2	0.026 (CI = +/-0.013; p = 0.001)	0.105 (CI = +/-0.035; p = 0.000)	-0.073 (CI = +/-0.032; p = 0.000)	0.781	+2.61%	-4.63%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.001)	0.099 (CI = +/-0.035; p = 0.000)	-0.081 (CI = +/-0.032; p = 0.000)	0.813	+3.12%	-4.87%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.096 (CI = +/-0.037; p = 0.000)	-0.076 (CI = +/-0.036; p = 0.001)	0.769	+2.83%	-4.72%
Frequency	2013.1	0.018 (CI = +/-0.017; p = 0.045)	0.105 (CI = +/-0.033; p = 0.000)	-0.062 (CI = +/-0.033; p = 0.002)	0.843	+1.81%	-4.36%
Frequency	2013.2	0.011 (CI = +/-0.021; p = 0.260)	0.100 (CI = +/-0.034; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.010)	0.841	+1.14%	-4.11%
Frequency	2014.1	0.022 (CI = +/-0.025; p = 0.086)	0.094 (CI = +/-0.034; p = 0.000)	-0.066 (CI = +/-0.040; p = 0.005)	0.852	+2.19%	-4.37%
Frequency	2014.2	0.023 (CI = +/-0.038; p = 0.193)	0.094 (CI = +/-0.039; p = 0.001)	-0.068 (CI = +/-0.054; p = 0.021)	0.840	+2.31%	-4.40%
Frequency	2015.1	-0.010 (CI = +/-0.039; p = 0.564)	0.105 (CI = +/-0.029; p = 0.000)	-0.030 (CI = +/-0.051; p = 0.191)	0.928	-0.97%	-3.94%
Frequency	2015.2	-0.006 (CI = +/-0.075; p = 0.855)	0.106 (CI = +/-0.036; p = 0.001)	-0.035 (CI = +/-0.089; p = 0.360)	0.924	-0.56%	-3.98%
Frequency	2016.1	-0.067 (CI = +/-0.185; p = 0.369)	0.111 (CI = +/-0.042; p = 0.002)	0.030 (CI = +/-0.199; p = 0.699)	0.915	-6.51%	-3.69%
Frequency	2016.2	0.043 (CI = +/-1.271; p = 0.921)	0.114 (CI = +/-0.063; p = 0.010)	-0.082 (CI = +/-1.295; p = 0.852)	0.904	+4.40%	-3.86%

AB Total Disability

Coverage = AB Total DI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.046 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.028; p = 0.000)	-0.149 (CI = +/-0.079; p = 0.001)	-0.042 (CI = +/-0.031; p = 0.012)	0.012 (CI = +/-0.002; p = 0.000)	0.977	+4.66%	+0.35%
Loss Cost	2011.2	0.054 (CI = +/-0.010; p = 0.000)	0.111 (CI = +/-0.021; p = 0.000)	-0.166 (CI = +/-0.059; p = 0.000)	-0.050 (CI = +/-0.024; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+5.51%	+0.40%
Loss Cost	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.109 (CI = +/-0.022; p = 0.000)	-0.172 (CI = +/-0.061; p = 0.000)	-0.051 (CI = +/-0.026; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+5.77%	+0.47%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.109 (CI = +/-0.024; p = 0.000)	-0.170 (CI = +/-0.065; p = 0.000)	-0.051 (CI = +/-0.026; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+5.70%	+0.47%
Loss Cost	2013.1	0.060 (CI = +/-0.017; p = 0.000)	0.106 (CI = +/-0.025; p = 0.000)	-0.178 (CI = +/-0.068; p = 0.000)	-0.054 (CI = +/-0.028; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.989	+6.18%	+0.57%
Loss Cost	2013.2	0.063 (CI = +/-0.023; p = 0.000)	0.107 (CI = +/-0.027; p = 0.000)	-0.182 (CI = +/-0.074; p = 0.000)	-0.057 (CI = +/-0.032; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.989	+6.49%	+0.58%
Loss Cost	2014.1	0.081 (CI = +/-0.023; p = 0.000)	0.100 (CI = +/-0.022; p = 0.000)	-0.206 (CI = +/-0.061; p = 0.000)	-0.073 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.994	+8.47%	+0.88%
Loss Cost	2014.2	0.096 (CI = +/-0.030; p = 0.000)	0.104 (CI = +/-0.021; p = 0.000)	-0.220 (CI = +/-0.060; p = 0.000)	-0.087 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.995	+10.07%	+0.94%
Loss Cost	2015.1	0.085 (CI = +/-0.048; p = 0.004)	0.106 (CI = +/-0.023; p = 0.000)	-0.211 (CI = +/-0.070; p = 0.000)	-0.077 (CI = +/-0.047; p = 0.007)	0.012 (CI = +/-0.001; p = 0.000)	0.995	+8.87%	+0.84%
Loss Cost	2015.2	0.063 (CI = +/-0.092; p = 0.145)	0.104 (CI = +/-0.026; p = 0.000)	-0.199 (CI = +/-0.086; p = 0.001)	-0.056 (CI = +/-0.090; p = 0.183)	0.012 (CI = +/-0.002; p = 0.000)	0.995	+6.53%	+0.78%
Loss Cost	2016.1	0.028 (CI = +/-0.333; p = 0.839)	0.105 (CI = +/-0.033; p = 0.000)	-0.185 (CI = +/-0.155; p = 0.027)	-0.021 (CI = +/-0.323; p = 0.873)	0.012 (CI = +/-0.002; p = 0.000)	0.994	+2.81%	+0.66%
Loss Cost	2016.2	-1.139 (CI = +/-3.037; p = 0.357)	0.099 (CI = +/-0.039; p = 0.002)	-0.029 (CI = +/-0.436; p = 0.860)	1.141 (CI = +/-3.025; p = 0.354)	0.012 (CI = +/-0.002; p = 0.000)	0.994	-67.98%	+0.22%
Severity	2011.1	0.027 (CI = +/-0.014; p = 0.001)	0.001 (CI = +/-0.035; p = 0.963)	-0.119 (CI = +/-0.099; p = 0.022)	0.006 (CI = +/-0.040; p = 0.764)	0.001 (CI = +/-0.003; p = 0.586)	0.516	+2.74%	+3.32%
Severity	2011.2	0.024 (CI = +/-0.017; p = 0.008)	-0.002 (CI = +/-0.036; p = 0.889)	-0.112 (CI = +/-0.102; p = 0.034)	0.009 (CI = +/-0.041; p = 0.656)	0.001 (CI = +/-0.003; p = 0.580)	0.386	+2.41%	+3.30%
Severity	2012.1	0.019 (CI = +/-0.020; p = 0.051)	0.001 (CI = +/-0.038; p = 0.940)	-0.102 (CI = +/-0.106; p = 0.057)	0.012 (CI = +/-0.042; p = 0.559)	0.001 (CI = +/-0.003; p = 0.630)	0.237	+1.97%	+3.17%
Severity	2012.2	0.020 (CI = +/-0.024; p = 0.097)	0.002 (CI = +/-0.041; p = 0.923)	-0.103 (CI = +/-0.113; p = 0.070)	0.011 (CI = +/-0.046; p = 0.609)	0.001 (CI = +/-0.003; p = 0.646)	0.162	+2.04%	+3.17%
Severity	2013.1	0.037 (CI = +/-0.024; p = 0.007)	-0.009 (CI = +/-0.035; p = 0.596)	-0.133 (CI = +/-0.097; p = 0.011)	-0.002 (CI = +/-0.039; p = 0.919)	0.001 (CI = +/-0.003; p = 0.435)	0.468	+3.76%	+3.57%
Severity	2013.2	0.045 (CI = +/-0.031; p = 0.008)	-0.005 (CI = +/-0.036; p = 0.785)	-0.144 (CI = +/-0.101; p = 0.010)	-0.010 (CI = +/-0.044; p = 0.627)	0.001 (CI = +/-0.003; p = 0.445)	0.471	+4.63%	+3.62%
Severity	2014.1	0.049 (CI = +/-0.043; p = 0.030)	-0.006 (CI = +/-0.040; p = 0.745)	-0.149 (CI = +/-0.113; p = 0.016)	-0.013 (CI = +/-0.052; p = 0.592)	0.001 (CI = +/-0.003; p = 0.453)	0.363	+5.00%	+3.67%
Severity	2014.2	0.052 (CI = +/-0.064; p = 0.099)	-0.005 (CI = +/-0.045; p = 0.797)	-0.151 (CI = +/-0.129; p = 0.027)	-0.015 (CI = +/-0.070; p = 0.626)	0.001 (CI = +/-0.003; p = 0.481)	0.263	+5.29%	+3.68%
Severity	2015.1	0.086 (CI = +/-0.099; p = 0.078)	-0.012 (CI = +/-0.048; p = 0.576)	-0.180 (CI = +/-0.144; p = 0.022)	-0.047 (CI = +/-0.098; p = 0.297)	0.001 (CI = +/-0.003; p = 0.399)	0.326	+9.98%	+4.01%
Severity	2015.2	0.027 (CI = +/-0.185; p = 0.732)	-0.018 (CI = +/-0.052; p = 0.436)	-0.148 (CI = +/-0.173; p = 0.082)	0.010 (CI = +/-0.181; p = 0.893)	0.001 (CI = +/-0.003; p = 0.417)	0.294	+2.75%	+3.83%
Severity	2016.1	0.129 (CI = +/-0.662; p = 0.637)	-0.023 (CI = +/-0.066; p = 0.420)	-0.186 (CI = +/-0.308; p = 0.181)	-0.088 (CI = +/-0.642; p = 0.738)	0.001 (CI = +/-0.004; p = 0.410)	0.234	+13.79%	+4.16%
Severity	2016.2	-3.065 (CI = +/-5.207; p = 0.178)	-0.039 (CI = +/-0.066; p = 0.176)	0.241 (CI = +/-0.747; p = 0.421)	3.093 (CI = +/-5.185; p = 0.173)	0.001 (CI = +/-0.003; p = 0.499)	0.454	-95.33%	+2.90%
Frequency	2011.1	0.018 (CI = +/-0.017; p = 0.035)	0.102 (CI = +/-0.042; p = 0.000)	-0.031 (CI = +/-0.119; p = 0.592)	-0.048 (CI = +/-0.048; p = 0.050)	0.011 (CI = +/-0.003; p = 0.000)	0.953	+1.87%	-2.88%
Frequency	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.114 (CI = +/-0.034; p = 0.000)	-0.054 (CI = +/-0.096; p = 0.246)	-0.058 (CI = +/-0.038; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.972	+3.03%	-2.82%
Frequency	2012.1	0.037 (CI = +/-0.017; p = 0.001)	0.108 (CI = +/-0.033; p = 0.000)	-0.069 (CI = +/-0.093; p = 0.132)	-0.063 (CI = +/-0.037; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.976	+3.73%	-2.62%
Frequency	2012.2	0.035 (CI = +/-0.021; p = 0.004)	0.107 (CI = +/-0.036; p = 0.000)	-0.067 (CI = +/-0.099; p = 0.168)	-0.062 (CI = +/-0.040; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	0.976	+3.59%	-2.63%
Frequency	2013.1	0.023 (CI = +/-0.023; p = 0.054)	0.114 (CI = +/-0.033; p = 0.000)	-0.045 (CI = +/-0.093; p = 0.306)	-0.052 (CI = +/-0.038; p = 0.011)	0.011 (CI = +/-0.002; p = 0.000)	0.982	+2.32%	-2.90%
Frequency	2013.2	0.018 (CI = +/-0.030; p = 0.226)	0.112 (CI = +/-0.036; p = 0.000)	-0.038 (CI = +/-0.099; p = 0.412)	-0.047 (CI = +/-0.043; p = 0.034)	0.011 (CI = +/-0.003; p = 0.000)	0.982	+1.77%	-2.93%
Frequency	2014.1	0.032 (CI = +/-0.039; p = 0.090)	0.106 (CI = +/-0.036; p = 0.000)	-0.057 (CI = +/-0.102; p = 0.235)	-0.060 (CI = +/-0.047; p = 0.018)	0.012 (CI = +/-0.002; p = 0.000)	0.984	+3.30%	-2.70%
Frequency	2014.2	0.044 (CI = +/-0.056; p = 0.104)	0.109 (CI = +/-0.039; p = 0.000)	-0.069 (CI = +/-0.113; p = 0.199)	-0.071 (CI = +/-0.061; p = 0.028)	0.012 (CI = +/-0.003; p = 0.000)	0.984	+4.53%	-2.65%
Frequency	2015.1	-0.001 (CI = +/-0.076; p = 0.976)	0.118 (CI = +/-0.037; p = 0.000)	-0.031 (CI = +/-0.112; p = 0.536)	-0.030 (CI = +/-0.076; p = 0.383)	0.011 (CI = +/-0.002; p = 0.000)	0.988	-0.10%	-3.05%
Frequency	2015.2	0.036 (CI = +/-0.147; p = 0.570)	0.122 (CI = +/-0.042; p = 0.000)	-0.051 (CI = +/-0.138; p = 0.396)	-0.066 (CI = +/-0.144; p = 0.305)	0.011 (CI = +/-0.002; p = 0.000)	0.988	+3.68%	-2.94%
Frequency	2016.1	-0.101 (CI = +/-0.509; p = 0.630)	0.128 (CI = +/-0.051; p = 0.001)	0.001 (CI = +/-0.236; p = 0.995)	0.067 (CI = +/-0.493; p = 0.740)	0.011 (CI = +/-0.003; p = 0.000)	0.988	-9.65%	-3.36%
Frequency	2016.2	1.926 (CI = +/-4.443; p = 0.295)	0.139 (CI = +/-0.056; p = 0.002)	-0.271 (CI = +/-0.637; p = 0.304)	-1.953 (CI = +/-4.424; p = 0.288)	0.011 (CI = +/-0.003; p = 0.000)	0.990	+586.24%	-2.61%

AB Funeral & Death Benefit

Coverage = AB Funeral & DB

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.025 (CI = +/-0.024; p = 0.047)	0.150	-2.42%
Loss Cost	2011.2	-0.031 (CI = +/-0.025; p = 0.021)	0.223	-3.03%
Loss Cost	2012.1	-0.029 (CI = +/-0.028; p = 0.048)	0.165	-2.81%
Loss Cost	2012.2	-0.031 (CI = +/-0.032; p = 0.056)	0.161	-3.03%
Loss Cost	2013.1	-0.028 (CI = +/-0.036; p = 0.113)	0.103	-2.76%
Loss Cost	2013.2	-0.035 (CI = +/-0.039; p = 0.073)	0.155	-3.48%
Loss Cost	2014.1	-0.033 (CI = +/-0.045; p = 0.142)	0.093	-3.20%
Loss Cost	2014.2	-0.046 (CI = +/-0.049; p = 0.063)	0.197	-4.47%
Loss Cost	2015.1	-0.040 (CI = +/-0.057; p = 0.148)	0.106	-3.94%
Loss Cost	2015.2	-0.055 (CI = +/-0.064; p = 0.084)	0.195	-5.37%
Loss Cost	2016.1	-0.062 (CI = +/-0.078; p = 0.104)	0.185	-6.02%
Loss Cost	2016.2	-0.091 (CI = +/-0.084; p = 0.038)	0.365	-8.71%
Severity	2011.1	0.010 (CI = +/-0.007; p = 0.006)	0.301	+0.98%
Severity	2011.2	0.010 (CI = +/-0.007; p = 0.011)	0.273	+1.00%
Severity	2012.1	0.011 (CI = +/-0.008; p = 0.008)	0.311	+1.14%
Severity	2012.2	0.013 (CI = +/-0.009; p = 0.005)	0.361	+1.33%
Severity	2013.1	0.013 (CI = +/-0.010; p = 0.014)	0.299	+1.28%
Severity	2013.2	0.015 (CI = +/-0.011; p = 0.010)	0.340	+1.48%
Severity	2014.1	0.015 (CI = +/-0.012; p = 0.020)	0.300	+1.52%
Severity	2014.2	0.016 (CI = +/-0.014; p = 0.026)	0.293	+1.66%
Severity	2015.1	0.019 (CI = +/-0.016; p = 0.025)	0.325	+1.93%
Severity	2015.2	0.023 (CI = +/-0.018; p = 0.017)	0.395	+2.37%
Severity	2016.1	0.028 (CI = +/-0.021; p = 0.017)	0.433	+2.80%
Severity	2016.2	0.023 (CI = +/-0.025; p = 0.072)	0.268	+2.30%
Frequency	2011.1	-0.034 (CI = +/-0.025; p = 0.011)	0.258	-3.37%
Frequency	2011.2	-0.041 (CI = +/-0.027; p = 0.005)	0.324	-3.99%
Frequency	2012.1	-0.040 (CI = +/-0.030; p = 0.012)	0.277	-3.91%
Frequency	2012.2	-0.044 (CI = +/-0.033; p = 0.013)	0.287	-4.30%
Frequency	2013.1	-0.041 (CI = +/-0.037; p = 0.035)	0.216	-3.99%
Frequency	2013.2	-0.050 (CI = +/-0.041; p = 0.019)	0.287	-4.88%
Frequency	2014.1	-0.048 (CI = +/-0.047; p = 0.046)	0.217	-4.64%
Frequency	2014.2	-0.062 (CI = +/-0.050; p = 0.019)	0.330	-6.03%
Frequency	2015.1	-0.059 (CI = +/-0.059; p = 0.048)	0.248	-5.76%
Frequency	2015.2	-0.079 (CI = +/-0.064; p = 0.021)	0.373	-7.56%
Frequency	2016.1	-0.090 (CI = +/-0.076; p = 0.025)	0.381	-8.58%
Frequency	2016.2	-0.114 (CI = +/-0.086; p = 0.016)	0.479	-10.76%

AB Funeral & Death Benefit

Coverage = AB Funeral & DB

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	-0.025 (CI = +/-0.013; p = 0.001)	0.261 (CI = +/-0.078; p = 0.000)	0.760	-2.42%
Loss Cost	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.252 (CI = +/-0.081; p = 0.000)	0.769	-2.66%
Loss Cost	2012.1	-0.029 (CI = +/-0.015; p = 0.001)	0.257 (CI = +/-0.085; p = 0.000)	0.753	-2.81%
Loss Cost	2012.2	-0.026 (CI = +/-0.017; p = 0.006)	0.266 (CI = +/-0.088; p = 0.000)	0.761	-2.55%
Loss Cost	2013.1	-0.028 (CI = +/-0.019; p = 0.007)	0.272 (CI = +/-0.093; p = 0.000)	0.748	-2.76%
Loss Cost	2013.2	-0.029 (CI = +/-0.022; p = 0.013)	0.269 (CI = +/-0.100; p = 0.000)	0.746	-2.86%
Loss Cost	2014.1	-0.033 (CI = +/-0.024; p = 0.014)	0.278 (CI = +/-0.106; p = 0.000)	0.736	-3.20%
Loss Cost	2014.2	-0.038 (CI = +/-0.028; p = 0.013)	0.265 (CI = +/-0.112; p = 0.000)	0.746	-3.69%
Loss Cost	2015.1	-0.040 (CI = +/-0.033; p = 0.020)	0.271 (CI = +/-0.122; p = 0.001)	0.714	-3.94%
Loss Cost	2015.2	-0.044 (CI = +/-0.039; p = 0.031)	0.262 (CI = +/-0.135; p = 0.002)	0.714	-4.32%
Loss Cost	2016.1	-0.062 (CI = +/-0.036; p = 0.004)	0.295 (CI = +/-0.114; p = 0.000)	0.831	-6.02%
Loss Cost	2016.2	-0.075 (CI = +/-0.041; p = 0.004)	0.272 (CI = +/-0.118; p = 0.001)	0.862	-7.19%
Severity	2011.1	0.010 (CI = +/-0.007; p = 0.007)	-0.010 (CI = +/-0.041; p = 0.609)	0.273	+0.98%
Severity	2011.2	0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.043; p = 0.630)	0.241	+0.98%
Severity	2012.1	0.011 (CI = +/-0.008; p = 0.009)	-0.015 (CI = +/-0.044; p = 0.481)	0.291	+1.14%
Severity	2012.2	0.013 (CI = +/-0.009; p = 0.007)	-0.010 (CI = +/-0.046; p = 0.651)	0.328	+1.31%
Severity	2013.1	0.013 (CI = +/-0.010; p = 0.017)	-0.009 (CI = +/-0.049; p = 0.697)	0.257	+1.28%
Severity	2013.2	0.015 (CI = +/-0.011; p = 0.015)	-0.004 (CI = +/-0.052; p = 0.880)	0.290	+1.47%
Severity	2014.1	0.015 (CI = +/-0.013; p = 0.026)	-0.005 (CI = +/-0.056; p = 0.855)	0.244	+1.52%
Severity	2014.2	0.016 (CI = +/-0.015; p = 0.035)	-0.001 (CI = +/-0.061; p = 0.960)	0.229	+1.65%
Severity	2015.1	0.019 (CI = +/-0.017; p = 0.032)	-0.007 (CI = +/-0.064; p = 0.803)	0.262	+1.93%
Severity	2015.2	0.024 (CI = +/-0.020; p = 0.025)	0.002 (CI = +/-0.068; p = 0.946)	0.328	+2.38%
Severity	2016.1	0.028 (CI = +/-0.023; p = 0.024)	-0.005 (CI = +/-0.073; p = 0.868)	0.364	+2.80%
Severity	2016.2	0.022 (CI = +/-0.028; p = 0.106)	-0.016 (CI = +/-0.080; p = 0.648)	0.189	+2.20%
Frequency	2011.1	-0.034 (CI = +/-0.014; p = 0.000)	0.271 (CI = +/-0.085; p = 0.000)	0.775	-3.37%
Frequency	2011.2	-0.037 (CI = +/-0.015; p = 0.000)	0.262 (CI = +/-0.088; p = 0.000)	0.784	-3.61%
Frequency	2012.1	-0.040 (CI = +/-0.016; p = 0.000)	0.272 (CI = +/-0.090; p = 0.000)	0.784	-3.91%
Frequency	2012.2	-0.039 (CI = +/-0.019; p = 0.000)	0.276 (CI = +/-0.096; p = 0.000)	0.782	-3.81%
Frequency	2013.1	-0.041 (CI = +/-0.021; p = 0.001)	0.281 (CI = +/-0.102; p = 0.000)	0.760	-3.99%
Frequency	2013.2	-0.044 (CI = +/-0.024; p = 0.002)	0.273 (CI = +/-0.109; p = 0.000)	0.765	-4.27%
Frequency	2014.1	-0.048 (CI = +/-0.026; p = 0.002)	0.283 (CI = +/-0.115; p = 0.000)	0.751	-4.64%
Frequency	2014.2	-0.054 (CI = +/-0.030; p = 0.002)	0.267 (CI = +/-0.120; p = 0.000)	0.770	-5.26%
Frequency	2015.1	-0.059 (CI = +/-0.034; p = 0.003)	0.278 (CI = +/-0.127; p = 0.001)	0.755	-5.76%
Frequency	2015.2	-0.068 (CI = +/-0.039; p = 0.004)	0.260 (CI = +/-0.135; p = 0.002)	0.775	-6.55%
Frequency	2016.1	-0.090 (CI = +/-0.028; p = 0.000)	0.300 (CI = +/-0.089; p = 0.000)	0.919	-8.58%
Frequency	2016.2	-0.096 (CI = +/-0.034; p = 0.000)	0.288 (CI = +/-0.098; p = 0.000)	0.925	-9.19%

AB Funeral & Death Benefit

Coverage = AB Funeral & DB

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.013; p = 0.076)	0.242 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.850	-1.15%
Loss Cost	2011.2	-0.013 (CI = +/-0.014; p = 0.063)	0.238 (CI = +/-0.065; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.852	-1.34%
Loss Cost	2012.1	-0.013 (CI = +/-0.016; p = 0.099)	0.238 (CI = +/-0.070; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.838	-1.34%
Loss Cost	2012.2	-0.008 (CI = +/-0.017; p = 0.324)	0.249 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.863	-0.81%
Loss Cost	2013.1	-0.008 (CI = +/-0.020; p = 0.399)	0.249 (CI = +/-0.074; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.850	-0.80%
Loss Cost	2013.2	-0.007 (CI = +/-0.023; p = 0.531)	0.251 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.848	-0.68%
Loss Cost	2014.1	-0.007 (CI = +/-0.028; p = 0.576)	0.252 (CI = +/-0.087; p = 0.000)	0.005 (CI = +/-0.004; p = 0.016)	0.834	-0.72%
Loss Cost	2014.2	-0.011 (CI = +/-0.033; p = 0.474)	0.247 (CI = +/-0.094; p = 0.000)	0.005 (CI = +/-0.004; p = 0.028)	0.832	-1.08%
Loss Cost	2015.1	-0.008 (CI = +/-0.041; p = 0.685)	0.242 (CI = +/-0.105; p = 0.001)	0.005 (CI = +/-0.005; p = 0.038)	0.808	-0.75%
Loss Cost	2015.2	-0.008 (CI = +/-0.051; p = 0.736)	0.241 (CI = +/-0.117; p = 0.001)	0.005 (CI = +/-0.006; p = 0.057)	0.801	-0.76%
Loss Cost	2016.1	-0.033 (CI = +/-0.056; p = 0.210)	0.272 (CI = +/-0.113; p = 0.001)	0.004 (CI = +/-0.005; p = 0.159)	0.857	-3.20%
Loss Cost	2016.2	-0.048 (CI = +/-0.068; p = 0.138)	0.260 (CI = +/-0.121; p = 0.002)	0.003 (CI = +/-0.006; p = 0.271)	0.870	-4.65%
Severity	2011.1	0.008 (CI = +/-0.009; p = 0.061)	-0.008 (CI = +/-0.043; p = 0.695)	-0.001 (CI = +/-0.002; p = 0.570)	0.245	+0.83%
Severity	2011.2	0.008 (CI = +/-0.010; p = 0.097)	-0.008 (CI = +/-0.045; p = 0.699)	-0.001 (CI = +/-0.002; p = 0.579)	0.210	+0.82%
Severity	2012.1	0.010 (CI = +/-0.011; p = 0.062)	-0.014 (CI = +/-0.047; p = 0.541)	0.000 (CI = +/-0.002; p = 0.749)	0.249	+1.04%
Severity	2012.2	0.012 (CI = +/-0.012; p = 0.045)	-0.009 (CI = +/-0.048; p = 0.684)	0.000 (CI = +/-0.002; p = 0.866)	0.282	+1.24%
Severity	2013.1	0.012 (CI = +/-0.014; p = 0.095)	-0.008 (CI = +/-0.052; p = 0.746)	0.000 (CI = +/-0.002; p = 0.833)	0.203	+1.18%
Severity	2013.2	0.014 (CI = +/-0.016; p = 0.074)	-0.003 (CI = +/-0.055; p = 0.894)	0.000 (CI = +/-0.003; p = 0.955)	0.232	+1.44%
Severity	2014.1	0.015 (CI = +/-0.019; p = 0.113)	-0.005 (CI = +/-0.060; p = 0.866)	0.000 (CI = +/-0.003; p = 0.997)	0.176	+1.51%
Severity	2014.2	0.017 (CI = +/-0.023; p = 0.126)	-0.002 (CI = +/-0.065; p = 0.951)	0.000 (CI = +/-0.003; p = 0.933)	0.153	+1.71%
Severity	2015.1	0.023 (CI = +/-0.027; p = 0.095)	-0.010 (CI = +/-0.071; p = 0.746)	0.001 (CI = +/-0.003; p = 0.716)	0.193	+2.28%
Severity	2015.2	0.030 (CI = +/-0.031; p = 0.058)	-0.002 (CI = +/-0.073; p = 0.959)	0.001 (CI = +/-0.003; p = 0.533)	0.282	+3.07%
Severity	2016.1	0.042 (CI = +/-0.038; p = 0.034)	-0.017 (CI = +/-0.077; p = 0.628)	0.002 (CI = +/-0.004; p = 0.293)	0.387	+4.30%
Severity	2016.2	0.035 (CI = +/-0.049; p = 0.126)	-0.022 (CI = +/-0.086; p = 0.551)	0.001 (CI = +/-0.004; p = 0.427)	0.156	+3.60%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.008)	0.250 (CI = +/-0.068; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.864	-1.97%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.009)	0.246 (CI = +/-0.071; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.866	-2.14%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.011)	0.252 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.004; p = 0.008)	0.859	-2.35%
Frequency	2012.2	-0.020 (CI = +/-0.019; p = 0.039)	0.259 (CI = +/-0.077; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.864	-2.02%
Frequency	2013.1	-0.020 (CI = +/-0.023; p = 0.081)	0.257 (CI = +/-0.084; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.847	-1.96%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.103)	0.255 (CI = +/-0.090; p = 0.000)	0.005 (CI = +/-0.004; p = 0.016)	0.845	-2.09%
Frequency	2014.1	-0.022 (CI = +/-0.031; p = 0.147)	0.257 (CI = +/-0.099; p = 0.000)	0.005 (CI = +/-0.005; p = 0.029)	0.827	-2.20%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.120)	0.249 (CI = +/-0.105; p = 0.000)	0.005 (CI = +/-0.005; p = 0.049)	0.832	-2.75%
Frequency	2015.1	-0.030 (CI = +/-0.046; p = 0.171)	0.252 (CI = +/-0.118; p = 0.001)	0.005 (CI = +/-0.006; p = 0.085)	0.808	-2.96%
Frequency	2015.2	-0.038 (CI = +/-0.055; p = 0.153)	0.243 (CI = +/-0.128; p = 0.002)	0.004 (CI = +/-0.006; p = 0.136)	0.812	-3.72%
Frequency	2016.1	-0.075 (CI = +/-0.048; p = 0.008)	0.289 (CI = +/-0.096; p = 0.000)	0.002 (CI = +/-0.005; p = 0.379)	0.918	-7.20%
Frequency	2016.2	-0.083 (CI = +/-0.061; p = 0.016)	0.282 (CI = +/-0.108; p = 0.001)	0.001 (CI = +/-0.005; p = 0.524)	0.918	-7.96%

AB Funeral & Death Benefit

Coverage = AB Funeral & DB

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	2011.1	-0.012 (CI = +/-0.014; p = 0.091)	0.246 (CI = +/-0.071; p = 0.000)	0.760	-1.15%
Loss Cost	2011.2	-0.013 (CI = +/-0.015; p = 0.078)	0.241 (CI = +/-0.074; p = 0.000)	0.756	-1.34%
Loss Cost	2012.1	-0.014 (CI = +/-0.017; p = 0.117)	0.241 (CI = +/-0.081; p = 0.000)	0.731	-1.35%
Loss Cost	2012.2	-0.008 (CI = +/-0.018; p = 0.354)	0.255 (CI = +/-0.079; p = 0.000)	0.776	-0.80%
Loss Cost	2013.1	-0.008 (CI = +/-0.021; p = 0.419)	0.255 (CI = +/-0.087; p = 0.000)	0.755	-0.82%
Loss Cost	2013.2	-0.007 (CI = +/-0.025; p = 0.561)	0.258 (CI = +/-0.095; p = 0.000)	0.747	-0.68%
Loss Cost	2014.1	-0.008 (CI = +/-0.031; p = 0.587)	0.260 (CI = +/-0.106; p = 0.000)	0.724	-0.76%
Loss Cost	2014.2	-0.011 (CI = +/-0.037; p = 0.507)	0.254 (CI = +/-0.117; p = 0.001)	0.700	-1.11%
Loss Cost	2015.1	-0.008 (CI = +/-0.047; p = 0.686)	0.249 (CI = +/-0.136; p = 0.003)	0.652	-0.84%
Loss Cost	2015.2	-0.008 (CI = +/-0.061; p = 0.748)	0.249 (CI = +/-0.159; p = 0.009)	0.616	-0.84%
Loss Cost	2016.1	-0.035 (CI = +/-0.067; p = 0.235)	0.289 (CI = +/-0.154; p = 0.005)	0.753	-3.47%
Loss Cost	2016.2	-0.051 (CI = +/-0.089; p = 0.188)	0.271 (CI = +/-0.179; p = 0.014)	0.751	-4.95%
Severity	2011.1	0.008 (CI = +/-0.007; p = 0.026)	0.010 (CI = +/-0.038; p = 0.568)	0.221	+0.85%
Severity	2011.2	0.009 (CI = +/-0.008; p = 0.039)	0.011 (CI = +/-0.040; p = 0.565)	0.181	+0.87%
Severity	2012.1	0.010 (CI = +/-0.009; p = 0.029)	0.006 (CI = +/-0.042; p = 0.754)	0.227	+1.04%
Severity	2012.2	0.013 (CI = +/-0.010; p = 0.013)	0.013 (CI = +/-0.042; p = 0.518)	0.335	+1.31%
Severity	2013.1	0.012 (CI = +/-0.011; p = 0.042)	0.016 (CI = +/-0.045; p = 0.454)	0.254	+1.18%
Severity	2013.2	0.015 (CI = +/-0.012; p = 0.018)	0.023 (CI = +/-0.045; p = 0.271)	0.380	+1.53%
Severity	2014.1	0.015 (CI = +/-0.015; p = 0.048)	0.024 (CI = +/-0.050; p = 0.303)	0.327	+1.49%
Severity	2014.2	0.018 (CI = +/-0.017; p = 0.037)	0.031 (CI = +/-0.053; p = 0.221)	0.377	+1.84%
Severity	2015.1	0.022 (CI = +/-0.021; p = 0.041)	0.024 (CI = +/-0.059; p = 0.370)	0.409	+2.21%
Severity	2015.2	0.032 (CI = +/-0.017; p = 0.003)	0.040 (CI = +/-0.044; p = 0.069)	0.755	+3.27%
Severity	2016.1	0.040 (CI = +/-0.017; p = 0.002)	0.027 (CI = +/-0.040; p = 0.138)	0.861	+4.11%
Severity	2016.2	0.038 (CI = +/-0.024; p = 0.012)	0.024 (CI = +/-0.049; p = 0.239)	0.756	+3.85%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.009)	0.236 (CI = +/-0.074; p = 0.000)	0.745	-1.98%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.009)	0.230 (CI = +/-0.078; p = 0.000)	0.747	-2.19%
Frequency	2012.1	-0.024 (CI = +/-0.018; p = 0.013)	0.235 (CI = +/-0.083; p = 0.000)	0.728	-2.37%
Frequency	2012.2	-0.021 (CI = +/-0.020; p = 0.043)	0.242 (CI = +/-0.088; p = 0.000)	0.738	-2.08%
Frequency	2013.1	-0.020 (CI = +/-0.024; p = 0.092)	0.239 (CI = +/-0.096; p = 0.000)	0.694	-1.97%
Frequency	2013.2	-0.022 (CI = +/-0.028; p = 0.109)	0.235 (CI = +/-0.104; p = 0.001)	0.686	-2.18%
Frequency	2014.1	-0.022 (CI = +/-0.034; p = 0.169)	0.236 (CI = +/-0.117; p = 0.001)	0.638	-2.22%
Frequency	2014.2	-0.029 (CI = +/-0.040; p = 0.126)	0.223 (CI = +/-0.126; p = 0.003)	0.638	-2.89%
Frequency	2015.1	-0.030 (CI = +/-0.051; p = 0.203)	0.225 (CI = +/-0.146; p = 0.008)	0.568	-2.98%
Frequency	2015.2	-0.041 (CI = +/-0.062; p = 0.163)	0.209 (CI = +/-0.162; p = 0.020)	0.568	-3.97%
Frequency	2016.1	-0.076 (CI = +/-0.053; p = 0.015)	0.262 (CI = +/-0.122; p = 0.003)	0.831	-7.28%
Frequency	2016.2	-0.089 (CI = +/-0.070; p = 0.024)	0.247 (CI = +/-0.141; p = 0.008)	0.850	-8.48%

AB Funeral & Death Benefit

Coverage = AB Funeral & DB

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2011.1	0.236 (CI = +/-0.067; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.829	0.00%
Loss Cost	2011.2	0.236 (CI = +/-0.071; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.826	0.00%
Loss Cost	2012.1	0.231 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.817	0.00%
Loss Cost	2012.2	0.248 (CI = +/-0.068; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.862	0.00%
Loss Cost	2013.1	0.245 (CI = +/-0.072; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.852	0.00%
Loss Cost	2013.2	0.250 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.855	0.00%
Loss Cost	2014.1	0.248 (CI = +/-0.083; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.843	0.00%
Loss Cost	2014.2	0.246 (CI = +/-0.091; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.839	0.00%
Loss Cost	2015.1	0.238 (CI = +/-0.097; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.824	0.00%
Loss Cost	2015.2	0.241 (CI = +/-0.109; p = 0.001)	0.006 (CI = +/-0.003; p = 0.003)	0.820	0.00%
Loss Cost	2016.1	0.257 (CI = +/-0.113; p = 0.001)	0.006 (CI = +/-0.003; p = 0.003)	0.841	0.00%
Loss Cost	2016.2	0.255 (CI = +/-0.131; p = 0.003)	0.006 (CI = +/-0.004; p = 0.007)	0.835	0.00%
Severity	2011.1	-0.004 (CI = +/-0.046; p = 0.870)	-0.002 (CI = +/-0.002; p = 0.048)	0.119	0.00%
Severity	2011.2	-0.008 (CI = +/-0.048; p = 0.741)	-0.002 (CI = +/-0.002; p = 0.064)	0.111	0.00%
Severity	2012.1	-0.008 (CI = +/-0.050; p = 0.732)	-0.002 (CI = +/-0.002; p = 0.072)	0.106	0.00%
Severity	2012.2	-0.008 (CI = +/-0.054; p = 0.751)	-0.002 (CI = +/-0.002; p = 0.084)	0.099	0.00%
Severity	2013.1	-0.002 (CI = +/-0.055; p = 0.942)	-0.002 (CI = +/-0.002; p = 0.097)	0.075	0.00%
Severity	2013.2	-0.002 (CI = +/-0.060; p = 0.943)	-0.002 (CI = +/-0.002; p = 0.114)	0.064	0.00%
Severity	2014.1	0.003 (CI = +/-0.064; p = 0.922)	-0.002 (CI = +/-0.002; p = 0.136)	0.040	0.00%
Severity	2014.2	0.000 (CI = +/-0.070; p = 0.996)	-0.002 (CI = +/-0.002; p = 0.175)	0.015	0.00%
Severity	2015.1	0.001 (CI = +/-0.076; p = 0.982)	-0.001 (CI = +/-0.002; p = 0.202)	-0.007	0.00%
Severity	2015.2	0.001 (CI = +/-0.086; p = 0.971)	-0.002 (CI = +/-0.003; p = 0.233)	-0.028	0.00%
Severity	2016.1	0.004 (CI = +/-0.096; p = 0.930)	-0.001 (CI = +/-0.003; p = 0.273)	-0.064	0.00%
Severity	2016.2	-0.019 (CI = +/-0.095; p = 0.659)	-0.001 (CI = +/-0.003; p = 0.440)	-0.104	0.00%
Frequency	2011.1	0.240 (CI = +/-0.081; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.803	0.00%
Frequency	2011.2	0.244 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.804	0.00%
Frequency	2012.1	0.239 (CI = +/-0.089; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.793	0.00%
Frequency	2012.2	0.257 (CI = +/-0.087; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.826	0.00%
Frequency	2013.1	0.247 (CI = +/-0.090; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.819	0.00%
Frequency	2013.2	0.252 (CI = +/-0.096; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.820	0.00%
Frequency	2014.1	0.245 (CI = +/-0.102; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.807	0.00%
Frequency	2014.2	0.246 (CI = +/-0.112; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.803	0.00%
Frequency	2015.1	0.237 (CI = +/-0.121; p = 0.001)	0.008 (CI = +/-0.004; p = 0.002)	0.785	0.00%
Frequency	2015.2	0.239 (CI = +/-0.136; p = 0.003)	0.007 (CI = +/-0.004; p = 0.003)	0.781	0.00%
Frequency	2016.1	0.253 (CI = +/-0.147; p = 0.004)	0.008 (CI = +/-0.004; p = 0.004)	0.786	0.00%
Frequency	2016.2	0.273 (CI = +/-0.163; p = 0.005)	0.007 (CI = +/-0.005; p = 0.010)	0.801	0.00%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.023 (CI = +/-0.010; p = 0.000)	0.363	+2.32%
Loss Cost	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.370	+2.44%
Loss Cost	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.369	+2.54%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.364	+2.63%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.371	+2.77%
Loss Cost	2006.2	0.027 (CI = +/-0.014; p = 0.000)	0.349	+2.79%
Loss Cost	2007.1	0.029 (CI = +/-0.015; p = 0.000)	0.344	+2.90%
Loss Cost	2007.2	0.031 (CI = +/-0.016; p = 0.000)	0.369	+3.16%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.383	+3.39%
Loss Cost	2008.2	0.035 (CI = +/-0.018; p = 0.000)	0.388	+3.60%
Loss Cost	2009.1	0.038 (CI = +/-0.019; p = 0.000)	0.398	+3.85%
Loss Cost	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.382	+3.97%
Loss Cost	2010.1	0.039 (CI = +/-0.023; p = 0.002)	0.349	+3.97%
Loss Cost	2010.2	0.038 (CI = +/-0.025; p = 0.005)	0.301	+3.85%
Loss Cost	2011.1	0.038 (CI = +/-0.027; p = 0.009)	0.269	+3.86%
Loss Cost	2011.2	0.038 (CI = +/-0.030; p = 0.018)	0.234	+3.85%
Loss Cost	2012.1	0.036 (CI = +/-0.034; p = 0.039)	0.182	+3.66%
Loss Cost	2012.2	0.031 (CI = +/-0.037; p = 0.102)	0.106	+3.10%
Loss Cost	2013.1	0.025 (CI = +/-0.042; p = 0.215)	0.041	+2.56%
Loss Cost	2013.2	0.018 (CI = +/-0.046; p = 0.425)	-0.022	+1.79%
Loss Cost	2014.1	0.012 (CI = +/-0.053; p = 0.623)	-0.056	+1.24%
Loss Cost	2014.2	0.006 (CI = +/-0.061; p = 0.822)	-0.079	+0.64%
Loss Cost	2015.1	-0.008 (CI = +/-0.069; p = 0.811)	-0.085	-0.76%
Loss Cost	2015.2	-0.020 (CI = +/-0.080; p = 0.587)	-0.066	-1.99%
Loss Cost	2016.1	-0.044 (CI = +/-0.090; p = 0.292)	0.025	-4.35%
Loss Cost	2016.2	-0.073 (CI = +/-0.102; p = 0.139)	0.159	-7.02%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	0.930	+3.71%
Severity	2004.2	0.037 (CI = +/-0.004; p = 0.000)	0.927	+3.75%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	0.929	+3.84%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.926	+3.89%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.939	+4.05%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	0.938	+4.11%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.938	+4.20%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.933	+4.24%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.938	+4.37%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	0.936	+4.45%
Severity	2009.1	0.045 (CI = +/-0.005; p = 0.000)	0.947	+4.64%
Severity	2009.2	0.046 (CI = +/-0.005; p = 0.000)	0.941	+4.66%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.936	+4.72%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	0.928	+4.75%
Severity	2011.1	0.048 (CI = +/-0.006; p = 0.000)	0.932	+4.93%
Severity	2011.2	0.049 (CI = +/-0.007; p = 0.000)	0.929	+5.05%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.939	+5.31%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	0.935	+5.43%
Severity	2013.1	0.055 (CI = +/-0.007; p = 0.000)	0.942	+5.70%
Severity	2013.2	0.056 (CI = +/-0.008; p = 0.000)	0.932	+5.74%
Severity	2014.1	0.058 (CI = +/-0.009; p = 0.000)	0.932	+5.98%
Severity	2014.2	0.056 (CI = +/-0.010; p = 0.000)	0.918	+5.76%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)	0.899	+5.78%
Severity	2015.2	0.053 (CI = +/-0.013; p = 0.000)	0.876	+5.43%
Severity	2016.1	0.051 (CI = +/-0.016; p = 0.000)	0.837	+5.20%
Severity	2016.2	0.046 (CI = +/-0.018; p = 0.000)	0.784	+4.72%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.006)	0.183	-1.34%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.014)	0.150	-1.26%
Frequency	2005.1	-0.013 (CI = +/-0.011; p = 0.020)	0.135	-1.26%
Frequency	2005.2	-0.012 (CI = +/-0.011; p = 0.034)	0.112	-1.21%
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.045)	0.102	-1.22%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.050)	0.099	-1.27%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.073)	0.082	-1.24%
Frequency	2007.2	-0.010 (CI = +/-0.015; p = 0.153)	0.041	-1.04%
Frequency	2008.1	-0.009 (CI = +/-0.016; p = 0.225)	0.021	-0.94%
Frequency	2008.2	-0.008 (CI = +/-0.017; p = 0.327)	0.000	-0.82%
Frequency	2009.1	-0.008 (CI = +/-0.018; p = 0.401)	-0.011	-0.75%
Frequency	2009.2	-0.007 (CI = +/-0.020; p = 0.497)	-0.023	-0.66%
Frequency	2010.1	-0.007 (CI = +/-0.022; p = 0.501)	-0.025	-0.71%
Frequency	2010.2	-0.009 (CI = +/-0.024; p = 0.456)	-0.020	-0.87%
Frequency	2011.1	-0.010 (CI = +/-0.026; p = 0.421)	-0.016	-1.03%
Frequency	2011.2	-0.012 (CI = +/-0.029; p = 0.415)	-0.016	-1.15%
Frequency	2012.1	-0.016 (CI = +/-0.032; p = 0.312)	0.005	-1.57%
Frequency	2012.2	-0.022 (CI = +/-0.035; p = 0.192)	0.048	-2.21%
Frequency	2013.1	-0.030 (CI = +/-0.038; p = 0.110)	0.105	-2.97%
Frequency	2013.2	-0.038 (CI = +/-0.042; p = 0.070)	0.160	-3.74%
Frequency	2014.1	-0.046 (CI = +/-0.047; p = 0.054)	0.199	-4.47%
Frequency	2014.2	-0.050 (CI = +/-0.054; p = 0.069)	0.187	-4.84%
Frequency	2015.1	-0.064 (CI = +/-0.060; p = 0.040)	0.271	-6.19%
Frequency	2015.2	-0.073 (CI = +/-0.071; p = 0.044)	0.280	-7.04%
Frequency	2016.1	-0.095 (CI = +/-0.079; p = 0.023)	0.391	-9.08%
Frequency	2016.2	-0.119 (CI = +/-0.091; p = 0.017)	0.474	-11.21%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	0.023 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.105; p = 0.423)	0.356	+2.32%
Loss Cost	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.107; p = 0.345)	0.369	+2.47%
Loss Cost	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.110; p = 0.394)	0.364	+2.54%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.113; p = 0.346)	0.362	+2.66%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.047 (CI = +/-0.117; p = 0.412)	0.364	+2.77%
Loss Cost	2006.2	0.028 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.121; p = 0.405)	0.342	+2.82%
Loss Cost	2007.1	0.029 (CI = +/-0.015; p = 0.001)	0.046 (CI = +/-0.125; p = 0.455)	0.334	+2.90%
Loss Cost	2007.2	0.032 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.127; p = 0.333)	0.369	+3.21%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.130; p = 0.412)	0.375	+3.39%
Loss Cost	2008.2	0.036 (CI = +/-0.018; p = 0.000)	0.064 (CI = +/-0.134; p = 0.330)	0.388	+3.66%
Loss Cost	2009.1	0.038 (CI = +/-0.019; p = 0.000)	0.057 (CI = +/-0.139; p = 0.406)	0.391	+3.85%
Loss Cost	2009.2	0.040 (CI = +/-0.021; p = 0.001)	0.064 (CI = +/-0.145; p = 0.366)	0.378	+4.04%
Loss Cost	2010.1	0.039 (CI = +/-0.023; p = 0.002)	0.067 (CI = +/-0.151; p = 0.369)	0.345	+3.97%
Loss Cost	2010.2	0.039 (CI = +/-0.025; p = 0.005)	0.065 (CI = +/-0.160; p = 0.405)	0.292	+3.93%
Loss Cost	2011.1	0.038 (CI = +/-0.028; p = 0.010)	0.067 (CI = +/-0.168; p = 0.410)	0.257	+3.86%
Loss Cost	2011.2	0.039 (CI = +/-0.031; p = 0.017)	0.071 (CI = +/-0.178; p = 0.414)	0.221	+3.96%
Loss Cost	2012.1	0.036 (CI = +/-0.034; p = 0.041)	0.080 (CI = +/-0.188; p = 0.381)	0.173	+3.66%
Loss Cost	2012.2	0.032 (CI = +/-0.038; p = 0.097)	0.067 (CI = +/-0.199; p = 0.486)	0.078	+3.23%
Loss Cost	2013.1	0.025 (CI = +/-0.042; p = 0.219)	0.085 (CI = +/-0.207; p = 0.393)	0.026	+2.56%
Loss Cost	2013.2	0.019 (CI = +/-0.048; p = 0.398)	0.068 (CI = +/-0.220; p = 0.515)	-0.064	-1.95%
Loss Cost	2014.1	0.012 (CI = +/-0.054; p = 0.628)	0.086 (CI = +/-0.233; p = 0.438)	-0.086	-1.24%
Loss Cost	2014.2	0.009 (CI = +/-0.063; p = 0.766)	0.077 (CI = +/-0.255; p = 0.521)	-0.131	+0.88%
Loss Cost	2015.1	-0.008 (CI = +/-0.070; p = 0.812)	0.113 (CI = +/-0.262; p = 0.360)	-0.093	-0.76%
Loss Cost	2015.2	-0.016 (CI = +/-0.084; p = 0.674)	0.094 (CI = +/-0.290; p = 0.481)	-0.118	-1.60%
Loss Cost	2016.1	-0.044 (CI = +/-0.090; p = 0.285)	0.146 (CI = +/-0.284; p = 0.270)	0.067	-4.35%
Loss Cost	2016.2	-0.066 (CI = +/-0.109; p = 0.193)	0.106 (CI = +/-0.313; p = 0.449)	0.119	-6.42%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.033; p = 0.017)	0.940	+3.71%
Severity	2004.2	0.037 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.033; p = 0.011)	0.939	+3.78%
Severity	2005.1	0.038 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.033; p = 0.019)	0.939	+3.84%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.033; p = 0.012)	0.938	+3.91%
Severity	2006.1	0.040 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.031; p = 0.021)	0.948	+4.05%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.009)	0.950	+4.14%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.015)	0.949	+4.20%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.032; p = 0.009)	0.948	+4.28%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.031; p = 0.016)	0.949	+4.37%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.031; p = 0.007)	0.952	+4.49%
Severity	2009.1	0.045 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.029; p = 0.012)	0.959	+4.64%
Severity	2009.2	0.046 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.009)	0.955	+4.71%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.031; p = 0.014)	0.951	+4.72%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.032; p = 0.010)	0.947	+4.81%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.032; p = 0.019)	0.948	+4.93%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.031; p = 0.007)	0.952	+5.12%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.030; p = 0.012)	0.957	+5.31%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.029; p = 0.004)	0.961	+5.52%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.029; p = 0.007)	0.964	+5.70%
Severity	2013.2	0.057 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.029; p = 0.005)	0.962	+5.86%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.031; p = 0.009)	0.959	+5.98%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.033; p = 0.019)	0.947	+5.90%
Severity	2015.1	0.056 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.036; p = 0.021)	0.937	+5.78%
Severity	2015.2	0.055 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.039; p = 0.045)	0.914	+5.61%
Severity	2016.1	0.051 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.038; p = 0.022)	0.909	+5.20%
Severity	2016.2	0.049 (CI = +/-0.015; p = 0.000)	0.044 (CI = +/-0.044; p = 0.049)	0.863	+4.99%
Frequency	2004.1	-0.014 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.096; p = 0.972)	0.157	-1.34%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.015)	0.007 (CI = +/-0.099; p = 0.891)	0.123	-1.26%
Frequency	2005.1	-0.013 (CI = +/-0.011; p = 0.023)	0.006 (CI = +/-0.102; p = 0.898)	0.106	-1.26%
Frequency	2005.2	-0.012 (CI = +/-0.011; p = 0.038)	0.009 (CI = +/-0.106; p = 0.859)	0.083	-1.21%
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.049)	0.010 (CI = +/-0.109; p = 0.851)	0.071	-1.22%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.055)	0.008 (CI = +/-0.113; p = 0.891)	0.067	-1.27%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.078)	0.006 (CI = +/-0.118; p = 0.911)	0.047	-1.24%
Frequency	2007.2	-0.010 (CI = +/-0.015; p = 0.167)	0.017 (CI = +/-0.120; p = 0.771)	0.006	-1.02%
Frequency	2008.1	-0.009 (CI = +/-0.016; p = 0.234)	0.013 (CI = +/-0.125; p = 0.826)	-0.018	-0.94%
Frequency	2008.2	-0.008 (CI = +/-0.017; p = 0.347)	0.020 (CI = +/-0.130; p = 0.752)	-0.039	-0.80%
Frequency	2009.1	-0.008 (CI = +/-0.019; p = 0.411)	0.018 (CI = +/-0.135; p = 0.783)	-0.053	-0.75%
Frequency	2009.2	-0.006 (CI = +/-0.020; p = 0.522)	0.023 (CI = +/-0.141; p = 0.737)	-0.066	-0.64%
Frequency	2010.1	-0.007 (CI = +/-0.022; p = 0.511)	0.026 (CI = +/-0.148; p = 0.717)	-0.069	-0.71%
Frequency	2010.2	-0.008 (CI = +/-0.025; p = 0.482)	0.021 (CI = +/-0.156; p = 0.779)	-0.070	-0.84%
Frequency	2011.1	-0.010 (CI = +/-0.027; p = 0.432)	0.028 (CI = +/-0.163; p = 0.724)	-0.065	-1.03%
Frequency	2011.2	-0.011 (CI = +/-0.030; p = 0.444)	0.025 (CI = +/-0.173; p = 0.766)	-0.070	-1.11%
Frequency	2012.1	-0.016 (CI = +/-0.033; p = 0.324)	0.040 (CI = +/-0.180; p = 0.648)	-0.043	-1.57%
Frequency	2012.2	-0.022 (CI = +/-0.036; p = 0.215)	0.020 (CI = +/-0.188; p = 0.824)	-0.012	-2.17%
Frequency	2013.1	-0.030 (CI = +/-0.039; p = 0.120)	0.043 (CI = +/-0.192; p = 0.637)	0.057	-2.97%
Frequency	2013.2	-0.038 (CI = +/-0.044; p = 0.086)	0.022 (CI = +/-0.201; p = 0.818)	0.099	-3.69%
Frequency	2014.1	-0.046 (CI = +/-0.049; p = 0.063)	0.042 (CI = +/-0.211; p = 0.668)	0.146	-4.47%
Frequency	2014.2	-0.049 (CI = +/-0.057; p = 0.089)	0.036 (CI = +/-0.231; p = 0.741)	0.123	-4.74%
Frequency	2015.1	-0.064 (CI = +/-0.063; p = 0.046)	0.069 (CI = +/-0.235; p = 0.529)	0.230	-6.19%
Frequency	2015.2	-0.071 (CI = +/-0.076; p = 0.064)	0.054 (CI = +/-0.261; p = 0.652)	0.219	-6.83%
Frequency	2016.1	-0.095 (CI = +/-0.082; p = 0.028)	0.099 (CI = +/-0.259; p = 0.406)	0.375	-9.08%
Frequency	2016.2	-0.115 (CI = +/-0.099; p = 0.029)	0.062 (CI = +/-0.285; p = 0.622)	0.421	-10.87%

Collision

Coverage = CL

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	0.027 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.094; p = 0.728)	0.494	+2.77%
Loss Cost	2004.2	0.029 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.095; p = 0.593)	0.511	+2.94%
Loss Cost	2005.1	0.030 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.098; p = 0.700)	0.513	+3.06%
Loss Cost	2005.2	0.032 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.100; p = 0.602)	0.516	+3.21%
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.101; p = 0.743)	0.529	+3.39%
Loss Cost	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.105; p = 0.702)	0.512	+3.46%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.108; p = 0.818)	0.512	+3.63%
Loss Cost	2007.2	0.039 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.107; p = 0.602)	0.557	+3.98%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.108; p = 0.787)	0.581	+4.28%
Loss Cost	2008.2	0.045 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.109; p = 0.613)	0.603	+4.60%
Loss Cost	2009.1	0.048 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.110; p = 0.808)	0.625	+4.95%
Loss Cost	2009.2	0.051 (CI = +/-0.017; p = 0.000)	0.022 (CI = +/-0.113; p = 0.690)	0.623	+5.19%
Loss Cost	2010.1	0.052 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.119; p = 0.749)	0.600	+5.29%
Loss Cost	2010.2	0.052 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.126; p = 0.755)	0.560	+5.30%
Loss Cost	2011.1	0.053 (CI = +/-0.023; p = 0.000)	0.014 (CI = +/-0.133; p = 0.825)	0.536	+5.45%
Loss Cost	2011.2	0.055 (CI = +/-0.026; p = 0.000)	0.020 (CI = +/-0.140; p = 0.768)	0.510	+5.64%
Loss Cost	2012.1	0.055 (CI = +/-0.029; p = 0.001)	0.021 (CI = +/-0.150; p = 0.770)	0.462	+5.60%
Loss Cost	2012.2	0.051 (CI = +/-0.032; p = 0.004)	0.012 (CI = +/-0.159; p = 0.877)	0.374	+5.25%
Loss Cost	2013.1	0.047 (CI = +/-0.037; p = 0.016)	0.022 (CI = +/-0.170; p = 0.781)	0.288	+4.86%
Loss Cost	2013.2	0.043 (CI = +/-0.042; p = 0.046)	0.010 (CI = +/-0.181; p = 0.904)	0.174	+4.35%
Loss Cost	2014.1	0.040 (CI = +/-0.049; p = 0.103)	0.018 (CI = +/-0.198; p = 0.848)	0.093	+4.04%
Loss Cost	2014.2	0.038 (CI = +/-0.058; p = 0.174)	0.014 (CI = +/-0.216; p = 0.889)	0.013	+3.86%
Loss Cost	2015.1	0.025 (CI = +/-0.068; p = 0.419)	0.041 (CI = +/-0.233; p = 0.698)	-0.100	+2.56%
Loss Cost	2015.2	0.019 (CI = +/-0.082; p = 0.606)	0.030 (CI = +/-0.259; p = 0.798)	-0.196	+1.92%
Loss Cost	2016.1	-0.007 (CI = +/-0.095; p = 0.872)	0.077 (CI = +/-0.274; p = 0.528)	-0.209	-0.67%
Loss Cost	2016.2	-0.027 (CI = +/-0.116; p = 0.592)	0.047 (CI = +/-0.302; p = 0.718)	-0.238	-2.65%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.034; p = 0.019)	0.935	+3.70%
Severity	2004.2	0.037 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.034; p = 0.012)	0.934	+3.76%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.034; p = 0.022)	0.934	+3.84%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.034; p = 0.014)	0.933	+3.91%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.032; p = 0.027)	0.944	+4.05%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	0.946	+4.16%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.032; p = 0.021)	0.945	+4.22%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.033; p = 0.013)	0.943	+4.30%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.033; p = 0.025)	0.946	+4.41%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.032; p = 0.011)	0.948	+4.54%
Severity	2009.1	0.046 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.030; p = 0.021)	0.957	+4.71%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.031; p = 0.017)	0.954	+4.79%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.032; p = 0.025)	0.949	+4.81%
Severity	2010.2	0.048 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.033; p = 0.019)	0.946	+4.91%
Severity	2011.1	0.049 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.033; p = 0.038)	0.948	+5.07%
Severity	2011.2	0.051 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.031; p = 0.013)	0.954	+5.28%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.029; p = 0.024)	0.964	+5.53%
Severity	2012.2	0.056 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.026; p = 0.005)	0.971	+5.77%
Severity	2013.1	0.059 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.023; p = 0.008)	0.979	+6.03%
Severity	2013.2	0.060 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.021; p = 0.002)	0.981	+6.23%
Severity	2014.1	0.063 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.019; p = 0.003)	0.986	+6.48%
Severity	2014.2	0.062 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.020; p = 0.007)	0.982	+6.43%
Severity	2015.1	0.062 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.023; p = 0.014)	0.978	+6.43%
Severity	2015.2	0.061 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.025; p = 0.029)	0.971	+6.30%
Severity	2016.1	0.058 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.025; p = 0.015)	0.970	+6.00%
Severity	2016.2	0.057 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.028; p = 0.034)	0.955	+5.86%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.037)	-0.025 (CI = +/-0.082; p = 0.544)	0.091	-0.90%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.075)	-0.019 (CI = +/-0.084; p = 0.645)	0.048	-0.79%
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.116)	-0.022 (CI = +/-0.087; p = 0.609)	0.031	-0.74%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.177)	-0.018 (CI = +/-0.090; p = 0.677)	0.003	-0.67%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.234)	-0.020 (CI = +/-0.093; p = 0.655)	-0.008	-0.64%
Frequency	2006.2	-0.007 (CI = +/-0.012; p = 0.245)	-0.022 (CI = +/-0.096; p = 0.645)	-0.013	-0.66%
Frequency	2007.1	-0.006 (CI = +/-0.012; p = 0.353)	-0.027 (CI = +/-0.100; p = 0.588)	-0.028	-0.57%
Frequency	2007.2	-0.003 (CI = +/-0.013; p = 0.623)	-0.015 (CI = +/-0.100; p = 0.759)	-0.068	-0.31%
Frequency	2008.1	-0.001 (CI = +/-0.014; p = 0.849)	-0.023 (CI = +/-0.103; p = 0.645)	-0.074	-0.13%
Frequency	2008.2	0.001 (CI = +/-0.015; p = 0.939)	-0.016 (CI = +/-0.106; p = 0.763)	-0.086	+0.06%
Frequency	2009.1	0.002 (CI = +/-0.016; p = 0.776)	-0.023 (CI = +/-0.111; p = 0.675)	-0.083	+0.22%
Frequency	2009.2	0.004 (CI = +/-0.017; p = 0.646)	-0.016 (CI = +/-0.115; p = 0.771)	-0.084	+0.39%
Frequency	2010.1	0.005 (CI = +/-0.019; p = 0.626)	-0.019 (CI = +/-0.121; p = 0.750)	-0.087	+0.45%
Frequency	2010.2	0.004 (CI = +/-0.021; p = 0.712)	-0.021 (CI = +/-0.128; p = 0.728)	-0.095	+0.38%
Frequency	2011.1	0.004 (CI = +/-0.023; p = 0.751)	-0.021 (CI = +/-0.135; p = 0.750)	-0.105	+0.36%
Frequency	2011.2	0.003 (CI = +/-0.026; p = 0.785)	-0.021 (CI = +/-0.143; p = 0.757)	-0.113	+0.34%
Frequency	2012.1	0.001 (CI = +/-0.029; p = 0.961)	-0.013 (CI = +/-0.152; p = 0.862)	-0.131	+0.07%
Frequency	2012.2	-0.005 (CI = +/-0.032; p = 0.748)	-0.028 (CI = +/-0.158; p = 0.705)	-0.122	-0.49%
Frequency	2013.1	-0.011 (CI = +/-0.036; p = 0.514)	-0.011 (CI = +/-0.166; p = 0.891)	-0.111	-1.11%
Frequency	2013.2	-0.018 (CI = +/-0.040; p = 0.351)	-0.027 (CI = +/-0.173; p = 0.736)	-0.072	-1.77%
Frequency	2014.1	-0.023 (CI = +/-0.047; p = 0.297)	-0.014 (CI = +/-0.188; p = 0.871)	-0.058	-2.29%
Frequency	2014.2	-0.024 (CI = +/-0.055; p = 0.344)	-0.017 (CI = +/-0.205; p = 0.859)	-0.089	-2.41%
Frequency	2015.1	-0.037 (CI = +/-0.064; p = 0.221)	0.011 (CI = +/-0.220; p = 0.915)	-0.025	-3.64%
Frequency	2015.2	-0.042 (CI = +/-0.077; p = 0.244)	0.001 (CI = +/-0.245; p = 0.990)	-0.044	-4.12%
Frequency	2016.1	-0.065 (CI = +/-0.091; p = 0.136)	0.043 (CI = +/-0.262; p = 0.708)	0.085	-6.29%
Frequency	2016.2	-0.084 (CI = +/-0.112; p = 0.116)	0.015 (CI = +/-0.290; p = 0.903)	0.147	-8.03%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.033 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.578	+3.31%	
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.601	+3.53%	
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.614	+3.73%	
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.625	+3.92%	
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.652	+4.21%	
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.645	+4.34%	
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.661	+4.61%	
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.719	+5.09%	
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.766	+5.57%	
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.805	+6.05%	
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.856	+6.63%	
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.878	+7.08%	
Loss Cost	2010.1	0.072 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.886	+7.44%	
Loss Cost	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.882	+7.66%	
Loss Cost	2011.1	0.078 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.897	+8.16%	
Loss Cost	2011.2	0.084 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+8.72%	
Loss Cost	2012.1	0.087 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.918	+9.14%	
Loss Cost	2012.2	0.087 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.906	+9.13%	
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.897	+9.27%	
Loss Cost	2013.2	0.088 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.884	+9.23%	
Loss Cost	2014.1	0.093 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.886	+9.78%	
Loss Cost	2014.2	0.101 (CI = +/-0.027; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.895	+10.60%	
Loss Cost	2015.1	0.099 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.884	+10.39%	
Loss Cost	2015.2	0.104 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.883	+11.01%	
Loss Cost	2016.1	0.095 (CI = +/-0.051; p = 0.003)	0.017 (CI = +/-0.005; p = 0.000)	0.881	+10.01%	
Loss Cost	2016.2	0.086 (CI = +/-0.066; p = 0.018)	0.017 (CI = +/-0.006; p = 0.000)	0.881	+8.94%	
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.103)	0.934	+3.55%	
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.121)	0.930	+3.59%	
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.156)	0.932	+3.69%	
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.182)	0.928	+3.73%	
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.245)	0.940	+3.91%	
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.299)	0.938	+3.99%	
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.367)	0.937	+4.08%	
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.414)	0.933	+4.12%	
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.537)	0.936	+4.28%	
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.626)	0.934	+4.37%	
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.848)	0.944	+4.61%	
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.878)	0.938	+4.64%	
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.955)	0.932	+4.71%	
Severity	2010.2	0.046 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.992)	0.924	+4.75%	
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.789)	0.929	+5.00%	
Severity	2011.2	0.050 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.660)	0.926	+5.17%	
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.374)	0.939	+5.55%	
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.279)	0.936	+5.77%	
Severity	2013.1	0.060 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.106)	0.949	+6.22%	
Severity	2013.2	0.062 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.094)	0.942	+6.38%	
Severity	2014.1	0.067 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.030)	0.951	+6.88%	
Severity	2014.2	0.065 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.053)	0.937	+6.72%	
Severity	2015.1	0.067 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.050)	0.926	+6.97%	
Severity	2015.2	0.064 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.097)	0.900	+6.65%	
Severity	2016.1	0.064 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.002; p = 0.146)	0.861	+6.57%	
Severity	2016.2	0.059 (CI = +/-0.031; p = 0.003)	0.001 (CI = +/-0.003; p = 0.269)	0.795	+6.04%	
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.506)	0.011 (CI = +/-0.003; p = 0.000)	0.650	-0.23%	
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.875)	0.012 (CI = +/-0.003; p = 0.000)	0.662	-0.06%	
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.917)	0.012 (CI = +/-0.003; p = 0.000)	0.663	+0.04%	
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.627)	0.012 (CI = +/-0.003; p = 0.000)	0.671	+0.19%	
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.496)	0.012 (CI = +/-0.003; p = 0.000)	0.672	+0.28%	
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.450)	0.012 (CI = +/-0.004; p = 0.000)	0.672	+0.34%	
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.281)	0.012 (CI = +/-0.004; p = 0.000)	0.681	+0.51%	
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.044)	0.013 (CI = +/-0.003; p = 0.000)	0.740	+0.93%	
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	0.771	+1.23%	
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.814	+1.61%	
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.844	+1.93%	
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.885	+2.34%	
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.899	+2.60%	
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.904	+2.78%	
Frequency	2011.1	0.030 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.911	+3.01%	
Frequency	2011.2	0.033 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.926	+3.37%	
Frequency	2012.1	0.033 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.925	+3.40%	
Frequency	2012.2	0.031 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.926	+3.18%	
Frequency	2013.1	0.028 (CI = +/-0.014; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	0.930	+2.88%	
Frequency	2013.2	0.026 (CI = +/-0.016; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	0.931	+2.68%	
Frequency	2014.1	0.027 (CI = +/-0.019; p = 0.011)	0.015 (CI = +/-0.003; p = 0.000)	0.930	+2.71%	
Frequency	2014.2	0.036 (CI = +/-0.020; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.948	+3.64%	
Frequency	2015.1	0.031 (CI = +/-0.023; p = 0.013)	0.016 (CI = +/-0.003; p = 0.000)	0.951	+3.19%	
Frequency	2015.2	0.040 (CI = +/-0.026; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.959	+4.10%	
Frequency	2016.1	0.032 (CI = +/-0.031; p = 0.048)	0.016 (CI = +/-0.003; p = 0.000)	0.964	+3.22%	
Frequency	2016.2	0.027 (CI = +/-0.041; p = 0.165)	0.015 (CI = +/-0.003; p = 0.000)	0.964	+2.74%	

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	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.621	+3.52%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.634	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.645	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.672	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.665	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.681	+4.60%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.741	+5.08%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.789	+5.56%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.830	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.882	+6.62%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.906	+7.08%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.915	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.912	+7.67%
Loss Cost	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.930	+8.17%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.17%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.941	+9.34%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.81%
Loss Cost	2015.1	0.102 (CI = +/-0.021; p = 0.000)	0.933	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.49%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.912	+10.71%
Loss Cost	2016.2	0.096 (CI = +/-0.039; p = 0.001)	0.865	+10.03%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	0.915	+3.55%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.910	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.912	+3.68%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.906	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.924	+3.90%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.921	+3.98%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.920	+4.07%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.913	+4.11%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.919	+4.27%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.916	+4.36%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.932	+4.60%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.923	+4.63%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.916	+4.70%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.905	+4.74%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.913	+4.99%
Severity	2011.2	0.050 (CI = +/-0.008; p = 0.000)	0.910	+5.17%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.55%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.77%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.952	+6.23%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.40%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.966	+6.92%
Severity	2014.2	0.066 (CI = +/-0.010; p = 0.000)	0.956	+6.77%
Severity	2015.1	0.068 (CI = +/-0.012; p = 0.000)	0.952	+7.07%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.935	+6.79%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.907	+6.80%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.858	+6.39%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.499)	-0.017	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.862)	-0.033	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.931)	-0.035	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.643)	-0.029	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.511)	-0.021	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.464)	-0.017	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.294)	0.006	+0.51%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	0.124	+0.93%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.011)	0.227	+1.23%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.380	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.495	+1.93%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.652	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.704	+2.61%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	0.715	+2.79%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.736	+3.02%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.794	+3.39%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.764	+3.42%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.712	+3.21%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.644	+2.93%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.561	+2.75%
Frequency	2014.1	0.028 (CI = +/-0.018; p = 0.006)	0.503	+2.80%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.736	+3.78%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.643	+3.39%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.816	+4.40%
Frequency	2016.1	0.036 (CI = +/-0.018; p = 0.003)	0.757	+3.67%
Frequency	2016.2	0.034 (CI = +/-0.026; p = 0.020)	0.635	+3.42%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.020 (CI = +/-0.087; p = 0.650)	0.010 (CI = +/-0.005; p = 0.000)	0.567	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.087; p = 0.485)	0.010 (CI = +/-0.005; p = 0.000)	0.594	+3.53%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.088; p = 0.620)	0.010 (CI = +/-0.005; p = 0.000)	0.604	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.088; p = 0.486)	0.010 (CI = +/-0.005; p = 0.000)	0.618	+3.92%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.089; p = 0.665)	0.011 (CI = +/-0.005; p = 0.000)	0.641	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.091; p = 0.582)	0.011 (CI = +/-0.005; p = 0.000)	0.636	+4.33%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.092; p = 0.751)	0.012 (CI = +/-0.005; p = 0.000)	0.649	+4.59%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.086; p = 0.451)	0.012 (CI = +/-0.004; p = 0.000)	0.714	+5.09%
Loss Cost	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.082; p = 0.707)	0.013 (CI = +/-0.004; p = 0.000)	0.757	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.077; p = 0.409)	0.013 (CI = +/-0.004; p = 0.000)	0.803	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.070; p = 0.715)	0.014 (CI = +/-0.004; p = 0.000)	0.850	+6.61%
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.065; p = 0.417)	0.014 (CI = +/-0.003; p = 0.000)	0.876	+7.08%
Loss Cost	2010.1	0.071 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.066; p = 0.611)	0.015 (CI = +/-0.003; p = 0.000)	0.881	+7.40%
Loss Cost	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.067; p = 0.487)	0.015 (CI = +/-0.003; p = 0.000)	0.878	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.066; p = 0.751)	0.016 (CI = +/-0.003; p = 0.000)	0.891	+8.13%
Loss Cost	2011.2	0.083 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.061; p = 0.438)	0.016 (CI = +/-0.003; p = 0.000)	0.912	+8.71%
Loss Cost	2012.1	0.087 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.062; p = 0.642)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+9.10%
Loss Cost	2012.2	0.087 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.066; p = 0.651)	0.016 (CI = +/-0.003; p = 0.000)	0.901	+9.12%
Loss Cost	2013.1	0.088 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.072; p = 0.720)	0.017 (CI = +/-0.003; p = 0.000)	0.890	+9.22%
Loss Cost	2013.2	0.088 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.031; p = 0.739)	0.017 (CI = +/-0.004; p = 0.000)	0.876	+9.22%
Loss Cost	2014.1	0.093 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.082; p = 0.940)	0.017 (CI = +/-0.004; p = 0.000)	0.875	+9.76%
Loss Cost	2014.2	0.101 (CI = +/-0.029; p = 0.000)	0.014 (CI = +/-0.083; p = 0.722)	0.017 (CI = +/-0.004; p = 0.000)	0.886	+10.58%
Loss Cost	2015.1	0.097 (CI = +/-0.036; p = 0.000)	0.019 (CI = +/-0.093; p = 0.664)	0.017 (CI = +/-0.004; p = 0.000)	0.874	+10.23%
Loss Cost	2015.2	0.104 (CI = +/-0.043; p = 0.001)	0.026 (CI = +/-0.101; p = 0.568)	0.018 (CI = +/-0.005; p = 0.000)	0.874	+10.96%
Loss Cost	2016.1	0.090 (CI = +/-0.054; p = 0.006)	0.043 (CI = +/-0.110; p = 0.387)	0.017 (CI = +/-0.005; p = 0.000)	0.879	+9.46%
Loss Cost	2016.2	0.084 (CI = +/-0.071; p = 0.027)	0.038 (CI = +/-0.126; p = 0.488)	0.016 (CI = +/-0.006; p = 0.001)	0.873	+8.80%
Severity	2004.1	0.035 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.031; p = 0.006)	-0.002 (CI = +/-0.002; p = 0.033)	0.947	+3.52%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.031; p = 0.004)	-0.002 (CI = +/-0.002; p = 0.041)	0.945	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.032; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.057)	0.945	+3.65%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.032; p = 0.006)	-0.002 (CI = +/-0.002; p = 0.070)	0.943	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.103)	0.951	+3.87%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.030; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.128)	0.953	+3.98%
Severity	2007.1	0.039 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.031; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.163)	0.951	+4.03%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.031; p = 0.006)	-0.001 (CI = +/-0.002; p = 0.199)	0.949	+4.11%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	-0.001 (CI = +/-0.002; p = 0.277)	0.950	+4.23%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.031; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.344)	0.951	+4.36%
Severity	2009.1	0.044 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.030; p = 0.011)	0.000 (CI = +/-0.002; p = 0.514)	0.958	+4.55%
Severity	2009.2	0.045 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.031; p = 0.010)	0.000 (CI = +/-0.002; p = 0.583)	0.954	+4.62%
Severity	2010.1	0.045 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.032; p = 0.014)	0.000 (CI = +/-0.002; p = 0.609)	0.949	+4.63%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.033; p = 0.012)	0.000 (CI = +/-0.002; p = 0.694)	0.944	+4.73%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.030; p = 0.024)	0.000 (CI = +/-0.002; p = 0.889)	0.945	+4.90%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.033; p = 0.010)	0.000 (CI = +/-0.002; p = 0.913)	0.949	+5.15%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.032; p = 0.020)	0.000 (CI = +/-0.002; p = 0.594)	0.955	+5.44%
Severity	2012.2	0.056 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.033; p = 0.006)	0.001 (CI = +/-0.001; p = 0.369)	0.961	+5.74%
Severity	2013.1	0.059 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.028; p = 0.012)	0.001 (CI = +/-0.001; p = 0.162)	0.967	+6.07%
Severity	2013.2	0.061 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.027; p = 0.005)	0.001 (CI = +/-0.001; p = 0.088)	0.968	+6.34%
Severity	2014.1	0.065 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.027; p = 0.012)	0.001 (CI = +/-0.001; p = 0.035)	0.971	+6.68%
Severity	2014.2	0.065 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.029; p = 0.019)	0.001 (CI = +/-0.001; p = 0.049)	0.961	+6.67%
Severity	2015.1	0.065 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.033; p = 0.035)	0.001 (CI = +/-0.002; p = 0.075)	0.951	+6.68%
Severity	2015.2	0.064 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.037; p = 0.058)	0.001 (CI = +/-0.002; p = 0.114)	0.930	+6.58%
Severity	2016.1	0.059 (CI = +/-0.020; p = 0.000)	0.041 (CI = +/-0.040; p = 0.046)	0.001 (CI = +/-0.002; p = 0.261)	0.914	+6.06%
Severity	2016.2	0.057 (CI = +/-0.026; p = 0.002)	0.040 (CI = +/-0.046; p = 0.078)	0.001 (CI = +/-0.002; p = 0.351)	0.863	+5.90%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.542)	-0.025 (CI = +/-0.063; p = 0.424)	0.011 (CI = +/-0.003; p = 0.000)	0.646	-0.21%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.881)	-0.017 (CI = +/-0.063; p = 0.574)	0.012 (CI = +/-0.003; p = 0.000)	0.654	-0.05%
Frequency	2005.1	0.001 (CI = +/-0.008; p = 0.880)	-0.023 (CI = +/-0.064; p = 0.471)	0.012 (CI = +/-0.003; p = 0.000)	0.657	+0.06%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.627)	-0.017 (CI = +/-0.065; p = 0.598)	0.012 (CI = +/-0.003; p = 0.000)	0.662	+0.19%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.472)	-0.022 (CI = +/-0.066; p = 0.505)	0.012 (CI = +/-0.004; p = 0.000)	0.666	+0.30%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.451)	-0.020 (CI = +/-0.069; p = 0.549)	0.012 (CI = +/-0.004; p = 0.000)	0.664	+0.34%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.258)	-0.029 (CI = +/-0.069; p = 0.403)	0.013 (CI = +/-0.004; p = 0.000)	0.677	+0.54%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	-0.014 (CI = +/-0.063; p = 0.650)	0.013 (CI = +/-0.003; p = 0.000)	0.731	+0.93%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.009)	-0.027 (CI = +/-0.060; p = 0.369)	0.014 (CI = +/-0.003; p = 0.000)	0.769	+1.27%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	-0.015 (CI = +/-0.056; p = 0.583)	0.014 (CI = +/-0.003; p = 0.000)	0.808	+1.61%
Frequency	2009.1	0.020 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.053; p = 0.289)	0.014 (CI = +/-0.003; p = 0.000)	0.845	+1.97%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.048; p = 0.484)	0.015 (CI = +/-0.002; p = 0.000)	0.882	+2.35%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.046; p = 0.255)	0.015 (CI = +/-0.002; p = 0.000)	0.901	+2.65%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	-0.022 (CI = +/-0.047; p = 0.342)	0.015 (CI = +/-0.002; p = 0.000)	0.904	+2.79%
Frequency	2011.1	0.030 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.047; p = 0.198)	0.016 (CI = +/-0.002; p = 0.000)	0.915	+3.08%
Frequency	2011.2	0.033 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.046; p = 0.312)	0.016 (CI = +/-0.002; p = 0.000)	0.926	+3.38%
Frequency	2012.1	0.034 (CI = +/-0.011; p = 0.000)	-0.025 (CI = +/-0.049; p = 0.299)	0.016 (CI = +/-0.002; p = 0.000)	0.925	+3.47%
Frequency	2012.2	0.031 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.050; p = 0.215)	0.016 (CI = +/-0.002; p = 0.000)	0.930	+3.20%
Frequency	2013.1	0.029 (CI = +/-0.014; p = 0.001)	-0.026 (CI = +/-0.054; p = 0.316)	0.016 (CI = +/-0.003; p = 0.000)	0.930	+2.98%
Frequency	2013.2	0.027 (CI = +/-0.016; p = 0.004)	-0.031 (CI = +/-0.056; p = 0.259)	0.015 (CI = +/-0.003; p = 0.000)	0.933	+2.71%
Frequency	2014.1	0.028 (CI = +/-0.019; p = 0.008)	-0.034 (CI = +/-0.061; p = 0.251)	0.016 (CI = +/-0.003; p = 0.000)	0.933	+2.89%
Frequency	2014.2	0.036 (CI = +/-0.020; p = 0.003)	-0.023 (CI = +/-0.058; p = 0.402)	0.016 (CI = +/-0.003; p = 0.000)	0.947	+3.66%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.092; p = 0.751)	0.012 (CI = +/-0.005; p = 0.000)	0.649	+4.59%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.086; p = 0.451)	0.012 (CI = +/-0.004; p = 0.000)	0.714	+5.09%
Loss Cost	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.082; p = 0.707)	0.013 (CI = +/-0.004; p = 0.000)	0.757	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.077; p = 0.409)	0.013 (CI = +/-0.004; p = 0.000)	0.803	+6.04%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	-0.004 (CI = +/-0.025; p = 0.769)	0.065 (CI = +/-0.256; p = 0.608)	-0.051	-0.37%	
Loss Cost	2004.2	0.002 (CI = +/-0.026; p = 0.894)	0.097 (CI = +/-0.256; p = 0.447)	-0.044	+0.17%	
Loss Cost	2005.1	0.006 (CI = +/-0.027; p = 0.661)	0.074 (CI = +/-0.259; p = 0.567)	-0.048	+0.59%	
Loss Cost	2005.2	0.011 (CI = +/-0.028; p = 0.452)	0.100 (CI = +/-0.263; p = 0.445)	-0.029	+1.07%	
Loss Cost	2006.1	0.015 (CI = +/-0.030; p = 0.311)	0.077 (CI = +/-0.267; p = 0.561)	-0.020	+1.52%	
Loss Cost	2006.2	0.021 (CI = +/-0.031; p = 0.167)	0.110 (CI = +/-0.268; p = 0.409)	0.020	+2.17%	
Loss Cost	2007.1	0.029 (CI = +/-0.032; p = 0.071)	0.073 (CI = +/-0.265; p = 0.577)	0.063	+2.95%	
Loss Cost	2007.2	0.038 (CI = +/-0.032; p = 0.021)	0.118 (CI = +/-0.259; p = 0.357)	0.148	+3.91%	
Loss Cost	2008.1	0.048 (CI = +/-0.032; p = 0.005)	0.075 (CI = +/-0.250; p = 0.543)	0.233	+4.91%	
Loss Cost	2008.2	0.058 (CI = +/-0.032; p = 0.001)	0.119 (CI = +/-0.243; p = 0.322)	0.327	+5.95%	
Loss Cost	2009.1	0.067 (CI = +/-0.033; p = 0.000)	0.080 (CI = +/-0.237; p = 0.492)	0.407	+6.95%	
Loss Cost	2009.2	0.078 (CI = +/-0.033; p = 0.000)	0.127 (CI = +/-0.227; p = 0.258)	0.505	+8.16%	
Loss Cost	2010.1	0.091 (CI = +/-0.031; p = 0.000)	0.077 (CI = +/-0.206; p = 0.443)	0.622	+9.57%	
Loss Cost	2010.2	0.101 (CI = +/-0.032; p = 0.000)	0.114 (CI = +/-0.202; p = 0.253)	0.668	+10.62%	
Loss Cost	2011.1	0.110 (CI = +/-0.033; p = 0.000)	0.081 (CI = +/-0.198; p = 0.400)	0.711	+11.66%	
Loss Cost	2011.2	0.123 (CI = +/-0.032; p = 0.000)	0.124 (CI = +/-0.186; p = 0.178)	0.767	+13.05%	
Loss Cost	2012.1	0.136 (CI = +/-0.031; p = 0.000)	0.082 (CI = +/-0.168; p = 0.314)	0.830	+14.56%	
Loss Cost	2012.2	0.148 (CI = +/-0.030; p = 0.000)	0.122 (CI = +/-0.156; p = 0.116)	0.866	+16.00%	
Loss Cost	2013.1	0.158 (CI = +/-0.031; p = 0.000)	0.096 (CI = +/-0.152; p = 0.200)	0.881	+17.07%	
Loss Cost	2013.2	0.169 (CI = +/-0.032; p = 0.000)	0.128 (CI = +/-0.147; p = 0.083)	0.896	+18.40%	
Loss Cost	2014.1	0.179 (CI = +/-0.033; p = 0.000)	0.101 (CI = +/-0.143; p = 0.147)	0.910	+19.65%	
Loss Cost	2014.2	0.195 (CI = +/-0.031; p = 0.000)	0.141 (CI = +/-0.125; p = 0.031)	0.936	+21.55%	
Loss Cost	2015.1	0.203 (CI = +/-0.034; p = 0.000)	0.124 (CI = +/-0.129; p = 0.058)	0.936	+22.47%	
Loss Cost	2015.2	0.219 (CI = +/-0.034; p = 0.000)	0.159 (CI = +/-0.117; p = 0.013)	0.951	+24.43%	
Loss Cost	2016.1	0.237 (CI = +/-0.026; p = 0.000)	0.126 (CI = +/-0.084; p = 0.009)	0.978	+26.70%	
Loss Cost	2016.2	0.239 (CI = +/-0.034; p = 0.000)	0.130 (CI = +/-0.097; p = 0.016)	0.969	+26.97%	
Severity	2004.1	0.068 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.065; p = 0.714)	0.930	+7.03%	
Severity	2004.2	0.069 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.066; p = 0.592)	0.929	+7.13%	
Severity	2005.1	0.069 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.069; p = 0.627)	0.923	+7.16%	
Severity	2005.2	0.071 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.069; p = 0.468)	0.923	+7.32%	
Severity	2006.1	0.072 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.070; p = 0.564)	0.920	+7.41%	
Severity	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.072; p = 0.444)	0.918	+7.56%	
Severity	2007.1	0.075 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.071; p = 0.607)	0.920	+7.76%	
Severity	2007.2	0.077 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.071; p = 0.428)	0.922	+7.98%	
Severity	2008.1	0.080 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.067; p = 0.669)	0.934	+8.31%	
Severity	2008.2	0.082 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.067; p = 0.475)	0.935	+8.54%	
Severity	2009.1	0.083 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.069; p = 0.583)	0.931	+8.67%	
Severity	2009.2	0.083 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.072; p = 0.608)	0.922	+8.66%	
Severity	2010.1	0.084 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.075; p = 0.689)	0.915	+8.76%	
Severity	2010.2	0.084 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.079; p = 0.666)	0.905	+8.82%	
Severity	2011.1	0.087 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.080; p = 0.857)	0.905	+9.11%	
Severity	2011.2	0.090 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.081; p = 0.639)	0.906	+9.47%	
Severity	2012.1	0.095 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.080; p = 0.883)	0.912	+9.91%	
Severity	2012.2	0.096 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.085; p = 0.826)	0.900	+10.03%	
Severity	2013.1	0.098 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.089; p = 0.967)	0.892	+10.31%	
Severity	2013.2	0.101 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.094; p = 0.801)	0.884	+10.68%	
Severity	2014.1	0.105 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.099; p = 0.955)	0.875	+11.06%	
Severity	2014.2	0.115 (CI = +/-0.023; p = 0.000)	0.027 (CI = +/-0.091; p = 0.520)	0.905	+12.17%	
Severity	2015.1	0.119 (CI = +/-0.026; p = 0.000)	0.018 (CI = +/-0.096; p = 0.680)	0.897	+12.64%	
Severity	2015.2	0.129 (CI = +/-0.027; p = 0.000)	0.040 (CI = +/-0.093; p = 0.352)	0.913	+13.79%	
Severity	2016.1	0.142 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.074; p = 0.628)	0.952	+15.30%	
Severity	2016.2	0.152 (CI = +/-0.025; p = 0.000)	0.034 (CI = +/-0.071; p = 0.294)	0.959	+16.43%	
Frequency	2004.1	-0.072 (CI = +/-0.020; p = 0.000)	0.053 (CI = +/-0.206; p = 0.602)	0.592	-6.91%	
Frequency	2004.2	-0.067 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.206; p = 0.440)	0.559	-6.50%	
Frequency	2005.1	-0.063 (CI = +/-0.022; p = 0.000)	0.057 (CI = +/-0.207; p = 0.577)	0.513	-6.13%	
Frequency	2005.2	-0.060 (CI = +/-0.023; p = 0.000)	0.075 (CI = +/-0.211; p = 0.474)	0.474	-5.82%	
Frequency	2006.1	-0.056 (CI = +/-0.024; p = 0.000)	0.057 (CI = +/-0.214; p = 0.593)	0.419	-5.49%	
Frequency	2006.2	-0.051 (CI = +/-0.025; p = 0.000)	0.083 (CI = +/-0.215; p = 0.438)	0.370	-5.02%	
Frequency	2007.1	-0.046 (CI = +/-0.026; p = 0.001)	0.055 (CI = +/-0.214; p = 0.603)	0.296	-4.47%	
Frequency	2007.2	-0.038 (CI = +/-0.026; p = 0.005)	0.090 (CI = +/-0.210; p = 0.385)	0.238	-3.77%	
Frequency	2008.1	-0.032 (CI = +/-0.027; p = 0.021)	0.061 (CI = +/-0.208; p = 0.551)	0.147	-3.14%	
Frequency	2008.2	-0.024 (CI = +/-0.027; p = 0.079)	0.096 (CI = +/-0.204; p = 0.342)	0.094	-2.39%	
Frequency	2009.1	-0.016 (CI = +/-0.027; p = 0.238)	0.061 (CI = +/-0.197; p = 0.525)	-0.005	-1.58%	
Frequency	2009.2	-0.005 (CI = +/-0.026; p = 0.716)	0.109 (CI = +/-0.179; p = 0.221)	-0.008	-0.46%	
Frequency	2010.1	0.007 (CI = +/-0.023; p = 0.510)	0.063 (CI = +/-0.153; p = 0.401)	-0.038	+0.74%	
Frequency	2010.2	0.016 (CI = +/-0.022; p = 0.141)	0.097 (CI = +/-0.142; p = 0.167)	0.091	+1.66%	
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.048)	0.074 (CI = +/-0.138; p = 0.276)	0.159	+2.34%	
Frequency	2011.2	0.032 (CI = +/-0.022; p = 0.007)	0.106 (CI = +/-0.129; p = 0.101)	0.332	+3.27%	
Frequency	2012.1	0.041 (CI = +/-0.021; p = 0.001)	0.077 (CI = +/-0.115; p = 0.179)	0.491	+4.23%	
Frequency	2012.2	0.053 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.092; p = 0.020)	0.712	+5.43%	
Frequency	2013.1	0.059 (CI = +/-0.018; p = 0.000)	0.094 (CI = +/-0.086; p = 0.035)	0.779	+6.13%	
Frequency	2013.2	0.067 (CI = +/-0.017; p = 0.000)	0.116 (CI = +/-0.077; p = 0.006)	0.841	+6.98%	
Frequency	2014.1	0.075 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.069; p = 0.009)	0.890	+7.74%	
Frequency	2014.2	0.080 (CI = +/-0.017; p = 0.000)	0.113 (CI = +/-0.067; p = 0.003)	0.900	+8.36%	
Frequency	2015.1	0.084 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.070; p = 0.007)	0.900	+8.73%	
Frequency	2015.2	0.089 (CI = +/-0.021; p = 0.000)	0.118 (CI = +/-0.073; p = 0.005)	0.897	+9.36%	
Frequency	2016.1	0.094 (CI = +/-0.024; p = 0.000)	0.109 (CI = +/-0.077; p = 0.011)	0.899	+9.88%	
Frequency	2016.2	0.087 (CI = +/-0.028; p = 0.000)	0.096 (CI = +/-0.081; p = 0.027)	0.854	+9.05%	

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.004 (CI = +/-0.025; p = 0.766)	-0.028	-0.37%
Loss Cost	2004.2	0.001 (CI = +/-0.026; p = 0.925)	-0.031	+0.12%
Loss Cost	2005.1	0.006 (CI = +/-0.027; p = 0.657)	-0.026	+0.59%
Loss Cost	2005.2	0.010 (CI = +/-0.028; p = 0.473)	-0.015	+1.01%
Loss Cost	2006.1	0.015 (CI = +/-0.029; p = 0.305)	0.003	+1.52%
Loss Cost	2006.2	0.021 (CI = +/-0.031; p = 0.178)	0.030	+2.09%
Loss Cost	2007.1	0.029 (CI = +/-0.031; p = 0.067)	0.086	+2.95%
Loss Cost	2007.2	0.037 (CI = +/-0.032; p = 0.023)	0.152	+3.82%
Loss Cost	2008.1	0.048 (CI = +/-0.032; p = 0.004)	0.252	+4.91%
Loss Cost	2008.2	0.057 (CI = +/-0.032; p = 0.001)	0.327	+5.84%
Loss Cost	2009.1	0.067 (CI = +/-0.032; p = 0.000)	0.421	+6.95%
Loss Cost	2009.2	0.077 (CI = +/-0.033; p = 0.000)	0.497	+8.02%
Loss Cost	2010.1	0.091 (CI = +/-0.031; p = 0.000)	0.629	+9.57%
Loss Cost	2010.2	0.100 (CI = +/-0.032; p = 0.000)	0.662	+10.46%
Loss Cost	2011.1	0.110 (CI = +/-0.032; p = 0.000)	0.715	+11.66%
Loss Cost	2011.2	0.121 (CI = +/-0.033; p = 0.000)	0.754	+12.84%
Loss Cost	2012.1	0.136 (CI = +/-0.031; p = 0.000)	0.829	+14.56%
Loss Cost	2012.2	0.146 (CI = +/-0.031; p = 0.000)	0.851	+15.73%
Loss Cost	2013.1	0.158 (CI = +/-0.032; p = 0.000)	0.874	+17.07%
Loss Cost	2013.2	0.166 (CI = +/-0.034; p = 0.000)	0.877	+18.04%
Loss Cost	2014.1	0.179 (CI = +/-0.034; p = 0.000)	0.900	+19.65%
Loss Cost	2014.2	0.191 (CI = +/-0.036; p = 0.000)	0.908	+21.02%
Loss Cost	2015.1	0.203 (CI = +/-0.039; p = 0.000)	0.915	+22.47%
Loss Cost	2015.2	0.212 (CI = +/-0.045; p = 0.000)	0.909	+23.61%
Loss Cost	2016.1	0.237 (CI = +/-0.039; p = 0.000)	0.950	+26.70%
Loss Cost	2016.2	0.231 (CI = +/-0.047; p = 0.000)	0.933	+25.98%
Severity	2004.1	0.068 (CI = +/-0.006; p = 0.000)	0.932	+7.03%
Severity	2004.2	0.069 (CI = +/-0.007; p = 0.000)	0.930	+7.12%
Severity	2005.1	0.069 (CI = +/-0.007; p = 0.000)	0.925	+7.16%
Severity	2005.2	0.070 (CI = +/-0.007; p = 0.000)	0.925	+7.30%
Severity	2006.1	0.072 (CI = +/-0.008; p = 0.000)	0.922	+7.41%
Severity	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.919	+7.54%
Severity	2007.1	0.075 (CI = +/-0.008; p = 0.000)	0.923	+7.76%
Severity	2007.2	0.077 (CI = +/-0.009; p = 0.000)	0.923	+7.96%
Severity	2008.1	0.080 (CI = +/-0.008; p = 0.000)	0.936	+8.31%
Severity	2008.2	0.082 (CI = +/-0.009; p = 0.000)	0.937	+8.52%
Severity	2009.1	0.083 (CI = +/-0.009; p = 0.000)	0.934	+8.67%
Severity	2009.2	0.083 (CI = +/-0.010; p = 0.000)	0.925	+8.64%
Severity	2010.1	0.084 (CI = +/-0.011; p = 0.000)	0.919	+8.76%
Severity	2010.2	0.084 (CI = +/-0.012; p = 0.000)	0.909	+8.79%
Severity	2011.1	0.087 (CI = +/-0.013; p = 0.000)	0.910	+9.11%
Severity	2011.2	0.090 (CI = +/-0.014; p = 0.000)	0.910	+9.44%
Severity	2012.1	0.095 (CI = +/-0.014; p = 0.000)	0.917	+9.91%
Severity	2012.2	0.095 (CI = +/-0.016; p = 0.000)	0.906	+10.01%
Severity	2013.1	0.098 (CI = +/-0.017; p = 0.000)	0.899	+10.31%
Severity	2013.2	0.101 (CI = +/-0.019; p = 0.000)	0.892	+10.65%
Severity	2014.1	0.105 (CI = +/-0.022; p = 0.000)	0.885	+11.06%
Severity	2014.2	0.114 (CI = +/-0.022; p = 0.000)	0.910	+12.07%
Severity	2015.1	0.119 (CI = +/-0.024; p = 0.000)	0.905	+12.64%
Severity	2015.2	0.127 (CI = +/-0.026; p = 0.000)	0.914	+13.59%
Severity	2016.1	0.142 (CI = +/-0.022; p = 0.000)	0.956	+15.30%
Severity	2016.2	0.150 (CI = +/-0.024; p = 0.000)	0.958	+16.19%
Frequency	2004.1	-0.072 (CI = +/-0.020; p = 0.000)	0.601	-6.91%
Frequency	2004.2	-0.068 (CI = +/-0.021; p = 0.000)	0.565	-6.54%
Frequency	2005.1	-0.063 (CI = +/-0.021; p = 0.000)	0.523	-6.13%
Frequency	2005.2	-0.060 (CI = +/-0.023; p = 0.000)	0.482	-5.86%
Frequency	2006.1	-0.056 (CI = +/-0.024; p = 0.000)	0.433	-5.49%
Frequency	2006.2	-0.052 (CI = +/-0.025; p = 0.000)	0.379	-5.07%
Frequency	2007.1	-0.046 (CI = +/-0.025; p = 0.001)	0.314	-4.47%
Frequency	2007.2	-0.039 (CI = +/-0.026; p = 0.004)	0.244	-3.83%
Frequency	2008.1	-0.032 (CI = +/-0.026; p = 0.019)	0.168	-3.14%
Frequency	2008.2	-0.025 (CI = +/-0.027; p = 0.068)	0.096	-2.47%
Frequency	2009.1	-0.016 (CI = +/-0.027; p = 0.232)	0.021	-1.58%
Frequency	2009.2	-0.006 (CI = +/-0.026; p = 0.653)	-0.036	-0.57%
Frequency	2010.1	0.007 (CI = +/-0.023; p = 0.507)	-0.025	+0.74%
Frequency	2010.2	0.015 (CI = +/-0.023; p = 0.179)	0.043	+1.53%
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.048)	0.147	+2.34%
Frequency	2011.2	0.031 (CI = +/-0.023; p = 0.013)	0.257	+3.11%
Frequency	2012.1	0.041 (CI = +/-0.022; p = 0.001)	0.462	+4.23%
Frequency	2012.2	0.051 (CI = +/-0.021; p = 0.000)	0.608	+5.21%
Frequency	2013.1	0.059 (CI = +/-0.020; p = 0.000)	0.713	+6.13%
Frequency	2013.2	0.065 (CI = +/-0.021; p = 0.000)	0.732	+6.68%
Frequency	2014.1	0.075 (CI = +/-0.020; p = 0.000)	0.815	+7.74%
Frequency	2014.2	0.077 (CI = +/-0.023; p = 0.000)	0.793	+7.99%
Frequency	2015.1	0.084 (CI = +/-0.026; p = 0.000)	0.808	+8.73%
Frequency	2015.2	0.084 (CI = +/-0.031; p = 0.000)	0.768	+8.81%
Frequency	2016.1	0.094 (CI = +/-0.034; p = 0.000)	0.790	+9.88%
Frequency	2016.2	0.081 (CI = +/-0.037; p = 0.001)	0.732	+8.42%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.086 (CI = +/-0.012; p = 0.000)	0.324 (CI = +/-0.038; p = 0.000)	0.900	-8.21%	+26.97%
Loss Cost	2004.2	-0.084 (CI = +/-0.013; p = 0.000)	0.322 (CI = +/-0.039; p = 0.000)	0.896	-8.08%	+26.83%
Loss Cost	2005.1	-0.084 (CI = +/-0.014; p = 0.000)	0.321 (CI = +/-0.041; p = 0.000)	0.891	-8.04%	+26.78%
Loss Cost	2005.2	-0.085 (CI = +/-0.016; p = 0.000)	0.323 (CI = +/-0.042; p = 0.000)	0.889	-8.16%	+26.91%
Loss Cost	2006.1	-0.086 (CI = +/-0.017; p = 0.000)	0.324 (CI = +/-0.044; p = 0.000)	0.886	-8.20%	+26.94%
Loss Cost	2006.2	-0.086 (CI = +/-0.019; p = 0.000)	0.324 (CI = +/-0.046; p = 0.000)	0.883	-8.20%	+26.94%
Loss Cost	2007.1	-0.081 (CI = +/-0.020; p = 0.000)	0.316 (CI = +/-0.047; p = 0.000)	0.886	-7.75%	+26.57%
Loss Cost	2007.2	-0.076 (CI = +/-0.021; p = 0.000)	0.309 (CI = +/-0.049; p = 0.000)	0.887	-7.33%	+26.26%
Loss Cost	2008.1	-0.067 (CI = +/-0.022; p = 0.000)	0.296 (CI = +/-0.048; p = 0.000)	0.901	-6.51%	+25.69%
Loss Cost	2008.2	-0.063 (CI = +/-0.024; p = 0.000)	0.290 (CI = +/-0.050; p = 0.000)	0.903	-6.13%	+25.45%
Loss Cost	2009.1	-0.056 (CI = +/-0.026; p = 0.000)	0.279 (CI = +/-0.052; p = 0.000)	0.910	-5.41%	+25.04%
Loss Cost	2009.2	-0.050 (CI = +/-0.029; p = 0.002)	0.271 (CI = +/-0.055; p = 0.000)	0.913	-4.88%	+24.77%
Loss Cost	2010.1	-0.032 (CI = +/-0.028; p = 0.026)	0.248 (CI = +/-0.050; p = 0.000)	0.938	-3.19%	+24.01%
Loss Cost	2010.2	-0.034 (CI = +/-0.033; p = 0.045)	0.249 (CI = +/-0.055; p = 0.000)	0.937	-3.30%	+24.05%
Loss Cost	2011.1	-0.028 (CI = +/-0.038; p = 0.141)	0.242 (CI = +/-0.061; p = 0.000)	0.938	-2.75%	+23.86%
Loss Cost	2011.2	-0.025 (CI = +/-0.046; p = 0.259)	0.239 (CI = +/-0.069; p = 0.000)	0.937	-2.49%	+23.78%
Loss Cost	2012.1	-0.004 (CI = +/-0.052; p = 0.883)	0.213 (CI = +/-0.074; p = 0.000)	0.945	-0.36%	+23.25%
Loss Cost	2012.2	-0.003 (CI = +/-0.065; p = 0.915)	0.212 (CI = +/-0.088; p = 0.000)	0.943	-0.33%	+23.24%
Loss Cost	2013.1	0.001 (CI = +/-0.084; p = 0.983)	0.208 (CI = +/-0.108; p = 0.001)	0.939	+0.08%	+23.18%
Loss Cost	2013.2	-0.025 (CI = +/-0.113; p = 0.643)	0.236 (CI = +/-0.136; p = 0.002)	0.936	-2.45%	+23.48%
Loss Cost	2014.1	-0.019 (CI = +/-0.166; p = 0.806)	0.230 (CI = +/-0.189; p = 0.021)	0.932	-1.89%	+23.44%
Loss Cost	2014.2	-0.044 (CI = +/-0.277; p = 0.735)	0.255 (CI = +/-0.299; p = 0.087)	0.924	-4.27%	+23.56%
Loss Cost	2015.1	-0.067 (CI = +/-0.610; p = 0.810)	0.279 (CI = +/-0.629; p = 0.346)	0.915	-6.52%	+23.61%
Loss Cost	2015.2	0.212 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	0.909	+23.61%	+23.61%
Loss Cost	2016.1	0.237 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	+26.70%	+26.70%
Loss Cost	2016.2	0.231 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.933	+25.98%	+25.98%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.020; p = 0.000)	0.972	+5.23%	+12.54%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.021; p = 0.000)	0.970	+5.23%	+12.54%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.021; p = 0.000)	0.969	+5.10%	+12.64%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.022; p = 0.000)	0.967	+5.17%	+12.59%
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.023; p = 0.000)	0.965	+5.16%	+12.60%
Severity	2006.2	0.050 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.024; p = 0.000)	0.963	+5.16%	+12.60%
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.025; p = 0.000)	0.962	+5.33%	+12.49%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.026; p = 0.000)	0.960	+5.45%	+12.42%
Severity	2008.1	0.058 (CI = +/-0.012; p = 0.000)	0.057 (CI = +/-0.026; p = 0.000)	0.964	+5.93%	+12.16%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.028; p = 0.000)	0.962	+6.07%	+12.09%
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.030; p = 0.001)	0.959	+6.05%	+12.10%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.031; p = 0.000)	0.958	+5.48%	+12.33%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.033; p = 0.000)	0.955	+5.20%	+12.44%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.035; p = 0.000)	0.954	+4.51%	+12.67%
Severity	2011.1	0.045 (CI = +/-0.024; p = 0.001)	0.074 (CI = +/-0.039; p = 0.001)	0.950	+4.57%	+12.65%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	0.075 (CI = +/-0.044; p = 0.002)	0.946	+4.55%	+12.66%
Severity	2012.1	0.049 (CI = +/-0.035; p = 0.009)	0.069 (CI = +/-0.050; p = 0.010)	0.943	+5.04%	+12.55%
Severity	2012.2	0.036 (CI = +/-0.042; p = 0.090)	0.085 (CI = +/-0.057; p = 0.006)	0.940	+3.65%	+12.80%
Severity	2013.1	0.025 (CI = +/-0.054; p = 0.337)	0.097 (CI = +/-0.069; p = 0.009)	0.935	+2.52%	+12.96%
Severity	2013.2	0.006 (CI = +/-0.071; p = 0.860)	0.118 (CI = +/-0.086; p = 0.011)	0.930	+0.59%	+13.17%
Severity	2014.1	-0.030 (CI = +/-0.100; p = 0.522)	0.156 (CI = +/-0.114; p = 0.011)	0.928	-2.98%	+13.44%
Severity	2014.2	-0.017 (CI = +/-0.167; p = 0.822)	0.143 (CI = +/-0.180; p = 0.109)	0.923	-1.73%	+13.38%
Severity	2015.1	-0.129 (CI = +/-0.357; p = 0.438)	0.257 (CI = +/-0.368; p = 0.151)	0.916	-12.14%	+13.59%
Severity	2015.2	0.127 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+13.59%	+13.59%
Severity	2016.1	0.142 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	+15.30%	+15.30%
Severity	2016.2	0.150 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	+16.19%	+16.19%
Frequency	2004.1	-0.137 (CI = +/-0.011; p = 0.000)	0.257 (CI = +/-0.034; p = 0.000)	0.950	-12.77%	+12.82%
Frequency	2004.2	-0.135 (CI = +/-0.012; p = 0.000)	0.255 (CI = +/-0.035; p = 0.000)	0.944	-12.65%	+12.70%
Frequency	2005.1	-0.134 (CI = +/-0.013; p = 0.000)	0.252 (CI = +/-0.037; p = 0.000)	0.935	-12.50%	+12.55%
Frequency	2005.2	-0.136 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.038; p = 0.000)	0.930	-12.68%	+12.71%
Frequency	2006.1	-0.136 (CI = +/-0.015; p = 0.000)	0.256 (CI = +/-0.039; p = 0.000)	0.920	-12.71%	+12.74%
Frequency	2006.2	-0.136 (CI = +/-0.017; p = 0.000)	0.256 (CI = +/-0.041; p = 0.000)	0.907	-12.70%	+12.74%
Frequency	2007.1	-0.133 (CI = +/-0.018; p = 0.000)	0.251 (CI = +/-0.043; p = 0.000)	0.891	-12.42%	+12.52%
Frequency	2007.2	-0.129 (CI = +/-0.020; p = 0.000)	0.245 (CI = +/-0.046; p = 0.000)	0.871	-12.12%	+12.31%
Frequency	2008.1	-0.125 (CI = +/-0.021; p = 0.000)	0.239 (CI = +/-0.046; p = 0.000)	0.848	-11.74%	+12.06%
Frequency	2008.2	-0.122 (CI = +/-0.024; p = 0.000)	0.235 (CI = +/-0.049; p = 0.000)	0.819	-11.50%	+11.92%
Frequency	2009.1	-0.114 (CI = +/-0.026; p = 0.000)	0.224 (CI = +/-0.050; p = 0.000)	0.788	-10.81%	+11.55%
Frequency	2009.2	-0.103 (CI = +/-0.027; p = 0.000)	0.208 (CI = +/-0.050; p = 0.000)	0.761	-9.83%	+11.07%
Frequency	2010.1	-0.083 (CI = +/-0.022; p = 0.000)	0.181 (CI = +/-0.040; p = 0.000)	0.803	-7.97%	+10.29%
Frequency	2010.2	-0.078 (CI = +/-0.025; p = 0.000)	0.174 (CI = +/-0.043; p = 0.000)	0.788	-7.47%	+10.10%
Frequency	2011.1	-0.073 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.047; p = 0.000)	0.778	-7.00%	+9.95%
Frequency	2011.2	-0.070 (CI = +/-0.035; p = 0.001)	0.164 (CI = +/-0.054; p = 0.000)	0.772	-6.73%	+9.87%
Frequency	2012.1	-0.053 (CI = +/-0.040; p = 0.012)	0.144 (CI = +/-0.057; p = 0.000)	0.794	-5.15%	+9.51%
Frequency	2012.2	-0.039 (CI = +/-0.048; p = 0.104)	0.128 (CI = +/-0.065; p = 0.001)	0.806	-3.84%	+9.26%
Frequency	2013.1	-0.024 (CI = +/-0.061; p = 0.412)	0.111 (CI = +/-0.078; p = 0.009)	0.815	-2.38%	+9.05%
Frequency	2013.2	-0.031 (CI = +/-0.083; p = 0.440)	0.118 (CI = +/-0.100; p = 0.025)	0.807	-3.02%	+9.12%
Frequency	2014.1	0.011 (CI = +/-0.117; p = 0.838)	0.073 (CI = +/-0.133; p = 0.254)	0.821	+1.13%	+8.81%
Frequency	2014.2	-0.026 (CI = +/-0.193; p = 0.770)	0.112 (CI = +/-0.208; p = 0.261)	0.800	-2.59%	+8.98%
Frequency	2015.1	0.062 (CI = +/-0.419; p = 0.749)	0.023 (CI = +/-0.432; p = 0.910)	0.789	+6.39%	+8.81%
Frequency	2015.2	0.084 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.768	+8.81%	+8.81%
Frequency	2016.1	0.094 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.790	+9.88%	+9.88%
Frequency	2016.2	0.081 (CI = +/-0.037; p = 0.001)	NA (CI = +/-NA; p = NA)	0.732	+8.42%	+8.42%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, mobility

Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.087 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.260)	0.344 (CI = +/-0.051; p = 0.000)	0.901	-8.36%	+29.28%
Loss Cost	2004.2	-0.086 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.278)	0.341 (CI = +/-0.053; p = 0.000)	0.896	-8.24%	+29.09%
Loss Cost	2005.1	-0.086 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.290)	0.341 (CI = +/-0.055; p = 0.000)	0.892	-8.21%	+29.05%
Loss Cost	2005.2	-0.087 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.006; p = 0.283)	0.344 (CI = +/-0.057; p = 0.000)	0.890	-8.36%	+29.25%
Loss Cost	2006.1	-0.088 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.006; p = 0.288)	0.345 (CI = +/-0.059; p = 0.000)	0.887	-8.41%	+29.33%
Loss Cost	2006.2	-0.088 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.007; p = 0.296)	0.345 (CI = +/-0.062; p = 0.000)	0.884	-8.43%	+29.35%
Loss Cost	2007.1	-0.083 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.006; p = 0.327)	0.336 (CI = +/-0.063; p = 0.000)	0.886	-7.98%	+28.82%
Loss Cost	2007.2	-0.079 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.006; p = 0.359)	0.328 (CI = +/-0.065; p = 0.000)	0.887	-7.57%	+28.36%
Loss Cost	2008.1	-0.070 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.006; p = 0.397)	0.313 (CI = +/-0.063; p = 0.000)	0.900	-6.74%	+27.53%
Loss Cost	2008.2	-0.066 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.006; p = 0.432)	0.306 (CI = +/-0.066; p = 0.000)	0.901	-6.37%	+27.19%
Loss Cost	2009.1	-0.058 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.006; p = 0.480)	0.294 (CI = +/-0.068; p = 0.000)	0.908	-5.65%	+26.58%
Loss Cost	2009.2	-0.053 (CI = +/-0.031; p = 0.002)	0.002 (CI = +/-0.006; p = 0.523)	0.285 (CI = +/-0.071; p = 0.000)	0.910	-5.13%	+26.19%
Loss Cost	2010.1	-0.035 (CI = +/-0.030; p = 0.025)	0.001 (CI = +/-0.005; p = 0.595)	0.258 (CI = +/-0.065; p = 0.000)	0.936	-3.40%	+25.03%
Loss Cost	2010.2	-0.036 (CI = +/-0.035; p = 0.043)	0.001 (CI = +/-0.006; p = 0.596)	0.260 (CI = +/-0.071; p = 0.000)	0.935	-3.54%	+25.11%
Loss Cost	2011.1	-0.031 (CI = +/-0.041; p = 0.132)	0.001 (CI = +/-0.006; p = 0.637)	0.252 (CI = +/-0.078; p = 0.000)	0.935	-3.01%	+24.83%
Loss Cost	2011.2	-0.028 (CI = +/-0.049; p = 0.240)	0.001 (CI = +/-0.006; p = 0.661)	0.249 (CI = +/-0.087; p = 0.000)	0.934	-2.78%	+24.73%
Loss Cost	2012.1	-0.006 (CI = +/-0.056; p = 0.819)	0.001 (CI = +/-0.006; p = 0.753)	0.220 (CI = +/-0.092; p = 0.000)	0.942	-0.61%	+23.91%
Loss Cost	2012.2	-0.006 (CI = +/-0.070; p = 0.851)	0.001 (CI = +/-0.006; p = 0.762)	0.221 (CI = +/-0.108; p = 0.001)	0.939	-0.63%	+23.92%
Loss Cost	2013.1	-0.003 (CI = +/-0.092; p = 0.950)	0.001 (CI = +/-0.006; p = 0.782)	0.216 (CI = +/-0.131; p = 0.003)	0.935	-0.27%	+23.83%
Loss Cost	2013.2	-0.031 (CI = +/-0.123; p = 0.596)	0.001 (CI = +/-0.006; p = 0.725)	0.249 (CI = +/-0.094; p = 0.006)	0.932	-3.03%	+24.35%
Loss Cost	2014.1	-0.027 (CI = +/-0.182; p = 0.749)	0.001 (CI = +/-0.007; p = 0.744)	0.245 (CI = +/-0.222; p = 0.033)	0.926	-2.67%	+24.30%
Loss Cost	2014.2	-0.057 (CI = +/-0.304; p = 0.685)	0.001 (CI = +/-0.007; p = 0.732)	0.276 (CI = +/-0.342; p = 0.102)	0.918	-5.53%	+24.54%
Loss Cost	2015.1	-0.092 (CI = +/-0.667; p = 0.762)	0.001 (CI = +/-0.008; p = 0.735)	0.312 (CI = +/-0.702; p = 0.340)	0.906	-8.78%	+24.66%
Loss Cost	2015.2	0.220 (CI = +/-0.073; p = 0.000)	0.001 (CI = +/-0.008; p = 0.735)	NA (CI = +/-NA; p = NA)	0.900	+24.66%	+24.66%
Loss Cost	2016.1	0.270 (CI = +/-0.057; p = 0.000)	0.004 (CI = +/-0.005; p = 0.118)	NA (CI = +/-NA; p = NA)	0.960	+31.01%	+31.01%
Loss Cost	2016.2	0.270 (CI = +/-0.075; p = 0.000)	0.004 (CI = +/-0.006; p = 0.171)	NA (CI = +/-NA; p = NA)	0.943	+31.00%	+31.00%
Severity	2004.1	0.052 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.073)	0.051 (CI = +/-0.026; p = 0.000)	0.974	+5.37%	+10.88%
Severity	2004.2	0.052 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.077)	0.051 (CI = +/-0.027; p = 0.001)	0.972	+5.39%	+10.86%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.087)	0.053 (CI = +/-0.028; p = 0.000)	0.971	+5.26%	+11.00%
Severity	2005.2	0.052 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.086)	0.051 (CI = +/-0.029; p = 0.001)	0.970	+5.35%	+10.91%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.092)	0.051 (CI = +/-0.030; p = 0.002)	0.968	+5.35%	+10.91%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.098)	0.051 (CI = +/-0.031; p = 0.002)	0.965	+5.37%	+10.89%
Severity	2007.1	0.054 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.088)	0.047 (CI = +/-0.032; p = 0.005)	0.965	+5.58%	+10.71%
Severity	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.086)	0.045 (CI = +/-0.034; p = 0.011)	0.963	+5.72%	+10.59%
Severity	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.049)	0.036 (CI = +/-0.032; p = 0.029)	0.968	+6.25%	+10.18%
Severity	2008.2	0.062 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.049)	0.033 (CI = +/-0.034; p = 0.052)	0.967	+6.43%	+10.06%
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.054)	0.033 (CI = +/-0.036; p = 0.071)	0.964	+6.46%	+10.04%
Severity	2009.2	0.058 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.060)	0.041 (CI = +/-0.037; p = 0.031)	0.963	+5.92%	+10.36%
Severity	2010.1	0.055 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.072)	0.044 (CI = +/-0.039; p = 0.030)	0.960	+5.68%	+10.48%
Severity	2010.2	0.049 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.083)	0.053 (CI = +/-0.041; p = 0.014)	0.959	+5.03%	+10.80%
Severity	2011.1	0.050 (CI = +/-0.024; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.089)	0.051 (CI = +/-0.043; p = 0.029)	0.956	+5.18%	+10.73%
Severity	2011.2	0.051 (CI = +/-0.029; p = 0.002)	-0.003 (CI = +/-0.003; p = 0.098)	0.050 (CI = +/-0.051; p = 0.053)	0.952	+5.27%	+10.70%
Severity	2012.1	0.058 (CI = +/-0.035; p = 0.003)	-0.003 (CI = +/-0.004; p = 0.094)	0.042 (CI = +/-0.057; p = 0.138)	0.949	+5.93%	+10.49%
Severity	2012.2	0.046 (CI = +/-0.042; p = 0.035)	-0.003 (CI = +/-0.004; p = 0.114)	0.057 (CI = +/-0.064; p = 0.077)	0.946	+4.66%	+10.82%
Severity	2013.1	0.037 (CI = +/-0.054; p = 0.167)	-0.003 (CI = +/-0.004; p = 0.139)	0.068 (CI = +/-0.077; p = 0.078)	0.941	+3.72%	+11.02%
Severity	2013.2	0.020 (CI = +/-0.072; p = 0.554)	-0.003 (CI = +/-0.004; p = 0.170)	0.087 (CI = +/-0.095; p = 0.070)	0.936	+2.04%	+11.29%
Severity	2014.1	-0.012 (CI = +/-0.102; p = 0.795)	-0.002 (CI = +/-0.004; p = 0.208)	0.123 (CI = +/-0.125; p = 0.053)	0.933	-1.23%	+11.67%
Severity	2014.2	0.010 (CI = +/-0.170; p = 0.896)	-0.002 (CI = +/-0.004; p = 0.216)	0.099 (CI = +/-0.192; p = 0.278)	0.928	+1.03%	+11.51%
Severity	2015.1	-0.084 (CI = +/-0.365; p = 0.617)	-0.002 (CI = +/-0.004; p = 0.263)	0.195 (CI = +/-0.384; p = 0.280)	0.919	-8.02%	+11.80%
Severity	2015.2	0.112 (CI = +/-0.040; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.263)	NA (CI = +/-NA; p = NA)	0.917	+11.80%	+11.80%
Severity	2016.1	0.135 (CI = +/-0.037; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.585)	NA (CI = +/-NA; p = NA)	0.953	+14.49%	+14.49%
Severity	2016.2	0.149 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.004; p = 0.927)	NA (CI = +/-NA; p = NA)	0.952	+16.03%	+16.03%
Frequency	2004.1	-0.140 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.020)	0.293 (CI = +/-0.044; p = 0.000)	0.957	-13.03%	+16.59%
Frequency	2004.2	-0.138 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.291 (CI = +/-0.045; p = 0.000)	0.951	-12.93%	+16.44%
Frequency	2005.1	-0.137 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.026)	0.288 (CI = +/-0.048; p = 0.000)	0.944	-12.80%	+16.26%
Frequency	2005.2	-0.139 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.024)	0.292 (CI = +/-0.047; p = 0.000)	0.940	-13.01%	+16.54%
Frequency	2006.1	-0.140 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.005; p = 0.025)	0.294 (CI = +/-0.049; p = 0.000)	0.931	-13.07%	+16.61%
Frequency	2006.2	-0.140 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.005; p = 0.028)	0.294 (CI = +/-0.051; p = 0.000)	0.920	-13.10%	+16.65%
Frequency	2007.1	-0.137 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.033)	0.289 (CI = +/-0.053; p = 0.000)	0.906	-12.84%	+16.36%
Frequency	2007.2	-0.134 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.038)	0.283 (CI = +/-0.055; p = 0.000)	0.888	-12.57%	+16.07%
Frequency	2008.1	-0.130 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.006; p = 0.045)	0.277 (CI = +/-0.057; p = 0.000)	0.867	-12.23%	+15.74%
Frequency	2008.2	-0.128 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.006; p = 0.053)	0.273 (CI = +/-0.060; p = 0.000)	0.841	-12.03%	+15.56%
Frequency	2009.1	-0.121 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.006; p = 0.059)	0.261 (CI = +/-0.061; p = 0.000)	0.813	-11.38%	+15.04%
Frequency	2009.2	-0.110 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.005; p = 0.062)	0.244 (CI = +/-0.061; p = 0.000)	0.790	-10.43%	+14.35%
Frequency	2010.1	-0.090 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.004; p = 0.026)	0.213 (CI = +/-0.046; p = 0.000)	0.842	-8.59%	+13.16%
Frequency	2010.2	-0.085 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.004; p = 0.031)	0.207 (CI = +/-0.049; p = 0.000)	0.828	-8.16%	+12.92%
Frequency	2011.1	-0.081 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.004; p = 0.039)	0.201 (CI = +/-0.053; p = 0.000)	0.819	-7.78%	+12.73%
Frequency	2011.2	-0.080 (CI = +/-0.034; p = 0.000)	0.004 (CI = +/-0.004; p = 0.048)	0.199 (CI = +/-0.061; p = 0.000)	0.812	-7.64%	+12.68%
Frequency	2012.1	-0.064 (CI = +/-0.038; p = 0.003)	0.004 (CI = +/-0.004; p = 0.053)	0.178 (CI = +/-0.063; p = 0.000)	0.830	-6.17%	+12.15%
Frequency	2012.2	-0.052 (CI = +/-0.046; p = 0.031)	0.004 (CI = +/-0.004; p = 0.067)	0.163 (CI = +/-0.071; p = 0.000)	0.838	-5.05%	+11.82%
Frequency	2013.1	-0.039 (CI = +/-0.059; p = 0.176)	0.003 (CI = +/-0.004; p = 0.084)	0.148 (CI = +/-0.085; p = 0.002)	0.843	-3.85%	+11.54%
Frequency	2013.2	-0.051 (CI = +/-0.081; p = 0.194)	0.004 (CI = +/-0.004; p = 0.088)	0.162 (CI = +/-0.106; p = 0.006)	0.837	-4.97%	+11.73%
Frequency	2014.1	-0.015 (CI = +/-0.114; p = 0.782)	0.003 (CI = +/-0.004; p = 0.111)	0.122 (CI = +/-0.139; p = 0.080)	0.846	-1.46%	+11.31%
Frequency	2014.2	-0.067 (CI = +/-0.185; p = 0.438)	0.004 (CI = +/-0.004; p = 0.104)	0.178 (CI = +/-0.209; p = 0.087)	0.833	-6.49%	+11.68%
Frequency	2015.1	-0.008 (CI = +/-0.404; p = 0.964)	0.003 (CI = +/-0.005; p = 0.133)	0.117 (CI = +/-0.425; p = 0.549)	0.820	-0.83%	+11.50%
Frequency	2015.2	0.109 (CI = +/-0.044; p = 0.000)	0.003 (CI = +/-0.005; p = 0.133)	NA (CI = +/-NA; p = NA)	0.802	+11.50%	+11.50%
Frequency	2016.1	0.135 (CI = +/-0.041; p = 0.000)	0.005 (CI = +/-0.004; p = 0.020)	NA (CI = +/-NA; p = NA)	0.885	+14.43%	+14.43%
Frequency	2016.2	0.121 (CI = +/-0.051; p = 0.001)	0.004 (CI = +/-0.004; p = 0.051)	NA (CI = +/-NA; p = NA)	0.828	+12.90%	+12.90%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.086 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.071; p = 0.006)	0.327 (CI = +/-0.034; p = 0.000)	0.920	-8.27%	+27.23%
Loss Cost	2004.2	-0.084 (CI = +/-0.012; p = 0.000)	0.111 (CI = +/-0.071; p = 0.004)	0.323 (CI = +/-0.034; p = 0.000)	0.919	-8.06%	+27.01%
Loss Cost	2005.1	-0.085 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.074; p = 0.004)	0.324 (CI = +/-0.036; p = 0.000)	0.916	-8.12%	+27.08%
Loss Cost	2005.2	-0.085 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.076; p = 0.005)	0.325 (CI = +/-0.037; p = 0.000)	0.914	-8.13%	+27.09%
Loss Cost	2006.1	-0.087 (CI = +/-0.015; p = 0.000)	0.118 (CI = +/-0.078; p = 0.005)	0.328 (CI = +/-0.039; p = 0.000)	0.913	-8.31%	+27.26%
Loss Cost	2006.2	-0.085 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.081; p = 0.005)	0.325 (CI = +/-0.040; p = 0.000)	0.911	-8.16%	+27.14%
Loss Cost	2007.1	-0.082 (CI = +/-0.018; p = 0.000)	0.114 (CI = +/-0.082; p = 0.009)	0.320 (CI = +/-0.042; p = 0.000)	0.910	-7.87%	+26.89%
Loss Cost	2007.2	-0.076 (CI = +/-0.018; p = 0.000)	0.128 (CI = +/-0.080; p = 0.003)	0.310 (CI = +/-0.041; p = 0.000)	0.919	-7.27%	+26.47%
Loss Cost	2008.1	-0.069 (CI = +/-0.019; p = 0.000)	0.114 (CI = +/-0.078; p = 0.006)	0.300 (CI = +/-0.041; p = 0.000)	0.926	-6.66%	+26.02%
Loss Cost	2008.2	-0.062 (CI = +/-0.020; p = 0.000)	0.126 (CI = +/-0.077; p = 0.003)	0.291 (CI = +/-0.042; p = 0.000)	0.933	-6.06%	+25.66%
Loss Cost	2009.1	-0.058 (CI = +/-0.022; p = 0.000)	0.118 (CI = +/-0.079; p = 0.005)	0.284 (CI = +/-0.044; p = 0.000)	0.936	-5.61%	+25.39%
Loss Cost	2009.2	-0.049 (CI = +/-0.023; p = 0.000)	0.131 (CI = +/-0.076; p = 0.002)	0.272 (CI = +/-0.044; p = 0.000)	0.944	-4.78%	+24.99%
Loss Cost	2010.1	-0.035 (CI = +/-0.023; p = 0.004)	0.112 (CI = +/-0.067; p = 0.003)	0.253 (CI = +/-0.041; p = 0.000)	0.960	-3.45%	+24.35%
Loss Cost	2010.2	-0.032 (CI = +/-0.026; p = 0.019)	0.115 (CI = +/-0.071; p = 0.003)	0.249 (CI = +/-0.044; p = 0.000)	0.960	-3.17%	+24.24%
Loss Cost	2011.1	-0.032 (CI = +/-0.031; p = 0.045)	0.115 (CI = +/-0.075; p = 0.005)	0.249 (CI = +/-0.045; p = 0.000)	0.959	-3.14%	+24.23%
Loss Cost	2011.2	-0.023 (CI = +/-0.036; p = 0.192)	0.123 (CI = +/-0.077; p = 0.004)	0.238 (CI = +/-0.055; p = 0.000)	0.961	-2.29%	+23.99%
Loss Cost	2012.1	-0.010 (CI = +/-0.042; p = 0.636)	0.112 (CI = +/-0.078; p = 0.008)	0.222 (CI = +/-0.061; p = 0.000)	0.964	-0.95%	+23.63%
Loss Cost	2012.2	0.000 (CI = +/-0.052; p = 0.999)	0.118 (CI = +/-0.082; p = 0.008)	0.211 (CI = +/-0.070; p = 0.000)	0.963	+0.00%	+23.45%
Loss Cost	2013.1	-0.011 (CI = +/-0.068; p = 0.740)	0.124 (CI = +/-0.087; p = 0.009)	0.223 (CI = +/-0.086; p = 0.000)	0.962	-1.05%	+23.64%
Loss Cost	2013.2	-0.018 (CI = +/-0.092; p = 0.680)	0.121 (CI = +/-0.094; p = 0.016)	0.231 (CI = +/-0.111; p = 0.001)	0.958	-1.77%	+23.72%
Loss Cost	2014.1	-0.047 (CI = +/-0.135; p = 0.462)	0.129 (CI = +/-0.101; p = 0.017)	0.262 (CI = +/-0.154; p = 0.003)	0.957	-4.58%	+23.98%
Loss Cost	2014.2	-0.021 (CI = +/-0.224; p = 0.838)	0.133 (CI = +/-0.110; p = 0.022)	0.235 (CI = +/-0.242; p = 0.056)	0.952	-2.08%	+23.86%
Loss Cost	2015.1	-0.263 (CI = +/-0.478; p = 0.245)	0.159 (CI = +/-0.117; p = 0.013)	0.481 (CI = +/-0.494; p = 0.055)	0.954	-23.10%	+24.43%
Loss Cost	2015.2	0.219 (CI = +/-0.034; p = 0.000)	0.159 (CI = +/-0.117; p = 0.013)	NA (CI = +/-NA; p = NA)	0.951	+24.43%	+24.43%
Loss Cost	2016.1	0.237 (CI = +/-0.026; p = 0.000)	0.126 (CI = +/-0.084; p = 0.009)	NA (CI = +/-NA; p = NA)	0.978	+26.70%	+26.70%
Loss Cost	2016.2	0.239 (CI = +/-0.034; p = 0.000)	0.130 (CI = +/-0.097; p = 0.016)	NA (CI = +/-NA; p = NA)	0.969	+26.97%	+26.97%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.042; p = 0.338)	0.068 (CI = +/-0.020; p = 0.000)	0.972	+5.21%	+12.59%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.043; p = 0.335)	0.067 (CI = +/-0.021; p = 0.000)	0.970	+5.24%	+12.57%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.043; p = 0.248)	0.070 (CI = +/-0.021; p = 0.000)	0.969	+5.08%	+12.70%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.045; p = 0.216)	0.068 (CI = +/-0.022; p = 0.000)	0.968	+5.18%	+12.63%
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.046; p = 0.212)	0.069 (CI = +/-0.023; p = 0.000)	0.966	+5.13%	+12.67%
Severity	2006.2	0.050 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.048; p = 0.214)	0.069 (CI = +/-0.024; p = 0.000)	0.964	+5.17%	+12.64%
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.049; p = 0.276)	0.067 (CI = +/-0.025; p = 0.000)	0.962	+5.30%	+12.55%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.051; p = 0.236)	0.064 (CI = +/-0.026; p = 0.000)	0.961	+5.46%	+12.46%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.050; p = 0.377)	0.058 (CI = +/-0.026; p = 0.000)	0.964	+5.90%	+12.22%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	0.025 (CI = +/-0.051; p = 0.328)	0.055 (CI = +/-0.028; p = 0.000)	0.962	+6.08%	+12.13%
Severity	2009.1	0.058 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.054; p = 0.325)	0.057 (CI = +/-0.030; p = 0.001)	0.959	+6.00%	+12.17%
Severity	2009.2	0.054 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.054; p = 0.468)	0.063 (CI = +/-0.031; p = 0.000)	0.957	+5.50%	+12.36%
Severity	2010.1	0.050 (CI = +/-0.019; p = 0.000)	0.024 (CI = +/-0.056; p = 0.381)	0.068 (CI = +/-0.033; p = 0.000)	0.954	+5.14%	+12.51%
Severity	2010.2	0.044 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.056; p = 0.533)	0.075 (CI = +/-0.035; p = 0.000)	0.952	+4.53%	+12.70%
Severity	2011.1	0.044 (CI = +/-0.025; p = 0.002)	0.017 (CI = +/-0.060; p = 0.548)	0.076 (CI = +/-0.040; p = 0.001)	0.948	+4.51%	+12.70%
Severity	2011.2	0.045 (CI = +/-0.030; p = 0.005)	0.018 (CI = +/-0.063; p = 0.555)	0.075 (CI = +/-0.045; p = 0.003)	0.944	+4.58%	+12.69%
Severity	2012.1	0.048 (CI = +/-0.036; p = 0.012)	0.015 (CI = +/-0.067; p = 0.640)	0.070 (CI = +/-0.052; p = 0.012)	0.940	+4.96%	+12.60%
Severity	2012.2	0.036 (CI = +/-0.044; p = 0.099)	0.007 (CI = +/-0.069; p = 0.822)	0.084 (CI = +/-0.059; p = 0.009)	0.936	+3.67%	+12.81%
Severity	2013.1	0.024 (CI = +/-0.056; p = 0.381)	0.014 (CI = +/-0.073; p = 0.682)	0.099 (CI = +/-0.072; p = 0.011)	0.930	+2.39%	+13.01%
Severity	2013.2	0.006 (CI = +/-0.075; p = 0.856)	0.008 (CI = +/-0.076; p = 0.829)	0.117 (CI = +/-0.090; p = 0.015)	0.925	+0.64%	+13.18%
Severity	2014.1	-0.035 (CI = +/-0.105; p = 0.486)	0.020 (CI = +/-0.079; p = 0.590)	0.161 (CI = +/-0.120; p = 0.013)	0.924	-3.40%	+13.52%
Severity	2014.2	-0.014 (CI = +/-0.175; p = 0.867)	0.023 (CI = +/-0.086; p = 0.562)	0.140 (CI = +/-0.189; p = 0.130)	0.918	-1.34%	+13.43%
Severity	2015.1	-0.179 (CI = +/-0.381; p = 0.315)	0.040 (CI = +/-0.093; p = 0.352)	0.308 (CI = +/-0.393; p = 0.110)	0.916	-16.40%	+13.79%
Severity	2015.2	0.129 (CI = +/-0.027; p = 0.000)	0.040 (CI = +/-0.093; p = 0.352)	NA (CI = +/-NA; p = NA)	0.913	+13.79%	+13.79%
Severity	2016.1	0.142 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.074; p = 0.628)	NA (CI = +/-NA; p = NA)	0.952	+15.30%	+15.30%
Severity	2016.2	0.152 (CI = +/-0.025; p = 0.000)	0.034 (CI = +/-0.071; p = 0.294)	NA (CI = +/-NA; p = NA)	0.959	+16.43%	+16.43%
Frequency	2004.1	-0.137 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.066; p = 0.015)	0.259 (CI = +/-0.032; p = 0.000)	0.958	-12.82%	+13.01%
Frequency	2004.2	-0.135 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.067; p = 0.010)	0.256 (CI = +/-0.032; p = 0.000)	0.953	-12.63%	+12.83%
Frequency	2005.1	-0.134 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.069; p = 0.015)	0.254 (CI = +/-0.034; p = 0.000)	0.946	-12.57%	+12.76%
Frequency	2005.2	-0.135 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.071; p = 0.021)	0.256 (CI = +/-0.035; p = 0.000)	0.940	-12.66%	+12.84%
Frequency	2006.1	-0.137 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.074; p = 0.020)	0.259 (CI = +/-0.036; p = 0.000)	0.932	-12.78%	+12.95%
Frequency	2006.2	-0.136 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.076; p = 0.020)	0.257 (CI = +/-0.038; p = 0.000)	0.922	-12.68%	+12.87%
Frequency	2007.1	-0.134 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.078; p = 0.030)	0.254 (CI = +/-0.040; p = 0.000)	0.907	-12.51%	+12.74%
Frequency	2007.2	-0.129 (CI = +/-0.018; p = 0.000)	0.098 (CI = +/-0.078; p = 0.016)	0.246 (CI = +/-0.040; p = 0.000)	0.895	-12.08%	+12.45%
Frequency	2008.1	-0.126 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.081; p = 0.026)	0.242 (CI = +/-0.043; p = 0.000)	0.873	-11.86%	+12.30%
Frequency	2008.2	-0.122 (CI = +/-0.021; p = 0.000)	0.101 (CI = +/-0.082; p = 0.018)	0.235 (CI = +/-0.044; p = 0.000)	0.855	-11.44%	+12.07%
Frequency	2009.1	-0.116 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.083; p = 0.032)	0.227 (CI = +/-0.046; p = 0.000)	0.823	-10.96%	+11.79%
Frequency	2009.2	-0.103 (CI = +/-0.022; p = 0.000)	0.112 (CI = +/-0.073; p = 0.004)	0.209 (CI = +/-0.042; p = 0.000)	0.834	-9.74%	+11.24%
Frequency	2010.1	-0.085 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.054; p = 0.003)	0.185 (CI = +/-0.033; p = 0.000)	0.871	-8.17%	+10.53%
Frequency	2010.2	-0.077 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.051; p = 0.001)	0.174 (CI = +/-0.032; p = 0.000)	0.883	-7.37%	+10.25%
Frequency	2011.1	-0.076 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.054; p = 0.001)	0.173 (CI = +/-0.036; p = 0.000)	0.873	-7.31%	+10.23%
Frequency	2011.2	-0.068 (CI = +/-0.026; p = 0.000)	0.105 (CI = +/-0.055; p = 0.001)	0.164 (CI = +/-0.039; p = 0.000)	0.881	-6.57%	+10.03%
Frequency	2012.1	-0.058 (CI = +/-0.030; p = 0.001)	0.097 (CI = +/-0.055; p = 0.002)	0.151 (CI = +/-0.043; p = 0.000)	0.886	-5.63%	+9.80%
Frequency	2012.2	-0.036 (CI = +/-0.030; p = 0.022)	0.110 (CI = +/-0.047; p = 0.000)	0.126 (CI = +/-0.041; p = 0.000)	0.926	-3.54%	+9.44%
Frequency	2013.1	-0.034 (CI = +/-0.039; p = 0.084)	0.109 (CI = +/-0.051; p = 0.000)	0.124 (CI = +/-0.050; p = 0.000)	0.925	-3.36%	+9.41%
Frequency	2013.2	-0.024 (CI = +/-0.053; p = 0.338)	0.113 (CI = +/-0.054; p = 0.001)	0.113 (CI = +/-0.064; p = 0.002)	0.923	-2.39%	+9.31%
Frequency	2014.1	-0.012 (CI = +/-0.079; p = 0.737)	0.110 (CI = +/-0.059; p = 0.002)	0.100 (CI = +/-0.089; p = 0.031)	0.923	-1.22%	+9.22%
Frequency	2014.2	-0.008 (CI = +/-0.131; p = 0.900)	0.110 (CI = +/-0.064; p = 0.003)	0.096 (CI = +/-0.141; p = 0.162)	0.911	-0.75%	+9.20%
Frequency	2015.1	-0.084 (CI = +/-0.297; p = 0.540)	0.118 (CI = +/-0.073; p = 0.005)	0.173 (CI = +/-0.306; p = 0.233)	0.906	-8.02%	+9.36%
Frequency	2015.2	0.089 (CI = +/-0.021; p = 0.000)	0.118 (CI = +/-0.073; p = 0.005)	NA (CI = +/-NA; p = NA)	0.897	+9.36%	+9.36%
Frequency	2016.1	0.094 (CI = +/-0.024; p = 0.000)	0.109 (CI = +/-0.077; p = 0.011)	NA (CI = +/-NA; p = NA)	0.899	+9.88%	+9.88%
Frequency	2016.2	0.087 (CI = +/-0.028; p = 0.000)	0.096 (CI = +/-0.081; p = 0.027)	NA (CI = +/-NA; p = NA)	0.854	+9.05%	+9.05%

Comprehensive - All Other

Coverage = CM- All Other

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.027 (CI = +/-0.012; p = 0.000)	0.382	+2.76%
Loss Cost	2004.2	0.026 (CI = +/-0.012; p = 0.000)	0.342	+2.64%
Loss Cost	2005.1	0.026 (CI = +/-0.013; p = 0.000)	0.324	+2.66%
Loss Cost	2005.2	0.024 (CI = +/-0.014; p = 0.001)	0.273	+2.44%
Loss Cost	2006.1	0.027 (CI = +/-0.014; p = 0.001)	0.313	+2.73%
Loss Cost	2006.2	0.024 (CI = +/-0.015; p = 0.003)	0.254	+2.44%
Loss Cost	2007.1	0.025 (CI = +/-0.016; p = 0.004)	0.245	+2.52%
Loss Cost	2007.2	0.023 (CI = +/-0.017; p = 0.010)	0.197	+2.33%
Loss Cost	2008.1	0.023 (CI = +/-0.018; p = 0.018)	0.174	+2.31%
Loss Cost	2008.2	0.029 (CI = +/-0.018; p = 0.003)	0.283	+2.96%
Loss Cost	2009.1	0.030 (CI = +/-0.020; p = 0.005)	0.263	+3.01%
Loss Cost	2009.2	0.035 (CI = +/-0.021; p = 0.002)	0.326	+3.52%
Loss Cost	2010.1	0.035 (CI = +/-0.023; p = 0.004)	0.305	+3.60%
Loss Cost	2010.2	0.030 (CI = +/-0.024; p = 0.016)	0.222	+3.06%
Loss Cost	2011.1	0.027 (CI = +/-0.026; p = 0.040)	0.161	+2.76%
Loss Cost	2011.2	0.031 (CI = +/-0.028; p = 0.032)	0.188	+3.18%
Loss Cost	2012.1	0.032 (CI = +/-0.032; p = 0.048)	0.165	+3.25%
Loss Cost	2012.2	0.023 (CI = +/-0.033; p = 0.157)	0.066	+2.37%
Loss Cost	2013.1	0.034 (CI = +/-0.035; p = 0.059)	0.165	+3.43%
Loss Cost	2013.2	0.023 (CI = +/-0.037; p = 0.211)	0.046	+2.29%
Loss Cost	2014.1	0.037 (CI = +/-0.037; p = 0.047)	0.214	+3.82%
Loss Cost	2014.2	0.031 (CI = +/-0.042; p = 0.132)	0.110	+3.16%
Loss Cost	2015.1	0.031 (CI = +/-0.049; p = 0.194)	0.071	+3.16%
Loss Cost	2015.2	0.013 (CI = +/-0.053; p = 0.584)	-0.066	+1.35%
Loss Cost	2016.1	0.006 (CI = +/-0.063; p = 0.835)	-0.105	+0.60%
Loss Cost	2016.2	-0.013 (CI = +/-0.073; p = 0.696)	-0.102	-1.27%
Severity	2004.1	0.030 (CI = +/-0.011; p = 0.000)	0.487	+3.05%
Severity	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.441	+2.83%
Severity	2005.1	0.028 (CI = +/-0.012; p = 0.000)	0.427	+2.88%
Severity	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.391	+2.81%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.466	+3.19%
Severity	2006.2	0.031 (CI = +/-0.013; p = 0.000)	0.440	+3.19%
Severity	2007.1	0.034 (CI = +/-0.014; p = 0.000)	0.458	+3.42%
Severity	2007.2	0.034 (CI = +/-0.015; p = 0.000)	0.443	+3.49%
Severity	2008.1	0.036 (CI = +/-0.016; p = 0.000)	0.452	+3.71%
Severity	2008.2	0.042 (CI = +/-0.016; p = 0.000)	0.539	+4.27%
Severity	2009.1	0.046 (CI = +/-0.016; p = 0.000)	0.580	+4.69%
Severity	2009.2	0.050 (CI = +/-0.017; p = 0.000)	0.611	+5.10%
Severity	2010.1	0.054 (CI = +/-0.018; p = 0.000)	0.637	+5.52%
Severity	2010.2	0.055 (CI = +/-0.019; p = 0.000)	0.614	+5.64%
Severity	2011.1	0.059 (CI = +/-0.021; p = 0.000)	0.635	+6.10%
Severity	2011.2	0.062 (CI = +/-0.023; p = 0.000)	0.621	+6.34%
Severity	2012.1	0.063 (CI = +/-0.025; p = 0.000)	0.598	+6.53%
Severity	2012.2	0.056 (CI = +/-0.027; p = 0.000)	0.526	+5.78%
Severity	2013.1	0.065 (CI = +/-0.027; p = 0.000)	0.608	+6.76%
Severity	2013.2	0.059 (CI = +/-0.030; p = 0.001)	0.528	+6.03%
Severity	2014.1	0.072 (CI = +/-0.029; p = 0.000)	0.669	+7.44%
Severity	2014.2	0.067 (CI = +/-0.033; p = 0.001)	0.594	+6.92%
Severity	2015.1	0.073 (CI = +/-0.037; p = 0.001)	0.593	+7.58%
Severity	2015.2	0.060 (CI = +/-0.040; p = 0.008)	0.478	+6.21%
Severity	2016.1	0.060 (CI = +/-0.049; p = 0.022)	0.398	+6.18%
Severity	2016.2	0.039 (CI = +/-0.051; p = 0.115)	0.191	+4.00%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.471)	-0.014	-0.28%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.643)	-0.024	-0.19%
Frequency	2005.1	-0.002 (CI = +/-0.009; p = 0.620)	-0.024	-0.22%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.443)	-0.013	-0.35%
Frequency	2006.1	-0.004 (CI = +/-0.010; p = 0.357)	-0.004	-0.45%
Frequency	2006.2	-0.007 (CI = +/-0.010; p = 0.147)	0.041	-0.72%
Frequency	2007.1	-0.009 (CI = +/-0.011; p = 0.101)	0.063	-0.86%
Frequency	2007.2	-0.011 (CI = +/-0.011; p = 0.040)	0.120	-1.13%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.020)	0.167	-1.35%
Frequency	2008.2	-0.013 (CI = +/-0.012; p = 0.041)	0.127	-1.26%
Frequency	2009.1	-0.016 (CI = +/-0.012; p = 0.013)	0.208	-1.60%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.029)	0.163	-1.50%
Frequency	2010.1	-0.018 (CI = +/-0.014; p = 0.013)	0.225	-1.82%
Frequency	2010.2	-0.025 (CI = +/-0.013; p = 0.001)	0.414	-2.44%
Frequency	2011.1	-0.032 (CI = +/-0.011; p = 0.000)	0.658	-3.14%
Frequency	2011.2	-0.030 (CI = +/-0.012; p = 0.000)	0.605	-2.97%
Frequency	2012.1	-0.031 (CI = +/-0.013; p = 0.000)	0.587	-3.08%
Frequency	2012.2	-0.033 (CI = +/-0.014; p = 0.000)	0.572	-3.22%
Frequency	2013.1	-0.032 (CI = +/-0.016; p = 0.001)	0.511	-3.13%
Frequency	2013.2	-0.036 (CI = +/-0.017; p = 0.001)	0.554	-3.53%
Frequency	2014.1	-0.034 (CI = +/-0.020; p = 0.003)	0.479	-3.37%
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.005)	0.446	-3.52%
Frequency	2015.1	-0.042 (CI = +/-0.026; p = 0.004)	0.500	-4.11%
Frequency	2015.2	-0.047 (CI = +/-0.030; p = 0.006)	0.506	-4.57%
Frequency	2016.1	-0.054 (CI = +/-0.035; p = 0.006)	0.534	-5.25%
Frequency	2016.2	-0.052 (CI = +/-0.043; p = 0.024)	0.430	-5.07%

Comprehensive - All Other

Coverage = CM- All Other

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.027 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.106; p = 0.004)	0.510	+2.76%	
Loss Cost	2004.2	0.027 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.110; p = 0.006)	0.471	+2.72%	
Loss Cost	2005.1	0.026 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.113; p = 0.006)	0.458	+2.66%	
Loss Cost	2005.2	0.025 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.116; p = 0.010)	0.404	+2.54%	
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.118; p = 0.017)	0.422	+2.73%	
Loss Cost	2006.2	0.025 (CI = +/-0.014; p = 0.001)	0.137 (CI = +/-0.121; p = 0.028)	0.355	+2.54%	
Loss Cost	2007.1	0.025 (CI = +/-0.015; p = 0.002)	0.138 (CI = +/-0.126; p = 0.032)	0.345	+2.52%	
Loss Cost	2007.2	0.024 (CI = +/-0.016; p = 0.005)	0.134 (CI = +/-0.130; p = 0.045)	0.291	+2.43%	
Loss Cost	2008.1	0.023 (CI = +/-0.017; p = 0.012)	0.139 (CI = +/-0.135; p = 0.044)	0.276	+2.31%	
Loss Cost	2008.2	0.031 (CI = +/-0.016; p = 0.001)	0.175 (CI = +/-0.119; p = 0.006)	0.467	+3.12%	
Loss Cost	2009.1	0.030 (CI = +/-0.017; p = 0.002)	0.179 (CI = +/-0.123; p = 0.006)	0.455	+3.01%	
Loss Cost	2009.2	0.037 (CI = +/-0.016; p = 0.000)	0.209 (CI = +/-0.112; p = 0.001)	0.588	+3.75%	
Loss Cost	2010.1	0.035 (CI = +/-0.018; p = 0.000)	0.214 (CI = +/-0.117; p = 0.001)	0.578	+3.60%	
Loss Cost	2010.2	0.033 (CI = +/-0.019; p = 0.002)	0.204 (CI = +/-0.121; p = 0.002)	0.504	+3.32%	
Loss Cost	2011.1	0.027 (CI = +/-0.020; p = 0.009)	0.222 (CI = +/-0.119; p = 0.001)	0.522	+2.76%	
Loss Cost	2011.2	0.035 (CI = +/-0.019; p = 0.001)	0.250 (CI = +/-0.111; p = 0.000)	0.630	+3.57%	
Loss Cost	2012.1	0.032 (CI = +/-0.021; p = 0.005)	0.260 (CI = +/-0.115; p = 0.000)	0.635	+3.25%	
Loss Cost	2012.2	0.028 (CI = +/-0.023; p = 0.021)	0.247 (CI = +/-0.120; p = 0.001)	0.564	+2.84%	
Loss Cost	2013.1	0.034 (CI = +/-0.025; p = 0.011)	0.231 (CI = +/-0.121; p = 0.001)	0.592	+3.43%	
Loss Cost	2013.2	0.028 (CI = +/-0.027; p = 0.047)	0.214 (CI = +/-0.125; p = 0.003)	0.499	+2.80%	
Loss Cost	2014.1	0.037 (CI = +/-0.027; p = 0.011)	0.189 (CI = +/-0.118; p = 0.004)	0.578	+3.82%	
Loss Cost	2014.2	0.037 (CI = +/-0.032; p = 0.028)	0.188 (CI = +/-0.130; p = 0.009)	0.495	+3.76%	
Loss Cost	2015.1	0.031 (CI = +/-0.037; p = 0.088)	0.200 (CI = +/-0.138; p = 0.009)	0.501	+3.16%	
Loss Cost	2015.2	0.021 (CI = +/-0.042; p = 0.288)	0.178 (CI = +/-0.144; p = 0.021)	0.365	+2.11%	
Loss Cost	2016.1	0.006 (CI = +/-0.044; p = 0.760)	0.206 (CI = +/-0.139; p = 0.009)	0.494	+0.60%	
Loss Cost	2016.2	-0.001 (CI = +/-0.055; p = 0.962)	0.192 (CI = +/-0.158; p = 0.023)	0.425	-0.12%	
Severity	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.090; p = 0.001)	0.636	+3.05%	
Severity	2004.2	0.029 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.092; p = 0.001)	0.592	+2.92%	
Severity	2005.1	0.028 (CI = +/-0.010; p = 0.000)	0.163 (CI = +/-0.095; p = 0.001)	0.581	+2.88%	
Severity	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.098; p = 0.002)	0.552	+2.91%	
Severity	2006.1	0.031 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.096; p = 0.003)	0.595	+3.19%	
Severity	2006.2	0.032 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.099; p = 0.003)	0.580	+3.29%	
Severity	2007.1	0.034 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.102; p = 0.006)	0.583	+3.42%	
Severity	2007.2	0.036 (CI = +/-0.013; p = 0.000)	0.159 (CI = +/-0.104; p = 0.004)	0.585	+3.62%	
Severity	2008.1	0.036 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.108; p = 0.007)	0.582	+3.71%	
Severity	2008.2	0.043 (CI = +/-0.012; p = 0.000)	0.187 (CI = +/-0.090; p = 0.000)	0.733	+4.44%	
Severity	2009.1	0.046 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.091; p = 0.001)	0.747	+4.69%	
Severity	2009.2	0.052 (CI = +/-0.011; p = 0.000)	0.202 (CI = +/-0.078; p = 0.000)	0.828	+5.32%	
Severity	2010.1	0.054 (CI = +/-0.012; p = 0.000)	0.195 (CI = +/-0.080; p = 0.000)	0.833	+5.52%	
Severity	2010.2	0.057 (CI = +/-0.012; p = 0.000)	0.209 (CI = +/-0.079; p = 0.000)	0.845	+5.91%	
Severity	2011.1	0.059 (CI = +/-0.013; p = 0.000)	0.203 (CI = +/-0.082; p = 0.000)	0.847	+6.10%	
Severity	2011.2	0.065 (CI = +/-0.013; p = 0.000)	0.223 (CI = +/-0.075; p = 0.000)	0.879	+6.70%	
Severity	2012.1	0.063 (CI = +/-0.014; p = 0.000)	0.228 (CI = +/-0.078; p = 0.000)	0.874	+6.53%	
Severity	2012.2	0.060 (CI = +/-0.016; p = 0.000)	0.218 (CI = +/-0.081; p = 0.000)	0.842	+6.21%	
Severity	2013.1	0.065 (CI = +/-0.016; p = 0.000)	0.203 (CI = +/-0.078; p = 0.000)	0.871	+6.76%	
Severity	2013.2	0.063 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.083; p = 0.000)	0.832	+6.52%	
Severity	2014.1	0.072 (CI = +/-0.016; p = 0.000)	0.176 (CI = +/-0.069; p = 0.000)	0.900	+7.44%	
Severity	2014.2	0.072 (CI = +/-0.019; p = 0.000)	0.177 (CI = +/-0.076; p = 0.000)	0.871	+7.51%	
Severity	2015.1	0.073 (CI = +/-0.022; p = 0.000)	0.176 (CI = +/-0.083; p = 0.001)	0.862	+7.58%	
Severity	2015.2	0.067 (CI = +/-0.025; p = 0.000)	0.163 (CI = +/-0.087; p = 0.002)	0.806	+6.93%	
Severity	2016.1	0.060 (CI = +/-0.028; p = 0.001)	0.176 (CI = +/-0.089; p = 0.002)	0.811	+6.18%	
Severity	2016.2	0.049 (CI = +/-0.030; p = 0.007)	0.155 (CI = +/-0.087; p = 0.004)	0.737	+4.98%	
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.478)	-0.007 (CI = +/-0.081; p = 0.861)	-0.045	-0.28%	
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.647)	-0.002 (CI = +/-0.083; p = 0.967)	-0.057	-0.19%	
Frequency	2005.1	-0.002 (CI = +/-0.009; p = 0.625)	0.000 (CI = +/-0.086; p = 0.994)	-0.058	-0.22%	
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.446)	-0.008 (CI = +/-0.087; p = 0.852)	-0.047	-0.36%	
Frequency	2006.1	-0.004 (CI = +/-0.010; p = 0.365)	-0.003 (CI = +/-0.090; p = 0.942)	-0.040	-0.45%	
Frequency	2006.2	-0.007 (CI = +/-0.010; p = 0.147)	-0.018 (CI = +/-0.088; p = 0.677)	0.012	-0.73%	
Frequency	2007.1	-0.009 (CI = +/-0.011; p = 0.108)	-0.012 (CI = +/-0.090; p = 0.792)	0.029	-0.86%	
Frequency	2007.2	-0.012 (CI = +/-0.011; p = 0.040)	-0.025 (CI = +/-0.089; p = 0.560)	0.097	-1.15%	
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.022)	-0.016 (CI = +/-0.090; p = 0.715)	0.137	-1.35%	
Frequency	2008.2	-0.013 (CI = +/-0.012; p = 0.044)	-0.012 (CI = +/-0.093; p = 0.790)	0.092	-1.27%	
Frequency	2009.1	-0.016 (CI = +/-0.013; p = 0.015)	0.002 (CI = +/-0.091; p = 0.965)	0.172	-1.60%	
Frequency	2009.2	-0.015 (CI = +/-0.014; p = 0.034)	0.007 (CI = +/-0.095; p = 0.889)	0.124	-1.50%	
Frequency	2010.1	-0.018 (CI = +/-0.014; p = 0.015)	0.019 (CI = +/-0.096; p = 0.681)	0.193	-1.82%	
Frequency	2010.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.006 (CI = +/-0.085; p = 0.893)	0.383	-2.45%	
Frequency	2011.1	-0.032 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.066; p = 0.542)	0.647	-3.14%	
Frequency	2011.2	-0.030 (CI = +/-0.012; p = 0.000)	0.027 (CI = +/-0.068; p = 0.413)	0.598	-2.94%	
Frequency	2012.1	-0.031 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.071; p = 0.355)	0.585	-3.08%	
Frequency	2012.2	-0.032 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.076; p = 0.427)	0.563	-3.17%	
Frequency	2013.1	-0.032 (CI = +/-0.016; p = 0.001)	0.028 (CI = +/-0.081; p = 0.475)	0.495	-3.13%	
Frequency	2013.2	-0.036 (CI = +/-0.018; p = 0.001)	0.017 (CI = +/-0.084; p = 0.670)	0.527	-3.49%	
Frequency	2014.1	-0.034 (CI = +/-0.021; p = 0.004)	0.014 (CI = +/-0.090; p = 0.746)	0.440	-3.37%	
Frequency	2014.2	-0.035 (CI = +/-0.024; p = 0.009)	0.011 (CI = +/-0.099; p = 0.818)	0.399	-3.49%	
Frequency	2015.1	-0.042 (CI = +/-0.027; p = 0.006)	0.025 (CI = +/-0.101; p = 0.598)	0.466	-4.11%	
Frequency	2015.2	-0.046 (CI = +/-0.032; p = 0.010)	0.015 (CI = +/-0.111; p = 0.759)	0.457	-4.51%	
Frequency	2016.1	-0.054 (CI = +/-0.037; p = 0.009)	0.030 (CI = +/-0.116; p = 0.571)	0.498	-5.25%	
Frequency	2016.2	-0.050 (CI = +/-0.046; p = 0.039)	0.037 (CI = +/-0.133; p = 0.529)	0.387	-4.86%	

Comprehensive - All Other

Coverage = CM- All Other
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.007; p = 0.192)	0.396	+3.20%
Loss Cost	2004.2	0.030 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.007; p = 0.220)	0.353	+3.08%
Loss Cost	2005.1	0.031 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.007; p = 0.220)	0.336	+3.13%
Loss Cost	2005.2	0.029 (CI = +/-0.016; p = 0.001)	0.004 (CI = +/-0.007; p = 0.263)	0.280	+2.91%
Loss Cost	2006.1	0.032 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.007; p = 0.196)	0.330	+3.29%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	0.004 (CI = +/-0.007; p = 0.245)	0.265	+2.98%
Loss Cost	2007.1	0.031 (CI = +/-0.019; p = 0.002)	0.004 (CI = +/-0.007; p = 0.233)	0.259	+3.13%
Loss Cost	2007.2	0.029 (CI = +/-0.020; p = 0.007)	0.004 (CI = +/-0.007; p = 0.273)	0.205	+2.93%
Loss Cost	2008.1	0.029 (CI = +/-0.022; p = 0.011)	0.004 (CI = +/-0.007; p = 0.282)	0.181	+2.96%
Loss Cost	2008.2	0.038 (CI = +/-0.021; p = 0.001)	0.005 (CI = +/-0.007; p = 0.139)	0.321	+3.87%
Loss Cost	2009.1	0.039 (CI = +/-0.023; p = 0.002)	0.005 (CI = +/-0.007; p = 0.137)	0.305	+4.02%
Loss Cost	2009.2	0.047 (CI = +/-0.024; p = 0.001)	0.006 (CI = +/-0.007; p = 0.075)	0.395	+4.81%
Loss Cost	2010.1	0.049 (CI = +/-0.026; p = 0.001)	0.006 (CI = +/-0.007; p = 0.072)	0.382	+5.06%
Loss Cost	2010.2	0.044 (CI = +/-0.028; p = 0.004)	0.006 (CI = +/-0.007; p = 0.105)	0.289	+4.48%
Loss Cost	2011.1	0.042 (CI = +/-0.032; p = 0.013)	0.006 (CI = +/-0.007; p = 0.133)	0.222	+4.25%
Loss Cost	2011.2	0.049 (CI = +/-0.034; p = 0.008)	0.006 (CI = +/-0.007; p = 0.094)	0.275	+5.04%
Loss Cost	2012.1	0.053 (CI = +/-0.039; p = 0.011)	0.007 (CI = +/-0.008; p = 0.093)	0.261	+5.40%
Loss Cost	2012.2	0.043 (CI = +/-0.042; p = 0.046)	0.006 (CI = +/-0.008; p = 0.144)	0.140	+4.43%
Loss Cost	2013.1	0.062 (CI = +/-0.042; p = 0.008)	0.007 (CI = +/-0.007; p = 0.050)	0.326	+6.37%
Loss Cost	2013.2	0.050 (CI = +/-0.047; p = 0.039)	0.006 (CI = +/-0.007; p = 0.088)	0.185	+5.10%
Loss Cost	2014.1	0.078 (CI = +/-0.039; p = 0.001)	0.009 (CI = +/-0.006; p = 0.007)	0.548	+8.16%
Loss Cost	2014.2	0.077 (CI = +/-0.047; p = 0.004)	0.008 (CI = +/-0.006; p = 0.013)	0.461	+7.96%
Loss Cost	2015.1	0.087 (CI = +/-0.056; p = 0.006)	0.009 (CI = +/-0.007; p = 0.012)	0.472	+9.12%
Loss Cost	2015.2	0.070 (CI = +/-0.065; p = 0.037)	0.008 (CI = +/-0.007; p = 0.028)	0.326	+7.28%
Loss Cost	2016.1	0.073 (CI = +/-0.084; p = 0.079)	0.008 (CI = +/-0.008; p = 0.045)	0.270	+7.59%
Loss Cost	2016.2	0.058 (CI = +/-0.109; p = 0.250)	0.007 (CI = +/-0.009; p = 0.099)	0.170	+5.95%
Severity	2004.1	0.027 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.343)	0.486	+2.77%
Severity	2004.2	0.025 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.266)	0.446	+2.48%
Severity	2005.1	0.025 (CI = +/-0.013; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.284)	0.431	+2.52%
Severity	2005.2	0.024 (CI = +/-0.014; p = 0.002)	-0.003 (CI = +/-0.006; p = 0.267)	0.397	+2.40%
Severity	2006.1	0.028 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.349)	0.465	+2.84%
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.353)	0.437	+2.81%
Severity	2007.1	0.030 (CI = +/-0.016; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.419)	0.451	+3.06%
Severity	2007.2	0.031 (CI = +/-0.018; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.448)	0.434	+3.12%
Severity	2008.1	0.033 (CI = +/-0.019; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.517)	0.439	+3.37%
Severity	2008.2	0.040 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.684)	0.522	+4.05%
Severity	2009.1	0.045 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.836)	0.561	+4.57%
Severity	2009.2	0.050 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.006; p = 0.995)	0.592	+5.10%
Severity	2010.1	0.055 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.006; p = 0.842)	0.619	+5.66%
Severity	2010.2	0.057 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.006; p = 0.803)	0.595	+5.83%
Severity	2011.1	0.063 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.006; p = 0.644)	0.619	+6.49%
Severity	2011.2	0.067 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.006; p = 0.574)	0.607	+6.88%
Severity	2012.1	0.070 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.007; p = 0.528)	0.584	+7.22%
Severity	2012.2	0.060 (CI = +/-0.036; p = 0.003)	0.001 (CI = +/-0.007; p = 0.707)	0.499	+6.23%
Severity	2013.1	0.075 (CI = +/-0.037; p = 0.001)	0.002 (CI = +/-0.006; p = 0.428)	0.599	+7.77%
Severity	2013.2	0.066 (CI = +/-0.042; p = 0.005)	0.002 (CI = +/-0.007; p = 0.583)	0.504	+6.82%
Severity	2014.1	0.088 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.006; p = 0.213)	0.686	+9.22%
Severity	2014.2	0.084 (CI = +/-0.047; p = 0.002)	0.003 (CI = +/-0.006; p = 0.290)	0.601	+8.74%
Severity	2015.1	0.098 (CI = +/-0.053; p = 0.002)	0.004 (CI = +/-0.006; p = 0.183)	0.629	+10.32%
Severity	2015.2	0.082 (CI = +/-0.062; p = 0.016)	0.003 (CI = +/-0.007; p = 0.328)	0.482	+8.52%
Severity	2016.1	0.088 (CI = +/-0.080; p = 0.035)	0.003 (CI = +/-0.008; p = 0.333)	0.402	+9.17%
Severity	2016.2	0.055 (CI = +/-0.093; p = 0.205)	0.002 (CI = +/-0.008; p = 0.637)	0.106	+5.63%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.268)	0.007 (CI = +/-0.004; p = 0.000)	0.291	+0.42%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.143)	0.007 (CI = +/-0.004; p = 0.000)	0.312	+0.58%
Frequency	2005.1	0.006 (CI = +/-0.008; p = 0.153)	0.007 (CI = +/-0.004; p = 0.000)	0.311	+0.60%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.263)	0.007 (CI = +/-0.004; p = 0.001)	0.309	+0.50%
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.351)	0.007 (CI = +/-0.004; p = 0.001)	0.307	+0.44%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.718)	0.007 (CI = +/-0.004; p = 0.001)	0.333	+0.17%
Frequency	2007.1	0.001 (CI = +/-0.010; p = 0.896)	0.007 (CI = +/-0.004; p = 0.002)	0.339	+0.07%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.724)	0.006 (CI = +/-0.004; p = 0.003)	0.369	-0.19%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.487)	0.006 (CI = +/-0.004; p = 0.004)	0.392	-0.39%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.767)	0.006 (CI = +/-0.004; p = 0.003)	0.384	-0.18%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.402)	0.006 (CI = +/-0.004; p = 0.004)	0.431	-0.52%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.677)	0.006 (CI = +/-0.004; p = 0.003)	0.422	-0.28%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.427)	0.006 (CI = +/-0.004; p = 0.006)	0.450	-0.57%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.063)	0.005 (CI = +/-0.003; p = 0.006)	0.590	-1.27%
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.001)	0.004 (CI = +/-0.002; p = 0.003)	0.785	-2.10%
Frequency	2011.2	-0.017 (CI = +/-0.011; p = 0.004)	0.005 (CI = +/-0.002; p = 0.001)	0.784	-1.72%
Frequency	2012.1	-0.017 (CI = +/-0.012; p = 0.010)	0.005 (CI = +/-0.003; p = 0.001)	0.771	-1.70%
Frequency	2012.2	-0.017 (CI = +/-0.014; p = 0.021)	0.005 (CI = +/-0.003; p = 0.002)	0.757	-1.70%
Frequency	2013.1	-0.013 (CI = +/-0.015; p = 0.091)	0.005 (CI = +/-0.003; p = 0.002)	0.749	-1.30%
Frequency	2013.2	-0.016 (CI = +/-0.018; p = 0.068)	0.005 (CI = +/-0.003; p = 0.003)	0.757	-1.61%
Frequency	2014.1	-0.010 (CI = +/-0.019; p = 0.282)	0.005 (CI = +/-0.003; p = 0.002)	0.762	-0.97%
Frequency	2014.2	-0.007 (CI = +/-0.022; p = 0.496)	0.005 (CI = +/-0.003; p = 0.002)	0.749	-0.71%
Frequency	2015.1	-0.011 (CI = +/-0.027; p = 0.388)	0.005 (CI = +/-0.003; p = 0.006)	0.753	-1.08%
Frequency	2015.2	-0.011 (CI = +/-0.034; p = 0.461)	0.005 (CI = +/-0.004; p = 0.012)	0.738	-1.14%
Frequency	2016.1	-0.015 (CI = +/-0.043; p = 0.459)	0.005 (CI = +/-0.004; p = 0.027)	0.727	-1.44%
Frequency	2016.2	0.003 (CI = +/-0.050; p = 0.891)	0.006 (CI = +/-0.004; p = 0.015)	0.737	+0.30%

Comprehensive - All Other

Coverage = CM- All Other

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate	Implied Trend
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.114; p = 0.015)	0.502		+3.08%
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.118; p = 0.020)	0.461		+3.04%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.123; p = 0.022)	0.447		+2.99%
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.001)	0.139 (CI = +/-0.126; p = 0.032)	0.389		+2.86%
Loss Cost	2006.1	0.031 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.129; p = 0.055)	0.416		+3.15%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.132; p = 0.081)	0.346		+2.93%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	0.115 (CI = +/-0.138; p = 0.098)	0.336		+2.97%
Loss Cost	2007.2	0.028 (CI = +/-0.020; p = 0.007)	0.111 (CI = +/-0.144; p = 0.123)	0.279		+2.87%
Loss Cost	2008.1	0.027 (CI = +/-0.022; p = 0.016)	0.115 (CI = +/-0.150; p = 0.127)	0.259		+2.78%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	0.153 (CI = +/-0.129; p = 0.023)	0.476		+3.80%
Loss Cost	2009.1	0.037 (CI = +/-0.022; p = 0.002)	0.155 (CI = +/-0.136; p = 0.028)	0.461		+3.75%
Loss Cost	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.120; p = 0.004)	0.622		+4.73%
Loss Cost	2010.1	0.046 (CI = +/-0.022; p = 0.000)	0.189 (CI = +/-0.127; p = 0.006)	0.609		+4.67%
Loss Cost	2010.2	0.043 (CI = +/-0.024; p = 0.002)	0.180 (CI = +/-0.133; p = 0.011)	0.531		+4.38%
Loss Cost	2011.1	0.037 (CI = +/-0.026; p = 0.009)	0.199 (CI = +/-0.135; p = 0.007)	0.527		+3.76%
Loss Cost	2011.2	0.048 (CI = +/-0.024; p = 0.001)	0.231 (CI = +/-0.120; p = 0.001)	0.671		+4.91%
Loss Cost	2012.1	0.046 (CI = +/-0.028; p = 0.004)	0.238 (CI = +/-0.129; p = 0.002)	0.663		+4.67%
Loss Cost	2012.2	0.042 (CI = +/-0.032; p = 0.014)	0.228 (CI = +/-0.137; p = 0.004)	0.580		+4.26%
Loss Cost	2013.1	0.054 (CI = +/-0.033; p = 0.004)	0.197 (CI = +/-0.132; p = 0.007)	0.663		+5.55%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.017)	0.184 (CI = +/-0.139; p = 0.015)	0.553		+4.88%
Loss Cost	2014.1	0.071 (CI = +/-0.027; p = 0.000)	0.134 (CI = +/-0.094; p = 0.011)	0.817		+7.32%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	0.140 (CI = +/-0.104; p = 0.015)	0.776		+7.68%
Loss Cost	2015.1	0.076 (CI = +/-0.042; p = 0.004)	0.136 (CI = +/-0.121; p = 0.032)	0.759		+7.90%
Loss Cost	2015.2	0.066 (CI = +/-0.051; p = 0.018)	0.122 (CI = +/-0.132; p = 0.064)	0.626		+6.85%
Loss Cost	2016.1	0.055 (CI = +/-0.068; p = 0.091)	0.139 (CI = +/-0.155; p = 0.070)	0.596		+5.65%
Loss Cost	2016.2	0.051 (CI = +/-0.097; p = 0.221)	0.134 (CI = +/-0.196; p = 0.132)	0.379		+5.19%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.095; p = 0.001)	0.578		+2.64%
Severity	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.096; p = 0.001)	0.523		+2.46%
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.099; p = 0.001)	0.515		+2.37%
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.001)	0.176 (CI = +/-0.103; p = 0.002)	0.479		+2.37%
Severity	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.102; p = 0.003)	0.517		+2.69%
Severity	2006.2	0.027 (CI = +/-0.014; p = 0.000)	0.166 (CI = +/-0.106; p = 0.004)	0.496		+2.78%
Severity	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.161 (CI = +/-0.111; p = 0.006)	0.497		+2.88%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.170 (CI = +/-0.114; p = 0.005)	0.497		+3.09%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.167 (CI = +/-0.119; p = 0.008)	0.493		+3.16%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.199 (CI = +/-0.099; p = 0.000)	0.675		+4.02%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.189 (CI = +/-0.102; p = 0.001)	0.688		+4.29%
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	0.215 (CI = +/-0.088; p = 0.000)	0.791		+5.06%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.092; p = 0.000)	0.796		+5.29%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.222 (CI = +/-0.090; p = 0.000)	0.814		+5.79%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.095; p = 0.000)	0.815		+6.02%
Severity	2011.2	0.066 (CI = +/-0.017; p = 0.000)	0.237 (CI = +/-0.085; p = 0.000)	0.864		+6.83%
Severity	2012.1	0.064 (CI = +/-0.020; p = 0.000)	0.244 (CI = +/-0.090; p = 0.000)	0.860		+6.56%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	0.235 (CI = +/-0.094; p = 0.000)	0.820		+6.18%
Severity	2013.1	0.068 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.092; p = 0.000)	0.855		+7.01%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	0.210 (CI = +/-0.100; p = 0.001)	0.806		+6.76%
Severity	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.178 (CI = +/-0.078; p = 0.001)	0.904		+8.37%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	0.184 (CI = +/-0.086; p = 0.001)	0.880		+8.71%
Severity	2015.1	0.088 (CI = +/-0.034; p = 0.000)	0.176 (CI = +/-0.098; p = 0.004)	0.877		+9.15%
Severity	2015.2	0.082 (CI = +/-0.042; p = 0.003)	0.167 (CI = +/-0.110; p = 0.010)	0.811		+8.52%
Severity	2016.1	0.071 (CI = +/-0.056; p = 0.022)	0.184 (CI = +/-0.127; p = 0.014)	0.808		+7.35%
Severity	2016.2	0.055 (CI = +/-0.069; p = 0.092)	0.165 (CI = +/-0.140; p = 0.031)	0.694		+5.66%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.267)	-0.036 (CI = +/-0.071; p = 0.306)	0.008		+0.43%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.161)	-0.029 (CI = +/-0.072; p = 0.413)	0.025		+0.56%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.159)	-0.031 (CI = +/-0.074; p = 0.396)	0.024		+0.61%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.288)	-0.037 (CI = +/-0.076; p = 0.319)	0.007		+0.48%
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.352)	-0.036 (CI = +/-0.079; p = 0.356)	-0.012		+0.45%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.752)	-0.049 (CI = +/-0.076; p = 0.191)	-0.003		+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.872)	-0.046 (CI = +/-0.079; p = 0.237)	-0.021		+0.08%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.680)	-0.059 (CI = +/-0.077; p = 0.128)	0.027		-0.22%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.512)	-0.052 (CI = +/-0.080; p = 0.186)	0.020		-0.37%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.725)	-0.046 (CI = +/-0.082; p = 0.254)	-0.023		-0.21%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.415)	-0.035 (CI = +/-0.083; p = 0.393)	-0.020		-0.52%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.640)	-0.028 (CI = +/-0.086; p = 0.507)	-0.070		-0.32%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.428)	-0.018 (CI = +/-0.088; p = 0.671)	-0.061		-0.59%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.049)	-0.042 (CI = +/-0.073; p = 0.244)	0.181		-1.33%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.524)	0.552		-2.13%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.049; p = 0.798)	0.457		-1.80%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	-0.007 (CI = +/-0.053; p = 0.792)	0.397		-1.78%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.007 (CI = +/-0.057; p = 0.786)	0.340		-1.80%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.053)	-0.018 (CI = +/-0.057; p = 0.492)	0.219		-1.37%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.026)	-0.027 (CI = +/-0.057; p = 0.319)	0.328		-1.76%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.141)	-0.044 (CI = +/-0.047; p = 0.064)	0.362		-0.97%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.227)	-0.044 (CI = +/-0.053; p = 0.094)	0.249		-0.94%
Frequency	2015.1	-0.012 (CI = +/-0.021; p = 0.238)	-0.040 (CI = +/-0.061; p = 0.165)	0.244		-1.15%
Frequency	2015.2	-0.016 (CI = +/-0.026; p = 0.196)	-0.046 (CI = +/-0.068; p = 0.150)	0.262		-1.54%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.317)	-0.045 (CI = +/-0.084; p = 0.227)	0.222		-1.58%
Frequency	2016.2	-0.004 (CI = +/-0.045; p = 0.794)	-0.032 (CI = +/-0.090; p = 0.381)	-0.189		-0.45%

Comprehensive - All Other

Coverage = CM- All Other

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time				Implied Trend	
		Seasonality	Mobility	Adjusted R ²	Rate		
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.155 (CI = +/-0.107; p = 0.006)	0.003 (CI = +/-0.006; p = 0.283)	0.513	+3.09%	
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.110; p = 0.008)	0.003 (CI = +/-0.006; p = 0.298)	0.473	+3.06%	
Loss Cost	2005.1	0.030 (CI = +/-0.014; p = 0.000)	0.156 (CI = +/-0.114; p = 0.009)	0.003 (CI = +/-0.006; p = 0.324)	0.458	+3.00%	
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.118; p = 0.014)	0.003 (CI = +/-0.006; p = 0.356)	0.402	+2.88%	
Loss Cost	2006.1	0.031 (CI = +/-0.015; p = 0.000)	0.138 (CI = +/-0.119; p = 0.025)	0.003 (CI = +/-0.006; p = 0.287)	0.426	+3.16%	
Loss Cost	2006.2	0.029 (CI = +/-0.016; p = 0.001)	0.130 (CI = +/-0.122; p = 0.038)	0.003 (CI = +/-0.006; p = 0.327)	0.355	+2.96%	
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.002)	0.129 (CI = +/-0.127; p = 0.047)	0.003 (CI = +/-0.007; p = 0.336)	0.344	+2.98%	
Loss Cost	2007.2	0.029 (CI = +/-0.019; p = 0.005)	0.127 (CI = +/-0.132; p = 0.060)	0.003 (CI = +/-0.007; p = 0.361)	0.287	+2.90%	
Loss Cost	2008.1	0.028 (CI = +/-0.021; p = 0.012)	0.131 (CI = +/-0.138; p = 0.062)	0.003 (CI = +/-0.007; p = 0.403)	0.267	+2.79%	
Loss Cost	2008.2	0.038 (CI = +/-0.019; p = 0.000)	0.165 (CI = +/-0.118; p = 0.008)	0.004 (CI = +/-0.006; p = 0.182)	0.487	+3.82%	
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	0.167 (CI = +/-0.123; p = 0.010)	0.004 (CI = +/-0.006; p = 0.208)	0.471	+3.76%	
Loss Cost	2009.2	0.046 (CI = +/-0.019; p = 0.000)	0.196 (CI = +/-0.107; p = 0.001)	0.005 (CI = +/-0.005; p = 0.075)	0.632	+4.75%	
Loss Cost	2010.1	0.046 (CI = +/-0.021; p = 0.000)	0.198 (CI = +/-0.113; p = 0.002)	0.005 (CI = +/-0.006; p = 0.094)	0.619	+4.68%	
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	0.191 (CI = +/-0.118; p = 0.003)	0.004 (CI = +/-0.006; p = 0.119)	0.544	+4.41%	
Loss Cost	2011.1	0.037 (CI = +/-0.024; p = 0.005)	0.209 (CI = +/-0.119; p = 0.002)	0.004 (CI = +/-0.006; p = 0.192)	0.544	+4.41%	
Loss Cost	2011.2	0.048 (CI = +/-0.023; p = 0.000)	0.236 (CI = +/-0.104; p = 0.000)	0.005 (CI = +/-0.005; p = 0.066)	0.684	+4.92%	
Loss Cost	2012.1	0.046 (CI = +/-0.026; p = 0.002)	0.242 (CI = +/-0.111; p = 0.000)	0.004 (CI = +/-0.005; p = 0.098)	0.677	+4.67%	
Loss Cost	2012.2	0.042 (CI = +/-0.029; p = 0.008)	0.234 (CI = +/-0.116; p = 0.001)	0.004 (CI = +/-0.006; p = 0.133)	0.605	+4.28%	
Loss Cost	2013.1	0.054 (CI = +/-0.030; p = 0.002)	0.208 (CI = +/-0.111; p = 0.001)	0.005 (CI = +/-0.005; p = 0.048)	0.679	+5.54%	
Loss Cost	2013.2	0.048 (CI = +/-0.034; p = 0.009)	0.197 (CI = +/-0.118; p = 0.003)	0.005 (CI = +/-0.005; p = 0.073)	0.589	+4.58%	
Loss Cost	2014.1	0.070 (CI = +/-0.026; p = 0.000)	0.156 (CI = +/-0.083; p = 0.002)	0.007 (CI = +/-0.004; p = 0.003)	0.806	+7.29%	
Loss Cost	2014.2	0.075 (CI = +/-0.031; p = 0.000)	0.162 (CI = +/-0.089; p = 0.002)	0.007 (CI = +/-0.004; p = 0.003)	0.777	+7.75%	
Loss Cost	2015.1	0.075 (CI = +/-0.039; p = 0.002)	0.161 (CI = +/-0.100; p = 0.005)	0.007 (CI = +/-0.005; p = 0.007)	0.763	+7.82%	
Loss Cost	2015.2	0.067 (CI = +/-0.046; p = 0.010)	0.152 (CI = +/-0.107; p = 0.011)	0.007 (CI = +/-0.005; p = 0.015)	0.675	+6.98%	
Loss Cost	2016.1	0.053 (CI = +/-0.058; p = 0.066)	0.169 (CI = +/-0.118; p = 0.011)	0.006 (CI = +/-0.006; p = 0.045)	0.686	+5.48%	
Loss Cost	2016.2	0.052 (CI = +/-0.077; p = 0.147)	0.168 (CI = +/-0.136; p = 0.023)	0.006 (CI = +/-0.007; p = 0.077)	0.618	+5.35%	
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.089; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.100)	0.657	+2.64%	
Severity	2004.2	0.024 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.089; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.082)	0.619	+2.46%	
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	0.174 (CI = +/-0.092; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.078)	0.611	+2.37%	
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.095; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.085)	0.584	+2.37%	
Severity	2006.1	0.027 (CI = +/-0.012; p = 0.000)	0.161 (CI = +/-0.095; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.122)	0.617	+2.69%	
Severity	2006.2	0.027 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.098; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.139)	0.599	+2.78%	
Severity	2007.1	0.028 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	-0.004 (CI = +/-0.005; p = 0.168)	0.599	+2.88%	
Severity	2007.2	0.030 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.104; p = 0.003)	-0.003 (CI = +/-0.005; p = 0.200)	0.596	+3.09%	
Severity	2008.1	0.031 (CI = +/-0.016; p = 0.001)	0.165 (CI = +/-0.108; p = 0.004)	-0.003 (CI = +/-0.006; p = 0.228)	0.591	+3.15%	
Severity	2008.2	0.039 (CI = +/-0.014; p = 0.000)	0.193 (CI = +/-0.090; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.277)	0.736	+4.00%	
Severity	2009.1	0.042 (CI = +/-0.015; p = 0.000)	0.184 (CI = +/-0.093; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.365)	0.746	+4.28%	
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	0.206 (CI = +/-0.080; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.480)	0.824	+5.04%	
Severity	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.199 (CI = +/-0.083; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.591)	0.827	+5.28%	
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.211 (CI = +/-0.082; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.729)	0.838	+5.75%	
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.204 (CI = +/-0.086; p = 0.000)	0.000 (CI = +/-0.004; p = 0.849)	0.838	+5.99%	
Severity	2011.2	0.065 (CI = +/-0.017; p = 0.000)	0.222 (CI = +/-0.078; p = 0.000)	0.000 (CI = +/-0.004; p = 0.900)	0.872	+6.77%	
Severity	2012.1	0.063 (CI = +/-0.019; p = 0.000)	0.228 (CI = +/-0.083; p = 0.000)	0.000 (CI = +/-0.004; p = 0.987)	0.865	+6.52%	
Severity	2012.2	0.059 (CI = +/-0.021; p = 0.000)	0.219 (CI = +/-0.085; p = 0.000)	0.000 (CI = +/-0.004; p = 0.858)	0.831	+6.09%	
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	0.201 (CI = +/-0.083; p = 0.000)	0.000 (CI = +/-0.004; p = 0.798)	0.862	+6.96%	
Severity	2013.2	0.064 (CI = +/-0.026; p = 0.000)	0.196 (CI = +/-0.088; p = 0.000)	0.000 (CI = +/-0.004; p = 0.888)	0.819	+6.64%	
Severity	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.168 (CI = +/-0.071; p = 0.000)	0.002 (CI = +/-0.003; p = 0.303)	0.901	+8.28%	
Severity	2014.2	0.082 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.077; p = 0.001)	0.002 (CI = +/-0.004; p = 0.298)	0.873	+8.51%	
Severity	2015.1	0.086 (CI = +/-0.033; p = 0.000)	0.164 (CI = +/-0.085; p = 0.002)	0.002 (CI = +/-0.004; p = 0.267)	0.867	+8.67%	
Severity	2015.2	0.079 (CI = +/-0.039; p = 0.002)	0.156 (CI = +/-0.091; p = 0.004)	0.002 (CI = +/-0.004; p = 0.384)	0.803	+8.20%	
Severity	2016.1	0.068 (CI = +/-0.050; p = 0.015)	0.170 (CI = +/-0.101; p = 0.005)	0.001 (CI = +/-0.005; p = 0.653)	0.791	+7.01%	
Severity	2016.2	0.050 (CI = +/-0.056; p = 0.075)	0.155 (CI = +/-0.100; p = 0.009)	0.000 (CI = +/-0.005; p = 0.960)	0.693	+5.08%	
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.254)	-0.024 (CI = +/-0.068; p = 0.479)	0.007 (CI = +/-0.004; p = 0.000)	0.281	+0.44%	
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.146)	-0.017 (CI = +/-0.068; p = 0.614)	0.007 (CI = +/-0.004; p = 0.000)	0.295	+0.58%	
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.150)	-0.019 (CI = +/-0.071; p = 0.592)	0.008 (CI = +/-0.004; p = 0.000)	0.295	+0.62%	
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.265)	-0.024 (CI = +/-0.072; p = 0.503)	0.007 (CI = +/-0.004; p = 0.001)	0.296	+0.50%	
Frequency	2006.1	0.005 (CI = +/-0.010; p = 0.336)	-0.022 (CI = +/-0.075; p = 0.547)	0.007 (CI = +/-0.004; p = 0.001)	0.291	+0.46%	
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.709)	-0.034 (CI = +/-0.073; p = 0.348)	0.007 (CI = +/-0.004; p = 0.001)	0.331	+0.18%	
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.847)	-0.030 (CI = +/-0.075; p = 0.413)	0.007 (CI = +/-0.004; p = 0.002)	0.331	+0.10%	
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.734)	-0.041 (CI = +/-0.074; p = 0.267)	0.007 (CI = +/-0.004; p = 0.002)	0.377	-0.18%	
Frequency	2008.1	-0.003 (CI = +/-0.012; p = 0.539)	-0.034 (CI = +/-0.076; p = 0.361)	0.006 (CI = +/-0.004; p = 0.003)	0.388	-0.35%	
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.778)	-0.028 (CI = +/-0.078; p = 0.461)	0.006 (CI = +/-0.004; p = 0.003)	0.372	-0.17%	
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.435)	-0.017 (CI = +/-0.078; p = 0.659)	0.006 (CI = +/-0.004; p = 0.005)	0.410	-0.50%	
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.687)	-0.010 (CI = +/-0.080; p = 0.799)	0.006 (CI = +/-0.004; p = 0.004)	0.395	-0.27%	
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.442)	-0.001 (CI = +/-0.082; p = 0.987)	0.006 (CI = +/-0.004; p = 0.008)	0.421	-0.57%	
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.069)	-0.020 (CI = +/-0.071; p = 0.562)	0.005 (CI = +/-0.003; p = 0.006)	0.576	-1.26%	
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.001)	0.004 (CI = +/-0.054; p = 0.868)	0.004 (CI = +/-0.003; p = 0.004)	0.773	-2.11%	
Frequency	2011.2	-0.017 (CI = +/-0.011; p = 0.005)	0.014 (CI = +/-0.051; p = 0.580)	0.004 (CI = +/-0.002; p = 0.002)	0.775	-1.73%	
Frequency	2012.1	-0.018 (CI = +/-0.013; p = 0.011)	0.014 (CI = +/-0.055; p = 0.595)	0.004 (CI = +/-0.003; p = 0.003)	0.760	-1.74%	
Frequency	2012.2	-0.017 (CI = +/-0.015; p = 0.024)	0.015 (CI = +/-0.059; p = 0.598)	0.004 (CI = +/-0.003; p = 0.004)	0.745	-1.71%	
Frequency	2013.1	-0.013 (CI = +/-0.016; p = 0.101)	0.006 (CI = +/-0.061; p = 0.826)	0.005 (CI = +/-0.003; p = 0.003)	0.730	-1.32%	
Frequency	2013.2	-0.016 (CI = +/-0.018; p = 0.080)	0.001 (CI = +/-0.064; p = 0.970)	0.005 (CI = +/-0.003; p = 0.005)	0.737	-1.61%	
Frequency	2014.1	-0.009 (CI = +/-0.020; p = 0.337)	-0.012 (CI = +/-0.063; p = 0.681)	0.005 (CI = +/-0.003; p = 0.002)	0.744	-0.91%	
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.522)	-0.009 (CI = +/-0.068; p = 0.773)	0.005 (CI = +/-0.003; p = 0.004)	0.727	-0.70%	
Frequency	2015.1	-0.011 (CI = +/-0.029; p = 0.433)	-0.003 (CI = +/-0.076; p = 0.920)	0.005 (CI = +/-0.004; p = 0.010)	0.725	-1.06%	
Frequency	2015.2	-0.011 (CI = +/-0.036; p = 0.492)	-0.004 (CI = +/-0.084; p = 0.909)	0.005 (CI = +/-0.004; p = 0.019)	0.706	-1.13%	
Frequency	2016.1	-0.014 (CI = +/-0.049; p = 0.504)	0.000 (CI = +/-0.098; p = 0.992)	0.005 (CI = +/-0.005; p = 0.046)	0.688	-1.44%	
Frequency	2016.2	0.003 (CI = +/-0.056; p = 0.914)	0.014 (CI = +/-0.099; p = 0.744)	0.006 (CI = +/-0.005; p = 0.028)	0.699	+0.26%	

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.017 (CI = +/-0.012; p = 0.007)	0.177	+1.70%
Loss Cost	2004.2	0.018 (CI = +/-0.013; p = 0.006)	0.188	+1.82%
Loss Cost	2005.1	0.020 (CI = +/-0.013; p = 0.004)	0.209	+2.00%
Loss Cost	2005.2	0.020 (CI = +/-0.014; p = 0.007)	0.194	+2.02%
Loss Cost	2006.1	0.023 (CI = +/-0.014; p = 0.002)	0.251	+2.36%
Loss Cost	2006.2	0.023 (CI = +/-0.015; p = 0.004)	0.233	+2.38%
Loss Cost	2007.1	0.027 (CI = +/-0.016; p = 0.002)	0.277	+2.71%
Loss Cost	2007.2	0.028 (CI = +/-0.017; p = 0.002)	0.281	+2.86%
Loss Cost	2008.1	0.031 (CI = +/-0.018; p = 0.001)	0.316	+3.19%
Loss Cost	2008.2	0.038 (CI = +/-0.017; p = 0.000)	0.448	+3.92%
Loss Cost	2009.1	0.042 (CI = +/-0.018; p = 0.000)	0.476	+4.28%
Loss Cost	2009.2	0.048 (CI = +/-0.018; p = 0.000)	0.565	+4.94%
Loss Cost	2010.1	0.053 (CI = +/-0.019; p = 0.000)	0.605	+5.44%
Loss Cost	2010.2	0.051 (CI = +/-0.020; p = 0.000)	0.558	+5.28%
Loss Cost	2011.1	0.052 (CI = +/-0.023; p = 0.000)	0.530	+5.37%
Loss Cost	2011.2	0.058 (CI = +/-0.024; p = 0.000)	0.575	+6.01%
Loss Cost	2012.1	0.063 (CI = +/-0.026; p = 0.000)	0.588	+6.49%
Loss Cost	2012.2	0.059 (CI = +/-0.028; p = 0.000)	0.522	+6.12%
Loss Cost	2013.1	0.071 (CI = +/-0.028; p = 0.000)	0.639	+7.36%
Loss Cost	2013.2	0.065 (CI = +/-0.031; p = 0.000)	0.566	+6.75%
Loss Cost	2014.1	0.081 (CI = +/-0.027; p = 0.000)	0.746	+8.49%
Loss Cost	2014.2	0.081 (CI = +/-0.032; p = 0.000)	0.697	+8.38%
Loss Cost	2015.1	0.085 (CI = +/-0.037; p = 0.000)	0.675	+8.86%
Loss Cost	2015.2	0.075 (CI = +/-0.041; p = 0.002)	0.583	+7.82%
Loss Cost	2016.1	0.078 (CI = +/-0.050; p = 0.007)	0.526	+8.07%
Loss Cost	2016.2	0.065 (CI = +/-0.059; p = 0.036)	0.371	+6.68%
Severity	2004.1	0.026 (CI = +/-0.013; p = 0.000)	0.313	+2.60%
Severity	2004.2	0.026 (CI = +/-0.014; p = 0.001)	0.292	+2.59%
Severity	2005.1	0.027 (CI = +/-0.014; p = 0.001)	0.301	+2.75%
Severity	2005.2	0.028 (CI = +/-0.015; p = 0.001)	0.299	+2.86%
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.000)	0.359	+3.26%
Severity	2006.2	0.034 (CI = +/-0.016; p = 0.000)	0.374	+3.49%
Severity	2007.1	0.038 (CI = +/-0.017; p = 0.000)	0.424	+3.91%
Severity	2007.2	0.042 (CI = +/-0.018; p = 0.000)	0.455	+4.26%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	0.511	+4.76%
Severity	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.580	+5.36%
Severity	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.646	+6.00%
Severity	2009.2	0.063 (CI = +/-0.019; p = 0.000)	0.678	+6.51%
Severity	2010.1	0.070 (CI = +/-0.018; p = 0.000)	0.739	+7.24%
Severity	2010.2	0.074 (CI = +/-0.019; p = 0.000)	0.748	+7.67%
Severity	2011.1	0.081 (CI = +/-0.019; p = 0.000)	0.797	+8.46%
Severity	2011.2	0.085 (CI = +/-0.020; p = 0.000)	0.799	+8.89%
Severity	2012.1	0.090 (CI = +/-0.022; p = 0.000)	0.807	+9.45%
Severity	2012.2	0.088 (CI = +/-0.024; p = 0.000)	0.773	+9.17%
Severity	2013.1	0.098 (CI = +/-0.024; p = 0.000)	0.829	+10.28%
Severity	2013.2	0.096 (CI = +/-0.027; p = 0.000)	0.795	+10.06%
Severity	2014.1	0.110 (CI = +/-0.023; p = 0.000)	0.879	+11.62%
Severity	2014.2	0.110 (CI = +/-0.027; p = 0.000)	0.855	+11.65%
Severity	2015.1	0.120 (CI = +/-0.029; p = 0.000)	0.875	+12.75%
Severity	2015.2	0.115 (CI = +/-0.033; p = 0.000)	0.840	+12.18%
Severity	2016.1	0.123 (CI = +/-0.039; p = 0.000)	0.837	+13.14%
Severity	2016.2	0.109 (CI = +/-0.042; p = 0.000)	0.795	+11.51%
Frequency	2004.1	-0.009 (CI = +/-0.007; p = 0.012)	0.153	-0.88%
Frequency	2004.2	-0.008 (CI = +/-0.007; p = 0.034)	0.106	-0.75%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.052)	0.088	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.038)	0.107	-0.82%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.038)	0.110	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.014)	0.168	-1.08%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.014)	0.175	-1.15%
Frequency	2007.2	-0.013 (CI = +/-0.009; p = 0.007)	0.220	-1.34%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.249	-1.49%
Frequency	2008.2	-0.014 (CI = +/-0.011; p = 0.014)	0.195	-1.37%
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.006)	0.257	-1.62%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.017)	0.197	-1.47%
Frequency	2010.1	-0.017 (CI = +/-0.013; p = 0.012)	0.233	-1.68%
Frequency	2010.2	-0.023 (CI = +/-0.012; p = 0.001)	0.408	-2.23%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.637	-2.85%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.579	-2.65%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.549	-2.70%
Frequency	2012.2	-0.028 (CI = +/-0.014; p = 0.000)	0.524	-2.79%
Frequency	2013.1	-0.027 (CI = +/-0.015; p = 0.002)	0.453	-2.65%
Frequency	2013.2	-0.031 (CI = +/-0.017; p = 0.001)	0.496	-3.01%
Frequency	2014.1	-0.028 (CI = +/-0.019; p = 0.006)	0.410	-2.80%
Frequency	2014.2	-0.030 (CI = +/-0.022; p = 0.012)	0.376	-2.92%
Frequency	2015.1	-0.035 (CI = +/-0.024; p = 0.009)	0.430	-3.45%
Frequency	2015.2	-0.040 (CI = +/-0.028; p = 0.011)	0.440	-3.88%
Frequency	2016.1	-0.046 (CI = +/-0.033; p = 0.012)	0.466	-4.48%
Frequency	2016.2	-0.044 (CI = +/-0.041; p = 0.039)	0.361	-4.33%

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	0.017 (CI = +/-0.011; p = 0.004)	0.128 (CI = +/-0.113; p = 0.027)	0.273	+1.70%
Loss Cost	2004.2	0.019 (CI = +/-0.012; p = 0.002)	0.140 (CI = +/-0.114; p = 0.018)	0.301	+1.90%
Loss Cost	2005.1	0.020 (CI = +/-0.012; p = 0.003)	0.134 (CI = +/-0.117; p = 0.027)	0.308	+2.00%
Loss Cost	2005.2	0.021 (CI = +/-0.013; p = 0.003)	0.139 (CI = +/-0.121; p = 0.026)	0.300	+2.10%
Loss Cost	2006.1	0.023 (CI = +/-0.014; p = 0.002)	0.126 (CI = +/-0.121; p = 0.043)	0.331	+2.36%
Loss Cost	2006.2	0.024 (CI = +/-0.015; p = 0.002)	0.131 (CI = +/-0.126; p = 0.041)	0.320	+2.47%
Loss Cost	2007.1	0.027 (CI = +/-0.015; p = 0.001)	0.120 (CI = +/-0.128; p = 0.064)	0.344	+2.71%
Loss Cost	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.132 (CI = +/-0.130; p = 0.047)	0.363	+2.97%
Loss Cost	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.122 (CI = +/-0.134; p = 0.071)	0.380	+3.19%
Loss Cost	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.113; p = 0.007)	0.581	+4.07%
Loss Cost	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.152 (CI = +/-0.116; p = 0.013)	0.589	+4.28%
Loss Cost	2009.2	0.050 (CI = +/-0.014; p = 0.000)	0.187 (CI = +/-0.096; p = 0.001)	0.743	+5.15%
Loss Cost	2010.1	0.053 (CI = +/-0.015; p = 0.000)	0.176 (CI = +/-0.098; p = 0.001)	0.757	+5.44%
Loss Cost	2010.2	0.054 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.103; p = 0.002)	0.726	+5.51%
Loss Cost	2011.1	0.052 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.108; p = 0.002)	0.710	+5.37%
Loss Cost	2011.2	0.062 (CI = +/-0.015; p = 0.000)	0.216 (CI = +/-0.089; p = 0.000)	0.823	+6.35%
Loss Cost	2012.1	0.063 (CI = +/-0.017; p = 0.000)	0.211 (CI = +/-0.094; p = 0.000)	0.820	+6.49%
Loss Cost	2012.2	0.063 (CI = +/-0.019; p = 0.000)	0.213 (CI = +/-0.100; p = 0.000)	0.785	+6.55%
Loss Cost	2013.1	0.071 (CI = +/-0.019; p = 0.000)	0.191 (CI = +/-0.092; p = 0.001)	0.841	+7.36%
Loss Cost	2013.2	0.070 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.099; p = 0.001)	0.796	+7.22%
Loss Cost	2014.1	0.081 (CI = +/-0.017; p = 0.000)	0.158 (CI = +/-0.073; p = 0.000)	0.904	+8.49%
Loss Cost	2014.2	0.086 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.076; p = 0.000)	0.896	+8.95%
Loss Cost	2015.1	0.085 (CI = +/-0.022; p = 0.000)	0.171 (CI = +/-0.083; p = 0.001)	0.885	+8.86%
Loss Cost	2015.2	0.082 (CI = +/-0.027; p = 0.000)	0.165 (CI = +/-0.092; p = 0.003)	0.836	+8.57%
Loss Cost	2016.1	0.078 (CI = +/-0.031; p = 0.000)	0.174 (CI = +/-0.100; p = 0.004)	0.823	+8.07%
Loss Cost	2016.2	0.075 (CI = +/-0.040; p = 0.003)	0.169 (CI = +/-0.115; p = 0.011)	0.735	+7.78%
Severity	2004.1	0.026 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.123; p = 0.036)	0.384	+2.60%
Severity	2004.2	0.026 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.127; p = 0.037)	0.367	+2.67%
Severity	2005.1	0.027 (CI = +/-0.014; p = 0.000)	0.132 (CI = +/-0.131; p = 0.048)	0.367	+2.75%
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.133; p = 0.037)	0.377	+2.95%
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.133; p = 0.062)	0.415	+3.26%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.134; p = 0.037)	0.449	+3.59%
Severity	2007.1	0.038 (CI = +/-0.016; p = 0.000)	0.128 (CI = +/-0.135; p = 0.061)	0.479	+3.91%
Severity	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.132; p = 0.028)	0.535	+4.38%
Severity	2008.1	0.046 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.132; p = 0.047)	0.569	+4.76%
Severity	2008.2	0.054 (CI = +/-0.016; p = 0.000)	0.166 (CI = +/-0.119; p = 0.008)	0.678	+5.52%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.116; p = 0.015)	0.718	+6.00%
Severity	2009.2	0.065 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.106; p = 0.003)	0.783	+6.70%
Severity	2010.1	0.070 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.102; p = 0.005)	0.818	+7.24%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.180 (CI = +/-0.093; p = 0.001)	0.857	+7.91%
Severity	2011.1	0.081 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.088; p = 0.001)	0.883	+8.46%
Severity	2011.2	0.088 (CI = +/-0.013; p = 0.000)	0.186 (CI = +/-0.077; p = 0.000)	0.915	+9.20%
Severity	2012.1	0.090 (CI = +/-0.015; p = 0.000)	0.178 (CI = +/-0.080; p = 0.000)	0.914	+9.45%
Severity	2012.2	0.091 (CI = +/-0.016; p = 0.000)	0.181 (CI = +/-0.085; p = 0.000)	0.897	+9.54%
Severity	2013.1	0.098 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.077; p = 0.000)	0.925	+10.28%
Severity	2013.2	0.100 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.082; p = 0.001)	0.911	+10.50%
Severity	2014.1	0.110 (CI = +/-0.013; p = 0.000)	0.142 (CI = +/-0.058; p = 0.000)	0.961	+11.62%
Severity	2014.2	0.115 (CI = +/-0.014; p = 0.000)	0.154 (CI = +/-0.056; p = 0.000)	0.963	+12.18%
Severity	2015.1	0.120 (CI = +/-0.014; p = 0.000)	0.143 (CI = +/-0.053; p = 0.000)	0.970	+12.75%
Severity	2015.2	0.121 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.060; p = 0.000)	0.959	+12.86%
Severity	2016.1	0.123 (CI = +/-0.021; p = 0.000)	0.141 (CI = +/-0.065; p = 0.001)	0.955	+13.14%
Severity	2016.2	0.117 (CI = +/-0.024; p = 0.000)	0.129 (CI = +/-0.069; p = 0.003)	0.938	+12.39%
Frequency	2004.1	-0.009 (CI = +/-0.007; p = 0.013)	-0.004 (CI = +/-0.069; p = 0.909)	0.127	-0.88%
Frequency	2004.2	-0.008 (CI = +/-0.007; p = 0.037)	0.004 (CI = +/-0.069; p = 0.917)	0.078	-0.75%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.056)	0.002 (CI = +/-0.072; p = 0.949)	0.057	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.041)	-0.003 (CI = +/-0.073; p = 0.930)	0.076	-0.83%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.042)	-0.001 (CI = +/-0.076; p = 0.989)	0.079	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.015)	-0.012 (CI = +/-0.075; p = 0.755)	0.141	-1.09%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.016)	-0.008 (CI = +/-0.077; p = 0.829)	0.145	-1.15%
Frequency	2007.2	-0.014 (CI = +/-0.010; p = 0.007)	-0.018 (CI = +/-0.078; p = 0.639)	0.196	-1.35%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.006)	-0.012 (CI = +/-0.079; p = 0.767)	0.221	-1.49%
Frequency	2008.2	-0.014 (CI = +/-0.011; p = 0.016)	-0.006 (CI = +/-0.082; p = 0.883)	0.161	-1.37%
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.007)	0.005 (CI = +/-0.083; p = 0.906)	0.224	-1.62%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.021)	0.012 (CI = +/-0.085; p = 0.778)	0.162	-1.46%
Frequency	2010.1	-0.017 (CI = +/-0.013; p = 0.013)	0.020 (CI = +/-0.086; p = 0.629)	0.204	-1.68%
Frequency	2010.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.001 (CI = +/-0.078; p = 0.980)	0.377	-2.23%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.062; p = 0.479)	0.628	-2.85%
Frequency	2011.2	-0.026 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.063; p = 0.327)	0.579	-2.61%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.066; p = 0.304)	0.552	-2.70%
Frequency	2012.2	-0.028 (CI = +/-0.014; p = 0.001)	0.032 (CI = +/-0.071; p = 0.348)	0.522	-2.73%
Frequency	2013.1	-0.027 (CI = +/-0.015; p = 0.002)	0.030 (CI = +/-0.076; p = 0.411)	0.443	-2.65%
Frequency	2013.2	-0.030 (CI = +/-0.017; p = 0.002)	0.021 (CI = +/-0.079; p = 0.579)	0.471	-2.96%
Frequency	2014.1	-0.028 (CI = +/-0.020; p = 0.008)	0.017 (CI = +/-0.085; p = 0.675)	0.370	-2.80%
Frequency	2014.2	-0.029 (CI = +/-0.023; p = 0.017)	0.015 (CI = +/-0.093; p = 0.735)	0.326	-2.88%
Frequency	2015.1	-0.035 (CI = +/-0.025; p = 0.012)	0.027 (CI = +/-0.095; p = 0.536)	0.398	-3.45%
Frequency	2015.2	-0.039 (CI = +/-0.030; p = 0.018)	0.020 (CI = +/-0.105; p = 0.684)	0.389	-3.80%
Frequency	2016.1	-0.046 (CI = +/-0.035; p = 0.016)	0.033 (CI = +/-0.111; p = 0.518)	0.432	-4.48%
Frequency	2016.2	-0.042 (CI = +/-0.044; p = 0.061)	0.040 (CI = +/-0.128; p = 0.485)	0.322	-4.10%

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.012 (CI = +/-0.013; p = 0.077)	-0.005 (CI = +/-0.006; p = 0.129)	0.211	+1.20%
Loss Cost	2004.2	0.013 (CI = +/-0.014; p = 0.069)	-0.005 (CI = +/-0.007; p = 0.150)	0.217	+1.31%
Loss Cost	2005.1	0.015 (CI = +/-0.015; p = 0.052)	-0.005 (CI = +/-0.007; p = 0.180)	0.231	+1.49%
Loss Cost	2005.2	0.015 (CI = +/-0.016; p = 0.072)	-0.005 (CI = +/-0.007; p = 0.187)	0.216	+1.47%
Loss Cost	2006.1	0.018 (CI = +/-0.017; p = 0.032)	-0.004 (CI = +/-0.007; p = 0.240)	0.262	+1.85%
Loss Cost	2006.2	0.018 (CI = +/-0.018; p = 0.047)	-0.004 (CI = +/-0.007; p = 0.249)	0.243	+1.83%
Loss Cost	2007.1	0.022 (CI = +/-0.019; p = 0.025)	-0.004 (CI = +/-0.007; p = 0.312)	0.279	+2.20%
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.027)	-0.003 (CI = +/-0.007; p = 0.352)	0.278	+2.35%
Loss Cost	2008.1	0.027 (CI = +/-0.022; p = 0.017)	-0.003 (CI = +/-0.007; p = 0.428)	0.306	+2.72%
Loss Cost	2008.2	0.035 (CI = +/-0.021; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.594)	0.431	+3.61%
Loss Cost	2009.1	0.040 (CI = +/-0.022; p = 0.001)	-0.001 (CI = +/-0.007; p = 0.706)	0.456	+4.04%
Loss Cost	2009.2	0.048 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.006; p = 0.925)	0.545	+4.88%
Loss Cost	2010.1	0.054 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.006; p = 0.896)	0.585	+5.53%
Loss Cost	2010.2	0.052 (CI = +/-0.026; p = 0.001)	0.000 (CI = +/-0.007; p = 0.952)	0.535	+5.32%
Loss Cost	2011.1	0.053 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.007; p = 0.921)	0.505	+5.46%
Loss Cost	2011.2	0.062 (CI = +/-0.031; p = 0.001)	0.001 (CI = +/-0.007; p = 0.721)	0.554	+6.36%
Loss Cost	2012.1	0.069 (CI = +/-0.034; p = 0.001)	0.002 (CI = +/-0.007; p = 0.583)	0.570	+7.10%
Loss Cost	2012.2	0.064 (CI = +/-0.039; p = 0.003)	0.001 (CI = +/-0.007; p = 0.676)	0.496	+6.66%
Loss Cost	2013.1	0.082 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.007; p = 0.342)	0.638	+8.59%
Loss Cost	2013.2	0.076 (CI = +/-0.043; p = 0.002)	0.002 (CI = +/-0.007; p = 0.454)	0.553	+7.87%
Loss Cost	2014.1	0.103 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.005; p = 0.072)	0.792	+10.87%
Loss Cost	2014.2	0.106 (CI = +/-0.041; p = 0.000)	0.005 (CI = +/-0.005; p = 0.081)	0.752	+11.21%
Loss Cost	2015.1	0.120 (CI = +/-0.047; p = 0.000)	0.006 (CI = +/-0.006; p = 0.047)	0.764	+12.73%
Loss Cost	2015.2	0.112 (CI = +/-0.057; p = 0.002)	0.005 (CI = +/-0.006; p = 0.089)	0.670	+11.83%
Loss Cost	2016.1	0.127 (CI = +/-0.070; p = 0.003)	0.006 (CI = +/-0.007; p = 0.070)	0.655	+13.55%
Loss Cost	2016.2	0.118 (CI = +/-0.092; p = 0.020)	0.006 (CI = +/-0.008; p = 0.135)	0.489	+12.49%
Severity	2004.1	0.015 (CI = +/-0.013; p = 0.020)	-0.010 (CI = +/-0.006; p = 0.002)	0.476	+1.56%
Severity	2004.2	0.015 (CI = +/-0.014; p = 0.036)	-0.010 (CI = +/-0.006; p = 0.002)	0.462	+1.48%
Severity	2005.1	0.016 (CI = +/-0.015; p = 0.035)	-0.010 (CI = +/-0.007; p = 0.003)	0.463	+1.58%
Severity	2005.2	0.016 (CI = +/-0.016; p = 0.042)	-0.010 (CI = +/-0.007; p = 0.004)	0.457	+1.64%
Severity	2006.1	0.020 (CI = +/-0.016; p = 0.016)	-0.010 (CI = +/-0.007; p = 0.006)	0.497	+2.03%
Severity	2006.2	0.022 (CI = +/-0.017; p = 0.014)	-0.009 (CI = +/-0.007; p = 0.008)	0.502	+2.21%
Severity	2007.1	0.026 (CI = +/-0.018; p = 0.006)	-0.009 (CI = +/-0.007; p = 0.011)	0.535	+2.61%
Severity	2007.2	0.029 (CI = +/-0.019; p = 0.004)	-0.008 (CI = +/-0.007; p = 0.017)	0.552	+2.94%
Severity	2008.1	0.034 (CI = +/-0.020; p = 0.002)	-0.008 (CI = +/-0.007; p = 0.024)	0.590	+3.45%
Severity	2008.2	0.040 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.006; p = 0.034)	0.641	+4.09%
Severity	2009.1	0.047 (CI = +/-0.020; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.050)	0.690	+4.79%
Severity	2009.2	0.052 (CI = +/-0.022; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.073)	0.711	+5.32%
Severity	2010.1	0.060 (CI = +/-0.022; p = 0.000)	-0.005 (CI = +/-0.006; p = 0.108)	0.760	+6.15%
Severity	2010.2	0.064 (CI = +/-0.023; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.151)	0.763	+6.60%
Severity	2011.1	0.073 (CI = +/-0.024; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.230)	0.803	+7.54%
Severity	2011.2	0.077 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.306)	0.800	+8.01%
Severity	2012.1	0.083 (CI = +/-0.029; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.418)	0.804	+8.68%
Severity	2012.2	0.078 (CI = +/-0.032; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.354)	0.772	+8.16%
Severity	2013.1	0.092 (CI = +/-0.032; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.566)	0.821	+9.64%
Severity	2013.2	0.088 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.510)	0.787	+9.19%
Severity	2014.1	0.108 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.005; p = 0.901)	0.869	+11.46%
Severity	2014.2	0.109 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.005; p = 0.913)	0.842	+11.48%
Severity	2015.1	0.125 (CI = +/-0.045; p = 0.000)	0.001 (CI = +/-0.005; p = 0.735)	0.864	+13.33%
Severity	2015.2	0.117 (CI = +/-0.055; p = 0.001)	0.000 (CI = +/-0.006; p = 0.899)	0.822	+12.44%
Severity	2016.1	0.134 (CI = +/-0.066; p = 0.001)	0.001 (CI = +/-0.006; p = 0.637)	0.822	+14.37%
Severity	2016.2	0.108 (CI = +/-0.077; p = 0.013)	0.000 (CI = +/-0.007; p = 0.983)	0.765	+11.45%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.295)	0.005 (CI = +/-0.003; p = 0.002)	0.351	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.627)	0.006 (CI = +/-0.003; p = 0.001)	0.352	-0.16%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.800)	0.006 (CI = +/-0.003; p = 0.001)	0.346	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.672)	0.006 (CI = +/-0.003; p = 0.001)	0.352	-0.16%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.668)	0.006 (CI = +/-0.003; p = 0.002)	0.350	-0.17%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.379)	0.005 (CI = +/-0.003; p = 0.003)	0.384	-0.37%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.370)	0.005 (CI = +/-0.003; p = 0.004)	0.383	-0.41%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.233)	0.005 (CI = +/-0.003; p = 0.006)	0.406	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.176)	0.005 (CI = +/-0.004; p = 0.008)	0.418	-0.71%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.391)	0.005 (CI = +/-0.004; p = 0.005)	0.404	-0.47%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.218)	0.005 (CI = +/-0.004; p = 0.009)	0.437	-0.71%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.489)	0.005 (CI = +/-0.003; p = 0.005)	0.426	-0.42%
Frequency	2010.1	-0.006 (CI = +/-0.013; p = 0.375)	0.005 (CI = +/-0.004; p = 0.008)	0.437	-0.59%
Frequency	2010.2	-0.012 (CI = +/-0.013; p = 0.062)	0.004 (CI = +/-0.003; p = 0.010)	0.566	-1.20%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	0.004 (CI = +/-0.002; p = 0.007)	0.748	-1.93%
Frequency	2011.2	-0.015 (CI = +/-0.011; p = 0.007)	0.004 (CI = +/-0.002; p = 0.002)	0.748	-1.53%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.021)	0.004 (CI = +/-0.002; p = 0.003)	0.731	-1.45%
Frequency	2012.2	-0.014 (CI = +/-0.014; p = 0.048)	0.004 (CI = +/-0.003; p = 0.004)	0.713	-1.39%
Frequency	2013.1	-0.010 (CI = +/-0.015; p = 0.188)	0.005 (CI = +/-0.003; p = 0.002)	0.709	-0.95%
Frequency	2013.2	-0.012 (CI = +/-0.017; p = 0.145)	0.004 (CI = +/-0.003; p = 0.004)	0.716	-1.21%
Frequency	2014.1	-0.005 (CI = +/-0.018; p = 0.530)	0.005 (CI = +/-0.003; p = 0.002)	0.732	-0.53%
Frequency	2014.2	-0.002 (CI = +/-0.021; p = 0.802)	0.005 (CI = +/-0.003; p = 0.002)	0.722	-0.24%
Frequency	2015.1	-0.005 (CI = +/-0.025; p = 0.649)	0.005 (CI = +/-0.003; p = 0.005)	0.723	-0.53%
Frequency	2015.2	-0.005 (CI = +/-0.032; p = 0.705)	0.005 (CI = +/-0.003; p = 0.011)	0.710	-0.55%
Frequency	2016.1	-0.007 (CI = +/-0.041; p = 0.693)	0.005 (CI = +/-0.004; p = 0.023)	0.697	-0.72%
Frequency	2016.2	0.009 (CI = +/-0.048; p = 0.659)	0.006 (CI = +/-0.004; p = 0.013)	0.714	+0.93%

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
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.089)	0.132 (CI = +/-0.116; p = 0.027)	0.184	+1.09%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.059)	0.142 (CI = +/-0.118; p = 0.020)	0.209	+1.28%
Loss Cost	2005.1	0.014 (CI = +/-0.014; p = 0.060)	0.138 (CI = +/-0.122; p = 0.029)	0.211	+1.36%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.064)	0.141 (CI = +/-0.127; p = 0.030)	0.199	+1.43%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.039)	0.128 (CI = +/-0.129; p = 0.051)	0.218	+1.71%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.044)	0.132 (CI = +/-0.134; p = 0.054)	0.203	+1.79%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.033)	0.121 (CI = +/-0.138; p = 0.084)	0.219	+2.04%
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.026)	0.131 (CI = +/-0.142; p = 0.069)	0.236	+2.30%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.023)	0.121 (CI = +/-0.147; p = 0.102)	0.247	+2.53%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	0.159 (CI = +/-0.126; p = 0.016)	0.471	+3.54%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	0.150 (CI = +/-0.132; p = 0.027)	0.478	+3.78%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.185 (CI = +/-0.110; p = 0.002)	0.665	+4.81%
Loss Cost	2010.1	0.050 (CI = +/-0.020; p = 0.000)	0.173 (CI = +/-0.114; p = 0.005)	0.681	+5.17%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	0.174 (CI = +/-0.121; p = 0.007)	0.636	+5.23%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	0.181 (CI = +/-0.128; p = 0.009)	0.618	+5.00%
Loss Cost	2011.2	0.061 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.108; p = 0.001)	0.763	+6.24%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.116; p = 0.002)	0.759	+6.44%
Loss Cost	2012.2	0.063 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.125; p = 0.003)	0.709	+6.50%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.179 (CI = +/-0.116; p = 0.006)	0.789	+7.82%
Loss Cost	2013.2	0.074 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.126; p = 0.011)	0.724	+7.66%
Loss Cost	2014.1	0.096 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.078; p = 0.005)	0.914	+10.04%
Loss Cost	2014.2	0.104 (CI = +/-0.024; p = 0.000)	0.143 (CI = +/-0.075; p = 0.002)	0.922	+10.92%
Loss Cost	2015.1	0.109 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.084; p = 0.007)	0.920	+11.46%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.098; p = 0.016)	0.878	+11.37%
Loss Cost	2016.1	0.110 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.122; p = 0.040)	0.857	+11.59%
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.016)	0.131 (CI = +/-0.155; p = 0.079)	0.765	+11.68%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.019)	0.161 (CI = +/-0.109; p = 0.005)	0.315	+1.44%
Severity	2004.2	0.014 (CI = +/-0.013; p = 0.025)	0.162 (CI = +/-0.112; p = 0.006)	0.291	+1.46%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.036)	0.162 (CI = +/-0.117; p = 0.008)	0.288	+1.46%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.029)	0.170 (CI = +/-0.120; p = 0.007)	0.296	+1.62%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.017)	0.157 (CI = +/-0.122; p = 0.014)	0.316	+1.88%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	0.170 (CI = +/-0.123; p = 0.009)	0.355	+2.19%
Severity	2007.1	0.024 (CI = +/-0.017; p = 0.007)	0.159 (CI = +/-0.126; p = 0.015)	0.373	+2.45%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	0.178 (CI = +/-0.123; p = 0.007)	0.444	+2.92%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	0.165 (CI = +/-0.126; p = 0.013)	0.468	+3.25%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.111; p = 0.002)	0.621	+4.06%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.657	+4.52%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.204 (CI = +/-0.099; p = 0.000)	0.750	+5.29%
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	0.186 (CI = +/-0.098; p = 0.001)	0.784	+5.82%
Severity	2010.2	0.064 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.088; p = 0.000)	0.839	+6.57%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.192 (CI = +/-0.086; p = 0.000)	0.863	+7.12%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.97%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.211 (CI = +/-0.078; p = 0.000)	0.907	+8.10%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	0.211 (CI = +/-0.084; p = 0.000)	0.882	+8.11%
Severity	2013.1	0.086 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.080; p = 0.000)	0.910	+8.95%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.887	+9.14%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.063; p = 0.000)	0.951	+10.64%
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.059; p = 0.000)	0.958	+11.44%
Severity	2015.1	0.115 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.060; p = 0.000)	0.964	+12.16%
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.070; p = 0.001)	0.949	+12.41%
Severity	2016.1	0.119 (CI = +/-0.038; p = 0.000)	0.168 (CI = +/-0.086; p = 0.004)	0.941	+12.60%
Severity	2016.2	0.108 (CI = +/-0.047; p = 0.003)	0.156 (CI = +/-0.096; p = 0.011)	0.907	+11.43%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.303)	-0.028 (CI = +/-0.063; p = 0.364)	0.002	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.600)	-0.020 (CI = +/-0.062; p = 0.523)	-0.045	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.801)	-0.024 (CI = +/-0.064; p = 0.443)	-0.047	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.640)	-0.028 (CI = +/-0.065; p = 0.379)	-0.036	-0.18%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.676)	-0.029 (CI = +/-0.068; p = 0.392)	-0.039	-0.17%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.351)	-0.039 (CI = +/-0.067; p = 0.243)	0.013	-0.39%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.383)	-0.038 (CI = +/-0.070; p = 0.266)	0.009	-0.40%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.207)	-0.047 (CI = +/-0.070; p = 0.176)	0.064	-0.61%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.185)	-0.044 (CI = +/-0.073; p = 0.228)	0.068	-0.69%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.362)	-0.036 (CI = +/-0.074; p = 0.323)	-0.005	-0.50%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.226)	-0.028 (CI = +/-0.076; p = 0.455)	0.015	-0.72%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.458)	-0.019 (CI = +/-0.077; p = 0.618)	-0.062	-0.46%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.370)	-0.013 (CI = +/-0.081; p = 0.734)	-0.054	-0.61%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.050)	-0.034 (CI = +/-0.069; p = 0.317)	0.165	-1.25%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.675)	0.498	-1.98%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.990)	0.397	-1.61%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.938)	0.316	-1.53%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.026)	-0.001 (CI = +/-0.056; p = 0.973)	0.240	-1.49%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.121)	-0.012 (CI = +/-0.055; p = 0.628)	0.093	-1.03%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.072)	-0.020 (CI = +/-0.057; p = 0.462)	0.180	-1.36%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.374)	-0.037 (CI = +/-0.046; p = 0.099)	0.205	-0.55%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.524)	-0.036 (CI = +/-0.051; p = 0.147)	0.093	-0.46%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.496)	-0.033 (CI = +/-0.059; p = 0.231)	0.067	-0.62%
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.410)	-0.037 (CI = +/-0.067; p = 0.221)	0.075	-0.93%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.553)	-0.038 (CI = +/-0.083; p = 0.294)	0.028	-0.89%
Frequency	2016.2	0.002 (CI = +/-0.044; p = 0.895)	-0.025 (CI = +/-0.089; p = 0.482)	-0.299	+0.22%

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Implied Trend			
		Time	Seasonality	Mobility	Adjusted R ² Rate
Loss Cost	2004.1	0.011 (CI = +/-0.012; p = 0.078)	0.142 (CI = +/-0.109; p = 0.012)	-0.006 (CI = +/-0.006; p = 0.051)	0.338 +1.10%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.049)	0.151 (CI = +/-0.110; p = 0.009)	-0.006 (CI = +/-0.006; p = 0.062)	0.358 +1.29%
Loss Cost	2005.1	0.014 (CI = +/-0.014; p = 0.051)	0.147 (CI = +/-0.114; p = 0.013)	-0.006 (CI = +/-0.006; p = 0.076)	0.359 +1.37%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.053)	0.151 (CI = +/-0.118; p = 0.014)	-0.005 (CI = +/-0.006; p = 0.087)	0.349 +1.45%
Loss Cost	2006.1	0.017 (CI = +/-0.015; p = 0.032)	0.139 (CI = +/-0.119; p = 0.024)	-0.005 (CI = +/-0.006; p = 0.118)	0.368 +1.72%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.035)	0.143 (CI = +/-0.124; p = 0.025)	-0.005 (CI = +/-0.007; p = 0.134)	0.354 +1.81%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.026)	0.133 (CI = +/-0.127; p = 0.041)	-0.005 (CI = +/-0.007; p = 0.174)	0.367 +2.05%
Loss Cost	2007.2	0.023 (CI = +/-0.019; p = 0.019)	0.142 (CI = +/-0.130; p = 0.033)	-0.004 (CI = +/-0.007; p = 0.207)	0.380 +2.32%
Loss Cost	2008.1	0.025 (CI = +/-0.020; p = 0.018)	0.134 (CI = +/-0.135; p = 0.051)	-0.004 (CI = +/-0.007; p = 0.258)	0.388 +2.55%
Loss Cost	2008.2	0.035 (CI = +/-0.018; p = 0.001)	0.168 (CI = +/-0.114; p = 0.006)	-0.003 (CI = +/-0.006; p = 0.321)	0.581 +3.56%
Loss Cost	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.160 (CI = +/-0.119; p = 0.011)	-0.003 (CI = +/-0.006; p = 0.390)	0.585 +3.79%
Loss Cost	2009.2	0.047 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.099; p = 0.001)	-0.002 (CI = +/-0.005; p = 0.518)	0.736 +4.82%
Loss Cost	2010.1	0.051 (CI = +/-0.019; p = 0.000)	0.180 (CI = +/-0.101; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.653)	0.747 +5.18%
Loss Cost	2010.2	0.051 (CI = +/-0.021; p = 0.000)	0.182 (CI = +/-0.107; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.682)	0.713 +5.25%
Loss Cost	2011.1	0.049 (CI = +/-0.023; p = 0.000)	0.188 (CI = +/-0.112; p = 0.003)	-0.001 (CI = +/-0.005; p = 0.619)	0.697 +5.01%
Loss Cost	2011.2	0.061 (CI = +/-0.020; p = 0.000)	0.217 (CI = +/-0.093; p = 0.000)	0.000 (CI = +/-0.004; p = 0.876)	0.812 +6.25%
Loss Cost	2012.1	0.063 (CI = +/-0.023; p = 0.000)	0.212 (CI = +/-0.099; p = 0.000)	0.000 (CI = +/-0.005; p = 0.957)	0.808 +6.45%
Loss Cost	2012.2	0.063 (CI = +/-0.026; p = 0.000)	0.213 (CI = +/-0.106; p = 0.001)	0.000 (CI = +/-0.005; p = 0.975)	0.769 +6.52%
Loss Cost	2013.1	0.075 (CI = +/-0.026; p = 0.000)	0.186 (CI = +/-0.097; p = 0.001)	0.001 (CI = +/-0.005; p = 0.595)	0.832 +7.83%
Loss Cost	2013.2	0.074 (CI = +/-0.030; p = 0.000)	0.184 (CI = +/-0.104; p = 0.002)	0.001 (CI = +/-0.005; p = 0.640)	0.783 +7.71%
Loss Cost	2014.1	0.096 (CI = +/-0.021; p = 0.000)	0.144 (CI = +/-0.067; p = 0.001)	0.003 (CI = +/-0.003; p = 0.058)	0.926 +10.06%
Loss Cost	2014.2	0.104 (CI = +/-0.021; p = 0.000)	0.156 (CI = +/-0.062; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	0.935 +11.00%
Loss Cost	2015.1	0.109 (CI = +/-0.026; p = 0.000)	0.150 (CI = +/-0.068; p = 0.001)	0.004 (CI = +/-0.003; p = 0.023)	0.930 +11.47%
Loss Cost	2015.2	0.109 (CI = +/-0.033; p = 0.000)	0.150 (CI = +/-0.076; p = 0.002)	0.004 (CI = +/-0.004; p = 0.036)	0.897 +11.51%
Loss Cost	2016.1	0.110 (CI = +/-0.044; p = 0.001)	0.149 (CI = +/-0.089; p = 0.005)	0.004 (CI = +/-0.004; p = 0.066)	0.879 +11.57%
Loss Cost	2016.2	0.113 (CI = +/-0.058; p = 0.003)	0.152 (CI = +/-0.102; p = 0.011)	0.004 (CI = +/-0.005; p = 0.092)	0.815 +11.92%
Severity	2004.1	0.014 (CI = +/-0.011; p = 0.015)	0.159 (CI = +/-0.101; p = 0.003)	-0.011 (CI = +/-0.006; p = 0.000)	0.594 +1.44%
Severity	2004.2	0.014 (CI = +/-0.012; p = 0.021)	0.160 (CI = +/-0.104; p = 0.004)	-0.011 (CI = +/-0.006; p = 0.000)	0.581 +1.46%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.030)	0.160 (CI = +/-0.108; p = 0.005)	-0.011 (CI = +/-0.006; p = 0.000)	0.578 +1.45%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.024)	0.166 (CI = +/-0.110; p = 0.004)	-0.011 (CI = +/-0.006; p = 0.001)	0.581 +1.61%
Severity	2006.1	0.019 (CI = +/-0.014; p = 0.013)	0.155 (CI = +/-0.112; p = 0.009)	-0.011 (CI = +/-0.006; p = 0.001)	0.598 +1.88%
Severity	2006.2	0.022 (CI = +/-0.015; p = 0.007)	0.167 (CI = +/-0.112; p = 0.005)	-0.010 (CI = +/-0.006; p = 0.001)	0.619 +2.18%
Severity	2007.1	0.024 (CI = +/-0.016; p = 0.005)	0.156 (CI = +/-0.115; p = 0.010)	-0.010 (CI = +/-0.006; p = 0.002)	0.631 +2.44%
Severity	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.173 (CI = +/-0.112; p = 0.004)	-0.009 (CI = +/-0.006; p = 0.003)	0.672 +2.91%
Severity	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.161 (CI = +/-0.114; p = 0.008)	-0.009 (CI = +/-0.006; p = 0.004)	0.687 +3.24%
Severity	2008.2	0.040 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.101; p = 0.001)	-0.008 (CI = +/-0.005; p = 0.003)	0.776 +4.04%
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.100; p = 0.002)	-0.008 (CI = +/-0.005; p = 0.005)	0.798 +4.52%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.193 (CI = +/-0.090; p = 0.000)	-0.007 (CI = +/-0.004; p = 0.005)	0.849 +5.26%
Severity	2010.1	0.056 (CI = +/-0.016; p = 0.000)	0.177 (CI = +/-0.088; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.008)	0.869 +5.81%
Severity	2010.2	0.063 (CI = +/-0.015; p = 0.000)	0.195 (CI = +/-0.079; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.008)	0.899 +6.53%
Severity	2011.1	0.069 (CI = +/-0.016; p = 0.000)	0.180 (CI = +/-0.077; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.014)	0.914 +7.11%
Severity	2011.2	0.076 (CI = +/-0.014; p = 0.000)	0.198 (CI = +/-0.066; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.013)	0.939 +7.92%
Severity	2012.1	0.078 (CI = +/-0.016; p = 0.000)	0.195 (CI = +/-0.071; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.022)	0.937 +8.07%
Severity	2012.2	0.077 (CI = +/-0.019; p = 0.000)	0.194 (CI = +/-0.075; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.027)	0.923 +8.03%
Severity	2013.1	0.085 (CI = +/-0.019; p = 0.000)	0.176 (CI = +/-0.071; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.055)	0.940 +8.91%
Severity	2013.2	0.086 (CI = +/-0.022; p = 0.000)	0.178 (CI = +/-0.076; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.074)	0.927 +9.03%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.151 (CI = +/-0.057; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.140)	0.965 +10.60%
Severity	2014.2	0.107 (CI = +/-0.019; p = 0.000)	0.160 (CI = +/-0.056; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.215)	0.966 +11.27%
Severity	2015.1	0.114 (CI = +/-0.022; p = 0.000)	0.149 (CI = +/-0.057; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.430)	0.969 +12.08%
Severity	2015.2	0.114 (CI = +/-0.027; p = 0.000)	0.149 (CI = +/-0.063; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.483)	0.957 +12.13%
Severity	2016.1	0.117 (CI = +/-0.036; p = 0.000)	0.146 (CI = +/-0.074; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.624)	0.951 +12.43%
Severity	2016.2	0.104 (CI = +/-0.041; p = 0.001)	0.135 (CI = +/-0.073; p = 0.004)	-0.001 (CI = +/-0.004; p = 0.374)	0.938 +10.94%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.318)	-0.017 (CI = +/-0.061; p = 0.580)	0.005 (CI = +/-0.003; p = 0.002)	0.336 -0.34%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.635)	-0.008 (CI = +/-0.060; p = 0.780)	0.006 (CI = +/-0.003; p = 0.001)	0.332 -0.16%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.824)	-0.012 (CI = +/-0.061; p = 0.687)	0.006 (CI = +/-0.003; p = 0.001)	0.328 -0.08%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.681)	-0.016 (CI = +/-0.063; p = 0.614)	0.006 (CI = +/-0.003; p = 0.002)	0.335 -0.16%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.699)	-0.016 (CI = +/-0.065; p = 0.629)	0.006 (CI = +/-0.003; p = 0.002)	0.332 -0.16%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.389)	-0.024 (CI = +/-0.064; p = 0.450)	0.006 (CI = +/-0.003; p = 0.003)	0.375 -0.37%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.406)	-0.023 (CI = +/-0.067; p = 0.480)	0.005 (CI = +/-0.004; p = 0.004)	0.371 -0.38%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.239)	-0.030 (CI = +/-0.068; p = 0.362)	0.005 (CI = +/-0.003; p = 0.005)	0.403 -0.57%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.203)	-0.027 (CI = +/-0.070; p = 0.441)	0.005 (CI = +/-0.004; p = 0.007)	0.408 -0.67%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.403)	-0.019 (CI = +/-0.071; p = 0.578)	0.005 (CI = +/-0.004; p = 0.006)	0.385 -0.46%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.241)	-0.011 (CI = +/-0.073; p = 0.754)	0.005 (CI = +/-0.004; p = 0.010)	0.413 -0.70%
Frequency	2009.2	-0.004 (CI = +/-0.013; p = 0.500)	-0.002 (CI = +/-0.073; p = 0.947)	0.005 (CI = +/-0.004; p = 0.007)	0.397 -0.42%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.385)	0.003 (CI = +/-0.076; p = 0.930)	0.005 (CI = +/-0.004; p = 0.011)	0.408 -0.59%
Frequency	2010.2	-0.012 (CI = +/-0.013; p = 0.070)	-0.014 (CI = +/-0.068; p = 0.678)	0.004 (CI = +/-0.003; p = 0.011)	0.547 -1.19%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	0.008 (CI = +/-0.053; p = 0.747)	0.004 (CI = +/-0.003; p = 0.010)	0.735 -1.95%
Frequency	2011.2	-0.016 (CI = +/-0.011; p = 0.008)	0.018 (CI = +/-0.050; p = 0.446)	0.004 (CI = +/-0.002; p = 0.003)	0.743 -1.54%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.021)	0.017 (CI = +/-0.054; p = 0.501)	0.004 (CI = +/-0.003; p = 0.005)	0.722 -1.50%
Frequency	2012.2	-0.014 (CI = +/-0.014; p = 0.050)	0.019 (CI = +/-0.057; p = 0.476)	0.004 (CI = +/-0.003; p = 0.006)	0.704 -1.40%
Frequency	2013.1	-0.010 (CI = +/-0.016; p = 0.191)	0.010 (CI = +/-0.058; p = 0.708)	0.004 (CI = +/-0.003; p = 0.004)	0.690 -0.99%
Frequency	2013.2	-0.012 (CI = +/-0.018; p = 0.160)	0.006 (CI = +/-0.061; p = 0.828)	0.004 (CI = +/-0.003; p = 0.007)	0.694 -1.22%
Frequency	2014.1	-0.005 (CI = +/-0.019; p = 0.581)	-0.007 (CI = +/-0.060; p = 0.788)	0.005 (CI = +/-0.003; p = 0.003)	0.709 -0.49%
Frequency	2014.2	-0.002 (CI = +/-0.022; p = 0.815)	-0.004 (CI = +/-0.064; p = 0.896)	0.005 (CI = +/-0.003; p = 0.004)	0.695 -0.24%
Frequency	2015.1	-0.005 (CI = +/-0.028; p = 0.669)	0.001 (CI = +/-0.071; p = 0.980)	0.005 (CI = +/-0.003; p = 0.010)	0.693 -0.54%
Frequency	2015.2	-0.006 (CI = +/-0.034; p = 0.721)	0.001 (CI = +/-0.080; p = 0.985)	0.005 (CI = +/-0.004; p = 0.018)	0.673 -0.55%
Frequency	2016.1	-0.008 (CI = +/-0.046; p = 0.706)	0.003 (CI = +/-0.093; p = 0.935)	0.005 (CI = +/-0.004; p = 0.042)	0.654 -0.76%
Frequency	2016.2	0.009 (CI = +/-0.053; p = 0.699)	0.017 (CI = +/-0.093; p = 0.671)	0.005 (CI = +/-0.005; p = 0.026)	0.677 +0.88%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.024 (CI = +/-0.010; p = 0.000)	0.423	+2.43%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.424	+2.53%
Loss Cost	2005.1	0.026 (CI = +/-0.011; p = 0.000)	0.419	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.417	+2.72%
Loss Cost	2006.1	0.029 (CI = +/-0.012; p = 0.000)	0.456	+2.97%
Loss Cost	2006.2	0.030 (CI = +/-0.013; p = 0.000)	0.439	+3.02%
Loss Cost	2007.1	0.032 (CI = +/-0.013; p = 0.000)	0.449	+3.20%
Loss Cost	2007.2	0.034 (CI = +/-0.014; p = 0.000)	0.471	+3.45%
Loss Cost	2008.1	0.037 (CI = +/-0.015; p = 0.000)	0.494	+3.72%
Loss Cost	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.524	+4.05%
Loss Cost	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.547	+4.37%
Loss Cost	2009.2	0.046 (CI = +/-0.017; p = 0.000)	0.576	+4.76%
Loss Cost	2010.1	0.049 (CI = +/-0.018; p = 0.000)	0.572	+4.98%
Loss Cost	2010.2	0.048 (CI = +/-0.020; p = 0.000)	0.529	+4.91%
Loss Cost	2011.1	0.048 (CI = +/-0.022; p = 0.000)	0.496	+4.95%
Loss Cost	2011.2	0.049 (CI = +/-0.025; p = 0.001)	0.464	+5.02%
Loss Cost	2012.1	0.049 (CI = +/-0.028; p = 0.002)	0.419	+5.00%
Loss Cost	2012.2	0.042 (CI = +/-0.030; p = 0.008)	0.324	+4.31%
Loss Cost	2013.1	0.040 (CI = +/-0.033; p = 0.022)	0.258	+4.09%
Loss Cost	2013.2	0.031 (CI = +/-0.036; p = 0.085)	0.140	+3.15%
Loss Cost	2014.1	0.031 (CI = +/-0.041; p = 0.134)	0.100	+3.10%
Loss Cost	2014.2	0.024 (CI = +/-0.047; p = 0.282)	0.020	+2.47%
Loss Cost	2015.1	0.017 (CI = +/-0.055; p = 0.518)	-0.048	+1.67%
Loss Cost	2015.2	0.004 (CI = +/-0.062; p = 0.887)	-0.098	+0.41%
Loss Cost	2016.1	-0.014 (CI = +/-0.071; p = 0.675)	-0.088	-1.35%
Loss Cost	2016.2	-0.041 (CI = +/-0.077; p = 0.259)	0.050	-3.98%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.890	+3.39%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	0.882	+3.40%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	0.879	+3.47%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.870	+3.48%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.871	+3.57%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.859	+3.56%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.846	+3.56%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.829	+3.52%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.827	+3.62%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.834	+3.78%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.866	+4.05%
Severity	2009.2	0.040 (CI = +/-0.007; p = 0.000)	0.856	+4.11%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.871	+4.34%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.886	+4.59%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.918	+4.94%
Severity	2011.2	0.049 (CI = +/-0.007; p = 0.000)	0.910	+5.01%
Severity	2012.1	0.050 (CI = +/-0.008; p = 0.000)	0.908	+5.18%
Severity	2012.2	0.048 (CI = +/-0.008; p = 0.000)	0.900	+4.90%
Severity	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.887	+4.98%
Severity	2013.2	0.045 (CI = +/-0.009; p = 0.000)	0.874	+4.64%
Severity	2014.1	0.047 (CI = +/-0.011; p = 0.000)	0.864	+4.81%
Severity	2014.2	0.044 (CI = +/-0.012; p = 0.000)	0.835	+4.52%
Severity	2015.1	0.047 (CI = +/-0.013; p = 0.000)	0.827	+4.77%
Severity	2015.2	0.043 (CI = +/-0.015; p = 0.000)	0.780	+4.39%
Severity	2016.1	0.042 (CI = +/-0.018; p = 0.001)	0.717	+4.26%
Severity	2016.2	0.035 (CI = +/-0.020; p = 0.004)	0.629	+3.52%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.021)	0.126	-0.93%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.045)	0.092	-0.84%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.063)	0.078	-0.83%
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.117)	0.049	-0.73%
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.232)	0.016	-0.58%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.318)	0.001	-0.52%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.525)	-0.021	-0.34%
Frequency	2007.2	-0.001 (CI = +/-0.011; p = 0.914)	-0.038	-0.06%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.868)	-0.039	+0.10%
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.678)	-0.034	+0.26%
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.650)	-0.034	+0.31%
Frequency	2009.2	0.006 (CI = +/-0.014; p = 0.382)	-0.009	+0.62%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.432)	-0.017	+0.61%
Frequency	2010.2	0.003 (CI = +/-0.017; p = 0.712)	-0.043	+0.30%
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.991)	-0.053	+0.01%
Frequency	2011.2	0.000 (CI = +/-0.020; p = 0.995)	-0.056	+0.01%
Frequency	2012.1	-0.002 (CI = +/-0.023; p = 0.873)	-0.057	-0.17%
Frequency	2012.2	-0.006 (CI = +/-0.025; p = 0.636)	-0.047	-0.56%
Frequency	2013.1	-0.009 (CI = +/-0.028; p = 0.522)	-0.037	-0.85%
Frequency	2013.2	-0.014 (CI = +/-0.031; p = 0.330)	0.001	-1.43%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.331)	0.001	-1.62%
Frequency	2014.2	-0.020 (CI = +/-0.041; p = 0.309)	0.010	-1.96%
Frequency	2015.1	-0.030 (CI = +/-0.045; p = 0.172)	0.086	-2.96%
Frequency	2015.2	-0.039 (CI = +/-0.053; p = 0.130)	0.136	-3.82%
Frequency	2016.1	-0.055 (CI = +/-0.059; p = 0.062)	0.261	-5.38%
Frequency	2016.2	-0.075 (CI = +/-0.066; p = 0.030)	0.398	-7.24%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.024 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.095; p = 0.148)	0.443	+2.43%	
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.097; p = 0.114)	0.452	+2.57%	
Loss Cost	2005.1	0.026 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.100; p = 0.136)	0.443	+2.61%	
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.102; p = 0.106)	0.450	+2.77%	
Loss Cost	2006.1	0.029 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.103; p = 0.158)	0.476	+2.97%	
Loss Cost	2006.2	0.030 (CI = +/-0.012; p = 0.000)	0.078 (CI = +/-0.106; p = 0.145)	0.463	+3.08%	
Loss Cost	2007.1	0.032 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.110; p = 0.189)	0.465	+3.20%	
Loss Cost	2007.2	0.035 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.110; p = 0.115)	0.503	+3.52%	
Loss Cost	2008.1	0.037 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.112; p = 0.164)	0.514	+3.72%	
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.096 (CI = +/-0.111; p = 0.085)	0.565	+4.14%	
Loss Cost	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.113; p = 0.126)	0.575	+4.37%	
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.111; p = 0.058)	0.628	+4.88%	
Loss Cost	2010.1	0.049 (CI = +/-0.017; p = 0.000)	0.103 (CI = +/-0.116; p = 0.078)	0.616	+4.98%	
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.105 (CI = +/-0.122; p = 0.086)	0.577	+5.05%	
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.109 (CI = +/-0.128; p = 0.092)	0.548	+4.95%	
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.117 (CI = +/-0.135; p = 0.084)	0.526	+5.21%	
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.123 (CI = +/-0.142; p = 0.084)	0.491	+5.00%	
Loss Cost	2012.2	0.044 (CI = +/-0.029; p = 0.005)	0.109 (CI = +/-0.148; p = 0.138)	0.380	+4.52%	
Loss Cost	2013.1	0.040 (CI = +/-0.032; p = 0.017)	0.121 (CI = +/-0.156; p = 0.118)	0.336	+4.09%	
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.062)	0.102 (CI = +/-0.163; p = 0.198)	0.189	+3.40%	
Loss Cost	2014.1	0.031 (CI = +/-0.040; p = 0.125)	0.109 (CI = +/-0.175; p = 0.198)	0.156	+3.10%	
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.227)	0.102 (CI = +/-0.191; p = 0.266)	0.050	+2.79%	
Loss Cost	2015.1	0.017 (CI = +/-0.053; p = 0.502)	0.126 (CI = +/-0.198; p = 0.188)	0.038	+1.67%	
Loss Cost	2015.2	0.009 (CI = +/-0.063; p = 0.765)	0.109 (CI = +/-0.218; p = 0.290)	-0.069	+0.87%	
Loss Cost	2016.1	-0.014 (CI = +/-0.067; p = 0.650)	0.149 (CI = +/-0.211; p = 0.142)	0.081	-1.35%	
Loss Cost	2016.2	-0.034 (CI = +/-0.078; p = 0.341)	0.112 (CI = +/-0.225; p = 0.276)	0.095	-3.32%	
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.036; p = 0.003)	0.915	+3.39%	
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.037; p = 0.002)	0.910	+3.43%	
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.038; p = 0.004)	0.906	+3.47%	
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.039; p = 0.004)	0.900	+3.51%	
Severity	2006.1	0.035 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.040; p = 0.006)	0.898	+3.57%	
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.042; p = 0.007)	0.888	+3.60%	
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.879	+3.56%	
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.045; p = 0.010)	0.864	+3.56%	
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.046; p = 0.016)	0.859	+3.62%	
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.043; p = 0.004)	0.881	+3.84%	
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.041; p = 0.007)	0.901	+4.05%	
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.042; p = 0.004)	0.899	+4.18%	
Severity	2010.1	0.043 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.041; p = 0.008)	0.906	+4.34%	
Severity	2010.2	0.046 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.034; p = 0.000)	0.941	+4.68%	
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	0.960	+4.94%	
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.027; p = 0.000)	0.964	+5.12%	
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.029; p = 0.000)	0.961	+5.18%	
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.028; p = 0.000)	0.956	+5.02%	
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.030; p = 0.001)	0.950	+4.98%	
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.030; p = 0.001)	0.941	+4.78%	
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.033; p = 0.003)	0.933	+4.81%	
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.035; p = 0.006)	0.911	+4.69%	
Severity	2015.1	0.047 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.039; p = 0.013)	0.901	+4.77%	
Severity	2015.2	0.045 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.043; p = 0.028)	0.861	+4.61%	
Severity	2016.1	0.042 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.044; p = 0.019)	0.846	+4.26%	
Severity	2016.2	0.037 (CI = +/-0.016; p = 0.001)	0.048 (CI = +/-0.047; p = 0.046)	0.769	+3.82%	
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.023)	0.011 (CI = +/-0.081; p = 0.775)	0.101	-0.93%	
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.050)	0.017 (CI = +/-0.082; p = 0.674)	0.069	-0.84%	
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.067)	0.017 (CI = +/-0.085; p = 0.691)	0.052	-0.83%	
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.128)	0.023 (CI = +/-0.087; p = 0.600)	0.026	-0.72%	
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.240)	0.015 (CI = +/-0.089; p = 0.727)	-0.015	-0.58%	
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.338)	0.019 (CI = +/-0.092; p = 0.669)	-0.029	-0.50%	
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.532)	0.012 (CI = +/-0.093; p = 0.801)	-0.058	-0.34%	
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.944)	0.026 (CI = +/-0.092; p = 0.562)	-0.065	-0.04%	
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.870)	0.020 (CI = +/-0.095; p = 0.665)	-0.074	+0.10%	
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.654)	0.029 (CI = +/-0.097; p = 0.550)	-0.062	+0.29%	
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.655)	0.028 (CI = +/-0.102; p = 0.578)	-0.066	+0.31%	
Frequency	2009.2	0.007 (CI = +/-0.015; p = 0.354)	0.043 (CI = +/-0.101; p = 0.392)	-0.020	+0.67%	
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.435)	0.045 (CI = +/-0.106; p = 0.389)	-0.028	+0.61%	
Frequency	2010.2	0.003 (CI = +/-0.017; p = 0.679)	0.035 (CI = +/-0.110; p = 0.516)	-0.073	+0.35%	
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.991)	0.047 (CI = +/-0.112; p = 0.394)	-0.066	+0.01%	
Frequency	2011.2	0.001 (CI = +/-0.021; p = 0.935)	0.049 (CI = +/-0.119; p = 0.396)	-0.070	+0.08%	
Frequency	2012.1	-0.002 (CI = +/-0.023; p = 0.873)	0.057 (CI = +/-0.124; p = 0.345)	-0.061	-0.17%	
Frequency	2012.2	-0.005 (CI = +/-0.025; p = 0.695)	0.048 (CI = +/-0.131; p = 0.452)	-0.074	-0.47%	
Frequency	2013.1	-0.009 (CI = +/-0.028; p = 0.525)	0.058 (CI = +/-0.138; p = 0.379)	-0.049	-0.85%	
Frequency	2013.2	-0.013 (CI = +/-0.032; p = 0.379)	0.045 (CI = +/-0.146; p = 0.518)	-0.040	-1.32%	
Frequency	2014.1	-0.016 (CI = +/-0.036; p = 0.341)	0.052 (CI = +/-0.156; p = 0.478)	-0.036	-1.62%	
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.363)	0.048 (CI = +/-0.171; p = 0.552)	-0.045	-1.81%	
Frequency	2015.1	-0.030 (CI = +/-0.046; p = 0.177)	0.073 (CI = +/-0.173; p = 0.368)	0.077	-2.96%	
Frequency	2015.2	-0.036 (CI = +/-0.055; p = 0.171)	0.059 (CI = +/-0.191; p = 0.500)	0.089	-3.58%	
Frequency	2016.1	-0.055 (CI = +/-0.059; p = 0.062)	0.094 (CI = +/-0.187; p = 0.280)	0.288	-5.38%	
Frequency	2016.2	-0.071 (CI = +/-0.070; p = 0.048)	0.064 (CI = +/-0.202; p = 0.476)	0.363	-6.88%	

All Perils

Coverage = AP

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.094; p = 0.238)	0.489	+2.67%
Loss Cost	2004.2	0.028 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.095; p = 0.183)	0.501	+2.83%
Loss Cost	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.099; p = 0.224)	0.495	+2.90%
Loss Cost	2005.2	0.030 (CI = +/-0.011; p = 0.000)	0.068 (CI = +/-0.100; p = 0.173)	0.504	+3.07%
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.100; p = 0.268)	0.539	+3.33%
Loss Cost	2006.2	0.034 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.103; p = 0.238)	0.529	+3.45%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.106; p = 0.322)	0.538	+3.63%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.104; p = 0.198)	0.581	+3.98%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.106; p = 0.296)	0.601	+4.26%
Loss Cost	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.102; p = 0.151)	0.658	+4.72%
Loss Cost	2009.1	0.049 (CI = +/-0.015; p = 0.000)	0.059 (CI = +/-0.103; p = 0.243)	0.681	+5.07%
Loss Cost	2009.2	0.055 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.096; p = 0.099)	0.742	+5.63%
Loss Cost	2010.1	0.057 (CI = +/-0.016; p = 0.000)	0.071 (CI = +/-0.100; p = 0.152)	0.741	+5.86%
Loss Cost	2010.2	0.058 (CI = +/-0.017; p = 0.000)	0.075 (CI = +/-0.104; p = 0.151)	0.715	+5.97%
Loss Cost	2011.1	0.058 (CI = +/-0.019; p = 0.000)	0.073 (CI = +/-0.111; p = 0.181)	0.693	+6.01%
Loss Cost	2011.2	0.062 (CI = +/-0.021; p = 0.000)	0.083 (CI = +/-0.115; p = 0.145)	0.685	+6.34%
Loss Cost	2012.1	0.061 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.123; p = 0.165)	0.655	+6.31%
Loss Cost	2012.2	0.057 (CI = +/-0.026; p = 0.000)	0.073 (CI = +/-0.128; p = 0.244)	0.573	+5.88%
Loss Cost	2013.1	0.055 (CI = +/-0.030; p = 0.002)	0.079 (CI = +/-0.138; p = 0.237)	0.524	+5.63%
Loss Cost	2013.2	0.049 (CI = +/-0.033; p = 0.007)	0.064 (CI = +/-0.143; p = 0.350)	0.398	+4.99%
Loss Cost	2014.1	0.049 (CI = +/-0.039; p = 0.018)	0.063 (CI = +/-0.157; p = 0.395)	0.355	+5.02%
Loss Cost	2014.2	0.047 (CI = +/-0.046; p = 0.045)	0.059 (CI = +/-0.172; p = 0.460)	0.242	+4.83%
Loss Cost	2015.1	0.039 (CI = +/-0.054; p = 0.142)	0.078 (CI = +/-0.188; p = 0.373)	0.153	+3.94%
Loss Cost	2015.2	0.032 (CI = +/-0.065; p = 0.290)	0.066 (CI = +/-0.207; p = 0.486)	-0.019	+3.26%
Loss Cost	2016.1	0.010 (CI = +/-0.075; p = 0.755)	0.105 (CI = +/-0.216; p = 0.286)	-0.044	+1.04%
Loss Cost	2016.2	-0.009 (CI = +/-0.089; p = 0.802)	0.076 (CI = +/-0.230; p = 0.451)	-0.191	-0.94%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.037; p = 0.003)	0.909	+3.36%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.038; p = 0.002)	0.903	+3.40%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.039; p = 0.004)	0.899	+3.43%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.040; p = 0.004)	0.892	+3.48%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.041; p = 0.007)	0.890	+3.54%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.879	+3.56%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.044; p = 0.008)	0.869	+3.52%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.046; p = 0.010)	0.853	+3.52%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.048; p = 0.017)	0.847	+3.58%
Severity	2008.2	0.037 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.045; p = 0.005)	0.870	+3.81%
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.043; p = 0.009)	0.892	+4.05%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.044; p = 0.006)	0.889	+4.18%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.043; p = 0.012)	0.898	+4.36%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.936	+4.72%
Severity	2011.1	0.049 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.030; p = 0.001)	0.958	+5.03%
Severity	2011.2	0.051 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.028; p = 0.000)	0.964	+5.22%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	0.962	+5.31%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.029; p = 0.001)	0.956	+5.15%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.031; p = 0.001)	0.950	+5.13%
Severity	2013.2	0.048 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.032; p = 0.003)	0.940	+4.93%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.034; p = 0.007)	0.933	+5.00%
Severity	2014.2	0.048 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.037; p = 0.013)	0.910	+4.89%
Severity	2015.1	0.049 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.041; p = 0.029)	0.903	+5.05%
Severity	2015.2	0.048 (CI = +/-0.014; p = 0.000)	0.044 (CI = +/-0.045; p = 0.054)	0.863	+4.90%
Severity	2016.1	0.044 (CI = +/-0.017; p = 0.001)	0.051 (CI = +/-0.050; p = 0.045)	0.840	+4.52%
Severity	2016.2	0.040 (CI = +/-0.020; p = 0.003)	0.044 (CI = +/-0.053; p = 0.088)	0.756	+4.06%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.091)	-0.004 (CI = +/-0.076; p = 0.908)	0.032	-0.66%
Frequency	2004.2	-0.006 (CI = +/-0.008; p = 0.173)	0.002 (CI = +/-0.078; p = 0.965)	-0.002	-0.56%
Frequency	2005.1	-0.005 (CI = +/-0.009; p = 0.232)	0.000 (CI = +/-0.080; p = 0.992)	-0.017	-0.52%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.380)	0.006 (CI = +/-0.082; p = 0.885)	-0.041	-0.40%
Frequency	2006.1	-0.002 (CI = +/-0.010; p = 0.659)	-0.004 (CI = +/-0.082; p = 0.920)	-0.066	-0.21%
Frequency	2006.2	-0.001 (CI = +/-0.010; p = 0.819)	0.000 (CI = +/-0.085; p = 0.991)	-0.075	-0.11%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.833)	-0.010 (CI = +/-0.085; p = 0.805)	-0.076	-0.11%
Frequency	2007.2	0.004 (CI = +/-0.010; p = 0.393)	0.005 (CI = +/-0.082; p = 0.908)	-0.050	+0.44%
Frequency	2008.1	0.007 (CI = +/-0.011; p = 0.231)	-0.005 (CI = +/-0.083; p = 0.901)	-0.020	+0.66%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.133)	0.004 (CI = +/-0.084; p = 0.922)	0.018	+0.88%
Frequency	2009.1	0.010 (CI = +/-0.013; p = 0.122)	0.000 (CI = +/-0.087; p = 0.993)	0.026	+0.98%
Frequency	2009.2	0.014 (CI = +/-0.013; p = 0.033)	0.015 (CI = +/-0.084; p = 0.710)	0.133	+1.39%
Frequency	2010.1	0.014 (CI = +/-0.014; p = 0.045)	0.014 (CI = +/-0.088; p = 0.752)	0.119	+1.44%
Frequency	2010.2	0.012 (CI = +/-0.015; p = 0.113)	0.005 (CI = +/-0.091; p = 0.905)	0.038	+1.20%
Frequency	2011.1	0.009 (CI = +/-0.016; p = 0.244)	0.014 (CI = +/-0.094; p = 0.756)	-0.020	+0.94%
Frequency	2011.2	0.011 (CI = +/-0.018; p = 0.234)	0.018 (CI = +/-0.100; p = 0.707)	-0.018	+1.06%
Frequency	2012.1	0.009 (CI = +/-0.020; p = 0.343)	0.022 (CI = +/-0.106; p = 0.669)	-0.047	+0.95%
Frequency	2012.2	0.007 (CI = +/-0.023; p = 0.528)	0.015 (CI = +/-0.112; p = 0.784)	-0.104	+0.69%
Frequency	2013.1	0.005 (CI = +/-0.026; p = 0.699)	0.021 (CI = +/-0.120; p = 0.718)	-0.126	+0.48%
Frequency	2013.2	0.001 (CI = +/-0.029; p = 0.967)	0.010 (CI = +/-0.127; p = 0.866)	-0.164	+0.06%
Frequency	2014.1	0.000 (CI = +/-0.035; p = 0.990)	0.011 (CI = +/-0.140; p = 0.866)	-0.178	+0.02%
Frequency	2014.2	-0.001 (CI = +/-0.041; p = 0.975)	0.009 (CI = +/-0.153; p = 0.895)	-0.198	-0.06%
Frequency	2015.1	-0.011 (CI = +/-0.047; p = 0.625)	0.031 (CI = +/-0.163; p = 0.678)	-0.172	-1.05%
Frequency	2015.2	-0.016 (CI = +/-0.057; p = 0.540)	0.021 (CI = +/-0.180; p = 0.792)	-0.179	-1.56%
Frequency	2016.1	-0.034 (CI = +/-0.066; p = 0.265)	0.055 (CI = +/-0.190; p = 0.518)	-0.035	-3.33%
Frequency	2016.2	-0.049 (CI = +/-0.080; p = 0.181)	0.032 (CI = +/-0.207; p = 0.722)	0.051	-4.81%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2004.1	0.030 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	0.487	+3.00%	
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.025)	0.495	+3.16%	
Loss Cost	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	0.497	+3.31%	
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	0.504	+3.49%	
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.561	+3.87%	
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	0.552	+4.00%	
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	0.577	+4.31%	
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.620	+4.72%	
Loss Cost	2008.1	0.051 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.666	+5.18%	
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.726	+5.75%	
Loss Cost	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.780	+6.35%	
Loss Cost	2009.2	0.068 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.849	+7.07%	
Loss Cost	2010.1	0.074 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.880	+7.63%	
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.872	+7.84%	
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.879	+8.26%	
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.893	+8.81%	
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.900	+9.31%	
Loss Cost	2012.2	0.086 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.882	+8.93%	
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.878	+9.35%	
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.857	+8.79%	
Loss Cost	2014.1	0.094 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.894	+9.82%	
Loss Cost	2014.2	0.097 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.884	+10.18%	
Loss Cost	2015.1	0.101 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.873	+10.57%	
Loss Cost	2015.2	0.100 (CI = +/-0.035; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.853	+10.55%	
Loss Cost	2016.1	0.095 (CI = +/-0.045; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.835	+10.01%	
Loss Cost	2016.2	0.078 (CI = +/-0.053; p = 0.011)	0.012 (CI = +/-0.005; p = 0.000)	0.847	+8.08%	
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.521)	0.888	+3.32%	
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.533)	0.879	+3.32%	
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.603)	0.877	+3.40%	
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.614)	0.866	+3.40%	
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.714)	0.867	+3.52%	
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.697)	0.854	+3.49%	
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.705)	0.841	+3.49%	
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.665)	0.823	+3.43%	
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.760)	0.821	+3.55%	
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.903)	0.827	+3.75%	
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.834)	0.860	+4.10%	
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.783)	0.849	+4.18%	
Severity	2010.1	0.044 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.561)	0.867	+4.50%	
Severity	2010.2	0.047 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.348)	0.886	+4.85%	
Severity	2011.1	0.052 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.102)	0.926	+5.36%	
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.082)	0.921	+5.52%	
Severity	2012.1	0.057 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.042)	0.925	+5.83%	
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.071)	0.915	+5.52%	
Severity	2013.1	0.056 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.055)	0.908	+5.74%	
Severity	2013.2	0.052 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.098)	0.891	+5.35%	
Severity	2014.1	0.056 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.057)	0.893	+5.75%	
Severity	2014.2	0.053 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.100)	0.861	+5.48%	
Severity	2015.1	0.060 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.043)	0.876	+6.14%	
Severity	2015.2	0.057 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.002; p = 0.083)	0.828	+5.82%	
Severity	2016.1	0.058 (CI = +/-0.027; p = 0.001)	0.002 (CI = +/-0.003; p = 0.106)	0.775	+5.98%	
Severity	2016.2	0.049 (CI = +/-0.033; p = 0.009)	0.002 (CI = +/-0.003; p = 0.230)	0.660	+5.04%	
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.432)	0.006 (CI = +/-0.004; p = 0.002)	0.336	-0.31%	
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.701)	0.007 (CI = +/-0.004; p = 0.001)	0.332	-0.16%	
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.843)	0.007 (CI = +/-0.004; p = 0.001)	0.326	-0.08%	
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.849)	0.007 (CI = +/-0.004; p = 0.001)	0.329	+0.09%	
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.460)	0.007 (CI = +/-0.004; p = 0.000)	0.349	+0.34%	
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.312)	0.008 (CI = +/-0.004; p = 0.000)	0.358	+0.49%	
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.113)	0.008 (CI = +/-0.004; p = 0.000)	0.400	+0.79%	
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.009)	0.009 (CI = +/-0.003; p = 0.000)	0.511	+1.25%	
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.575	+1.57%	
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.647	+1.93%	
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.674	+2.16%	
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.841	+2.77%	
Frequency	2010.1	0.030 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.859	+3.00%	
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.854	+2.85%	
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.849	+2.75%	
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.880	+3.11%	
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.884	+3.29%	
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.880	+3.23%	
Frequency	2013.1	0.034 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.882	+3.41%	
Frequency	2013.2	0.032 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.880	+3.26%	
Frequency	2014.1	0.038 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	+3.85%	
Frequency	2014.2	0.044 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.921	+4.46%	
Frequency	2015.1	0.041 (CI = +/-0.020; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.921	+4.18%	
Frequency	2015.2	0.044 (CI = +/-0.025; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.922	+4.47%	
Frequency	2016.1	0.037 (CI = +/-0.030; p = 0.021)	0.011 (CI = +/-0.003; p = 0.000)	0.927	+3.80%	
Frequency	2016.2	0.028 (CI = +/-0.038; p = 0.116)	0.011 (CI = +/-0.003; p = 0.000)	0.934	+2.89%	

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2018-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.086; p = 0.291)	0.016 (CI = +/-0.010; p = 0.003)	0.182 (CI = +/-0.150; p = 0.020)	0.568	+2.36%	+22.76%
Loss Cost	2004.2	0.025 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.087; p = 0.227)	0.015 (CI = +/-0.010; p = 0.004)	0.173 (CI = +/-0.152; p = 0.027)	0.575	+2.54%	+21.84%
Loss Cost	2005.1	0.026 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.090; p = 0.270)	0.015 (CI = +/-0.010; p = 0.004)	0.170 (CI = +/-0.155; p = 0.033)	0.569	+2.62%	+21.60%
Loss Cost	2005.2	0.028 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.092; p = 0.210)	0.015 (CI = +/-0.010; p = 0.005)	0.160 (CI = +/-0.157; p = 0.046)	0.576	+2.82%	+20.64%
Loss Cost	2006.1	0.031 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.091; p = 0.316)	0.015 (CI = +/-0.010; p = 0.005)	0.149 (CI = +/-0.153; p = 0.056)	0.612	+3.17%	+19.75%
Loss Cost	2006.2	0.033 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.094; p = 0.279)	0.015 (CI = +/-0.010; p = 0.006)	0.142 (CI = +/-0.157; p = 0.074)	0.602	+3.32%	+19.13%
Loss Cost	2007.1	0.035 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.095; p = 0.373)	0.015 (CI = +/-0.010; p = 0.006)	0.135 (CI = +/-0.158; p = 0.092)	0.613	+3.58%	+18.53%
Loss Cost	2007.2	0.040 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.093; p = 0.210)	0.014 (CI = +/-0.010; p = 0.007)	0.114 (CI = +/-0.153; p = 0.138)	0.658	+4.08%	+16.63%
Loss Cost	2008.1	0.044 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.093; p = 0.317)	0.014 (CI = +/-0.010; p = 0.006)	0.102 (CI = +/-0.151; p = 0.174)	0.685	+4.51%	+15.76%
Loss Cost	2008.2	0.051 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.085; p = 0.120)	0.013 (CI = +/-0.009; p = 0.005)	0.074 (CI = +/-0.138; p = 0.276)	0.754	+5.25%	+13.36%
Loss Cost	2009.1	0.057 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.082; p = 0.202)	0.013 (CI = +/-0.008; p = 0.004)	0.060 (CI = +/-0.131; p = 0.354)	0.790	+5.84%	+12.33%
Loss Cost	2009.2	0.066 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.065; p = 0.023)	0.012 (CI = +/-0.006; p = 0.001)	0.025 (CI = +/-0.104; p = 0.623)	0.878	+6.85%	+9.53%
Loss Cost	2010.1	0.071 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.062; p = 0.040)	0.011 (CI = +/-0.006; p = 0.001)	0.012 (CI = +/-0.097; p = 0.793)	0.897	+7.39%	+8.73%
Loss Cost	2010.2	0.075 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.062; p = 0.022)	0.011 (CI = +/-0.006; p = 0.001)	-0.001 (CI = +/-0.098; p = 0.988)	0.897	+7.82%	+7.74%
Loss Cost	2011.1	0.079 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.064; p = 0.039)	0.011 (CI = +/-0.006; p = 0.001)	-0.008 (CI = +/-0.098; p = 0.858)	0.896	+8.19%	+7.28%
Loss Cost	2011.2	0.088 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.053; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.081; p = 0.356)	0.933	+9.20%	+5.29%
Loss Cost	2012.1	0.092 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.053; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.081; p = 0.248)	0.935	+9.68%	+4.81%
Loss Cost	2012.2	0.091 (CI = +/-0.018; p = 0.000)	0.076 (CI = +/-0.057; p = 0.013)	0.010 (CI = +/-0.005; p = 0.001)	-0.041 (CI = +/-0.087; p = 0.325)	0.918	+9.50%	+5.09%
Loss Cost	2013.1	0.094 (CI = +/-0.021; p = 0.000)	0.071 (CI = +/-0.060; p = 0.023)	0.010 (CI = +/-0.005; p = 0.001)	-0.047 (CI = +/-0.091; p = 0.278)	0.912	+9.87%	+4.78%
Loss Cost	2013.2	0.091 (CI = +/-0.026; p = 0.000)	0.067 (CI = +/-0.064; p = 0.044)	0.010 (CI = +/-0.005; p = 0.001)	-0.039 (CI = +/-0.099; p = 0.401)	0.886	+9.50%	+5.26%
Loss Cost	2014.1	0.104 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.057; p = 0.068)	0.010 (CI = +/-0.005; p = 0.001)	-0.061 (CI = +/-0.089; p = 0.155)	0.919	+10.93%	+4.35%
Loss Cost	2014.2	0.118 (CI = +/-0.026; p = 0.000)	0.068 (CI = +/-0.051; p = 0.015)	0.010 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.081; p = 0.032)	0.941	+12.57%	+2.77%
Loss Cost	2015.1	0.125 (CI = +/-0.033; p = 0.000)	0.063 (CI = +/-0.055; p = 0.030)	0.009 (CI = +/-0.004; p = 0.001)	-0.101 (CI = +/-0.088; p = 0.030)	0.937	+13.30%	+2.44%
Loss Cost	2015.2	0.147 (CI = +/-0.033; p = 0.000)	0.079 (CI = +/-0.047; p = 0.005)	0.009 (CI = +/-0.003; p = 0.000)	-0.138 (CI = +/-0.079; p = 0.004)	0.960	+15.80%	+0.83%
Loss Cost	2016.1	0.141 (CI = +/-0.047; p = 0.000)	0.082 (CI = +/-0.053; p = 0.009)	0.009 (CI = +/-0.004; p = 0.001)	-0.131 (CI = +/-0.095; p = 0.015)	0.954	+15.14%	+1.01%
Loss Cost	2016.2	0.149 (CI = +/-0.078; p = 0.004)	0.085 (CI = +/-0.065; p = 0.020)	0.009 (CI = +/-0.004; p = 0.004)	-0.143 (CI = +/-0.135; p = 0.042)	0.945	+16.08%	+0.66%
Severity	2004.1	0.030 (CI = +/-0.004; p = 0.000)	0.057 (CI = +/-0.036; p = 0.003)	0.002 (CI = +/-0.004; p = 0.334)	0.054 (CI = +/-0.063; p = 0.087)	0.921	+3.09%	+8.83%
Severity	2004.2	0.031 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.037; p = 0.003)	0.002 (CI = +/-0.004; p = 0.356)	0.053 (CI = +/-0.064; p = 0.104)	0.915	+3.13%	+8.69%
Severity	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.038; p = 0.004)	0.002 (CI = +/-0.004; p = 0.366)	0.052 (CI = +/-0.065; p = 0.117)	0.911	+3.15%	+8.62%
Severity	2005.2	0.031 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.039; p = 0.005)	0.002 (CI = +/-0.004; p = 0.391)	0.050 (CI = +/-0.067; p = 0.138)	0.904	+3.19%	+8.48%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.040; p = 0.008)	0.002 (CI = +/-0.004; p = 0.401)	0.048 (CI = +/-0.068; p = 0.161)	0.901	+3.25%	+8.32%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.042; p = 0.010)	0.002 (CI = +/-0.005; p = 0.412)	0.048 (CI = +/-0.070; p = 0.174)	0.891	+3.25%	+8.25%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.043; p = 0.009)	0.002 (CI = +/-0.005; p = 0.411)	0.050 (CI = +/-0.072; p = 0.159)	0.883	+3.17%	+8.50%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.045; p = 0.014)	0.002 (CI = +/-0.005; p = 0.408)	0.052 (CI = +/-0.074; p = 0.161)	0.869	+3.13%	+8.63%
Severity	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.047; p = 0.020)	0.002 (CI = +/-0.005; p = 0.421)	0.051 (CI = +/-0.076; p = 0.183)	0.862	+3.18%	+8.53%
Severity	2008.2	0.034 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.045; p = 0.007)	0.002 (CI = +/-0.005; p = 0.501)	0.039 (CI = +/-0.073; p = 0.281)	0.878	+3.49%	+7.58%
Severity	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.043; p = 0.012)	0.001 (CI = +/-0.004; p = 0.493)	0.031 (CI = +/-0.069; p = 0.360)	0.896	+3.79%	+7.06%
Severity	2009.2	0.039 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.044; p = 0.009)	0.001 (CI = +/-0.004; p = 0.559)	0.025 (CI = +/-0.070; p = 0.470)	0.891	+3.97%	+6.58%
Severity	2010.1	0.041 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.044; p = 0.016)	0.001 (CI = +/-0.004; p = 0.567)	0.019 (CI = +/-0.069; p = 0.581)	0.898	+4.24%	+6.19%
Severity	2010.2	0.047 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.036; p = 0.001)	0.001 (CI = +/-0.003; p = 0.727)	0.000 (CI = +/-0.057; p = 0.993)	0.936	+4.83%	+4.80%
Severity	2011.1	0.052 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.003; p = 0.705)	-0.011 (CI = +/-0.045; p = 0.606)	0.961	+5.34%	+4.17%
Severity	2011.2	0.056 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.002; p = 0.912)	-0.023 (CI = +/-0.039; p = 0.221)	0.972	+5.76%	+3.34%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.002; p = 0.935)	-0.028 (CI = +/-0.038; p = 0.135)	0.973	+6.00%	+3.09%
Severity	2012.2	0.057 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.002; p = 0.836)	-0.023 (CI = +/-0.040; p = 0.225)	0.967	+5.82%	+3.39%
Severity	2013.1	0.058 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.028; p = 0.001)	0.000 (CI = +/-0.002; p = 0.850)	-0.025 (CI = +/-0.042; p = 0.218)	0.962	+5.92%	+3.30%
Severity	2013.2	0.055 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.002; p = 0.755)	-0.020 (CI = +/-0.045; p = 0.357)	0.951	+5.68%	+3.62%
Severity	2014.1	0.058 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.030; p = 0.003)	0.000 (CI = +/-0.002; p = 0.776)	-0.025 (CI = +/-0.047; p = 0.261)	0.949	+6.02%	+3.40%
Severity	2014.2	0.059 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.034; p = 0.006)	0.000 (CI = +/-0.003; p = 0.811)	-0.026 (CI = +/-0.054; p = 0.295)	0.930	+6.09%	+3.33%
Severity	2015.1	0.067 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.032; p = 0.010)	0.000 (CI = +/-0.002; p = 0.834)	-0.038 (CI = +/-0.052; p = 0.130)	0.940	+6.93%	+2.93%
Severity	2015.2	0.071 (CI = +/-0.026; p = 0.000)	0.050 (CI = +/-0.037; p = 0.014)	0.000 (CI = +/-0.003; p = 0.946)	-0.046 (CI = +/-0.062; p = 0.126)	0.916	+7.40%	+2.60%
Severity	2016.1	0.071 (CI = +/-0.038; p = 0.004)	0.050 (CI = +/-0.042; p = 0.027)	0.000 (CI = +/-0.003; p = 0.950)	-0.046 (CI = +/-0.076; p = 0.192)	0.885	+7.41%	+2.60%
Severity	2016.2	0.071 (CI = +/-0.063; p = 0.034)	0.050 (CI = +/-0.053; p = 0.059)	0.000 (CI = +/-0.003; p = 0.953)	-0.045 (CI = +/-0.109; p = 0.335)	0.784	+7.37%	+2.61%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.094)	-0.012 (CI = +/-0.068; p = 0.719)	0.014 (CI = +/-0.008; p = 0.001)	0.128 (CI = +/-0.119; p = 0.036)	0.390	-0.72%	+12.79%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.199)	-0.006 (CI = +/-0.069; p = 0.863)	0.014 (CI = +/-0.008; p = 0.001)	0.120 (CI = +/-0.120; p = 0.050)	0.376	-0.57%	+12.10%
Frequency	2005.1	-0.005 (CI = +/-0.010; p = 0.277)	-0.008 (CI = +/-0.071; p = 0.817)	0.014 (CI = +/-0.008; p = 0.002)	0.118 (CI = +/-0.122; p = 0.058)	0.367	-0.52%	+11.95%
Frequency	2005.2	-0.004 (CI = +/-0.010; p = 0.483)	-0.001 (CI = +/-0.072; p = 0.967)	0.013 (CI = +/-0.008; p = 0.002)	0.110 (CI = +/-0.124; p = 0.079)	0.359	-0.35%	+11.22%
Frequency	2006.1	-0.001 (CI = +/-0.010; p = 0.873)	-0.011 (CI = +/-0.071; p = 0.747)	0.013 (CI = +/-0.008; p = 0.002)	0.101 (CI = +/-0.121; p = 0.097)	0.372	-0.08%	+10.55%
Frequency	2006.2	0.001 (CI = +/-0.011; p = 0.913)	-0.006 (CI = +/-0.073; p = 0.864)	0.013 (CI = +/-0.008; p = 0.003)	0.095 (CI = +/-0.123; p = 0.126)	0.370	+0.06%	+9.98%
Frequency	2007.1	0.004 (CI = +/-0.011; p = 0.485)	-0.017 (CI = +/-0.072; p = 0.625)	0.013 (CI = +/-0.008; p = 0.002)	0.084 (CI = +/-0.119; p = 0.156)	0.405	+0.39%	+9.24%
Frequency	2007.2	0.009 (CI = +/-0.011; p = 0.093)	0.000 (CI = +/-0.065; p = 0.998)	0.012 (CI = +/-0.007; p = 0.001)	0.062 (CI = +/-0.106; p = 0.241)	0.501	+0.92%	+7.37%
Frequency	2008.1	0.013 (CI = +/-0.011; p = 0.024)	-0.011 (CI = +/-0.062; p = 0.722)	0.012 (CI = +/-0.006; p = 0.001)	0.052 (CI = +/-0.101; p = 0.302)	0.560	+1.29%	+6.65%
Frequency	2008.2	0.017 (CI = +/-0.011; p = 0.004)	0.001 (CI = +/-0.059; p = 0.964)	0.011 (CI = +/-0.006; p = 0.001)	0.035 (CI = +/-0.096; p = 0.452)	0.624	+1.70%	+5.37%
Frequency	2009.1	0.019 (CI = +/-0.012; p = 0.002)	-0.006 (CI = +/-0.060; p = 0.847)	0.011 (CI = +/-0.006; p = 0.001)	0.029 (CI = +/-0.096; p = 0.541)	0.649	+1.97%	+4.92%
Frequency	2009.2	0.027 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.043; p = 0.468)	0.010 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.068; p = 0.998)	0.829	+2.77%	+2.76%
Frequency	2010.1	0.030 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.042; p = 0.655)	0.010 (CI = +/-0.004; p = 0.000)	-0.006 (CI = +/-0.067; p = 0.846)	0.845	+3.03%	+2.39%
Frequency	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.044; p = 0.807)	0.010 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.069; p = 0.988)	0.838	+2.85%	+2.80%
Frequency	2011.1	0.027 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.046; p = 0.716)	0.010 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.071; p = 0.937)	0.832	+2.71%	+2.98%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.043; p = 0.367)	0.010 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.066; p = 0.675)	0.872	+3.25%	+1.89%
Frequency	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.045; p = 0.478)	0.010 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.068; p = 0.592)	0.874	+3.47%	+1.67%
Frequency	2012.2	0.034 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.048; p = 0.503)	0.010 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.074; p = 0.611)	0.867	+3.48%	+1.65%
Frequency	2013.1	0.037 (CI = +/-0.018; p = 0.001)	0.012 (CI = +/-0.051; p = 0.618)	0.010 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.078; p = 0.543)	0.868	+3.73%	+1.43%
Frequency	2013.2	0.036 (CI = +/-0.022; p = 0.005)	0.011 (CI = +/-0.056; p = 0.687)	0.010 (CI = +/-0.005; p = 0.001)	-0.020 (CI = +/-0.086; p = 0.624)	0.862	+3.62%	+1.59%
Frequency	2014.1	0.045 (CI = +/-0.024; p = 0.002)	0.000 (CI = +/-0.053; p = 0.999)	0.010 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.082; p = 0.347)	0.894	+4.64%	+0.92%
Frequency	2014.2	0.059 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.046; p = 0.494)	0.009 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.073; p = 0.077)	0.933	+6.11%	-0.54%
Frequency	2015.1	0.058 (CI = +/-0.031; p = 0.002)	0.016 (CI = +/-0.052; p = 0.503)	0.009 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.083; p = 0.121)	0.930	+5.95%	-

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	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.501	+2.99%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.510	+3.15%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.513	+3.29%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.521	+3.47%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.578	+3.85%
Loss Cost	2006.2	0.039 (CI = +/-0.014; p = 0.000)	0.569	+3.98%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.595	+4.29%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.638	+4.70%
Loss Cost	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.683	+5.16%
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.743	+5.73%
Loss Cost	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.796	+6.32%
Loss Cost	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.864	+7.05%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.895	+7.61%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.888	+7.81%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.896	+8.24%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.78%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.29%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.903	+8.91%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.900	+9.33%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.879	+8.77%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.920	+9.83%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.910	+10.21%
Loss Cost	2015.1	0.101 (CI = +/-0.027; p = 0.000)	0.894	+10.64%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.858	+10.66%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.20%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.698	+8.34%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	0.857	+3.32%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.845	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.842	+3.40%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.828	+3.40%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.829	+3.52%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.811	+3.49%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.49%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.767	+3.43%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.764	+3.55%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.774	+3.75%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.819	+4.10%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.805	+4.18%
Severity	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.50%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.856	+4.86%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.909	+5.37%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.903	+5.54%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.85%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.896	+5.54%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.889	+5.76%
Severity	2013.2	0.052 (CI = +/-0.013; p = 0.000)	0.866	+5.39%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.872	+5.80%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.832	+5.54%
Severity	2015.1	0.060 (CI = +/-0.019; p = 0.000)	0.860	+6.23%
Severity	2015.2	0.058 (CI = +/-0.023; p = 0.001)	0.805	+5.94%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.753	+6.17%
Severity	2016.2	0.052 (CI = +/-0.040; p = 0.022)	0.619	+5.29%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.417)	-0.011	-0.32%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.677)	-0.028	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.816)	-0.034	-0.10%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.883)	-0.036	+0.07%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.493)	-0.019	+0.32%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.341)	-0.002	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.130)	0.055	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.211	+1.23%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.322	+1.55%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.446	+1.90%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	0.493	+2.13%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.776	+2.75%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.803	+2.97%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.770	+2.82%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.730	+2.72%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.798	+3.08%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.796	+3.25%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.756	+3.20%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.744	+3.37%
Frequency	2013.2	0.032 (CI = +/-0.014; p = 0.000)	0.680	+3.21%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.768	+3.81%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.833	+4.43%
Frequency	2015.1	0.041 (CI = +/-0.017; p = 0.000)	0.775	+4.15%
Frequency	2015.2	0.044 (CI = +/-0.021; p = 0.002)	0.748	+4.45%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.011)	0.635	+3.79%
Frequency	2016.2	0.029 (CI = +/-0.031; p = 0.063)	0.437	+2.89%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.092; p = 0.212)	0.005 (CI = +/-0.005; p = 0.044)	0.497	+2.96%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.092; p = 0.154)	0.005 (CI = +/-0.005; p = 0.035)	0.513	+3.15%
Loss Cost	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.095; p = 0.198)	0.006 (CI = +/-0.005; p = 0.032)	0.509	+3.26%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.096; p = 0.143)	0.006 (CI = +/-0.005; p = 0.025)	0.525	+3.48%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.095; p = 0.235)	0.007 (CI = +/-0.005; p = 0.013)	0.569	+3.81%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.097; p = 0.194)	0.007 (CI = +/-0.005; p = 0.012)	0.564	+3.99%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.098; p = 0.284)	0.007 (CI = +/-0.005; p = 0.009)	0.580	+4.25%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.094; p = 0.146)	0.008 (CI = +/-0.005; p = 0.004)	0.638	+4.71%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.054 (CI = +/-0.094; p = 0.246)	0.008 (CI = +/-0.005; p = 0.002)	0.672	+5.11%
Loss Cost	2008.2	0.056 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.085; p = 0.083)	0.009 (CI = +/-0.004; p = 0.000)	0.751	+5.73%
Loss Cost	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.081; p = 0.158)	0.010 (CI = +/-0.004; p = 0.000)	0.791	+6.25%
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.063; p = 0.016)	0.010 (CI = +/-0.003; p = 0.000)	0.883	+7.04%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.060; p = 0.031)	0.011 (CI = +/-0.003; p = 0.000)	0.902	+7.50%
Loss Cost	2010.2	0.075 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.059; p = 0.017)	0.011 (CI = +/-0.003; p = 0.000)	0.902	+7.81%
Loss Cost	2011.1	0.078 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.061; p = 0.034)	0.011 (CI = +/-0.003; p = 0.000)	0.902	+8.10%
Loss Cost	2011.2	0.084 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.051; p = 0.004)	0.012 (CI = +/-0.002; p = 0.000)	0.933	+8.77%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.053; p = 0.009)	0.012 (CI = +/-0.003; p = 0.000)	0.933	+9.08%
Loss Cost	2012.2	0.085 (CI = +/-0.014; p = 0.000)	0.071 (CI = +/-0.055; p = 0.016)	0.012 (CI = +/-0.003; p = 0.000)	0.917	+8.88%
Loss Cost	2013.1	0.087 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.059; p = 0.030)	0.012 (CI = +/-0.003; p = 0.000)	0.910	+9.07%
Loss Cost	2013.2	0.084 (CI = +/-0.018; p = 0.000)	0.061 (CI = +/-0.045; p = 0.052)	0.012 (CI = +/-0.003; p = 0.000)	0.888	+8.73%
Loss Cost	2014.1	0.091 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.059; p = 0.110)	0.013 (CI = +/-0.003; p = 0.000)	0.909	+9.56%
Loss Cost	2014.2	0.096 (CI = +/-0.021; p = 0.000)	0.054 (CI = +/-0.061; p = 0.075)	0.013 (CI = +/-0.003; p = 0.000)	0.909	+10.11%
Loss Cost	2015.1	0.096 (CI = +/-0.027; p = 0.000)	0.054 (CI = +/-0.069; p = 0.108)	0.013 (CI = +/-0.003; p = 0.000)	0.896	+10.13%
Loss Cost	2015.2	0.099 (CI = +/-0.033; p = 0.000)	0.057 (CI = +/-0.076; p = 0.120)	0.013 (CI = +/-0.004; p = 0.000)	0.880	+10.43%
Loss Cost	2016.1	0.087 (CI = +/-0.039; p = 0.001)	0.072 (CI = +/-0.080; p = 0.069)	0.012 (CI = +/-0.004; p = 0.000)	0.886	+9.08%
Loss Cost	2016.2	0.076 (CI = +/-0.048; p = 0.008)	0.063 (CI = +/-0.084; p = 0.118)	0.012 (CI = +/-0.004; p = 0.000)	0.886	+7.85%
Severity	2004.1	0.032 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.037; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.248)	0.916	+3.28%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.037; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.276)	0.910	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.039; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.312)	0.906	+3.25%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.040; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.345)	0.899	+3.39%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.041; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.411)	0.897	+3.46%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.042; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.433)	0.887	+3.48%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.006)	-0.001 (CI = +/-0.002; p = 0.396)	0.878	+3.42%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.045; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.406)	0.863	+3.41%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.047; p = 0.014)	-0.001 (CI = +/-0.002; p = 0.464)	0.857	+3.48%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.045; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.584)	0.877	+3.74%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.042; p = 0.008)	0.000 (CI = +/-0.002; p = 0.824)	0.896	+4.01%
Severity	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.043; p = 0.005)	0.000 (CI = +/-0.002; p = 0.933)	0.894	+4.16%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.043; p = 0.011)	0.000 (CI = +/-0.002; p = 0.842)	0.901	+4.39%
Severity	2010.2	0.047 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.001 (CI = +/-0.002; p = 0.478)	0.939	+4.82%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.001; p = 0.124)	0.963	+5.22%
Severity	2011.2	0.053 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.001; p = 0.041)	0.971	+5.49%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.001; p = 0.025)	0.971	+5.65%
Severity	2012.2	0.053 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.001; p = 0.037)	0.966	+5.48%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.028; p = 0.001)	0.001 (CI = +/-0.001; p = 0.047)	0.960	+5.51%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.028; p = 0.001)	0.001 (CI = +/-0.001; p = 0.072)	0.951	+5.31%
Severity	2014.1	0.053 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.030; p = 0.004)	0.001 (CI = +/-0.001; p = 0.061)	0.947	+5.48%
Severity	2014.2	0.053 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.033; p = 0.007)	0.001 (CI = +/-0.002; p = 0.088)	0.928	+5.41%
Severity	2015.1	0.056 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.035; p = 0.018)	0.002 (CI = +/-0.002; p = 0.055)	0.928	+5.79%
Severity	2015.2	0.056 (CI = +/-0.017; p = 0.000)	0.043 (CI = +/-0.038; p = 0.032)	0.002 (CI = +/-0.002; p = 0.084)	0.895	+5.73%
Severity	2016.1	0.053 (CI = +/-0.022; p = 0.001)	0.047 (CI = +/-0.044; p = 0.039)	0.001 (CI = +/-0.002; p = 0.179)	0.866	+5.39%
Severity	2016.2	0.048 (CI = +/-0.027; p = 0.005)	0.043 (CI = +/-0.048; p = 0.071)	0.001 (CI = +/-0.002; p = 0.292)	0.779	+4.89%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.443)	-0.003 (CI = +/-0.071; p = 0.922)	0.006 (CI = +/-0.004; p = 0.002)	0.315	-0.30%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.705)	0.004 (CI = +/-0.072; p = 0.919)	0.007 (CI = +/-0.004; p = 0.002)	0.309	-0.16%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.846)	0.000 (CI = +/-0.074; p = 0.996)	0.007 (CI = +/-0.004; p = 0.002)	0.303	-0.08%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.854)	0.008 (CI = +/-0.074; p = 0.835)	0.007 (CI = +/-0.004; p = 0.001)	0.306	+0.08%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.464)	-0.004 (CI = +/-0.073; p = 0.913)	0.007 (CI = +/-0.004; p = 0.001)	0.326	+0.34%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.321)	0.002 (CI = +/-0.074; p = 0.953)	0.008 (CI = +/-0.004; p = 0.001)	0.334	+0.49%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.116)	-0.011 (CI = +/-0.073; p = 0.762)	0.008 (CI = +/-0.004; p = 0.000)	0.378	+0.80%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.011)	0.006 (CI = +/-0.064; p = 0.853)	0.009 (CI = +/-0.003; p = 0.000)	0.492	+1.25%
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.002)	-0.007 (CI = +/-0.062; p = 0.825)	0.009 (CI = +/-0.003; p = 0.000)	0.558	+1.58%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.058; p = 0.865)	0.009 (CI = +/-0.003; p = 0.000)	0.631	+1.92%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.058; p = 0.909)	0.010 (CI = +/-0.003; p = 0.000)	0.659	+2.16%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.041; p = 0.450)	0.010 (CI = +/-0.002; p = 0.000)	0.838	+2.77%
Frequency	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.041; p = 0.662)	0.011 (CI = +/-0.002; p = 0.000)	0.853	+2.98%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.042; p = 0.801)	0.010 (CI = +/-0.002; p = 0.000)	0.847	+2.85%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.044; p = 0.696)	0.010 (CI = +/-0.002; p = 0.000)	0.841	+2.73%
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.041; p = 0.387)	0.011 (CI = +/-0.002; p = 0.000)	0.878	+3.10%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.043; p = 0.511)	0.011 (CI = +/-0.002; p = 0.000)	0.880	+3.25%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.046; p = 0.549)	0.011 (CI = +/-0.002; p = 0.000)	0.874	+3.23%
Frequency	2013.1	0.033 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.049; p = 0.670)	0.011 (CI = +/-0.002; p = 0.000)	0.874	+3.38%
Frequency	2013.2	0.032 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.052; p = 0.753)	0.011 (CI = +/-0.002; p = 0.000)	0.871	+3.25%
Frequency	2014.1	0.038 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.052; p = 0.888)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+3.87%
Frequency	2014.2	0.044 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.050; p = 0.833)	0.012 (CI = +/-0.002; p = 0.000)	0.914	+4.46%
Frequency	2015.1	0.040 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.055; p = 0.687)	0.011 (CI = +/-0.003; p = 0.000)	0.914	+4.10%
Frequency	2015.2	0.043 (CI = +/-0.026; p = 0.005)	0.014 (CI = +/-0.060; p = 0.610)	0.012 (CI = +/-0.003; p = 0.000)	0.915	+4.44%
Frequency	2016.1	0.034 (CI = +/-0.032; p = 0.039)	0.025 (CI = +/-0.065; p = 0.387)	0.011 (CI = +/-0.003; p = 0.000)	0.926	+3.49%
Frequency	2016.2	0.028 (CI = +/-0.041; p = 0.144)	0.020 (CI = +/-0.072; p = 0.524)	0.011 (CI = +/-0.004; p = 0.000)	0.928	+2.82%

Uninsured Auto

Coverage = UA

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.040 (CI = +/-0.014; p = 0.000)	0.507	-3.95%
Loss Cost	2004.2	-0.044 (CI = +/-0.014; p = 0.000)	0.547	-4.27%
Loss Cost	2005.1	-0.046 (CI = +/-0.015; p = 0.000)	0.556	-4.47%
Loss Cost	2005.2	-0.050 (CI = +/-0.014; p = 0.000)	0.618	-4.92%
Loss Cost	2006.1	-0.054 (CI = +/-0.015; p = 0.000)	0.659	-5.30%
Loss Cost	2006.2	-0.061 (CI = +/-0.013; p = 0.000)	0.755	-5.92%
Loss Cost	2007.1	-0.063 (CI = +/-0.014; p = 0.000)	0.753	-6.10%
Loss Cost	2007.2	-0.068 (CI = +/-0.013; p = 0.000)	0.797	-6.57%
Loss Cost	2008.1	-0.071 (CI = +/-0.014; p = 0.000)	0.809	-6.88%
Loss Cost	2008.2	-0.075 (CI = +/-0.014; p = 0.000)	0.822	-7.22%
Loss Cost	2009.1	-0.075 (CI = +/-0.016; p = 0.000)	0.804	-7.23%
Loss Cost	2009.2	-0.078 (CI = +/-0.017; p = 0.000)	0.802	-7.47%
Loss Cost	2010.1	-0.075 (CI = +/-0.018; p = 0.000)	0.775	-7.23%
Loss Cost	2010.2	-0.074 (CI = +/-0.020; p = 0.000)	0.746	-7.14%
Loss Cost	2011.1	-0.070 (CI = +/-0.021; p = 0.000)	0.707	-6.75%
Loss Cost	2011.2	-0.067 (CI = +/-0.023; p = 0.000)	0.662	-6.51%
Loss Cost	2012.1	-0.061 (CI = +/-0.024; p = 0.000)	0.605	-5.93%
Severity	2004.1	0.023 (CI = +/-0.013; p = 0.001)	0.245	+2.32%
Severity	2004.2	0.021 (CI = +/-0.014; p = 0.005)	0.199	+2.12%
Severity	2005.1	0.019 (CI = +/-0.015; p = 0.014)	0.153	+1.89%
Severity	2005.2	0.014 (CI = +/-0.015; p = 0.055)	0.088	+1.45%
Severity	2006.1	0.009 (CI = +/-0.014; p = 0.193)	0.025	+0.94%
Severity	2006.2	0.002 (CI = +/-0.013; p = 0.697)	-0.030	+0.24%
Severity	2007.1	0.000 (CI = +/-0.013; p = 0.993)	-0.037	+0.01%
Severity	2007.2	-0.005 (CI = +/-0.012; p = 0.392)	-0.009	-0.53%
Severity	2008.1	-0.010 (CI = +/-0.012; p = 0.082)	0.081	-1.03%
Severity	2008.2	-0.014 (CI = +/-0.012; p = 0.020)	0.171	-1.41%
Severity	2009.1	-0.014 (CI = +/-0.013; p = 0.033)	0.148	-1.40%
Severity	2009.2	-0.016 (CI = +/-0.014; p = 0.029)	0.163	-1.55%
Severity	2010.1	-0.015 (CI = +/-0.015; p = 0.052)	0.129	-1.49%
Severity	2010.2	-0.013 (CI = +/-0.016; p = 0.105)	0.082	-1.33%
Severity	2011.1	-0.013 (CI = +/-0.018; p = 0.161)	0.053	-1.26%
Severity	2011.2	-0.011 (CI = +/-0.020; p = 0.268)	0.016	-1.08%
Severity	2012.1	-0.006 (CI = +/-0.021; p = 0.545)	-0.036	-0.63%
Frequency	2004.1	-0.063 (CI = +/-0.005; p = 0.000)	0.949	-6.13%
Frequency	2004.2	-0.065 (CI = +/-0.005; p = 0.000)	0.952	-6.26%
Frequency	2005.1	-0.065 (CI = +/-0.005; p = 0.000)	0.947	-6.25%
Frequency	2005.2	-0.065 (CI = +/-0.006; p = 0.000)	0.943	-6.27%
Frequency	2006.1	-0.064 (CI = +/-0.006; p = 0.000)	0.938	-6.18%
Frequency	2006.2	-0.063 (CI = +/-0.007; p = 0.000)	0.931	-6.15%
Frequency	2007.1	-0.063 (CI = +/-0.007; p = 0.000)	0.924	-6.10%
Frequency	2007.2	-0.063 (CI = +/-0.008; p = 0.000)	0.916	-6.08%
Frequency	2008.1	-0.061 (CI = +/-0.008; p = 0.000)	0.909	-5.90%
Frequency	2008.2	-0.061 (CI = +/-0.008; p = 0.000)	0.899	-5.89%
Frequency	2009.1	-0.061 (CI = +/-0.009; p = 0.000)	0.888	-5.91%
Frequency	2009.2	-0.062 (CI = +/-0.010; p = 0.000)	0.881	-6.02%
Frequency	2010.1	-0.060 (CI = +/-0.010; p = 0.000)	0.866	-5.83%
Frequency	2010.2	-0.061 (CI = +/-0.011; p = 0.000)	0.853	-5.89%
Frequency	2011.1	-0.057 (CI = +/-0.012; p = 0.000)	0.838	-5.57%
Frequency	2011.2	-0.056 (CI = +/-0.013; p = 0.000)	0.813	-5.49%
Frequency	2012.1	-0.055 (CI = +/-0.014; p = 0.000)	0.781	-5.34%

Uninsured Auto

Coverage = UA

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.1	-0.040 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.127; p = 0.013)	0.582	-3.95%
Loss Cost	2004.2	-0.043 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.128; p = 0.024)	0.604	-4.20%
Loss Cost	2005.1	-0.046 (CI = +/-0.013; p = 0.000)	0.165 (CI = +/-0.127; p = 0.013)	0.628	-4.47%
Loss Cost	2005.2	-0.050 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.124; p = 0.024)	0.669	-4.83%
Loss Cost	2006.1	-0.054 (CI = +/-0.013; p = 0.000)	0.170 (CI = +/-0.115; p = 0.005)	0.734	-5.30%
Loss Cost	2006.2	-0.060 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.102; p = 0.009)	0.804	-5.83%
Loss Cost	2007.1	-0.063 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.101; p = 0.004)	0.814	-6.10%
Loss Cost	2007.2	-0.067 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.097; p = 0.008)	0.842	-6.48%
Loss Cost	2008.1	-0.071 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.090; p = 0.002)	0.869	-6.88%
Loss Cost	2008.2	-0.074 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.091; p = 0.004)	0.873	-7.10%
Loss Cost	2009.1	-0.075 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.094; p = 0.003)	0.862	-7.23%
Loss Cost	2009.2	-0.076 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.098; p = 0.006)	0.856	-7.33%
Loss Cost	2010.1	-0.075 (CI = +/-0.015; p = 0.000)	0.140 (CI = +/-0.103; p = 0.010)	0.831	-7.23%
Loss Cost	2010.2	-0.072 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.106; p = 0.008)	0.817	-6.97%
Loss Cost	2011.1	-0.070 (CI = +/-0.018; p = 0.000)	0.142 (CI = +/-0.110; p = 0.014)	0.781	-6.75%
Loss Cost	2011.2	-0.065 (CI = +/-0.019; p = 0.000)	0.160 (CI = +/-0.110; p = 0.007)	0.770	-6.29%
Loss Cost	2012.1	-0.061 (CI = +/-0.021; p = 0.000)	0.148 (CI = +/-0.112; p = 0.013)	0.717	-5.93%
Loss Cost	2012.2	-0.066 (CI = +/-0.022; p = 0.000)	0.132 (CI = +/-0.115; p = 0.027)	0.736	-6.38%
Loss Cost	2013.1	-0.073 (CI = +/-0.023; p = 0.000)	0.152 (CI = +/-0.113; p = 0.012)	0.767	-7.02%
Loss Cost	2013.2	-0.075 (CI = +/-0.026; p = 0.000)	0.145 (CI = +/-0.121; p = 0.022)	0.759	-7.25%
Loss Cost	2014.1	-0.074 (CI = +/-0.030; p = 0.000)	0.143 (CI = +/-0.130; p = 0.034)	0.700	-7.17%
Loss Cost	2014.2	-0.076 (CI = +/-0.035; p = 0.001)	0.140 (CI = +/-0.143; p = 0.054)	0.680	-7.28%
Loss Cost	2015.1	-0.075 (CI = +/-0.042; p = 0.003)	0.138 (CI = +/-0.157; p = 0.078)	0.596	-7.19%
Loss Cost	2015.2	-0.079 (CI = +/-0.051; p = 0.007)	0.130 (CI = +/-0.175; p = 0.128)	0.581	-7.56%
Loss Cost	2016.1	-0.090 (CI = +/-0.059; p = 0.008)	0.150 (CI = +/-0.186; p = 0.101)	0.581	-8.56%
Loss Cost	2016.2	-0.091 (CI = +/-0.075; p = 0.024)	0.147 (CI = +/-0.216; p = 0.153)	0.544	-8.71%
Severity	2004.1	0.023 (CI = +/-0.013; p = 0.001)	0.085 (CI = +/-0.135; p = 0.209)	0.259	+2.32%
Severity	2004.2	0.021 (CI = +/-0.014; p = 0.004)	0.076 (CI = +/-0.138; p = 0.272)	0.205	+2.16%
Severity	2005.1	0.019 (CI = +/-0.015; p = 0.013)	0.090 (CI = +/-0.139; p = 0.196)	0.173	+1.89%
Severity	2005.2	0.015 (CI = +/-0.015; p = 0.049)	0.068 (CI = +/-0.136; p = 0.315)	0.090	+1.49%
Severity	2006.1	0.009 (CI = +/-0.014; p = 0.183)	0.096 (CI = +/-0.126; p = 0.129)	0.072	+0.94%
Severity	2006.2	0.003 (CI = +/-0.013; p = 0.647)	0.062 (CI = +/-0.109; p = 0.251)	-0.016	+0.28%
Severity	2007.1	0.000 (CI = +/-0.013; p = 0.993)	0.076 (CI = +/-0.109; p = 0.164)	0.002	+0.01%
Severity	2007.2	-0.005 (CI = +/-0.013; p = 0.428)	0.052 (CI = +/-0.101; p = 0.300)	-0.004	-0.49%
Severity	2008.1	-0.010 (CI = +/-0.011; p = 0.070)	0.077 (CI = +/-0.088; p = 0.086)	0.156	-1.03%
Severity	2008.2	-0.014 (CI = +/-0.012; p = 0.023)	0.062 (CI = +/-0.087; p = 0.152)	0.210	-1.35%
Severity	2009.1	-0.014 (CI = +/-0.013; p = 0.029)	0.064 (CI = +/-0.090; p = 0.156)	0.189	-1.40%
Severity	2009.2	-0.015 (CI = +/-0.014; p = 0.033)	0.060 (CI = +/-0.095; p = 0.199)	0.191	-1.49%
Severity	2010.1	-0.015 (CI = +/-0.015; p = 0.050)	0.060 (CI = +/-0.099; p = 0.220)	0.153	-1.49%
Severity	2010.2	-0.013 (CI = +/-0.016; p = 0.121)	0.070 (CI = +/-0.103; p = 0.172)	0.127	-1.24%
Severity	2011.1	-0.013 (CI = +/-0.018; p = 0.153)	0.070 (CI = +/-0.108; p = 0.190)	0.094	-1.26%
Severity	2011.2	-0.010 (CI = +/-0.019; p = 0.310)	0.081 (CI = +/-0.112; p = 0.149)	0.082	-0.96%
Severity	2012.1	-0.006 (CI = +/-0.021; p = 0.538)	0.070 (CI = +/-0.116; p = 0.220)	0.001	-0.63%
Severity	2012.2	-0.013 (CI = +/-0.022; p = 0.232)	0.049 (CI = +/-0.115; p = 0.379)	0.035	-1.28%
Severity	2013.1	-0.022 (CI = +/-0.021; p = 0.046)	0.074 (CI = +/-0.105; p = 0.153)	0.240	-2.15%
Severity	2013.2	-0.024 (CI = +/-0.024; p = 0.056)	0.068 (CI = +/-0.112; p = 0.213)	0.243	-2.34%
Severity	2014.1	-0.021 (CI = +/-0.028; p = 0.124)	0.062 (CI = +/-0.120; p = 0.286)	0.124	-2.09%
Severity	2014.2	-0.022 (CI = +/-0.033; p = 0.174)	0.060 (CI = +/-0.132; p = 0.336)	0.106	-2.14%
Severity	2015.1	-0.017 (CI = +/-0.038; p = 0.337)	0.051 (CI = +/-0.142; p = 0.446)	-0.030	-1.70%
Severity	2015.2	-0.023 (CI = +/-0.045; p = 0.276)	0.037 (CI = +/-0.156; p = 0.600)	-0.013	-2.29%
Severity	2016.1	-0.019 (CI = +/-0.055; p = 0.452)	0.029 (CI = +/-0.173; p = 0.707)	-0.139	-1.85%
Severity	2016.2	-0.018 (CI = +/-0.070; p = 0.571)	0.031 (CI = +/-0.201; p = 0.724)	-0.187	-1.74%
Frequency	2004.1	-0.063 (CI = +/-0.004; p = 0.000)	0.079 (CI = +/-0.044; p = 0.001)	0.963	-6.13%
Frequency	2004.2	-0.064 (CI = +/-0.004; p = 0.000)	0.074 (CI = +/-0.044; p = 0.002)	0.964	-6.22%
Frequency	2005.1	-0.065 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.045; p = 0.002)	0.961	-6.25%
Frequency	2005.2	-0.064 (CI = +/-0.005; p = 0.000)	0.076 (CI = +/-0.047; p = 0.002)	0.957	-6.23%
Frequency	2006.1	-0.064 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.048; p = 0.004)	0.952	-6.18%
Frequency	2006.2	-0.063 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.049; p = 0.003)	0.949	-6.10%
Frequency	2007.1	-0.063 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.051; p = 0.004)	0.943	-6.10%
Frequency	2007.2	-0.062 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.052; p = 0.003)	0.939	-6.02%
Frequency	2008.1	-0.061 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.053; p = 0.006)	0.932	-5.90%
Frequency	2008.2	-0.060 (CI = +/-0.007; p = 0.000)	0.081 (CI = +/-0.054; p = 0.005)	0.925	-5.82%
Frequency	2009.1	-0.061 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.056; p = 0.005)	0.919	-5.91%
Frequency	2009.2	-0.061 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.059; p = 0.007)	0.912	-5.94%
Frequency	2010.1	-0.060 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.061; p = 0.013)	0.898	-5.83%
Frequency	2010.2	-0.060 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.064; p = 0.016)	0.887	-5.80%
Frequency	2011.1	-0.057 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.064; p = 0.029)	0.870	-5.57%
Frequency	2011.2	-0.055 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.066; p = 0.022)	0.856	-5.38%
Frequency	2012.1	-0.055 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.070; p = 0.032)	0.827	-5.34%
Frequency	2012.2	-0.053 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.074; p = 0.029)	0.807	-5.16%
Frequency	2013.1	-0.051 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.078; p = 0.049)	0.760	-4.98%
Frequency	2013.2	-0.052 (CI = +/-0.018; p = 0.000)	0.077 (CI = +/-0.084; p = 0.069)	0.739	-5.02%
Frequency	2014.1	-0.053 (CI = +/-0.021; p = 0.000)	0.082 (CI = +/-0.090; p = 0.071)	0.704	-5.19%
Frequency	2014.2	-0.054 (CI = +/-0.024; p = 0.001)	0.080 (CI = +/-0.099; p = 0.102)	0.678	-5.25%
Frequency	2015.1	-0.057 (CI = +/-0.028; p = 0.001)	0.088 (CI = +/-0.106; p = 0.096)	0.646	-5.58%
Frequency	2015.2	-0.055 (CI = +/-0.034; p = 0.005)	0.092 (CI = +/-0.119; p = 0.113)	0.602	-5.39%
Frequency	2016.1	-0.071 (CI = +/-0.032; p = 0.001)	0.120 (CI = +/-0.101; p = 0.025)	0.761	-6.84%
Frequency	2016.2	-0.074 (CI = +/-0.041; p = 0.004)	0.115 (CI = +/-0.117; p = 0.052)	0.743	-7.09%

Uninsured Auto

Coverage = UA

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, mobility

Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.016 (CI = +/-0.021; p = 0.123)	0.142 (CI = +/-0.112; p = 0.015)	0.003 (CI = +/-0.008; p = 0.505)	-0.069 (CI = +/-0.061; p = 0.027)	0.704	-1.60%	-8.19%
Loss Cost	2005.1	-0.020 (CI = +/-0.022; p = 0.081)	0.151 (CI = +/-0.114; p = 0.011)	0.003 (CI = +/-0.008; p = 0.489)	-0.063 (CI = +/-0.063; p = 0.049)	0.709	-1.96%	-7.96%
Loss Cost	2005.2	-0.026 (CI = +/-0.024; p = 0.033)	0.136 (CI = +/-0.114; p = 0.021)	0.003 (CI = +/-0.008; p = 0.418)	-0.052 (CI = +/-0.064; p = 0.102)	0.728	-2.55%	-7.53%
Loss Cost	2006.1	-0.035 (CI = +/-0.024; p = 0.006)	0.156 (CI = +/-0.109; p = 0.007)	0.003 (CI = +/-0.007; p = 0.354)	-0.037 (CI = +/-0.062; p = 0.223)	0.767	-3.46%	-7.01%
Loss Cost	2006.2	-0.048 (CI = +/-0.023; p = 0.000)	0.131 (CI = +/-0.099; p = 0.011)	0.004 (CI = +/-0.006; p = 0.209)	-0.017 (CI = +/-0.057; p = 0.545)	0.822	-4.64%	-6.25%
Loss Cost	2007.1	-0.053 (CI = +/-0.025; p = 0.000)	0.142 (CI = +/-0.100; p = 0.007)	0.004 (CI = +/-0.006; p = 0.192)	-0.008 (CI = +/-0.059; p = 0.776)	0.824	-5.19%	-5.96%
Loss Cost	2007.2	-0.064 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.096; p = 0.014)	0.005 (CI = +/-0.006; p = 0.123)	0.008 (CI = +/-0.058; p = 0.773)	0.849	-6.18%	-5.41%
Loss Cost	2008.1	-0.076 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.089; p = 0.003)	0.005 (CI = +/-0.006; p = 0.078)	0.026 (CI = +/-0.055; p = 0.329)	0.876	-7.36%	-4.88%
Loss Cost	2008.2	-0.085 (CI = +/-0.028; p = 0.000)	0.130 (CI = +/-0.089; p = 0.006)	0.005 (CI = +/-0.005; p = 0.054)	0.040 (CI = +/-0.057; p = 0.158)	0.884	-8.19%	-4.47%
Loss Cost	2009.1	-0.092 (CI = +/-0.032; p = 0.000)	0.138 (CI = +/-0.091; p = 0.005)	0.005 (CI = +/-0.005; p = 0.051)	0.049 (CI = +/-0.060; p = 0.105)	0.878	-8.80%	-4.24%
Loss Cost	2009.2	-0.101 (CI = +/-0.036; p = 0.000)	0.129 (CI = +/-0.093; p = 0.009)	0.006 (CI = +/-0.005; p = 0.042)	0.061 (CI = +/-0.064; p = 0.063)	0.877	-9.58%	-3.93%
Loss Cost	2010.1	-0.100 (CI = +/-0.042; p = 0.000)	0.128 (CI = +/-0.098; p = 0.013)	0.006 (CI = +/-0.006; p = 0.048)	0.060 (CI = +/-0.071; p = 0.094)	0.854	-9.54%	-3.95%
Loss Cost	2010.2	-0.094 (CI = +/-0.051; p = 0.001)	0.134 (CI = +/-0.103; p = 0.014)	0.006 (CI = +/-0.006; p = 0.061)	0.052 (CI = +/-0.080; p = 0.193)	0.836	-8.94%	-4.13%
Loss Cost	2011.1	-0.084 (CI = +/-0.061; p = 0.010)	0.127 (CI = +/-0.107; p = 0.023)	0.005 (CI = +/-0.006; p = 0.071)	0.040 (CI = +/-0.091; p = 0.363)	0.800	-8.08%	-4.31%
Loss Cost	2011.2	-0.055 (CI = +/-0.072; p = 0.123)	0.145 (CI = +/-0.106; p = 0.011)	0.005 (CI = +/-0.006; p = 0.091)	0.005 (CI = +/-0.100; p = 0.918)	0.795	-5.34%	-4.87%
Loss Cost	2012.1	-0.009 (CI = +/-0.082; p = 0.820)	0.123 (CI = +/-0.100; p = 0.020)	0.005 (CI = +/-0.005; p = 0.082)	-0.047 (CI = +/-0.108; p = 0.362)	0.789	-0.88%	-5.46%
Loss Cost	2012.2	-0.023 (CI = +/-0.112; p = 0.657)	0.118 (CI = +/-0.107; p = 0.033)	0.005 (CI = +/-0.006; p = 0.085)	0.001 (CI = +/-0.138; p = 0.636)	0.786	-2.32%	-5.29%
Loss Cost	2013.1	-0.082 (CI = +/-0.155; p = 0.271)	0.133 (CI = +/-0.110; p = 0.022)	0.005 (CI = +/-0.006; p = 0.075)	0.032 (CI = +/-0.180; p = 0.706)	0.795	-7.89%	-4.91%
Loss Cost	2013.2	-0.142 (CI = +/-0.254; p = 0.245)	0.124 (CI = +/-0.117; p = 0.040)	0.005 (CI = +/-0.006; p = 0.073)	0.095 (CI = +/-0.279; p = 0.470)	0.790	-13.26%	-4.63%
Loss Cost	2014.1	-0.109 (CI = +/-0.572; p = 0.681)	0.121 (CI = +/-0.132; p = 0.069)	0.005 (CI = +/-0.006; p = 0.088)	0.061 (CI = +/-0.592; p = 0.824)	0.735	-10.29%	-4.68%
Loss Cost	2014.2	-0.048 (CI = +/-0.046; p = 0.043)	0.121 (CI = +/-0.132; p = 0.069)	0.005 (CI = +/-0.006; p = 0.088)	NA (CI = +/-NA; p = NA)	0.740	-4.68%	-4.68%
Loss Cost	2015.1	-0.037 (CI = +/-0.056; p = 0.163)	0.105 (CI = +/-0.144; p = 0.134)	0.006 (CI = +/-0.007; p = 0.074)	NA (CI = +/-NA; p = NA)	0.691	-3.67%	-3.67%
Loss Cost	2015.2	-0.037 (CI = +/-0.069; p = 0.257)	0.106 (CI = +/-0.160; p = 0.167)	0.006 (CI = +/-0.008; p = 0.100)	NA (CI = +/-NA; p = NA)	0.671	-3.60%	-3.60%
Loss Cost	2016.1	-0.044 (CI = +/-0.092; p = 0.298)	0.115 (CI = +/-0.187; p = 0.190)	0.006 (CI = +/-0.009; p = 0.183)	NA (CI = +/-NA; p = NA)	0.635	-4.29%	-4.29%
Loss Cost	2016.2	-0.036 (CI = +/-0.121; p = 0.499)	0.122 (CI = +/-0.214; p = 0.214)	0.006 (CI = +/-0.010; p = 0.208)	NA (CI = +/-NA; p = NA)	0.601	-3.50%	-3.50%
Severity	2004.2	0.058 (CI = +/-0.021; p = 0.000)	0.078 (CI = +/-0.113; p = 0.170)	-0.003 (CI = +/-0.008; p = 0.466)	-0.114 (CI = +/-0.062; p = 0.001)	0.480	+5.97%	-5.44%
Severity	2005.1	0.056 (CI = +/-0.023; p = 0.000)	0.082 (CI = +/-0.116; p = 0.157)	-0.003 (CI = +/-0.008; p = 0.481)	-0.111 (CI = +/-0.064; p = 0.001)	0.433	+5.77%	-5.31%
Severity	2005.2	0.051 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.118; p = 0.229)	-0.002 (CI = +/-0.008; p = 0.537)	-0.102 (CI = +/-0.066; p = 0.004)	0.336	+5.23%	-4.94%
Severity	2006.1	0.042 (CI = +/-0.025; p = 0.002)	0.090 (CI = +/-0.113; p = 0.113)	-0.002 (CI = +/-0.008; p = 0.557)	-0.087 (CI = +/-0.064; p = 0.010)	0.268	+4.25%	-4.40%
Severity	2006.2	0.029 (CI = +/-0.024; p = 0.021)	0.064 (CI = +/-0.102; p = 0.208)	-0.001 (CI = +/-0.007; p = 0.668)	-0.065 (CI = +/-0.059; p = 0.032)	0.129	+2.91%	-3.58%
Severity	2007.1	0.025 (CI = +/-0.026; p = 0.067)	0.072 (CI = +/-0.105; p = 0.172)	-0.001 (CI = +/-0.007; p = 0.691)	-0.059 (CI = +/-0.062; p = 0.060)	0.098	+2.49%	-3.38%
Severity	2007.2	0.014 (CI = +/-0.028; p = 0.305)	0.053 (CI = +/-0.102; p = 0.289)	-0.001 (CI = +/-0.006; p = 0.804)	-0.042 (CI = +/-0.061; p = 0.165)	0.018	+1.40%	-2.79%
Severity	2008.1	0.000 (CI = +/-0.027; p = 0.973)	0.075 (CI = +/-0.092; p = 0.105)	-0.001 (CI = +/-0.006; p = 0.857)	-0.022 (CI = +/-0.057; p = 0.441)	0.108	-0.04%	-2.17%
Severity	2008.2	-0.009 (CI = +/-0.029; p = 0.510)	0.062 (CI = +/-0.092; p = 0.174)	0.000 (CI = +/-0.006; p = 0.964)	-0.008 (CI = +/-0.059; p = 0.773)	0.139	-0.94%	-1.76%
Severity	2009.1	-0.010 (CI = +/-0.034; p = 0.533)	0.063 (CI = +/-0.097; p = 0.186)	0.000 (CI = +/-0.006; p = 0.968)	-0.007 (CI = +/-0.064; p = 0.817)	0.111	-1.02%	-1.73%
Severity	2009.2	-0.013 (CI = +/-0.039; p = 0.500)	0.060 (CI = +/-0.101; p = 0.228)	0.000 (CI = +/-0.006; p = 0.993)	-0.004 (CI = +/-0.070; p = 0.917)	0.106	-1.28%	-1.63%
Severity	2010.1	-0.012 (CI = +/-0.046; p = 0.584)	0.060 (CI = +/-0.107; p = 0.255)	0.000 (CI = +/-0.006; p = 0.992)	-0.004 (CI = +/-0.078; p = 0.908)	0.060	-1.22%	-1.65%
Severity	2010.2	0.001 (CI = +/-0.054; p = 0.979)	0.071 (CI = +/-0.110; p = 0.191)	0.000 (CI = +/-0.006; p = 0.904)	-0.021 (CI = +/-0.086; p = 0.613)	0.040	+0.07%	-2.01%
Severity	2011.1	0.004 (CI = +/-0.066; p = 0.887)	0.068 (CI = +/-0.116; p = 0.231)	0.000 (CI = +/-0.006; p = 0.898)	-0.026 (CI = +/-0.099; p = 0.589)	0.002	+0.45%	-2.09%
Severity	2011.2	0.032 (CI = +/-0.079; p = 0.400)	0.085 (CI = +/-0.117; p = 0.145)	-0.001 (CI = +/-0.006; p = 0.772)	-0.059 (CI = +/-0.111; p = 0.276)	0.046	+3.26%	-2.63%
Severity	2012.1	0.083 (CI = +/-0.090; p = 0.068)	0.061 (CI = +/-0.110; p = 0.257)	-0.001 (CI = +/-0.006; p = 0.674)	-0.117 (CI = +/-0.119; p = 0.053)	0.149	+8.67%	-3.29%
Severity	2012.2	0.067 (CI = +/-0.123; p = 0.257)	0.055 (CI = +/-0.118; p = 0.329)	-0.001 (CI = +/-0.006; p = 0.728)	-0.099 (CI = +/-0.152; p = 0.182)	0.039	+6.98%	-3.11%
Severity	2013.1	-0.014 (CI = +/-0.166; p = 0.860)	0.076 (CI = +/-0.117; p = 0.183)	-0.001 (CI = +/-0.006; p = 0.779)	-0.012 (CI = +/-0.192; p = 0.890)	0.120	-1.36%	-2.57%
Severity	2013.2	-0.063 (CI = +/-0.274; p = 0.622)	0.069 (CI = +/-0.126; p = 0.255)	-0.001 (CI = +/-0.006; p = 0.846)	0.040 (CI = +/-0.300; p = 0.777)	0.120	-6.12%	-2.33%
Severity	2014.1	0.007 (CI = +/-0.613; p = 0.979)	0.062 (CI = +/-0.142; p = 0.349)	-0.001 (CI = +/-0.007; p = 0.844)	-0.032 (CI = +/-0.634; p = 0.912)	-0.046	+0.75%	-2.45%
Severity	2014.2	-0.025 (CI = +/-0.049; p = 0.289)	0.062 (CI = +/-0.142; p = 0.349)	-0.001 (CI = +/-0.007; p = 0.844)	NA (CI = +/-NA; p = NA)	0.020	-2.45%	-2.45%
Severity	2015.1	-0.017 (CI = +/-0.061; p = 0.541)	0.051 (CI = +/-0.157; p = 0.486)	0.000 (CI = +/-0.007; p = 0.999)	NA (CI = +/-NA; p = NA)	-0.145	-1.70%	-1.70%
Severity	2015.2	-0.027 (CI = +/-0.074; p = 0.427)	0.040 (CI = +/-0.171; p = 0.609)	-0.001 (CI = +/-0.008; p = 0.884)	NA (CI = +/-NA; p = NA)	-0.136	-2.64%	-2.64%
Severity	2016.1	-0.018 (CI = +/-0.098; p = 0.673)	0.029 (CI = +/-0.199; p = 0.741)	0.000 (CI = +/-0.010; p = 0.990)	NA (CI = +/-NA; p = NA)	-0.302	-1.81%	-1.81%
Severity	2016.2	-0.016 (CI = +/-0.130; p = 0.770)	0.031 (CI = +/-0.230; p = 0.755)	0.000 (CI = +/-0.011; p = 0.975)	NA (CI = +/-NA; p = NA)	-0.385	-1.61%	-1.61%
Frequency	2004.2	-0.074 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.017; p = 0.000)	0.982	-7.15%	-2.91%
Frequency	2005.1	-0.076 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.017; p = 0.000)	0.982	-7.30%	-2.80%
Frequency	2005.2	-0.077 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.018; p = 0.000)	0.981	-7.39%	-2.73%
Frequency	2006.1	-0.077 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.019; p = 0.000)	0.978	-7.39%	-2.73%
Frequency	2006.2	-0.076 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.020; p = 0.000)	0.976	-7.34%	-2.76%
Frequency	2007.1	-0.078 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.020; p = 0.000)	0.974	-7.50%	-2.68%
Frequency	2007.2	-0.078 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.036; p = 0.001)	0.005 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.022; p = 0.000)	0.971	-7.47%	-2.69%
Frequency	2008.1	-0.076 (CI = +/-0.011; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.005 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.023; p = 0.000)	0.967	-7.32%	-2.76%
Frequency	2008.2	-0.076 (CI = +/-0.012; p = 0.000)	0.068 (CI = +/-0.039; p = 0.002)	0.005 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.963	-7.32%	-2.76%
Frequency	2009.1	-0.082 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.037; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.024; p = 0.000)	0.966	-7.86%	-2.56%
Frequency	2009.2	-0.088 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.036; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.025; p = 0.000)	0.969	-8.41%	-2.34%
Frequency	2010.1	-0.088 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.038; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.028; p = 0.000)	0.962	-8.42%	-2.33%
Frequency	2010.2	-0.094 (CI = +/-0.019; p = 0.000)	0.063 (CI = +/-0.038; p = 0.003)	0.006 (CI = +/-0.002; p = 0.000)	0.073 (CI = +/-0.030; p = 0.000)	0.962	-9.01%	-2.15%
Frequency	2011.1	-0.089 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.039; p = 0.005)	0.006 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.033; p = 0.001)	0.955	-8.49%	-2.27%
Frequency	2011.2	-0.087 (CI = +/-0.028; p = 0.000)	0.060 (CI = +/-0.041; p = 0.007)	0.006 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.039; p = 0.003)	0.947	-8.33%	-2.30%
Frequency	2012.1	-0.092 (CI = +/-0.036; p = 0.000)	0.062 (CI = +/-0.044; p = 0.008)	0.006 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.047; p = 0.007)	0.937	-8.79%	-2.24%
Frequency	2012.2	-0.091 (CI = +/-0.049; p = 0.001)	0.063 (CI = +/-0.047; p = 0.013)	0.006 (CI = +/-0.002; p = 0.000)	0.068 (CI = +/-0.060; p = 0.030)	0.927	-8.69%	-2.25%
Frequency	2013.1	-0.069 (CI = +/-0.069; p = 0.052)	0.057 (CI = +/-0.049; p = 0.026)	0.006 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.080; p = 0.251)	0.912	-6.62%	-2.40%
Frequency	2013.2	-0.079 (CI = +/-0.115; p = 0.160)	0.055 (CI = +/-0.053; p = 0.042)	0.006 (CI = +/-0.003; p = 0.001)	0.055 (CI = +/-0.126; p = 0.356)	0.904	-7.60%	-2.35%
Frequency	2014.1	-0.116 (CI = +/-0.258; p = 0.339)	0.059 (CI = +/-0.060; p = 0.053)	0.006 (CI = +/-0.003; p = 0.001)	0.093 (CI = +/-0.266; p = 0.455)	0.888	-10.96%	-2.29%
Frequency	2014.2	-0.023 (CI = +/-0.021; p = 0.032)	0.059 (CI = +/-0.060; p = 0.053)	0.006 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.889	-2.29%	-2.29%
Frequency	2015.1	-0.020 (CI = +/-0.026; p = 0.107)	0.054 (CI = +/-0.066; p = 0.097)	0.006 (CI = +/-0.003; p = 0.002)	NA (CI = +/-NA; p = NA)	0.875	-2.01%	-2.01%
Frequency	2015.2	-0.010 (CI = +/-0.027; p = 0.420)	0.066 (CI = +/-0.062; p = 0.039)	0.007 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.899	-0.98%	-0.98%
Frequency	2016.1	-0.026 (CI = +/-0.026; p = 0.056)	0.086 (CI = +/-0.054; p = 0.007)	0.006 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.942	-2.52%	-2.52%
Frequency	2016.2	-0.019 (CI = +/-0.033; p = 0.201)	0.091 (CI = +/-0.058; p = 0.009)	0.006 (CI = +/-0.003; p = 0.002)	NA (CI = +/-NA; p = NA)	0.943	-1.92%	-1.92%

APPENDIX G. ACCIDENT BENEFITS – REFORM FACTOR EXHIBITS

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

AB Total Medical & Rehabilitation including Attendant Care - Reform Factors
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					$\exp(A + \text{Sumproduct}[(1):(5), (B):(F)])$	$\text{Exp}[\Delta(1) * B]$	$\text{Exp}[\Delta(3) * D]$	$(7) * (8) - 1$	per (10)	$\text{Exp}[\Delta(2) * C]$
Design Matrix					Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0.00	200.2	1.036	1.000	3.6%	1.449	0.788
2011.75	0.00	0.00	1	0.00	236.2	1.036	1.000	3.6%	1.399	0.788
2012.25	0.00	0.00	0	0.00	214.9	1.036	1.000	3.6%	1.350	0.788
2012.75	0.00	0.00	1	0.00	253.6	1.036	1.000	3.6%	1.303	0.788
2013.25	0.00	0.00	0	0.00	230.8	1.036	1.000	3.6%	1.257	0.788
2013.75	0.00	0.00	1	0.00	272.3	1.036	1.000	3.6%	1.214	0.788
2014.25	0.00	0.00	0	0.00	247.8	1.036	1.000	3.6%	1.171	0.788
2014.75	0.00	0.00	1	0.00	292.3	1.036	1.000	3.6%	1.130	0.788
2015.25	0.00	0.00	0	0.00	266.0	1.036	1.000	3.6%	1.091	0.788
2015.75	0.00	0.00	1	0.00	313.9	1.036	1.000	3.6%	1.053	0.788
2016.25	0.01	0.00	0	0.00	285.0	1.036	0.988	2.3%	1.016	0.789
2016.75	0.33	0.17	1	0.00	307.3	1.036	0.970	0.5%	0.993	0.853
2017.25	0.83	0.58	0	0.00	241.1	1.036	0.964	-0.1%	0.988	0.959
2017.75	1.00	1.08	1	0.00	263.1	1.036	0.964	-0.1%	0.990	1.000
2018.25	1.00	1.58	0	0.00	230.7	1.036	0.964	-0.1%	0.991	1.000
2018.75	1.00	2.08	1	0.00	262.3	1.036	0.964	-0.1%	0.993	1.000
2019.25	1.00	2.58	0	0.00	230.0	1.036	0.964	-0.1%	0.994	1.000
2019.75	1.00	3.08	1	0.00	261.5	1.036	0.964	-0.1%	0.996	1.000
2020.25	1.00	3.58	0	(35.99)	153.8	1.036	0.964	-0.1%	0.997	1.000
2020.75	1.00	4.08	1	(33.22)	180.4	1.036	0.964	-0.1%	0.999	1.000
2021.25	1.00	4.58	0	(41.12)	144.9				1.000	1.000

Loss Cost Model

A.	Intercept	(137.600)
B.	Time	0.071
C.	Phase-in Scalar	(0.238)
D.	Phase-in Trend	(0.074)
E.	Seasonality	0.130
F.	Mobility	0.011

Note

- (7) semi-annual past trend factor assuming 7.4% annual trend rate
(8) semi-annual change in trend factor assuming -0.3% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

AB Total Disability Income - Reform Factors
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					$\exp[A + \text{Sumproduct}[(1);(5), (B);(F)]]$	$\text{Exp}[\Delta(1) * B]$	$\text{Exp}[\Delta(3) * D]$	$(7) * (8) - 1$	per (10)	$\text{Exp}[\Delta(2) * C]$
Design Matrix					Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Implied Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0	60.5	1.027	1.000	2.7%	1.361	0.847
2011.75	0.00	0.00	1	0	69.5	1.027	1.000	2.7%	1.325	0.847
2012.25	0.00	0.00	0	0	63.8	1.027	1.000	2.7%	1.290	0.847
2012.75	0.00	0.00	1	0	73.3	1.027	1.000	2.7%	1.256	0.847
2013.25	0.00	0.00	0	0	67.4	1.027	1.000	2.7%	1.223	0.847
2013.75	0.00	0.00	1	0	77.3	1.027	1.000	2.7%	1.191	0.847
2014.25	0.00	0.00	0	0	71.1	1.027	1.000	2.7%	1.159	0.847
2014.75	0.00	0.00	1	0	81.6	1.027	1.000	2.7%	1.128	0.847
2015.25	0.00	0.00	0	0	75.0	1.027	1.000	2.7%	1.099	0.847
2015.75	0.00	0.00	1	0	86.1	1.027	1.000	2.7%	1.070	0.847
2016.25	0.01	0.00	0	0	79.0	1.027	0.992	1.9%	1.041	0.848
2016.75	0.33	0.17	1	0	85.2	1.027	0.980	0.6%	1.022	0.895
2017.25	0.83	0.58	0	0	70.7	1.027	0.975	0.2%	1.016	0.972
2017.75	1.00	1.08	1	0	76.9	1.027	0.975	0.2%	1.014	1.000
2018.25	1.00	1.58	0	0	68.9	1.027	0.975	0.2%	1.012	1.000
2018.75	1.00	2.08	1	0	77.2	1.027	0.975	0.2%	1.010	1.000
2019.25	1.00	2.58	0	0	69.2	1.027	0.975	0.2%	1.008	1.000
2019.75	1.00	3.08	1	0	77.5	1.027	0.975	0.2%	1.006	1.000
2020.25	1.00	3.58	0	(35.99)	44.9	1.027	0.975	0.2%	1.004	1.000
2020.75	1.00	4.08	1	(33.22)	52.0	1.027	0.975	0.2%	1.002	1.000
2021.25	1.00	4.58	0	(41.12)	42.3				1.000	1.000

Implied Loss Cost

A.	Intercept	(103.731)
B.	Time	0.054
C.	Phase-in Scalar	(0.166)
D.	Phase-in Trend	(0.050)
E.	Seasonality	0.111
F.	Mobility	0.012

Note

- (7) semi-annual past trend factor assuming 5.5% annual trend rate
(8) semi-annual change in trend factor assuming 0.4% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

AB Total Funeral & Death Benefits - Reform Factors
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						$\exp(A + \text{Sumproduct}[(1):(4), (B):(E)])$		$\exp(\Delta(1) * B)$	$\exp(\Delta(3) * D)$	$(9) * (10) - 1$	per (10)	$\exp(\Delta(2) * C)$
Design Matrix					Predicted			Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0	0.11	16,340	1.8	0.995	1.000	-0.5%	0.904	1.000
2011.75	0.00	0.00	1	0	0.14	16,420	2.3	0.995	1.000	-0.5%	0.909	1.000
2012.25	0.00	0.00	0	0	0.11	16,500	1.8	0.995	1.000	-0.5%	0.913	1.000
2012.75	0.00	0.00	1	0	0.14	16,581	2.3	0.995	1.000	-0.5%	0.918	1.000
2013.25	0.00	0.00	0	0	0.11	16,662	1.8	0.995	1.000	-0.5%	0.922	1.000
2013.75	0.00	0.00	1	0	0.14	16,744	2.3	0.995	1.000	-0.5%	0.927	1.000
2014.25	0.00	0.00	0	0	0.11	16,826	1.8	0.995	1.000	-0.5%	0.932	1.000
2014.75	0.00	0.00	1	0	0.13	16,908	2.3	0.995	1.000	-0.5%	0.937	1.000
2015.25	0.00	0.00	0	0	0.10	16,991	1.8	0.995	1.000	-0.5%	0.941	1.000
2015.75	0.00	0.00	1	0	0.13	17,074	2.2	0.995	1.000	-0.5%	0.946	1.000
2016.25	0.01	0.00	0	0	0.10	17,158	1.7	0.995	1.000	-0.5%	0.951	1.000
2016.75	0.33	0.17	1	0	0.13	17,242	2.2	0.995	1.000	-0.5%	0.956	1.000
2017.25	0.83	0.58	0	0	0.10	17,326	1.7	0.995	1.000	-0.5%	0.960	1.000
2017.75	1.00	1.08	1	0	0.13	17,411	2.2	0.995	1.000	-0.5%	0.965	1.000
2018.25	1.00	1.58	0	0	0.10	17,496	1.7	0.995	1.000	-0.5%	0.970	1.000
2018.75	1.00	2.08	1	0	0.12	17,582	2.2	0.995	1.000	-0.5%	0.975	1.000
2019.25	1.00	2.58	0	0	0.10	17,668	1.7	0.995	1.000	-0.5%	0.980	1.000
2019.75	1.00	3.08	1	0	0.12	17,755	2.2	0.995	1.000	-0.5%	0.985	1.000
2020.25	1.00	3.58	0	(35.99)	0.08	17,842	1.4	0.995	1.000	-0.5%	0.990	1.000
2020.75	1.00	4.08	1	(33.22)	0.10	17,929	1.8	0.995	1.000	-0.5%	0.995	1.000
2021.25	1.00	4.58	0	(41.12)	0.07	18,017	1.3				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	37.755	(9.951)	20.896
B.	Time	(0.020)	0.010	(0.010)
C.	Phase-in Scalar			
D.	Phase-in Trend			
E.	Seasonality	0.250		0.250
F.	Mobility	0.006		0.006

Note

- (9) semi-annual past trend factor assuming -1.0% annual trend rate
(10) semi-annual change in trend factor assuming -1.0% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

AB Total - Reform Factors
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				(2) / SUM((2):(4))	(3) / SUM((2):(4))	(4) / SUM((2):(4))	weighted average of pages 1:3 using columns (5):(7) as weights		
	Predicted Loss Cost			Weights					
time	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	Semi-Annual Trend Rate	Trend Factor to 04/01/21	Scalar Reform Factor
2011.25	200.2	60.5	1.8	76%	23%	1%	3.4%	1.425	0.803
2011.75	236.2	69.5	2.3	77%	23%	1%	3.4%	1.379	0.803
2012.25	214.9	63.8	1.8	77%	23%	1%	3.4%	1.334	0.803
2012.75	253.6	73.3	2.3	77%	22%	1%	3.4%	1.290	0.803
2013.25	230.8	67.4	1.8	77%	22%	1%	3.4%	1.248	0.802
2013.75	272.3	77.3	2.3	77%	22%	1%	3.4%	1.207	0.802
2014.25	247.8	71.1	1.8	77%	22%	1%	3.4%	1.167	0.802
2014.75	292.3	81.6	2.3	78%	22%	1%	3.4%	1.129	0.802
2015.25	266.0	75.0	1.8	78%	22%	1%	3.4%	1.092	0.802
2015.75	313.9	86.1	2.2	78%	21%	1%	3.4%	1.056	0.802
2016.25	285.0	79.0	1.7	78%	22%	0%	2.2%	1.021	0.803
2016.75	307.3	85.2	2.2	78%	22%	1%	0.5%	0.999	0.863
2017.25	241.1	70.7	1.7	77%	23%	1%	-0.1%	0.994	0.962
2017.75	263.1	76.9	2.2	77%	22%	1%	-0.1%	0.995	1.000
2018.25	230.7	68.9	1.7	77%	23%	1%	-0.1%	0.996	1.000
2018.75	262.3	77.2	2.2	77%	23%	1%	-0.1%	0.996	1.000
2019.25	230.0	69.2	1.7	76%	23%	1%	-0.1%	0.997	1.000
2019.75	261.5	77.5	2.2	77%	23%	1%	-0.1%	0.998	1.000
2020.25	153.8	44.9	1.4	77%	22%	1%	-0.1%	0.999	1.000
2020.75	180.4	52.0	1.8	77%	22%	1%	-0.1%	0.999	1.000
2021.25	144.9	42.3	1.3	77%	22%	1%		1.000	1.000

APPENDIX H. IMPACT OF COVID-19 ON CLAIMS COST

PRELIMINARY ONTARIO SELECTED PRIVATE PASSENGER VEHICLES COVID-19 LOSS ADJUSTMENT FACTORS

Based on Insurance Industry Data
Through June 30, 2021

December 17, 2021

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1. EXECUTIVE SUMMARY

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to:

- Summarize the observed the COVID-19 pandemic impact on historical private passenger vehicle claims costs.
- Provide estimates of the COVID-19 pandemic's impact on future rate level and estimated rate level adjustments for private passenger vehicles.

We developed the estimates presented in this report using:

- Insurance industry Ontario private passenger vehicle loss and expense experience reported as of June 30, 2021 to the General Insurance Statistical Agency (GISA).
- The loss trend models presented in our loss trend report for FSRA.¹
- COVID-19 projection data specific to Ontario from the University of Washington Institute of Health Metrics and Evaluation.²

Our findings are specific to industry-wide private passenger vehicles only and may not be suitable for any individual insurer.³ Our estimates are preliminary and subject to material change as the claim experience under the COVID-19 pandemic emerges.

1.2. Actuarial Findings

In Table 1, we present our estimated COVID-19 pandemic adjustment factors by accident half-year for 2020 and 2021 by coverage.⁴ These factors should be applied to industry claims experience for each accident semester to restate that experience to remove the effect of the pandemic. For example, we estimate that bodily injury loss costs in 2020-1 declined by 22.3% due to the pandemic. As a result, the experience should be adjusted by a factor of $1 / (1 - 22.3\%) = 1.286$ to remove the effect of the pandemic.

¹ This report is included as an appendix in our PPV Loss Trend Report.

² www.healthdata.org

³ Individual insurers may have a different impact due to the COVID-19 pandemic on their loss experience compared to the industry.

⁴ The factors presented are based on the "Projection Scenario" defined later in this report. See the "Projection Scenario" presented in Table 3 later in this report.

Table 1: Selected COVID-19 Loss Adjustment Factors

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.286	1.262	1.334	1.143
Property Damage	1.241	1.221	1.280	1.121
Direct Compensation Property Damage	1.844	1.759	2.012	1.384
AB - Medical/Rehab/Attendant Care	1.486	1.441	1.572	1.234
AB - Disability Income	1.540	1.490	1.638	1.258
AB - Funeral/Death Benefit	1.241	1.221	1.280	1.121
AB - Total	1.496	1.450	1.584	1.238
Collision	1.716	1.646	1.853	1.332
Comprehensive	1.155	1.142	1.179	1.079
All Perils	1.486	1.441	1.572	1.234
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.197	1.181	1.228	1.100
Underinsured Motorist	1.000	1.000	1.000	1.000

* * * * *

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


Oliver, Wyman Limited



Paula Elliott, FCAS, FCIA

Paula.elliott@oliverwyman.com


Rajesh Sahasrabuddhe, FCAS, ACIA

rajesh.sahasrabuddhe@oliverwyman.com


Chris Schneider, ACAS, ACIA

chris.schneider@oliverwyman.com

2. ANALYSIS – GENERAL DISCUSSION

2.1. Introduction

In the sections that follow we present:

- an analysis and discussion of data we rely upon;
- rationale for the assumptions, and calculations that we present, as well as information to facilitate FSRA's evaluation of their reasonableness; and
- the supporting summary exhibits of the data we used and analysis we performed.

Our selected COVID-19 loss adjustment factors presented in this report are preliminary and expected to change, and likely materially, as the pandemic unfolds in Ontario and new data emerges.

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses, is the 2021-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2021) provided by GISA. This data includes the experience of all private passenger vehicles in Ontario.

The source of information we use to understand the impact of the COVID-19 pandemic in Ontario, and in particular, vehicle mobility, is from the University of Washington Institute of Health Metrics and Evaluation (IHME). The IHME provides historical daily information on (i) COVID-19 hospital resource use, (ii) infections and testing, (iii) daily and cumulative deaths, (iv) mask use and (v) social distancing specific to Ontario. The IHME models this historical data, along with relevant social/government restrictions and behaviours to develop forecasts. We rely upon the IHME "Social distancing" data and forecasts. These data and forecast present the change in mobility (using cell phone data) since the pandemic began. We assume that mobility and traffic levels are highly correlated. The IHME states, "Mobility refers to personal movement by a population and is based on anonymous cellphone data several technology companies have made available for the purposes of fighting COVID-19." IHME provides regular data updates, with the forecast currently through to March 1, 2022. We use IHME's data and forecast published November 19, 2021.

2.3. Estimating Ultimate Loss Amounts and Claim Counts

In our PPV Loss Trend Report,⁵ we describe how estimates of ultimate loss amounts and claims for each accident half-year through June 30, 2021, separately for each of the coverages, are determined.

We use this industry ultimate claim count and loss amount data which is organized by accident half-year to select loss trend models and derive loss trend rates. This data, and our loss trend model design, is integral to our analysis of the impact of the COVID-19 pandemic on claims experience.

⁵ This report is included as an appendix in our PPV Loss Trend Report.

2.4. COVID-19 in 2020 and 2021

Since mid-March 2020 “stay-at-home” orders and other directives introduced to control the spread of COVID-19 dramatically reduced traffic in Ontario 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 and second half of 2020 and the first half of 2021, as of June 30, 2021.

In Section 4, we provide triangle diagnostics as-of six-months to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts during 2020 and 2021.

At this time, accident half-year 2020-1, 2020-2 and 2021-1 are the only observations available (i.e., three data points) 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 due to relatively low COVID-19 case counts. Although the full 2020-2 and 2021-1 accident half-years are impacted by COVID-19, the severity of government imposed restriction on mobility varied from month to month.

Limited and mixed as this may be, we rely on the 2020-1, 2020-2 and 2021-1 observations to provide insights as to how COVID-19 may affect claims costs for 2021-2.

2.5. Loss Trend Models - Isolation of COVID-19

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 our PPV Loss Trend Report, we describe our selected loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in the PPV Loss Trend Report measure the rate of change in loss costs without the influence of the COVID-19 pandemic.

In order to isolate the impact of the COVID-19 pandemic from the loss trend rate, our selected trend models include, if significant⁶, an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience through to June 30, 2021. Using the modelled relationship implied by the mobility parameter and the forecasts from the IHME, we estimate the expected future change to claim costs due to the COVID-19 pandemic for the 2021-2 accident semester.

2.6. COVID-19 Loss Adjustment Factors

At some point in the future there will be a return to (a new) normalcy and traffic levels will no longer be impacted by the COVID-19 pandemic. However, it is highly uncertain when this return to normalcy will occur. It is also uncertain as to whether certain changes (such as increased use of work from home arrangements; increased use of personal vehicle rather than public transit, etc.) persist beyond the end of the pandemic.

⁶ Before inclusion of the mobility parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with *p*-value less than 5% are considered statistically significant.

An adjustment is required to bring the experience prior to and within the pandemic period (2020-1, 2020-2, 2021-1, 2021-2)⁷ to the cost level of the proposed rating program. In the next section we discuss how we calculate the COVID-19 pandemic loss adjustment factors that would be applied to the industry accident year (2020-1, 2020-2, 2021-1 2021-2) claims experience affected (or expected to be affected) by the pandemic, so as to *fully remove the impact of the pandemic* from those periods of claims experience.

To the extent that a rate program is proposed to be in effect during the pandemic, the historical claims experience should be first adjusted to fully remove the impact of the pandemic by the application of the COVID-19 pandemic loss adjustment factors and then, an adjustment applied for the impact the pandemic is expected to have on the loss experience during the proposed rating program.

⁷ We do not mean to imply the COVID-19 pandemic will end December 31, 2021.

3. COVID-19 LOSS ADJUSTMENT FACTORS

In this section we discuss our approach to calculating COVID-19 industry loss adjustment factors.

In order to measure the effect the pandemic has had and will have on claims, we consider the use of the mobility composite metric published by the IHME.⁸ We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic.

In Figure 1, we plot the IHME observed and predicted Ontario mobility composite metric⁹ against time under the following future scenarios¹⁰ considering the effects of different stay-at-home orders, restrictions, and assumptions.

- **Projection**¹¹ – Governments re-impose restrictions when daily death counts reach 8 per million. Vaccine distribution continues at the expected pace. Mobility increases in proportion with vaccine coverage. Future mask use is equal to the mean mask use over the last 7 days.
- **Worse** – Governments do not re-impose mandates if cases increase. Mobility increases irrespective of vaccine coverage. Variants spread twice as fast. 100% of vaccinated individual stop using masks.

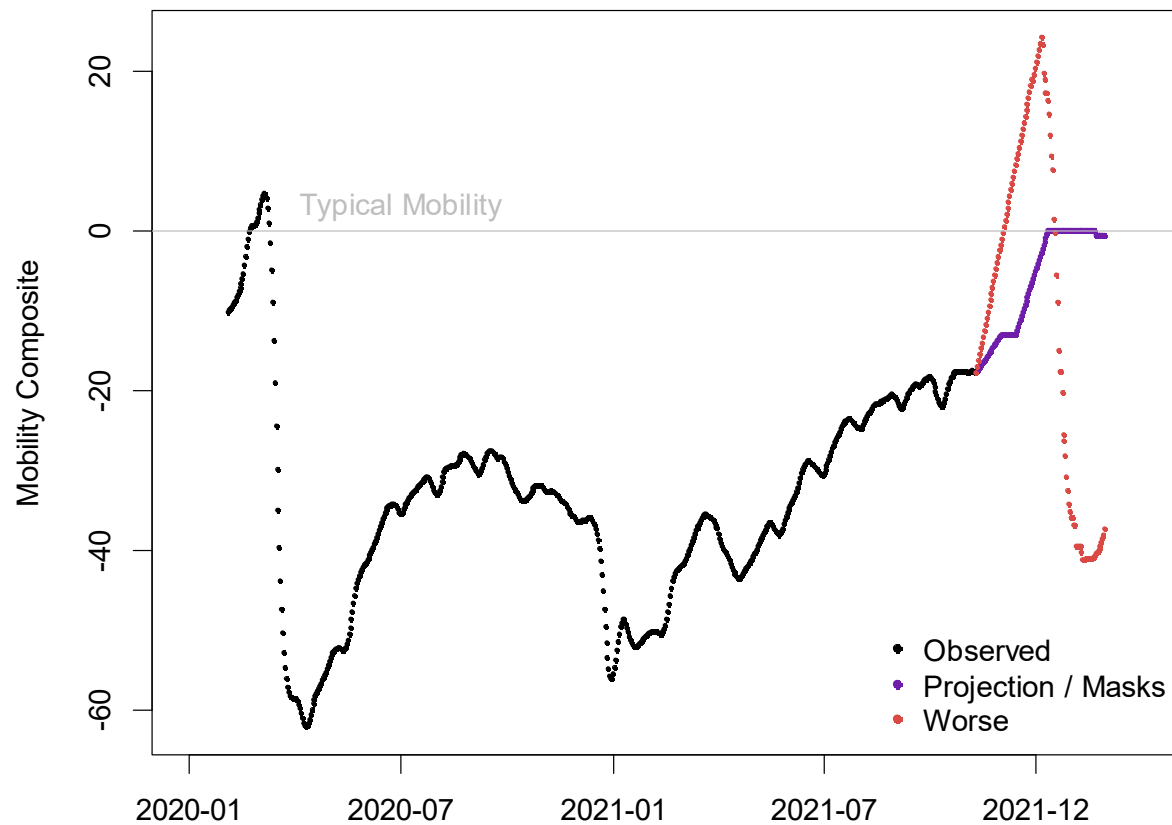
With a population of 14.57 million people, the daily death count threshold of 8 per million equates to 116.56 daily deaths. We observe IHME's model predicts deaths will continue to decline under its "Projection" scenario, while deaths will exceed the estimated threshold for re-imposing restrictions in January under its "Worse" scenario.

⁸ <http://www.healthdata.org/>

⁹ The IHME information that we present in Figure 1 was published by IHME on November 19, 2021.

¹⁰ <http://www.healthdata.org/covid/faqs#Scenarios>

¹¹ IHME considers an additional "Masks" scenario which has the same mobility composite metrics as their "Projection" scenario. Masks Scenario – Assumes 95% mask usage is adopted immediately in public. This chart compares the current level of mask use to the universal mask use target (95% mask use). IHME's current estimate for Ontario is 77% mask use. Governments re-impose restrictions when daily death counts reach 8 per million.

Figure 1: Mobility Composite Data

Although we are not experts in the IHME model, we observe the following regarding future mobility:

- Under both scenarios IHME estimates mobility will continue to increase throughout 2021, although at different rates.
- Under the projection scenario, IHME estimates mobility will return to pre-pandemic levels in early January 2022.
- Under the Worse scenario, IHME estimates mobility will exceed pre-pandemic levels and then begin to decline significantly. We assume this rapid decline is in response reimposition of government restrictions due to another wave of the pandemic (possibly fueled by a variant¹²).

As presented in Figure 1, the mobility composite metric is only forecasted through to March 1, 2022 and there is significant uncertainty regarding future mobility in response to the emerging Omicron variant. IHME's scenarios imply 2022 mobility could range significantly: potentially returning to pre-pandemic levels or decrease to levels observed in late 2020. Due to this increased level of uncertainty, our methodology is unable to quantify the pandemic's expected impact on claim costs for 2022 and beyond.

¹² The IHME study dated November 17, 2021 was in advance of the South African report of the Omicron variant on November 24, 2021.

The rate at which mobility returns to normal is very uncertain and likely dependent on the efficiency of the vaccine rollout and the reaction to the perceived resulting from community immunity. We consider both of IHME's scenarios in selecting future mobility composite values.

- The IHME "Projection" scenario assumes: "Mobility increases in proportion with vaccine coverage. Vaccine distribution continues at the expected pace." We consider this to be IHME's mean estimate of future mobility.
- The IHME "Worse" scenario assumes: "Mobility increases irrespective of vaccine coverage." We consider this to be IHME's "best-case" scenario for mobility (worst case for health outcomes) through the end of 2021.

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

In Table 2, we present the IHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 2: Average Mobility Composite

Average Mobility				
Scenario	2020-1	2020-2	2021-1	2021-2
Worse	-36.0	-33.2	-40.8	-15.1
Projection	-36.0	-33.2	-41.1	-19.1

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the "mobility parameter" in our loss trend models. By applying the mobility parameter's coefficient to the forecasted mobility, we are able to estimate the effect of the COVID-19 pandemic on claims experience.

In Table 3 and Table 4 we summarize our projected COVID-19 adjustment factors for each coverage under the "Projection" and "Worse" scenarios.¹³ These estimates are highly dependent upon:

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

Given the fluid environment, these estimates are subject to significant uncertainty and are almost certain to change as more information becomes available with time.

Subject to the uncertainty of these factors, which we expect to change as more data emerges, we provide an example of how these factors should be applied in an industry rate indication model and

¹³ These COVID-19 adjustment factors are only applicable to private passenger vehicles. COVID-19 adjustment factors for other lines of business are likely material different than those for private passenger.

interpreted. In the case of accident half-year 2020-1, our bodily injury factor of 1.286 implies the bodily injury loss cost experience should increase by 28.6% so as to adjust the loss experience to a level without influence of COVID-19. Our factor of 1.286 implies that the 2020-1 bodily injury loss experience was 22.3%¹⁴ lower in 2020-1, than it otherwise would be, due to COVID-19.

The estimates presented in Table 3 and Table 4 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume COVID-19 has not materially impacted severity for all coverages except accident medical/rehab/attendant care. Our assumption on severity effects on this coverage are based on our review of the industry data.

Individual insurers may have had different COVID-19 pandemic impacts on frequency and severity than the industry.

Table 3: COVID-19 Adjustment Factors – Projection Scenario

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.286	1.262	1.334	1.143
Property Damage	1.241	1.221	1.280	1.121
Direct Compensation Property Damage	1.844	1.759	2.012	1.384
AB - Medical/Rehab/Attendant Care	1.486	1.441	1.572	1.234
AB - Disability Income	1.540	1.490	1.638	1.258
AB - Funeral/Death Benefit	1.241	1.221	1.280	1.121
AB - Total	1.496	1.450	1.584	1.238
Collision	1.716	1.646	1.853	1.332
Comprehensive	1.155	1.142	1.179	1.079
All Perils	1.486	1.441	1.572	1.234
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.197	1.181	1.228	1.100
Underinsured Motorist	1.000	1.000	1.000	1.000

¹⁴ -22.3% = $(1/1.286) - 1$ is derived from the bodily injury trend model.

Table 4: COVID-19 Adjustment Factors – Worse Scenario

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.286	1.262	1.331	1.111
Property Damage	1.241	1.221	1.277	1.095
Direct Compensation Property Damage	1.844	1.759	2.001	1.293
AB - Medical/Rehab/Attendant Care	1.486	1.441	1.566	1.181
AB - Disability Income	1.540	1.490	1.632	1.199
AB - Funeral/Death Benefit	1.241	1.221	1.277	1.095
AB - Total	1.496	1.450	1.579	1.184
Collision	1.716	1.646	1.844	1.254
Comprehensive	1.155	1.142	1.177	1.062
All Perils	1.486	1.441	1.566	1.181
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.197	1.181	1.226	1.078
Underinsured Motorist	1.000	1.000	1.000	1.000

4. DIAGNOSTICS AT 6-MONTHS

In Figure 2 through Figure 12, we plot the following triangle metrics for each accident half-year over 2001-2 to 2021-1 as of June 30, 2021.

- 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 2020/2021 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 amounts¹⁵ used in this report. We used these diagnostics to consider the impact the COVID-19 pandemic may have had on the 2020-1, 2020-2, and 2021-1 ultimate estimates for each coverage; and therefore our loss trend model design. We summarize our findings below:

- All coverages have seen a significant reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months.¹⁶ We note comprehensive only experience a significant decline in reported frequency during 2020-1 and 2021-1, with 2020-2 frequency at levels consistent with pre-pandemic experience.
- Bodily injury and accident benefits-medical/rehab/attendant care have seen a slight increase in reported severity as of 6-months. For all other coverages, the 2020 and 2021-1 reported severity as of 6-months appears consistent with historical trends.
- In the case of bodily injury, although we observe a spike in the severity for 2020-1, a similar rise in level or spike is not observed for 2020-2 or 2021-1 as of June 30, 2021.¹⁷ For this reason, we do not consider COVID-19 to have a measurable and sustained impact to bodily injury severity.
- Regarding accident benefits-medical/rehab/attendant care, it has been suggested that the pandemic has created an avoidance or lag in treatment resulting in untreated injuries for claimants with minor injuries. If this is true, the average severity would represent more seriously injured claimants than typical. Although we agree that this is plausible, we have no additional evidence to substantiate this theory. Regardless of the cause in the rise, we address this change in severity for accident benefits through the use of a mobility parameter in our PPV Loss Trend report.

¹⁵ All reference to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

¹⁶ Note, the experience data for underinsured motorist and specified perils is too thin to reach a conclusion on a measurable loss trend rate and the impact of the COVID-19 pandemic.

¹⁷ As presented in our PPV Loss Trend Report as of June 30, 2021.

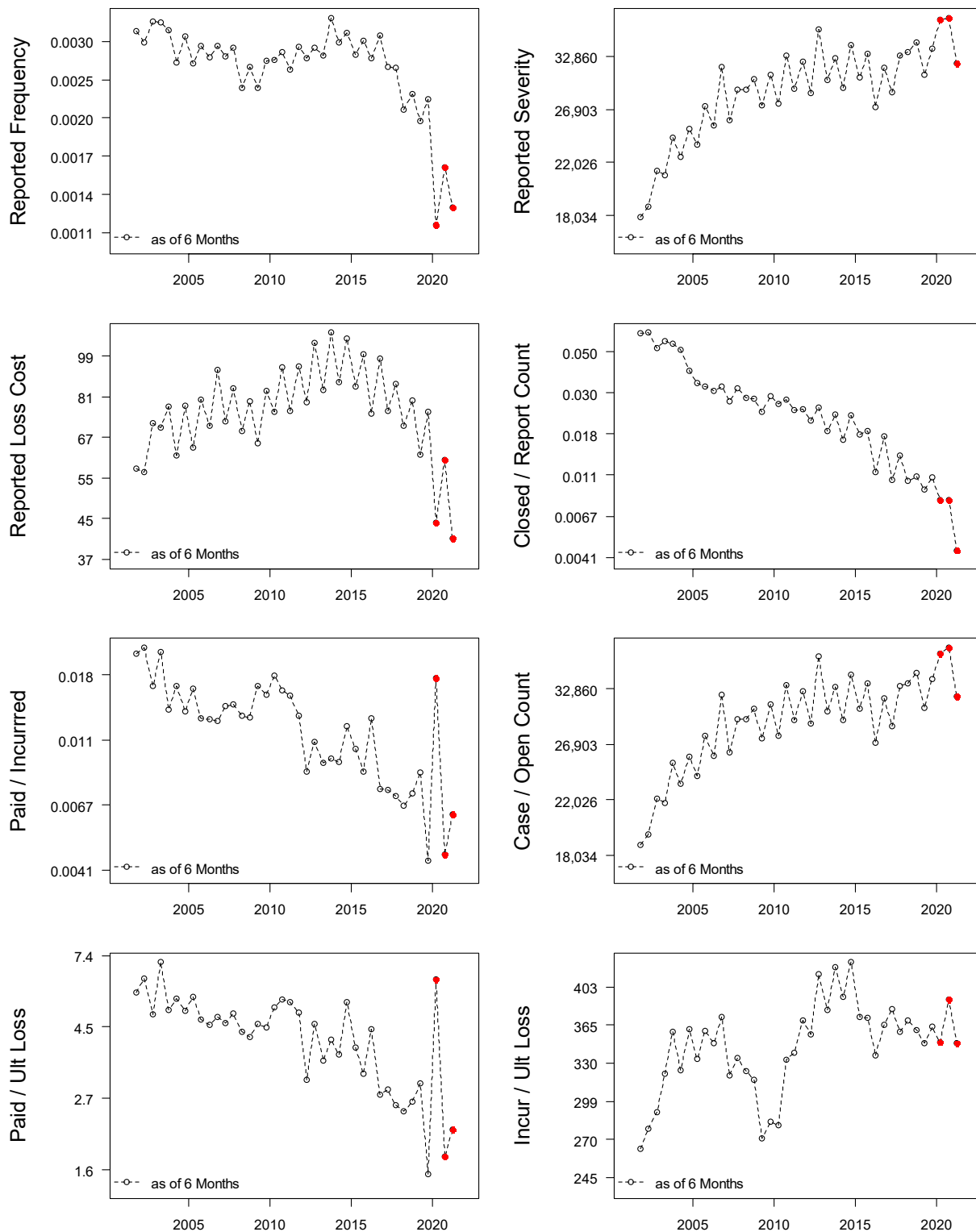
Figure 2: Bodily Injury – Triangle Diagnostics

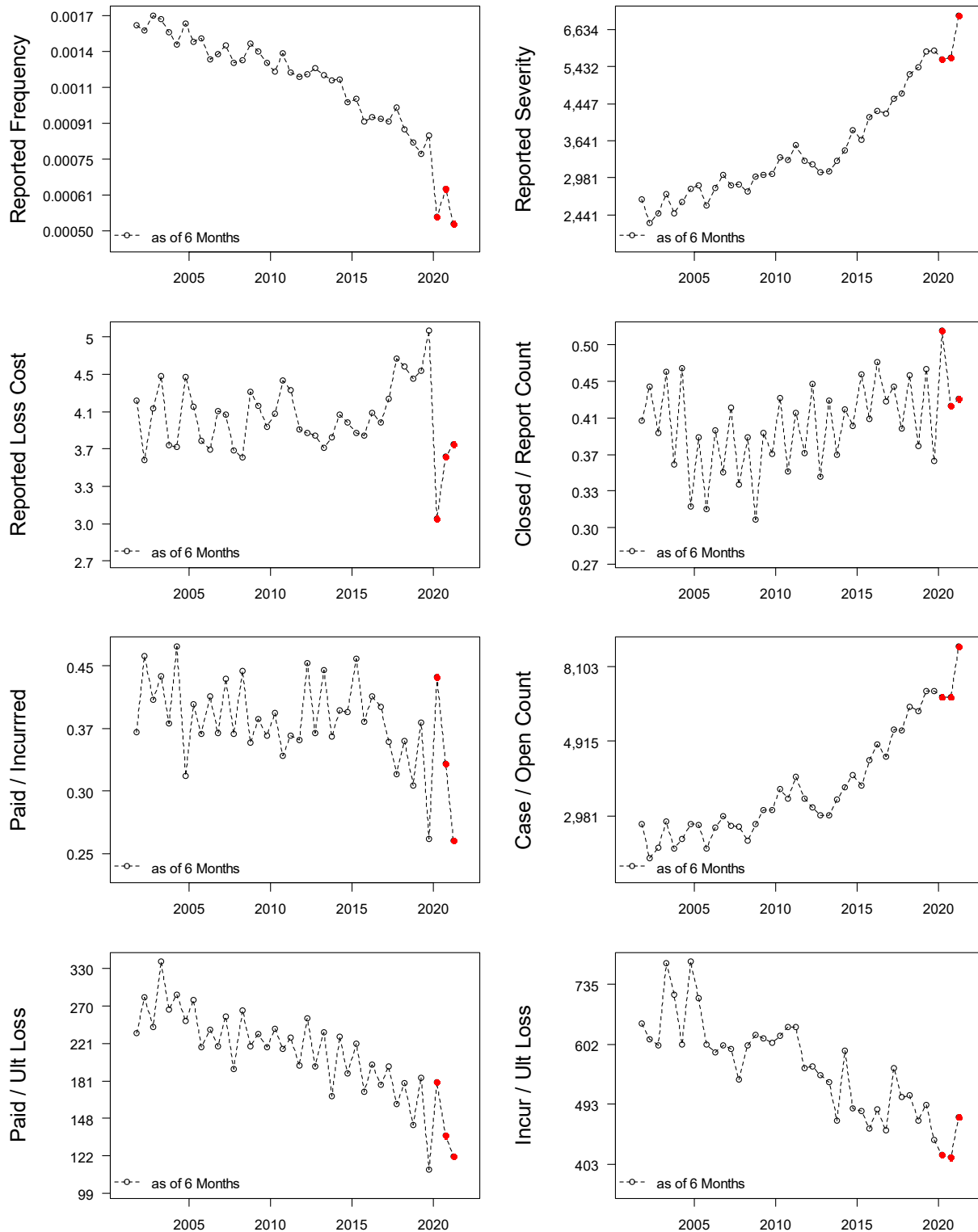
Figure 3: Property Damage – Triangle Diagnostics

Figure 4: Direct Compensation Property Damage – Triangle Diagnostics

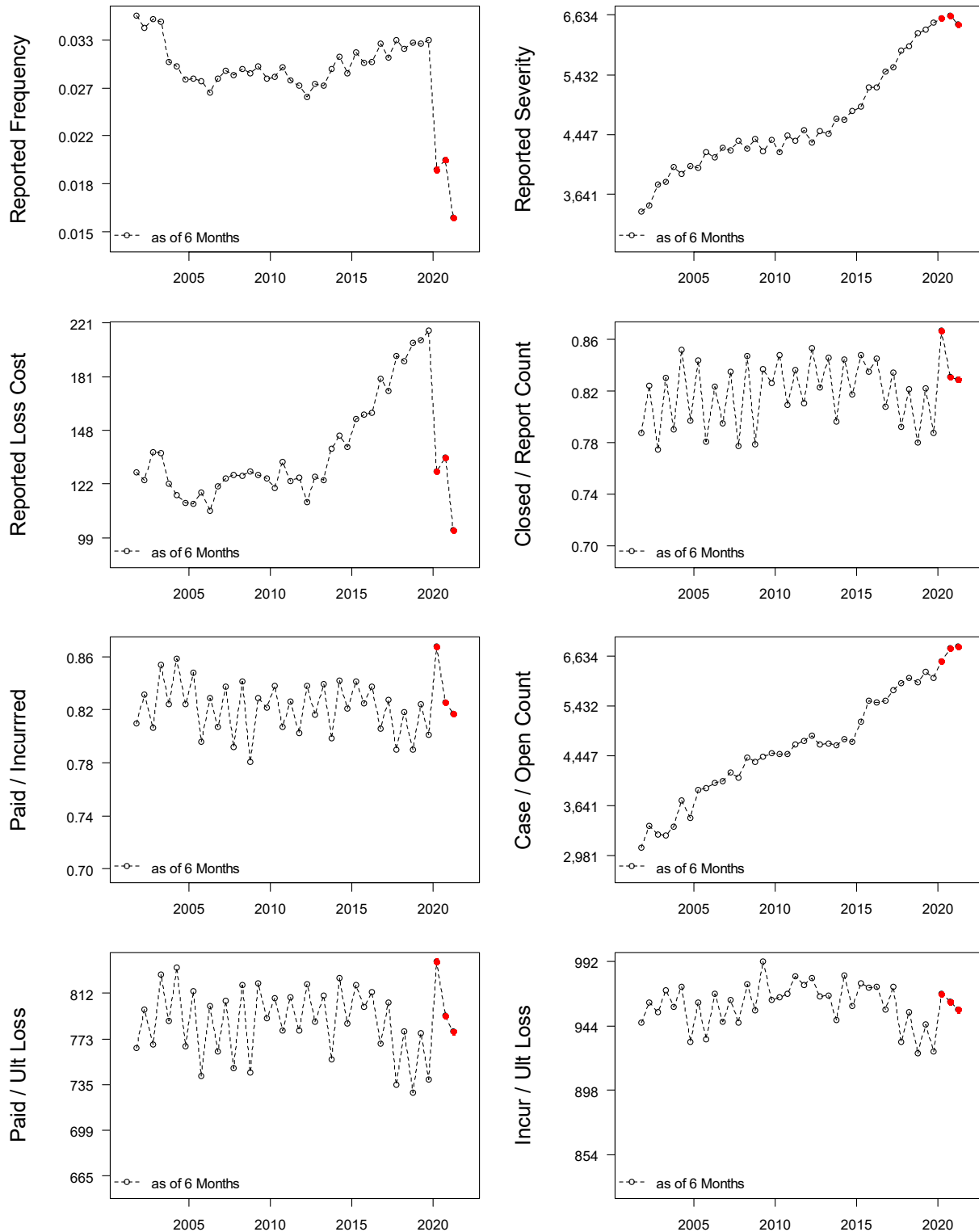


Figure 5: Accident Benefits – Total Medical & Rehab – Triangle Diagnostics

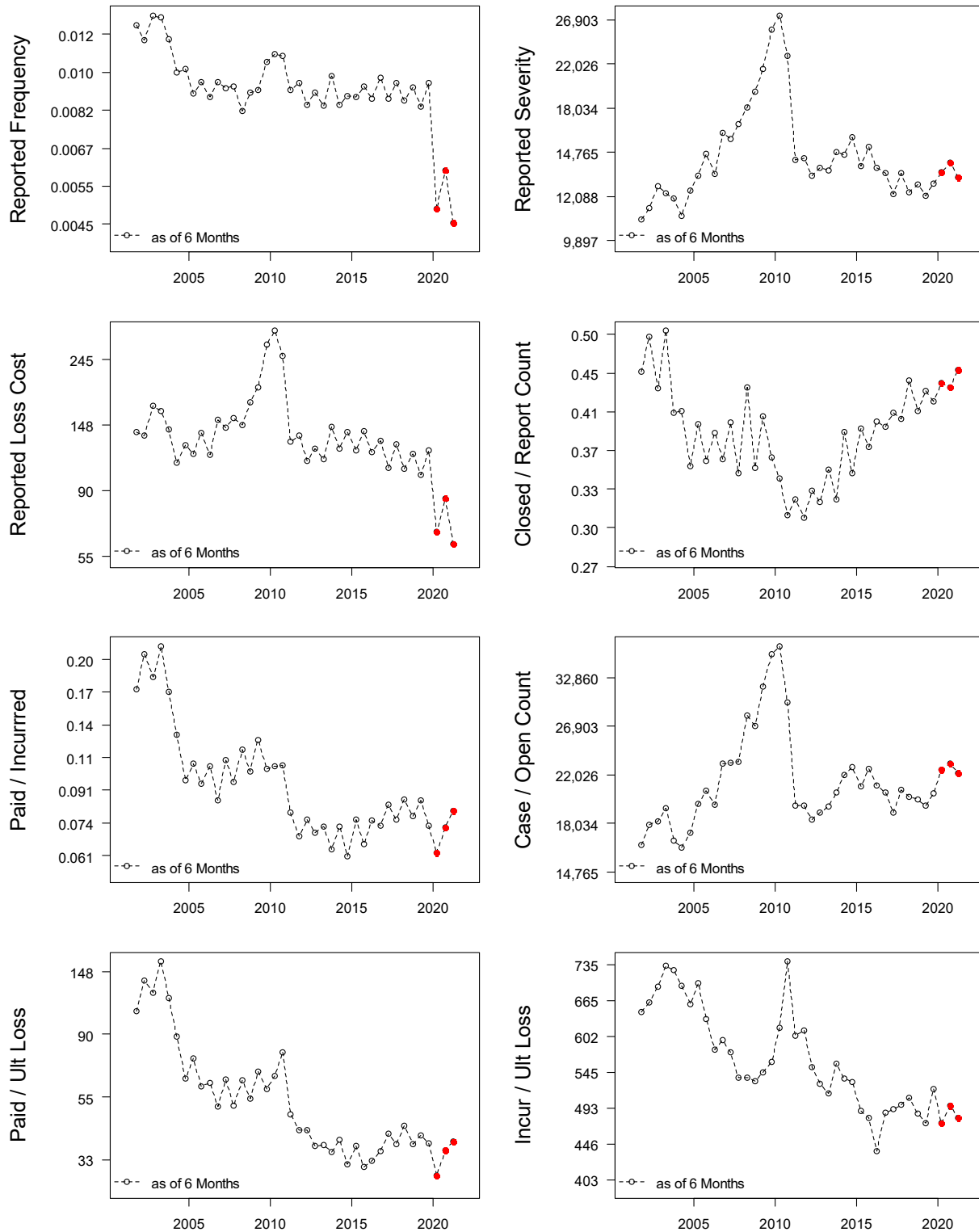


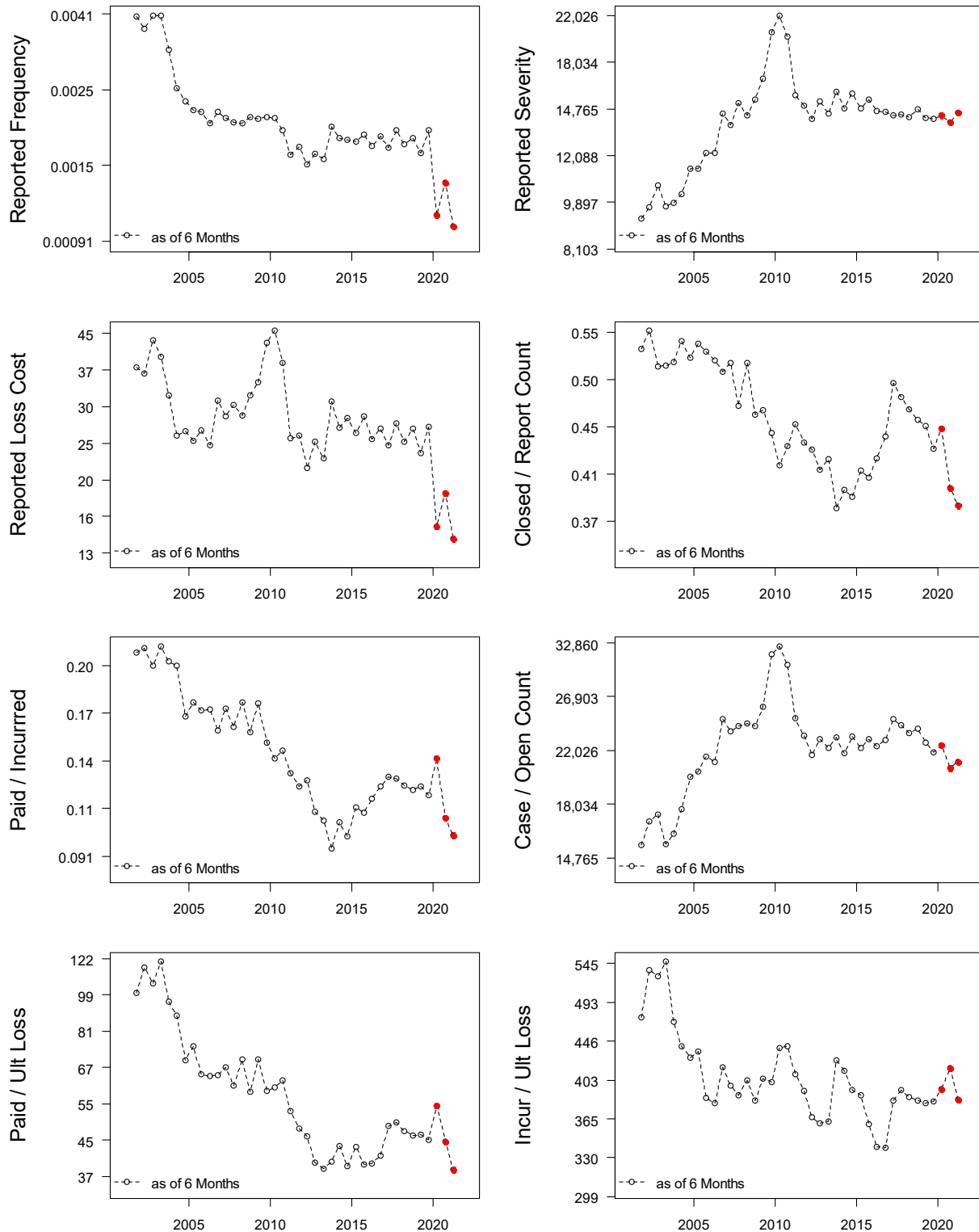
Figure 6: Accident Benefits – Total Disability Income – Triangle Diagnostics

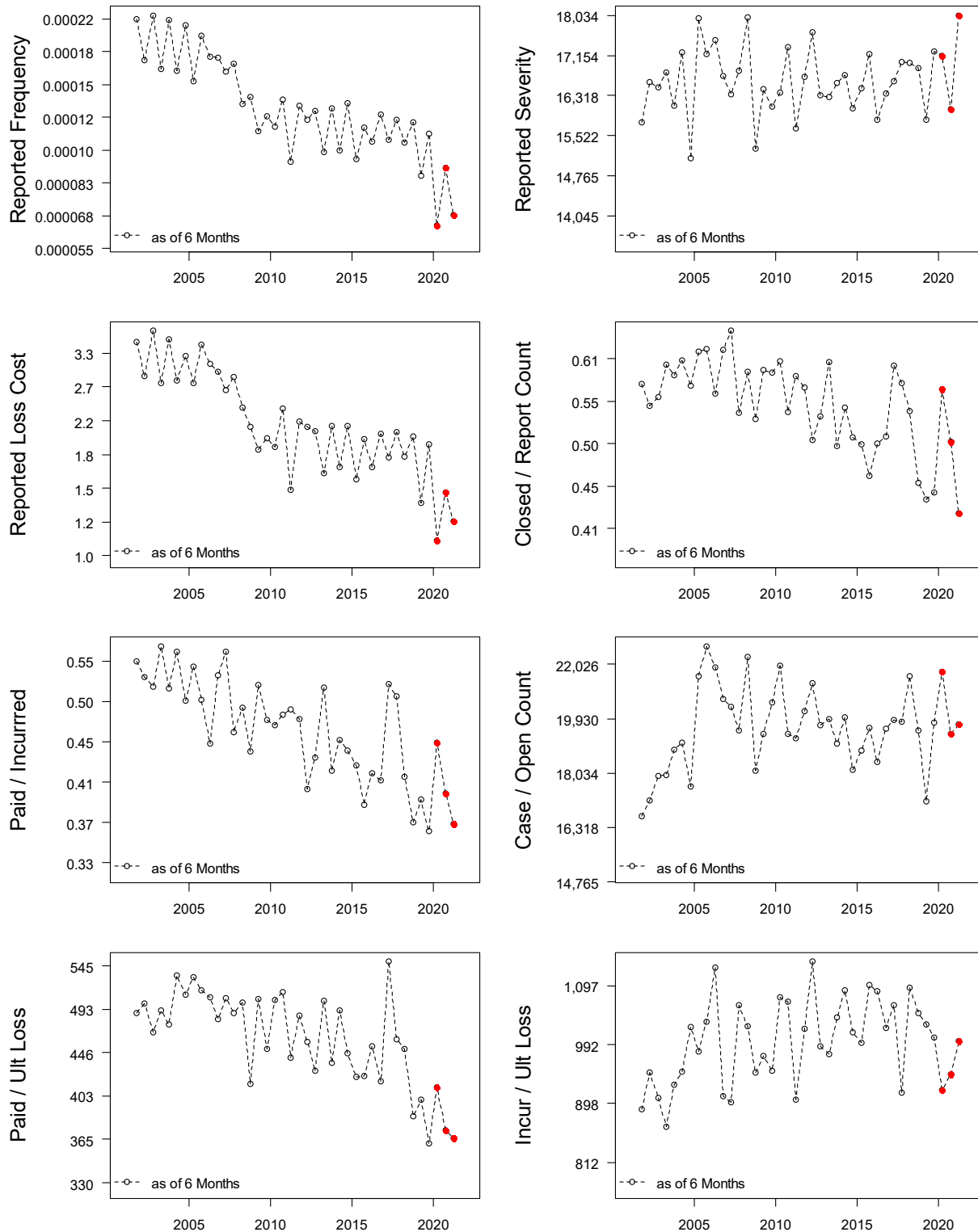
Figure 7: Accident Benefits – Funeral & Death Benefits– Triangle Diagnostics

Figure 8: Collision – Triangle Diagnostics

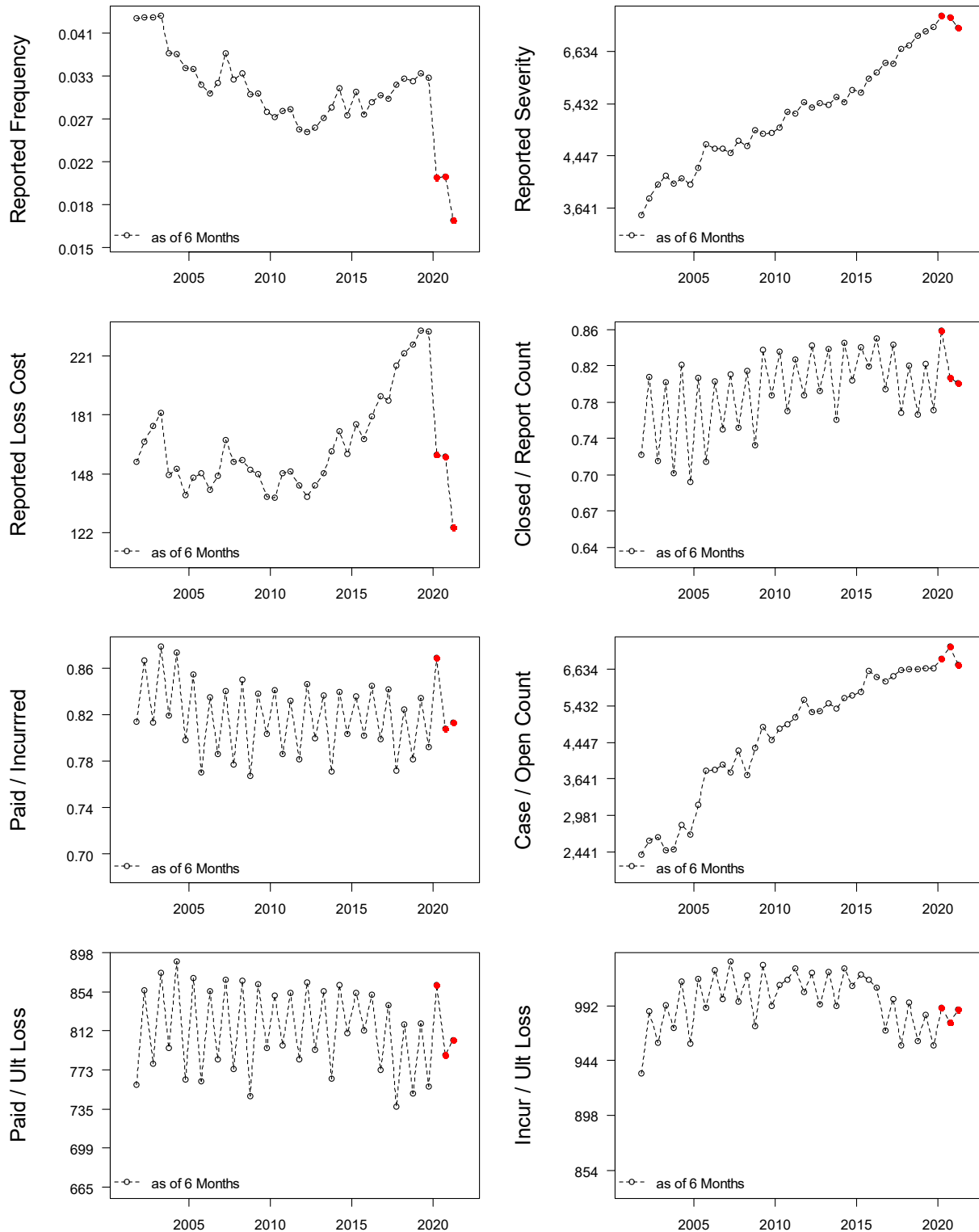


Figure 9: Comprehensive – Triangle Diagnostics

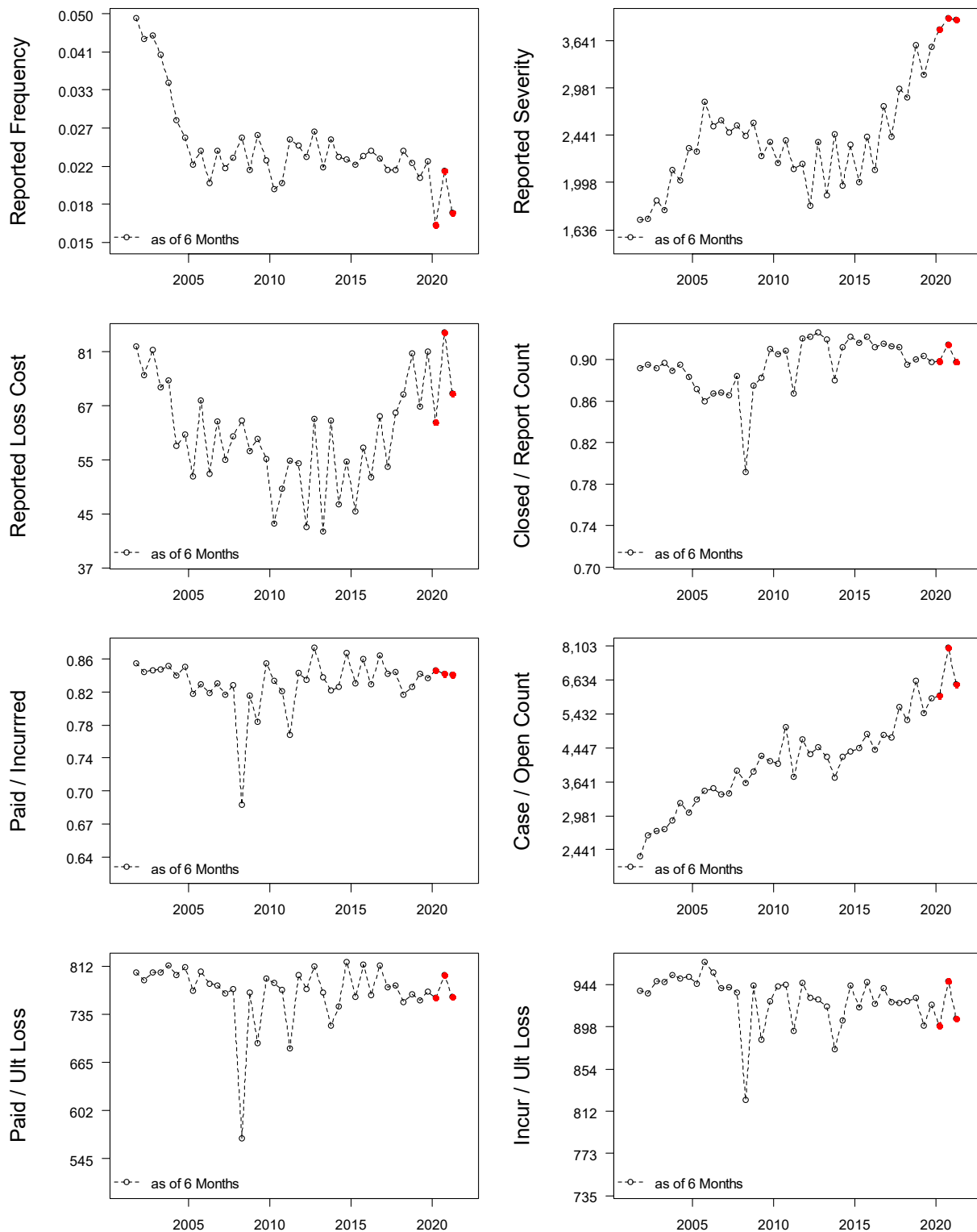


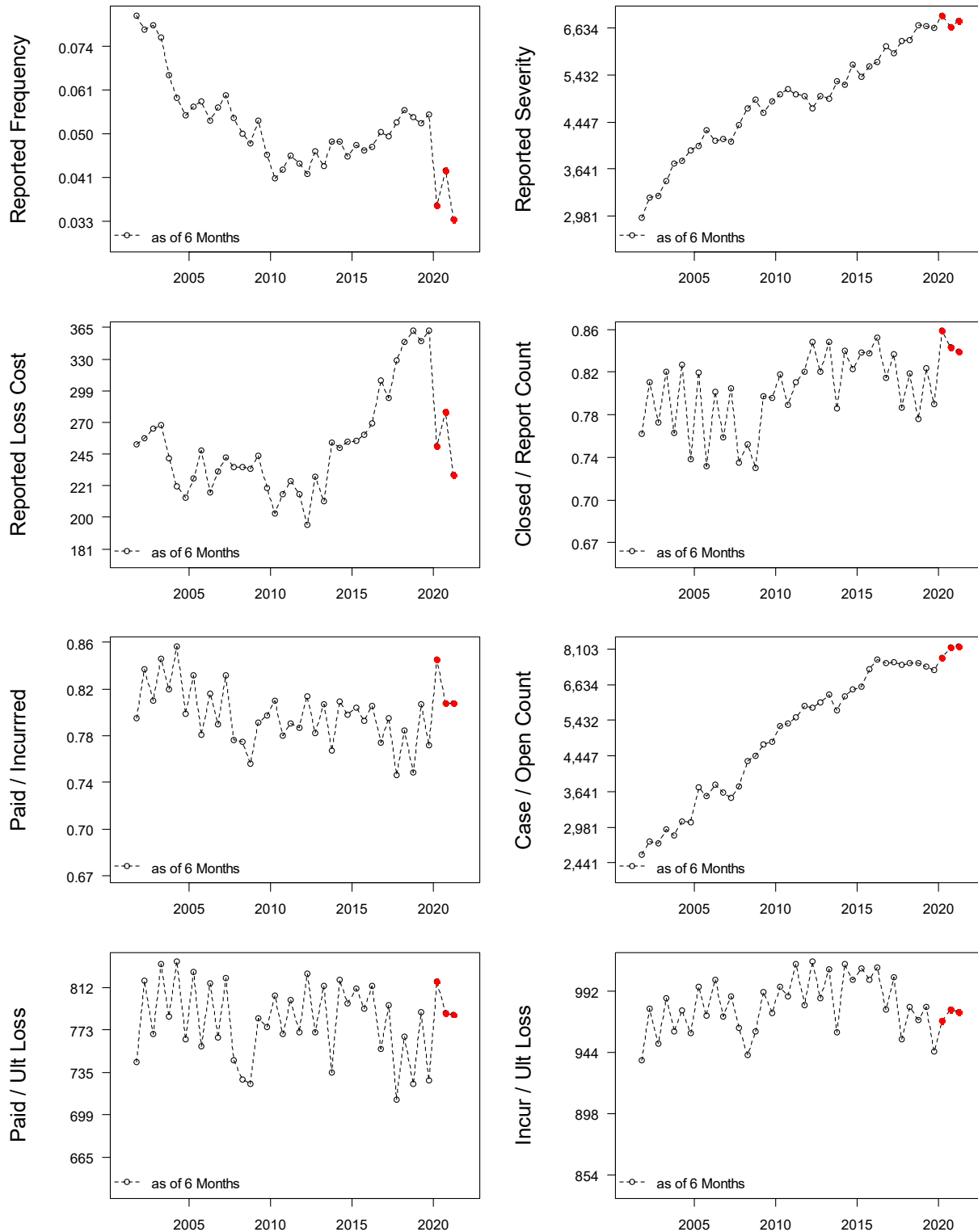
Figure 10: All Perils – Triangle Diagnostics

Figure 11: Uninsured Auto – Triangle Diagnostics

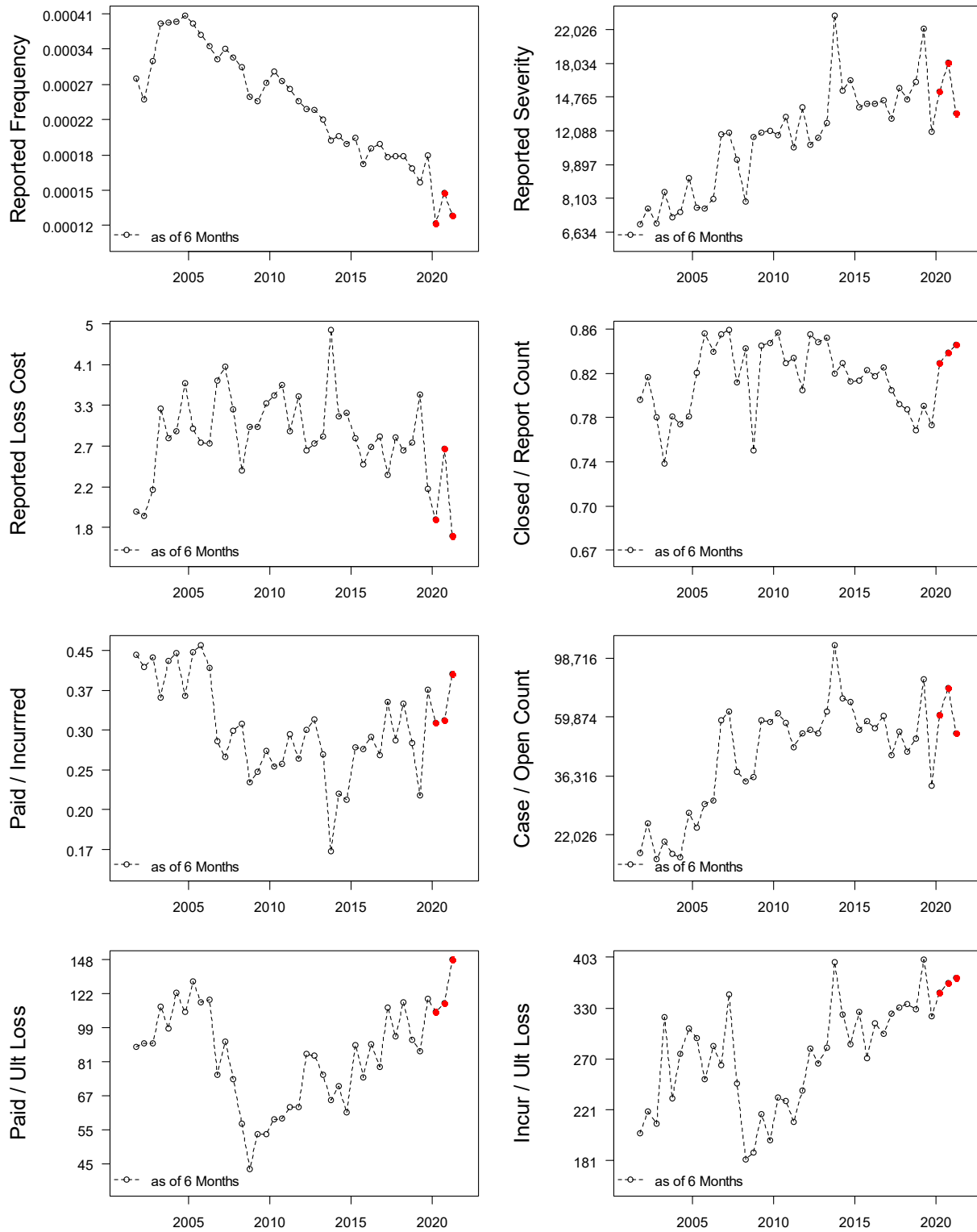
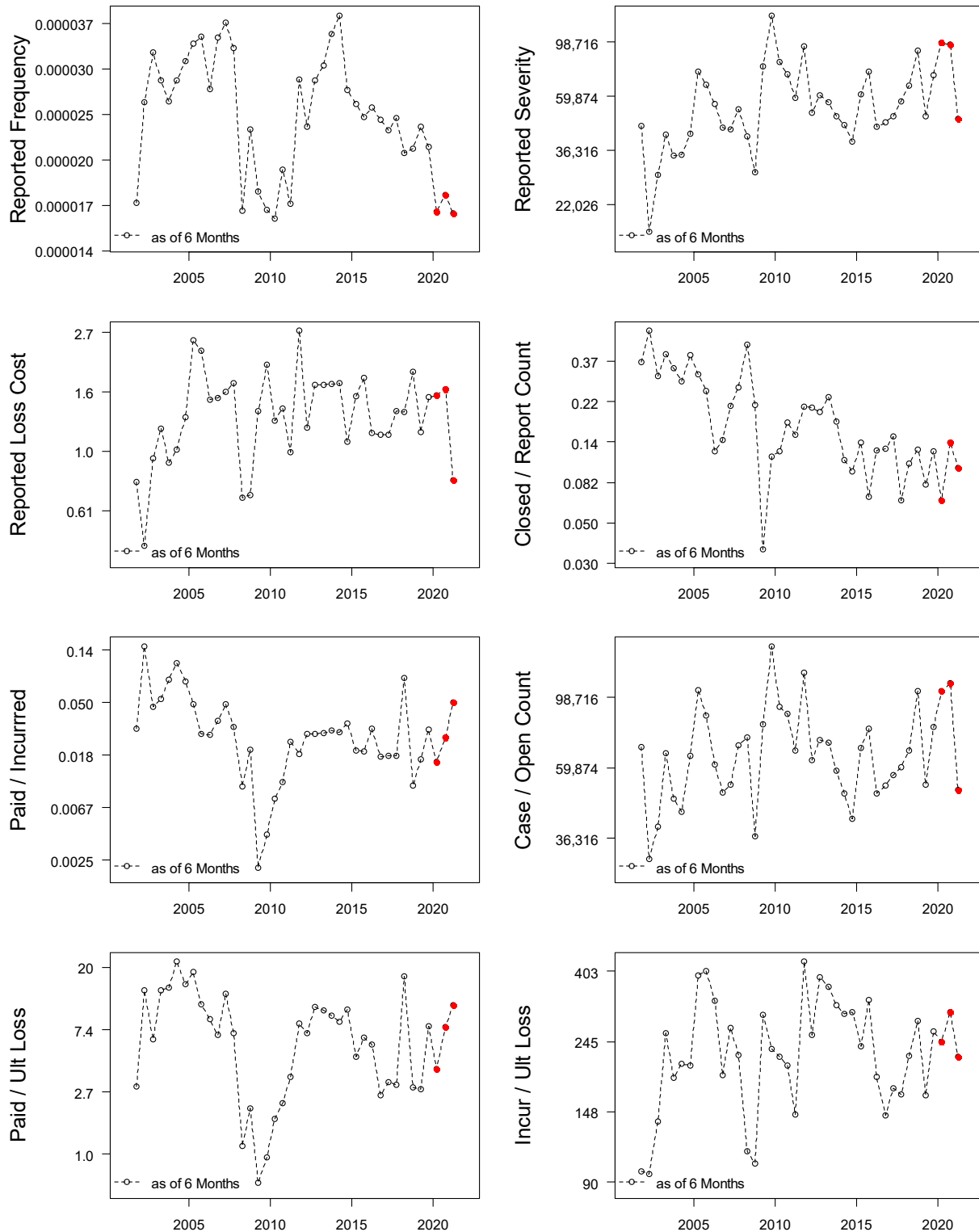


Figure 12: Underinsured Motorist – Triangle Diagnostics



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Oliver Wyman
120 Bremner Boulevard
Suite 800
Toronto, ON M5J 0A8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103

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Oliver Wyman
120 Bremner Boulevard
Suite 800
Toronto, ON M5J 0A8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103