OliverWyman

DRAFT ONTARIO PRIVATE PASSENGER VEHICLES ANNUAL REVIEW

Based on Industry Data Through December 31, 2021

6 July 2022

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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 December 31, 2021. The specific objectives of our review include:

- A summary of changes in the number of vehicles insured, average premiums and average loss costs per vehicle over the last ten years as reported by GISA as of December 31, 2021.
- A summary of historical expense costs, return on investment income rates, and profit levels as reported by insurers operating in Ontario.
- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2021.
- The determination of loss trend rates that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses the GISA private passenger ultimate loss and loss adjustment expense data as of December 31, 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 2020 and 2021 loss experience.

1.2. Summary of Key Findings

In Table 1, we present our selected past and future annual loss cost trend rates based on insurance industry data as of December 31, 2021. We have reviewed GISA's selected estimate of the ultimate loss amounts and claim counts. We find these estimates to be reasonable and have adopted them for use in our analysis.

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost (up to October 1, 2021)	Future Loss Cost (after October 1, 2021)
Bodily Injury	+1.4% up to March 31, 2016 −4.6% after April 1, 2016	-4.6%
Property Damage	+4.8%	+4.8% ‡
DCPD	+0.6% up to December 31, 2012 +8.7% after January 1, 2013	+8.7% ‡
Accident Benefits	+6.8% up to May 31, 2016 −0.8% after June 1, 2016	-0.8%[1]

[1] See Table 23 for more details; applies when reforms are fully implemented. 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 18.0% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

Coverage	Past Loss Cost (up to October 1, 2021)	Future Loss Cost (after October 1, 2021)
Uninsured Auto	−8.8% up to December 31, 2014 −3.5% after January 1, 2015	-3.5%
Collision	+8.5%	+8.5% ‡
Comprehensive	+7.1%	+7.1% ‡
Specified Perils	+7.1%	+7.1% ‡
All Perils	+8.9%	+8.9% ‡
Underinsured Motorist	+1.4%	+1.4%

‡ For the 2022 Annual Review the *future* trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions.

1.3. Relevant Comments

Heightened Uncertainty: COVID 19 and Rising Inflation

The COVID-19 pandemic affected the loss costs for 2020 and 2021, mainly driven by a decline in the claims frequency rate. As return to a "new" normal in 2022 unfolds, there is uncertainty as to the lasting impacts of the pandemic with respect to future claim frequency rates. Will the increase of remote and hybrid work result in a sustained lower frequency level? Or will increased use of private vehicle with reduced use of public transit offset effects of remote and hybrid work? Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic levels in 2022. Our analysis and loss trend selections assume a return to pre-pandemic frequency levels for rate applications subject to the proposed benchmarks.

The rise in inflation associated with vehicle parts, maintenance and repair costs that began late in 2021, and began to surge into 2022 is not fully embedded in the claims cost data (through to December 31, 2021) we analyze in this review. As a result, particularly for physical damage coverages, our measure of the past loss trend rates may not be an accurate indication of future trend rates. For this reason, we present an approach to consider the changes in the consumer price index for vehicle parts, maintenance and repair costs since 2021 that will apply to the future trend rate.

However, in contrast to rising costs for vehicle parts, a surge in gas prices may lead drivers to reduce their vehicle usage. This possible vehicle usage reduction would likely be correlated with a reduction in the claims frequency rate. Reaction by consumers to surging gas prices may be considered as part of the future trend rate selection.

Profit Levels

The COVID-19 pandemic impact on driver behaviour, and resulting reduction in claims costs, resulted in windfall profits in 2020 and 2021. Any reasonable expectation of vehicle usage in the post-pandemic era anticipates profit levels to reduce from the high 2020 and 2021 levels. While the industry experienced unusually high profit levels in 2020 and 2021, well beyond FSRA's 5% of premium profit provision, the industry has experienced profit levels well below the 5% of premium level in prior years.

Rate setting is a prospective analysis of future costs without carry-forward of past profits (or losses). The recent unprecedented profit levels during 2020 and 2021 is not a consideration in selecting loss trend rates for this report.

Loss Trend Benchmarks

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

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

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

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. We note the 2020 and 2021 claim experience is exceptional due to the COVID-19 pandemic.

The recent rise in inflation, and uncertainty surrounding future inflation, adds uncertainty around selecting an appropriate future trend rate.

Applicability of Trend Rates

In this report we present our findings related to the loss trend rates and reform factors for FSRA's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the loss trend rates and reform factors that we present, as well as information to help FSRA evaluate their reasonableness.

We note that our selected trend rates and reform factors presented in this report are preliminary. Our preliminary report will be provided to insurers for their consideration and comment, and we will consider comments from interested parties before issuing a final report.

Data

The data utilized in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, the Insurance Bureau of Canada (IBC) and estimates prepared by Ernst and Young LLP (E&Y).

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)[2] and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

We refer to the insurance companies operating in Ontario, including the Facility Association, as the "Industry"; and we refer to the aggregate claim or expense experience as "Industry experience."

1.4. Report Organization

- In Section 2, we present the background of automobile insurance regulation in Ontario, including the historical legislative reforms and government actions taken.

[2] Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

- In Section 3, we present the most recent 10-years of industry private passenger vehicle (PPV) premium and loss experience in Ontario.
- In Section 4, we estimate the historical profit realized by the industry for each of the latest five accident years based on the estimates of ultimate loss and expense amounts as of December 31, 2021.
- In Section 5, we present the historical industry calendar year profit reported by GISA in the Financial Information Industry Profit and Loss (FIIP&L) reports.
- In Section 6, we discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2021.
- In Section 7, we present our trend analysis for each major coverage.

* * * * *

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, FCAS, 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 2002-1 to 2021-2, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not included 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 replacement[3] 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.

[3] FSCO continued to settle remaining files open on March 31, 2016.

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.

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.

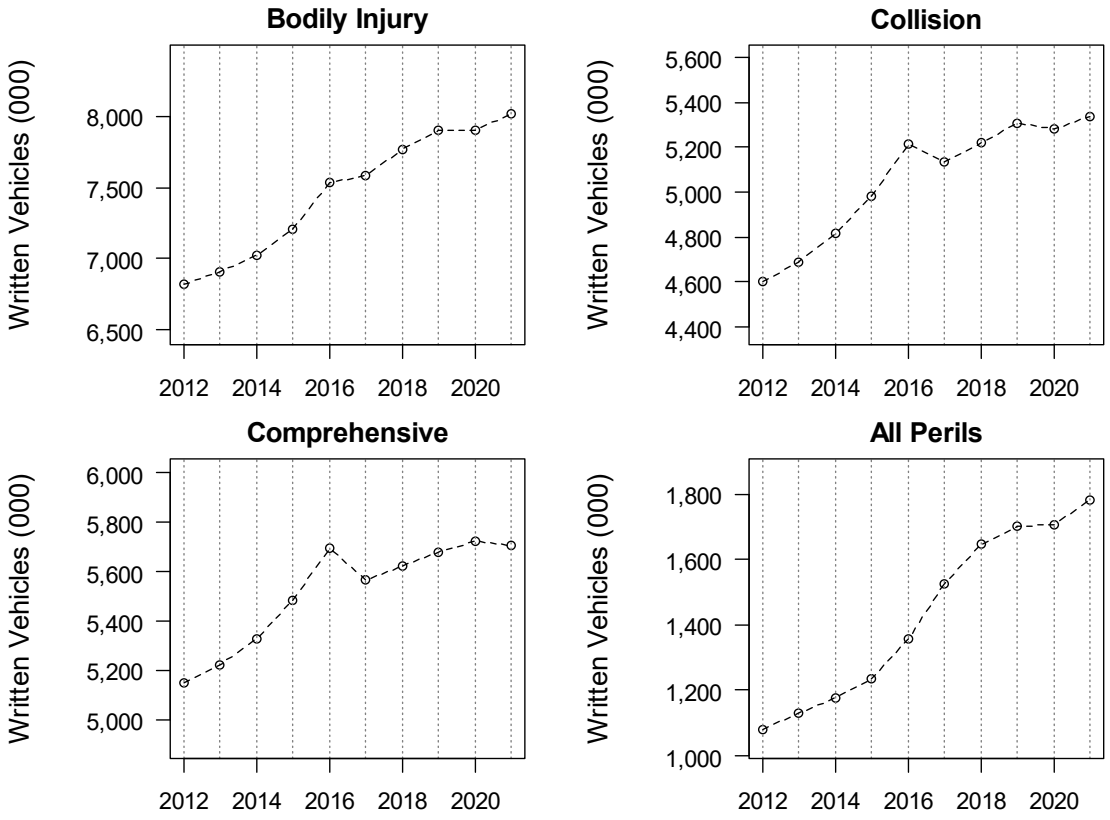
- A requirement that winter tire discounts be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

3. Summary of Ontario Private Passenger Vehicle 2012 to 2021 Experience

3.1. Growth of Insured Vehicles

Since 2012, the number of private passenger vehicles in Ontario has increased annually, with more modest growth in 2020 and 2021, likely due to COVID-19. The following Figure 1 presents the number of written vehicles insured over each of the last ten years for bodily injury[4], collision, comprehensive and all perils coverages.

Figure 1: Written Vehicles



In 2016, with a shift towards higher deductibles, policyholders transitioned their collision and comprehensive coverage to all perils coverage. At the same time as the growth in the number of vehicles insured each year, there has been a steady increase in the percentage of vehicles with (optional) collision, comprehensive or all perils coverages as presented in Figure 2.[5] This growth in the percentage of risks with optional coverages has added to the total average premiums paid by consumers over time. In Figure 3 we present the number of written vehicles at various deductible

[4] The growth in bodily injury is representative of all mandatory coverages which includes; bodily injury, property damage-tort, direct compensation property damage, accident benefits and uninsured automobile.

[5] The number of vehicles is on a semi-annual basis to highlight the zig-zag pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year.

levels against time and the average deductible for each accident year. We observe a consistent shift toward larger deductibles for collision and comprehensive over the most recent ten years. We note this shift is more pronounced since 2015.

Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages

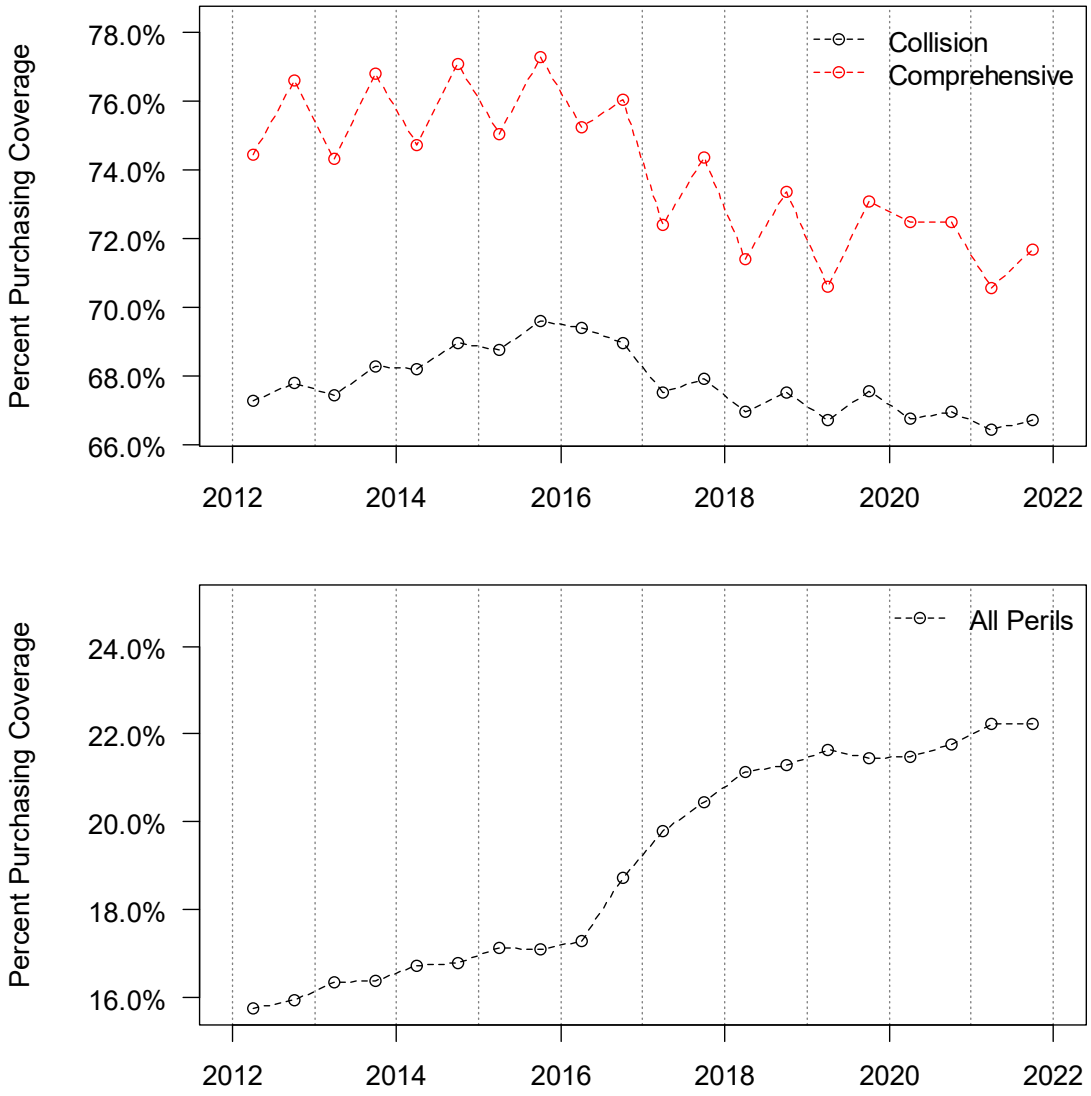
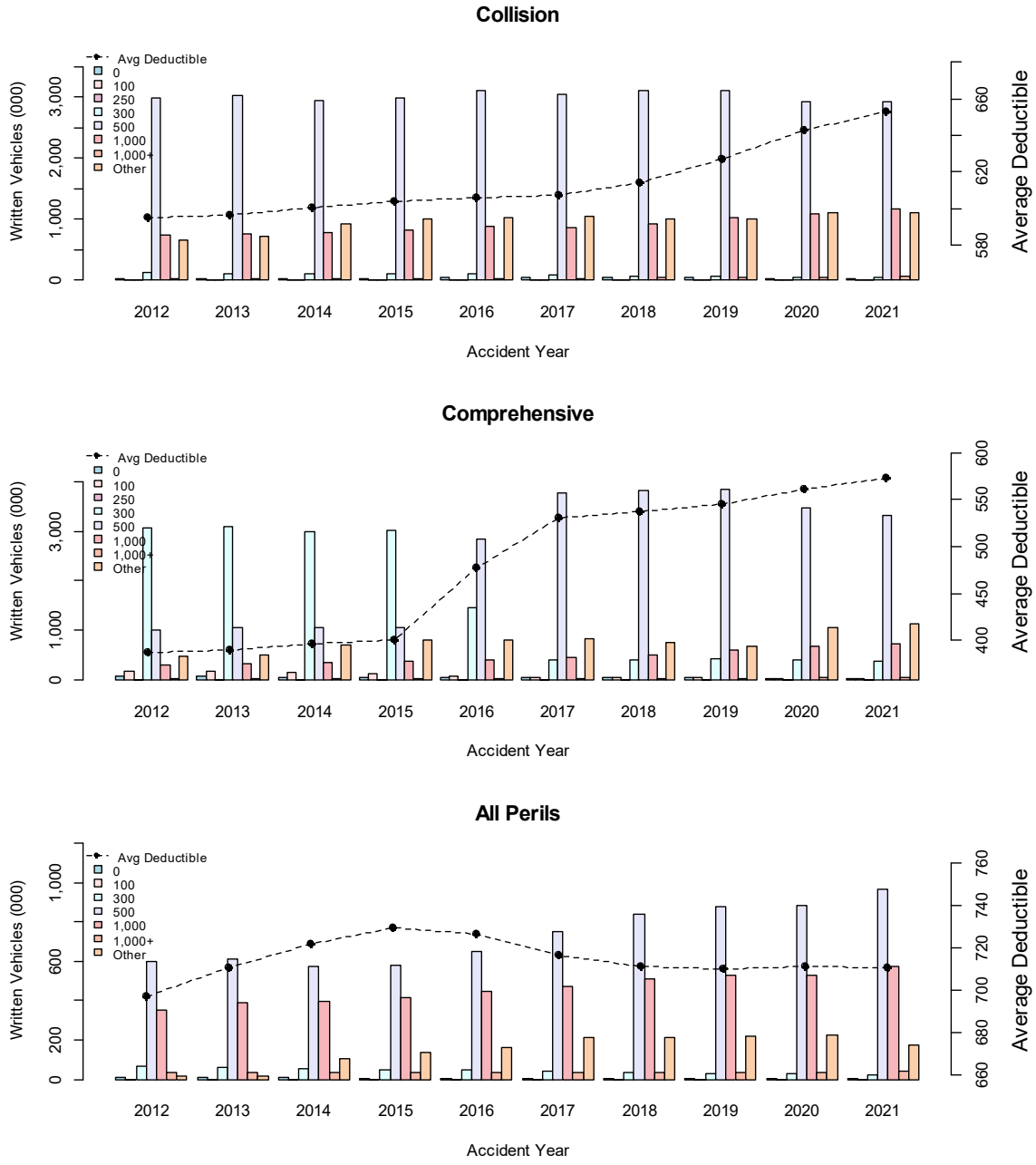


Figure 3: Average Deductible Summary



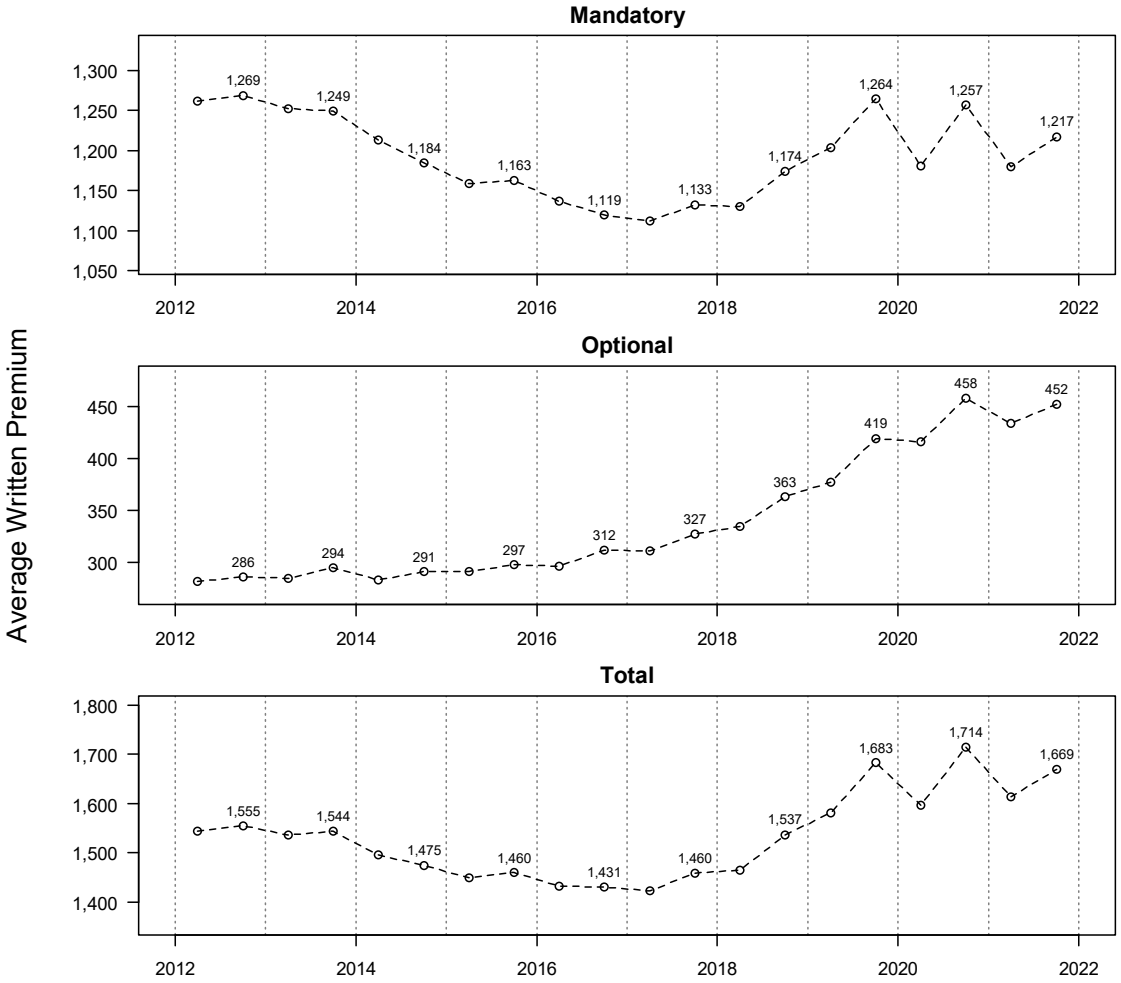
3.2. Change in Average Premiums

In Ontario, there are specific coverages that are mandatory (bodily injury, property damage, direct compensation, accident benefits and uninsured auto), while the remainder are optional. In Figure 4, we present the average written premiums for the mandatory, optional, and total coverages, respectively, over the ten-year period, 2012 to 2021, in half-year increments.

In Section 2 we described the historical reform changes. These reform changes can affect the level of benefits, and in turn, the average premium. Many of the reforms focussed on bodily injury and

accident benefits, which are included in the mandatory coverage category. These reforms helped temper the growth in claims cost, and therefore average premiums. The mandatory coverages average premium has declined since 2013 until beginning to rise in 2018 through to 2020. During 2020 and 2021, there were temporary drops in the first half of each year, and otherwise a moderation to the rise that began in 2018. In contrast, the average premiums for optional coverages were relatively flat until 2016, and then began to rise. This increase may be, in part, due to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



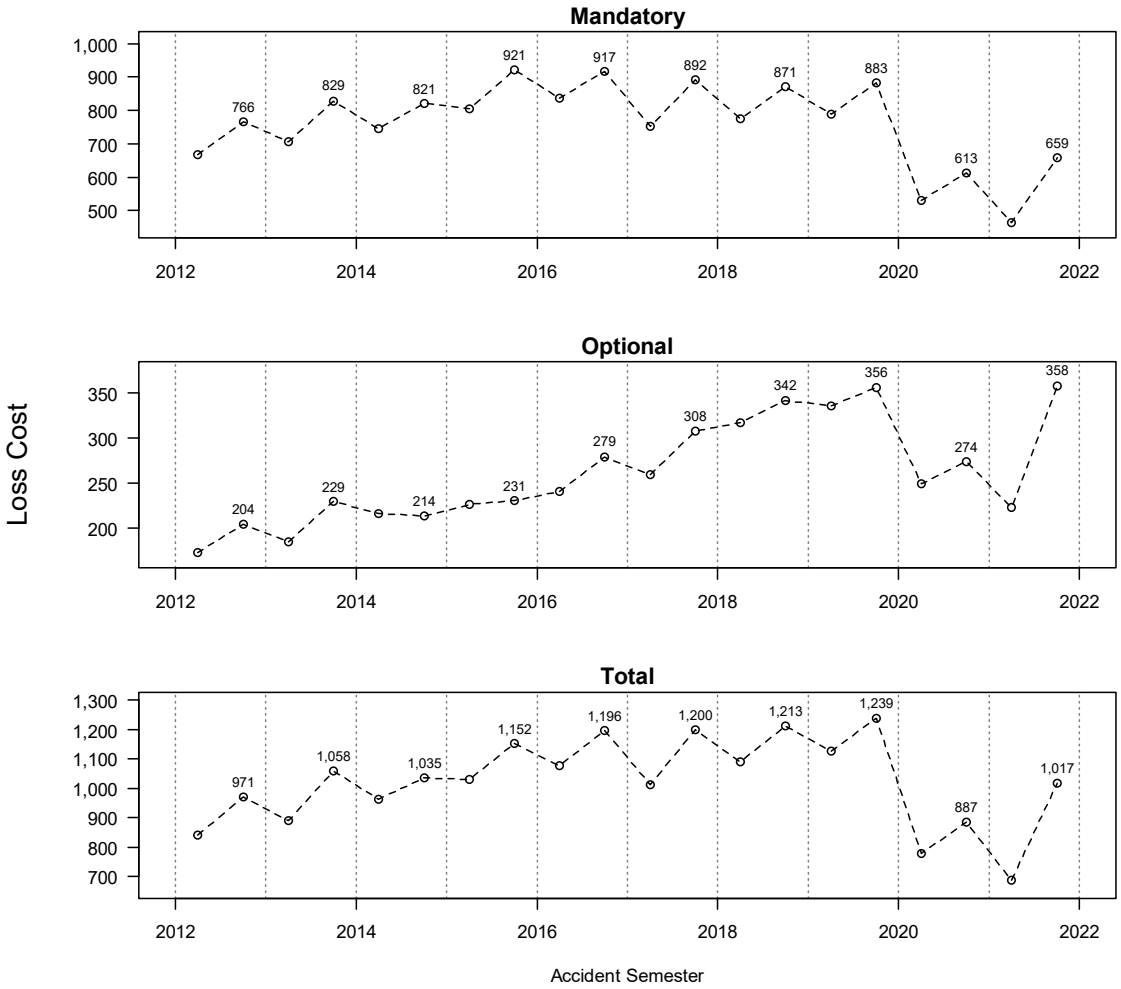
3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. On the same basis as we presented the change in average premiums over time above, in Figure 5 we present the average claims cost per

vehicle for the Ontario mandatory, optional, and total categories. In the average claim cost estimate we include:

- indemnity amounts (i.e., cost to fully settle and close the claim)[6], and
- all internal and external claims settlement costs[7] (e.g., legal fees and claims adjusters).[8]

Figure 5: Claim Costs - Summary



The claims data presented for each half-year represents amounts for claims where the event that gave rise to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. In Figure 6 we present ratios of the loss and loss adjustment expense amounts to the average earned premiums to provide an indication of the relative change over time. Subject to variability, the historical loss ratios increased between 2012

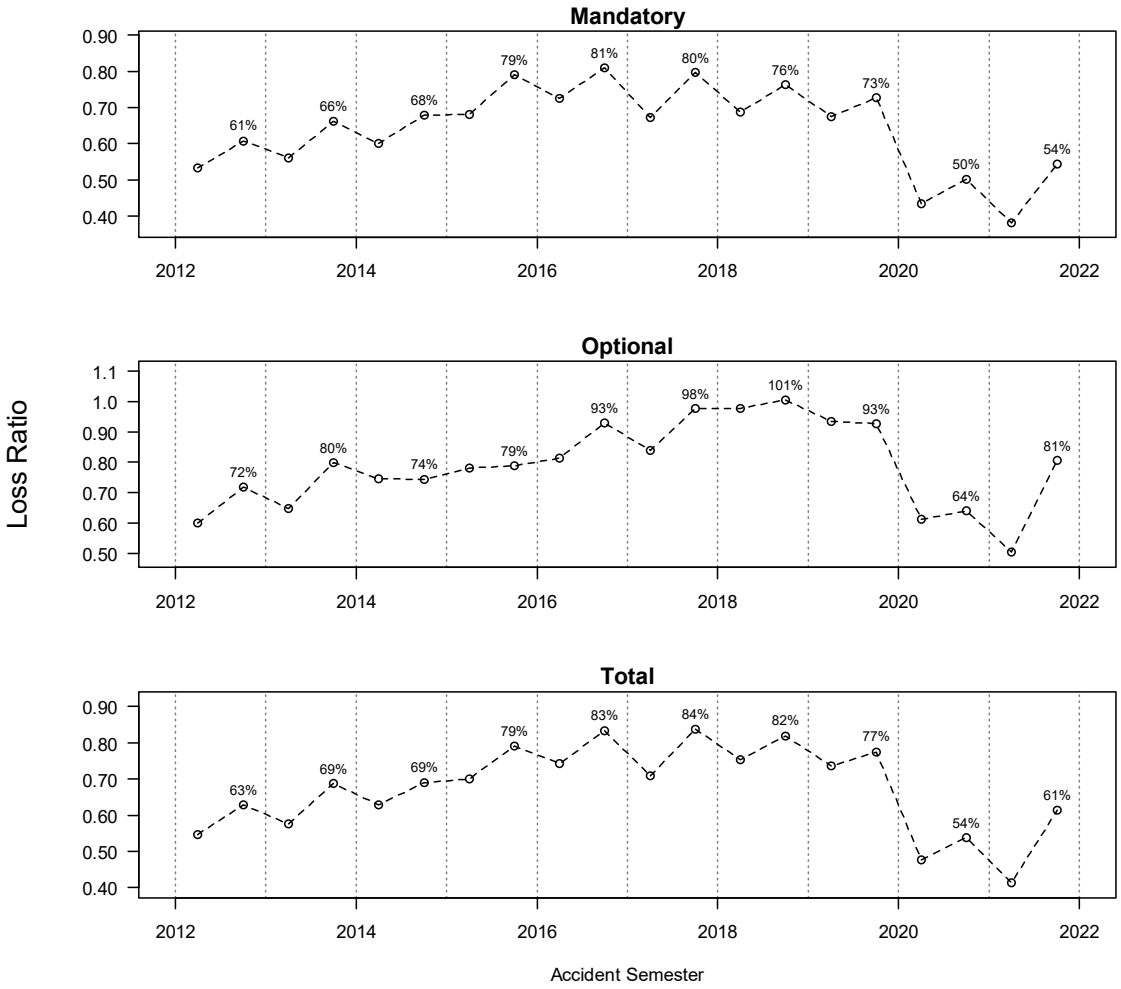
[6] The claims costs presented are on an ultimate basis. See Section 6.3 for more details.

[7] External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors are based on aggregated costs reported to GISA.

[8] A separate Health Levy provision of $142 million from the Ministry of Health is allocated to claims costs. Each insurer is charged a proportion of the total based on all automobile direct written premiums in the province. In 2021, this provision is approximately 0.91% of premiums. The Health Levy is not included in the noted average claim costs.

and 2016, and then began to flatten through to 2019. The 2020 and 2021 loss ratios are exceptionally low due to the COVID-19 pandemic.

Figure 6: Loss Ratio - Summary[9]



Claims costs per vehicle are a combination of the claims frequency rate (i.e., the average number of claims per insured vehicle) and the average cost of each claim (referred to as the claim severity, measured as the total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 7.

[9] For visual ease, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Summary of Ontario Private Passenger Vehicle Premium Components

4.1. Components of Premium

Insurance companies submit rate applications following the FSRA rate filing guidelines and processes to receive approval of the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as "rate level indications") by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate to the average premium currently charged. In Sections 6 and 7, we discuss the projection of future claim costs including GISA's estimate of historical ultimate claims costs and the trend rates to project those claims costs to the future, respectively.

4.2. Expense Components

In Ontario, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurer choices to obtain their automobile insurance. There are many reasons a policyholder seeking the same coverage from different insurers will receive a different quoted price. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three primary categories of expenses:

- premium tax,
- general administrative including head office costs, and
- acquisition costs.

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged.

Premium Tax

In Ontario a 3% premium tax is included in all premiums. This is a variable expense, as the actual dollar amount is based on a percentage of the premium, rather than a fixed dollar amount.

General Administrative Expenses

General administrative and head office expenses are associated with policy processing including underwriting, information technology, actuarial and general management. The largest subcomponent would include associated rent and salaries. These expenses are usually a mix of fixed and variable expenses, as some of the general expense sub-categorizes such as rent and salaries do not change when a premium change is implemented.

Some insurers charge fees for the payment plans they offer. In Ontario the maximum fee is 1.3% of the total premium charge for the monthly payment plan option. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.[10]

Acquisition Costs

Acquisition costs vary among insurers depending upon the distribution channel. For simplicity, insurers can be categorized under three different distribution channels: independent broker, direct writer, and company (internal) agent. Understanding the difference in costs and services between different distribution channels allows policyholders to make informed decisions on their choice of insurer.

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the client to explain the coverages and options amongst the insurers that the broker represents. Between 2017 to 2021, the share of written premiums by independent brokers was relatively stable at 54%, a modest decline from 2015 at 57%. Brokers are generally compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

Direct writers offer online presence, and internal agents represent only the insurer that employs them. Unlike independent brokers whose compensation is strictly commission stated as a percentage of premium basis, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

4.3. Reported Expenses

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the expense data each year. In Table 2, we present a summary of the GISA expense data for 2017 to 2021[11] categorized by commissions, profit commissions, premium tax and general expenses – for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums. [12]

We observe the reported premium tax rate is not exactly 3.0% in the expense data summarized by GISA as presented in the tables below, despite the premium tax at a set rate of 3% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

Subject to individual insurer planned changes that may affect future expense costs, in general, recent expense costs are a reasonable forecast for the future expense costs.

Table 2: Expense by Category (All Insurers)

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2017	11.1%	1.0%	2.9%	10.4%	25.4%
2018	11.2%	1.1%	2.9%	10.7%	25.9%
2019	11.1%	1.1%	2.8%	10.0%	24.9%

[10] Regardless of reporting approach, these fees, and delay in the receipt of premiums, is considered in calculating the rate level change need.

[11] The preliminary 2021 expense data was provided to Oliver Wyman by FSRA.

[12] The term “direct written premiums” is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios.

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2020	11.1%	1.7%	2.8%	10.3%	26.0%
2021	11.2%	2.1%	2.9%	11.3%	27.4%

The rise in the 2020 and 2021 total expense ratio over 2019 is primarily attributed to the rise in the contingent commission provision. The rise in the 2020 and 2021 contingent commission provision is likely, in part, due to the favorable loss ratio experience during COVID-19.

We also observe a one percentage point increase in the all other expense provision between 2020 and 2021. This increase may, in part, be attributed to an increase in overhead cost and IT investment outpacing the growth in average premiums.

The separate data for independent broker, direct insurers and internal agent insurers was provided by FSRA based on data reported to GISA[13] by each insurer. In Table 3, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

Table 3: Total Expenses by Distribution Channel

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
2017	27.2%	23.5%	23.2%	25.4%
2018	28.3%	21.1%	23.6%	25.9%
2019	26.9%	20.0%	25.0%	24.9%
2020	28.3%	21.2%	24.6%	26.0%
2021	29.7%	23.0%	25.9%	27.4%

In general, based on industry-wide averages, the total expense costs for broker-based insurers are higher than for agent-based insurers; and agent-based insurer expense costs are higher than for direct writers. Excluding increases in 2020 and 2021, the expense ratios for independent brokers, direct writers and internal agents have remained relatively stable. As noted, there is a rise in the total expense ratio for 2020 and 2021 over 2019 that is due, in part, to the increase in contingent commissions which is likely due to the favorable loss ratios during the COVID-19 pandemic. In addition, part of the rise in 2021 over 2020 is due to a rise in general expenses.

The expense ratios of individual insurers may vary from these industry averages. Insurers are required to support the expense provision assumed for their rate application.

4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers' mix of bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.[14]

Company-wide pre-tax investment income rates are reported annually to the Office of the Superintendent of Financial Institution (OSFI), and not specific to any line of business or province.

[13] In addition to the broker, direct writer and agency insurers, FSRA separately identified an "other" category. As the "other" category only represented less than 0.02% of the total premiums, we excluded this segment for simplification purposes.

[14] Federally licensed insurers are regulated by OSFI and provincially licensed insurers are regulated by FSRA.

Any allocation of investment income to a line of business, province, capital or cashflow is notional. We refer to this as the pre-tax return on investment rate or pre-tax ROI.[15]

While historical investment income earnings are not a predictor of future investment income earnings, a review of the historical investment income (i.e., ROI) is insightful. The company's chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

In Table 4, we present the average pre-tax ROI for 2017 to 2021 for insurers in Ontario. To determine the ROI for each year, we calculate a weighted average using the Ontario automobile insurance premiums[16] for each insurer with their respective reported ROI.

Table 4: Ontario Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2017	3.22%
2018	1.94%
2019	3.93%
2020	4.07%
2021	2.57%

The average pre-tax ROI over the five-year period 2017 to 2021 is 3.15%. However, the actual return realized by individual insurers can vary from these industry averages as each insurer operates under their own Board-approved investment strategy.

4.5. Profit

Insurers are entitled to a reasonable profit for the services provided and risks undertaken by providing supporting capital.

In Ontario, when setting rates, insurers have two sources of profit for private passenger vehicles:

- Explicit target provision of 5% of premium[17] included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The total profit for insurers would be greater than the 5% of premium allowance by FSRA, as the later source, the investment income earned on capital, is considered outside of the rate setting process. Hence, when insurers consider their total profits when setting rates, they would include this investment income on capital along with the 5% of premium profit provision explicitly allowed by FSRA.[18]

[15] Any reference to the term ROI is meant to infer a pre-tax basis.

[16] Only insurers reporting to OSFI are included.

[17] In October 2014 a 6% of premium profit provision was introduced. This was subsequently reduced in October 2016 to the current 5% rate.

[18] While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common rule of thumb is a notional $1 of capital for every $2 of premium. Under this basis, and assuming rates are adequate, in 2021 with an average ROI of 2.57%, insurers would, on average, have an additional 1.285% of premium on top of the 5% of premium profit provision for a total of 6.285% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

4.6. Realization of the 5% of Premium Profit Provision

While insurers include FSRA's provision of 5% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be higher or lower than the target 5%.

We provide a high-level comparison of the target 5% provision (in effect since October 2016) compared to that realized over the last five years (2017 to 2021). We do so by making the following calculations and assumptions:

- The historical claims payment pattern across all coverages have an estimated average claim settlement lag of approximately 2.66 years.
- The actual pre-tax ROIs over 2017 to 2021 we presented in Section 4.4 are reasonable estimates of the investment income earned on the cash flow for calculating the discount factor for each year.
- We use GISA's estimate of the ultimate loss ratios including loss adjustment expenses[19] and a 0.91% of premiums Health Levy provision.
- We assume the GISA reported expense ratios for private passenger automobile for each of 2017 to 2021 apply to those years; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the FSRA 5% of premium provision.

We present these summary statistics and metrics in Table 5.

Table 5: Comparison of Target to Realized 5% Profit Provision

Accident Year	Loss & LAE Ratio	Discount Factor	Expense Ratio Including Health Levy	Realized Underwriting Profit Provision[20]
2017	77.4%	0.923	26.3%	2%
2018	78.7%	0.952	26.8%	-2%
2019	75.6%	0.908	25.8%	6%
2020	50.8%	0.905	26.9%	27%
2021	51.5%	0.937	28.3%	23%

* Realized Profit Provision = 1 – Discounted Loss & LAE Ratio – Expense Ratio

As presented in Table 5, on average, insurers have exceeded the 5% profit provision target set by FSRA in three of the last five years. This table is not intended to imply that the excess profit for 2019, 2020, and 2021 was intended by insurers. The 2020 and 2021 result were exceptional due to the COVID-19 pandemic. Further, this is not a representation of target levels achieved prior to 2017, nor a reflection of future target levels for 2022 and beyond.

[19] The loss ratios based on the ultimate loss amounts and earned premiums as reported by GISA as of December 31, 2021 in the AUTO 7001 Exhibit.

[20] We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.

5. GISA Reported Financial Data for Ontario Private Passenger Vehicles

5.1. GISA's Profit and Loss Exhibit- AUTO 9501

In Section 4.6 we presented a hindsight review of the approximate realization of the 5% of premium profit target insurers may include in their rate setting models during the last five years for private passenger vehicles in Ontario. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on loss amount reported by insurers through the automobile statistical plan (ASP) to GISA. As we discuss in Section 6, GISA engages E&Y to estimate the ultimate loss amounts for the industry, and adjustment factors are applied to the loss amounts to include claims handling expenses. The accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

In contrast, when reporting property and casualty (P&C) financial data to the Office of the Superintendent of Insurance (OSFI) or FSRA, the losses are presented on a calendar year basis, which represents the amount paid during the year plus the change in the reserve amounts held between the end and beginning of the year. Based on the submission by each insurer of their financial data, GISA compiles the reported financial data into the industry AUTO9501 Exhibit. No adjustments are made by GISA to the reported financial data of each insurer.

The premium, loss amount, and expense data presented in the AUTO 9501 (financial data) is different than and the automobile statistical plan (ASP) data used by insurers in their rate applications for several reasons and is not directly comparable.

In the case of losses, these differences are:

- Losses - Financial Data AUTO 9501: Calendar year ultimate loss amount estimated by the appointed actuary of *each* insurer, net of reinsurance, discounted, and includes a provision for adverse deviation (PFAD)
- Losses - ASP Data AUTO 1005: Accident year ultimate loss amount estimated on an aggregated basis for the industry by E&Y on behalf of GISA, direct (i.e., before reinsurance), not discounted, and no PFAD

The PFAD included in the estimate of the ultimate loss amount in the financial data of each insurer is an amount estimated by the appointed actuary to account for the potential deviation from the actuary's best estimate assumptions regarding: (i) the outstanding loss amount, (ii) investment rate, and (iii) recovery from the reinsurer. The PFAD amount included by each insurer is not separately submitted to GISA, and therefore, the PFAD included in the AUTO9501 Exhibit is not explicitly stated or provided.

The Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provides guidance to the appointed actuary regarding considerations in selecting the margin for adverse deviation. The range of the provision provided by the CIA SOP is as follows:

Table 6: Canadian Institute of Actuaries Range of Margin for Adverse Deviation

Category	High	Low
Loss Development	20%	2.5%
Recovery from Reinsurance Ceded	15%	0.0%
Investment Return Rates	200 basis points	25 basis points

Similar to the PFAD provision, the discount rate used by each insurer is not stated by the insurer in the financial data summary submission to GISA, and therefore, the impact of the discount factor can not be stated or provided in the AUTO9501 Exhibit.

Both the AUTO 9501 and AUTO 1005 Exhibit loss amounts include provisions for loss adjustment expenses. However, in the case of the AUTO 9501 Exhibit, this is included with the loss amounts submitted by each insurer, and not separately stated. In the AUTO 1005 Exhibit, the provision for unallocated claims handling costs is included by a factor determined by GISA based on aggregated submissions by insurers.

The premiums and expenses are net of reinsurance for the financial data presented in the AUTO 9501, and on a direct basis for ASP data presented in AUTO1005.

Due to these significant differences, the loss ratios and expense ratios in the AUTO 9501 and AUTO 1005 are not directly comparable.

5.2. GISA's AUTO 9501 – Reported Financial Results

While the GISA AUTO 9501 Exhibit financial data calendar year loss ratio is not directly comparable to accident year loss ratio results that are discussed in this report and presented by GISA in the AUTO 1005 Exhibit, the GISA AUTO 9501 Exhibit does present a full picture of the total profits for private passenger automobile as estimated by each insurer and reported to GISA. This is an additional and more complete basis to consider the amount of profit achieved by insurers for private passenger vehicle insurance.

In Table 7 below, we present the history of the reported financial data in AUTO9501 over the period 2012 to 2021. The net profit before income taxes includes all expenses, revenues, including investment income as presented in the AUTO 9501. How insurers allocate the "net general and acquisition expenses," "net investment income," and "other revenues and expenses" to private passenger automobile in Ontario can vary by insurer. In particular, the amount of investment income is dependent upon the amount of supporting capital an insurer allocates to private passenger automobile in Ontario.

The AUTO 9501 ratio of the net profit before income taxes to the net earned premium is <u>not comparable</u> to the target 5% of premium profit provision insurers may include in their rate setting models. Key characteristics of the AUTO 9501 data which are different from AUTO 1005 include:

- Calendar year
- Net of reinsurance
- Includes PFAD
- Includes all investment income including from supporting capital and cash flow
- Estimates prepared by each insurer's appointed actuary

Table 7: Reported Financial Profit Before Income Taxes in Auto 9501 (in $'000)

Calendar Year	Net Earned Premium (NEP)	Net Discounted Losses with PFAD	Net General and Acquisition Expenses	Net Investment Income	Other Revenue and Expenses	Net Profit before Income Taxes	UW Income as % of NEP	Net Profit before Income Taxes as % of NEP
2012	$10,127,318	$7,744,863	$2,534,048	$998,579	NA	$846,986	(1.5%)	8.4%
2013	10,275,127	7,639,582	2,552,609	870,035	(35,178)	917,793	0.8%	8.9%
2014	10,397,941	7,831,927	2,651,731	1,119,134	242,322	1,275,739	(0.8%)	12.3%
2015	9,509,361	6,646,092	2,562,606	825,876	(59,556)	1,066,956	3.2%	11.2%
2016	9,366,446	6,340,673	2,643,388	715,124	(211,324)	886,185	4.1%	9.5%
2017	8,565,017	5,905,071	2,569,570	789,816	(160,137)	720,055	1.1%	8.4%
2018	10,008,720	7,333,103	2,744,340	433,846	18,750	383,873	(0.7%)	3.8%
2019	9,905,358	7,523,103	2,846,526	882,919	(99,124)	319,901	(4.7%)	3.2%
2020	11,026,058	7,660,241	2,980,340	902,247	161,597	1,449,321	3.5%	13.1%
2021	11,132,414	6,653,267	3,137,160	575,933	(1,290)	1,916,630	12.1%	17.2%

6. Analysis – General Discussion

6.1. Introduction

In the sections that follow we present:

- an analysis and discussion of industry ultimate loss amounts and claim counts, 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.

6.2. 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 AUTO7001 Automobile Industry Exhibit (as of December 31, 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.

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

We present the final (ultimate) number of claims and cost[22] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[23]), separately, through to December 31, 2021 and then use those values to measure and select loss trend rates.

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

The selection of ultimate claim counts and ultimate loss amounts has an effect on the selected loss trend rates.[24]

Loss and Claim Count Development

At the request of FSRA, we reviewed the analysis prepared by E&Y on behalf of GISA[25] to estimate the ultimate loss amount (including ALAE) and claim counts. Based upon our review we find the estimates prepared by E&Y to be reasonable; and any differences in estimates from what we would select would have an immaterial difference on the loss trend rates. We use these estimates prepared by E&Y on behalf of GISA in our loss trend analysis.

However, we observe a material increase in the bodily injury severity beginning with accident year 2015 compared to the prior estimated severity. This change is associated with (i) emerged loss amounts greater than expected from the prior reviews, and (ii) higher age to age factors for older development periods than in the prior review using the same Incurred Method. While additional methods are considered and used by E&Y to select the ultimate loss amounts compared to its prior analysis that used (only) the Incurred Method, this has a minimal impact. This increase in the estimate of the ultimate loss amounts from the prior review has a material impact on the bodily injury loss trend rates.

[22] 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.

[23] 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.

[24] We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

[25] Readers should refer to the E&Y report for a full discussion of the methodology and approach used by E&Y.

6.4. 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 adjusted to the ultimate cost level (when all claims are reported and settled).

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

As a result of the claim experience that has emerged and the estimate of the ultimate loss costs, frequencies,[26] and severities by accident year have changed from those used for the prior evaluation. We present changes by coverage in the tables below.

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

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

	As of June 30, 2021			As of December 31, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	$243.20	$135,168	1.80	$257.44	$141,721	1.82
2018	$228.35	$137,233	1.66	$241.14	$144,394	1.67
2019	$213.97	$135,198	1.58	$231.25	$143,631	1.61
2020	$157.96	$148,714	1.06	$166.77	$158,330	1.05
2021*	$132.27	$139,980	0.94	$156.23	$145,833	1.07

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

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 6.3%. This change is attributed to higher emerged loss amounts than expected, as well as higher age-to-age incremental development factors selected by E&Y on behalf of GISA.

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

	As of June 30, 2021			As of December 31, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	$9.26	$7,206	1.28	$9.22	$7,176	1.29
2018	$10.22	$8,375	1.22	$10.21	$8,378	1.22
2019	$11.55	$9,546	1.21	$11.32	$9,450	1.20
2020	$9.10	$9,915	0.92	$8.61	$9,763	0.88
2021*	$8.94	$11,482	0.78	$9.79	$10,231	0.96

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

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

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

	As of June 30, 2021			As of December 31, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	$212.97	$6,349	33.55	$212.94	$6,348	33.54
2018	$234.36	$6,895	33.99	$234.32	$6,894	33.99
2019	$251.62	$7,296	34.49	$251.52	$7,292	34.49
2020	$153.84	$7,532	20.43	$153.34	$7,506	20.43
2021*	$121.59	$7,363	16.51	$159.71	$7,716	20.70

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

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

Table 11: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$261.41	$32,104	8.14	$260.00	$31,853	8.16
2018	$251.36	$31,250	8.04	$252.07	$31,252	8.07
2019	$250.39	$31,260	8.01	$257.78	$32,109	8.03
2020	$176.28	$36,159	4.88	$184.40	$37,772	4.88
2021*	$141.58	$34,756	4.07	$177.51	$35,948	4.94

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 1.6%.

Table 12: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$73.30	$32,322	2.27	$72.84	$32,144	2.27
2018	$73.80	$34,776	2.12	$74.08	$34,926	2.12
2019	$73.26	$34,918	2.10	$74.89	$35,896	2.09
2020	$47.97	$34,652	1.38	$49.75	$36,294	1.37
2021*	$43.00	$36,712	1.17	$50.59	$36,503	1.39

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 1.2%.

Table 13: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$2.18	$17,141	0.13	$2.16	$17,099	0.13
2018	$1.98	$17,936	0.11	$1.95	$17,697	0.11
2019	$1.82	$18,143	0.10	$1.83	$18,147	0.10
2020	$1.55	$17,191	0.09	$1.54	$17,456	0.09
2021*	$1.39	$19,567	0.07	$1.48	$17,833	0.08

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have decreased by 0.6%.

Table 14: Changes in Collision Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$228.08	$7,357	31.00	$228.08	$7,357	31.00
2018	$256.55	$7,871	32.60	$256.54	$7,873	32.59
2019	$276.63	$8,332	33.20	$276.53	$8,332	33.19
2020	$182.06	$8,716	20.89	$181.31	$8,693	20.86
2021*	$141.88	$8,296	17.10	$184.12	$8,801	20.92

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

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

Table 15: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$70.49	$2,801	25.17	$70.49	$2,801	25.17
2018	$89.72	$3,344	26.83	$89.70	$3,343	26.83
2019	$90.42	$3,499	25.84	$90.43	$3,498	25.85
2020	$92.11	$4,161	22.14	$91.91	$4,151	22.14
2021*	$87.40	$4,167	20.98	$116.11	$4,721	24.60

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

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

Table 16: Changes in All Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$351.01	$6,616	53.05	$351.03	$6,617	53.05
2018	$402.96	$7,139	56.45	$402.90	$7,141	56.42
2019	$411.35	$7,351	55.96	$411.25	$7,360	55.88
2020	$309.63	$7,446	41.59	$308.99	$7,437	41.55
2021*	$266.75	$7,438	35.86	$355.37	$8,020	44.31

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

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

Table 17: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 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	$48.88	$7,749	6.31	$48.76	$7,730	6.31
2020	$33.75	$6,006	5.62	$39.79	$7,097	5.61
2021*	$68.99	$10,177	6.78	$139.88	$13,208	10.59

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 4.3%.

Table 18: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$8.74	$43,584	0.20	$8.91	$44,282	0.20
2018	$9.02	$46,354	0.19	$9.43	$48,978	0.19
2019	$8.71	$46,210	0.19	$8.80	$47,218	0.19
2020	$7.27	$48,406	0.15	$7.96	$53,064	0.15
2021*	$5.35	$37,593	0.14	$7.82	$45,899	0.17

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 4.0%.

Table 19: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

	As of June 30, 2021			As of December 31, 2021		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2017	$8.20	$217,452	0.04	$8.49	$215,823	0.04
2018	$7.30	$209,348	0.03	$7.76	$221,275	0.04
2019	$7.22	$200,923	0.04	$7.56	$203,053	0.04
2020	$6.89	$224,570	0.03	$7.38	$231,917	0.03
2021*	$4.05	$166,329	0.02	$7.82	$291,553	0.03

* The 2021 data presented through to June 30, 2021 and is not directly comparable to the full 2021 year.

In aggregate, for the four-year period 2017 to 2020, the estimates of ultimate loss costs have increased by 5.3%.

7. Selection of Loss Trend Rates

7.1. Introduction

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 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 E[27] for each of frequency, severity, and loss cost.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-1 to 2021-2. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

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.

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

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

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.

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 effectiv*e 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:[28]

- 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 7.5 we present summaries of our 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.

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.

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*-values in Appendix E.

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider covariates with *p*-values under 5% to be “significant.”

[28] 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.

Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. The recent rise in inflation is likely to affect future trend rates and should be considered for the future trend period; which is the mid-point of the latest accident half-year (October 1, 2021 in this review) to the average accident date of the proposed rate program. We discuss the issue of inflation in the context of the future trend rate below.

A discussion of our selected past and future trend rates for each coverage follows in Sections 7.2 through 7.11.

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 chose to group the accident benefits sub-coverages as follows:

- Accident Benefits- Medical/Rehabilitation/ Attendant Care (kind of loss code[29])
  - Visitation (83, 93)
  - Medical (31, 41, 61)
  - Dependent Care (84, 94)
  - Housekeeping (85, 95)
  - Examinations (86, 96)
  - Renovation (43, 63)
  - Other (45,65)
  - Attendant Care[30] (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)

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

[30] The terms Attendant Care and Long-Term Care are used interchangeably.

- 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.

In addition, for ease of application of the accident benefits reform factors and loss trend rates that we present by sub-coverage, we provide a the implied loss trend rate(s), and associated reform factor(s) for the total accident benefits coverage[31].

Selected Trend Models

As presented in Appendix E, 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 7, 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 E) were not selected as the best fit.

COVID-19

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

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

We account for and isolate the observed change due to COVID-19 in the 2020 and 2021 frequency level[32] 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 and 2021 and therefore the mobility parameter should be included in our model design.

In Appendix G 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

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

[32] We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

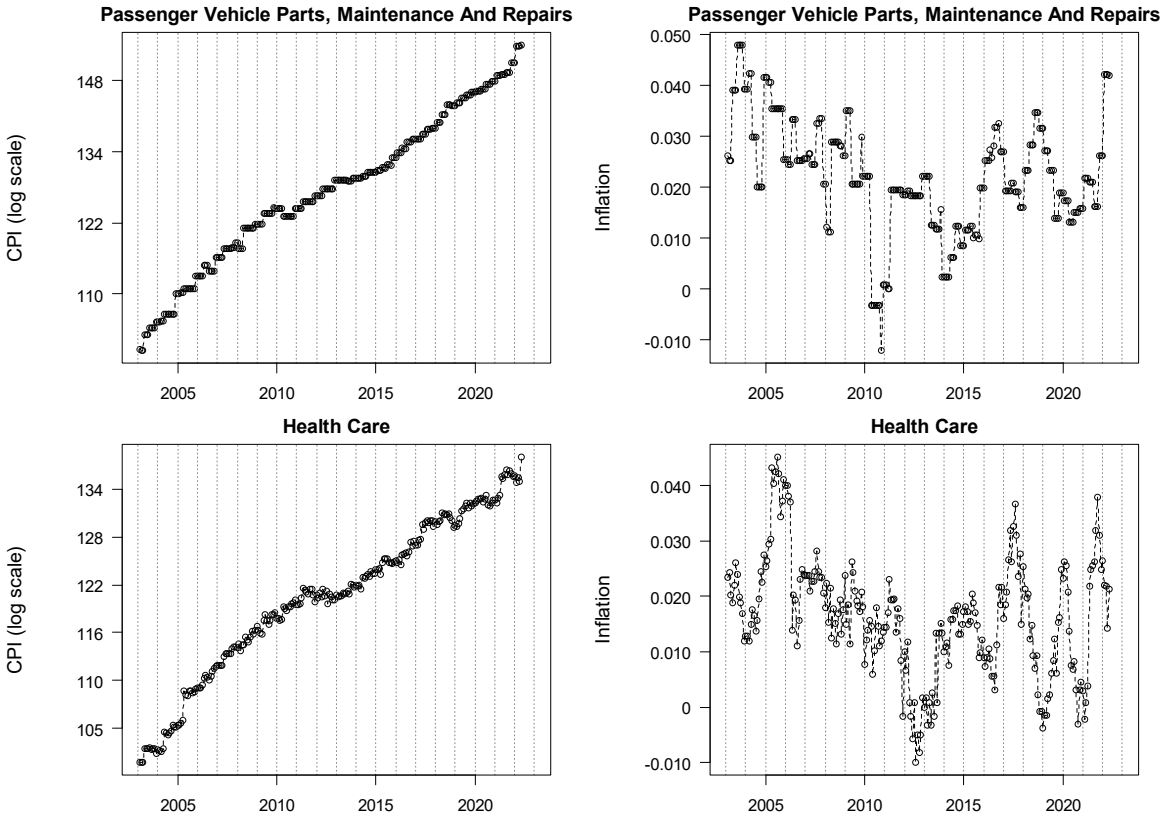
(i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during[33] the proposed rating program.

Other Economic Considerations

Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 7, we present the consumer price index (CPI) and inflation rate[34] over the last 20 years in Ontario, separately, for vehicle maintenance and repair costs and health care.

Figure 7: Consumer Price Index



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

- Since 2010, the historical inflation rate for passenger vehicle parts, maintenance and repair costs has generally ranged between +1% to +3%. The average inflation rate between 2010 and 2021 is approximately +1.7%.
- The recent increase in the CPI for passenger vehicle parts, maintenance and repair costs has resulted in the highest inflation levels since 2003.

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

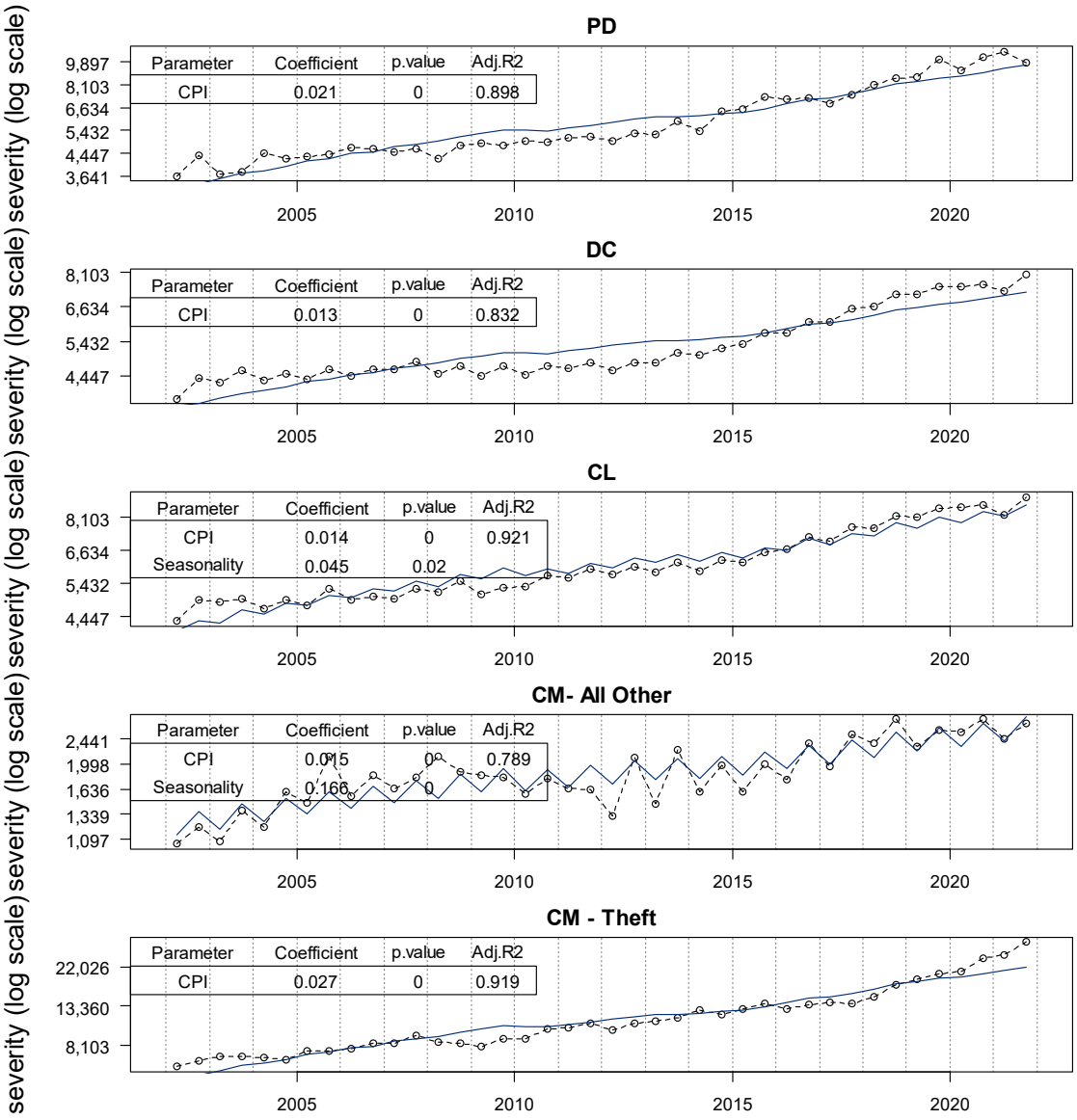
[34] As measured by the 12-month change in CPI.

- Health Care costs, considering the high amount of variability, appear unaffected by the recent inflationary trends.

We expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages[35] since more costly repairs will increase the total amount needed to settle claims. In Figure 8, we examine the historical relationship between claims severity for physical damage coverages and the CPI over the last 20 years. More specifically, we fit regression models to the severity experience using average CPI over the period and seasonality as predictor variables. As expected, we observe significant correlation between the historical physical damage claim costs and CPI index, as indicated by the large Adjusted R^2 values and significant *p*-values.

[35] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include all perils and specified perils in Figure 8 due to additional volatility associated with these coverages.

Figure 8: Physical Damage x CPI Correlation



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

Additional Economic Factors

Although there is a high degree of correlation between CPI and the physical damage trend rate, other social and economic factors may also affect claim costs and the measured loss cost trend rate. As a result the loss cost trend rate is not equal to the CPI, but instead correlated with it. These other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In addition to the impact of rising car parts and repair costs, the following economic factors may affect claims costs:

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

Application

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

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

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

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

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

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

The future loss cost trend rate would be based on the annual future inflation rate, the residual trend and consideration of other economic factors.

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

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

- The **residual trend** is equal to the selected past loss cost trend (varies by coverage) less the average historical inflation rate of +1.7% that we measure between 2010 and 2021.The residual trend is presented for each of the physical damage coverages in the following subsections.

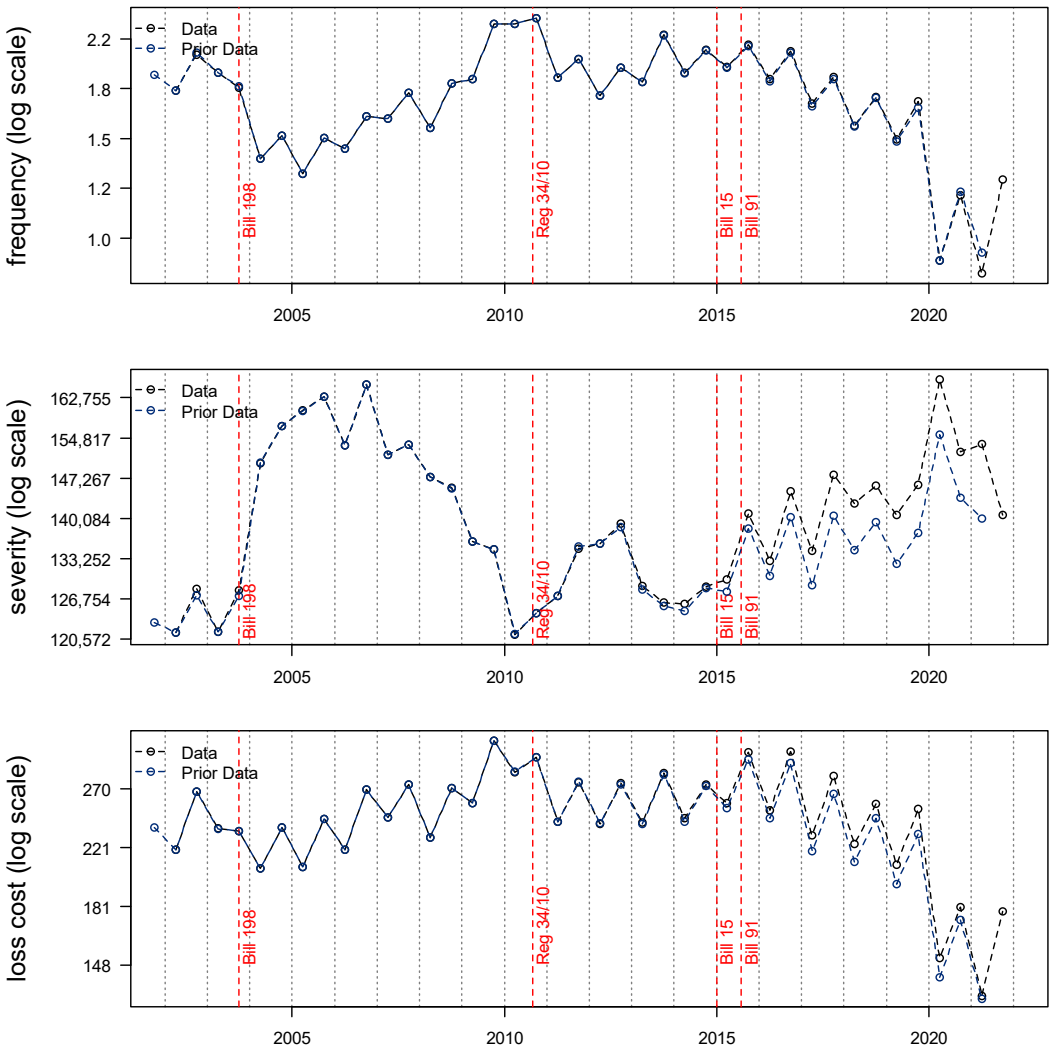
- As discussed above if **other social or economic environment changes** are influencing vehicle usage or purchase of vehicles, this too could be considered in the selection of the future loss cost trend rate.

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

7.2. Bodily Injury

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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe the severity estimates have increased for accident years starting in 2016. This change is attributed to higher emerged loss amounts than expected, as well as higher age-to-age incremental development factors selected by E&Y on behalf of GISA.

Figure 9: Observed Bodily Injury Loss Cost Experience



A review of the historical data points (as presented in Figure 9) 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 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 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.[36]

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, 2016[37], a change in trend parameter at April 1, 2016, and a mobility parameter[38] are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2021-2, and include seasonality (p = 0.000), a change in trend rate parameter beginning April 1, 2016 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated from our fitted frequency model[39] is +0.0% up to April 1, 2016 and -6.0% thereafter. The adjusted R-squared of our proposed frequency model is 0.972.

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 +18.3% over 2019-1. Further, following the spike in 2020-1, the severity in 2020-2, 2021-1, and 2021-2 declined to levels closer to that of pre-pandemic levels in 2019.

In Table 20 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 2021-2.

[36] The *p*-value for the reform parameter(s) shift in severity was insignificant.

[37] 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.

[38] See Section 0 for a discussion of this parameter.

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

Table 20: Summary of Severity Models

Include Mobility	Include/ Exclude 2020-1	Trend Rate *p*-value	Mobility *p*-Value	Trend Rate	Adjusted R2
Yes	Include	0.010	0.071	1.2%	0.585
Yes	Exclude	0.004	0.399	1.2%	0.527
No	**Exclude**	**0.000**	**N/A**	**1.4%**	**0.533**

As shown in the table, the mobility parameter is most significant when the 2020-1 observation is included (p = 0.071), however is insignificant when the observation is excluded (p = 0.399). 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, 2021-1, and 2021-2 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.[40] 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 2021-2, excluding 2020-1, and include and time (p = 0.000). The implied annual trend rates associated from our fitted severity model is +1.4%. The adjusted R-squared of our proposed severity model is 0.533. 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 our conclusion that the pandemic has not produced a sustained and measurable impact on severity.

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 +1.4%[41] up to April 1, 2016 and −4.6%[42] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.965.

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.

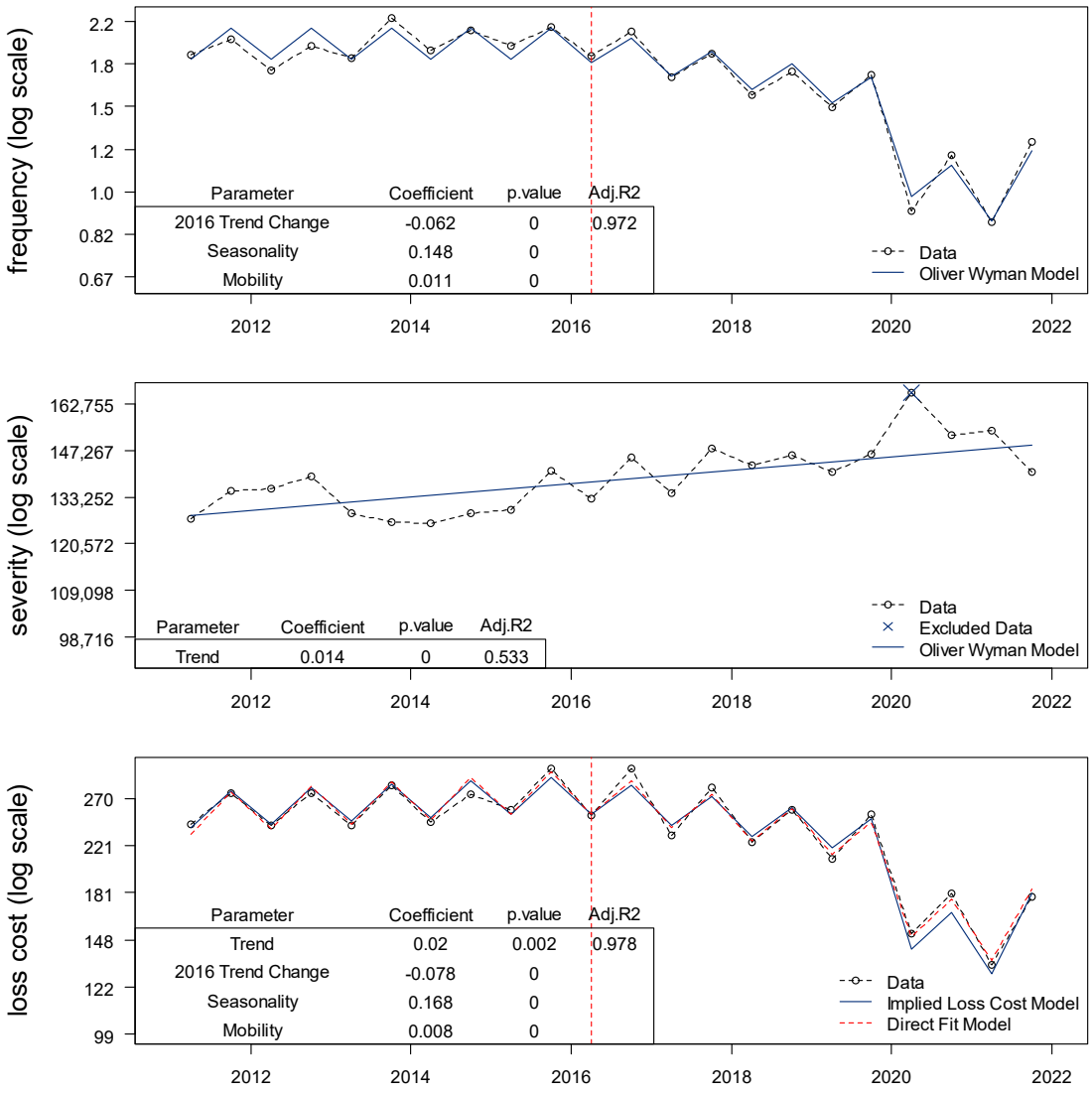
As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +1.4% prior to April 1, 2016 and −4.6% thereafter. Our selected future loss cost trend is -4.6%.

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

[41] = exp[0.014] - 1

[42] = exp[-0.062 + 0.014] - 1

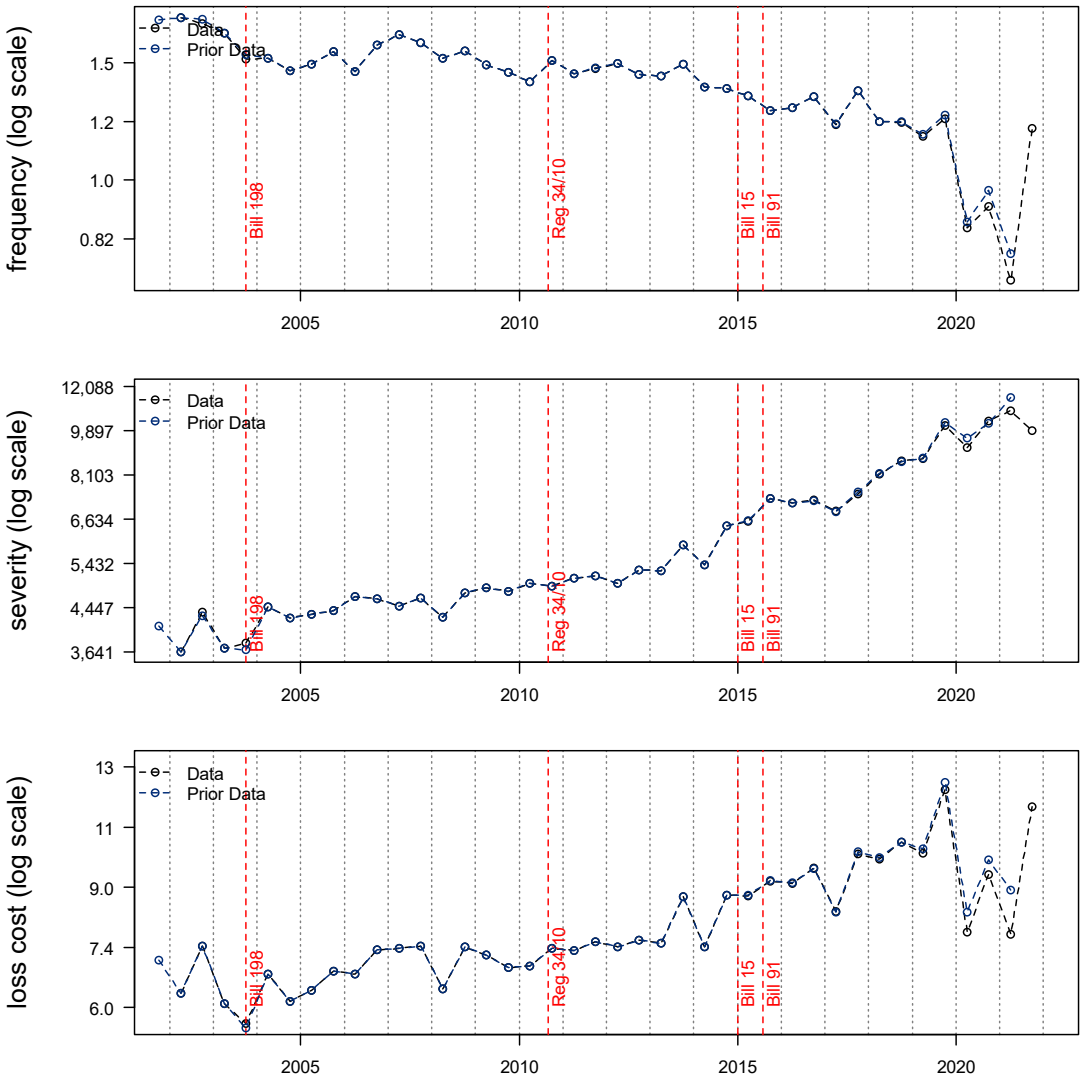
Figure 10: Bodily Injury - Fitted Frequency, Severity and Loss Cost



7.3. Property Damage

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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe small decreases in the immature frequency, severity, and loss cost estimates.

Figure 11: Observed Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 11) 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 E. 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 2021-2, and include time (p = 0.000) and mobility (p = 0.000) parameters. The implied annual trend rates associated with our fitted frequency model is -1.9%. The adjusted R-squared is 0.895.

We fit a severity model to all accident half-years between 2007-1 and 2021-2, 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 +3.0% before January 1, 2013 and +8.3%[43] thereafter. The adjusted R-squared of our proposed severity model is 0.971.

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 fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.0%[44] before January 1, 2013 and +6.2%[45] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.831.

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 2009-1[46] and 2021-1, and include time (p = 0.000), seasonality (p = 0.002), and mobility (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +4.8%. The adjusted R-squared of the direct loss cost model is 0.869.

The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of +4.8%, but a higher adjusted R-squared and appears to fit the post 2014-2 data slightly better than the implied loss cost model.

We select the past loss cost trend based on the direct loss cost model, with a +4.8% annual trend rate.

We estimate the *future loss cost* trend will be approximately 3.1[47] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

[43] = exp[0.029 + 0.051] -1

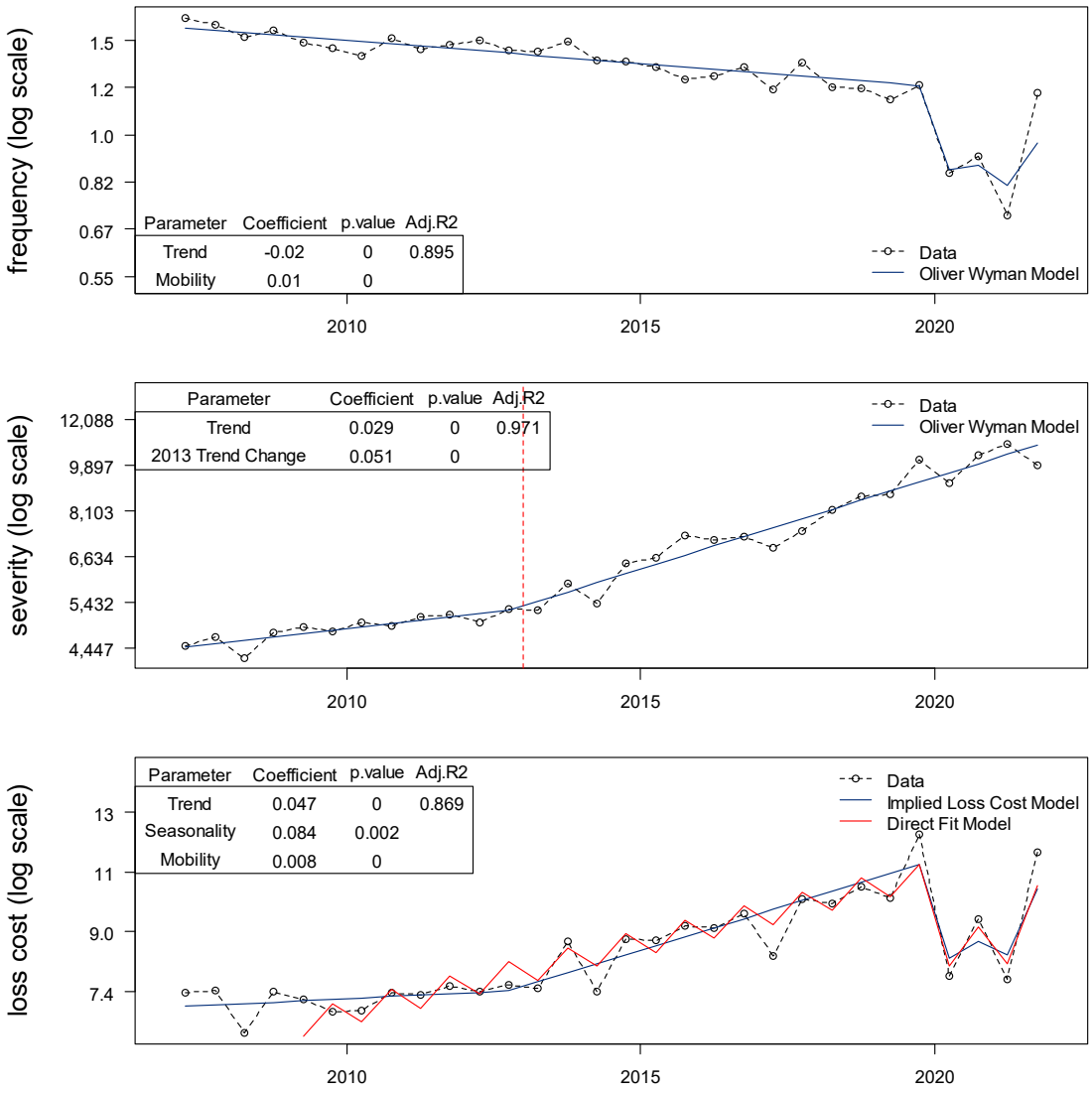
[44] = exp[-0.02 + 0.029] -1

[45] = exp[-0.02 + 0.029 + 0.051] -1

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

[47] +3.1% = +4.8% (past loss cost trend) - 1.7% (historical inflation)

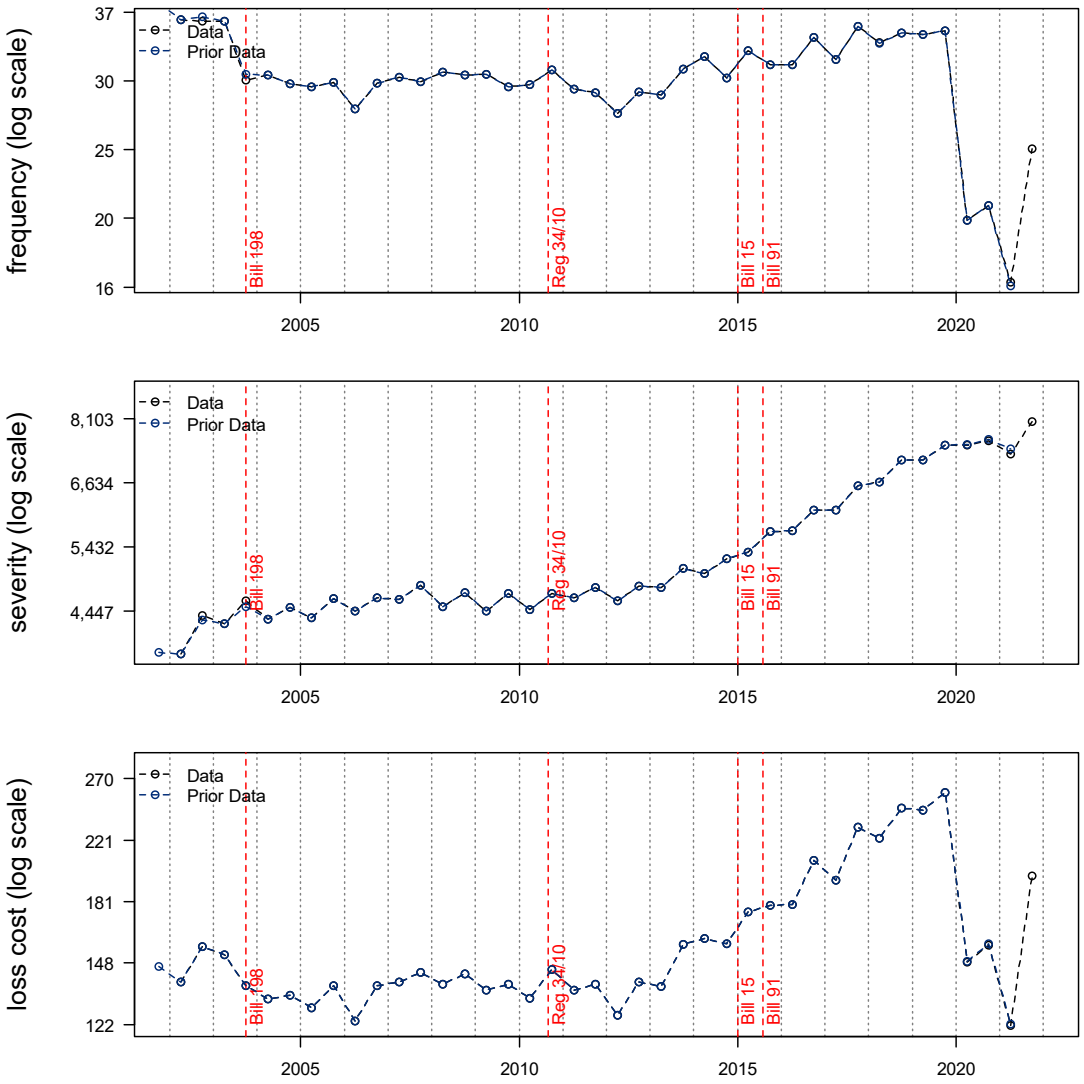
Figure 12: Property Damage - Fitted Frequency, Severity and Loss Cost



7.4. Direct Compensation Property Damage

In Figure 13, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 13: Observed Direct Compensation Property Damage Loss Cost Experience



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

- Loss cost has exhibited a relatively flat trend between 2004 and 2012, and an increasing trend thereafter. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity 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 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 E.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2021-2 and includes a trend parameter after January 1, 2013 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is 0.0% before January 1, 2013 and +2.4% thereafter. The adjusted R-squared of our proposed frequency model is 0.947.

Our selected severity model is fit to all accident half-years between 2004-1 and 2021-2 and includes time (p = 0.006) seasonality (p = 0.036), and a change in trend parameter at January 1, 2013 (p = 0.053). The implied annual trend rate associated with our fitted severity model is +0.6% before January 1, 2013 and +6.2%[48] thereafter. The adjusted R-squared of our proposed severity model is 0.987.

In Figure 14, 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%[49] before January 1, 2013 and +8.7%[50] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.953.

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 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 +8.7% thereafter.

We estimate *future loss cost* trend will be approximately 7.0[51] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

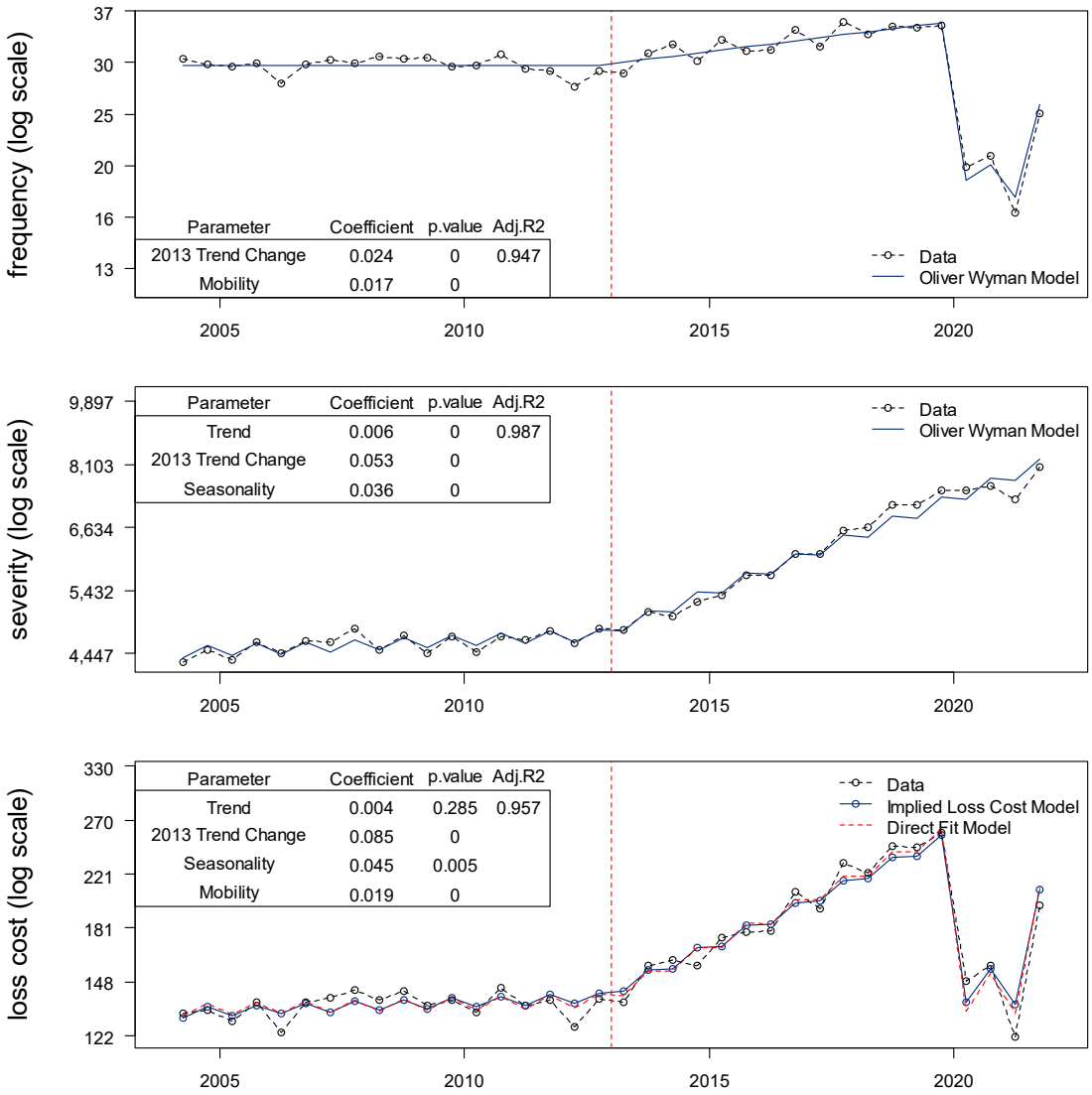
[48] = exp[0.006 + 0.053] -1

[49] = exp[0.006] -1

[50] = exp[0.024 + 0.006 + 0.053] -1

[51] +7.0% = 8.7% (past loss cost trend) - 1.7% (historical inflation)

Figure 14: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost



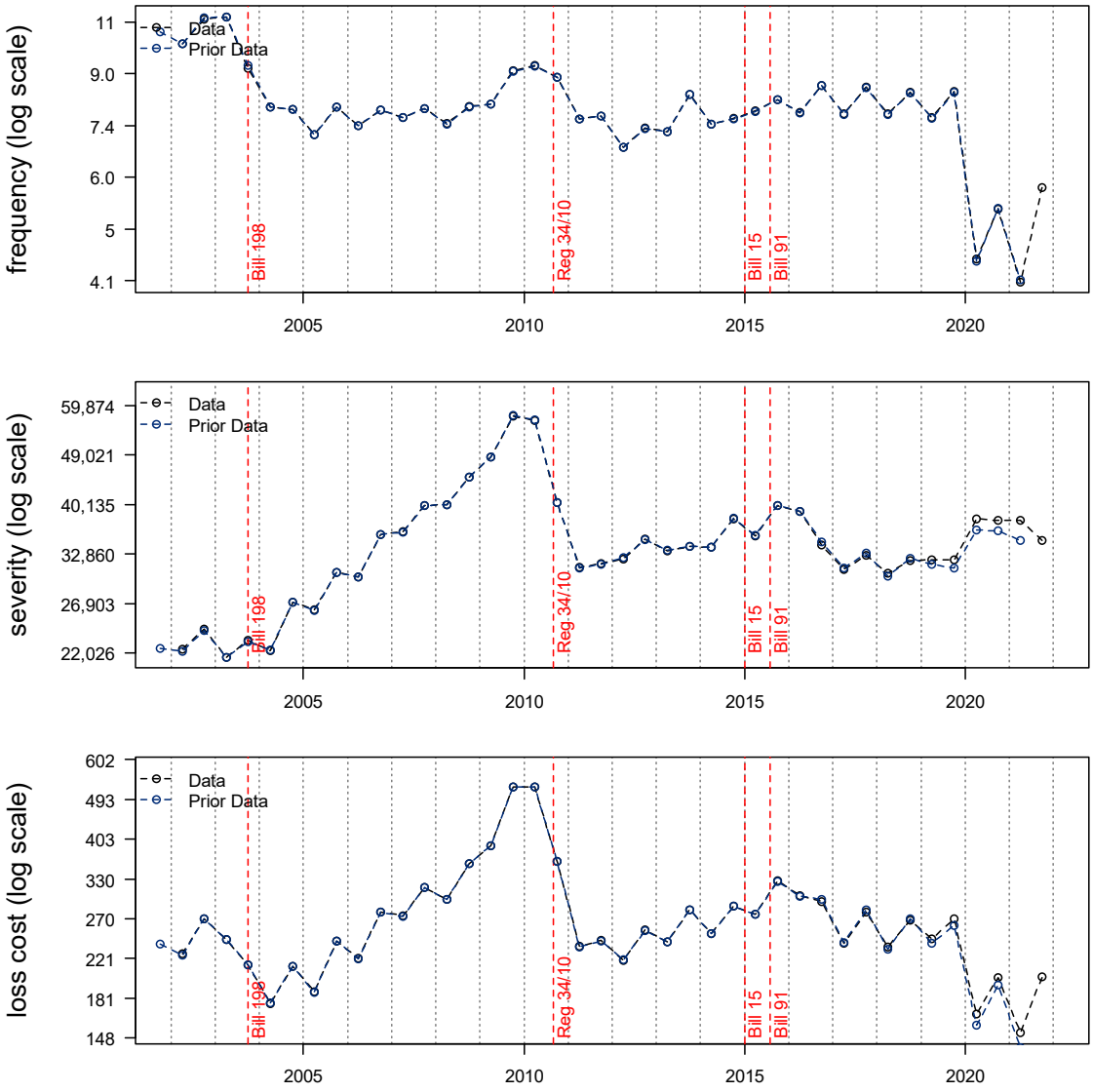
7.5. Accident Benefits

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

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 15, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and observe that the immature severity estimates have increased slightly.

Figure 15: 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 15) 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 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 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 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 prior to Reg 34/10, 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 parameters[52] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-2[53] and 2021-2, and includes time (p = 0.000), seasonality (p = 0.000), a change in trend rate parameter beginning June 1, 2016 (p = 0.006), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +3.0% up to June 1, 2016 and -1.2% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.975.

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 2021-2 that includes time (p = 0.000), a reform scalar parameter beginning June 1, 2016 (p = 0.000), and a mobility parameter (p = 0.011). The implied annual trend rates associated with our fitted severity model is +3.8%. The modelled scalar parameter at June 1, 2016 corresponds to a 24.3%[54] decrease in severity. The adjusted R-squared of our proposed severity model is 0.758.

In summary[55], we find the accident benefit reforms effective for polices issued after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +3.0% before the reforms to −1.2% after the reforms were fully in effect.
- a decrease in the severity level of 24.3% once the reforms were fully in effect.

In Figure 16, 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 +6.8%[56] up to June 1, 2016 and +2.6%[57] thereafter. The modelled scalar parameter for the reforms that began June 1, 2016

[52] 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.

[53] 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[54] = exp[-0.23] - 1

[55] Refer to Appendix F for details on the phase-in.

[56] = exp[0.029 + 0.037] - 1

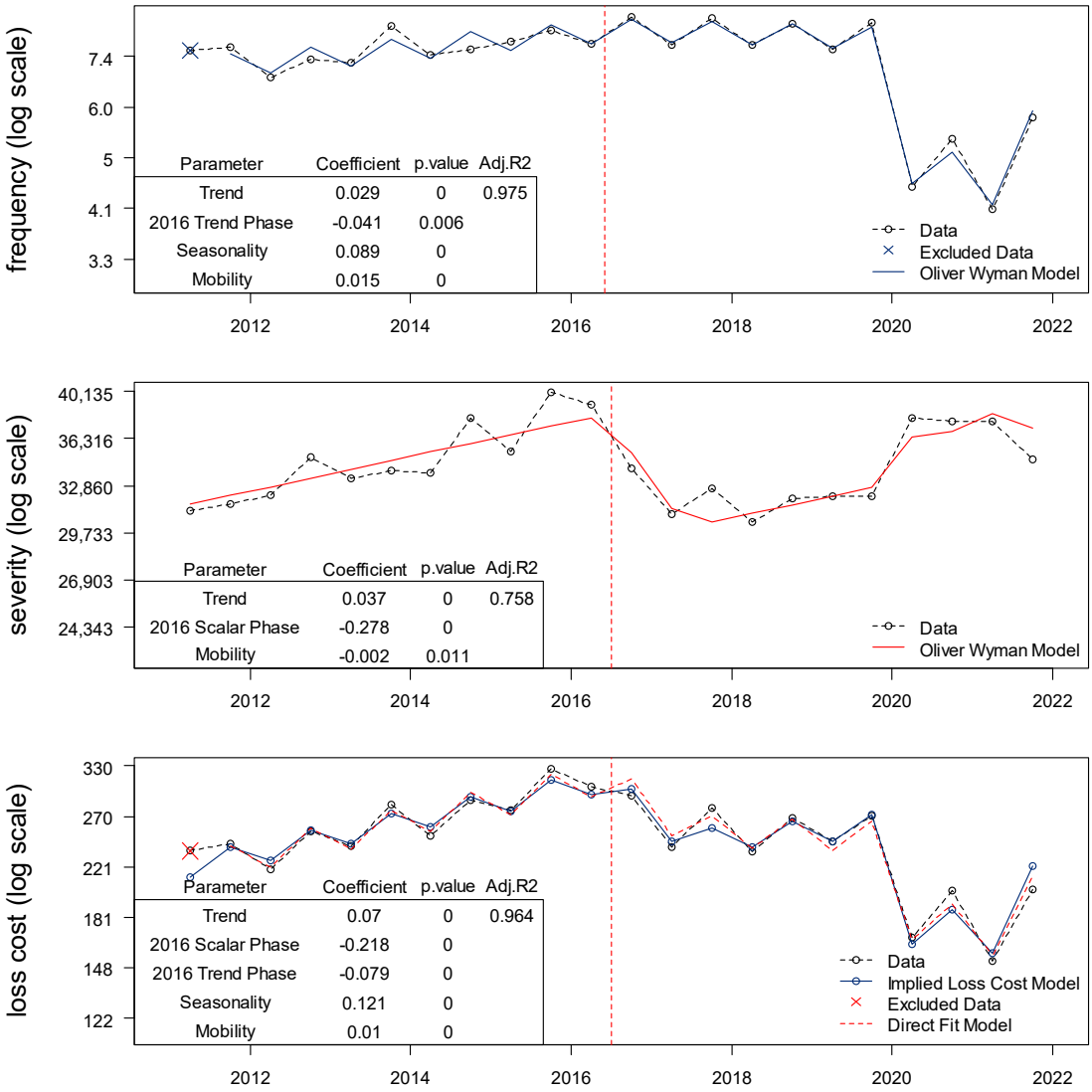
[57] = exp[.029 + 0.037 – 0.041] - 1

corresponds to a 24.3% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.921.

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 pre-reform trend rate, and lower post-reform trend rate, but a significantly higher adjusted R-squared (0.964) 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 +7.2% up to June 1, 2016 and −0.9% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 19.5% decrease in loss cost.

Figure 16: 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 21.

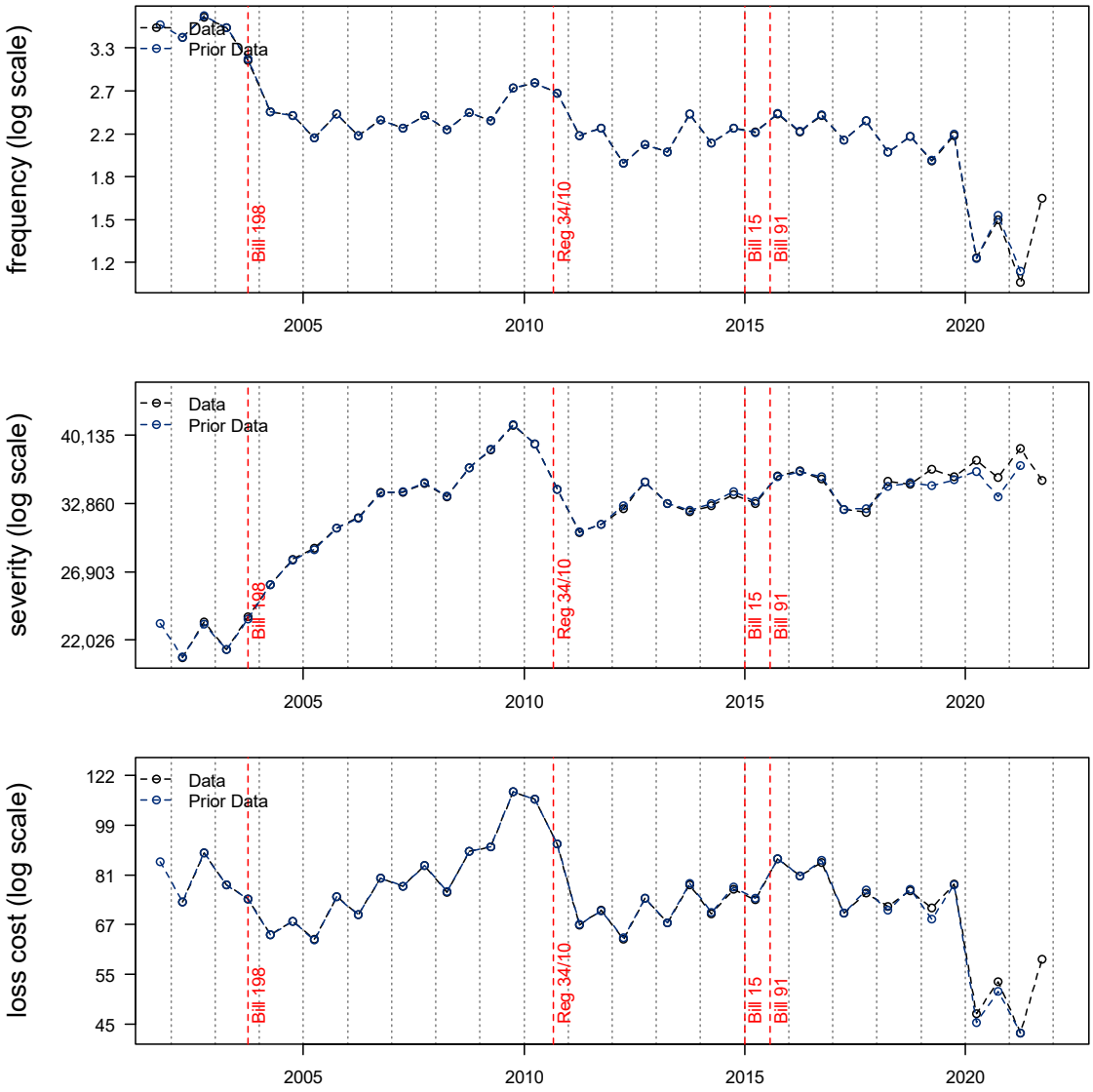
Table 21: Accident Benefits Total Medical & Rehabilitation including Attendant Care – Semi-Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2021	Scalar Reform Factor
2015-01	3.6%	1.052	0.805
2015-02	3.5%	1.016	0.805
2016-01	2.2%	0.981	0.806
2016-02	0.2%	0.960	0.865
2017-01	-0.5%	0.958	0.963
2017-02	-0.5%	0.963	1.000
2018-01	-0.5%	0.967	1.000
2018-02	-0.5%	0.972	1.000
2019-01	-0.5%	0.977	1.000
2019-02	-0.5%	0.981	1.000
2020-01	-0.5%	0.986	1.000
2020-02	-0.5%	0.991	1.000
2021-01	-0.5%	0.995	1.000
2021-02		1.000	1.000

Accident Benefits – Total Disability Income

In Figure 17, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the most recent severity estimates have slightly increased.

Figure 17: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 17) 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 coincident with the COVID-19 pandemic.
- Severity has exhibited a 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 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 parameters[58] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2012-1[59] and 2021-2, 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 mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +2.8% up to June 1, 2016 and -4.1% thereafter. The adjusted R-squared of our proposed frequency model is 0.975.

Our selected severity model is fit to all accident half-years between 2011-2 and 2021-2, and includes time (p = 0.000), and a phased-in scalar parameter at June 1, 2016 (p = 0.020). The implied annual trend rate associated with our fitted severity model is +2.8%. The modelled scalar parameter at June 1, 2016 corresponds to a 9.1% decrease in severity. The adjusted R-squared of our proposed severity model is 0.629. We attribute the lower adjusted R-squared value to the volatility in the severity data.

In summary[60], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +2.8% before the reforms that turned negative after the reforms were fully in effect to -4.1%.
- a decrease in the severity level by 9.1% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +2.8%.

In Figure 18, 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 +5.5%[61] up to June 1, 2016 and -1.4%[62] thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 9.1% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.949.

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 (0.980) 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 +5.4% up to June 1, 2016 and −0.4% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 12.9% decrease in loss cost.

[58] 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.

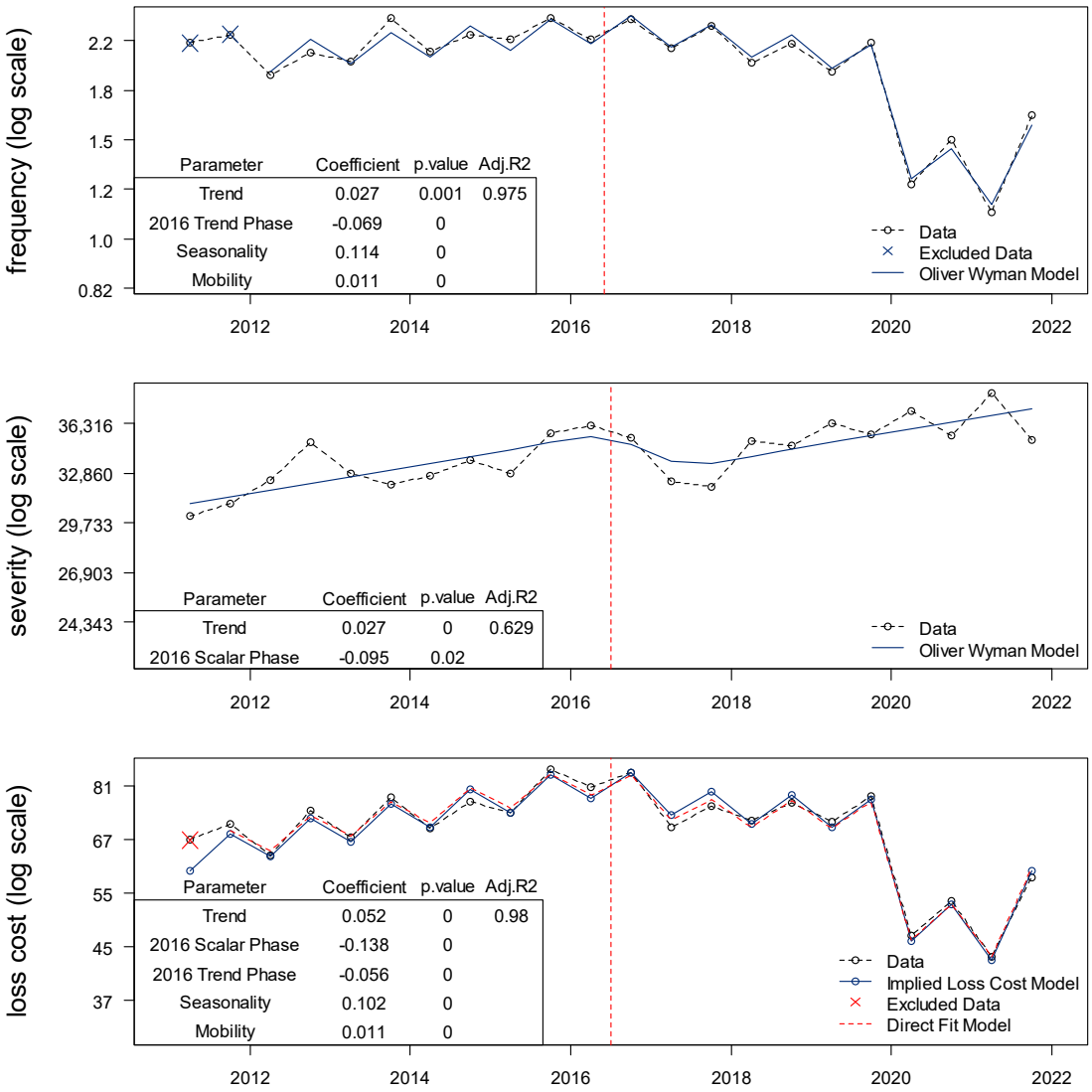
[59] 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

[60] Refer to Appendix F for details on the phase-in.

[61] = exp[0.027 + 0.027] -1

[62] = exp[0.027 -0.069 + 0.027] -1

Figure 18: 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 22.

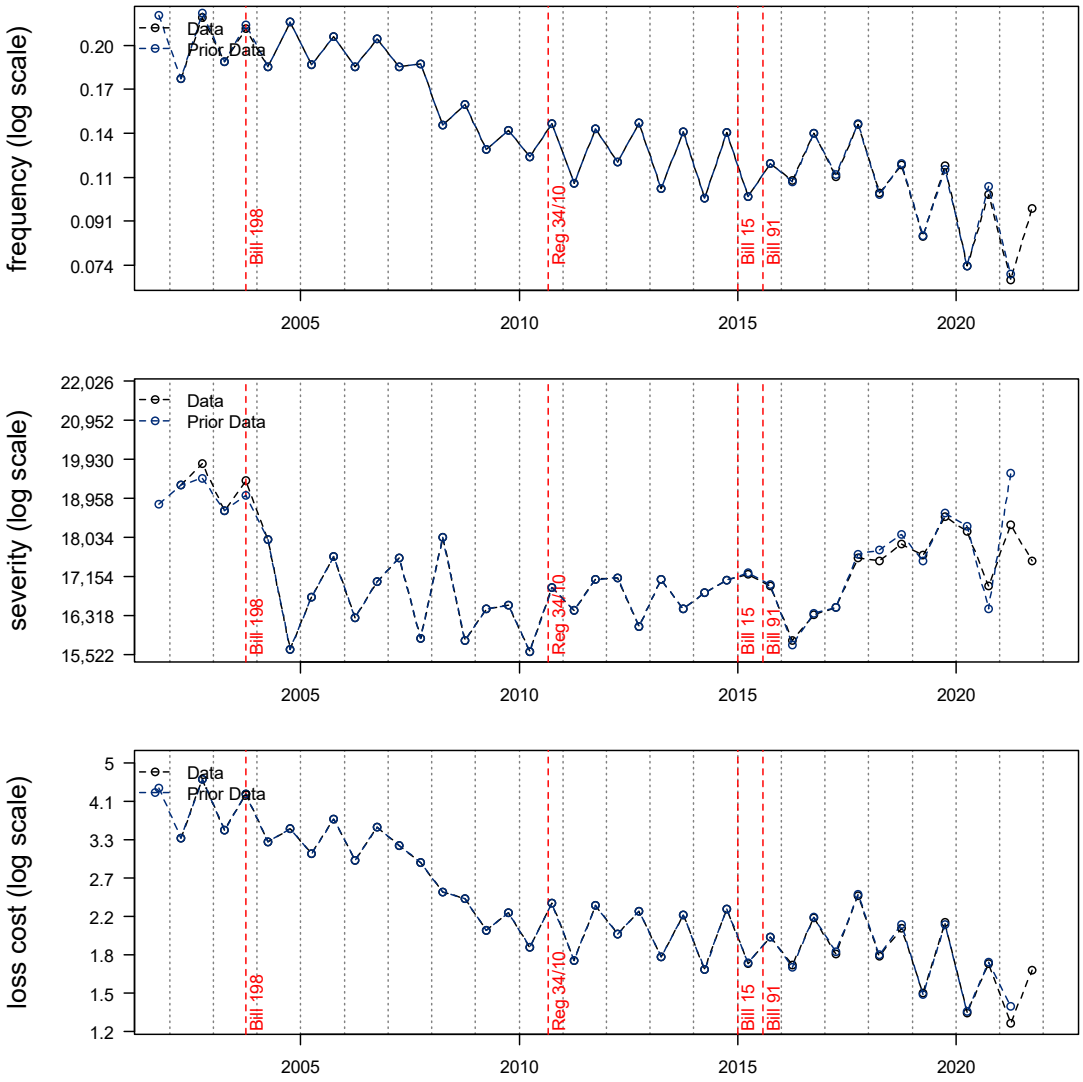
Table 22: Accident Benefits Total Disability Income – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2021	Scalar Reform Factor
2015-01	2.7%	1.057	0.871
2015-02	2.6%	1.030	0.871
2016-01	1.7%	1.003	0.872
2016-02	0.3%	0.987	0.912
2017-01	-0.2%	0.984	0.976
2017-02	-0.2%	0.985	1.000
2018-01	-0.2%	0.987	1.000
2018-02	-0.2%	0.989	1.000
2019-01	-0.2%	0.991	1.000
2019-02	-0.2%	0.993	1.000
2020-01	-0.2%	0.995	1.000
2020-02	-0.2%	0.996	1.000
2021-01	-0.2%	0.998	1.000
2021-02		1.000	1.000

Accident Benefits – Funeral & Death Benefits

In Figure 19, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that with the exception of the increase in the 2020-2 severity and decrease in the 2021-1 severity, the estimates have not changed significantly.

Figure 19: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 19) 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 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 E.

Our selected frequency model is fit to all accident half-years between 2011-2 and 2021-2, and includes time (p = 0.003), seasonality (p = 0.000) and mobility parameter (p = 0.001). The implied annual trend rates associated with our fitted frequency model is -2.1%. The adjusted R-squared of our proposed frequency model is 0.875.

Our selected severity model is fit to all accident half-years between 2011-2 and 2021-2, and only includes a time parameter (p = 0.003). The implied annual trend rates associated with our fitted severity model is +0.8%. The adjusted R-squared of our proposed severity model is 0.336. 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.

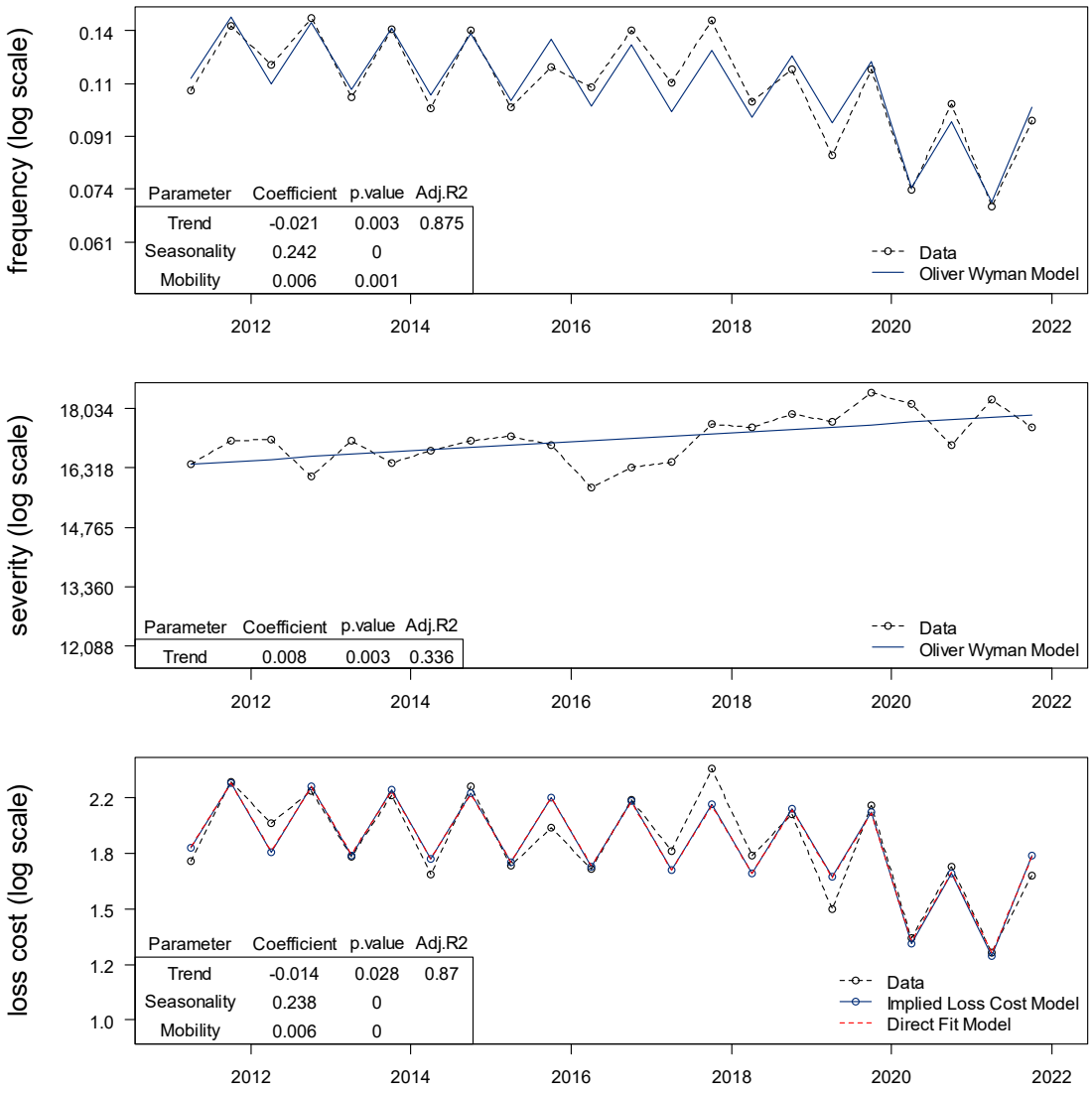
In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.3%.[63] The implied adjusted R-squared of the combined frequency and severity model is 0.862.

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.

Our selected past and future loss cost trend is -1.3%, based on our selected frequency and severity models.

[63] = exp[-0.021 + 0.008]

Figure 20: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost

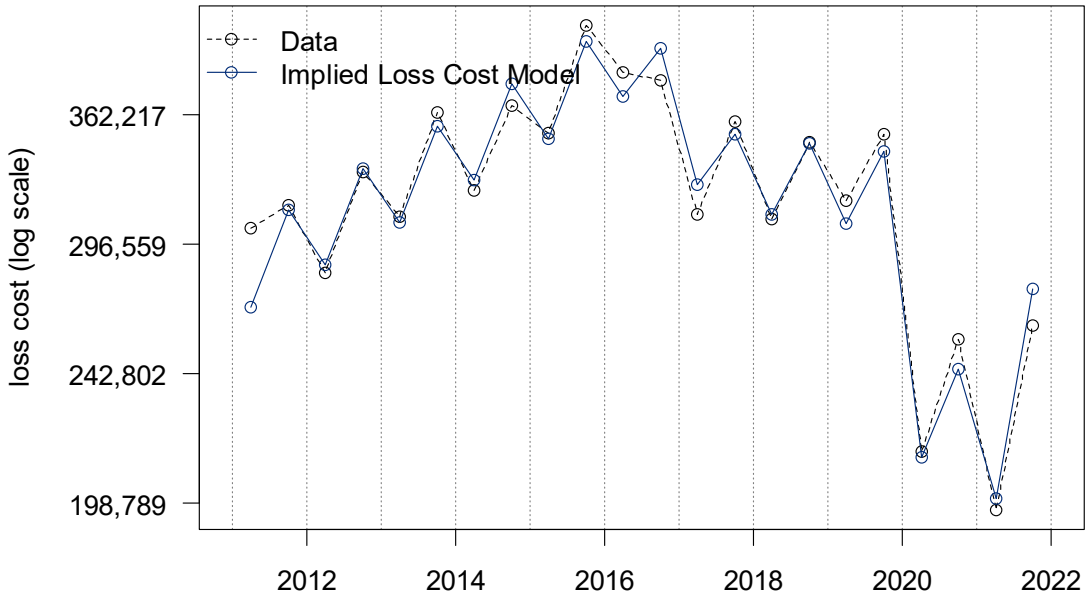


Accident Benefits – Total

In Figure 21, we present the loss cost fitted values as implied by our selected models in this section[64]. The implied adjusted R-squared of the implied loss cost model is 0.944.

[64] See Appendix F, page 4, for the fitted values.

Figure 21: Accident Benefits Total - Implied Loss Cost



The weighted average annual loss cost trend rate implied by our selected models in this section is +6.8% before June 1, 2016 and -0.8% thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a 18.0%[65] 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 F.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 23.

[65] The 18.0% is calculated using a 2015 reference year. As shown in Appendix F, factors vary slightly between pre-reform accident semesters due to alternative weights across sub-coverages.

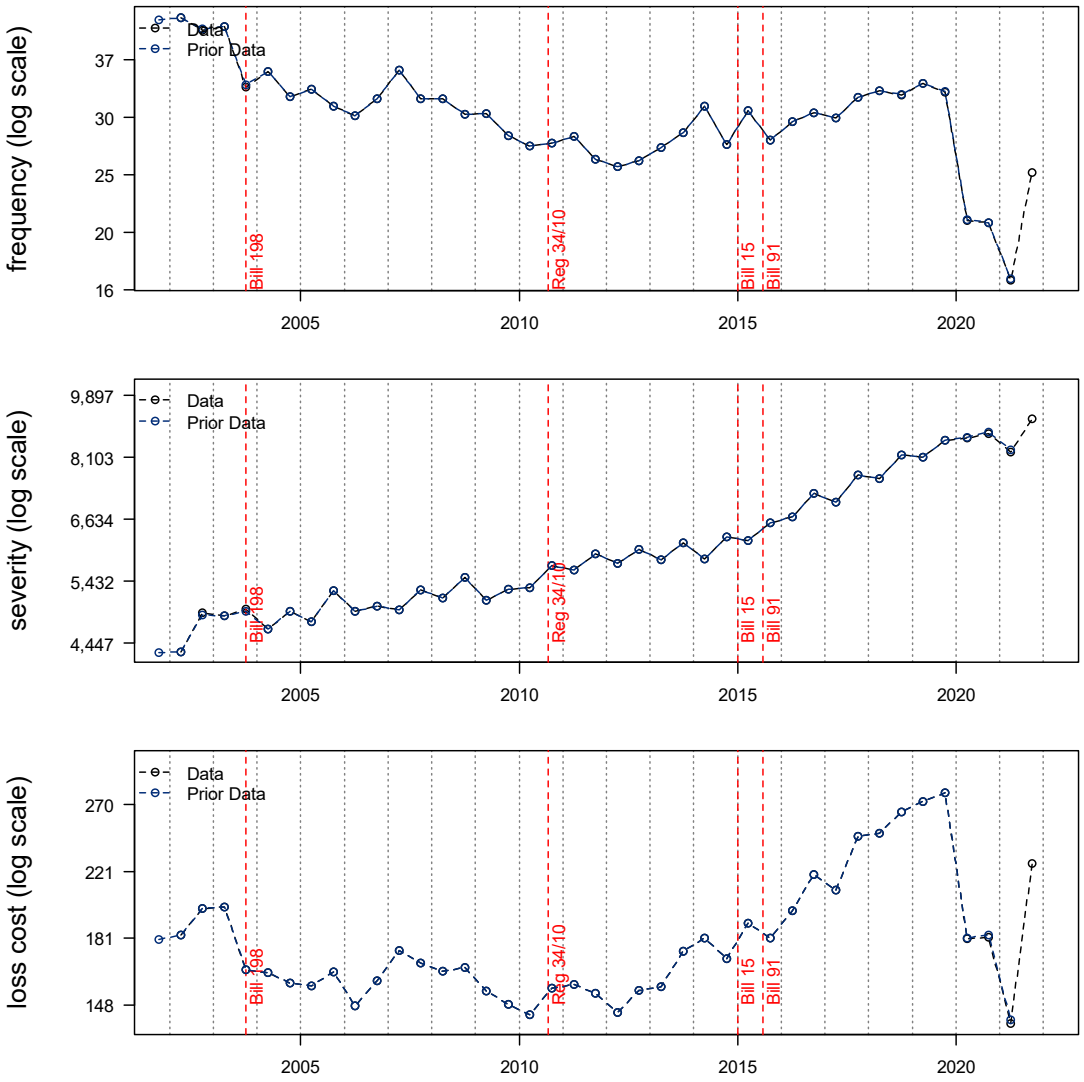
Table 23: Accident Benefits Total – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2021	Scalar Reform Factor
2015-01	3.3%	1.053	0.819
2015-02	3.3%	1.018	0.819
2016-01	2.1%	0.986	0.820
2016-02	0.2%	0.966	0.875
2017-01	-0.4%	0.964	0.966
2017-02	-0.4%	0.968	1.000
2018-01	-0.4%	0.972	1.000
2018-02	-0.4%	0.976	1.000
2019-01	-0.4%	0.980	1.000
2019-02	-0.4%	0.984	1.000
2020-01	-0.4%	0.988	1.000
2020-02	-0.4%	0.992	1.000
2021-01	-0.4%	0.996	1.000
2021-02		1.000	1.000

7.6. Collision

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 2002-1 through 2021-2. 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 Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 22) 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 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 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 E.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2021-2 and includes time (p = 0.008) and a mobility parameter (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +2.6%. The adjusted R-squared of our proposed frequency model is 0.931.

Our selected severity model is fit to all accident half-years between 2014-1 and 2021-2, and includes time (p = 0.000) and seasonality (p = 0.015). The implied annual trend rate associated with our fitted severity model is +5.8%. The adjusted R-squared of our proposed severity model is 0.958.

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 rates implied by the combined frequency and severity models is +8.5%.[66] The implied adjusted R-squared of the combined frequency and severity model is 0.875.

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.

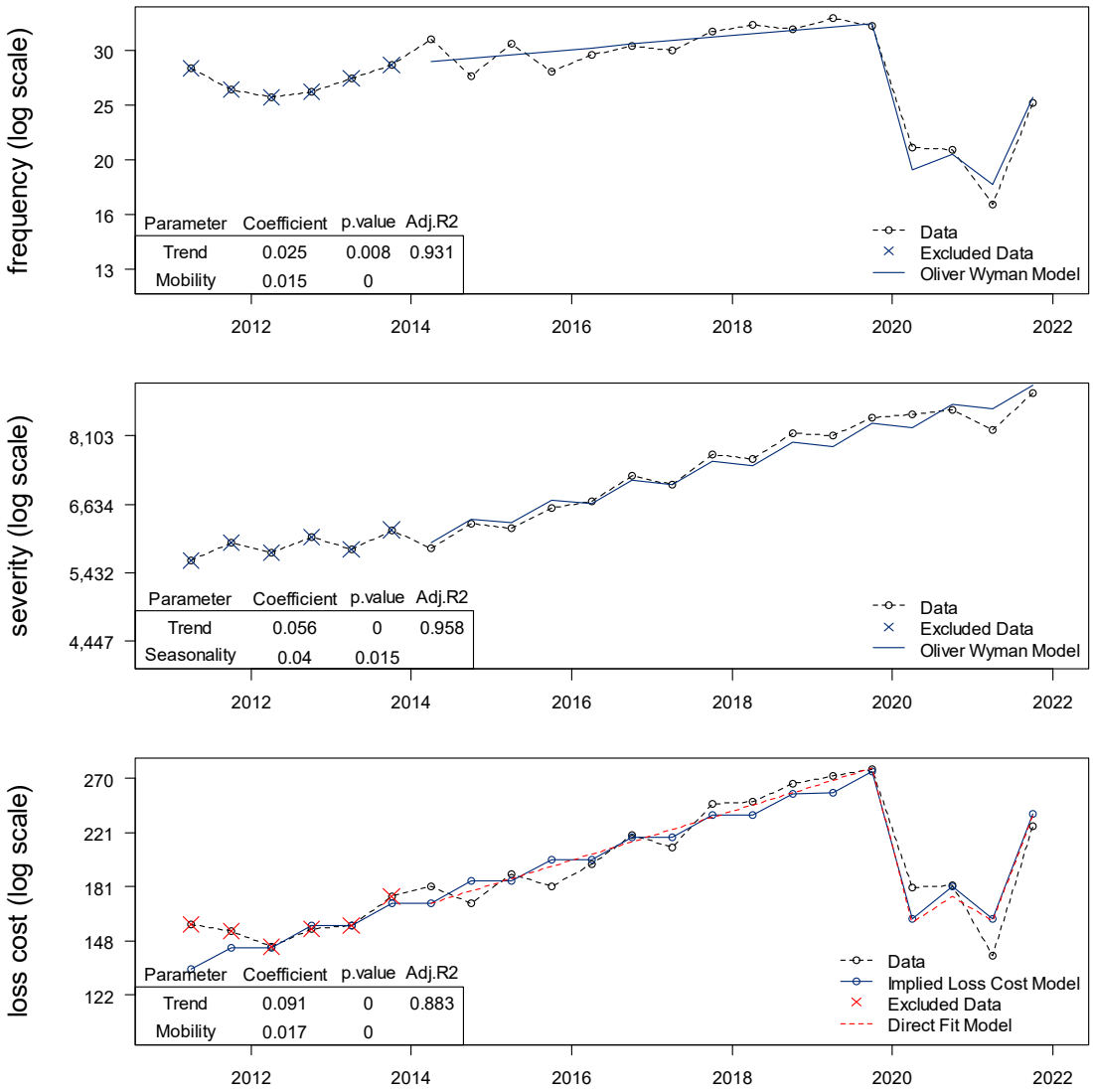
As a result, we select a past loss cost trend of +8.5% based on our selected frequency and severity models.

We estimate the *future loss cost* trend will be approximately 6.8[67] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

[66] = exp[0.025 + 0.056] -1

[67] +6.8% = 8.5% (past loss cost trend) - 1.7% (historical inflation)

Figure 23: Collision - Fitted Frequency, Severity and Loss Cost



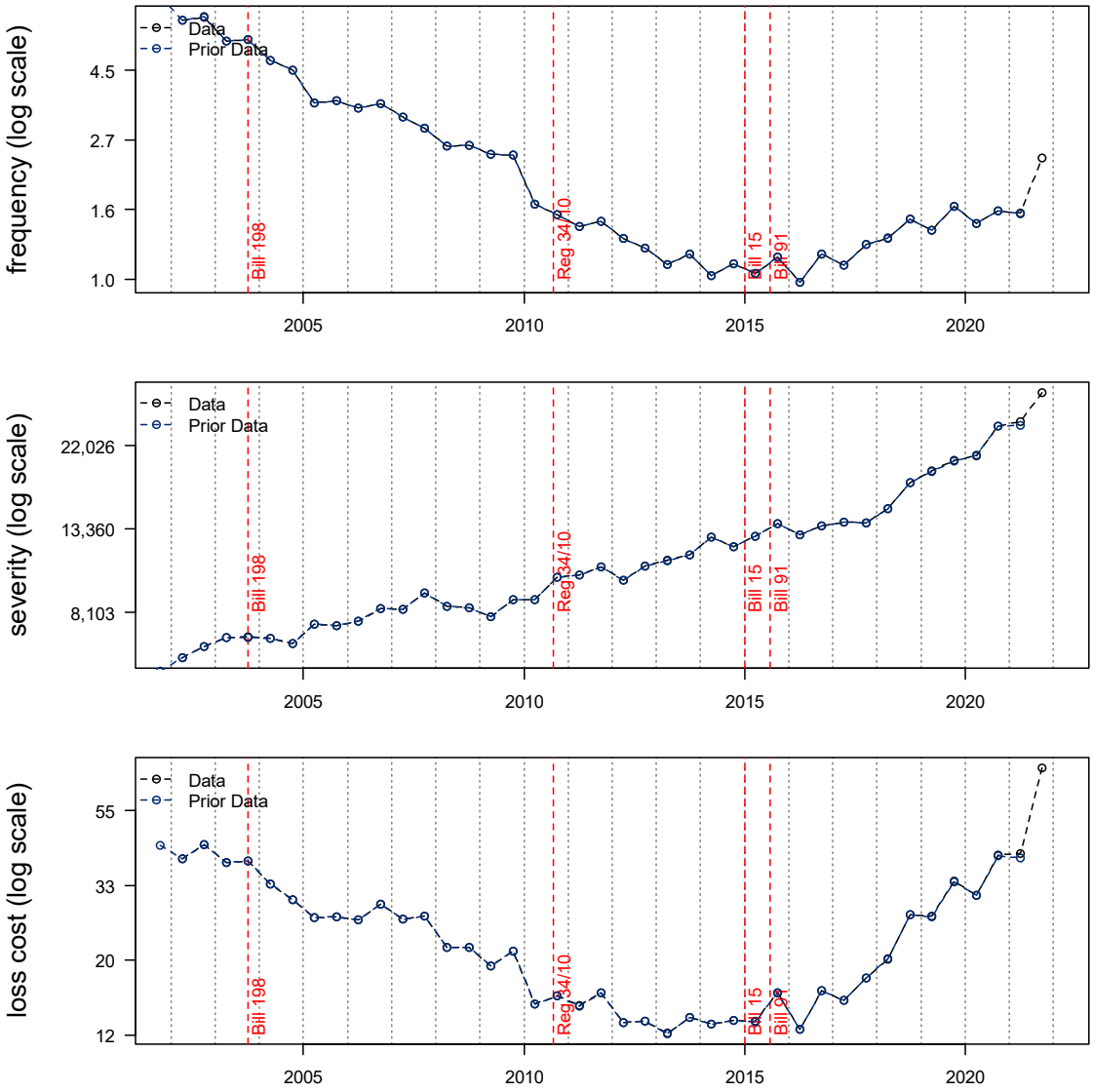
7.7. Comprehensive

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 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 2002-1 through 2021-2. 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 Comprehensive – Theft Loss Cost Experience



A review of the historical data points (as presented in Figure 24) 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 change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has exhibited a positive trend. There is no apparent impact on 2020 and 2021 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 E.

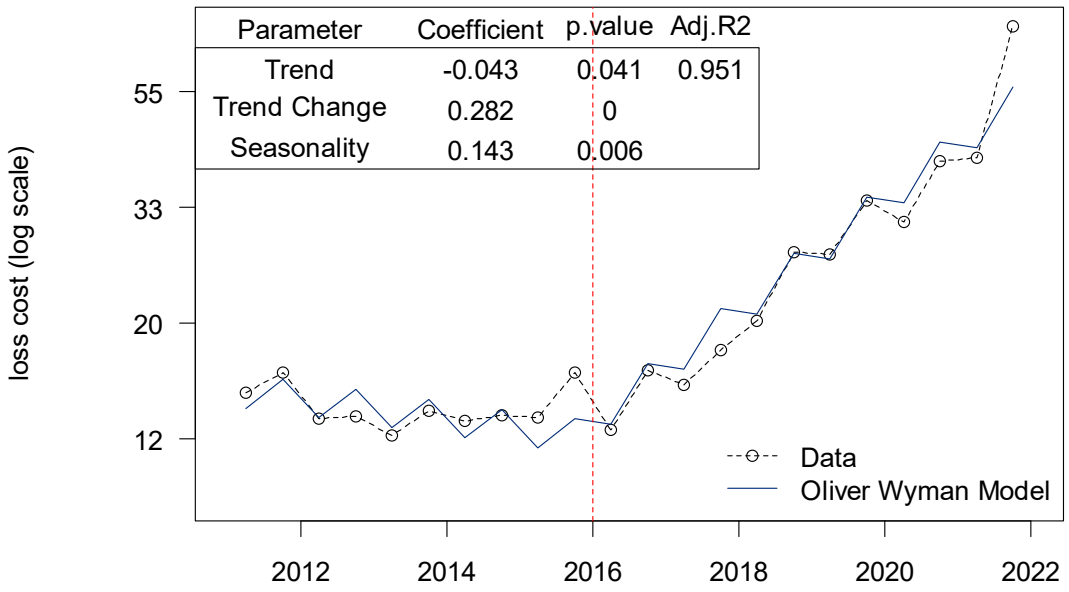
Due to the varying severity trend patterns over the experience period, the loss cost data directly results in a better fit of the historical experience and a higher adjusted R-squared value. Therefore, we base our trend selection on the loss cost data directly. Given what appears to be a change in the loss cost data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select a loss cost model to balance stability and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to all accident half-years between 2011-1 and 2021-2 and includes time (p = 0.041), a change in trend parameter at 2016-1 (p = 0.000) and seasonality (p = 0.006). The implied annual trend rates associated with our fitted loss cost model is -4.2% up to January 1, 2016 and +27.1% thereafter. The adjusted R-squared of our proposed loss cost model is 0.951.

As a result, we select a past loss cost trend is -4.2% up to January 1, 2016 and +27.1% thereafter.

We estimate the *future loss cost* trend will be approximately 25.4[68] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

Figure 25: Comprehensive Theft- Fitted Loss Cost

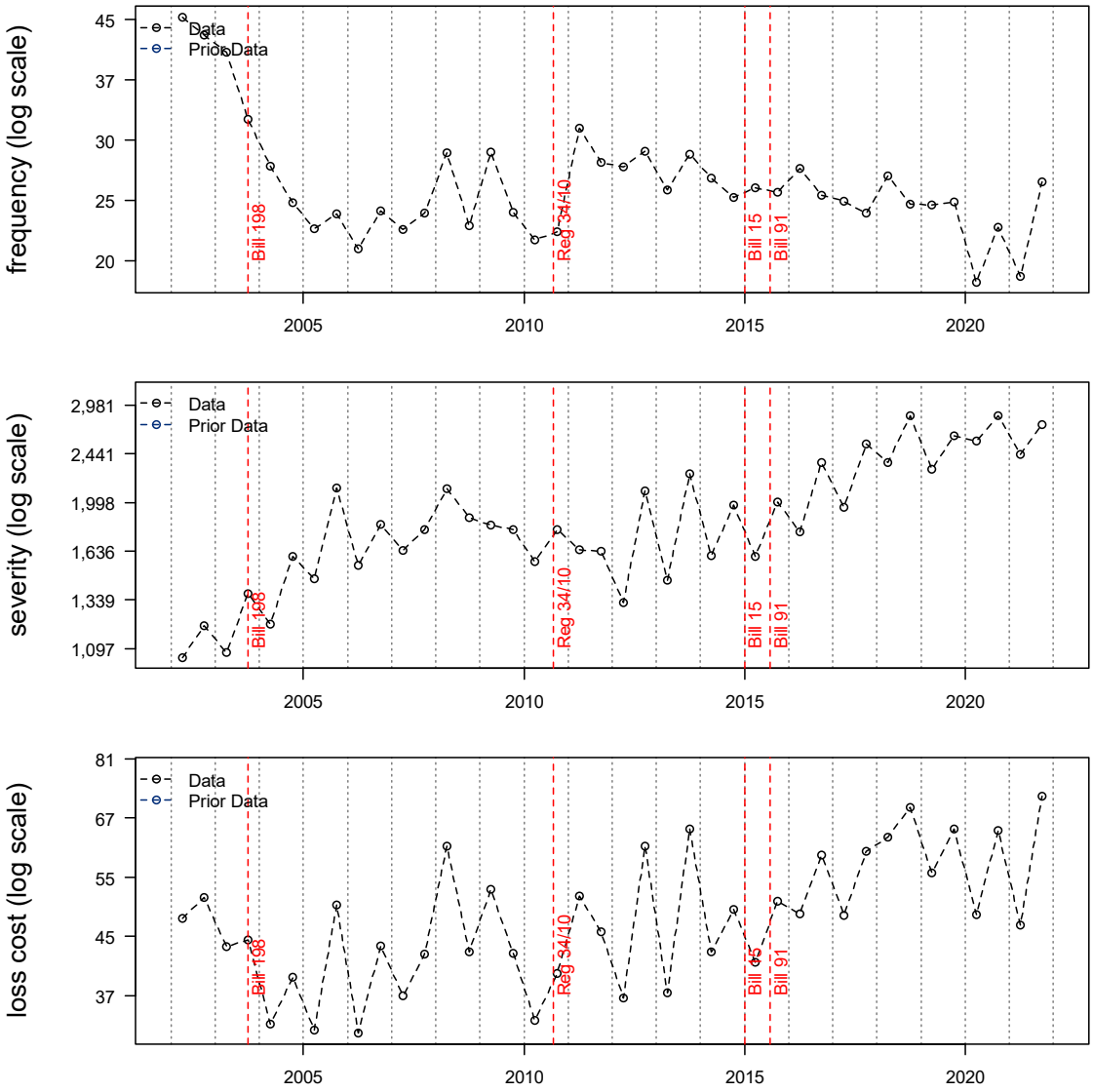


Comprehensive – All Other

In Figure 26, 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 2002-1 through 2021-2.

[68] +25.4% = 27.1% (past loss cost trend) - 1.7% (historical inflation)

Figure 26: Observed Comprehensive – All Other Loss Cost Experience



A review of the historical data points (as presented in Figure 26) 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 2021-2 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 E.

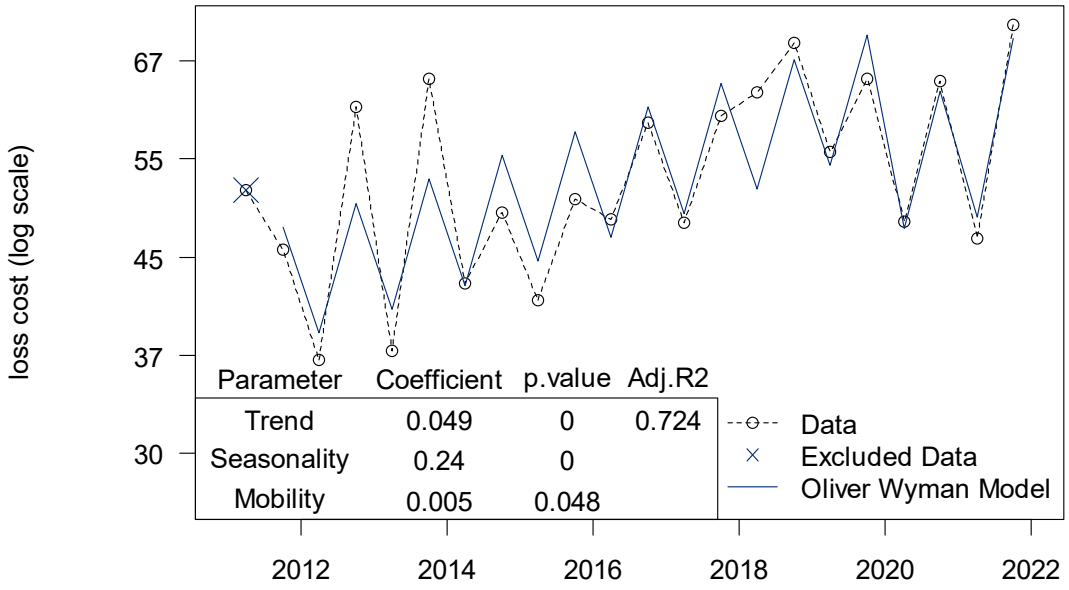
Due to the varying frequency and severity trend patterns over the experience period, the loss cost data directly results in a better fit of the historical experience and a higher adjusted R-squared value. Therefore, we base our trend selection on the loss cost data directly. Given what appears to be a change in the data pattern beginning 2011-1, we begin our review of models beginning at 2011-1. We select a loss cost model to balance credibility of and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to all accident half-years between 2011-2 and 2021-2 and includes time (p = 0.000), seasonality (p = 0.000) and mobility (p = 0.048). The implied annual trend rates associated with our fitted loss cost model is +5.0%. The adjusted R-squared of our proposed loss cost model is 0.724.

As a result, we select a past loss cost trend of +5.0%, based on our direct loss cost model.

We estimate the *future loss cost* trend will be approximately 3.3[69] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

Figure 27: Comprehensive – All Other - Fitted Loss Cost

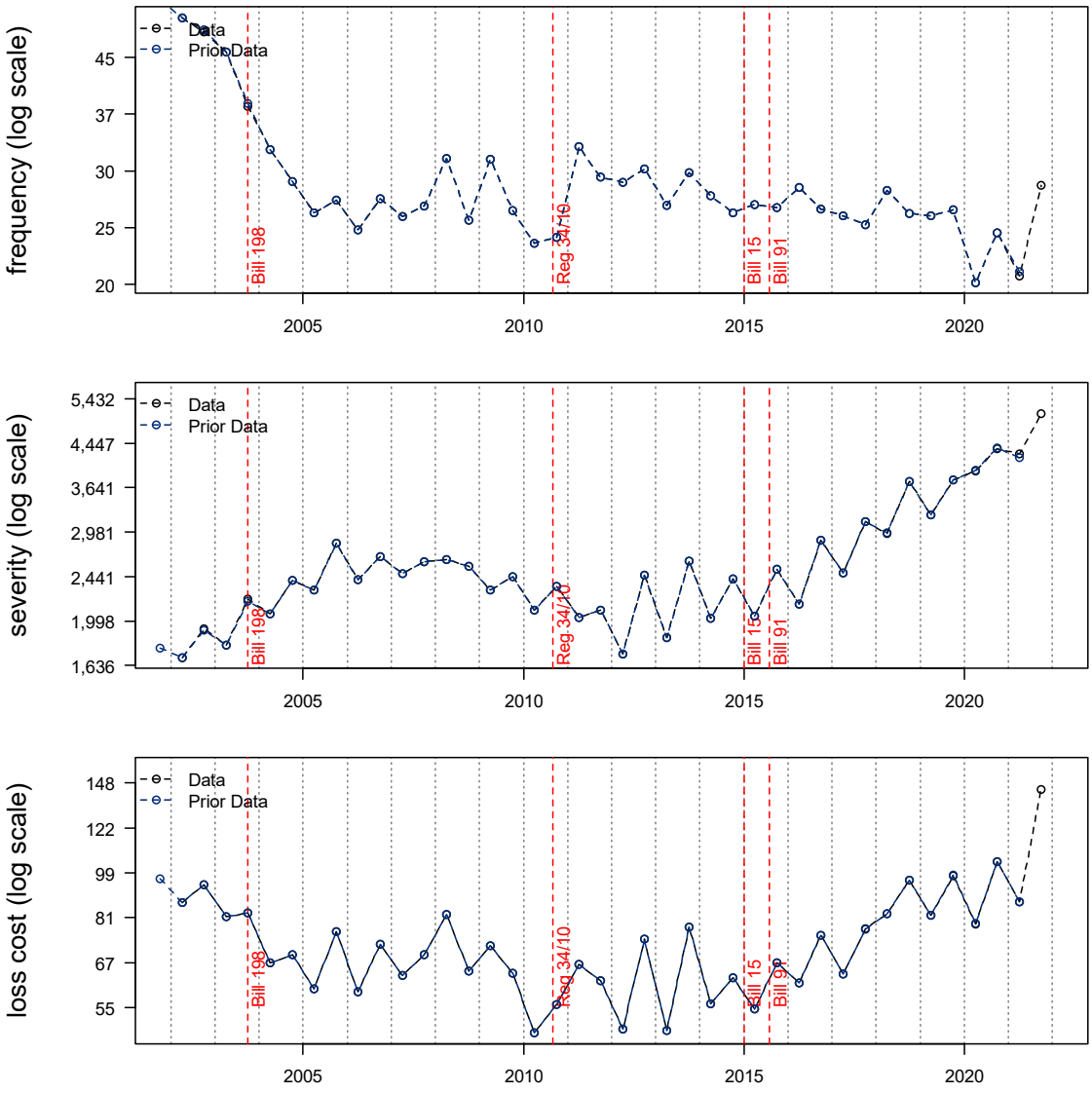


[69] +3.3% = 5.0% (past loss cost trend) - 1.7% (historical inflation)

Comprehensive – Total

In Figure 28, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 28: Observed Comprehensive - Total Loss Cost Experience



A review of the historical data points (as presented in Figure 28) 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 with a spike at 2021-2.

- Severity has been generally increasing since 2012, with a relatively steep rise beginning 2015/2016.
- 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 and 2021-2 observations appear 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 E.

Due to the varying frequency and severity trend patterns over the experience period, the loss cost data directly results in a better fit of the historical experience and a higher adjusted R-squared value. Therefore, we base our trend selection on the loss cost data directly. 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 a loss cost model to balance credibility of and responsiveness to the more recent trend patterns.

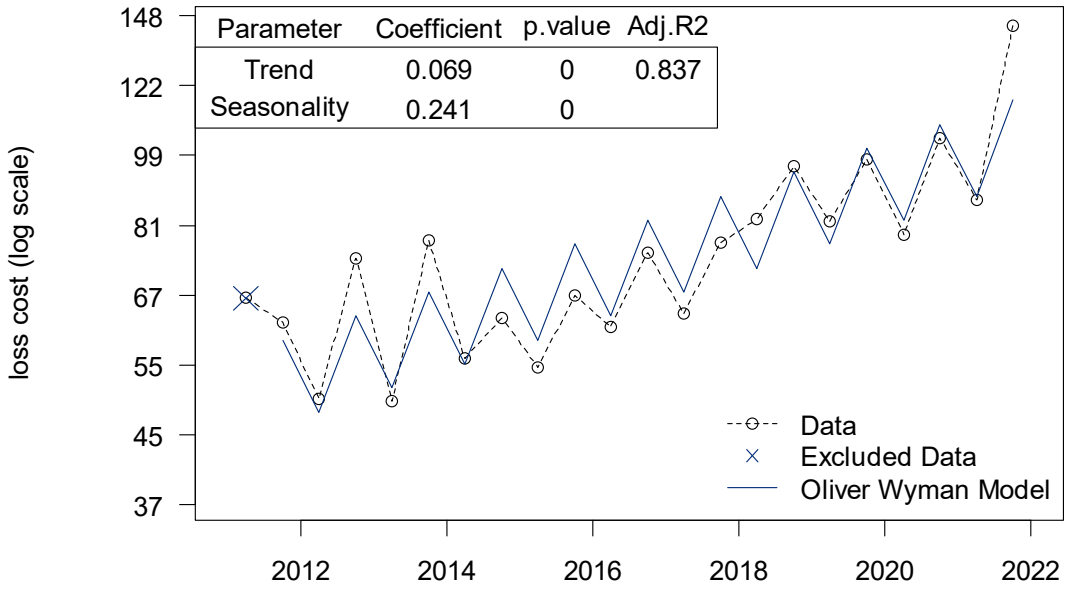
Our selected loss cost model is fit to all accident half-years between 2011-2 and 2021-2 and includes time ($p = 0.000$), and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted loss cost model is +7.1%. The adjusted R-squared of our proposed loss cost model is 0.837.

As a result, we select a past loss cost trend of +7.1%, based on our direct loss cost model.

We estimate the *future loss cost* trend will be approximately 5.4[70] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

[70] +5.4% = 7.1% (past loss cost trend) – 1.7% (historical inflation)

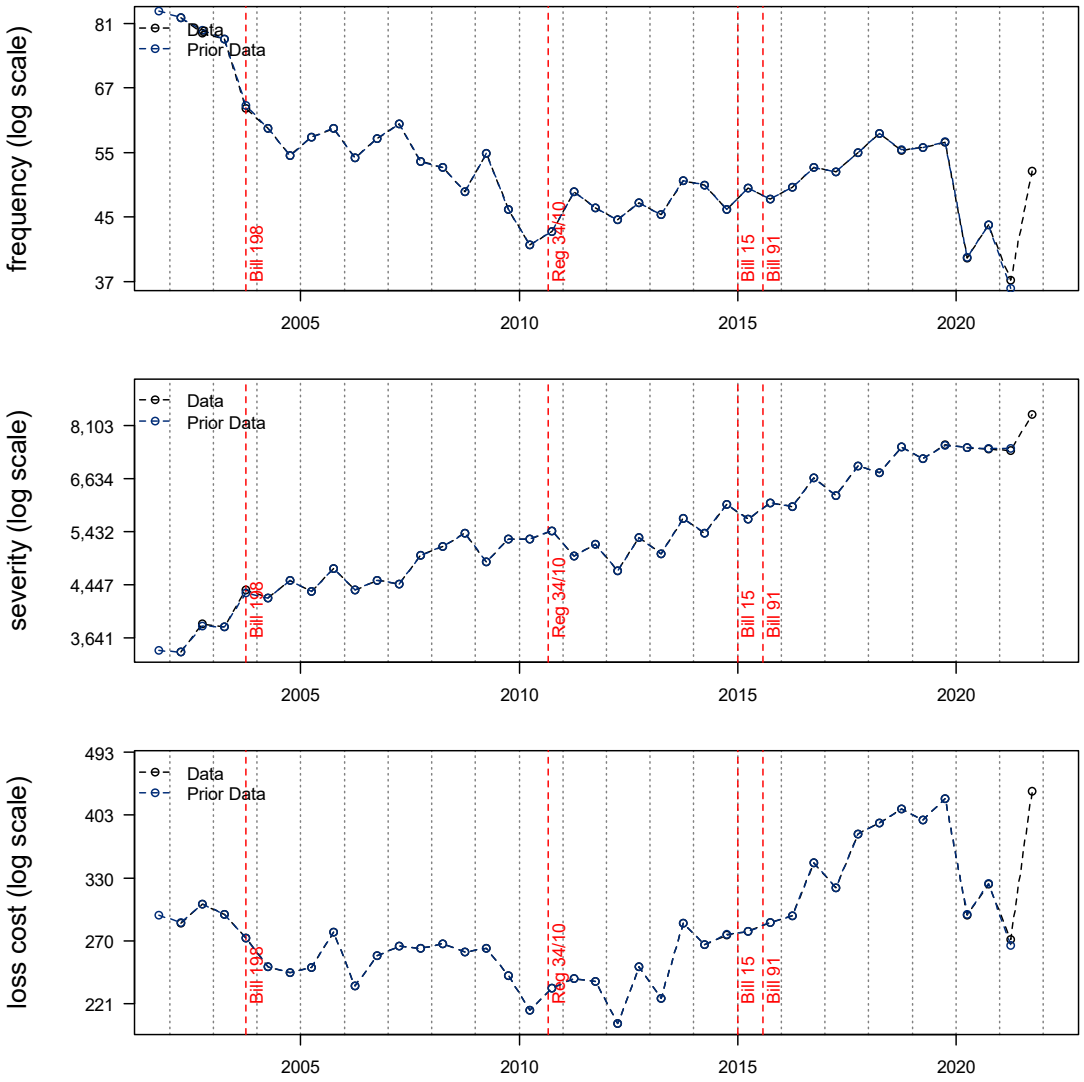
Figure 29: Comprehensive - Fitted Loss Cost



7.8. All Perils

In Figure 30, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 30: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 30) 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 and a spike at 2021-2.
- 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 E.

We fit our selected frequency model to all accident half-years between 2013-1 and 2021-2, and include time (p = 0.000) and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +3.6%. The adjusted R-squared of our proposed frequency model is 0.877.

Our selected severity model is fit to all accident half-years between 2013-1 and 2021-2, and includes time (p = 0.000), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +5.0%. The adjusted R-squared of our proposed severity model is 0.957. We observe a possible flattening of the severity level.

In Figure 31, 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 +8.9%[71]. The implied adjusted R-squared of the combined frequency and severity model is 0.900.

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.

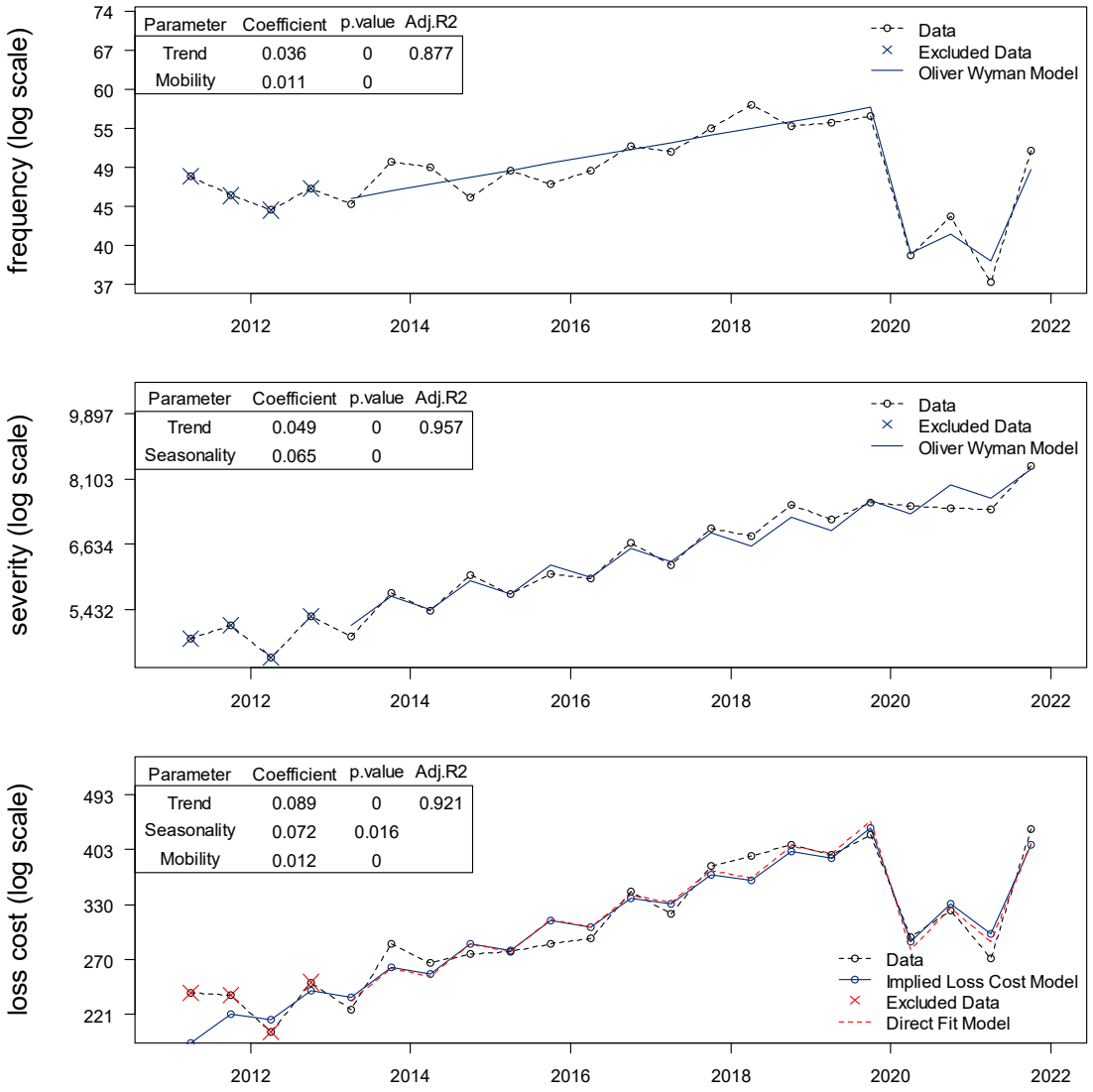
As a result, we select past loss cost trend of +8.9% based on our selected frequency and severity models.

We estimate the *future loss cost* trend will be approximately 7.2[72] percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 7.1 for more details regarding our view on future loss cost trend for physical damage coverages.

[71] = exp[0.036 + 0.049] -1

[72] +7.2% = 8.9% (past loss cost trend) - 1.7% (historical inflation)

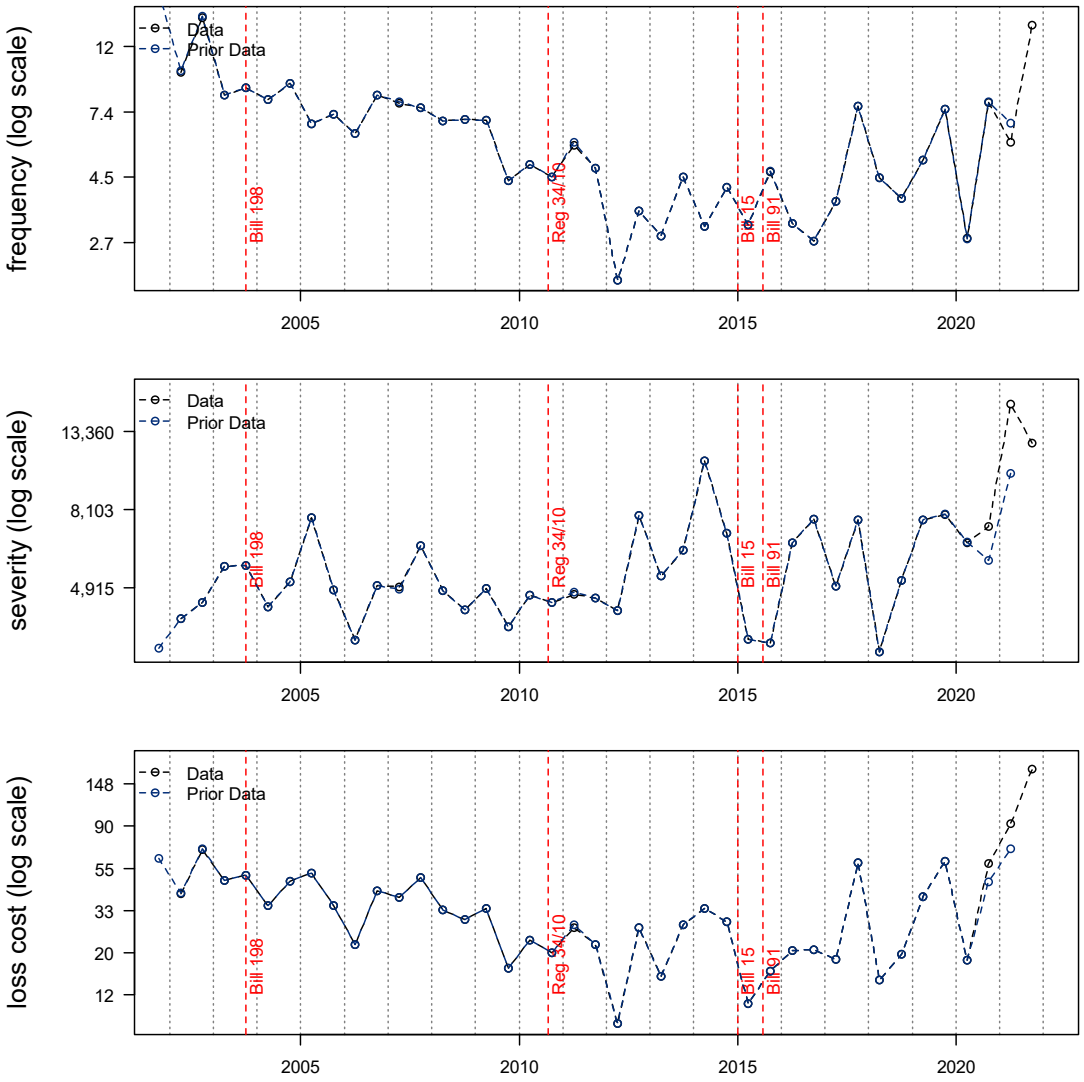
Figure 31: All Perils - Fitted Frequency, Severity and Loss Cost



7.9. Specified Perils

In Figure 32, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the immature severity and loss cost estimates have increased.

Figure 32: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 32) shows that subject to variability:

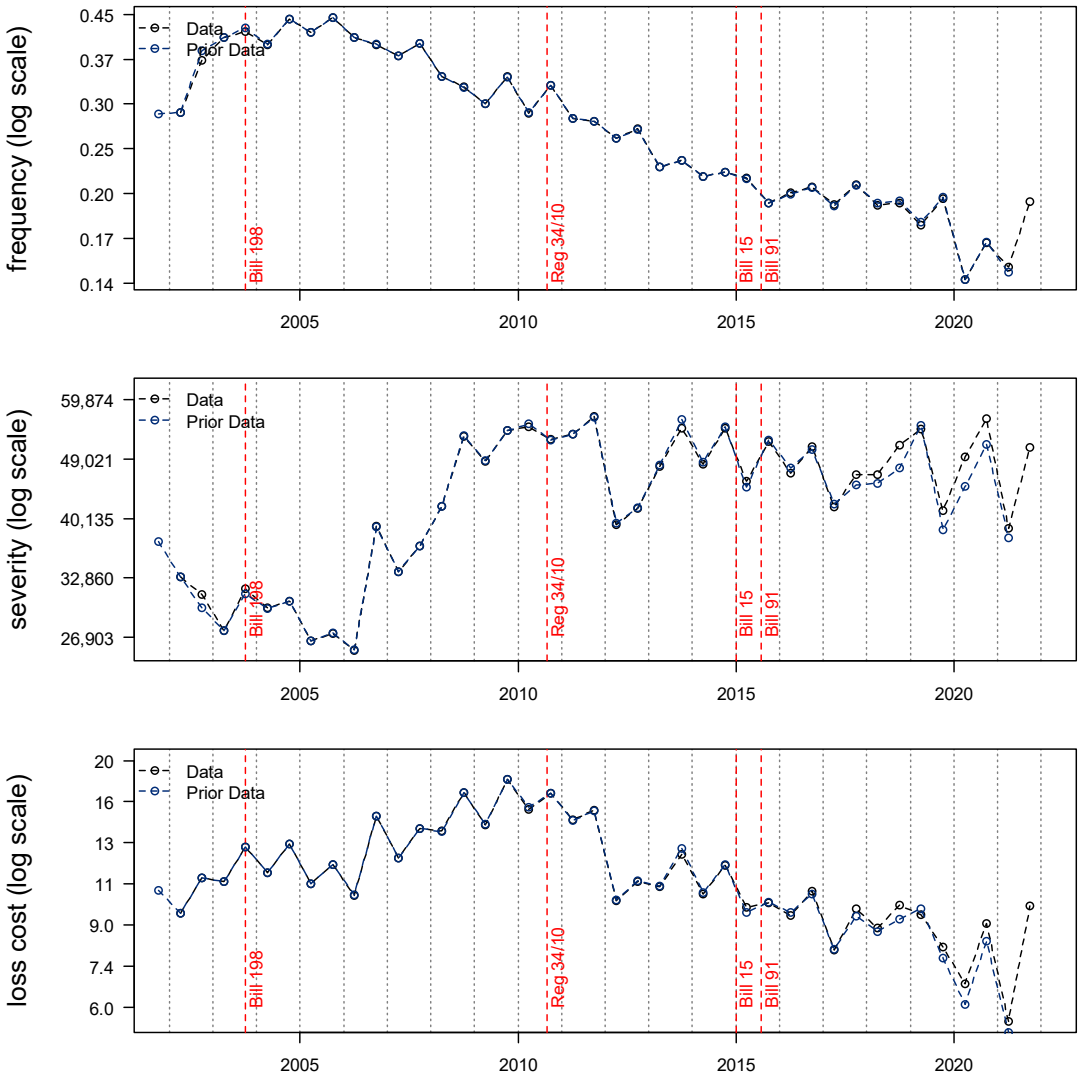
- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability; and a rise in both frequency and severity in 2021.

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.

7.10. Uninsured Auto

In Figure 33, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe that the immature severity estimates have increased.

Figure 33: Observed Uninsured Auto Loss Cost Experience



A review of the historical data points (as presented in Figure 33) 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 E.

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

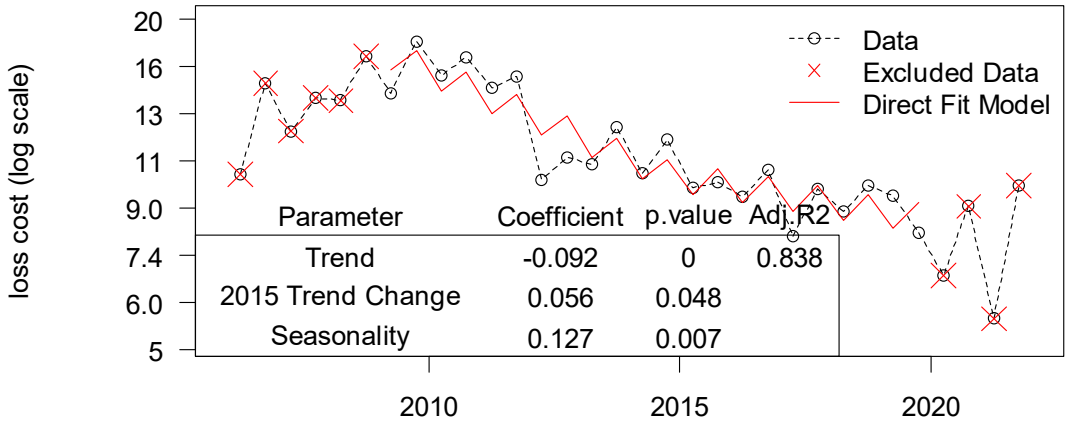
Due to the significant variance associated with the limited claim volume, we are unable to discern a significant severity trend for uninsured auto. Therefore, we based our trend selection on the loss cost data directly.

We select a loss cost model for to all accident half-years between 2010-1 and 2019-2 and include time (p = 0.000), a change in trend rate parameter at January 1, 2015 (p = 0.048), seasonality (p = 0.007). We exclude the 2020 and 2021 observations to remove the impact of the pandemic on the indicated trend rate.

The implied annual trend rate associated with this loss cost model is -8.8% up to December 31, 2014 and -3.5% thereafter. The adjusted R-squared of our proposed frequency model is 0.838.

As a result, we select a loss cost trend of −8.8% up to December 31, 2014 and -3.5% thereafter, based on our direct loss cost model.

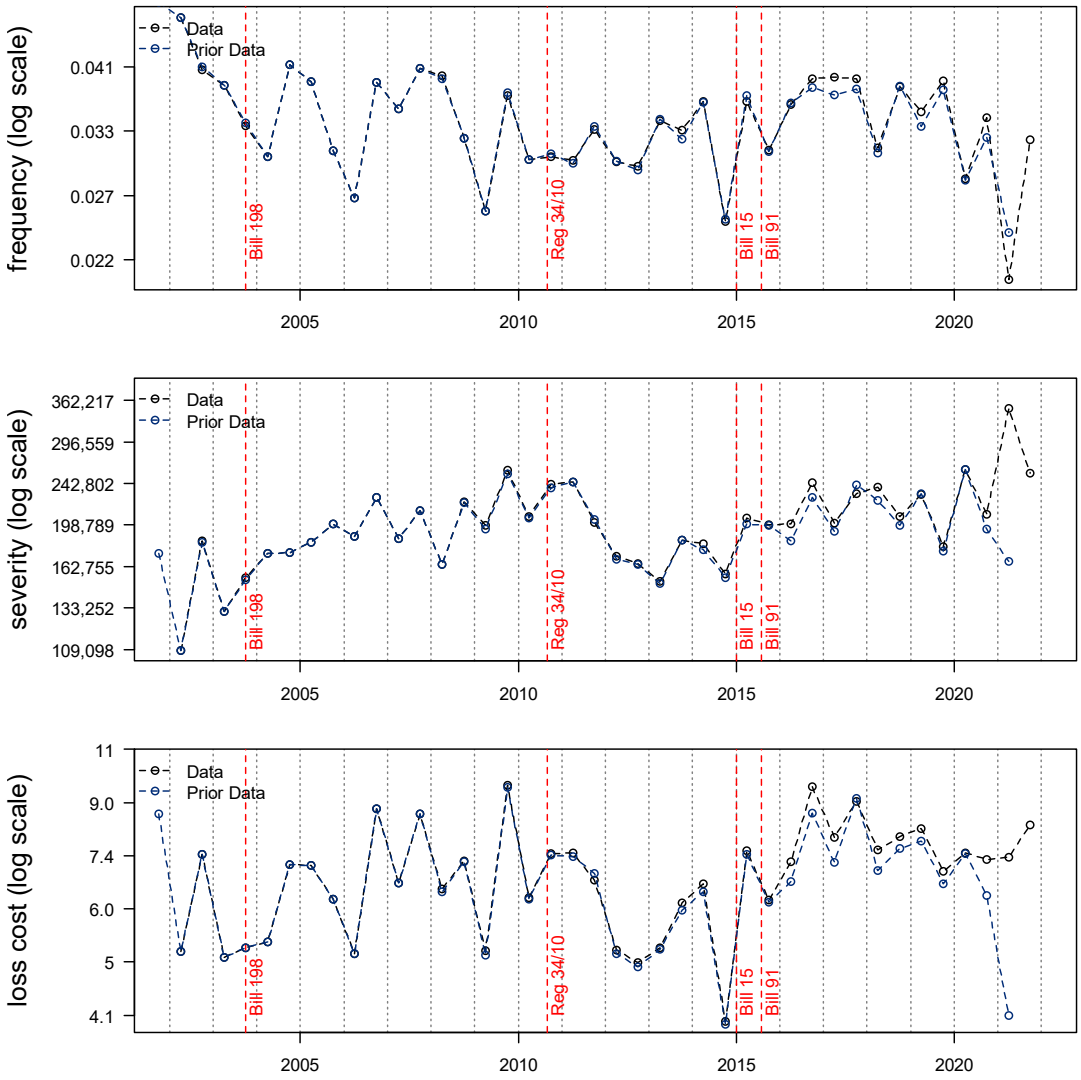
Figure 34: Uninsured Auto - Fitted Loss Cost



7.11. Underinsured Motorist

In Figure 35, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior evaluation and observe our 2021-1 severity and loss cost estimate has increased significantly.

Figure 35: Observed Underinsured Motorist Loss Cost Experience



A review of the historical data points (as presented in Figure 35) 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 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, +1.4%.

As a result, we select past and future loss cost trend of +1.4% based on our selected frequency and severity models.

7.12. Summary- All Coverages

We summarize our trend analyses in Table 24.

Table 24: Selected Loss Cost Trends as of December 31, 2021

Coverage	Past Loss Cost (up to October 1, 2021)	Future Loss Cost (after October 1, 2021)
Bodily Injury	+1.4% up to March 31, 2016 −4.6% after April 1, 2016	-4.6%
Property Damage	+4.8%	+4.8% ‡
DCPD	+0.6% up to December 31, 2012 +8.7% after January 1, 2013	+8.7% ‡
Accident Benefits	+6.8% up to May 31, 2016 −0.8% after June 1, 2016	-0.8%[73]
Uninsured Auto	−8.8% up to December 31, 2014 −3.5% after January 1, 2015	-3.5%
Collision	+8.5%	+8.5% ‡
Comprehensive	+7.1%	+7.1% ‡
Specified Perils	+7.1%	+7.1% ‡
All Perils	+8.9%	+8.9% ‡
Underinsured Motorist	+1.4%	+1.4%

‡ For the 2022 Annual Review the *future* trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions.

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 18.0% 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 June 30, 2021, in Table 25.

[73] See Table 23 for more details; applies when reforms are fully implemented. 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 18.0% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

Table 25: Prior 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[74]	-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%

[74] See Table 17 of "Ontario Private Passenger Vehicles Mid-Year Review" for more details; applies when reforms are fully implemented.

Appendix A. Development Factor Exhibits

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

Claim Count Development Summary
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
										OW Selected				
	GISA Selected Age-to-Ultimate Development Factors													
Maturity	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	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.728	1.492	1.036	0.852	1.147	1.044	0.576	1.000	1.203	1.004	1.077	0.981	1.095	1.472
12	0.928	1.249	1.004	0.961	0.869	0.954	0.781	1.001	1.012	0.999	1.004	1.000	0.968	1.090
18	1.010	1.103	1.000	0.990	0.909	0.988	0.958	1.000	1.002	0.999	1.000	0.997	0.972	0.961
24	0.974	1.034	1.000	0.998	0.947	1.000	0.958	1.000	1.000	1.000	1.000	1.000	0.977	0.787
30	0.873	1.005	1.000	0.999	0.963	0.997	0.900	1.000	1.000	1.000	1.000	1.000	0.977	0.497
36	0.879	1.001	1.000	1.000	0.971	0.994	0.979	1.000	1.000	1.000	1.000	1.000	0.980	0.508
42	0.895	1.000	1.000	1.001	0.976	1.000	0.989	1.000	1.000	1.000	1.000	1.000	0.981	0.562
48	0.912	1.000	1.000	1.001	0.984	1.002	1.000	1.000	1.000	1.000	1.000	1.000	0.984	0.616
54	0.930	1.000	1.000	1.002	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	0.681
60	0.945	1.000	1.000	1.002	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.986	0.738
66	0.958	1.000	1.000	1.002	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.800
72	0.969	1.000	1.000	1.002	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.846
78	0.977	1.000	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	0.883
84	0.982	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.911
90	0.988	1.000	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	0.938
96	0.992	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.967
102	0.996	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.977
108	0.998	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.982
114	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.993
120	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	1.000
126	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	1.000
132	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	1.000
138	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	1.000
144	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	1.000
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	1.000
156	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	1.000
162	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	1.000
168	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	1.000
174	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	1.000
180	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	1.000
186	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	1.000
192	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	1.000
198	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	1.000
204	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	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

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

Reported Incurred Claims and ALAE Development Summary
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
										OW Selected				
	GISA Selected Age-to-Ultimate Development Factors													
Maturity	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	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	2.603	2.236	1.066	2.019	2.430	0.970	1.591	1.035	1.072	1.061	1.037	1.059	3.122	4.036
12	2.208	1.497	1.005	1.691	1.712	0.943	1.375	1.003	1.005	0.994	0.999	1.015	1.910	2.163
18	1.727	1.221	1.002	1.407	1.440	0.985	1.351	1.001	1.001	0.998	0.999	1.007	1.550	1.706
24	1.490	1.092	1.001	1.353	1.359	0.999	1.268	1.001	1.000	0.999	1.000	1.004	1.224	1.407
30	1.265	1.033	1.000	1.277	1.254	0.994	1.194	1.000	1.000	1.000	1.000	1.000	0.917	1.083
36	1.165	1.010	1.000	1.177	1.113	0.999	1.122	1.000	1.000	1.000	1.000	1.000	0.845	0.996
42	1.089	1.005	1.000	1.102	1.045	1.000	1.106	1.000	1.000	1.000	1.000	1.000	0.840	0.980
48	1.050	1.000	1.000	1.064	1.018	1.001	1.006	1.000	1.000	1.000	1.000	1.000	0.829	0.964
54	1.028	1.000	1.000	1.034	0.991	1.000	1.062	1.000	1.000	1.000	1.000	1.000	0.853	0.951
60	1.020	1.000	1.000	1.016	0.984	1.000	1.073	1.000	1.000	1.000	1.000	1.000	0.880	0.957
66	1.012	1.000	1.000	1.011	0.983	1.000	1.108	1.000	1.000	1.000	1.000	1.000	0.900	0.960
72	1.008	1.000	1.000	1.008	0.985	1.000	1.128	1.000	1.000	1.000	1.000	1.000	0.916	0.960
78	1.004	1.000	1.000	1.006	0.985	1.000	1.054	1.000	1.000	1.000	1.000	1.000	0.932	0.968
84	1.003	1.000	1.000	1.003	0.988	1.000	1.065	1.000	1.000	1.000	1.000	1.000	0.954	0.967
90	1.002	1.000	1.000	1.002	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.972	0.971
96	1.001	1.000	1.000	1.002	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984	0.977
102	1.001	1.000	1.000	1.004	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	0.985
108	1.001	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988	0.985
114	1.001	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988	0.989
120	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.993
126	1.000	1.000	1.000	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.995
132	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.994
138	1.000	1.000	1.000	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.994
144	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.995
150	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
156	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	1.002
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	1.001
168	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
174	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	0.999	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	1.001	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	1.001	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 B. Loss Cost Summary Exhibits

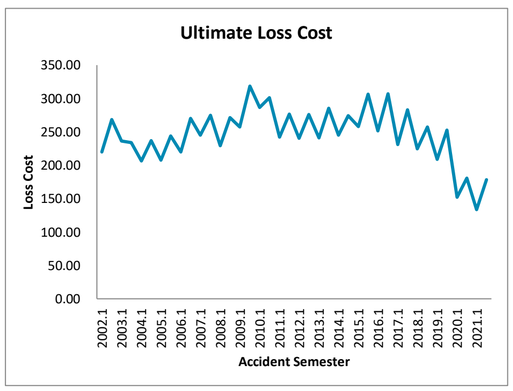
Financial Services Regulatory Authority of Ontario

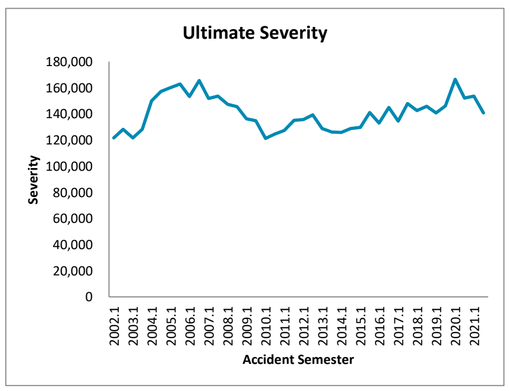
Third Party Liability - Bodily Injury

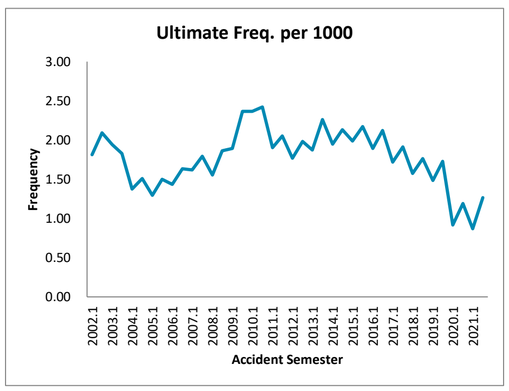
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,870,887	5,199	580,282	1.089	631,927	220.12		121,548		1.81			
2002.2	234	2,975,929	6,223	733,306	1.089	798,570	268.34		128,326		2.09		244.66	
2003.1	228	2,905,827	5,646	633,651	1.084	686,877	236.38	7.4%	121,657	0.1%	1.94	7.3%		
2003.2	222	2,986,756	5,459	645,126	1.084	699,317	234.14	-12.7%	128,108	-0.2%	1.83	-12.6%	235.24	-3.8%
2004.1	216	2,931,824	4,036	550,555	1.100	605,610	206.56	-12.6%	150,060	23.3%	1.38	-29.2%		
2004.2	210	3,007,799	4,538	648,107	1.100	712,917	237.02	1.2%	157,099	22.6%	1.51	-17.4%	221.99	-5.6%
2005.1	204	2,969,536	3,849	564,506	1.092	616,441	207.59	0.5%	160,156	6.7%	1.30	-5.8%		
2005.2	198	3,087,171	4,624	689,834	1.092	753,299	244.01	2.9%	162,911	3.7%	1.50	-0.7%	226.15	1.9%
2006.1	192	3,043,446	4,361	618,295	1.082	668,995	219.81	5.9%	153,404	-4.2%	1.43	10.6%		
2006.2	186	3,148,734	5,139	785,687	1.082	850,114	269.99	10.6%	165,424	1.5%	1.63	9.0%	245.33	8.5%
2007.1	180	3,101,579	5,016	701,153	1.085	760,751	245.28	11.6%	151,665	-1.1%	1.62	12.9%		
2007.2	174	3,210,609	5,751	813,782	1.085	882,954	275.01	1.9%	153,530	-7.2%	1.79	9.8%	260.40	6.1%
2008.1	168	3,181,770	4,950	678,320	1.076	729,872	229.39	-6.5%	147,449	-2.8%	1.56	-3.8%		
2008.2	162	3,268,341	6,093	823,911	1.076	886,528	271.25	-1.4%	145,499	-5.2%	1.86	4.1%	250.60	-3.8%
2009.1	156	3,200,181	6,053	766,569	1.075	824,062	257.50	12.3%	136,141	-7.7%	1.89	21.6%		
2009.2	150	3,294,856	7,788	976,446	1.075	1,049,679	318.58	17.5%	134,782	-7.4%	2.36	26.8%	288.49	15.1%
2010.1	144	3,229,722	7,637	868,492	1.066	925,813	286.65	11.3%	121,227	-11.0%	2.36	25.0%		
2010.2	138	3,334,891	8,076	943,213	1.066	1,005,465	301.50	-5.4%	124,500	-7.6%	2.42	2.5%	294.20	2.0%
2011.1	132	3,274,000	6,235	732,131	1.083	792,898	242.18	-15.5%	127,169	4.9%	1.90	-19.5%		
2011.2	126	3,377,108	6,925	862,815	1.083	934,428	276.69	-8.2%	134,935	8.4%	2.05	-15.3%	259.70	-11.7%
2012.1	120	3,336,207	5,906	742,979	1.080	802,120	240.43	-0.7%	135,814	6.8%	1.77	-7.0%		
2012.2	114	3,429,875	6,804	877,124	1.080	946,944	276.09	-0.2%	139,166	3.1%	1.98	-3.3%	258.50	-0.5%
2013.1	108	3,371,245	6,312	753,076	1.080	813,021	241.16	0.3%	128,808	-5.2%	1.87	5.8%		
2013.2	102	3,484,402	7,886	921,991	1.080	995,382	285.67	3.5%	126,225	-9.3%	2.26	14.1%	263.78	2.0%
2014.1	96	3,417,315	6,647	771,336	1.085	837,121	244.96	1.6%	125,934	-2.2%	1.95	3.9%		
2014.2	90	3,536,469	7,539	894,214	1.085	970,478	274.42	-3.9%	128,733	2.0%	2.13	-5.8%	259.94	-1.5%
2015.1	84	3,481,623	6,916	813,439	1.104	897,792	257.87	5.3%	129,805	3.1%	1.99	2.1%		
2015.2	78	3,610,266	7,843	1,001,791	1.104	1,105,677	306.26	11.6%	140,984	9.5%	2.17	1.9%	282.50	8.7%
2016.1	72	3,577,819	6,780	819,284	1.099	900,721	251.75	-2.4%	132,841	2.3%	1.90	-4.6%		
2016.2	66	3,705,889	7,854	1,035,350	1.099	1,138,264	307.15	0.3%	144,920	2.8%	2.12	-2.4%	279.94	-0.9%
2017.1	60	3,662,703	6,289	769,913	1.099	846,134	231.01	-8.2%	134,533	1.3%	1.72	-9.4%		
2017.2	54	3,814,919	7,294	981,687	1.099	1,078,874	282.80	-7.9%	147,920	2.1%	1.91	-9.8%	257.44	-8.0%
2018.1	48	3,761,027	5,916	764,234	1.104	844,089	224.43	-2.8%	142,669	6.0%	1.57	-8.4%		
2018.2	42	3,902,266	6,881	908,867	1.104	1,003,836	257.24	-9.0%	145,878	-1.4%	1.76	-7.8%	241.14	-6.3%
2019.1	36	3,856,515	5,731	724,748	1.113	806,297	209.07	-6.8%	140,700	-1.4%	1.49	-5.5%		
2019.2	30	3,976,195	6,880	903,344	1.113	1,004,989	252.75	-1.7%	146,073	0.1%	1.73	-1.9%	231.25	-4.1%
2020.1	24	3,886,745	3,554	521,474	1.135	591,744	152.25	-27.2%	166,491	18.3%	0.91	-38.5%		
2020.2	18	3,980,551	4,733	634,782	1.135	720,321	180.96	-28.4%	152,201	4.2%	1.19	-31.3%	166.77	-27.9%
2021.1	12	3,919,151	3,406	460,832	1.136	523,305	133.53	-12.3%	153,664	-7.7%	0.87	-5.0%		
2021.2	6	4,039,925	5,121	634,158	1.136	720,128	178.25	-1.5%	140,626	-7.6%	1.27	6.6%	156.23	-6.3%
Total		136,152,071	239,890	30,550,804		33,363,753								







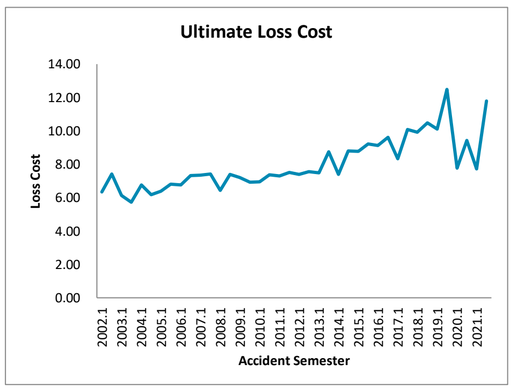
Financial Services Regulatory Authority of Ontario

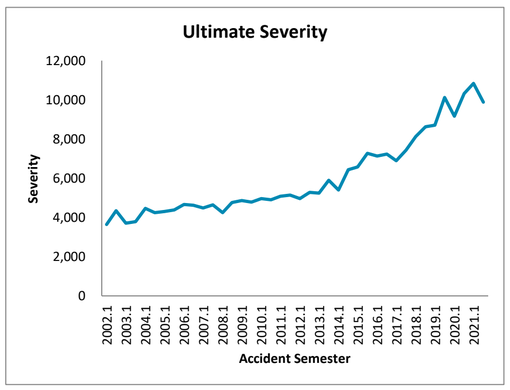
Third Party Liability - Property Damage Only

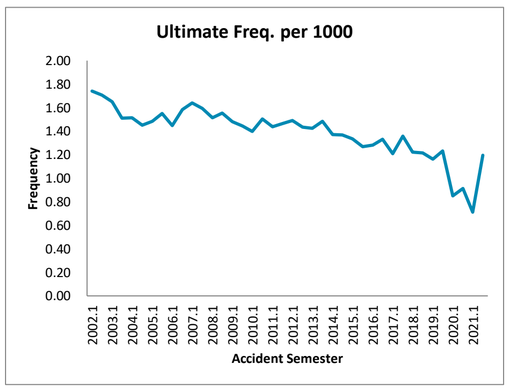
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,870,887	4,998	16,716	1.089	18,204	6.34		3,642		1.74			
2002.2	234	2,975,929	5,074	20,285	1.089	22,090	7.42		4,354		1.71		6.89	
2003.1	228	2,905,827	4,798	16,407	1.084	17,786	6.12	-3.5%	3,707	1.8%	1.65	-5.2%		
2003.2	222	2,986,756	4,514	15,776	1.084	17,101	5.73	-22.9%	3,788	-13.0%	1.51	-11.4%	5.92	-14.1%
2004.1	216	2,931,824	4,437	18,003	1.100	19,803	6.75	10.4%	4,464	20.4%	1.51	-8.4%		
2004.2	210	3,007,799	4,366	16,862	1.100	18,548	6.17	7.7%	4,248	12.1%	1.45	-4.0%	6.46	9.1%
2005.1	204	2,969,536	4,406	17,396	1.092	18,996	6.40	-5.3%	4,311	-3.4%	1.48	-1.9%		
2005.2	198	3,087,171	4,789	19,267	1.092	21,040	6.82	10.5%	4,393	3.4%	1.55	6.9%	6.61	2.4%
2006.1	192	3,043,446	4,403	19,000	1.082	20,558	6.75	5.6%	4,669	8.3%	1.45	-2.5%		
2006.2	186	3,148,734	4,985	21,304	1.082	23,050	7.32	7.4%	4,624	5.2%	1.58	2.1%	7.04	6.5%
2007.1	180	3,101,579	5,090	21,024	1.085	22,811	7.35	8.9%	4,482	-4.0%	1.64	13.4%		
2007.2	174	3,210,609	5,121	21,953	1.085	23,819	7.42	1.3%	4,651	0.6%	1.60	0.7%	7.39	4.9%
2008.1	168	3,181,770	4,815	19,038	1.076	20,485	6.44	-12.5%	4,254	-5.1%	1.51	-7.8%		
2008.2	162	3,268,341	5,082	22,465	1.076	24,172	7.40	-0.3%	4,756	2.3%	1.55	-2.5%	6.92	-6.3%
2009.1	156	3,200,181	4,735	21,430	1.075	23,037	7.20	11.8%	4,865	14.4%	1.48	-2.2%		
2009.2	150	3,294,856	4,763	21,191	1.075	22,780	6.91	-6.5%	4,783	0.6%	1.45	-7.0%	7.05	1.9%
2010.1	144	3,229,722	4,511	21,028	1.066	22,416	6.94	-3.6%	4,969	2.1%	1.40	-5.6%		
2010.2	138	3,334,891	5,017	23,058	1.066	24,579	7.37	6.6%	4,899	2.4%	1.50	4.1%	7.16	1.5%
2011.1	132	3,274,000	4,707	22,080	1.083	23,912	7.30	5.2%	5,080	2.2%	1.44	2.9%		
2011.2	126	3,377,108	4,945	23,452	1.083	25,399	7.52	2.0%	5,136	4.8%	1.46	-2.7%	7.41	3.6%
2012.1	120	3,336,207	4,969	22,855	1.080	24,674	7.40	1.3%	4,966	-2.3%	1.49	3.6%		
2012.2	114	3,429,875	4,916	24,039	1.080	25,952	7.57	0.6%	5,279	2.8%	1.43	-2.1%	7.48	0.9%
2013.1	108	3,371,245	4,807	23,372	1.080	25,232	7.48	1.2%	5,249	5.7%	1.43	-4.3%		
2013.2	102	3,484,402	5,168	28,245	1.080	30,494	8.75	15.7%	5,900	11.8%	1.48	3.5%	8.13	8.6%
2014.1	96	3,417,315	4,690	23,314	1.085	25,302	7.40	-1.1%	5,395	2.8%	1.37	-3.7%		
2014.2	90	3,536,469	4,833	28,667	1.085	31,112	8.80	0.5%	6,437	9.1%	1.37	-7.9%	8.11	-0.2%
2015.1	84	3,481,623	4,644	27,669	1.104	30,539	8.77	18.5%	6,576	21.9%	1.33	-2.8%		
2015.2	78	3,610,266	4,574	30,133	1.104	33,258	9.21	4.7%	7,271	13.0%	1.27	-7.3%	9.00	10.9%
2016.1	72	3,577,819	4,582	29,714	1.099	32,668	9.13	4.1%	7,130	8.4%	1.28	-4.0%		
2016.2	66	3,705,889	4,932	32,405	1.099	35,626	9.61	4.4%	7,223	-0.7%	1.33	5.0%	9.38	4.2%
2017.1	60	3,662,703	4,429	27,743	1.099	30,490	8.32	-8.8%	6,884	-3.4%	1.21	-5.6%		
2017.2	54	3,814,919	5,180	34,996	1.099	38,461	10.08	4.9%	7,425	2.8%	1.36	2.0%	9.22	-1.7%
2018.1	48	3,761,027	4,594	33,787	1.104	37,317	9.92	19.2%	8,123	18.0%	1.22	1.0%		
2018.2	42	3,902,266	4,747	37,065	1.104	40,937	10.49	4.1%	8,624	16.1%	1.22	-10.4%	10.21	10.7%
2019.1	36	3,856,515	4,481	35,070	1.113	39,016	10.12	2.0%	8,707	7.2%	1.16	-4.9%		
2019.2	30	3,976,195	4,901	44,623	1.113	49,643	12.49	19.0%	10,129	17.5%	1.23	1.3%	11.32	10.8%
2020.1	24	3,886,745	3,302	26,637	1.135	30,226	7.78	-23.1%	9,155	5.1%	0.85	-26.9%		
2020.2	18	3,980,551	3,635	33,044	1.135	37,496	9.42	-24.6%	10,315	1.8%	0.91	-25.9%	8.61	-24.0%
2021.1	12	3,919,151	2,789	26,623	1.136	30,232	7.71	-0.8%	10,838	18.4%	0.71	-16.2%		
2021.2	6	4,039,925	4,824	41,969	1.136	47,659	11.80	25.2%	9,880	-4.2%	1.19	30.7%	9.79	13.7%
Total		136,152,071	186,552	1,009,702		1,106,922								







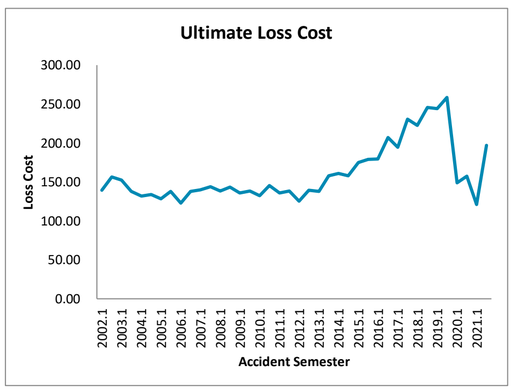
Financial Services Regulatory Authority of Ontario

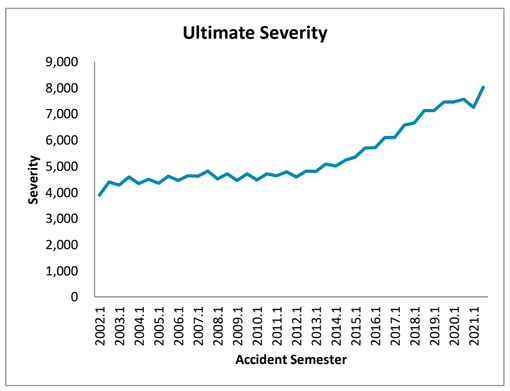
Third Party Liability - Direct Compensation

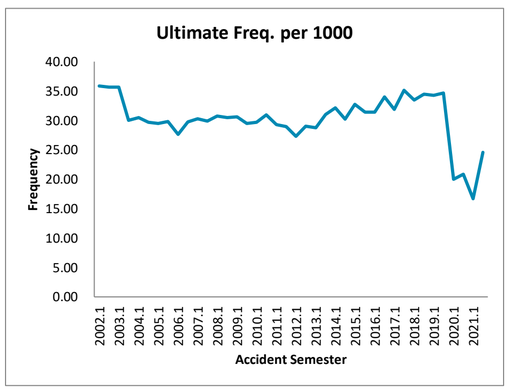
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,870,887	102,939	367,822	1.089	400,559	139.52		3,891		35.86			
2002.2	234	2,975,929	106,078	427,470	1.089	465,515	156.43		4,388		35.65		148.13	
2003.1	228	2,905,827	103,699	408,845	1.084	443,187	152.52	9.3%	4,274	9.8%	35.69	-0.5%		
2003.2	222	2,986,756	89,701	379,775	1.084	411,676	137.83	-11.9%	4,589	4.6%	30.03	-15.7%	145.07	-2.1%
2004.1	216	2,931,824	89,363	351,948	1.100	387,143	132.05	-13.4%	4,332	1.4%	30.48	-14.6%		
2004.2	210	3,007,799	89,362	365,691	1.100	402,260	133.74	-3.0%	4,501	-1.9%	29.71	-1.1%	132.90	-8.4%
2005.1	204	2,969,536	87,539	348,924	1.092	381,025	128.31	-2.8%	4,353	0.5%	29.48	-3.3%		
2005.2	198	3,087,171	92,094	389,587	1.092	425,429	137.81	3.0%	4,620	2.6%	29.83	0.4%	133.15	0.2%
2006.1	192	3,043,446	84,132	346,119	1.082	374,500	123.05	-4.1%	4,451	2.3%	27.64	-6.2%		
2006.2	186	3,148,734	93,770	401,308	1.082	434,216	137.90	0.1%	4,631	0.2%	29.78	-0.2%	130.60	-1.9%
2007.1	180	3,101,579	93,928	399,386	1.085	433,334	139.71	13.5%	4,613	3.6%	30.28	9.6%		
2007.2	174	3,210,609	95,976	426,000	1.085	462,209	143.96	4.4%	4,816	4.0%	29.89	0.4%	141.88	8.6%
2008.1	168	3,181,770	97,786	409,606	1.076	440,737	138.52	-0.9%	4,507	-2.3%	30.73	1.5%		
2008.2	162	3,268,341	99,606	435,711	1.076	468,825	143.44	-0.4%	4,707	-2.3%	30.48	1.9%	141.01	-0.6%
2009.1	156	3,200,181	97,882	404,968	1.075	435,340	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%		
2009.2	150	3,294,856	97,095	424,599	1.075	456,444	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%	137.30	-2.6%
2010.1	144	3,229,722	95,794	401,128	1.066	427,603	132.40	-2.7%	4,464	0.4%	29.66	-3.0%		
2010.2	138	3,334,891	103,170	455,171	1.066	485,212	145.50	5.0%	4,703	0.0%	30.94	5.0%	139.05	1.3%
2011.1	132	3,274,000	95,919	410,719	1.083	444,809	135.86	2.6%	4,637	3.9%	29.30	-1.2%		
2011.2	126	3,377,108	97,831	432,088	1.083	467,951	138.57	-4.8%	4,783	1.7%	28.97	-6.4%	137.23	-1.3%
2012.1	120	3,336,207	91,076	387,672	1.080	418,530	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	114	3,429,875	99,476	443,341	1.080	478,631	139.55	0.7%	4,812	0.6%	29.00	0.1%	132.60	-3.4%
2013.1	108	3,371,245	96,927	430,028	1.080	464,258	137.71	9.8%	4,790	4.2%	28.75	5.3%		
2013.2	102	3,484,402	108,152	509,122	1.080	549,648	157.75	13.0%	5,082	5.6%	31.04	7.0%	147.89	11.5%
2014.1	96	3,417,315	109,864	506,608	1.085	549,815	160.89	16.8%	5,005	4.5%	32.15	11.8%		
2014.2	90	3,536,469	106,832	514,730	1.085	558,630	157.96	0.1%	5,229	2.9%	30.21	-2.7%	159.40	7.8%
2015.1	84	3,481,623	114,077	552,584	1.104	609,887	175.17	8.9%	5,346	6.8%	32.77	1.9%		
2015.2	78	3,610,266	113,358	585,337	1.104	646,036	178.94	13.3%	5,699	9.0%	31.40	3.9%	177.09	11.1%
2016.1	72	3,577,819	112,472	583,859	1.099	641,895	179.41	2.4%	5,707	6.8%	31.44	-4.1%		
2016.2	66	3,705,889	126,003	698,494	1.099	767,925	207.22	15.8%	6,094	6.9%	34.00	8.3%	193.56	9.3%
2017.1	60	3,662,703	116,842	647,905	1.099	712,048	194.40	8.4%	6,094	6.8%	31.90	1.5%		
2017.2	54	3,814,919	133,988	800,943	1.099	880,236	230.74	11.3%	6,570	7.8%	35.12	3.3%	212.94	10.0%
2018.1	48	3,761,027	125,943	757,819	1.104	837,004	222.55	14.5%	6,646	9.1%	33.49	5.0%		
2018.2	42	3,902,266	134,520	867,977	1.104	958,673	245.67	6.5%	7,127	8.5%	34.47	-1.9%	234.32	10.0%
2019.1	36	3,856,515	132,267	846,954	1.113	942,254	244.33	9.8%	7,124	7.2%	34.30	2.4%		
2019.2	30	3,976,195	137,890	923,878	1.113	1,027,833	258.50	5.2%	7,454	4.6%	34.68	0.6%	251.52	7.3%
2020.1	24	3,886,745	77,712	510,571	1.135	579,372	149.06	-39.0%	7,455	4.7%	19.99	-41.7%		
2020.2	18	3,980,551	83,001	552,530	1.135	626,985	157.51	-39.1%	7,554	1.3%	20.85	-39.9%	153.34	-39.0%
2021.1	12	3,919,151	65,401	417,791	1.136	474,429	121.05	-18.8%	7,254	-2.7%	16.69	-16.5%		
2021.2	6	4,039,925	99,337	701,615	1.136	796,729	197.21	25.2%	8,020	6.2%	24.59	17.9%	159.71	4.2%
Total		136,152,071	4,098,802	20,226,622		22,168,791								







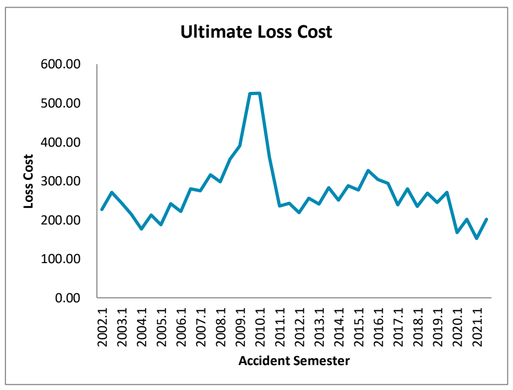
Financial Services Regulatory Authority of Ontario

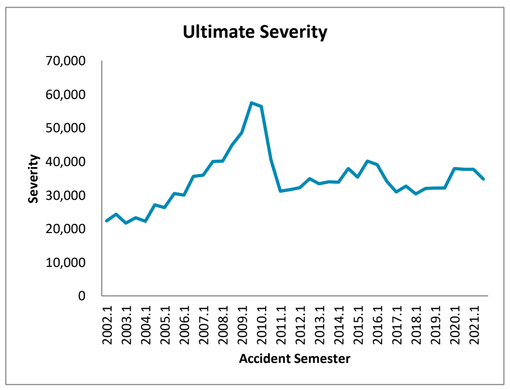
Accident Benefits - Total Medical/Rehab

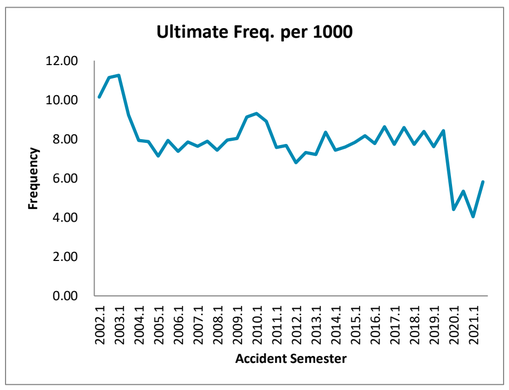
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,860,798	29,022	595,941	1.089	648,980	226.85		22,362		10.14			
2002.2	234	2,966,799	33,052	738,000	1.089	803,682	270.89		24,316		11.14		249.27	
2003.1	228	2,896,602	32,587	651,066	1.084	705,756	243.65	7.4%	21,658	-3.1%	11.25	10.9%		
2003.2	222	2,979,855	27,496	589,590	1.084	639,115	214.48	-20.8%	23,244	-4.4%	9.23	-17.2%	228.86	-8.2%
2004.1	216	2,925,523	23,212	469,247	1.100	516,172	176.44	-27.6%	22,237	2.7%	7.93	-29.5%		
2004.2	210	3,001,192	23,612	580,866	1.100	638,953	212.90	-0.7%	27,061	16.4%	7.87	-14.7%	194.90	-14.8%
2005.1	204	2,960,878	21,122	507,275	1.092	553,944	187.09	6.0%	26,226	17.9%	7.13	-10.1%		
2005.2	198	3,078,978	24,438	682,492	1.092	745,281	242.05	13.7%	30,497	12.7%	7.94	0.9%	215.11	10.4%
2006.1	192	3,038,070	22,418	621,676	1.082	672,654	221.41	18.3%	30,005	14.4%	7.38	3.4%		
2006.2	186	3,144,172	24,674	812,377	1.082	878,991	279.56	15.5%	35,624	16.8%	7.85	-1.1%	250.98	16.7%
2007.1	180	3,098,547	23,643	783,514	1.085	850,113	274.36	23.9%	35,956	19.8%	7.63	3.4%		
2007.2	174	3,207,341	25,319	933,870	1.085	1,013,249	315.92	13.0%	40,020	12.3%	7.89	0.6%	295.50	17.7%
2008.1	168	3,178,859	23,650	880,906	1.076	947,854	298.17	8.7%	40,078	11.5%	7.44	-2.5%		
2008.2	162	3,266,405	25,969	1,081,922	1.076	1,164,148	356.40	12.8%	44,828	12.0%	7.95	0.7%	327.68	10.9%
2009.1	156	3,198,658	25,690	1,160,777	1.075	1,247,836	390.11	30.8%	48,573	21.2%	8.03	8.0%		
2009.2	150	3,293,419	30,056	1,606,081	1.075	1,726,537	524.24	47.1%	57,444	28.1%	9.13	14.8%	458.15	39.8%
2010.1	144	3,228,356	30,060	1,590,767	1.066	1,695,758	525.27	34.6%	56,413	16.1%	9.31	15.9%		
2010.2	138	3,335,562	29,734	1,129,514	1.066	1,204,061	360.98	-31.1%	40,495	-29.5%	8.91	-2.3%	441.78	-3.6%
2011.1	132	3,280,498	24,849	714,267	1.083	773,551	235.80	-55.1%	31,130	-44.8%	7.57	-18.6%		
2011.2	126	3,385,346	25,950	757,131	1.083	819,973	242.21	-32.9%	31,598	-22.0%	7.67	-14.0%	239.06	-45.9%
2012.1	120	3,341,382	22,717	677,665	1.080	731,607	218.95	-7.1%	32,205	3.5%	6.80	-10.2%		
2012.2	114	3,431,975	25,105	811,702	1.080	876,314	255.34	5.4%	34,906	10.5%	7.31	-4.6%	237.39	-0.7%
2013.1	108	3,373,607	24,336	751,603	1.080	811,431	240.52	9.9%	33,343	3.5%	7.21	6.1%		
2013.2	102	3,486,727	29,092	913,778	1.080	986,515	282.93	10.8%	33,910	-2.9%	8.34	14.1%	262.08	10.4%
2014.1	96	3,420,268	25,405	790,690	1.085	858,125	250.89	4.3%	33,778	1.3%	7.43	3.0%		
2014.2	90	3,539,687	26,883	939,401	1.085	1,019,519	288.03	1.8%	37,924	11.8%	7.59	-9.0%	269.78	2.9%
2015.1	84	3,484,943	27,273	873,877	1.104	964,498	276.76	10.3%	35,364	4.7%	7.83	5.4%		
2015.2	78	3,613,620	29,532	1,071,411	1.104	1,182,517	327.24	13.6%	40,043	5.6%	8.17	7.6%	302.46	12.1%
2016.1	72	3,581,767	27,842	989,438	1.099	1,087,788	303.70	9.7%	39,069	10.5%	7.77	-0.7%		
2016.2	66	3,711,440	32,054	993,137	1.099	1,091,855	294.19	-10.1%	34,063	-14.9%	8.64	5.7%	298.86	-1.2%
2017.1	60	3,670,613	28,374	798,304	1.099	877,337	239.02	-21.3%	30,921	-20.9%	7.73	-0.6%		
2017.2	54	3,818,883	32,760	973,547	1.099	1,069,928	280.17	-4.8%	32,660	-4.1%	8.58	-0.7%	260.00	-13.0%
2018.1	48	3,766,773	29,108	801,032	1.104	884,733	234.88	-1.7%	30,395	-1.7%	7.73	0.0%		
2018.2	42	3,904,315	32,765	949,687	1.104	1,048,921	268.66	-4.1%	32,013	-2.0%	8.39	-2.2%	252.07	-3.0%
2019.1	36	3,852,522	29,320	846,551	1.113	941,806	244.46	4.1%	32,122	5.7%	7.61	-1.5%		
2019.2	30	3,971,643	33,494	966,347	1.113	1,075,080	270.69	0.8%	32,098	0.3%	8.43	0.5%	257.78	2.3%
2020.1	24	3,882,494	17,119	571,755	1.135	648,801	167.11	-31.6%	37,900	18.0%	4.41	-42.1%		
2020.2	18	3,977,513	21,253	705,510	1.135	800,580	201.28	-25.6%	37,668	17.4%	5.34	-36.6%	184.40	-28.5%
2021.1	12	3,914,627	15,810	524,757	1.136	595,896	152.22	-8.9%	37,691	-0.5%	4.04	-8.4%		
2021.2	6	4,036,737	23,453	718,178	1.136	815,538	202.03	0.4%	34,773	-7.7%	5.81	8.7%	177.51	-3.7%
Total		136,107,396	1,060,248	33,555,652		36,615,398								







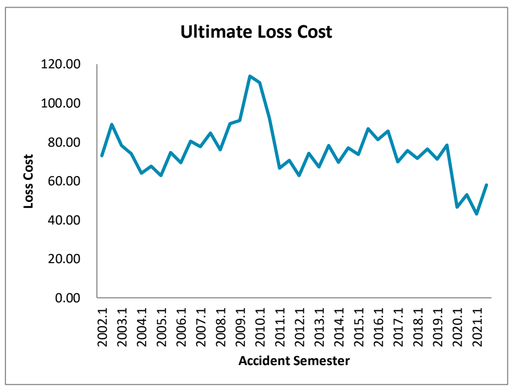
Financial Services Regulatory Authority of Ontario

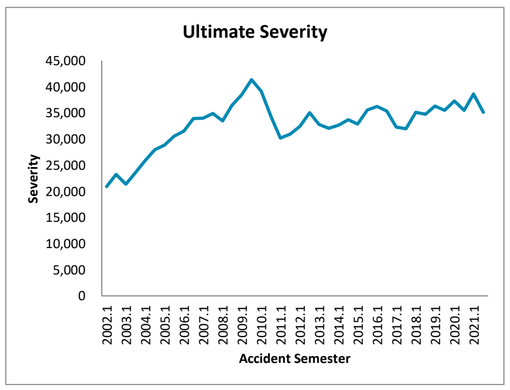
Accident Benefits - Total Disability Income

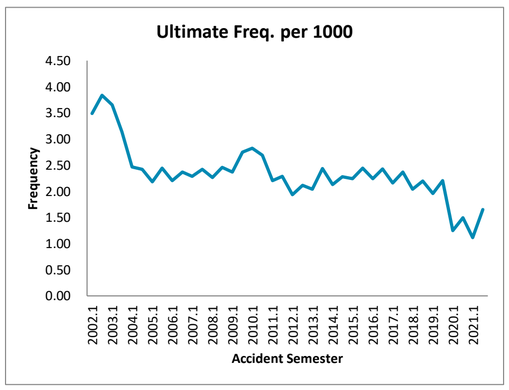
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,860,798	9,981	191,631	1.089	208,686	72.95		20,908		3.49			
2002.2	234	2,966,799	11,383	242,621	1.089	264,214	89.06		23,211		3.84		81.15	
2003.1	228	2,896,602	10,575	208,854	1.084	226,398	78.16	7.1%	21,409	2.4%	3.65	4.6%		
2003.2	222	2,979,855	9,347	203,282	1.084	220,357	73.95	-17.0%	23,575	1.6%	3.14	-18.2%	76.02	-6.3%
2004.1	216	2,925,523	7,224	170,108	1.100	187,119	63.96	-18.2%	25,904	21.0%	2.47	-32.4%		
2004.2	210	3,001,192	7,271	184,486	1.100	202,935	67.62	-8.6%	27,910	18.4%	2.42	-22.8%	65.81	-13.4%
2005.1	204	2,960,878	6,458	170,338	1.092	186,010	62.82	-1.8%	28,803	11.2%	2.18	-11.7%		
2005.2	198	3,078,978	7,516	210,457	1.092	229,819	74.64	10.4%	30,577	9.6%	2.44	0.8%	68.85	4.6%
2006.1	192	3,038,070	6,694	194,976	1.082	210,964	69.44	10.5%	31,515	9.4%	2.20	1.0%		
2006.2	186	3,144,172	7,453	233,594	1.082	252,748	80.39	7.7%	33,912	10.9%	2.37	-2.9%	75.01	8.9%
2007.1	180	3,098,547	7,081	221,786	1.085	240,638	77.66	11.8%	33,984	7.8%	2.29	3.7%		
2007.2	174	3,207,341	7,775	249,917	1.085	271,160	84.54	5.2%	34,876	2.8%	2.42	2.3%	81.16	8.2%
2008.1	168	3,178,859	7,208	224,341	1.076	241,391	75.94	-2.2%	33,489	-1.5%	2.27	-0.8%		
2008.2	162	3,266,405	8,020	271,656	1.076	292,302	89.49	5.8%	36,447	4.5%	2.46	1.3%	82.80	2.0%
2009.1	156	3,198,658	7,577	271,145	1.075	291,481	91.13	20.0%	38,469	14.9%	2.37	4.5%		
2009.2	150	3,293,419	9,067	348,781	1.075	374,940	113.85	27.2%	41,352	13.5%	2.75	12.1%	102.65	24.0%
2010.1	144	3,228,356	9,106	334,486	1.066	356,562	110.45	21.2%	39,158	1.8%	2.82	19.1%		
2010.2	138	3,335,562	8,978	288,726	1.066	307,782	92.27	-18.9%	34,280	-17.1%	2.69	-2.2%	101.21	-1.4%
2011.1	132	3,280,498	7,232	201,571	1.083	218,302	66.55	-39.7%	30,186	-22.9%	2.20	-21.8%		
2011.2	126	3,385,346	7,730	220,576	1.083	238,883	70.56	-23.5%	30,902	-9.9%	2.28	-15.2%	68.59	-32.2%
2012.1	120	3,341,382	6,476	194,284	1.080	209,749	62.77	-5.7%	32,388	7.3%	1.94	-12.1%		
2012.2	114	3,431,975	7,269	235,781	1.080	254,550	74.17	5.1%	35,018	13.3%	2.12	-7.2%	68.55	-0.1%
2013.1	108	3,373,607	6,895	209,644	1.080	226,332	67.09	6.9%	32,827	1.4%	2.04	5.4%		
2013.2	102	3,486,727	8,501	252,682	1.080	272,795	78.24	5.5%	32,088	-8.4%	2.44	15.1%	72.76	6.1%
2014.1	96	3,420,268	7,290	219,462	1.085	238,179	69.64	3.8%	32,671	-0.5%	2.13	4.3%		
2014.2	90	3,539,687	8,074	250,836	1.085	272,229	76.91	-1.7%	33,717	5.1%	2.28	-6.4%	73.33	0.8%
2015.1	84	3,484,943	7,811	232,666	1.104	256,794	73.69	5.8%	32,878	0.6%	2.24	5.1%		
2015.2	78	3,613,620	8,818	284,314	1.104	313,797	86.84	12.9%	35,587	5.5%	2.44	7.0%	80.38	9.6%
2016.1	72	3,581,767	8,031	264,473	1.099	290,762	81.18	10.2%	36,203	10.1%	2.24	0.0%		
2016.2	66	3,711,440	9,000	289,006	1.099	317,733	85.61	-1.4%	35,303	-0.8%	2.42	-0.6%	83.43	3.8%
2017.1	60	3,670,613	7,939	233,382	1.099	256,487	69.88	-13.9%	32,309	-10.8%	2.16	-3.5%		
2017.2	54	3,818,883	9,034	263,034	1.099	289,074	75.70	-11.6%	31,999	-9.4%	2.37	-2.4%	72.84	-12.7%
2018.1	48	3,766,773	7,687	244,285	1.104	269,810	71.63	2.5%	35,099	8.6%	2.04	-5.6%		
2018.2	42	3,904,315	8,583	270,206	1.104	298,440	76.44	1.0%	34,771	8.7%	2.20	-7.1%	74.08	1.7%
2019.1	36	3,852,522	7,555	246,745	1.113	274,508	71.25	-0.5%	36,333	3.5%	1.96	-3.9%		
2019.2	30	3,971,643	8,768	279,954	1.113	311,454	78.42	2.6%	35,520	2.2%	2.21	0.4%	74.89	1.1%
2020.1	24	3,882,494	4,842	159,116	1.135	180,557	46.51	-34.7%	37,290	2.6%	1.25	-36.4%		
2020.2	18	3,977,513	5,933	185,507	1.135	210,505	52.92	-32.5%	35,481	-0.1%	1.49	-32.4%	49.75	-33.6%
2021.1	12	3,914,627	4,363	148,276	1.136	168,377	43.01	-7.5%	38,593	3.5%	1.11	-10.6%		
2021.2	6	4,036,737	6,656	205,928	1.136	233,845	57.93	9.5%	35,134	-1.0%	1.65	10.5%	50.59	1.7%
Total		136,107,396	313,202	9,312,914		10,168,670								







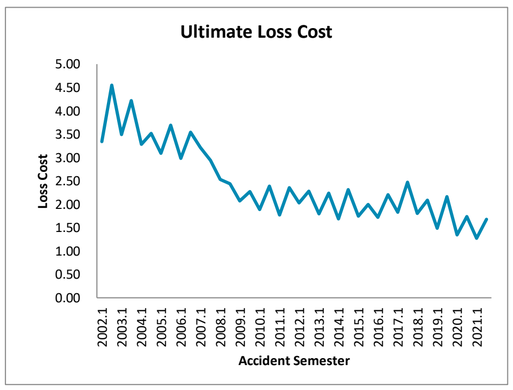
Financial Services Regulatory Authority of Ontario

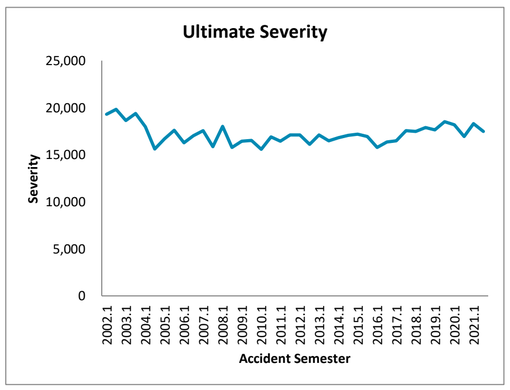
Accident Benefits - Funeral & Death Benefits

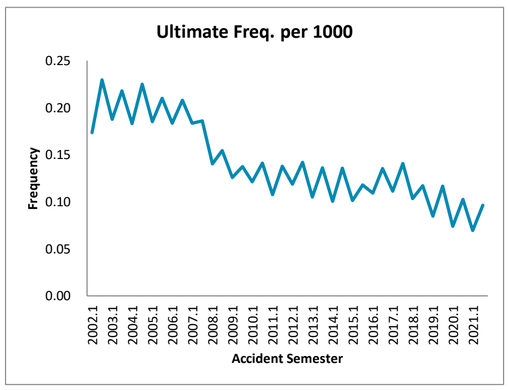
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,860,798	496	8,783	1.089	9,565	3.34		19,288		0.17			
2002.2	234	2,966,799	681	12,396	1.089	13,499	4.55		19,823		0.23		3.96	
2003.1	228	2,896,602	543	9,342	1.084	10,126	3.50	4.6%	18,649	-3.3%	0.19	8.1%		
2003.2	222	2,979,855	649	11,606	1.084	12,580	4.22	-7.2%	19,384	-2.2%	0.22	-5.1%	3.86	-2.4%
2004.1	216	2,925,523	535	8,744	1.100	9,618	3.29	-6.0%	17,978	-3.6%	0.18	-2.4%		
2004.2	210	3,001,192	675	9,588	1.100	10,547	3.51	-16.8%	15,625	-19.4%	0.22	3.3%	3.40	-11.9%
2005.1	204	2,960,878	548	8,382	1.092	9,153	3.09	-6.0%	16,702	-7.1%	0.19	1.2%		
2005.2	198	3,078,978	647	10,424	1.092	11,383	3.70	5.2%	17,594	12.6%	0.21	-6.6%	3.40	-0.1%
2006.1	192	3,038,070	557	8,373	1.082	9,059	2.98	-3.5%	16,264	-2.6%	0.18	-0.9%		
2006.2	186	3,144,172	654	10,296	1.082	11,140	3.54	-4.2%	17,034	-3.2%	0.21	-1.0%	3.27	-3.9%
2007.1	180	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,556	7.9%	0.18	0.0%		
2007.2	174	3,207,341	596	8,699	1.085	9,438	2.94	-16.9%	15,836	-7.0%	0.19	-10.7%	3.08	-5.8%
2008.1	168	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%		
2008.2	162	3,266,405	504	7,398	1.076	7,960	2.44	-17.2%	15,793	-0.3%	0.15	-17.0%	2.48	-19.4%
2009.1	156	3,198,658	402	6,154	1.075	6,615	2.07	-18.2%	16,456	-8.7%	0.13	-10.4%		
2009.2	150	3,293,419	452	6,952	1.075	7,474	2.27	-6.9%	16,535	4.7%	0.14	-11.1%	2.17	-12.6%
2010.1	144	3,228,356	392	5,728	1.066	6,106	1.89	-8.6%	15,576	-5.4%	0.12	-3.4%		
2010.2	138	3,335,562	471	7,473	1.066	7,966	2.39	5.2%	16,913	2.3%	0.14	2.9%	2.14	-1.2%
2011.1	132	3,280,498	353	5,353	1.083	5,798	1.77	-6.6%	16,424	5.5%	0.11	-11.4%		
2011.2	126	3,385,346	467	7,367	1.083	7,978	2.36	-1.3%	17,084	1.0%	0.14	-2.3%	2.07	-3.6%
2012.1	120	3,341,382	397	6,293	1.080	6,794	2.03	15.0%	17,112	4.2%	0.12	10.4%		
2012.2	114	3,431,975	487	7,258	1.080	7,836	2.28	-3.1%	16,091	-5.8%	0.14	2.9%	2.16	4.5%
2013.1	108	3,373,607	355	5,621	1.080	6,068	1.80	-11.5%	17,093	-0.1%	0.11	-11.4%		
2013.2	102	3,486,727	475	7,243	1.080	7,819	2.24	-1.8%	16,461	2.3%	0.14	-4.0%	2.02	-6.3%
2014.1	96	3,420,268	344	5,326	1.085	5,780	1.69	-6.1%	16,802	-1.7%	0.10	-4.4%		
2014.2	90	3,539,687	480	7,550	1.085	8,194	2.31	3.2%	17,071	3.7%	0.14	-0.5%	2.01	-0.8%
2015.1	84	3,484,943	353	5,501	1.104	6,071	1.74	3.1%	17,199	2.4%	0.10	0.7%		
2015.2	78	3,613,620	426	6,541	1.104	7,219	2.00	-13.7%	16,946	-0.7%	0.12	-13.1%	1.87	-6.7%
2016.1	72	3,581,767	391	5,616	1.099	6,175	1.72	-1.0%	15,792	-8.2%	0.11	7.8%		
2016.2	66	3,711,440	502	7,459	1.099	8,201	2.21	10.6%	16,337	-3.6%	0.14	14.7%	1.97	5.3%
2017.1	60	3,670,613	408	6,120	1.099	6,726	1.83	6.3%	16,485	4.4%	0.11	1.8%		
2017.2	54	3,818,883	538	8,599	1.099	9,450	2.47	12.0%	17,565	7.5%	0.14	4.2%	2.16	9.6%
2018.1	48	3,766,773	389	6,157	1.104	6,800	1.81	-1.5%	17,489	6.1%	0.10	-7.1%		
2018.2	42	3,904,315	457	7,396	1.104	8,169	2.09	-15.4%	17,875	1.8%	0.12	-16.9%	1.95	-9.7%
2019.1	36	3,852,522	326	5,162	1.113	5,743	1.49	-17.4%	17,624	0.8%	0.08	-18.1%		
2019.2	30	3,971,643	464	7,715	1.113	8,583	2.16	3.3%	18,514	3.6%	0.12	-0.3%	1.83	-6.2%
2020.1	24	3,882,494	287	4,597	1.135	5,217	1.34	-9.9%	18,177	3.1%	0.07	-12.6%		
2020.2	18	3,977,513	408	6,094	1.135	6,915	1.74	-19.6%	16,948	-8.5%	0.10	-12.1%	1.54	-15.7%
2021.1	12	3,914,627	272	4,387	1.136	4,982	1.27	-5.3%	18,324	0.8%	0.07	-6.1%		
2021.2	6	4,036,737	388	5,981	1.136	6,792	1.68	-3.2%	17,488	3.2%	0.10	-6.2%	1.48	-4.1%
Total		136,107,396	18,782	296,333		323,550								







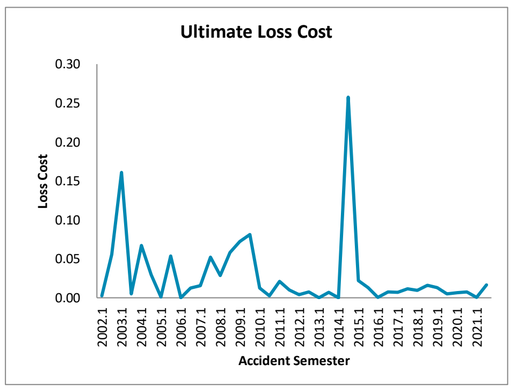
Financial Services Regulatory Authority of Ontario

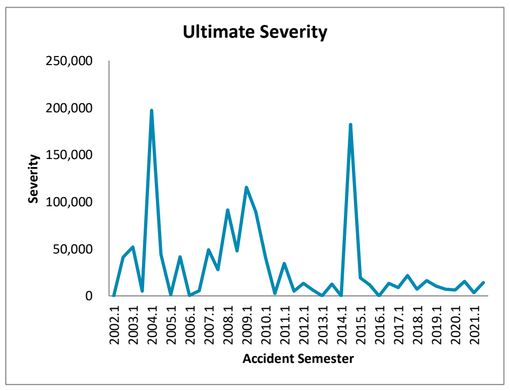
Accident Benefits - Quebec Excess

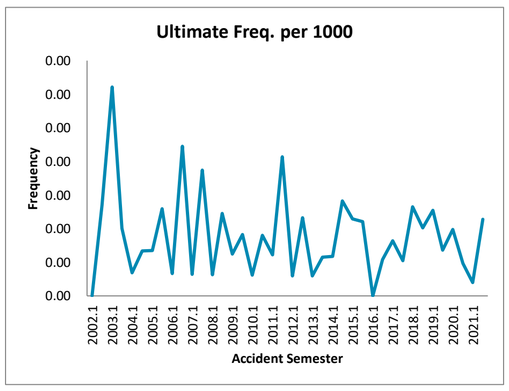
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,860,798	0	6	1.089	6	0.00		#DIV/0!		0.00			
2002.2	234	2,966,799	4	151	1.089	165	0.06		41,204		0.00		0.03	
2003.1	228	2,896,602	9	430	1.084	466	0.16	7011.4%	51,813	#DIV/0!	0.00	#DIV/0!		
2003.2	222	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%	0.08	178.8%
2004.1	216	2,925,523	1	179	1.100	197	0.07	-58.1%	197,201	280.6%	0.00	-89.0%		
2004.2	210	3,001,192	2	80	1.100	88	0.03	474.4%	44,070	767.7%	0.00	-33.8%	0.05	-41.2%
2005.1	204	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%		
2005.2	198	3,078,978	4	152	1.092	166	0.05	83.5%	41,481	-5.9%	0.00	94.9%	0.03	-42.1%
2006.1	192	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.0%	0.00	-51.3%		
2006.2	186	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%	0.01	-77.2%
2007.1	180	3,098,547	1	45	1.085	49	0.02	10808.4%	48,874	11025.6%	0.00	-2.0%		
2007.2	174	3,207,341	6	154	1.085	168	0.05	323.2%	27,928	403.7%	0.00	-16.0%	0.03	440.6%
2008.1	168	3,178,859	1	85	1.076	91	0.03	82.1%	91,307	86.8%	0.00	-2.5%		
2008.2	162	3,266,405	4	177	1.076	191	0.06	11.7%	47,638	70.6%	0.00	-34.5%	0.04	27.4%
2009.1	156	3,198,658	2	215	1.075	231	0.07	151.2%	115,403	26.4%	0.00	98.8%		
2009.2	150	3,293,419	3	249	1.075	268	0.08	39.6%	89,381	87.6%	0.00	-25.6%	0.08	75.7%
2010.1	144	3,228,356	1	38	1.066	41	0.01	-82.6%	40,649	-64.8%	0.00	-50.5%		
2010.2	138	3,335,562	3	7	1.066	8	0.00	-97.1%	2,645	-97.0%	0.00	-1.3%	0.01	-90.4%
2011.1	132	3,280,498	2	64	1.083	69	0.02	67.7%	34,631	-14.8%	0.00	96.8%		
2011.2	126	3,385,346	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%	0.02	109.4%
2012.1	120	3,341,382	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%		
2012.2	114	3,431,975	4	24	1.080	26	0.01	-25.2%	6,448	32.6%	0.00	-43.6%	0.01	-62.6%
2013.1	108	3,373,607	1	0	1.080	0	0.00	-99.3%	94	-99.3%	0.00	-1.0%		
2013.2	102	3,486,727	2	23	1.080	25	0.01	-4.2%	12,554	94.7%	0.00	-50.8%	0.00	-36.5%
2014.1	96	3,420,268	2	1	1.085	1	0.00	469.9%	271	188.9%	0.00	97.3%		
2014.2	90	3,539,687	5	840	1.085	912	0.26	3476.9%	182,346	1352.5%	0.00	146.3%	0.13	3468.0%
2015.1	84	3,484,943	4	70	1.104	77	0.02	13826.7%	19,250	6995.0%	0.00	96.3%		
2015.2	78	3,613,620	4	43	1.104	47	0.01	-94.9%	11,823	-93.5%	0.00	-21.6%	0.02	-86.6%
2016.1	72	3,581,767	0	2	1.099	2	0.00	-97.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	66	3,711,440	2	25	1.099	27	0.01	-44.4%	13,513	14.3%	0.00	-51.3%	0.00	-77.1%
2017.1	60	3,670,613	3	24	1.099	26	0.01	1009.7%	8,649	#DIV/0!	0.00	#DIV/0!		
2017.2	54	3,818,883	2	39	1.099	43	0.01	55.5%	21,619	60.0%	0.00	-2.8%	0.01	129.9%
2018.1	48	3,766,773	5	33	1.104	36	0.01	35.5%	7,213	-16.6%	0.00	62.4%		
2018.2	42	3,904,315	4	57	1.104	63	0.02	43.6%	16,044	-25.8%	0.00	93.5%	0.01	40.5%
2019.1	36	3,852,522	5	46	1.113	51	0.01	37.5%	10,355	43.6%	0.00	-4.2%		
2019.2	30	3,971,643	3	17	1.113	19	0.00	-70.0%	7,184	-55.2%	0.00	-32.9%	0.01	-31.0%
2020.1	24	3,882,494	4	22	1.135	25	0.01	-51.6%	6,453	-37.7%	0.00	-22.3%		
2020.2	18	3,977,513	2	26	1.135	30	0.01	52.2%	15,427	114.8%	0.00	-29.1%	0.01	-22.9%
2021.1	12	3,914,627	1	2	1.136	3	0.00	-89.9%	3,229	-50.0%	0.00	-79.8%		
2021.2	6	4,036,737	5	58	1.136	66	0.02	120.7%	14,375	-6.8%	0.00	136.9%	0.01	25.2%
Total		136,107,396	121	3,482		3,787								







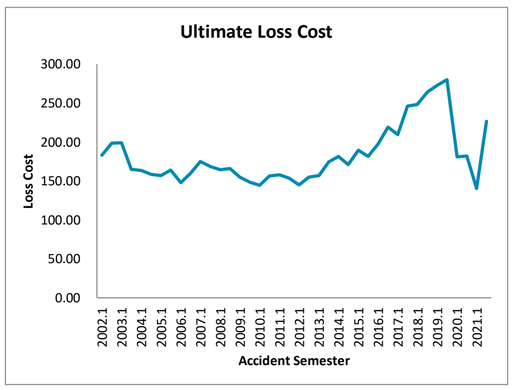
Financial Services Regulatory Authority of Ontario

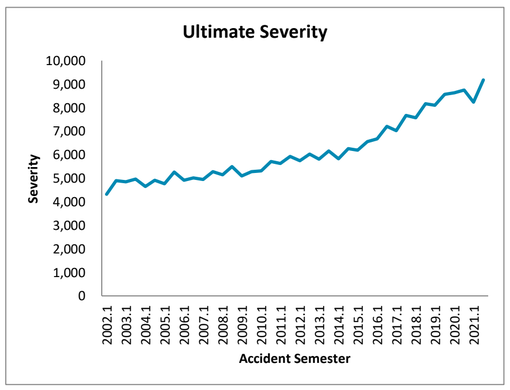
Collision

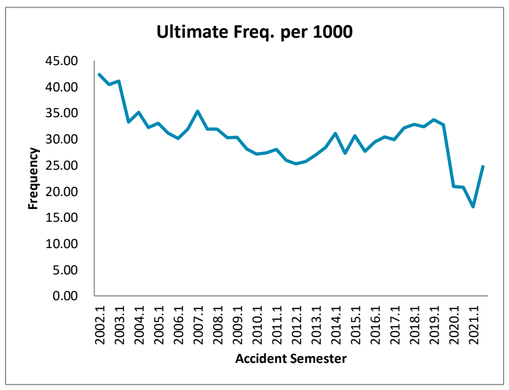
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	1,946,838	82,436	326,912	1.089	356,007	182.86		4,319		42.34			
2002.2	234	2,010,055	81,312	366,042	1.089	398,620	198.31		4,902		40.45		190.71	
2003.1	228	1,956,293	80,333	359,481	1.084	389,678	199.19	8.9%	4,851	12.3%	41.06	-3.0%		
2003.2	222	1,984,399	65,928	301,813	1.084	327,165	164.87	-16.9%	4,962	1.2%	33.22	-17.9%	181.91	-4.6%
2004.1	216	1,924,769	67,595	286,034	1.100	314,637	163.47	-17.9%	4,655	-4.0%	35.12	-14.5%		
2004.2	210	1,975,186	63,633	284,739	1.100	313,213	158.57	-3.8%	4,922	-0.8%	32.22	-3.0%	160.99	-11.5%
2005.1	204	1,972,280	65,071	283,783	1.092	309,891	157.12	-3.9%	4,762	2.3%	32.99	-6.1%		
2005.2	198	2,056,467	64,077	308,759	1.092	337,165	163.95	3.4%	5,262	6.9%	31.16	-3.3%	160.61	-0.2%
2006.1	192	2,030,101	61,121	277,935	1.082	300,726	148.13	-5.7%	4,920	3.3%	30.11	-8.7%		
2006.2	186	2,101,498	67,053	310,331	1.082	335,778	159.78	-2.5%	5,008	-4.8%	31.91	2.4%	154.06	-4.1%
2007.1	180	2,077,455	73,381	334,636	1.085	363,080	174.77	18.0%	4,948	0.6%	35.32	17.3%		
2007.2	174	2,151,716	68,701	333,833	1.085	362,208	168.33	5.4%	5,272	5.3%	31.93	0.1%	171.50	11.3%
2008.1	168	2,144,444	68,424	327,225	1.076	352,095	164.19	-6.1%	5,146	4.0%	31.91	-9.7%		
2008.2	162	2,209,010	66,800	341,153	1.076	367,081	166.17	-1.3%	5,495	4.2%	30.24	-5.3%	165.20	-3.7%
2009.1	156	2,165,335	65,729	311,866	1.075	335,256	154.83	-5.7%	5,101	-0.9%	30.36	-4.9%		
2009.2	150	2,221,654	62,455	307,075	1.075	330,105	148.59	-10.6%	5,285	-3.8%	28.11	-7.0%	151.67	-8.2%
2010.1	144	2,177,012	59,047	294,470	1.066	313,905	144.19	-6.9%	5,316	4.2%	27.12	-10.6%		
2010.2	138	2,245,514	61,451	328,999	1.066	350,713	156.18	5.1%	5,707	8.0%	27.37	-2.7%	150.28	-0.9%
2011.1	132	2,206,419	61,897	321,647	1.083	348,343	157.88	9.5%	5,628	5.9%	28.05	3.4%		
2011.2	126	2,273,410	58,894	322,390	1.083	349,148	153.58	-1.7%	5,928	3.9%	25.91	-5.3%	155.70	3.6%
2012.1	120	2,248,832	56,728	302,090	1.080	326,136	145.02	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	114	2,313,886	59,544	332,180	1.080	358,621	154.99	0.9%	6,023	1.6%	25.73	-0.7%	150.08	-3.6%
2013.1	108	2,278,071	61,479	331,113	1.080	357,470	156.92	8.2%	5,815	1.1%	26.99	7.0%		
2013.2	102	2,358,779	66,889	381,250	1.080	411,597	174.50	12.6%	6,153	2.2%	28.36	10.2%	165.86	10.5%
2014.1	96	2,325,831	72,362	389,082	1.085	422,265	181.55	15.7%	5,835	0.4%	31.11	15.3%		
2014.2	90	2,418,273	65,896	380,442	1.085	412,888	170.74	-2.2%	6,266	1.8%	27.25	-3.9%	176.04	6.1%
2015.1	84	2,391,581	73,249	410,928	1.104	453,541	189.64	4.5%	6,192	6.1%	30.63	-1.6%		
2015.2	78	2,491,745	68,957	409,810	1.104	452,307	181.52	6.3%	6,559	4.7%	27.67	1.6%	185.50	5.4%
2016.1	72	2,475,387	72,950	443,336	1.099	487,403	196.90	3.8%	6,681	7.9%	29.47	-3.8%		
2016.2	66	2,550,923	77,559	508,698	1.099	559,263	219.24	20.8%	7,211	9.9%	30.40	9.9%	208.24	12.3%
2017.1	60	2,507,530	74,852	477,956	1.099	525,273	209.48	6.4%	7,017	5.0%	29.85	1.3%		
2017.2	54	2,588,712	83,137	579,674	1.099	637,062	246.09	12.2%	7,663	6.3%	32.12	5.6%	228.08	9.5%
2018.1	48	2,541,520	83,380	571,540	1.104	631,260	248.38	18.6%	7,571	7.9%	32.81	9.9%		
2018.2	42	2,626,945	85,044	628,943	1.104	694,661	264.44	7.5%	8,168	6.6%	32.37	0.8%	256.54	12.5%
2019.1	36	2,591,696	87,293	635,832	1.113	707,376	272.94	9.9%	8,103	7.0%	33.68	2.7%		
2019.2	30	2,667,933	87,269	671,530	1.113	747,091	280.03	5.9%	8,561	4.8%	32.71	1.0%	276.53	7.8%
2020.1	24	2,609,471	54,687	415,909	1.135	471,954	180.86	-33.7%	8,630	6.5%	20.96	-37.8%		
2020.2	18	2,667,573	55,374	427,275	1.135	484,852	181.76	-35.1%	8,756	2.3%	20.76	-36.5%	181.31	-34.4%
2021.1	12	2,616,317	44,567	323,284	1.136	367,110	140.32	-22.4%	8,237	-4.6%	17.03	-18.7%		
2021.2	6	2,692,118	66,488	537,443	1.136	610,302	226.70	24.7%	9,179	4.8%	24.70	19.0%	184.12	1.5%
Total		91,792,975	2,743,041	15,487,435		16,973,248								







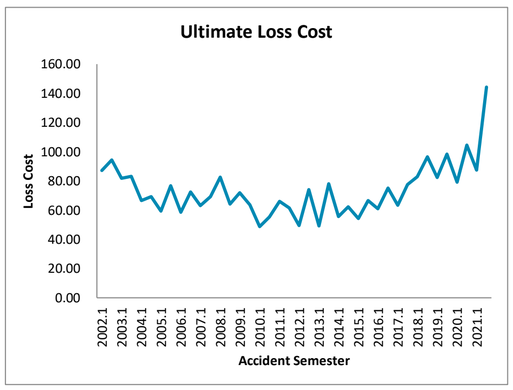
Financial Services Regulatory Authority of Ontario

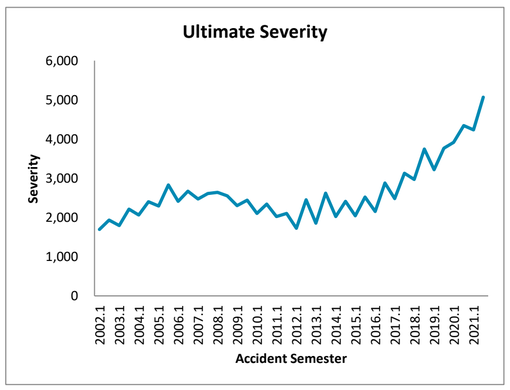
Comprehensive - Total

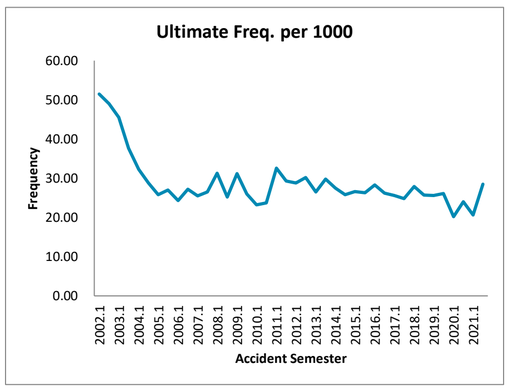
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,229,710	114,769	178,542	1.089	194,432	87.20		1,694		51.47			
2002.2	234	2,280,555	111,703	197,839	1.089	215,446	94.47		1,929		48.98		90.88	
2003.1	228	2,230,854	101,653	168,244	1.084	182,376	81.75	-6.2%	1,794	5.9%	45.57	-11.5%		
2003.2	222	2,245,339	84,563	172,266	1.084	186,737	83.17	-12.0%	2,208	14.5%	37.66	-23.1%	82.46	-9.3%
2004.1	216	2,195,365	70,841	132,935	1.100	146,229	66.61	-18.5%	2,064	15.1%	32.27	-29.2%		
2004.2	210	2,235,020	64,415	140,537	1.100	154,591	69.17	-16.8%	2,400	8.7%	28.82	-23.5%	67.90	-17.7%
2005.1	204	2,243,151	57,986	121,792	1.092	132,997	59.29	-11.0%	2,294	11.1%	25.85	-19.9%		
2005.2	198	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%	68.17	0.4%
2006.1	192	2,301,105	55,932	124,469	1.082	134,676	58.53	-1.3%	2,408	5.0%	24.31	-6.0%		
2006.2	186	2,359,048	64,143	158,082	1.082	171,044	72.51	-5.4%	2,667	-5.9%	27.19	0.5%	65.60	-3.8%
2007.1	180	2,345,541	59,797	136,324	1.085	147,911	63.06	7.7%	2,474	2.7%	25.49	4.9%		
2007.2	174	2,411,946	63,881	153,671	1.085	166,733	69.13	-4.7%	2,610	-2.1%	26.49	-2.6%	66.14	0.8%
2008.1	168	2,417,924	75,755	185,651	1.076	199,761	82.62	31.0%	2,637	6.6%	31.33	22.9%		
2008.2	162	2,472,259	62,232	147,680	1.076	158,904	64.27	-7.0%	2,553	-2.2%	25.17	-5.0%	73.34	10.9%
2009.1	156	2,445,739	76,361	163,405	1.075	175,661	71.82	-13.1%	2,300	-12.8%	31.22	-0.3%		
2009.2	150	2,491,932	64,878	147,426	1.075	158,483	63.60	-1.1%	2,443	-4.3%	26.04	3.4%	67.67	-7.7%
2010.1	144	2,461,169	57,135	112,497	1.066	119,921	48.73	-32.2%	2,099	-8.8%	23.21	-25.6%		
2010.2	138	2,517,236	59,635	130,754	1.066	139,384	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%	52.09	-23.0%
2011.1	132	2,492,508	81,290	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%		
2011.2	126	2,541,850	74,502	144,589	1.083	156,590	61.60	11.3%	2,102	-10.1%	29.31	23.7%	63.83	22.5%
2012.1	120	2,530,581	72,818	116,127	1.080	125,370	49.54	-25.0%	1,722	-15.1%	28.78	-11.8%		
2012.2	114	2,578,830	77,749	176,853	1.080	190,931	74.04	20.2%	2,456	16.8%	30.15	2.9%	61.91	-3.0%
2013.1	108	2,556,533	67,828	116,663	1.080	125,949	49.27	-0.6%	1,857	7.9%	26.53	-7.8%		
2013.2	102	2,616,631	77,990	189,042	1.080	204,089	78.00	5.3%	2,617	6.6%	29.81	-1.1%	63.80	3.1%
2014.1	96	2,598,864	71,370	133,023	1.085	144,368	55.55	12.8%	2,023	8.9%	27.46	3.5%		
2014.2	90	2,667,581	68,974	153,364	1.085	166,444	62.40	-20.0%	2,413	-7.8%	25.86	-13.2%	59.02	-7.5%
2015.1	84	2,657,871	70,715	130,711	1.104	144,266	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	78	2,736,407	72,098	164,932	1.104	182,036	66.52	6.6%	2,525	4.6%	26.35	1.9%	60.49	2.5%
2016.1	72	2,729,542	77,141	151,348	1.099	166,392	60.96	12.3%	2,157	5.7%	28.26	6.2%		
2016.2	66	2,776,527	72,664	190,013	1.099	208,900	75.24	13.1%	2,875	13.9%	26.17	-0.7%	68.16	12.7%
2017.1	60	2,746,279	70,234	158,312	1.099	173,985	63.35	3.9%	2,477	14.8%	25.57	-9.5%		
2017.2	54	2,798,230	69,320	197,334	1.099	216,870	77.50	3.0%	3,129	8.8%	24.77	-5.3%	70.49	3.4%
2018.1	48	2,763,174	77,201	207,286	1.104	228,945	82.86	30.8%	2,966	19.7%	27.94	9.2%		
2018.2	42	2,821,486	72,661	246,274	1.104	272,007	96.41	24.4%	3,744	19.7%	25.75	4.0%	89.70	27.2%
2019.1	36	2,793,818	71,495	206,881	1.113	230,159	82.38	-0.6%	3,219	8.6%	25.59	-8.4%		
2019.2	30	2,847,002	74,321	251,642	1.113	279,957	98.33	2.0%	3,767	0.6%	26.11	1.4%	90.43	0.8%
2020.1	24	2,829,025	57,145	197,285	1.135	223,870	79.13	-3.9%	3,918	21.7%	20.20	-21.1%		
2020.2	18	2,872,718	69,099	264,531	1.135	300,178	104.49	6.3%	4,344	15.3%	24.05	-7.9%	91.91	1.6%
2021.1	12	2,828,946	58,457	218,005	1.136	247,560	87.51	10.6%	4,235	8.1%	20.66	2.3%		
2021.2	6	2,873,114	81,788	365,004	1.136	414,486	144.26	38.1%	5,068	16.7%	28.47	18.3%	116.11	26.3%
Total		101,895,337	2,896,194	6,868,664		7,533,794								







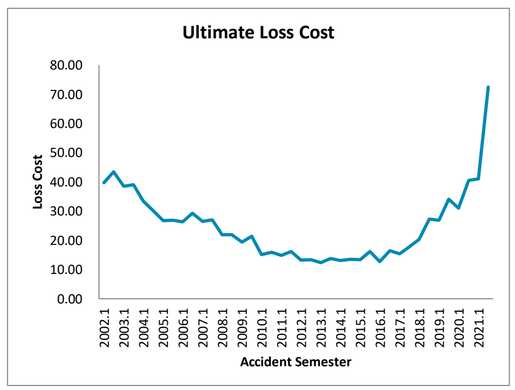
Financial Services Regulatory Authority of Ontario

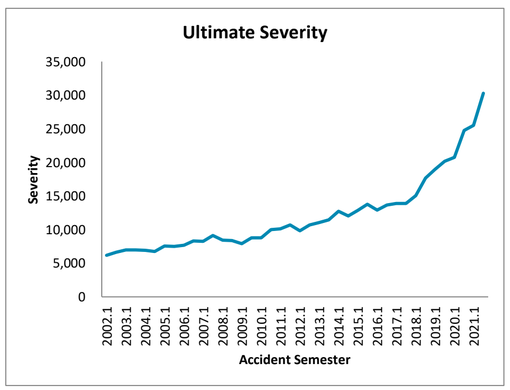
Comprehensive - Theft

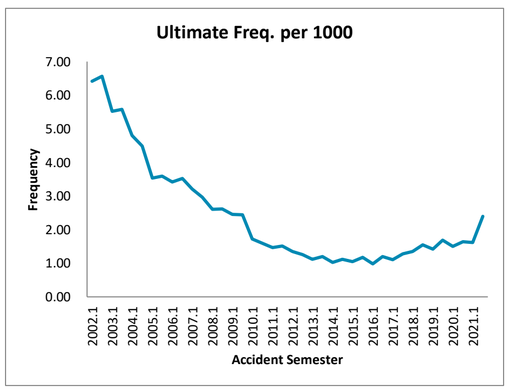
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(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
2002.1	240	2,229,710	14,303	81,163	1.089	88,387	39.64		6,180		6.41			
2002.2	234	2,280,555	14,969	91,016	1.089	99,117	43.46		6,621		6.56		41.57	
2003.1	228	2,230,854	12,319	79,318	1.084	85,981	38.54	-2.8%	6,980	12.9%	5.52	-13.9%		
2003.2	222	2,245,339	12,518	80,838	1.084	87,629	39.03	-10.2%	7,000	5.7%	5.58	-15.1%	38.79	-6.7%
2004.1	216	2,195,365	10,539	66,573	1.100	73,231	33.36	-13.5%	6,949	-0.4%	4.80	-13.1%		
2004.2	210	2,235,020	10,028	61,275	1.100	67,402	30.16	-22.7%	6,721	-4.0%	4.49	-19.5%	31.74	-18.2%
2005.1	204	2,243,151	7,934	54,885	1.092	59,935	26.72	-19.9%	7,554	8.7%	3.54	-26.3%		
2005.2	198	2,353,927	8,468	58,009	1.092	63,346	26.91	-10.8%	7,481	11.3%	3.60	-19.8%	26.82	-15.5%
2006.1	192	2,301,105	7,860	55,927	1.082	60,513	26.30	-1.6%	7,699	1.9%	3.42	-3.4%		
2006.2	186	2,359,048	8,299	63,779	1.082	69,008	29.25	8.7%	8,315	11.2%	3.52	-2.2%	27.79	3.6%
2007.1	180	2,345,541	7,515	57,196	1.085	62,058	26.46	0.6%	8,258	7.3%	3.20	-6.2%		
2007.2	174	2,411,946	7,151	60,127	1.085	65,238	27.05	-7.5%	9,123	9.7%	2.96	-15.7%	26.76	-3.7%
2008.1	168	2,417,924	6,288	49,162	1.076	52,898	21.88	-17.3%	8,413	1.9%	2.60	-18.8%		
2008.2	162	2,472,259	6,477	50,253	1.076	54,073	21.87	-19.1%	8,349	-8.5%	2.62	-11.6%	21.87	-18.2%
2009.1	156	2,445,739	5,990	44,102	1.075	47,410	19.38	-11.4%	7,915	-5.9%	2.45	-5.8%		
2009.2	150	2,491,932	6,083	49,623	1.075	53,345	21.41	-2.1%	8,770	5.0%	2.44	-6.8%	20.41	-6.7%
2010.1	144	2,461,169	4,225	34,730	1.066	37,022	15.04	-22.4%	8,763	10.7%	1.72	-29.9%		
2010.2	138	2,517,236	4,003	37,519	1.066	39,995	15.89	-25.8%	9,992	13.9%	1.59	-34.9%	15.47	-24.2%
2011.1	132	2,492,508	3,648	34,117	1.083	36,948	14.82	-1.5%	10,129	15.6%	1.46	-14.7%		
2011.2	126	2,541,850	3,855	38,007	1.083	41,162	16.19	1.9%	10,678	6.9%	1.52	-4.6%	15.52	0.3%
2012.1	120	2,530,581	3,402	31,035	1.080	33,505	13.24	-10.7%	9,849	-2.8%	1.34	-8.1%		
2012.2	114	2,578,830	3,227	31,936	1.080	34,478	13.37	-17.4%	10,685	0.1%	1.25	-17.5%	13.31	-14.2%
2013.1	108	2,556,533	2,851	29,222	1.080	31,548	12.34	-6.8%	11,067	12.4%	1.12	-17.1%		
2013.2	102	2,616,631	3,132	33,266	1.080	35,914	13.73	2.7%	11,465	7.3%	1.20	-4.3%	13.04	-2.0%
2014.1	96	2,598,864	2,676	31,447	1.085	34,129	13.13	6.4%	12,751	15.2%	1.03	-7.6%		
2014.2	90	2,667,581	2,983	33,033	1.085	35,850	13.44	-2.1%	12,020	4.8%	1.12	-6.6%	13.29	1.9%
2015.1	84	2,657,871	2,769	32,160	1.104	35,495	13.35	1.7%	12,820	0.5%	1.04	1.1%		
2015.2	78	2,736,407	3,215	40,130	1.104	44,291	16.19	20.4%	13,778	14.6%	1.17	5.1%	14.79	11.3%
2016.1	72	2,729,542	2,678	31,456	1.099	34,583	12.67	-5.1%	12,915	0.7%	0.98	-5.8%		
2016.2	66	2,776,527	3,339	41,406	1.099	45,522	16.40	1.3%	13,634	-1.0%	1.20	2.4%	14.55	-1.6%
2017.1	60	2,746,279	3,038	38,428	1.099	42,233	15.38	21.4%	13,901	7.6%	1.11	12.8%		
2017.2	54	2,798,230	3,590	45,378	1.099	49,870	17.82	8.7%	13,892	1.9%	1.28	6.7%	16.61	14.2%
2018.1	48	2,763,174	3,718	50,720	1.104	56,019	20.27	31.8%	15,067	8.4%	1.35	21.6%		
2018.2	42	2,821,486	4,360	69,652	1.104	76,930	27.27	53.0%	17,644	27.0%	1.55	20.5%	23.81	43.3%
2019.1	36	2,793,818	3,973	67,623	1.113	75,232	26.93	32.8%	18,934	25.7%	1.42	5.7%		
2019.2	30	2,847,002	4,806	87,096	1.113	96,896	34.03	24.8%	20,162	14.3%	1.69	9.2%	30.51	28.2%
2020.1	24	2,829,025	4,232	77,346	1.135	87,769	31.02	15.2%	20,741	9.5%	1.50	5.2%		
2020.2	18	2,872,718	4,700	102,483	1.135	116,293	40.48	18.9%	24,742	22.7%	1.64	-3.1%	35.79	17.3%
2021.1	12	2,828,946	4,559	102,328	1.136	116,200	41.08	32.4%	25,486	22.9%	1.61	7.7%		
2021.2	6	2,873,114	6,875	183,376	1.136	208,236	72.48	79.0%	30,287	22.4%	2.39	46.3%	56.90	59.0%
Total		101,895,337	236,592	2,307,139		2,535,688								







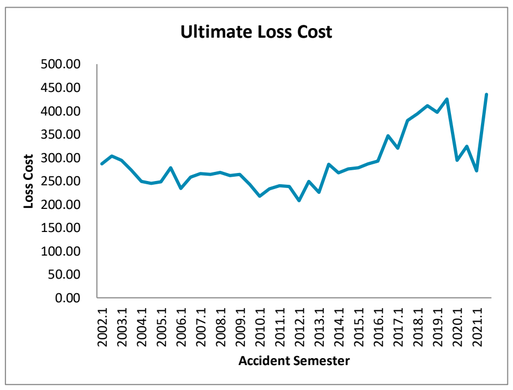
Financial Services Regulatory Authority of Ontario

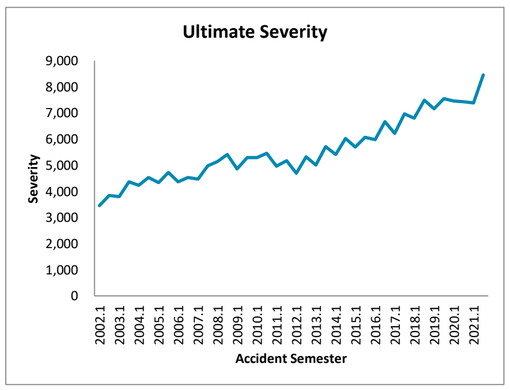
All Perils

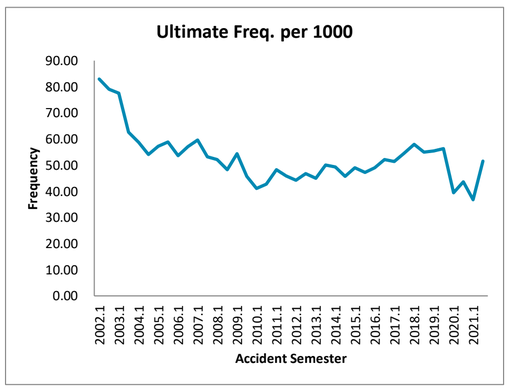
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	450,207	37,346	118,398	1.089	128,936	286.39		3,452		82.95			
2002.2	234	480,717	38,016	134,071	1.089	146,003	303.72		3,841		79.08		295.34	
2003.1	228	474,580	36,792	128,835	1.084	139,657	294.28	2.8%	3,796	9.9%	77.53	-6.5%		
2003.2	222	494,649	30,940	124,555	1.084	135,018	272.96	-10.1%	4,364	13.6%	62.55	-20.9%	283.40	-4.0%
2004.1	216	498,709	29,316	112,890	1.100	124,179	249.00	-15.4%	4,236	11.6%	58.78	-24.2%		
2004.2	210	499,457	27,023	111,113	1.100	122,224	244.71	-10.3%	4,523	3.6%	54.10	-13.5%	246.86	-12.9%
2005.1	204	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	2.5%	57.23	-2.6%		
2005.2	198	478,892	28,197	122,071	1.092	133,302	278.35	13.7%	4,728	4.5%	58.88	8.8%	263.49	6.7%
2006.1	192	476,216	25,566	103,059	1.082	111,510	234.16	-5.7%	4,362	0.5%	53.69	-6.2%		
2006.2	186	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%	246.26	-6.5%
2007.1	180	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%		
2007.2	174	506,755	26,936	123,464	1.085	133,959	264.35	2.5%	4,973	10.0%	53.15	-6.8%	265.11	7.7%
2008.1	168	505,206	26,368	125,851	1.076	135,415	268.04	0.8%	5,136	15.1%	52.19	-12.4%		
2008.2	162	516,669	24,969	125,472	1.076	135,007	261.30	-1.2%	5,407	8.7%	48.33	-9.1%	264.63	-0.2%
2009.1	156	505,880	27,539	124,314	1.075	133,637	264.17	-1.4%	4,853	-5.5%	54.44	4.3%		
2009.2	150	517,718	23,703	116,642	1.075	125,390	242.20	-7.3%	5,290	-2.2%	45.78	-5.3%	253.06	-4.4%
2010.1	144	506,047	20,780	103,090	1.066	109,894	217.16	-17.8%	5,288	9.0%	41.06	-24.6%		
2010.2	138	514,596	21,982	112,398	1.066	119,817	232.84	-3.9%	5,451	3.0%	42.72	-6.7%	225.06	-11.1%
2011.1	132	504,219	24,362	111,653	1.083	120,920	239.82	10.4%	4,963	-6.1%	48.32	17.7%		
2011.2	126	521,111	23,946	114,447	1.083	123,947	237.85	2.2%	5,176	-5.0%	45.95	7.6%	238.82	6.1%
2012.1	120	521,039	23,075	100,272	1.080	108,253	207.76	-13.4%	4,691	-5.5%	44.29	-8.3%		
2012.2	114	540,539	25,280	124,608	1.080	134,527	248.88	4.6%	5,321	2.8%	46.77	1.8%	228.70	-4.2%
2013.1	108	541,800	24,391	113,043	1.080	122,042	225.25	8.4%	5,004	6.7%	45.02	1.7%		
2013.2	102	568,489	28,457	150,478	1.080	162,456	285.77	14.8%	5,709	7.3%	50.06	7.0%	256.24	12.0%
2014.1	96	563,946	27,850	138,829	1.085	150,669	267.17	18.6%	5,410	8.1%	49.38	9.7%		
2014.2	90	588,792	26,941	149,653	1.085	162,416	275.85	-3.5%	6,029	5.6%	45.76	-8.6%	271.60	6.0%
2015.1	84	586,902	28,733	148,121	1.104	163,481	278.55	4.3%	5,690	5.2%	48.96	-0.9%		
2015.2	78	614,090	29,038	159,538	1.104	176,083	286.74	3.9%	6,064	0.6%	47.29	3.3%	282.74	4.1%
2016.1	72	619,472	30,355	164,905	1.099	181,297	292.66	5.1%	5,973	5.0%	49.00	0.1%		
2016.2	66	667,219	34,769	210,627	1.099	231,563	347.06	21.0%	6,660	9.8%	52.11	10.2%	320.87	13.5%
2017.1	60	691,879	35,573	201,428	1.099	221,369	319.95	9.3%	6,223	4.2%	51.42	4.9%		
2017.2	54	753,633	41,115	260,275	1.099	286,042	379.55	9.4%	6,957	4.5%	54.56	4.7%	351.03	9.4%
2018.1	48	770,732	44,668	274,787	1.104	303,500	393.78	23.1%	6,795	9.2%	57.96	12.7%		
2018.2	42	820,013	45,088	305,488	1.104	337,409	411.47	8.4%	7,483	7.6%	54.98	0.8%	402.90	14.8%
2019.1	36	821,638	45,538	293,032	1.113	326,004	396.77	0.8%	7,159	5.4%	55.42	-4.4%		
2019.2	30	853,709	48,077	326,275	1.113	362,987	425.19	3.3%	7,550	0.9%	56.32	2.4%	411.25	2.1%
2020.1	24	832,306	32,796	215,441	1.135	244,472	293.73	-26.0%	7,454	4.1%	39.40	-28.9%		
2020.2	18	856,330	37,361	244,374	1.135	277,304	323.83	-23.8%	7,422	-1.7%	43.63	-22.5%	308.99	-24.9%
2021.1	12	853,515	31,397	204,218	1.136	231,903	271.70	-7.5%	7,386	-0.9%	36.79	-6.6%		
2021.2	6	892,898	45,986	342,307	1.136	388,712	435.34	34.4%	8,453	13.9%	51.50	18.0%	355.37	15.0%
Total		23,862,682	1,244,442	6,484,308		7,125,252								







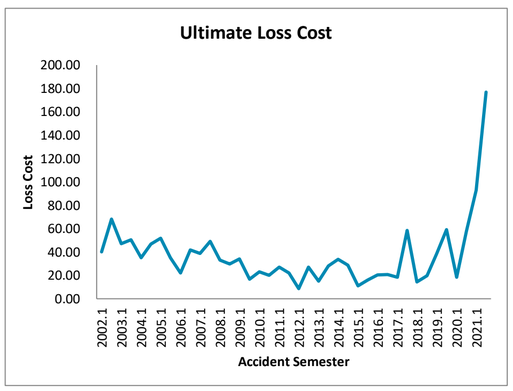
Financial Services Regulatory Authority of Ontario

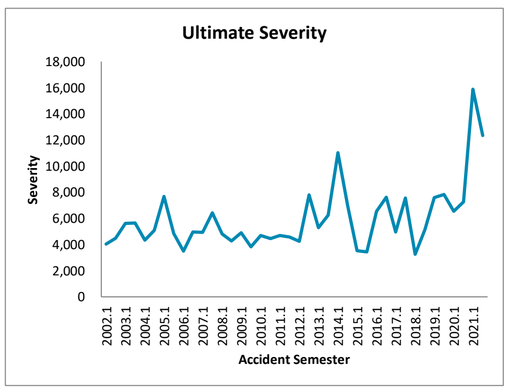
Specified Perils

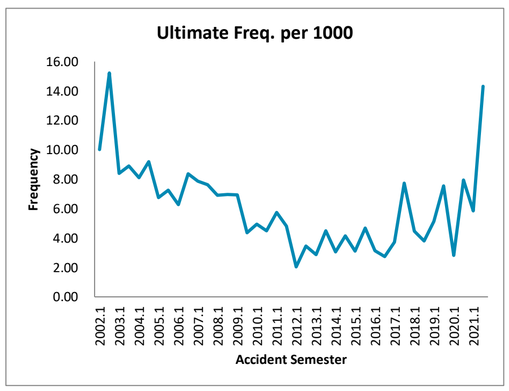
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	9,397	94	347	1.089	378	40.27		4,025		10.00			
2002.2	234	8,933	136	559	1.089	609	68.15		4,476		15.22		53.86	
2003.1	228	8,825	74	384	1.084	417	47.22	17.3%	5,631	39.9%	8.38	-16.2%		
2003.2	222	8,757	78	408	1.084	442	50.45	-26.0%	5,664	26.5%	8.91	-41.5%	48.83	-9.3%
2004.1	216	9,622	78	308	1.100	339	35.24	-25.4%	4,347	-22.8%	8.11	-3.3%		
2004.2	210	9,347	86	398	1.100	438	46.81	-7.2%	5,087	-10.2%	9.20	3.3%	40.94	-16.2%
2005.1	204	9,348	63	443	1.092	484	51.76	46.9%	7,680	76.7%	6.74	-16.9%		
2005.2	198	9,378	68	301	1.092	329	35.04	-25.1%	4,833	-5.0%	7.25	-21.2%	43.39	6.0%
2006.1	192	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%		
2006.2	186	9,070	76	349	1.082	378	41.65	18.9%	4,970	2.8%	8.38	15.6%	31.57	-27.2%
2007.1	180	8,768	69	313	1.085	340	38.77	76.2%	4,926	40.5%	7.87	25.4%		
2007.2	174	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%	43.93	39.2%
2008.1	168	8,846	61	273	1.076	294	33.22	-14.3%	4,818	-2.2%	6.90	-12.4%		
2008.2	162	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%	31.46	-28.4%
2009.1	156	9,520	66	301	1.075	323	33.96	2.2%	4,898	1.7%	6.93	0.5%		
2009.2	150	9,842	43	153	1.075	164	16.71	-43.9%	3,826	-10.4%	4.37	-37.3%	25.19	-19.9%
2010.1	144	9,913	49	216	1.066	230	23.19	-31.7%	4,692	-4.2%	4.94	-28.7%		
2010.2	138	9,596	43	180	1.066	192	19.99	19.6%	4,461	16.6%	4.48	2.6%	21.62	-14.2%
2011.1	132	8,723	50	217	1.083	235	26.93	16.1%	4,697	0.1%	5.73	16.0%		
2011.2	126	7,485	36	152	1.083	165	22.06	10.4%	4,587	2.8%	4.81	7.3%	24.68	14.2%
2012.1	120	6,866	14	55	1.080	59	8.63	-67.9%	4,234	-9.9%	2.04	-64.4%		
2012.2	114	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%	17.25	-30.1%
2013.1	108	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%		
2013.2	102	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%	21.18	22.8%
2014.1	96	4,561	14	142	1.085	154	33.86	123.6%	11,031	108.4%	3.07	7.3%		
2014.2	90	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%	31.49	48.7%
2015.1	84	3,868	12	38	1.104	42	10.97	-67.6%	3,535	-68.0%	3.10	1.1%		
2015.2	78	3,422	16	50	1.104	55	16.10	-44.2%	3,443	-50.6%	4.68	12.9%	13.37	-57.5%
2016.1	72	3,187	10	60	1.099	66	20.55	87.4%	6,550	85.3%	3.14	1.1%		
2016.2	66	2,921	8	55	1.099	61	20.85	29.5%	7,611	121.1%	2.74	-41.4%	20.69	54.7%
2017.1	60	2,689	10	45	1.099	50	18.47	-10.1%	4,966	-24.2%	3.72	18.5%		
2017.2	54	2,457	19	131	1.099	144	58.51	180.7%	7,565	-0.6%	7.73	182.3%	37.58	81.6%
2018.1	48	2,242	10	29	1.104	33	14.52	-21.4%	3,256	-34.4%	4.46	19.9%		
2018.2	42	2,101	8	37	1.104	41	19.64	-66.4%	5,156	-31.8%	3.81	-50.8%	17.00	-54.8%
2019.1	36	1,952	10	68	1.113	76	38.89	167.8%	7,593	133.2%	5.12	14.9%		
2019.2	30	1,853	14	99	1.113	110	59.16	201.2%	7,828	51.8%	7.56	98.4%	48.76	186.9%
2020.1	24	1,781	5	29	1.135	33	18.35	-52.8%	6,536	-13.9%	2.81	-45.2%		
2020.2	18	2,134	17	108	1.135	123	57.67	-2.5%	7,262	-7.2%	7.94	5.1%	39.79	-18.4%
2021.1	12	2,908	17	238	1.136	270	92.85	405.9%	15,884	143.0%	5.85	108.2%		
2021.2	6	3,700	53	576	1.136	654	176.86	206.7%	12,350	70.1%	14.32	80.3%	139.88	251.6%
Total		252,201	1,674	8,376		9,145								







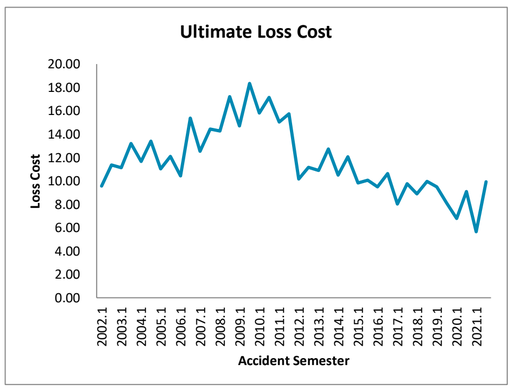
Financial Services Regulatory Authority of Ontario

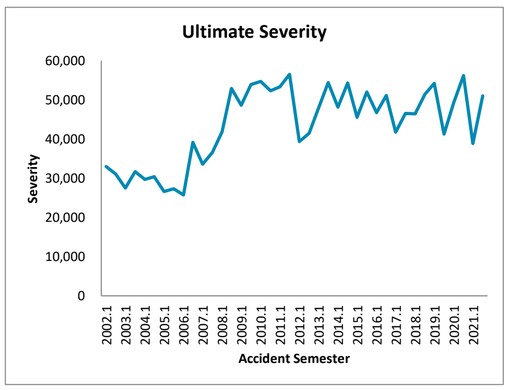
Uninsured Auto

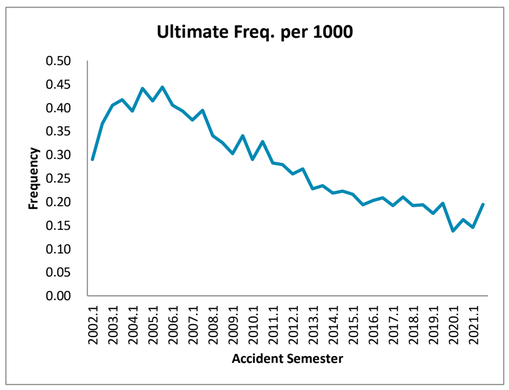
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,845,011	825	24,999	1.089	27,223	9.57		32,998		0.29			
2002.2	234	2,955,830	1,081	30,854	1.089	33,600	11.37		31,082		0.37		10.49	
2003.1	228	2,893,532	1,172	29,732	1.084	32,230	11.14	16.4%	27,500	-16.7%	0.41	39.7%		
2003.2	222	2,980,517	1,242	36,295	1.084	39,344	13.20	16.1%	31,678	1.9%	0.42	13.9%	12.18	16.2%
2004.1	216	2,926,763	1,150	31,034	1.100	34,137	11.66	4.7%	29,685	7.9%	0.39	-3.0%		
2004.2	210	3,005,958	1,324	36,582	1.100	40,240	13.39	1.4%	30,393	-4.1%	0.44	5.7%	12.54	2.9%
2005.1	204	2,967,180	1,230	29,947	1.092	32,702	11.02	-5.5%	26,587	-10.4%	0.41	5.5%		
2005.2	198	3,081,801	1,367	34,143	1.092	37,285	12.10	-9.6%	27,275	-10.3%	0.44	0.7%	11.57	-7.7%
2006.1	192	3,037,809	1,231	29,282	1.082	31,683	10.43	-5.4%	25,738	-3.2%	0.41	-2.2%		
2006.2	186	3,139,912	1,233	44,569	1.082	48,224	15.36	26.9%	39,111	43.4%	0.39	-11.5%	12.93	11.8%
2007.1	180	3,088,104	1,153	35,634	1.085	38,663	12.52	20.0%	33,532	30.3%	0.37	-7.9%		
2007.2	174	3,201,986	1,263	42,575	1.085	46,194	14.43	-6.1%	36,575	-6.5%	0.39	0.4%	13.49	4.3%
2008.1	168	3,179,948	1,083	42,128	1.076	45,330	14.25	13.9%	41,855	24.8%	0.34	-8.8%		
2008.2	162	3,267,042	1,062	52,238	1.076	56,208	17.20	19.3%	52,927	44.7%	0.33	-17.6%	15.75	16.7%
2009.1	156	3,197,695	966	43,716	1.075	46,995	14.70	3.1%	48,649	16.2%	0.30	-11.3%		
2009.2	150	3,292,892	1,120	56,188	1.075	60,402	18.34	6.6%	53,930	1.9%	0.34	4.6%	16.55	5.1%
2010.1	144	3,227,446	934	47,908	1.066	51,070	15.82	7.7%	54,679	12.4%	0.29	-4.2%		
2010.2	138	3,332,947	1,092	53,581	1.066	57,118	17.14	-6.6%	52,306	-3.0%	0.33	-3.7%	16.49	-0.3%
2011.1	132	3,270,337	923	45,458	1.083	49,232	15.05	-4.9%	53,339	-2.5%	0.28	-2.5%		
2011.2	126	3,373,439	941	49,075	1.083	53,149	15.75	-8.1%	56,481	8.0%	0.28	-14.9%	15.41	-6.6%
2012.1	120	3,332,061	862	31,387	1.080	33,886	10.17	-32.4%	39,310	-26.3%	0.26	-8.3%		
2012.2	114	3,426,802	923	35,472	1.080	38,295	11.18	-29.1%	41,472	-26.6%	0.27	-3.4%	10.68	-30.7%
2013.1	108	3,369,560	767	33,989	1.080	36,695	10.89	7.1%	47,842	21.7%	0.23	-12.0%		
2013.2	102	3,483,602	816	41,136	1.080	44,411	12.75	14.1%	54,395	31.2%	0.23	-13.0%	11.83	10.8%
2014.1	96	3,416,716	745	33,036	1.085	35,854	10.49	-3.6%	48,111	0.6%	0.22	-4.2%		
2014.2	90	3,537,518	786	39,357	1.085	42,713	12.07	-5.3%	54,325	-0.1%	0.22	-5.2%	11.30	-4.5%
2015.1	84	3,482,611	753	31,050	1.104	34,270	9.84	-6.2%	45,529	-5.4%	0.22	-0.9%		
2015.2	78	3,611,136	700	32,960	1.104	36,378	10.07	-16.6%	51,956	-4.4%	0.19	-12.8%	9.96	-11.8%
2016.1	72	3,579,207	726	30,857	1.099	33,925	9.48	-3.7%	46,697	2.6%	0.20	-6.1%		
2016.2	66	3,708,749	772	35,900	1.099	39,468	10.64	5.6%	51,130	-1.6%	0.21	7.3%	10.07	1.1%
2017.1	60	3,667,157	704	26,723	1.099	29,369	8.01	-15.5%	41,709	-10.7%	0.19	-5.4%		
2017.2	54	3,816,093	802	33,944	1.099	37,304	9.78	-8.1%	46,542	-9.0%	0.21	0.9%	8.91	-11.5%
2018.1	48	3,763,572	721	30,330	1.104	33,499	8.90	11.1%	46,452	11.4%	0.19	-0.2%		
2018.2	42	3,901,914	755	35,131	1.104	38,802	9.94	1.7%	51,391	10.4%	0.19	-7.9%	9.43	5.9%
2019.1	36	3,850,829	675	32,873	1.113	36,572	9.50	6.7%	54,163	16.6%	0.18	-8.5%		
2019.2	30	3,971,431	783	29,015	1.113	32,279	8.13	-18.3%	41,228	-19.8%	0.20	1.9%	8.80	-6.7%
2020.1	24	3,874,526	533	23,187	1.135	26,312	6.79	-28.5%	49,326	-8.9%	0.14	-21.5%		
2020.2	18	3,968,268	643	31,834	1.135	36,124	9.10	12.0%	56,165	36.2%	0.16	-17.8%	7.96	-9.6%
2021.1	12	3,909,506	568	19,445	1.136	22,081	5.65	-16.8%	38,859	-21.2%	0.15	5.6%		
2021.2	6	4,035,056	785	35,269	1.136	40,051	9.93	9.0%	50,993	-9.2%	0.19	20.1%	7.82	-1.8%
Total		135,972,464	37,214	1,438,836		1,569,315								







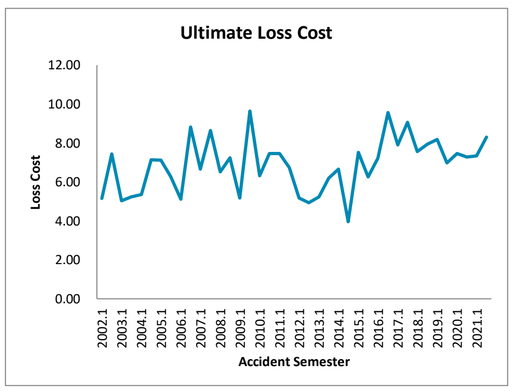
Financial Services Regulatory Authority of Ontario

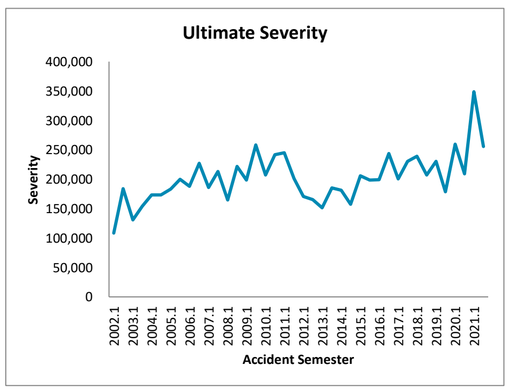
Underinsured Motorist

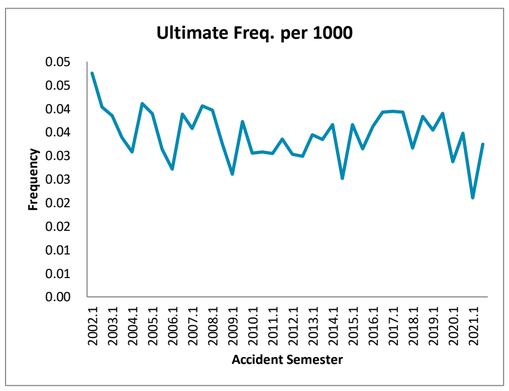
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(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
2002.1	240	2,775,967	132	13,154	1.089	14,324	5.16		108,519		0.05			
2002.2	234	2,898,090	117	19,786	1.089	21,547	7.43		184,164		0.04		6.32	
2003.1	228	2,835,316	109	13,170	1.084	14,277	5.04	-2.4%	130,860	20.6%	0.04	-19.1%		
2003.2	222	2,922,616	99	14,105	1.084	15,289	5.23	-29.6%	154,283	-16.2%	0.03	-16.0%	5.13	-18.8%
2004.1	216	2,881,487	89	14,002	1.100	15,402	5.35	6.2%	173,447	32.5%	0.03	-19.9%		
2004.2	210	2,962,479	122	19,217	1.100	21,139	7.14	36.4%	173,694	12.6%	0.04	21.2%	6.25	21.8%
2005.1	204	2,920,889	114	19,046	1.092	20,798	7.12	33.2%	183,083	5.6%	0.04	26.2%		
2005.2	198	3,027,626	95	17,405	1.092	19,006	6.28	-12.0%	200,061	15.2%	0.03	-23.6%	6.69	7.0%
2006.1	192	2,984,177	81	14,078	1.082	15,233	5.10	-28.3%	188,061	2.7%	0.03	-30.2%		
2006.2	186	3,089,926	120	25,201	1.082	27,267	8.82	40.6%	227,229	13.6%	0.04	23.8%	7.00	4.6%
2007.1	180	3,046,567	109	18,715	1.085	20,306	6.67	30.6%	186,290	-0.9%	0.04	31.8%		
2007.2	174	3,155,079	128	25,157	1.085	27,296	8.65	-2.0%	213,248	-6.2%	0.04	4.5%	7.68	9.7%
2008.1	168	3,127,988	124	18,969	1.076	20,411	6.53	-2.1%	164,603	-11.6%	0.04	10.8%		
2008.2	162	3,216,724	105	21,645	1.076	23,290	7.24	-16.3%	221,808	4.0%	0.03	-19.5%	6.89	-10.3%
2009.1	156	3,149,704	82	15,138	1.075	16,273	5.17	-20.8%	198,456	20.6%	0.03	-34.3%		
2009.2	150	3,243,239	121	29,091	1.075	31,273	9.64	33.2%	258,454	16.5%	0.04	14.3%	7.44	8.0%
2010.1	144	3,178,048	97	18,827	1.066	20,070	6.32	22.2%	206,903	4.3%	0.03	17.2%		
2010.2	138	3,277,361	101	22,907	1.066	24,418	7.45	-22.7%	241,766	-6.5%	0.03	-17.4%	6.89	-7.3%
2011.1	132	3,212,746	98	22,148	1.083	23,986	7.47	18.2%	244,756	18.3%	0.03	-0.1%		
2011.2	126	3,308,995	111	20,609	1.083	22,319	6.75	-9.5%	201,075	-16.8%	0.03	8.9%	7.10	3.0%
2012.1	120	3,264,952	99	15,665	1.080	16,912	5.18	-30.6%	170,831	-30.2%	0.03	-0.6%		
2012.2	114	3,356,139	100	15,348	1.080	16,570	4.94	-26.8%	165,195	-17.8%	0.03	-10.9%	5.06	-28.8%
2013.1	108	3,302,995	114	16,001	1.080	17,275	5.23	1.0%	151,678	-11.2%	0.03	13.7%		
2013.2	102	3,415,974	114	19,594	1.080	21,154	6.19	25.4%	185,077	12.0%	0.03	12.0%	5.72	13.1%
2014.1	96	3,350,719	123	20,536	1.085	22,287	6.65	27.2%	181,561	19.7%	0.04	6.2%		
2014.2	90	3,466,008	87	12,638	1.085	13,716	3.96	-36.1%	157,172	-15.1%	0.03	-24.8%	5.28	-7.7%
2015.1	84	3,410,742	125	23,247	1.104	25,658	7.52	13.1%	205,616	13.2%	0.04	-0.1%		
2015.2	78	3,534,630	111	20,030	1.104	22,107	6.25	58.0%	198,810	26.5%	0.03	24.9%	6.88	30.2%
2016.1	72	3,503,623	127	23,034	1.099	25,323	7.23	-3.9%	199,493	-3.0%	0.04	-1.0%		
2016.2	66	3,621,578	142	31,526	1.099	34,659	9.57	53.0%	243,523	22.5%	0.04	24.9%	8.42	22.4%
2017.1	60	3,573,551	141	25,704	1.099	28,249	7.91	9.4%	200,353	0.4%	0.04	8.9%		
2017.2	54	3,709,925	146	30,592	1.099	33,621	9.06	-5.3%	230,796	-5.2%	0.04	-0.1%	8.49	0.9%
2018.1	48	3,656,746	116	25,018	1.104	27,633	7.56	-4.4%	238,779	19.2%	0.03	-19.8%		
2018.2	42	3,782,135	145	27,217	1.104	30,061	7.95	-12.3%	207,307	-10.2%	0.04	-2.4%	7.76	-8.7%
2019.1	36	3,725,024	132	27,367	1.113	30,446	8.17	8.2%	230,573	-3.4%	0.04	12.0%		
2019.2	30	3,835,619	150	24,037	1.113	26,742	6.97	-12.3%	178,762	-13.8%	0.04	1.7%	7.56	-2.5%
2020.1	24	3,749,764	108	24,678	1.135	28,003	7.47	-8.6%	259,691	12.6%	0.03	-18.9%		
2020.2	18	3,840,296	134	24,661	1.135	27,984	7.29	4.5%	209,496	17.2%	0.03	-10.8%	7.38	-2.5%
2021.1	12	3,782,276	80	24,447	1.136	27,761	7.34	-1.7%	348,819	34.3%	0.02	-26.8%		
2021.2	6	3,900,327	127	28,487	1.136	32,349	8.29	13.8%	255,549	22.0%	0.03	-6.7%	7.82	6.1%
Total		132,998,046	4,573	842,197		922,434								







Appendix C. 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 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			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
2002.1	240	579,832	580,282	1.000	580,282	580,087	195
2002.2	234	732,578	733,306	1.000	733,306	733,132	174
2003.1	228	633,650	633,651	1.000	633,651	633,501	150
2003.2	222	645,109	645,126	1.000	645,126	645,322	(196)
2004.1	216	550,555	550,555	1.000	550,555	550,732	(177)
2004.2	210	647,331	648,107	1.000	648,107	647,874	233
2005.1	204	564,285	564,506	1.000	564,506	564,390	117
2005.2	198	687,291	689,834	1.000	689,834	689,463	371
2006.1	192	613,882	618,295	1.000	618,295	617,684	611
2006.2	186	782,792	785,687	1.000	785,687	785,295	393
2007.1	180	700,559	701,153	1.000	701,153	700,681	472
2007.2	174	809,614	813,782	1.000	813,782	812,815	967
2008.1	168	674,255	678,320	1.000	678,320	678,006	313
2008.2	162	819,365	823,911	1.000	823,911	823,159	752
2009.1	156	764,567	766,569	1.000	766,569	765,745	824
2009.2	150	970,992	976,625	1.000	976,446	975,923	523
2010.1	144	860,952	868,428	1.000	868,492	868,240	252
2010.2	138	932,615	942,879	1.000	943,213	941,955	1,258
2011.1	132	726,487	732,010	1.000	732,131	731,313	818
2011.2	126	838,782	862,619	1.000	862,815	863,074	(259)
2012.1	120	722,501	742,696	1.000	742,979	741,938	1,042
2012.2	114	843,321	876,454	1.001	877,124	871,124	6,001
2013.1	108	707,959	751,987	1.001	753,076	748,152	4,925
2013.2	102	859,544	921,351	1.001	921,991	913,542	8,450
2014.1	96	693,444	770,377	1.001	771,336	760,804	10,532
2014.2	90	794,637	892,273	1.002	894,214	887,543	6,671
2015.1	84	680,034	811,158	1.003	813,439	798,026	15,413
2015.2	78	806,823	997,517	1.004	1,001,791	974,344	27,447
2016.1	72	612,345	812,934	1.008	819,284	796,485	22,799
2016.2	66	717,228	1,022,786	1.012	1,035,350	994,470	40,880
2017.1	60	452,156	754,845	1.020	769,913	730,228	39,685
2017.2	54	503,839	954,591	1.028	981,687	922,023	59,663
2018.1	48	307,939	727,743	1.050	764,234	720,397	43,838
2018.2	42	306,569	834,938	1.089	908,867	863,640	45,227
2019.1	36	150,993	622,218	1.165	724,748	678,977	45,771
2019.2	30	119,575	714,143	1.265	903,344	833,546	69,798
2020.1	24	39,032	350,016	1.490	521,474	484,149	37,325
2020.2	18	20,259	367,474	1.727	634,782	603,488	31,293
2021.1	12	4,924	208,706	2.208	460,832	439,487	21,346
2021.2	6	1,062	243,579	2.603	634,158		
Total		23,879,676	28,993,430		30,550,804	29,370,749	545,898

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 12/31/21

(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
2002.1	240	16,716	16,716	1.000	16,716	16,716	0
2002.2	234	20,285	20,285	1.000	20,285	20,285	(0)
2003.1	228	16,407	16,407	1.000	16,407	16,407	0
2003.2	222	15,574	15,776	1.000	15,776	15,572	203
2004.1	216	18,003	18,003	1.000	18,003	18,003	0
2004.2	210	16,862	16,862	1.000	16,862	16,862	0
2005.1	204	17,396	17,396	1.000	17,396	17,396	0
2005.2	198	19,267	19,267	1.000	19,267	19,267	0
2006.1	192	19,000	19,000	1.000	19,000	18,999	1
2006.2	186	21,304	21,304	1.000	21,304	21,303	1
2007.1	180	21,024	21,024	1.000	21,024	21,023	1
2007.2	174	21,953	21,953	1.000	21,953	21,952	1
2008.1	168	19,038	19,038	1.000	19,038	19,036	2
2008.2	162	22,465	22,465	1.000	22,465	22,462	2
2009.1	156	21,428	21,430	1.000	21,430	21,430	0
2009.2	150	21,191	21,191	1.000	21,191	21,190	0
2010.1	144	21,028	21,028	1.000	21,028	21,028	0
2010.2	138	23,055	23,058	1.000	23,058	23,057	1
2011.1	132	22,080	22,080	1.000	22,080	22,067	12
2011.2	126	23,452	23,452	1.000	23,452	23,439	13
2012.1	120	22,855	22,855	1.000	22,855	22,786	68
2012.2	114	24,039	24,039	1.000	24,039	23,960	79
2013.1	108	23,363	23,372	1.000	23,372	23,326	45
2013.2	102	28,129	28,245	1.000	28,245	28,163	82
2014.1	96	23,312	23,314	1.000	23,314	23,240	74
2014.2	90	28,618	28,667	1.000	28,667	28,642	24
2015.1	84	26,916	27,669	1.000	27,669	27,657	12
2015.2	78	29,953	30,133	1.000	30,133	30,173	(40)
2016.1	72	29,527	29,714	1.000	29,714	29,772	(58)
2016.2	66	31,881	32,405	1.000	32,405	32,381	24
2017.1	60	27,329	27,743	1.000	27,743	27,715	28
2017.2	54	34,612	34,996	1.000	34,996	35,383	(387)
2018.1	48	32,624	33,787	1.000	33,787	33,970	(183)
2018.2	42	34,875	36,884	1.005	37,065	37,104	(39)
2019.1	36	33,261	34,734	1.010	35,070	35,632	(561)
2019.2	30	37,367	43,184	1.033	44,623	45,912	(1,289)
2020.1	24	22,041	24,402	1.092	26,637	28,533	(1,896)
2020.2	18	21,404	27,058	1.221	33,044	34,755	(1,711)
2021.1	12	10,494	17,786	1.497	26,623	31,492	(4,869)
2021.2	6	3,717	18,770	2.236	41,969		
Total		923,844	967,491		1,009,702	978,091	(10,357)

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 12/31/21

(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
2002.1	240	367,822	367,822	1.000	367,822	367,825	(3)
2002.2	234	427,470	427,470	1.000	427,470	427,471	(1)
2003.1	228	408,845	408,845	1.000	408,845	408,846	(1)
2003.2	222	379,775	379,775	1.000	379,775	379,775	(0)
2004.1	216	351,948	351,948	1.000	351,948	351,948	(0)
2004.2	210	365,687	365,691	1.000	365,691	365,691	0
2005.1	204	348,924	348,924	1.000	348,924	348,921	3
2005.2	198	389,587	389,587	1.000	389,587	389,590	(3)
2006.1	192	346,119	346,119	1.000	346,119	346,127	(9)
2006.2	186	401,308	401,308	1.000	401,308	401,341	(32)
2007.1	180	399,386	399,386	1.000	399,386	399,420	(34)
2007.2	174	426,000	426,000	1.000	426,000	426,033	(33)
2008.1	168	409,611	409,606	1.000	409,606	409,627	(21)
2008.2	162	435,711	435,711	1.000	435,711	435,728	(18)
2009.1	156	404,968	404,968	1.000	404,968	404,982	(14)
2009.2	150	424,604	424,599	1.000	424,599	424,610	(11)
2010.1	144	401,125	401,128	1.000	401,128	401,130	(2)
2010.2	138	455,166	455,171	1.000	455,171	455,170	1
2011.1	132	410,706	410,719	1.000	410,719	410,714	5
2011.2	126	432,072	432,088	1.000	432,088	432,079	9
2012.1	120	387,677	387,672	1.000	387,672	387,677	(5)
2012.2	114	443,330	443,341	1.000	443,341	443,375	(34)
2013.1	108	430,013	430,028	1.000	430,028	430,078	(50)
2013.2	102	509,105	509,122	1.000	509,122	509,168	(46)
2014.1	96	506,580	506,608	1.000	506,608	506,657	(49)
2014.2	90	514,708	514,730	1.000	514,730	514,782	(52)
2015.1	84	552,569	552,584	1.000	552,584	552,653	(70)
2015.2	78	585,290	585,337	1.000	585,337	585,447	(111)
2016.1	72	583,820	583,859	1.000	583,859	584,009	(149)
2016.2	66	698,463	698,494	1.000	698,494	698,710	(216)
2017.1	60	647,794	647,905	1.000	647,905	648,236	(331)
2017.2	54	800,900	800,943	1.000	800,943	801,436	(493)
2018.1	48	757,451	757,819	1.000	757,819	758,365	(545)
2018.2	42	867,726	867,977	1.000	867,977	868,803	(826)
2019.1	36	846,251	846,954	1.000	846,954	847,884	(930)
2019.2	30	923,447	923,878	1.000	923,878	925,316	(1,438)
2020.1	24	509,068	510,245	1.001	510,571	511,882	(1,311)
2020.2	18	545,206	551,518	1.002	552,530	555,946	(3,416)
2021.1	12	409,711	415,538	1.005	417,791	419,165	(1,374)
2021.2	6	490,145	658,053	1.066	701,615		
Total		19,996,088	20,179,470		20,226,622	19,536,617	(11,610)

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 12/31/21

(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
2002.1	240	588,557	595,941	1.000	595,941	591,236	4,705
2002.2	234	731,585	738,000	1.000	738,000	737,966	34
2003.1	228	646,847	651,066	1.000	651,066	651,059	7
2003.2	222	584,506	589,590	1.000	589,590	589,675	(85)
2004.1	216	465,526	469,247	1.000	469,247	470,324	(1,077)
2004.2	210	573,950	580,866	1.000	580,866	579,785	1,081
2005.1	204	500,362	507,275	1.000	507,275	505,947	1,328
2005.2	198	674,620	682,492	1.000	682,492	681,756	736
2006.1	192	617,803	621,676	1.000	621,676	620,792	885
2006.2	186	803,174	812,377	1.000	812,377	811,423	953
2007.1	180	777,279	783,514	1.000	783,514	781,312	2,202
2007.2	174	923,845	934,118	1.000	933,870	934,197	(327)
2008.1	168	867,667	880,942	1.000	880,906	881,106	(201)
2008.2	162	1,075,783	1,081,688	1.000	1,081,922	1,083,017	(1,094)
2009.1	156	1,148,725	1,159,539	1.001	1,160,777	1,161,916	(1,139)
2009.2	150	1,589,768	1,603,810	1.001	1,606,081	1,608,600	(2,519)
2010.1	144	1,573,183	1,587,747	1.002	1,590,767	1,593,587	(2,820)
2010.2	138	1,106,412	1,126,670	1.003	1,129,514	1,128,445	1,068
2011.1	132	692,699	712,144	1.003	714,267	711,503	2,764
2011.2	126	728,120	754,658	1.003	757,131	755,205	1,926
2012.1	120	652,390	674,683	1.004	677,665	680,222	(2,558)
2012.2	114	775,202	809,065	1.003	811,702	807,509	4,193
2013.1	108	706,996	748,500	1.004	751,603	751,207	396
2013.2	102	859,446	910,369	1.004	913,778	910,373	3,405
2014.1	96	716,978	789,103	1.002	790,690	789,010	1,680
2014.2	90	835,318	937,292	1.002	939,401	937,478	1,924
2015.1	84	779,140	870,916	1.003	873,877	871,376	2,501
2015.2	78	904,778	1,065,469	1.006	1,071,411	1,064,820	6,592
2016.1	72	807,525	981,146	1.008	989,438	982,705	6,733
2016.2	66	799,572	982,626	1.011	993,137	997,472	(4,335)
2017.1	60	618,702	785,746	1.016	798,304	791,651	6,653
2017.2	54	686,742	941,573	1.034	973,547	972,162	1,385
2018.1	48	522,324	752,919	1.064	801,032	781,757	19,275
2018.2	42	562,167	862,056	1.102	949,687	944,441	5,247
2019.1	36	419,404	719,152	1.177	846,551	822,185	24,366
2019.2	30	396,166	756,856	1.277	966,347	923,576	42,771
2020.1	24	178,834	422,483	1.353	571,755	534,364	37,391
2020.2	18	175,631	501,381	1.407	705,510	667,840	37,669
2021.1	12	74,812	310,299	1.691	524,757	466,565	58,192
2021.2	6	27,091	355,692	2.019	718,178		
Total		28,169,628	32,050,684		33,555,652	32,575,567	261,907

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 12/31/21

(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
2002.1	240	190,118	191,631	1.000	191,631	191,954	(323)
2002.2	234	239,687	242,621	1.000	242,621	242,521	100
2003.1	228	207,867	208,854	1.000	208,854	208,836	18
2003.2	222	201,712	203,282	1.000	203,282	203,280	2
2004.1	216	168,571	170,108	1.000	170,108	170,252	(143)
2004.2	210	182,373	184,486	1.000	184,486	184,103	384
2005.1	204	168,109	170,310	1.000	170,338	169,580	758
2005.2	198	208,613	210,352	1.000	210,457	210,397	60
2006.1	192	193,875	194,839	1.001	194,976	194,631	345
2006.2	186	232,158	233,439	1.001	233,594	233,112	482
2007.1	180	220,695	221,926	0.999	221,786	221,506	280
2007.2	174	246,847	250,122	0.999	249,917	249,858	59
2008.1	168	221,292	224,325	1.000	224,341	224,631	(289)
2008.2	162	270,107	271,665	1.000	271,656	271,467	189
2009.1	156	267,847	271,085	1.000	271,145	271,355	(209)
2009.2	150	344,720	348,966	0.999	348,781	348,896	(115)
2010.1	144	331,726	334,621	1.000	334,486	333,547	939
2010.2	138	282,191	288,959	0.999	288,726	287,513	1,213
2011.1	132	198,167	201,637	1.000	201,571	200,930	641
2011.2	126	214,270	220,807	0.999	220,576	218,613	1,963
2012.1	120	188,949	194,214	1.000	194,284	194,170	114
2012.2	114	228,099	235,749	1.000	235,781	233,328	2,454
2013.1	108	202,785	209,633	1.000	209,644	207,852	1,792
2013.2	102	243,733	253,407	0.997	252,682	251,116	1,566
2014.1	96	205,790	220,810	0.994	219,462	218,114	1,348
2014.2	90	234,175	253,386	0.990	250,836	249,198	1,638
2015.1	84	211,406	235,534	0.988	232,666	230,208	2,459
2015.2	78	245,836	288,501	0.985	284,314	280,185	4,129
2016.1	72	223,858	268,602	0.985	264,473	259,208	5,265
2016.2	66	235,171	294,102	0.983	289,006	286,285	2,721
2017.1	60	182,744	237,178	0.984	233,382	229,913	3,469
2017.2	54	184,741	265,356	0.991	263,034	263,085	(52)
2018.1	48	150,969	240,049	1.018	244,285	238,619	5,666
2018.2	42	154,327	258,548	1.045	270,206	267,687	2,519
2019.1	36	117,976	221,613	1.113	246,745	232,088	14,657
2019.2	30	124,144	223,202	1.254	279,954	275,050	4,904
2020.1	24	56,674	117,066	1.359	159,116	150,534	8,582
2020.2	18	49,164	128,828	1.440	185,507	175,796	9,711
2021.1	12	21,786	86,596	1.712	148,276	144,803	3,474
2021.2	6	8,466	84,742	2.430	205,928		
Total		7,861,739	8,961,153		9,312,914	9,024,219	82,767

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 12/31/21

(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
2002.1	240	8,783	8,783	1.000	8,783	8,783	0
2002.2	234	12,396	12,396	1.000	12,396	12,396	0
2003.1	228	9,342	9,342	1.000	9,342	9,342	0
2003.2	222	11,606	11,606	1.000	11,606	11,606	0
2004.1	216	8,744	8,744	1.000	8,744	8,744	0
2004.2	210	9,588	9,588	1.000	9,588	9,588	0
2005.1	204	8,382	8,382	1.000	8,382	8,382	0
2005.2	198	10,424	10,424	1.000	10,424	10,424	(0)
2006.1	192	8,373	8,373	1.000	8,373	8,373	(0)
2006.2	186	10,296	10,296	1.000	10,296	10,296	(0)
2007.1	180	9,191	9,191	1.000	9,191	9,191	(0)
2007.2	174	8,699	8,699	1.000	8,699	8,699	(0)
2008.1	168	7,471	7,471	1.000	7,471	7,471	(0)
2008.2	162	7,398	7,398	1.000	7,398	7,398	(0)
2009.1	156	6,154	6,154	1.000	6,154	6,153	0
2009.2	150	6,952	6,952	1.000	6,952	6,952	0
2010.1	144	5,728	5,728	1.000	5,728	5,727	0
2010.2	138	7,473	7,473	1.000	7,473	7,472	1
2011.1	132	5,353	5,353	1.000	5,353	5,353	0
2011.2	126	7,352	7,367	1.000	7,367	7,354	13
2012.1	120	6,293	6,293	1.000	6,293	6,294	(1)
2012.2	114	7,258	7,258	1.000	7,258	7,270	(11)
2013.1	108	5,621	5,621	1.000	5,621	5,636	(15)
2013.2	102	7,243	7,243	1.000	7,243	7,277	(34)
2014.1	96	5,326	5,326	1.000	5,326	5,351	(26)
2014.2	90	7,550	7,550	1.000	7,550	7,588	(38)
2015.1	84	5,445	5,501	1.000	5,501	5,533	(33)
2015.2	78	6,541	6,541	1.000	6,541	6,576	(35)
2016.1	72	5,429	5,616	1.000	5,616	5,594	22
2016.2	66	7,415	7,459	1.000	7,459	7,522	(63)
2017.1	60	6,089	6,120	1.000	6,120	6,220	(100)
2017.2	54	8,478	8,599	1.000	8,599	8,719	(120)
2018.1	48	6,071	6,152	1.001	6,157	6,180	(23)
2018.2	42	6,954	7,398	1.000	7,396	7,445	(49)
2019.1	36	4,869	5,170	0.999	5,162	5,071	92
2019.2	30	7,163	7,759	0.994	7,715	7,505	210
2020.1	24	4,144	4,602	0.999	4,597	4,554	43
2020.2	18	4,901	6,185	0.985	6,094	6,021	73
2021.1	12	3,242	4,653	0.943	4,387	4,609	(222)
2021.2	6	2,679	6,164	0.970	5,981		
Total		288,413	296,927		296,333	290,668	(316)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	6	6	1.000	6	6	0
2002.2	234	151	151	1.000	151	151	0
2003.1	228	430	430	1.000	430	430	0
2003.2	222	14	14	1.000	14	14	0
2004.1	216	179	179	1.000	179	179	0
2004.2	210	80	80	1.000	80	80	0
2005.1	204	2	2	1.000	2	2	0
2005.2	198	152	152	1.000	152	152	0
2006.1	192	0	0	1.000	0	0	0
2006.2	186	36	36	1.000	36	36	0
2007.1	180	45	45	1.000	45	45	0
2007.2	174	154	154	1.000	154	154	0
2008.1	168	85	85	1.000	85	85	0
2008.2	162	177	177	1.000	177	177	0
2009.1	156	215	215	1.000	215	215	0
2009.2	150	249	249	1.000	249	249	0
2010.1	144	38	38	1.000	38	38	(0)
2010.2	138	7	7	1.000	7	7	(0)
2011.1	132	64	64	1.000	64	64	(0)
2011.2	126	31	31	1.000	31	31	(0)
2012.1	120	12	12	1.000	12	12	(0)
2012.2	114	24	24	1.000	24	24	(0)
2013.1	108	0	0	1.000	0	0	(0)
2013.2	102	23	23	1.000	23	23	(0)
2014.1	96	1	1	1.000	1	1	(0)
2014.2	90	840	840	1.000	840	853	(13)
2015.1	84	65	65	1.065	70	67	3
2015.2	78	41	41	1.054	43	41	2
2016.1	72	2	2	1.128	2	2	0
2016.2	66	22	22	1.108	25	23	2
2017.1	60	22	22	1.073	24	22	1
2017.2	54	37	37	1.062	39	36	4
2018.1	48	31	32	1.006	33	31	2
2018.2	42	52	52	1.106	57	36	21
2019.1	36	41	41	1.122	46	24	22
2019.2	30	15	15	1.194	17	10	7
2020.1	24	13	17	1.268	22	5	16
2020.2	18	12	19	1.351	26	4	23
2021.1	12	2	2	1.375	2	2	0
2021.2	6	0	37	1.591	58		
Total		3,374	3,422		3,482	3,333	90

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	326,912	326,912	1.000	326,912	326,912	0
2002.2	234	366,042	366,042	1.000	366,042	366,042	0
2003.1	228	359,481	359,481	1.000	359,481	359,482	(1)
2003.2	222	301,810	301,813	1.000	301,813	301,813	0
2004.1	216	286,034	286,034	1.000	286,034	286,034	(0)
2004.2	210	284,739	284,739	1.000	284,739	284,739	0
2005.1	204	283,783	283,783	1.000	283,783	283,782	2
2005.2	198	308,759	308,759	1.000	308,759	308,758	1
2006.1	192	277,935	277,935	1.000	277,935	277,938	(2)
2006.2	186	310,331	310,331	1.000	310,331	310,329	2
2007.1	180	334,626	334,636	1.000	334,636	334,630	6
2007.2	174	333,833	333,833	1.000	333,833	333,823	10
2008.1	168	327,225	327,225	1.000	327,225	327,215	11
2008.2	162	341,153	341,153	1.000	341,153	341,143	10
2009.1	156	311,866	311,866	1.000	311,866	311,853	13
2009.2	150	307,069	307,075	1.000	307,075	307,057	18
2010.1	144	294,459	294,470	1.000	294,470	294,420	49
2010.2	138	328,998	328,999	1.000	328,999	329,031	(33)
2011.1	132	321,649	321,647	1.000	321,647	321,677	(30)
2011.2	126	322,383	322,390	1.000	322,390	322,421	(31)
2012.1	120	302,087	302,090	1.000	302,090	302,100	(10)
2012.2	114	332,171	332,180	1.000	332,180	332,182	(2)
2013.1	108	331,103	331,113	1.000	331,113	331,125	(11)
2013.2	102	381,239	381,250	1.000	381,250	381,254	(4)
2014.1	96	389,067	389,082	1.000	389,082	389,089	(7)
2014.2	90	380,407	380,442	1.000	380,442	380,418	24
2015.1	84	410,864	410,928	1.000	410,928	410,937	(9)
2015.2	78	409,701	409,810	1.000	409,810	409,659	150
2016.1	72	443,202	443,336	1.000	443,336	443,287	48
2016.2	66	508,668	508,698	1.000	508,698	508,576	122
2017.1	60	477,736	477,956	1.000	477,956	477,800	156
2017.2	54	579,657	579,674	1.000	579,674	579,692	(18)
2018.1	48	571,381	571,540	1.000	571,540	571,349	190
2018.2	42	628,817	628,943	1.000	628,943	629,040	(97)
2019.1	36	635,590	635,832	1.000	635,832	635,802	30
2019.2	30	670,753	671,530	1.000	671,530	671,900	(370)
2020.1	24	414,590	415,671	1.001	415,909	416,713	(804)
2020.2	18	419,170	426,660	1.001	427,275	429,573	(2,298)
2021.1	12	314,159	322,210	1.003	323,284	326,374	(3,090)
2021.2	6	378,598	519,465	1.035	537,443		
Total		15,308,051	15,467,531		15,487,435	14,955,968	(5,976)

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	178,542	178,542	1.000	178,542	178,542	0
2002.2	234	197,839	197,839	1.000	197,839	197,839	0
2003.1	228	168,244	168,244	1.000	168,244	168,244	0
2003.2	222	172,266	172,266	1.000	172,266	172,266	0
2004.1	216	132,935	132,935	1.000	132,935	132,935	0
2004.2	210	140,537	140,537	1.000	140,537	140,537	0
2005.1	204	121,792	121,792	1.000	121,792	121,792	(0)
2005.2	198	165,203	165,203	1.000	165,203	165,203	0
2006.1	192	124,469	124,469	1.000	124,469	124,469	0
2006.2	186	158,081	158,082	1.000	158,082	158,081	1
2007.1	180	136,324	136,324	1.000	136,324	136,322	2
2007.2	174	153,671	153,671	1.000	153,671	153,669	2
2008.1	168	185,651	185,651	1.000	185,651	185,647	4
2008.2	162	147,679	147,680	1.000	147,680	147,674	6
2009.1	156	163,404	163,405	1.000	163,405	163,402	3
2009.2	150	147,426	147,426	1.000	147,426	147,419	7
2010.1	144	112,496	112,497	1.000	112,497	112,490	6
2010.2	138	130,753	130,754	1.000	130,754	130,746	8
2011.1	132	152,127	152,127	1.000	152,127	152,118	9
2011.2	126	144,592	144,589	1.000	144,589	144,581	8
2012.1	120	116,121	116,127	1.000	116,127	116,120	7
2012.2	114	176,856	176,853	1.000	176,853	176,834	19
2013.1	108	116,652	116,663	1.000	116,663	116,604	59
2013.2	102	188,950	189,042	1.000	189,042	189,035	7
2014.1	96	133,005	133,023	1.000	133,023	133,015	8
2014.2	90	153,366	153,364	1.000	153,364	153,358	6
2015.1	84	130,709	130,711	1.000	130,711	130,707	4
2015.2	78	164,922	164,932	1.000	164,932	164,917	15
2016.1	72	151,316	151,348	1.000	151,348	151,314	34
2016.2	66	189,885	190,013	1.000	190,013	189,939	74
2017.1	60	158,203	158,312	1.000	158,312	158,342	(30)
2017.2	54	197,174	197,334	1.000	197,334	197,237	97
2018.1	48	207,206	207,286	1.000	207,286	207,447	(161)
2018.2	42	246,072	246,274	1.000	246,274	246,322	(48)
2019.1	36	206,571	206,881	1.000	206,881	206,794	87
2019.2	30	251,174	251,642	1.000	251,642	251,766	(124)
2020.1	24	196,228	197,285	1.000	197,285	197,839	(554)
2020.2	18	259,535	264,288	1.001	264,531	265,097	(566)
2021.1	12	212,621	216,878	1.005	218,005	216,921	1,084
2021.2	6	276,908	340,580	1.072	365,004		
Total		6,767,505	6,842,870		6,868,664	6,503,585	76

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	81,163	81,163	1.000	81,163	81,163	0
2002.2	234	91,016	91,016	1.000	91,016	91,016	0
2003.1	228	79,318	79,318	1.000	79,318	79,318	0
2003.2	222	80,838	80,838	1.000	80,838	80,838	0
2004.1	216	66,573	66,573	1.000	66,573	66,573	0
2004.2	210	61,275	61,275	1.000	61,275	61,274	0
2005.1	204	54,885	54,885	1.000	54,885	54,886	(0)
2005.2	198	58,009	58,009	1.000	58,009	58,009	0
2006.1	192	55,927	55,927	1.000	55,927	55,927	0
2006.2	186	63,779	63,779	1.000	63,779	63,779	0
2007.1	180	57,196	57,196	1.000	57,196	57,196	0
2007.2	174	60,127	60,127	1.000	60,127	60,127	0
2008.1	168	49,162	49,162	1.000	49,162	49,161	1
2008.2	162	50,255	50,255	1.000	50,253	50,251	3
2009.1	156	44,103	44,103	1.000	44,102	44,101	1
2009.2	150	49,625	49,625	1.000	49,623	49,621	2
2010.1	144	34,731	34,731	1.000	34,730	34,726	3
2010.2	138	37,520	37,520	1.000	37,519	37,515	3
2011.1	132	34,118	34,118	1.000	34,117	34,113	3
2011.2	126	38,008	38,008	1.000	38,007	38,005	3
2012.1	120	31,035	31,035	1.000	31,035	31,032	3
2012.2	114	31,936	31,936	1.000	31,936	31,931	4
2013.1	108	29,223	29,223	1.000	29,222	29,172	51
2013.2	102	33,241	33,260	1.000	33,266	33,257	9
2014.1	96	31,441	31,441	1.000	31,447	31,442	5
2014.2	90	33,024	33,024	1.000	33,033	33,021	12
2015.1	84	32,156	32,156	1.000	32,160	32,149	10
2015.2	78	40,126	40,129	1.000	40,130	40,125	5
2016.1	72	31,422	31,453	1.000	31,456	31,446	10
2016.2	66	41,296	41,406	1.000	41,406	41,376	30
2017.1	60	38,386	38,427	1.000	38,428	38,474	(45)
2017.2	54	45,370	45,387	1.000	45,378	45,375	2
2018.1	48	50,697	50,705	1.000	50,720	50,848	(128)
2018.2	42	69,591	69,676	1.000	69,652	69,695	(42)
2019.1	36	67,351	67,651	1.000	67,623	67,459	164
2019.2	30	86,885	87,113	1.000	87,096	86,884	211
2020.1	24	76,678	77,458	0.999	77,346	77,498	(152)
2020.2	18	100,072	102,659	0.998	102,483	102,365	118
2021.1	12	101,155	102,984	0.994	102,328	99,197	3,131
2021.2	6	148,327	172,893	1.061	183,376		
Total		2,267,041	2,297,645		2,307,139	2,120,346	3,417

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	118,398	118,398	1.000	118,398	118,406	(8)
2002.2	234	134,071	134,071	1.000	134,071	134,071	0
2003.1	228	128,835	128,835	1.000	128,835	128,835	0
2003.2	222	124,555	124,555	1.000	124,555	124,555	(0)
2004.1	216	112,890	112,890	1.000	112,890	112,890	0
2004.2	210	111,113	111,113	1.000	111,113	111,113	0
2005.1	204	107,165	107,165	1.000	107,165	107,165	0
2005.2	198	122,071	122,071	1.000	122,071	122,070	1
2006.1	192	103,059	103,059	1.000	103,059	103,058	1
2006.2	186	117,578	117,578	1.000	117,578	117,579	(1)
2007.1	180	119,544	119,544	1.000	119,544	119,545	(1)
2007.2	174	123,464	123,464	1.000	123,464	123,466	(1)
2008.1	168	125,851	125,851	1.000	125,851	125,851	(1)
2008.2	162	125,472	125,472	1.000	125,472	125,470	2
2009.1	156	124,314	124,314	1.000	124,314	124,315	(1)
2009.2	150	116,642	116,642	1.000	116,642	116,644	(3)
2010.1	144	103,090	103,090	1.000	103,090	103,086	4
2010.2	138	112,398	112,398	1.000	112,398	112,397	1
2011.1	132	111,653	111,653	1.000	111,653	111,653	(1)
2011.2	126	114,447	114,447	1.000	114,447	114,444	4
2012.1	120	100,272	100,272	1.000	100,272	100,268	4
2012.2	114	124,588	124,608	1.000	124,608	124,601	7
2013.1	108	112,992	113,043	1.000	113,043	113,039	4
2013.2	102	150,472	150,478	1.000	150,478	150,492	(14)
2014.1	96	138,807	138,829	1.000	138,829	138,836	(8)
2014.2	90	149,644	149,653	1.000	149,653	149,683	(30)
2015.1	84	147,972	148,121	1.000	148,121	148,113	8
2015.2	78	159,478	159,538	1.000	159,538	159,403	136
2016.1	72	164,784	164,905	1.000	164,905	164,758	147
2016.2	66	210,494	210,627	1.000	210,627	210,481	145
2017.1	60	201,355	201,428	1.000	201,428	201,234	195
2017.2	54	260,237	260,275	1.000	260,275	260,080	195
2018.1	48	274,538	274,787	1.000	274,787	274,499	288
2018.2	42	305,292	305,488	1.000	305,488	305,146	342
2019.1	36	292,778	293,032	1.000	293,032	292,792	240
2019.2	30	325,759	326,275	1.000	326,275	326,134	141
2020.1	24	214,774	215,441	1.000	215,441	215,583	(142)
2020.2	18	241,517	244,506	0.999	244,374	244,590	(216)
2021.1	12	199,706	204,454	0.999	204,218	198,994	5,224
2021.2	6	245,356	330,178	1.037	342,307		
Total		6,377,424	6,472,548		6,484,308	6,135,340	6,661

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	347	347	1.000	347	347	0
2002.2	234	559	559	1.000	559	559	0
2003.1	228	384	384	1.000	384	384	0
2003.2	222	408	408	1.000	408	408	0
2004.1	216	308	308	1.000	308	308	0
2004.2	210	398	398	1.000	398	398	0
2005.1	204	443	443	1.000	443	443	0
2005.2	198	301	301	1.000	301	301	0
2006.1	192	194	194	1.000	194	194	0
2006.2	186	349	349	1.000	349	349	0
2007.1	180	313	313	1.000	313	313	(0)
2007.2	174	397	397	1.000	397	397	0
2008.1	168	273	273	1.000	273	273	0
2008.2	162	254	254	1.000	254	254	0
2009.1	156	301	301	1.000	301	301	0
2009.2	150	153	153	1.000	153	153	0
2010.1	144	216	216	1.000	216	216	0
2010.2	138	180	180	1.000	180	180	0
2011.1	132	217	217	1.000	217	224	(8)
2011.2	126	152	152	1.000	152	152	0
2012.1	120	55	55	1.000	55	55	0
2012.2	114	152	152	1.000	152	152	0
2013.1	108	78	78	1.000	78	78	0
2013.2	102	127	127	1.000	127	127	0
2014.1	96	142	142	1.000	142	142	0
2014.2	90	109	109	1.000	109	109	0
2015.1	84	38	38	1.000	38	38	0
2015.2	78	50	50	1.000	50	50	0
2016.1	72	60	60	1.000	60	60	0
2016.2	66	55	55	1.000	55	55	0
2017.1	60	45	45	1.000	45	45	0
2017.2	54	131	131	1.000	131	131	0
2018.1	48	29	29	1.000	29	29	0
2018.2	42	37	37	1.000	37	37	0
2019.1	36	68	68	1.000	68	68	0
2019.2	30	99	99	1.000	99	99	(0)
2020.1	24	29	29	1.004	29	29	0
2020.2	18	108	108	1.007	108	89	20
2021.1	12	223	234	1.015	238	174	64
2021.2	6	328	544	1.059	576		
Total		8,112	8,340		8,376	7,724	76

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	24,999	24,999	1.000	24,999	24,999	(0)
2002.2	234	30,813	30,854	1.000	30,854	30,855	(1)
2003.1	228	29,732	29,732	1.000	29,732	29,732	0
2003.2	222	36,295	36,295	1.000	36,295	36,297	(2)
2004.1	216	31,034	31,034	1.000	31,034	31,038	(4)
2004.2	210	36,581	36,582	1.000	36,582	36,589	(7)
2005.1	204	29,943	29,947	1.000	29,947	29,925	21
2005.2	198	34,143	34,143	1.000	34,143	34,082	62
2006.1	192	29,294	29,282	1.000	29,282	29,291	(9)
2006.2	186	44,562	44,569	1.000	44,569	44,425	144
2007.1	180	35,558	35,634	1.000	35,634	35,467	167
2007.2	174	41,998	42,575	1.000	42,575	42,369	206
2008.1	168	41,249	42,128	1.000	42,128	41,857	271
2008.2	162	52,233	52,238	1.000	52,238	51,855	383
2009.1	156	43,150	43,716	1.000	43,716	43,477	239
2009.2	150	56,001	56,215	1.000	56,188	55,685	503
2010.1	144	47,834	47,959	0.999	47,908	47,980	(72)
2010.2	138	53,463	53,742	0.997	53,581	53,084	497
2011.1	132	45,559	45,681	0.995	45,458	45,042	417
2011.2	126	48,843	49,531	0.991	49,075	48,529	547
2012.1	120	30,896	31,717	0.990	31,387	31,185	202
2012.2	114	34,791	35,913	0.988	35,472	35,256	216
2013.1	108	32,735	34,402	0.988	33,989	33,704	285
2013.2	102	38,050	41,760	0.985	41,136	41,824	(688)
2014.1	96	29,468	33,576	0.984	33,036	32,928	108
2014.2	90	34,464	40,510	0.972	39,357	39,159	198
2015.1	84	26,051	32,536	0.954	31,050	30,030	1,020
2015.2	78	26,485	35,349	0.932	32,960	32,753	207
2016.1	72	22,416	33,705	0.916	30,857	30,982	(125)
2016.2	66	24,838	39,895	0.900	35,900	35,149	751
2017.1	60	16,566	30,363	0.880	26,723	26,630	93
2017.2	54	18,020	39,772	0.853	33,944	32,444	1,500
2018.1	48	11,914	36,575	0.829	30,330	29,575	754
2018.2	42	11,665	41,798	0.840	35,131	32,594	2,537
2019.1	36	11,257	38,910	0.845	32,873	33,319	(446)
2019.2	30	6,520	31,635	0.917	29,015	26,966	2,048
2020.1	24	4,202	18,940	1.224	23,187	20,543	2,644
2020.2	18	5,714	20,536	1.550	31,834	28,588	3,246
2021.1	12	3,659	10,181	1.910	19,445	18,943	503
2021.2	6	3,564	11,298	3.122	35,269		
Total		1,186,560	1,436,227		1,438,836	1,385,150	18,416

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/21

(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
2002.1	240	13,154	13,154	1.000	13,154	13,154	0
2002.2	234	19,786	19,786	1.000	19,786	19,786	0
2003.1	228	13,170	13,170	1.000	13,170	13,170	0
2003.2	222	14,105	14,105	1.000	14,105	14,105	0
2004.1	216	14,002	14,002	1.000	14,002	14,002	0
2004.2	210	19,217	19,217	1.000	19,217	19,217	0
2005.1	204	19,046	19,046	1.000	19,046	19,047	(2)
2005.2	198	17,405	17,405	1.000	17,405	17,405	0
2006.1	192	14,078	14,078	1.000	14,078	14,078	0
2006.2	186	25,201	25,201	1.000	25,201	25,201	0
2007.1	180	18,715	18,715	1.000	18,715	18,715	0
2007.2	174	25,139	25,159	1.000	25,157	25,159	(1)
2008.1	168	18,131	18,969	1.000	18,969	18,804	165
2008.2	162	21,507	21,626	1.001	21,645	21,626	19
2009.1	156	14,935	15,102	1.002	15,138	14,933	205
2009.2	150	27,842	29,048	1.001	29,091	29,117	(26)
2010.1	144	18,877	18,918	0.995	18,827	18,915	(88)
2010.2	138	20,679	23,037	0.994	22,907	23,035	(129)
2011.1	132	21,843	22,285	0.994	22,148	22,135	13
2011.2	126	19,959	20,713	0.995	20,609	21,350	(741)
2012.1	120	15,075	15,782	0.993	15,665	15,657	9
2012.2	114	14,365	15,517	0.989	15,348	15,295	53
2013.1	108	14,899	16,246	0.985	16,001	16,083	(81)
2013.2	102	15,286	19,896	0.985	19,594	19,312	282
2014.1	96	18,213	21,028	0.977	20,536	20,143	393
2014.2	90	10,140	13,014	0.971	12,638	12,627	11
2015.1	84	17,292	24,042	0.967	23,247	23,108	138
2015.2	78	13,385	20,696	0.968	20,030	20,031	(1)
2016.1	72	14,208	23,985	0.960	23,034	21,427	1,607
2016.2	66	17,293	32,823	0.960	31,526	28,596	2,930
2017.1	60	13,162	26,852	0.957	25,704	23,213	2,491
2017.2	54	8,261	32,182	0.951	30,592	30,835	(243)
2018.1	48	9,831	25,960	0.964	25,018	22,704	2,314
2018.2	42	4,523	27,766	0.980	27,217	25,644	1,573
2019.1	36	4,001	27,486	0.996	27,367	25,401	1,966
2019.2	30	1,968	22,197	1.083	24,037	22,600	1,437
2020.1	24	1,117	17,544	1.407	24,678	24,351	327
2020.2	18	516	14,453	1.706	24,661	21,043	3,617
2021.1	12	238	11,303	2.163	24,447	12,531	11,916
2021.2	6	151	7,059	4.036	28,487		
Total		570,715	798,566		842,197	783,555	30,155

Appendix D. 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 12/31/21

(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
2002.1	240	5,199	1.000	5,199	5,199	0
2002.2	234	6,223	1.000	6,223	6,271	(48)
2003.1	228	5,646	1.000	5,646	5,646	0
2003.2	222	5,459	1.000	5,459	5,497	(38)
2004.1	216	4,036	1.000	4,036	4,036	0
2004.2	210	4,538	1.000	4,538	4,538	0
2005.1	204	3,849	1.000	3,849	3,849	(0)
2005.2	198	4,624	1.000	4,624	4,624	0
2006.1	192	4,361	1.000	4,361	4,361	(0)
2006.2	186	5,139	1.000	5,139	5,137	2
2007.1	180	5,016	1.000	5,016	5,016	0
2007.2	174	5,751	1.000	5,751	5,750	1
2008.1	168	4,950	1.000	4,950	4,949	1
2008.2	162	6,093	1.000	6,093	6,091	2
2009.1	156	6,053	1.000	6,053	6,052	1
2009.2	150	7,788	1.000	7,788	7,784	4
2010.1	144	7,637	1.000	7,637	7,628	9
2010.2	138	8,076	1.000	8,076	8,062	14
2011.1	132	6,235	1.000	6,235	6,221	14
2011.2	126	6,925	1.000	6,925	6,902	23
2012.1	120	5,906	1.000	5,906	5,887	19
2012.2	114	6,812	0.999	6,804	6,776	29
2013.1	108	6,327	0.998	6,312	6,289	23
2013.2	102	7,921	0.996	7,886	7,846	39
2014.1	96	6,699	0.992	6,647	6,607	40
2014.2	90	7,631	0.988	7,539	7,497	41
2015.1	84	7,042	0.982	6,916	6,875	41
2015.2	78	8,031	0.977	7,843	7,785	58
2016.1	72	6,995	0.969	6,780	6,707	74
2016.2	66	8,198	0.958	7,854	7,789	65
2017.1	60	6,656	0.945	6,289	6,205	85
2017.2	54	7,846	0.930	7,294	7,191	103
2018.1	48	6,490	0.912	5,916	5,859	57
2018.2	42	7,691	0.895	6,881	6,820	61
2019.1	36	6,521	0.879	5,731	5,666	64
2019.2	30	7,877	0.873	6,880	6,746	134
2020.1	24	3,649	0.974	3,554	3,611	(57)
2020.2	18	4,688	1.010	4,733	4,858	(125)
2021.1	12	3,670	0.928	3,406	3,739	(333)
2021.2	6	7,037	0.728	5,121		
Total		247,285		239,890	234,365	404

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	4,998	1.000	4,998	4,998	0
2002.2	234	5,074	1.000	5,074	5,150	(76)
2003.1	228	4,798	1.000	4,798	4,798	0
2003.2	222	4,514	1.000	4,514	4,587	(73)
2004.1	216	4,437	1.000	4,437	4,437	0
2004.2	210	4,366	1.000	4,366	4,366	0
2005.1	204	4,406	1.000	4,406	4,406	0
2005.2	198	4,789	1.000	4,789	4,789	0
2006.1	192	4,403	1.000	4,403	4,402	1
2006.2	186	4,985	1.000	4,985	4,984	1
2007.1	180	5,090	1.000	5,090	5,090	0
2007.2	174	5,121	1.000	5,121	5,121	0
2008.1	168	4,815	1.000	4,815	4,815	0
2008.2	162	5,082	1.000	5,082	5,081	1
2009.1	156	4,735	1.000	4,735	4,734	1
2009.2	150	4,763	1.000	4,763	4,762	1
2010.1	144	4,511	1.000	4,511	4,510	1
2010.2	138	5,017	1.000	5,017	5,016	1
2011.1	132	4,707	1.000	4,707	4,705	2
2011.2	126	4,945	1.000	4,945	4,943	2
2012.1	120	4,969	1.000	4,969	4,965	4
2012.2	114	4,916	1.000	4,916	4,912	4
2013.1	108	4,807	1.000	4,807	4,803	4
2013.2	102	5,168	1.000	5,168	5,164	4
2014.1	96	4,690	1.000	4,690	4,686	4
2014.2	90	4,833	1.000	4,833	4,829	4
2015.1	84	4,644	1.000	4,644	4,640	4
2015.2	78	4,574	1.000	4,574	4,571	3
2016.1	72	4,582	1.000	4,582	4,582	(0)
2016.2	66	4,932	1.000	4,932	4,928	4
2017.1	60	4,429	1.000	4,429	4,430	(1)
2017.2	54	5,180	1.000	5,180	5,177	3
2018.1	48	4,594	1.000	4,594	4,596	(2)
2018.2	42	4,747	1.000	4,747	4,761	(14)
2019.1	36	4,476	1.001	4,481	4,516	(35)
2019.2	30	4,879	1.005	4,901	4,961	(59)
2020.1	24	3,194	1.034	3,302	3,329	(28)
2020.2	18	3,296	1.103	3,635	3,743	(107)
2021.1	12	2,234	1.249	2,789	2,929	(140)
2021.2	6	3,233	1.492	4,824		
Total		183,933		186,552	182,214	(486)

Financial Services Regulatory Authority of Ontario

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	102,939	1.000	102,939	102,939	0
2002.2	234	106,078	1.000	106,078	107,596	(1,518)
2003.1	228	103,699	1.000	103,699	103,699	0
2003.2	222	89,701	1.000	89,701	91,219	(1,518)
2004.1	216	89,363	1.000	89,363	89,363	0
2004.2	210	89,362	1.000	89,362	89,362	(0)
2005.1	204	87,539	1.000	87,539	87,539	0
2005.2	198	92,094	1.000	92,094	92,094	0
2006.1	192	84,132	1.000	84,132	84,133	(1)
2006.2	186	93,770	1.000	93,770	93,770	0
2007.1	180	93,928	1.000	93,928	93,927	1
2007.2	174	95,976	1.000	95,976	95,975	1
2008.1	168	97,786	1.000	97,786	97,784	2
2008.2	162	99,606	1.000	99,606	99,604	2
2009.1	156	97,882	1.000	97,882	97,880	2
2009.2	150	97,095	1.000	97,095	97,093	2
2010.1	144	95,794	1.000	95,794	95,788	6
2010.2	138	103,170	1.000	103,170	103,166	4
2011.1	132	95,919	1.000	95,919	95,912	7
2011.2	126	97,831	1.000	97,831	97,824	7
2012.1	120	91,076	1.000	91,076	91,068	8
2012.2	114	99,476	1.000	99,476	99,469	7
2013.1	108	96,927	1.000	96,927	96,919	8
2013.2	102	108,152	1.000	108,152	108,144	8
2014.1	96	109,864	1.000	109,864	109,854	10
2014.2	90	106,832	1.000	106,832	106,820	12
2015.1	84	114,077	1.000	114,077	114,064	13
2015.2	78	113,358	1.000	113,358	113,343	15
2016.1	72	112,472	1.000	112,472	112,461	11
2016.2	66	126,003	1.000	126,003	125,992	11
2017.1	60	116,842	1.000	116,842	116,833	9
2017.2	54	133,988	1.000	133,988	134,003	(15)
2018.1	48	125,943	1.000	125,943	125,937	6
2018.2	42	134,520	1.000	134,520	134,539	(19)
2019.1	36	132,267	1.000	132,267	132,299	(32)
2019.2	30	137,890	1.000	137,890	137,930	(40)
2020.1	24	77,712	1.000	77,712	77,765	(53)
2020.2	18	82,965	1.000	83,001	83,088	(87)
2021.1	12	65,170	1.004	65,401	64,746	655
2021.2	6	95,879	1.036	99,337		
Total		4,095,077		4,098,802	4,001,941	(2,476)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	29,022	1.000	29,022	29,022	0
2002.2	234	33,052	1.000	33,052	33,287	(235)
2003.1	228	32,587	1.000	32,587	32,573	14
2003.2	222	27,492	1.000	27,496	27,736	(240)
2004.1	216	23,206	1.000	23,212	23,206	6
2004.2	210	23,602	1.000	23,612	23,604	7
2005.1	204	21,111	1.001	21,122	21,115	7
2005.2	198	24,423	1.001	24,438	24,430	8
2006.1	192	22,403	1.001	22,418	22,411	7
2006.2	186	24,657	1.001	24,674	24,665	9
2007.1	180	23,627	1.001	23,643	23,635	9
2007.2	174	25,301	1.001	25,319	25,308	10
2008.1	168	23,634	1.001	23,650	23,642	9
2008.2	162	25,951	1.001	25,969	25,960	9
2009.1	156	25,671	1.001	25,690	25,680	10
2009.2	150	30,033	1.001	30,056	30,045	12
2010.1	144	30,035	1.001	30,060	30,045	15
2010.2	138	29,709	1.001	29,734	29,719	15
2011.1	132	24,827	1.001	24,849	24,836	14
2011.2	126	25,926	1.001	25,950	25,935	15
2012.1	120	22,695	1.001	22,717	22,703	14
2012.2	114	25,078	1.001	25,105	25,089	16
2013.1	108	24,307	1.001	24,336	24,321	15
2013.2	102	29,054	1.001	29,092	29,069	23
2014.1	96	25,370	1.001	25,405	25,387	18
2014.2	90	26,843	1.001	26,883	26,859	23
2015.1	84	27,231	1.002	27,273	27,203	70
2015.2	78	29,481	1.002	29,532	29,519	13
2016.1	72	27,793	1.002	27,842	27,824	18
2016.2	66	31,997	1.002	32,054	32,028	27
2017.1	60	28,324	1.002	28,374	28,336	38
2017.2	54	32,702	1.002	32,760	32,717	43
2018.1	48	29,066	1.001	29,108	29,068	40
2018.2	42	32,742	1.001	32,765	32,725	40
2019.1	36	29,318	1.000	29,320	29,308	12
2019.2	30	33,525	0.999	33,494	33,486	8
2020.1	24	17,161	0.998	17,119	17,038	81
2020.2	18	21,469	0.990	21,253	21,357	(104)
2021.1	12	16,457	0.961	15,810	15,940	(130)
2021.2	6	27,512	0.852	23,453		
Total		1,064,394		1,060,248	1,036,830	(35)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	9,981	1.000	9,981	9,980	1
2002.2	234	11,383	1.000	11,383	11,438	(55)
2003.1	228	10,575	1.000	10,575	10,562	13
2003.2	222	9,347	1.000	9,347	9,415	(68)
2004.1	216	7,224	1.000	7,224	7,224	0
2004.2	210	7,271	1.000	7,271	7,272	(1)
2005.1	204	6,458	1.000	6,458	6,461	(3)
2005.2	198	7,516	1.000	7,516	7,522	(6)
2006.1	192	6,694	1.000	6,694	6,698	(4)
2006.2	186	7,453	1.000	7,453	7,458	(5)
2007.1	180	7,081	1.000	7,081	7,086	(5)
2007.2	174	7,775	1.000	7,775	7,780	(5)
2008.1	168	7,208	1.000	7,208	7,212	(4)
2008.2	162	8,020	1.000	8,020	8,024	(4)
2009.1	156	7,577	1.000	7,577	7,582	(5)
2009.2	150	9,067	1.000	9,067	9,074	(7)
2010.1	144	9,105	1.000	9,106	9,110	(4)
2010.2	138	8,978	1.000	8,978	8,980	(2)
2011.1	132	7,231	1.000	7,232	7,234	(2)
2011.2	126	7,730	1.000	7,730	7,727	3
2012.1	120	6,476	1.000	6,476	6,475	1
2012.2	114	7,269	1.000	7,269	7,271	(2)
2013.1	108	6,896	1.000	6,895	6,896	(1)
2013.2	102	8,506	0.999	8,501	8,501	1
2014.1	96	7,298	0.999	7,290	7,285	5
2014.2	90	8,087	0.998	8,074	8,074	(0)
2015.1	84	7,826	0.998	7,811	7,795	15
2015.2	78	8,847	0.997	8,818	8,832	(15)
2016.1	72	8,060	0.996	8,031	8,044	(12)
2016.2	66	9,044	0.995	9,000	9,003	(3)
2017.1	60	7,996	0.993	7,939	7,931	7
2017.2	54	9,126	0.990	9,034	9,028	6
2018.1	48	7,811	0.984	7,687	7,694	(7)
2018.2	42	8,790	0.976	8,583	8,561	22
2019.1	36	7,784	0.971	7,555	7,579	(23)
2019.2	30	9,104	0.963	8,768	8,828	(59)
2020.1	24	5,113	0.947	4,842	4,817	25
2020.2	18	6,524	0.909	5,933	6,030	(97)
2021.1	12	5,022	0.869	4,363	4,616	(253)
2021.2	6	5,802	1.147	6,656		
Total		315,055		313,202	307,101	(555)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	496	1.000	496	496	0
2002.2	234	681	1.000	681	694	(13)
2003.1	228	543	1.000	543	543	0
2003.2	222	649	1.000	649	661	(12)
2004.1	216	535	1.000	535	535	0
2004.2	210	675	1.000	675	675	0
2005.1	204	548	1.000	548	548	0
2005.2	198	647	1.000	647	647	0
2006.1	192	557	1.000	557	557	0
2006.2	186	654	1.000	654	654	0
2007.1	180	568	1.000	568	568	0
2007.2	174	596	1.000	596	596	0
2008.1	168	446	1.000	446	446	0
2008.2	162	504	1.000	504	504	0
2009.1	156	402	1.000	402	402	0
2009.2	150	452	1.000	452	452	0
2010.1	144	392	1.000	392	392	0
2010.2	138	471	1.000	471	471	0
2011.1	132	353	1.000	353	353	0
2011.2	126	467	1.000	467	467	0
2012.1	120	397	1.000	397	397	0
2012.2	114	487	1.000	487	487	(0)
2013.1	108	355	1.000	355	355	(0)
2013.2	102	475	1.000	475	476	(1)
2014.1	96	344	1.000	344	345	(1)
2014.2	90	480	1.000	480	481	(1)
2015.1	84	353	1.000	353	354	(1)
2015.2	78	426	1.000	426	427	(1)
2016.1	72	391	1.000	391	391	0
2016.2	66	502	1.000	502	505	(3)
2017.1	60	408	1.000	408	413	(5)
2017.2	54	538	1.000	538	541	(3)
2018.1	48	388	1.002	389	388	1
2018.2	42	457	1.000	457	464	(7)
2019.1	36	328	0.994	326	329	(3)
2019.2	30	465	0.997	464	458	6
2020.1	24	287	1.000	287	288	(1)
2020.2	18	413	0.988	408	423	(15)
2021.1	12	285	0.954	272	280	(8)
2021.2	6	372	1.044	388		
Total		18,787		18,782	18,461	(67)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	0	1.000	0	0	0
2002.2	234	4	1.000	4	4	0
2003.1	228	9	1.000	9	9	0
2003.2	222	3	1.000	3	3	0
2004.1	216	1	1.000	1	1	0
2004.2	210	2	1.000	2	2	0
2005.1	204	2	1.000	2	2	0
2005.2	198	4	1.000	4	4	0
2006.1	192	1	1.000	1	1	0
2006.2	186	7	1.000	7	7	0
2007.1	180	1	1.000	1	1	0
2007.2	174	6	1.000	6	6	0
2008.1	168	1	1.000	1	1	0
2008.2	162	4	1.000	4	4	0
2009.1	156	2	1.000	2	2	0
2009.2	150	3	1.000	3	3	0
2010.1	144	1	1.000	1	1	0
2010.2	138	3	1.000	3	3	0
2011.1	132	2	1.000	2	2	0
2011.2	126	7	1.000	7	7	0
2012.1	120	1	1.000	1	1	0
2012.2	114	4	1.000	4	4	0
2013.1	108	1	1.000	1	1	0
2013.2	102	2	1.000	2	2	0
2014.1	96	2	1.000	2	2	(0)
2014.2	90	5	1.000	5	5	(0)
2015.1	84	4	1.000	4	4	(0)
2015.2	78	4	1.000	4	4	(0)
2016.1	72	0	1.000	0	0	0
2016.2	66	2	1.000	2	2	(0)
2017.1	60	3	1.000	3	3	(0)
2017.2	54	2	1.000	2	2	(0)
2018.1	48	5	1.000	5	4	1
2018.2	42	4	0.989	4	4	(0)
2019.1	36	5	0.979	5	3	2
2019.2	30	3	0.900	3	3	(0)
2020.1	24	4	0.958	4	4	(0)
2020.2	18	2	0.958	2	1	1
2021.1	12	1	0.781	1	1	0
2021.2	6	8	0.576	5		
Total		125		121	114	2

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	82,436	1.000	82,436	82,436	0
2002.2	234	81,312	1.000	81,312	81,872	(561)
2003.1	228	80,333	1.000	80,333	80,333	0
2003.2	222	65,928	1.000	65,928	66,489	(561)
2004.1	216	67,595	1.000	67,595	67,595	0
2004.2	210	63,633	1.000	63,633	63,633	0
2005.1	204	65,071	1.000	65,071	65,072	(1)
2005.2	198	64,077	1.000	64,077	64,077	0
2006.1	192	61,121	1.000	61,121	61,122	(1)
2006.2	186	67,053	1.000	67,053	67,051	2
2007.1	180	73,381	1.000	73,381	73,381	(1)
2007.2	174	68,701	1.000	68,701	68,700	1
2008.1	168	68,424	1.000	68,424	68,423	1
2008.2	162	66,800	1.000	66,800	66,798	2
2009.1	156	65,729	1.000	65,729	65,727	2
2009.2	150	62,455	1.000	62,455	62,454	1
2010.1	144	59,047	1.000	59,047	59,045	2
2010.2	138	61,451	1.000	61,451	61,450	1
2011.1	132	61,897	1.000	61,897	61,896	1
2011.2	126	58,894	1.000	58,894	58,894	0
2012.1	120	56,728	1.000	56,728	56,724	4
2012.2	114	59,544	1.000	59,544	59,539	5
2013.1	108	61,479	1.000	61,479	61,473	6
2013.2	102	66,889	1.000	66,889	66,880	9
2014.1	96	72,362	1.000	72,362	72,356	6
2014.2	90	65,896	1.000	65,896	65,889	7
2015.1	84	73,249	1.000	73,249	73,242	7
2015.2	78	68,957	1.000	68,957	68,949	8
2016.1	72	72,950	1.000	72,950	72,943	7
2016.2	66	77,559	1.000	77,559	77,550	9
2017.1	60	74,852	1.000	74,852	74,837	15
2017.2	54	83,137	1.000	83,137	83,115	22
2018.1	48	83,380	1.000	83,380	83,360	20
2018.2	42	85,044	1.000	85,044	85,063	(19)
2019.1	36	87,293	1.000	87,293	87,314	(21)
2019.2	30	87,269	1.000	87,269	87,257	12
2020.1	24	54,687	1.000	54,687	54,683	4
2020.2	18	55,385	1.000	55,374	55,443	(69)
2021.1	12	44,516	1.001	44,567	44,418	149
2021.2	6	66,502	1.000	66,488		
Total		2,743,014		2,743,041	2,677,482	(929)

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	114,769	1.000	114,769	114,769	0
2002.2	234	111,703	1.000	111,703	112,503	(800)
2003.1	228	101,653	1.000	101,653	101,653	0
2003.2	222	84,563	1.000	84,563	85,362	(799)
2004.1	216	70,841	1.000	70,841	70,841	0
2004.2	210	64,415	1.000	64,415	64,415	0
2005.1	204	57,986	1.000	57,986	57,986	0
2005.2	198	63,655	1.000	63,655	63,655	0
2006.1	192	55,932	1.000	55,932	55,932	0
2006.2	186	64,143	1.000	64,143	64,142	1
2007.1	180	59,797	1.000	59,797	59,796	1
2007.2	174	63,881	1.000	63,881	63,881	1
2008.1	168	75,755	1.000	75,755	75,754	1
2008.2	162	62,232	1.000	62,232	62,231	1
2009.1	156	76,361	1.000	76,361	76,360	1
2009.2	150	64,878	1.000	64,878	64,877	1
2010.1	144	57,135	1.000	57,135	57,134	1
2010.2	138	59,635	1.000	59,635	59,634	1
2011.1	132	81,290	1.000	81,290	81,289	1
2011.2	126	74,502	1.000	74,502	74,501	1
2012.1	120	72,818	1.000	72,818	72,816	2
2012.2	114	77,749	1.000	77,749	77,747	2
2013.1	108	67,828	1.000	67,828	67,827	1
2013.2	102	77,990	1.000	77,990	77,989	1
2014.1	96	71,370	1.000	71,370	71,369	1
2014.2	90	68,974	1.000	68,974	68,972	2
2015.1	84	70,715	1.000	70,715	70,712	3
2015.2	78	72,098	1.000	72,098	72,095	3
2016.1	72	77,141	1.000	77,141	77,138	3
2016.2	66	72,664	1.000	72,664	72,663	1
2017.1	60	70,234	1.000	70,234	70,230	4
2017.2	54	69,320	1.000	69,320	69,326	(6)
2018.1	48	77,201	1.000	77,201	77,204	(3)
2018.2	42	72,661	1.000	72,661	72,665	(4)
2019.1	36	71,495	1.000	71,495	71,495	0
2019.2	30	74,321	1.000	74,321	74,369	(48)
2020.1	24	57,145	1.000	57,145	57,176	(31)
2020.2	18	68,991	1.002	69,099	69,178	(79)
2021.1	12	57,785	1.012	58,457	58,789	(332)
2021.2	6	68,001	1.203	81,788		
Total		2,881,627		2,896,194	2,816,475	(2,069)

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240	14,303	1.000	14,303	14,303	0
2002.2	234	14,969	1.000	14,969	15,010	(41)
2003.1	228	12,319	1.000	12,319	12,319	0
2003.2	222	12,518	1.000	12,518	12,559	(41)
2004.1	216	10,539	1.000	10,539	10,539	0
2004.2	210	10,028	1.000	10,028	10,028	0
2005.1	204	7,934	1.000	7,934	7,934	0
2005.2	198	8,468	1.000	8,468	8,468	0
2006.1	192	7,860	1.000	7,860	7,860	0
2006.2	186	8,299	1.000	8,299	8,299	0
2007.1	180	7,515	1.000	7,515	7,515	(0)
2007.2	174	7,151	1.000	7,151	7,151	(0)
2008.1	168	6,288	1.000	6,288	6,288	0
2008.2	162	6,477	1.000	6,477	6,477	(0)
2009.1	156	5,990	1.000	5,990	5,990	0
2009.2	150	6,083	1.000	6,083	6,083	(0)
2010.1	144	4,225	1.000	4,225	4,225	(0)
2010.2	138	4,003	1.000	4,003	4,003	(0)
2011.1	132	3,648	1.000	3,648	3,648	(0)
2011.2	126	3,855	1.000	3,855	3,855	(0)
2012.1	120	3,402	1.000	3,402	3,402	0
2012.2	114	3,227	1.000	3,227	3,227	0
2013.1	108	2,851	1.000	2,851	2,851	(0)
2013.2	102	3,133	1.000	3,132	3,133	(0)
2014.1	96	2,677	1.000	2,676	2,677	(0)
2014.2	90	2,983	1.000	2,983	2,983	(0)
2015.1	84	2,769	1.000	2,769	2,769	(0)
2015.2	78	3,215	1.000	3,215	3,215	(0)
2016.1	72	2,678	1.000	2,678	2,679	(2)
2016.2	66	3,339	1.000	3,339	3,340	(1)
2017.1	60	3,038	1.000	3,038	3,038	(0)
2017.2	54	3,590	1.000	3,590	3,591	(1)
2018.1	48	3,718	1.000	3,718	3,720	(2)
2018.2	42	4,360	1.000	4,360	4,361	(1)
2019.1	36	3,974	1.000	3,973	3,973	1
2019.2	30	4,806	1.000	4,806	4,805	1
2020.1	24	4,231	1.000	4,232	4,231	1
2020.2	18	4,704	0.999	4,700	4,697	3
2021.1	12	4,564	0.999	4,559	4,529	30
2021.2	6	6,846	1.004	6,875		
Total		236,577		236,592	229,770	(54)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	37,346	1.000	37,346	37,346	0
2002.2	234	38,016	1.000	38,016	38,335	(319)
2003.1	228	36,792	1.000	36,792	36,792	0
2003.2	222	30,940	1.000	30,940	31,259	(319)
2004.1	216	29,316	1.000	29,316	29,316	0
2004.2	210	27,023	1.000	27,023	27,023	0
2005.1	204	26,965	1.000	26,965	26,965	0
2005.2	198	28,197	1.000	28,197	28,197	0
2006.1	192	25,566	1.000	25,566	25,566	0
2006.2	186	28,139	1.000	28,139	28,139	0
2007.1	180	29,070	1.000	29,070	29,070	0
2007.2	174	26,936	1.000	26,936	26,935	1
2008.1	168	26,368	1.000	26,368	26,368	0
2008.2	162	24,969	1.000	24,969	24,968	1
2009.1	156	27,539	1.000	27,539	27,538	1
2009.2	150	23,703	1.000	23,703	23,703	0
2010.1	144	20,780	1.000	20,780	20,780	0
2010.2	138	21,982	1.000	21,982	21,982	0
2011.1	132	24,362	1.000	24,362	24,362	0
2011.2	126	23,946	1.000	23,946	23,946	0
2012.1	120	23,075	1.000	23,075	23,074	1
2012.2	114	25,280	1.000	25,280	25,279	1
2013.1	108	24,391	1.000	24,391	24,390	1
2013.2	102	28,457	1.000	28,457	28,456	1
2014.1	96	27,850	1.000	27,850	27,849	1
2014.2	90	26,941	1.000	26,941	26,940	1
2015.1	84	28,733	1.000	28,733	28,731	2
2015.2	78	29,038	1.000	29,038	29,037	1
2016.1	72	30,355	1.000	30,355	30,354	1
2016.2	66	34,769	1.000	34,769	34,771	(2)
2017.1	60	35,573	1.000	35,573	35,573	0
2017.2	54	41,115	1.000	41,115	41,118	(3)
2018.1	48	44,668	1.000	44,668	44,665	3
2018.2	42	45,088	1.000	45,088	45,135	(47)
2019.1	36	45,538	1.000	45,538	45,569	(31)
2019.2	30	48,077	1.000	48,077	48,196	(119)
2020.1	24	32,796	1.000	32,796	32,851	(55)
2020.2	18	37,355	1.000	37,361	37,375	(14)
2021.1	12	31,275	1.004	31,397	30,386	1,011
2021.2	6	42,709	1.077	45,986		
Total		1,241,038		1,244,442	1,198,337	120

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	94	1.000	94	94	0
2002.2	234	136	1.000	136	136	0
2003.1	228	74	1.000	74	74	0
2003.2	222	78	1.000	78	78	0
2004.1	216	78	1.000	78	78	0
2004.2	210	86	1.000	86	86	0
2005.1	204	63	1.000	63	63	0
2005.2	198	68	1.000	68	68	0
2006.1	192	60	1.000	60	60	0
2006.2	186	76	1.000	76	76	0
2007.1	180	69	1.000	69	70	(1)
2007.2	174	67	1.000	67	67	0
2008.1	168	61	1.000	61	61	0
2008.2	162	64	1.000	64	64	0
2009.1	156	66	1.000	66	66	0
2009.2	150	43	1.000	43	43	0
2010.1	144	49	1.000	49	49	0
2010.2	138	43	1.000	43	43	0
2011.1	132	50	1.000	50	51	(1)
2011.2	126	36	1.000	36	36	0
2012.1	120	14	1.000	14	14	0
2012.2	114	21	1.000	21	21	0
2013.1	108	16	1.000	16	16	0
2013.2	102	22	1.000	22	22	0
2014.1	96	14	1.000	14	14	0
2014.2	90	17	1.000	17	17	0
2015.1	84	12	1.000	12	12	0
2015.2	78	16	1.000	16	16	0
2016.1	72	10	1.000	10	10	0
2016.2	66	8	1.000	8	8	0
2017.1	60	10	1.000	10	10	0
2017.2	54	19	1.000	19	19	0
2018.1	48	10	1.000	10	10	0
2018.2	42	8	1.000	8	8	0
2019.1	36	10	1.000	10	10	0
2019.2	30	14	1.000	14	14	0
2020.1	24	5	1.000	5	5	(0)
2020.2	18	17	0.997	17	17	(0)
2021.1	12	17	1.000	17	21	(4)
2021.2	6	54	0.981	53		
Total		1,675		1,674	1,628	(7)

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	825	1.000	825	825	0
2002.2	234	1,081	1.000	1,081	1,131	(50)
2003.1	228	1,172	1.000	1,172	1,172	0
2003.2	222	1,242	1.000	1,242	1,263	(21)
2004.1	216	1,150	1.000	1,150	1,151	(1)
2004.2	210	1,324	1.000	1,324	1,325	(1)
2005.1	204	1,230	1.000	1,230	1,230	0
2005.2	198	1,367	1.000	1,367	1,365	2
2006.1	192	1,231	1.000	1,231	1,229	2
2006.2	186	1,233	1.000	1,233	1,233	0
2007.1	180	1,153	1.000	1,153	1,151	2
2007.2	174	1,263	1.000	1,263	1,261	2
2008.1	168	1,083	1.000	1,083	1,080	3
2008.2	162	1,062	1.000	1,062	1,058	4
2009.1	156	966	1.000	966	962	4
2009.2	150	1,120	1.000	1,120	1,113	7
2010.1	144	934	1.000	934	931	3
2010.2	138	1,092	1.000	1,092	1,086	6
2011.1	132	923	1.000	923	918	5
2011.2	126	941	1.000	941	934	7
2012.1	120	862	1.000	862	855	7
2012.2	114	925	0.998	923	916	7
2013.1	108	769	0.997	767	761	6
2013.2	102	819	0.997	816	811	6
2014.1	96	749	0.995	745	739	6
2014.2	90	791	0.994	786	780	6
2015.1	84	758	0.993	753	745	8
2015.2	78	706	0.992	700	693	7
2016.1	72	733	0.991	726	717	10
2016.2	66	780	0.990	772	764	8
2017.1	60	714	0.986	704	696	8
2017.2	54	814	0.985	802	796	6
2018.1	48	733	0.984	721	724	(3)
2018.2	42	770	0.981	755	759	(4)
2019.1	36	689	0.980	675	681	(6)
2019.2	30	801	0.977	783	785	(2)
2020.1	24	546	0.977	533	529	4
2020.2	18	662	0.972	643	642	2
2021.1	12	587	0.968	568	555	13
2021.2	6	717	1.095	785		
Total		37,317		37,214	36,365	63

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/21

(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
2002.1	240	132	1.000	132	132	0
2002.2	234	117	1.000	117	118	(1)
2003.1	228	109	1.000	109	109	0
2003.2	222	99	1.000	99	100	(1)
2004.1	216	89	1.000	89	89	0
2004.2	210	122	1.000	122	122	0
2005.1	204	114	1.000	114	114	0
2005.2	198	95	1.000	95	95	0
2006.1	192	81	1.000	81	81	0
2006.2	186	120	1.000	120	120	0
2007.1	180	109	1.000	109	109	0
2007.2	174	128	1.000	128	128	0
2008.1	168	124	1.000	124	123	1
2008.2	162	105	1.000	105	105	0
2009.1	156	82	1.000	82	82	0
2009.2	150	121	1.000	121	122	(1)
2010.1	144	97	1.000	97	97	0
2010.2	138	101	1.000	101	102	(1)
2011.1	132	98	1.000	98	97	1
2011.2	126	111	1.000	111	111	(0)
2012.1	120	99	1.000	99	99	0
2012.2	114	101	0.993	100	98	2
2013.1	108	116	0.982	114	114	0
2013.2	102	117	0.977	114	110	4
2014.1	96	127	0.967	123	121	2
2014.2	90	93	0.938	87	86	1
2015.1	84	137	0.911	125	124	1
2015.2	78	126	0.883	111	107	4
2016.1	72	150	0.846	127	122	5
2016.2	66	178	0.800	142	132	10
2017.1	60	191	0.738	141	126	15
2017.2	54	214	0.681	146	130	16
2018.1	48	188	0.616	116	104	12
2018.2	42	258	0.562	145	129	16
2019.1	36	260	0.508	132	111	21
2019.2	30	301	0.497	150	131	19
2020.1	24	137	0.787	108	97	11
2020.2	18	139	0.961	134	115	19
2021.1	12	73	1.090	80	81	(1)
2021.2	6	86	1.472	127		
Total		5,244		4,573	4,291	155

Appendix E. Trend Model Exhibits

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	0.020 (CI = +/-0.012; p = 0.002)	0.168 (CI = +/-0.030; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.078 (CI = +/-0.023; p = 0.000)	0.978	+2.07%	-5.56%
Loss Cost	2011.2	0.026 (CI = +/-0.013; p = 0.001)	0.174 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.085 (CI = +/-0.024; p = 0.000)	0.981	+2.61%	-5.78%
Loss Cost	2012.1	0.027 (CI = +/-0.016; p = 0.003)	0.173 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.027; p = 0.000)	0.980	+2.75%	-5.81%
Loss Cost	2012.2	0.034 (CI = +/-0.019; p = 0.002)	0.178 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.030; p = 0.000)	0.982	+3.47%	-6.02%
Loss Cost	2013.1	0.034 (CI = +/-0.024; p = 0.009)	0.178 (CI = +/-0.034; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.035; p = 0.000)	0.982	+3.44%	-6.02%
Loss Cost	2013.2	0.044 (CI = +/-0.031; p = 0.010)	0.183 (CI = +/-0.035; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.043; p = 0.000)	0.983	+4.49%	-6.22%
Loss Cost	2014.1	0.052 (CI = +/-0.043; p = 0.022)	0.181 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.117 (CI = +/-0.054; p = 0.001)	0.982	+5.35%	-6.29%
Loss Cost	2014.2	0.089 (CI = +/-0.060; p = 0.008)	0.190 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.071; p = 0.001)	0.986	+9.30%	-6.65%
Loss Cost	2015.1	0.010 (CI = +/-0.085; p = 0.789)	0.198 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.092; p = 0.093)	0.991	+1.04%	-6.39%
Loss Cost	2015.2	0.154 (CI = +/-0.271; p = 0.225)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.224 (CI = +/-0.279; p = 0.101)	0.992	+16.68%	-6.72%
Loss Cost	2016.1	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.72%	-6.72%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.91%	-6.91%
Severity	2011.1	0.011 (CI = +/-0.018; p = 0.209)	0.020 (CI = +/-0.044; p = 0.358)	-0.002 (CI = +/-0.003; p = 0.128)	0.000 (CI = +/-0.035; p = 0.990)	0.559	+1.11%	+1.08%
Severity	2011.2	0.010 (CI = +/-0.021; p = 0.346)	0.019 (CI = +/-0.047; p = 0.416)	-0.002 (CI = +/-0.003; p = 0.150)	0.002 (CI = +/-0.039; p = 0.935)	0.519	+0.98%	+1.14%
Severity	2012.1	0.013 (CI = +/-0.026; p = 0.295)	0.016 (CI = +/-0.050; p = 0.500)	-0.002 (CI = +/-0.003; p = 0.155)	-0.002 (CI = +/-0.043; p = 0.905)	0.516	+1.31%	+1.06%
Severity	2012.2	0.023 (CI = +/-0.030; p = 0.120)	0.024 (CI = +/-0.051; p = 0.325)	-0.002 (CI = +/-0.003; p = 0.111)	-0.016 (CI = +/-0.048; p = 0.481)	0.558	+2.38%	+0.72%
Severity	2013.1	0.043 (CI = +/-0.033; p = 0.015)	0.014 (CI = +/-0.046; p = 0.522)	-0.002 (CI = +/-0.003; p = 0.066)	-0.039 (CI = +/-0.048; p = 0.106)	0.674	+4.37%	+0.40%
Severity	2013.2	0.061 (CI = +/-0.041; p = 0.007)	0.023 (CI = +/-0.046; p = 0.297)	-0.003 (CI = +/-0.003; p = 0.038)	-0.061 (CI = +/-0.056; p = 0.035)	0.700	+6.31%	+0.02%
Severity	2014.1	0.071 (CI = +/-0.057; p = 0.019)	0.020 (CI = +/-0.049; p = 0.385)	-0.003 (CI = +/-0.003; p = 0.043)	-0.072 (CI = +/-0.071; p = 0.049)	0.654	+7.36%	-0.07%
Severity	2014.2	0.093 (CI = +/-0.089; p = 0.042)	0.026 (CI = +/-0.053; p = 0.310)	-0.003 (CI = +/-0.003; p = 0.041)	-0.096 (CI = +/-0.105; p = 0.068)	0.586	+9.78%	-0.31%
Severity	2015.1	0.105 (CI = +/-0.165; p = 0.184)	0.024 (CI = +/-0.059; p = 0.373)	-0.003 (CI = +/-0.003; p = 0.053)	-0.109 (CI = +/-0.179; p = 0.203)	0.481	+11.09%	-0.35%
Severity	2015.2	0.079 (CI = +/-0.578; p = 0.761)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	-0.082 (CI = +/-0.595; p = 0.760)	0.312	+8.20%	-0.29%
Severity	2016.1	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	0.355	-0.29%	-0.29%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.363	-1.25%	-1.25%
Frequency	2011.1	0.010 (CI = +/-0.016; p = 0.229)	0.148 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.078 (CI = +/-0.031; p = 0.000)	0.973	+0.95%	-6.57%
Frequency	2011.2	0.016 (CI = +/-0.018; p = 0.081)	0.155 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.033; p = 0.000)	0.976	+1.61%	-6.84%
Frequency	2012.1	0.014 (CI = +/-0.022; p = 0.188)	0.157 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.037; p = 0.000)	0.975	+1.42%	-6.80%
Frequency	2012.2	0.011 (CI = +/-0.027; p = 0.421)	0.154 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.043; p = 0.001)	0.975	+1.06%	-6.69%
Frequency	2013.1	-0.009 (CI = +/-0.028; p = 0.504)	0.164 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.041; p = 0.010)	0.983	-0.89%	-6.40%
Frequency	2013.2	-0.017 (CI = +/-0.037; p = 0.333)	0.160 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.051; p = 0.067)	0.983	-1.71%	-6.23%
Frequency	2014.1	-0.019 (CI = +/-0.052; p = 0.444)	0.160 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.045 (CI = +/-0.066; p = 0.157)	0.981	-1.87%	-6.22%
Frequency	2014.2	-0.004 (CI = +/-0.083; p = 0.910)	0.164 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.098; p = 0.192)	0.981	-0.43%	-6.36%
Frequency	2015.1	-0.095 (CI = +/-0.130; p = 0.134)	0.174 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.141; p = 0.618)	0.985	-9.04%	-6.07%
Frequency	2015.2	0.075 (CI = +/-0.432; p = 0.697)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.445; p = 0.482)	0.985	+7.84%	-6.45%
Frequency	2016.1	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.984	-6.45%	-6.45%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.987	-5.73%	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	0.167 (CI = +/-0.038; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.015; p = 0.000)	0.963	0.00%	-4.23%
Loss Cost	2011.2	0.166 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.016; p = 0.000)	0.963	0.00%	-4.27%
Loss Cost	2012.1	0.172 (CI = +/-0.041; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.965	0.00%	-4.47%
Loss Cost	2012.2	0.169 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.016; p = 0.000)	0.966	0.00%	-4.55%
Loss Cost	2013.1	0.178 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.016; p = 0.000)	0.971	0.00%	-4.86%
Loss Cost	2013.2	0.174 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.017; p = 0.000)	0.972	0.00%	-4.97%
Loss Cost	2014.1	0.181 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.017; p = 0.000)	0.973	0.00%	-5.26%
Loss Cost	2014.2	0.178 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.018; p = 0.000)	0.974	0.00%	-5.39%
Loss Cost	2015.1	0.198 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	-0.065 (CI = +/-0.011; p = 0.000)	0.992	0.00%	-6.32%
Loss Cost	2015.2	0.199 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	-0.065 (CI = +/-0.013; p = 0.000)	0.992	0.00%	-6.30%
Loss Cost	2016.1	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.015; p = 0.000)	0.992	0.00%	-6.72%
Loss Cost	2016.2	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.072 (CI = +/-0.017; p = 0.000)	0.992	0.00%	-6.91%
Severity	2011.1	0.019 (CI = +/-0.045; p = 0.377)	-0.002 (CI = +/-0.003; p = 0.214)	0.018 (CI = +/-0.018; p = 0.045)	0.542	0.00%	+1.85%
Severity	2011.2	0.016 (CI = +/-0.047; p = 0.487)	-0.002 (CI = +/-0.003; p = 0.213)	0.017 (CI = +/-0.018; p = 0.060)	0.521	0.00%	+1.75%
Severity	2012.1	0.016 (CI = +/-0.050; p = 0.510)	-0.002 (CI = +/-0.003; p = 0.229)	0.017 (CI = +/-0.019; p = 0.076)	0.510	0.00%	+1.75%
Severity	2012.2	0.018 (CI = +/-0.052; p = 0.476)	-0.002 (CI = +/-0.003; p = 0.247)	0.018 (CI = +/-0.020; p = 0.078)	0.507	0.00%	+1.81%
Severity	2013.1	0.014 (CI = +/-0.056; p = 0.605)	-0.002 (CI = +/-0.003; p = 0.298)	0.020 (CI = +/-0.021; p = 0.071)	0.514	0.00%	+1.97%
Severity	2013.2	0.011 (CI = +/-0.059; p = 0.704)	-0.002 (CI = +/-0.003; p = 0.302)	0.019 (CI = +/-0.023; p = 0.099)	0.479	0.00%	+1.87%
Severity	2014.1	0.021 (CI = +/-0.060; p = 0.462)	-0.002 (CI = +/-0.003; p = 0.212)	0.014 (CI = +/-0.023; p = 0.208)	0.465	0.00%	+1.43%
Severity	2014.2	0.013 (CI = +/-0.061; p = 0.643)	-0.002 (CI = +/-0.003; p = 0.178)	0.011 (CI = +/-0.023; p = 0.324)	0.419	0.00%	+1.10%
Severity	2015.1	0.027 (CI = +/-0.061; p = 0.342)	-0.003 (CI = +/-0.003; p = 0.092)	0.004 (CI = +/-0.024; p = 0.702)	0.425	0.00%	+0.43%
Severity	2015.2	0.019 (CI = +/-0.060; p = 0.491)	-0.003 (CI = +/-0.003; p = 0.065)	-0.001 (CI = +/-0.025; p = 0.958)	0.381	0.00%	-0.06%
Severity	2016.1	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	-0.003 (CI = +/-0.031; p = 0.838)	0.355	0.00%	-0.29%
Severity	2016.2	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	-0.013 (CI = +/-0.033; p = 0.397)	0.363	0.00%	-1.25%
Frequency	2011.1	0.148 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.062 (CI = +/-0.016; p = 0.000)	0.972	0.00%	-5.97%
Frequency	2011.2	0.150 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.017; p = 0.000)	0.972	0.00%	-5.92%
Frequency	2012.1	0.156 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.017; p = 0.000)	0.973	0.00%	-6.11%
Frequency	2012.2	0.151 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.017; p = 0.000)	0.975	0.00%	-6.24%
Frequency	2013.1	0.164 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.069 (CI = +/-0.015; p = 0.000)	0.984	0.00%	-6.70%
Frequency	2013.2	0.163 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.016; p = 0.000)	0.983	0.00%	-6.72%
Frequency	2014.1	0.160 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.068 (CI = +/-0.017; p = 0.000)	0.982	0.00%	-6.59%
Frequency	2014.2	0.165 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.018; p = 0.000)	0.982	0.00%	-6.42%
Frequency	2015.1	0.171 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.019; p = 0.000)	0.982	0.00%	-6.72%
Frequency	2015.2	0.179 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.018; p = 0.000)	0.986	0.00%	-6.25%
Frequency	2016.1	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.023; p = 0.000)	0.984	0.00%	-6.45%
Frequency	2016.2	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.024; p = 0.001)	0.987	0.00%	-5.73%

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	0.019 (CI = +/-0.013; p = 0.007)	0.168 (CI = +/-0.034; p = 0.000)	-0.072 (CI = +/-0.026; p = 0.000)	0.900	+1.90%	-5.18%
Loss Cost	2011.2	0.024 (CI = +/-0.014; p = 0.003)	0.174 (CI = +/-0.033; p = 0.000)	-0.079 (CI = +/-0.028; p = 0.000)	0.911	+2.42%	-5.39%
Loss Cost	2012.1	0.025 (CI = +/-0.017; p = 0.009)	0.173 (CI = +/-0.036; p = 0.000)	-0.081 (CI = +/-0.031; p = 0.000)	0.908	+2.53%	-5.43%
Loss Cost	2012.2	0.031 (CI = +/-0.021; p = 0.007)	0.178 (CI = +/-0.037; p = 0.000)	-0.089 (CI = +/-0.034; p = 0.000)	0.916	+3.20%	-5.63%
Loss Cost	2013.1	0.031 (CI = +/-0.027; p = 0.030)	0.179 (CI = +/-0.040; p = 0.000)	-0.088 (CI = +/-0.041; p = 0.001)	0.912	+3.10%	-5.61%
Loss Cost	2013.2	0.040 (CI = +/-0.036; p = 0.032)	0.184 (CI = +/-0.043; p = 0.000)	-0.100 (CI = +/-0.050; p = 0.002)	0.915	+4.07%	-5.80%
Loss Cost	2014.1	0.047 (CI = +/-0.051; p = 0.067)	0.181 (CI = +/-0.048; p = 0.000)	-0.108 (CI = +/-0.066; p = 0.006)	0.909	+4.80%	-5.89%
Loss Cost	2014.2	0.082 (CI = +/-0.073; p = 0.032)	0.191 (CI = +/-0.048; p = 0.000)	-0.147 (CI = +/-0.087; p = 0.005)	0.928	+8.56%	-6.26%
Loss Cost	2015.1	-0.010 (CI = +/-0.090; p = 0.799)	0.205 (CI = +/-0.035; p = 0.000)	-0.050 (CI = +/-0.099; p = 0.261)	0.969	-0.97%	-5.81%
Loss Cost	2015.2	0.125 (CI = +/-0.285; p = 0.310)	0.213 (CI = +/-0.039; p = 0.000)	-0.189 (CI = +/-0.295; p = 0.161)	0.975	+13.35%	-6.13%
Loss Cost	2016.1	-0.063 (CI = +/-0.017; p = 0.000)	0.213 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	-6.13%	-6.13%
Loss Cost	2016.2	-0.063 (CI = +/-0.025; p = 0.002)	0.214 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.969	-6.09%	-6.09%
Severity	2011.1	0.005 (CI = +/-0.014; p = 0.426)	0.039 (CI = +/-0.037; p = 0.041)	0.019 (CI = +/-0.029; p = 0.181)	0.565	+0.53%	+2.46%
Severity	2011.2	0.004 (CI = +/-0.017; p = 0.603)	0.037 (CI = +/-0.040; p = 0.062)	0.021 (CI = +/-0.033; p = 0.193)	0.516	+0.42%	+2.51%
Severity	2012.1	0.005 (CI = +/-0.021; p = 0.599)	0.036 (CI = +/-0.043; p = 0.088)	0.019 (CI = +/-0.037; p = 0.276)	0.509	+0.51%	+2.48%
Severity	2012.2	0.016 (CI = +/-0.023; p = 0.158)	0.045 (CI = +/-0.041; p = 0.032)	0.005 (CI = +/-0.038; p = 0.774)	0.617	+1.59%	+2.11%
Severity	2013.1	0.032 (CI = +/-0.023; p = 0.011)	0.035 (CI = +/-0.034; p = 0.045)	-0.015 (CI = +/-0.035; p = 0.370)	0.773	+3.24%	+1.74%
Severity	2013.2	0.051 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.026; p = 0.004)	-0.038 (CI = +/-0.031; p = 0.022)	0.879	+5.21%	+1.32%
Severity	2014.1	0.052 (CI = +/-0.032; p = 0.005)	0.045 (CI = +/-0.029; p = 0.008)	-0.039 (CI = +/-0.041; p = 0.061)	0.847	+5.30%	+1.31%
Severity	2014.2	0.075 (CI = +/-0.043; p = 0.005)	0.051 (CI = +/-0.029; p = 0.004)	-0.065 (CI = +/-0.052; p = 0.021)	0.847	+7.82%	+1.04%
Severity	2015.1	0.049 (CI = +/-0.080; p = 0.180)	0.055 (CI = +/-0.031; p = 0.005)	-0.038 (CI = +/-0.088; p = 0.333)	0.807	+5.07%	+1.18%
Severity	2015.2	0.037 (CI = +/-0.292; p = 0.761)	0.054 (CI = +/-0.040; p = 0.018)	-0.024 (CI = +/-0.302; p = 0.843)	0.666	+3.72%	+1.21%
Severity	2016.1	0.012 (CI = +/-0.018; p = 0.137)	0.054 (CI = +/-0.040; p = 0.018)	NA (CI = +/-NA; p = NA)	0.707	+1.21%	+1.21%
Severity	2016.2	0.007 (CI = +/-0.022; p = 0.419)	0.049 (CI = +/-0.044; p = 0.038)	NA (CI = +/-NA; p = NA)	0.574	+0.71%	+0.71%
Frequency	2011.1	0.014 (CI = +/-0.014; p = 0.056)	0.129 (CI = +/-0.037; p = 0.000)	-0.091 (CI = +/-0.029; p = 0.000)	0.895	+1.36%	-7.45%
Frequency	2011.2	0.020 (CI = +/-0.015; p = 0.015)	0.136 (CI = +/-0.036; p = 0.000)	-0.100 (CI = +/-0.029; p = 0.000)	0.914	+1.99%	-7.71%
Frequency	2012.1	0.020 (CI = +/-0.019; p = 0.039)	0.136 (CI = +/-0.038; p = 0.000)	-0.100 (CI = +/-0.033; p = 0.000)	0.909	+2.00%	-7.71%
Frequency	2012.2	0.016 (CI = +/-0.023; p = 0.164)	0.133 (CI = +/-0.041; p = 0.000)	-0.095 (CI = +/-0.038; p = 0.000)	0.910	+1.58%	-7.59%
Frequency	2013.1	-0.001 (CI = +/-0.022; p = 0.899)	0.144 (CI = +/-0.033; p = 0.000)	-0.074 (CI = +/-0.034; p = 0.001)	0.950	-0.13%	-7.22%
Frequency	2013.2	-0.011 (CI = +/-0.028; p = 0.405)	0.139 (CI = +/-0.034; p = 0.000)	-0.062 (CI = +/-0.040; p = 0.006)	0.956	-1.08%	-7.03%
Frequency	2014.1	-0.005 (CI = +/-0.040; p = 0.793)	0.136 (CI = +/-0.038; p = 0.000)	-0.069 (CI = +/-0.052; p = 0.016)	0.947	-0.47%	-7.11%
Frequency	2014.2	0.007 (CI = +/-0.065; p = 0.809)	0.140 (CI = +/-0.042; p = 0.000)	-0.082 (CI = +/-0.077; p = 0.041)	0.946	+0.69%	-7.23%
Frequency	2015.1	-0.059 (CI = +/-0.099; p = 0.193)	0.150 (CI = +/-0.039; p = 0.000)	-0.012 (CI = +/-0.109; p = 0.792)	0.960	-5.75%	-6.90%
Frequency	2015.2	0.089 (CI = +/-0.315; p = 0.502)	0.159 (CI = +/-0.043; p = 0.000)	-0.164 (CI = +/-0.326; p = 0.252)	0.966	+9.28%	-7.26%
Frequency	2016.1	-0.075 (CI = +/-0.019; p = 0.000)	0.159 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	-7.26%	-7.26%
Frequency	2016.2	-0.070 (CI = +/-0.024; p = 0.001)	0.165 (CI = +/-0.048; p = 0.001)	NA (CI = +/-NA; p = NA)	0.964	-6.75%	-6.75%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	-0.041 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.168 (CI = +/-0.089; p = 0.001)	0.955	-4.01%
Loss Cost	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.170 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.173 (CI = +/-0.087; p = 0.001)	0.959	-4.28%
Loss Cost	2012.1	-0.050 (CI = +/-0.016; p = 0.000)	0.183 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.185 (CI = +/-0.076; p = 0.000)	0.971	-4.90%
Loss Cost	2012.2	-0.052 (CI = +/-0.015; p = 0.000)	0.178 (CI = +/-0.038; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.183 (CI = +/-0.074; p = 0.000)	0.974	-5.09%
Loss Cost	2013.1	-0.057 (CI = +/-0.012; p = 0.000)	0.191 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.181 (CI = +/-0.057; p = 0.000)	0.985	-5.58%
Loss Cost	2013.2	-0.058 (CI = +/-0.012; p = 0.000)	0.187 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.174 (CI = +/-0.059; p = 0.000)	0.986	-5.64%
Loss Cost	2014.1	-0.059 (CI = +/-0.012; p = 0.000)	0.192 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.164 (CI = +/-0.061; p = 0.000)	0.987	-5.76%
Loss Cost	2014.2	-0.060 (CI = +/-0.012; p = 0.000)	0.199 (CI = +/-0.033; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.193 (CI = +/-0.075; p = 0.000)	0.989	-5.79%
Loss Cost	2015.1	-0.060 (CI = +/-0.012; p = 0.000)	0.199 (CI = +/-0.033; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.989	-5.79%
Loss Cost	2015.2	-0.063 (CI = +/-0.013; p = 0.000)	0.195 (CI = +/-0.033; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.990	-6.09%
Loss Cost	2016.1	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.72%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.91%
Severity	2011.1	-0.001 (CI = +/-0.016; p = 0.929)	0.028 (CI = +/-0.041; p = 0.180)	-0.003 (CI = +/-0.002; p = 0.014)	0.072 (CI = +/-0.086; p = 0.093)	0.628	-0.07%
Severity	2011.2	-0.002 (CI = +/-0.017; p = 0.854)	0.026 (CI = +/-0.043; p = 0.217)	-0.003 (CI = +/-0.002; p = 0.016)	0.073 (CI = +/-0.089; p = 0.098)	0.597	-0.15%
Severity	2012.1	0.000 (CI = +/-0.019; p = 0.960)	0.024 (CI = +/-0.047; p = 0.289)	-0.003 (CI = +/-0.003; p = 0.027)	0.071 (CI = +/-0.092; p = 0.120)	0.590	-0.05%
Severity	2012.2	0.002 (CI = +/-0.019; p = 0.853)	0.029 (CI = +/-0.047; p = 0.203)	-0.003 (CI = +/-0.003; p = 0.036)	0.074 (CI = +/-0.091; p = 0.105)	0.622	+0.17%
Severity	2013.1	0.006 (CI = +/-0.019; p = 0.526)	0.019 (CI = +/-0.046; p = 0.380)	-0.002 (CI = +/-0.002; p = 0.063)	0.075 (CI = +/-0.087; p = 0.085)	0.684	+0.57%
Severity	2013.2	0.006 (CI = +/-0.019; p = 0.499)	0.023 (CI = +/-0.049; p = 0.326)	-0.002 (CI = +/-0.003; p = 0.074)	0.082 (CI = +/-0.092; p = 0.076)	0.664	+0.62%
Severity	2014.1	0.006 (CI = +/-0.021; p = 0.557)	0.025 (CI = +/-0.053; p = 0.327)	-0.002 (CI = +/-0.003; p = 0.084)	0.078 (CI = +/-0.101; p = 0.116)	0.605	+0.57%
Severity	2014.2	0.006 (CI = +/-0.022; p = 0.580)	0.026 (CI = +/-0.060; p = 0.366)	-0.002 (CI = +/-0.003; p = 0.100)	0.081 (CI = +/-0.135; p = 0.210)	0.501	+0.57%
Severity	2015.1	0.006 (CI = +/-0.022; p = 0.580)	0.026 (CI = +/-0.060; p = 0.366)	-0.002 (CI = +/-0.003; p = 0.100)	NA (CI = +/-NA; p = NA)	0.435	+0.57%
Severity	2015.2	0.000 (CI = +/-0.024; p = 0.969)	0.019 (CI = +/-0.060; p = 0.491)	-0.003 (CI = +/-0.003; p = 0.063)	NA (CI = +/-NA; p = NA)	0.381	-0.04%
Severity	2016.1	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	0.355	-0.29%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.363	-1.25%
Frequency	2011.1	-0.040 (CI = +/-0.024; p = 0.002)	0.147 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.127; p = 0.127)	0.939	-3.94%
Frequency	2011.2	-0.042 (CI = +/-0.025; p = 0.003)	0.144 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.100 (CI = +/-0.130; p = 0.123)	0.939	-4.14%
Frequency	2012.1	-0.050 (CI = +/-0.025; p = 0.001)	0.159 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.113 (CI = +/-0.123; p = 0.067)	0.948	-4.86%
Frequency	2012.2	-0.054 (CI = +/-0.023; p = 0.000)	0.149 (CI = +/-0.058; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.109 (CI = +/-0.113; p = 0.056)	0.959	-5.25%
Frequency	2013.1	-0.063 (CI = +/-0.016; p = 0.000)	0.172 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.107 (CI = +/-0.074; p = 0.008)	0.983	-6.11%
Frequency	2013.2	-0.064 (CI = +/-0.015; p = 0.000)	0.164 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.070; p = 0.015)	0.987	-6.22%
Frequency	2014.1	-0.065 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.086 (CI = +/-0.076; p = 0.030)	0.986	-6.29%
Frequency	2014.2	-0.065 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.112 (CI = +/-0.098; p = 0.030)	0.986	-6.32%
Frequency	2015.1	-0.065 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.986	-6.32%
Frequency	2015.2	-0.062 (CI = +/-0.018; p = 0.000)	0.176 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.986	-6.05%
Frequency	2016.1	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.984	-6.45%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.987	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	-0.001 (CI = +/-0.017; p = 0.934)	0.175 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.001; p = 0.000)	0.088 (CI = +/-0.057; p = 0.005)	-0.062 (CI = +/-0.021; p = 0.000)	0.986	-0.07%	-6.07%
Loss Cost	2011.2	0.004 (CI = +/-0.020; p = 0.684)	0.177 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.079 (CI = +/-0.062; p = 0.015)	-0.067 (CI = +/-0.025; p = 0.000)	0.986	+0.40%	-6.12%
Loss Cost	2012.1	-0.002 (CI = +/-0.026; p = 0.847)	0.180 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.070; p = 0.014)	-0.061 (CI = +/-0.030; p = 0.001)	0.986	-0.24%	-6.11%
Loss Cost	2012.2	0.003 (CI = +/-0.034; p = 0.875)	0.181 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.079; p = 0.040)	-0.066 (CI = +/-0.039; p = 0.003)	0.986	+0.25%	-6.15%
Loss Cost	2013.1	-0.018 (CI = +/-0.045; p = 0.393)	0.187 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.116 (CI = +/-0.089; p = 0.016)	-0.044 (CI = +/-0.049; p = 0.072)	0.988	-1.81%	-6.07%
Loss Cost	2013.2	-0.017 (CI = +/-0.062; p = 0.567)	0.187 (CI = +/-0.030; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.114 (CI = +/-0.106; p = 0.037)	-0.046 (CI = +/-0.068; p = 0.166)	0.988	-1.66%	-6.08%
Loss Cost	2014.1	-0.027 (CI = +/-0.089; p = 0.518)	0.189 (CI = +/-0.034; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.124 (CI = +/-0.126; p = 0.054)	-0.035 (CI = +/-0.096; p = 0.428)	0.987	-2.64%	-6.03%
Loss Cost	2014.2	0.010 (CI = +/-0.085; p = 0.789)	0.198 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.123 (CI = +/-0.108; p = 0.031)	-0.076 (CI = +/-0.092; p = 0.093)	0.991	+1.04%	-6.39%
Loss Cost	2015.1	0.010 (CI = +/-0.085; p = 0.789)	0.198 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.076 (CI = +/-0.092; p = 0.093)	0.991	+1.04%	-6.39%
Loss Cost	2015.2	0.154 (CI = +/-0.271; p = 0.225)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.224 (CI = +/-0.279; p = 0.101)	0.992	+16.68%	-6.72%
Loss Cost	2016.1	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.992	-6.72%	-6.72%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.992	-6.91%	-6.91%
Severity	2011.1	-0.011 (CI = +/-0.029; p = 0.411)	0.027 (CI = +/-0.042; p = 0.185)	-0.002 (CI = +/-0.003; p = 0.059)	0.094 (CI = +/-0.098; p = 0.061)	0.017 (CI = +/-0.037; p = 0.352)	0.626	-1.14%	+0.51%
Severity	2011.2	-0.021 (CI = +/-0.035; p = 0.223)	0.023 (CI = +/-0.043; p = 0.260)	-0.002 (CI = +/-0.003; p = 0.070)	0.111 (CI = +/-0.105; p = 0.040)	0.027 (CI = +/-0.043; p = 0.198)	0.616	-2.04%	+0.63%
Severity	2012.1	-0.026 (CI = +/-0.045; p = 0.238)	0.026 (CI = +/-0.046; p = 0.247)	-0.002 (CI = +/-0.003; p = 0.078)	0.121 (CI = +/-0.121; p = 0.050)	0.032 (CI = +/-0.052; p = 0.206)	0.610	-2.57%	+0.64%
Severity	2012.2	-0.016 (CI = +/-0.059; p = 0.559)	0.028 (CI = +/-0.048; p = 0.228)	-0.002 (CI = +/-0.003; p = 0.079)	0.106 (CI = +/-0.138; p = 0.119)	0.022 (CI = +/-0.067; p = 0.497)	0.608	-1.63%	+0.54%
Severity	2013.1	0.020 (CI = +/-0.078; p = 0.590)	0.018 (CI = +/-0.049; p = 0.436)	-0.002 (CI = +/-0.003; p = 0.068)	0.051 (CI = +/-0.155; p = 0.484)	-0.016 (CI = +/-0.085; p = 0.691)	0.662	+1.99%	+0.38%
Severity	2013.2	0.058 (CI = +/-0.101; p = 0.234)	0.023 (CI = +/-0.049; p = 0.318)	-0.003 (CI = +/-0.003; p = 0.048)	0.007 (CI = +/-0.171; p = 0.934)	-0.057 (CI = +/-0.111; p = 0.277)	0.673	+5.94%	+0.03%
Severity	2014.1	0.082 (CI = +/-0.142; p = 0.226)	0.019 (CI = +/-0.054; p = 0.452)	-0.003 (CI = +/-0.003; p = 0.053)	-0.018 (CI = +/-0.202; p = 0.847)	-0.084 (CI = +/-0.153; p = 0.252)	0.621	+8.59%	-0.11%
Severity	2014.2	0.105 (CI = +/-0.165; p = 0.184)	0.024 (CI = +/-0.059; p = 0.373)	-0.003 (CI = +/-0.003; p = 0.053)	-0.019 (CI = +/-0.211; p = 0.847)	-0.109 (CI = +/-0.179; p = 0.203)	0.542	+11.09%	-0.35%
Severity	2015.1	0.105 (CI = +/-0.165; p = 0.184)	0.024 (CI = +/-0.059; p = 0.373)	-0.003 (CI = +/-0.003; p = 0.053)	NA (CI = +/-NA; p = NA)	-0.109 (CI = +/-0.179; p = 0.203)	0.481	+11.09%	-0.35%
Severity	2015.2	0.079 (CI = +/-0.578; p = 0.761)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	-0.082 (CI = +/-0.595; p = 0.760)	0.312	+8.20%	-0.29%
Severity	2016.1	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.355	-0.29%	-0.29%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.363	-1.25%	-1.25%
Frequency	2011.1	0.011 (CI = +/-0.029; p = 0.444)	0.148 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.100; p = 0.911)	-0.078 (CI = +/-0.037; p = 0.000)	0.971	+1.08%	-6.54%
Frequency	2011.2	0.025 (CI = +/-0.034; p = 0.139)	0.154 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.102; p = 0.520)	-0.094 (CI = +/-0.041; p = 0.000)	0.975	+2.49%	-6.71%
Frequency	2012.1	0.024 (CI = +/-0.044; p = 0.270)	0.154 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.118; p = 0.599)	-0.093 (CI = +/-0.051; p = 0.002)	0.974	+2.40%	-6.70%
Frequency	2012.2	0.019 (CI = +/-0.058; p = 0.495)	0.153 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.135; p = 0.728)	-0.088 (CI = +/-0.066; p = 0.013)	0.973	+1.91%	-6.66%
Frequency	2013.1	-0.038 (CI = +/-0.064; p = 0.223)	0.169 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.128; p = 0.297)	-0.029 (CI = +/-0.070; p = 0.395)	0.983	-3.72%	-6.43%
Frequency	2013.2	-0.074 (CI = +/-0.082; p = 0.070)	0.164 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.107 (CI = +/-0.138; p = 0.116)	0.011 (CI = +/-0.089; p = 0.784)	0.986	-7.17%	-6.11%
Frequency	2014.1	-0.109 (CI = +/-0.111; p = 0.053)	0.170 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.142 (CI = +/-0.158; p = 0.074)	0.048 (CI = +/-0.120; p = 0.392)	0.985	-10.34%	-5.92%
Frequency	2014.2	-0.095 (CI = +/-0.130; p = 0.134)	0.174 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.141 (CI = +/-0.166; p = 0.087)	0.032 (CI = +/-0.141; p = 0.618)	0.985	-9.04%	-6.07%
Frequency	2015.1	-0.095 (CI = +/-0.130; p = 0.134)	0.174 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.032 (CI = +/-0.141; p = 0.618)	0.985	-9.04%	-6.07%
Frequency	2015.2	0.075 (CI = +/-0.432; p = 0.697)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.142 (CI = +/-0.445; p = 0.482)	0.985	+7.84%	-6.45%
Frequency	2016.1	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.984	-6.45%	-6.45%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.987	-5.73%	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	-0.029 (CI = +/-0.022; p = 0.012)	0.159 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.098 (CI = +/-0.120; p = 0.104)	0.926	-2.90%
Loss Cost	2011.2	-0.034 (CI = +/-0.024; p = 0.008)	0.154 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.122; p = 0.072)	0.931	-3.34%
Loss Cost	2012.1	-0.041 (CI = +/-0.024; p = 0.002)	0.166 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.129 (CI = +/-0.117; p = 0.033)	0.940	-4.06%
Loss Cost	2012.2	-0.046 (CI = +/-0.024; p = 0.001)	0.160 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.138 (CI = +/-0.114; p = 0.021)	0.948	-4.54%
Loss Cost	2013.1	-0.054 (CI = +/-0.023; p = 0.000)	0.175 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.146 (CI = +/-0.101; p = 0.008)	0.961	-5.28%
Loss Cost	2013.2	-0.058 (CI = +/-0.022; p = 0.000)	0.168 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.143 (CI = +/-0.095; p = 0.007)	0.968	-5.60%
Loss Cost	2014.1	-0.061 (CI = +/-0.021; p = 0.000)	0.178 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.135 (CI = +/-0.091; p = 0.008)	0.972	-5.93%
Loss Cost	2014.2	-0.062 (CI = +/-0.022; p = 0.000)	0.175 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.123 (CI = +/-0.099; p = 0.019)	0.973	-5.99%
Loss Cost	2015.1	-0.064 (CI = +/-0.013; p = 0.000)	0.196 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.071; p = 0.150)	0.991	-6.24%
Loss Cost	2015.2	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.332 (CI = +/-0.413; p = 0.101)	0.992	-6.72%
Loss Cost	2016.1	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.72%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.91%
Severity	2011.1	-0.006 (CI = +/-0.015; p = 0.406)	0.023 (CI = +/-0.037; p = 0.212)	-0.003 (CI = +/-0.002; p = 0.004)	0.106 (CI = +/-0.081; p = 0.014)	0.694	-0.61%
Severity	2011.2	-0.008 (CI = +/-0.016; p = 0.295)	0.020 (CI = +/-0.038; p = 0.277)	-0.003 (CI = +/-0.002; p = 0.004)	0.113 (CI = +/-0.084; p = 0.012)	0.679	-0.83%
Severity	2012.1	-0.008 (CI = +/-0.018; p = 0.370)	0.019 (CI = +/-0.041; p = 0.326)	-0.003 (CI = +/-0.002; p = 0.007)	0.112 (CI = +/-0.089; p = 0.017)	0.672	-0.79%
Severity	2012.2	-0.005 (CI = +/-0.019; p = 0.567)	0.023 (CI = +/-0.042; p = 0.259)	-0.003 (CI = +/-0.002; p = 0.013)	0.107 (CI = +/-0.090; p = 0.024)	0.686	-0.52%
Severity	2013.1	-0.001 (CI = +/-0.019; p = 0.936)	0.014 (CI = +/-0.042; p = 0.479)	-0.003 (CI = +/-0.002; p = 0.027)	0.102 (CI = +/-0.087; p = 0.024)	0.732	-0.07%
Severity	2013.2	0.000 (CI = +/-0.021; p = 0.994)	0.015 (CI = +/-0.044; p = 0.465)	-0.003 (CI = +/-0.002; p = 0.038)	0.103 (CI = +/-0.091; p = 0.030)	0.708	-0.01%
Severity	2014.1	-0.001 (CI = +/-0.022; p = 0.895)	0.019 (CI = +/-0.048; p = 0.403)	-0.003 (CI = +/-0.003; p = 0.040)	0.099 (CI = +/-0.095; p = 0.042)	0.663	-0.14%
Severity	2014.2	-0.002 (CI = +/-0.023; p = 0.880)	0.017 (CI = +/-0.052; p = 0.473)	-0.003 (CI = +/-0.003; p = 0.048)	0.094 (CI = +/-0.106; p = 0.074)	0.579	-0.16%
Severity	2015.1	-0.002 (CI = +/-0.025; p = 0.851)	0.021 (CI = +/-0.059; p = 0.432)	-0.003 (CI = +/-0.003; p = 0.056)	0.081 (CI = +/-0.133; p = 0.203)	0.481	-0.21%
Severity	2015.2	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	0.121 (CI = +/-0.883; p = 0.760)	0.312	-0.29%
Severity	2016.1	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	0.355	-0.29%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.363	-1.25%
Frequency	2011.1	-0.023 (CI = +/-0.026; p = 0.078)	0.137 (CI = +/-0.064; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.143; p = 0.905)	0.930	-2.31%
Frequency	2011.2	-0.026 (CI = +/-0.029; p = 0.079)	0.134 (CI = +/-0.067; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.150; p = 0.982)	0.929	-2.53%
Frequency	2012.1	-0.034 (CI = +/-0.030; p = 0.033)	0.147 (CI = +/-0.068; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.148; p = 0.806)	0.935	-3.30%
Frequency	2012.2	-0.041 (CI = +/-0.030; p = 0.010)	0.137 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.138; p = 0.635)	0.948	-4.04%
Frequency	2013.1	-0.053 (CI = +/-0.023; p = 0.000)	0.161 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.102; p = 0.367)	0.973	-5.21%
Frequency	2013.2	-0.058 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.093; p = 0.360)	0.979	-5.59%
Frequency	2014.1	-0.060 (CI = +/-0.022; p = 0.000)	0.159 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.095; p = 0.432)	0.979	-5.81%
Frequency	2014.2	-0.060 (CI = +/-0.023; p = 0.000)	0.157 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.105; p = 0.551)	0.978	-5.84%
Frequency	2015.1	-0.062 (CI = +/-0.019; p = 0.000)	0.175 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.104; p = 0.516)	0.985	-6.04%
Frequency	2015.2	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.211 (CI = +/-0.660; p = 0.482)	0.985	-6.45%
Frequency	2016.1	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.984	-6.45%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.987	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	0.010 (CI = +/-0.017; p = 0.220)	0.169 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.063; p = 0.084)	-0.074 (CI = +/-0.022; p = 0.000)	0.981	+1.00%	-6.18%
Loss Cost	2011.2	0.016 (CI = +/-0.020; p = 0.107)	0.173 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.066; p = 0.182)	-0.080 (CI = +/-0.025; p = 0.000)	0.982	+1.61%	-6.21%
Loss Cost	2012.1	0.015 (CI = +/-0.025; p = 0.213)	0.173 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.073; p = 0.213)	-0.079 (CI = +/-0.029; p = 0.000)	0.981	+1.54%	-6.21%
Loss Cost	2012.2	0.024 (CI = +/-0.032; p = 0.132)	0.177 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.081; p = 0.426)	-0.089 (CI = +/-0.036; p = 0.000)	0.982	+2.44%	-6.24%
Loss Cost	2013.1	0.019 (CI = +/-0.044; p = 0.375)	0.178 (CI = +/-0.034; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.093; p = 0.387)	-0.083 (CI = +/-0.047; p = 0.002)	0.981	+1.89%	-6.25%
Loss Cost	2013.2	0.034 (CI = +/-0.066; p = 0.282)	0.182 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.113; p = 0.713)	-0.099 (CI = +/-0.069; p = 0.009)	0.982	+3.46%	-6.29%
Loss Cost	2014.1	0.052 (CI = +/-0.107; p = 0.308)	0.181 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.147; p = 0.992)	-0.117 (CI = +/-0.109; p = 0.038)	0.980	+5.30%	-6.29%
Loss Cost	2014.2	0.288 (CI = +/-0.150; p = 0.002)	0.206 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.001; p = 0.000)	-0.212 (CI = +/-0.153; p = 0.012)	-0.357 (CI = +/-0.153; p = 0.001)	0.993	+33.32%	-6.70%
Loss Cost	2015.1	0.306 (CI = +/-0.535; p = 0.224)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.225 (CI = +/-0.402; p = 0.233)	-0.375 (CI = +/-0.542; p = 0.149)	0.992	+35.76%	-6.72%
Loss Cost	2015.2	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.332 (CI = +/-0.413; p = 0.101)	NA (CI = +/-NA; p = NA)	0.992	-6.72%	-6.72%
Loss Cost	2016.1	-0.070 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.992	-6.72%	-6.72%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.992	-6.91%	-6.91%
Severity	2011.1	-0.010 (CI = +/-0.022; p = 0.344)	0.022 (CI = +/-0.038; p = 0.246)	-0.003 (CI = +/-0.002; p = 0.024)	0.111 (CI = +/-0.085; p = 0.014)	0.008 (CI = +/-0.030; p = 0.589)	0.681	-1.02%	-0.24%
Severity	2011.2	-0.019 (CI = +/-0.027; p = 0.152)	0.016 (CI = +/-0.039; p = 0.389)	-0.003 (CI = +/-0.002; p = 0.026)	0.127 (CI = +/-0.089; p = 0.008)	0.017 (CI = +/-0.034; p = 0.302)	0.682	-1.87%	-0.20%
Severity	2012.1	-0.022 (CI = +/-0.034; p = 0.174)	0.018 (CI = +/-0.041; p = 0.371)	-0.003 (CI = +/-0.002; p = 0.030)	0.133 (CI = +/-0.098; p = 0.012)	0.020 (CI = +/-0.039; p = 0.288)	0.676	-2.22%	-0.21%
Severity	2012.2	-0.017 (CI = +/-0.045; p = 0.433)	0.020 (CI = +/-0.044; p = 0.344)	-0.003 (CI = +/-0.003; p = 0.034)	0.124 (CI = +/-0.111; p = 0.031)	0.014 (CI = +/-0.050; p = 0.547)	0.672	-1.66%	-0.23%
Severity	2013.1	0.007 (CI = +/-0.057; p = 0.790)	0.014 (CI = +/-0.044; p = 0.484)	-0.003 (CI = +/-0.002; p = 0.034)	0.090 (CI = +/-0.120; p = 0.125)	-0.009 (CI = +/-0.060; p = 0.753)	0.712	+0.71%	-0.18%
Severity	2013.2	0.029 (CI = +/-0.084; p = 0.463)	0.020 (CI = +/-0.047; p = 0.375)	-0.003 (CI = +/-0.003; p = 0.034)	0.063 (CI = +/-0.144; p = 0.355)	-0.032 (CI = +/-0.088; p = 0.448)	0.698	+2.95%	-0.24%
Severity	2014.1	0.030 (CI = +/-0.138; p = 0.636)	0.020 (CI = +/-0.051; p = 0.407)	-0.003 (CI = +/-0.003; p = 0.044)	0.062 (CI = +/-0.189; p = 0.483)	-0.033 (CI = +/-0.140; p = 0.616)	0.639	+3.07%	-0.24%
Severity	2014.2	0.062 (CI = +/-0.321; p = 0.672)	0.023 (CI = +/-0.062; p = 0.422)	-0.003 (CI = +/-0.003; p = 0.055)	0.033 (CI = +/-0.327; p = 0.823)	-0.065 (CI = +/-0.327; p = 0.663)	0.542	+6.41%	-0.30%
Severity	2015.1	0.051 (CI = +/-1.142; p = 0.921)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	0.041 (CI = +/-0.859; p = 0.915)	-0.054 (CI = +/-1.158; p = 0.917)	0.417	+5.23%	-0.29%
Severity	2015.2	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	0.121 (CI = +/-0.883; p = 0.760)	NA (CI = +/-NA; p = NA)	0.312	-0.29%	-0.29%
Severity	2016.1	-0.003 (CI = +/-0.031; p = 0.838)	0.023 (CI = +/-0.070; p = 0.475)	-0.003 (CI = +/-0.003; p = 0.083)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.355	-0.29%	-0.29%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.363	-1.25%	-1.25%
Frequency	2011.1	0.020 (CI = +/-0.023; p = 0.084)	0.148 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.089; p = 0.202)	-0.082 (CI = +/-0.031; p = 0.000)	0.974	+2.04%	-5.95%
Frequency	2011.2	0.035 (CI = +/-0.025; p = 0.010)	0.157 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.083 (CI = +/-0.085; p = 0.053)	-0.097 (CI = +/-0.032; p = 0.000)	0.980	+3.54%	-6.02%
Frequency	2012.1	0.038 (CI = +/-0.032; p = 0.024)	0.156 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.088 (CI = +/-0.094; p = 0.062)	-0.100 (CI = +/-0.038; p = 0.000)	0.979	+3.84%	-6.01%
Frequency	2012.2	0.041 (CI = +/-0.043; p = 0.059)	0.157 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.106; p = 0.080)	-0.103 (CI = +/-0.048; p = 0.000)	0.979	+4.17%	-6.02%
Frequency	2013.1	0.012 (CI = +/-0.051; p = 0.629)	0.164 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.108; p = 0.315)	-0.074 (CI = +/-0.054; p = 0.012)	0.983	+1.17%	-6.08%
Frequency	2013.2	0.005 (CI = +/-0.078; p = 0.891)	0.162 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.133; p = 0.485)	-0.068 (CI = +/-0.081; p = 0.096)	0.983	+0.50%	-6.06%
Frequency	2014.1	0.021 (CI = +/-0.127; p = 0.714)	0.161 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.174; p = 0.451)	-0.084 (CI = +/-0.129; p = 0.177)	0.981	+2.16%	-6.06%
Frequency	2014.2	0.225 (CI = +/-0.240; p = 0.063)	0.182 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.245 (CI = +/-0.244; p = 0.050)	-0.292 (CI = +/-0.245; p = 0.024)	0.986	+25.29%	-6.41%
Frequency	2015.1	0.255 (CI = +/-0.854; p = 0.511)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.266 (CI = +/-0.642; p = 0.367)	-0.321 (CI = +/-0.865; p = 0.416)	0.985	+29.02%	-6.45%
Frequency	2015.2	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.211 (CI = +/-0.660; p = 0.482)	NA (CI = +/-NA; p = NA)	0.985	-6.45%	-6.45%
Frequency	2016.1	-0.067 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.984	-6.45%	-6.45%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.987	-5.73%	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	-0.009 (CI = +/-0.023; p = 0.408)	0.156 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.125; p = 0.615)	0.915	-0.91%
Loss Cost	2011.2	-0.012 (CI = +/-0.026; p = 0.332)	0.153 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.133; p = 0.750)	0.915	-1.20%
Loss Cost	2012.1	-0.019 (CI = +/-0.028; p = 0.184)	0.162 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.138; p = 0.989)	0.918	-1.84%
Loss Cost	2012.2	-0.024 (CI = +/-0.031; p = 0.113)	0.157 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.143; p = 0.817)	0.923	-2.42%
Loss Cost	2013.1	-0.035 (CI = +/-0.032; p = 0.035)	0.171 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.139; p = 0.531)	0.934	-3.48%
Loss Cost	2013.2	-0.043 (CI = +/-0.033; p = 0.015)	0.164 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.136; p = 0.383)	0.943	-4.23%
Loss Cost	2014.1	-0.053 (CI = +/-0.034; p = 0.005)	0.179 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.129; p = 0.262)	0.951	-5.16%
Loss Cost	2014.2	-0.058 (CI = +/-0.034; p = 0.003)	0.172 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.125; p = 0.250)	0.958	-5.64%
Loss Cost	2015.1	-0.070 (CI = +/-0.016; p = 0.000)	0.200 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.058; p = 0.074)	0.992	-6.79%
Loss Cost	2015.2	-0.071 (CI = +/-0.017; p = 0.000)	0.198 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.064; p = 0.148)	0.992	-6.83%
Loss Cost	2016.1	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.085; p = 0.557)	0.991	-6.91%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.992	-6.91%
Severity	2011.1	-0.004 (CI = +/-0.015; p = 0.567)	0.021 (CI = +/-0.038; p = 0.249)	-0.003 (CI = +/-0.002; p = 0.009)	0.097 (CI = +/-0.081; p = 0.022)	0.679	-0.41%
Severity	2011.2	-0.007 (CI = +/-0.016; p = 0.362)	0.018 (CI = +/-0.038; p = 0.332)	-0.003 (CI = +/-0.002; p = 0.007)	0.108 (CI = +/-0.085; p = 0.016)	0.669	-0.71%
Severity	2012.1	-0.008 (CI = +/-0.019; p = 0.407)	0.019 (CI = +/-0.041; p = 0.354)	-0.003 (CI = +/-0.002; p = 0.011)	0.109 (CI = +/-0.091; p = 0.023)	0.661	-0.75%
Severity	2012.2	-0.005 (CI = +/-0.021; p = 0.623)	0.021 (CI = +/-0.043; p = 0.316)	-0.003 (CI = +/-0.002; p = 0.022)	0.101 (CI = +/-0.096; p = 0.041)	0.663	-0.49%
Severity	2013.1	0.000 (CI = +/-0.023; p = 0.975)	0.014 (CI = +/-0.045; p = 0.516)	-0.002 (CI = +/-0.002; p = 0.058)	0.089 (CI = +/-0.099; p = 0.074)	0.689	+0.03%
Severity	2013.2	0.000 (CI = +/-0.026; p = 0.997)	0.014 (CI = +/-0.048; p = 0.550)	-0.002 (CI = +/-0.003; p = 0.074)	0.090 (CI = +/-0.105; p = 0.088)	0.658	0.00%
Severity	2014.1	-0.005 (CI = +/-0.028; p = 0.693)	0.021 (CI = +/-0.051; p = 0.372)	-0.003 (CI = +/-0.003; p = 0.049)	0.096 (CI = +/-0.106; p = 0.072)	0.633	-0.51%
Severity	2014.2	-0.008 (CI = +/-0.029; p = 0.542)	0.017 (CI = +/-0.052; p = 0.484)	-0.003 (CI = +/-0.003; p = 0.041)	0.096 (CI = +/-0.108; p = 0.075)	0.578	-0.82%
Severity	2015.1	-0.013 (CI = +/-0.030; p = 0.353)	0.028 (CI = +/-0.055; p = 0.281)	-0.003 (CI = +/-0.003; p = 0.026)	0.089 (CI = +/-0.106; p = 0.090)	0.552	-1.28%
Severity	2015.2	-0.014 (CI = +/-0.031; p = 0.336)	0.023 (CI = +/-0.058; p = 0.382)	-0.003 (CI = +/-0.003; p = 0.029)	0.075 (CI = +/-0.117; p = 0.177)	0.453	-1.36%
Severity	2016.1	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	0.106 (CI = +/-0.160; p = 0.160)	0.455	-1.25%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.363	-1.25%
Frequency	2011.1	-0.005 (CI = +/-0.022; p = 0.636)	0.135 (CI = +/-0.057; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.122; p = 0.042)	0.945	-0.50%
Frequency	2011.2	-0.005 (CI = +/-0.025; p = 0.687)	0.135 (CI = +/-0.060; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.128 (CI = +/-0.132; p = 0.056)	0.944	-0.49%
Frequency	2012.1	-0.011 (CI = +/-0.028; p = 0.414)	0.143 (CI = +/-0.062; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.109 (CI = +/-0.137; p = 0.109)	0.946	-1.10%
Frequency	2012.2	-0.020 (CI = +/-0.029; p = 0.176)	0.136 (CI = +/-0.061; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.136; p = 0.198)	0.953	-1.94%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.009)	0.157 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.108; p = 0.361)	0.973	-3.51%
Frequency	2013.2	-0.043 (CI = +/-0.025; p = 0.003)	0.150 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.101; p = 0.490)	0.978	-4.23%
Frequency	2014.1	-0.048 (CI = +/-0.027; p = 0.002)	0.158 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.103; p = 0.575)	0.978	-4.67%
Frequency	2014.2	-0.050 (CI = +/-0.029; p = 0.003)	0.155 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.107; p = 0.583)	0.978	-4.86%
Frequency	2015.1	-0.057 (CI = +/-0.024; p = 0.000)	0.172 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.087; p = 0.349)	0.986	-5.58%
Frequency	2015.2	-0.057 (CI = +/-0.026; p = 0.001)	0.175 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.098; p = 0.492)	0.985	-5.54%
Frequency	2016.1	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.117; p = 0.133)	0.987	-5.73%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.987	-5.73%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	0.016 (CI = +/-0.013; p = 0.022)	0.170 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.066; p = 0.151)	-0.083 (CI = +/-0.024; p = 0.000)	0.979	+1.60%	-6.54%
Loss Cost	2011.2	0.021 (CI = +/-0.015; p = 0.009)	0.174 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.065; p = 0.210)	-0.089 (CI = +/-0.025; p = 0.000)	0.982	+2.13%	-6.58%
Loss Cost	2012.1	0.022 (CI = +/-0.018; p = 0.025)	0.174 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.069; p = 0.243)	-0.090 (CI = +/-0.027; p = 0.000)	0.981	+2.19%	-6.58%
Loss Cost	2012.2	0.029 (CI = +/-0.022; p = 0.016)	0.178 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.069; p = 0.337)	-0.097 (CI = +/-0.030; p = 0.000)	0.982	+2.91%	-6.62%
Loss Cost	2013.1	0.027 (CI = +/-0.029; p = 0.067)	0.179 (CI = +/-0.034; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.074; p = 0.341)	-0.095 (CI = +/-0.035; p = 0.000)	0.981	+2.70%	-6.63%
Loss Cost	2013.2	0.037 (CI = +/-0.038; p = 0.060)	0.183 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.078; p = 0.463)	-0.106 (CI = +/-0.044; p = 0.000)	0.982	+3.73%	-6.67%
Loss Cost	2014.1	0.044 (CI = +/-0.055; p = 0.106)	0.181 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.085; p = 0.570)	-0.113 (CI = +/-0.059; p = 0.002)	0.981	+4.48%	-6.65%
Loss Cost	2014.2	0.086 (CI = +/-0.079; p = 0.036)	0.189 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.084; p = 0.893)	-0.156 (CI = +/-0.082; p = 0.002)	0.985	+9.00%	-6.73%
Loss Cost	2015.1	-0.023 (CI = +/-0.106; p = 0.627)	0.199 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.068; p = 0.260)	-0.048 (CI = +/-0.106; p = 0.329)	0.992	-2.29%	-6.86%
Loss Cost	2015.2	0.089 (CI = +/-0.382; p = 0.598)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.085; p = 0.557)	-0.161 (CI = +/-0.383; p = 0.355)	0.992	+9.32%	-6.91%
Loss Cost	2016.1	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.085; p = 0.557)	NA (CI = +/-NA; p = NA)	0.991	-6.91%	-6.91%
Loss Cost	2016.2	-0.072 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.992	-6.91%	-6.91%
Severity	2011.1	0.000 (CI = +/-0.018; p = 0.998)	0.024 (CI = +/-0.038; p = 0.212)	-0.003 (CI = +/-0.003; p = 0.012)	0.110 (CI = +/-0.087; p = 0.017)	-0.014 (CI = +/-0.032; p = 0.374)	0.676	+0.00%	-1.36%
Severity	2011.2	-0.004 (CI = +/-0.021; p = 0.725)	0.020 (CI = +/-0.040; p = 0.296)	-0.003 (CI = +/-0.003; p = 0.015)	0.114 (CI = +/-0.090; p = 0.016)	-0.010 (CI = +/-0.034; p = 0.554)	0.655	-0.35%	-1.32%
Severity	2012.1	-0.003 (CI = +/-0.026; p = 0.817)	0.020 (CI = +/-0.043; p = 0.335)	-0.003 (CI = +/-0.003; p = 0.020)	0.113 (CI = +/-0.095; p = 0.023)	-0.010 (CI = +/-0.038; p = 0.565)	0.645	-0.28%	-1.32%
Severity	2012.2	0.006 (CI = +/-0.031; p = 0.695)	0.025 (CI = +/-0.044; p = 0.241)	-0.003 (CI = +/-0.003; p = 0.018)	0.104 (CI = +/-0.097; p = 0.037)	-0.020 (CI = +/-0.043; p = 0.337)	0.663	+0.59%	-1.37%
Severity	2013.1	0.025 (CI = +/-0.035; p = 0.157)	0.017 (CI = +/-0.042; p = 0.392)	-0.003 (CI = +/-0.003; p = 0.014)	0.086 (CI = +/-0.091; p = 0.063)	-0.037 (CI = +/-0.044; p = 0.087)	0.739	+2.49%	-1.26%
Severity	2013.2	0.041 (CI = +/-0.046; p = 0.075)	0.023 (CI = +/-0.043; p = 0.255)	-0.003 (CI = +/-0.003; p = 0.012)	0.074 (CI = +/-0.093; p = 0.106)	-0.054 (CI = +/-0.053; p = 0.045)	0.745	+4.18%	-1.32%
Severity	2014.1	0.044 (CI = +/-0.066; p = 0.167)	0.023 (CI = +/-0.047; p = 0.307)	-0.003 (CI = +/-0.003; p = 0.017)	0.072 (CI = +/-0.102; p = 0.146)	-0.057 (CI = +/-0.071; p = 0.101)	0.695	+4.51%	-1.31%
Severity	2014.2	0.056 (CI = +/-0.107; p = 0.264)	0.025 (CI = +/-0.052; p = 0.307)	-0.003 (CI = +/-0.003; p = 0.023)	0.067 (CI = +/-0.114; p = 0.213)	-0.070 (CI = +/-0.112; p = 0.190)	0.616	+5.81%	-1.33%
Severity	2015.1	0.037 (CI = +/-0.204; p = 0.688)	0.027 (CI = +/-0.058; p = 0.320)	-0.003 (CI = +/-0.003; p = 0.031)	0.073 (CI = +/-0.131; p = 0.236)	-0.051 (CI = +/-0.205; p = 0.585)	0.515	+3.76%	-1.36%
Severity	2015.2	-0.234 (CI = +/-0.720; p = 0.468)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	0.106 (CI = +/-0.160; p = 0.160)	0.221 (CI = +/-0.723; p = 0.493)	0.418	-20.85%	-1.25%
Severity	2016.1	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	0.106 (CI = +/-0.160; p = 0.160)	NA (CI = +/-NA; p = NA)	0.455	-1.25%	-1.25%
Severity	2016.2	-0.013 (CI = +/-0.033; p = 0.397)	0.015 (CI = +/-0.067; p = 0.625)	-0.003 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.363	-1.25%	-1.25%
Frequency	2011.1	0.016 (CI = +/-0.018; p = 0.080)	0.146 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.088; p = 0.151)	-0.070 (CI = +/-0.032; p = 0.000)	0.975	+1.59%	-5.25%
Frequency	2011.2	0.025 (CI = +/-0.020; p = 0.017)	0.154 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.084; p = 0.078)	-0.079 (CI = +/-0.032; p = 0.000)	0.979	+2.50%	-5.33%
Frequency	2012.1	0.024 (CI = +/-0.024; p = 0.046)	0.154 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.089; p = 0.095)	-0.079 (CI = +/-0.035; p = 0.000)	0.978	+2.48%	-5.33%
Frequency	2012.2	0.023 (CI = +/-0.030; p = 0.129)	0.153 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.094; p = 0.121)	-0.078 (CI = +/-0.041; p = 0.001)	0.978	+2.31%	-5.32%
Frequency	2013.1	0.002 (CI = +/-0.033; p = 0.890)	0.162 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.084; p = 0.203)	-0.058 (CI = +/-0.040; p = 0.008)	0.984	+0.21%	-5.45%
Frequency	2013.2	-0.004 (CI = +/-0.045; p = 0.834)	0.160 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.090; p = 0.271)	-0.051 (CI = +/-0.051; p = 0.050)	0.984	-0.43%	-5.42%
Frequency	2014.1	0.000 (CI = +/-0.064; p = 0.990)	0.159 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.099; p = 0.288)	-0.055 (CI = +/-0.069; p = 0.103)	0.982	-0.04%	-5.41%
Frequency	2014.2	0.030 (CI = +/-0.100; p = 0.521)	0.165 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.106; p = 0.218)	-0.086 (CI = +/-0.105; p = 0.096)	0.982	+3.01%	-5.46%
Frequency	2015.1	-0.060 (CI = +/-0.170; p = 0.439)	0.172 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.109; p = 0.457)	0.003 (CI = +/-0.171; p = 0.972)	0.984	-5.83%	-5.58%
Frequency	2015.2	0.323 (CI = +/-0.526; p = 0.190)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.117; p = 0.133)	-0.382 (CI = +/-0.529; p = 0.131)	0.988	+38.12%	-5.73%
Frequency	2016.1	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.117; p = 0.133)	NA (CI = +/-NA; p = NA)	0.987	-5.73%	-5.73%
Frequency	2016.2	-0.059 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.987	-5.73%	-5.73%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.008 (CI = +/-0.019; p = 0.359)	0.013 (CI = +/-0.005; p = 0.000)	0.777	-0.84%
Loss Cost	2011.2	-0.012 (CI = +/-0.020; p = 0.215)	0.013 (CI = +/-0.005; p = 0.000)	0.789	-1.24%
Loss Cost	2012.1	-0.012 (CI = +/-0.023; p = 0.298)	0.013 (CI = +/-0.005; p = 0.000)	0.782	-1.16%
Loss Cost	2012.2	-0.018 (CI = +/-0.025; p = 0.154)	0.012 (CI = +/-0.005; p = 0.000)	0.800	-1.74%
Loss Cost	2013.1	-0.017 (CI = +/-0.028; p = 0.212)	0.012 (CI = +/-0.005; p = 0.000)	0.792	-1.72%
Loss Cost	2013.2	-0.026 (CI = +/-0.031; p = 0.094)	0.011 (CI = +/-0.005; p = 0.000)	0.814	-2.55%
Loss Cost	2014.1	-0.024 (CI = +/-0.036; p = 0.169)	0.012 (CI = +/-0.006; p = 0.001)	0.803	-2.39%
Loss Cost	2014.2	-0.035 (CI = +/-0.040; p = 0.080)	0.011 (CI = +/-0.006; p = 0.001)	0.824	-3.42%
Loss Cost	2015.1	-0.038 (CI = +/-0.047; p = 0.106)	0.011 (CI = +/-0.006; p = 0.003)	0.815	-3.71%
Loss Cost	2015.2	-0.048 (CI = +/-0.055; p = 0.079)	0.010 (CI = +/-0.007; p = 0.007)	0.821	-4.72%
Loss Cost	2016.1	-0.036 (CI = +/-0.065; p = 0.244)	0.011 (CI = +/-0.007; p = 0.008)	0.804	-3.54%
Loss Cost	2016.2	-0.048 (CI = +/-0.080; p = 0.208)	0.010 (CI = +/-0.008; p = 0.017)	0.803	-4.65%
Severity	2011.1	0.012 (CI = +/-0.009; p = 0.011)	-0.002 (CI = +/-0.002; p = 0.071)	0.584	+1.17%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.027)	-0.002 (CI = +/-0.002; p = 0.072)	0.552	+1.09%
Severity	2012.1	0.012 (CI = +/-0.011; p = 0.024)	-0.002 (CI = +/-0.002; p = 0.106)	0.559	+1.25%
Severity	2012.2	0.015 (CI = +/-0.012; p = 0.017)	-0.002 (CI = +/-0.002; p = 0.159)	0.577	+1.47%
Severity	2013.1	0.019 (CI = +/-0.012; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.261)	0.647	+1.89%
Severity	2013.2	0.019 (CI = +/-0.014; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.299)	0.615	+1.93%
Severity	2014.1	0.017 (CI = +/-0.016; p = 0.038)	-0.001 (CI = +/-0.003; p = 0.269)	0.561	+1.74%
Severity	2014.2	0.013 (CI = +/-0.018; p = 0.138)	-0.002 (CI = +/-0.003; p = 0.194)	0.499	+1.33%
Severity	2015.1	0.008 (CI = +/-0.021; p = 0.386)	-0.002 (CI = +/-0.003; p = 0.135)	0.440	+0.85%
Severity	2015.2	0.001 (CI = +/-0.023; p = 0.924)	-0.002 (CI = +/-0.003; p = 0.067)	0.411	+0.10%
Severity	2016.1	0.001 (CI = +/-0.028; p = 0.946)	-0.002 (CI = +/-0.003; p = 0.093)	0.386	+0.09%
Severity	2016.2	-0.011 (CI = +/-0.030; p = 0.424)	-0.003 (CI = +/-0.003; p = 0.036)	0.422	-1.08%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.031)	0.015 (CI = +/-0.004; p = 0.000)	0.862	-1.98%
Frequency	2011.2	-0.023 (CI = +/-0.020; p = 0.023)	0.015 (CI = +/-0.004; p = 0.000)	0.866	-2.31%
Frequency	2012.1	-0.024 (CI = +/-0.022; p = 0.035)	0.015 (CI = +/-0.005; p = 0.000)	0.862	-2.38%
Frequency	2012.2	-0.032 (CI = +/-0.023; p = 0.009)	0.014 (CI = +/-0.005; p = 0.000)	0.885	-3.16%
Frequency	2013.1	-0.036 (CI = +/-0.026; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	0.886	-3.55%
Frequency	2013.2	-0.045 (CI = +/-0.027; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	0.902	-4.39%
Frequency	2014.1	-0.041 (CI = +/-0.031; p = 0.013)	0.013 (CI = +/-0.005; p = 0.000)	0.895	-4.06%
Frequency	2014.2	-0.048 (CI = +/-0.036; p = 0.012)	0.012 (CI = +/-0.005; p = 0.000)	0.897	-4.69%
Frequency	2015.1	-0.046 (CI = +/-0.043; p = 0.036)	0.013 (CI = +/-0.006; p = 0.000)	0.888	-4.52%
Frequency	2015.2	-0.049 (CI = +/-0.051; p = 0.058)	0.012 (CI = +/-0.006; p = 0.001)	0.880	-4.82%
Frequency	2016.1	-0.037 (CI = +/-0.061; p = 0.201)	0.013 (CI = +/-0.007; p = 0.001)	0.872	-3.62%
Frequency	2016.2	-0.037 (CI = +/-0.076; p = 0.297)	0.013 (CI = +/-0.007; p = 0.003)	0.860	-3.62%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = 2020.1
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.009 (CI = +/-0.019; p = 0.367)	0.013 (CI = +/-0.005; p = 0.000)	0.718	-0.85%
Loss Cost	2011.2	-0.013 (CI = +/-0.021; p = 0.223)	0.012 (CI = +/-0.005; p = 0.000)	0.734	-1.26%
Loss Cost	2012.1	-0.012 (CI = +/-0.024; p = 0.307)	0.013 (CI = +/-0.006; p = 0.000)	0.726	-1.18%
Loss Cost	2012.2	-0.018 (CI = +/-0.026; p = 0.162)	0.012 (CI = +/-0.006; p = 0.000)	0.748	-1.77%
Loss Cost	2013.1	-0.018 (CI = +/-0.030; p = 0.221)	0.012 (CI = +/-0.006; p = 0.001)	0.739	-1.76%
Loss Cost	2013.2	-0.026 (CI = +/-0.032; p = 0.101)	0.011 (CI = +/-0.006; p = 0.002)	0.768	-2.61%
Loss Cost	2014.1	-0.025 (CI = +/-0.038; p = 0.177)	0.011 (CI = +/-0.007; p = 0.003)	0.754	-2.47%
Loss Cost	2014.2	-0.036 (CI = +/-0.042; p = 0.086)	0.010 (CI = +/-0.007; p = 0.006)	0.781	-3.55%
Loss Cost	2015.1	-0.040 (CI = +/-0.051; p = 0.113)	0.010 (CI = +/-0.007; p = 0.013)	0.771	-3.88%
Loss Cost	2015.2	-0.051 (CI = +/-0.060; p = 0.084)	0.009 (CI = +/-0.008; p = 0.028)	0.782	-4.99%
Loss Cost	2016.1	-0.039 (CI = +/-0.072; p = 0.249)	0.010 (CI = +/-0.009; p = 0.028)	0.758	-3.82%
Loss Cost	2016.2	-0.053 (CI = +/-0.090; p = 0.211)	0.009 (CI = +/-0.010; p = 0.061)	0.759	-5.13%
Severity	2011.1	0.012 (CI = +/-0.008; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.399)	0.527	+1.24%
Severity	2011.2	0.012 (CI = +/-0.009; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.385)	0.482	+1.19%
Severity	2012.1	0.013 (CI = +/-0.010; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.496)	0.500	+1.36%
Severity	2012.2	0.016 (CI = +/-0.010; p = 0.006)	0.000 (CI = +/-0.002; p = 0.656)	0.537	+1.60%
Severity	2013.1	0.020 (CI = +/-0.010; p = 0.001)	0.000 (CI = +/-0.002; p = 0.973)	0.655	+2.06%
Severity	2013.2	0.021 (CI = +/-0.012; p = 0.002)	0.000 (CI = +/-0.002; p = 0.977)	0.622	+2.13%
Severity	2014.1	0.020 (CI = +/-0.014; p = 0.010)	0.000 (CI = +/-0.002; p = 0.929)	0.551	+1.98%
Severity	2014.2	0.016 (CI = +/-0.016; p = 0.045)	0.000 (CI = +/-0.003; p = 0.733)	0.456	+1.63%
Severity	2015.1	0.012 (CI = +/-0.018; p = 0.167)	-0.001 (CI = +/-0.003; p = 0.547)	0.351	+1.21%
Severity	2015.2	0.005 (CI = +/-0.020; p = 0.555)	-0.001 (CI = +/-0.003; p = 0.306)	0.256	+0.53%
Severity	2016.1	0.007 (CI = +/-0.025; p = 0.552)	-0.001 (CI = +/-0.003; p = 0.389)	0.233	+0.66%
Severity	2016.2	-0.004 (CI = +/-0.026; p = 0.728)	-0.002 (CI = +/-0.003; p = 0.163)	0.207	-0.40%
Frequency	2011.1	-0.021 (CI = +/-0.018; p = 0.025)	0.014 (CI = +/-0.005; p = 0.000)	0.822	-2.07%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.018)	0.013 (CI = +/-0.005; p = 0.000)	0.829	-2.41%
Frequency	2012.1	-0.025 (CI = +/-0.022; p = 0.027)	0.013 (CI = +/-0.005; p = 0.000)	0.824	-2.50%
Frequency	2012.2	-0.034 (CI = +/-0.023; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	0.858	-3.32%
Frequency	2013.1	-0.038 (CI = +/-0.025; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	0.862	-3.75%
Frequency	2013.2	-0.048 (CI = +/-0.026; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.887	-4.64%
Frequency	2014.1	-0.045 (CI = +/-0.030; p = 0.008)	0.011 (CI = +/-0.005; p = 0.001)	0.877	-4.37%
Frequency	2014.2	-0.052 (CI = +/-0.034; p = 0.007)	0.011 (CI = +/-0.005; p = 0.001)	0.884	-5.10%
Frequency	2015.1	-0.052 (CI = +/-0.042; p = 0.020)	0.011 (CI = +/-0.006; p = 0.003)	0.872	-5.03%
Frequency	2015.2	-0.056 (CI = +/-0.051; p = 0.032)	0.010 (CI = +/-0.007; p = 0.007)	0.865	-5.49%
Frequency	2016.1	-0.046 (CI = +/-0.061; p = 0.124)	0.011 (CI = +/-0.007; p = 0.008)	0.853	-4.45%
Frequency	2016.2	-0.049 (CI = +/-0.079; p = 0.187)	0.011 (CI = +/-0.008; p = 0.018)	0.838	-4.75%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.043 (CI = +/-0.024; p = 0.001)	0.383	-4.20%
Loss Cost	2011.2	-0.049 (CI = +/-0.025; p = 0.001)	0.433	-4.75%
Loss Cost	2012.1	-0.051 (CI = +/-0.028; p = 0.001)	0.425	-5.00%
Loss Cost	2012.2	-0.059 (CI = +/-0.029; p = 0.001)	0.486	-5.73%
Loss Cost	2013.1	-0.063 (CI = +/-0.032; p = 0.001)	0.482	-6.09%
Loss Cost	2013.2	-0.073 (CI = +/-0.034; p = 0.000)	0.554	-7.03%
Loss Cost	2014.1	-0.077 (CI = +/-0.038; p = 0.001)	0.537	-7.40%
Loss Cost	2014.2	-0.089 (CI = +/-0.041; p = 0.000)	0.607	-8.54%
Loss Cost	2015.1	-0.097 (CI = +/-0.046; p = 0.001)	0.612	-9.27%
Loss Cost	2015.2	-0.111 (CI = +/-0.050; p = 0.000)	0.654	-10.49%
Loss Cost	2016.1	-0.112 (CI = +/-0.060; p = 0.002)	0.595	-10.56%
Loss Cost	2016.2	-0.128 (CI = +/-0.068; p = 0.002)	0.629	-12.03%
Severity	2011.1	0.017 (CI = +/-0.007; p = 0.000)	0.529	+1.67%
Severity	2011.2	0.017 (CI = +/-0.008; p = 0.000)	0.490	+1.67%
Severity	2012.1	0.018 (CI = +/-0.008; p = 0.000)	0.512	+1.82%
Severity	2012.2	0.020 (CI = +/-0.009; p = 0.000)	0.548	+2.02%
Severity	2013.1	0.023 (CI = +/-0.009; p = 0.000)	0.639	+2.36%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	0.611	+2.43%
Severity	2014.1	0.023 (CI = +/-0.011; p = 0.001)	0.550	+2.36%
Severity	2014.2	0.022 (CI = +/-0.013; p = 0.003)	0.464	+2.18%
Severity	2015.1	0.020 (CI = +/-0.015; p = 0.013)	0.365	+1.98%
Severity	2015.2	0.017 (CI = +/-0.017; p = 0.052)	0.238	+1.67%
Severity	2016.1	0.018 (CI = +/-0.020; p = 0.065)	0.231	+1.87%
Severity	2016.2	0.014 (CI = +/-0.023; p = 0.202)	0.082	+1.42%
Frequency	2011.1	-0.060 (CI = +/-0.026; p = 0.000)	0.511	-5.78%
Frequency	2011.2	-0.065 (CI = +/-0.028; p = 0.000)	0.540	-6.31%
Frequency	2012.1	-0.069 (CI = +/-0.030; p = 0.000)	0.542	-6.70%
Frequency	2012.2	-0.079 (CI = +/-0.031; p = 0.000)	0.608	-7.60%
Frequency	2013.1	-0.086 (CI = +/-0.033; p = 0.000)	0.630	-8.26%
Frequency	2013.2	-0.097 (CI = +/-0.035; p = 0.000)	0.682	-9.23%
Frequency	2014.1	-0.100 (CI = +/-0.039; p = 0.000)	0.657	-9.53%
Frequency	2014.2	-0.111 (CI = +/-0.043; p = 0.000)	0.684	-10.49%
Frequency	2015.1	-0.117 (CI = +/-0.049; p = 0.000)	0.667	-11.04%
Frequency	2015.2	-0.127 (CI = +/-0.056; p = 0.000)	0.670	-11.96%
Frequency	2016.1	-0.130 (CI = +/-0.067; p = 0.001)	0.620	-12.19%
Frequency	2016.2	-0.142 (CI = +/-0.079; p = 0.003)	0.609	-13.26%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = 2020.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.038 (CI = +/-0.023; p = 0.003)	0.339	-3.69%
Loss Cost	2011.2	-0.043 (CI = +/-0.025; p = 0.002)	0.394	-4.23%
Loss Cost	2012.1	-0.046 (CI = +/-0.027; p = 0.003)	0.385	-4.45%
Loss Cost	2012.2	-0.053 (CI = +/-0.029; p = 0.001)	0.454	-5.16%
Loss Cost	2013.1	-0.056 (CI = +/-0.032; p = 0.002)	0.449	-5.49%
Loss Cost	2013.2	-0.066 (CI = +/-0.034; p = 0.001)	0.531	-6.42%
Loss Cost	2014.1	-0.070 (CI = +/-0.038; p = 0.002)	0.513	-6.75%
Loss Cost	2014.2	-0.082 (CI = +/-0.040; p = 0.001)	0.594	-7.87%
Loss Cost	2015.1	-0.090 (CI = +/-0.045; p = 0.001)	0.602	-8.58%
Loss Cost	2015.2	-0.103 (CI = +/-0.049; p = 0.001)	0.654	-9.78%
Loss Cost	2016.1	-0.103 (CI = +/-0.059; p = 0.003)	0.593	-9.80%
Loss Cost	2016.2	-0.120 (CI = +/-0.067; p = 0.003)	0.639	-11.27%
Severity	2011.1	0.014 (CI = +/-0.006; p = 0.000)	0.533	+1.44%
Severity	2011.2	0.014 (CI = +/-0.007; p = 0.000)	0.487	+1.42%
Severity	2012.1	0.016 (CI = +/-0.007; p = 0.000)	0.515	+1.56%
Severity	2012.2	0.017 (CI = +/-0.008; p = 0.000)	0.560	+1.75%
Severity	2013.1	0.021 (CI = +/-0.007; p = 0.000)	0.678	+2.07%
Severity	2013.2	0.021 (CI = +/-0.008; p = 0.000)	0.649	+2.12%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.001)	0.585	+2.03%
Severity	2014.2	0.018 (CI = +/-0.011; p = 0.003)	0.496	+1.81%
Severity	2015.1	0.016 (CI = +/-0.012; p = 0.014)	0.387	+1.59%
Severity	2015.2	0.012 (CI = +/-0.013; p = 0.059)	0.243	+1.24%
Severity	2016.1	0.014 (CI = +/-0.015; p = 0.068)	0.247	+1.41%
Severity	2016.2	0.009 (CI = +/-0.017; p = 0.238)	0.065	+0.95%
Frequency	2011.1	-0.052 (CI = +/-0.024; p = 0.000)	0.499	-5.06%
Frequency	2011.2	-0.057 (CI = +/-0.025; p = 0.000)	0.533	-5.57%
Frequency	2012.1	-0.061 (CI = +/-0.028; p = 0.000)	0.535	-5.92%
Frequency	2012.2	-0.070 (CI = +/-0.028; p = 0.000)	0.616	-6.79%
Frequency	2013.1	-0.077 (CI = +/-0.030; p = 0.000)	0.643	-7.41%
Frequency	2013.2	-0.087 (CI = +/-0.031; p = 0.000)	0.707	-8.36%
Frequency	2014.1	-0.090 (CI = +/-0.035; p = 0.000)	0.682	-8.60%
Frequency	2014.2	-0.100 (CI = +/-0.037; p = 0.000)	0.717	-9.51%
Frequency	2015.1	-0.105 (CI = +/-0.043; p = 0.000)	0.703	-10.01%
Frequency	2015.2	-0.115 (CI = +/-0.048; p = 0.000)	0.713	-10.88%
Frequency	2016.1	-0.117 (CI = +/-0.058; p = 0.001)	0.665	-11.06%
Frequency	2016.2	-0.129 (CI = +/-0.068; p = 0.002)	0.666	-12.10%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.414)	-0.018	-0.80%
Loss Cost	2011.2	-0.012 (CI = +/-0.022; p = 0.257)	0.024	-1.22%
Loss Cost	2012.1	-0.011 (CI = +/-0.025; p = 0.352)	-0.005	-1.13%
Loss Cost	2012.2	-0.018 (CI = +/-0.028; p = 0.190)	0.061	-1.75%
Loss Cost	2013.1	-0.017 (CI = +/-0.032; p = 0.260)	0.030	-1.73%
Loss Cost	2013.2	-0.027 (CI = +/-0.035; p = 0.122)	0.131	-2.65%
Loss Cost	2014.1	-0.025 (CI = +/-0.042; p = 0.213)	0.066	-2.49%
Loss Cost	2014.2	-0.038 (CI = +/-0.048; p = 0.105)	0.184	-3.72%
Loss Cost	2015.1	-0.042 (CI = +/-0.059; p = 0.137)	0.161	-4.13%
Loss Cost	2015.2	-0.057 (CI = +/-0.071; p = 0.101)	0.242	-5.54%
Loss Cost	2016.1	-0.043 (CI = +/-0.092; p = 0.297)	0.042	-4.20%
Loss Cost	2016.2	-0.063 (CI = +/-0.123; p = 0.248)	0.106	-6.09%
Severity	2011.1	0.014 (CI = +/-0.008; p = 0.002)	0.426	+1.40%
Severity	2011.2	0.014 (CI = +/-0.009; p = 0.006)	0.365	+1.37%
Severity	2012.1	0.016 (CI = +/-0.010; p = 0.004)	0.412	+1.58%
Severity	2012.2	0.019 (CI = +/-0.011; p = 0.002)	0.490	+1.88%
Severity	2013.1	0.024 (CI = +/-0.009; p = 0.000)	0.694	+2.43%
Severity	2013.2	0.026 (CI = +/-0.011; p = 0.000)	0.677	+2.59%
Severity	2014.1	0.025 (CI = +/-0.013; p = 0.002)	0.605	+2.52%
Severity	2014.2	0.022 (CI = +/-0.015; p = 0.010)	0.489	+2.24%
Severity	2015.1	0.019 (CI = +/-0.019; p = 0.046)	0.337	+1.91%
Severity	2015.2	0.013 (CI = +/-0.021; p = 0.198)	0.113	+1.30%
Severity	2016.1	0.017 (CI = +/-0.027; p = 0.176)	0.162	+1.74%
Severity	2016.2	0.007 (CI = +/-0.033; p = 0.605)	-0.131	+0.71%
Frequency	2011.1	-0.022 (CI = +/-0.019; p = 0.024)	0.234	-2.17%
Frequency	2011.2	-0.026 (CI = +/-0.021; p = 0.017)	0.280	-2.55%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.026)	0.256	-2.66%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.423	-3.57%
Frequency	2013.1	-0.042 (CI = +/-0.026; p = 0.005)	0.458	-4.07%
Frequency	2013.2	-0.052 (CI = +/-0.026; p = 0.001)	0.604	-5.11%
Frequency	2014.1	-0.050 (CI = +/-0.031; p = 0.005)	0.517	-4.89%
Frequency	2014.2	-0.060 (CI = +/-0.035; p = 0.004)	0.589	-5.83%
Frequency	2015.1	-0.061 (CI = +/-0.043; p = 0.012)	0.516	-5.94%
Frequency	2015.2	-0.070 (CI = +/-0.054; p = 0.018)	0.514	-6.75%
Frequency	2016.1	-0.060 (CI = +/-0.070; p = 0.079)	0.332	-5.84%
Frequency	2016.2	-0.070 (CI = +/-0.096; p = 0.121)	0.294	-6.75%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.035; p = 0.262)	0.010 (CI = +/-0.005; p = 0.001)	-0.062 (CI = +/-0.068; p = 0.072)	0.804	+1.96%	-4.20%
Loss Cost	2011.2	0.015 (CI = +/-0.042; p = 0.459)	0.010 (CI = +/-0.005; p = 0.001)	-0.056 (CI = +/-0.076; p = 0.135)	0.805	+1.51%	-4.05%
Loss Cost	2012.1	0.026 (CI = +/-0.049; p = 0.281)	0.010 (CI = +/-0.006; p = 0.001)	-0.071 (CI = +/-0.084; p = 0.092)	0.807	+2.64%	-4.37%
Loss Cost	2012.2	0.017 (CI = +/-0.061; p = 0.551)	0.010 (CI = +/-0.006; p = 0.002)	-0.060 (CI = +/-0.096; p = 0.202)	0.809	+1.76%	-4.16%
Loss Cost	2013.1	0.033 (CI = +/-0.077; p = 0.366)	0.010 (CI = +/-0.006; p = 0.002)	-0.079 (CI = +/-0.112; p = 0.150)	0.809	+3.39%	-4.48%
Loss Cost	2013.2	0.014 (CI = +/-0.101; p = 0.763)	0.010 (CI = +/-0.006; p = 0.003)	-0.057 (CI = +/-0.136; p = 0.381)	0.812	+1.45%	-4.18%
Loss Cost	2014.1	0.055 (CI = +/-0.138; p = 0.400)	0.010 (CI = +/-0.006; p = 0.004)	-0.103 (CI = +/-0.173; p = 0.218)	0.813	+5.68%	-4.66%
Loss Cost	2014.2	0.018 (CI = +/-0.213; p = 0.856)	0.010 (CI = +/-0.006; p = 0.005)	-0.063 (CI = +/-0.248; p = 0.589)	0.813	+1.82%	-4.36%
Loss Cost	2015.1	0.053 (CI = +/-0.399; p = 0.775)	0.010 (CI = +/-0.007; p = 0.009)	-0.099 (CI = +/-0.433; p = 0.622)	0.801	+5.40%	-4.52%
Loss Cost	2015.2	-0.502 (CI = +/-1.199; p = 0.368)	0.011 (CI = +/-0.007; p = 0.008)	0.466 (CI = +/-1.230; p = 0.414)	0.816	-39.48%	-3.54%
Loss Cost	2016.1	-0.036 (CI = +/-0.065; p = 0.244)	0.011 (CI = +/-0.007; p = 0.008)	NA (CI = +/-NA; p = NA)	0.804	-3.54%	-3.54%
Loss Cost	2016.2	-0.048 (CI = +/-0.080; p = 0.208)	0.010 (CI = +/-0.008; p = 0.017)	NA (CI = +/-NA; p = NA)	0.803	-4.65%	-4.65%
Severity	2011.1	0.011 (CI = +/-0.018; p = 0.212)	-0.002 (CI = +/-0.003; p = 0.166)	0.002 (CI = +/-0.034; p = 0.922)	0.562	+1.09%	+1.26%
Severity	2011.2	0.009 (CI = +/-0.021; p = 0.395)	-0.002 (CI = +/-0.003; p = 0.188)	0.005 (CI = +/-0.038; p = 0.799)	0.528	+0.87%	+1.34%
Severity	2012.1	0.013 (CI = +/-0.025; p = 0.290)	-0.002 (CI = +/-0.003; p = 0.180)	-0.001 (CI = +/-0.042; p = 0.963)	0.532	+1.30%	+1.20%
Severity	2012.2	0.021 (CI = +/-0.030; p = 0.151)	-0.002 (CI = +/-0.003; p = 0.155)	-0.011 (CI = +/-0.047; p = 0.612)	0.557	+2.15%	+0.99%
Severity	2013.1	0.043 (CI = +/-0.032; p = 0.012)	-0.002 (CI = +/-0.002; p = 0.072)	-0.037 (CI = +/-0.047; p = 0.107)	0.688	+4.37%	+0.53%
Severity	2013.2	0.058 (CI = +/-0.040; p = 0.009)	-0.002 (CI = +/-0.002; p = 0.055)	-0.055 (CI = +/-0.055; p = 0.050)	0.695	+5.92%	+0.29%
Severity	2014.1	0.071 (CI = +/-0.056; p = 0.017)	-0.002 (CI = +/-0.003; p = 0.053)	-0.070 (CI = +/-0.070; p = 0.049)	0.660	+7.40%	+0.12%
Severity	2014.2	0.084 (CI = +/-0.087; p = 0.057)	-0.003 (CI = +/-0.003; p = 0.059)	-0.084 (CI = +/-0.101; p = 0.095)	0.580	+8.73%	+0.02%
Severity	2015.1	0.110 (CI = +/-0.161; p = 0.158)	-0.003 (CI = +/-0.003; p = 0.065)	-0.111 (CI = +/-0.175; p = 0.187)	0.487	+11.67%	-0.11%
Severity	2015.2	0.006 (CI = +/-0.510; p = 0.980)	-0.002 (CI = +/-0.003; p = 0.093)	-0.005 (CI = +/-0.523; p = 0.983)	0.345	+0.59%	+0.09%
Severity	2016.1	0.001 (CI = +/-0.028; p = 0.946)	-0.002 (CI = +/-0.003; p = 0.093)	NA (CI = +/-NA; p = NA)	0.386	+0.09%	+0.09%
Severity	2016.2	-0.011 (CI = +/-0.030; p = 0.424)	-0.003 (CI = +/-0.003; p = 0.036)	NA (CI = +/-NA; p = NA)	0.422	-1.08%	-1.08%
Frequency	2011.1	0.009 (CI = +/-0.033; p = 0.595)	0.012 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.064; p = 0.052)	0.883	+0.86%	-5.39%
Frequency	2011.2	0.006 (CI = +/-0.040; p = 0.738)	0.012 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.072; p = 0.090)	0.881	+0.64%	-5.31%
Frequency	2012.1	0.013 (CI = +/-0.048; p = 0.567)	0.012 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.080; p = 0.084)	0.879	+1.32%	-5.51%
Frequency	2012.2	-0.004 (CI = +/-0.057; p = 0.888)	0.012 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.089; p = 0.263)	0.888	-0.38%	-5.10%
Frequency	2013.1	-0.009 (CI = +/-0.072; p = 0.784)	0.012 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.106; p = 0.411)	0.884	-0.94%	-4.99%
Frequency	2013.2	-0.043 (CI = +/-0.091; p = 0.325)	0.013 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.123; p = 0.966)	0.895	-4.22%	-4.46%
Frequency	2014.1	-0.016 (CI = +/-0.127; p = 0.787)	0.012 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.159; p = 0.662)	0.888	-1.60%	-4.77%
Frequency	2014.2	-0.066 (CI = +/-0.194; p = 0.471)	0.013 (CI = +/-0.006; p = 0.001)	0.021 (CI = +/-0.225; p = 0.842)	0.888	-6.36%	-4.38%
Frequency	2015.1	-0.058 (CI = +/-0.364; p = 0.731)	0.013 (CI = +/-0.006; p = 0.001)	0.013 (CI = +/-0.395; p = 0.945)	0.877	-5.61%	-4.42%
Frequency	2015.2	-0.508 (CI = +/-1.109; p = 0.327)	0.013 (CI = +/-0.007; p = 0.001)	0.471 (CI = +/-1.138; p = 0.373)	0.879	-39.83%	-3.62%
Frequency	2016.1	-0.037 (CI = +/-0.061; p = 0.201)	0.013 (CI = +/-0.007; p = 0.001)	NA (CI = +/-NA; p = NA)	0.872	-3.62%	-3.62%
Frequency	2016.2	-0.037 (CI = +/-0.076; p = 0.297)	0.013 (CI = +/-0.007; p = 0.003)	NA (CI = +/-NA; p = NA)	0.860	-3.62%	-3.62%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.062; p = 0.008)	0.729	+2.74%
Loss Cost	2004.2	0.028 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.062; p = 0.005)	0.733	+2.85%
Loss Cost	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.063; p = 0.004)	0.719	+2.76%
Loss Cost	2005.2	0.028 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.065; p = 0.005)	0.700	+2.80%
Loss Cost	2006.1	0.027 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.068; p = 0.006)	0.688	+2.78%
Loss Cost	2006.2	0.028 (CI = +/-0.008; p = 0.000)	0.103 (CI = +/-0.069; p = 0.005)	0.676	+2.86%
Loss Cost	2007.1	0.029 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.072; p = 0.008)	0.671	+2.91%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.071; p = 0.004)	0.690	+3.11%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	0.686	+3.17%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.077; p = 0.009)	0.651	+3.16%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.106 (CI = +/-0.080; p = 0.012)	0.639	+3.18%
Loss Cost	2009.2	0.033 (CI = +/-0.011; p = 0.000)	0.112 (CI = +/-0.083; p = 0.010)	0.632	+3.34%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.119 (CI = +/-0.085; p = 0.008)	0.613	+3.16%
Loss Cost	2010.2	0.031 (CI = +/-0.013; p = 0.000)	0.120 (CI = +/-0.089; p = 0.011)	0.573	+3.19%
Loss Cost	2011.1	0.030 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.093; p = 0.010)	0.554	+3.02%
Loss Cost	2011.2	0.031 (CI = +/-0.016; p = 0.001)	0.129 (CI = +/-0.098; p = 0.013)	0.517	+3.10%
Loss Cost	2012.1	0.028 (CI = +/-0.018; p = 0.004)	0.139 (CI = +/-0.102; p = 0.011)	0.502	+2.82%
Loss Cost	2012.2	0.028 (CI = +/-0.020; p = 0.008)	0.139 (CI = +/-0.108; p = 0.015)	0.447	+2.84%
Loss Cost	2013.1	0.023 (CI = +/-0.021; p = 0.036)	0.156 (CI = +/-0.109; p = 0.008)	0.452	+2.30%
Loss Cost	2013.2	0.021 (CI = +/-0.024; p = 0.074)	0.152 (CI = +/-0.116; p = 0.014)	0.374	+2.16%
Loss Cost	2014.1	0.019 (CI = +/-0.027; p = 0.158)	0.159 (CI = +/-0.125; p = 0.016)	0.371	+1.90%
Loss Cost	2014.2	0.014 (CI = +/-0.030; p = 0.332)	0.147 (CI = +/-0.131; p = 0.031)	0.263	+1.41%
Loss Cost	2015.1	0.007 (CI = +/-0.034; p = 0.652)	0.164 (CI = +/-0.138; p = 0.024)	0.297	+0.72%
Loss Cost	2015.2	0.009 (CI = +/-0.040; p = 0.636)	0.168 (CI = +/-0.151; p = 0.033)	0.267	+0.89%
Loss Cost	2016.1	0.000 (CI = +/-0.047; p = 0.982)	0.188 (CI = +/-0.162; p = 0.028)	0.314	-0.05%
Loss Cost	2016.2	0.004 (CI = +/-0.057; p = 0.885)	0.195 (CI = +/-0.180; p = 0.037)	0.300	+0.37%
Severity	2004.1	0.053 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.062; p = 0.482)	0.905	+5.48%
Severity	2004.2	0.055 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.059; p = 0.275)	0.915	+5.68%
Severity	2005.1	0.056 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.060; p = 0.383)	0.915	+5.79%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.059; p = 0.251)	0.919	+5.94%
Severity	2006.1	0.059 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.059; p = 0.363)	0.920	+6.08%
Severity	2006.2	0.061 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.055; p = 0.162)	0.933	+6.33%
Severity	2007.1	0.063 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.053; p = 0.274)	0.939	+6.52%
Severity	2007.2	0.065 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.052; p = 0.148)	0.943	+6.71%
Severity	2008.1	0.067 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.051; p = 0.251)	0.947	+6.90%
Severity	2008.2	0.067 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.052; p = 0.223)	0.943	+6.97%
Severity	2009.1	0.069 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.052; p = 0.351)	0.945	+7.15%
Severity	2009.2	0.072 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.049; p = 0.164)	0.952	+7.41%
Severity	2010.1	0.073 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.050; p = 0.250)	0.951	+7.56%
Severity	2010.2	0.075 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.047; p = 0.112)	0.956	+7.82%
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.049; p = 0.167)	0.953	+7.93%
Severity	2011.2	0.079 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.048; p = 0.085)	0.956	+8.18%
Severity	2012.1	0.080 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.051; p = 0.128)	0.952	+8.29%
Severity	2012.2	0.080 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.054; p = 0.146)	0.943	+8.30%
Severity	2013.1	0.079 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.057; p = 0.153)	0.934	+8.23%
Severity	2013.2	0.078 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.061; p = 0.206)	0.919	+8.13%
Severity	2014.1	0.079 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.066; p = 0.256)	0.907	+8.18%
Severity	2014.2	0.074 (CI = +/-0.015; p = 0.000)	0.025 (CI = +/-0.064; p = 0.416)	0.893	+7.70%
Severity	2015.1	0.075 (CI = +/-0.017; p = 0.000)	0.024 (CI = +/-0.071; p = 0.475)	0.873	+7.74%
Severity	2015.2	0.076 (CI = +/-0.021; p = 0.000)	0.026 (CI = +/-0.077; p = 0.461)	0.847	+7.88%
Severity	2016.1	0.082 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.080; p = 0.712)	0.854	+8.53%
Severity	2016.2	0.087 (CI = +/-0.027; p = 0.000)	0.022 (CI = +/-0.086; p = 0.565)	0.842	+9.06%
Frequency	2004.1	-0.026 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.075; p = 0.095)	0.611	-2.60%
Frequency	2004.2	-0.027 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.077; p = 0.127)	0.611	-2.68%
Frequency	2005.1	-0.029 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.076; p = 0.067)	0.643	-2.87%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.077; p = 0.098)	0.650	-2.97%
Frequency	2006.1	-0.032 (CI = +/-0.008; p = 0.000)	0.072 (CI = +/-0.078; p = 0.067)	0.657	-3.11%
Frequency	2006.2	-0.033 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.078; p = 0.104)	0.670	-3.26%
Frequency	2007.1	-0.035 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.080; p = 0.078)	0.670	-3.40%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.083; p = 0.085)	0.651	-3.38%
Frequency	2008.1	-0.036 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.085; p = 0.072)	0.640	-3.49%
Frequency	2008.2	-0.036 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.089; p = 0.095)	0.630	-3.56%
Frequency	2009.1	-0.038 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.091; p = 0.078)	0.622	-3.71%
Frequency	2009.2	-0.039 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.095; p = 0.104)	0.613	-3.79%
Frequency	2010.1	-0.042 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.096; p = 0.062)	0.634	-4.09%
Frequency	2010.2	-0.044 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.098; p = 0.096)	0.641	-4.30%
Frequency	2011.1	-0.047 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.101; p = 0.071)	0.640	-4.55%
Frequency	2011.2	-0.048 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.106; p = 0.100)	0.632	-4.69%
Frequency	2012.1	-0.052 (CI = +/-0.019; p = 0.000)	0.100 (CI = +/-0.109; p = 0.068)	0.639	-5.04%
Frequency	2012.2	-0.052 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.115; p = 0.083)	0.614	-5.04%
Frequency	2013.1	-0.056 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.119; p = 0.057)	0.622	-5.48%
Frequency	2013.2	-0.057 (CI = +/-0.026; p = 0.000)	0.114 (CI = +/-0.127; p = 0.075)	0.599	-5.52%
Frequency	2014.1	-0.060 (CI = +/-0.029; p = 0.001)	0.123 (CI = +/-0.136; p = 0.073)	0.565	-5.81%
Frequency	2014.2	-0.060 (CI = +/-0.034; p = 0.002)	0.122 (CI = +/-0.147; p = 0.094)	0.537	-5.83%
Frequency	2015.1	-0.067 (CI = +/-0.038; p = 0.003)	0.140 (CI = +/-0.155; p = 0.072)	0.539	-6.52%
Frequency	2015.2	-0.067 (CI = +/-0.045; p = 0.008)	0.141 (CI = +/-0.170; p = 0.094)	0.506	-6.49%
Frequency	2016.1	-0.082 (CI = +/-0.050; p = 0.005)	0.174 (CI = +/-0.172; p = 0.047)	0.579	-7.91%
Frequency	2016.2	-0.083 (CI = +/-0.061; p = 0.014)	0.173 (CI = +/-0.193; p = 0.072)	0.550	-7.97%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.007; p = 0.000)	0.674	+2.78%
Loss Cost	2004.2	0.028 (CI = +/-0.007; p = 0.000)	0.669	+2.85%
Loss Cost	2005.1	0.028 (CI = +/-0.007; p = 0.000)	0.644	+2.81%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.619	+2.80%
Loss Cost	2006.1	0.028 (CI = +/-0.008; p = 0.000)	0.605	+2.84%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.584	+2.86%
Loss Cost	2007.1	0.029 (CI = +/-0.009; p = 0.000)	0.585	+2.98%
Loss Cost	2007.2	0.031 (CI = +/-0.010; p = 0.000)	0.587	+3.11%
Loss Cost	2008.1	0.032 (CI = +/-0.010; p = 0.000)	0.591	+3.25%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	0.551	+3.16%
Loss Cost	2009.1	0.032 (CI = +/-0.012; p = 0.000)	0.543	+3.28%
Loss Cost	2009.2	0.033 (CI = +/-0.013; p = 0.000)	0.522	+3.34%
Loss Cost	2010.1	0.032 (CI = +/-0.014; p = 0.000)	0.482	+3.29%
Loss Cost	2010.2	0.031 (CI = +/-0.015; p = 0.000)	0.434	+3.19%
Loss Cost	2011.1	0.031 (CI = +/-0.017; p = 0.001)	0.397	+3.18%
Loss Cost	2011.2	0.031 (CI = +/-0.019; p = 0.003)	0.348	+3.10%
Loss Cost	2012.1	0.030 (CI = +/-0.021; p = 0.007)	0.301	+3.04%
Loss Cost	2012.2	0.028 (CI = +/-0.023; p = 0.020)	0.236	+2.84%
Loss Cost	2013.1	0.026 (CI = +/-0.026; p = 0.050)	0.170	+2.60%
Loss Cost	2013.2	0.021 (CI = +/-0.028; p = 0.130)	0.089	+2.16%
Loss Cost	2014.1	0.023 (CI = +/-0.032; p = 0.158)	0.076	+2.28%
Loss Cost	2014.2	0.014 (CI = +/-0.035; p = 0.405)	-0.019	+1.41%
Loss Cost	2015.1	0.012 (CI = +/-0.041; p = 0.527)	-0.046	+1.23%
Loss Cost	2015.2	0.009 (CI = +/-0.048; p = 0.694)	-0.075	+0.89%
Loss Cost	2016.1	0.007 (CI = +/-0.058; p = 0.781)	-0.091	+0.74%
Loss Cost	2016.2	0.004 (CI = +/-0.070; p = 0.908)	-0.109	+0.37%
Severity	2004.1	0.053 (CI = +/-0.006; p = 0.000)	0.906	+5.49%
Severity	2004.2	0.055 (CI = +/-0.006; p = 0.000)	0.915	+5.68%
Severity	2005.1	0.056 (CI = +/-0.006; p = 0.000)	0.916	+5.81%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	0.918	+5.94%
Severity	2006.1	0.059 (CI = +/-0.006; p = 0.000)	0.920	+6.10%
Severity	2006.2	0.061 (CI = +/-0.006; p = 0.000)	0.930	+6.33%
Severity	2007.1	0.063 (CI = +/-0.006; p = 0.000)	0.938	+6.54%
Severity	2007.2	0.065 (CI = +/-0.006; p = 0.000)	0.941	+6.71%
Severity	2008.1	0.067 (CI = +/-0.006; p = 0.000)	0.946	+6.93%
Severity	2008.2	0.067 (CI = +/-0.007; p = 0.000)	0.941	+6.97%
Severity	2009.1	0.069 (CI = +/-0.007; p = 0.000)	0.945	+7.18%
Severity	2009.2	0.072 (CI = +/-0.007; p = 0.000)	0.950	+7.41%
Severity	2010.1	0.073 (CI = +/-0.007; p = 0.000)	0.950	+7.59%
Severity	2010.2	0.075 (CI = +/-0.007; p = 0.000)	0.953	+7.82%
Severity	2011.1	0.077 (CI = +/-0.008; p = 0.000)	0.951	+7.98%
Severity	2011.2	0.079 (CI = +/-0.008; p = 0.000)	0.950	+8.18%
Severity	2012.1	0.080 (CI = +/-0.009; p = 0.000)	0.947	+8.35%
Severity	2012.2	0.080 (CI = +/-0.010; p = 0.000)	0.939	+8.30%
Severity	2013.1	0.080 (CI = +/-0.011; p = 0.000)	0.929	+8.32%
Severity	2013.2	0.078 (CI = +/-0.013; p = 0.000)	0.915	+8.13%
Severity	2014.1	0.080 (CI = +/-0.014; p = 0.000)	0.904	+8.28%
Severity	2014.2	0.074 (CI = +/-0.015; p = 0.000)	0.896	+7.70%
Severity	2015.1	0.075 (CI = +/-0.017; p = 0.000)	0.878	+7.82%
Severity	2015.2	0.076 (CI = +/-0.020; p = 0.000)	0.853	+7.88%
Severity	2016.1	0.082 (CI = +/-0.022; p = 0.000)	0.866	+8.59%
Severity	2016.2	0.087 (CI = +/-0.026; p = 0.000)	0.853	+9.06%
Frequency	2004.1	-0.026 (CI = +/-0.007; p = 0.000)	0.588	-2.57%
Frequency	2004.2	-0.027 (CI = +/-0.008; p = 0.000)	0.594	-2.68%
Frequency	2005.1	-0.029 (CI = +/-0.008; p = 0.000)	0.614	-2.83%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.628	-2.97%
Frequency	2006.1	-0.031 (CI = +/-0.009; p = 0.000)	0.627	-3.07%
Frequency	2006.2	-0.033 (CI = +/-0.009; p = 0.000)	0.650	-3.26%
Frequency	2007.1	-0.034 (CI = +/-0.010; p = 0.000)	0.642	-3.35%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.622	-3.38%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.605	-3.43%
Frequency	2008.2	-0.036 (CI = +/-0.012; p = 0.000)	0.600	-3.56%
Frequency	2009.1	-0.037 (CI = +/-0.013; p = 0.000)	0.584	-3.64%
Frequency	2009.2	-0.039 (CI = +/-0.014; p = 0.000)	0.581	-3.79%
Frequency	2010.1	-0.041 (CI = +/-0.015; p = 0.000)	0.586	-4.00%
Frequency	2010.2	-0.044 (CI = +/-0.015; p = 0.000)	0.606	-4.30%
Frequency	2011.1	-0.045 (CI = +/-0.017; p = 0.000)	0.592	-4.44%
Frequency	2011.2	-0.048 (CI = +/-0.018; p = 0.000)	0.594	-4.69%
Frequency	2012.1	-0.050 (CI = +/-0.020; p = 0.000)	0.583	-4.90%
Frequency	2012.2	-0.052 (CI = +/-0.022; p = 0.000)	0.559	-5.04%
Frequency	2013.1	-0.054 (CI = +/-0.025; p = 0.000)	0.545	-5.28%
Frequency	2013.2	-0.057 (CI = +/-0.028; p = 0.001)	0.526	-5.52%
Frequency	2014.1	-0.057 (CI = +/-0.032; p = 0.002)	0.477	-5.54%
Frequency	2014.2	-0.060 (CI = +/-0.036; p = 0.003)	0.455	-5.83%
Frequency	2015.1	-0.063 (CI = +/-0.042; p = 0.007)	0.425	-6.11%
Frequency	2015.2	-0.067 (CI = +/-0.049; p = 0.012)	0.397	-6.49%
Frequency	2016.1	-0.075 (CI = +/-0.058; p = 0.016)	0.400	-7.23%
Frequency	2016.2	-0.083 (CI = +/-0.070; p = 0.024)	0.386	-7.97%

Property Damage

Coverage = PD
End Trend Period = 2021.2
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	0.022 (CI = +/-0.015; p = 0.006)	0.011 (CI = +/-0.026; p = 0.419)	0.671	+2.22%	+3.30%
Loss Cost	2004.2	0.023 (CI = +/-0.017; p = 0.007)	0.009 (CI = +/-0.028; p = 0.528)	0.663	+2.36%	+3.26%
Loss Cost	2005.1	0.021 (CI = +/-0.018; p = 0.023)	0.011 (CI = +/-0.030; p = 0.444)	0.639	+2.16%	+3.31%
Loss Cost	2005.2	0.020 (CI = +/-0.020; p = 0.056)	0.013 (CI = +/-0.032; p = 0.398)	0.616	+1.99%	+3.36%
Loss Cost	2006.1	0.020 (CI = +/-0.023; p = 0.083)	0.013 (CI = +/-0.034; p = 0.445)	0.599	+2.02%	+3.35%
Loss Cost	2006.2	0.019 (CI = +/-0.026; p = 0.135)	0.014 (CI = +/-0.037; p = 0.456)	0.578	+1.95%	+3.36%
Loss Cost	2007.1	0.023 (CI = +/-0.029; p = 0.117)	0.009 (CI = +/-0.041; p = 0.639)	0.574	+2.32%	+3.30%
Loss Cost	2007.2	0.028 (CI = +/-0.033; p = 0.092)	0.003 (CI = +/-0.045; p = 0.879)	0.571	+2.86%	+3.21%
Loss Cost	2008.1	0.036 (CI = +/-0.038; p = 0.061)	-0.006 (CI = +/-0.050; p = 0.810)	0.575	+3.70%	+3.09%
Loss Cost	2008.2	0.031 (CI = +/-0.045; p = 0.164)	0.000 (CI = +/-0.057; p = 0.990)	0.532	+3.19%	+3.15%
Loss Cost	2009.1	0.041 (CI = +/-0.054; p = 0.132)	-0.011 (CI = +/-0.066; p = 0.740)	0.526	+4.16%	+3.06%
Loss Cost	2009.2	0.050 (CI = +/-0.067; p = 0.133)	-0.021 (CI = +/-0.078; p = 0.588)	0.507	+5.14%	+2.98%
Loss Cost	2010.1	0.053 (CI = +/-0.086; p = 0.214)	-0.024 (CI = +/-0.097; p = 0.619)	0.464	+5.42%	+2.96%
Loss Cost	2010.2	0.050 (CI = +/-0.115; p = 0.374)	-0.021 (CI = +/-0.127; p = 0.733)	0.409	+5.17%	+2.98%
Loss Cost	2011.1	0.066 (CI = +/-0.167; p = 0.417)	-0.038 (CI = +/-0.178; p = 0.664)	0.371	+6.86%	+2.92%
Loss Cost	2011.2	0.081 (CI = +/-0.276; p = 0.547)	-0.052 (CI = +/-0.286; p = 0.707)	0.317	+8.39%	+2.90%
Loss Cost	2012.1	0.164 (CI = +/-0.601; p = 0.572)	-0.136 (CI = +/-0.609; p = 0.643)	0.269	+17.83%	+2.84%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.012; p = 0.000)	0.975	+2.34%	+8.48%
Severity	2004.2	0.025 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.013; p = 0.000)	0.975	+2.50%	+8.43%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.014; p = 0.000)	0.974	+2.47%	+8.44%
Severity	2005.2	0.024 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.015; p = 0.000)	0.972	+2.44%	+8.45%
Severity	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.057 (CI = +/-0.016; p = 0.000)	0.971	+2.43%	+8.45%
Severity	2006.2	0.027 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.017; p = 0.000)	0.971	+2.70%	+8.39%
Severity	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.019; p = 0.000)	0.971	+2.95%	+8.34%
Severity	2007.2	0.029 (CI = +/-0.015; p = 0.001)	0.051 (CI = +/-0.021; p = 0.000)	0.969	+2.98%	+8.34%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.001)	0.048 (CI = +/-0.023; p = 0.000)	0.968	+3.25%	+8.30%
Severity	2008.2	0.024 (CI = +/-0.020; p = 0.020)	0.057 (CI = +/-0.025; p = 0.000)	0.968	+2.43%	+8.40%
Severity	2009.1	0.024 (CI = +/-0.024; p = 0.046)	0.056 (CI = +/-0.029; p = 0.001)	0.966	+2.47%	+8.40%
Severity	2009.2	0.027 (CI = +/-0.030; p = 0.071)	0.053 (CI = +/-0.035; p = 0.005)	0.964	+2.76%	+8.37%
Severity	2010.1	0.025 (CI = +/-0.038; p = 0.188)	0.056 (CI = +/-0.043; p = 0.014)	0.961	+2.53%	+8.39%
Severity	2010.2	0.030 (CI = +/-0.051; p = 0.241)	0.051 (CI = +/-0.056; p = 0.076)	0.958	+3.02%	+8.36%
Severity	2011.1	0.025 (CI = +/-0.074; p = 0.489)	0.055 (CI = +/-0.079; p = 0.160)	0.954	+2.54%	+8.38%
Severity	2011.2	0.037 (CI = +/-0.123; p = 0.536)	0.043 (CI = +/-0.127; p = 0.482)	0.949	+3.75%	+8.36%
Severity	2012.1	0.113 (CI = +/-0.264; p = 0.378)	-0.033 (CI = +/-0.268; p = 0.795)	0.945	+11.99%	+8.30%
Frequency	2004.1	-0.001 (CI = +/-0.014; p = 0.864)	-0.048 (CI = +/-0.025; p = 0.000)	0.709	-0.12%	-4.77%
Frequency	2004.2	-0.001 (CI = +/-0.016; p = 0.868)	-0.048 (CI = +/-0.027; p = 0.001)	0.704	-0.13%	-4.77%
Frequency	2005.1	-0.003 (CI = +/-0.017; p = 0.729)	-0.045 (CI = +/-0.028; p = 0.003)	0.704	-0.30%	-4.73%
Frequency	2005.2	-0.004 (CI = +/-0.019; p = 0.651)	-0.044 (CI = +/-0.030; p = 0.006)	0.701	-0.43%	-4.69%
Frequency	2006.1	-0.004 (CI = +/-0.022; p = 0.711)	-0.044 (CI = +/-0.033; p = 0.010)	0.694	-0.40%	-4.70%
Frequency	2006.2	-0.007 (CI = +/-0.024; p = 0.543)	-0.040 (CI = +/-0.036; p = 0.029)	0.695	-0.73%	-4.64%
Frequency	2007.1	-0.006 (CI = +/-0.028; p = 0.654)	-0.042 (CI = +/-0.039; p = 0.039)	0.684	-0.61%	-4.66%
Frequency	2007.2	-0.001 (CI = +/-0.032; p = 0.940)	-0.047 (CI = +/-0.043; p = 0.033)	0.672	-0.12%	-4.73%
Frequency	2008.1	0.004 (CI = +/-0.037; p = 0.811)	-0.054 (CI = +/-0.048; p = 0.031)	0.660	+0.43%	-4.81%
Frequency	2008.2	0.007 (CI = +/-0.044; p = 0.732)	-0.057 (CI = +/-0.055; p = 0.043)	0.650	+0.74%	-4.84%
Frequency	2009.1	0.016 (CI = +/-0.052; p = 0.523)	-0.067 (CI = +/-0.064; p = 0.040)	0.640	+1.65%	-4.92%
Frequency	2009.2	0.023 (CI = +/-0.065; p = 0.470)	-0.074 (CI = +/-0.076; p = 0.056)	0.630	+2.32%	-4.97%
Frequency	2010.1	0.028 (CI = +/-0.083; p = 0.493)	-0.079 (CI = +/-0.094; p = 0.096)	0.621	+2.82%	-5.00%
Frequency	2010.2	0.021 (CI = +/-0.112; p = 0.704)	-0.072 (CI = +/-0.123; p = 0.238)	0.615	+2.09%	-4.97%
Frequency	2011.1	0.041 (CI = +/-0.162; p = 0.599)	-0.093 (CI = +/-0.172; p = 0.273)	0.598	+4.22%	-5.03%
Frequency	2011.2	0.044 (CI = +/-0.267; p = 0.735)	-0.095 (CI = +/-0.277; p = 0.478)	0.583	+4.47%	-5.04%
Frequency	2012.1	0.051 (CI = +/-0.583; p = 0.856)	-0.103 (CI = +/-0.591; p = 0.719)	0.562	+5.22%	-5.04%

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	0.019 (CI = +/-0.013; p = 0.006)	0.023 (CI = +/-0.025; p = 0.076)	0.743	+1.93%	+4.28%
Loss Cost	2004.2	0.020 (CI = +/-0.014; p = 0.007)	0.021 (CI = +/-0.027; p = 0.117)	0.736	+2.05%	+4.24%
Loss Cost	2005.1	0.018 (CI = +/-0.016; p = 0.028)	0.024 (CI = +/-0.028; p = 0.090)	0.719	+1.81%	+4.32%
Loss Cost	2005.2	0.016 (CI = +/-0.018; p = 0.074)	0.027 (CI = +/-0.030; p = 0.077)	0.702	+1.60%	+4.39%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.113)	0.027 (CI = +/-0.033; p = 0.098)	0.688	+1.59%	+4.39%
Loss Cost	2006.2	0.015 (CI = +/-0.022; p = 0.193)	0.029 (CI = +/-0.035; p = 0.107)	0.671	+1.46%	+4.43%
Loss Cost	2007.1	0.018 (CI = +/-0.025; p = 0.162)	0.025 (CI = +/-0.039; p = 0.197)	0.668	+1.79%	+4.35%
Loss Cost	2007.2	0.022 (CI = +/-0.029; p = 0.123)	0.019 (CI = +/-0.042; p = 0.360)	0.668	+2.27%	+4.25%
Loss Cost	2008.1	0.030 (CI = +/-0.033; p = 0.075)	0.010 (CI = +/-0.047; p = 0.652)	0.674	+3.04%	+4.11%
Loss Cost	2008.2	0.024 (CI = +/-0.039; p = 0.221)	0.017 (CI = +/-0.053; p = 0.499)	0.641	+2.41%	+4.21%
Loss Cost	2009.1	0.032 (CI = +/-0.047; p = 0.170)	0.008 (CI = +/-0.061; p = 0.786)	0.637	+3.27%	+4.09%
Loss Cost	2009.2	0.040 (CI = +/-0.058; p = 0.168)	-0.001 (CI = +/-0.072; p = 0.984)	0.622	+4.08%	+4.01%
Loss Cost	2010.1	0.040 (CI = +/-0.075; p = 0.275)	-0.001 (CI = +/-0.089; p = 0.980)	0.584	+4.12%	+4.01%
Loss Cost	2010.2	0.034 (CI = +/-0.102; p = 0.487)	0.005 (CI = +/-0.115; p = 0.924)	0.536	+3.49%	+4.04%
Loss Cost	2011.1	0.045 (CI = +/-0.148; p = 0.528)	-0.006 (CI = +/-0.161; p = 0.939)	0.502	+4.62%	+4.00%
Loss Cost	2011.2	0.050 (CI = +/-0.245; p = 0.672)	-0.011 (CI = +/-0.257; p = 0.932)	0.451	+5.09%	+3.99%
Loss Cost	2012.1	0.111 (CI = +/-0.535; p = 0.662)	-0.073 (CI = +/-0.545; p = 0.778)	0.405	+11.78%	+3.92%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.014; p = 0.000)	0.968	+2.30%	+8.60%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.014; p = 0.000)	0.969	+2.45%	+8.53%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.015; p = 0.000)	0.967	+2.42%	+8.55%
Severity	2005.2	0.024 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.016; p = 0.000)	0.965	+2.38%	+8.56%
Severity	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.018; p = 0.000)	0.964	+2.36%	+8.56%
Severity	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.019; p = 0.000)	0.964	+2.64%	+8.49%
Severity	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.020; p = 0.000)	0.963	+2.89%	+8.43%
Severity	2007.2	0.029 (CI = +/-0.015; p = 0.001)	0.052 (CI = +/-0.022; p = 0.000)	0.961	+2.91%	+8.42%
Severity	2008.1	0.031 (CI = +/-0.018; p = 0.001)	0.049 (CI = +/-0.025; p = 0.000)	0.959	+3.18%	+8.37%
Severity	2008.2	0.023 (CI = +/-0.020; p = 0.025)	0.059 (CI = +/-0.027; p = 0.000)	0.960	+2.33%	+8.51%
Severity	2009.1	0.023 (CI = +/-0.024; p = 0.058)	0.058 (CI = +/-0.031; p = 0.001)	0.958	+2.35%	+8.51%
Severity	2009.2	0.026 (CI = +/-0.030; p = 0.086)	0.056 (CI = +/-0.037; p = 0.005)	0.955	+2.62%	+8.48%
Severity	2010.1	0.023 (CI = +/-0.038; p = 0.221)	0.058 (CI = +/-0.045; p = 0.014)	0.951	+2.34%	+8.50%
Severity	2010.2	0.028 (CI = +/-0.052; p = 0.278)	0.054 (CI = +/-0.059; p = 0.070)	0.947	+2.80%	+8.47%
Severity	2011.1	0.022 (CI = +/-0.076; p = 0.545)	0.059 (CI = +/-0.082; p = 0.144)	0.941	+2.23%	+8.50%
Severity	2011.2	0.033 (CI = +/-0.125; p = 0.586)	0.049 (CI = +/-0.131; p = 0.441)	0.935	+3.32%	+8.47%
Severity	2012.1	0.107 (CI = +/-0.269; p = 0.407)	-0.027 (CI = +/-0.274; p = 0.839)	0.928	+11.30%	+8.39%
Frequency	2004.1	-0.004 (CI = +/-0.010; p = 0.469)	-0.037 (CI = +/-0.019; p = 0.001)	0.733	-0.36%	-3.97%
Frequency	2004.2	-0.004 (CI = +/-0.011; p = 0.475)	-0.036 (CI = +/-0.021; p = 0.001)	0.728	-0.39%	-3.96%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.326)	-0.034 (CI = +/-0.022; p = 0.003)	0.733	-0.59%	-3.89%
Frequency	2005.2	-0.008 (CI = +/-0.013; p = 0.254)	-0.032 (CI = +/-0.023; p = 0.009)	0.734	-0.76%	-3.84%
Frequency	2006.1	-0.008 (CI = +/-0.015; p = 0.309)	-0.032 (CI = +/-0.025; p = 0.015)	0.725	-0.76%	-3.84%
Frequency	2006.2	-0.011 (CI = +/-0.017; p = 0.168)	-0.027 (CI = +/-0.026; p = 0.048)	0.735	-1.14%	-3.74%
Frequency	2007.1	-0.011 (CI = +/-0.019; p = 0.254)	-0.028 (CI = +/-0.029; p = 0.062)	0.722	-1.07%	-3.76%
Frequency	2007.2	-0.006 (CI = +/-0.022; p = 0.554)	-0.033 (CI = +/-0.032; p = 0.042)	0.707	-0.63%	-3.85%
Frequency	2008.1	-0.001 (CI = +/-0.025; p = 0.910)	-0.039 (CI = +/-0.035; p = 0.031)	0.694	-0.14%	-3.93%
Frequency	2008.2	0.001 (CI = +/-0.030; p = 0.956)	-0.041 (CI = +/-0.040; p = 0.043)	0.682	+0.08%	-3.97%
Frequency	2009.1	0.009 (CI = +/-0.035; p = 0.603)	-0.050 (CI = +/-0.045; p = 0.031)	0.672	+0.90%	-4.07%
Frequency	2009.2	0.014 (CI = +/-0.044; p = 0.506)	-0.056 (CI = +/-0.054; p = 0.042)	0.661	+1.43%	-4.12%
Frequency	2010.1	0.017 (CI = +/-0.056; p = 0.531)	-0.059 (CI = +/-0.066; p = 0.077)	0.651	+1.73%	-4.14%
Frequency	2010.2	0.007 (CI = +/-0.076; p = 0.854)	-0.048 (CI = +/-0.086; p = 0.250)	0.649	+0.68%	-4.08%
Frequency	2011.1	0.023 (CI = +/-0.110; p = 0.663)	-0.065 (CI = +/-0.120; p = 0.263)	0.628	+2.33%	-4.15%
Frequency	2011.2	0.017 (CI = +/-0.182; p = 0.845)	-0.059 (CI = +/-0.191; p = 0.519)	0.613	+1.72%	-4.13%
Frequency	2012.1	0.004 (CI = +/-0.398; p = 0.982)	-0.046 (CI = +/-0.406; p = 0.810)	0.587	+0.44%	-4.12%

Property Damage

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.778	+3.47%
Loss Cost	2004.2	0.035 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.782	+3.60%
Loss Cost	2005.1	0.035 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.764	+3.61%
Loss Cost	2005.2	0.036 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.749	+3.64%
Loss Cost	2006.1	0.037 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.745	+3.76%
Loss Cost	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.737	+3.86%
Loss Cost	2007.1	0.040 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.756	+4.10%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.778	+4.36%
Loss Cost	2008.1	0.046 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.805	+4.67%
Loss Cost	2008.2	0.046 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.784	+4.68%
Loss Cost	2009.1	0.049 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.803	+4.98%
Loss Cost	2009.2	0.051 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.809	+5.24%
Loss Cost	2010.1	0.052 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.795	+5.36%
Loss Cost	2010.2	0.053 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.776	+5.46%
Loss Cost	2011.1	0.056 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.772	+5.71%
Loss Cost	2011.2	0.057 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.758	+5.91%
Loss Cost	2012.1	0.060 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.749	+6.18%
Loss Cost	2012.2	0.061 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.724	+6.31%
Loss Cost	2013.1	0.063 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.696	+6.46%
Loss Cost	2013.2	0.062 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.651	+6.36%
Loss Cost	2014.1	0.070 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.702	+7.28%
Loss Cost	2014.2	0.065 (CI = +/-0.030; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.650	+6.73%
Loss Cost	2015.1	0.072 (CI = +/-0.035; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.663	+7.46%
Loss Cost	2015.2	0.078 (CI = +/-0.041; p = 0.002)	0.011 (CI = +/-0.005; p = 0.001)	0.664	+8.16%
Loss Cost	2016.1	0.091 (CI = +/-0.047; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.705	+9.55%
Loss Cost	2016.2	0.104 (CI = +/-0.055; p = 0.003)	0.012 (CI = +/-0.005; p = 0.001)	0.731	+10.97%
Severity	2004.1	0.049 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.011)	0.921	+5.03%
Severity	2004.2	0.051 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.015)	0.927	+5.22%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.021)	0.927	+5.35%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.029)	0.928	+5.49%
Severity	2006.1	0.055 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.041)	0.929	+5.65%
Severity	2006.2	0.057 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.058)	0.937	+5.91%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.082)	0.943	+6.16%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.115)	0.944	+6.35%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.166)	0.948	+6.60%
Severity	2008.2	0.064 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.187)	0.943	+6.63%
Severity	2009.1	0.066 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.263)	0.945	+6.87%
Severity	2009.2	0.069 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.373)	0.949	+7.16%
Severity	2010.1	0.071 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.486)	0.949	+7.38%
Severity	2010.2	0.074 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.654)	0.951	+7.68%
Severity	2011.1	0.076 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.787)	0.949	+7.88%
Severity	2011.2	0.078 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.959)	0.948	+8.16%
Severity	2012.1	0.081 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.896)	0.944	+8.40%
Severity	2012.2	0.080 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.938)	0.935	+8.33%
Severity	2013.1	0.080 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.003; p = 0.924)	0.924	+8.37%
Severity	2013.2	0.078 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.003; p = 0.949)	0.909	+8.08%
Severity	2014.1	0.080 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.003; p = 0.960)	0.897	+8.31%
Severity	2014.2	0.071 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.697)	0.888	+7.38%
Severity	2015.1	0.073 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.003; p = 0.764)	0.868	+7.53%
Severity	2015.2	0.073 (CI = +/-0.032; p = 0.000)	0.000 (CI = +/-0.004; p = 0.794)	0.839	+7.57%
Severity	2016.1	0.084 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.004; p = 0.916)	0.852	+8.74%
Severity	2016.2	0.091 (CI = +/-0.043; p = 0.001)	0.001 (CI = +/-0.004; p = 0.750)	0.837	+9.58%
Frequency	2004.1	-0.015 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.881	-1.48%
Frequency	2004.2	-0.016 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.881	-1.54%
Frequency	2005.1	-0.017 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.889	-1.65%
Frequency	2005.2	-0.018 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.893	-1.75%
Frequency	2006.1	-0.018 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.891	-1.79%
Frequency	2006.2	-0.020 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.899	-1.94%
Frequency	2007.1	-0.020 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.895	-1.94%
Frequency	2007.2	-0.019 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.892	-1.87%
Frequency	2008.1	-0.018 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.887	-1.81%
Frequency	2008.2	-0.018 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.884	-1.83%
Frequency	2009.1	-0.018 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.879	-1.77%
Frequency	2009.2	-0.018 (CI = +/-0.009; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.875	-1.79%
Frequency	2010.1	-0.019 (CI = +/-0.010; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.873	-1.87%
Frequency	2010.2	-0.021 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.876	-2.06%
Frequency	2011.1	-0.020 (CI = +/-0.012; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	0.870	-2.01%
Frequency	2011.2	-0.021 (CI = +/-0.014; p = 0.005)	0.009 (CI = +/-0.003; p = 0.000)	0.866	-2.08%
Frequency	2012.1	-0.021 (CI = +/-0.016; p = 0.012)	0.010 (CI = +/-0.003; p = 0.000)	0.859	-2.05%
Frequency	2012.2	-0.019 (CI = +/-0.018; p = 0.037)	0.010 (CI = +/-0.003; p = 0.000)	0.852	-1.87%
Frequency	2013.1	-0.018 (CI = +/-0.020; p = 0.078)	0.010 (CI = +/-0.004; p = 0.000)	0.845	-1.77%
Frequency	2013.2	-0.016 (CI = +/-0.023; p = 0.158)	0.010 (CI = +/-0.004; p = 0.000)	0.837	-1.59%
Frequency	2014.1	-0.010 (CI = +/-0.025; p = 0.431)	0.010 (CI = +/-0.004; p = 0.000)	0.838	-0.95%
Frequency	2014.2	-0.006 (CI = +/-0.030; p = 0.660)	0.011 (CI = +/-0.004; p = 0.000)	0.832	-0.61%
Frequency	2015.1	-0.001 (CI = +/-0.034; p = 0.968)	0.011 (CI = +/-0.005; p = 0.000)	0.828	-0.06%
Frequency	2015.2	0.005 (CI = +/-0.041; p = 0.773)	0.012 (CI = +/-0.005; p = 0.000)	0.824	+0.54%
Frequency	2016.1	0.007 (CI = +/-0.050; p = 0.744)	0.012 (CI = +/-0.005; p = 0.001)	0.816	+0.75%
Frequency	2016.2	0.013 (CI = +/-0.063; p = 0.657)	0.012 (CI = +/-0.006; p = 0.002)	0.807	+1.27%

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)	0.809	+3.31%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.814	+3.43%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.798	+3.43%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.783	+3.45%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.780	+3.56%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.771	+3.64%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.791	+3.86%
Loss Cost	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.814	+4.12%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.844	+4.41%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.824	+4.39%
Loss Cost	2009.1	0.046 (CI = +/-0.009; p = 0.000)	0.844	+4.68%
Loss Cost	2009.2	0.048 (CI = +/-0.009; p = 0.000)	0.850	+4.91%
Loss Cost	2010.1	0.049 (CI = +/-0.010; p = 0.000)	0.837	+5.00%
Loss Cost	2010.2	0.049 (CI = +/-0.012; p = 0.000)	0.817	+5.05%
Loss Cost	2011.1	0.051 (CI = +/-0.013; p = 0.000)	0.812	+5.27%
Loss Cost	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.794	+5.41%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.781	+5.63%
Loss Cost	2012.2	0.055 (CI = +/-0.018; p = 0.000)	0.748	+5.68%
Loss Cost	2013.1	0.056 (CI = +/-0.021; p = 0.000)	0.707	+5.73%
Loss Cost	2013.2	0.053 (CI = +/-0.025; p = 0.001)	0.639	+5.48%
Loss Cost	2014.1	0.061 (CI = +/-0.027; p = 0.001)	0.689	+6.33%
Loss Cost	2014.2	0.053 (CI = +/-0.031; p = 0.003)	0.592	+5.46%
Loss Cost	2015.1	0.058 (CI = +/-0.037; p = 0.007)	0.573	+6.01%
Loss Cost	2015.2	0.062 (CI = +/-0.047; p = 0.017)	0.522	+6.45%
Loss Cost	2016.1	0.074 (CI = +/-0.059; p = 0.022)	0.545	+7.72%
Loss Cost	2016.2	0.087 (CI = +/-0.080; p = 0.039)	0.530	+9.06%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.877	+5.02%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.887	+5.22%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.887	+5.36%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.888	+5.50%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.889	+5.67%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	0.903	+5.94%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.913	+6.19%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.915	+6.39%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.923	+6.65%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.914	+6.69%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.919	+6.95%
Severity	2009.2	0.070 (CI = +/-0.009; p = 0.000)	0.926	+7.26%
Severity	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.926	+7.50%
Severity	2010.2	0.075 (CI = +/-0.010; p = 0.000)	0.932	+7.84%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.08%
Severity	2011.2	0.081 (CI = +/-0.012; p = 0.000)	0.931	+8.40%
Severity	2012.1	0.083 (CI = +/-0.013; p = 0.000)	0.929	+8.70%
Severity	2012.2	0.083 (CI = +/-0.015; p = 0.000)	0.914	+8.67%
Severity	2013.1	0.084 (CI = +/-0.017; p = 0.000)	0.898	+8.77%
Severity	2013.2	0.082 (CI = +/-0.020; p = 0.000)	0.872	+8.53%
Severity	2014.1	0.085 (CI = +/-0.023; p = 0.000)	0.857	+8.89%
Severity	2014.2	0.076 (CI = +/-0.025; p = 0.000)	0.828	+7.92%
Severity	2015.1	0.079 (CI = +/-0.030; p = 0.000)	0.796	+8.23%
Severity	2015.2	0.082 (CI = +/-0.039; p = 0.002)	0.748	+8.49%
Severity	2016.1	0.099 (CI = +/-0.041; p = 0.001)	0.830	+10.41%
Severity	2016.2	0.117 (CI = +/-0.045; p = 0.001)	0.876	+12.38%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.724	-1.63%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.733	-1.70%
Frequency	2005.1	-0.018 (CI = +/-0.004; p = 0.000)	0.776	-1.83%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.803	-1.94%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.800	-2.00%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.851	-2.17%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.841	-2.20%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.820	-2.14%
Frequency	2008.1	-0.021 (CI = +/-0.005; p = 0.000)	0.797	-2.10%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.787	-2.15%
Frequency	2009.1	-0.021 (CI = +/-0.005; p = 0.000)	0.759	-2.13%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.749	-2.20%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.757	-2.33%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	0.814	-2.58%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.790	-2.60%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.795	-2.76%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.774	-2.83%
Frequency	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.727	-2.75%
Frequency	2013.1	-0.028 (CI = +/-0.011; p = 0.000)	0.690	-2.80%
Frequency	2013.2	-0.028 (CI = +/-0.013; p = 0.001)	0.637	-2.81%
Frequency	2014.1	-0.024 (CI = +/-0.014; p = 0.004)	0.537	-2.34%
Frequency	2014.2	-0.023 (CI = +/-0.017; p = 0.015)	0.444	-2.27%
Frequency	2015.1	-0.021 (CI = +/-0.021; p = 0.055)	0.309	-2.06%
Frequency	2015.2	-0.019 (CI = +/-0.027; p = 0.143)	0.177	-1.89%
Frequency	2016.1	-0.025 (CI = +/-0.035; p = 0.136)	0.219	-2.43%
Frequency	2016.2	-0.030 (CI = +/-0.048; p = 0.171)	0.206	-2.95%

Property Damage

Coverage = PD
End Trend Period = 2021.2
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)	0.075 (CI = +/-0.050; p = 0.005)	0.006 (CI = +/-0.003; p = 0.000)	0.821	+3.39%
Loss Cost	2004.2	0.035 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.049; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.837	+3.56%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.050; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.825	+3.50%
Loss Cost	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.051; p = 0.001)	0.006 (CI = +/-0.003; p = 0.000)	0.818	+3.59%
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.053; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.811	+3.64%
Loss Cost	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.053; p = 0.001)	0.006 (CI = +/-0.003; p = 0.000)	0.814	+3.79%
Loss Cost	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.053; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	0.821	+3.95%
Loss Cost	2007.2	0.042 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.864	+4.28%
Loss Cost	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.047; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.875	+4.50%
Loss Cost	2008.2	0.045 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.048; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.864	+4.58%
Loss Cost	2009.1	0.047 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.049; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.869	+4.78%
Loss Cost	2009.2	0.050 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.895	+5.12%
Loss Cost	2010.1	0.050 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.885	+5.09%
Loss Cost	2010.2	0.052 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.884	+5.30%
Loss Cost	2011.1	0.052 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.050; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.876	+5.36%
Loss Cost	2011.2	0.055 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.885	+5.69%
Loss Cost	2012.1	0.055 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.052; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.876	+5.69%
Loss Cost	2012.2	0.058 (CI = +/-0.013; p = 0.000)	0.111 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.877	+6.01%
Loss Cost	2013.1	0.056 (CI = +/-0.014; p = 0.000)	0.117 (CI = +/-0.055; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.869	+5.74%
Loss Cost	2013.2	0.058 (CI = +/-0.016; p = 0.000)	0.120 (CI = +/-0.058; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.852	+5.92%
Loss Cost	2014.1	0.062 (CI = +/-0.019; p = 0.000)	0.111 (CI = +/-0.061; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.859	+6.36%
Loss Cost	2014.2	0.060 (CI = +/-0.022; p = 0.000)	0.109 (CI = +/-0.065; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.828	+6.16%
Loss Cost	2015.1	0.060 (CI = +/-0.027; p = 0.001)	0.108 (CI = +/-0.074; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.820	+6.19%
Loss Cost	2015.2	0.070 (CI = +/-0.027; p = 0.000)	0.119 (CI = +/-0.069; p = 0.004)	0.010 (CI = +/-0.003; p = 0.000)	0.861	+7.22%
Loss Cost	2016.1	0.073 (CI = +/-0.036; p = 0.002)	0.114 (CI = +/-0.080; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.858	+7.55%
Loss Cost	2016.2	0.089 (CI = +/-0.029; p = 0.000)	0.128 (CI = +/-0.059; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.935	+9.32%
Severity	2004.1	0.049 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.057; p = 0.299)	-0.004 (CI = +/-0.003; p = 0.009)	0.921	+4.99%
Severity	2004.2	0.051 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.054; p = 0.160)	-0.004 (CI = +/-0.003; p = 0.010)	0.929	+5.20%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.055; p = 0.229)	-0.004 (CI = +/-0.003; p = 0.015)	0.928	+5.31%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.055; p = 0.151)	-0.004 (CI = +/-0.003; p = 0.020)	0.930	+5.47%
Severity	2006.1	0.055 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.056; p = 0.226)	-0.003 (CI = +/-0.003; p = 0.030)	0.930	+5.60%
Severity	2006.2	0.057 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.052; p = 0.095)	-0.003 (CI = +/-0.003; p = 0.036)	0.941	+5.88%
Severity	2007.1	0.059 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.051; p = 0.171)	-0.003 (CI = +/-0.003; p = 0.057)	0.945	+6.10%
Severity	2007.2	0.061 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.050; p = 0.095)	-0.002 (CI = +/-0.003; p = 0.075)	0.948	+6.31%
Severity	2008.1	0.063 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.050; p = 0.170)	-0.002 (CI = +/-0.003; p = 0.117)	0.950	+6.53%
Severity	2008.2	0.064 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.051; p = 0.163)	-0.002 (CI = +/-0.003; p = 0.139)	0.946	+6.59%
Severity	2009.1	0.066 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.052; p = 0.266)	-0.002 (CI = +/-0.003; p = 0.206)	0.946	+6.80%
Severity	2009.2	0.069 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.049; p = 0.133)	-0.001 (CI = +/-0.003; p = 0.279)	0.952	+7.11%
Severity	2010.1	0.070 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.051; p = 0.207)	-0.001 (CI = +/-0.003; p = 0.373)	0.950	+7.28%
Severity	2010.2	0.073 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.049; p = 0.103)	-0.001 (CI = +/-0.002; p = 0.501)	0.955	+7.61%
Severity	2011.1	0.075 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.051; p = 0.156)	-0.001 (CI = +/-0.003; p = 0.603)	0.952	+7.75%
Severity	2011.2	0.078 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.050; p = 0.090)	0.000 (CI = +/-0.002; p = 0.767)	0.953	+8.07%
Severity	2012.1	0.079 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.053; p = 0.140)	0.000 (CI = +/-0.003; p = 0.876)	0.949	+8.22%
Severity	2012.2	0.079 (CI = +/-0.014; p = 0.000)	0.039 (CI = +/-0.056; p = 0.158)	0.000 (CI = +/-0.003; p = 0.886)	0.939	+8.23%
Severity	2013.1	0.078 (CI = +/-0.016; p = 0.000)	0.042 (CI = +/-0.061; p = 0.164)	0.000 (CI = +/-0.003; p = 0.830)	0.929	+8.11%
Severity	2013.2	0.076 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.064; p = 0.211)	0.000 (CI = +/-0.003; p = 0.773)	0.914	+7.94%
Severity	2014.1	0.077 (CI = +/-0.022; p = 0.000)	0.038 (CI = +/-0.071; p = 0.266)	0.000 (CI = +/-0.003; p = 0.814)	0.900	+7.99%
Severity	2014.2	0.070 (CI = +/-0.023; p = 0.000)	0.028 (CI = +/-0.068; p = 0.378)	-0.001 (CI = +/-0.003; p = 0.577)	0.887	+7.23%
Severity	2015.1	0.069 (CI = +/-0.028; p = 0.000)	0.029 (CI = +/-0.077; p = 0.419)	-0.001 (CI = +/-0.004; p = 0.603)	0.865	+7.19%
Severity	2015.2	0.071 (CI = +/-0.033; p = 0.001)	0.031 (CI = +/-0.084; p = 0.430)	-0.001 (CI = +/-0.004; p = 0.659)	0.834	+7.33%
Severity	2016.1	0.082 (CI = +/-0.041; p = 0.002)	0.014 (CI = +/-0.093; p = 0.739)	0.000 (CI = +/-0.004; p = 0.979)	0.836	+8.49%
Severity	2016.2	0.089 (CI = +/-0.048; p = 0.003)	0.020 (CI = +/-0.098; p = 0.639)	0.000 (CI = +/-0.005; p = 0.885)	0.820	+9.32%
Frequency	2004.1	-0.015 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.039; p = 0.025)	0.010 (CI = +/-0.002; p = 0.000)	0.895	-1.53%
Frequency	2004.2	-0.016 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.040; p = 0.034)	0.010 (CI = +/-0.002; p = 0.000)	0.894	-1.56%
Frequency	2005.1	-0.017 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.039; p = 0.011)	0.010 (CI = +/-0.002; p = 0.000)	0.907	-1.72%
Frequency	2005.2	-0.018 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.039; p = 0.018)	0.010 (CI = +/-0.002; p = 0.000)	0.909	-1.78%
Frequency	2006.1	-0.019 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.040; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	0.910	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.040; p = 0.021)	0.009 (CI = +/-0.002; p = 0.000)	0.914	-1.97%
Frequency	2007.1	-0.020 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.042; p = 0.020)	0.009 (CI = +/-0.002; p = 0.000)	0.912	-2.02%
Frequency	2007.2	-0.019 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.042; p = 0.013)	0.009 (CI = +/-0.002; p = 0.000)	0.912	-1.91%
Frequency	2008.1	-0.019 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.044; p = 0.017)	0.009 (CI = +/-0.002; p = 0.000)	0.908	-1.91%
Frequency	2008.2	-0.019 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.045; p = 0.019)	0.009 (CI = +/-0.002; p = 0.000)	0.905	-1.88%
Frequency	2009.1	-0.019 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.048; p = 0.024)	0.009 (CI = +/-0.002; p = 0.000)	0.900	-1.89%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.050; p = 0.028)	0.009 (CI = +/-0.003; p = 0.000)	0.897	-1.86%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.051; p = 0.019)	0.009 (CI = +/-0.003; p = 0.000)	0.899	-2.05%
Frequency	2010.2	-0.022 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.053; p = 0.028)	0.009 (CI = +/-0.003; p = 0.000)	0.899	-2.15%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.001)	0.062 (CI = +/-0.056; p = 0.032)	0.009 (CI = +/-0.003; p = 0.000)	0.895	-2.22%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.062 (CI = +/-0.059; p = 0.039)	0.009 (CI = +/-0.003; p = 0.000)	0.890	-2.20%
Frequency	2012.1	-0.024 (CI = +/-0.014; p = 0.003)	0.066 (CI = +/-0.063; p = 0.040)	0.009 (CI = +/-0.003; p = 0.000)	0.886	-2.33%
Frequency	2012.2	-0.021 (CI = +/-0.016; p = 0.013)	0.072 (CI = +/-0.064; p = 0.030)	0.009 (CI = +/-0.003; p = 0.000)	0.886	-2.04%
Frequency	2013.1	-0.022 (CI = +/-0.018; p = 0.020)	0.075 (CI = +/-0.069; p = 0.034)	0.009 (CI = +/-0.003; p = 0.000)	0.881	-2.19%
Frequency	2013.2	-0.019 (CI = +/-0.020; p = 0.063)	0.081 (CI = +/-0.071; p = 0.029)	0.009 (CI = +/-0.003; p = 0.000)	0.880	-1.87%
Frequency	2014.1	-0.015 (CI = +/-0.024; p = 0.185)	0.073 (CI = +/-0.077; p = 0.060)	0.010 (CI = +/-0.004; p = 0.000)	0.871	-1.51%
Frequency	2014.2	-0.010 (CI = +/-0.026; p = 0.415)	0.080 (CI = +/-0.079; p = 0.047)	0.010 (CI = +/-0.004; p = 0.000)	0.874	-1.00%
Frequency	2015.1	-0.009 (CI = +/-0.033; p = 0.539)	0.079 (CI = +/-0.089; p = 0.077)	0.010 (CI = +/-0.004; p = 0.000)	0.864	-0.93%
Frequency	2015.2	-0.001 (CI = +/-0.036; p = 0.948)	0.088 (CI = +/-0.090; p = 0.055)	0.010 (CI = +/-0.004; p = 0.000)	0.873	-0.11%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.672)	0.100 (CI = +/-0.103; p = 0.056)	0.010 (CI = +/-0.005; p = 0.002)	0.872	-0.87%
Frequency	2016.2	0.000 (CI = +/-0.053; p = 1.000)	0.107 (CI = +/-0.109; p = 0.053)	0.010 (CI = +/-0.005; p = 0.002)	0.875	+0.00%

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	0.032 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.050; p = 0.029)	0.832	+3.28%
Loss Cost	2004.2	0.034 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.049; p = 0.012)	0.847	+3.43%
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.050; p = 0.011)	0.835	+3.38%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.052; p = 0.010)	0.826	+3.45%
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.054; p = 0.016)	0.819	+3.50%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.054; p = 0.010)	0.820	+3.64%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.054; p = 0.019)	0.829	+3.80%
Loss Cost	2007.2	0.040 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.049; p = 0.003)	0.872	+4.12%
Loss Cost	2008.1	0.042 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.047; p = 0.006)	0.887	+4.34%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.049; p = 0.006)	0.874	+4.39%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.049; p = 0.013)	0.882	+4.59%
Loss Cost	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.045; p = 0.003)	0.905	+4.91%
Loss Cost	2010.1	0.048 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.048; p = 0.004)	0.895	+4.88%
Loss Cost	2010.2	0.049 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.049; p = 0.003)	0.890	+5.05%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.053; p = 0.006)	0.881	+5.12%
Loss Cost	2011.2	0.053 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.052; p = 0.003)	0.885	+5.41%
Loss Cost	2012.1	0.053 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.057; p = 0.005)	0.873	+5.41%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.059; p = 0.005)	0.864	+5.68%
Loss Cost	2013.1	0.053 (CI = +/-0.016; p = 0.000)	0.100 (CI = +/-0.063; p = 0.005)	0.850	+5.40%
Loss Cost	2013.2	0.053 (CI = +/-0.018; p = 0.000)	0.102 (CI = +/-0.068; p = 0.008)	0.811	+5.48%
Loss Cost	2014.1	0.058 (CI = +/-0.021; p = 0.000)	0.093 (CI = +/-0.073; p = 0.019)	0.819	+5.92%
Loss Cost	2014.2	0.053 (CI = +/-0.025; p = 0.001)	0.085 (CI = +/-0.079; p = 0.037)	0.741	+5.46%
Loss Cost	2015.1	0.053 (CI = +/-0.032; p = 0.006)	0.085 (CI = +/-0.092; p = 0.064)	0.711	+5.46%
Loss Cost	2015.2	0.062 (CI = +/-0.037; p = 0.006)	0.099 (CI = +/-0.095; p = 0.044)	0.731	+6.45%
Loss Cost	2016.1	0.065 (CI = +/-0.051; p = 0.022)	0.095 (CI = +/-0.118; p = 0.094)	0.705	+6.75%
Loss Cost	2016.2	0.087 (CI = +/-0.051; p = 0.009)	0.120 (CI = +/-0.103; p = 0.032)	0.837	+9.06%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.062; p = 0.361)	0.876	+5.01%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.060; p = 0.193)	0.890	+5.22%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.061; p = 0.270)	0.888	+5.33%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.061; p = 0.174)	0.891	+5.50%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.062; p = 0.255)	0.891	+5.64%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.057; p = 0.101)	0.910	+5.94%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.056; p = 0.176)	0.916	+6.16%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.055; p = 0.089)	0.923	+6.39%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.054; p = 0.157)	0.927	+6.61%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.057; p = 0.145)	0.919	+6.69%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.057; p = 0.238)	0.921	+6.91%
Severity	2009.2	0.070 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.053; p = 0.093)	0.934	+7.26%
Severity	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.055; p = 0.151)	0.931	+7.44%
Severity	2010.2	0.075 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.051; p = 0.049)	0.944	+7.84%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.053; p = 0.082)	0.939	+7.98%
Severity	2011.2	0.081 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.050; p = 0.026)	0.949	+8.40%
Severity	2012.1	0.082 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.053; p = 0.049)	0.944	+8.57%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.057; p = 0.054)	0.933	+8.67%
Severity	2013.1	0.082 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.062; p = 0.065)	0.920	+8.58%
Severity	2013.2	0.082 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.068; p = 0.092)	0.895	+8.53%
Severity	2014.1	0.083 (CI = +/-0.022; p = 0.000)	0.055 (CI = +/-0.076; p = 0.139)	0.877	+8.64%
Severity	2014.2	0.076 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.077; p = 0.238)	0.839	+7.92%
Severity	2015.1	0.077 (CI = +/-0.031; p = 0.001)	0.042 (CI = +/-0.089; p = 0.306)	0.802	+7.96%
Severity	2015.2	0.082 (CI = +/-0.039; p = 0.002)	0.049 (CI = +/-0.101; p = 0.280)	0.762	+8.49%
Severity	2016.1	0.096 (CI = +/-0.046; p = 0.003)	0.027 (CI = +/-0.106; p = 0.545)	0.812	+10.13%
Severity	2016.2	0.117 (CI = +/-0.043; p = 0.002)	0.050 (CI = +/-0.086; p = 0.180)	0.907	+12.38%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.033; p = 0.095)	0.741	-1.65%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.034; p = 0.137)	0.744	-1.70%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.031; p = 0.035)	0.803	-1.85%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.030; p = 0.060)	0.822	-1.94%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.030; p = 0.035)	0.826	-2.02%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.027; p = 0.061)	0.866	-2.17%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.048)	0.860	-2.22%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.028)	0.850	-2.14%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.029; p = 0.036)	0.828	-2.13%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.049)	0.816	-2.15%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.033; p = 0.059)	0.791	-2.16%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.034; p = 0.080)	0.778	-2.20%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.033; p = 0.032)	0.806	-2.38%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.031; p = 0.056)	0.844	-2.58%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.033; p = 0.051)	0.827	-2.66%
Frequency	2011.2	-0.028 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.034; p = 0.084)	0.824	-2.76%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.036; p = 0.061)	0.816	-2.90%
Frequency	2012.2	-0.028 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.037; p = 0.047)	0.790	-2.75%
Frequency	2013.1	-0.030 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.040; p = 0.038)	0.776	-2.93%
Frequency	2013.2	-0.028 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.043; p = 0.040)	0.743	-2.81%
Frequency	2014.1	-0.025 (CI = +/-0.013; p = 0.002)	0.038 (CI = +/-0.045; p = 0.085)	0.637	-2.50%
Frequency	2014.2	-0.023 (CI = +/-0.015; p = 0.008)	0.043 (CI = +/-0.048; p = 0.078)	0.586	-2.27%
Frequency	2015.1	-0.023 (CI = +/-0.020; p = 0.026)	0.043 (CI = +/-0.056; p = 0.112)	0.464	-2.31%
Frequency	2015.2	-0.019 (CI = +/-0.024; p = 0.097)	0.050 (CI = +/-0.062; p = 0.096)	0.418	-1.89%
Frequency	2016.1	-0.031 (CI = +/-0.023; p = 0.019)	0.068 (CI = +/-0.054; p = 0.022)	0.700	-3.06%
Frequency	2016.2	-0.030 (CI = +/-0.034; p = 0.068)	0.069 (CI = +/-0.068; p = 0.047)	0.669	-2.95%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.010; p = 0.000)	0.444	+2.81%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.434	+2.88%
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.426	+2.96%
Loss Cost	2005.2	0.029 (CI = +/-0.012; p = 0.000)	0.408	+2.98%
Loss Cost	2006.1	0.030 (CI = +/-0.013; p = 0.000)	0.403	+3.09%
Loss Cost	2006.2	0.030 (CI = +/-0.014; p = 0.000)	0.371	+3.04%
Loss Cost	2007.1	0.031 (CI = +/-0.015; p = 0.000)	0.360	+3.12%
Loss Cost	2007.2	0.032 (CI = +/-0.016; p = 0.000)	0.351	+3.22%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.001)	0.347	+3.36%
Loss Cost	2008.2	0.034 (CI = +/-0.019; p = 0.001)	0.332	+3.44%
Loss Cost	2009.1	0.035 (CI = +/-0.020; p = 0.001)	0.324	+3.58%
Loss Cost	2009.2	0.035 (CI = +/-0.022; p = 0.003)	0.298	+3.60%
Loss Cost	2010.1	0.036 (CI = +/-0.024; p = 0.005)	0.273	+3.63%
Loss Cost	2010.2	0.035 (CI = +/-0.026; p = 0.012)	0.231	+3.52%
Loss Cost	2011.1	0.035 (CI = +/-0.029; p = 0.019)	0.209	+3.57%
Loss Cost	2011.2	0.033 (CI = +/-0.031; p = 0.039)	0.164	+3.40%
Loss Cost	2012.1	0.031 (CI = +/-0.035; p = 0.076)	0.118	+3.17%
Loss Cost	2012.2	0.024 (CI = +/-0.038; p = 0.193)	0.044	+2.45%
Loss Cost	2013.1	0.018 (CI = +/-0.042; p = 0.365)	-0.008	+1.85%
Loss Cost	2013.2	0.009 (CI = +/-0.045; p = 0.676)	-0.054	+0.91%
Loss Cost	2014.1	0.002 (CI = +/-0.051; p = 0.920)	-0.071	+0.24%
Loss Cost	2014.2	-0.006 (CI = +/-0.057; p = 0.820)	-0.072	-0.61%
Loss Cost	2015.1	-0.020 (CI = +/-0.064; p = 0.507)	-0.043	-1.98%
Loss Cost	2015.2	-0.032 (CI = +/-0.073; p = 0.346)	-0.002	-3.20%
Loss Cost	2016.1	-0.049 (CI = +/-0.083; p = 0.219)	0.062	-4.78%
Loss Cost	2016.2	-0.073 (CI = +/-0.094; p = 0.111)	0.175	-7.08%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.848	+3.50%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.849	+3.59%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	0.858	+3.73%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.858	+3.82%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	0.872	+3.99%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.875	+4.11%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	0.888	+4.29%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	0.900	+4.47%
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	0.925	+4.73%
Severity	2008.2	0.048 (CI = +/-0.005; p = 0.000)	0.931	+4.90%
Severity	2009.1	0.050 (CI = +/-0.005; p = 0.000)	0.947	+5.14%
Severity	2009.2	0.051 (CI = +/-0.005; p = 0.000)	0.949	+5.27%
Severity	2010.1	0.054 (CI = +/-0.005; p = 0.000)	0.961	+5.50%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.960	+5.61%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.967	+5.82%
Severity	2011.2	0.058 (CI = +/-0.005; p = 0.000)	0.968	+5.96%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	0.972	+6.16%
Severity	2012.2	0.060 (CI = +/-0.005; p = 0.000)	0.968	+6.17%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	0.964	+6.25%
Severity	2013.2	0.060 (CI = +/-0.007; p = 0.000)	0.957	+6.19%
Severity	2014.1	0.061 (CI = +/-0.008; p = 0.000)	0.951	+6.27%
Severity	2014.2	0.059 (CI = +/-0.009; p = 0.000)	0.941	+6.11%
Severity	2015.1	0.058 (CI = +/-0.010; p = 0.000)	0.928	+5.96%
Severity	2015.2	0.055 (CI = +/-0.011; p = 0.000)	0.913	+5.69%
Severity	2016.1	0.054 (CI = +/-0.013; p = 0.000)	0.889	+5.60%
Severity	2016.2	0.050 (CI = +/-0.014; p = 0.000)	0.863	+5.15%
Frequency	2004.1	-0.007 (CI = +/-0.010; p = 0.180)	0.024	-0.66%
Frequency	2004.2	-0.007 (CI = +/-0.010; p = 0.189)	0.023	-0.69%
Frequency	2005.1	-0.007 (CI = +/-0.011; p = 0.183)	0.025	-0.74%
Frequency	2005.2	-0.008 (CI = +/-0.012; p = 0.171)	0.029	-0.81%
Frequency	2006.1	-0.009 (CI = +/-0.013; p = 0.166)	0.032	-0.87%
Frequency	2006.2	-0.010 (CI = +/-0.013; p = 0.119)	0.050	-1.03%
Frequency	2007.1	-0.011 (CI = +/-0.014; p = 0.112)	0.055	-1.12%
Frequency	2007.2	-0.012 (CI = +/-0.015; p = 0.112)	0.057	-1.20%
Frequency	2008.1	-0.013 (CI = +/-0.016; p = 0.106)	0.063	-1.31%
Frequency	2008.2	-0.014 (CI = +/-0.017; p = 0.112)	0.062	-1.39%
Frequency	2009.1	-0.015 (CI = +/-0.019; p = 0.115)	0.063	-1.48%
Frequency	2009.2	-0.016 (CI = +/-0.020; p = 0.120)	0.063	-1.58%
Frequency	2010.1	-0.018 (CI = +/-0.022; p = 0.108)	0.073	-1.77%
Frequency	2010.2	-0.020 (CI = +/-0.024; p = 0.098)	0.083	-1.98%
Frequency	2011.1	-0.021 (CI = +/-0.026; p = 0.106)	0.082	-2.12%
Frequency	2011.2	-0.024 (CI = +/-0.029; p = 0.091)	0.098	-2.42%
Frequency	2012.1	-0.029 (CI = +/-0.032; p = 0.073)	0.121	-2.82%
Frequency	2012.2	-0.036 (CI = +/-0.034; p = 0.040)	0.180	-3.50%
Frequency	2013.1	-0.042 (CI = +/-0.037; p = 0.027)	0.224	-4.14%
Frequency	2013.2	-0.051 (CI = +/-0.040; p = 0.016)	0.286	-4.98%
Frequency	2014.1	-0.058 (CI = +/-0.044; p = 0.014)	0.316	-5.67%
Frequency	2014.2	-0.065 (CI = +/-0.050; p = 0.015)	0.331	-6.33%
Frequency	2015.1	-0.078 (CI = +/-0.056; p = 0.010)	0.390	-7.49%
Frequency	2015.2	-0.088 (CI = +/-0.064; p = 0.012)	0.405	-8.41%
Frequency	2016.1	-0.104 (CI = +/-0.073; p = 0.010)	0.452	-9.83%
Frequency	2016.2	-0.124 (CI = +/-0.083; p = 0.008)	0.510	-11.63%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.107; p = 0.148)	0.462	+2.78%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.110; p = 0.129)	0.458	+2.88%
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.113; p = 0.150)	0.447	+2.91%
Loss Cost	2005.2	0.029 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.117; p = 0.144)	0.431	+2.98%
Loss Cost	2006.1	0.030 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.121; p = 0.170)	0.422	+3.04%
Loss Cost	2006.2	0.030 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.125; p = 0.183)	0.389	+3.04%
Loss Cost	2007.1	0.030 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.130; p = 0.206)	0.375	+3.06%
Loss Cost	2007.2	0.032 (CI = +/-0.016; p = 0.000)	0.089 (CI = +/-0.134; p = 0.182)	0.371	+3.22%
Loss Cost	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.086 (CI = +/-0.139; p = 0.216)	0.362	+3.29%
Loss Cost	2008.2	0.034 (CI = +/-0.018; p = 0.001)	0.092 (CI = +/-0.144; p = 0.198)	0.351	+3.44%
Loss Cost	2009.1	0.034 (CI = +/-0.020; p = 0.002)	0.090 (CI = +/-0.150; p = 0.228)	0.338	+3.49%
Loss Cost	2009.2	0.035 (CI = +/-0.022; p = 0.003)	0.094 (CI = +/-0.156; p = 0.225)	0.315	+3.60%
Loss Cost	2010.1	0.035 (CI = +/-0.024; p = 0.006)	0.097 (CI = +/-0.164; p = 0.232)	0.290	+3.53%
Loss Cost	2010.2	0.035 (CI = +/-0.026; p = 0.011)	0.097 (CI = +/-0.172; p = 0.254)	0.245	+3.52%
Loss Cost	2011.1	0.034 (CI = +/-0.029; p = 0.023)	0.099 (CI = +/-0.181; p = 0.266)	0.222	+3.45%
Loss Cost	2011.2	0.033 (CI = +/-0.031; p = 0.039)	0.098 (CI = +/-0.191; p = 0.297)	0.171	+3.40%
Loss Cost	2012.1	0.030 (CI = +/-0.035; p = 0.091)	0.111 (CI = +/-0.200; p = 0.258)	0.136	+3.00%
Loss Cost	2012.2	0.024 (CI = +/-0.038; p = 0.195)	0.094 (CI = +/-0.208; p = 0.351)	0.040	+2.45%
Loss Cost	2013.1	0.016 (CI = +/-0.041; p = 0.422)	0.120 (CI = +/-0.215; p = 0.253)	0.018	+1.62%
Loss Cost	2013.2	0.009 (CI = +/-0.046; p = 0.678)	0.100 (CI = +/-0.224; p = 0.354)	-0.060	+0.91%
Loss Cost	2014.1	-0.001 (CI = +/-0.051; p = 0.981)	0.127 (CI = +/-0.234; p = 0.261)	-0.042	-0.06%
Loss Cost	2014.2	-0.006 (CI = +/-0.058; p = 0.821)	0.113 (CI = +/-0.250; p = 0.342)	-0.074	-0.61%
Loss Cost	2015.1	-0.025 (CI = +/-0.062; p = 0.397)	0.160 (CI = +/-0.251; p = 0.187)	0.036	-2.46%
Loss Cost	2015.2	-0.032 (CI = +/-0.072; p = 0.340)	0.144 (CI = +/-0.271; p = 0.264)	0.033	-3.20%
Loss Cost	2016.1	-0.057 (CI = +/-0.079; p = 0.135)	0.198 (CI = +/-0.273; p = 0.136)	0.197	-5.57%
Loss Cost	2016.2	-0.073 (CI = +/-0.092; p = 0.103)	0.168 (CI = +/-0.292; p = 0.222)	0.239	-7.08%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.051; p = 0.170)	0.852	+3.49%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.051; p = 0.108)	0.857	+3.59%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.051; p = 0.171)	0.862	+3.71%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.051; p = 0.109)	0.866	+3.82%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.050; p = 0.183)	0.875	+3.97%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.049; p = 0.101)	0.883	+4.11%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.048; p = 0.174)	0.892	+4.27%
Severity	2007.2	0.044 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.045; p = 0.065)	0.909	+4.47%
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.041; p = 0.125)	0.929	+4.71%
Severity	2008.2	0.048 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.038; p = 0.044)	0.939	+4.90%
Severity	2009.1	0.050 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.035; p = 0.085)	0.952	+5.11%
Severity	2009.2	0.051 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.034; p = 0.032)	0.957	+5.27%
Severity	2010.1	0.053 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.030; p = 0.063)	0.966	+5.47%
Severity	2010.2	0.055 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.030; p = 0.027)	0.967	+5.61%
Severity	2011.1	0.056 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.054)	0.972	+5.78%
Severity	2011.2	0.058 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.026; p = 0.014)	0.976	+5.96%
Severity	2012.1	0.059 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.025; p = 0.028)	0.978	+6.11%
Severity	2012.2	0.060 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.026; p = 0.027)	0.975	+6.17%
Severity	2013.1	0.060 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.028; p = 0.040)	0.971	+6.19%
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.030; p = 0.052)	0.965	+6.19%
Severity	2014.1	0.060 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.032; p = 0.071)	0.959	+6.20%
Severity	2014.2	0.059 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.035; p = 0.109)	0.949	+6.11%
Severity	2015.1	0.057 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.035; p = 0.061)	0.944	+5.86%
Severity	2015.2	0.055 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.037; p = 0.104)	0.928	+5.69%
Severity	2016.1	0.053 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.040; p = 0.079)	0.914	+5.44%
Severity	2016.2	0.050 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.042; p = 0.140)	0.884	+5.15%
Frequency	2004.1	-0.007 (CI = +/-0.010; p = 0.170)	0.043 (CI = +/-0.103; p = 0.405)	0.016	-0.68%
Frequency	2004.2	-0.007 (CI = +/-0.011; p = 0.192)	0.043 (CI = +/-0.107; p = 0.421)	0.013	-0.69%
Frequency	2005.1	-0.008 (CI = +/-0.011; p = 0.171)	0.047 (CI = +/-0.110; p = 0.388)	0.018	-0.76%
Frequency	2005.2	-0.008 (CI = +/-0.012; p = 0.174)	0.045 (CI = +/-0.113; p = 0.426)	0.018	-0.81%
Frequency	2006.1	-0.009 (CI = +/-0.013; p = 0.155)	0.050 (CI = +/-0.117; p = 0.390)	0.024	-0.90%
Frequency	2006.2	-0.010 (CI = +/-0.013; p = 0.123)	0.043 (CI = +/-0.120; p = 0.472)	0.034	-1.03%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.105)	0.049 (CI = +/-0.123; p = 0.421)	0.044	-1.16%
Frequency	2007.2	-0.012 (CI = +/-0.015; p = 0.115)	0.047 (CI = +/-0.128; p = 0.459)	0.042	-1.20%
Frequency	2008.1	-0.014 (CI = +/-0.016; p = 0.099)	0.054 (CI = +/-0.132; p = 0.407)	0.052	-1.35%
Frequency	2008.2	-0.014 (CI = +/-0.018; p = 0.115)	0.052 (CI = +/-0.137; p = 0.438)	0.047	-1.39%
Frequency	2009.1	-0.015 (CI = +/-0.019; p = 0.106)	0.059 (CI = +/-0.143; p = 0.400)	0.052	-1.54%
Frequency	2009.2	-0.016 (CI = +/-0.021; p = 0.123)	0.057 (CI = +/-0.149; p = 0.434)	0.048	-1.58%
Frequency	2010.1	-0.019 (CI = +/-0.022; p = 0.098)	0.068 (CI = +/-0.155; p = 0.369)	0.066	-1.84%
Frequency	2010.2	-0.020 (CI = +/-0.024; p = 0.102)	0.063 (CI = +/-0.162; p = 0.426)	0.068	-1.98%
Frequency	2011.1	-0.022 (CI = +/-0.027; p = 0.096)	0.072 (CI = +/-0.169; p = 0.387)	0.072	-2.21%
Frequency	2011.2	-0.024 (CI = +/-0.029; p = 0.096)	0.064 (CI = +/-0.177; p = 0.459)	0.077	-2.42%
Frequency	2012.1	-0.030 (CI = +/-0.032; p = 0.065)	0.083 (CI = +/-0.184; p = 0.356)	0.116	-2.94%
Frequency	2012.2	-0.036 (CI = +/-0.035; p = 0.044)	0.064 (CI = +/-0.189; p = 0.483)	0.155	-3.50%
Frequency	2013.1	-0.044 (CI = +/-0.037; p = 0.024)	0.090 (CI = +/-0.194; p = 0.335)	0.223	-4.30%
Frequency	2013.2	-0.051 (CI = +/-0.041; p = 0.018)	0.070 (CI = +/-0.200; p = 0.463)	0.265	-4.98%
Frequency	2014.1	-0.061 (CI = +/-0.045; p = 0.012)	0.098 (CI = +/-0.207; p = 0.327)	0.318	-5.89%
Frequency	2014.2	-0.065 (CI = +/-0.051; p = 0.016)	0.086 (CI = +/-0.222; p = 0.415)	0.316	-6.33%
Frequency	2015.1	-0.082 (CI = +/-0.055; p = 0.008)	0.127 (CI = +/-0.223; p = 0.236)	0.418	-7.85%
Frequency	2015.2	-0.088 (CI = +/-0.064; p = 0.012)	0.114 (CI = +/-0.242; p = 0.319)	0.410	-8.41%
Frequency	2016.1	-0.110 (CI = +/-0.070; p = 0.006)	0.163 (CI = +/-0.242; p = 0.163)	0.515	-10.45%
Frequency	2016.2	-0.124 (CI = +/-0.082; p = 0.008)	0.138 (CI = +/-0.261; p = 0.258)	0.535	-11.63%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2021.2
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	0.019 (CI = +/-0.024; p = 0.120)	0.078 (CI = +/-0.108; p = 0.150)	0.016 (CI = +/-0.042; p = 0.429)	0.457	+1.91%	+3.59%
Loss Cost	2004.2	0.021 (CI = +/-0.026; p = 0.113)	0.082 (CI = +/-0.111; p = 0.141)	0.013 (CI = +/-0.044; p = 0.539)	0.447	+2.13%	+3.52%
Loss Cost	2005.1	0.021 (CI = +/-0.029; p = 0.151)	0.082 (CI = +/-0.115; p = 0.153)	0.013 (CI = +/-0.047; p = 0.565)	0.435	+2.13%	+3.52%
Loss Cost	2005.2	0.022 (CI = +/-0.033; p = 0.169)	0.085 (CI = +/-0.119; p = 0.156)	0.012 (CI = +/-0.051; p = 0.641)	0.416	+2.27%	+3.48%
Loss Cost	2006.1	0.023 (CI = +/-0.036; p = 0.202)	0.083 (CI = +/-0.123; p = 0.175)	0.011 (CI = +/-0.055; p = 0.691)	0.404	+2.35%	+3.46%
Loss Cost	2006.2	0.022 (CI = +/-0.041; p = 0.283)	0.082 (CI = +/-0.127; p = 0.198)	0.012 (CI = +/-0.060; p = 0.679)	0.371	+2.23%	+3.49%
Loss Cost	2007.1	0.022 (CI = +/-0.047; p = 0.355)	0.082 (CI = +/-0.132; p = 0.211)	0.013 (CI = +/-0.066; p = 0.694)	0.355	+2.18%	+3.50%
Loss Cost	2007.2	0.028 (CI = +/-0.054; p = 0.302)	0.089 (CI = +/-0.137; p = 0.194)	0.006 (CI = +/-0.073; p = 0.875)	0.347	+2.81%	+3.39%
Loss Cost	2008.1	0.031 (CI = +/-0.063; p = 0.321)	0.086 (CI = +/-0.142; p = 0.225)	0.002 (CI = +/-0.083; p = 0.961)	0.336	+3.14%	+3.35%
Loss Cost	2008.2	0.041 (CI = +/-0.075; p = 0.270)	0.093 (CI = +/-0.147; p = 0.204)	-0.009 (CI = +/-0.094; p = 0.846)	0.324	+4.15%	+3.22%
Loss Cost	2009.1	0.047 (CI = +/-0.090; p = 0.289)	0.089 (CI = +/-0.154; p = 0.242)	-0.016 (CI = +/-0.110; p = 0.765)	0.311	+4.83%	+3.16%
Loss Cost	2009.2	0.063 (CI = +/-0.111; p = 0.252)	0.097 (CI = +/-0.160; p = 0.221)	-0.033 (CI = +/-0.131; p = 0.602)	0.291	+6.52%	+3.02%
Loss Cost	2010.1	0.069 (CI = +/-0.143; p = 0.329)	0.095 (CI = +/-0.168; p = 0.252)	-0.039 (CI = +/-0.163; p = 0.620)	0.263	+7.12%	+2.99%
Loss Cost	2010.2	0.090 (CI = +/-0.193; p = 0.340)	0.101 (CI = +/-0.176; p = 0.244)	-0.062 (CI = +/-0.212; p = 0.550)	0.220	+9.44%	+2.89%
Loss Cost	2011.1	0.125 (CI = +/-0.280; p = 0.360)	0.094 (CI = +/-0.185; p = 0.302)	-0.098 (CI = +/-0.298; p = 0.499)	0.200	+13.35%	+2.78%
Loss Cost	2011.2	0.238 (CI = +/-0.457; p = 0.287)	0.106 (CI = +/-0.193; p = 0.262)	-0.213 (CI = +/-0.474; p = 0.357)	0.166	+26.90%	+2.57%
Loss Cost	2012.1	0.415 (CI = +/-1.015; p = 0.398)	0.094 (CI = +/-0.208; p = 0.351)	-0.391 (CI = +/-1.028; p = 0.432)	0.118	+51.47%	+2.45%
Severity	2004.1	0.006 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.015; p = 0.000)	0.053 (CI = +/-0.006; p = 0.000)	0.987	+0.65%	+6.16%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.002)	0.035 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.006; p = 0.000)	0.987	+0.61%	+6.18%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.009)	0.036 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.006; p = 0.000)	0.987	+0.55%	+6.20%
Severity	2005.2	0.005 (CI = +/-0.004; p = 0.042)	0.035 (CI = +/-0.016; p = 0.000)	0.056 (CI = +/-0.007; p = 0.000)	0.987	+0.46%	+6.22%
Severity	2006.1	0.004 (CI = +/-0.005; p = 0.078)	0.035 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.007; p = 0.000)	0.986	+0.44%	+6.22%
Severity	2006.2	0.004 (CI = +/-0.006; p = 0.163)	0.034 (CI = +/-0.017; p = 0.000)	0.057 (CI = +/-0.008; p = 0.000)	0.986	+0.39%	+6.23%
Severity	2007.1	0.003 (CI = +/-0.006; p = 0.293)	0.035 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.009; p = 0.000)	0.986	+0.33%	+6.25%
Severity	2007.2	0.005 (CI = +/-0.007; p = 0.184)	0.036 (CI = +/-0.018; p = 0.000)	0.056 (CI = +/-0.010; p = 0.000)	0.986	+0.48%	+6.22%
Severity	2008.1	0.008 (CI = +/-0.008; p = 0.061)	0.034 (CI = +/-0.018; p = 0.001)	0.052 (CI = +/-0.010; p = 0.000)	0.986	+0.76%	+6.18%
Severity	2008.2	0.008 (CI = +/-0.009; p = 0.080)	0.035 (CI = +/-0.019; p = 0.001)	0.051 (CI = +/-0.012; p = 0.000)	0.986	+0.84%	+6.17%
Severity	2009.1	0.011 (CI = +/-0.011; p = 0.066)	0.033 (CI = +/-0.019; p = 0.002)	0.049 (CI = +/-0.014; p = 0.000)	0.986	+1.06%	+6.15%
Severity	2009.2	0.009 (CI = +/-0.014; p = 0.187)	0.033 (CI = +/-0.020; p = 0.003)	0.051 (CI = +/-0.017; p = 0.000)	0.984	+0.92%	+6.16%
Severity	2010.1	0.011 (CI = +/-0.018; p = 0.206)	0.032 (CI = +/-0.021; p = 0.005)	0.048 (CI = +/-0.020; p = 0.000)	0.984	+1.13%	+6.15%
Severity	2010.2	0.006 (CI = +/-0.024; p = 0.606)	0.030 (CI = +/-0.022; p = 0.009)	0.054 (CI = +/-0.026; p = 0.000)	0.983	+0.60%	+6.17%
Severity	2011.1	0.002 (CI = +/-0.035; p = 0.913)	0.031 (CI = +/-0.023; p = 0.011)	0.058 (CI = +/-0.037; p = 0.004)	0.981	+0.18%	+6.19%
Severity	2011.2	0.005 (CI = +/-0.058; p = 0.860)	0.031 (CI = +/-0.024; p = 0.015)	0.055 (CI = +/-0.060; p = 0.068)	0.979	+0.49%	+6.18%
Severity	2012.1	0.022 (CI = +/-0.128; p = 0.715)	0.030 (CI = +/-0.026; p = 0.027)	0.037 (CI = +/-0.130; p = 0.550)	0.977	+2.27%	+6.17%
Frequency	2004.1	0.012 (CI = +/-0.022; p = 0.261)	0.042 (CI = +/-0.099; p = 0.390)	-0.037 (CI = +/-0.038; p = 0.057)	0.095	+1.25%	-2.43%
Frequency	2004.2	0.015 (CI = +/-0.024; p = 0.214)	0.047 (CI = +/-0.102; p = 0.351)	-0.040 (CI = +/-0.040; p = 0.050)	0.101	+1.52%	-2.51%
Frequency	2005.1	0.016 (CI = +/-0.027; p = 0.241)	0.046 (CI = +/-0.105; p = 0.376)	-0.041 (CI = +/-0.043; p = 0.061)	0.099	+1.58%	-2.52%
Frequency	2005.2	0.018 (CI = +/-0.030; p = 0.228)	0.050 (CI = +/-0.109; p = 0.355)	-0.044 (CI = +/-0.047; p = 0.063)	0.101	+1.81%	-2.58%
Frequency	2006.1	0.019 (CI = +/-0.033; p = 0.256)	0.048 (CI = +/-0.112; p = 0.384)	-0.045 (CI = +/-0.050; p = 0.076)	0.098	+1.90%	-2.60%
Frequency	2006.2	0.018 (CI = +/-0.038; p = 0.332)	0.048 (CI = +/-0.116; p = 0.409)	-0.044 (CI = +/-0.055; p = 0.110)	0.091	+1.83%	-2.59%
Frequency	2007.1	0.018 (CI = +/-0.043; p = 0.390)	0.047 (CI = +/-0.121; p = 0.426)	-0.044 (CI = +/-0.060; p = 0.143)	0.087	+1.84%	-2.59%
Frequency	2007.2	0.023 (CI = +/-0.049; p = 0.349)	0.052 (CI = +/-0.125; p = 0.399)	-0.050 (CI = +/-0.067; p = 0.139)	0.089	+2.32%	-2.66%
Frequency	2008.1	0.023 (CI = +/-0.058; p = 0.413)	0.052 (CI = +/-0.130; p = 0.420)	-0.050 (CI = +/-0.076; p = 0.182)	0.084	+2.36%	-2.67%
Frequency	2008.2	0.032 (CI = +/-0.068; p = 0.338)	0.058 (CI = +/-0.135; p = 0.380)	-0.060 (CI = +/-0.086; p = 0.161)	0.089	+3.28%	-2.77%
Frequency	2009.1	0.037 (CI = +/-0.083; p = 0.368)	0.056 (CI = +/-0.141; p = 0.420)	-0.065 (CI = +/-0.101; p = 0.193)	0.084	+3.73%	-2.81%
Frequency	2009.2	0.054 (CI = +/-0.102; p = 0.283)	0.065 (CI = +/-0.146; p = 0.369)	-0.084 (CI = +/-0.120; p = 0.160)	0.094	+5.54%	-2.95%
Frequency	2010.1	0.057 (CI = +/-0.131; p = 0.371)	0.063 (CI = +/-0.153; p = 0.401)	-0.088 (CI = +/-0.149; p = 0.233)	0.089	+5.92%	-2.97%
Frequency	2010.2	0.084 (CI = +/-0.176; p = 0.329)	0.071 (CI = +/-0.160; p = 0.367)	-0.116 (CI = +/-0.194; p = 0.226)	0.094	+8.78%	-3.10%
Frequency	2011.1	0.123 (CI = +/-0.255; p = 0.323)	0.063 (CI = +/-0.169; p = 0.446)	-0.156 (CI = +/-0.272; p = 0.243)	0.093	+13.14%	-3.21%
Frequency	2011.2	0.233 (CI = +/-0.416; p = 0.252)	0.075 (CI = +/-0.176; p = 0.381)	-0.268 (CI = +/-0.431; p = 0.207)	0.112	+26.29%	-3.40%
Frequency	2012.1	0.393 (CI = +/-0.922; p = 0.380)	0.064 (CI = +/-0.189; p = 0.483)	-0.428 (CI = +/-0.934; p = 0.346)	0.114	+48.11%	-3.50%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2021.2
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 = +/-0.024; p = 0.117)	0.016 (CI = +/-0.042; p = 0.440)	0.437	+1.95%	+3.62%
Loss Cost	2004.2	0.020 (CI = +/-0.027; p = 0.134)	0.015 (CI = +/-0.045; p = 0.502)	0.425	+2.05%	+3.59%
Loss Cost	2005.1	0.022 (CI = +/-0.030; p = 0.147)	0.013 (CI = +/-0.048; p = 0.579)	0.414	+2.19%	+3.55%
Loss Cost	2005.2	0.021 (CI = +/-0.033; p = 0.196)	0.014 (CI = +/-0.052; p = 0.597)	0.394	+2.16%	+3.56%
Loss Cost	2006.1	0.024 (CI = +/-0.037; p = 0.194)	0.010 (CI = +/-0.056; p = 0.708)	0.385	+2.43%	+3.49%
Loss Cost	2006.2	0.021 (CI = +/-0.042; p = 0.317)	0.014 (CI = +/-0.061; p = 0.633)	0.354	+2.09%	+3.56%
Loss Cost	2007.1	0.023 (CI = +/-0.047; p = 0.337)	0.012 (CI = +/-0.067; p = 0.714)	0.340	+2.29%	+3.53%
Loss Cost	2007.2	0.026 (CI = +/-0.055; p = 0.342)	0.008 (CI = +/-0.074; p = 0.817)	0.327	+2.61%	+3.48%
Loss Cost	2008.1	0.033 (CI = +/-0.064; p = 0.302)	0.001 (CI = +/-0.083; p = 0.987)	0.321	+3.31%	+3.38%
Loss Cost	2008.2	0.038 (CI = +/-0.075; p = 0.310)	-0.005 (CI = +/-0.095; p = 0.911)	0.305	+3.85%	+3.31%
Loss Cost	2009.1	0.050 (CI = +/-0.091; p = 0.266)	-0.018 (CI = +/-0.110; p = 0.733)	0.298	+5.11%	+3.19%
Loss Cost	2009.2	0.058 (CI = +/-0.112; p = 0.292)	-0.028 (CI = +/-0.132; p = 0.668)	0.272	+6.02%	+3.12%
Loss Cost	2010.1	0.074 (CI = +/-0.144; p = 0.295)	-0.045 (CI = +/-0.163; p = 0.577)	0.250	+7.71%	+3.02%
Loss Cost	2010.2	0.081 (CI = +/-0.194; p = 0.393)	-0.052 (CI = +/-0.213; p = 0.618)	0.203	+8.46%	+2.99%
Loss Cost	2011.1	0.140 (CI = +/-0.279; p = 0.307)	-0.112 (CI = +/-0.297; p = 0.440)	0.194	+14.98%	+2.80%
Loss Cost	2011.2	0.213 (CI = +/-0.457; p = 0.341)	-0.187 (CI = +/-0.474; p = 0.419)	0.150	+23.75%	+2.67%
Loss Cost	2012.1	0.514 (CI = +/-0.984; p = 0.285)	-0.490 (CI = +/-0.997; p = 0.314)	0.122	+67.27%	+2.45%
Severity	2004.1	0.007 (CI = +/-0.004; p = 0.004)	0.053 (CI = +/-0.007; p = 0.000)	0.979	+0.67%	+6.18%
Severity	2004.2	0.006 (CI = +/-0.005; p = 0.019)	0.055 (CI = +/-0.008; p = 0.000)	0.979	+0.57%	+6.21%
Severity	2005.1	0.006 (CI = +/-0.005; p = 0.032)	0.055 (CI = +/-0.008; p = 0.000)	0.978	+0.57%	+6.21%
Severity	2005.2	0.004 (CI = +/-0.006; p = 0.142)	0.057 (CI = +/-0.009; p = 0.000)	0.979	+0.41%	+6.25%
Severity	2006.1	0.005 (CI = +/-0.006; p = 0.133)	0.056 (CI = +/-0.009; p = 0.000)	0.978	+0.47%	+6.24%
Severity	2006.2	0.003 (CI = +/-0.007; p = 0.335)	0.057 (CI = +/-0.010; p = 0.000)	0.978	+0.33%	+6.27%
Severity	2007.1	0.004 (CI = +/-0.008; p = 0.340)	0.057 (CI = +/-0.011; p = 0.000)	0.977	+0.37%	+6.26%
Severity	2007.2	0.004 (CI = +/-0.009; p = 0.380)	0.057 (CI = +/-0.012; p = 0.000)	0.976	+0.40%	+6.26%
Severity	2008.1	0.008 (CI = +/-0.010; p = 0.101)	0.052 (CI = +/-0.013; p = 0.000)	0.979	+0.83%	+6.19%
Severity	2008.2	0.007 (CI = +/-0.012; p = 0.214)	0.053 (CI = +/-0.015; p = 0.000)	0.978	+0.73%	+6.20%
Severity	2009.1	0.012 (CI = +/-0.014; p = 0.098)	0.048 (CI = +/-0.017; p = 0.000)	0.978	+1.16%	+6.16%
Severity	2009.2	0.008 (CI = +/-0.017; p = 0.360)	0.052 (CI = +/-0.020; p = 0.000)	0.977	+0.77%	+6.19%
Severity	2010.1	0.013 (CI = +/-0.021; p = 0.215)	0.047 (CI = +/-0.024; p = 0.001)	0.977	+1.32%	+6.16%
Severity	2010.2	0.003 (CI = +/-0.028; p = 0.807)	0.057 (CI = +/-0.031; p = 0.001)	0.976	+0.33%	+6.20%
Severity	2011.1	0.007 (CI = +/-0.040; p = 0.737)	0.054 (CI = +/-0.043; p = 0.018)	0.974	+0.66%	+6.19%
Severity	2011.2	-0.003 (CI = +/-0.066; p = 0.937)	0.063 (CI = +/-0.069; p = 0.072)	0.972	-0.25%	+6.21%
Severity	2012.1	0.054 (CI = +/-0.141; p = 0.430)	0.006 (CI = +/-0.143; p = 0.935)	0.971	+5.57%	+6.17%
Frequency	2004.1	0.013 (CI = +/-0.022; p = 0.250)	-0.037 (CI = +/-0.038; p = 0.056)	0.102	+1.27%	-2.41%
Frequency	2004.2	0.015 (CI = +/-0.024; p = 0.227)	-0.040 (CI = +/-0.040; p = 0.054)	0.104	+1.47%	-2.47%
Frequency	2005.1	0.016 (CI = +/-0.027; p = 0.230)	-0.041 (CI = +/-0.043; p = 0.059)	0.105	+1.61%	-2.51%
Frequency	2005.2	0.017 (CI = +/-0.030; p = 0.243)	-0.043 (CI = +/-0.046; p = 0.068)	0.104	+1.74%	-2.54%
Frequency	2006.1	0.019 (CI = +/-0.033; p = 0.243)	-0.045 (CI = +/-0.050; p = 0.073)	0.105	+1.95%	-2.58%
Frequency	2006.2	0.017 (CI = +/-0.037; p = 0.349)	-0.043 (CI = +/-0.055; p = 0.116)	0.100	+1.75%	-2.54%
Frequency	2007.1	0.019 (CI = +/-0.043; p = 0.371)	-0.045 (CI = +/-0.060; p = 0.136)	0.099	+1.91%	-2.57%
Frequency	2007.2	0.022 (CI = +/-0.049; p = 0.369)	-0.048 (CI = +/-0.067; p = 0.148)	0.098	+2.20%	-2.62%
Frequency	2008.1	0.024 (CI = +/-0.057; p = 0.390)	-0.051 (CI = +/-0.075; p = 0.172)	0.096	+2.46%	-2.65%
Frequency	2008.2	0.031 (CI = +/-0.068; p = 0.362)	-0.058 (CI = +/-0.086; p = 0.174)	0.097	+3.10%	-2.72%
Frequency	2009.1	0.038 (CI = +/-0.082; p = 0.342)	-0.067 (CI = +/-0.100; p = 0.179)	0.097	+3.91%	-2.80%
Frequency	2009.2	0.051 (CI = +/-0.101; p = 0.308)	-0.080 (CI = +/-0.119; p = 0.176)	0.100	+5.21%	-2.89%
Frequency	2010.1	0.061 (CI = +/-0.130; p = 0.337)	-0.091 (CI = +/-0.147; p = 0.212)	0.100	+6.31%	-2.95%
Frequency	2010.2	0.078 (CI = +/-0.174; p = 0.362)	-0.109 (CI = +/-0.192; p = 0.251)	0.100	+8.10%	-3.03%
Frequency	2011.1	0.133 (CI = +/-0.250; p = 0.280)	-0.165 (CI = +/-0.267; p = 0.210)	0.112	+14.23%	-3.19%
Frequency	2011.2	0.216 (CI = +/-0.410; p = 0.283)	-0.250 (CI = +/-0.425; p = 0.233)	0.122	+24.06%	-3.33%
Frequency	2012.1	0.460 (CI = +/-0.883; p = 0.287)	-0.496 (CI = +/-0.896; p = 0.259)	0.139	+58.44%	-3.50%

Direct Compensation Property Damage

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)	-0.064	+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 = 0.274)	0.078	+1.23%
Severity	2009.2	0.005 (CI = +/-0.035; p = 0.736)	-0.210	+0.46%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.439)	-0.055	+1.51%
Severity	2010.2	-0.008 (CI = +/-0.079; p = 0.716)	-0.379	-0.77%
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 = 0.238)	0.732	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NaN	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation Property Damage

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 = 0.373)	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 = 0.626)	0.062 (CI = +/-0.044; p = 0.010)	0.352	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.891)	0.058 (CI = +/-0.048; p = 0.021)	0.288	+0.08%
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 = 0.119)	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 = +/-0.101; 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)	0.700	+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)	0.705	+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)	0.809	+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 = 0.814)	0.029 (CI = +/-0.185; p = 0.296)	0.447	+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 = 0.431)	-0.036	-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 = 0.343)	-0.050	-0.26%
Frequency	2005.2	-0.003 (CI = +/-0.011; p = 0.574)	0.018 (CI = +/-0.045; p = 0.403)	-0.063	-0.30%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.532)	0.020 (CI = +/-0.049; p = 0.394)	-0.070	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.012; p = 0.063)	0.004 (CI = +/-0.040; p = 0.808)	0.205	-1.08%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	0.011 (CI = +/-0.041; p = 0.557)	0.337	-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 = 0.532)	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 = +/-0.054; 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	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2021.2
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)	0.092 (CI = +/-0.008; p = 0.000)	0.947	0.00%	+9.64%
Loss Cost	2004.2	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.61%
Loss Cost	2005.1	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.945	0.00%	+9.58%
Loss Cost	2005.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.51%
Loss Cost	2006.1	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.945	0.00%	+9.51%
Loss Cost	2006.2	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.952	0.00%	+9.37%
Loss Cost	2007.1	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.951	0.00%	+9.37%
Loss Cost	2007.2	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.950	0.00%	+9.39%
Loss Cost	2008.1	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.950	0.00%	+9.46%
Loss Cost	2008.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.009; p = 0.000)	0.949	0.00%	+9.47%
Loss Cost	2009.1	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.009; p = 0.000)	0.950	0.00%	+9.56%
Loss Cost	2009.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.009; p = 0.000)	0.948	0.00%	+9.54%
Loss Cost	2010.1	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.010; p = 0.000)	0.946	0.00%	+9.57%
Loss Cost	2010.2	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.010; p = 0.000)	0.944	0.00%	+9.49%
Loss Cost	2011.1	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.011; p = 0.000)	0.946	0.00%	+9.66%
Loss Cost	2011.2	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.012; p = 0.000)	0.942	0.00%	+9.65%
Loss Cost	2012.1	0.019 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.013; p = 0.000)	0.939	0.00%	+9.72%
Severity	2004.1	0.002 (CI = +/-0.001; p = 0.002)	0.068 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+7.07%
Severity	2004.2	0.002 (CI = +/-0.001; p = 0.002)	0.068 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+7.01%
Severity	2005.1	0.002 (CI = +/-0.001; p = 0.002)	0.068 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.99%
Severity	2005.2	0.002 (CI = +/-0.001; p = 0.001)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.92%
Severity	2006.1	0.002 (CI = +/-0.001; p = 0.002)	0.067 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.92%
Severity	2006.2	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.87%
Severity	2007.1	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.87%
Severity	2007.2	0.002 (CI = +/-0.001; p = 0.003)	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.86%
Severity	2008.1	0.002 (CI = +/-0.001; p = 0.002)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.92%
Severity	2008.2	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.87%
Severity	2009.1	0.002 (CI = +/-0.001; p = 0.002)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.90%
Severity	2009.2	0.002 (CI = +/-0.001; p = 0.003)	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.82%
Severity	2010.1	0.002 (CI = +/-0.001; p = 0.003)	0.066 (CI = +/-0.005; p = 0.000)	0.984	0.00%	+6.84%
Severity	2010.2	0.002 (CI = +/-0.001; p = 0.003)	0.065 (CI = +/-0.004; p = 0.000)	0.985	0.00%	+6.74%
Severity	2011.1	0.002 (CI = +/-0.001; p = 0.004)	0.065 (CI = +/-0.005; p = 0.000)	0.984	0.00%	+6.76%
Severity	2011.2	0.002 (CI = +/-0.001; p = 0.005)	0.065 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.75%
Severity	2012.1	0.002 (CI = +/-0.001; p = 0.004)	0.066 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.85%
Frequency	2004.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.005; p = 0.000)	0.947	0.00%	+2.40%
Frequency	2004.2	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.005; p = 0.000)	0.947	0.00%	+2.42%
Frequency	2005.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.947	0.00%	+2.43%
Frequency	2005.2	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.947	0.00%	+2.42%
Frequency	2006.1	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.947	0.00%	+2.43%
Frequency	2006.2	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.006; p = 0.000)	0.953	0.00%	+2.34%
Frequency	2007.1	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.006; p = 0.000)	0.953	0.00%	+2.34%
Frequency	2007.2	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.006; p = 0.000)	0.954	0.00%	+2.37%
Frequency	2008.1	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.006; p = 0.000)	0.953	0.00%	+2.38%
Frequency	2008.2	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.955	0.00%	+2.43%
Frequency	2009.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.956	0.00%	+2.49%
Frequency	2009.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.957	0.00%	+2.55%
Frequency	2010.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.957	0.00%	+2.56%
Frequency	2010.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.008; p = 0.000)	0.957	0.00%	+2.57%
Frequency	2011.1	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.008; p = 0.000)	0.961	0.00%	+2.71%
Frequency	2011.2	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+2.72%
Frequency	2012.1	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+2.69%

Direct Compensation Property Damage

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%	+9.74%
Loss Cost	2004.2	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.71%
Loss Cost	2005.1	0.092 (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	0.090 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.47%
Loss Cost	2007.1	0.090 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.47%
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%	+9.57%
Loss Cost	2008.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.59%
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%	+9.83%
Loss Cost	2011.2	0.094 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+9.84%
Loss Cost	2012.1	0.095 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+9.94%
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%	+6.89%
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%	+6.95%
Severity	2008.2	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.90%
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%	+6.77%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.80%
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%	+6.90%
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)	0.751	0.00%	+2.49%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.748	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)	0.766	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)	0.761	0.00%	+2.68%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.794	0.00%	+2.84%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.780	0.00%	+2.86%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.756	0.00%	+2.84%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2021.2
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	0.004 (CI = +/-0.007; p = 0.285)	0.045 (CI = +/-0.031; p = 0.005)	0.019 (CI = +/-0.002; p = 0.000)	0.085 (CI = +/-0.014; p = 0.000)	0.957	+0.37%	+9.23%
Loss Cost	2004.2	0.004 (CI = +/-0.008; p = 0.297)	0.046 (CI = +/-0.032; p = 0.006)	0.019 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.015; p = 0.000)	0.956	+0.40%	+9.22%
Loss Cost	2005.1	0.003 (CI = +/-0.008; p = 0.474)	0.047 (CI = +/-0.032; p = 0.006)	0.019 (CI = +/-0.002; p = 0.000)	0.086 (CI = +/-0.015; p = 0.000)	0.956	+0.30%	+9.25%
Loss Cost	2005.2	0.002 (CI = +/-0.009; p = 0.712)	0.045 (CI = +/-0.033; p = 0.010)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.016; p = 0.000)	0.955	+0.17%	+9.30%
Loss Cost	2006.1	0.001 (CI = +/-0.010; p = 0.825)	0.046 (CI = +/-0.034; p = 0.011)	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.018; p = 0.000)	0.954	+0.11%	+9.32%
Loss Cost	2006.2	-0.004 (CI = +/-0.011; p = 0.466)	0.039 (CI = +/-0.033; p = 0.021)	0.019 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.018; p = 0.000)	0.959	-0.39%	+9.49%
Loss Cost	2007.1	-0.006 (CI = +/-0.012; p = 0.294)	0.042 (CI = +/-0.034; p = 0.016)	0.019 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.019; p = 0.000)	0.959	-0.63%	+9.54%
Loss Cost	2007.2	-0.005 (CI = +/-0.014; p = 0.432)	0.043 (CI = +/-0.035; p = 0.018)	0.019 (CI = +/-0.002; p = 0.000)	0.096 (CI = +/-0.021; p = 0.000)	0.958	-0.54%	+9.52%
Loss Cost	2008.1	-0.005 (CI = +/-0.016; p = 0.534)	0.043 (CI = +/-0.036; p = 0.024)	0.019 (CI = +/-0.002; p = 0.000)	0.096 (CI = +/-0.023; p = 0.000)	0.958	-0.50%	+9.51%
Loss Cost	2008.2	-0.003 (CI = +/-0.020; p = 0.725)	0.044 (CI = +/-0.038; p = 0.025)	0.019 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.027; p = 0.000)	0.956	-0.34%	+9.48%
Loss Cost	2009.1	-0.001 (CI = +/-0.024; p = 0.902)	0.043 (CI = +/-0.039; p = 0.036)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.031; p = 0.000)	0.956	-0.14%	+9.46%
Loss Cost	2009.2	0.001 (CI = +/-0.030; p = 0.961)	0.044 (CI = +/-0.041; p = 0.040)	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.037; p = 0.000)	0.954	+0.07%	+9.43%
Loss Cost	2010.1	-0.002 (CI = +/-0.038; p = 0.915)	0.045 (CI = +/-0.043; p = 0.044)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.045; p = 0.000)	0.952	-0.19%	+9.45%
Loss Cost	2010.2	-0.009 (CI = +/-0.051; p = 0.713)	0.043 (CI = +/-0.046; p = 0.066)	0.019 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.058; p = 0.002)	0.949	-0.90%	+9.50%
Loss Cost	2011.1	0.008 (CI = +/-0.073; p = 0.825)	0.039 (CI = +/-0.048; p = 0.100)	0.019 (CI = +/-0.002; p = 0.000)	0.082 (CI = +/-0.079; p = 0.043)	0.949	+0.78%	+9.44%
Loss Cost	2011.2	0.041 (CI = +/-0.119; p = 0.480)	0.043 (CI = +/-0.050; p = 0.084)	0.019 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.125; p = 0.422)	0.947	+4.14%	+9.33%
Loss Cost	2012.1	0.162 (CI = +/-0.251; p = 0.189)	0.035 (CI = +/-0.052; p = 0.167)	0.019 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.255; p = 0.548)	0.948	+17.57%	+9.23%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.001)	0.033 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.003)	0.058 (CI = +/-0.006; p = 0.000)	0.990	+0.54%	+6.58%
Severity	2004.2	0.005 (CI = +/-0.003; p = 0.006)	0.032 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.002)	0.059 (CI = +/-0.006; p = 0.000)	0.990	+0.48%	+6.61%
Severity	2005.1	0.004 (CI = +/-0.004; p = 0.026)	0.033 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.002)	0.060 (CI = +/-0.006; p = 0.000)	0.990	+0.41%	+6.63%
Severity	2005.2	0.003 (CI = +/-0.004; p = 0.127)	0.032 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.001)	0.062 (CI = +/-0.007; p = 0.000)	0.991	+0.29%	+6.67%
Severity	2006.1	0.003 (CI = +/-0.004; p = 0.214)	0.032 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.002)	0.062 (CI = +/-0.007; p = 0.000)	0.990	+0.27%	+6.68%
Severity	2006.2	0.002 (CI = +/-0.005; p = 0.442)	0.031 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.063 (CI = +/-0.008; p = 0.000)	0.990	+0.18%	+6.71%
Severity	2007.1	0.001 (CI = +/-0.005; p = 0.687)	0.032 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.064 (CI = +/-0.008; p = 0.000)	0.990	+0.11%	+6.73%
Severity	2007.2	0.002 (CI = +/-0.006; p = 0.480)	0.033 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.002)	0.063 (CI = +/-0.009; p = 0.000)	0.990	+0.22%	+6.70%
Severity	2008.1	0.005 (CI = +/-0.007; p = 0.155)	0.031 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.002)	0.060 (CI = +/-0.010; p = 0.000)	0.991	+0.49%	+6.65%
Severity	2008.2	0.005 (CI = +/-0.008; p = 0.216)	0.031 (CI = +/-0.016; p = 0.001)	0.001 (CI = +/-0.001; p = 0.003)	0.059 (CI = +/-0.011; p = 0.000)	0.990	+0.50%	+6.65%
Severity	2009.1	0.007 (CI = +/-0.010; p = 0.156)	0.030 (CI = +/-0.016; p = 0.001)	0.001 (CI = +/-0.001; p = 0.003)	0.057 (CI = +/-0.013; p = 0.000)	0.990	+0.69%	+6.63%
Severity	2009.2	0.004 (CI = +/-0.012; p = 0.457)	0.028 (CI = +/-0.017; p = 0.002)	0.001 (CI = +/-0.001; p = 0.003)	0.060 (CI = +/-0.015; p = 0.000)	0.990	+0.44%	+6.66%
Severity	2010.1	0.006 (CI = +/-0.015; p = 0.436)	0.028 (CI = +/-0.018; p = 0.004)	0.001 (CI = +/-0.001; p = 0.004)	0.059 (CI = +/-0.018; p = 0.000)	0.989	+0.58%	+6.65%
Severity	2010.2	-0.002 (CI = +/-0.020; p = 0.838)	0.025 (CI = +/-0.018; p = 0.008)	0.002 (CI = +/-0.001; p = 0.003)	0.067 (CI = +/-0.023; p = 0.000)	0.989	-0.20%	+6.71%
Severity	2011.1	-0.008 (CI = +/-0.029; p = 0.577)	0.027 (CI = +/-0.019; p = 0.008)	0.002 (CI = +/-0.001; p = 0.004)	0.073 (CI = +/-0.031; p = 0.000)	0.988	-0.77%	+6.73%
Severity	2011.2	-0.011 (CI = +/-0.047; p = 0.618)	0.026 (CI = +/-0.020; p = 0.013)	0.002 (CI = +/-0.001; p = 0.005)	0.077 (CI = +/-0.050; p = 0.005)	0.987	-1.13%	+6.74%
Severity	2012.1	0.002 (CI = +/-0.104; p = 0.974)	0.025 (CI = +/-0.021; p = 0.023)	0.002 (CI = +/-0.001; p = 0.006)	0.064 (CI = +/-0.106; p = 0.220)	0.985	+0.16%	+6.73%
Frequency	2004.1	-0.002 (CI = +/-0.006; p = 0.549)	0.012 (CI = +/-0.025; p = 0.342)	0.017 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.011; p = 0.000)	0.945	-0.17%	+2.49%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.797)	0.013 (CI = +/-0.025; p = 0.291)	0.017 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.012; p = 0.000)	0.946	-0.08%	+2.45%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.745)	0.014 (CI = +/-0.026; p = 0.288)	0.017 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.012; p = 0.000)	0.946	-0.11%	+2.46%
Frequency	2005.2	-0.001 (CI = +/-0.008; p = 0.738)	0.014 (CI = +/-0.027; p = 0.313)	0.017 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.013; p = 0.000)	0.946	-0.12%	+2.47%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.714)	0.014 (CI = +/-0.028; p = 0.315)	0.017 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.014; p = 0.001)	0.946	-0.15%	+2.47%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.190)	0.008 (CI = +/-0.026; p = 0.519)	0.018 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.014; p = 0.000)	0.954	-0.57%	+2.60%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.134)	0.010 (CI = +/-0.027; p = 0.445)	0.018 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.015; p = 0.000)	0.955	-0.74%	+2.64%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.182)	0.010 (CI = +/-0.028; p = 0.472)	0.018 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.017; p = 0.000)	0.955	-0.76%	+2.65%
Frequency	2008.1	-0.010 (CI = +/-0.013; p = 0.135)	0.012 (CI = +/-0.029; p = 0.407)	0.018 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.019; p = 0.001)	0.955	-0.98%	+2.68%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.280)	0.013 (CI = +/-0.030; p = 0.383)	0.018 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.021; p = 0.003)	0.955	-0.83%	+2.66%
Frequency	2009.1	-0.008 (CI = +/-0.019; p = 0.374)	0.013 (CI = +/-0.032; p = 0.404)	0.018 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.025; p = 0.008)	0.955	-0.82%	+2.65%
Frequency	2009.2	-0.004 (CI = +/-0.023; p = 0.749)	0.015 (CI = +/-0.033; p = 0.341)	0.018 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.029; p = 0.049)	0.956	-0.36%	+2.60%
Frequency	2010.1	-0.008 (CI = +/-0.030; p = 0.592)	0.017 (CI = +/-0.034; p = 0.315)	0.018 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.035; p = 0.060)	0.956	-0.77%	+2.63%
Frequency	2010.2	-0.007 (CI = +/-0.041; p = 0.717)	0.017 (CI = +/-0.036; p = 0.334)	0.018 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.046; p = 0.150)	0.955	-0.71%	+2.62%
Frequency	2011.1	0.015 (CI = +/-0.056; p = 0.570)	0.013 (CI = +/-0.037; p = 0.478)	0.017 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.061; p = 0.745)	0.958	+1.56%	+2.54%
Frequency	2011.2	0.052 (CI = +/-0.090; p = 0.239)	0.017 (CI = +/-0.038; p = 0.353)	0.017 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.095; p = 0.541)	0.961	+5.34%	+2.43%
Frequency	2012.1	0.160 (CI = +/-0.187; p = 0.087)	0.010 (CI = +/-0.038; p = 0.595)	0.017 (CI = +/-0.002; p = 0.000)	-0.137 (CI = +/-0.190; p = 0.145)	0.965	+17.39%	+2.34%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.026 (CI = +/-0.022; p = 0.024)	0.148 (CI = +/-0.142; p = 0.042)	0.276	-2.60%
Loss Cost	2011.2	-0.029 (CI = +/-0.024; p = 0.021)	0.137 (CI = +/-0.147; p = 0.066)	0.291	-2.88%
Loss Cost	2012.1	-0.037 (CI = +/-0.025; p = 0.007)	0.164 (CI = +/-0.145; p = 0.029)	0.387	-3.61%
Loss Cost	2012.2	-0.044 (CI = +/-0.026; p = 0.002)	0.141 (CI = +/-0.143; p = 0.053)	0.458	-4.31%
Loss Cost	2013.1	-0.054 (CI = +/-0.026; p = 0.001)	0.171 (CI = +/-0.136; p = 0.017)	0.567	-5.23%
Loss Cost	2013.2	-0.061 (CI = +/-0.028; p = 0.000)	0.150 (CI = +/-0.135; p = 0.032)	0.623	-5.93%
Loss Cost	2014.1	-0.071 (CI = +/-0.029; p = 0.000)	0.178 (CI = +/-0.132; p = 0.012)	0.682	-6.83%
Loss Cost	2014.2	-0.080 (CI = +/-0.030; p = 0.000)	0.156 (CI = +/-0.130; p = 0.022)	0.733	-7.65%
Loss Cost	2015.1	-0.093 (CI = +/-0.029; p = 0.000)	0.189 (CI = +/-0.117; p = 0.005)	0.808	-8.88%
Loss Cost	2015.2	-0.099 (CI = +/-0.033; p = 0.000)	0.177 (CI = +/-0.124; p = 0.010)	0.813	-9.38%
Loss Cost	2016.1	-0.105 (CI = +/-0.039; p = 0.000)	0.191 (CI = +/-0.135; p = 0.011)	0.786	-9.97%
Loss Cost	2016.2	-0.097 (CI = +/-0.046; p = 0.001)	0.205 (CI = +/-0.145; p = 0.011)	0.766	-9.27%
Severity	2011.1	0.006 (CI = +/-0.012; p = 0.336)	0.019 (CI = +/-0.075; p = 0.611)	-0.033	+0.56%
Severity	2011.2	0.004 (CI = +/-0.013; p = 0.525)	0.013 (CI = +/-0.078; p = 0.732)	-0.079	+0.40%
Severity	2012.1	0.002 (CI = +/-0.014; p = 0.812)	0.021 (CI = +/-0.080; p = 0.587)	-0.092	+0.16%
Severity	2012.2	0.000 (CI = +/-0.015; p = 0.977)	0.015 (CI = +/-0.084; p = 0.703)	-0.114	-0.02%
Severity	2013.1	0.000 (CI = +/-0.017; p = 0.974)	0.016 (CI = +/-0.090; p = 0.718)	-0.123	-0.03%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.857)	0.012 (CI = +/-0.096; p = 0.799)	-0.135	-0.17%
Severity	2014.1	-0.004 (CI = +/-0.022; p = 0.734)	0.017 (CI = +/-0.103; p = 0.726)	-0.134	-0.36%
Severity	2014.2	-0.006 (CI = +/-0.025; p = 0.644)	0.012 (CI = +/-0.110; p = 0.814)	-0.140	-0.55%
Severity	2015.1	-0.001 (CI = +/-0.029; p = 0.926)	0.002 (CI = +/-0.118; p = 0.978)	-0.181	-0.13%
Severity	2015.2	0.000 (CI = +/-0.035; p = 0.996)	0.004 (CI = +/-0.129; p = 0.941)	-0.199	+0.01%
Severity	2016.1	0.015 (CI = +/-0.035; p = 0.376)	-0.027 (CI = +/-0.122; p = 0.630)	-0.100	+1.47%
Severity	2016.2	0.032 (CI = +/-0.030; p = 0.040)	0.005 (CI = +/-0.096; p = 0.903)	0.288	+3.27%
Frequency	2011.1	-0.032 (CI = +/-0.025; p = 0.016)	0.129 (CI = +/-0.160; p = 0.107)	0.256	-3.14%
Frequency	2011.2	-0.033 (CI = +/-0.028; p = 0.021)	0.125 (CI = +/-0.168; p = 0.136)	0.253	-3.26%
Frequency	2012.1	-0.038 (CI = +/-0.030; p = 0.016)	0.143 (CI = +/-0.174; p = 0.101)	0.283	-3.76%
Frequency	2012.2	-0.044 (CI = +/-0.033; p = 0.012)	0.125 (CI = +/-0.179; p = 0.157)	0.316	-4.29%
Frequency	2013.1	-0.053 (CI = +/-0.034; p = 0.005)	0.156 (CI = +/-0.179; p = 0.083)	0.400	-5.21%
Frequency	2013.2	-0.059 (CI = +/-0.038; p = 0.005)	0.139 (CI = +/-0.186; p = 0.132)	0.427	-5.77%
Frequency	2014.1	-0.067 (CI = +/-0.042; p = 0.004)	0.161 (CI = +/-0.194; p = 0.098)	0.442	-6.50%
Frequency	2014.2	-0.074 (CI = +/-0.047; p = 0.005)	0.144 (CI = +/-0.205; p = 0.153)	0.460	-7.13%
Frequency	2015.1	-0.092 (CI = +/-0.049; p = 0.002)	0.188 (CI = +/-0.199; p = 0.062)	0.570	-8.76%
Frequency	2015.2	-0.099 (CI = +/-0.057; p = 0.003)	0.173 (CI = +/-0.214; p = 0.102)	0.573	-9.39%
Frequency	2016.1	-0.120 (CI = +/-0.061; p = 0.002)	0.218 (CI = +/-0.212; p = 0.044)	0.650	-11.27%
Frequency	2016.2	-0.129 (CI = +/-0.073; p = 0.003)	0.200 (CI = +/-0.231; p = 0.081)	0.653	-12.14%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
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	-0.003 (CI = +/-0.049; p = 0.894)	0.144 (CI = +/-0.142; p = 0.047)	-0.171 (CI = +/-0.325; p = 0.284)	0.284	-0.32%
Loss Cost	2011.2	-0.008 (CI = +/-0.055; p = 0.772)	0.138 (CI = +/-0.149; p = 0.067)	-0.151 (CI = +/-0.346; p = 0.369)	0.285	-0.77%
Loss Cost	2012.1	-0.023 (CI = +/-0.058; p = 0.410)	0.162 (CI = +/-0.149; p = 0.036)	-0.090 (CI = +/-0.349; p = 0.593)	0.360	-2.30%
Loss Cost	2012.2	-0.039 (CI = +/-0.061; p = 0.197)	0.141 (CI = +/-0.148; p = 0.061)	-0.035 (CI = +/-0.348; p = 0.834)	0.424	-3.78%
Loss Cost	2013.1	-0.058 (CI = +/-0.061; p = 0.058)	0.172 (CI = +/-0.142; p = 0.021)	0.028 (CI = +/-0.331; p = 0.859)	0.537	-5.66%
Loss Cost	2013.2	-0.072 (CI = +/-0.062; p = 0.026)	0.151 (CI = +/-0.140; p = 0.037)	0.062 (CI = +/-0.323; p = 0.687)	0.599	-6.91%
Loss Cost	2014.1	-0.086 (CI = +/-0.060; p = 0.009)	0.180 (CI = +/-0.136; p = 0.014)	0.088 (CI = +/-0.304; p = 0.538)	0.667	-8.25%
Loss Cost	2014.2	-0.095 (CI = +/-0.059; p = 0.005)	0.158 (CI = +/-0.134; p = 0.025)	0.089 (CI = +/-0.291; p = 0.514)	0.720	-9.07%
Loss Cost	2015.1	-0.105 (CI = +/-0.053; p = 0.001)	0.190 (CI = +/-0.123; p = 0.006)	0.070 (CI = +/-0.257; p = 0.559)	0.796	-9.95%
Loss Cost	2015.2	-0.106 (CI = +/-0.055; p = 0.002)	0.179 (CI = +/-0.132; p = 0.013)	0.049 (CI = +/-0.276; p = 0.700)	0.796	-10.07%
Loss Cost	2016.1	-0.106 (CI = +/-0.059; p = 0.003)	0.191 (CI = +/-0.146; p = 0.017)	0.011 (CI = +/-0.322; p = 0.938)	0.760	-10.10%
Loss Cost	2016.2	-0.115 (CI = +/-0.058; p = 0.002)	0.224 (CI = +/-0.150; p = 0.010)	0.240 (CI = +/-0.483; p = 0.279)	0.777	-10.85%
Severity	2011.1	0.046 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.044; p = 0.572)	-0.296 (CI = +/-0.100; p = 0.000)	0.655	+4.67%
Severity	2011.2	0.047 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.046; p = 0.547)	-0.300 (CI = +/-0.106; p = 0.000)	0.630	+4.78%
Severity	2012.1	0.046 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.049; p = 0.561)	-0.299 (CI = +/-0.114; p = 0.000)	0.604	+4.76%
Severity	2012.2	0.047 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.052; p = 0.564)	-0.301 (CI = +/-0.122; p = 0.000)	0.584	+4.81%
Severity	2013.1	0.051 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.053; p = 0.774)	-0.315 (CI = +/-0.124; p = 0.000)	0.614	+5.27%
Severity	2013.2	0.052 (CI = +/-0.025; p = 0.001)	0.008 (CI = +/-0.057; p = 0.768)	-0.316 (CI = +/-0.131; p = 0.000)	0.604	+5.31%
Severity	2014.1	0.051 (CI = +/-0.027; p = 0.002)	0.009 (CI = +/-0.062; p = 0.746)	-0.315 (CI = +/-0.138; p = 0.000)	0.597	+5.23%
Severity	2014.2	0.049 (CI = +/-0.029; p = 0.003)	0.005 (CI = +/-0.066; p = 0.878)	-0.314 (CI = +/-0.143; p = 0.001)	0.603	+5.03%
Severity	2015.1	0.051 (CI = +/-0.030; p = 0.004)	-0.003 (CI = +/-0.070; p = 0.936)	-0.310 (CI = +/-0.147; p = 0.001)	0.595	+5.26%
Severity	2015.2	0.050 (CI = +/-0.032; p = 0.006)	-0.010 (CI = +/-0.075; p = 0.777)	-0.324 (CI = +/-0.157; p = 0.001)	0.611	+5.17%
Severity	2016.1	0.051 (CI = +/-0.032; p = 0.006)	-0.021 (CI = +/-0.079; p = 0.554)	-0.287 (CI = +/-0.173; p = 0.005)	0.562	+5.21%
Severity	2016.2	0.048 (CI = +/-0.034; p = 0.013)	-0.012 (CI = +/-0.089; p = 0.766)	-0.222 (CI = +/-0.287; p = 0.111)	0.448	+4.95%
Frequency	2011.1	-0.049 (CI = +/-0.057; p = 0.087)	0.132 (CI = +/-0.163; p = 0.105)	0.125 (CI = +/-0.372; p = 0.489)	0.236	-4.77%
Frequency	2011.2	-0.054 (CI = +/-0.063; p = 0.086)	0.124 (CI = +/-0.170; p = 0.142)	0.149 (CI = +/-0.396; p = 0.439)	0.237	-5.29%
Frequency	2012.1	-0.070 (CI = +/-0.068; p = 0.045)	0.148 (CI = +/-0.174; p = 0.090)	0.210 (CI = +/-0.407; p = 0.291)	0.291	-6.74%
Frequency	2012.2	-0.086 (CI = +/-0.072; p = 0.023)	0.126 (CI = +/-0.175; p = 0.145)	0.266 (CI = +/-0.412; p = 0.189)	0.352	-8.20%
Frequency	2013.1	-0.110 (CI = +/-0.071; p = 0.005)	0.165 (CI = +/-0.166; p = 0.052)	0.343 (CI = +/-0.388; p = 0.079)	0.489	-10.38%
Frequency	2013.2	-0.123 (CI = +/-0.074; p = 0.003)	0.143 (CI = +/-0.168; p = 0.088)	0.378 (CI = +/-0.386; p = 0.054)	0.541	-11.60%
Frequency	2014.1	-0.137 (CI = +/-0.076; p = 0.002)	0.170 (CI = +/-0.170; p = 0.050)	0.403 (CI = +/-0.380; p = 0.039)	0.581	-12.82%
Frequency	2014.2	-0.144 (CI = +/-0.079; p = 0.002)	0.153 (CI = +/-0.178; p = 0.085)	0.404 (CI = +/-0.387; p = 0.042)	0.602	-13.42%
Frequency	2015.1	-0.156 (CI = +/-0.073; p = 0.001)	0.193 (CI = +/-0.168; p = 0.029)	0.380 (CI = +/-0.353; p = 0.037)	0.700	-14.45%
Frequency	2015.2	-0.157 (CI = +/-0.078; p = 0.001)	0.189 (CI = +/-0.186; p = 0.047)	0.372 (CI = +/-0.389; p = 0.058)	0.688	-14.49%
Frequency	2016.1	-0.157 (CI = +/-0.080; p = 0.002)	0.212 (CI = +/-0.200; p = 0.041)	0.299 (CI = +/-0.442; p = 0.158)	0.698	-14.55%
Frequency	2016.2	-0.163 (CI = +/-0.088; p = 0.003)	0.235 (CI = +/-0.228; p = 0.044)	0.462 (CI = +/-0.733; p = 0.180)	0.699	-15.06%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
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	0.050 (CI = +/-0.026; p = 0.001)	0.148 (CI = +/-0.076; p = 0.001)	-0.160 (CI = +/-0.048; p = 0.000)	0.794	+5.16%	-10.43%
Loss Cost	2011.2	0.059 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.077; p = 0.000)	-0.172 (CI = +/-0.051; p = 0.000)	0.812	+6.08%	-10.72%
Loss Cost	2012.1	0.056 (CI = +/-0.034; p = 0.003)	0.162 (CI = +/-0.081; p = 0.001)	-0.168 (CI = +/-0.057; p = 0.000)	0.812	+5.74%	-10.63%
Loss Cost	2012.2	0.054 (CI = +/-0.042; p = 0.014)	0.161 (CI = +/-0.086; p = 0.001)	-0.167 (CI = +/-0.065; p = 0.000)	0.806	+5.60%	-10.60%
Loss Cost	2013.1	0.046 (CI = +/-0.050; p = 0.073)	0.168 (CI = +/-0.091; p = 0.001)	-0.156 (CI = +/-0.074; p = 0.000)	0.810	+4.67%	-10.44%
Loss Cost	2013.2	0.047 (CI = +/-0.065; p = 0.140)	0.169 (CI = +/-0.098; p = 0.003)	-0.157 (CI = +/-0.090; p = 0.002)	0.808	+4.81%	-10.46%
Loss Cost	2014.1	0.040 (CI = +/-0.085; p = 0.325)	0.172 (CI = +/-0.105; p = 0.004)	-0.150 (CI = +/-0.111; p = 0.012)	0.800	+4.08%	-10.38%
Loss Cost	2014.2	0.036 (CI = +/-0.120; p = 0.516)	0.171 (CI = +/-0.115; p = 0.008)	-0.146 (CI = +/-0.146; p = 0.051)	0.797	+3.71%	-10.34%
Loss Cost	2015.1	-0.022 (CI = +/-0.172; p = 0.783)	0.185 (CI = +/-0.120; p = 0.006)	-0.083 (CI = +/-0.198; p = 0.372)	0.805	-2.16%	-9.95%
Loss Cost	2015.2	-0.046 (CI = +/-0.307; p = 0.741)	0.181 (CI = +/-0.134; p = 0.014)	-0.057 (CI = +/-0.334; p = 0.707)	0.795	-4.52%	-9.84%
Loss Cost	2016.1	-0.295 (CI = +/-0.720; p = 0.372)	0.199 (CI = +/-0.145; p = 0.014)	0.197 (CI = +/-0.746; p = 0.558)	0.770	-25.57%	-9.32%
Loss Cost	2016.2	1.414 (CI = +/-3.613; p = 0.386)	0.227 (CI = +/-0.158; p = 0.011)	-1.523 (CI = +/-3.642; p = 0.356)	0.765	+311.05%	-10.35%
Severity	2011.1	0.010 (CI = +/-0.026; p = 0.414)	0.019 (CI = +/-0.077; p = 0.618)	-0.010 (CI = +/-0.049; p = 0.665)	-0.079	+1.05%	+0.02%
Severity	2011.2	0.006 (CI = +/-0.031; p = 0.670)	0.013 (CI = +/-0.081; p = 0.729)	-0.005 (CI = +/-0.054; p = 0.862)	-0.140	+0.63%	+0.18%
Severity	2012.1	-0.001 (CI = +/-0.035; p = 0.943)	0.021 (CI = +/-0.083; p = 0.597)	0.005 (CI = +/-0.059; p = 0.856)	-0.158	-0.12%	+0.39%
Severity	2012.2	-0.010 (CI = +/-0.042; p = 0.635)	0.013 (CI = +/-0.087; p = 0.746)	0.016 (CI = +/-0.066; p = 0.616)	-0.168	-0.95%	+0.62%
Severity	2013.1	-0.013 (CI = +/-0.052; p = 0.600)	0.016 (CI = +/-0.093; p = 0.717)	0.020 (CI = +/-0.076; p = 0.584)	-0.177	-1.28%	+0.70%
Severity	2013.2	-0.026 (CI = +/-0.065; p = 0.397)	0.007 (CI = +/-0.098; p = 0.872)	0.036 (CI = +/-0.090; p = 0.404)	-0.156	-2.59%	+0.96%
Severity	2014.1	-0.051 (CI = +/-0.082; p = 0.200)	0.019 (CI = +/-0.101; p = 0.683)	0.064 (CI = +/-0.106; p = 0.215)	-0.075	-4.95%	+1.30%
Severity	2014.2	-0.102 (CI = +/-0.103; p = 0.052)	0.000 (CI = +/-0.099; p = 0.996)	0.121 (CI = +/-0.126; p = 0.059)	0.115	-9.67%	+1.92%
Severity	2015.1	-0.139 (CI = +/-0.152; p = 0.069)	0.009 (CI = +/-0.106; p = 0.851)	0.161 (CI = +/-0.174; p = 0.067)	0.086	-12.96%	+2.19%
Severity	2015.2	-0.333 (CI = +/-0.200; p = 0.004)	-0.022 (CI = +/-0.088; p = 0.579)	0.365 (CI = +/-0.218; p = 0.004)	0.486	-28.30%	+3.24%
Severity	2016.1	-0.626 (CI = +/-0.415; p = 0.008)	-0.002 (CI = +/-0.084; p = 0.956)	0.664 (CI = +/-0.429; p = 0.007)	0.522	-46.51%	+3.94%
Severity	2016.2	-1.615 (CI = +/-2.078; p = 0.109)	-0.019 (CI = +/-0.091; p = 0.640)	1.661 (CI = +/-2.095; p = 0.103)	0.458	-80.12%	+4.63%
Frequency	2011.1	0.040 (CI = +/-0.040; p = 0.049)	0.130 (CI = +/-0.116; p = 0.030)	-0.150 (CI = +/-0.074; p = 0.000)	0.612	+4.06%	-10.45%
Frequency	2011.2	0.053 (CI = +/-0.044; p = 0.022)	0.146 (CI = +/-0.117; p = 0.018)	-0.168 (CI = +/-0.078; p = 0.000)	0.642	+5.41%	-10.87%
Frequency	2012.1	0.057 (CI = +/-0.052; p = 0.035)	0.141 (CI = +/-0.124; p = 0.028)	-0.173 (CI = +/-0.087; p = 0.001)	0.640	+5.86%	-10.98%
Frequency	2012.2	0.064 (CI = +/-0.063; p = 0.047)	0.148 (CI = +/-0.131; p = 0.030)	-0.182 (CI = +/-0.099; p = 0.001)	0.640	+6.61%	-11.16%
Frequency	2013.1	0.059 (CI = +/-0.078; p = 0.129)	0.152 (CI = +/-0.140; p = 0.035)	-0.176 (CI = +/-0.115; p = 0.005)	0.638	+6.03%	-11.06%
Frequency	2013.2	0.073 (CI = +/-0.098; p = 0.132)	0.161 (CI = +/-0.149; p = 0.036)	-0.193 (CI = +/-0.136; p = 0.009)	0.641	+7.59%	-11.31%
Frequency	2014.1	0.091 (CI = +/-0.129; p = 0.150)	0.153 (CI = +/-0.159; p = 0.059)	-0.213 (CI = +/-0.167; p = 0.017)	0.632	+9.50%	-11.52%
Frequency	2014.2	0.138 (CI = +/-0.175; p = 0.110)	0.171 (CI = +/-0.168; p = 0.047)	-0.266 (CI = +/-0.214; p = 0.019)	0.649	+14.81%	-12.02%
Frequency	2015.1	0.117 (CI = +/-0.265; p = 0.348)	0.176 (CI = +/-0.184; p = 0.059)	-0.243 (CI = +/-0.304; p = 0.105)	0.641	+12.41%	-11.89%
Frequency	2015.2	0.287 (CI = +/-0.445; p = 0.179)	0.204 (CI = +/-0.195; p = 0.042)	-0.422 (CI = +/-0.484; p = 0.080)	0.669	+33.18%	-12.67%
Frequency	2016.1	0.330 (CI = +/-1.094; p = 0.506)	0.201 (CI = +/-0.221; p = 0.069)	-0.467 (CI = +/-1.133; p = 0.370)	0.646	+39.14%	-12.76%
Frequency	2016.2	3.029 (CI = +/-5.450; p = 0.230)	0.246 (CI = +/-0.238; p = 0.045)	-3.184 (CI = +/-5.493; p = 0.213)	0.687	+1967.69%	-14.32%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
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	0.055 (CI = +/-0.033; p = 0.003)	0.147 (CI = +/-0.078; p = 0.001)	-0.046 (CI = +/-0.183; p = 0.599)	-0.158 (CI = +/-0.051; p = 0.000)	0.786	+5.68%	-9.73%
Loss Cost	2011.2	0.068 (CI = +/-0.037; p = 0.001)	0.159 (CI = +/-0.078; p = 0.001)	-0.072 (CI = +/-0.182; p = 0.416)	-0.170 (CI = +/-0.052; p = 0.000)	0.808	+7.01%	-9.68%
Loss Cost	2012.1	0.065 (CI = +/-0.045; p = 0.007)	0.161 (CI = +/-0.083; p = 0.001)	-0.067 (CI = +/-0.193; p = 0.472)	-0.167 (CI = +/-0.058; p = 0.000)	0.806	+6.75%	-9.70%
Loss Cost	2012.2	0.066 (CI = +/-0.055; p = 0.022)	0.161 (CI = +/-0.088; p = 0.002)	-0.068 (CI = +/-0.207; p = 0.494)	-0.168 (CI = +/-0.067; p = 0.000)	0.799	+6.81%	-9.70%
Loss Cost	2013.1	0.057 (CI = +/-0.069; p = 0.101)	0.166 (CI = +/-0.094; p = 0.002)	-0.054 (CI = +/-0.223; p = 0.612)	-0.159 (CI = +/-0.078; p = 0.001)	0.800	+5.82%	-9.76%
Loss Cost	2013.2	0.062 (CI = +/-0.091; p = 0.161)	0.169 (CI = +/-0.101; p = 0.003)	-0.061 (CI = +/-0.243; p = 0.597)	-0.165 (CI = +/-0.097; p = 0.003)	0.797	+6.41%	-9.74%
Loss Cost	2014.1	0.058 (CI = +/-0.124; p = 0.327)	0.170 (CI = +/-0.110; p = 0.006)	-0.056 (CI = +/-0.271; p = 0.659)	-0.161 (CI = +/-0.127; p = 0.018)	0.786	+5.96%	-9.76%
Loss Cost	2014.2	0.061 (CI = +/-0.182; p = 0.468)	0.171 (CI = +/-0.121; p = 0.010)	-0.059 (CI = +/-0.309; p = 0.679)	-0.164 (CI = +/-0.182; p = 0.072)	0.781	+6.34%	-9.75%
Loss Cost	2015.1	-0.024 (CI = +/-0.282; p = 0.854)	0.185 (CI = +/-0.129; p = 0.010)	0.003 (CI = +/-0.352; p = 0.985)	-0.081 (CI = +/-0.278; p = 0.524)	0.784	-2.34%	-9.98%
Loss Cost	2015.2	-0.075 (CI = +/-0.547; p = 0.760)	0.181 (CI = +/-0.145; p = 0.021)	0.030 (CI = +/-0.446; p = 0.882)	-0.031 (CI = +/-0.539; p = 0.899)	0.770	-7.23%	-10.04%
Loss Cost	2016.1	-1.090 (CI = +/-1.541; p = 0.139)	0.220 (CI = +/-0.146; p = 0.009)	0.372 (CI = +/-0.643; p = 0.213)	0.973 (CI = +/-1.524; p = 0.175)	0.793	-66.37%	-11.01%
Loss Cost	2016.2	-2.521 (CI = +/-14.505; p = 0.685)	0.213 (CI = +/-0.178; p = 0.026)	0.554 (CI = +/-1.969; p = 0.517)	2.402 (CI = +/-14.481; p = 0.699)	0.746	-91.96%	-11.21%
Severity	2011.1	0.043 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.045; p = 0.585)	-0.302 (CI = +/-0.104; p = 0.000)	0.008 (CI = +/-0.029; p = 0.566)	0.642	+4.36%	+5.20%
Severity	2011.2	0.043 (CI = +/-0.022; p = 0.001)	0.012 (CI = +/-0.047; p = 0.585)	-0.304 (CI = +/-0.110; p = 0.000)	0.007 (CI = +/-0.032; p = 0.632)	0.613	+4.44%	+5.21%
Severity	2012.1	0.042 (CI = +/-0.027; p = 0.005)	0.014 (CI = +/-0.050; p = 0.569)	-0.300 (CI = +/-0.117; p = 0.000)	0.009 (CI = +/-0.035; p = 0.603)	0.586	+4.27%	+5.19%
Severity	2012.2	0.041 (CI = +/-0.033; p = 0.020)	0.013 (CI = +/-0.054; p = 0.608)	-0.299 (CI = +/-0.126; p = 0.000)	0.010 (CI = +/-0.041; p = 0.618)	0.562	+4.18%	+5.19%
Severity	2013.1	0.051 (CI = +/-0.041; p = 0.018)	0.007 (CI = +/-0.056; p = 0.782)	-0.315 (CI = +/-0.132; p = 0.000)	0.000 (CI = +/-0.046; p = 0.999)	0.584	+5.27%	+5.27%
Severity	2013.2	0.053 (CI = +/-0.054; p = 0.051)	0.008 (CI = +/-0.060; p = 0.772)	-0.317 (CI = +/-0.144; p = 0.000)	-0.002 (CI = +/-0.058; p = 0.942)	0.571	+5.48%	+5.27%
Severity	2014.1	0.049 (CI = +/-0.074; p = 0.167)	0.010 (CI = +/-0.065; p = 0.755)	-0.313 (CI = +/-0.161; p = 0.001)	0.002 (CI = +/-0.075; p = 0.961)	0.561	+5.07%	+5.25%
Severity	2014.2	0.020 (CI = +/-0.103; p = 0.675)	0.002 (CI = +/-0.069; p = 0.944)	-0.287 (CI = +/-0.176; p = 0.005)	0.030 (CI = +/-0.104; p = 0.527)	0.581	+2.02%	+5.18%
Severity	2015.1	0.047 (CI = +/-0.165; p = 0.532)	-0.002 (CI = +/-0.076; p = 0.945)	-0.307 (CI = +/-0.206; p = 0.008)	0.004 (CI = +/-0.163; p = 0.959)	0.550	+4.86%	+5.27%
Severity	2015.2	-0.115 (CI = +/-0.280; p = 0.369)	-0.017 (CI = +/-0.074; p = 0.605)	-0.223 (CI = +/-0.228; p = 0.054)	0.164 (CI = +/-0.276; p = 0.206)	0.646	-10.89%	+5.03%
Severity	2016.1	-0.240 (CI = +/-0.921; p = 0.558)	-0.013 (CI = +/-0.087; p = 0.745)	-0.181 (CI = +/-0.384; p = 0.303)	0.287 (CI = +/-0.911; p = 0.480)	0.536	-21.31%	+4.89%
Severity	2016.2	-1.208 (CI = +/-8.657; p = 0.744)	-0.017 (CI = +/-0.106; p = 0.703)	-0.057 (CI = +/-1.175; p = 0.909)	1.254 (CI = +/-8.643; p = 0.735)	0.369	-70.12%	+4.73%
Frequency	2011.1	0.013 (CI = +/-0.045; p = 0.564)	0.136 (CI = +/-0.106; p = 0.015)	0.256 (CI = +/-0.249; p = 0.045)	-0.166 (CI = +/-0.069; p = 0.000)	0.678	+1.26%	-14.20%
Frequency	2011.2	0.024 (CI = +/-0.052; p = 0.335)	0.146 (CI = +/-0.109; p = 0.012)	0.232 (CI = +/-0.255; p = 0.072)	-0.177 (CI = +/-0.073; p = 0.000)	0.692	+2.46%	-14.15%
Frequency	2012.1	0.024 (CI = +/-0.063; p = 0.437)	0.147 (CI = +/-0.116; p = 0.017)	0.234 (CI = +/-0.272; p = 0.088)	-0.176 (CI = +/-0.082; p = 0.000)	0.686	+2.38%	-14.16%
Frequency	2012.2	0.025 (CI = +/-0.078; p = 0.501)	0.148 (CI = +/-0.124; p = 0.023)	0.231 (CI = +/-0.292; p = 0.111)	-0.178 (CI = +/-0.094; p = 0.001)	0.680	+2.53%	-14.15%
Frequency	2013.1	0.005 (CI = +/-0.096; p = 0.909)	0.159 (CI = +/-0.131; p = 0.021)	0.261 (CI = +/-0.309; p = 0.091)	-0.159 (CI = +/-0.109; p = 0.007)	0.689	+0.52%	-14.27%
Frequency	2013.2	0.009 (CI = +/-0.126; p = 0.882)	0.161 (CI = +/-0.141; p = 0.029)	0.257 (CI = +/-0.338; p = 0.124)	-0.163 (CI = +/-0.135; p = 0.022)	0.683	+0.88%	-14.26%
Frequency	2014.1	0.008 (CI = +/-0.173; p = 0.917)	0.161 (CI = +/-0.154; p = 0.042)	0.257 (CI = +/-0.378; p = 0.162)	-0.162 (CI = +/-0.178; p = 0.069)	0.666	+0.85%	-14.26%
Frequency	2014.2	0.041 (CI = +/-0.251; p = 0.720)	0.169 (CI = +/-0.167; p = 0.048)	0.228 (CI = +/-0.426; p = 0.261)	-0.195 (CI = +/-0.251; p = 0.115)	0.662	+4.23%	-14.20%
Frequency	2015.1	-0.071 (CI = +/-0.391; p = 0.690)	0.188 (CI = +/-0.179; p = 0.042)	0.310 (CI = +/-0.488; p = 0.185)	-0.085 (CI = +/-0.385; p = 0.628)	0.676	-6.87%	-14.48%
Frequency	2015.2	0.040 (CI = +/-0.754; p = 0.905)	0.198 (CI = +/-0.200; p = 0.052)	0.252 (CI = +/-0.615; p = 0.372)	-0.195 (CI = +/-0.743; p = 0.561)	0.665	+4.11%	-14.35%
Frequency	2016.1	-0.850 (CI = +/-2.356; p = 0.422)	0.233 (CI = +/-0.224; p = 0.044)	0.553 (CI = +/-0.983; p = 0.225)	0.686 (CI = +/-2.330; p = 0.509)	0.677	-57.26%	-15.16%
Frequency	2016.2	-1.313 (CI = +/-22.278; p = 0.890)	0.230 (CI = +/-0.273; p = 0.084)	0.612 (CI = +/-3.024; p = 0.638)	1.148 (CI = +/-22.240; p = 0.904)	0.650	-73.11%	-15.22%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
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	0.041 (CI = +/-0.019; p = 0.000)	0.123 (CI = +/-0.056; p = 0.000)	-0.100 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.894	+4.17%	-5.71%
Loss Cost	2011.2	0.048 (CI = +/-0.022; p = 0.000)	0.132 (CI = +/-0.057; p = 0.000)	-0.111 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.903	+4.87%	-6.12%
Loss Cost	2012.1	0.044 (CI = +/-0.025; p = 0.002)	0.136 (CI = +/-0.060; p = 0.000)	-0.106 (CI = +/-0.052; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.904	+4.47%	-6.00%
Loss Cost	2012.2	0.038 (CI = +/-0.031; p = 0.019)	0.130 (CI = +/-0.063; p = 0.001)	-0.097 (CI = +/-0.059; p = 0.003)	0.007 (CI = +/-0.004; p = 0.001)	0.905	+3.87%	-5.72%
Loss Cost	2013.1	0.028 (CI = +/-0.036; p = 0.115)	0.137 (CI = +/-0.064; p = 0.000)	-0.084 (CI = +/-0.063; p = 0.013)	0.007 (CI = +/-0.004; p = 0.001)	0.912	+2.84%	-5.49%
Loss Cost	2013.2	0.021 (CI = +/-0.046; p = 0.337)	0.132 (CI = +/-0.069; p = 0.001)	-0.075 (CI = +/-0.075; p = 0.050)	0.007 (CI = +/-0.004; p = 0.002)	0.912	+2.14%	-5.26%
Loss Cost	2014.1	0.012 (CI = +/-0.060; p = 0.663)	0.136 (CI = +/-0.074; p = 0.002)	-0.065 (CI = +/-0.088; p = 0.136)	0.008 (CI = +/-0.004; p = 0.002)	0.910	+1.22%	-5.12%
Loss Cost	2014.2	-0.011 (CI = +/-0.083; p = 0.772)	0.126 (CI = +/-0.079; p = 0.005)	-0.036 (CI = +/-0.113; p = 0.491)	0.008 (CI = +/-0.004; p = 0.002)	0.915	-1.10%	-4.62%
Loss Cost	2015.1	-0.076 (CI = +/-0.102; p = 0.125)	0.142 (CI = +/-0.072; p = 0.002)	0.035 (CI = +/-0.127; p = 0.550)	0.008 (CI = +/-0.004; p = 0.001)	0.938	-7.34%	-4.06%
Loss Cost	2015.2	-0.178 (CI = +/-0.160; p = 0.033)	0.122 (CI = +/-0.070; p = 0.004)	0.147 (CI = +/-0.184; p = 0.103)	0.009 (CI = +/-0.004; p = 0.001)	0.953	-16.29%	-3.05%
Loss Cost	2016.1	-0.486 (CI = +/-0.227; p = 0.001)	0.141 (CI = +/-0.047; p = 0.000)	0.465 (CI = +/-0.240; p = 0.003)	0.009 (CI = +/-0.002; p = 0.000)	0.979	-38.52%	-2.16%
Loss Cost	2016.2	-0.353 (CI = +/-1.351; p = 0.546)	0.144 (CI = +/-0.060; p = 0.001)	0.330 (CI = +/-1.371; p = 0.578)	0.009 (CI = +/-0.003; p = 0.000)	0.975	-29.76%	-2.34%
Severity	2011.1	0.020 (CI = +/-0.019; p = 0.041)	0.044 (CI = +/-0.056; p = 0.112)	-0.073 (CI = +/-0.046; p = 0.004)	-0.008 (CI = +/-0.004; p = 0.000)	0.462	+2.03%	-5.12%
Severity	2011.2	0.018 (CI = +/-0.023; p = 0.105)	0.042 (CI = +/-0.060; p = 0.152)	-0.070 (CI = +/-0.051; p = 0.010)	-0.007 (CI = +/-0.004; p = 0.001)	0.421	+1.86%	-5.02%
Severity	2012.1	0.011 (CI = +/-0.026; p = 0.357)	0.049 (CI = +/-0.060; p = 0.102)	-0.061 (CI = +/-0.053; p = 0.028)	-0.007 (CI = +/-0.004; p = 0.001)	0.434	+1.15%	-4.79%
Severity	2012.2	0.007 (CI = +/-0.031; p = 0.639)	0.045 (CI = +/-0.064; p = 0.157)	-0.054 (CI = +/-0.060; p = 0.074)	-0.007 (CI = +/-0.004; p = 0.001)	0.414	+0.70%	-4.58%
Severity	2013.1	0.005 (CI = +/-0.038; p = 0.802)	0.047 (CI = +/-0.068; p = 0.166)	-0.051 (CI = +/-0.067; p = 0.127)	-0.007 (CI = +/-0.004; p = 0.002)	0.407	+0.45%	-4.52%
Severity	2013.2	-0.002 (CI = +/-0.049; p = 0.939)	0.042 (CI = +/-0.074; p = 0.240)	-0.042 (CI = +/-0.080; p = 0.275)	-0.007 (CI = +/-0.004; p = 0.004)	0.399	-0.18%	-4.31%
Severity	2014.1	-0.025 (CI = +/-0.059; p = 0.379)	0.053 (CI = +/-0.074; p = 0.143)	-0.016 (CI = +/-0.088; p = 0.705)	-0.007 (CI = +/-0.004; p = 0.003)	0.479	-2.44%	-3.95%
Severity	2014.2	-0.063 (CI = +/-0.076; p = 0.096)	0.036 (CI = +/-0.073; p = 0.294)	0.031 (CI = +/-0.104; p = 0.522)	-0.006 (CI = +/-0.004; p = 0.005)	0.576	-6.08%	-3.12%
Severity	2015.1	-0.095 (CI = +/-0.108; p = 0.078)	0.044 (CI = +/-0.076; p = 0.225)	0.067 (CI = +/-0.134; p = 0.291)	-0.006 (CI = +/-0.004; p = 0.006)	0.577	-9.10%	-2.84%
Severity	2015.2	-0.252 (CI = +/-0.126; p = 0.002)	0.014 (CI = +/-0.055; p = 0.575)	0.239 (CI = +/-0.145; p = 0.005)	-0.005 (CI = +/-0.003; p = 0.002)	0.827	-22.28%	-1.25%
Severity	2016.1	-0.517 (CI = +/-0.144; p = 0.000)	0.031 (CI = +/-0.030; p = 0.047)	0.512 (CI = +/-0.152; p = 0.000)	-0.005 (CI = +/-0.001; p = 0.000)	0.948	-40.34%	-0.47%
Severity	2016.2	-0.611 (CI = +/-0.857; p = 0.132)	0.028 (CI = +/-0.038; p = 0.117)	0.607 (CI = +/-0.870; p = 0.139)	-0.005 (CI = +/-0.002; p = 0.000)	0.929	-45.69%	-0.35%
Frequency	2011.1	0.021 (CI = +/-0.013; p = 0.003)	0.079 (CI = +/-0.037; p = 0.000)	-0.027 (CI = +/-0.031; p = 0.080)	0.015 (CI = +/-0.002; p = 0.000)	0.962	+2.10%	-0.62%
Frequency	2011.2	0.029 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.032; p = 0.000)	-0.041 (CI = +/-0.027; p = 0.006)	0.015 (CI = +/-0.002; p = 0.000)	0.975	+2.95%	-1.16%
Frequency	2012.1	0.032 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.033; p = 0.000)	-0.045 (CI = +/-0.029; p = 0.005)	0.014 (CI = +/-0.002; p = 0.000)	0.976	+3.28%	-1.26%
Frequency	2012.2	0.031 (CI = +/-0.017; p = 0.002)	0.085 (CI = +/-0.035; p = 0.000)	-0.043 (CI = +/-0.033; p = 0.014)	0.015 (CI = +/-0.002; p = 0.000)	0.976	+3.15%	-1.20%
Frequency	2013.1	0.023 (CI = +/-0.019; p = 0.021)	0.090 (CI = +/-0.035; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.052)	0.015 (CI = +/-0.002; p = 0.000)	0.979	+2.38%	-1.01%
Frequency	2013.2	0.023 (CI = +/-0.025; p = 0.070)	0.090 (CI = +/-0.038; p = 0.000)	-0.033 (CI = +/-0.041; p = 0.106)	0.015 (CI = +/-0.002; p = 0.000)	0.979	+2.32%	-0.99%
Frequency	2014.1	0.037 (CI = +/-0.029; p = 0.018)	0.084 (CI = +/-0.036; p = 0.000)	-0.049 (CI = +/-0.043; p = 0.029)	0.015 (CI = +/-0.002; p = 0.000)	0.983	+3.75%	-1.22%
Frequency	2014.2	0.052 (CI = +/-0.039; p = 0.014)	0.090 (CI = +/-0.037; p = 0.000)	-0.067 (CI = +/-0.054; p = 0.019)	0.014 (CI = +/-0.002; p = 0.000)	0.985	+5.31%	-1.55%
Frequency	2015.1	0.019 (CI = +/-0.047; p = 0.379)	0.098 (CI = +/-0.033; p = 0.000)	-0.032 (CI = +/-0.058; p = 0.247)	0.014 (CI = +/-0.002; p = 0.000)	0.990	+1.94%	-1.26%
Frequency	2015.2	0.074 (CI = +/-0.067; p = 0.035)	0.108 (CI = +/-0.030; p = 0.000)	-0.093 (CI = +/-0.078; p = 0.025)	0.014 (CI = +/-0.002; p = 0.000)	0.994	+7.70%	-1.82%
Frequency	2016.1	0.030 (CI = +/-0.156; p = 0.662)	0.111 (CI = +/-0.032; p = 0.000)	-0.047 (CI = +/-0.165; p = 0.520)	0.014 (CI = +/-0.002; p = 0.000)	0.993	+3.06%	-1.70%
Frequency	2016.2	0.257 (CI = +/-0.904; p = 0.512)	0.116 (CI = +/-0.040; p = 0.000)	-0.278 (CI = +/-0.918; p = 0.487)	0.014 (CI = +/-0.002; p = 0.000)	0.993	+29.35%	-2.00%

Accident Benefits 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	0.042 (CI = +/-0.022; p = 0.001)	0.111 (CI = +/-0.065; p = 0.003)	-0.106 (CI = +/-0.057; p = 0.001)	0.635	+4.33%	-6.20%
Loss Cost	2011.2	0.049 (CI = +/-0.024; p = 0.001)	0.120 (CI = +/-0.067; p = 0.002)	-0.117 (CI = +/-0.060; p = 0.001)	0.643	+5.00%	-6.62%
Loss Cost	2012.1	0.046 (CI = +/-0.029; p = 0.005)	0.124 (CI = +/-0.072; p = 0.003)	-0.112 (CI = +/-0.066; p = 0.003)	0.628	+4.67%	-6.46%
Loss Cost	2012.2	0.039 (CI = +/-0.035; p = 0.032)	0.117 (CI = +/-0.076; p = 0.006)	-0.103 (CI = +/-0.073; p = 0.010)	0.530	+4.00%	-6.14%
Loss Cost	2013.1	0.030 (CI = +/-0.043; p = 0.151)	0.125 (CI = +/-0.081; p = 0.006)	-0.090 (CI = +/-0.081; p = 0.034)	0.546	+3.03%	-5.80%
Loss Cost	2013.2	0.022 (CI = +/-0.055; p = 0.394)	0.119 (CI = +/-0.089; p = 0.014)	-0.079 (CI = +/-0.097; p = 0.100)	0.492	+2.22%	-5.50%
Loss Cost	2014.1	0.014 (CI = +/-0.075; p = 0.671)	0.123 (CI = +/-0.099; p = 0.020)	-0.069 (CI = +/-0.119; p = 0.217)	0.479	+1.44%	-5.32%
Loss Cost	2014.2	-0.012 (CI = +/-0.104; p = 0.794)	0.111 (CI = +/-0.108; p = 0.045)	-0.036 (CI = +/-0.151; p = 0.589)	0.482	-1.19%	-4.70%
Loss Cost	2015.1	-0.079 (CI = +/-0.138; p = 0.210)	0.132 (CI = +/-0.104; p = 0.021)	0.041 (CI = +/-0.179; p = 0.598)	0.618	-7.59%	-3.75%
Loss Cost	2015.2	-0.196 (CI = +/-0.210; p = 0.062)	0.107 (CI = +/-0.101; p = 0.042)	0.171 (CI = +/-0.249; p = 0.137)	0.750	-17.78%	-2.42%
Loss Cost	2016.1	-0.546 (CI = +/-0.202; p = 0.002)	0.139 (CI = +/-0.046; p = 0.001)	0.539 (CI = +/-0.218; p = 0.002)	0.947	-42.10%	-0.70%
Loss Cost	2016.2	-0.790 (CI = +/-1.335; p = 0.156)	0.133 (CI = +/-0.066; p = 0.008)	0.787 (CI = +/-1.360; p = 0.163)	0.921	-54.63%	-0.30%
Severity	2011.1	0.023 (CI = +/-0.022; p = 0.041)	0.040 (CI = +/-0.065; p = 0.211)	-0.085 (CI = +/-0.057; p = 0.006)	0.347	+2.29%	-6.02%
Severity	2011.2	0.021 (CI = +/-0.026; p = 0.099)	0.038 (CI = +/-0.070; p = 0.265)	-0.082 (CI = +/-0.063; p = 0.014)	0.301	+2.14%	-5.92%
Severity	2012.1	0.014 (CI = +/-0.030; p = 0.314)	0.046 (CI = +/-0.073; p = 0.194)	-0.072 (CI = +/-0.067; p = 0.037)	0.313	+1.44%	-5.59%
Severity	2012.2	0.010 (CI = +/-0.036; p = 0.553)	0.042 (CI = +/-0.079; p = 0.271)	-0.065 (CI = +/-0.076; p = 0.084)	0.294	+1.02%	-5.37%
Severity	2013.1	0.008 (CI = +/-0.046; p = 0.689)	0.043 (CI = +/-0.087; p = 0.294)	-0.063 (CI = +/-0.087; p = 0.139)	0.275	+0.85%	-5.31%
Severity	2013.2	0.003 (CI = +/-0.060; p = 0.922)	0.038 (CI = +/-0.096; p = 0.387)	-0.055 (CI = +/-0.105; p = 0.266)	0.265	+0.27%	-5.10%
Severity	2014.1	-0.021 (CI = +/-0.076; p = 0.547)	0.052 (CI = +/-0.100; p = 0.261)	-0.026 (CI = +/-0.120; p = 0.635)	0.352	-2.04%	-4.52%
Severity	2014.2	-0.059 (CI = +/-0.099; p = 0.205)	0.034 (CI = +/-0.102; p = 0.458)	0.022 (CI = +/-0.143; p = 0.730)	0.466	-5.68%	-3.61%
Severity	2015.1	-0.092 (CI = +/-0.151; p = 0.188)	0.045 (CI = +/-0.114; p = 0.378)	0.060 (CI = +/-0.197; p = 0.484)	0.409	-8.78%	-3.14%
Severity	2015.2	-0.253 (CI = +/-0.182; p = 0.016)	0.010 (CI = +/-0.088; p = 0.788)	0.240 (CI = +/-0.216; p = 0.035)	0.749	-22.38%	-1.28%
Severity	2016.1	-0.553 (CI = +/-0.196; p = 0.001)	0.037 (CI = +/-0.044; p = 0.079)	0.555 (CI = +/-0.211; p = 0.002)	0.924	-42.48%	+0.21%
Severity	2016.2	-0.742 (CI = +/-1.319; p = 0.171)	0.033 (CI = +/-0.065; p = 0.209)	0.747 (CI = +/-1.344; p = 0.175)	0.577	-52.40%	+0.52%
Frequency	2011.1	0.020 (CI = +/-0.013; p = 0.007)	0.071 (CI = +/-0.040; p = 0.002)	-0.022 (CI = +/-0.035; p = 0.203)	0.627	+2.00%	-0.19%
Frequency	2011.2	0.028 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.034; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.026)	0.766	+2.81%	-0.74%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.035; p = 0.000)	-0.041 (CI = +/-0.032; p = 0.017)	0.783	+3.18%	-0.93%
Frequency	2012.2	0.029 (CI = +/-0.017; p = 0.004)	0.075 (CI = +/-0.038; p = 0.001)	-0.037 (CI = +/-0.036; p = 0.045)	0.691	+2.96%	-0.81%
Frequency	2013.1	0.021 (CI = +/-0.019; p = 0.035)	0.082 (CI = +/-0.037; p = 0.001)	-0.027 (CI = +/-0.037; p = 0.142)	0.714	+2.16%	-0.51%
Frequency	2013.2	0.019 (CI = +/-0.026; p = 0.122)	0.080 (CI = +/-0.041; p = 0.002)	-0.024 (CI = +/-0.045; p = 0.262)	0.619	+1.94%	-0.43%
Frequency	2014.1	0.035 (CI = +/-0.028; p = 0.020)	0.071 (CI = +/-0.037; p = 0.002)	-0.043 (CI = +/-0.044; p = 0.053)	0.735	+3.55%	-0.84%
Frequency	2014.2	0.047 (CI = +/-0.038; p = 0.022)	0.077 (CI = +/-0.039; p = 0.002)	-0.058 (CI = +/-0.055; p = 0.040)	0.712	+4.77%	-1.13%
Frequency	2015.1	0.013 (CI = +/-0.038; p = 0.433)	0.088 (CI = +/-0.028; p = 0.000)	-0.019 (CI = +/-0.049; p = 0.372)	0.864	+1.30%	-0.63%
Frequency	2015.2	0.057 (CI = +/-0.036; p = 0.009)	0.097 (CI = +/-0.017; p = 0.000)	-0.069 (CI = +/-0.042; p = 0.008)	0.963	+5.92%	-1.15%
Frequency	2016.1	0.007 (CI = +/-0.059; p = 0.771)	0.102 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.064; p = 0.531)	0.985	+0.66%	-0.90%
Frequency	2016.2	-0.048 (CI = +/-0.399; p = 0.727)	0.101 (CI = +/-0.020; p = 0.001)	0.040 (CI = +/-0.406; p = 0.775)	0.983	-4.69%	-0.81%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2021.2
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	0.059 (CI = +/-0.017; p = 0.000)	0.110 (CI = +/-0.042; p = 0.000)	-0.198 (CI = +/-0.105; p = 0.001)	-0.067 (CI = +/-0.038; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.943	+6.06%	-0.85%
Loss Cost	2011.2	0.070 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.035; p = 0.000)	-0.218 (CI = +/-0.088; p = 0.000)	-0.079 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.964	+7.24%	-0.94%
Loss Cost	2012.1	0.071 (CI = +/-0.020; p = 0.000)	0.120 (CI = +/-0.038; p = 0.000)	-0.219 (CI = +/-0.094; p = 0.000)	-0.080 (CI = +/-0.034; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.963	+7.33%	-0.92%
Loss Cost	2012.2	0.069 (CI = +/-0.024; p = 0.000)	0.119 (CI = +/-0.040; p = 0.000)	-0.217 (CI = +/-0.100; p = 0.000)	-0.078 (CI = +/-0.038; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.962	+7.15%	-0.91%
Loss Cost	2013.1	0.065 (CI = +/-0.031; p = 0.001)	0.121 (CI = +/-0.043; p = 0.000)	-0.210 (CI = +/-0.108; p = 0.001)	-0.075 (CI = +/-0.042; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.962	+6.76%	-0.99%
Loss Cost	2013.2	0.067 (CI = +/-0.040; p = 0.004)	0.122 (CI = +/-0.047; p = 0.000)	-0.212 (CI = +/-0.117; p = 0.002)	-0.077 (CI = +/-0.051; p = 0.007)	0.010 (CI = +/-0.003; p = 0.000)	0.961	+6.94%	-1.00%
Loss Cost	2014.1	0.075 (CI = +/-0.055; p = 0.012)	0.119 (CI = +/-0.051; p = 0.000)	-0.223 (CI = +/-0.131; p = 0.004)	-0.084 (CI = +/-0.061; p = 0.012)	0.010 (CI = +/-0.003; p = 0.000)	0.960	+7.84%	-0.88%
Loss Cost	2014.2	0.071 (CI = +/-0.081; p = 0.078)	0.118 (CI = +/-0.057; p = 0.001)	-0.219 (CI = +/-0.148; p = 0.008)	-0.080 (CI = +/-0.086; p = 0.065)	0.010 (CI = +/-0.003; p = 0.000)	0.958	+7.34%	-0.87%
Loss Cost	2015.1	0.024 (CI = +/-0.123; p = 0.669)	0.127 (CI = +/-0.060; p = 0.001)	-0.181 (CI = +/-0.166; p = 0.036)	-0.036 (CI = +/-0.121; p = 0.510)	0.009 (CI = +/-0.003; p = 0.000)	0.961	+2.40%	-1.25%
Loss Cost	2015.2	-0.050 (CI = +/-0.228; p = 0.619)	0.120 (CI = +/-0.064; p = 0.003)	-0.144 (CI = +/-0.196; p = 0.127)	0.037 (CI = +/-0.226; p = 0.709)	0.010 (CI = +/-0.003; p = 0.000)	0.962	-4.88%	-1.29%
Loss Cost	2016.1	-0.604 (CI = +/-0.552; p = 0.037)	0.147 (CI = +/-0.056; p = 0.001)	0.058 (CI = +/-0.243; p = 0.581)	0.577 (CI = +/-0.539; p = 0.040)	0.009 (CI = +/-0.003; p = 0.000)	0.977	-45.35%	-2.68%
Loss Cost	2016.2	-1.922 (CI = +/-4.928; p = 0.362)	0.140 (CI = +/-0.066; p = 0.003)	0.226 (CI = +/-0.678; p = 0.431)	1.893 (CI = +/-4.918; p = 0.368)	0.009 (CI = +/-0.003; p = 0.001)	0.974	-85.37%	-2.88%
Severity	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.033; p = 0.078)	-0.230 (CI = +/-0.083; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.025)	-0.005 (CI = +/-0.002; p = 0.001)	0.819	+4.18%	+0.60%
Severity	2011.2	0.042 (CI = +/-0.016; p = 0.000)	0.031 (CI = +/-0.035; p = 0.081)	-0.233 (CI = +/-0.087; p = 0.000)	-0.037 (CI = +/-0.032; p = 0.029)	-0.005 (CI = +/-0.002; p = 0.001)	0.805	+4.33%	+0.59%
Severity	2012.1	0.039 (CI = +/-0.019; p = 0.001)	0.034 (CI = +/-0.037; p = 0.071)	-0.225 (CI = +/-0.092; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.047)	-0.005 (CI = +/-0.003; p = 0.001)	0.796	+4.00%	+0.49%
Severity	2012.2	0.039 (CI = +/-0.024; p = 0.003)	0.034 (CI = +/-0.040; p = 0.089)	-0.226 (CI = +/-0.098; p = 0.000)	-0.034 (CI = +/-0.038; p = 0.070)	-0.005 (CI = +/-0.003; p = 0.002)	0.783	+4.02%	+0.49%
Severity	2013.1	0.047 (CI = +/-0.029; p = 0.004)	0.029 (CI = +/-0.041; p = 0.153)	-0.239 (CI = +/-0.103; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.048)	-0.005 (CI = +/-0.003; p = 0.003)	0.796	+4.82%	+0.66%
Severity	2013.2	0.051 (CI = +/-0.038; p = 0.013)	0.031 (CI = +/-0.045; p = 0.157)	-0.244 (CI = +/-0.111; p = 0.001)	-0.044 (CI = +/-0.048; p = 0.066)	-0.005 (CI = +/-0.003; p = 0.004)	0.790	+5.23%	+0.65%
Severity	2014.1	0.041 (CI = +/-0.052; p = 0.108)	0.035 (CI = +/-0.048; p = 0.138)	-0.231 (CI = +/-0.123; p = 0.002)	-0.036 (CI = +/-0.057; p = 0.194)	-0.005 (CI = +/-0.003; p = 0.005)	0.792	+4.17%	+0.50%
Severity	2014.2	0.016 (CI = +/-0.070; p = 0.629)	0.028 (CI = +/-0.049; p = 0.232)	-0.210 (CI = +/-0.129; p = 0.005)	-0.010 (CI = +/-0.075; p = 0.762)	-0.005 (CI = +/-0.003; p = 0.005)	0.812	+1.56%	+0.52%
Severity	2015.1	0.024 (CI = +/-0.116; p = 0.642)	0.026 (CI = +/-0.056; p = 0.310)	-0.217 (CI = +/-0.156; p = 0.012)	-0.018 (CI = +/-0.114; p = 0.720)	-0.005 (CI = +/-0.003; p = 0.010)	0.792	+2.45%	+0.59%
Severity	2015.2	-0.127 (CI = +/-0.157; p = 0.097)	0.012 (CI = +/-0.044; p = 0.556)	-0.140 (CI = +/-0.135; p = 0.044)	0.132 (CI = +/-0.156; p = 0.085)	-0.005 (CI = +/-0.002; p = 0.003)	0.894	-11.95%	+0.50%
Severity	2016.1	-0.527 (CI = +/-0.360; p = 0.012)	0.031 (CI = +/-0.036; p = 0.082)	0.005 (CI = +/-0.159; p = 0.940)	0.522 (CI = +/-0.352; p = 0.011)	-0.005 (CI = +/-0.002; p = 0.000)	0.939	-40.96%	-0.52%
Severity	2016.2	-1.563 (CI = +/-3.147; p = 0.258)	0.026 (CI = +/-0.042; p = 0.173)	0.137 (CI = +/-0.433; p = 0.453)	1.556 (CI = +/-3.141; p = 0.259)	-0.005 (CI = +/-0.002; p = 0.001)	0.925	-79.05%	-0.69%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.029)	0.081 (CI = +/-0.039; p = 0.000)	0.033 (CI = +/-0.097; p = 0.486)	-0.032 (CI = +/-0.035; p = 0.068)	0.014 (CI = +/-0.003; p = 0.000)	0.961	+1.80%	-1.44%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.002)	0.090 (CI = +/-0.033; p = 0.000)	0.015 (CI = +/-0.083; p = 0.703)	-0.043 (CI = +/-0.031; p = 0.009)	0.014 (CI = +/-0.002; p = 0.000)	0.974	+2.79%	-1.53%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.087 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.087; p = 0.880)	-0.046 (CI = +/-0.032; p = 0.008)	0.014 (CI = +/-0.002; p = 0.000)	0.974	+3.20%	-1.41%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.013)	0.085 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.092; p = 0.837)	-0.044 (CI = +/-0.035; p = 0.019)	0.014 (CI = +/-0.002; p = 0.000)	0.974	+3.01%	-1.40%
Frequency	2013.1	0.018 (CI = +/-0.026; p = 0.144)	0.093 (CI = +/-0.036; p = 0.000)	0.029 (CI = +/-0.090; p = 0.500)	-0.035 (CI = +/-0.035; p = 0.052)	0.014 (CI = +/-0.002; p = 0.000)	0.979	+1.85%	-1.64%
Frequency	2013.2	0.016 (CI = +/-0.033; p = 0.312)	0.091 (CI = +/-0.039; p = 0.000)	0.031 (CI = +/-0.098; p = 0.494)	-0.033 (CI = +/-0.042; p = 0.118)	0.014 (CI = +/-0.002; p = 0.000)	0.978	+1.63%	-1.64%
Frequency	2014.1	0.035 (CI = +/-0.042; p = 0.095)	0.084 (CI = +/-0.039; p = 0.001)	0.008 (CI = +/-0.100; p = 0.865)	-0.048 (CI = +/-0.047; p = 0.043)	0.014 (CI = +/-0.002; p = 0.000)	0.981	+3.52%	-1.37%
Frequency	2014.2	0.055 (CI = +/-0.057; p = 0.056)	0.090 (CI = +/-0.040; p = 0.001)	-0.010 (CI = +/-0.104; p = 0.840)	-0.069 (CI = +/-0.061; p = 0.030)	0.014 (CI = +/-0.002; p = 0.000)	0.983	+5.69%	-1.38%
Frequency	2015.1	-0.001 (CI = +/-0.073; p = 0.986)	0.101 (CI = +/-0.035; p = 0.000)	0.036 (CI = +/-0.098; p = 0.423)	-0.018 (CI = +/-0.072; p = 0.580)	0.014 (CI = +/-0.002; p = 0.000)	0.989	-0.06%	-1.83%
Frequency	2015.2	0.077 (CI = +/-0.115; p = 0.156)	0.108 (CI = +/-0.032; p = 0.000)	-0.003 (CI = +/-0.099; p = 0.938)	-0.095 (CI = +/-0.114; p = 0.089)	0.014 (CI = +/-0.002; p = 0.000)	0.993	+8.02%	-1.78%
Frequency	2016.1	-0.077 (CI = +/-0.371; p = 0.628)	0.116 (CI = +/-0.037; p = 0.000)	0.053 (CI = +/-0.163; p = 0.459)	0.055 (CI = +/-0.362; p = 0.721)	0.014 (CI = +/-0.002; p = 0.000)	0.993	-7.44%	-2.17%
Frequency	2016.2	-0.359 (CI = +/-3.454; p = 0.800)	0.114 (CI = +/-0.046; p = 0.001)	0.089 (CI = +/-0.475; p = 0.651)	0.337 (CI = +/-3.447; p = 0.812)	0.014 (CI = +/-0.002; p = 0.000)	0.992	-30.16%	-2.21%

Accident Benefits 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)	0.104 (CI = +/-0.043; p = 0.000)	-0.245 (CI = +/-0.118; p = 0.001)	-0.044 (CI = +/-0.047; p = 0.064)	0.846	+6.18%	+1.56%
Loss Cost	2011.2	0.071 (CI = +/-0.014; p = 0.000)	0.117 (CI = +/-0.032; p = 0.000)	-0.269 (CI = +/-0.087; p = 0.000)	-0.054 (CI = +/-0.035; p = 0.006)	0.918	+7.37%	+1.68%
Loss Cost	2012.1	0.072 (CI = +/-0.017; p = 0.000)	0.115 (CI = +/-0.035; p = 0.000)	-0.272 (CI = +/-0.094; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.008)	0.914	+7.51%	+1.72%
Loss Cost	2012.2	0.071 (CI = +/-0.021; p = 0.000)	0.114 (CI = +/-0.038; p = 0.000)	-0.269 (CI = +/-0.101; p = 0.000)	-0.054 (CI = +/-0.041; p = 0.015)	0.886	+7.33%	+1.71%
Loss Cost	2013.1	0.068 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.042; p = 0.000)	-0.265 (CI = +/-0.111; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.029)	0.881	+7.06%	+1.65%
Loss Cost	2013.2	0.070 (CI = +/-0.037; p = 0.002)	0.117 (CI = +/-0.047; p = 0.000)	-0.267 (CI = +/-0.123; p = 0.001)	-0.053 (CI = +/-0.053; p = 0.048)	0.861	+7.25%	+1.66%
Loss Cost	2014.1	0.081 (CI = +/-0.051; p = 0.007)	0.112 (CI = +/-0.052; p = 0.001)	-0.281 (CI = +/-0.136; p = 0.002)	-0.063 (CI = +/-0.062; p = 0.048)	0.865	+8.43%	+1.84%
Loss Cost	2014.2	0.077 (CI = +/-0.078; p = 0.053)	0.110 (CI = +/-0.060; p = 0.004)	-0.277 (CI = +/-0.160; p = 0.006)	-0.059 (CI = +/-0.086; p = 0.144)	0.848	+7.96%	+1.81%
Loss Cost	2015.1	0.038 (CI = +/-0.123; p = 0.467)	0.120 (CI = +/-0.066; p = 0.006)	-0.245 (CI = +/-0.184; p = 0.019)	-0.023 (CI = +/-0.123; p = 0.646)	0.863	+3.84%	+1.45%
Loss Cost	2015.2	-0.033 (CI = +/-0.242; p = 0.726)	0.110 (CI = +/-0.077; p = 0.016)	-0.205 (CI = +/-0.230; p = 0.068)	0.045 (CI = +/-0.236; p = 0.627)	0.877	-3.23%	+1.20%
Loss Cost	2016.1	-0.480 (CI = +/-0.556; p = 0.071)	0.136 (CI = +/-0.063; p = 0.006)	-0.035 (CI = +/-0.259; p = 0.696)	0.477 (CI = +/-0.538; p = 0.066)	0.933	-38.12%	-0.27%
Loss Cost	2016.2	-1.224 (CI = +/-7.872; p = 0.573)	0.131 (CI = +/-0.115; p = 0.039)	0.064 (CI = +/-1.125; p = 0.828)	1.218 (CI = +/-7.837; p = 0.573)	0.885	-70.58%	-0.57%
Severity	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.037; p = 0.076)	-0.265 (CI = +/-0.101; p = 0.000)	-0.018 (CI = +/-0.041; p = 0.366)	0.798	+4.25%	+2.43%
Severity	2011.2	0.043 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.039; p = 0.078)	-0.269 (CI = +/-0.107; p = 0.000)	-0.019 (CI = +/-0.043; p = 0.350)	0.785	+4.43%	+2.45%
Severity	2012.1	0.040 (CI = +/-0.020; p = 0.001)	0.038 (CI = +/-0.042; p = 0.072)	-0.262 (CI = +/-0.113; p = 0.000)	-0.017 (CI = +/-0.045; p = 0.428)	0.778	+4.09%	+2.35%
Severity	2012.2	0.041 (CI = +/-0.026; p = 0.005)	0.039 (CI = +/-0.046; p = 0.090)	-0.263 (CI = +/-0.122; p = 0.001)	-0.018 (CI = +/-0.049; p = 0.445)	0.766	+4.18%	+2.36%
Severity	2013.1	0.049 (CI = +/-0.032; p = 0.007)	0.033 (CI = +/-0.049; p = 0.157)	-0.277 (CI = +/-0.128; p = 0.001)	-0.024 (CI = +/-0.052; p = 0.335)	0.779	+4.97%	+2.53%
Severity	2013.2	0.054 (CI = +/-0.042; p = 0.019)	0.036 (CI = +/-0.054; p = 0.160)	-0.284 (CI = +/-0.141; p = 0.002)	-0.028 (CI = +/-0.061; p = 0.311)	0.776	+5.52%	+2.57%
Severity	2014.1	0.043 (CI = +/-0.059; p = 0.124)	0.041 (CI = +/-0.060; p = 0.151)	-0.270 (CI = +/-0.158; p = 0.005)	-0.020 (CI = +/-0.072; p = 0.539)	0.778	+4.44%	+2.41%
Severity	2014.2	0.021 (CI = +/-0.085; p = 0.565)	0.034 (CI = +/-0.066; p = 0.257)	-0.249 (CI = +/-0.174; p = 0.013)	0.001 (CI = +/-0.093; p = 0.970)	0.795	+2.12%	+2.28%
Severity	2015.1	0.031 (CI = +/-0.148; p = 0.617)	0.031 (CI = +/-0.080; p = 0.357)	-0.257 (CI = +/-0.220; p = 0.030)	-0.007 (CI = +/-0.147; p = 0.904)	0.746	+3.11%	+2.37%
Severity	2015.2	-0.114 (CI = +/-0.216; p = 0.217)	0.013 (CI = +/-0.068; p = 0.631)	-0.175 (CI = +/-0.204; p = 0.076)	0.132 (CI = +/-0.210; p = 0.156)	0.871	-10.75%	+1.84%
Severity	2016.1	-0.495 (CI = +/-0.541; p = 0.062)	0.035 (CI = +/-0.061; p = 0.167)	-0.031 (CI = +/-0.252; p = 0.725)	0.501 (CI = +/-0.524; p = 0.056)	0.904	-39.05%	+0.58%
Severity	2016.2	-0.909 (CI = +/-7.877; p = 0.669)	0.032 (CI = +/-0.115; p = 0.357)	0.025 (CI = +/-1.126; p = 0.933)	0.913 (CI = +/-7.842; p = 0.666)	0.368	-59.72%	+0.41%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.029)	0.071 (CI = +/-0.042; p = 0.003)	0.020 (CI = +/-0.115; p = 0.710)	-0.027 (CI = +/-0.046; p = 0.235)	0.603	+1.85%	-0.85%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.002)	0.082 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.097; p = 0.999)	-0.035 (CI = +/-0.039; p = 0.073)	0.746	+2.81%	-0.75%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.077 (CI = +/-0.037; p = 0.001)	-0.010 (CI = +/-0.099; p = 0.823)	-0.038 (CI = +/-0.040; p = 0.056)	0.765	+3.28%	-0.61%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.014)	0.075 (CI = +/-0.040; p = 0.002)	-0.006 (CI = +/-0.106; p = 0.904)	-0.036 (CI = +/-0.043; p = 0.090)	0.661	+3.03%	-0.64%
Frequency	2013.1	0.020 (CI = +/-0.026; p = 0.117)	0.083 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.104; p = 0.798)	-0.028 (CI = +/-0.042; p = 0.164)	0.684	+1.98%	-0.86%
Frequency	2013.2	0.016 (CI = +/-0.034; p = 0.306)	0.081 (CI = +/-0.044; p = 0.003)	0.017 (CI = +/-0.114; p = 0.745)	-0.025 (CI = +/-0.049; p = 0.271)	0.577	+1.64%	-0.88%
Frequency	2014.1	0.037 (CI = +/-0.039; p = 0.059)	0.071 (CI = +/-0.040; p = 0.004)	-0.011 (CI = +/-0.105; p = 0.815)	-0.043 (CI = +/-0.048; p = 0.072)	0.700	+3.82%	-0.56%
Frequency	2014.2	0.056 (CI = +/-0.054; p = 0.046)	0.077 (CI = +/-0.042; p = 0.004)	-0.028 (CI = +/-0.112; p = 0.559)	-0.060 (CI = +/-0.060; p = 0.049)	0.684	+5.72%	-0.46%
Frequency	2015.1	0.007 (CI = +/-0.061; p = 0.776)	0.088 (CI = +/-0.033; p = 0.001)	0.012 (CI = +/-0.090; p = 0.744)	-0.016 (CI = +/-0.060; p = 0.525)	0.840	+0.71%	-0.89%
Frequency	2015.2	0.081 (CI = +/-0.049; p = 0.010)	0.098 (CI = +/-0.016; p = 0.000)	-0.029 (CI = +/-0.047; p = 0.155)	-0.087 (CI = +/-0.048; p = 0.007)	0.974	+8.43%	-0.63%
Frequency	2016.1	0.015 (CI = +/-0.166; p = 0.791)	0.101 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.077; p = 0.865)	-0.024 (CI = +/-0.161; p = 0.672)	0.981	+1.53%	-0.85%
Frequency	2016.2	-0.314 (CI = +/-2.234; p = 0.607)	0.099 (CI = +/-0.033; p = 0.006)	0.040 (CI = +/-0.319; p = 0.647)	0.304 (CI = +/-2.224; p = 0.616)	0.977	-26.96%	-0.98%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.024 (CI = +/-0.024; p = 0.045)	0.145	-2.38%
Loss Cost	2011.2	-0.029 (CI = +/-0.025; p = 0.028)	0.189	-2.83%
Loss Cost	2012.1	-0.032 (CI = +/-0.028; p = 0.023)	0.213	-3.20%
Loss Cost	2012.2	-0.041 (CI = +/-0.028; p = 0.007)	0.316	-4.03%
Loss Cost	2013.1	-0.046 (CI = +/-0.031; p = 0.007)	0.335	-4.47%
Loss Cost	2013.2	-0.055 (CI = +/-0.033; p = 0.003)	0.429	-5.40%
Loss Cost	2014.1	-0.060 (CI = +/-0.037; p = 0.003)	0.432	-5.86%
Loss Cost	2014.2	-0.072 (CI = +/-0.039; p = 0.001)	0.522	-6.98%
Loss Cost	2015.1	-0.081 (CI = +/-0.043; p = 0.001)	0.550	-7.82%
Loss Cost	2015.2	-0.095 (CI = +/-0.046; p = 0.001)	0.619	-9.10%
Loss Cost	2016.1	-0.099 (CI = +/-0.055; p = 0.003)	0.572	-9.38%
Loss Cost	2016.2	-0.106 (CI = +/-0.067; p = 0.006)	0.542	-10.02%
Severity	2011.1	0.014 (CI = +/-0.006; p = 0.000)	0.528	+1.44%
Severity	2011.2	0.013 (CI = +/-0.006; p = 0.000)	0.458	+1.31%
Severity	2012.1	0.012 (CI = +/-0.007; p = 0.002)	0.379	+1.18%
Severity	2012.2	0.011 (CI = +/-0.008; p = 0.006)	0.327	+1.15%
Severity	2013.1	0.014 (CI = +/-0.008; p = 0.002)	0.425	+1.40%
Severity	2013.2	0.014 (CI = +/-0.009; p = 0.005)	0.388	+1.42%
Severity	2014.1	0.013 (CI = +/-0.010; p = 0.016)	0.303	+1.31%
Severity	2014.2	0.012 (CI = +/-0.012; p = 0.043)	0.223	+1.21%
Severity	2015.1	0.012 (CI = +/-0.014; p = 0.071)	0.183	+1.24%
Severity	2015.2	0.010 (CI = +/-0.016; p = 0.177)	0.082	+1.03%
Severity	2016.1	0.014 (CI = +/-0.018; p = 0.119)	0.147	+1.39%
Severity	2016.2	0.021 (CI = +/-0.019; p = 0.037)	0.332	+2.09%
Frequency	2011.1	-0.038 (CI = +/-0.024; p = 0.004)	0.317	-3.77%
Frequency	2011.2	-0.042 (CI = +/-0.027; p = 0.004)	0.327	-4.08%
Frequency	2012.1	-0.044 (CI = +/-0.029; p = 0.005)	0.321	-4.32%
Frequency	2012.2	-0.053 (CI = +/-0.031; p = 0.002)	0.400	-5.12%
Frequency	2013.1	-0.060 (CI = +/-0.033; p = 0.002)	0.442	-5.78%
Frequency	2013.2	-0.070 (CI = +/-0.035; p = 0.001)	0.516	-6.73%
Frequency	2014.1	-0.073 (CI = +/-0.039; p = 0.001)	0.498	-7.08%
Frequency	2014.2	-0.084 (CI = +/-0.043; p = 0.001)	0.553	-8.10%
Frequency	2015.1	-0.094 (CI = +/-0.048; p = 0.001)	0.570	-8.95%
Frequency	2015.2	-0.106 (CI = +/-0.054; p = 0.001)	0.599	-10.03%
Frequency	2016.1	-0.112 (CI = +/-0.063; p = 0.003)	0.571	-10.62%
Frequency	2016.2	-0.126 (CI = +/-0.074; p = 0.004)	0.581	-11.86%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.026 (CI = +/-0.022; p = 0.024)	0.137 (CI = +/-0.140; p = 0.054)	0.263	-2.55%
Loss Cost	2011.2	-0.029 (CI = +/-0.024; p = 0.021)	0.127 (CI = +/-0.145; p = 0.083)	0.279	-2.83%
Loss Cost	2012.1	-0.035 (CI = +/-0.025; p = 0.010)	0.148 (CI = +/-0.146; p = 0.048)	0.342	-3.41%
Loss Cost	2012.2	-0.041 (CI = +/-0.027; p = 0.005)	0.127 (CI = +/-0.147; p = 0.084)	0.401	-4.03%
Loss Cost	2013.1	-0.049 (CI = +/-0.029; p = 0.002)	0.151 (CI = +/-0.148; p = 0.046)	0.460	-4.74%
Loss Cost	2013.2	-0.055 (CI = +/-0.031; p = 0.002)	0.131 (CI = +/-0.150; p = 0.082)	0.511	-5.40%
Loss Cost	2014.1	-0.064 (CI = +/-0.033; p = 0.001)	0.155 (CI = +/-0.152; p = 0.046)	0.555	-6.20%
Loss Cost	2014.2	-0.072 (CI = +/-0.036; p = 0.001)	0.134 (CI = +/-0.154; p = 0.083)	0.601	-6.98%
Loss Cost	2015.1	-0.087 (CI = +/-0.036; p = 0.000)	0.170 (CI = +/-0.147; p = 0.027)	0.691	-8.30%
Loss Cost	2015.2	-0.095 (CI = +/-0.040; p = 0.000)	0.151 (CI = +/-0.152; p = 0.051)	0.719	-9.10%
Loss Cost	2016.1	-0.106 (CI = +/-0.047; p = 0.001)	0.173 (CI = +/-0.161; p = 0.038)	0.713	-10.04%
Loss Cost	2016.2	-0.106 (CI = +/-0.057; p = 0.003)	0.173 (CI = +/-0.180; p = 0.057)	0.681	-10.02%
Severity	2011.1	0.014 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.039; p = 0.632)	0.509	+1.45%
Severity	2011.2	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.040; p = 0.457)	0.445	+1.31%
Severity	2012.1	0.012 (CI = +/-0.007; p = 0.003)	-0.010 (CI = +/-0.041; p = 0.601)	0.354	+1.19%
Severity	2012.2	0.011 (CI = +/-0.008; p = 0.007)	-0.012 (CI = +/-0.043; p = 0.573)	0.299	+1.15%
Severity	2013.1	0.014 (CI = +/-0.008; p = 0.002)	-0.021 (CI = +/-0.042; p = 0.306)	0.429	+1.43%
Severity	2013.2	0.014 (CI = +/-0.009; p = 0.005)	-0.021 (CI = +/-0.045; p = 0.328)	0.389	+1.42%
Severity	2014.1	0.013 (CI = +/-0.010; p = 0.015)	-0.019 (CI = +/-0.048; p = 0.403)	0.290	+1.36%
Severity	2014.2	0.012 (CI = +/-0.012; p = 0.045)	-0.023 (CI = +/-0.051; p = 0.350)	0.219	+1.21%
Severity	2015.1	0.013 (CI = +/-0.014; p = 0.061)	-0.025 (CI = +/-0.056; p = 0.338)	0.183	+1.32%
Severity	2015.2	0.010 (CI = +/-0.016; p = 0.173)	-0.031 (CI = +/-0.059; p = 0.260)	0.117	+1.03%
Severity	2016.1	0.016 (CI = +/-0.017; p = 0.070)	-0.043 (CI = +/-0.059; p = 0.135)	0.271	+1.57%
Severity	2016.2	0.021 (CI = +/-0.019; p = 0.035)	-0.033 (CI = +/-0.060; p = 0.233)	0.378	+2.09%
Frequency	2011.1	-0.040 (CI = +/-0.023; p = 0.001)	0.146 (CI = +/-0.144; p = 0.047)	0.419	-3.94%
Frequency	2011.2	-0.042 (CI = +/-0.025; p = 0.003)	0.141 (CI = +/-0.151; p = 0.066)	0.414	-4.08%
Frequency	2012.1	-0.047 (CI = +/-0.027; p = 0.002)	0.158 (CI = +/-0.156; p = 0.047)	0.434	-4.55%
Frequency	2012.2	-0.053 (CI = +/-0.029; p = 0.001)	0.139 (CI = +/-0.158; p = 0.081)	0.476	-5.12%
Frequency	2013.1	-0.063 (CI = +/-0.029; p = 0.000)	0.171 (CI = +/-0.153; p = 0.030)	0.569	-6.08%
Frequency	2013.2	-0.070 (CI = +/-0.032; p = 0.000)	0.152 (CI = +/-0.156; p = 0.055)	0.605	-6.73%
Frequency	2014.1	-0.077 (CI = +/-0.035; p = 0.000)	0.174 (CI = +/-0.160; p = 0.035)	0.621	-7.46%
Frequency	2014.2	-0.084 (CI = +/-0.039; p = 0.000)	0.157 (CI = +/-0.167; p = 0.063)	0.641	-8.10%
Frequency	2015.1	-0.100 (CI = +/-0.039; p = 0.000)	0.195 (CI = +/-0.159; p = 0.021)	0.718	-9.49%
Frequency	2015.2	-0.106 (CI = +/-0.045; p = 0.000)	0.182 (CI = +/-0.170; p = 0.039)	0.718	-10.03%
Frequency	2016.1	-0.121 (CI = +/-0.050; p = 0.000)	0.216 (CI = +/-0.171; p = 0.019)	0.749	-11.43%
Frequency	2016.2	-0.126 (CI = +/-0.060; p = 0.001)	0.207 (CI = +/-0.190; p = 0.037)	0.736	-11.86%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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	-0.013 (CI = +/-0.053; p = 0.619)	-0.083 (CI = +/-0.351; p = 0.626)	0.112	-1.28%
Loss Cost	2011.2	-0.023 (CI = +/-0.058; p = 0.418)	-0.040 (CI = +/-0.367; p = 0.822)	0.146	-2.27%
Loss Cost	2012.1	-0.032 (CI = +/-0.064; p = 0.314)	-0.006 (CI = +/-0.386; p = 0.975)	0.166	-3.11%
Loss Cost	2012.2	-0.051 (CI = +/-0.066; p = 0.119)	0.065 (CI = +/-0.378; p = 0.719)	0.280	-5.01%
Loss Cost	2013.1	-0.062 (CI = +/-0.072; p = 0.086)	0.098 (CI = +/-0.392; p = 0.601)	0.304	-5.99%
Loss Cost	2013.2	-0.080 (CI = +/-0.072; p = 0.031)	0.146 (CI = +/-0.376; p = 0.420)	0.417	-7.70%
Loss Cost	2014.1	-0.088 (CI = +/-0.077; p = 0.027)	0.160 (CI = +/-0.387; p = 0.389)	0.423	-8.42%
Loss Cost	2014.2	-0.101 (CI = +/-0.075; p = 0.013)	0.164 (CI = +/-0.368; p = 0.350)	0.520	-9.60%
Loss Cost	2015.1	-0.107 (CI = +/-0.077; p = 0.011)	0.150 (CI = +/-0.375; p = 0.399)	0.541	-10.12%
Loss Cost	2015.2	-0.111 (CI = +/-0.076; p = 0.009)	0.100 (CI = +/-0.379; p = 0.572)	0.594	-10.50%
Loss Cost	2016.1	-0.111 (CI = +/-0.082; p = 0.013)	0.098 (CI = +/-0.450; p = 0.634)	0.537	-10.50%
Loss Cost	2016.2	-0.110 (CI = +/-0.090; p = 0.023)	0.054 (CI = +/-0.736; p = 0.870)	0.486	-10.37%
Severity	2011.1	0.027 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.078; p = 0.020)	0.629	+2.76%
Severity	2011.2	0.025 (CI = +/-0.013; p = 0.001)	-0.088 (CI = +/-0.083; p = 0.038)	0.552	+2.58%
Severity	2012.1	0.024 (CI = +/-0.015; p = 0.003)	-0.082 (CI = +/-0.087; p = 0.065)	0.465	+2.42%
Severity	2012.2	0.025 (CI = +/-0.016; p = 0.006)	-0.084 (CI = +/-0.093; p = 0.073)	0.418	+2.49%
Severity	2013.1	0.031 (CI = +/-0.015; p = 0.001)	-0.104 (CI = +/-0.083; p = 0.018)	0.583	+3.13%
Severity	2013.2	0.032 (CI = +/-0.016; p = 0.001)	-0.108 (CI = +/-0.086; p = 0.018)	0.566	+3.29%
Severity	2014.1	0.031 (CI = +/-0.018; p = 0.002)	-0.106 (CI = +/-0.090; p = 0.025)	0.498	+3.19%
Severity	2014.2	0.030 (CI = +/-0.019; p = 0.005)	-0.106 (CI = +/-0.094; p = 0.030)	0.439	+3.09%
Severity	2015.1	0.030 (CI = +/-0.020; p = 0.008)	-0.106 (CI = +/-0.099; p = 0.039)	0.407	+3.07%
Severity	2015.2	0.029 (CI = +/-0.020; p = 0.009)	-0.121 (CI = +/-0.099; p = 0.022)	0.418	+2.95%
Severity	2016.1	0.029 (CI = +/-0.021; p = 0.013)	-0.120 (CI = +/-0.118; p = 0.046)	0.405	+2.95%
Severity	2016.2	0.029 (CI = +/-0.024; p = 0.023)	-0.109 (CI = +/-0.192; p = 0.230)	0.380	+2.91%
Frequency	2011.1	-0.040 (CI = +/-0.056; p = 0.148)	0.012 (CI = +/-0.367; p = 0.946)	0.281	-3.93%
Frequency	2011.2	-0.048 (CI = +/-0.062; p = 0.115)	0.048 (CI = +/-0.387; p = 0.798)	0.292	-4.73%
Frequency	2012.1	-0.056 (CI = +/-0.068; p = 0.105)	0.076 (CI = +/-0.409; p = 0.701)	0.287	-5.40%
Frequency	2012.2	-0.076 (CI = +/-0.071; p = 0.036)	0.149 (CI = +/-0.403; p = 0.444)	0.386	-7.32%
Frequency	2013.1	-0.093 (CI = +/-0.074; p = 0.017)	0.202 (CI = +/-0.404; p = 0.304)	0.447	-8.84%
Frequency	2013.2	-0.113 (CI = +/-0.073; p = 0.005)	0.254 (CI = +/-0.384; p = 0.179)	0.547	-10.64%
Frequency	2014.1	-0.119 (CI = +/-0.079; p = 0.006)	0.266 (CI = +/-0.397; p = 0.172)	0.534	-11.25%
Frequency	2014.2	-0.131 (CI = +/-0.079; p = 0.003)	0.270 (CI = +/-0.385; p = 0.153)	0.594	-12.31%
Frequency	2015.1	-0.137 (CI = +/-0.081; p = 0.003)	0.256 (CI = +/-0.395; p = 0.182)	0.604	-12.80%
Frequency	2015.2	-0.140 (CI = +/-0.084; p = 0.004)	0.220 (CI = +/-0.417; p = 0.267)	0.612	-13.06%
Frequency	2016.1	-0.140 (CI = +/-0.090; p = 0.006)	0.218 (CI = +/-0.494; p = 0.344)	0.570	-13.06%
Frequency	2016.2	-0.138 (CI = +/-0.099; p = 0.012)	0.162 (CI = +/-0.808; p = 0.655)	0.541	-12.90%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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	0.048 (CI = +/-0.035; p = 0.011)	-0.151 (CI = +/-0.066; p = 0.000)	0.593	+4.91%	-9.79%
Loss Cost	2011.2	0.050 (CI = +/-0.041; p = 0.021)	-0.154 (CI = +/-0.073; p = 0.000)	0.591	+5.12%	-9.85%
Loss Cost	2012.1	0.057 (CI = +/-0.048; p = 0.024)	-0.163 (CI = +/-0.080; p = 0.001)	0.598	+5.88%	-10.05%
Loss Cost	2012.2	0.050 (CI = +/-0.058; p = 0.088)	-0.154 (CI = +/-0.091; p = 0.002)	0.597	+5.10%	-9.87%
Loss Cost	2013.1	0.061 (CI = +/-0.071; p = 0.087)	-0.167 (CI = +/-0.104; p = 0.004)	0.601	+6.27%	-10.09%
Loss Cost	2013.2	0.053 (CI = +/-0.090; p = 0.227)	-0.158 (CI = +/-0.124; p = 0.016)	0.601	+5.42%	-9.96%
Loss Cost	2014.1	0.076 (CI = +/-0.116; p = 0.177)	-0.185 (CI = +/-0.151; p = 0.020)	0.603	+7.94%	-10.27%
Loss Cost	2014.2	0.063 (CI = +/-0.161; p = 0.409)	-0.170 (CI = +/-0.197; p = 0.084)	0.601	+6.52%	-10.14%
Loss Cost	2015.1	0.075 (CI = +/-0.243; p = 0.509)	-0.183 (CI = +/-0.280; p = 0.177)	0.587	+7.83%	-10.23%
Loss Cost	2015.2	-0.009 (CI = +/-0.419; p = 0.962)	-0.095 (CI = +/-0.456; p = 0.654)	0.589	-0.91%	-9.85%
Loss Cost	2016.1	0.108 (CI = +/-1.011; p = 0.815)	-0.214 (CI = +/-1.049; p = 0.655)	0.535	+11.35%	-10.11%
Loss Cost	2016.2	-0.344 (CI = +/-5.233; p = 0.883)	0.240 (CI = +/-5.274; p = 0.919)	0.485	-29.08%	-9.85%
Severity	2011.1	0.016 (CI = +/-0.013; p = 0.020)	-0.004 (CI = +/-0.025; p = 0.730)	0.506	+1.65%	+1.22%
Severity	2011.2	0.012 (CI = +/-0.015; p = 0.103)	0.001 (CI = +/-0.027; p = 0.934)	0.428	+1.25%	+1.36%
Severity	2012.1	0.008 (CI = +/-0.017; p = 0.359)	0.007 (CI = +/-0.029; p = 0.608)	0.353	+0.78%	+1.50%
Severity	2012.2	0.005 (CI = +/-0.021; p = 0.586)	0.010 (CI = +/-0.033; p = 0.523)	0.303	+0.55%	+1.56%
Severity	2013.1	0.015 (CI = +/-0.024; p = 0.218)	-0.001 (CI = +/-0.035; p = 0.952)	0.386	+1.46%	+1.36%
Severity	2013.2	0.016 (CI = +/-0.030; p = 0.273)	-0.003 (CI = +/-0.042; p = 0.879)	0.345	+1.64%	+1.33%
Severity	2014.1	0.010 (CI = +/-0.040; p = 0.597)	0.004 (CI = +/-0.052; p = 0.866)	0.251	+1.00%	+1.42%
Severity	2014.2	0.000 (CI = +/-0.054; p = 0.984)	0.016 (CI = +/-0.067; p = 0.615)	0.176	-0.05%	+1.54%
Severity	2015.1	-0.009 (CI = +/-0.082; p = 0.808)	0.025 (CI = +/-0.094; p = 0.568)	0.136	-0.92%	+1.61%
Severity	2015.2	-0.092 (CI = +/-0.124; p = 0.129)	0.112 (CI = +/-0.134; p = 0.093)	0.249	-8.78%	+2.03%
Severity	2016.1	-0.239 (CI = +/-0.273; p = 0.078)	0.263 (CI = +/-0.283; p = 0.065)	0.365	-21.29%	+2.40%
Severity	2016.2	-0.891 (CI = +/-1.307; p = 0.154)	0.919 (CI = +/-1.317; p = 0.146)	0.433	-58.99%	+2.84%
Frequency	2011.1	0.032 (CI = +/-0.039; p = 0.110)	-0.147 (CI = +/-0.073; p = 0.001)	0.626	+3.21%	-10.88%
Frequency	2011.2	0.038 (CI = +/-0.046; p = 0.101)	-0.155 (CI = +/-0.080; p = 0.001)	0.628	+3.83%	-11.06%
Frequency	2012.1	0.049 (CI = +/-0.053; p = 0.065)	-0.170 (CI = +/-0.088; p = 0.001)	0.638	+5.06%	-11.38%
Frequency	2012.2	0.044 (CI = +/-0.064; p = 0.160)	-0.164 (CI = +/-0.099; p = 0.003)	0.638	+4.52%	-11.26%
Frequency	2013.1	0.046 (CI = +/-0.078; p = 0.228)	-0.166 (CI = +/-0.116; p = 0.008)	0.634	+4.74%	-11.30%
Frequency	2013.2	0.037 (CI = +/-0.099; p = 0.442)	-0.155 (CI = +/-0.137; p = 0.030)	0.634	+3.72%	-11.14%
Frequency	2014.1	0.066 (CI = +/-0.127; p = 0.280)	-0.189 (CI = +/-0.166; p = 0.029)	0.631	+6.87%	-11.53%
Frequency	2014.2	0.064 (CI = +/-0.177; p = 0.450)	-0.186 (CI = +/-0.217; p = 0.087)	0.624	+6.57%	-11.50%
Frequency	2015.1	0.085 (CI = +/-0.268; p = 0.501)	-0.208 (CI = +/-0.308; p = 0.165)	0.609	+8.83%	-11.65%
Frequency	2015.2	0.083 (CI = +/-0.469; p = 0.703)	-0.206 (CI = +/-0.510; p = 0.389)	0.592	+8.62%	-11.64%
Frequency	2016.1	0.347 (CI = +/-1.116; p = 0.500)	-0.477 (CI = +/-1.158; p = 0.375)	0.565	+41.47%	-12.22%
Frequency	2016.2	0.548 (CI = +/-5.788; p = 0.833)	-0.679 (CI = +/-5.833; p = 0.795)	0.533	+72.95%	-12.33%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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	0.044 (CI = +/-0.045; p = 0.055)	0.037 (CI = +/-0.250; p = 0.759)	-0.153 (CI = +/-0.069; p = 0.000)	0.573	+4.50%	-10.34%
Loss Cost	2011.2	0.046 (CI = +/-0.054; p = 0.088)	0.033 (CI = +/-0.264; p = 0.794)	-0.155 (CI = +/-0.076; p = 0.000)	0.569	+4.70%	-10.33%
Loss Cost	2012.1	0.055 (CI = +/-0.064; p = 0.088)	0.016 (CI = +/-0.278; p = 0.901)	-0.163 (CI = +/-0.083; p = 0.001)	0.573	+5.63%	-10.28%
Loss Cost	2012.2	0.044 (CI = +/-0.078; p = 0.250)	0.035 (CI = +/-0.294; p = 0.803)	-0.153 (CI = +/-0.094; p = 0.004)	0.572	+4.48%	-10.34%
Loss Cost	2013.1	0.058 (CI = +/-0.097; p = 0.223)	0.014 (CI = +/-0.314; p = 0.925)	-0.166 (CI = +/-0.110; p = 0.006)	0.573	+5.97%	-10.27%
Loss Cost	2013.2	0.045 (CI = +/-0.127; p = 0.455)	0.031 (CI = +/-0.341; p = 0.849)	-0.154 (CI = +/-0.136; p = 0.029)	0.571	+4.62%	-10.32%
Loss Cost	2014.1	0.078 (CI = +/-0.169; p = 0.333)	-0.006 (CI = +/-0.371; p = 0.972)	-0.186 (CI = +/-0.174; p = 0.038)	0.570	+8.16%	-10.21%
Loss Cost	2014.2	0.058 (CI = +/-0.245; p = 0.614)	0.013 (CI = +/-0.419; p = 0.948)	-0.166 (CI = +/-0.245; p = 0.164)	0.564	+5.95%	-10.26%
Loss Cost	2015.1	0.075 (CI = +/-0.393; p = 0.678)	0.000 (CI = +/-0.492; p = 1.000)	-0.183 (CI = +/-0.388; p = 0.317)	0.546	+7.83%	-10.23%
Loss Cost	2015.2	-0.097 (CI = +/-0.738; p = 0.772)	0.091 (CI = +/-0.609; p = 0.743)	-0.014 (CI = +/-0.726; p = 0.967)	0.549	-9.27%	-10.49%
Loss Cost	2016.1	-0.045 (CI = +/-2.326; p = 0.965)	0.074 (CI = +/-0.988; p = 0.868)	-0.065 (CI = +/-2.302; p = 0.950)	0.479	-4.43%	-10.44%
Loss Cost	2016.2	-8.261 (CI = +/-19.827; p = 0.357)	1.148 (CI = +/-2.766; p = 0.359)	8.136 (CI = +/-19.788; p = 0.363)	0.482	-99.97%	-11.79%
Severity	2011.1	0.027 (CI = +/-0.015; p = 0.001)	-0.096 (CI = +/-0.083; p = 0.025)	0.002 (CI = +/-0.023; p = 0.882)	0.609	+2.70%	+2.86%
Severity	2011.2	0.023 (CI = +/-0.017; p = 0.011)	-0.090 (CI = +/-0.086; p = 0.041)	0.005 (CI = +/-0.025; p = 0.700)	0.529	+2.37%	+2.84%
Severity	2012.1	0.020 (CI = +/-0.021; p = 0.061)	-0.083 (CI = +/-0.089; p = 0.068)	0.008 (CI = +/-0.027; p = 0.528)	0.446	+1.98%	+2.81%
Severity	2012.2	0.019 (CI = +/-0.025; p = 0.125)	-0.082 (CI = +/-0.096; p = 0.086)	0.008 (CI = +/-0.031; p = 0.571)	0.393	+1.96%	+2.81%
Severity	2013.1	0.036 (CI = +/-0.027; p = 0.012)	-0.108 (CI = +/-0.087; p = 0.019)	-0.008 (CI = +/-0.031; p = 0.595)	0.563	+3.71%	+2.90%
Severity	2013.2	0.046 (CI = +/-0.034; p = 0.011)	-0.121 (CI = +/-0.091; p = 0.013)	-0.017 (CI = +/-0.036; p = 0.319)	0.568	+4.76%	+2.95%
Severity	2014.1	0.049 (CI = +/-0.046; p = 0.037)	-0.124 (CI = +/-0.101; p = 0.020)	-0.020 (CI = +/-0.047; p = 0.369)	0.493	+5.07%	+2.96%
Severity	2014.2	0.054 (CI = +/-0.067; p = 0.105)	-0.128 (CI = +/-0.114; p = 0.031)	-0.024 (CI = +/-0.067; p = 0.441)	0.421	+5.50%	+2.98%
Severity	2015.1	0.078 (CI = +/-0.104; p = 0.125)	-0.146 (CI = +/-0.131; p = 0.033)	-0.048 (CI = +/-0.103; p = 0.320)	0.412	+8.15%	+3.04%
Severity	2015.2	0.018 (CI = +/-0.193; p = 0.836)	-0.114 (CI = +/-0.159; p = 0.140)	0.011 (CI = +/-0.190; p = 0.901)	0.354	+1.84%	+2.94%
Severity	2016.1	-0.052 (CI = +/-0.604; p = 0.847)	-0.090 (CI = +/-0.257; p = 0.442)	0.081 (CI = +/-0.598; p = 0.764)	0.339	-5.10%	+2.87%
Severity	2016.2	-2.276 (CI = +/-5.123; p = 0.328)	0.201 (CI = +/-0.715; p = 0.528)	2.300 (CI = +/-5.113; p = 0.323)	0.390	-89.73%	+2.45%
Frequency	2011.1	0.017 (CI = +/-0.049; p = 0.465)	0.134 (CI = +/-0.272; p = 0.315)	-0.155 (CI = +/-0.075; p = 0.000)	0.627	+1.75%	-12.84%
Frequency	2011.2	0.022 (CI = +/-0.058; p = 0.424)	0.123 (CI = +/-0.286; p = 0.376)	-0.160 (CI = +/-0.082; p = 0.001)	0.624	+2.27%	-12.81%
Frequency	2012.1	0.035 (CI = +/-0.069; p = 0.293)	0.099 (CI = +/-0.298; p = 0.491)	-0.171 (CI = +/-0.090; p = 0.001)	0.627	+3.59%	-12.73%
Frequency	2012.2	0.024 (CI = +/-0.084; p = 0.544)	0.117 (CI = +/-0.316; p = 0.441)	-0.161 (CI = +/-0.101; p = 0.004)	0.629	+2.47%	-12.79%
Frequency	2013.1	0.022 (CI = +/-0.106; p = 0.669)	0.122 (CI = +/-0.341; p = 0.457)	-0.159 (CI = +/-0.120; p = 0.013)	0.623	+2.18%	-12.80%
Frequency	2013.2	-0.001 (CI = +/-0.136; p = 0.983)	0.151 (CI = +/-0.367; p = 0.389)	-0.137 (CI = +/-0.146; p = 0.064)	0.629	-0.13%	-12.89%
Frequency	2014.1	0.029 (CI = +/-0.184; p = 0.737)	0.118 (CI = +/-0.402; p = 0.535)	-0.166 (CI = +/-0.189; p = 0.080)	0.614	+2.94%	-12.79%
Frequency	2014.2	0.004 (CI = +/-0.265; p = 0.973)	0.140 (CI = +/-0.454; p = 0.510)	-0.142 (CI = +/-0.266; p = 0.264)	0.607	+0.42%	-12.86%
Frequency	2015.1	-0.003 (CI = +/-0.425; p = 0.988)	0.146 (CI = +/-0.533; p = 0.557)	-0.135 (CI = +/-0.420; p = 0.490)	0.586	-0.29%	-12.87%
Frequency	2015.2	-0.115 (CI = +/-0.810; p = 0.755)	0.205 (CI = +/-0.668; p = 0.505)	-0.024 (CI = +/-0.798; p = 0.947)	0.569	-10.90%	-13.04%
Frequency	2016.1	0.007 (CI = +/-2.552; p = 0.995)	0.164 (CI = +/-1.085; p = 0.737)	-0.146 (CI = +/-2.526; p = 0.898)	0.518	+0.71%	-12.94%
Frequency	2016.2	-5.985 (CI = +/-22.589; p = 0.551)	0.947 (CI = +/-3.152; p = 0.500)	5.836 (CI = +/-22.545; p = 0.560)	0.502	-99.75%	-13.89%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.010 (CI = +/-0.011; p = 0.063)	0.091 (CI = +/-0.054; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	0.892	+1.05%
Loss Cost	2011.2	0.010 (CI = +/-0.012; p = 0.108)	0.089 (CI = +/-0.057; p = 0.004)	0.014 (CI = +/-0.003; p = 0.000)	0.891	+1.00%
Loss Cost	2012.1	0.007 (CI = +/-0.014; p = 0.290)	0.097 (CI = +/-0.059; p = 0.003)	0.013 (CI = +/-0.003; p = 0.000)	0.897	+0.71%
Loss Cost	2012.2	0.002 (CI = +/-0.014; p = 0.737)	0.087 (CI = +/-0.056; p = 0.004)	0.013 (CI = +/-0.003; p = 0.000)	0.917	+0.22%
Loss Cost	2013.1	-0.001 (CI = +/-0.015; p = 0.856)	0.096 (CI = +/-0.058; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.922	-0.13%
Loss Cost	2013.2	-0.006 (CI = +/-0.016; p = 0.410)	0.088 (CI = +/-0.056; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.935	-0.62%
Loss Cost	2014.1	-0.009 (CI = +/-0.018; p = 0.286)	0.094 (CI = +/-0.060; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.936	-0.94%
Loss Cost	2014.2	-0.015 (CI = +/-0.019; p = 0.105)	0.086 (CI = +/-0.058; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	0.947	-1.53%
Loss Cost	2015.1	-0.026 (CI = +/-0.019; p = 0.014)	0.105 (CI = +/-0.053; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.964	-2.56%
Loss Cost	2015.2	-0.032 (CI = +/-0.021; p = 0.007)	0.099 (CI = +/-0.052; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.970	-3.12%
Loss Cost	2016.1	-0.030 (CI = +/-0.027; p = 0.035)	0.096 (CI = +/-0.061; p = 0.007)	0.010 (CI = +/-0.003; p = 0.000)	0.965	-2.93%
Loss Cost	2016.2	-0.019 (CI = +/-0.026; p = 0.117)	0.105 (CI = +/-0.052; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.977	-1.91%
Severity	2011.1	0.012 (CI = +/-0.008; p = 0.005)	-0.007 (CI = +/-0.040; p = 0.737)	-0.001 (CI = +/-0.002; p = 0.441)	0.499	+1.25%
Severity	2011.2	0.010 (CI = +/-0.009; p = 0.023)	-0.012 (CI = +/-0.040; p = 0.548)	-0.001 (CI = +/-0.002; p = 0.316)	0.447	+1.03%
Severity	2012.1	0.008 (CI = +/-0.009; p = 0.094)	-0.006 (CI = +/-0.041; p = 0.775)	-0.001 (CI = +/-0.002; p = 0.217)	0.377	+0.80%
Severity	2012.2	0.007 (CI = +/-0.011; p = 0.181)	-0.008 (CI = +/-0.043; p = 0.711)	-0.001 (CI = +/-0.002; p = 0.204)	0.331	+0.70%
Severity	2013.1	0.011 (CI = +/-0.011; p = 0.062)	-0.017 (CI = +/-0.043; p = 0.421)	-0.001 (CI = +/-0.002; p = 0.363)	0.425	+1.08%
Severity	2013.2	0.010 (CI = +/-0.013; p = 0.112)	-0.018 (CI = +/-0.046; p = 0.421)	-0.001 (CI = +/-0.002; p = 0.366)	0.383	+1.02%
Severity	2014.1	0.008 (CI = +/-0.015; p = 0.271)	-0.013 (CI = +/-0.050; p = 0.573)	-0.001 (CI = +/-0.002; p = 0.313)	0.296	+0.81%
Severity	2014.2	0.005 (CI = +/-0.017; p = 0.511)	-0.017 (CI = +/-0.052; p = 0.483)	-0.001 (CI = +/-0.002; p = 0.259)	0.245	+0.53%
Severity	2015.1	0.005 (CI = +/-0.021; p = 0.595)	-0.017 (CI = +/-0.059; p = 0.532)	-0.001 (CI = +/-0.003; p = 0.308)	0.194	+0.53%
Severity	2015.2	0.000 (CI = +/-0.024; p = 0.986)	-0.023 (CI = +/-0.059; p = 0.403)	-0.002 (CI = +/-0.003; p = 0.218)	0.179	-0.02%
Severity	2016.1	0.007 (CI = +/-0.029; p = 0.591)	-0.034 (CI = +/-0.066; p = 0.262)	-0.001 (CI = +/-0.003; p = 0.421)	0.247	+0.71%
Severity	2016.2	0.014 (CI = +/-0.033; p = 0.342)	-0.028 (CI = +/-0.067; p = 0.353)	-0.001 (CI = +/-0.003; p = 0.563)	0.325	+1.42%
Frequency	2011.1	-0.002 (CI = +/-0.010; p = 0.682)	0.097 (CI = +/-0.048; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.938	-0.19%
Frequency	2011.2	0.000 (CI = +/-0.011; p = 0.953)	0.101 (CI = +/-0.049; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.940	-0.03%
Frequency	2012.1	-0.001 (CI = +/-0.012; p = 0.874)	0.103 (CI = +/-0.053; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.939	-0.09%
Frequency	2012.2	-0.005 (CI = +/-0.012; p = 0.426)	0.095 (CI = +/-0.051; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	0.948	-0.48%
Frequency	2013.1	-0.012 (CI = +/-0.011; p = 0.037)	0.112 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.969	-1.20%
Frequency	2013.2	-0.016 (CI = +/-0.011; p = 0.007)	0.105 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.977	-1.63%
Frequency	2014.1	-0.018 (CI = +/-0.013; p = 0.013)	0.108 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.975	-1.74%
Frequency	2014.2	-0.021 (CI = +/-0.014; p = 0.009)	0.103 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.977	-2.05%
Frequency	2015.1	-0.031 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.991	-3.07%
Frequency	2015.2	-0.031 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-3.10%
Frequency	2016.1	-0.037 (CI = +/-0.015; p = 0.001)	0.130 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.991	-3.61%
Frequency	2016.2	-0.033 (CI = +/-0.017; p = 0.003)	0.133 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.992	-3.28%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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	0.037 (CI = +/-0.015; p = 0.000)	0.084 (CI = +/-0.039; p = 0.000)	-0.184 (CI = +/-0.088; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.946	+3.81%
Loss Cost	2011.2	0.041 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.039; p = 0.000)	-0.197 (CI = +/-0.093; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.949	+4.15%
Loss Cost	2012.1	0.041 (CI = +/-0.020; p = 0.001)	0.087 (CI = +/-0.043; p = 0.001)	-0.196 (CI = +/-0.103; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	0.948	+4.14%
Loss Cost	2012.2	0.034 (CI = +/-0.022; p = 0.004)	0.083 (CI = +/-0.042; p = 0.001)	-0.175 (CI = +/-0.104; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	0.954	+3.46%
Loss Cost	2013.1	0.033 (CI = +/-0.026; p = 0.017)	0.084 (CI = +/-0.046; p = 0.002)	-0.171 (CI = +/-0.115; p = 0.007)	0.014 (CI = +/-0.002; p = 0.000)	0.953	+3.32%
Loss Cost	2013.2	0.026 (CI = +/-0.028; p = 0.066)	0.080 (CI = +/-0.046; p = 0.002)	-0.152 (CI = +/-0.118; p = 0.015)	0.014 (CI = +/-0.003; p = 0.000)	0.958	+2.63%
Loss Cost	2014.1	0.025 (CI = +/-0.034; p = 0.131)	0.082 (CI = +/-0.052; p = 0.005)	-0.150 (CI = +/-0.130; p = 0.028)	0.014 (CI = +/-0.003; p = 0.000)	0.956	+2.52%
Loss Cost	2014.2	0.017 (CI = +/-0.033; p = 0.278)	0.076 (CI = +/-0.049; p = 0.006)	-0.138 (CI = +/-0.123; p = 0.032)	0.013 (CI = +/-0.003; p = 0.000)	0.964	+1.73%
Loss Cost	2015.1	0.004 (CI = +/-0.029; p = 0.743)	0.094 (CI = +/-0.043; p = 0.001)	-0.123 (CI = +/-0.101; p = 0.022)	0.012 (CI = +/-0.002; p = 0.000)	0.978	+0.44%
Loss Cost	2015.2	0.001 (CI = +/-0.021; p = 0.913)	0.084 (CI = +/-0.031; p = 0.000)	-0.139 (CI = +/-0.073; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.990	+0.10%
Loss Cost	2016.1	0.000 (CI = +/-0.023; p = 0.989)	0.088 (CI = +/-0.035; p = 0.001)	-0.146 (CI = +/-0.081; p = 0.004)	0.012 (CI = +/-0.002; p = 0.000)	0.989	-0.01%
Loss Cost	2016.2	0.000 (CI = +/-0.027; p = 0.973)	0.087 (CI = +/-0.043; p = 0.003)	-0.153 (CI = +/-0.141; p = 0.038)	0.012 (CI = +/-0.002; p = 0.000)	0.987	+0.04%
Severity	2011.1	0.026 (CI = +/-0.014; p = 0.001)	-0.010 (CI = +/-0.036; p = 0.573)	-0.093 (CI = +/-0.083; p = 0.030)	0.000 (CI = +/-0.002; p = 0.663)	0.601	+2.64%
Severity	2011.2	0.023 (CI = +/-0.016; p = 0.008)	-0.013 (CI = +/-0.037; p = 0.482)	-0.082 (CI = +/-0.088; p = 0.067)	-0.001 (CI = +/-0.002; p = 0.535)	0.527	+2.32%
Severity	2012.1	0.020 (CI = +/-0.019; p = 0.035)	-0.009 (CI = +/-0.040; p = 0.626)	-0.072 (CI = +/-0.096; p = 0.127)	-0.001 (CI = +/-0.002; p = 0.446)	0.434	+2.05%
Severity	2012.2	0.020 (CI = +/-0.022; p = 0.068)	-0.010 (CI = +/-0.042; p = 0.631)	-0.071 (CI = +/-0.104; p = 0.167)	-0.001 (CI = +/-0.002; p = 0.462)	0.378	+2.01%
Severity	2013.1	0.033 (CI = +/-0.021; p = 0.005)	-0.024 (CI = +/-0.038; p = 0.188)	-0.109 (CI = +/-0.094; p = 0.026)	0.000 (CI = +/-0.002; p = 0.908)	0.583	+3.31%
Severity	2013.2	0.034 (CI = +/-0.024; p = 0.009)	-0.023 (CI = +/-0.040; p = 0.227)	-0.114 (CI = +/-0.102; p = 0.031)	0.000 (CI = +/-0.002; p = 0.836)	0.554	+3.48%
Severity	2014.1	0.034 (CI = +/-0.029; p = 0.025)	-0.023 (CI = +/-0.045; p = 0.281)	-0.114 (CI = +/-0.112; p = 0.048)	0.000 (CI = +/-0.002; p = 0.861)	0.471	+3.47%
Severity	2014.2	0.031 (CI = +/-0.032; p = 0.054)	-0.025 (CI = +/-0.047; p = 0.256)	-0.109 (CI = +/-0.117; p = 0.066)	0.000 (CI = +/-0.003; p = 0.996)	0.418	+3.15%
Severity	2015.1	0.033 (CI = +/-0.037; p = 0.075)	-0.028 (CI = +/-0.054; p = 0.276)	-0.110 (CI = +/-0.126; p = 0.079)	0.000 (CI = +/-0.003; p = 0.930)	0.377	+3.31%
Severity	2015.2	0.029 (CI = +/-0.033; p = 0.073)	-0.037 (CI = +/-0.049; p = 0.125)	-0.126 (CI = +/-0.114; p = 0.035)	0.000 (CI = +/-0.003; p = 0.951)	0.489	+2.98%
Severity	2016.1	0.031 (CI = +/-0.036; p = 0.081)	-0.041 (CI = +/-0.056; p = 0.128)	-0.117 (CI = +/-0.128; p = 0.067)	0.000 (CI = +/-0.003; p = 0.962)	0.486	+3.13%
Severity	2016.2	0.033 (CI = +/-0.041; p = 0.096)	-0.046 (CI = +/-0.068; p = 0.144)	-0.150 (CI = +/-0.221; p = 0.147)	0.000 (CI = +/-0.003; p = 0.881)	0.461	+3.40%
Frequency	2011.1	0.011 (CI = +/-0.018; p = 0.196)	0.094 (CI = +/-0.045; p = 0.000)	-0.091 (CI = +/-0.104; p = 0.082)	0.015 (CI = +/-0.002; p = 0.000)	0.946	+1.14%
Frequency	2011.2	0.018 (CI = +/-0.019; p = 0.063)	0.100 (CI = +/-0.044; p = 0.000)	-0.115 (CI = +/-0.104; p = 0.032)	0.015 (CI = +/-0.002; p = 0.000)	0.953	+1.78%
Frequency	2012.1	0.020 (CI = +/-0.022; p = 0.071)	0.096 (CI = +/-0.047; p = 0.001)	-0.124 (CI = +/-0.113; p = 0.034)	0.015 (CI = +/-0.002; p = 0.000)	0.952	+2.04%
Frequency	2012.2	0.014 (CI = +/-0.024; p = 0.233)	0.092 (CI = +/-0.047; p = 0.001)	-0.104 (CI = +/-0.117; p = 0.079)	0.015 (CI = +/-0.002; p = 0.000)	0.956	+1.43%
Frequency	2013.1	0.000 (CI = +/-0.024; p = 0.991)	0.108 (CI = +/-0.043; p = 0.000)	-0.061 (CI = +/-0.107; p = 0.238)	0.014 (CI = +/-0.002; p = 0.000)	0.970	+0.01%
Frequency	2013.2	-0.008 (CI = +/-0.024; p = 0.475)	0.103 (CI = +/-0.040; p = 0.000)	-0.039 (CI = +/-0.103; p = 0.428)	0.013 (CI = +/-0.002; p = 0.000)	0.976	-0.82%
Frequency	2014.1	-0.009 (CI = +/-0.029; p = 0.500)	0.105 (CI = +/-0.045; p = 0.000)	-0.036 (CI = +/-0.113; p = 0.497)	0.013 (CI = +/-0.003; p = 0.000)	0.974	-0.92%
Frequency	2014.2	-0.014 (CI = +/-0.031; p = 0.345)	0.101 (CI = +/-0.046; p = 0.001)	-0.029 (CI = +/-0.115; p = 0.586)	0.013 (CI = +/-0.003; p = 0.000)	0.976	-1.37%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.019)	0.121 (CI = +/-0.033; p = 0.000)	-0.012 (CI = +/-0.077; p = 0.727)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-2.78%
Frequency	2015.2	-0.028 (CI = +/-0.024; p = 0.027)	0.121 (CI = +/-0.036; p = 0.000)	-0.013 (CI = +/-0.084; p = 0.725)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-2.80%
Frequency	2016.1	-0.031 (CI = +/-0.023; p = 0.016)	0.129 (CI = +/-0.037; p = 0.000)	-0.029 (CI = +/-0.083; p = 0.443)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-3.05%
Frequency	2016.2	-0.033 (CI = +/-0.027; p = 0.023)	0.133 (CI = +/-0.044; p = 0.000)	-0.002 (CI = +/-0.143; p = 0.968)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-3.25%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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)	0.103 (CI = +/-0.038; p = 0.000)	-0.068 (CI = +/-0.031; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.949	+3.41%	-3.40%
Loss Cost	2011.2	0.038 (CI = +/-0.015; p = 0.000)	0.109 (CI = +/-0.038; p = 0.000)	-0.076 (CI = +/-0.033; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.954	+3.89%	-3.69%
Loss Cost	2012.1	0.038 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.040; p = 0.000)	-0.075 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.954	+3.86%	-3.68%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.004)	0.105 (CI = +/-0.042; p = 0.000)	-0.068 (CI = +/-0.039; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.955	+3.37%	-3.45%
Loss Cost	2013.1	0.033 (CI = +/-0.025; p = 0.015)	0.105 (CI = +/-0.045; p = 0.000)	-0.068 (CI = +/-0.044; p = 0.006)	0.010 (CI = +/-0.003; p = 0.000)	0.954	+3.31%	-3.44%
Loss Cost	2013.2	0.028 (CI = +/-0.033; p = 0.083)	0.102 (CI = +/-0.049; p = 0.001)	-0.062 (CI = +/-0.053; p = 0.027)	0.010 (CI = +/-0.003; p = 0.000)	0.954	+2.86%	-3.29%
Loss Cost	2014.1	0.031 (CI = +/-0.043; p = 0.137)	0.100 (CI = +/-0.053; p = 0.002)	-0.065 (CI = +/-0.063; p = 0.045)	0.010 (CI = +/-0.003; p = 0.000)	0.952	+3.15%	-3.33%
Loss Cost	2014.2	0.022 (CI = +/-0.061; p = 0.441)	0.096 (CI = +/-0.058; p = 0.004)	-0.054 (CI = +/-0.083; p = 0.181)	0.010 (CI = +/-0.003; p = 0.000)	0.952	+2.21%	-3.13%
Loss Cost	2015.1	-0.018 (CI = +/-0.080; p = 0.633)	0.106 (CI = +/-0.057; p = 0.002)	-0.011 (CI = +/-0.100; p = 0.814)	0.010 (CI = +/-0.003; p = 0.000)	0.960	-1.74%	-2.79%
Loss Cost	2015.2	-0.107 (CI = +/-0.120; p = 0.073)	0.089 (CI = +/-0.052; p = 0.005)	0.088 (CI = +/-0.138; p = 0.180)	0.011 (CI = +/-0.003; p = 0.000)	0.973	-10.13%	-1.89%
Loss Cost	2016.1	-0.299 (CI = +/-0.213; p = 0.013)	0.101 (CI = +/-0.044; p = 0.001)	0.285 (CI = +/-0.225; p = 0.020)	0.011 (CI = +/-0.002; p = 0.000)	0.983	-25.81%	-1.33%
Loss Cost	2016.2	-1.256 (CI = +/-0.825; p = 0.010)	0.080 (CI = +/-0.037; p = 0.002)	1.255 (CI = +/-0.838; p = 0.010)	0.012 (CI = +/-0.002; p = 0.000)	0.992	-71.52%	-0.04%
Severity	2011.1	0.019 (CI = +/-0.014; p = 0.012)	-0.003 (CI = +/-0.041; p = 0.868)	-0.018 (CI = +/-0.033; p = 0.264)	-0.002 (CI = +/-0.003; p = 0.192)	0.508	+1.88%	+0.03%
Severity	2011.2	0.014 (CI = +/-0.016; p = 0.072)	-0.009 (CI = +/-0.042; p = 0.668)	-0.011 (CI = +/-0.036; p = 0.505)	-0.002 (CI = +/-0.003; p = 0.242)	0.429	+1.46%	+0.30%
Severity	2012.1	0.010 (CI = +/-0.018; p = 0.241)	-0.005 (CI = +/-0.043; p = 0.821)	-0.006 (CI = +/-0.038; p = 0.733)	-0.001 (CI = +/-0.003; p = 0.253)	0.341	+1.05%	+0.43%
Severity	2012.2	0.008 (CI = +/-0.022; p = 0.448)	-0.007 (CI = +/-0.046; p = 0.750)	-0.003 (CI = +/-0.043; p = 0.897)	-0.001 (CI = +/-0.003; p = 0.296)	0.285	+0.82%	+0.55%
Severity	2013.1	0.019 (CI = +/-0.025; p = 0.128)	-0.015 (CI = +/-0.044; p = 0.492)	-0.016 (CI = +/-0.044; p = 0.451)	-0.001 (CI = +/-0.003; p = 0.249)	0.408	+1.88%	+0.29%
Severity	2013.2	0.020 (CI = +/-0.032; p = 0.201)	-0.014 (CI = +/-0.049; p = 0.554)	-0.018 (CI = +/-0.053; p = 0.481)	-0.002 (CI = +/-0.003; p = 0.264)	0.360	+2.02%	+0.24%
Severity	2014.1	0.017 (CI = +/-0.042; p = 0.406)	-0.012 (CI = +/-0.052; p = 0.624)	-0.014 (CI = +/-0.063; p = 0.643)	-0.001 (CI = +/-0.003; p = 0.288)	0.248	+1.67%	+0.30%
Severity	2014.2	0.004 (CI = +/-0.059; p = 0.879)	-0.017 (CI = +/-0.057; p = 0.513)	0.002 (CI = +/-0.081; p = 0.965)	-0.001 (CI = +/-0.003; p = 0.371)	0.170	+0.42%	+0.58%
Severity	2015.1	0.003 (CI = +/-0.089; p = 0.940)	-0.017 (CI = +/-0.063; p = 0.553)	0.003 (CI = +/-0.111; p = 0.955)	-0.001 (CI = +/-0.003; p = 0.398)	0.105	+0.31%	+0.59%
Severity	2015.2	-0.099 (CI = +/-0.130; p = 0.115)	-0.037 (CI = +/-0.057; p = 0.175)	0.116 (CI = +/-0.149; p = 0.111)	-0.001 (CI = +/-0.003; p = 0.636)	0.340	-9.46%	+1.66%
Severity	2016.1	-0.194 (CI = +/-0.297; p = 0.166)	-0.031 (CI = +/-0.062; p = 0.275)	0.213 (CI = +/-0.313; p = 0.152)	-0.001 (CI = +/-0.003; p = 0.687)	0.372	-17.62%	+1.95%
Severity	2016.2	-1.378 (CI = +/-1.304; p = 0.041)	-0.057 (CI = +/-0.058; p = 0.053)	1.413 (CI = +/-1.324; p = 0.040)	0.000 (CI = +/-0.003; p = 0.714)	0.632	-74.79%	+3.59%
Frequency	2011.1	0.015 (CI = +/-0.013; p = 0.032)	0.106 (CI = +/-0.039; p = 0.000)	-0.050 (CI = +/-0.032; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	0.960	+1.50%	-3.43%
Frequency	2011.2	0.024 (CI = +/-0.013; p = 0.001)	0.118 (CI = +/-0.034; p = 0.000)	-0.064 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.974	+2.39%	-3.98%
Frequency	2012.1	0.027 (CI = +/-0.015; p = 0.001)	0.114 (CI = +/-0.034; p = 0.000)	-0.069 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.975	+2.78%	-4.10%
Frequency	2012.2	0.025 (CI = +/-0.018; p = 0.009)	0.112 (CI = +/-0.036; p = 0.000)	-0.066 (CI = +/-0.034; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.975	+2.53%	-3.98%
Frequency	2013.1	0.014 (CI = +/-0.018; p = 0.113)	0.119 (CI = +/-0.032; p = 0.000)	-0.052 (CI = +/-0.031; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.983	+1.41%	-3.72%
Frequency	2013.2	0.008 (CI = +/-0.022; p = 0.439)	0.115 (CI = +/-0.033; p = 0.000)	-0.044 (CI = +/-0.036; p = 0.022)	0.012 (CI = +/-0.002; p = 0.000)	0.984	+0.82%	-3.52%
Frequency	2014.1	0.014 (CI = +/-0.028; p = 0.285)	0.112 (CI = +/-0.035; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.021)	0.012 (CI = +/-0.002; p = 0.000)	0.984	+1.46%	-3.62%
Frequency	2014.2	0.018 (CI = +/-0.041; p = 0.356)	0.114 (CI = +/-0.039; p = 0.000)	-0.055 (CI = +/-0.056; p = 0.052)	0.012 (CI = +/-0.002; p = 0.000)	0.983	+1.78%	-3.69%
Frequency	2015.1	-0.021 (CI = +/-0.045; p = 0.326)	0.123 (CI = +/-0.032; p = 0.000)	-0.013 (CI = +/-0.056; p = 0.598)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-2.05%	-3.36%
Frequency	2015.2	-0.007 (CI = +/-0.083; p = 0.842)	0.125 (CI = +/-0.036; p = 0.000)	-0.028 (CI = +/-0.095; p = 0.514)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-0.74%	-3.49%
Frequency	2016.1	-0.105 (CI = +/-0.173; p = 0.195)	0.132 (CI = +/-0.036; p = 0.000)	0.072 (CI = +/-0.182; p = 0.381)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-9.94%	-3.21%
Frequency	2016.2	0.122 (CI = +/-1.007; p = 0.777)	0.136 (CI = +/-0.045; p = 0.000)	-0.158 (CI = +/-1.022; p = 0.718)	0.011 (CI = +/-0.002; p = 0.000)	0.991	+12.99%	-3.51%

Accident Benefits Total Disability Income

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	0.034 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.045; p = 0.000)	-0.071 (CI = +/-0.039; p = 0.002)	0.727	+3.48%	-3.63%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.107 (CI = +/-0.046; p = 0.000)	-0.079 (CI = +/-0.041; p = 0.001)	0.727	+3.97%	-3.94%
Loss Cost	2012.1	0.039 (CI = +/-0.020; p = 0.001)	0.107 (CI = +/-0.050; p = 0.001)	-0.079 (CI = +/-0.046; p = 0.003)	0.715	+3.96%	-3.94%
Loss Cost	2012.2	0.034 (CI = +/-0.024; p = 0.011)	0.102 (CI = +/-0.053; p = 0.001)	-0.072 (CI = +/-0.051; p = 0.010)	0.613	+3.46%	-3.69%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.034)	0.102 (CI = +/-0.058; p = 0.003)	-0.071 (CI = +/-0.059; p = 0.022)	0.603	+3.45%	-3.69%
Loss Cost	2013.2	0.029 (CI = +/-0.040; p = 0.133)	0.098 (CI = +/-0.064; p = 0.007)	-0.065 (CI = +/-0.070; p = 0.065)	0.500	+2.98%	-3.51%
Loss Cost	2014.1	0.033 (CI = +/-0.054; p = 0.195)	0.096 (CI = +/-0.072; p = 0.015)	-0.070 (CI = +/-0.086; p = 0.098)	0.484	+3.40%	-3.61%
Loss Cost	2014.2	0.024 (CI = +/-0.079; p = 0.503)	0.091 (CI = +/-0.082; p = 0.034)	-0.058 (CI = +/-0.114; p = 0.269)	0.388	+2.39%	-3.38%
Loss Cost	2015.1	-0.017 (CI = +/-0.113; p = 0.723)	0.104 (CI = +/-0.085; p = 0.025)	-0.011 (CI = +/-0.147; p = 0.857)	0.488	-1.70%	-2.80%
Loss Cost	2015.2	-0.112 (CI = +/-0.173; p = 0.156)	0.083 (CI = +/-0.083; p = 0.049)	0.095 (CI = +/-0.204; p = 0.287)	0.649	-10.60%	-1.71%
Loss Cost	2016.1	-0.331 (CI = +/-0.334; p = 0.051)	0.104 (CI = +/-0.076; p = 0.019)	0.325 (CI = +/-0.360; p = 0.066)	0.725	-28.19%	-0.63%
Loss Cost	2016.2	-1.547 (CI = +/-0.506; p = 0.002)	0.073 (CI = +/-0.025; p = 0.003)	1.561 (CI = +/-0.516; p = 0.002)	0.983	-78.71%	+1.38%
Severity	2011.1	0.017 (CI = +/-0.015; p = 0.029)	0.007 (CI = +/-0.046; p = 0.744)	-0.012 (CI = +/-0.040; p = 0.531)	0.332	+1.74%	+0.53%
Severity	2011.2	0.013 (CI = +/-0.018; p = 0.125)	0.002 (CI = +/-0.048; p = 0.941)	-0.005 (CI = +/-0.043; p = 0.793)	0.184	+1.34%	+0.81%
Severity	2012.1	0.008 (CI = +/-0.020; p = 0.390)	0.008 (CI = +/-0.049; p = 0.738)	0.002 (CI = +/-0.045; p = 0.908)	0.049	+0.83%	+1.07%
Severity	2012.2	0.006 (CI = +/-0.025; p = 0.591)	0.006 (CI = +/-0.054; p = 0.823)	0.006 (CI = +/-0.052; p = 0.818)	-0.041	+0.63%	+1.18%
Severity	2013.1	0.016 (CI = +/-0.029; p = 0.237)	-0.003 (CI = +/-0.054; p = 0.900)	-0.008 (CI = +/-0.054; p = 0.744)	0.095	+1.63%	+0.80%
Severity	2013.2	0.018 (CI = +/-0.038; p = 0.301)	-0.001 (CI = +/-0.060; p = 0.956)	-0.011 (CI = +/-0.066; p = 0.711)	0.027	+1.84%	+0.72%
Severity	2014.1	0.012 (CI = +/-0.050; p = 0.601)	0.002 (CI = +/-0.066; p = 0.940)	-0.003 (CI = +/-0.080; p = 0.930)	-0.153	+1.20%	+0.88%
Severity	2014.2	0.001 (CI = +/-0.073; p = 0.983)	-0.003 (CI = +/-0.075; p = 0.923)	0.011 (CI = +/-0.105; p = 0.813)	-0.299	+0.07%	+1.16%
Severity	2015.1	-0.008 (CI = +/-0.115; p = 0.874)	-0.001 (CI = +/-0.087; p = 0.989)	0.021 (CI = +/-0.150; p = 0.749)	-0.388	-0.77%	+1.29%
Severity	2015.2	-0.111 (CI = +/-0.170; p = 0.154)	-0.023 (CI = +/-0.082; p = 0.506)	0.136 (CI = +/-0.201; p = 0.143)	0.017	-10.49%	+2.52%
Severity	2016.1	-0.273 (CI = +/-0.394; p = 0.127)	-0.008 (CI = +/-0.089; p = 0.822)	0.306 (CI = +/-0.425; p = 0.116)	0.206	-23.91%	+3.36%
Severity	2016.2	-1.634 (CI = +/-1.037; p = 0.015)	-0.042 (CI = +/-0.051; p = 0.081)	1.690 (CI = +/-1.056; p = 0.015)	0.851	-80.49%	+5.70%
Frequency	2011.1	0.017 (CI = +/-0.014; p = 0.022)	0.093 (CI = +/-0.043; p = 0.000)	-0.059 (CI = +/-0.037; p = 0.004)	0.638	+1.70%	-4.14%
Frequency	2011.2	0.026 (CI = +/-0.013; p = 0.001)	0.105 (CI = +/-0.035; p = 0.000)	-0.074 (CI = +/-0.031; p = 0.000)	0.785	+2.59%	-4.71%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.034; p = 0.000)	-0.082 (CI = +/-0.032; p = 0.000)	0.817	+3.11%	-4.96%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.096 (CI = +/-0.037; p = 0.000)	-0.077 (CI = +/-0.035; p = 0.001)	0.776	+2.82%	-4.82%
Frequency	2013.1	0.018 (CI = +/-0.017; p = 0.042)	0.105 (CI = +/-0.032; p = 0.000)	-0.063 (CI = +/-0.032; p = 0.001)	0.851	+1.80%	-4.45%
Frequency	2013.2	0.011 (CI = +/-0.021; p = 0.254)	0.100 (CI = +/-0.033; p = 0.000)	-0.054 (CI = +/-0.036; p = 0.008)	0.852	+1.12%	-4.20%
Frequency	2014.1	0.022 (CI = +/-0.025; p = 0.078)	0.093 (CI = +/-0.032; p = 0.000)	-0.067 (CI = +/-0.039; p = 0.004)	0.864	+2.17%	-4.46%
Frequency	2014.2	0.023 (CI = +/-0.036; p = 0.175)	0.094 (CI = +/-0.037; p = 0.001)	-0.069 (CI = +/-0.052; p = 0.017)	0.853	+2.33%	-4.49%
Frequency	2015.1	-0.009 (CI = +/-0.036; p = 0.544)	0.104 (CI = +/-0.027; p = 0.000)	-0.032 (CI = +/-0.046; p = 0.143)	0.940	-0.93%	-4.04%
Frequency	2015.2	-0.001 (CI = +/-0.068; p = 0.962)	0.106 (CI = +/-0.033; p = 0.000)	-0.041 (CI = +/-0.081; p = 0.251)	0.938	-0.13%	-4.13%
Frequency	2016.1	-0.058 (CI = +/-0.167; p = 0.390)	0.111 (CI = +/-0.038; p = 0.001)	0.018 (CI = +/-0.179; p = 0.789)	0.932	-5.62%	-3.86%
Frequency	2016.2	0.087 (CI = +/-1.129; p = 0.822)	0.115 (CI = +/-0.056; p = 0.007)	-0.129 (CI = +/-1.151; p = 0.745)	0.925	+9.12%	-4.09%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2021.2
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	0.045 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.030; p = 0.000)	-0.124 (CI = +/-0.075; p = 0.003)	-0.048 (CI = +/-0.027; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.970	+4.58%	-0.30%
Loss Cost	2011.2	0.052 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.026; p = 0.000)	-0.138 (CI = +/-0.064; p = 0.000)	-0.056 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.980	+5.37%	-0.37%
Loss Cost	2012.1	0.056 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.027; p = 0.000)	-0.145 (CI = +/-0.066; p = 0.000)	-0.058 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.981	+5.74%	-0.26%
Loss Cost	2012.2	0.054 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.028; p = 0.000)	-0.142 (CI = +/-0.070; p = 0.001)	-0.056 (CI = +/-0.027; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.981	+5.50%	-0.25%
Loss Cost	2013.1	0.060 (CI = +/-0.020; p = 0.000)	0.094 (CI = +/-0.029; p = 0.000)	-0.153 (CI = +/-0.072; p = 0.001)	-0.061 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.982	+6.17%	-0.11%
Loss Cost	2013.2	0.062 (CI = +/-0.027; p = 0.000)	0.095 (CI = +/-0.031; p = 0.000)	-0.155 (CI = +/-0.078; p = 0.001)	-0.063 (CI = +/-0.034; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.982	+6.38%	-0.12%
Loss Cost	2014.1	0.083 (CI = +/-0.029; p = 0.000)	0.086 (CI = +/-0.027; p = 0.000)	-0.182 (CI = +/-0.069; p = 0.000)	-0.081 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+8.63%	+0.19%
Loss Cost	2014.2	0.093 (CI = +/-0.041; p = 0.001)	0.089 (CI = +/-0.029; p = 0.000)	-0.191 (CI = +/-0.075; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+9.76%	+0.18%
Loss Cost	2015.1	0.084 (CI = +/-0.067; p = 0.021)	0.091 (CI = +/-0.033; p = 0.000)	-0.183 (CI = +/-0.091; p = 0.002)	-0.083 (CI = +/-0.066; p = 0.021)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+8.73%	+0.10%
Loss Cost	2015.2	0.034 (CI = +/-0.121; p = 0.528)	0.086 (CI = +/-0.034; p = 0.001)	-0.158 (CI = +/-0.104; p = 0.009)	-0.033 (CI = +/-0.119; p = 0.534)	0.012 (CI = +/-0.002; p = 0.000)	0.989	+3.44%	+0.08%
Loss Cost	2016.1	-0.007 (CI = +/-0.423; p = 0.967)	0.088 (CI = +/-0.043; p = 0.002)	-0.143 (CI = +/-0.186; p = 0.109)	0.007 (CI = +/-0.413; p = 0.967)	0.012 (CI = +/-0.002; p = 0.000)	0.987	-0.75%	-0.03%
Loss Cost	2016.2	-2.223 (CI = +/-3.007; p = 0.116)	0.077 (CI = +/-0.040; p = 0.004)	0.139 (CI = +/-0.414; p = 0.426)	2.220 (CI = +/-3.001; p = 0.116)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-89.18%	-0.39%
Severity	2011.1	0.027 (CI = +/-0.016; p = 0.002)	-0.009 (CI = +/-0.038; p = 0.625)	-0.089 (CI = +/-0.097; p = 0.070)	-0.004 (CI = +/-0.035; p = 0.820)	-0.001 (CI = +/-0.003; p = 0.649)	0.577	+2.70%	+2.31%
Severity	2011.2	0.023 (CI = +/-0.018; p = 0.017)	-0.013 (CI = +/-0.040; p = 0.508)	-0.082 (CI = +/-0.099; p = 0.099)	0.000 (CI = +/-0.037; p = 0.989)	-0.001 (CI = +/-0.003; p = 0.679)	0.496	+2.32%	+2.34%
Severity	2012.1	0.020 (CI = +/-0.022; p = 0.074)	-0.010 (CI = +/-0.042; p = 0.625)	-0.075 (CI = +/-0.105; p = 0.150)	0.003 (CI = +/-0.038; p = 0.889)	-0.001 (CI = +/-0.003; p = 0.651)	0.395	+1.99%	+2.25%
Severity	2012.2	0.019 (CI = +/-0.027; p = 0.161)	-0.011 (CI = +/-0.045; p = 0.622)	-0.073 (CI = +/-0.112; p = 0.181)	0.004 (CI = +/-0.043; p = 0.858)	-0.001 (CI = +/-0.003; p = 0.668)	0.332	+1.88%	+2.25%
Severity	2013.1	0.038 (CI = +/-0.028; p = 0.012)	-0.022 (CI = +/-0.039; p = 0.237)	-0.106 (CI = +/-0.098; p = 0.035)	-0.011 (CI = +/-0.038; p = 0.536)	0.000 (CI = +/-0.003; p = 0.789)	0.563	+3.82%	+2.68%
Severity	2013.2	0.045 (CI = +/-0.035; p = 0.018)	-0.019 (CI = +/-0.042; p = 0.337)	-0.115 (CI = +/-0.103; p = 0.033)	-0.019 (CI = +/-0.045; p = 0.379)	0.000 (CI = +/-0.003; p = 0.765)	0.548	+4.58%	+2.66%
Severity	2014.1	0.052 (CI = +/-0.049; p = 0.039)	-0.022 (CI = +/-0.045; p = 0.313)	-0.123 (CI = +/-0.116; p = 0.039)	-0.024 (CI = +/-0.054; p = 0.338)	0.000 (CI = +/-0.003; p = 0.816)	0.471	+5.29%	+2.76%
Severity	2014.2	0.050 (CI = +/-0.071; p = 0.149)	-0.022 (CI = +/-0.050; p = 0.344)	-0.122 (CI = +/-0.130; p = 0.064)	-0.022 (CI = +/-0.076; p = 0.521)	0.000 (CI = +/-0.003; p = 0.829)	0.384	+5.08%	+2.76%
Severity	2015.1	0.087 (CI = +/-0.111; p = 0.107)	-0.029 (CI = +/-0.053; p = 0.239)	-0.152 (CI = +/-0.149; p = 0.046)	-0.057 (CI = +/-0.109; p = 0.262)	0.000 (CI = +/-0.003; p = 0.947)	0.407	+9.11%	+3.07%
Severity	2015.2	-0.006 (CI = +/-0.192; p = 0.946)	-0.039 (CI = +/-0.054; p = 0.137)	-0.105 (CI = +/-0.165; p = 0.175)	0.035 (CI = +/-0.190; p = 0.673)	0.000 (CI = +/-0.003; p = 0.991)	0.431	-0.57%	+3.01%
Severity	2016.1	0.095 (CI = +/-0.668; p = 0.740)	-0.043 (CI = +/-0.067; p = 0.165)	-0.142 (CI = +/-0.294; p = 0.282)	-0.063 (CI = +/-0.652; p = 0.822)	0.000 (CI = +/-0.003; p = 0.923)	0.406	+9.97%	+3.28%
Severity	2016.2	-4.142 (CI = +/-3.859; p = 0.040)	-0.064 (CI = +/-0.051; p = 0.024)	0.398 (CI = +/-0.531; p = 0.112)	4.168 (CI = +/-3.852; p = 0.039)	0.000 (CI = +/-0.002; p = 0.905)	0.746	-98.41%	+2.57%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.033)	0.104 (CI = +/-0.040; p = 0.000)	-0.036 (CI = +/-0.101; p = 0.468)	-0.044 (CI = +/-0.037; p = 0.022)	0.012 (CI = +/-0.003; p = 0.000)	0.959	+1.83%	-2.55%
Frequency	2011.2	0.029 (CI = +/-0.015; p = 0.001)	0.115 (CI = +/-0.033; p = 0.000)	-0.056 (CI = +/-0.082; p = 0.165)	-0.056 (CI = +/-0.030; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.975	+2.99%	-2.65%
Frequency	2012.1	0.036 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.032; p = 0.000)	-0.071 (CI = +/-0.080; p = 0.078)	-0.061 (CI = +/-0.029; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.979	+3.68%	-2.46%
Frequency	2012.2	0.035 (CI = +/-0.021; p = 0.003)	0.108 (CI = +/-0.034; p = 0.000)	-0.069 (CI = +/-0.085; p = 0.103)	-0.060 (CI = +/-0.033; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.978	+3.55%	-2.45%
Frequency	2013.1	0.022 (CI = +/-0.022; p = 0.051)	0.116 (CI = +/-0.032; p = 0.000)	-0.047 (CI = +/-0.079; p = 0.221)	-0.050 (CI = +/-0.031; p = 0.004)	0.012 (CI = +/-0.002; p = 0.000)	0.984	+2.26%	-2.72%
Frequency	2013.2	0.017 (CI = +/-0.029; p = 0.221)	0.113 (CI = +/-0.034; p = 0.000)	-0.041 (CI = +/-0.084; p = 0.310)	-0.044 (CI = +/-0.036; p = 0.021)	0.012 (CI = +/-0.002; p = 0.000)	0.984	+1.71%	-2.70%
Frequency	2014.1	0.031 (CI = +/-0.037; p = 0.089)	0.108 (CI = +/-0.034; p = 0.000)	-0.059 (CI = +/-0.088; p = 0.166)	-0.057 (CI = +/-0.041; p = 0.012)	0.012 (CI = +/-0.002; p = 0.000)	0.985	+3.17%	-2.50%
Frequency	2014.2	0.044 (CI = +/-0.052; p = 0.093)	0.111 (CI = +/-0.037; p = 0.000)	-0.069 (CI = +/-0.096; p = 0.136)	-0.069 (CI = +/-0.056; p = 0.021)	0.012 (CI = +/-0.002; p = 0.000)	0.986	+4.45%	-2.51%
Frequency	2015.1	-0.003 (CI = +/-0.070; p = 0.912)	0.120 (CI = +/-0.034; p = 0.000)	-0.031 (CI = +/-0.095; p = 0.469)	-0.026 (CI = +/-0.069; p = 0.416)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-0.35%	-2.88%
Frequency	2015.2	0.040 (CI = +/-0.129; p = 0.494)	0.125 (CI = +/-0.037; p = 0.000)	-0.053 (CI = +/-0.112; p = 0.300)	-0.068 (CI = +/-0.128; p = 0.248)	0.012 (CI = +/-0.002; p = 0.000)	0.990	+4.03%	-2.85%
Frequency	2016.1	-0.103 (CI = +/-0.432; p = 0.582)	0.131 (CI = +/-0.043; p = 0.000)	-0.001 (CI = +/-0.190; p = 0.989)	0.070 (CI = +/-0.421; p = 0.699)	0.012 (CI = +/-0.002; p = 0.000)	0.990	-9.75%	-3.20%
Frequency	2016.2	1.919 (CI = +/-3.284; p = 0.193)	0.141 (CI = +/-0.044; p = 0.000)	-0.259 (CI = +/-0.452; p = 0.201)	-1.948 (CI = +/-3.278; p = 0.187)	0.012 (CI = +/-0.002; p = 0.000)	0.992	+581.41%	-2.89%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.023; p = 0.023)	0.193	-2.62%
Loss Cost	2011.2	-0.032 (CI = +/-0.024; p = 0.010)	0.264	-3.19%
Loss Cost	2012.1	-0.031 (CI = +/-0.026; p = 0.025)	0.208	-3.00%
Loss Cost	2012.2	-0.033 (CI = +/-0.029; p = 0.030)	0.203	-3.21%
Loss Cost	2013.1	-0.030 (CI = +/-0.033; p = 0.066)	0.146	-2.99%
Loss Cost	2013.2	-0.037 (CI = +/-0.036; p = 0.043)	0.196	-3.63%
Loss Cost	2014.1	-0.035 (CI = +/-0.041; p = 0.089)	0.135	-3.39%
Loss Cost	2014.2	-0.046 (CI = +/-0.044; p = 0.040)	0.231	-4.51%
Loss Cost	2015.1	-0.041 (CI = +/-0.050; p = 0.100)	0.144	-4.03%
Loss Cost	2015.2	-0.054 (CI = +/-0.056; p = 0.059)	0.222	-5.24%
Loss Cost	2016.1	-0.059 (CI = +/-0.067; p = 0.078)	0.207	-5.74%
Loss Cost	2016.2	-0.081 (CI = +/-0.074; p = 0.036)	0.335	-7.75%
Severity	2011.1	0.008 (CI = +/-0.005; p = 0.003)	0.336	+0.78%
Severity	2011.2	0.008 (CI = +/-0.005; p = 0.006)	0.300	+0.78%
Severity	2012.1	0.009 (CI = +/-0.006; p = 0.004)	0.342	+0.89%
Severity	2012.2	0.010 (CI = +/-0.006; p = 0.002)	0.399	+1.03%
Severity	2013.1	0.010 (CI = +/-0.007; p = 0.008)	0.325	+0.96%
Severity	2013.2	0.011 (CI = +/-0.007; p = 0.006)	0.370	+1.11%
Severity	2014.1	0.011 (CI = +/-0.008; p = 0.013)	0.318	+1.10%
Severity	2014.2	0.012 (CI = +/-0.010; p = 0.020)	0.303	+1.18%
Severity	2015.1	0.014 (CI = +/-0.011; p = 0.018)	0.333	+1.36%
Severity	2015.2	0.016 (CI = +/-0.012; p = 0.012)	0.400	+1.65%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.013)	0.422	+1.89%
Severity	2016.2	0.014 (CI = +/-0.015; p = 0.067)	0.249	+1.41%
Frequency	2011.1	-0.034 (CI = +/-0.023; p = 0.006)	0.288	-3.38%
Frequency	2011.2	-0.040 (CI = +/-0.024; p = 0.003)	0.350	-3.93%
Frequency	2012.1	-0.039 (CI = +/-0.027; p = 0.007)	0.304	-3.86%
Frequency	2012.2	-0.043 (CI = +/-0.030; p = 0.008)	0.312	-4.20%
Frequency	2013.1	-0.040 (CI = +/-0.033; p = 0.022)	0.242	-3.91%
Frequency	2013.2	-0.048 (CI = +/-0.036; p = 0.012)	0.306	-4.69%
Frequency	2014.1	-0.045 (CI = +/-0.041; p = 0.032)	0.238	-4.45%
Frequency	2014.2	-0.058 (CI = +/-0.044; p = 0.014)	0.338	-5.62%
Frequency	2015.1	-0.055 (CI = +/-0.051; p = 0.037)	0.258	-5.32%
Frequency	2015.2	-0.070 (CI = +/-0.055; p = 0.017)	0.362	-6.78%
Frequency	2016.1	-0.078 (CI = +/-0.065; p = 0.024)	0.356	-7.49%
Frequency	2016.2	-0.095 (CI = +/-0.075; p = 0.019)	0.417	-9.03%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.030 (CI = +/-0.013; p = 0.000)	0.259 (CI = +/-0.081; p = 0.000)	0.748	-2.93%
Loss Cost	2011.2	-0.032 (CI = +/-0.014; p = 0.000)	0.249 (CI = +/-0.082; p = 0.000)	0.763	-3.19%
Loss Cost	2012.1	-0.034 (CI = +/-0.015; p = 0.000)	0.256 (CI = +/-0.086; p = 0.000)	0.750	-3.38%
Loss Cost	2012.2	-0.033 (CI = +/-0.016; p = 0.001)	0.262 (CI = +/-0.090; p = 0.000)	0.751	-3.21%
Loss Cost	2013.1	-0.035 (CI = +/-0.018; p = 0.001)	0.271 (CI = +/-0.094; p = 0.000)	0.741	-3.47%
Loss Cost	2013.2	-0.037 (CI = +/-0.020; p = 0.002)	0.266 (CI = +/-0.100; p = 0.000)	0.742	-3.63%
Loss Cost	2014.1	-0.041 (CI = +/-0.023; p = 0.002)	0.278 (CI = +/-0.105; p = 0.000)	0.736	-4.02%
Loss Cost	2014.2	-0.046 (CI = +/-0.025; p = 0.002)	0.265 (CI = +/-0.108; p = 0.000)	0.754	-4.51%
Loss Cost	2015.1	-0.050 (CI = +/-0.029; p = 0.003)	0.274 (CI = +/-0.116; p = 0.000)	0.727	-4.84%
Loss Cost	2015.2	-0.054 (CI = +/-0.033; p = 0.005)	0.264 (CI = +/-0.125; p = 0.001)	0.734	-5.24%
Loss Cost	2016.1	-0.072 (CI = +/-0.029; p = 0.000)	0.303 (CI = +/-0.101; p = 0.000)	0.856	-6.93%
Loss Cost	2016.2	-0.081 (CI = +/-0.032; p = 0.000)	0.287 (CI = +/-0.102; p = 0.000)	0.881	-7.75%
Severity	2011.1	0.008 (CI = +/-0.005; p = 0.003)	-0.005 (CI = +/-0.031; p = 0.762)	0.304	+0.79%
Severity	2011.2	0.008 (CI = +/-0.005; p = 0.007)	-0.005 (CI = +/-0.033; p = 0.761)	0.265	+0.78%
Severity	2012.1	0.009 (CI = +/-0.006; p = 0.004)	-0.009 (CI = +/-0.033; p = 0.571)	0.317	+0.90%
Severity	2012.2	0.010 (CI = +/-0.006; p = 0.003)	-0.005 (CI = +/-0.034; p = 0.751)	0.366	+1.03%
Severity	2013.1	0.010 (CI = +/-0.007; p = 0.010)	-0.003 (CI = +/-0.036; p = 0.856)	0.281	+0.97%
Severity	2013.2	0.011 (CI = +/-0.008; p = 0.008)	0.001 (CI = +/-0.037; p = 0.960)	0.325	+1.11%
Severity	2014.1	0.011 (CI = +/-0.009; p = 0.018)	0.001 (CI = +/-0.040; p = 0.952)	0.266	+1.10%
Severity	2014.2	0.012 (CI = +/-0.010; p = 0.025)	0.003 (CI = +/-0.043; p = 0.878)	0.246	+1.18%
Severity	2015.1	0.014 (CI = +/-0.011; p = 0.024)	-0.002 (CI = +/-0.046; p = 0.944)	0.272	+1.36%
Severity	2015.2	0.016 (CI = +/-0.013; p = 0.017)	0.005 (CI = +/-0.048; p = 0.837)	0.343	+1.65%
Severity	2016.1	0.019 (CI = +/-0.015; p = 0.020)	-0.001 (CI = +/-0.052; p = 0.974)	0.358	+1.89%
Severity	2016.2	0.014 (CI = +/-0.016; p = 0.083)	-0.010 (CI = +/-0.052; p = 0.682)	0.174	+1.41%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	0.263 (CI = +/-0.085; p = 0.000)	0.767	-3.69%
Frequency	2011.2	-0.040 (CI = +/-0.014; p = 0.000)	0.254 (CI = +/-0.087; p = 0.000)	0.779	-3.93%
Frequency	2012.1	-0.043 (CI = +/-0.015; p = 0.000)	0.266 (CI = +/-0.089; p = 0.000)	0.780	-4.24%
Frequency	2012.2	-0.043 (CI = +/-0.017; p = 0.000)	0.267 (CI = +/-0.094; p = 0.000)	0.776	-4.20%
Frequency	2013.1	-0.045 (CI = +/-0.019; p = 0.000)	0.274 (CI = +/-0.099; p = 0.000)	0.755	-4.40%
Frequency	2013.2	-0.048 (CI = +/-0.021; p = 0.000)	0.265 (CI = +/-0.104; p = 0.000)	0.763	-4.69%
Frequency	2014.1	-0.052 (CI = +/-0.024; p = 0.000)	0.276 (CI = +/-0.109; p = 0.000)	0.751	-5.06%
Frequency	2014.2	-0.058 (CI = +/-0.026; p = 0.000)	0.262 (CI = +/-0.111; p = 0.000)	0.775	-5.62%
Frequency	2015.1	-0.063 (CI = +/-0.029; p = 0.001)	0.275 (CI = +/-0.118; p = 0.000)	0.761	-6.12%
Frequency	2015.2	-0.070 (CI = +/-0.033; p = 0.001)	0.260 (CI = +/-0.122; p = 0.001)	0.783	-6.78%
Frequency	2016.1	-0.091 (CI = +/-0.024; p = 0.000)	0.304 (CI = +/-0.081; p = 0.000)	0.920	-8.66%
Frequency	2016.2	-0.095 (CI = +/-0.028; p = 0.000)	0.297 (CI = +/-0.088; p = 0.000)	0.923	-9.03%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.014 (CI = +/-0.012; p = 0.028)	0.238 (CI = +/-0.059; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.870	-1.36%
Loss Cost	2011.2	-0.016 (CI = +/-0.013; p = 0.021)	0.233 (CI = +/-0.060; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.874	-1.56%
Loss Cost	2012.1	-0.016 (CI = +/-0.015; p = 0.038)	0.234 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.863	-1.58%
Loss Cost	2012.2	-0.012 (CI = +/-0.016; p = 0.132)	0.243 (CI = +/-0.063; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.879	-1.15%
Loss Cost	2013.1	-0.012 (CI = +/-0.018; p = 0.180)	0.243 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.869	-1.19%
Loss Cost	2013.2	-0.012 (CI = +/-0.021; p = 0.244)	0.244 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.867	-1.16%
Loss Cost	2014.1	-0.013 (CI = +/-0.025; p = 0.282)	0.246 (CI = +/-0.081; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.854	-1.27%
Loss Cost	2014.2	-0.017 (CI = +/-0.028; p = 0.208)	0.240 (CI = +/-0.084; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.858	-1.69%
Loss Cost	2015.1	-0.015 (CI = +/-0.035; p = 0.356)	0.237 (CI = +/-0.095; p = 0.000)	0.006 (CI = +/-0.005; p = 0.016)	0.837	-1.50%
Loss Cost	2015.2	-0.017 (CI = +/-0.041; p = 0.369)	0.235 (CI = +/-0.103; p = 0.001)	0.006 (CI = +/-0.005; p = 0.026)	0.834	-1.70%
Loss Cost	2016.1	-0.041 (CI = +/-0.042; p = 0.050)	0.273 (CI = +/-0.093; p = 0.000)	0.004 (CI = +/-0.004; p = 0.067)	0.897	-4.06%
Loss Cost	2016.2	-0.052 (CI = +/-0.047; p = 0.035)	0.264 (CI = +/-0.096; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.909	-5.02%
Severity	2011.1	0.007 (CI = +/-0.007; p = 0.034)	-0.004 (CI = +/-0.032; p = 0.808)	0.000 (CI = +/-0.002; p = 0.780)	0.269	+0.73%
Severity	2011.2	0.007 (CI = +/-0.007; p = 0.058)	-0.004 (CI = +/-0.034; p = 0.800)	0.000 (CI = +/-0.002; p = 0.774)	0.225	+0.71%
Severity	2012.1	0.009 (CI = +/-0.008; p = 0.033)	-0.009 (CI = +/-0.035; p = 0.593)	0.000 (CI = +/-0.002; p = 0.978)	0.275	+0.90%
Severity	2012.2	0.011 (CI = +/-0.009; p = 0.020)	-0.006 (CI = +/-0.036; p = 0.743)	0.000 (CI = +/-0.002; p = 0.874)	0.325	+1.08%
Severity	2013.1	0.010 (CI = +/-0.010; p = 0.059)	-0.003 (CI = +/-0.039; p = 0.859)	0.000 (CI = +/-0.002; p = 0.973)	0.230	+0.98%
Severity	2013.2	0.012 (CI = +/-0.011; p = 0.039)	0.000 (CI = +/-0.039; p = 0.992)	0.000 (CI = +/-0.002; p = 0.832)	0.276	+1.19%
Severity	2014.1	0.012 (CI = +/-0.013; p = 0.078)	0.000 (CI = +/-0.044; p = 0.994)	0.000 (CI = +/-0.002; p = 0.844)	0.207	+1.19%
Severity	2014.2	0.013 (CI = +/-0.015; p = 0.087)	0.002 (CI = +/-0.046; p = 0.929)	0.000 (CI = +/-0.002; p = 0.786)	0.183	+1.32%
Severity	2015.1	0.017 (CI = +/-0.018; p = 0.066)	-0.005 (CI = +/-0.050; p = 0.822)	0.001 (CI = +/-0.002; p = 0.588)	0.224	+1.72%
Severity	2015.2	0.022 (CI = +/-0.020; p = 0.036)	0.000 (CI = +/-0.051; p = 1.000)	0.001 (CI = +/-0.002; p = 0.432)	0.321	+2.21%
Severity	2016.1	0.029 (CI = +/-0.024; p = 0.025)	-0.011 (CI = +/-0.055; p = 0.651)	0.001 (CI = +/-0.003; p = 0.254)	0.392	+2.95%
Severity	2016.2	0.023 (CI = +/-0.027; p = 0.087)	-0.017 (CI = +/-0.056; p = 0.505)	0.001 (CI = +/-0.003; p = 0.359)	0.171	+2.31%
Frequency	2011.1	-0.021 (CI = +/-0.013; p = 0.003)	0.242 (CI = +/-0.063; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.875	-2.07%
Frequency	2011.2	-0.023 (CI = +/-0.014; p = 0.003)	0.237 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.879	-2.26%
Frequency	2012.1	-0.025 (CI = +/-0.016; p = 0.004)	0.243 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.872	-2.46%
Frequency	2012.2	-0.022 (CI = +/-0.017; p = 0.016)	0.248 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.875	-2.21%
Frequency	2013.1	-0.022 (CI = +/-0.020; p = 0.039)	0.247 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.860	-2.14%
Frequency	2013.2	-0.023 (CI = +/-0.023; p = 0.047)	0.244 (CI = +/-0.082; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.860	-2.32%
Frequency	2014.1	-0.025 (CI = +/-0.028; p = 0.076)	0.246 (CI = +/-0.090; p = 0.000)	0.006 (CI = +/-0.004; p = 0.012)	0.843	-2.43%
Frequency	2014.2	-0.030 (CI = +/-0.031; p = 0.055)	0.239 (CI = +/-0.093; p = 0.000)	0.006 (CI = +/-0.004; p = 0.021)	0.852	-2.97%
Frequency	2015.1	-0.032 (CI = +/-0.038; p = 0.092)	0.242 (CI = +/-0.105; p = 0.000)	0.005 (CI = +/-0.005; p = 0.040)	0.831	-3.17%
Frequency	2015.2	-0.039 (CI = +/-0.044; p = 0.075)	0.235 (CI = +/-0.111; p = 0.001)	0.005 (CI = +/-0.005; p = 0.065)	0.839	-3.83%
Frequency	2016.1	-0.071 (CI = +/-0.036; p = 0.002)	0.284 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.004; p = 0.149)	0.932	-6.81%
Frequency	2016.2	-0.074 (CI = +/-0.044; p = 0.005)	0.281 (CI = +/-0.090; p = 0.000)	0.003 (CI = +/-0.004; p = 0.208)	0.931	-7.17%

Accident Benefits Funeral & Death Benefits

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 = +/-0.013; p = 0.072)	0.244 (CI = +/-0.069; p = 0.000)	0.771	-1.19%
Loss Cost	2011.2	-0.014 (CI = +/-0.015; p = 0.061)	0.239 (CI = +/-0.072; p = 0.000)	0.768	-1.38%
Loss Cost	2012.1	-0.014 (CI = +/-0.017; p = 0.096)	0.239 (CI = +/-0.078; p = 0.000)	0.742	-1.39%
Loss Cost	2012.2	-0.009 (CI = +/-0.017; p = 0.309)	0.253 (CI = +/-0.076; p = 0.000)	0.788	-0.85%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.380)	0.253 (CI = +/-0.083; p = 0.000)	0.767	-0.85%
Loss Cost	2013.2	-0.007 (CI = +/-0.024; p = 0.521)	0.256 (CI = +/-0.091; p = 0.000)	0.759	-0.72%
Loss Cost	2014.1	-0.008 (CI = +/-0.029; p = 0.561)	0.257 (CI = +/-0.102; p = 0.000)	0.736	-0.78%
Loss Cost	2014.2	-0.011 (CI = +/-0.035; p = 0.482)	0.251 (CI = +/-0.113; p = 0.001)	0.714	-1.13%
Loss Cost	2015.1	-0.008 (CI = +/-0.045; p = 0.683)	0.245 (CI = +/-0.130; p = 0.003)	0.667	-0.81%
Loss Cost	2015.2	-0.008 (CI = +/-0.058; p = 0.743)	0.245 (CI = +/-0.152; p = 0.008)	0.632	-0.81%
Loss Cost	2016.1	-0.034 (CI = +/-0.064; p = 0.226)	0.284 (CI = +/-0.146; p = 0.004)	0.767	-3.37%
Loss Cost	2016.2	-0.046 (CI = +/-0.087; p = 0.214)	0.270 (CI = +/-0.176; p = 0.013)	0.754	-4.52%
Severity	2011.1	0.008 (CI = +/-0.007; p = 0.028)	0.008 (CI = +/-0.036; p = 0.627)	0.207	+0.78%
Severity	2011.2	0.008 (CI = +/-0.008; p = 0.044)	0.009 (CI = +/-0.038; p = 0.629)	0.163	+0.80%
Severity	2012.1	0.010 (CI = +/-0.009; p = 0.030)	0.004 (CI = +/-0.040; p = 0.832)	0.216	+0.97%
Severity	2012.2	0.012 (CI = +/-0.009; p = 0.013)	0.010 (CI = +/-0.039; p = 0.581)	0.328	+1.22%
Severity	2013.1	0.011 (CI = +/-0.011; p = 0.044)	0.013 (CI = +/-0.042; p = 0.503)	0.241	+1.10%
Severity	2013.2	0.014 (CI = +/-0.011; p = 0.018)	0.021 (CI = +/-0.042; p = 0.301)	0.375	+1.43%
Severity	2014.1	0.014 (CI = +/-0.014; p = 0.047)	0.021 (CI = +/-0.047; p = 0.333)	0.320	+1.40%
Severity	2014.2	0.017 (CI = +/-0.016; p = 0.036)	0.027 (CI = +/-0.050; p = 0.241)	0.373	+1.72%
Severity	2015.1	0.021 (CI = +/-0.019; p = 0.035)	0.020 (CI = +/-0.055; p = 0.409)	0.422	+2.11%
Severity	2015.2	0.031 (CI = +/-0.015; p = 0.002)	0.035 (CI = +/-0.038; p = 0.065)	0.786	+3.12%
Severity	2016.1	0.039 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.028; p = 0.095)	0.919	+3.98%
Severity	2016.2	0.038 (CI = +/-0.017; p = 0.004)	0.021 (CI = +/-0.035; p = 0.175)	0.859	+3.83%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.009)	0.236 (CI = +/-0.073; p = 0.000)	0.750	-1.96%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.009)	0.230 (CI = +/-0.077; p = 0.000)	0.752	-2.16%
Frequency	2012.1	-0.024 (CI = +/-0.018; p = 0.013)	0.235 (CI = +/-0.082; p = 0.000)	0.733	-2.34%
Frequency	2012.2	-0.021 (CI = +/-0.020; p = 0.043)	0.242 (CI = +/-0.086; p = 0.000)	0.743	-2.05%
Frequency	2013.1	-0.019 (CI = +/-0.023; p = 0.095)	0.239 (CI = +/-0.094; p = 0.000)	0.701	-1.93%
Frequency	2013.2	-0.021 (CI = +/-0.027; p = 0.112)	0.235 (CI = +/-0.103; p = 0.000)	0.692	-2.12%
Frequency	2014.1	-0.022 (CI = +/-0.033; p = 0.176)	0.236 (CI = +/-0.116; p = 0.001)	0.645	-2.15%
Frequency	2014.2	-0.028 (CI = +/-0.039; p = 0.132)	0.224 (CI = +/-0.124; p = 0.003)	0.644	-2.80%
Frequency	2015.1	-0.029 (CI = +/-0.050; p = 0.214)	0.225 (CI = +/-0.144; p = 0.008)	0.574	-2.86%
Frequency	2015.2	-0.039 (CI = +/-0.062; p = 0.174)	0.210 (CI = +/-0.160; p = 0.019)	0.571	-3.82%
Frequency	2016.1	-0.073 (CI = +/-0.054; p = 0.017)	0.261 (CI = +/-0.123; p = 0.003)	0.827	-7.07%
Frequency	2016.2	-0.084 (CI = +/-0.073; p = 0.033)	0.249 (CI = +/-0.147; p = 0.009)	0.835	-8.04%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.227 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.838	0.00%
Loss Cost	2011.2	0.227 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.836	0.00%
Loss Cost	2012.1	0.221 (CI = +/-0.071; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.829	0.00%
Loss Cost	2012.2	0.238 (CI = +/-0.066; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.868	0.00%
Loss Cost	2013.1	0.233 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.860	0.00%
Loss Cost	2013.2	0.239 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.862	0.00%
Loss Cost	2014.1	0.236 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.851	0.00%
Loss Cost	2014.2	0.233 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.849	0.00%
Loss Cost	2015.1	0.225 (CI = +/-0.090; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.838	0.00%
Loss Cost	2015.2	0.227 (CI = +/-0.100; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.836	0.00%
Loss Cost	2016.1	0.238 (CI = +/-0.104; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.847	0.00%
Loss Cost	2016.2	0.239 (CI = +/-0.119; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	0.843	0.00%
Severity	2011.1	0.002 (CI = +/-0.035; p = 0.899)	-0.001 (CI = +/-0.001; p = 0.048)	0.104	0.00%
Severity	2011.2	-0.001 (CI = +/-0.037; p = 0.945)	-0.001 (CI = +/-0.001; p = 0.064)	0.090	0.00%
Severity	2012.1	-0.002 (CI = +/-0.039; p = 0.928)	-0.001 (CI = +/-0.001; p = 0.071)	0.085	0.00%
Severity	2012.2	-0.001 (CI = +/-0.041; p = 0.957)	-0.001 (CI = +/-0.001; p = 0.080)	0.080	0.00%
Severity	2013.1	0.005 (CI = +/-0.041; p = 0.808)	-0.001 (CI = +/-0.001; p = 0.095)	0.065	0.00%
Severity	2013.2	0.005 (CI = +/-0.044; p = 0.801)	-0.001 (CI = +/-0.002; p = 0.108)	0.056	0.00%
Severity	2014.1	0.010 (CI = +/-0.046; p = 0.649)	-0.001 (CI = +/-0.002; p = 0.134)	0.042	0.00%
Severity	2014.2	0.008 (CI = +/-0.050; p = 0.739)	-0.001 (CI = +/-0.002; p = 0.170)	0.011	0.00%
Severity	2015.1	0.009 (CI = +/-0.054; p = 0.726)	-0.001 (CI = +/-0.002; p = 0.199)	-0.007	0.00%
Severity	2015.2	0.010 (CI = +/-0.060; p = 0.713)	-0.001 (CI = +/-0.002; p = 0.219)	-0.021	0.00%
Severity	2016.1	0.013 (CI = +/-0.066; p = 0.673)	-0.001 (CI = +/-0.002; p = 0.266)	-0.048	0.00%
Severity	2016.2	-0.005 (CI = +/-0.062; p = 0.848)	-0.001 (CI = +/-0.002; p = 0.438)	-0.137	0.00%
Frequency	2011.1	0.225 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.806	0.00%
Frequency	2011.2	0.228 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.807	0.00%
Frequency	2012.1	0.222 (CI = +/-0.085; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.797	0.00%
Frequency	2012.2	0.239 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.825	0.00%
Frequency	2013.1	0.229 (CI = +/-0.085; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.821	0.00%
Frequency	2013.2	0.233 (CI = +/-0.091; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.821	0.00%
Frequency	2014.1	0.226 (CI = +/-0.095; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.810	0.00%
Frequency	2014.2	0.225 (CI = +/-0.104; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.807	0.00%
Frequency	2015.1	0.216 (CI = +/-0.110; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.793	0.00%
Frequency	2015.2	0.216 (CI = +/-0.122; p = 0.003)	0.009 (CI = +/-0.004; p = 0.001)	0.789	0.00%
Frequency	2016.1	0.226 (CI = +/-0.132; p = 0.004)	0.009 (CI = +/-0.004; p = 0.001)	0.789	0.00%
Frequency	2016.2	0.244 (CI = +/-0.145; p = 0.005)	0.008 (CI = +/-0.004; p = 0.002)	0.801	0.00%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.010; p = 0.000)	0.384	+2.34%
Loss Cost	2004.2	0.024 (CI = +/-0.010; p = 0.000)	0.391	+2.45%
Loss Cost	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.389	+2.55%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.384	+2.63%
Loss Cost	2006.1	0.027 (CI = +/-0.012; p = 0.000)	0.390	+2.77%
Loss Cost	2006.2	0.027 (CI = +/-0.013; p = 0.000)	0.368	+2.78%
Loss Cost	2007.1	0.028 (CI = +/-0.014; p = 0.000)	0.363	+2.88%
Loss Cost	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.386	+3.12%
Loss Cost	2008.1	0.033 (CI = +/-0.016; p = 0.000)	0.398	+3.34%
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.402	+3.53%
Loss Cost	2009.1	0.037 (CI = +/-0.018; p = 0.000)	0.410	+3.75%
Loss Cost	2009.2	0.038 (CI = +/-0.019; p = 0.000)	0.393	+3.85%
Loss Cost	2010.1	0.038 (CI = +/-0.021; p = 0.001)	0.361	+3.85%
Loss Cost	2010.2	0.037 (CI = +/-0.023; p = 0.003)	0.313	+3.72%
Loss Cost	2011.1	0.037 (CI = +/-0.025; p = 0.007)	0.281	+3.72%
Loss Cost	2011.2	0.036 (CI = +/-0.028; p = 0.013)	0.245	+3.70%
Loss Cost	2012.1	0.035 (CI = +/-0.031; p = 0.029)	0.195	+3.52%
Loss Cost	2012.2	0.030 (CI = +/-0.034; p = 0.081)	0.120	+3.00%
Loss Cost	2013.1	0.025 (CI = +/-0.037; p = 0.177)	0.056	+2.51%
Loss Cost	2013.2	0.018 (CI = +/-0.041; p = 0.362)	-0.007	+1.82%
Loss Cost	2014.1	0.013 (CI = +/-0.046; p = 0.545)	-0.043	+1.35%
Loss Cost	2014.2	0.008 (CI = +/-0.053; p = 0.736)	-0.067	+0.85%
Loss Cost	2015.1	-0.003 (CI = +/-0.059; p = 0.905)	-0.082	-0.33%
Loss Cost	2015.2	-0.013 (CI = +/-0.068; p = 0.679)	-0.073	-1.31%
Loss Cost	2016.1	-0.032 (CI = +/-0.076; p = 0.370)	-0.011	-3.17%
Loss Cost	2016.2	-0.053 (CI = +/-0.087; p = 0.202)	0.082	-5.17%
Severity	2004.1	0.037 (CI = +/-0.003; p = 0.000)	0.934	+3.77%
Severity	2004.2	0.037 (CI = +/-0.004; p = 0.000)	0.931	+3.81%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	0.934	+3.90%
Severity	2005.2	0.039 (CI = +/-0.004; p = 0.000)	0.931	+3.95%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.944	+4.10%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.943	+4.17%
Severity	2007.1	0.042 (CI = +/-0.004; p = 0.000)	0.942	+4.25%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.939	+4.29%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.943	+4.42%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.941	+4.50%
Severity	2009.1	0.046 (CI = +/-0.004; p = 0.000)	0.952	+4.68%
Severity	2009.2	0.046 (CI = +/-0.005; p = 0.000)	0.946	+4.70%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.942	+4.76%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.936	+4.79%
Severity	2011.1	0.048 (CI = +/-0.006; p = 0.000)	0.940	+4.95%
Severity	2011.2	0.049 (CI = +/-0.006; p = 0.000)	0.937	+5.06%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.946	+5.30%
Severity	2012.2	0.053 (CI = +/-0.006; p = 0.000)	0.942	+5.40%
Severity	2013.1	0.055 (CI = +/-0.007; p = 0.000)	0.947	+5.64%
Severity	2013.2	0.055 (CI = +/-0.008; p = 0.000)	0.939	+5.67%
Severity	2014.1	0.057 (CI = +/-0.008; p = 0.000)	0.937	+5.87%
Severity	2014.2	0.055 (CI = +/-0.009; p = 0.000)	0.926	+5.67%
Severity	2015.1	0.055 (CI = +/-0.010; p = 0.000)	0.910	+5.67%
Severity	2015.2	0.052 (CI = +/-0.012; p = 0.000)	0.892	+5.36%
Severity	2016.1	0.050 (CI = +/-0.013; p = 0.000)	0.861	+5.16%
Severity	2016.2	0.046 (CI = +/-0.015; p = 0.000)	0.822	+4.76%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.003)	0.208	-1.38%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.007)	0.175	-1.31%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.011)	0.159	-1.31%
Frequency	2005.2	-0.013 (CI = +/-0.011; p = 0.020)	0.136	-1.27%
Frequency	2006.1	-0.013 (CI = +/-0.011; p = 0.026)	0.126	-1.28%
Frequency	2006.2	-0.013 (CI = +/-0.012; p = 0.030)	0.123	-1.33%
Frequency	2007.1	-0.013 (CI = +/-0.013; p = 0.045)	0.105	-1.31%
Frequency	2007.2	-0.011 (CI = +/-0.014; p = 0.101)	0.063	-1.12%
Frequency	2008.1	-0.010 (CI = +/-0.015; p = 0.154)	0.041	-1.04%
Frequency	2008.2	-0.009 (CI = +/-0.016; p = 0.232)	0.019	-0.93%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.292)	0.006	-0.88%
Frequency	2009.2	-0.008 (CI = +/-0.018; p = 0.372)	-0.007	-0.81%
Frequency	2010.1	-0.009 (CI = +/-0.020; p = 0.378)	-0.008	-0.87%
Frequency	2010.2	-0.010 (CI = +/-0.022; p = 0.341)	-0.002	-1.02%
Frequency	2011.1	-0.012 (CI = +/-0.024; p = 0.314)	0.003	-1.18%
Frequency	2011.2	-0.013 (CI = +/-0.026; p = 0.311)	0.004	-1.30%
Frequency	2012.1	-0.017 (CI = +/-0.029; p = 0.228)	0.028	-1.69%
Frequency	2012.2	-0.023 (CI = +/-0.031; p = 0.135)	0.075	-2.28%
Frequency	2013.1	-0.030 (CI = +/-0.034; p = 0.075)	0.133	-2.96%
Frequency	2013.2	-0.037 (CI = +/-0.037; p = 0.048)	0.185	-3.64%
Frequency	2014.1	-0.044 (CI = +/-0.041; p = 0.038)	0.222	-4.27%
Frequency	2014.2	-0.047 (CI = +/-0.047; p = 0.050)	0.207	-4.56%
Frequency	2015.1	-0.058 (CI = +/-0.052; p = 0.030)	0.280	-5.68%
Frequency	2015.2	-0.065 (CI = +/-0.060; p = 0.036)	0.282	-6.33%
Frequency	2016.1	-0.083 (CI = +/-0.067; p = 0.021)	0.371	-7.92%
Frequency	2016.2	-0.100 (CI = +/-0.077; p = 0.017)	0.427	-9.48%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.103; p = 0.400)	0.379	+2.32%
Loss Cost	2004.2	0.024 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.105; p = 0.329)	0.390	+2.45%
Loss Cost	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.108; p = 0.379)	0.385	+2.52%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.110; p = 0.335)	0.383	+2.63%
Loss Cost	2006.1	0.027 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.114; p = 0.403)	0.384	+2.74%
Loss Cost	2006.2	0.027 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.118; p = 0.398)	0.362	+2.78%
Loss Cost	2007.1	0.028 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.122; p = 0.449)	0.353	+2.85%
Loss Cost	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.123; p = 0.337)	0.385	+3.12%
Loss Cost	2008.1	0.032 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.127; p = 0.421)	0.391	+3.30%
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.130; p = 0.347)	0.400	+3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.018; p = 0.000)	0.053 (CI = +/-0.135; p = 0.427)	0.401	+3.70%
Loss Cost	2009.2	0.038 (CI = +/-0.019; p = 0.001)	0.059 (CI = +/-0.140; p = 0.394)	0.387	+3.85%
Loss Cost	2010.1	0.037 (CI = +/-0.021; p = 0.002)	0.062 (CI = +/-0.147; p = 0.392)	0.354	+3.78%
Loss Cost	2010.2	0.037 (CI = +/-0.023; p = 0.004)	0.059 (CI = +/-0.154; p = 0.430)	0.302	+3.72%
Loss Cost	2011.1	0.036 (CI = +/-0.026; p = 0.009)	0.062 (CI = +/-0.162; p = 0.431)	0.268	+3.64%
Loss Cost	2011.2	0.036 (CI = +/-0.028; p = 0.014)	0.064 (CI = +/-0.170; p = 0.439)	0.230	+3.70%
Loss Cost	2012.1	0.033 (CI = +/-0.031; p = 0.037)	0.074 (CI = +/-0.180; p = 0.396)	0.184	+3.40%
Loss Cost	2012.2	0.030 (CI = +/-0.034; p = 0.086)	0.062 (CI = +/-0.188; p = 0.495)	0.093	+3.00%
Loss Cost	2013.1	0.023 (CI = +/-0.038; p = 0.209)	0.082 (CI = +/-0.196; p = 0.387)	0.043	+2.35%
Loss Cost	2013.2	0.018 (CI = +/-0.042; p = 0.371)	0.067 (CI = +/-0.206; p = 0.495)	-0.043	+1.82%
Loss Cost	2014.1	0.011 (CI = +/-0.047; p = 0.614)	0.086 (CI = +/-0.218; p = 0.408)	-0.063	+1.14%
Loss Cost	2014.2	0.008 (CI = +/-0.054; p = 0.741)	0.079 (CI = +/-0.235; p = 0.478)	-0.107	+0.85%
Loss Cost	2015.1	-0.007 (CI = +/-0.060; p = 0.804)	0.117 (CI = +/-0.241; p = 0.307)	-0.069	-0.69%
Loss Cost	2015.2	-0.013 (CI = +/-0.070; p = 0.683)	0.104 (CI = +/-0.262; p = 0.397)	-0.095	-1.31%
Loss Cost	2016.1	-0.039 (CI = +/-0.075; p = 0.270)	0.160 (CI = +/-0.259; p = 0.196)	0.077	-3.82%
Loss Cost	2016.2	-0.053 (CI = +/-0.088; p = 0.201)	0.134 (CI = +/-0.279; p = 0.302)	0.104	-5.17%
Severity	2004.1	0.037 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.032; p = 0.010)	0.945	+3.75%
Severity	2004.2	0.037 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.032; p = 0.006)	0.944	+3.81%
Severity	2005.1	0.038 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.032; p = 0.011)	0.945	+3.88%
Severity	2005.2	0.039 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.032; p = 0.006)	0.944	+3.95%
Severity	2006.1	0.040 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.030; p = 0.012)	0.953	+4.08%
Severity	2006.2	0.041 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.030; p = 0.005)	0.956	+4.17%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.030; p = 0.009)	0.954	+4.22%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.030; p = 0.005)	0.953	+4.29%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.010)	0.955	+4.39%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.030; p = 0.004)	0.957	+4.50%
Severity	2009.1	0.045 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.028; p = 0.008)	0.963	+4.64%
Severity	2009.2	0.046 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.029; p = 0.006)	0.961	+4.70%
Severity	2010.1	0.046 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.009)	0.956	+4.71%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.031; p = 0.007)	0.953	+4.79%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.031; p = 0.015)	0.954	+4.90%
Severity	2011.2	0.049 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.030; p = 0.005)	0.957	+5.06%
Severity	2012.1	0.051 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.029; p = 0.011)	0.961	+5.23%
Severity	2012.2	0.053 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.028; p = 0.004)	0.964	+5.40%
Severity	2013.1	0.054 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.028; p = 0.009)	0.965	+5.56%
Severity	2013.2	0.055 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.029; p = 0.007)	0.961	+5.67%
Severity	2014.1	0.056 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.031; p = 0.015)	0.958	+5.77%
Severity	2014.2	0.055 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.033; p = 0.028)	0.947	+5.67%
Severity	2015.1	0.054 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.036; p = 0.028)	0.938	+5.54%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.038; p = 0.052)	0.920	+5.36%
Severity	2016.1	0.048 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.037; p = 0.021)	0.917	+4.96%
Severity	2016.2	0.046 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.040; p = 0.042)	0.884	+4.76%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.004)	0.000 (CI = +/-0.094; p = 0.997)	0.184	-1.38%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.008)	0.004 (CI = +/-0.096; p = 0.929)	0.149	-1.31%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.013)	0.004 (CI = +/-0.099; p = 0.933)	0.132	-1.31%
Frequency	2005.2	-0.013 (CI = +/-0.011; p = 0.022)	0.006 (CI = +/-0.103; p = 0.900)	0.108	-1.27%
Frequency	2006.1	-0.013 (CI = +/-0.011; p = 0.029)	0.007 (CI = +/-0.106; p = 0.887)	0.096	-1.29%
Frequency	2006.2	-0.013 (CI = +/-0.012; p = 0.033)	0.005 (CI = +/-0.110; p = 0.928)	0.092	-1.33%
Frequency	2007.1	-0.013 (CI = +/-0.013; p = 0.049)	0.004 (CI = +/-0.114; p = 0.947)	0.072	-1.31%
Frequency	2007.2	-0.011 (CI = +/-0.014; p = 0.107)	0.013 (CI = +/-0.116; p = 0.819)	0.029	-1.12%
Frequency	2008.1	-0.011 (CI = +/-0.015; p = 0.160)	0.009 (CI = +/-0.121; p = 0.874)	0.004	-1.05%
Frequency	2008.2	-0.009 (CI = +/-0.016; p = 0.241)	0.015 (CI = +/-0.125; p = 0.810)	-0.019	-0.93%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.297)	0.013 (CI = +/-0.131; p = 0.838)	-0.035	-0.89%
Frequency	2009.2	-0.008 (CI = +/-0.019; p = 0.383)	0.017 (CI = +/-0.136; p = 0.801)	-0.050	-0.81%
Frequency	2010.1	-0.009 (CI = +/-0.021; p = 0.378)	0.020 (CI = +/-0.143; p = 0.772)	-0.052	-0.89%
Frequency	2010.2	-0.010 (CI = +/-0.022; p = 0.353)	0.015 (CI = +/-0.149; p = 0.834)	-0.050	-1.02%
Frequency	2011.1	-0.012 (CI = +/-0.025; p = 0.316)	0.022 (CI = +/-0.156; p = 0.768)	-0.044	-1.20%
Frequency	2011.2	-0.013 (CI = +/-0.027; p = 0.324)	0.019 (CI = +/-0.164; p = 0.811)	-0.048	-1.30%
Frequency	2012.1	-0.018 (CI = +/-0.030; p = 0.228)	0.035 (CI = +/-0.171; p = 0.674)	-0.018	-1.74%
Frequency	2012.2	-0.023 (CI = +/-0.032; p = 0.147)	0.017 (CI = +/-0.176; p = 0.837)	0.020	-2.28%
Frequency	2013.1	-0.031 (CI = +/-0.035; p = 0.078)	0.042 (CI = +/-0.180; p = 0.626)	0.090	-3.04%
Frequency	2013.2	-0.037 (CI = +/-0.038; p = 0.056)	0.024 (CI = +/-0.187; p = 0.784)	0.132	-3.64%
Frequency	2014.1	-0.045 (CI = +/-0.042; p = 0.040)	0.046 (CI = +/-0.196; p = 0.620)	0.178	-4.38%
Frequency	2014.2	-0.047 (CI = +/-0.049; p = 0.059)	0.041 (CI = +/-0.211; p = 0.679)	0.154	-4.56%
Frequency	2015.1	-0.061 (CI = +/-0.054; p = 0.029)	0.076 (CI = +/-0.216; p = 0.452)	0.256	-5.90%
Frequency	2015.2	-0.065 (CI = +/-0.063; p = 0.042)	0.067 (CI = +/-0.235; p = 0.542)	0.241	-6.33%
Frequency	2016.1	-0.087 (CI = +/-0.068; p = 0.018)	0.114 (CI = +/-0.236; p = 0.301)	0.384	-8.36%
Frequency	2016.2	-0.100 (CI = +/-0.080; p = 0.021)	0.092 (CI = +/-0.255; p = 0.431)	0.407	-9.48%

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 = +/-0.106; p = 0.423)	0.349	+2.30%
Loss Cost	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.108; p = 0.346)	0.361	+2.45%
Loss Cost	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.111; p = 0.395)	0.356	+2.52%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.114; p = 0.347)	0.354	+2.64%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.118; p = 0.413)	0.356	+2.75%
Loss Cost	2006.2	0.028 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.122; p = 0.407)	0.333	+2.80%
Loss Cost	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.047 (CI = +/-0.126; p = 0.455)	0.325	+2.87%
Loss Cost	2007.2	0.031 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.128; p = 0.335)	0.359	+3.18%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.132; p = 0.413)	0.366	+3.36%
Loss Cost	2008.2	0.036 (CI = +/-0.018; p = 0.000)	0.065 (CI = +/-0.135; p = 0.333)	0.378	+3.63%
Loss Cost	2009.1	0.037 (CI = +/-0.019; p = 0.001)	0.057 (CI = +/-0.140; p = 0.408)	0.380	+3.82%
Loss Cost	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.065 (CI = +/-0.146; p = 0.369)	0.367	+4.00%
Loss Cost	2010.1	0.039 (CI = +/-0.023; p = 0.002)	0.067 (CI = +/-0.153; p = 0.371)	0.334	+3.93%
Loss Cost	2010.2	0.038 (CI = +/-0.025; p = 0.005)	0.065 (CI = +/-0.161; p = 0.408)	0.280	+3.88%
Loss Cost	2011.1	0.037 (CI = +/-0.028; p = 0.012)	0.068 (CI = +/-0.170; p = 0.412)	0.246	+3.81%
Loss Cost	2011.2	0.038 (CI = +/-0.031; p = 0.019)	0.071 (CI = +/-0.180; p = 0.417)	0.210	+3.90%
Loss Cost	2012.1	0.035 (CI = +/-0.035; p = 0.046)	0.080 (CI = +/-0.190; p = 0.383)	0.163	+3.60%
Loss Cost	2012.2	0.031 (CI = +/-0.039; p = 0.107)	0.067 (CI = +/-0.201; p = 0.488)	0.068	+3.16%
Loss Cost	2013.1	0.025 (CI = +/-0.043; p = 0.237)	0.086 (CI = +/-0.209; p = 0.395)	0.018	+2.48%
Loss Cost	2013.2	0.019 (CI = +/-0.048; p = 0.423)	0.069 (CI = +/-0.223; p = 0.518)	-0.070	+1.87%
Loss Cost	2014.1	0.011 (CI = +/-0.054; p = 0.657)	0.086 (CI = +/-0.236; p = 0.440)	-0.090	+1.14%
Loss Cost	2014.2	0.008 (CI = +/-0.064; p = 0.795)	0.077 (CI = +/-0.258; p = 0.523)	-0.133	+0.78%
Loss Cost	2015.1	-0.009 (CI = +/-0.070; p = 0.785)	0.113 (CI = +/-0.264; p = 0.362)	-0.092	-0.88%
Loss Cost	2015.2	-0.018 (CI = +/-0.085; p = 0.651)	0.094 (CI = +/-0.293; p = 0.484)	-0.115	-1.74%
Loss Cost	2016.1	-0.046 (CI = +/-0.091; p = 0.275)	0.147 (CI = +/-0.288; p = 0.273)	0.070	-4.50%
Loss Cost	2016.2	-0.068 (CI = +/-0.110; p = 0.186)	0.106 (CI = +/-0.316; p = 0.454)	0.125	-6.59%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.032; p = 0.016)	0.940	+3.70%
Severity	2004.2	0.037 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.033; p = 0.010)	0.939	+3.76%
Severity	2005.1	0.038 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.033; p = 0.018)	0.940	+3.83%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.033; p = 0.011)	0.939	+3.90%
Severity	2006.1	0.040 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.031; p = 0.020)	0.948	+4.03%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.030; p = 0.008)	0.950	+4.13%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.014)	0.949	+4.18%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.031; p = 0.008)	0.947	+4.26%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.016)	0.949	+4.35%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.031; p = 0.006)	0.951	+4.47%
Severity	2009.1	0.045 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.029; p = 0.011)	0.958	+4.62%
Severity	2009.2	0.046 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.009)	0.954	+4.68%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.031; p = 0.013)	0.950	+4.70%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.032; p = 0.011)	0.946	+4.78%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.033; p = 0.020)	0.946	+4.90%
Severity	2011.2	0.050 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.032; p = 0.007)	0.950	+5.09%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.031; p = 0.013)	0.955	+5.27%
Severity	2012.2	0.053 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.030; p = 0.004)	0.958	+5.48%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.030; p = 0.009)	0.960	+5.65%
Severity	2013.2	0.056 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.031; p = 0.006)	0.957	+5.80%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.032; p = 0.012)	0.954	+5.92%
Severity	2014.2	0.057 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.035; p = 0.024)	0.940	+5.83%
Severity	2015.1	0.055 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.038; p = 0.026)	0.928	+5.70%
Severity	2015.2	0.054 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.041; p = 0.054)	0.902	+5.52%
Severity	2016.1	0.050 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.041; p = 0.027)	0.895	+5.10%
Severity	2016.2	0.048 (CI = +/-0.016; p = 0.000)	0.044 (CI = +/-0.046; p = 0.060)	0.842	+4.87%
Frequency	2004.1	-0.014 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.097; p = 0.970)	0.158	-1.35%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.015)	0.007 (CI = +/-0.099; p = 0.890)	0.124	-1.27%
Frequency	2005.1	-0.013 (CI = +/-0.011; p = 0.022)	0.007 (CI = +/-0.103; p = 0.896)	0.107	-1.26%
Frequency	2005.2	-0.012 (CI = +/-0.011; p = 0.038)	0.009 (CI = +/-0.106; p = 0.858)	0.084	-1.21%
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.048)	0.010 (CI = +/-0.110; p = 0.850)	0.072	-1.23%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.055)	0.008 (CI = +/-0.114; p = 0.890)	0.068	-1.28%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.077)	0.007 (CI = +/-0.118; p = 0.910)	0.048	-1.25%
Frequency	2007.2	-0.010 (CI = +/-0.015; p = 0.164)	0.017 (CI = +/-0.121; p = 0.770)	0.008	-1.03%
Frequency	2008.1	-0.010 (CI = +/-0.016; p = 0.230)	0.014 (CI = +/-0.125; p = 0.824)	-0.017	-0.95%
Frequency	2008.2	-0.008 (CI = +/-0.017; p = 0.342)	0.020 (CI = +/-0.130; p = 0.752)	-0.038	-0.81%
Frequency	2009.1	-0.008 (CI = +/-0.019; p = 0.404)	0.018 (CI = +/-0.136; p = 0.782)	-0.053	-0.77%
Frequency	2009.2	-0.007 (CI = +/-0.021; p = 0.514)	0.023 (CI = +/-0.142; p = 0.737)	-0.065	-0.65%
Frequency	2010.1	-0.007 (CI = +/-0.022; p = 0.503)	0.026 (CI = +/-0.149; p = 0.717)	-0.068	-0.73%
Frequency	2010.2	-0.009 (CI = +/-0.025; p = 0.474)	0.021 (CI = +/-0.156; p = 0.778)	-0.069	-0.86%
Frequency	2011.1	-0.011 (CI = +/-0.027; p = 0.425)	0.028 (CI = +/-0.164; p = 0.724)	-0.064	-1.05%
Frequency	2011.2	-0.011 (CI = +/-0.030; p = 0.438)	0.025 (CI = +/-0.174; p = 0.765)	-0.069	-1.13%
Frequency	2012.1	-0.016 (CI = +/-0.033; p = 0.319)	0.040 (CI = +/-0.181; p = 0.648)	-0.042	-1.59%
Frequency	2012.2	-0.022 (CI = +/-0.036; p = 0.212)	0.020 (CI = +/-0.188; p = 0.824)	-0.010	-2.20%
Frequency	2013.1	-0.030 (CI = +/-0.039; p = 0.118)	0.043 (CI = +/-0.192; p = 0.637)	0.059	-2.99%
Frequency	2013.2	-0.038 (CI = +/-0.044; p = 0.085)	0.022 (CI = +/-0.202; p = 0.817)	0.101	-3.72%
Frequency	2014.1	-0.046 (CI = +/-0.049; p = 0.062)	0.043 (CI = +/-0.211; p = 0.668)	0.148	-4.51%
Frequency	2014.2	-0.049 (CI = +/-0.057; p = 0.087)	0.036 (CI = +/-0.231; p = 0.741)	0.125	-4.78%
Frequency	2015.1	-0.064 (CI = +/-0.063; p = 0.046)	0.069 (CI = +/-0.236; p = 0.529)	0.232	-6.23%
Frequency	2015.2	-0.071 (CI = +/-0.076; p = 0.063)	0.054 (CI = +/-0.262; p = 0.652)	0.221	-6.88%
Frequency	2016.1	-0.096 (CI = +/-0.082; p = 0.027)	0.099 (CI = +/-0.260; p = 0.406)	0.376	-9.13%
Frequency	2016.2	-0.116 (CI = +/-0.100; p = 0.029)	0.062 (CI = +/-0.286; p = 0.623)	0.422	-10.93%

Collision

Coverage = CL
End Trend Period = 2021.2
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 = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.586	+3.39%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.609	+3.61%
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.622	+3.81%
Loss Cost	2005.2	0.039 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.633	+4.01%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.660	+4.29%
Loss Cost	2006.2	0.043 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.653	+4.43%
Loss Cost	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.669	+4.70%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.726	+5.17%
Loss Cost	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.772	+5.64%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.811	+6.11%
Loss Cost	2009.1	0.065 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.860	+6.67%
Loss Cost	2009.2	0.069 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.882	+7.11%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.889	+7.45%
Loss Cost	2010.2	0.074 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.885	+7.67%
Loss Cost	2011.1	0.078 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.899	+8.13%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+8.65%
Loss Cost	2012.1	0.086 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.918	+9.03%
Loss Cost	2012.2	0.086 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.906	+9.00%
Loss Cost	2013.1	0.087 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.896	+9.11%
Loss Cost	2013.2	0.087 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.883	+9.05%
Loss Cost	2014.1	0.091 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.883	+9.49%
Loss Cost	2014.2	0.096 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.889	+10.13%
Loss Cost	2015.1	0.094 (CI = +/-0.030; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.879	+9.85%
Loss Cost	2015.2	0.097 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.876	+10.21%
Loss Cost	2016.1	0.088 (CI = +/-0.042; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	0.877	+9.25%
Loss Cost	2016.2	0.080 (CI = +/-0.051; p = 0.007)	0.017 (CI = +/-0.005; p = 0.000)	0.880	+8.30%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.090)	0.938	+3.59%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.108)	0.935	+3.63%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.144)	0.936	+3.73%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.172)	0.933	+3.77%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.240)	0.944	+3.96%
Severity	2006.2	0.040 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.299)	0.943	+4.03%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.374)	0.942	+4.12%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.427)	0.938	+4.17%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.564)	0.942	+4.33%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.665)	0.940	+4.42%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.913)	0.950	+4.66%
Severity	2009.2	0.046 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.948)	0.944	+4.69%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.968)	0.939	+4.76%
Severity	2010.2	0.047 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.926)	0.932	+4.81%
Severity	2011.1	0.049 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.696)	0.937	+5.05%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.566)	0.934	+5.22%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.295)	0.946	+5.58%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.214)	0.944	+5.78%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.075)	0.955	+6.19%
Severity	2013.2	0.061 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.068)	0.949	+6.33%
Severity	2014.1	0.065 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.023)	0.956	+6.76%
Severity	2014.2	0.064 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.041)	0.944	+6.59%
Severity	2015.1	0.066 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.041)	0.934	+6.77%
Severity	2015.2	0.063 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.077)	0.914	+6.46%
Severity	2016.1	0.062 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.115)	0.885	+6.36%
Severity	2016.2	0.058 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.002; p = 0.196)	0.840	+5.92%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.569)	0.011 (CI = +/-0.003; p = 0.000)	0.659	-0.19%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.956)	0.011 (CI = +/-0.003; p = 0.000)	0.670	-0.02%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.834)	0.012 (CI = +/-0.003; p = 0.000)	0.672	+0.08%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.552)	0.012 (CI = +/-0.003; p = 0.000)	0.680	+0.23%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.429)	0.012 (CI = +/-0.003; p = 0.000)	0.681	+0.32%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.385)	0.012 (CI = +/-0.003; p = 0.000)	0.681	+0.38%
Frequency	2007.1	0.005 (CI = +/-0.009; p = 0.233)	0.012 (CI = +/-0.003; p = 0.000)	0.690	+0.55%
Frequency	2007.2	0.010 (CI = +/-0.009; p = 0.032)	0.013 (CI = +/-0.003; p = 0.000)	0.747	+0.96%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.007)	0.013 (CI = +/-0.003; p = 0.000)	0.778	+1.25%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.820	+1.61%
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.848	+1.92%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.888	+2.32%
Frequency	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.901	+2.56%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.906	+2.73%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.912	+2.93%
Frequency	2011.2	0.032 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.925	+3.26%
Frequency	2012.1	0.032 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.924	+3.27%
Frequency	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.926	+3.05%
Frequency	2013.1	0.027 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.931	+2.75%
Frequency	2013.2	0.025 (CI = +/-0.015; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.932	+2.56%
Frequency	2014.1	0.025 (CI = +/-0.017; p = 0.008)	0.015 (CI = +/-0.003; p = 0.000)	0.931	+2.56%
Frequency	2014.2	0.033 (CI = +/-0.018; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.947	+3.32%
Frequency	2015.1	0.028 (CI = +/-0.020; p = 0.010)	0.015 (CI = +/-0.003; p = 0.000)	0.951	+2.88%
Frequency	2015.2	0.035 (CI = +/-0.023; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.956	+3.52%
Frequency	2016.1	0.027 (CI = +/-0.026; p = 0.042)	0.015 (CI = +/-0.003; p = 0.000)	0.963	+2.72%
Frequency	2016.2	0.022 (CI = +/-0.031; p = 0.142)	0.015 (CI = +/-0.003; p = 0.000)	0.964	+2.24%

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)	0.635	+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)	0.673	+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	+4.59%
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	+5.55%
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 = +/-0.010; p = 0.000)	0.915	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.913	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.16%
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	+9.16%
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	+9.33%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.101 (CI = +/-0.021; p = 0.000)	0.933	+10.68%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.47%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.911	+10.70%
Loss Cost	2016.2	0.095 (CI = +/-0.039; p = 0.002)	0.865	+10.01%
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)	0.914	+4.12%
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	+4.37%
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	+5.56%
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	+6.78%
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)	0.908	+6.80%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.859	+6.38%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.497)	-0.017	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.859)	-0.033	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.935)	-0.035	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.645)	-0.029	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.514)	-0.021	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.466)	-0.018	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.295)	0.006	+0.51%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	0.124	+0.92%
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)	0.379	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.494	+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	+2.60%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.715	+2.79%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.735	+3.02%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.793	+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)	0.711	+3.21%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.643	+2.92%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.560	+2.74%
Frequency	2014.1	0.028 (CI = +/-0.018; p = 0.006)	0.502	+2.79%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.734	+3.77%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.642	+3.37%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.815	+4.39%
Frequency	2016.1	0.036 (CI = +/-0.018; p = 0.003)	0.755	+3.65%
Frequency	2016.2	0.033 (CI = +/-0.026; p = 0.020)	0.632	+3.41%

Collision

Coverage = CL
End Trend Period = 2021.2
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 = +/-0.010; p = 0.000)	0.026 (CI = +/-0.085; p = 0.537)	0.009 (CI = +/-0.005; p = 0.000)	0.578	+3.37%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.084; p = 0.391)	0.010 (CI = +/-0.005; p = 0.000)	0.606	+3.59%
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.086; p = 0.518)	0.010 (CI = +/-0.005; p = 0.000)	0.615	+3.78%
Loss Cost	2005.2	0.039 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.086; p = 0.398)	0.010 (CI = +/-0.005; p = 0.000)	0.630	+3.99%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.024 (CI = +/-0.086; p = 0.567)	0.011 (CI = +/-0.005; p = 0.000)	0.652	+4.25%
Loss Cost	2006.2	0.043 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.088; p = 0.491)	0.011 (CI = +/-0.005; p = 0.000)	0.647	+4.40%
Loss Cost	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.089; p = 0.658)	0.011 (CI = +/-0.005; p = 0.000)	0.659	+4.66%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.083; p = 0.385)	0.012 (CI = +/-0.004; p = 0.000)	0.724	+5.14%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.080; p = 0.635)	0.013 (CI = +/-0.004; p = 0.000)	0.765	+5.60%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.074; p = 0.364)	0.013 (CI = +/-0.004; p = 0.000)	0.810	+6.07%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.067; p = 0.672)	0.014 (CI = +/-0.003; p = 0.000)	0.855	+6.64%
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.062; p = 0.399)	0.015 (CI = +/-0.003; p = 0.000)	0.880	+7.08%
Loss Cost	2010.1	0.071 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.063; p = 0.602)	0.015 (CI = +/-0.003; p = 0.000)	0.885	+7.40%
Loss Cost	2010.2	0.074 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.064; p = 0.490)	0.015 (CI = +/-0.003; p = 0.000)	0.882	+7.63%
Loss Cost	2011.1	0.078 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.063; p = 0.778)	0.016 (CI = +/-0.003; p = 0.000)	0.894	+8.10%
Loss Cost	2011.2	0.083 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.058; p = 0.497)	0.016 (CI = +/-0.003; p = 0.000)	0.912	+8.61%
Loss Cost	2012.1	0.086 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.060; p = 0.727)	0.017 (CI = +/-0.003; p = 0.000)	0.913	+8.98%
Loss Cost	2012.2	0.086 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.063; p = 0.743)	0.017 (CI = +/-0.003; p = 0.000)	0.900	+8.98%
Loss Cost	2013.1	0.087 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.069; p = 0.806)	0.017 (CI = +/-0.003; p = 0.000)	0.889	+9.06%
Loss Cost	2013.2	0.086 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.073; p = 0.832)	0.017 (CI = +/-0.004; p = 0.000)	0.875	+9.02%
Loss Cost	2014.1	0.091 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.078; p = 0.958)	0.017 (CI = +/-0.004; p = 0.000)	0.873	+9.50%
Loss Cost	2014.2	0.096 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.080; p = 0.885)	0.017 (CI = +/-0.004; p = 0.000)	0.879	+10.10%
Loss Cost	2015.1	0.093 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.090; p = 0.774)	0.017 (CI = +/-0.004; p = 0.000)	0.868	+9.70%
Loss Cost	2015.2	0.096 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.097; p = 0.723)	0.017 (CI = +/-0.005; p = 0.000)	0.864	+10.09%
Loss Cost	2016.1	0.082 (CI = +/-0.047; p = 0.004)	0.037 (CI = +/-0.105; p = 0.442)	0.016 (CI = +/-0.005; p = 0.000)	0.872	+8.60%
Loss Cost	2016.2	0.076 (CI = +/-0.056; p = 0.014)	0.031 (CI = +/-0.114; p = 0.537)	0.016 (CI = +/-0.005; p = 0.000)	0.871	+7.90%
Severity	2004.1	0.035 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.030; p = 0.004)	-0.002 (CI = +/-0.002; p = 0.030)	0.951	+3.54%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.031; p = 0.003)	-0.002 (CI = +/-0.002; p = 0.039)	0.950	+3.61%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.031; p = 0.005)	-0.002 (CI = +/-0.002; p = 0.055)	0.950	+3.67%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.031; p = 0.003)	-0.002 (CI = +/-0.002; p = 0.071)	0.949	+3.74%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.030; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.107)	0.956	+3.89%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.029; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.139)	0.958	+4.00%
Severity	2007.1	0.040 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.030; p = 0.006)	-0.001 (CI = +/-0.002; p = 0.177)	0.956	+4.05%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.030; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.222)	0.954	+4.13%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.031; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.311)	0.955	+4.25%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.030; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.400)	0.957	+4.38%
Severity	2009.1	0.045 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.029; p = 0.008)	0.000 (CI = +/-0.001; p = 0.597)	0.962	+4.56%
Severity	2009.2	0.045 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.029; p = 0.007)	0.000 (CI = +/-0.001; p = 0.679)	0.959	+4.63%
Severity	2010.1	0.045 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.031; p = 0.010)	0.000 (CI = +/-0.002; p = 0.703)	0.955	+4.64%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.032; p = 0.009)	0.000 (CI = +/-0.002; p = 0.802)	0.951	+4.74%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.033; p = 0.019)	0.000 (CI = +/-0.002; p = 0.993)	0.951	+4.90%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.031; p = 0.008)	0.000 (CI = +/-0.002; p = 0.779)	0.955	+5.13%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.030; p = 0.019)	0.001 (CI = +/-0.001; p = 0.474)	0.960	+5.41%
Severity	2012.2	0.055 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.029; p = 0.007)	0.001 (CI = +/-0.001; p = 0.283)	0.964	+5.67%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.028; p = 0.016)	0.001 (CI = +/-0.001; p = 0.122)	0.968	+5.97%
Severity	2013.2	0.060 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.028; p = 0.010)	0.001 (CI = +/-0.001; p = 0.077)	0.968	+6.18%
Severity	2014.1	0.063 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.028; p = 0.025)	0.001 (CI = +/-0.001; p = 0.037)	0.969	+6.49%
Severity	2014.2	0.062 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.030; p = 0.038)	0.001 (CI = +/-0.001; p = 0.054)	0.960	+6.42%
Severity	2015.1	0.062 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.034; p = 0.059)	0.001 (CI = +/-0.002; p = 0.085)	0.950	+6.39%
Severity	2015.2	0.060 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.036; p = 0.088)	0.001 (CI = +/-0.002; p = 0.126)	0.932	+6.22%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	0.038 (CI = +/-0.040; p = 0.056)	0.001 (CI = +/-0.002; p = 0.280)	0.920	+5.70%
Severity	2016.2	0.053 (CI = +/-0.021; p = 0.001)	0.037 (CI = +/-0.043; p = 0.086)	0.001 (CI = +/-0.002; p = 0.365)	0.883	+5.47%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.618)	-0.021 (CI = +/-0.062; p = 0.501)	0.011 (CI = +/-0.003; p = 0.000)	0.653	-0.17%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.972)	-0.013 (CI = +/-0.061; p = 0.659)	0.012 (CI = +/-0.003; p = 0.000)	0.662	-0.01%
Frequency	2005.1	0.001 (CI = +/-0.008; p = 0.789)	-0.019 (CI = +/-0.062; p = 0.543)	0.012 (CI = +/-0.003; p = 0.000)	0.665	+0.10%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.544)	-0.013 (CI = +/-0.063; p = 0.674)	0.012 (CI = +/-0.003; p = 0.000)	0.671	+0.23%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.402)	-0.018 (CI = +/-0.064; p = 0.569)	0.012 (CI = +/-0.003; p = 0.000)	0.674	+0.35%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.378)	-0.016 (CI = +/-0.066; p = 0.615)	0.012 (CI = +/-0.004; p = 0.000)	0.672	+0.39%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.208)	-0.025 (CI = +/-0.067; p = 0.452)	0.013 (CI = +/-0.004; p = 0.000)	0.685	+0.59%
Frequency	2007.2	0.010 (CI = +/-0.009; p = 0.034)	-0.012 (CI = +/-0.061; p = 0.698)	0.013 (CI = +/-0.003; p = 0.000)	0.739	+0.97%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.006)	-0.024 (CI = +/-0.058; p = 0.393)	0.014 (CI = +/-0.003; p = 0.000)	0.775	+1.30%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	-0.014 (CI = +/-0.054; p = 0.597)	0.014 (CI = +/-0.003; p = 0.000)	0.814	+1.63%
Frequency	2009.1	0.020 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.050; p = 0.285)	0.014 (CI = +/-0.003; p = 0.000)	0.850	+1.99%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.045; p = 0.453)	0.015 (CI = +/-0.002; p = 0.000)	0.885	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.044; p = 0.225)	0.015 (CI = +/-0.002; p = 0.000)	0.904	+2.64%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.045; p = 0.295)	0.015 (CI = +/-0.002; p = 0.000)	0.906	+2.76%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.161)	0.016 (CI = +/-0.002; p = 0.000)	0.917	+3.04%
Frequency	2011.2	0.033 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.241)	0.016 (CI = +/-0.002; p = 0.000)	0.927	+3.31%
Frequency	2012.1	0.033 (CI = +/-0.011; p = 0.000)	-0.027 (CI = +/-0.047; p = 0.235)	0.016 (CI = +/-0.002; p = 0.000)	0.926	+3.39%
Frequency	2012.2	0.031 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.047; p = 0.166)	0.016 (CI = +/-0.002; p = 0.000)	0.931	+3.13%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.051; p = 0.264)	0.016 (CI = +/-0.002; p = 0.000)	0.932	+2.92%
Frequency	2013.2	0.026 (CI = +/-0.015; p = 0.002)	-0.031 (CI = +/-0.052; p = 0.217)	0.015 (CI = +/-0.003; p = 0.000)	0.935	+2.67%
Frequency	2014.1	0.028 (CI = +/-0.018; p = 0.005)	-0.035 (CI = +/-0.057; p = 0.211)	0.016 (CI = +/-0.003; p = 0.000)	0.935	+2.83%
Frequency	2014.2	0.034 (CI = +/-0.018; p = 0.002)	-0.027 (CI = +/-0.054; p = 0.304)	0.016 (CI = +/-0.003; p = 0.000)	0.948	+3.45%
Frequency	2015.1	0.031 (CI = +/-0.022; p = 0.011)	-0.021 (CI = +/-0.060; p = 0.465)	0.016 (CI = +/-0.003; p = 0.000)	0.949	+3.11%
Frequency	2015.2	0.036 (CI = +/-0.025; p = 0.009)	-0.015 (CI = +/-0.062; p = 0.595)	0.016 (CI = +/-0.003; p = 0.000)	0.952	+3.64%
Frequency	2016.1	0.027 (CI = +/-0.030; p = 0.069)	-0.002 (CI = +/-0.067; p = 0.960)	0.015 (CI = +/-0.003; p = 0.000)	0.958	+2.74%
Frequency	2016.2	0.023 (CI = +/-0.035; p = 0.172)	-0.005 (CI = +/-0.073; p = 0.870)	0.015 (CI = +/-0.003; p = 0.000)	0.959	+2.30%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.008 (CI = +/-0.028; p = 0.573)	0.128 (CI = +/-0.286; p = 0.368)	-0.023	+0.77%
Loss Cost	2004.2	0.014 (CI = +/-0.028; p = 0.333)	0.163 (CI = +/-0.285; p = 0.253)	0.009	+1.37%
Loss Cost	2005.1	0.018 (CI = +/-0.029; p = 0.221)	0.137 (CI = +/-0.289; p = 0.342)	0.018	+1.82%
Loss Cost	2005.2	0.023 (CI = +/-0.031; p = 0.128)	0.166 (CI = +/-0.291; p = 0.252)	0.054	+2.37%
Loss Cost	2006.1	0.028 (CI = +/-0.032; p = 0.084)	0.140 (CI = +/-0.296; p = 0.340)	0.070	+2.85%
Loss Cost	2006.2	0.035 (CI = +/-0.033; p = 0.038)	0.177 (CI = +/-0.295; p = 0.231)	0.124	+3.57%
Loss Cost	2007.1	0.043 (CI = +/-0.034; p = 0.015)	0.136 (CI = +/-0.294; p = 0.351)	0.170	+4.39%
Loss Cost	2007.2	0.053 (CI = +/-0.034; p = 0.004)	0.183 (CI = +/-0.286; p = 0.198)	0.260	+5.41%
Loss Cost	2008.1	0.063 (CI = +/-0.035; p = 0.001)	0.136 (CI = +/-0.280; p = 0.326)	0.331	+6.45%
Loss Cost	2008.2	0.073 (CI = +/-0.035; p = 0.000)	0.182 (CI = +/-0.271; p = 0.177)	0.418	+7.55%
Loss Cost	2009.1	0.082 (CI = +/-0.036; p = 0.000)	0.139 (CI = +/-0.267; p = 0.292)	0.479	+8.60%
Loss Cost	2009.2	0.094 (CI = +/-0.035; p = 0.000)	0.188 (CI = +/-0.254; p = 0.139)	0.565	+9.88%
Loss Cost	2010.1	0.107 (CI = +/-0.034; p = 0.000)	0.133 (CI = +/-0.239; p = 0.258)	0.649	+11.32%
Loss Cost	2010.2	0.118 (CI = +/-0.035; p = 0.000)	0.173 (CI = +/-0.232; p = 0.136)	0.693	+12.47%
Loss Cost	2011.1	0.127 (CI = +/-0.036; p = 0.000)	0.135 (CI = +/-0.230; p = 0.234)	0.724	+13.58%
Loss Cost	2011.2	0.140 (CI = +/-0.036; p = 0.000)	0.181 (CI = +/-0.216; p = 0.096)	0.776	+15.06%
Loss Cost	2012.1	0.154 (CI = +/-0.035; p = 0.000)	0.133 (CI = +/-0.204; p = 0.186)	0.821	+16.63%
Loss Cost	2012.2	0.167 (CI = +/-0.035; p = 0.000)	0.175 (CI = +/-0.189; p = 0.068)	0.856	+18.18%
Loss Cost	2013.1	0.177 (CI = +/-0.037; p = 0.000)	0.144 (CI = +/-0.190; p = 0.127)	0.867	+19.34%
Loss Cost	2013.2	0.189 (CI = +/-0.037; p = 0.000)	0.180 (CI = +/-0.181; p = 0.052)	0.885	+20.86%
Loss Cost	2014.1	0.201 (CI = +/-0.039; p = 0.000)	0.148 (CI = +/-0.182; p = 0.102)	0.895	+22.24%
Loss Cost	2014.2	0.217 (CI = +/-0.037; p = 0.000)	0.189 (CI = +/-0.162; p = 0.025)	0.922	+24.29%
Loss Cost	2015.1	0.226 (CI = +/-0.042; p = 0.000)	0.167 (CI = +/-0.169; p = 0.052)	0.921	+25.40%
Loss Cost	2015.2	0.244 (CI = +/-0.041; p = 0.000)	0.205 (CI = +/-0.152; p = 0.013)	0.939	+27.59%
Loss Cost	2016.1	0.263 (CI = +/-0.040; p = 0.000)	0.164 (CI = +/-0.137; p = 0.024)	0.957	+30.04%
Loss Cost	2016.2	0.271 (CI = +/-0.046; p = 0.000)	0.179 (CI = +/-0.146; p = 0.023)	0.950	+31.10%
Severity	2004.1	0.071 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.076; p = 0.441)	0.919	+7.39%
Severity	2004.2	0.073 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.077; p = 0.346)	0.918	+7.52%
Severity	2005.1	0.073 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.079; p = 0.386)	0.912	+7.55%
Severity	2005.2	0.075 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.079; p = 0.271)	0.913	+7.74%
Severity	2006.1	0.076 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.081; p = 0.347)	0.910	+7.84%
Severity	2006.2	0.077 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.082; p = 0.258)	0.909	+8.02%
Severity	2007.1	0.079 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.082; p = 0.376)	0.911	+8.23%
Severity	2007.2	0.081 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.081; p = 0.248)	0.914	+8.47%
Severity	2008.1	0.084 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.078; p = 0.414)	0.923	+8.81%
Severity	2008.2	0.087 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.077; p = 0.274)	0.926	+9.07%
Severity	2009.1	0.088 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.080; p = 0.363)	0.922	+9.22%
Severity	2009.2	0.089 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.083; p = 0.356)	0.913	+9.27%
Severity	2010.1	0.090 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.087; p = 0.435)	0.907	+9.39%
Severity	2010.2	0.091 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.090; p = 0.395)	0.898	+9.52%
Severity	2011.1	0.094 (CI = +/-0.014; p = 0.000)	0.026 (CI = +/-0.092; p = 0.557)	0.898	+9.85%
Severity	2011.2	0.098 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.092; p = 0.381)	0.901	+10.25%
Severity	2012.1	0.102 (CI = +/-0.016; p = 0.000)	0.024 (CI = +/-0.092; p = 0.582)	0.906	+10.72%
Severity	2012.2	0.104 (CI = +/-0.017; p = 0.000)	0.031 (CI = +/-0.096; p = 0.509)	0.897	+10.93%
Severity	2013.1	0.107 (CI = +/-0.019; p = 0.000)	0.021 (CI = +/-0.101; p = 0.658)	0.891	+11.26%
Severity	2013.2	0.111 (CI = +/-0.021; p = 0.000)	0.033 (CI = +/-0.103; p = 0.500)	0.888	+11.73%
Severity	2014.1	0.115 (CI = +/-0.024; p = 0.000)	0.022 (CI = +/-0.108; p = 0.667)	0.882	+12.17%
Severity	2014.2	0.125 (CI = +/-0.022; p = 0.000)	0.047 (CI = +/-0.097; p = 0.317)	0.912	+13.27%
Severity	2015.1	0.129 (CI = +/-0.025; p = 0.000)	0.035 (CI = +/-0.103; p = 0.474)	0.907	+13.81%
Severity	2015.2	0.139 (CI = +/-0.025; p = 0.000)	0.056 (CI = +/-0.095; p = 0.215)	0.926	+14.95%
Severity	2016.1	0.153 (CI = +/-0.023; p = 0.000)	0.028 (CI = +/-0.078; p = 0.447)	0.956	+16.49%
Severity	2016.2	0.162 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.070; p = 0.176)	0.966	+17.61%
Frequency	2004.1	-0.064 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.224; p = 0.374)	0.497	-6.16%
Frequency	2004.2	-0.059 (CI = +/-0.022; p = 0.000)	0.127 (CI = +/-0.222; p = 0.254)	0.461	-5.72%
Frequency	2005.1	-0.055 (CI = +/-0.023; p = 0.000)	0.103 (CI = +/-0.224; p = 0.357)	0.405	-5.33%
Frequency	2005.2	-0.051 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.227; p = 0.277)	0.366	-4.98%
Frequency	2006.1	-0.047 (CI = +/-0.025; p = 0.001)	0.103 (CI = +/-0.231; p = 0.370)	0.304	-4.63%
Frequency	2006.2	-0.042 (CI = +/-0.026; p = 0.002)	0.131 (CI = +/-0.230; p = 0.255)	0.260	-4.11%
Frequency	2007.1	-0.036 (CI = +/-0.027; p = 0.010)	0.100 (CI = +/-0.230; p = 0.379)	0.179	-3.55%
Frequency	2007.2	-0.029 (CI = +/-0.027; p = 0.037)	0.137 (CI = +/-0.224; p = 0.220)	0.136	-2.82%
Frequency	2008.1	-0.022 (CI = +/-0.028; p = 0.113)	0.105 (CI = +/-0.223; p = 0.343)	0.051	-2.17%
Frequency	2008.2	-0.014 (CI = +/-0.028; p = 0.308)	0.140 (CI = +/-0.216; p = 0.193)	0.033	-1.39%
Frequency	2009.1	-0.006 (CI = +/-0.028; p = 0.679)	0.103 (CI = +/-0.211; p = 0.323)	-0.035	-0.57%
Frequency	2009.2	0.006 (CI = +/-0.027; p = 0.671)	0.150 (CI = +/-0.192; p = 0.119)	0.033	+0.55%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.153)	0.100 (CI = +/-0.170; p = 0.232)	0.080	+1.76%
Frequency	2010.2	0.027 (CI = +/-0.024; p = 0.029)	0.135 (CI = +/-0.157; p = 0.087)	0.235	+2.70%
Frequency	2011.1	0.033 (CI = +/-0.024; p = 0.010)	0.109 (CI = +/-0.155; p = 0.157)	0.302	+3.40%
Frequency	2011.2	0.043 (CI = +/-0.024; p = 0.001)	0.141 (CI = +/-0.143; p = 0.053)	0.455	+4.36%
Frequency	2012.1	0.052 (CI = +/-0.023; p = 0.000)	0.109 (CI = +/-0.134; p = 0.104)	0.568	+5.34%
Frequency	2012.2	0.063 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.110; p = 0.014)	0.736	+6.53%
Frequency	2013.1	0.070 (CI = +/-0.021; p = 0.000)	0.123 (CI = +/-0.107; p = 0.028)	0.780	+7.27%
Frequency	2013.2	0.079 (CI = +/-0.020; p = 0.000)	0.147 (CI = +/-0.097; p = 0.006)	0.835	+8.18%
Frequency	2014.1	0.086 (CI = +/-0.020; p = 0.000)	0.126 (CI = +/-0.093; p = 0.012)	0.867	+8.98%
Frequency	2014.2	0.093 (CI = +/-0.021; p = 0.000)	0.143 (CI = +/-0.090; p = 0.005)	0.883	+9.73%
Frequency	2015.1	0.097 (CI = +/-0.024; p = 0.000)	0.133 (CI = +/-0.095; p = 0.011)	0.882	+10.18%
Frequency	2015.2	0.104 (CI = +/-0.025; p = 0.000)	0.148 (CI = +/-0.094; p = 0.006)	0.889	+10.99%
Frequency	2016.1	0.110 (CI = +/-0.029; p = 0.000)	0.136 (CI = +/-0.101; p = 0.014)	0.890	+11.63%
Frequency	2016.2	0.109 (CI = +/-0.036; p = 0.000)	0.134 (CI = +/-0.113; p = 0.026)	0.846	+11.48%

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.008 (CI = +/-0.027; p = 0.543)	-0.018	+0.83%
Loss Cost	2004.2	0.014 (CI = +/-0.028; p = 0.335)	-0.001	+1.37%
Loss Cost	2005.1	0.019 (CI = +/-0.029; p = 0.203)	0.021	+1.89%
Loss Cost	2005.2	0.023 (CI = +/-0.031; p = 0.130)	0.042	+2.37%
Loss Cost	2006.1	0.029 (CI = +/-0.032; p = 0.074)	0.072	+2.93%
Loss Cost	2006.2	0.035 (CI = +/-0.033; p = 0.039)	0.109	+3.57%
Loss Cost	2007.1	0.044 (CI = +/-0.034; p = 0.013)	0.173	+4.48%
Loss Cost	2007.2	0.053 (CI = +/-0.035; p = 0.004)	0.239	+5.41%
Loss Cost	2008.1	0.064 (CI = +/-0.034; p = 0.001)	0.331	+6.56%
Loss Cost	2008.2	0.073 (CI = +/-0.035; p = 0.000)	0.396	+7.55%
Loss Cost	2009.1	0.084 (CI = +/-0.036; p = 0.000)	0.475	+8.73%
Loss Cost	2009.2	0.094 (CI = +/-0.036; p = 0.000)	0.539	+9.88%
Loss Cost	2010.1	0.109 (CI = +/-0.035; p = 0.000)	0.643	+11.48%
Loss Cost	2010.2	0.118 (CI = +/-0.036; p = 0.000)	0.672	+12.47%
Loss Cost	2011.1	0.129 (CI = +/-0.037; p = 0.000)	0.717	+13.77%
Loss Cost	2011.2	0.140 (CI = +/-0.037; p = 0.000)	0.751	+15.06%
Loss Cost	2012.1	0.156 (CI = +/-0.036; p = 0.000)	0.812	+16.86%
Loss Cost	2012.2	0.167 (CI = +/-0.037; p = 0.000)	0.832	+18.18%
Loss Cost	2013.1	0.180 (CI = +/-0.038; p = 0.000)	0.853	+19.66%
Loss Cost	2013.2	0.189 (CI = +/-0.041; p = 0.000)	0.858	+20.86%
Loss Cost	2014.1	0.204 (CI = +/-0.042; p = 0.000)	0.880	+22.66%
Loss Cost	2014.2	0.217 (CI = +/-0.044; p = 0.000)	0.889	+24.29%
Loss Cost	2015.1	0.231 (CI = +/-0.047; p = 0.000)	0.897	+26.04%
Loss Cost	2015.2	0.244 (CI = +/-0.053; p = 0.000)	0.895	+27.59%
Loss Cost	2016.1	0.270 (CI = +/-0.049; p = 0.000)	0.930	+30.93%
Loss Cost	2016.2	0.271 (CI = +/-0.060; p = 0.000)	0.911	+31.10%
Severity	2004.1	0.071 (CI = +/-0.007; p = 0.000)	0.920	+7.41%
Severity	2004.2	0.073 (CI = +/-0.008; p = 0.000)	0.918	+7.52%
Severity	2005.1	0.073 (CI = +/-0.008; p = 0.000)	0.912	+7.57%
Severity	2005.2	0.075 (CI = +/-0.008; p = 0.000)	0.912	+7.74%
Severity	2006.1	0.076 (CI = +/-0.009; p = 0.000)	0.910	+7.87%
Severity	2006.2	0.077 (CI = +/-0.009; p = 0.000)	0.908	+8.02%
Severity	2007.1	0.079 (CI = +/-0.009; p = 0.000)	0.911	+8.26%
Severity	2007.2	0.081 (CI = +/-0.010; p = 0.000)	0.912	+8.47%
Severity	2008.1	0.085 (CI = +/-0.010; p = 0.000)	0.924	+8.84%
Severity	2008.2	0.087 (CI = +/-0.010; p = 0.000)	0.925	+9.07%
Severity	2009.1	0.088 (CI = +/-0.011; p = 0.000)	0.922	+9.25%
Severity	2009.2	0.089 (CI = +/-0.011; p = 0.000)	0.914	+9.27%
Severity	2010.1	0.090 (CI = +/-0.012; p = 0.000)	0.908	+9.43%
Severity	2010.2	0.091 (CI = +/-0.013; p = 0.000)	0.899	+9.52%
Severity	2011.1	0.094 (CI = +/-0.014; p = 0.000)	0.901	+9.88%
Severity	2011.2	0.098 (CI = +/-0.015; p = 0.000)	0.902	+10.25%
Severity	2012.1	0.102 (CI = +/-0.015; p = 0.000)	0.910	+10.76%
Severity	2012.2	0.104 (CI = +/-0.017; p = 0.000)	0.900	+10.93%
Severity	2013.1	0.107 (CI = +/-0.019; p = 0.000)	0.896	+11.30%
Severity	2013.2	0.111 (CI = +/-0.020; p = 0.000)	0.892	+11.73%
Severity	2014.1	0.115 (CI = +/-0.023; p = 0.000)	0.889	+12.23%
Severity	2014.2	0.125 (CI = +/-0.022; p = 0.000)	0.912	+13.27%
Severity	2015.1	0.130 (CI = +/-0.025; p = 0.000)	0.911	+13.93%
Severity	2015.2	0.139 (CI = +/-0.026; p = 0.000)	0.921	+14.95%
Severity	2016.1	0.154 (CI = +/-0.022; p = 0.000)	0.957	+16.62%
Severity	2016.2	0.162 (CI = +/-0.023; p = 0.000)	0.962	+17.61%
Frequency	2004.1	-0.063 (CI = +/-0.021; p = 0.000)	0.499	-6.12%
Frequency	2004.2	-0.059 (CI = +/-0.022; p = 0.000)	0.456	-5.72%
Frequency	2005.1	-0.054 (CI = +/-0.023; p = 0.000)	0.407	-5.28%
Frequency	2005.2	-0.051 (CI = +/-0.024; p = 0.000)	0.361	-4.98%
Frequency	2006.1	-0.047 (CI = +/-0.025; p = 0.001)	0.308	-4.57%
Frequency	2006.2	-0.042 (CI = +/-0.026; p = 0.002)	0.251	-4.11%
Frequency	2007.1	-0.035 (CI = +/-0.026; p = 0.010)	0.185	-3.49%
Frequency	2007.2	-0.029 (CI = +/-0.027; p = 0.038)	0.118	-2.82%
Frequency	2008.1	-0.021 (CI = +/-0.027; p = 0.125)	0.053	-2.09%
Frequency	2008.2	-0.014 (CI = +/-0.028; p = 0.315)	0.002	-1.39%
Frequency	2009.1	-0.005 (CI = +/-0.028; p = 0.728)	-0.036	-0.48%
Frequency	2009.2	0.006 (CI = +/-0.027; p = 0.681)	-0.036	+0.55%
Frequency	2010.1	0.018 (CI = +/-0.025; p = 0.134)	0.058	+1.87%
Frequency	2010.2	0.027 (CI = +/-0.025; p = 0.037)	0.153	+2.70%
Frequency	2011.1	0.035 (CI = +/-0.025; p = 0.009)	0.261	+3.54%
Frequency	2011.2	0.043 (CI = +/-0.026; p = 0.002)	0.360	+4.36%
Frequency	2012.1	0.054 (CI = +/-0.024; p = 0.000)	0.521	+5.51%
Frequency	2012.2	0.063 (CI = +/-0.024; p = 0.000)	0.632	+6.53%
Frequency	2013.1	0.072 (CI = +/-0.023; p = 0.000)	0.712	+7.51%
Frequency	2013.2	0.079 (CI = +/-0.025; p = 0.000)	0.731	+8.18%
Frequency	2014.1	0.089 (CI = +/-0.025; p = 0.000)	0.796	+9.30%
Frequency	2014.2	0.093 (CI = +/-0.028; p = 0.000)	0.783	+9.73%
Frequency	2015.1	0.101 (CI = +/-0.030; p = 0.000)	0.800	+10.63%
Frequency	2015.2	0.104 (CI = +/-0.035; p = 0.000)	0.774	+10.99%
Frequency	2016.1	0.116 (CI = +/-0.039; p = 0.000)	0.799	+12.27%
Frequency	2016.2	0.109 (CI = +/-0.046; p = 0.000)	0.736	+11.48%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2021.2
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	-0.088 (CI = +/-0.013; p = 0.000)	0.348 (CI = +/-0.038; p = 0.000)	0.908	-8.45%	+29.61%
Loss Cost	2004.2	-0.087 (CI = +/-0.014; p = 0.000)	0.346 (CI = +/-0.040; p = 0.000)	0.905	-8.34%	+29.50%
Loss Cost	2005.1	-0.087 (CI = +/-0.016; p = 0.000)	0.345 (CI = +/-0.041; p = 0.000)	0.902	-8.32%	+29.48%
Loss Cost	2005.2	-0.088 (CI = +/-0.017; p = 0.000)	0.348 (CI = +/-0.043; p = 0.000)	0.902	-8.46%	+29.61%
Loss Cost	2006.1	-0.089 (CI = +/-0.019; p = 0.000)	0.349 (CI = +/-0.045; p = 0.000)	0.901	-8.53%	+29.66%
Loss Cost	2006.2	-0.089 (CI = +/-0.020; p = 0.000)	0.349 (CI = +/-0.047; p = 0.000)	0.899	-8.55%	+29.69%
Loss Cost	2007.1	-0.085 (CI = +/-0.022; p = 0.000)	0.342 (CI = +/-0.049; p = 0.000)	0.901	-8.14%	+29.37%
Loss Cost	2007.2	-0.081 (CI = +/-0.024; p = 0.000)	0.336 (CI = +/-0.051; p = 0.000)	0.902	-7.77%	+29.11%
Loss Cost	2008.1	-0.073 (CI = +/-0.025; p = 0.000)	0.324 (CI = +/-0.051; p = 0.000)	0.910	-7.01%	+28.63%
Loss Cost	2008.2	-0.069 (CI = +/-0.028; p = 0.000)	0.320 (CI = +/-0.055; p = 0.000)	0.911	-6.69%	+28.44%
Loss Cost	2009.1	-0.062 (CI = +/-0.031; p = 0.000)	0.310 (CI = +/-0.057; p = 0.000)	0.915	-6.05%	+28.11%
Loss Cost	2009.2	-0.058 (CI = +/-0.034; p = 0.002)	0.304 (CI = +/-0.061; p = 0.000)	0.917	-5.61%	+27.90%
Loss Cost	2010.1	-0.041 (CI = +/-0.036; p = 0.026)	0.282 (CI = +/-0.061; p = 0.000)	0.931	-4.05%	+27.25%
Loss Cost	2010.2	-0.044 (CI = +/-0.042; p = 0.040)	0.285 (CI = +/-0.067; p = 0.000)	0.930	-4.28%	+27.33%
Loss Cost	2011.1	-0.040 (CI = +/-0.049; p = 0.104)	0.280 (CI = +/-0.075; p = 0.000)	0.929	-3.90%	+27.21%
Loss Cost	2011.2	-0.039 (CI = +/-0.058; p = 0.175)	0.280 (CI = +/-0.085; p = 0.000)	0.928	-3.85%	+27.20%
Loss Cost	2012.1	-0.021 (CI = +/-0.069; p = 0.536)	0.258 (CI = +/-0.096; p = 0.000)	0.931	-2.05%	+26.78%
Loss Cost	2012.2	-0.024 (CI = +/-0.087; p = 0.564)	0.262 (CI = +/-0.114; p = 0.000)	0.928	-2.38%	+26.84%
Loss Cost	2013.1	-0.025 (CI = +/-0.112; p = 0.639)	0.263 (CI = +/-0.140; p = 0.001)	0.924	-2.49%	+26.86%
Loss Cost	2013.2	-0.058 (CI = +/-0.150; p = 0.425)	0.298 (CI = +/-0.178; p = 0.003)	0.921	-5.60%	+27.21%
Loss Cost	2014.1	-0.064 (CI = +/-0.221; p = 0.543)	0.305 (CI = +/-0.248; p = 0.020)	0.916	-6.18%	+27.25%
Loss Cost	2014.2	-0.110 (CI = +/-0.366; p = 0.525)	0.353 (CI = +/-0.392; p = 0.073)	0.909	-10.41%	+27.46%
Loss Cost	2015.1	-0.184 (CI = +/-0.802; p = 0.624)	0.427 (CI = +/-0.824; p = 0.278)	0.899	-16.78%	+27.59%
Loss Cost	2015.2	0.244 (CI = +/-0.053; p = 0.000)	NA (CI = +/-NA; p = NA)	0.895	+27.59%	+27.59%
Loss Cost	2016.1	0.270 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.930	+30.93%	+30.93%
Loss Cost	2016.2	0.271 (CI = +/-0.060; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	+31.10%	+31.10%
Severity	2004.1	0.050 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.020; p = 0.000)	0.972	+5.10%	+13.65%
Severity	2004.2	0.050 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.021; p = 0.000)	0.970	+5.10%	+13.65%
Severity	2005.1	0.048 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.021; p = 0.000)	0.969	+4.96%	+13.75%
Severity	2005.2	0.049 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.022; p = 0.000)	0.968	+5.01%	+13.71%
Severity	2006.1	0.049 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.023; p = 0.000)	0.966	+4.99%	+13.73%
Severity	2006.2	0.049 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.024; p = 0.000)	0.964	+4.97%	+13.74%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.025; p = 0.000)	0.963	+5.13%	+13.65%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.027; p = 0.000)	0.961	+5.22%	+13.60%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.027; p = 0.000)	0.963	+5.67%	+13.38%
Severity	2008.2	0.056 (CI = +/-0.015; p = 0.000)	0.069 (CI = +/-0.029; p = 0.000)	0.961	+5.78%	+13.33%
Severity	2009.1	0.056 (CI = +/-0.017; p = 0.000)	0.070 (CI = +/-0.031; p = 0.000)	0.958	+5.73%	+13.35%
Severity	2009.2	0.050 (CI = +/-0.018; p = 0.000)	0.077 (CI = +/-0.032; p = 0.000)	0.958	+5.13%	+13.57%
Severity	2010.1	0.047 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.035; p = 0.000)	0.955	+4.80%	+13.69%
Severity	2010.2	0.040 (CI = +/-0.023; p = 0.002)	0.090 (CI = +/-0.037; p = 0.000)	0.954	+4.07%	+13.91%
Severity	2011.1	0.040 (CI = +/-0.027; p = 0.006)	0.090 (CI = +/-0.041; p = 0.000)	0.951	+4.06%	+13.91%
Severity	2011.2	0.039 (CI = +/-0.032; p = 0.020)	0.092 (CI = +/-0.047; p = 0.001)	0.947	+3.95%	+13.94%
Severity	2012.1	0.042 (CI = +/-0.039; p = 0.035)	0.088 (CI = +/-0.054; p = 0.003)	0.944	+4.31%	+13.87%
Severity	2012.2	0.027 (CI = +/-0.047; p = 0.231)	0.105 (CI = +/-0.061; p = 0.002)	0.941	+2.79%	+14.11%
Severity	2013.1	0.015 (CI = +/-0.060; p = 0.611)	0.119 (CI = +/-0.074; p = 0.004)	0.938	+1.46%	+14.28%
Severity	2013.2	-0.007 (CI = +/-0.079; p = 0.855)	0.142 (CI = +/-0.093; p = 0.006)	0.934	-0.68%	+14.49%
Severity	2014.1	-0.047 (CI = +/-0.111; p = 0.373)	0.185 (CI = +/-0.124; p = 0.007)	0.933	-4.61%	+14.76%
Severity	2014.2	-0.043 (CI = +/-0.184; p = 0.622)	0.180 (CI = +/-0.197; p = 0.070)	0.928	-4.19%	+14.74%
Severity	2015.1	-0.173 (CI = +/-0.393; p = 0.353)	0.312 (CI = +/-0.404; p = 0.116)	0.923	-15.89%	+14.95%
Severity	2015.2	0.139 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.921	+14.95%	+14.95%
Severity	2016.1	0.154 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	+16.62%	+16.62%
Severity	2016.2	0.162 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	+17.61%	+17.61%
Frequency	2004.1	-0.138 (CI = +/-0.011; p = 0.000)	0.269 (CI = +/-0.032; p = 0.000)	0.947	-12.89%	+14.04%
Frequency	2004.2	-0.137 (CI = +/-0.012; p = 0.000)	0.267 (CI = +/-0.034; p = 0.000)	0.939	-12.78%	+13.94%
Frequency	2005.1	-0.135 (CI = +/-0.013; p = 0.000)	0.265 (CI = +/-0.035; p = 0.000)	0.930	-12.65%	+13.82%
Frequency	2005.2	-0.137 (CI = +/-0.014; p = 0.000)	0.268 (CI = +/-0.036; p = 0.000)	0.925	-12.83%	+13.98%
Frequency	2006.1	-0.138 (CI = +/-0.015; p = 0.000)	0.269 (CI = +/-0.038; p = 0.000)	0.915	-12.87%	+14.01%
Frequency	2006.2	-0.138 (CI = +/-0.017; p = 0.000)	0.269 (CI = +/-0.040; p = 0.000)	0.902	-12.89%	+14.02%
Frequency	2007.1	-0.135 (CI = +/-0.018; p = 0.000)	0.265 (CI = +/-0.041; p = 0.000)	0.887	-12.62%	+13.84%
Frequency	2007.2	-0.132 (CI = +/-0.020; p = 0.000)	0.260 (CI = +/-0.043; p = 0.000)	0.868	-12.34%	+13.66%
Frequency	2008.1	-0.128 (CI = +/-0.022; p = 0.000)	0.254 (CI = +/-0.045; p = 0.000)	0.847	-12.00%	+13.45%
Frequency	2008.2	-0.125 (CI = +/-0.024; p = 0.000)	0.251 (CI = +/-0.048; p = 0.000)	0.823	-11.78%	+13.34%
Frequency	2009.1	-0.118 (CI = +/-0.026; p = 0.000)	0.240 (CI = +/-0.050; p = 0.000)	0.799	-11.14%	+13.02%
Frequency	2009.2	-0.108 (CI = +/-0.028; p = 0.000)	0.227 (CI = +/-0.050; p = 0.000)	0.781	-10.22%	+12.61%
Frequency	2010.1	-0.088 (CI = +/-0.026; p = 0.000)	0.201 (CI = +/-0.044; p = 0.000)	0.816	-8.45%	+11.93%
Frequency	2010.2	-0.084 (CI = +/-0.029; p = 0.000)	0.195 (CI = +/-0.048; p = 0.000)	0.808	-8.03%	+11.79%
Frequency	2011.1	-0.080 (CI = +/-0.034; p = 0.000)	0.190 (CI = +/-0.053; p = 0.000)	0.803	-7.65%	+11.68%
Frequency	2011.2	-0.078 (CI = +/-0.041; p = 0.001)	0.188 (CI = +/-0.060; p = 0.000)	0.801	-7.50%	+11.64%
Frequency	2012.1	-0.063 (CI = +/-0.048; p = 0.014)	0.170 (CI = +/-0.067; p = 0.000)	0.812	-6.10%	+11.34%
Frequency	2012.2	-0.052 (CI = +/-0.059; p = 0.085)	0.157 (CI = +/-0.078; p = 0.001)	0.817	-5.02%	+11.16%
Frequency	2013.1	-0.040 (CI = +/-0.076; p = 0.286)	0.144 (CI = +/-0.095; p = 0.006)	0.818	-3.89%	+11.01%
Frequency	2013.2	-0.051 (CI = +/-0.104; p = 0.312)	0.156 (CI = +/-0.123; p = 0.016)	0.812	-4.95%	+11.11%
Frequency	2014.1	-0.017 (CI = +/-0.149; p = 0.814)	0.120 (CI = +/-0.168; p = 0.146)	0.814	-1.65%	+10.89%
Frequency	2014.2	-0.067 (CI = +/-0.246; p = 0.563)	0.172 (CI = +/-0.263; p = 0.179)	0.799	-6.49%	+11.08%
Frequency	2015.1	-0.011 (CI = +/-0.538; p = 0.966)	0.115 (CI = +/-0.553; p = 0.656)	0.786	-1.06%	+10.99%
Frequency	2015.2	0.104 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.774	+10.99%	+10.99%
Frequency	2016.1	0.116 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.799	+12.27%	+12.27%
Frequency	2016.2	0.109 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.736	+11.48%	+11.48%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2021.2
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	-0.090 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.006; p = 0.177)	0.372 (CI = +/-0.052; p = 0.000)	0.910	-8.63%	+32.49%
Loss Cost	2004.2	-0.089 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.007; p = 0.189)	0.369 (CI = +/-0.053; p = 0.000)	0.907	-8.53%	+32.35%
Loss Cost	2005.1	-0.089 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.007; p = 0.197)	0.369 (CI = +/-0.055; p = 0.000)	0.905	-8.52%	+32.34%
Loss Cost	2005.2	-0.091 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.007; p = 0.193)	0.373 (CI = +/-0.057; p = 0.000)	0.904	-8.69%	+32.55%
Loss Cost	2006.1	-0.092 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.007; p = 0.196)	0.374 (CI = +/-0.060; p = 0.000)	0.903	-8.78%	+32.66%
Loss Cost	2006.2	-0.092 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.007; p = 0.202)	0.375 (CI = +/-0.062; p = 0.000)	0.902	-8.83%	+32.72%
Loss Cost	2007.1	-0.088 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.007; p = 0.222)	0.368 (CI = +/-0.064; p = 0.000)	0.903	-8.42%	+32.28%
Loss Cost	2007.2	-0.084 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.007; p = 0.243)	0.361 (CI = +/-0.066; p = 0.000)	0.904	-8.07%	+31.93%
Loss Cost	2008.1	-0.076 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.007; p = 0.265)	0.348 (CI = +/-0.066; p = 0.000)	0.911	-7.32%	+31.24%
Loss Cost	2008.2	-0.073 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.007; p = 0.287)	0.343 (CI = +/-0.070; p = 0.000)	0.912	-7.02%	+30.99%
Loss Cost	2009.1	-0.066 (CI = +/-0.031; p = 0.000)	0.003 (CI = +/-0.007; p = 0.316)	0.332 (CI = +/-0.073; p = 0.000)	0.916	-6.40%	+30.51%
Loss Cost	2009.2	-0.062 (CI = +/-0.036; p = 0.002)	0.003 (CI = +/-0.007; p = 0.343)	0.326 (CI = +/-0.078; p = 0.000)	0.916	-5.99%	+30.23%
Loss Cost	2010.1	-0.045 (CI = +/-0.037; p = 0.020)	0.003 (CI = +/-0.007; p = 0.377)	0.302 (CI = +/-0.077; p = 0.000)	0.930	-4.44%	+29.28%
Loss Cost	2010.2	-0.048 (CI = +/-0.043; p = 0.030)	0.003 (CI = +/-0.007; p = 0.378)	0.307 (CI = +/-0.084; p = 0.000)	0.929	-4.73%	+29.44%
Loss Cost	2011.1	-0.045 (CI = +/-0.051; p = 0.080)	0.003 (CI = +/-0.007; p = 0.402)	0.302 (CI = +/-0.092; p = 0.000)	0.928	-4.41%	+29.29%
Loss Cost	2011.2	-0.045 (CI = +/-0.061; p = 0.136)	0.003 (CI = +/-0.007; p = 0.416)	0.302 (CI = +/-0.104; p = 0.000)	0.927	-4.44%	+29.30%
Loss Cost	2012.1	-0.027 (CI = +/-0.073; p = 0.437)	0.003 (CI = +/-0.007; p = 0.464)	0.280 (CI = +/-0.115; p = 0.000)	0.929	-2.70%	+28.70%
Loss Cost	2012.2	-0.032 (CI = +/-0.091; p = 0.462)	0.003 (CI = +/-0.008; p = 0.469)	0.286 (CI = +/-0.135; p = 0.000)	0.926	-3.19%	+28.84%
Loss Cost	2013.1	-0.036 (CI = +/-0.119; p = 0.531)	0.003 (CI = +/-0.008; p = 0.481)	0.290 (CI = +/-0.163; p = 0.002)	0.922	-3.51%	+28.91%
Loss Cost	2013.2	-0.073 (CI = +/-0.159; p = 0.343)	0.003 (CI = +/-0.008; p = 0.448)	0.331 (CI = +/-0.203; p = 0.004)	0.919	-7.00%	+29.52%
Loss Cost	2014.1	-0.085 (CI = +/-0.234; p = 0.446)	0.003 (CI = +/-0.009; p = 0.459)	0.344 (CI = +/-0.278; p = 0.019)	0.913	-8.11%	+29.65%
Loss Cost	2014.2	-0.142 (CI = +/-0.387; p = 0.435)	0.003 (CI = +/-0.009; p = 0.453)	0.405 (CI = +/-0.429; p = 0.062)	0.906	-13.28%	+30.05%
Loss Cost	2015.1	-0.243 (CI = +/-0.845; p = 0.536)	0.003 (CI = +/-0.010; p = 0.458)	0.508 (CI = +/-0.882; p = 0.228)	0.896	-21.59%	+30.35%
Loss Cost	2015.2	0.265 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.010; p = 0.458)	NA (CI = +/-NA; p = NA)	0.891	+30.35%	+30.35%
Loss Cost	2016.1	0.314 (CI = +/-0.068; p = 0.000)	0.006 (CI = +/-0.007; p = 0.084)	NA (CI = +/-NA; p = NA)	0.946	+36.94%	+36.94%
Loss Cost	2016.2	0.327 (CI = +/-0.084; p = 0.000)	0.007 (CI = +/-0.008; p = 0.080)	NA (CI = +/-NA; p = NA)	0.934	+38.69%	+38.69%
Severity	2004.1	0.051 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.174)	0.066 (CI = +/-0.027; p = 0.000)	0.973	+5.21%	+12.35%
Severity	2004.2	0.051 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.181)	0.066 (CI = +/-0.028; p = 0.000)	0.971	+5.21%	+12.35%
Severity	2005.1	0.050 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.197)	0.068 (CI = +/-0.028; p = 0.000)	0.970	+5.08%	+12.49%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.197)	0.067 (CI = +/-0.029; p = 0.000)	0.969	+5.15%	+12.42%
Severity	2006.1	0.050 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.207)	0.067 (CI = +/-0.031; p = 0.000)	0.967	+5.13%	+12.43%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.216)	0.067 (CI = +/-0.032; p = 0.000)	0.964	+5.13%	+12.44%
Severity	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.206)	0.064 (CI = +/-0.033; p = 0.000)	0.964	+5.31%	+12.30%
Severity	2007.2	0.053 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.205)	0.062 (CI = +/-0.035; p = 0.001)	0.962	+5.42%	+12.21%
Severity	2008.1	0.057 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.158)	0.055 (CI = +/-0.035; p = 0.003)	0.965	+5.91%	+11.88%
Severity	2008.2	0.059 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.159)	0.053 (CI = +/-0.037; p = 0.007)	0.963	+6.04%	+11.79%
Severity	2009.1	0.058 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.170)	0.053 (CI = +/-0.039; p = 0.010)	0.960	+6.02%	+11.80%
Severity	2009.2	0.053 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.189)	0.061 (CI = +/-0.040; p = 0.004)	0.959	+5.44%	+12.11%
Severity	2010.1	0.050 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.211)	0.065 (CI = +/-0.043; p = 0.005)	0.956	+5.14%	+12.25%
Severity	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.002 (CI = +/-0.004; p = 0.237)	0.075 (CI = +/-0.045; p = 0.002)	0.955	+4.43%	+12.56%
Severity	2011.1	0.044 (CI = +/-0.027; p = 0.004)	-0.002 (CI = +/-0.004; p = 0.249)	0.074 (CI = +/-0.050; p = 0.006)	0.952	+4.47%	+12.54%
Severity	2011.2	0.043 (CI = +/-0.033; p = 0.013)	-0.002 (CI = +/-0.004; p = 0.266)	0.075 (CI = +/-0.056; p = 0.012)	0.948	+4.43%	+12.55%
Severity	2012.1	0.048 (CI = +/-0.040; p = 0.022)	-0.002 (CI = +/-0.004; p = 0.265)	0.069 (CI = +/-0.063; p = 0.034)	0.945	+4.90%	+12.42%
Severity	2012.2	0.034 (CI = +/-0.049; p = 0.158)	-0.002 (CI = +/-0.004; p = 0.303)	0.086 (CI = +/-0.072; p = 0.021)	0.942	+3.44%	+12.76%
Severity	2013.1	0.022 (CI = +/-0.062; p = 0.462)	-0.002 (CI = +/-0.004; p = 0.343)	0.100 (CI = +/-0.085; p = 0.025)	0.937	+2.22%	+12.98%
Severity	2013.2	0.002 (CI = +/-0.083; p = 0.959)	-0.002 (CI = +/-0.004; p = 0.389)	0.123 (CI = +/-0.106; p = 0.026)	0.933	+0.20%	+13.27%
Severity	2014.1	-0.037 (CI = +/-0.117; p = 0.509)	-0.002 (CI = +/-0.004; p = 0.446)	0.165 (CI = +/-0.139; p = 0.024)	0.931	-3.59%	+13.66%
Severity	2014.2	-0.027 (CI = +/-0.195; p = 0.769)	-0.002 (CI = +/-0.005; p = 0.460)	0.154 (CI = +/-0.216; p = 0.145)	0.926	-2.63%	+13.60%
Severity	2015.1	-0.147 (CI = +/-0.417; p = 0.448)	-0.001 (CI = +/-0.005; p = 0.518)	0.278 (CI = +/-0.435; p = 0.185)	0.919	-13.71%	+13.91%
Severity	2015.2	0.130 (CI = +/-0.041; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.518)	NA (CI = +/-NA; p = NA)	0.917	+13.91%	+13.91%
Severity	2016.1	0.153 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.004; p = 0.960)	NA (CI = +/-NA; p = NA)	0.953	+16.55%	+16.55%
Severity	2016.2	0.168 (CI = +/-0.039; p = 0.000)	0.001 (CI = +/-0.004; p = 0.682)	NA (CI = +/-NA; p = NA)	0.958	+18.26%	+18.26%
Frequency	2004.1	-0.141 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	0.306 (CI = +/-0.041; p = 0.000)	0.955	-13.15%	+17.92%
Frequency	2004.2	-0.140 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.014)	0.304 (CI = +/-0.042; p = 0.000)	0.948	-13.06%	+17.80%
Frequency	2005.1	-0.139 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.016)	0.301 (CI = +/-0.043; p = 0.000)	0.941	-12.94%	+17.65%
Frequency	2005.2	-0.141 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.005; p = 0.015)	0.306 (CI = +/-0.044; p = 0.000)	0.937	-13.16%	+17.91%
Frequency	2006.1	-0.142 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.005; p = 0.016)	0.307 (CI = +/-0.046; p = 0.000)	0.929	-13.23%	+17.99%
Frequency	2006.2	-0.142 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.005; p = 0.017)	0.308 (CI = +/-0.048; p = 0.000)	0.918	-13.27%	+18.04%
Frequency	2007.1	-0.140 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.005; p = 0.020)	0.304 (CI = +/-0.050; p = 0.000)	0.905	-13.04%	+17.80%
Frequency	2007.2	-0.137 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.006; p = 0.024)	0.299 (CI = +/-0.052; p = 0.000)	0.889	-12.79%	+17.57%
Frequency	2008.1	-0.133 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.006; p = 0.028)	0.293 (CI = +/-0.054; p = 0.000)	0.870	-12.49%	+17.30%
Frequency	2008.2	-0.131 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.006; p = 0.033)	0.290 (CI = +/-0.057; p = 0.000)	0.849	-12.32%	+17.17%
Frequency	2009.1	-0.125 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.006; p = 0.037)	0.279 (CI = +/-0.059; p = 0.000)	0.828	-11.72%	+16.73%
Frequency	2009.2	-0.115 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.005; p = 0.038)	0.265 (CI = +/-0.059; p = 0.000)	0.814	-10.84%	+16.16%
Frequency	2010.1	-0.096 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.004; p = 0.018)	0.237 (CI = +/-0.049; p = 0.000)	0.854	-9.11%	+15.17%
Frequency	2010.2	-0.092 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.004; p = 0.023)	0.232 (CI = +/-0.053; p = 0.000)	0.847	-8.77%	+15.00%
Frequency	2011.1	-0.089 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.004; p = 0.028)	0.228 (CI = +/-0.058; p = 0.000)	0.842	-8.50%	+14.88%
Frequency	2011.2	-0.089 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.005; p = 0.034)	0.228 (CI = +/-0.065; p = 0.000)	0.839	-8.50%	+14.88%
Frequency	2012.1	-0.075 (CI = +/-0.045; p = 0.003)	0.005 (CI = +/-0.005; p = 0.040)	0.210 (CI = +/-0.071; p = 0.000)	0.848	-7.25%	+14.48%
Frequency	2012.2	-0.066 (CI = +/-0.056; p = 0.024)	0.005 (CI = +/-0.005; p = 0.050)	0.199 (CI = +/-0.083; p = 0.000)	0.850	-6.40%	+14.26%
Frequency	2013.1	-0.058 (CI = +/-0.073; p = 0.110)	0.005 (CI = +/-0.005; p = 0.062)	0.189 (CI = +/-0.100; p = 0.001)	0.850	-5.60%	+14.10%
Frequency	2013.2	-0.075 (CI = +/-0.098; p = 0.124)	0.005 (CI = +/-0.005; p = 0.064)	0.209 (CI = +/-0.125; p = 0.003)	0.846	-7.18%	+14.34%
Frequency	2014.1	-0.048 (CI = +/-0.142; p = 0.476)	0.005 (CI = +/-0.005; p = 0.081)	0.180 (CI = +/-0.169; p = 0.039)	0.846	-4.69%	+14.07%
Frequency	2014.2	-0.116 (CI = +/-0.230; p = 0.291)	0.005 (CI = +/-0.005; p = 0.076)	0.251 (CI = +/-0.255; p = 0.053)	0.838	-10.93%	+14.48%
Frequency	2015.1	-0.096 (CI = +/-0.504; p = 0.681)	0.005 (CI = +/-0.006; p = 0.094)	0.231 (CI = +/-0.526; p = 0.352)	0.824	-9.13%	+14.43%
Frequency	2015.2	0.135 (CI = +/-0.049; p = 0.000)	0.005 (CI = +/-0.006; p = 0.094)	NA (CI = +/-NA; p = NA)	0.815	+14.43%	+14.43%
Frequency	2016.1	0.161 (CI = +/-0.045; p = 0.000)	0.006 (CI = +/-0.005; p = 0.015)	NA (CI = +/-NA; p = NA)	0.887	+17.50%	+17.50%
Frequency	2016.2	0.159 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.005; p = 0.029)	NA (CI = +/-NA; p = NA)	0.842	+17.28%	+17.28%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2021.2
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	-0.089 (CI = +/-0.012; p = 0.000)	0.119 (CI = +/-0.076; p = 0.003)	0.347 (CI = +/-0.034; p = 0.000)	0.927	-8.48%	+29.47%
Loss Cost	2004.2	-0.086 (CI = +/-0.013; p = 0.000)	0.126 (CI = +/-0.077; p = 0.002)	0.343 (CI = +/-0.035; p = 0.000)	0.927	-8.27%	+29.25%
Loss Cost	2005.1	-0.087 (CI = +/-0.014; p = 0.000)	0.129 (CI = +/-0.079; p = 0.002)	0.345 (CI = +/-0.036; p = 0.000)	0.926	-8.36%	+29.33%
Loss Cost	2005.2	-0.087 (CI = +/-0.015; p = 0.000)	0.128 (CI = +/-0.082; p = 0.003)	0.345 (CI = +/-0.038; p = 0.000)	0.925	-8.37%	+29.35%
Loss Cost	2006.1	-0.090 (CI = +/-0.016; p = 0.000)	0.134 (CI = +/-0.084; p = 0.003)	0.348 (CI = +/-0.039; p = 0.000)	0.925	-8.58%	+29.52%
Loss Cost	2006.2	-0.088 (CI = +/-0.018; p = 0.000)	0.138 (CI = +/-0.087; p = 0.003)	0.346 (CI = +/-0.041; p = 0.000)	0.925	-8.44%	+29.40%
Loss Cost	2007.1	-0.086 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.089; p = 0.005)	0.342 (CI = +/-0.043; p = 0.000)	0.924	-8.21%	+29.23%
Loss Cost	2007.2	-0.079 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.088; p = 0.002)	0.332 (CI = +/-0.043; p = 0.000)	0.931	-7.62%	+28.80%
Loss Cost	2008.1	-0.074 (CI = +/-0.021; p = 0.000)	0.135 (CI = +/-0.088; p = 0.004)	0.324 (CI = +/-0.044; p = 0.000)	0.934	-7.10%	+28.49%
Loss Cost	2008.2	-0.067 (CI = +/-0.023; p = 0.000)	0.146 (CI = +/-0.088; p = 0.002)	0.315 (CI = +/-0.045; p = 0.000)	0.939	-6.50%	+28.12%
Loss Cost	2009.1	-0.064 (CI = +/-0.026; p = 0.000)	0.141 (CI = +/-0.091; p = 0.004)	0.310 (CI = +/-0.048; p = 0.000)	0.940	-6.17%	+27.96%
Loss Cost	2009.2	-0.055 (CI = +/-0.028; p = 0.001)	0.153 (CI = +/-0.091; p = 0.002)	0.298 (CI = +/-0.050; p = 0.000)	0.945	-5.35%	+27.55%
Loss Cost	2010.1	-0.043 (CI = +/-0.030; p = 0.007)	0.138 (CI = +/-0.088; p = 0.004)	0.283 (CI = +/-0.051; p = 0.000)	0.953	-4.23%	+27.11%
Loss Cost	2010.2	-0.040 (CI = +/-0.035; p = 0.024)	0.141 (CI = +/-0.092; p = 0.005)	0.279 (CI = +/-0.056; p = 0.000)	0.952	-3.96%	+27.01%
Loss Cost	2011.1	-0.043 (CI = +/-0.041; p = 0.041)	0.143 (CI = +/-0.097; p = 0.006)	0.282 (CI = +/-0.063; p = 0.000)	0.951	-4.17%	+27.07%
Loss Cost	2011.2	-0.034 (CI = +/-0.048; p = 0.152)	0.151 (CI = +/-0.101; p = 0.006)	0.272 (CI = +/-0.070; p = 0.000)	0.952	-3.36%	+26.83%
Loss Cost	2012.1	-0.025 (CI = +/-0.058; p = 0.371)	0.144 (CI = +/-0.106; p = 0.011)	0.261 (CI = +/-0.081; p = 0.000)	0.952	-2.50%	+26.65%
Loss Cost	2012.2	-0.016 (CI = +/-0.073; p = 0.643)	0.150 (CI = +/-0.112; p = 0.012)	0.251 (CI = +/-0.096; p = 0.000)	0.950	-1.60%	+26.47%
Loss Cost	2013.1	-0.035 (CI = +/-0.093; p = 0.435)	0.159 (CI = +/-0.118; p = 0.012)	0.272 (CI = +/-0.116; p = 0.000)	0.949	-3.42%	+26.72%
Loss Cost	2013.2	-0.043 (CI = +/-0.127; p = 0.483)	0.156 (CI = +/-0.127; p = 0.020)	0.280 (CI = +/-0.150; p = 0.001)	0.945	-4.16%	+26.81%
Loss Cost	2014.1	-0.090 (CI = +/-0.183; p = 0.302)	0.169 (CI = +/-0.134; p = 0.018)	0.331 (CI = +/-0.205; p = 0.004)	0.944	-8.65%	+27.14%
Loss Cost	2014.2	-0.067 (CI = +/-0.306; p = 0.640)	0.173 (CI = +/-0.146; p = 0.024)	0.306 (CI = +/-0.327; p = 0.064)	0.939	-6.45%	+27.03%
Loss Cost	2015.1	-0.404 (CI = +/-0.640; p = 0.190)	0.205 (CI = +/-0.152; p = 0.013)	0.648 (CI = +/-0.656; p = 0.053)	0.942	-33.25%	+27.59%
Loss Cost	2015.2	0.244 (CI = +/-0.041; p = 0.000)	0.205 (CI = +/-0.152; p = 0.013)	NA (CI = +/-NA; p = NA)	0.939	+27.59%	+27.59%
Loss Cost	2016.1	0.263 (CI = +/-0.040; p = 0.000)	0.164 (CI = +/-0.137; p = 0.024)	NA (CI = +/-NA; p = NA)	0.957	+30.04%	+30.04%
Loss Cost	2016.2	0.271 (CI = +/-0.046; p = 0.000)	0.179 (CI = +/-0.146; p = 0.023)	NA (CI = +/-NA; p = NA)	0.950	+31.10%	+31.10%
Severity	2004.1	0.050 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.044; p = 0.224)	0.078 (CI = +/-0.020; p = 0.000)	0.972	+5.09%	+13.62%
Severity	2004.2	0.050 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.046; p = 0.227)	0.078 (CI = +/-0.021; p = 0.000)	0.971	+5.11%	+13.60%
Severity	2005.1	0.048 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.046; p = 0.163)	0.080 (CI = +/-0.021; p = 0.000)	0.970	+4.94%	+13.72%
Severity	2005.2	0.049 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.047; p = 0.144)	0.079 (CI = +/-0.022; p = 0.000)	0.969	+5.04%	+13.65%
Severity	2006.1	0.049 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.049; p = 0.139)	0.080 (CI = +/-0.023; p = 0.000)	0.967	+4.97%	+13.69%
Severity	2006.2	0.049 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.051; p = 0.144)	0.079 (CI = +/-0.024; p = 0.000)	0.965	+5.01%	+13.67%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.052; p = 0.181)	0.078 (CI = +/-0.025; p = 0.000)	0.964	+5.11%	+13.62%
Severity	2007.2	0.051 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.054; p = 0.158)	0.076 (CI = +/-0.026; p = 0.000)	0.962	+5.27%	+13.53%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.054; p = 0.243)	0.070 (CI = +/-0.027; p = 0.000)	0.964	+5.65%	+13.35%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.034 (CI = +/-0.056; p = 0.217)	0.068 (CI = +/-0.029; p = 0.000)	0.962	+5.83%	+13.26%
Severity	2009.1	0.055 (CI = +/-0.016; p = 0.000)	0.036 (CI = +/-0.058; p = 0.208)	0.070 (CI = +/-0.031; p = 0.000)	0.959	+5.69%	+13.32%
Severity	2009.2	0.051 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.058; p = 0.312)	0.076 (CI = +/-0.032; p = 0.000)	0.958	+5.18%	+13.52%
Severity	2010.1	0.046 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.060; p = 0.245)	0.082 (CI = +/-0.035; p = 0.000)	0.956	+4.76%	+13.65%
Severity	2010.2	0.041 (CI = +/-0.023; p = 0.001)	0.027 (CI = +/-0.061; p = 0.358)	0.089 (CI = +/-0.037; p = 0.000)	0.954	+4.14%	+13.85%
Severity	2011.1	0.039 (CI = +/-0.027; p = 0.007)	0.029 (CI = +/-0.064; p = 0.358)	0.091 (CI = +/-0.041; p = 0.000)	0.950	+4.00%	+13.89%
Severity	2011.2	0.040 (CI = +/-0.032; p = 0.019)	0.029 (CI = +/-0.068; p = 0.376)	0.090 (CI = +/-0.047; p = 0.001)	0.946	+4.05%	+13.87%
Severity	2012.1	0.041 (CI = +/-0.040; p = 0.042)	0.028 (CI = +/-0.072; p = 0.421)	0.088 (CI = +/-0.055; p = 0.004)	0.942	+4.22%	+13.84%
Severity	2012.2	0.029 (CI = +/-0.048; p = 0.226)	0.020 (CI = +/-0.075; p = 0.571)	0.103 (CI = +/-0.063; p = 0.003)	0.939	+2.89%	+14.06%
Severity	2013.1	0.013 (CI = +/-0.061; p = 0.659)	0.028 (CI = +/-0.077; p = 0.451)	0.120 (CI = +/-0.076; p = 0.004)	0.936	+1.29%	+14.26%
Severity	2013.2	-0.005 (CI = +/-0.082; p = 0.902)	0.022 (CI = +/-0.082; p = 0.578)	0.140 (CI = +/-0.097; p = 0.008)	0.931	-0.47%	+14.44%
Severity	2014.1	-0.053 (CI = +/-0.113; p = 0.330)	0.035 (CI = +/-0.083; p = 0.383)	0.190 (CI = +/-0.127; p = 0.007)	0.932	-5.13%	+14.74%
Severity	2014.2	-0.033 (CI = +/-0.189; p = 0.704)	0.037 (CI = +/-0.090; p = 0.380)	0.170 (CI = +/-0.202; p = 0.091)	0.927	-3.29%	+14.66%
Severity	2015.1	-0.234 (CI = +/-0.398; p = 0.220)	0.056 (CI = +/-0.095; p = 0.215)	0.373 (CI = +/-0.408; p = 0.069)	0.928	-20.83%	+14.95%
Severity	2015.2	0.139 (CI = +/-0.025; p = 0.000)	0.056 (CI = +/-0.095; p = 0.215)	NA (CI = +/-NA; p = NA)	0.926	+14.95%	+14.95%
Severity	2016.1	0.153 (CI = +/-0.023; p = 0.000)	0.028 (CI = +/-0.078; p = 0.447)	NA (CI = +/-NA; p = NA)	0.956	+16.49%	+16.49%
Severity	2016.2	0.162 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.070; p = 0.176)	NA (CI = +/-NA; p = NA)	0.966	+17.61%	+17.61%
Frequency	2004.1	-0.138 (CI = +/-0.010; p = 0.000)	0.092 (CI = +/-0.066; p = 0.008)	0.269 (CI = +/-0.030; p = 0.000)	0.956	-12.91%	+13.95%
Frequency	2004.2	-0.136 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.067; p = 0.006)	0.265 (CI = +/-0.030; p = 0.000)	0.951	-12.73%	+13.77%
Frequency	2005.1	-0.136 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.069; p = 0.008)	0.264 (CI = +/-0.031; p = 0.000)	0.943	-12.68%	+13.73%
Frequency	2005.2	-0.137 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.071; p = 0.012)	0.266 (CI = +/-0.033; p = 0.000)	0.938	-12.77%	+13.81%
Frequency	2006.1	-0.138 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.073; p = 0.011)	0.269 (CI = +/-0.034; p = 0.000)	0.930	-12.91%	+13.92%
Frequency	2006.2	-0.137 (CI = +/-0.015; p = 0.000)	0.101 (CI = +/-0.076; p = 0.011)	0.267 (CI = +/-0.036; p = 0.000)	0.921	-12.81%	+13.83%
Frequency	2007.1	-0.135 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.078; p = 0.017)	0.264 (CI = +/-0.037; p = 0.000)	0.906	-12.67%	+13.74%
Frequency	2007.2	-0.131 (CI = +/-0.018; p = 0.000)	0.107 (CI = +/-0.078; p = 0.009)	0.257 (CI = +/-0.038; p = 0.000)	0.896	-12.24%	+13.46%
Frequency	2008.1	-0.129 (CI = +/-0.020; p = 0.000)	0.104 (CI = +/-0.081; p = 0.014)	0.254 (CI = +/-0.040; p = 0.000)	0.876	-12.06%	+13.36%
Frequency	2008.2	-0.124 (CI = +/-0.022; p = 0.000)	0.112 (CI = +/-0.082; p = 0.009)	0.247 (CI = +/-0.042; p = 0.000)	0.863	-11.65%	+13.12%
Frequency	2009.1	-0.119 (CI = +/-0.024; p = 0.000)	0.104 (CI = +/-0.084; p = 0.017)	0.241 (CI = +/-0.045; p = 0.000)	0.839	-11.23%	+12.92%
Frequency	2009.2	-0.106 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.075; p = 0.002)	0.222 (CI = +/-0.041; p = 0.000)	0.854	-10.02%	+12.37%
Frequency	2010.1	-0.090 (CI = +/-0.021; p = 0.000)	0.103 (CI = +/-0.061; p = 0.002)	0.202 (CI = +/-0.035; p = 0.000)	0.880	-8.58%	+11.84%
Frequency	2010.2	-0.081 (CI = +/-0.022; p = 0.000)	0.114 (CI = +/-0.060; p = 0.001)	0.190 (CI = +/-0.036; p = 0.000)	0.889	-7.78%	+11.55%
Frequency	2011.1	-0.082 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.063; p = 0.001)	0.191 (CI = +/-0.041; p = 0.000)	0.885	-7.86%	+11.58%
Frequency	2011.2	-0.074 (CI = +/-0.031; p = 0.000)	0.122 (CI = +/-0.065; p = 0.001)	0.182 (CI = +/-0.045; p = 0.000)	0.890	-7.12%	+11.38%
Frequency	2012.1	-0.067 (CI = +/-0.037; p = 0.002)	0.116 (CI = +/-0.067; p = 0.002)	0.173 (CI = +/-0.051; p = 0.000)	0.891	-6.44%	+11.25%
Frequency	2012.2	-0.045 (CI = +/-0.041; p = 0.036)	0.130 (CI = +/-0.064; p = 0.001)	0.148 (CI = +/-0.054; p = 0.000)	0.913	-4.37%	+10.88%
Frequency	2013.1	-0.048 (CI = +/-0.054; p = 0.078)	0.131 (CI = +/-0.068; p = 0.001)	0.151 (CI = +/-0.067; p = 0.000)	0.912	-4.65%	+10.91%
Frequency	2013.2	-0.038 (CI = +/-0.073; p = 0.284)	0.135 (CI = +/-0.073; p = 0.002)	0.140 (CI = +/-0.086; p = 0.004)	0.909	-3.71%	+10.81%
Frequency	2014.1	-0.038 (CI = +/-0.108; p = 0.460)	0.135 (CI = +/-0.079; p = 0.003)	0.141 (CI = +/-0.121; p = 0.026)	0.906	-3.71%	+10.81%
Frequency	2014.2	-0.033 (CI = +/-0.181; p = 0.693)	0.136 (CI = +/-0.086; p = 0.005)	0.136 (CI = +/-0.193; p = 0.151)	0.895	-3.27%	+10.80%
Frequency	2015.1	-0.171 (CI = +/-0.396; p = 0.360)	0.148 (CI = +/-0.094; p = 0.006)	0.275 (CI = +/-0.406; p = 0.162)	0.894	-15.68%	+10.99%
Frequency	2015.2	0.104 (CI = +/-0.025; p = 0.000)	0.148 (CI = +/-0.094; p = 0.006)	NA (CI = +/-NA; p = NA)	0.889	+10.99%	+10.99%
Frequency	2016.1	0.110 (CI = +/-0.029; p = 0.000)	0.136 (CI = +/-0.101; p = 0.014)	NA (CI = +/-NA; p = NA)	0.890	+11.63%	+11.63%
Frequency	2016.2	0.109 (CI = +/-0.036; p = 0.000)	0.134 (CI = +/-0.113; p = 0.026)	NA (CI = +/-NA; p = NA)	0.846	+11.48%	+11.48%

Comprehensive - All Other

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.418	+2.90%
Loss Cost	2004.2	0.028 (CI = +/-0.012; p = 0.000)	0.380	+2.79%
Loss Cost	2005.1	0.028 (CI = +/-0.013; p = 0.000)	0.363	+2.82%
Loss Cost	2005.2	0.026 (CI = +/-0.013; p = 0.000)	0.315	+2.63%
Loss Cost	2006.1	0.029 (CI = +/-0.014; p = 0.000)	0.354	+2.91%
Loss Cost	2006.2	0.026 (CI = +/-0.014; p = 0.001)	0.299	+2.65%
Loss Cost	2007.1	0.027 (CI = +/-0.015; p = 0.001)	0.292	+2.74%
Loss Cost	2007.2	0.025 (CI = +/-0.016; p = 0.004)	0.246	+2.57%
Loss Cost	2008.1	0.025 (CI = +/-0.018; p = 0.006)	0.223	+2.57%
Loss Cost	2008.2	0.031 (CI = +/-0.017; p = 0.001)	0.332	+3.19%
Loss Cost	2009.1	0.032 (CI = +/-0.019; p = 0.002)	0.314	+3.26%
Loss Cost	2009.2	0.037 (CI = +/-0.019; p = 0.001)	0.375	+3.75%
Loss Cost	2010.1	0.038 (CI = +/-0.021; p = 0.001)	0.356	+3.85%
Loss Cost	2010.2	0.033 (CI = +/-0.022; p = 0.006)	0.279	+3.37%
Loss Cost	2011.1	0.031 (CI = +/-0.024; p = 0.016)	0.222	+3.13%
Loss Cost	2011.2	0.035 (CI = +/-0.026; p = 0.012)	0.250	+3.54%
Loss Cost	2012.1	0.036 (CI = +/-0.029; p = 0.019)	0.228	+3.64%
Loss Cost	2012.2	0.029 (CI = +/-0.031; p = 0.069)	0.133	+2.90%
Loss Cost	2013.1	0.038 (CI = +/-0.032; p = 0.023)	0.237	+3.90%
Loss Cost	2013.2	0.029 (CI = +/-0.034; p = 0.091)	0.124	+2.94%
Loss Cost	2014.1	0.043 (CI = +/-0.034; p = 0.017)	0.297	+4.38%
Loss Cost	2014.2	0.038 (CI = +/-0.038; p = 0.052)	0.203	+3.88%
Loss Cost	2015.1	0.039 (CI = +/-0.045; p = 0.081)	0.168	+3.98%
Loss Cost	2015.2	0.025 (CI = +/-0.049; p = 0.276)	0.025	+2.57%
Loss Cost	2016.1	0.021 (CI = +/-0.058; p = 0.434)	-0.032	+2.14%
Loss Cost	2016.2	0.009 (CI = +/-0.068; p = 0.780)	-0.101	+0.87%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.519	+3.13%
Severity	2004.2	0.029 (CI = +/-0.010; p = 0.000)	0.477	+2.92%
Severity	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.464	+2.97%
Severity	2005.2	0.029 (CI = +/-0.012; p = 0.000)	0.430	+2.91%
Severity	2006.1	0.032 (CI = +/-0.012; p = 0.000)	0.503	+3.28%
Severity	2006.2	0.032 (CI = +/-0.012; p = 0.000)	0.478	+3.28%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.495	+3.50%
Severity	2007.2	0.035 (CI = +/-0.014; p = 0.000)	0.481	+3.58%
Severity	2008.1	0.037 (CI = +/-0.015; p = 0.000)	0.490	+3.79%
Severity	2008.2	0.042 (CI = +/-0.015; p = 0.000)	0.572	+4.31%
Severity	2009.1	0.046 (CI = +/-0.015; p = 0.000)	0.610	+4.70%
Severity	2009.2	0.050 (CI = +/-0.016; p = 0.000)	0.638	+5.08%
Severity	2010.1	0.053 (CI = +/-0.016; p = 0.000)	0.661	+5.47%
Severity	2010.2	0.054 (CI = +/-0.018; p = 0.000)	0.640	+5.56%
Severity	2011.1	0.058 (CI = +/-0.019; p = 0.000)	0.658	+5.98%
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	0.644	+6.19%
Severity	2012.1	0.061 (CI = +/-0.023; p = 0.000)	0.621	+6.34%
Severity	2012.2	0.055 (CI = +/-0.024; p = 0.000)	0.557	+5.65%
Severity	2013.1	0.063 (CI = +/-0.024; p = 0.000)	0.630	+6.51%
Severity	2013.2	0.057 (CI = +/-0.026; p = 0.000)	0.559	+5.84%
Severity	2014.1	0.068 (CI = +/-0.025; p = 0.000)	0.682	+7.04%
Severity	2014.2	0.063 (CI = +/-0.028; p = 0.000)	0.613	+6.54%
Severity	2015.1	0.068 (CI = +/-0.032; p = 0.001)	0.607	+7.05%
Severity	2015.2	0.057 (CI = +/-0.034; p = 0.004)	0.507	+5.82%
Severity	2016.1	0.056 (CI = +/-0.041; p = 0.012)	0.429	+5.73%
Severity	2016.2	0.038 (CI = +/-0.041; p = 0.067)	0.250	+3.88%
Frequency	2004.1	-0.002 (CI = +/-0.008; p = 0.556)	-0.019	-0.22%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.740)	-0.027	-0.13%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.716)	-0.027	-0.15%
Frequency	2005.2	-0.003 (CI = +/-0.009; p = 0.530)	-0.019	-0.27%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.437)	-0.012	-0.36%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.198)	0.024	-0.61%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.142)	0.042	-0.74%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.063)	0.090	-0.97%
Frequency	2008.1	-0.012 (CI = +/-0.011; p = 0.034)	0.130	-1.17%
Frequency	2008.2	-0.011 (CI = +/-0.012; p = 0.067)	0.093	-1.07%
Frequency	2009.1	-0.014 (CI = +/-0.012; p = 0.025)	0.160	-1.38%
Frequency	2009.2	-0.013 (CI = +/-0.013; p = 0.052)	0.117	-1.26%
Frequency	2010.1	-0.015 (CI = +/-0.014; p = 0.027)	0.167	-1.54%
Frequency	2010.2	-0.021 (CI = +/-0.013; p = 0.003)	0.322	-2.08%
Frequency	2011.1	-0.027 (CI = +/-0.012; p = 0.000)	0.524	-2.69%
Frequency	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.457	-2.49%
Frequency	2012.1	-0.026 (CI = +/-0.014; p = 0.001)	0.428	-2.54%
Frequency	2012.2	-0.026 (CI = +/-0.015; p = 0.002)	0.401	-2.61%
Frequency	2013.1	-0.025 (CI = +/-0.017; p = 0.007)	0.330	-2.45%
Frequency	2013.2	-0.028 (CI = +/-0.019; p = 0.007)	0.350	-2.73%
Frequency	2014.1	-0.025 (CI = +/-0.021; p = 0.025)	0.263	-2.49%
Frequency	2014.2	-0.025 (CI = +/-0.025; p = 0.045)	0.218	-2.50%
Frequency	2015.1	-0.029 (CI = +/-0.028; p = 0.045)	0.237	-2.87%
Frequency	2015.2	-0.031 (CI = +/-0.033; p = 0.063)	0.215	-3.07%
Frequency	2016.1	-0.035 (CI = +/-0.039; p = 0.079)	0.204	-3.40%
Frequency	2016.2	-0.029 (CI = +/-0.047; p = 0.194)	0.089	-2.90%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.010; p = 0.000)	0.168 (CI = +/-0.104; p = 0.002)	0.548	+2.82%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.167 (CI = +/-0.107; p = 0.003)	0.512	+2.79%
Loss Cost	2005.1	0.027 (CI = +/-0.011; p = 0.000)	0.170 (CI = +/-0.111; p = 0.004)	0.501	+2.73%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.165 (CI = +/-0.114; p = 0.006)	0.452	+2.63%
Loss Cost	2006.1	0.028 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.116; p = 0.011)	0.469	+2.81%
Loss Cost	2006.2	0.026 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.118; p = 0.017)	0.410	+2.65%
Loss Cost	2007.1	0.026 (CI = +/-0.014; p = 0.001)	0.147 (CI = +/-0.123; p = 0.021)	0.400	+2.64%
Loss Cost	2007.2	0.025 (CI = +/-0.015; p = 0.002)	0.144 (CI = +/-0.127; p = 0.028)	0.352	+2.57%
Loss Cost	2008.1	0.024 (CI = +/-0.016; p = 0.005)	0.150 (CI = +/-0.132; p = 0.028)	0.337	+2.45%
Loss Cost	2008.2	0.031 (CI = +/-0.015; p = 0.000)	0.182 (CI = +/-0.115; p = 0.003)	0.518	+3.19%
Loss Cost	2009.1	0.030 (CI = +/-0.016; p = 0.001)	0.187 (CI = +/-0.120; p = 0.004)	0.507	+3.09%
Loss Cost	2009.2	0.037 (CI = +/-0.015; p = 0.000)	0.213 (CI = +/-0.108; p = 0.000)	0.628	+3.75%
Loss Cost	2010.1	0.035 (CI = +/-0.016; p = 0.000)	0.219 (CI = +/-0.113; p = 0.001)	0.619	+3.61%
Loss Cost	2010.2	0.033 (CI = +/-0.018; p = 0.001)	0.210 (CI = +/-0.117; p = 0.001)	0.556	+3.37%
Loss Cost	2011.1	0.028 (CI = +/-0.018; p = 0.004)	0.230 (CI = +/-0.115; p = 0.001)	0.573	+2.84%
Loss Cost	2011.2	0.035 (CI = +/-0.018; p = 0.001)	0.254 (CI = +/-0.106; p = 0.000)	0.670	+3.54%
Loss Cost	2012.1	0.032 (CI = +/-0.019; p = 0.003)	0.264 (CI = +/-0.110; p = 0.000)	0.674	+3.23%
Loss Cost	2012.2	0.029 (CI = +/-0.021; p = 0.010)	0.254 (CI = +/-0.114; p = 0.000)	0.615	+2.90%
Loss Cost	2013.1	0.034 (CI = +/-0.022; p = 0.006)	0.237 (CI = +/-0.116; p = 0.001)	0.641	+3.44%
Loss Cost	2013.2	0.029 (CI = +/-0.024; p = 0.023)	0.224 (CI = +/-0.119; p = 0.001)	0.565	+2.94%
Loss Cost	2014.1	0.038 (CI = +/-0.025; p = 0.005)	0.198 (CI = +/-0.114; p = 0.002)	0.637	+3.89%
Loss Cost	2014.2	0.038 (CI = +/-0.028; p = 0.013)	0.197 (CI = +/-0.123; p = 0.004)	0.573	+3.88%
Loss Cost	2015.1	0.033 (CI = +/-0.033; p = 0.050)	0.211 (CI = +/-0.131; p = 0.005)	0.576	+3.31%
Loss Cost	2015.2	0.025 (CI = +/-0.036; p = 0.152)	0.195 (CI = +/-0.137; p = 0.010)	0.468	+2.57%
Loss Cost	2016.1	0.012 (CI = +/-0.039; p = 0.513)	0.225 (CI = +/-0.135; p = 0.004)	0.557	+1.18%
Loss Cost	2016.2	0.009 (CI = +/-0.047; p = 0.685)	0.219 (CI = +/-0.150; p = 0.010)	0.488	+0.87%
Severity	2004.1	0.030 (CI = +/-0.008; p = 0.000)	0.170 (CI = +/-0.087; p = 0.000)	0.664	+3.05%
Severity	2004.2	0.029 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.089; p = 0.001)	0.625	+2.92%
Severity	2005.1	0.028 (CI = +/-0.009; p = 0.000)	0.165 (CI = +/-0.092; p = 0.001)	0.615	+2.89%
Severity	2005.2	0.029 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.095; p = 0.001)	0.589	+2.91%
Severity	2006.1	0.031 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.093; p = 0.002)	0.629	+3.19%
Severity	2006.2	0.032 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.095; p = 0.002)	0.614	+3.28%
Severity	2007.1	0.033 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.098; p = 0.004)	0.617	+3.40%
Severity	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.100; p = 0.003)	0.618	+3.58%
Severity	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.104; p = 0.005)	0.615	+3.66%
Severity	2008.2	0.042 (CI = +/-0.011; p = 0.000)	0.183 (CI = +/-0.086; p = 0.000)	0.752	+4.31%
Severity	2009.1	0.044 (CI = +/-0.012; p = 0.000)	0.173 (CI = +/-0.088; p = 0.000)	0.764	+4.54%
Severity	2009.2	0.050 (CI = +/-0.011; p = 0.000)	0.194 (CI = +/-0.077; p = 0.000)	0.833	+5.08%
Severity	2010.1	0.051 (CI = +/-0.011; p = 0.000)	0.187 (CI = +/-0.079; p = 0.000)	0.836	+5.26%
Severity	2010.2	0.054 (CI = +/-0.012; p = 0.000)	0.198 (CI = +/-0.078; p = 0.000)	0.842	+5.56%
Severity	2011.1	0.056 (CI = +/-0.013; p = 0.000)	0.193 (CI = +/-0.082; p = 0.000)	0.842	+5.73%
Severity	2011.2	0.060 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.078; p = 0.000)	0.864	+6.19%
Severity	2012.1	0.058 (CI = +/-0.014; p = 0.000)	0.214 (CI = +/-0.081; p = 0.000)	0.857	+6.00%
Severity	2012.2	0.055 (CI = +/-0.015; p = 0.000)	0.204 (CI = +/-0.082; p = 0.000)	0.827	+5.65%
Severity	2013.1	0.060 (CI = +/-0.016; p = 0.000)	0.189 (CI = +/-0.082; p = 0.000)	0.850	+6.14%
Severity	2013.2	0.057 (CI = +/-0.017; p = 0.000)	0.181 (CI = +/-0.085; p = 0.000)	0.811	+5.84%
Severity	2014.1	0.064 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.077; p = 0.001)	0.865	+6.64%
Severity	2014.2	0.063 (CI = +/-0.019; p = 0.000)	0.158 (CI = +/-0.083; p = 0.001)	0.827	+6.54%
Severity	2015.1	0.063 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.091; p = 0.003)	0.815	+6.53%
Severity	2015.2	0.057 (CI = +/-0.024; p = 0.000)	0.143 (CI = +/-0.091; p = 0.006)	0.756	+5.82%
Severity	2016.1	0.049 (CI = +/-0.027; p = 0.003)	0.159 (CI = +/-0.094; p = 0.004)	0.760	+5.03%
Severity	2016.2	0.038 (CI = +/-0.027; p = 0.011)	0.139 (CI = +/-0.085; p = 0.006)	0.695	+3.88%
Frequency	2004.1	-0.002 (CI = +/-0.008; p = 0.564)	-0.002 (CI = +/-0.080; p = 0.967)	-0.050	-0.22%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.744)	0.004 (CI = +/-0.082; p = 0.929)	-0.059	-0.13%
Frequency	2005.1	-0.002 (CI = +/-0.009; p = 0.716)	0.005 (CI = +/-0.084; p = 0.905)	-0.060	-0.15%
Frequency	2005.2	-0.003 (CI = +/-0.009; p = 0.537)	-0.002 (CI = +/-0.086; p = 0.969)	-0.053	-0.27%
Frequency	2006.1	-0.004 (CI = +/-0.010; p = 0.443)	0.003 (CI = +/-0.088; p = 0.941)	-0.047	-0.36%
Frequency	2006.2	-0.006 (CI = +/-0.010; p = 0.205)	-0.010 (CI = +/-0.086; p = 0.821)	-0.009	-0.61%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.152)	-0.003 (CI = +/-0.089; p = 0.942)	0.007	-0.73%
Frequency	2007.2	-0.010 (CI = +/-0.011; p = 0.067)	-0.015 (CI = +/-0.088; p = 0.732)	0.060	-0.97%
Frequency	2008.1	-0.012 (CI = +/-0.011; p = 0.038)	-0.005 (CI = +/-0.089; p = 0.904)	0.095	-1.17%
Frequency	2008.2	-0.011 (CI = +/-0.012; p = 0.073)	-0.001 (CI = +/-0.092; p = 0.985)	0.055	-1.07%
Frequency	2009.1	-0.014 (CI = +/-0.012; p = 0.027)	0.014 (CI = +/-0.092; p = 0.762)	0.127	-1.39%
Frequency	2009.2	-0.013 (CI = +/-0.013; p = 0.057)	0.019 (CI = +/-0.095; p = 0.685)	0.084	-1.26%
Frequency	2010.1	-0.016 (CI = +/-0.014; p = 0.027)	0.032 (CI = +/-0.095; p = 0.499)	0.147	-1.57%
Frequency	2010.2	-0.021 (CI = +/-0.013; p = 0.003)	0.012 (CI = +/-0.088; p = 0.787)	0.291	-2.08%
Frequency	2011.1	-0.028 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.074; p = 0.305)	0.526	-2.73%
Frequency	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.075; p = 0.214)	0.475	-2.49%
Frequency	2012.1	-0.026 (CI = +/-0.014; p = 0.001)	0.050 (CI = +/-0.079; p = 0.196)	0.453	-2.61%
Frequency	2012.2	-0.026 (CI = +/-0.015; p = 0.002)	0.050 (CI = +/-0.083; p = 0.218)	0.423	-2.61%
Frequency	2013.1	-0.026 (CI = +/-0.017; p = 0.006)	0.048 (CI = +/-0.089; p = 0.267)	0.343	-2.54%
Frequency	2013.2	-0.028 (CI = +/-0.019; p = 0.008)	0.043 (CI = +/-0.094; p = 0.348)	0.347	-2.73%
Frequency	2014.1	-0.026 (CI = +/-0.022; p = 0.024)	0.038 (CI = +/-0.101; p = 0.432)	0.244	-2.58%
Frequency	2014.2	-0.025 (CI = +/-0.025; p = 0.050)	0.040 (CI = +/-0.109; p = 0.442)	0.196	-2.50%
Frequency	2015.1	-0.031 (CI = +/-0.029; p = 0.038)	0.053 (CI = +/-0.116; p = 0.332)	0.239	-3.03%
Frequency	2015.2	-0.031 (CI = +/-0.034; p = 0.067)	0.052 (CI = +/-0.127; p = 0.379)	0.204	-3.07%
Frequency	2016.1	-0.037 (CI = +/-0.040; p = 0.065)	0.066 (CI = +/-0.139; p = 0.312)	0.215	-3.66%
Frequency	2016.2	-0.029 (CI = +/-0.047; p = 0.186)	0.080 (CI = +/-0.149; p = 0.251)	0.140	-2.90%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2021.2
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 = +/-0.013; p = 0.000)	0.004 (CI = +/-0.006; p = 0.223)	0.427	+3.34%
Loss Cost	2004.2	0.032 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.007; p = 0.254)	0.386	+3.23%
Loss Cost	2005.1	0.032 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.007; p = 0.250)	0.371	+3.30%
Loss Cost	2005.2	0.030 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.007; p = 0.299)	0.318	+3.09%
Loss Cost	2006.1	0.034 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.007; p = 0.219)	0.367	+3.48%
Loss Cost	2006.2	0.031 (CI = +/-0.017; p = 0.001)	0.004 (CI = +/-0.007; p = 0.273)	0.305	+3.19%
Loss Cost	2007.1	0.033 (CI = +/-0.019; p = 0.001)	0.004 (CI = +/-0.007; p = 0.256)	0.301	+3.35%
Loss Cost	2007.2	0.031 (CI = +/-0.020; p = 0.003)	0.004 (CI = +/-0.007; p = 0.296)	0.249	+3.18%
Loss Cost	2008.1	0.032 (CI = +/-0.022; p = 0.006)	0.004 (CI = +/-0.007; p = 0.301)	0.227	+3.24%
Loss Cost	2008.2	0.041 (CI = +/-0.021; p = 0.001)	0.005 (CI = +/-0.007; p = 0.144)	0.365	+4.14%
Loss Cost	2009.1	0.042 (CI = +/-0.023; p = 0.001)	0.005 (CI = +/-0.007; p = 0.139)	0.351	+4.32%
Loss Cost	2009.2	0.050 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.072)	0.438	+5.10%
Loss Cost	2010.1	0.052 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.007; p = 0.067)	0.427	+5.37%
Loss Cost	2010.2	0.048 (CI = +/-0.028; p = 0.002)	0.006 (CI = +/-0.007; p = 0.098)	0.342	+4.86%
Loss Cost	2011.1	0.046 (CI = +/-0.031; p = 0.005)	0.006 (CI = +/-0.007; p = 0.122)	0.280	+4.70%
Loss Cost	2011.2	0.054 (CI = +/-0.033; p = 0.003)	0.007 (CI = +/-0.007; p = 0.082)	0.334	+5.50%
Loss Cost	2012.1	0.057 (CI = +/-0.037; p = 0.004)	0.007 (CI = +/-0.008; p = 0.077)	0.324	+5.90%
Loss Cost	2012.2	0.050 (CI = +/-0.040; p = 0.019)	0.006 (CI = +/-0.008; p = 0.120)	0.211	+5.08%
Loss Cost	2013.1	0.067 (CI = +/-0.040; p = 0.003)	0.008 (CI = +/-0.007; p = 0.038)	0.396	+6.96%
Loss Cost	2013.2	0.058 (CI = +/-0.044; p = 0.014)	0.007 (CI = +/-0.007; p = 0.066)	0.269	+5.93%
Loss Cost	2014.1	0.084 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.607	+8.79%
Loss Cost	2014.2	0.084 (CI = +/-0.043; p = 0.001)	0.009 (CI = +/-0.006; p = 0.007)	0.538	+8.76%
Loss Cost	2015.1	0.094 (CI = +/-0.049; p = 0.001)	0.010 (CI = +/-0.006; p = 0.006)	0.554	+9.91%
Loss Cost	2015.2	0.083 (CI = +/-0.057; p = 0.009)	0.009 (CI = +/-0.007; p = 0.014)	0.434	+8.61%
Loss Cost	2016.1	0.088 (CI = +/-0.070; p = 0.019)	0.009 (CI = +/-0.007; p = 0.019)	0.396	+9.20%
Loss Cost	2016.2	0.081 (CI = +/-0.087; p = 0.063)	0.009 (CI = +/-0.008; p = 0.037)	0.303	+8.48%
Severity	2004.1	0.028 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.320)	0.520	+2.81%
Severity	2004.2	0.025 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.242)	0.484	+2.53%
Severity	2005.1	0.025 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.262)	0.469	+2.57%
Severity	2005.2	0.024 (CI = +/-0.014; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.246)	0.438	+2.46%
Severity	2006.1	0.029 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.331)	0.502	+2.90%
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.336)	0.477	+2.87%
Severity	2007.1	0.031 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.407)	0.490	+3.12%
Severity	2007.2	0.031 (CI = +/-0.017; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.439)	0.474	+3.19%
Severity	2008.1	0.034 (CI = +/-0.018; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.513)	0.478	+3.43%
Severity	2008.2	0.040 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.694)	0.557	+4.09%
Severity	2009.1	0.045 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.859)	0.594	+4.60%
Severity	2009.2	0.050 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.006; p = 0.971)	0.622	+5.10%
Severity	2010.1	0.055 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.006; p = 0.799)	0.646	+5.64%
Severity	2010.2	0.056 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.006; p = 0.761)	0.624	+5.79%
Severity	2011.1	0.062 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.006; p = 0.601)	0.645	+6.41%
Severity	2011.2	0.065 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.006; p = 0.534)	0.632	+6.77%
Severity	2012.1	0.068 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.007; p = 0.492)	0.610	+7.07%
Severity	2012.2	0.060 (CI = +/-0.033; p = 0.002)	0.001 (CI = +/-0.007; p = 0.672)	0.534	+6.13%
Severity	2013.1	0.072 (CI = +/-0.034; p = 0.000)	0.003 (CI = +/-0.006; p = 0.403)	0.624	+7.52%
Severity	2013.2	0.064 (CI = +/-0.038; p = 0.003)	0.002 (CI = +/-0.006; p = 0.555)	0.539	+6.62%
Severity	2014.1	0.083 (CI = +/-0.035; p = 0.000)	0.003 (CI = +/-0.006; p = 0.212)	0.697	+8.69%
Severity	2014.2	0.078 (CI = +/-0.041; p = 0.001)	0.003 (CI = +/-0.006; p = 0.291)	0.620	+8.17%
Severity	2015.1	0.089 (CI = +/-0.047; p = 0.001)	0.004 (CI = +/-0.006; p = 0.204)	0.632	+9.34%
Severity	2015.2	0.074 (CI = +/-0.052; p = 0.010)	0.003 (CI = +/-0.006; p = 0.345)	0.506	+7.68%
Severity	2016.1	0.076 (CI = +/-0.064; p = 0.025)	0.003 (CI = +/-0.007; p = 0.366)	0.424	+7.94%
Severity	2016.2	0.050 (CI = +/-0.069; p = 0.133)	0.002 (CI = +/-0.007; p = 0.615)	0.184	+5.16%
Frequency	2004.1	0.005 (CI = +/-0.008; p = 0.178)	0.007 (CI = +/-0.004; p = 0.001)	0.264	+0.51%
Frequency	2004.2	0.007 (CI = +/-0.008; p = 0.089)	0.007 (CI = +/-0.004; p = 0.000)	0.287	+0.68%
Frequency	2005.1	0.007 (CI = +/-0.008; p = 0.096)	0.007 (CI = +/-0.004; p = 0.001)	0.287	+0.71%
Frequency	2005.2	0.006 (CI = +/-0.009; p = 0.170)	0.007 (CI = +/-0.004; p = 0.001)	0.282	+0.61%
Frequency	2006.1	0.006 (CI = +/-0.009; p = 0.233)	0.007 (CI = +/-0.004; p = 0.001)	0.279	+0.57%
Frequency	2006.2	0.003 (CI = +/-0.010; p = 0.512)	0.007 (CI = +/-0.004; p = 0.002)	0.295	+0.32%
Frequency	2007.1	0.002 (CI = +/-0.010; p = 0.662)	0.006 (CI = +/-0.004; p = 0.002)	0.298	+0.23%
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.991)	0.006 (CI = +/-0.004; p = 0.004)	0.320	-0.01%
Frequency	2008.1	-0.002 (CI = +/-0.012; p = 0.744)	0.006 (CI = +/-0.004; p = 0.006)	0.336	-0.19%
Frequency	2008.2	0.000 (CI = +/-0.012; p = 0.946)	0.006 (CI = +/-0.004; p = 0.004)	0.332	+0.04%
Frequency	2009.1	-0.003 (CI = +/-0.013; p = 0.672)	0.006 (CI = +/-0.004; p = 0.007)	0.366	-0.27%
Frequency	2009.2	0.000 (CI = +/-0.014; p = 0.995)	0.006 (CI = +/-0.004; p = 0.005)	0.361	0.00%
Frequency	2010.1	-0.002 (CI = +/-0.015; p = 0.731)	0.006 (CI = +/-0.004; p = 0.008)	0.380	-0.25%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.218)	0.005 (CI = +/-0.004; p = 0.011)	0.488	-0.88%
Frequency	2011.1	-0.016 (CI = +/-0.013; p = 0.018)	0.004 (CI = +/-0.003; p = 0.013)	0.642	-1.61%
Frequency	2011.2	-0.012 (CI = +/-0.014; p = 0.081)	0.005 (CI = +/-0.003; p = 0.006)	0.630	-1.19%
Frequency	2012.1	-0.011 (CI = +/-0.015; p = 0.148)	0.005 (CI = +/-0.003; p = 0.007)	0.611	-1.09%
Frequency	2012.2	-0.010 (CI = +/-0.017; p = 0.238)	0.005 (CI = +/-0.003; p = 0.009)	0.592	-1.00%
Frequency	2013.1	-0.005 (CI = +/-0.019; p = 0.566)	0.005 (CI = +/-0.003; p = 0.005)	0.582	-0.51%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.526)	0.005 (CI = +/-0.004; p = 0.009)	0.578	-0.65%
Frequency	2014.1	0.001 (CI = +/-0.023; p = 0.928)	0.006 (CI = +/-0.004; p = 0.004)	0.587	+0.10%
Frequency	2014.2	0.005 (CI = +/-0.026; p = 0.661)	0.006 (CI = +/-0.004; p = 0.004)	0.582	+0.55%
Frequency	2015.1	0.005 (CI = +/-0.032; p = 0.726)	0.006 (CI = +/-0.004; p = 0.008)	0.574	+0.52%
Frequency	2015.2	0.009 (CI = +/-0.038; p = 0.624)	0.006 (CI = +/-0.005; p = 0.011)	0.562	+0.87%
Frequency	2016.1	0.012 (CI = +/-0.047; p = 0.589)	0.006 (CI = +/-0.005; p = 0.017)	0.548	+1.16%
Frequency	2016.2	0.031 (CI = +/-0.050; p = 0.187)	0.008 (CI = +/-0.005; p = 0.007)	0.613	+3.16%

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	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.114; p = 0.015)	0.501	+3.07%
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)	0.446	+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 = 0.082)	0.345	+2.93%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	0.115 (CI = +/-0.138; p = 0.098)	0.335	+2.96%
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	+2.77%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	0.153 (CI = +/-0.129; p = 0.023)	0.476	+3.79%
Loss Cost	2009.1	0.037 (CI = +/-0.022; p = 0.002)	0.154 (CI = +/-0.136; p = 0.029)	0.460	+3.75%
Loss Cost	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.120; p = 0.004)	0.622	+4.72%
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)	0.530	+4.38%
Loss Cost	2011.1	0.037 (CI = +/-0.026; p = 0.009)	0.199 (CI = +/-0.135; p = 0.007)	0.526	+3.75%
Loss Cost	2011.2	0.048 (CI = +/-0.025; p = 0.001)	0.231 (CI = +/-0.120; p = 0.001)	0.670	+4.91%
Loss Cost	2012.1	0.046 (CI = +/-0.028; p = 0.004)	0.237 (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)	0.662	+5.54%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.017)	0.183 (CI = +/-0.139; p = 0.015)	0.552	+4.88%
Loss Cost	2014.1	0.071 (CI = +/-0.027; p = 0.000)	0.134 (CI = +/-0.095; p = 0.011)	0.815	+7.31%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	0.140 (CI = +/-0.105; p = 0.015)	0.774	+7.67%
Loss Cost	2015.1	0.076 (CI = +/-0.042; p = 0.004)	0.136 (CI = +/-0.121; p = 0.033)	0.757	+7.88%
Loss Cost	2015.2	0.066 (CI = +/-0.051; p = 0.019)	0.121 (CI = +/-0.132; p = 0.065)	0.623	+6.83%
Loss Cost	2016.1	0.055 (CI = +/-0.068; p = 0.093)	0.139 (CI = +/-0.156; p = 0.071)	0.593	+5.62%
Loss Cost	2016.2	0.050 (CI = +/-0.097; p = 0.225)	0.133 (CI = +/-0.197; p = 0.133)	0.375	+5.15%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.095; p = 0.001)	0.577	+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)	0.514	+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	0.026 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.102; p = 0.003)	0.517	+2.68%
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)	0.492	+3.15%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.199 (CI = +/-0.099; p = 0.000)	0.675	+4.01%
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)	0.795	+5.29%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.222 (CI = +/-0.090; p = 0.000)	0.813	+5.78%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.095; p = 0.000)	0.815	+6.01%
Severity	2011.2	0.066 (CI = +/-0.017; p = 0.000)	0.237 (CI = +/-0.085; p = 0.000)	0.863	+6.83%
Severity	2012.1	0.063 (CI = +/-0.020; p = 0.000)	0.244 (CI = +/-0.090; p = 0.000)	0.859	+6.55%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	0.235 (CI = +/-0.094; p = 0.000)	0.819	+6.17%
Severity	2013.1	0.068 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.093; p = 0.000)	0.854	+7.00%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	0.210 (CI = +/-0.100; p = 0.001)	0.804	+6.75%
Severity	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.178 (CI = +/-0.078; p = 0.001)	0.903	+8.36%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	0.184 (CI = +/-0.086; p = 0.001)	0.878	+8.69%
Severity	2015.1	0.087 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.098; p = 0.004)	0.875	+9.13%
Severity	2015.2	0.082 (CI = +/-0.043; p = 0.003)	0.167 (CI = +/-0.111; p = 0.010)	0.807	+8.50%
Severity	2016.1	0.071 (CI = +/-0.056; p = 0.023)	0.184 (CI = +/-0.128; p = 0.014)	0.804	+7.31%
Severity	2016.2	0.055 (CI = +/-0.070; p = 0.096)	0.165 (CI = +/-0.141; p = 0.032)	0.688	+5.61%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.266)	-0.036 (CI = +/-0.071; p = 0.306)	0.008	+0.43%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.160)	-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 = 0.395)	0.024	+0.61%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.287)	-0.037 (CI = +/-0.076; p = 0.319)	0.008	+0.48%
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.351)	-0.036 (CI = +/-0.079; p = 0.355)	-0.012	+0.45%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.751)	-0.049 (CI = +/-0.076; p = 0.191)	-0.003	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.870)	-0.046 (CI = +/-0.079; p = 0.236)	-0.021	+0.08%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.681)	-0.059 (CI = +/-0.077; p = 0.128)	0.028	-0.21%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.514)	-0.052 (CI = +/-0.080; p = 0.186)	0.020	-0.37%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.727)	-0.046 (CI = +/-0.082; p = 0.253)	-0.023	-0.21%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.416)	-0.035 (CI = +/-0.083; p = 0.393)	-0.020	-0.52%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.642)	-0.028 (CI = +/-0.086; p = 0.507)	-0.070	-0.32%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.429)	-0.018 (CI = +/-0.088; p = 0.671)	-0.061	-0.59%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.050)	-0.042 (CI = +/-0.073; p = 0.243)	0.181	-1.33%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.523)	0.551	-2.13%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.049; p = 0.797)	0.456	-1.80%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	-0.007 (CI = +/-0.053; p = 0.791)	0.397	-1.77%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.007 (CI = +/-0.057; p = 0.784)	0.339	-1.80%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.054)	-0.018 (CI = +/-0.057; p = 0.491)	0.218	-1.37%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.027)	-0.027 (CI = +/-0.057; p = 0.318)	0.328	-1.76%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.142)	-0.044 (CI = +/-0.047; p = 0.063)	0.362	-0.97%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.228)	-0.044 (CI = +/-0.053; p = 0.094)	0.250	-0.94%
Frequency	2015.1	-0.011 (CI = +/-0.021; p = 0.240)	-0.040 (CI = +/-0.061; p = 0.164)	0.244	-1.14%
Frequency	2015.2	-0.015 (CI = +/-0.026; p = 0.198)	-0.046 (CI = +/-0.068; p = 0.149)	0.262	-1.53%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.319)	-0.045 (CI = +/-0.084; p = 0.225)	0.222	-1.57%
Frequency	2016.2	-0.004 (CI = +/-0.044; p = 0.797)	-0.032 (CI = +/-0.090; p = 0.379)	-0.188	-0.44%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.105; p = 0.003)	0.003 (CI = +/-0.006; p = 0.290)	0.550	+3.16%
Loss Cost	2004.2	0.031 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.108; p = 0.004)	0.003 (CI = +/-0.006; p = 0.304)	0.514	+3.14%
Loss Cost	2005.1	0.030 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.112; p = 0.005)	0.003 (CI = +/-0.006; p = 0.330)	0.500	+3.09%
Loss Cost	2005.2	0.029 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.115; p = 0.008)	0.003 (CI = +/-0.006; p = 0.364)	0.450	+2.99%
Loss Cost	2006.1	0.032 (CI = +/-0.015; p = 0.000)	0.148 (CI = +/-0.116; p = 0.015)	0.003 (CI = +/-0.006; p = 0.291)	0.472	+3.27%
Loss Cost	2006.2	0.030 (CI = +/-0.016; p = 0.001)	0.141 (CI = +/-0.119; p = 0.022)	0.003 (CI = +/-0.006; p = 0.335)	0.409	+3.09%
Loss Cost	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.140 (CI = +/-0.124; p = 0.028)	0.003 (CI = +/-0.007; p = 0.344)	0.398	+3.12%
Loss Cost	2007.2	0.030 (CI = +/-0.019; p = 0.003)	0.138 (CI = +/-0.128; p = 0.036)	0.003 (CI = +/-0.007; p = 0.367)	0.348	+3.06%
Loss Cost	2008.1	0.029 (CI = +/-0.020; p = 0.007)	0.143 (CI = +/-0.134; p = 0.038)	0.003 (CI = +/-0.007; p = 0.408)	0.329	+2.96%
Loss Cost	2008.2	0.039 (CI = +/-0.018; p = 0.000)	0.174 (CI = +/-0.114; p = 0.004)	0.004 (CI = +/-0.006; p = 0.168)	0.538	+3.96%
Loss Cost	2009.1	0.038 (CI = +/-0.020; p = 0.001)	0.176 (CI = +/-0.119; p = 0.006)	0.004 (CI = +/-0.006; p = 0.192)	0.524	+3.90%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.202 (CI = +/-0.103; p = 0.001)	0.005 (CI = +/-0.005; p = 0.060)	0.672	+4.84%
Loss Cost	2010.1	0.047 (CI = +/-0.020; p = 0.000)	0.204 (CI = +/-0.108; p = 0.001)	0.005 (CI = +/-0.005; p = 0.076)	0.660	+4.78%
Loss Cost	2010.2	0.044 (CI = +/-0.022; p = 0.000)	0.198 (CI = +/-0.112; p = 0.002)	0.005 (CI = +/-0.006; p = 0.098)	0.597	+4.55%
Loss Cost	2011.1	0.038 (CI = +/-0.023; p = 0.003)	0.216 (CI = +/-0.114; p = 0.001)	0.004 (CI = +/-0.006; p = 0.163)	0.597	+3.92%
Loss Cost	2011.2	0.049 (CI = +/-0.021; p = 0.000)	0.240 (CI = +/-0.098; p = 0.000)	0.005 (CI = +/-0.005; p = 0.048)	0.724	+5.01%
Loss Cost	2012.1	0.047 (CI = +/-0.024; p = 0.001)	0.246 (CI = +/-0.105; p = 0.000)	0.005 (CI = +/-0.005; p = 0.073)	0.718	+4.76%
Loss Cost	2012.2	0.043 (CI = +/-0.027; p = 0.004)	0.240 (CI = +/-0.109; p = 0.000)	0.004 (CI = +/-0.005; p = 0.101)	0.659	+4.44%
Loss Cost	2013.1	0.055 (CI = +/-0.028; p = 0.001)	0.213 (CI = +/-0.105; p = 0.001)	0.006 (CI = +/-0.005; p = 0.033)	0.725	+5.67%
Loss Cost	2013.2	0.050 (CI = +/-0.031; p = 0.004)	0.205 (CI = +/-0.109; p = 0.001)	0.005 (CI = +/-0.005; p = 0.051)	0.655	+5.18%
Loss Cost	2014.1	0.072 (CI = +/-0.024; p = 0.000)	0.160 (CI = +/-0.079; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.837	+7.45%
Loss Cost	2014.2	0.076 (CI = +/-0.028; p = 0.000)	0.166 (CI = +/-0.083; p = 0.001)	0.007 (CI = +/-0.004; p = 0.002)	0.817	+7.87%
Loss Cost	2015.1	0.076 (CI = +/-0.034; p = 0.001)	0.165 (CI = +/-0.094; p = 0.003)	0.008 (CI = +/-0.004; p = 0.004)	0.806	+7.94%
Loss Cost	2015.2	0.071 (CI = +/-0.040; p = 0.003)	0.159 (CI = +/-0.099; p = 0.006)	0.007 (CI = +/-0.005; p = 0.008)	0.743	+7.34%
Loss Cost	2016.1	0.059 (CI = +/-0.049; p = 0.024)	0.177 (CI = +/-0.111; p = 0.006)	0.006 (CI = +/-0.005; p = 0.023)	0.748	+6.10%
Loss Cost	2016.2	0.061 (CI = +/-0.060; p = 0.049)	0.178 (CI = +/-0.124; p = 0.011)	0.006 (CI = +/-0.006; p = 0.036)	0.700	+6.24%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.177 (CI = +/-0.086; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.108)	0.681	+2.62%
Severity	2004.2	0.024 (CI = +/-0.010; p = 0.000)	0.169 (CI = +/-0.086; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.086)	0.648	+2.45%
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.089; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.082)	0.641	+2.36%
Severity	2005.2	0.023 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.092; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.088)	0.616	+2.35%
Severity	2006.1	0.026 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.091; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.128)	0.646	+2.67%
Severity	2006.2	0.027 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.094; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.148)	0.630	+2.75%
Severity	2007.1	0.028 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.097; p = 0.003)	-0.003 (CI = +/-0.005; p = 0.179)	0.629	+2.85%
Severity	2007.2	0.030 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.100; p = 0.002)	-0.003 (CI = +/-0.005; p = 0.217)	0.627	+3.05%
Severity	2008.1	0.031 (CI = +/-0.016; p = 0.001)	0.163 (CI = +/-0.104; p = 0.004)	-0.003 (CI = +/-0.005; p = 0.246)	0.621	+3.11%
Severity	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.187 (CI = +/-0.087; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.329)	0.752	+3.90%
Severity	2009.1	0.041 (CI = +/-0.015; p = 0.000)	0.178 (CI = +/-0.090; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.428)	0.760	+4.17%
Severity	2009.2	0.047 (CI = +/-0.014; p = 0.000)	0.197 (CI = +/-0.079; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.595)	0.827	+4.85%
Severity	2010.1	0.050 (CI = +/-0.015; p = 0.000)	0.190 (CI = +/-0.082; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.712)	0.829	+5.08%
Severity	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.199 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.004; p = 0.861)	0.834	+5.48%
Severity	2011.1	0.055 (CI = +/-0.017; p = 0.000)	0.193 (CI = +/-0.085; p = 0.000)	0.000 (CI = +/-0.004; p = 0.972)	0.833	+5.71%
Severity	2011.2	0.061 (CI = +/-0.017; p = 0.000)	0.207 (CI = +/-0.081; p = 0.000)	0.001 (CI = +/-0.004; p = 0.792)	0.856	+6.34%
Severity	2012.1	0.059 (CI = +/-0.020; p = 0.000)	0.213 (CI = +/-0.086; p = 0.000)	0.000 (CI = +/-0.004; p = 0.915)	0.849	+6.07%
Severity	2012.2	0.054 (CI = +/-0.021; p = 0.000)	0.204 (CI = +/-0.086; p = 0.000)	0.000 (CI = +/-0.004; p = 0.926)	0.816	+5.59%
Severity	2013.1	0.062 (CI = +/-0.023; p = 0.000)	0.187 (CI = +/-0.087; p = 0.000)	0.001 (CI = +/-0.004; p = 0.769)	0.840	+6.37%
Severity	2013.2	0.058 (CI = +/-0.025; p = 0.000)	0.180 (CI = +/-0.090; p = 0.001)	0.000 (CI = +/-0.004; p = 0.890)	0.797	+5.96%
Severity	2014.1	0.072 (CI = +/-0.025; p = 0.000)	0.152 (CI = +/-0.081; p = 0.002)	0.002 (CI = +/-0.004; p = 0.401)	0.863	+7.41%
Severity	2014.2	0.071 (CI = +/-0.029; p = 0.000)	0.151 (CI = +/-0.087; p = 0.003)	0.002 (CI = +/-0.004; p = 0.440)	0.822	+7.36%
Severity	2015.1	0.073 (CI = +/-0.036; p = 0.001)	0.147 (CI = +/-0.098; p = 0.007)	0.002 (CI = +/-0.005; p = 0.439)	0.809	+7.59%
Severity	2015.2	0.064 (CI = +/-0.039; p = 0.005)	0.137 (CI = +/-0.099; p = 0.012)	0.001 (CI = +/-0.005; p = 0.594)	0.738	+6.59%
Severity	2016.1	0.051 (CI = +/-0.048; p = 0.041)	0.158 (CI = +/-0.108; p = 0.010)	0.000 (CI = +/-0.005; p = 0.920)	0.730	+5.21%
Severity	2016.2	0.034 (CI = +/-0.048; p = 0.140)	0.143 (CI = +/-0.098; p = 0.011)	-0.001 (CI = +/-0.005; p = 0.784)	0.655	+3.41%
Frequency	2004.1	0.005 (CI = +/-0.008; p = 0.174)	-0.014 (CI = +/-0.068; p = 0.676)	0.007 (CI = +/-0.004; p = 0.001)	0.245	+0.53%
Frequency	2004.2	0.007 (CI = +/-0.008; p = 0.092)	-0.007 (CI = +/-0.068; p = 0.830)	0.007 (CI = +/-0.004; p = 0.000)	0.265	+0.68%
Frequency	2005.1	0.007 (CI = +/-0.009; p = 0.098)	-0.009 (CI = +/-0.071; p = 0.796)	0.007 (CI = +/-0.004; p = 0.001)	0.265	+0.72%
Frequency	2005.2	0.006 (CI = +/-0.009; p = 0.172)	-0.013 (CI = +/-0.072; p = 0.713)	0.007 (CI = +/-0.004; p = 0.001)	0.261	+0.62%
Frequency	2006.1	0.006 (CI = +/-0.010; p = 0.230)	-0.011 (CI = +/-0.075; p = 0.756)	0.007 (CI = +/-0.004; p = 0.001)	0.256	+0.58%
Frequency	2006.2	0.003 (CI = +/-0.010; p = 0.499)	-0.021 (CI = +/-0.074; p = 0.559)	0.007 (CI = +/-0.004; p = 0.002)	0.279	+0.33%
Frequency	2007.1	0.003 (CI = +/-0.011; p = 0.629)	-0.018 (CI = +/-0.076; p = 0.632)	0.007 (CI = +/-0.004; p = 0.003)	0.277	+0.25%
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.977)	-0.027 (CI = +/-0.076; p = 0.480)	0.006 (CI = +/-0.004; p = 0.004)	0.307	+0.02%
Frequency	2008.1	-0.001 (CI = +/-0.012; p = 0.800)	-0.020 (CI = +/-0.079; p = 0.602)	0.006 (CI = +/-0.004; p = 0.006)	0.316	-0.15%
Frequency	2008.2	0.001 (CI = +/-0.013; p = 0.930)	-0.014 (CI = +/-0.080; p = 0.728)	0.006 (CI = +/-0.004; p = 0.005)	0.306	+0.05%
Frequency	2009.1	-0.003 (CI = +/-0.013; p = 0.688)	-0.002 (CI = +/-0.081; p = 0.957)	0.006 (CI = +/-0.004; p = 0.009)	0.338	-0.26%
Frequency	2009.2	0.000 (CI = +/-0.014; p = 0.988)	0.005 (CI = +/-0.082; p = 0.896)	0.006 (CI = +/-0.004; p = 0.007)	0.331	-0.01%
Frequency	2010.1	-0.003 (CI = +/-0.015; p = 0.700)	0.014 (CI = +/-0.084; p = 0.725)	0.006 (CI = +/-0.004; p = 0.012)	0.353	-0.29%
Frequency	2010.2	-0.009 (CI = +/-0.015; p = 0.232)	-0.001 (CI = +/-0.078; p = 0.981)	0.005 (CI = +/-0.004; p = 0.014)	0.461	-0.88%
Frequency	2011.1	-0.017 (CI = +/-0.014; p = 0.016)	0.024 (CI = +/-0.066; p = 0.463)	0.004 (CI = +/-0.003; p = 0.020)	0.633	-1.69%
Frequency	2011.2	-0.013 (CI = +/-0.014; p = 0.068)	0.034 (CI = +/-0.063; p = 0.277)	0.004 (CI = +/-0.003; p = 0.008)	0.635	-1.25%
Frequency	2012.1	-0.012 (CI = +/-0.016; p = 0.110)	0.033 (CI = +/-0.068; p = 0.315)	0.004 (CI = +/-0.003; p = 0.012)	0.613	-1.24%
Frequency	2012.2	-0.011 (CI = +/-0.017; p = 0.201)	0.036 (CI = +/-0.071; p = 0.295)	0.005 (CI = +/-0.003; p = 0.013)	0.596	-1.09%
Frequency	2013.1	-0.007 (CI = +/-0.020; p = 0.479)	0.026 (CI = +/-0.074; p = 0.466)	0.005 (CI = +/-0.004; p = 0.010)	0.569	-0.66%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.486)	0.025 (CI = +/-0.079; p = 0.510)	0.005 (CI = +/-0.004; p = 0.015)	0.561	-0.74%
Frequency	2014.1	0.000 (CI = +/-0.025; p = 0.979)	0.009 (CI = +/-0.081; p = 0.819)	0.006 (CI = +/-0.004; p = 0.008)	0.555	+0.03%
Frequency	2014.2	0.005 (CI = +/-0.028; p = 0.717)	0.015 (CI = +/-0.084; p = 0.709)	0.006 (CI = +/-0.004; p = 0.008)	0.550	+0.47%
Frequency	2015.1	0.003 (CI = +/-0.035; p = 0.840)	0.017 (CI = +/-0.095; p = 0.693)	0.006 (CI = +/-0.005; p = 0.017)	0.539	+0.32%
Frequency	2015.2	0.007 (CI = +/-0.041; p = 0.706)	0.021 (CI = +/-0.103; p = 0.647)	0.006 (CI = +/-0.005; p = 0.021)	0.525	+0.70%
Frequency	2016.1	0.008 (CI = +/-0.054; p = 0.728)	0.019 (CI = +/-0.121; p = 0.721)	0.006 (CI = +/-0.006; p = 0.039)	0.500	+0.84%
Frequency	2016.2	0.027 (CI = +/-0.054; p = 0.276)	0.035 (CI = +/-0.111; p = 0.475)	0.007 (CI = +/-0.005; p = 0.016)	0.591	+2.73%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.022 (CI = +/-0.013; p = 0.001)	0.244	+2.24%
Loss Cost	2004.2	0.024 (CI = +/-0.013; p = 0.001)	0.256	+2.39%
Loss Cost	2005.1	0.026 (CI = +/-0.014; p = 0.001)	0.277	+2.59%
Loss Cost	2005.2	0.026 (CI = +/-0.015; p = 0.001)	0.266	+2.64%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	0.319	+3.00%
Loss Cost	2006.2	0.030 (CI = +/-0.016; p = 0.001)	0.305	+3.06%
Loss Cost	2007.1	0.034 (CI = +/-0.017; p = 0.000)	0.347	+3.42%
Loss Cost	2007.2	0.035 (CI = +/-0.018; p = 0.000)	0.352	+3.61%
Loss Cost	2008.1	0.039 (CI = +/-0.019; p = 0.000)	0.385	+3.98%
Loss Cost	2008.2	0.046 (CI = +/-0.018; p = 0.000)	0.498	+4.71%
Loss Cost	2009.1	0.050 (CI = +/-0.019; p = 0.000)	0.525	+5.11%
Loss Cost	2009.2	0.056 (CI = +/-0.019; p = 0.000)	0.601	+5.79%
Loss Cost	2010.1	0.061 (CI = +/-0.020; p = 0.000)	0.636	+6.32%
Loss Cost	2010.2	0.061 (CI = +/-0.022; p = 0.000)	0.599	+6.25%
Loss Cost	2011.1	0.062 (CI = +/-0.024; p = 0.000)	0.580	+6.42%
Loss Cost	2011.2	0.069 (CI = +/-0.025; p = 0.000)	0.620	+7.10%
Loss Cost	2012.1	0.074 (CI = +/-0.027; p = 0.000)	0.635	+7.66%
Loss Cost	2012.2	0.072 (CI = +/-0.030; p = 0.000)	0.584	+7.45%
Loss Cost	2013.1	0.083 (CI = +/-0.029; p = 0.000)	0.679	+8.71%
Loss Cost	2013.2	0.080 (CI = +/-0.033; p = 0.000)	0.622	+8.32%
Loss Cost	2014.1	0.096 (CI = +/-0.030; p = 0.000)	0.758	+10.07%
Loss Cost	2014.2	0.097 (CI = +/-0.034; p = 0.000)	0.724	+10.19%
Loss Cost	2015.1	0.103 (CI = +/-0.039; p = 0.000)	0.715	+10.86%
Loss Cost	2015.2	0.098 (CI = +/-0.045; p = 0.001)	0.646	+10.28%
Loss Cost	2016.1	0.103 (CI = +/-0.053; p = 0.001)	0.617	+10.90%
Loss Cost	2016.2	0.098 (CI = +/-0.064; p = 0.007)	0.519	+10.26%
Severity	2004.1	0.030 (CI = +/-0.013; p = 0.000)	0.370	+3.02%
Severity	2004.2	0.030 (CI = +/-0.014; p = 0.000)	0.352	+3.04%
Severity	2005.1	0.032 (CI = +/-0.015; p = 0.000)	0.362	+3.21%
Severity	2005.2	0.033 (CI = +/-0.015; p = 0.000)	0.362	+3.35%
Severity	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.418	+3.76%
Severity	2006.2	0.039 (CI = +/-0.016; p = 0.000)	0.434	+4.00%
Severity	2007.1	0.043 (CI = +/-0.017; p = 0.000)	0.482	+4.43%
Severity	2007.2	0.047 (CI = +/-0.017; p = 0.000)	0.511	+4.79%
Severity	2008.1	0.052 (CI = +/-0.018; p = 0.000)	0.562	+5.30%
Severity	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.625	+5.90%
Severity	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.684	+6.53%
Severity	2009.2	0.068 (CI = +/-0.018; p = 0.000)	0.714	+7.05%
Severity	2010.1	0.075 (CI = +/-0.018; p = 0.000)	0.768	+7.76%
Severity	2010.2	0.079 (CI = +/-0.019; p = 0.000)	0.778	+8.21%
Severity	2011.1	0.086 (CI = +/-0.018; p = 0.000)	0.822	+8.98%
Severity	2011.2	0.090 (CI = +/-0.019; p = 0.000)	0.826	+9.42%
Severity	2012.1	0.095 (CI = +/-0.020; p = 0.000)	0.835	+9.97%
Severity	2012.2	0.093 (CI = +/-0.022; p = 0.000)	0.808	+9.78%
Severity	2013.1	0.103 (CI = +/-0.022; p = 0.000)	0.857	+10.84%
Severity	2013.2	0.102 (CI = +/-0.024; p = 0.000)	0.831	+10.71%
Severity	2014.1	0.115 (CI = +/-0.021; p = 0.000)	0.902	+12.16%
Severity	2014.2	0.116 (CI = +/-0.024; p = 0.000)	0.885	+12.26%
Severity	2015.1	0.125 (CI = +/-0.025; p = 0.000)	0.903	+13.30%
Severity	2015.2	0.121 (CI = +/-0.029; p = 0.000)	0.878	+12.89%
Severity	2016.1	0.129 (CI = +/-0.032; p = 0.000)	0.881	+13.82%
Severity	2016.2	0.119 (CI = +/-0.035; p = 0.000)	0.853	+12.60%
Frequency	2004.1	-0.008 (CI = +/-0.007; p = 0.024)	0.115	-0.76%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.065)	0.072	-0.63%
Frequency	2005.1	-0.006 (CI = +/-0.007; p = 0.096)	0.056	-0.60%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.073)	0.071	-0.69%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.075)	0.072	-0.73%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.033)	0.119	-0.91%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.033)	0.123	-0.97%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.019)	0.159	-1.13%
Frequency	2008.1	-0.013 (CI = +/-0.010; p = 0.014)	0.180	-1.25%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.037)	0.130	-1.12%
Frequency	2009.1	-0.013 (CI = +/-0.011; p = 0.018)	0.177	-1.34%
Frequency	2009.2	-0.012 (CI = +/-0.012; p = 0.049)	0.122	-1.17%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.037)	0.147	-1.34%
Frequency	2010.2	-0.018 (CI = +/-0.012; p = 0.005)	0.281	-1.81%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.457	-2.34%
Frequency	2011.2	-0.021 (CI = +/-0.012; p = 0.002)	0.382	-2.11%
Frequency	2012.1	-0.021 (CI = +/-0.014; p = 0.004)	0.341	-2.11%
Frequency	2012.2	-0.021 (CI = +/-0.015; p = 0.008)	0.305	-2.12%
Frequency	2013.1	-0.019 (CI = +/-0.017; p = 0.026)	0.228	-1.92%
Frequency	2013.2	-0.022 (CI = +/-0.019; p = 0.025)	0.244	-2.16%
Frequency	2014.1	-0.019 (CI = +/-0.021; p = 0.074)	0.153	-1.87%
Frequency	2014.2	-0.019 (CI = +/-0.024; p = 0.119)	0.113	-1.85%
Frequency	2015.1	-0.022 (CI = +/-0.028; p = 0.114)	0.128	-2.15%
Frequency	2015.2	-0.023 (CI = +/-0.033; p = 0.143)	0.111	-2.31%
Frequency	2016.1	-0.026 (CI = +/-0.039; p = 0.168)	0.099	-2.56%
Frequency	2016.2	-0.021 (CI = +/-0.047; p = 0.337)	0.003	-2.08%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.021 (CI = +/-0.012; p = 0.001)	0.155 (CI = +/-0.124; p = 0.016)	0.349	+2.17%
Loss Cost	2004.2	0.024 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.125; p = 0.010)	0.379	+2.39%
Loss Cost	2005.1	0.025 (CI = +/-0.013; p = 0.001)	0.161 (CI = +/-0.128; p = 0.015)	0.385	+2.50%
Loss Cost	2005.2	0.026 (CI = +/-0.014; p = 0.001)	0.168 (CI = +/-0.131; p = 0.014)	0.383	+2.64%
Loss Cost	2006.1	0.029 (CI = +/-0.014; p = 0.000)	0.154 (CI = +/-0.132; p = 0.024)	0.410	+2.91%
Loss Cost	2006.2	0.030 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.136; p = 0.021)	0.406	+3.06%
Loss Cost	2007.1	0.033 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.138; p = 0.036)	0.426	+3.31%
Loss Cost	2007.2	0.035 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.140; p = 0.024)	0.449	+3.61%
Loss Cost	2008.1	0.038 (CI = +/-0.018; p = 0.000)	0.151 (CI = +/-0.144; p = 0.040)	0.462	+3.86%
Loss Cost	2008.2	0.046 (CI = +/-0.016; p = 0.000)	0.188 (CI = +/-0.123; p = 0.004)	0.632	+4.71%
Loss Cost	2009.1	0.048 (CI = +/-0.017; p = 0.000)	0.179 (CI = +/-0.126; p = 0.008)	0.639	+4.94%
Loss Cost	2009.2	0.056 (CI = +/-0.015; p = 0.000)	0.212 (CI = +/-0.106; p = 0.000)	0.766	+5.79%
Loss Cost	2010.1	0.059 (CI = +/-0.016; p = 0.000)	0.200 (CI = +/-0.108; p = 0.001)	0.776	+6.09%
Loss Cost	2010.2	0.061 (CI = +/-0.017; p = 0.000)	0.206 (CI = +/-0.112; p = 0.001)	0.756	+6.25%
Loss Cost	2011.1	0.060 (CI = +/-0.019; p = 0.000)	0.209 (CI = +/-0.118; p = 0.002)	0.743	+6.15%
Loss Cost	2011.2	0.069 (CI = +/-0.016; p = 0.000)	0.241 (CI = +/-0.099; p = 0.000)	0.837	+7.10%
Loss Cost	2012.1	0.070 (CI = +/-0.018; p = 0.000)	0.235 (CI = +/-0.104; p = 0.000)	0.834	+7.28%
Loss Cost	2012.2	0.072 (CI = +/-0.020; p = 0.000)	0.240 (CI = +/-0.110; p = 0.000)	0.811	+7.45%
Loss Cost	2013.1	0.079 (CI = +/-0.020; p = 0.000)	0.216 (CI = +/-0.104; p = 0.000)	0.852	+8.27%
Loss Cost	2013.2	0.080 (CI = +/-0.023; p = 0.000)	0.217 (CI = +/-0.111; p = 0.001)	0.821	+8.32%
Loss Cost	2014.1	0.092 (CI = +/-0.020; p = 0.000)	0.184 (CI = +/-0.092; p = 0.001)	0.893	+9.59%
Loss Cost	2014.2	0.097 (CI = +/-0.021; p = 0.000)	0.198 (CI = +/-0.093; p = 0.001)	0.893	+10.19%
Loss Cost	2015.1	0.097 (CI = +/-0.025; p = 0.000)	0.197 (CI = +/-0.102; p = 0.001)	0.883	+10.19%
Loss Cost	2015.2	0.098 (CI = +/-0.030; p = 0.000)	0.199 (CI = +/-0.112; p = 0.003)	0.849	+10.28%
Loss Cost	2016.1	0.095 (CI = +/-0.036; p = 0.000)	0.206 (CI = +/-0.124; p = 0.005)	0.833	+9.95%
Loss Cost	2016.2	0.098 (CI = +/-0.044; p = 0.001)	0.211 (CI = +/-0.139; p = 0.008)	0.786	+10.26%
Severity	2004.1	0.029 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.127; p = 0.021)	0.449	+2.95%
Severity	2004.2	0.030 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.130; p = 0.021)	0.437	+3.04%
Severity	2005.1	0.031 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.134; p = 0.029)	0.437	+3.13%
Severity	2005.2	0.033 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.136; p = 0.021)	0.449	+3.35%
Severity	2006.1	0.036 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.136; p = 0.038)	0.483	+3.67%
Severity	2006.2	0.039 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.136; p = 0.021)	0.517	+4.00%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	0.146 (CI = +/-0.137; p = 0.037)	0.543	+4.32%
Severity	2007.2	0.047 (CI = +/-0.016; p = 0.000)	0.168 (CI = +/-0.133; p = 0.015)	0.597	+4.79%
Severity	2008.1	0.050 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.133; p = 0.029)	0.625	+5.18%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.119; p = 0.005)	0.723	+5.90%
Severity	2009.1	0.062 (CI = +/-0.016; p = 0.000)	0.160 (CI = +/-0.116; p = 0.009)	0.757	+6.38%
Severity	2009.2	0.068 (CI = +/-0.015; p = 0.000)	0.186 (CI = +/-0.105; p = 0.001)	0.815	+7.05%
Severity	2010.1	0.073 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.101; p = 0.003)	0.844	+7.58%
Severity	2010.2	0.079 (CI = +/-0.014; p = 0.000)	0.188 (CI = +/-0.091; p = 0.000)	0.879	+8.21%
Severity	2011.1	0.084 (CI = +/-0.014; p = 0.000)	0.169 (CI = +/-0.086; p = 0.001)	0.900	+8.75%
Severity	2011.2	0.090 (CI = +/-0.012; p = 0.000)	0.190 (CI = +/-0.075; p = 0.000)	0.929	+9.42%
Severity	2012.1	0.092 (CI = +/-0.013; p = 0.000)	0.182 (CI = +/-0.077; p = 0.000)	0.929	+9.67%
Severity	2012.2	0.093 (CI = +/-0.015; p = 0.000)	0.185 (CI = +/-0.082; p = 0.000)	0.917	+9.78%
Severity	2013.1	0.100 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.073; p = 0.000)	0.939	+10.50%
Severity	2013.2	0.102 (CI = +/-0.016; p = 0.000)	0.170 (CI = +/-0.077; p = 0.000)	0.930	+10.71%
Severity	2014.1	0.111 (CI = +/-0.012; p = 0.000)	0.142 (CI = +/-0.055; p = 0.000)	0.969	+11.78%
Severity	2014.2	0.116 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.052; p = 0.000)	0.972	+12.26%
Severity	2015.1	0.121 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.049; p = 0.000)	0.977	+12.81%
Severity	2015.2	0.121 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.053; p = 0.000)	0.971	+12.89%
Severity	2016.1	0.124 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.058; p = 0.000)	0.968	+13.16%
Severity	2016.2	0.119 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.059; p = 0.001)	0.960	+12.60%
Frequency	2004.1	-0.008 (CI = +/-0.007; p = 0.026)	0.005 (CI = +/-0.069; p = 0.895)	0.089	-0.76%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.069)	0.012 (CI = +/-0.070; p = 0.728)	0.047	-0.63%
Frequency	2005.1	-0.006 (CI = +/-0.007; p = 0.098)	0.010 (CI = +/-0.072; p = 0.768)	0.028	-0.61%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.078)	0.006 (CI = +/-0.073; p = 0.864)	0.041	-0.69%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.078)	0.009 (CI = +/-0.076; p = 0.816)	0.042	-0.73%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.036)	0.000 (CI = +/-0.076; p = 0.991)	0.087	-0.91%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.036)	0.003 (CI = +/-0.078; p = 0.942)	0.090	-0.97%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.021)	-0.005 (CI = +/-0.079; p = 0.899)	0.127	-1.13%
Frequency	2008.1	-0.013 (CI = +/-0.010; p = 0.016)	0.001 (CI = +/-0.081; p = 0.973)	0.147	-1.26%
Frequency	2008.2	-0.011 (CI = +/-0.011; p = 0.040)	0.008 (CI = +/-0.084; p = 0.852)	0.095	-1.12%
Frequency	2009.1	-0.014 (CI = +/-0.011; p = 0.020)	0.018 (CI = +/-0.084; p = 0.657)	0.149	-1.35%
Frequency	2009.2	-0.012 (CI = +/-0.012; p = 0.052)	0.026 (CI = +/-0.086; p = 0.539)	0.098	-1.17%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.034)	0.035 (CI = +/-0.088; p = 0.425)	0.134	-1.38%
Frequency	2010.2	-0.018 (CI = +/-0.013; p = 0.007)	0.018 (CI = +/-0.083; p = 0.664)	0.252	-1.81%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.072; p = 0.258)	0.467	-2.39%
Frequency	2011.2	-0.021 (CI = +/-0.012; p = 0.001)	0.050 (CI = +/-0.072; p = 0.161)	0.417	-2.11%
Frequency	2012.1	-0.022 (CI = +/-0.013; p = 0.003)	0.053 (CI = +/-0.077; p = 0.164)	0.380	-2.18%
Frequency	2012.2	-0.021 (CI = +/-0.015; p = 0.007)	0.055 (CI = +/-0.081; p = 0.171)	0.346	-2.12%
Frequency	2013.1	-0.020 (CI = +/-0.017; p = 0.020)	0.051 (CI = +/-0.086; p = 0.224)	0.256	-2.02%
Frequency	2013.2	-0.022 (CI = +/-0.019; p = 0.025)	0.047 (CI = +/-0.092; p = 0.287)	0.255	-2.16%
Frequency	2014.1	-0.020 (CI = +/-0.021; p = 0.066)	0.042 (CI = +/-0.098; p = 0.376)	0.144	-1.96%
Frequency	2014.2	-0.019 (CI = +/-0.024; p = 0.123)	0.045 (CI = +/-0.106; p = 0.377)	0.102	-1.85%
Frequency	2015.1	-0.023 (CI = +/-0.028; p = 0.092)	0.057 (CI = +/-0.113; p = 0.292)	0.144	-2.32%
Frequency	2015.2	-0.023 (CI = +/-0.033; p = 0.145)	0.057 (CI = +/-0.124; p = 0.330)	0.114	-2.31%
Frequency	2016.1	-0.029 (CI = +/-0.039; p = 0.132)	0.069 (CI = +/-0.136; p = 0.283)	0.125	-2.84%
Frequency	2016.2	-0.021 (CI = +/-0.046; p = 0.323)	0.083 (CI = +/-0.146; p = 0.227)	0.076	-2.08%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	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)	0.200	+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 = 0.068)	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)	0.637	+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 = +/-0.107; 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)	0.790	+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)	0.144 (CI = +/-0.075; p = 0.002)	0.923	+10.92%
Loss Cost	2015.1	0.109 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.084; p = 0.007)	0.920	+11.47%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.098; p = 0.016)	0.879	+11.37%
Loss Cost	2016.1	0.110 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.121; p = 0.040)	0.858	+11.59%
Loss Cost	2016.2	0.110 (CI = +/-0.076; p = 0.016)	0.131 (CI = +/-0.155; p = 0.078)	0.766	+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 = 0.008)	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	+6.56%
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	+8.94%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.887	+9.13%
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	+11.43%
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	+12.59%
Severity	2016.2	0.108 (CI = +/-0.047; p = 0.003)	0.156 (CI = +/-0.096; p = 0.011)	0.907	+11.42%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.303)	-0.028 (CI = +/-0.063; p = 0.363)	0.002	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.601)	-0.020 (CI = +/-0.062; p = 0.522)	-0.045	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.803)	-0.024 (CI = +/-0.064; p = 0.442)	-0.047	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.641)	-0.028 (CI = +/-0.065; p = 0.378)	-0.036	-0.18%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.677)	-0.029 (CI = +/-0.068; p = 0.392)	-0.039	-0.17%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.352)	-0.039 (CI = +/-0.067; p = 0.243)	0.013	-0.39%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.384)	-0.038 (CI = +/-0.070; p = 0.265)	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	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.186)	-0.044 (CI = +/-0.073; p = 0.228)	0.068	-0.69%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.363)	-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 = 0.460)	-0.019 (CI = +/-0.077; p = 0.617)	-0.062	-0.46%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.371)	-0.013 (CI = +/-0.081; p = 0.734)	-0.054	-0.61%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.051)	-0.034 (CI = +/-0.069; p = 0.316)	0.164	-1.25%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.674)	0.497	-1.98%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.991)	0.396	-1.61%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.937)	0.315	-1.53%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.027)	-0.001 (CI = +/-0.056; p = 0.972)	0.239	-1.49%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.122)	-0.013 (CI = +/-0.055; p = 0.626)	0.092	-1.03%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.073)	-0.020 (CI = +/-0.057; p = 0.460)	0.179	-1.35%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.377)	-0.037 (CI = +/-0.046; p = 0.099)	0.206	-0.54%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.528)	-0.036 (CI = +/-0.051; p = 0.146)	0.094	-0.46%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.499)	-0.033 (CI = +/-0.059; p = 0.229)	0.067	-0.62%
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.413)	-0.038 (CI = +/-0.067; p = 0.220)	0.075	-0.92%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.557)	-0.038 (CI = +/-0.083; p = 0.293)	0.029	-0.89%
Frequency	2016.2	0.002 (CI = +/-0.044; p = 0.891)	-0.025 (CI = +/-0.089; p = 0.479)	-0.296	+0.23%

Comprehensive

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.015 (CI = +/-0.015; p = 0.041)	-0.006 (CI = +/-0.007; p = 0.075)	0.294	+1.53%
Loss Cost	2004.2	0.017 (CI = +/-0.015; p = 0.036)	-0.006 (CI = +/-0.007; p = 0.091)	0.299	+1.67%
Loss Cost	2005.1	0.019 (CI = +/-0.016; p = 0.027)	-0.006 (CI = +/-0.007; p = 0.114)	0.313	+1.87%
Loss Cost	2005.2	0.019 (CI = +/-0.017; p = 0.037)	-0.006 (CI = +/-0.008; p = 0.124)	0.300	+1.88%
Loss Cost	2006.1	0.023 (CI = +/-0.018; p = 0.016)	-0.005 (CI = +/-0.007; p = 0.165)	0.341	+2.29%
Loss Cost	2006.2	0.023 (CI = +/-0.019; p = 0.023)	-0.005 (CI = +/-0.008; p = 0.178)	0.326	+2.31%
Loss Cost	2007.1	0.027 (CI = +/-0.020; p = 0.013)	-0.005 (CI = +/-0.008; p = 0.231)	0.358	+2.70%
Loss Cost	2007.2	0.029 (CI = +/-0.022; p = 0.013)	-0.004 (CI = +/-0.008; p = 0.271)	0.359	+2.90%
Loss Cost	2008.1	0.033 (CI = +/-0.023; p = 0.008)	-0.004 (CI = +/-0.008; p = 0.342)	0.384	+3.31%
Loss Cost	2008.2	0.041 (CI = +/-0.023; p = 0.001)	-0.003 (CI = +/-0.007; p = 0.488)	0.488	+4.23%
Loss Cost	2009.1	0.046 (CI = +/-0.024; p = 0.001)	-0.002 (CI = +/-0.008; p = 0.599)	0.510	+4.71%
Loss Cost	2009.2	0.054 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.805)	0.584	+5.60%
Loss Cost	2010.1	0.061 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.007; p = 0.988)	0.618	+6.30%
Loss Cost	2010.2	0.060 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.007; p = 0.964)	0.579	+6.20%
Loss Cost	2011.1	0.063 (CI = +/-0.032; p = 0.001)	0.000 (CI = +/-0.008; p = 0.979)	0.558	+6.45%
Loss Cost	2011.2	0.072 (CI = +/-0.034; p = 0.000)	0.001 (CI = +/-0.008; p = 0.769)	0.601	+7.43%
Loss Cost	2012.1	0.080 (CI = +/-0.036; p = 0.000)	0.002 (CI = +/-0.008; p = 0.612)	0.619	+8.29%
Loss Cost	2012.2	0.078 (CI = +/-0.041; p = 0.001)	0.002 (CI = +/-0.008; p = 0.666)	0.564	+8.06%
Loss Cost	2013.1	0.096 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.007; p = 0.344)	0.678	+10.09%
Loss Cost	2013.2	0.093 (CI = +/-0.046; p = 0.001)	0.003 (CI = +/-0.008; p = 0.414)	0.615	+9.70%
Loss Cost	2014.1	0.120 (CI = +/-0.039; p = 0.000)	0.005 (CI = +/-0.006; p = 0.083)	0.795	+12.75%
Loss Cost	2014.2	0.126 (CI = +/-0.045; p = 0.000)	0.006 (CI = +/-0.007; p = 0.077)	0.772	+13.44%
Loss Cost	2015.1	0.142 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.006; p = 0.039)	0.793	+15.25%
Loss Cost	2015.2	0.141 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.007; p = 0.059)	0.732	+15.13%
Loss Cost	2016.1	0.160 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.007; p = 0.036)	0.747	+17.37%
Loss Cost	2016.2	0.163 (CI = +/-0.085; p = 0.002)	0.008 (CI = +/-0.008; p = 0.052)	0.672	+17.70%
Severity	2004.1	0.018 (CI = +/-0.013; p = 0.011)	-0.011 (CI = +/-0.006; p = 0.001)	0.534	+1.77%
Severity	2004.2	0.017 (CI = +/-0.014; p = 0.019)	-0.012 (CI = +/-0.007; p = 0.001)	0.521	+1.71%
Severity	2005.1	0.018 (CI = +/-0.015; p = 0.019)	-0.011 (CI = +/-0.007; p = 0.002)	0.523	+1.83%
Severity	2005.2	0.019 (CI = +/-0.016; p = 0.022)	-0.011 (CI = +/-0.007; p = 0.002)	0.518	+1.90%
Severity	2006.1	0.023 (CI = +/-0.016; p = 0.008)	-0.011 (CI = +/-0.007; p = 0.003)	0.554	+2.30%
Severity	2006.2	0.025 (CI = +/-0.017; p = 0.007)	-0.010 (CI = +/-0.007; p = 0.005)	0.560	+2.51%
Severity	2007.1	0.029 (CI = +/-0.018; p = 0.003)	-0.010 (CI = +/-0.007; p = 0.008)	0.589	+2.92%
Severity	2007.2	0.032 (CI = +/-0.019; p = 0.002)	-0.009 (CI = +/-0.007; p = 0.011)	0.605	+3.27%
Severity	2008.1	0.037 (CI = +/-0.020; p = 0.001)	-0.008 (CI = +/-0.007; p = 0.017)	0.639	+3.80%
Severity	2008.2	0.044 (CI = +/-0.020; p = 0.000)	-0.008 (CI = +/-0.007; p = 0.026)	0.684	+4.45%
Severity	2009.1	0.050 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.006; p = 0.039)	0.728	+5.15%
Severity	2009.2	0.056 (CI = +/-0.021; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.059)	0.747	+5.71%
Severity	2010.1	0.063 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.006; p = 0.090)	0.789	+6.55%
Severity	2010.2	0.068 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.006; p = 0.131)	0.793	+7.02%
Severity	2011.1	0.077 (CI = +/-0.023; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.205)	0.829	+7.97%
Severity	2011.2	0.081 (CI = +/-0.025; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.283)	0.828	+8.47%
Severity	2012.1	0.088 (CI = +/-0.027; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.398)	0.833	+9.16%
Severity	2012.2	0.084 (CI = +/-0.031; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.351)	0.807	+8.76%
Severity	2013.1	0.097 (CI = +/-0.030; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.568)	0.851	+10.21%
Severity	2013.2	0.095 (CI = +/-0.035; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.535)	0.824	+9.92%
Severity	2014.1	0.114 (CI = +/-0.031; p = 0.000)	0.000 (CI = +/-0.005; p = 0.937)	0.894	+12.06%
Severity	2014.2	0.115 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.005; p = 0.974)	0.875	+12.21%
Severity	2015.1	0.130 (CI = +/-0.038; p = 0.000)	0.001 (CI = +/-0.005; p = 0.670)	0.896	+13.93%
Severity	2015.2	0.125 (CI = +/-0.046; p = 0.000)	0.001 (CI = +/-0.005; p = 0.789)	0.867	+13.37%
Severity	2016.1	0.141 (CI = +/-0.051; p = 0.000)	0.002 (CI = +/-0.006; p = 0.538)	0.873	+15.09%
Severity	2016.2	0.124 (CI = +/-0.059; p = 0.001)	0.001 (CI = +/-0.006; p = 0.785)	0.836	+13.23%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.507)	0.005 (CI = +/-0.003; p = 0.006)	0.280	-0.23%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.914)	0.005 (CI = +/-0.003; p = 0.003)	0.281	-0.04%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.907)	0.005 (CI = +/-0.003; p = 0.002)	0.278	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.008; p = 0.970)	0.005 (CI = +/-0.003; p = 0.003)	0.281	-0.01%
Frequency	2006.1	0.000 (CI = +/-0.009; p = 0.969)	0.005 (CI = +/-0.004; p = 0.004)	0.278	-0.02%
Frequency	2006.2	-0.002 (CI = +/-0.009; p = 0.657)	0.005 (CI = +/-0.004; p = 0.006)	0.303	-0.20%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.649)	0.005 (CI = +/-0.004; p = 0.008)	0.300	-0.22%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.472)	0.005 (CI = +/-0.004; p = 0.012)	0.316	-0.36%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.392)	0.005 (CI = +/-0.004; p = 0.017)	0.323	-0.47%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.711)	0.005 (CI = +/-0.004; p = 0.011)	0.311	-0.21%
Frequency	2009.1	-0.004 (CI = +/-0.012; p = 0.489)	0.005 (CI = +/-0.004; p = 0.017)	0.334	-0.42%
Frequency	2009.2	-0.001 (CI = +/-0.013; p = 0.870)	0.005 (CI = +/-0.004; p = 0.010)	0.326	-0.10%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.742)	0.005 (CI = +/-0.004; p = 0.015)	0.331	-0.23%
Frequency	2010.2	-0.008 (CI = +/-0.014; p = 0.271)	0.004 (CI = +/-0.004; p = 0.023)	0.421	-0.77%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.041)	0.004 (CI = +/-0.003; p = 0.032)	0.554	-1.41%
Frequency	2011.2	-0.010 (CI = +/-0.014; p = 0.165)	0.004 (CI = +/-0.003; p = 0.014)	0.537	-0.96%
Frequency	2012.1	-0.008 (CI = +/-0.016; p = 0.296)	0.004 (CI = +/-0.003; p = 0.015)	0.514	-0.80%
Frequency	2012.2	-0.006 (CI = +/-0.018; p = 0.452)	0.004 (CI = +/-0.003; p = 0.016)	0.492	-0.64%
Frequency	2013.1	-0.001 (CI = +/-0.019; p = 0.902)	0.005 (CI = +/-0.003; p = 0.009)	0.487	-0.11%
Frequency	2013.2	-0.002 (CI = +/-0.022; p = 0.852)	0.005 (CI = +/-0.004; p = 0.014)	0.481	-0.19%
Frequency	2014.1	0.006 (CI = +/-0.023; p = 0.575)	0.006 (CI = +/-0.004; p = 0.006)	0.504	+0.61%
Frequency	2014.2	0.011 (CI = +/-0.026; p = 0.383)	0.006 (CI = +/-0.004; p = 0.005)	0.509	+1.10%
Frequency	2015.1	0.011 (CI = +/-0.031; p = 0.437)	0.006 (CI = +/-0.004; p = 0.009)	0.501	+1.16%
Frequency	2015.2	0.015 (CI = +/-0.038; p = 0.381)	0.006 (CI = +/-0.004; p = 0.012)	0.496	+1.56%
Frequency	2016.1	0.020 (CI = +/-0.046; p = 0.359)	0.006 (CI = +/-0.005; p = 0.017)	0.489	+1.98%
Frequency	2016.2	0.039 (CI = +/-0.049; p = 0.107)	0.007 (CI = +/-0.005; p = 0.007)	0.575	+3.95%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.013 (CI = +/-0.013; p = 0.046)	0.168 (CI = +/-0.117; p = 0.006)	-0.007 (CI = +/-0.006; p = 0.027)	0.426	+1.35%
Loss Cost	2004.2	0.016 (CI = +/-0.014; p = 0.027)	0.178 (CI = +/-0.118; p = 0.004)	-0.007 (CI = +/-0.006; p = 0.035)	0.446	+1.58%
Loss Cost	2005.1	0.016 (CI = +/-0.015; p = 0.030)	0.174 (CI = +/-0.122; p = 0.007)	-0.007 (CI = +/-0.007; p = 0.043)	0.447	+1.66%
Loss Cost	2005.2	0.018 (CI = +/-0.016; p = 0.029)	0.179 (CI = +/-0.125; p = 0.007)	-0.007 (CI = +/-0.007; p = 0.053)	0.440	+1.78%
Loss Cost	2006.1	0.020 (CI = +/-0.017; p = 0.018)	0.167 (CI = +/-0.128; p = 0.012)	-0.006 (CI = +/-0.007; p = 0.074)	0.456	+2.05%
Loss Cost	2006.2	0.022 (CI = +/-0.018; p = 0.019)	0.172 (CI = +/-0.132; p = 0.012)	-0.006 (CI = +/-0.007; p = 0.088)	0.448	+2.18%
Loss Cost	2007.1	0.024 (CI = +/-0.019; p = 0.015)	0.162 (CI = +/-0.136; p = 0.021)	-0.006 (CI = +/-0.007; p = 0.118)	0.459	+2.43%
Loss Cost	2007.2	0.027 (CI = +/-0.020; p = 0.010)	0.173 (CI = +/-0.138; p = 0.016)	-0.005 (CI = +/-0.007; p = 0.149)	0.473	+2.75%
Loss Cost	2008.1	0.029 (CI = +/-0.022; p = 0.010)	0.163 (CI = +/-0.143; p = 0.027)	-0.005 (CI = +/-0.007; p = 0.189)	0.479	+2.99%
Loss Cost	2008.2	0.039 (CI = +/-0.019; p = 0.000)	0.196 (CI = +/-0.122; p = 0.003)	-0.004 (CI = +/-0.006; p = 0.249)	0.638	+4.03%
Loss Cost	2009.1	0.042 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.128; p = 0.006)	-0.003 (CI = +/-0.007; p = 0.309)	0.640	+4.26%
Loss Cost	2009.2	0.052 (CI = +/-0.019; p = 0.000)	0.217 (CI = +/-0.108; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.429)	0.762	+5.32%
Loss Cost	2010.1	0.055 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.111; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.550)	0.769	+5.70%
Loss Cost	2010.2	0.057 (CI = +/-0.022; p = 0.000)	0.209 (CI = +/-0.116; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.603)	0.747	+5.87%
Loss Cost	2011.1	0.055 (CI = +/-0.025; p = 0.000)	0.215 (CI = +/-0.123; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.563)	0.734	+5.66%
Loss Cost	2011.2	0.067 (CI = +/-0.022; p = 0.000)	0.242 (CI = +/-0.103; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.820)	0.828	+6.93%
Loss Cost	2012.1	0.069 (CI = +/-0.025; p = 0.000)	0.236 (CI = +/-0.110; p = 0.000)	0.000 (CI = +/-0.005; p = 0.910)	0.824	+7.18%
Loss Cost	2012.2	0.071 (CI = +/-0.028; p = 0.000)	0.240 (CI = +/-0.115; p = 0.000)	0.000 (CI = +/-0.006; p = 0.968)	0.799	+7.41%
Loss Cost	2013.1	0.084 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.110; p = 0.001)	0.001 (CI = +/-0.005; p = 0.635)	0.844	+8.77%
Loss Cost	2013.2	0.085 (CI = +/-0.033; p = 0.000)	0.212 (CI = +/-0.116; p = 0.002)	0.001 (CI = +/-0.006; p = 0.627)	0.811	+8.90%
Loss Cost	2014.1	0.107 (CI = +/-0.028; p = 0.000)	0.167 (CI = +/-0.090; p = 0.002)	0.003 (CI = +/-0.004; p = 0.120)	0.906	+11.30%
Loss Cost	2014.2	0.117 (CI = +/-0.028; p = 0.000)	0.181 (CI = +/-0.083; p = 0.001)	0.004 (CI = +/-0.004; p = 0.050)	0.919	+12.44%
Loss Cost	2015.1	0.123 (CI = +/-0.034; p = 0.000)	0.170 (CI = +/-0.092; p = 0.002)	0.005 (CI = +/-0.004; p = 0.045)	0.915	+13.12%
Loss Cost	2015.2	0.128 (CI = +/-0.039; p = 0.000)	0.175 (CI = +/-0.098; p = 0.003)	0.005 (CI = +/-0.005; p = 0.046)	0.894	+13.66%
Loss Cost	2016.1	0.133 (CI = +/-0.051; p = 0.000)	0.167 (CI = +/-0.114; p = 0.010)	0.005 (CI = +/-0.005; p = 0.061)	0.883	+14.22%
Loss Cost	2016.2	0.142 (CI = +/-0.059; p = 0.001)	0.175 (CI = +/-0.121; p = 0.011)	0.006 (CI = +/-0.006; p = 0.057)	0.860	+15.31%
Severity	2004.1	0.016 (CI = +/-0.011; p = 0.009)	0.173 (CI = +/-0.102; p = 0.002)	-0.012 (CI = +/-0.006; p = 0.000)	0.651	+1.58%
Severity	2004.2	0.016 (CI = +/-0.012; p = 0.012)	0.174 (CI = +/-0.105; p = 0.002)	-0.012 (CI = +/-0.006; p = 0.000)	0.640	+1.62%
Severity	2005.1	0.016 (CI = +/-0.013; p = 0.018)	0.174 (CI = +/-0.108; p = 0.003)	-0.012 (CI = +/-0.006; p = 0.000)	0.638	+1.62%
Severity	2005.2	0.018 (CI = +/-0.014; p = 0.013)	0.182 (CI = +/-0.110; p = 0.002)	-0.012 (CI = +/-0.006; p = 0.000)	0.642	+1.79%
Severity	2006.1	0.020 (CI = +/-0.015; p = 0.007)	0.169 (CI = +/-0.112; p = 0.004)	-0.012 (CI = +/-0.006; p = 0.000)	0.656	+2.06%
Severity	2006.2	0.023 (CI = +/-0.015; p = 0.003)	0.181 (CI = +/-0.112; p = 0.003)	-0.011 (CI = +/-0.006; p = 0.001)	0.676	+2.38%
Severity	2007.1	0.026 (CI = +/-0.016; p = 0.002)	0.170 (CI = +/-0.114; p = 0.005)	-0.011 (CI = +/-0.006; p = 0.001)	0.686	+2.64%
Severity	2007.2	0.031 (CI = +/-0.016; p = 0.001)	0.187 (CI = +/-0.111; p = 0.002)	-0.010 (CI = +/-0.006; p = 0.001)	0.722	+3.11%
Severity	2008.1	0.034 (CI = +/-0.017; p = 0.000)	0.174 (CI = +/-0.113; p = 0.004)	-0.010 (CI = +/-0.006; p = 0.003)	0.735	+3.45%
Severity	2008.2	0.042 (CI = +/-0.016; p = 0.000)	0.198 (CI = +/-0.099; p = 0.000)	-0.009 (CI = +/-0.005; p = 0.002)	0.811	+4.24%
Severity	2009.1	0.046 (CI = +/-0.016; p = 0.000)	0.182 (CI = +/-0.099; p = 0.001)	-0.008 (CI = +/-0.005; p = 0.003)	0.829	+4.72%
Severity	2009.2	0.053 (CI = +/-0.015; p = 0.000)	0.202 (CI = +/-0.088; p = 0.000)	-0.007 (CI = +/-0.004; p = 0.003)	0.874	+5.45%
Severity	2010.1	0.058 (CI = +/-0.016; p = 0.000)	0.185 (CI = +/-0.086; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.005)	0.890	+6.00%
Severity	2010.2	0.065 (CI = +/-0.015; p = 0.000)	0.202 (CI = +/-0.077; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.005)	0.916	+6.70%
Severity	2011.1	0.070 (CI = +/-0.015; p = 0.000)	0.186 (CI = +/-0.075; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.010)	0.928	+7.28%
Severity	2011.2	0.077 (CI = +/-0.014; p = 0.000)	0.202 (CI = +/-0.063; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.009)	0.950	+8.05%
Severity	2012.1	0.079 (CI = +/-0.016; p = 0.000)	0.198 (CI = +/-0.068; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.016)	0.948	+8.22%
Severity	2012.2	0.079 (CI = +/-0.017; p = 0.000)	0.198 (CI = +/-0.071; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.021)	0.938	+8.21%
Severity	2013.1	0.087 (CI = +/-0.018; p = 0.000)	0.179 (CI = +/-0.067; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.042)	0.952	+9.08%
Severity	2013.2	0.088 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.071; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.060)	0.943	+9.23%
Severity	2014.1	0.102 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.053; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.112)	0.973	+10.74%
Severity	2014.2	0.107 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.167)	0.974	+11.33%
Severity	2015.1	0.114 (CI = +/-0.019; p = 0.000)	0.147 (CI = +/-0.052; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.353)	0.977	+12.10%
Severity	2015.2	0.115 (CI = +/-0.022; p = 0.000)	0.148 (CI = +/-0.056; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.397)	0.970	+12.14%
Severity	2016.1	0.117 (CI = +/-0.029; p = 0.000)	0.144 (CI = +/-0.066; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.536)	0.966	+12.43%
Severity	2016.2	0.108 (CI = +/-0.031; p = 0.000)	0.136 (CI = +/-0.064; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.353)	0.960	+11.44%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.524)	-0.004 (CI = +/-0.063; p = 0.886)	0.005 (CI = +/-0.003; p = 0.006)	0.258	-0.22%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.911)	0.004 (CI = +/-0.062; p = 0.897)	0.005 (CI = +/-0.003; p = 0.003)	0.259	-0.04%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.908)	0.000 (CI = +/-0.063; p = 0.998)	0.005 (CI = +/-0.003; p = 0.003)	0.254	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.008; p = 0.973)	-0.002 (CI = +/-0.065; p = 0.938)	0.005 (CI = +/-0.004; p = 0.004)	0.256	-0.01%
Frequency	2006.1	0.000 (CI = +/-0.009; p = 0.976)	-0.002 (CI = +/-0.068; p = 0.940)	0.005 (CI = +/-0.004; p = 0.005)	0.253	-0.01%
Frequency	2006.2	-0.002 (CI = +/-0.009; p = 0.674)	-0.009 (CI = +/-0.068; p = 0.780)	0.005 (CI = +/-0.004; p = 0.007)	0.279	-0.19%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.678)	-0.009 (CI = +/-0.071; p = 0.800)	0.005 (CI = +/-0.004; p = 0.009)	0.275	-0.20%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.495)	-0.014 (CI = +/-0.072; p = 0.689)	0.005 (CI = +/-0.004; p = 0.013)	0.294	-0.35%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.425)	-0.010 (CI = +/-0.075; p = 0.776)	0.005 (CI = +/-0.004; p = 0.019)	0.298	-0.45%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.721)	-0.003 (CI = +/-0.075; p = 0.942)	0.005 (CI = +/-0.004; p = 0.013)	0.281	-0.21%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.490)	0.005 (CI = +/-0.077; p = 0.885)	0.005 (CI = +/-0.004; p = 0.022)	0.304	-0.43%
Frequency	2009.2	-0.001 (CI = +/-0.013; p = 0.852)	0.015 (CI = +/-0.077; p = 0.697)	0.005 (CI = +/-0.004; p = 0.013)	0.299	-0.12%
Frequency	2010.1	-0.003 (CI = +/-0.015; p = 0.692)	0.020 (CI = +/-0.080; p = 0.611)	0.005 (CI = +/-0.004; p = 0.021)	0.306	-0.28%
Frequency	2010.2	-0.008 (CI = +/-0.015; p = 0.279)	0.007 (CI = +/-0.076; p = 0.850)	0.004 (CI = +/-0.004; p = 0.029)	0.392	-0.78%
Frequency	2011.1	-0.015 (CI = +/-0.014; p = 0.034)	0.029 (CI = +/-0.068; p = 0.383)	0.003 (CI = +/-0.003; p = 0.049)	0.549	-1.51%
Frequency	2011.2	-0.010 (CI = +/-0.014; p = 0.131)	0.040 (CI = +/-0.064; p = 0.209)	0.004 (CI = +/-0.003; p = 0.020)	0.554	-1.03%
Frequency	2012.1	-0.010 (CI = +/-0.016; p = 0.215)	0.038 (CI = +/-0.069; p = 0.263)	0.004 (CI = +/-0.003; p = 0.025)	0.524	-0.96%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.378)	0.042 (CI = +/-0.071; p = 0.230)	0.004 (CI = +/-0.003; p = 0.024)	0.510	-0.74%
Frequency	2013.1	-0.003 (CI = +/-0.020; p = 0.757)	0.031 (CI = +/-0.074; p = 0.386)	0.005 (CI = +/-0.004; p = 0.016)	0.480	-0.29%
Frequency	2013.2	-0.003 (CI = +/-0.022; p = 0.777)	0.031 (CI = +/-0.079; p = 0.415)	0.005 (CI = +/-0.004; p = 0.023)	0.470	-0.30%
Frequency	2014.1	0.005 (CI = +/-0.025; p = 0.667)	0.014 (CI = +/-0.081; p = 0.709)	0.005 (CI = +/-0.004; p = 0.011)	0.470	+0.50%
Frequency	2014.2	0.010 (CI = +/-0.028; p = 0.448)	0.021 (CI = +/-0.083; p = 0.595)	0.006 (CI = +/-0.004; p = 0.010)	0.478	+0.99%
Frequency	2015.1	0.009 (CI = +/-0.034; p = 0.571)	0.022 (CI = +/-0.094; p = 0.611)	0.006 (CI = +/-0.005; p = 0.020)	0.466	+0.91%
Frequency	2015.2	0.013 (CI = +/-0.040; p = 0.468)	0.027 (CI = +/-0.101; p = 0.559)	0.006 (CI = +/-0.005; p = 0.023)	0.462	+1.36%
Frequency	2016.1	0.016 (CI = +/-0.053; p = 0.508)	0.023 (CI = +/-0.119; p = 0.662)	0.006 (CI = +/-0.006; p = 0.039)	0.439	+1.60%
Frequency	2016.2	0.034 (CI = +/-0.053; p = 0.171)	0.039 (CI = +/-0.108; p = 0.423)	0.007 (CI = +/-0.005; p = 0.017)	0.560	+3.47%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.026 (CI = +/-0.009; p = 0.000)	0.475	+2.65%
Loss Cost	2004.2	0.027 (CI = +/-0.010; p = 0.000)	0.477	+2.76%
Loss Cost	2005.1	0.028 (CI = +/-0.010; p = 0.000)	0.474	+2.85%
Loss Cost	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.474	+2.97%
Loss Cost	2006.1	0.032 (CI = +/-0.011; p = 0.000)	0.512	+3.22%
Loss Cost	2006.2	0.032 (CI = +/-0.012; p = 0.000)	0.497	+3.28%
Loss Cost	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.508	+3.47%
Loss Cost	2007.2	0.037 (CI = +/-0.013; p = 0.000)	0.530	+3.72%
Loss Cost	2008.1	0.039 (CI = +/-0.014; p = 0.000)	0.552	+3.99%
Loss Cost	2008.2	0.042 (CI = +/-0.014; p = 0.000)	0.582	+4.32%
Loss Cost	2009.1	0.045 (CI = +/-0.015; p = 0.000)	0.604	+4.64%
Loss Cost	2009.2	0.049 (CI = +/-0.016; p = 0.000)	0.632	+5.01%
Loss Cost	2010.1	0.051 (CI = +/-0.017; p = 0.000)	0.629	+5.24%
Loss Cost	2010.2	0.051 (CI = +/-0.018; p = 0.000)	0.594	+5.19%
Loss Cost	2011.1	0.051 (CI = +/-0.020; p = 0.000)	0.565	+5.26%
Loss Cost	2011.2	0.052 (CI = +/-0.022; p = 0.000)	0.538	+5.35%
Loss Cost	2012.1	0.052 (CI = +/-0.025; p = 0.000)	0.499	+5.36%
Loss Cost	2012.2	0.047 (CI = +/-0.026; p = 0.002)	0.419	+4.79%
Loss Cost	2013.1	0.045 (CI = +/-0.030; p = 0.005)	0.360	+4.64%
Loss Cost	2013.2	0.038 (CI = +/-0.032; p = 0.023)	0.254	+3.87%
Loss Cost	2014.1	0.038 (CI = +/-0.036; p = 0.040)	0.216	+3.92%
Loss Cost	2014.2	0.034 (CI = +/-0.041; p = 0.098)	0.134	+3.48%
Loss Cost	2015.1	0.029 (CI = +/-0.048; p = 0.212)	0.053	+2.92%
Loss Cost	2015.2	0.020 (CI = +/-0.055; p = 0.435)	-0.029	+2.04%
Loss Cost	2016.1	0.008 (CI = +/-0.063; p = 0.780)	-0.091	+0.82%
Loss Cost	2016.2	-0.010 (CI = +/-0.071; p = 0.758)	-0.099	-1.00%
Severity	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.895	+3.49%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.887	+3.51%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.886	+3.58%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	0.877	+3.59%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.879	+3.69%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.868	+3.68%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.857	+3.69%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.842	+3.66%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.841	+3.77%
Severity	2008.2	0.039 (CI = +/-0.007; p = 0.000)	0.848	+3.93%
Severity	2009.1	0.041 (CI = +/-0.006; p = 0.000)	0.877	+4.19%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	0.869	+4.25%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.883	+4.48%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.897	+4.72%
Severity	2011.1	0.049 (CI = +/-0.006; p = 0.000)	0.925	+5.04%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	0.919	+5.12%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.918	+5.28%
Severity	2012.2	0.049 (CI = +/-0.008; p = 0.000)	0.910	+5.04%
Severity	2013.1	0.050 (CI = +/-0.009; p = 0.000)	0.900	+5.13%
Severity	2013.2	0.047 (CI = +/-0.009; p = 0.000)	0.888	+4.85%
Severity	2014.1	0.049 (CI = +/-0.010; p = 0.000)	0.880	+5.02%
Severity	2014.2	0.047 (CI = +/-0.011; p = 0.000)	0.855	+4.80%
Severity	2015.1	0.049 (CI = +/-0.012; p = 0.000)	0.851	+5.05%
Severity	2015.2	0.047 (CI = +/-0.014; p = 0.000)	0.813	+4.78%
Severity	2016.1	0.046 (CI = +/-0.017; p = 0.000)	0.767	+4.73%
Severity	2016.2	0.041 (CI = +/-0.019; p = 0.001)	0.697	+4.21%
Frequency	2004.1	-0.008 (CI = +/-0.007; p = 0.032)	0.103	-0.81%
Frequency	2004.2	-0.007 (CI = +/-0.008; p = 0.067)	0.071	-0.72%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.093)	0.057	-0.70%
Frequency	2005.2	-0.006 (CI = +/-0.009; p = 0.166)	0.031	-0.60%
Frequency	2006.1	-0.005 (CI = +/-0.009; p = 0.317)	0.001	-0.45%
Frequency	2006.2	-0.004 (CI = +/-0.010; p = 0.424)	-0.012	-0.38%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.671)	-0.029	-0.21%
Frequency	2007.2	0.001 (CI = +/-0.010; p = 0.902)	-0.036	+0.06%
Frequency	2008.1	0.002 (CI = +/-0.011; p = 0.685)	-0.032	+0.22%
Frequency	2008.2	0.004 (CI = +/-0.012; p = 0.509)	-0.022	+0.38%
Frequency	2009.1	0.004 (CI = +/-0.012; p = 0.485)	-0.020	+0.43%
Frequency	2009.2	0.007 (CI = +/-0.013; p = 0.257)	0.014	+0.73%
Frequency	2010.1	0.007 (CI = +/-0.014; p = 0.298)	0.006	+0.73%
Frequency	2010.2	0.005 (CI = +/-0.015; p = 0.535)	-0.028	+0.46%
Frequency	2011.1	0.002 (CI = +/-0.016; p = 0.797)	-0.046	+0.20%
Frequency	2011.2	0.002 (CI = +/-0.018; p = 0.801)	-0.049	+0.22%
Frequency	2012.1	0.001 (CI = +/-0.020; p = 0.935)	-0.055	+0.08%
Frequency	2012.2	-0.002 (CI = +/-0.022; p = 0.814)	-0.055	-0.24%
Frequency	2013.1	-0.005 (CI = +/-0.024; p = 0.687)	-0.051	-0.47%
Frequency	2013.2	-0.009 (CI = +/-0.026; p = 0.463)	-0.028	-0.93%
Frequency	2014.1	-0.011 (CI = +/-0.030; p = 0.467)	-0.030	-1.05%
Frequency	2014.2	-0.013 (CI = +/-0.035; p = 0.444)	-0.028	-1.26%
Frequency	2015.1	-0.020 (CI = +/-0.039; p = 0.271)	0.025	-2.03%
Frequency	2015.2	-0.026 (CI = +/-0.045; p = 0.219)	0.055	-2.61%
Frequency	2016.1	-0.038 (CI = +/-0.051; p = 0.125)	0.141	-3.73%
Frequency	2016.2	-0.051 (CI = +/-0.058; p = 0.078)	0.228	-4.99%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.026 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.094; p = 0.102)	0.502	+2.62%
Loss Cost	2004.2	0.027 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.096; p = 0.075)	0.512	+2.76%
Loss Cost	2005.1	0.028 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.099; p = 0.094)	0.505	+2.81%
Loss Cost	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.100; p = 0.070)	0.514	+2.97%
Loss Cost	2006.1	0.031 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.101; p = 0.112)	0.538	+3.17%
Loss Cost	2006.2	0.032 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.104; p = 0.099)	0.528	+3.28%
Loss Cost	2007.1	0.034 (CI = +/-0.012; p = 0.000)	0.080 (CI = +/-0.107; p = 0.137)	0.530	+3.42%
Loss Cost	2007.2	0.037 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.106; p = 0.080)	0.567	+3.72%
Loss Cost	2008.1	0.039 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.108; p = 0.121)	0.578	+3.93%
Loss Cost	2008.2	0.042 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.106; p = 0.059)	0.626	+4.32%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.108; p = 0.094)	0.635	+4.55%
Loss Cost	2009.2	0.049 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.104; p = 0.040)	0.684	+5.01%
Loss Cost	2010.1	0.050 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.109; p = 0.058)	0.674	+5.12%
Loss Cost	2010.2	0.051 (CI = +/-0.017; p = 0.000)	0.108 (CI = +/-0.114; p = 0.063)	0.643	+5.19%
Loss Cost	2011.1	0.050 (CI = +/-0.019; p = 0.000)	0.111 (CI = +/-0.120; p = 0.069)	0.617	+5.11%
Loss Cost	2011.2	0.052 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.125; p = 0.062)	0.600	+5.35%
Loss Cost	2012.1	0.050 (CI = +/-0.023; p = 0.000)	0.125 (CI = +/-0.132; p = 0.062)	0.570	+5.17%
Loss Cost	2012.2	0.047 (CI = +/-0.025; p = 0.001)	0.114 (CI = +/-0.137; p = 0.099)	0.482	+4.79%
Loss Cost	2013.1	0.043 (CI = +/-0.028; p = 0.005)	0.125 (CI = +/-0.145; p = 0.084)	0.444	+4.40%
Loss Cost	2013.2	0.038 (CI = +/-0.031; p = 0.019)	0.111 (CI = +/-0.150; p = 0.134)	0.323	+3.87%
Loss Cost	2014.1	0.036 (CI = +/-0.035; p = 0.047)	0.118 (CI = +/-0.162; p = 0.140)	0.291	+3.63%
Loss Cost	2014.2	0.034 (CI = +/-0.040; p = 0.089)	0.114 (CI = +/-0.174; p = 0.180)	0.198	+3.48%
Loss Cost	2015.1	0.025 (CI = +/-0.045; p = 0.258)	0.138 (CI = +/-0.183; p = 0.124)	0.175	+2.49%
Loss Cost	2015.2	0.020 (CI = +/-0.053; p = 0.415)	0.129 (CI = +/-0.198; p = 0.180)	0.063	+2.04%
Loss Cost	2016.1	0.001 (CI = +/-0.057; p = 0.970)	0.170 (CI = +/-0.197; p = 0.083)	0.149	+0.10%
Loss Cost	2016.2	-0.010 (CI = +/-0.067; p = 0.739)	0.150 (CI = +/-0.212; p = 0.142)	0.072	-1.00%
Severity	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.036; p = 0.001)	0.921	+3.46%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.065 (CI = +/-0.037; p = 0.001)	0.917	+3.51%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.038; p = 0.002)	0.914	+3.54%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.066 (CI = +/-0.039; p = 0.002)	0.909	+3.59%
Severity	2006.1	0.036 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.040; p = 0.003)	0.908	+3.65%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.041; p = 0.004)	0.899	+3.68%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.042; p = 0.004)	0.891	+3.65%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.044; p = 0.005)	0.880	+3.66%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.046; p = 0.008)	0.875	+3.72%
Severity	2008.2	0.039 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.042; p = 0.002)	0.896	+3.93%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.040; p = 0.003)	0.913	+4.13%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.040; p = 0.002)	0.912	+4.25%
Severity	2010.1	0.043 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.040; p = 0.004)	0.918	+4.41%
Severity	2010.2	0.046 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.032; p = 0.000)	0.949	+4.72%
Severity	2011.1	0.048 (CI = +/-0.004; p = 0.000)	0.064 (CI = +/-0.028; p = 0.000)	0.965	+4.96%
Severity	2011.2	0.050 (CI = +/-0.004; p = 0.000)	0.070 (CI = +/-0.026; p = 0.000)	0.968	+5.12%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.028; p = 0.000)	0.966	+5.18%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.028; p = 0.000)	0.962	+5.04%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.029; p = 0.000)	0.957	+5.00%
Severity	2013.2	0.047 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.030; p = 0.001)	0.950	+4.85%
Severity	2014.1	0.048 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.032; p = 0.001)	0.944	+4.87%
Severity	2014.2	0.047 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.034; p = 0.003)	0.928	+4.80%
Severity	2015.1	0.048 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.037; p = 0.006)	0.920	+4.87%
Severity	2015.2	0.047 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.041; p = 0.013)	0.893	+4.78%
Severity	2016.1	0.044 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.042; p = 0.009)	0.883	+4.45%
Severity	2016.2	0.041 (CI = +/-0.014; p = 0.000)	0.057 (CI = +/-0.046; p = 0.020)	0.834	+4.21%
Frequency	2004.1	-0.008 (CI = +/-0.008; p = 0.033)	0.015 (CI = +/-0.078; p = 0.691)	0.080	-0.82%
Frequency	2004.2	-0.007 (CI = +/-0.008; p = 0.070)	0.021 (CI = +/-0.079; p = 0.591)	0.051	-0.72%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.093)	0.020 (CI = +/-0.082; p = 0.616)	0.035	-0.71%
Frequency	2005.2	-0.006 (CI = +/-0.009; p = 0.170)	0.026 (CI = +/-0.084; p = 0.526)	0.012	-0.60%
Frequency	2006.1	-0.005 (CI = +/-0.009; p = 0.314)	0.018 (CI = +/-0.085; p = 0.661)	-0.026	-0.46%
Frequency	2006.2	-0.004 (CI = +/-0.010; p = 0.430)	0.023 (CI = +/-0.087; p = 0.602)	-0.037	-0.38%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.663)	0.014 (CI = +/-0.089; p = 0.745)	-0.063	-0.22%
Frequency	2007.2	0.001 (CI = +/-0.010; p = 0.903)	0.028 (CI = +/-0.087; p = 0.515)	-0.059	+0.06%
Frequency	2008.1	0.002 (CI = +/-0.011; p = 0.712)	0.021 (CI = +/-0.089; p = 0.629)	-0.063	+0.20%
Frequency	2008.2	0.004 (CI = +/-0.012; p = 0.514)	0.029 (CI = +/-0.091; p = 0.516)	-0.045	+0.38%
Frequency	2009.1	0.004 (CI = +/-0.013; p = 0.517)	0.028 (CI = +/-0.095; p = 0.551)	-0.048	+0.40%
Frequency	2009.2	0.007 (CI = +/-0.013; p = 0.259)	0.041 (CI = +/-0.094; p = 0.372)	0.007	+0.73%
Frequency	2010.1	0.007 (CI = +/-0.014; p = 0.332)	0.043 (CI = +/-0.099; p = 0.371)	-0.002	+0.68%
Frequency	2010.2	0.005 (CI = +/-0.015; p = 0.540)	0.035 (CI = +/-0.101; p = 0.483)	-0.053	+0.46%
Frequency	2011.1	0.001 (CI = +/-0.016; p = 0.855)	0.047 (CI = +/-0.104; p = 0.358)	-0.052	+0.14%
Frequency	2011.2	0.002 (CI = +/-0.018; p = 0.802)	0.049 (CI = +/-0.109; p = 0.355)	-0.055	+0.22%
Frequency	2012.1	0.000 (CI = +/-0.020; p = 0.993)	0.057 (CI = +/-0.114; p = 0.306)	-0.049	-0.01%
Frequency	2012.2	-0.002 (CI = +/-0.022; p = 0.816)	0.050 (CI = +/-0.120; p = 0.392)	-0.069	-0.24%
Frequency	2013.1	-0.006 (CI = +/-0.024; p = 0.619)	0.060 (CI = +/-0.126; p = 0.323)	-0.049	-0.58%
Frequency	2013.2	-0.009 (CI = +/-0.027; p = 0.468)	0.050 (CI = +/-0.132; p = 0.428)	-0.051	-0.93%
Frequency	2014.1	-0.012 (CI = +/-0.031; p = 0.421)	0.057 (CI = +/-0.142; p = 0.399)	-0.048	-1.18%
Frequency	2014.2	-0.013 (CI = +/-0.035; p = 0.452)	0.055 (CI = +/-0.153; p = 0.447)	-0.059	-1.26%
Frequency	2015.1	-0.023 (CI = +/-0.039; p = 0.220)	0.081 (CI = +/-0.157; p = 0.279)	0.048	-2.27%
Frequency	2015.2	-0.026 (CI = +/-0.045; p = 0.223)	0.073 (CI = +/-0.171; p = 0.360)	0.048	-2.61%
Frequency	2016.1	-0.043 (CI = +/-0.049; p = 0.083)	0.108 (CI = +/-0.170; p = 0.184)	0.224	-4.17%
Frequency	2016.2	-0.051 (CI = +/-0.058; p = 0.077)	0.093 (CI = +/-0.185; p = 0.282)	0.256	-4.99%

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)	0.068 (CI = +/-0.095; p = 0.152)	0.448	+2.44%
Loss Cost	2004.2	0.026 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.097; p = 0.117)	0.457	+2.58%
Loss Cost	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.100; p = 0.139)	0.449	+2.63%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.102; p = 0.109)	0.456	+2.78%
Loss Cost	2006.1	0.029 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.102; p = 0.163)	0.482	+2.99%
Loss Cost	2006.2	0.030 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.106; p = 0.148)	0.469	+3.09%
Loss Cost	2007.1	0.032 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.109; p = 0.194)	0.472	+3.23%
Loss Cost	2007.2	0.035 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.109; p = 0.118)	0.510	+3.54%
Loss Cost	2008.1	0.037 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.111; p = 0.167)	0.522	+3.75%
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.109; p = 0.086)	0.573	+4.16%
Loss Cost	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.085 (CI = +/-0.112; p = 0.128)	0.583	+4.40%
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.109; p = 0.058)	0.636	+4.90%
Loss Cost	2010.1	0.049 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.114; p = 0.078)	0.626	+5.01%
Loss Cost	2010.2	0.050 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.120; p = 0.087)	0.587	+5.08%
Loss Cost	2011.1	0.049 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.126; p = 0.093)	0.558	+4.99%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.133; p = 0.084)	0.537	+5.25%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.121 (CI = +/-0.140; p = 0.084)	0.501	+5.05%
Loss Cost	2012.2	0.045 (CI = +/-0.028; p = 0.004)	0.107 (CI = +/-0.146; p = 0.139)	0.392	+4.57%
Loss Cost	2013.1	0.041 (CI = +/-0.031; p = 0.015)	0.119 (CI = +/-0.153; p = 0.120)	0.347	+4.15%
Loss Cost	2013.2	0.034 (CI = +/-0.035; p = 0.054)	0.100 (CI = +/-0.160; p = 0.201)	0.199	+3.46%
Loss Cost	2014.1	0.031 (CI = +/-0.040; p = 0.112)	0.107 (CI = +/-0.172; p = 0.202)	0.165	+3.18%
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.209)	0.099 (CI = +/-0.188; p = 0.270)	0.057	+2.87%
Loss Cost	2015.1	0.018 (CI = +/-0.052; p = 0.471)	0.123 (CI = +/-0.196; p = 0.192)	0.041	+1.77%
Loss Cost	2015.2	0.010 (CI = +/-0.062; p = 0.734)	0.106 (CI = +/-0.215; p = 0.295)	-0.071	+0.97%
Loss Cost	2016.1	-0.012 (CI = +/-0.066; p = 0.680)	0.146 (CI = +/-0.208; p = 0.145)	0.073	-1.21%
Loss Cost	2016.2	-0.032 (CI = +/-0.077; p = 0.355)	0.109 (CI = +/-0.221; p = 0.282)	0.084	-3.17%
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)	0.061 (CI = +/-0.037; p = 0.002)	0.909	+3.43%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.038; p = 0.004)	0.906	+3.46%
Severity	2005.2	0.034 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.039; p = 0.003)	0.899	+3.50%
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	+3.59%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.043; p = 0.007)	0.879	+3.55%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.045; p = 0.009)	0.864	+3.55%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.046; p = 0.015)	0.859	+3.61%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.043; p = 0.004)	0.880	+3.83%
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.041; p = 0.006)	0.900	+4.04%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.042; p = 0.004)	0.898	+4.16%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.041; p = 0.007)	0.905	+4.33%
Severity	2010.2	0.046 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.034; p = 0.000)	0.939	+4.67%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.029; p = 0.000)	0.958	+4.92%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.028; p = 0.000)	0.962	+5.10%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.029; p = 0.000)	0.959	+5.16%
Severity	2012.2	0.049 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	0.953	+4.99%
Severity	2013.1	0.048 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.031; p = 0.001)	0.947	+4.95%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.031; p = 0.001)	0.937	+4.75%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.034; p = 0.003)	0.928	+4.77%
Severity	2014.2	0.045 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.037; p = 0.007)	0.905	+4.65%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.040; p = 0.013)	0.893	+4.71%
Severity	2015.2	0.045 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.044; p = 0.029)	0.850	+4.55%
Severity	2016.1	0.041 (CI = +/-0.014; p = 0.000)	0.057 (CI = +/-0.045; p = 0.020)	0.835	+4.18%
Severity	2016.2	0.037 (CI = +/-0.017; p = 0.001)	0.049 (CI = +/-0.048; p = 0.047)	0.751	+3.74%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.024)	0.010 (CI = +/-0.079; p = 0.802)	0.098	-0.91%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.052)	0.016 (CI = +/-0.081; p = 0.697)	0.066	-0.82%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.070)	0.015 (CI = +/-0.084; p = 0.716)	0.049	-0.80%
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.134)	0.021 (CI = +/-0.086; p = 0.621)	0.022	-0.70%
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.252)	0.014 (CI = +/-0.087; p = 0.753)	-0.018	-0.55%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.355)	0.018 (CI = +/-0.090; p = 0.692)	-0.032	-0.48%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.560)	0.010 (CI = +/-0.092; p = 0.830)	-0.061	-0.31%
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.985)	0.024 (CI = +/-0.090; p = 0.582)	-0.067	-0.01%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.822)	0.018 (CI = +/-0.093; p = 0.690)	-0.074	+0.13%
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.608)	0.027 (CI = +/-0.095; p = 0.569)	-0.061	+0.32%
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.607)	0.025 (CI = +/-0.099; p = 0.600)	-0.064	+0.35%
Frequency	2009.2	0.007 (CI = +/-0.014; p = 0.314)	0.041 (CI = +/-0.099; p = 0.403)	-0.015	+0.71%
Frequency	2010.1	0.007 (CI = +/-0.016; p = 0.390)	0.042 (CI = +/-0.103; p = 0.402)	-0.023	+0.66%
Frequency	2010.2	0.004 (CI = +/-0.017; p = 0.629)	0.032 (CI = +/-0.107; p = 0.533)	-0.072	+0.40%
Frequency	2011.1	0.001 (CI = +/-0.018; p = 0.940)	0.044 (CI = +/-0.109; p = 0.408)	-0.068	+0.07%
Frequency	2011.2	0.001 (CI = +/-0.020; p = 0.886)	0.047 (CI = +/-0.116; p = 0.408)	-0.072	+0.14%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.921)	0.054 (CI = +/-0.121; p = 0.357)	-0.064	-0.11%
Frequency	2012.2	-0.004 (CI = +/-0.025; p = 0.732)	0.045 (CI = +/-0.128; p = 0.467)	-0.080	-0.40%
Frequency	2013.1	-0.008 (CI = +/-0.027; p = 0.557)	0.055 (CI = +/-0.134; p = 0.393)	-0.057	-0.76%
Frequency	2013.2	-0.012 (CI = +/-0.031; p = 0.399)	0.042 (CI = +/-0.142; p = 0.536)	-0.049	-1.23%
Frequency	2014.1	-0.015 (CI = +/-0.035; p = 0.361)	0.049 (CI = +/-0.152; p = 0.497)	-0.045	-1.51%
Frequency	2014.2	-0.017 (CI = +/-0.041; p = 0.381)	0.044 (CI = +/-0.166; p = 0.570)	-0.055	-1.70%
Frequency	2015.1	-0.029 (CI = +/-0.045; p = 0.187)	0.069 (CI = +/-0.168; p = 0.383)	0.066	-2.82%
Frequency	2015.2	-0.035 (CI = +/-0.054; p = 0.178)	0.055 (CI = +/-0.186; p = 0.517)	0.079	-3.42%
Frequency	2016.1	-0.053 (CI = +/-0.057; p = 0.065)	0.089 (CI = +/-0.182; p = 0.292)	0.278	-5.18%
Frequency	2016.2	-0.069 (CI = +/-0.068; p = 0.049)	0.060 (CI = +/-0.197; p = 0.494)	0.357	-6.66%

All Perils

Coverage = AP
End Trend Period = 2021.2
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 = +/-0.011; p = 0.000)	0.005 (CI = +/-0.005; p = 0.074)	0.510	+3.17%
Loss Cost	2004.2	0.033 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.005; p = 0.060)	0.518	+3.34%
Loss Cost	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.005; p = 0.051)	0.521	+3.50%
Loss Cost	2005.2	0.036 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.041)	0.528	+3.69%
Loss Cost	2006.1	0.040 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.021)	0.581	+4.08%
Loss Cost	2006.2	0.041 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.019)	0.574	+4.22%
Loss Cost	2007.1	0.044 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	0.598	+4.54%
Loss Cost	2007.2	0.048 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.639	+4.97%
Loss Cost	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.682	+5.44%
Loss Cost	2008.2	0.058 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.738	+6.01%
Loss Cost	2009.1	0.064 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.789	+6.61%
Loss Cost	2009.2	0.071 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.853	+7.33%
Loss Cost	2010.1	0.076 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.883	+7.89%
Loss Cost	2010.2	0.078 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.876	+8.12%
Loss Cost	2011.1	0.082 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.884	+8.56%
Loss Cost	2011.2	0.087 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.898	+9.12%
Loss Cost	2012.1	0.092 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.906	+9.63%
Loss Cost	2012.2	0.089 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.888	+9.33%
Loss Cost	2013.1	0.093 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.887	+9.78%
Loss Cost	2013.2	0.089 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.864	+9.35%
Loss Cost	2014.1	0.099 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+10.38%
Loss Cost	2014.2	0.103 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.896	+10.82%
Loss Cost	2015.1	0.107 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.890	+11.29%
Loss Cost	2015.2	0.108 (CI = +/-0.029; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.873	+11.45%
Loss Cost	2016.1	0.107 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.853	+11.28%
Loss Cost	2016.2	0.098 (CI = +/-0.043; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.843	+10.28%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.423)	0.894	+3.39%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.441)	0.886	+3.40%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.511)	0.884	+3.48%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.529)	0.874	+3.49%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.633)	0.876	+3.61%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.624)	0.864	+3.59%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.641)	0.853	+3.60%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.611)	0.837	+3.55%
Severity	2008.1	0.036 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.714)	0.836	+3.68%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.868)	0.842	+3.89%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.855)	0.872	+4.23%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.792)	0.863	+4.32%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.554)	0.880	+4.64%
Severity	2010.2	0.049 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.332)	0.897	+5.00%
Severity	2011.1	0.053 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.090)	0.933	+5.50%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.068)	0.929	+5.66%
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.032)	0.934	+5.97%
Severity	2012.2	0.055 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.055)	0.925	+5.70%
Severity	2013.1	0.058 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.039)	0.920	+5.93%
Severity	2013.2	0.055 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.069)	0.906	+5.62%
Severity	2014.1	0.059 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.036)	0.909	+6.02%
Severity	2014.2	0.057 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.060)	0.885	+5.84%
Severity	2015.1	0.063 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.022)	0.901	+6.47%
Severity	2015.2	0.061 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.002; p = 0.040)	0.868	+6.30%
Severity	2016.1	0.063 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.002; p = 0.046)	0.838	+6.54%
Severity	2016.2	0.059 (CI = +/-0.027; p = 0.001)	0.002 (CI = +/-0.003; p = 0.088)	0.769	+6.04%
Frequency	2004.1	-0.002 (CI = +/-0.008; p = 0.589)	0.006 (CI = +/-0.004; p = 0.005)	0.273	-0.21%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.891)	0.006 (CI = +/-0.004; p = 0.004)	0.269	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.009; p = 0.961)	0.006 (CI = +/-0.004; p = 0.003)	0.264	+0.02%
Frequency	2005.2	0.002 (CI = +/-0.009; p = 0.662)	0.006 (CI = +/-0.004; p = 0.002)	0.268	+0.20%
Frequency	2006.1	0.005 (CI = +/-0.009; p = 0.323)	0.007 (CI = +/-0.004; p = 0.001)	0.292	+0.45%
Frequency	2006.2	0.006 (CI = +/-0.010; p = 0.207)	0.007 (CI = +/-0.004; p = 0.001)	0.303	+0.61%
Frequency	2007.1	0.009 (CI = +/-0.010; p = 0.066)	0.007 (CI = +/-0.004; p = 0.000)	0.350	+0.91%
Frequency	2007.2	0.014 (CI = +/-0.009; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	0.470	+1.37%
Frequency	2008.1	0.017 (CI = +/-0.009; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.541	+1.69%
Frequency	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.620	+2.04%
Frequency	2009.1	0.022 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.652	+2.27%
Frequency	2009.2	0.028 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.831	+2.88%
Frequency	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.852	+3.10%
Frequency	2010.2	0.029 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.844	+2.98%
Frequency	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.836	+2.91%
Frequency	2011.2	0.032 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.872	+3.27%
Frequency	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.878	+3.45%
Frequency	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.873	+3.43%
Frequency	2013.1	0.036 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.877	+3.63%
Frequency	2013.2	0.035 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.873	+3.53%
Frequency	2014.1	0.040 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	+4.11%
Frequency	2014.2	0.046 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.926	+4.70%
Frequency	2015.1	0.044 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.925	+4.52%
Frequency	2015.2	0.047 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.928	+4.84%
Frequency	2016.1	0.044 (CI = +/-0.023; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.930	+4.45%
Frequency	2016.2	0.039 (CI = +/-0.028; p = 0.011)	0.011 (CI = +/-0.003; p = 0.000)	0.933	+4.01%

All Perils

Coverage = AP
End Trend Period = 2021.2
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	0.024 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.084; p = 0.300)	0.014 (CI = +/-0.008; p = 0.001)	0.158 (CI = +/-0.104; p = 0.004)	0.630	+2.41%	+19.96%
Loss Cost	2004.2	0.026 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.085; p = 0.232)	0.014 (CI = +/-0.008; p = 0.001)	0.151 (CI = +/-0.105; p = 0.006)	0.637	+2.58%	+19.31%
Loss Cost	2005.1	0.026 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.088; p = 0.276)	0.014 (CI = +/-0.008; p = 0.001)	0.149 (CI = +/-0.107; p = 0.008)	0.632	+2.67%	+19.22%
Loss Cost	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.090; p = 0.213)	0.014 (CI = +/-0.008; p = 0.002)	0.142 (CI = +/-0.108; p = 0.012)	0.638	+2.87%	+18.53%
Loss Cost	2006.1	0.032 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.088; p = 0.320)	0.014 (CI = +/-0.008; p = 0.001)	0.136 (CI = +/-0.105; p = 0.013)	0.669	+3.20%	+18.21%
Loss Cost	2006.2	0.033 (CI = +/-0.014; p = 0.000)	0.049 (CI = +/-0.091; p = 0.281)	0.014 (CI = +/-0.008; p = 0.002)	0.131 (CI = +/-0.108; p = 0.020)	0.662	+3.35%	+17.77%
Loss Cost	2007.1	0.035 (CI = +/-0.014; p = 0.000)	0.041 (CI = +/-0.093; p = 0.377)	0.014 (CI = +/-0.008; p = 0.001)	0.126 (CI = +/-0.108; p = 0.024)	0.671	+3.60%	+17.55%
Loss Cost	2007.2	0.040 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.090; p = 0.207)	0.014 (CI = +/-0.008; p = 0.001)	0.110 (CI = +/-0.105; p = 0.041)	0.709	+4.09%	+16.20%
Loss Cost	2008.1	0.044 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.090; p = 0.314)	0.014 (CI = +/-0.008; p = 0.001)	0.103 (CI = +/-0.103; p = 0.049)	0.733	+4.50%	+15.89%
Loss Cost	2008.2	0.051 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.083; p = 0.114)	0.013 (CI = +/-0.007; p = 0.001)	0.082 (CI = +/-0.094; p = 0.086)	0.791	+5.21%	+14.17%
Loss Cost	2009.1	0.056 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.079; p = 0.193)	0.013 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.089; p = 0.101)	0.822	+5.76%	+13.82%
Loss Cost	2009.2	0.065 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.063; p = 0.020)	0.013 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.071; p = 0.187)	0.896	+6.73%	+11.80%
Loss Cost	2010.1	0.070 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.060; p = 0.036)	0.013 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.067; p = 0.231)	0.910	+7.23%	+11.54%
Loss Cost	2010.2	0.073 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.061; p = 0.020)	0.012 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.067; p = 0.367)	0.910	+7.61%	+10.85%
Loss Cost	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.062; p = 0.035)	0.012 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.068; p = 0.443)	0.909	+7.94%	+10.71%
Loss Cost	2011.2	0.085 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.053; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.058; p = 0.884)	0.937	+8.87%	+9.31%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.054; p = 0.007)	0.012 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.058; p = 0.973)	0.937	+9.27%	+9.17%
Loss Cost	2012.2	0.087 (CI = +/-0.018; p = 0.000)	0.075 (CI = +/-0.057; p = 0.014)	0.012 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.063; p = 0.903)	0.922	+9.05%	+9.44%
Loss Cost	2013.1	0.089 (CI = +/-0.021; p = 0.000)	0.072 (CI = +/-0.061; p = 0.024)	0.012 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.066; p = 0.990)	0.915	+9.32%	+9.37%
Loss Cost	2013.2	0.085 (CI = +/-0.024; p = 0.000)	0.066 (CI = +/-0.065; p = 0.048)	0.012 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.072; p = 0.799)	0.894	+8.87%	+9.82%
Loss Cost	2014.1	0.096 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.061; p = 0.082)	0.013 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.068; p = 0.882)	0.914	+10.08%	+9.56%
Loss Cost	2014.2	0.108 (CI = +/-0.029; p = 0.000)	0.067 (CI = +/-0.060; p = 0.034)	0.012 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.070; p = 0.429)	0.923	+11.41%	+8.57%
Loss Cost	2015.1	0.112 (CI = +/-0.037; p = 0.000)	0.064 (CI = +/-0.066; p = 0.057)	0.012 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.078; p = 0.405)	0.913	+11.81%	+8.51%
Loss Cost	2015.2	0.128 (CI = +/-0.046; p = 0.000)	0.077 (CI = +/-0.069; p = 0.033)	0.012 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.088; p = 0.188)	0.915	+13.66%	+7.58%
Loss Cost	2016.1	0.117 (CI = +/-0.063; p = 0.003)	0.082 (CI = +/-0.076; p = 0.038)	0.012 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.103; p = 0.352)	0.904	+12.44%	+7.67%
Loss Cost	2016.2	0.114 (CI = +/-0.103; p = 0.035)	0.080 (CI = +/-0.092; p = 0.076)	0.012 (CI = +/-0.005; p = 0.001)	-0.039 (CI = +/-0.150; p = 0.548)	0.882	+12.08%	+7.78%
Severity	2004.1	0.031 (CI = +/-0.004; p = 0.000)	0.057 (CI = +/-0.035; p = 0.002)	0.002 (CI = +/-0.003; p = 0.303)	0.047 (CI = +/-0.043; p = 0.034)	0.931	+3.11%	+8.10%
Severity	2004.2	0.031 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.036; p = 0.003)	0.002 (CI = +/-0.003; p = 0.323)	0.046 (CI = +/-0.044; p = 0.043)	0.926	+3.15%	+7.99%
Severity	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.037; p = 0.004)	0.002 (CI = +/-0.003; p = 0.327)	0.045 (CI = +/-0.045; p = 0.049)	0.923	+3.17%	+7.97%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.039; p = 0.004)	0.002 (CI = +/-0.004; p = 0.347)	0.044 (CI = +/-0.047; p = 0.063)	0.917	+3.21%	+7.86%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.040; p = 0.007)	0.002 (CI = +/-0.004; p = 0.343)	0.043 (CI = +/-0.047; p = 0.073)	0.915	+3.27%	+7.80%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.041; p = 0.009)	0.002 (CI = +/-0.004; p = 0.354)	0.043 (CI = +/-0.049; p = 0.082)	0.906	+3.27%	+7.79%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.042; p = 0.008)	0.002 (CI = +/-0.004; p = 0.369)	0.044 (CI = +/-0.049; p = 0.078)	0.900	+3.19%	+7.86%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.044; p = 0.012)	0.002 (CI = +/-0.004; p = 0.369)	0.045 (CI = +/-0.051; p = 0.081)	0.889	+3.16%	+7.94%
Severity	2008.1	0.032 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.046; p = 0.018)	0.002 (CI = +/-0.004; p = 0.373)	0.044 (CI = +/-0.053; p = 0.093)	0.884	+3.21%	+7.91%
Severity	2008.2	0.034 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.044; p = 0.005)	0.001 (CI = +/-0.004; p = 0.427)	0.035 (CI = +/-0.050; p = 0.160)	0.898	+3.51%	+7.22%
Severity	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.042; p = 0.009)	0.002 (CI = +/-0.003; p = 0.365)	0.031 (CI = +/-0.047; p = 0.191)	0.912	+3.80%	+7.04%
Severity	2009.2	0.039 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.043; p = 0.007)	0.001 (CI = +/-0.003; p = 0.412)	0.026 (CI = +/-0.049; p = 0.279)	0.909	+3.97%	+6.70%
Severity	2010.1	0.041 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.043; p = 0.013)	0.001 (CI = +/-0.003; p = 0.375)	0.022 (CI = +/-0.048; p = 0.341)	0.914	+4.22%	+6.57%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.035; p = 0.001)	0.001 (CI = +/-0.003; p = 0.423)	0.008 (CI = +/-0.039; p = 0.691)	0.946	+4.79%	+5.58%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.029; p = 0.000)	0.001 (CI = +/-0.002; p = 0.264)	0.001 (CI = +/-0.031; p = 0.945)	0.966	+5.26%	+5.37%
Severity	2011.2	0.055 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.002; p = 0.298)	-0.008 (CI = +/-0.028; p = 0.539)	0.974	+5.66%	+4.79%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.002; p = 0.263)	-0.011 (CI = +/-0.027; p = 0.409)	0.975	+5.87%	+4.72%
Severity	2012.2	0.055 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.002; p = 0.225)	-0.007 (CI = +/-0.029; p = 0.613)	0.970	+5.68%	+4.95%
Severity	2013.1	0.056 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.002; p = 0.237)	-0.008 (CI = +/-0.031; p = 0.592)	0.966	+5.75%	+4.93%
Severity	2013.2	0.053 (CI = +/-0.011; p = 0.000)	0.057 (CI = +/-0.030; p = 0.001)	0.001 (CI = +/-0.002; p = 0.206)	-0.003 (CI = +/-0.033; p = 0.845)	0.958	+5.49%	+5.18%
Severity	2014.1	0.056 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.031; p = 0.003)	0.001 (CI = +/-0.002; p = 0.199)	-0.006 (CI = +/-0.035; p = 0.704)	0.955	+5.77%	+5.12%
Severity	2014.2	0.056 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.035; p = 0.006)	0.001 (CI = +/-0.002; p = 0.229)	-0.006 (CI = +/-0.040; p = 0.726)	0.940	+5.79%	+5.10%
Severity	2015.1	0.063 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.035; p = 0.011)	0.001 (CI = +/-0.002; p = 0.190)	-0.014 (CI = +/-0.041; p = 0.460)	0.943	+6.48%	+5.01%
Severity	2015.2	0.066 (CI = +/-0.027; p = 0.000)	0.051 (CI = +/-0.039; p = 0.017)	0.001 (CI = +/-0.002; p = 0.245)	-0.019 (CI = +/-0.050; p = 0.420)	0.923	+6.80%	+4.84%
Severity	2016.1	0.064 (CI = +/-0.037; p = 0.005)	0.052 (CI = +/-0.045; p = 0.027)	0.001 (CI = +/-0.002; p = 0.283)	-0.016 (CI = +/-0.061; p = 0.540)	0.901	+6.60%	+4.85%
Severity	2016.2	0.061 (CI = +/-0.060; p = 0.049)	0.051 (CI = +/-0.054; p = 0.060)	0.001 (CI = +/-0.003; p = 0.318)	-0.013 (CI = +/-0.088; p = 0.740)	0.842	+6.27%	+4.95%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.093)	-0.014 (CI = +/-0.066; p = 0.676)	0.013 (CI = +/-0.006; p = 0.000)	0.111 (CI = +/-0.082; p = 0.009)	0.380	-0.68%	+10.98%
Frequency	2004.2	-0.005 (CI = +/-0.008; p = 0.199)	-0.007 (CI = +/-0.067; p = 0.822)	0.013 (CI = +/-0.006; p = 0.000)	0.105 (CI = +/-0.082; p = 0.014)	0.366	-0.54%	+10.48%
Frequency	2005.1	-0.005 (CI = +/-0.009; p = 0.279)	-0.010 (CI = +/-0.069; p = 0.775)	0.013 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.084; p = 0.017)	0.358	-0.49%	+10.42%
Frequency	2005.2	-0.003 (CI = +/-0.010; p = 0.491)	-0.003 (CI = +/-0.070; p = 0.929)	0.012 (CI = +/-0.006; p = 0.001)	0.098 (CI = +/-0.085; p = 0.025)	0.350	-0.33%	+9.90%
Frequency	2006.1	-0.001 (CI = +/-0.010; p = 0.891)	-0.013 (CI = +/-0.069; p = 0.705)	0.012 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.082; p = 0.029)	0.365	-0.07%	+9.66%
Frequency	2006.2	0.001 (CI = +/-0.011; p = 0.891)	-0.008 (CI = +/-0.071; p = 0.826)	0.012 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.084; p = 0.042)	0.365	+0.07%	+9.25%
Frequency	2007.1	0.004 (CI = +/-0.011; p = 0.460)	-0.019 (CI = +/-0.069; p = 0.584)	0.012 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.081; p = 0.047)	0.403	+0.39%	+8.99%
Frequency	2007.2	0.009 (CI = +/-0.010; p = 0.080)	-0.001 (CI = +/-0.062; p = 0.966)	0.012 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.072; p = 0.077)	0.500	+0.90%	+7.65%
Frequency	2008.1	0.012 (CI = +/-0.010; p = 0.019)	-0.012 (CI = +/-0.060; p = 0.682)	0.012 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.069; p = 0.088)	0.562	+1.25%	+7.40%
Frequency	2008.2	0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.057; p = 0.998)	0.012 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.065; p = 0.153)	0.626	+1.64%	+6.48%
Frequency	2009.1	0.019 (CI = +/-0.011; p = 0.002)	-0.007 (CI = +/-0.057; p = 0.812)	0.012 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.065; p = 0.185)	0.651	+1.89%	+6.33%
Frequency	2009.2	0.026 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.041; p = 0.483)	0.011 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.046; p = 0.363)	0.830	+2.65%	+4.78%
Frequency	2010.1	0.028 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.041; p = 0.669)	0.011 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.045; p = 0.438)	0.845	+2.88%	+4.66%
Frequency	2010.2	0.027 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.042; p = 0.845)	0.011 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.047; p = 0.333)	0.838	+2.70%	+4.99%
Frequency	2011.1	0.025 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.044; p = 0.736)	0.011 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.048; p = 0.300)	0.832	+2.54%	+5.06%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.041; p = 0.383)	0.011 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.045; p = 0.571)	0.869	+3.04%	+4.31%
Frequency	2012.1	0.032 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.043; p = 0.487)	0.011 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.047; p = 0.654)	0.870	+3.21%	+4.25%
Frequency	2012.2	0.031 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.046; p = 0.531)	0.011 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.051; p = 0.660)	0.863	+3.19%	+4.29%
Frequency	2013.1	0.033 (CI = +/-0.017; p = 0.001)	0.011 (CI = +/-0.049; p = 0.633)	0.011 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.053; p = 0.746)	0.863	+3.38%	+4.23%
Frequency	2013.2	0.032 (CI = +/-0.020; p = 0.005)	0.009 (CI = +/-0.053; p = 0.732)	0.011 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.059; p = 0.676)	0.857	+3.20%	+4.41%
Frequency	2014.1	0.040 (CI = +/-0.022; p = 0.002)	-0.001 (CI = +/-0.051; p = 0.967)	0.011 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.057; p = 0.956)	0.885	+4.07%	+4.23%
Frequency	2014.2	0.052 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.048; p = 0.580)	0.011 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.055; p = 0.454)	0.917	+5.31%	+3.30%
Frequency	2015.1	0.049 (CI = +/-0.029; p = 0.004)	0.015 (CI = +/-0.052; p = 0.544)	0.011 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.061; p = 0.569)	0.914	+5.01%	+3.34%
Frequency	2015.2	0.062 (CI = +/-0.036; p = 0.004)	0.025 (CI = +/-0.054; p = 0.315)	0.011 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.069; p = 0.260)	0.927	+6.42%	+2.62%
Frequency	2016.1	0.053 (CI = +/-0.049; p = 0.038)	0.030 (CI = +/-0.059; p = 0.277)	0.010 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.081; p = 0.457)	0.928	+5.49%	+2.69%
Frequency	2016.2	0.053 (CI = +/-0.081; p = 0.157)	0.030 (CI = +/-0.072; p = 0.355)	0.010 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.118; p = 0.602)	0.923	+5.46%	+2.70%

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	+3.14%
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	+7.04%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.895	+7.60%
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)	0.880	+8.77%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.921	+9.82%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.910	+10.21%
Loss Cost	2015.1	0.101 (CI = +/-0.026; p = 0.000)	0.895	+10.63%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.858	+10.65%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.19%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.698	+8.33%
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	+3.33%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.842	+3.40%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.827	+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	+3.56%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.774	+3.76%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.819	+4.11%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.805	+4.19%
Severity	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.51%
Severity	2010.2	0.048 (CI = +/-0.010; p = 0.000)	0.856	+4.87%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.909	+5.38%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.903	+5.55%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.86%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.896	+5.55%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.889	+5.78%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.867	+5.41%
Severity	2014.1	0.057 (CI = +/-0.014; p = 0.000)	0.873	+5.82%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.833	+5.56%
Severity	2015.1	0.061 (CI = +/-0.019; p = 0.000)	0.861	+6.26%
Severity	2015.2	0.058 (CI = +/-0.023; p = 0.001)	0.807	+5.98%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.755	+6.21%
Severity	2016.2	0.052 (CI = +/-0.041; p = 0.021)	0.623	+5.35%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.411)	-0.010	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.669)	-0.028	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.808)	-0.033	-0.11%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.891)	-0.036	+0.06%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.499)	-0.020	+0.31%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.346)	-0.003	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.132)	0.054	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.210	+1.22%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.320	+1.54%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.445	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.491	+2.12%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.775	+2.74%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.802	+2.96%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.769	+2.81%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.728	+2.71%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.796	+3.06%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.794	+3.24%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.753	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.741	+3.35%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.677	+3.19%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.764	+3.78%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.829	+4.40%
Frequency	2015.1	0.040 (CI = +/-0.017; p = 0.001)	0.769	+4.11%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.741	+4.41%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.623	+3.74%
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.069)	0.419	+2.83%

All Perils

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.092; p = 0.130)	0.004 (CI = +/-0.005; p = 0.095)	0.530	+3.10%
Loss Cost	2004.2	0.032 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.093; p = 0.091)	0.005 (CI = +/-0.005; p = 0.073)	0.547	+3.30%
Loss Cost	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.095; p = 0.122)	0.005 (CI = +/-0.005; p = 0.067)	0.543	+3.41%
Loss Cost	2005.2	0.036 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.096; p = 0.084)	0.005 (CI = +/-0.005; p = 0.050)	0.560	+3.64%
Loss Cost	2006.1	0.039 (CI = +/-0.012; p = 0.000)	0.069 (CI = +/-0.095; p = 0.149)	0.006 (CI = +/-0.005; p = 0.028)	0.598	+3.98%
Loss Cost	2006.2	0.041 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.096; p = 0.118)	0.006 (CI = +/-0.005; p = 0.024)	0.597	+4.17%
Loss Cost	2007.1	0.043 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.098; p = 0.185)	0.006 (CI = +/-0.005; p = 0.017)	0.610	+4.43%
Loss Cost	2007.2	0.048 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.094; p = 0.088)	0.007 (CI = +/-0.005; p = 0.007)	0.666	+4.90%
Loss Cost	2008.1	0.052 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.093; p = 0.159)	0.008 (CI = +/-0.005; p = 0.003)	0.695	+5.30%
Loss Cost	2008.2	0.058 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.083; p = 0.048)	0.008 (CI = +/-0.004; p = 0.001)	0.770	+5.92%
Loss Cost	2009.1	0.062 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.080; p = 0.098)	0.009 (CI = +/-0.004; p = 0.000)	0.806	+6.44%
Loss Cost	2009.2	0.070 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.062; p = 0.008)	0.010 (CI = +/-0.003; p = 0.000)	0.891	+7.21%
Loss Cost	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.059; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	0.908	+7.67%
Loss Cost	2010.2	0.077 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.058; p = 0.008)	0.011 (CI = +/-0.003; p = 0.000)	0.910	+7.99%
Loss Cost	2011.1	0.080 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.059; p = 0.019)	0.011 (CI = +/-0.003; p = 0.000)	0.910	+8.29%
Loss Cost	2011.2	0.086 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.049; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.941	+8.93%
Loss Cost	2012.1	0.089 (CI = +/-0.012; p = 0.000)	0.079 (CI = +/-0.050; p = 0.004)	0.012 (CI = +/-0.002; p = 0.000)	0.941	+9.25%
Loss Cost	2012.2	0.087 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.052; p = 0.007)	0.012 (CI = +/-0.003; p = 0.000)	0.927	+9.12%
Loss Cost	2013.1	0.089 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.056; p = 0.016)	0.012 (CI = +/-0.003; p = 0.000)	0.921	+9.33%
Loss Cost	2013.2	0.087 (CI = +/-0.017; p = 0.000)	0.068 (CI = +/-0.059; p = 0.026)	0.012 (CI = +/-0.003; p = 0.000)	0.901	+9.10%
Loss Cost	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.056; p = 0.066)	0.013 (CI = +/-0.003; p = 0.000)	0.921	+9.94%
Loss Cost	2014.2	0.100 (CI = +/-0.018; p = 0.000)	0.059 (CI = +/-0.055; p = 0.038)	0.013 (CI = +/-0.003; p = 0.000)	0.925	+10.49%
Loss Cost	2015.1	0.101 (CI = +/-0.023; p = 0.000)	0.057 (CI = +/-0.062; p = 0.067)	0.013 (CI = +/-0.003; p = 0.000)	0.915	+10.59%
Loss Cost	2015.2	0.104 (CI = +/-0.026; p = 0.000)	0.061 (CI = +/-0.066; p = 0.068)	0.013 (CI = +/-0.003; p = 0.000)	0.905	+10.95%
Loss Cost	2016.1	0.095 (CI = +/-0.032; p = 0.000)	0.075 (CI = +/-0.072; p = 0.043)	0.013 (CI = +/-0.003; p = 0.000)	0.904	+9.93%
Loss Cost	2016.2	0.090 (CI = +/-0.038; p = 0.001)	0.071 (CI = +/-0.078; p = 0.068)	0.012 (CI = +/-0.004; p = 0.000)	0.892	+9.37%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.199)	0.923	+3.32%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.037; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.229)	0.918	+3.36%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.038; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.263)	0.914	+3.40%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.039; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.300)	0.909	+3.45%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.040; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.364)	0.907	+3.52%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.041; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.392)	0.898	+3.54%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.043; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.359)	0.891	+3.48%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.045; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.375)	0.879	+3.49%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.046; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.433)	0.874	+3.55%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.043; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.572)	0.893	+3.81%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.041; p = 0.004)	0.000 (CI = +/-0.002; p = 0.818)	0.909	+4.08%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.042; p = 0.003)	0.000 (CI = +/-0.002; p = 0.948)	0.908	+4.24%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.042; p = 0.006)	0.000 (CI = +/-0.002; p = 0.819)	0.914	+4.47%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.002; p = 0.420)	0.948	+4.88%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.001; p = 0.095)	0.968	+5.28%
Severity	2011.2	0.054 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.001; p = 0.025)	0.975	+5.53%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.001; p = 0.015)	0.975	+5.68%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.001; p = 0.023)	0.971	+5.54%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.001; p = 0.029)	0.968	+5.58%
Severity	2013.2	0.053 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.027; p = 0.001)	0.001 (CI = +/-0.001; p = 0.046)	0.961	+5.42%
Severity	2014.1	0.054 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.029; p = 0.002)	0.001 (CI = +/-0.001; p = 0.038)	0.958	+5.59%
Severity	2014.2	0.054 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.031; p = 0.003)	0.001 (CI = +/-0.001; p = 0.053)	0.945	+5.57%
Severity	2015.1	0.058 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.032; p = 0.010)	0.002 (CI = +/-0.002; p = 0.031)	0.946	+5.93%
Severity	2015.2	0.058 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.035; p = 0.016)	0.002 (CI = +/-0.002; p = 0.045)	0.925	+5.93%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	0.050 (CI = +/-0.041; p = 0.023)	0.002 (CI = +/-0.002; p = 0.099)	0.908	+5.68%
Severity	2016.2	0.053 (CI = +/-0.022; p = 0.001)	0.048 (CI = +/-0.045; p = 0.039)	0.001 (CI = +/-0.002; p = 0.148)	0.862	+5.44%
Frequency	2004.1	-0.002 (CI = +/-0.008; p = 0.586)	0.005 (CI = +/-0.071; p = 0.880)	0.006 (CI = +/-0.004; p = 0.006)	0.251	-0.22%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.880)	0.012 (CI = +/-0.071; p = 0.727)	0.006 (CI = +/-0.004; p = 0.004)	0.248	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.009; p = 0.981)	0.009 (CI = +/-0.073; p = 0.809)	0.006 (CI = +/-0.004; p = 0.004)	0.241	+0.01%
Frequency	2005.2	0.002 (CI = +/-0.009; p = 0.682)	0.016 (CI = +/-0.073; p = 0.656)	0.006 (CI = +/-0.004; p = 0.003)	0.248	+0.19%
Frequency	2006.1	0.004 (CI = +/-0.009; p = 0.341)	0.004 (CI = +/-0.072; p = 0.903)	0.007 (CI = +/-0.004; p = 0.001)	0.267	+0.45%
Frequency	2006.2	0.006 (CI = +/-0.010; p = 0.221)	0.010 (CI = +/-0.073; p = 0.772)	0.007 (CI = +/-0.004; p = 0.001)	0.280	+0.60%
Frequency	2007.1	0.009 (CI = +/-0.010; p = 0.072)	-0.003 (CI = +/-0.072; p = 0.937)	0.007 (CI = +/-0.004; p = 0.000)	0.325	+0.92%
Frequency	2007.2	0.013 (CI = +/-0.009; p = 0.006)	0.013 (CI = +/-0.063; p = 0.680)	0.008 (CI = +/-0.003; p = 0.000)	0.452	+1.36%
Frequency	2008.1	0.017 (CI = +/-0.009; p = 0.001)	0.000 (CI = +/-0.061; p = 0.998)	0.009 (CI = +/-0.003; p = 0.000)	0.522	+1.69%
Frequency	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.056; p = 0.698)	0.009 (CI = +/-0.003; p = 0.000)	0.606	+2.03%
Frequency	2009.1	0.022 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.057; p = 0.933)	0.009 (CI = +/-0.003; p = 0.000)	0.637	+2.27%
Frequency	2009.2	0.028 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.039; p = 0.325)	0.010 (CI = +/-0.002; p = 0.000)	0.831	+2.86%
Frequency	2010.1	0.030 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.039; p = 0.522)	0.010 (CI = +/-0.002; p = 0.000)	0.847	+3.07%
Frequency	2010.2	0.029 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.040; p = 0.623)	0.010 (CI = +/-0.002; p = 0.000)	0.838	+2.97%
Frequency	2011.1	0.028 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.042; p = 0.540)	0.010 (CI = +/-0.002; p = 0.000)	0.831	+2.86%
Frequency	2011.2	0.032 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.038; p = 0.271)	0.010 (CI = +/-0.002; p = 0.000)	0.874	+3.23%
Frequency	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.040; p = 0.394)	0.011 (CI = +/-0.002; p = 0.000)	0.876	+3.38%
Frequency	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.042; p = 0.412)	0.011 (CI = +/-0.002; p = 0.000)	0.871	+3.39%
Frequency	2013.1	0.035 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.045; p = 0.550)	0.011 (CI = +/-0.002; p = 0.000)	0.872	+3.55%
Frequency	2013.2	0.034 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.048; p = 0.602)	0.011 (CI = +/-0.002; p = 0.000)	0.866	+3.49%
Frequency	2014.1	0.040 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.047; p = 0.977)	0.011 (CI = +/-0.002; p = 0.000)	0.895	+4.12%
Frequency	2014.2	0.046 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.043; p = 0.747)	0.012 (CI = +/-0.002; p = 0.000)	0.920	+4.67%
Frequency	2015.1	0.043 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.048; p = 0.614)	0.011 (CI = +/-0.002; p = 0.000)	0.920	+4.39%
Frequency	2015.2	0.046 (CI = +/-0.020; p = 0.001)	0.015 (CI = +/-0.051; p = 0.526)	0.012 (CI = +/-0.002; p = 0.000)	0.924	+4.73%
Frequency	2016.1	0.039 (CI = +/-0.025; p = 0.006)	0.025 (CI = +/-0.055; p = 0.320)	0.011 (CI = +/-0.003; p = 0.000)	0.931	+4.02%
Frequency	2016.2	0.037 (CI = +/-0.030; p = 0.022)	0.023 (CI = +/-0.061; p = 0.399)	0.011 (CI = +/-0.003; p = 0.000)	0.931	+3.73%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.035 (CI = +/-0.013; p = 0.000)	0.476	-3.48%
Loss Cost	2004.2	-0.038 (CI = +/-0.013; p = 0.000)	0.512	-3.75%
Loss Cost	2005.1	-0.040 (CI = +/-0.013; p = 0.000)	0.518	-3.91%
Loss Cost	2005.2	-0.044 (CI = +/-0.013; p = 0.000)	0.577	-4.30%
Loss Cost	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	0.613	-4.63%
Loss Cost	2006.2	-0.053 (CI = +/-0.013; p = 0.000)	0.707	-5.17%
Loss Cost	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	0.699	-5.29%
Loss Cost	2007.2	-0.058 (CI = +/-0.013; p = 0.000)	0.737	-5.68%
Loss Cost	2008.1	-0.061 (CI = +/-0.014; p = 0.000)	0.741	-5.91%
Loss Cost	2008.2	-0.064 (CI = +/-0.015; p = 0.000)	0.745	-6.16%
Loss Cost	2009.1	-0.063 (CI = +/-0.016; p = 0.000)	0.718	-6.09%
Loss Cost	2009.2	-0.064 (CI = +/-0.017; p = 0.000)	0.706	-6.23%
Loss Cost	2010.1	-0.061 (CI = +/-0.018; p = 0.000)	0.668	-5.90%
Loss Cost	2010.2	-0.059 (CI = +/-0.020; p = 0.000)	0.626	-5.74%
Loss Cost	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.572	-5.26%
Loss Cost	2011.2	-0.050 (CI = +/-0.023; p = 0.000)	0.510	-4.91%
Loss Cost	2012.1	-0.043 (CI = +/-0.023; p = 0.001)	0.432	-4.22%
Severity	2004.1	0.025 (CI = +/-0.012; p = 0.000)	0.326	+2.57%
Severity	2004.2	0.024 (CI = +/-0.013; p = 0.001)	0.280	+2.39%
Severity	2005.1	0.022 (CI = +/-0.013; p = 0.002)	0.233	+2.20%
Severity	2005.2	0.018 (CI = +/-0.013; p = 0.010)	0.168	+1.79%
Severity	2006.1	0.013 (CI = +/-0.013; p = 0.045)	0.098	+1.34%
Severity	2006.2	0.007 (CI = +/-0.011; p = 0.220)	0.019	+0.70%
Severity	2007.1	0.005 (CI = +/-0.012; p = 0.392)	-0.009	+0.51%
Severity	2007.2	0.000 (CI = +/-0.011; p = 0.940)	-0.037	+0.04%
Severity	2008.1	-0.004 (CI = +/-0.011; p = 0.467)	-0.017	-0.39%
Severity	2008.2	-0.007 (CI = +/-0.011; p = 0.209)	0.025	-0.69%
Severity	2009.1	-0.006 (CI = +/-0.012; p = 0.285)	0.008	-0.63%
Severity	2009.2	-0.007 (CI = +/-0.013; p = 0.261)	0.013	-0.72%
Severity	2010.1	-0.006 (CI = +/-0.014; p = 0.384)	-0.009	-0.60%
Severity	2010.2	-0.004 (CI = +/-0.015; p = 0.583)	-0.032	-0.41%
Severity	2011.1	-0.003 (CI = +/-0.017; p = 0.745)	-0.044	-0.26%
Severity	2011.2	0.000 (CI = +/-0.018; p = 0.988)	-0.053	-0.01%
Severity	2012.1	0.005 (CI = +/-0.019; p = 0.583)	-0.038	+0.50%
Frequency	2004.1	-0.061 (CI = +/-0.006; p = 0.000)	0.934	-5.90%
Frequency	2004.2	-0.062 (CI = +/-0.006; p = 0.000)	0.935	-6.00%
Frequency	2005.1	-0.062 (CI = +/-0.006; p = 0.000)	0.929	-5.98%
Frequency	2005.2	-0.062 (CI = +/-0.006; p = 0.000)	0.923	-5.99%
Frequency	2006.1	-0.061 (CI = +/-0.007; p = 0.000)	0.916	-5.88%
Frequency	2006.2	-0.060 (CI = +/-0.007; p = 0.000)	0.908	-5.83%
Frequency	2007.1	-0.059 (CI = +/-0.008; p = 0.000)	0.898	-5.77%
Frequency	2007.2	-0.059 (CI = +/-0.008; p = 0.000)	0.887	-5.72%
Frequency	2008.1	-0.057 (CI = +/-0.008; p = 0.000)	0.878	-5.54%
Frequency	2008.2	-0.057 (CI = +/-0.009; p = 0.000)	0.864	-5.50%
Frequency	2009.1	-0.056 (CI = +/-0.010; p = 0.000)	0.849	-5.49%
Frequency	2009.2	-0.057 (CI = +/-0.011; p = 0.000)	0.838	-5.55%
Frequency	2010.1	-0.055 (CI = +/-0.011; p = 0.000)	0.818	-5.34%
Frequency	2010.2	-0.055 (CI = +/-0.012; p = 0.000)	0.799	-5.36%
Frequency	2011.1	-0.051 (CI = +/-0.012; p = 0.000)	0.776	-5.01%
Frequency	2011.2	-0.050 (CI = +/-0.014; p = 0.000)	0.743	-4.89%
Frequency	2012.1	-0.048 (CI = +/-0.015; p = 0.000)	0.702	-4.69%

Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.036 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.117; p = 0.005)	0.578	-3.55%
Loss Cost	2004.2	-0.038 (CI = +/-0.012; p = 0.000)	0.164 (CI = +/-0.118; p = 0.008)	0.598	-3.75%
Loss Cost	2005.1	-0.041 (CI = +/-0.012; p = 0.000)	0.179 (CI = +/-0.118; p = 0.004)	0.621	-4.00%
Loss Cost	2005.2	-0.044 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.115; p = 0.007)	0.657	-4.30%
Loss Cost	2006.1	-0.048 (CI = +/-0.012; p = 0.000)	0.187 (CI = +/-0.107; p = 0.001)	0.722	-4.73%
Loss Cost	2006.2	-0.053 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.097; p = 0.002)	0.787	-5.17%
Loss Cost	2007.1	-0.056 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.097; p = 0.001)	0.794	-5.40%
Loss Cost	2007.2	-0.058 (CI = +/-0.011; p = 0.000)	0.161 (CI = +/-0.095; p = 0.002)	0.814	-5.68%
Loss Cost	2008.1	-0.062 (CI = +/-0.011; p = 0.000)	0.180 (CI = +/-0.091; p = 0.000)	0.838	-6.04%
Loss Cost	2008.2	-0.064 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.094; p = 0.001)	0.835	-6.16%
Loss Cost	2009.1	-0.064 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.097; p = 0.001)	0.818	-6.23%
Loss Cost	2009.2	-0.064 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.102; p = 0.002)	0.808	-6.23%
Loss Cost	2010.1	-0.063 (CI = +/-0.015; p = 0.000)	0.170 (CI = +/-0.106; p = 0.003)	0.773	-6.07%
Loss Cost	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.184 (CI = +/-0.106; p = 0.002)	0.763	-5.74%
Loss Cost	2011.1	-0.056 (CI = +/-0.017; p = 0.000)	0.172 (CI = +/-0.109; p = 0.004)	0.715	-5.46%
Loss Cost	2011.2	-0.050 (CI = +/-0.017; p = 0.000)	0.193 (CI = +/-0.103; p = 0.001)	0.721	-4.91%
Loss Cost	2012.1	-0.046 (CI = +/-0.018; p = 0.000)	0.177 (CI = +/-0.104; p = 0.002)	0.658	-4.47%
Loss Cost	2012.2	-0.048 (CI = +/-0.020; p = 0.000)	0.170 (CI = +/-0.109; p = 0.004)	0.662	-4.68%
Loss Cost	2013.1	-0.053 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.109; p = 0.002)	0.686	-5.20%
Loss Cost	2013.2	-0.053 (CI = +/-0.024; p = 0.000)	0.189 (CI = +/-0.117; p = 0.004)	0.671	-5.14%
Loss Cost	2014.1	-0.052 (CI = +/-0.027; p = 0.001)	0.187 (CI = +/-0.126; p = 0.007)	0.600	-5.07%
Loss Cost	2014.2	-0.050 (CI = +/-0.031; p = 0.005)	0.193 (CI = +/-0.136; p = 0.009)	0.584	-4.87%
Loss Cost	2015.1	-0.048 (CI = +/-0.037; p = 0.015)	0.189 (CI = +/-0.149; p = 0.018)	0.486	-4.71%
Loss Cost	2015.2	-0.045 (CI = +/-0.043; p = 0.042)	0.195 (CI = +/-0.162; p = 0.023)	0.470	-4.41%
Loss Cost	2016.1	-0.054 (CI = +/-0.051; p = 0.039)	0.215 (CI = +/-0.175; p = 0.022)	0.472	-5.26%
Loss Cost	2016.2	-0.049 (CI = +/-0.061; p = 0.102)	0.224 (CI = +/-0.195; p = 0.029)	0.458	-4.79%
Severity	2004.1	0.025 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.125; p = 0.172)	0.344	+2.53%
Severity	2004.2	0.024 (CI = +/-0.013; p = 0.001)	0.078 (CI = +/-0.128; p = 0.222)	0.292	+2.39%
Severity	2005.1	0.021 (CI = +/-0.013; p = 0.002)	0.092 (CI = +/-0.129; p = 0.155)	0.259	+2.15%
Severity	2005.2	0.018 (CI = +/-0.013; p = 0.010)	0.073 (CI = +/-0.126; p = 0.245)	0.179	+1.79%
Severity	2006.1	0.013 (CI = +/-0.013; p = 0.048)	0.101 (CI = +/-0.116; p = 0.085)	0.159	+1.28%
Severity	2006.2	0.007 (CI = +/-0.011; p = 0.211)	0.072 (CI = +/-0.100; p = 0.152)	0.057	+0.70%
Severity	2007.1	0.005 (CI = +/-0.012; p = 0.432)	0.085 (CI = +/-0.100; p = 0.094)	0.059	+0.45%
Severity	2007.2	0.000 (CI = +/-0.011; p = 0.939)	0.065 (CI = +/-0.094; p = 0.166)	0.001	+0.04%
Severity	2008.1	-0.005 (CI = +/-0.010; p = 0.362)	0.089 (CI = +/-0.082; p = 0.035)	0.117	-0.46%
Severity	2008.2	-0.007 (CI = +/-0.011; p = 0.186)	0.079 (CI = +/-0.082; p = 0.060)	0.126	-0.69%
Severity	2009.1	-0.007 (CI = +/-0.011; p = 0.214)	0.079 (CI = +/-0.086; p = 0.070)	0.105	-0.70%
Severity	2009.2	-0.007 (CI = +/-0.012; p = 0.240)	0.078 (CI = +/-0.090; p = 0.084)	0.103	-0.72%
Severity	2010.1	-0.007 (CI = +/-0.014; p = 0.308)	0.077 (CI = +/-0.094; p = 0.105)	0.070	-0.68%
Severity	2010.2	-0.004 (CI = +/-0.014; p = 0.561)	0.087 (CI = +/-0.095; p = 0.071)	0.083	-0.41%
Severity	2011.1	-0.004 (CI = +/-0.016; p = 0.631)	0.086 (CI = +/-0.100; p = 0.090)	0.059	-0.37%
Severity	2011.2	0.000 (CI = +/-0.017; p = 0.987)	0.098 (CI = +/-0.101; p = 0.057)	0.096	-0.01%
Severity	2012.1	0.004 (CI = +/-0.018; p = 0.667)	0.085 (CI = +/-0.103; p = 0.102)	0.066	+0.37%
Severity	2012.2	-0.001 (CI = +/-0.019; p = 0.922)	0.070 (CI = +/-0.103; p = 0.170)	0.004	-0.09%
Severity	2013.1	-0.009 (CI = +/-0.018; p = 0.338)	0.095 (CI = +/-0.096; p = 0.053)	0.152	-0.86%
Severity	2013.2	-0.009 (CI = +/-0.021; p = 0.387)	0.094 (CI = +/-0.103; p = 0.069)	0.144	-0.87%
Severity	2014.1	-0.007 (CI = +/-0.024; p = 0.550)	0.089 (CI = +/-0.110; p = 0.105)	0.075	-0.68%
Severity	2014.2	-0.006 (CI = +/-0.027; p = 0.655)	0.091 (CI = +/-0.119; p = 0.120)	0.068	-0.58%
Severity	2015.1	-0.002 (CI = +/-0.032; p = 0.910)	0.081 (CI = +/-0.128; p = 0.191)	-0.004	-0.17%
Severity	2015.2	-0.003 (CI = +/-0.037; p = 0.878)	0.079 (CI = +/-0.140; p = 0.238)	-0.035	-0.26%
Severity	2016.1	0.001 (CI = +/-0.045; p = 0.962)	0.071 (CI = +/-0.156; p = 0.330)	-0.089	+0.10%
Severity	2016.2	0.003 (CI = +/-0.055; p = 0.902)	0.075 (CI = +/-0.175; p = 0.352)	-0.112	+0.30%
Frequency	2004.1	-0.061 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.049; p = 0.001)	0.952	-5.93%
Frequency	2004.2	-0.062 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.050; p = 0.001)	0.951	-6.00%
Frequency	2005.1	-0.062 (CI = +/-0.005; p = 0.000)	0.087 (CI = +/-0.051; p = 0.002)	0.947	-6.02%
Frequency	2005.2	-0.062 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.053; p = 0.002)	0.943	-5.99%
Frequency	2006.1	-0.061 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.054; p = 0.003)	0.936	-5.93%
Frequency	2006.2	-0.060 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.055; p = 0.002)	0.933	-5.83%
Frequency	2007.1	-0.060 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.057; p = 0.003)	0.925	-5.83%
Frequency	2007.2	-0.059 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.058; p = 0.002)	0.920	-5.72%
Frequency	2008.1	-0.058 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.058; p = 0.004)	0.910	-5.60%
Frequency	2008.2	-0.057 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.060; p = 0.003)	0.902	-5.50%
Frequency	2009.1	-0.057 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.062; p = 0.003)	0.893	-5.57%
Frequency	2009.2	-0.057 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.065; p = 0.004)	0.884	-5.55%
Frequency	2010.1	-0.056 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.067; p = 0.008)	0.864	-5.43%
Frequency	2010.2	-0.055 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.070; p = 0.009)	0.851	-5.36%
Frequency	2011.1	-0.052 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.070; p = 0.018)	0.825	-5.11%
Frequency	2011.2	-0.050 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.071; p = 0.012)	0.811	-4.89%
Frequency	2012.1	-0.049 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.076; p = 0.020)	0.773	-4.83%
Frequency	2012.2	-0.047 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.078; p = 0.015)	0.752	-4.59%
Frequency	2013.1	-0.045 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.082; p = 0.028)	0.691	-4.38%
Frequency	2013.2	-0.044 (CI = +/-0.018; p = 0.000)	0.095 (CI = +/-0.087; p = 0.035)	0.664	-4.31%
Frequency	2014.1	-0.045 (CI = +/-0.020; p = 0.000)	0.099 (CI = +/-0.094; p = 0.042)	0.615	-4.43%
Frequency	2014.2	-0.044 (CI = +/-0.023; p = 0.001)	0.101 (CI = +/-0.102; p = 0.050)	0.583	-4.32%
Frequency	2015.1	-0.047 (CI = +/-0.027; p = 0.003)	0.107 (CI = +/-0.111; p = 0.056)	0.533	-4.55%
Frequency	2015.2	-0.042 (CI = +/-0.032; p = 0.013)	0.116 (CI = +/-0.118; p = 0.053)	0.495	-4.15%
Frequency	2016.1	-0.055 (CI = +/-0.033; p = 0.004)	0.144 (CI = +/-0.114; p = 0.019)	0.615	-5.35%
Frequency	2016.2	-0.052 (CI = +/-0.040; p = 0.017)	0.149 (CI = +/-0.127; p = 0.027)	0.589	-5.08%

Uninsured Auto

Coverage = UA
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.017 (CI = +/-0.021; p = 0.112)	0.133 (CI = +/-0.116; p = 0.026)	-0.062 (CI = +/-0.061; p = 0.046)	0.532	-1.65%	-7.60%
Loss Cost	2005.1	-0.020 (CI = +/-0.022; p = 0.075)	0.142 (CI = +/-0.119; p = 0.020)	-0.056 (CI = +/-0.063; p = 0.077)	0.541	-2.00%	-7.36%
Loss Cost	2005.2	-0.026 (CI = +/-0.024; p = 0.030)	0.127 (CI = +/-0.118; p = 0.037)	-0.045 (CI = +/-0.064; p = 0.153)	0.574	-2.61%	-6.93%
Loss Cost	2006.1	-0.036 (CI = +/-0.024; p = 0.005)	0.148 (CI = +/-0.113; p = 0.012)	-0.030 (CI = +/-0.061; p = 0.317)	0.640	-3.50%	-6.39%
Loss Cost	2006.2	-0.048 (CI = +/-0.023; p = 0.000)	0.121 (CI = +/-0.100; p = 0.020)	-0.010 (CI = +/-0.055; p = 0.722)	0.736	-4.71%	-5.63%
Loss Cost	2007.1	-0.054 (CI = +/-0.024; p = 0.000)	0.132 (CI = +/-0.101; p = 0.013)	-0.001 (CI = +/-0.057; p = 0.972)	0.740	-5.25%	-5.34%
Loss Cost	2007.2	-0.065 (CI = +/-0.025; p = 0.000)	0.112 (CI = +/-0.096; p = 0.024)	0.016 (CI = +/-0.055; p = 0.563)	0.786	-6.25%	-4.78%
Loss Cost	2008.1	-0.077 (CI = +/-0.024; p = 0.000)	0.133 (CI = +/-0.087; p = 0.005)	0.034 (CI = +/-0.051; p = 0.186)	0.833	-7.41%	-4.24%
Loss Cost	2008.2	-0.086 (CI = +/-0.026; p = 0.000)	0.119 (CI = +/-0.086; p = 0.009)	0.047 (CI = +/-0.052; p = 0.073)	0.850	-8.26%	-3.83%
Loss Cost	2009.1	-0.092 (CI = +/-0.029; p = 0.000)	0.127 (CI = +/-0.088; p = 0.007)	0.056 (CI = +/-0.055; p = 0.048)	0.838	-8.83%	-3.61%
Loss Cost	2009.2	-0.102 (CI = +/-0.033; p = 0.000)	0.116 (CI = +/-0.089; p = 0.014)	0.068 (CI = +/-0.058; p = 0.025)	0.842	-9.66%	-3.28%
Loss Cost	2010.1	-0.100 (CI = +/-0.039; p = 0.000)	0.115 (CI = +/-0.094; p = 0.020)	0.066 (CI = +/-0.065; p = 0.046)	0.798	-9.54%	-3.32%
Loss Cost	2010.2	-0.095 (CI = +/-0.046; p = 0.001)	0.119 (CI = +/-0.100; p = 0.023)	0.060 (CI = +/-0.074; p = 0.102)	0.762	-9.10%	-3.45%
Loss Cost	2011.1	-0.085 (CI = +/-0.056; p = 0.006)	0.110 (CI = +/-0.105; p = 0.040)	0.047 (CI = +/-0.083; p = 0.244)	0.677	-8.12%	-3.67%
Loss Cost	2011.2	-0.056 (CI = +/-0.064; p = 0.081)	0.130 (CI = +/-0.102; p = 0.017)	0.013 (CI = +/-0.090; p = 0.758)	0.646	-5.46%	-4.21%
Loss Cost	2012.1	-0.006 (CI = +/-0.066; p = 0.846)	0.102 (CI = +/-0.086; p = 0.024)	-0.044 (CI = +/-0.086; p = 0.290)	0.601	-0.60%	-4.87%
Loss Cost	2012.2	-0.022 (CI = +/-0.089; p = 0.599)	0.096 (CI = +/-0.093; p = 0.043)	-0.026 (CI = +/-0.111; p = 0.614)	0.607	-2.17%	-4.69%
Loss Cost	2013.1	-0.070 (CI = +/-0.124; p = 0.237)	0.110 (CI = +/-0.095; p = 0.027)	0.026 (CI = +/-0.144; p = 0.701)	0.631	-6.77%	-4.36%
Loss Cost	2013.2	-0.121 (CI = +/-0.205; p = 0.213)	0.102 (CI = +/-0.103; p = 0.052)	0.079 (CI = +/-0.224; p = 0.445)	0.628	-11.42%	-4.12%
Loss Cost	2014.1	-0.065 (CI = +/-0.470; p = 0.759)	0.096 (CI = +/-0.119; p = 0.101)	0.022 (CI = +/-0.486; p = 0.921)	0.434	-6.27%	-4.22%
Loss Cost	2014.2	-0.043 (CI = +/-0.038; p = 0.029)	0.096 (CI = +/-0.119; p = 0.101)	NA (CI = +/-NA; p = NA)	0.458	-4.22%	-4.22%
Loss Cost	2015.1	-0.032 (CI = +/-0.044; p = 0.134)	0.075 (CI = +/-0.126; p = 0.206)	NA (CI = +/-NA; p = NA)	0.191	-3.11%	-3.11%
Loss Cost	2015.2	-0.029 (CI = +/-0.057; p = 0.250)	0.078 (CI = +/-0.147; p = 0.243)	NA (CI = +/-NA; p = NA)	0.139	-2.90%	-2.90%
Loss Cost	2016.1	-0.034 (CI = +/-0.079; p = 0.320)	0.085 (CI = +/-0.182; p = 0.285)	NA (CI = +/-NA; p = NA)	0.025	-3.34%	-3.34%
Loss Cost	2016.2	-0.032 (CI = +/-0.114; p = 0.478)	0.087 (CI = +/-0.231; p = 0.356)	NA (CI = +/-NA; p = NA)	-0.053	-3.17%	-3.17%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	0.074 (CI = +/-0.118; p = 0.210)	-0.103 (CI = +/-0.062; p = 0.002)	0.506	+5.84%	-4.51%
Severity	2005.1	0.055 (CI = +/-0.023; p = 0.000)	0.079 (CI = +/-0.122; p = 0.195)	-0.100 (CI = +/-0.065; p = 0.004)	0.460	+5.64%	-4.38%
Severity	2005.2	0.050 (CI = +/-0.025; p = 0.000)	0.066 (CI = +/-0.123; p = 0.282)	-0.090 (CI = +/-0.066; p = 0.009)	0.362	+5.08%	-4.01%
Severity	2006.1	0.040 (CI = +/-0.025; p = 0.003)	0.088 (CI = +/-0.118; p = 0.139)	-0.075 (CI = +/-0.064; p = 0.024)	0.288	+4.10%	-3.44%
Severity	2006.2	0.027 (CI = +/-0.024; p = 0.027)	0.059 (CI = +/-0.105; p = 0.257)	-0.053 (CI = +/-0.058; p = 0.069)	0.124	+2.73%	-2.61%
Severity	2007.1	0.023 (CI = +/-0.026; p = 0.080)	0.067 (CI = +/-0.108; p = 0.211)	-0.047 (CI = +/-0.061; p = 0.120)	0.080	+2.32%	-2.40%
Severity	2007.2	0.012 (CI = +/-0.027; p = 0.357)	0.047 (CI = +/-0.103; p = 0.357)	-0.030 (CI = +/-0.059; p = 0.299)	-0.048	+1.21%	-1.81%
Severity	2008.1	-0.002 (CI = +/-0.026; p = 0.849)	0.071 (CI = +/-0.091; p = 0.120)	-0.009 (CI = +/-0.054; p = 0.721)	0.021	-0.24%	-1.16%
Severity	2008.2	-0.012 (CI = +/-0.027; p = 0.389)	0.057 (CI = +/-0.090; p = 0.204)	0.004 (CI = +/-0.055; p = 0.877)	0.046	-1.15%	-0.74%
Severity	2009.1	-0.012 (CI = +/-0.032; p = 0.424)	0.058 (CI = +/-0.095; p = 0.218)	0.005 (CI = +/-0.060; p = 0.858)	0.016	-1.22%	-0.71%
Severity	2009.2	-0.015 (CI = +/-0.037; p = 0.388)	0.054 (CI = +/-0.100; p = 0.273)	0.009 (CI = +/-0.066; p = 0.765)	0.016	-1.53%	-0.60%
Severity	2010.1	-0.015 (CI = +/-0.044; p = 0.485)	0.053 (CI = +/-0.106; p = 0.307)	0.008 (CI = +/-0.073; p = 0.810)	-0.036	-1.46%	-0.62%
Severity	2010.2	-0.003 (CI = +/-0.051; p = 0.897)	0.064 (CI = +/-0.110; p = 0.235)	-0.006 (CI = +/-0.081; p = 0.871)	-0.055	-0.32%	-0.94%
Severity	2011.1	0.001 (CI = +/-0.063; p = 0.973)	0.061 (CI = +/-0.117; p = 0.288)	-0.011 (CI = +/-0.094; p = 0.798)	-0.095	+0.10%	-1.03%
Severity	2011.2	0.028 (CI = +/-0.074; p = 0.426)	0.079 (CI = +/-0.118; p = 0.172)	-0.044 (CI = +/-0.104; p = 0.379)	-0.018	+2.86%	-1.56%
Severity	2012.1	0.082 (CI = +/-0.080; p = 0.045)	0.050 (CI = +/-0.104; p = 0.319)	-0.105 (CI = +/-0.105; p = 0.050)	0.189	+8.50%	-2.28%
Severity	2012.2	0.065 (CI = +/-0.109; p = 0.217)	0.043 (CI = +/-0.113; p = 0.417)	-0.086 (CI = +/-0.134; p = 0.188)	-0.036	+6.68%	-2.08%
Severity	2013.1	-0.011 (CI = +/-0.143; p = 0.869)	0.066 (CI = +/-0.110; p = 0.212)	-0.005 (CI = +/-0.166; p = 0.950)	-0.002	-1.08%	-1.56%
Severity	2013.2	-0.050 (CI = +/-0.240; p = 0.646)	0.059 (CI = +/-0.120; p = 0.295)	0.037 (CI = +/-0.262; p = 0.759)	-0.004	-4.92%	-1.37%
Severity	2014.1	0.017 (CI = +/-0.550; p = 0.945)	0.052 (CI = +/-0.139; p = 0.416)	-0.032 (CI = +/-0.569; p = 0.900)	-0.176	+1.71%	-1.48%
Severity	2014.2	-0.015 (CI = +/-0.044; p = 0.455)	0.052 (CI = +/-0.139; p = 0.416)	NA (CI = +/-NA; p = NA)	-0.069	-1.48%	-1.48%
Severity	2015.1	-0.006 (CI = +/-0.054; p = 0.809)	0.035 (CI = +/-0.156; p = 0.612)	NA (CI = +/-NA; p = NA)	-0.231	-0.58%	-0.58%
Severity	2015.2	-0.012 (CI = +/-0.069; p = 0.683)	0.026 (CI = +/-0.179; p = 0.739)	NA (CI = +/-NA; p = NA)	-0.269	-1.20%	-1.20%
Severity	2016.1	0.000 (CI = +/-0.094; p = 0.994)	0.007 (CI = +/-0.215; p = 0.937)	NA (CI = +/-NA; p = NA)	-0.398	+0.03%	+0.03%
Severity	2016.2	-0.002 (CI = +/-0.135; p = 0.974)	0.005 (CI = +/-0.273; p = 0.965)	NA (CI = +/-NA; p = NA)	-0.499	-0.17%	-0.17%
Frequency	2004.2	-0.073 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.032; p = 0.001)	0.041 (CI = +/-0.017; p = 0.000)	0.978	-7.08%	-3.23%
Frequency	2005.1	-0.075 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.031; p = 0.000)	0.043 (CI = +/-0.017; p = 0.000)	0.978	-7.23%	-3.12%
Frequency	2005.2	-0.076 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.032; p = 0.001)	0.045 (CI = +/-0.017; p = 0.000)	0.976	-7.32%	-3.05%
Frequency	2006.1	-0.076 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.045 (CI = +/-0.018; p = 0.000)	0.973	-7.30%	-3.06%
Frequency	2006.2	-0.075 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.035; p = 0.001)	0.044 (CI = +/-0.019; p = 0.000)	0.969	-7.25%	-3.10%
Frequency	2007.1	-0.077 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.046 (CI = +/-0.020; p = 0.000)	0.966	-7.39%	-3.01%
Frequency	2007.2	-0.077 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.037; p = 0.002)	0.046 (CI = +/-0.022; p = 0.000)	0.961	-7.37%	-3.03%
Frequency	2008.1	-0.075 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.038; p = 0.003)	0.043 (CI = +/-0.023; p = 0.001)	0.954	-7.19%	-3.11%
Frequency	2008.2	-0.075 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.041; p = 0.005)	0.043 (CI = +/-0.025; p = 0.002)	0.947	-7.20%	-3.11%
Frequency	2009.1	-0.080 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.039; p = 0.001)	0.051 (CI = +/-0.024; p = 0.000)	0.950	-7.71%	-2.91%
Frequency	2009.2	-0.086 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.037; p = 0.002)	0.059 (CI = +/-0.024; p = 0.000)	0.955	-8.25%	-2.70%
Frequency	2010.1	-0.086 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.039; p = 0.004)	0.058 (CI = +/-0.027; p = 0.000)	0.942	-8.20%	-2.72%
Frequency	2010.2	-0.092 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.039; p = 0.008)	0.067 (CI = +/-0.029; p = 0.000)	0.943	-8.82%	-2.53%
Frequency	2011.1	-0.086 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.039; p = 0.016)	0.059 (CI = +/-0.031; p = 0.001)	0.924	-8.21%	-2.67%
Frequency	2011.2	-0.084 (CI = +/-0.027; p = 0.000)	0.051 (CI = +/-0.042; p = 0.022)	0.057 (CI = +/-0.037; p = 0.006)	0.904	-8.09%	-2.69%
Frequency	2012.1	-0.088 (CI = +/-0.035; p = 0.000)	0.053 (CI = +/-0.046; p = 0.027)	0.061 (CI = +/-0.046; p = 0.013)	0.868	-8.38%	-2.65%
Frequency	2012.2	-0.087 (CI = +/-0.048; p = 0.002)	0.053 (CI = +/-0.050; p = 0.039)	0.060 (CI = +/-0.059; p = 0.049)	0.828	-8.30%	-2.66%
Frequency	2013.1	-0.059 (CI = +/-0.066; p = 0.073)	0.045 (CI = +/-0.051; p = 0.077)	0.030 (CI = +/-0.076; p = 0.397)	0.728	-5.75%	-2.85%
Frequency	2013.2	-0.071 (CI = +/-0.111; p = 0.184)	0.043 (CI = +/-0.056; p = 0.117)	0.042 (CI = +/-0.122; p = 0.450)	0.681	-6.84%	-2.79%
Frequency	2014.1	-0.082 (CI = +/-0.257; p = 0.484)	0.044 (CI = +/-0.065; p = 0.158)	0.054 (CI = +/-0.266; p = 0.654)	0.535	-7.85%	-2.78%
Frequency	2014.2	-0.028 (CI = +/-0.020; p = 0.013)	0.044 (CI = +/-0.065; p = 0.158)	NA (CI = +/-NA; p = NA)	0.511	-2.78%	-2.78%
Frequency	2015.1	-0.026 (CI = +/-0.026; p = 0.052)	0.040 (CI = +/-0.075; p = 0.251)	NA (CI = +/-NA; p = NA)	0.319	-2.54%	-2.54%
Frequency	2015.2	-0.017 (CI = +/-0.029; p = 0.195)	0.052 (CI = +/-0.076; p = 0.142)	NA (CI = +/-NA; p = NA)	0.272	-1.72%	-1.72%
Frequency	2016.1	-0.034 (CI = +/-0.023; p = 0.013)	0.078 (CI = +/-0.053; p = 0.013)	NA (CI = +/-NA; p = NA)	0.753	-3.37%	-3.37%
Frequency	2016.2	-0.030 (CI = +/-0.032; p = 0.058)	0.082 (CI = +/-0.065; p = 0.025)	NA (CI = +/-NA; p = NA)	0.743	-3.00%	-3.00%

Uninsured Auto

Coverage = UA
End Trend Period = 2021.2
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	-0.019 (CI = +/-0.021; p = 0.074)	0.166 (CI = +/-0.113; p = 0.005)	0.002 (CI = +/-0.008; p = 0.627)	-0.046 (CI = +/-0.059; p = 0.125)	0.643	-1.89%	-6.27%
Loss Cost	2005.1	-0.023 (CI = +/-0.022; p = 0.044)	0.176 (CI = +/-0.114; p = 0.004)	0.002 (CI = +/-0.008; p = 0.608)	-0.039 (CI = +/-0.061; p = 0.195)	0.651	-2.29%	-6.05%
Loss Cost	2005.2	-0.029 (CI = +/-0.024; p = 0.019)	0.162 (CI = +/-0.115; p = 0.007)	0.002 (CI = +/-0.008; p = 0.533)	-0.029 (CI = +/-0.062; p = 0.347)	0.672	-2.87%	-5.63%
Loss Cost	2006.1	-0.039 (CI = +/-0.024; p = 0.003)	0.182 (CI = +/-0.109; p = 0.002)	0.003 (CI = +/-0.007; p = 0.466)	-0.014 (CI = +/-0.059; p = 0.630)	0.722	-3.81%	-5.16%
Loss Cost	2006.2	-0.051 (CI = +/-0.024; p = 0.000)	0.157 (CI = +/-0.100; p = 0.003)	0.003 (CI = +/-0.007; p = 0.305)	0.006 (CI = +/-0.055; p = 0.819)	0.782	-4.99%	-4.39%
Loss Cost	2007.1	-0.058 (CI = +/-0.025; p = 0.000)	0.168 (CI = +/-0.100; p = 0.002)	0.003 (CI = +/-0.007; p = 0.280)	0.015 (CI = +/-0.057; p = 0.578)	0.788	-5.59%	-4.12%
Loss Cost	2007.2	-0.068 (CI = +/-0.026; p = 0.000)	0.150 (CI = +/-0.097; p = 0.004)	0.004 (CI = +/-0.006; p = 0.197)	0.031 (CI = +/-0.056; p = 0.262)	0.814	-6.55%	-3.57%
Loss Cost	2008.1	-0.081 (CI = +/-0.026; p = 0.000)	0.170 (CI = +/-0.089; p = 0.001)	0.004 (CI = +/-0.006; p = 0.133)	0.050 (CI = +/-0.053; p = 0.065)	0.850	-7.79%	-3.10%
Loss Cost	2008.2	-0.090 (CI = +/-0.029; p = 0.000)	0.157 (CI = +/-0.089; p = 0.001)	0.005 (CI = +/-0.006; p = 0.099)	0.062 (CI = +/-0.055; p = 0.029)	0.857	-8.59%	-2.71%
Loss Cost	2009.1	-0.098 (CI = +/-0.032; p = 0.000)	0.166 (CI = +/-0.090; p = 0.001)	0.005 (CI = +/-0.006; p = 0.091)	0.072 (CI = +/-0.058; p = 0.017)	0.850	-9.30%	-2.48%
Loss Cost	2009.2	-0.106 (CI = +/-0.036; p = 0.000)	0.157 (CI = +/-0.092; p = 0.002)	0.005 (CI = +/-0.006; p = 0.077)	0.084 (CI = +/-0.063; p = 0.011)	0.849	-10.04%	-2.18%
Loss Cost	2010.1	-0.107 (CI = +/-0.042; p = 0.000)	0.158 (CI = +/-0.097; p = 0.003)	0.005 (CI = +/-0.006; p = 0.084)	0.085 (CI = +/-0.069; p = 0.018)	0.817	-10.16%	-2.15%
Loss Cost	2010.2	-0.101 (CI = +/-0.051; p = 0.001)	0.164 (CI = +/-0.102; p = 0.003)	0.005 (CI = +/-0.006; p = 0.102)	0.077 (CI = +/-0.078; p = 0.052)	0.793	-9.60%	-2.32%
Loss Cost	2011.1	-0.095 (CI = +/-0.061; p = 0.004)	0.160 (CI = +/-0.107; p = 0.006)	0.005 (CI = +/-0.006; p = 0.115)	0.070 (CI = +/-0.089; p = 0.112)	0.739	-9.06%	-2.42%
Loss Cost	2011.2	-0.064 (CI = +/-0.072; p = 0.076)	0.178 (CI = +/-0.106; p = 0.003)	0.004 (CI = +/-0.006; p = 0.147)	0.033 (CI = +/-0.099; p = 0.482)	0.726	-6.21%	-3.01%
Loss Cost	2012.1	-0.024 (CI = +/-0.085; p = 0.549)	0.161 (CI = +/-0.103; p = 0.005)	0.004 (CI = +/-0.006; p = 0.145)	-0.011 (CI = +/-0.109; p = 0.839)	0.683	-2.40%	-3.43%
Loss Cost	2012.2	-0.035 (CI = +/-0.116; p = 0.528)	0.157 (CI = +/-0.110; p = 0.009)	0.004 (CI = +/-0.006; p = 0.152)	0.001 (CI = +/-0.141; p = 0.983)	0.678	-3.44%	-3.31%
Loss Cost	2013.1	-0.104 (CI = +/-0.158; p = 0.178)	0.173 (CI = +/-0.111; p = 0.005)	0.004 (CI = +/-0.006; p = 0.129)	0.074 (CI = +/-0.180; p = 0.391)	0.700	-9.88%	-2.95%
Loss Cost	2013.2	-0.140 (CI = +/-0.264; p = 0.271)	0.168 (CI = +/-0.120; p = 0.010)	0.004 (CI = +/-0.006; p = 0.134)	0.112 (CI = +/-0.287; p = 0.413)	0.687	-13.06%	-2.78%
Loss Cost	2014.1	-0.211 (CI = +/-0.582; p = 0.441)	0.174 (CI = +/-0.133; p = 0.015)	0.004 (CI = +/-0.006; p = 0.149)	0.184 (CI = +/-0.599; p = 0.513)	0.617	-19.04%	-2.70%
Loss Cost	2014.2	-0.027 (CI = +/-0.044; p = 0.198)	0.174 (CI = +/-0.133; p = 0.015)	0.004 (CI = +/-0.006; p = 0.149)	NA (CI = +/-NA; p = NA)	0.627	-2.70%	-2.70%
Loss Cost	2015.1	-0.017 (CI = +/-0.053; p = 0.481)	0.156 (CI = +/-0.146; p = 0.038)	0.005 (CI = +/-0.007; p = 0.120)	NA (CI = +/-NA; p = NA)	0.561	-1.73%	-1.73%
Loss Cost	2015.2	-0.008 (CI = +/-0.061; p = 0.765)	0.166 (CI = +/-0.153; p = 0.037)	0.006 (CI = +/-0.007; p = 0.107)	NA (CI = +/-NA; p = NA)	0.566	-0.83%	-0.83%
Loss Cost	2016.1	-0.014 (CI = +/-0.080; p = 0.707)	0.174 (CI = +/-0.180; p = 0.056)	0.005 (CI = +/-0.009; p = 0.179)	NA (CI = +/-NA; p = NA)	0.532	-1.34%	-1.34%
Loss Cost	2016.2	0.000 (CI = +/-0.094; p = 0.994)	0.185 (CI = +/-0.193; p = 0.058)	0.006 (CI = +/-0.009; p = 0.164)	NA (CI = +/-NA; p = NA)	0.540	-0.03%	-0.03%
Severity	2004.2	0.056 (CI = +/-0.021; p = 0.000)	0.094 (CI = +/-0.110; p = 0.091)	-0.003 (CI = +/-0.008; p = 0.401)	-0.097 (CI = +/-0.058; p = 0.002)	0.490	+5.77%	-3.99%
Severity	2005.1	0.054 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.113; p = 0.083)	-0.003 (CI = +/-0.008; p = 0.415)	-0.093 (CI = +/-0.060; p = 0.003)	0.444	+5.53%	-3.87%
Severity	2005.2	0.049 (CI = +/-0.024; p = 0.000)	0.087 (CI = +/-0.114; p = 0.129)	-0.003 (CI = +/-0.008; p = 0.466)	-0.084 (CI = +/-0.062; p = 0.009)	0.342	+5.00%	-3.50%
Severity	2006.1	0.039 (CI = +/-0.024; p = 0.002)	0.107 (CI = +/-0.109; p = 0.054)	-0.003 (CI = +/-0.007; p = 0.474)	-0.070 (CI = +/-0.059; p = 0.023)	0.277	+4.01%	-3.03%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.028)	0.081 (CI = +/-0.099; p = 0.104)	-0.002 (CI = +/-0.007; p = 0.569)	-0.049 (CI = +/-0.055; p = 0.079)	0.113	+2.68%	-2.21%
Severity	2007.1	0.022 (CI = +/-0.025; p = 0.086)	0.088 (CI = +/-0.101; p = 0.082)	-0.002 (CI = +/-0.007; p = 0.589)	-0.042 (CI = +/-0.057; p = 0.137)	0.078	+2.23%	-2.02%
Severity	2007.2	0.012 (CI = +/-0.026; p = 0.377)	0.070 (CI = +/-0.097; p = 0.150)	-0.001 (CI = +/-0.006; p = 0.692)	-0.026 (CI = +/-0.057; p = 0.351)	-0.041	+1.16%	-1.45%
Severity	2008.1	-0.003 (CI = +/-0.026; p = 0.813)	0.091 (CI = +/-0.087; p = 0.040)	-0.001 (CI = +/-0.006; p = 0.719)	-0.006 (CI = +/-0.052; p = 0.804)	0.046	-0.30%	-0.92%
Severity	2008.2	-0.012 (CI = +/-0.028; p = 0.399)	0.079 (CI = +/-0.087; p = 0.073)	-0.001 (CI = +/-0.005; p = 0.818)	0.006 (CI = +/-0.054; p = 0.810)	0.058	-1.15%	-0.52%
Severity	2009.1	-0.013 (CI = +/-0.032; p = 0.404)	0.081 (CI = +/-0.091; p = 0.079)	-0.001 (CI = +/-0.006; p = 0.828)	0.008 (CI = +/-0.058; p = 0.771)	0.034	-1.30%	-0.48%
Severity	2009.2	-0.015 (CI = +/-0.037; p = 0.399)	0.078 (CI = +/-0.095; p = 0.103)	-0.001 (CI = +/-0.006; p = 0.855)	0.011 (CI = +/-0.065; p = 0.716)	0.030	-1.53%	-0.39%
Severity	2010.1	-0.016 (CI = +/-0.044; p = 0.458)	0.079 (CI = +/-0.100; p = 0.117)	-0.001 (CI = +/-0.006; p = 0.860)	0.012 (CI = +/-0.071; p = 0.730)	-0.012	-1.57%	-0.39%
Severity	2010.2	-0.003 (CI = +/-0.051; p = 0.904)	0.090 (CI = +/-0.103; p = 0.084)	-0.001 (CI = +/-0.006; p = 0.772)	-0.005 (CI = +/-0.079; p = 0.906)	-0.014	-0.30%	-0.75%
Severity	2011.1	-0.001 (CI = +/-0.062; p = 0.978)	0.088 (CI = +/-0.109; p = 0.104)	-0.001 (CI = +/-0.006; p = 0.775)	-0.007 (CI = +/-0.090; p = 0.871)	-0.047	-0.08%	-0.78%
Severity	2011.2	0.029 (CI = +/-0.073; p = 0.422)	0.106 (CI = +/-0.108; p = 0.055)	-0.001 (CI = +/-0.006; p = 0.637)	-0.042 (CI = +/-0.101; p = 0.389)	0.031	+2.90%	-1.35%
Severity	2012.1	0.076 (CI = +/-0.084; p = 0.071)	0.085 (CI = +/-0.102; p = 0.094)	-0.002 (CI = +/-0.006; p = 0.547)	-0.095 (CI = +/-0.108; p = 0.080)	0.145	+7.91%	-1.86%
Severity	2012.2	0.064 (CI = +/-0.115; p = 0.249)	0.081 (CI = +/-0.109; p = 0.133)	-0.001 (CI = +/-0.006; p = 0.594)	-0.082 (CI = +/-0.140; p = 0.230)	-0.023	+6.64%	-1.72%
Severity	2013.1	-0.019 (CI = +/-0.150; p = 0.786)	0.101 (CI = +/-0.106; p = 0.060)	-0.001 (CI = +/-0.005; p = 0.622)	0.006 (CI = +/-0.172; p = 0.937)	0.046	-1.91%	-1.28%
Severity	2013.2	-0.045 (CI = +/-0.252; p = 0.705)	0.097 (CI = +/-0.114; p = 0.090)	-0.001 (CI = +/-0.006; p = 0.668)	0.033 (CI = +/-0.274; p = 0.795)	0.032	-4.40%	-1.15%
Severity	2014.1	-0.039 (CI = +/-0.558; p = 0.880)	0.096 (CI = +/-0.127; p = 0.123)	-0.001 (CI = +/-0.006; p = 0.681)	0.028 (CI = +/-0.574; p = 0.918)	-0.072	-3.85%	-1.16%
Severity	2014.2	-0.012 (CI = +/-0.042; p = 0.554)	0.096 (CI = +/-0.127; p = 0.123)	-0.001 (CI = +/-0.006; p = 0.681)	NA (CI = +/-NA; p = NA)	-0.001	-1.16%	-1.16%
Severity	2015.1	-0.006 (CI = +/-0.052; p = 0.816)	0.085 (CI = +/-0.142; p = 0.211)	-0.001 (CI = +/-0.007; p = 0.831)	NA (CI = +/-NA; p = NA)	-0.099	-0.55%	-0.55%
Severity	2015.2	-0.008 (CI = +/-0.061; p = 0.786)	0.083 (CI = +/-0.154; p = 0.255)	-0.001 (CI = +/-0.007; p = 0.816)	NA (CI = +/-NA; p = NA)	-0.142	-0.76%	-0.76%
Severity	2016.1	-0.002 (CI = +/-0.080; p = 0.960)	0.074 (CI = +/-0.181; p = 0.373)	0.000 (CI = +/-0.009; p = 0.922)	NA (CI = +/-NA; p = NA)	-0.224	-0.18%	-0.18%
Severity	2016.2	0.001 (CI = +/-0.098; p = 0.980)	0.077 (CI = +/-0.201; p = 0.399)	0.000 (CI = +/-0.010; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.270	+0.11%	+0.11%
Frequency	2004.2	-0.075 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.037; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.019; p = 0.000)	0.974	-7.24%	-2.38%
Frequency	2005.1	-0.077 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.037; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.020; p = 0.000)	0.973	-7.41%	-2.27%
Frequency	2005.2	-0.078 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.020; p = 0.000)	0.972	-7.50%	-2.20%
Frequency	2006.1	-0.078 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.039; p = 0.001)	0.005 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.021; p = 0.000)	0.968	-7.52%	-2.19%
Frequency	2006.2	-0.078 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.041; p = 0.001)	0.005 (CI = +/-0.003; p = 0.001)	0.055 (CI = +/-0.023; p = 0.000)	0.964	-7.46%	-2.23%
Frequency	2007.1	-0.080 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.041; p = 0.001)	0.005 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.023; p = 0.000)	0.961	-7.65%	-2.14%
Frequency	2007.2	-0.079 (CI = +/-0.012; p = 0.000)	0.080 (CI = +/-0.043; p = 0.001)	0.005 (CI = +/-0.003; p = 0.001)	0.058 (CI = +/-0.025; p = 0.000)	0.957	-7.63%	-2.16%
Frequency	2008.1	-0.078 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.045; p = 0.001)	0.005 (CI = +/-0.003; p = 0.001)	0.056 (CI = +/-0.027; p = 0.000)	0.949	-7.52%	-2.20%
Frequency	2008.2	-0.078 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.047; p = 0.002)	0.005 (CI = +/-0.003; p = 0.001)	0.056 (CI = +/-0.029; p = 0.001)	0.943	-7.52%	-2.20%
Frequency	2009.1	-0.084 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.045; p = 0.001)	0.005 (CI = +/-0.003; p = 0.001)	0.064 (CI = +/-0.029; p = 0.000)	0.945	-8.10%	-2.01%
Frequency	2009.2	-0.090 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.045; p = 0.002)	0.005 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.031; p = 0.000)	0.946	-8.64%	-1.80%
Frequency	2010.1	-0.091 (CI = +/-0.021; p = 0.000)	0.080 (CI = +/-0.047; p = 0.002)	0.005 (CI = +/-0.003; p = 0.001)	0.073 (CI = +/-0.034; p = 0.000)	0.935	-8.73%	-1.78%
Frequency	2010.2	-0.098 (CI = +/-0.024; p = 0.000)	0.074 (CI = +/-0.048; p = 0.005)	0.006 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.037; p = 0.000)	0.933	-9.33%	-1.59%
Frequency	2011.1	-0.094 (CI = +/-0.029; p = 0.000)	0.071 (CI = +/-0.050; p = 0.008)	0.006 (CI = +/-0.003; p = 0.001)	0.077 (CI = +/-0.042; p = 0.001)	0.915	-8.98%	-1.65%
Frequency	2011.2	-0.093 (CI = +/-0.036; p = 0.000)	0.072 (CI = +/-0.054; p = 0.012)	0.006 (CI = +/-0.003; p = 0.001)	0.076 (CI = +/-0.050; p = 0.006)	0.900	-8.85%	-1.68%
Frequency	2012.1	-0.100 (CI = +/-0.046; p = 0.000)	0.076 (CI = +/-0.056; p = 0.012)	0.006 (CI = +/-0.003; p = 0.001)	0.084 (CI = +/-0.060; p = 0.009)	0.881	-9.56%	-1.60%
Frequency	2012.2	-0.099 (CI = +/-0.064; p = 0.005)	0.076 (CI = +/-0.061; p = 0.018)	0.006 (CI = +/-0.003; p = 0.002)	0.083 (CI = +/-0.078; p = 0.038)	0.861	-9.46%	-1.61%
Frequency	2013.1	-0.085 (CI = +/-0.092; p = 0.068)	0.073 (CI = +/-0.064; p = 0.030)	0.006 (CI = +/-0.003; p = 0.003)	0.068 (CI = +/-0.105; p = 0.186)	0.822	-8.12%	-1.69%
Frequency	2013.2	-0.095 (CI = +/-0.154; p = 0.205)	0.071 (CI = +/-0.070; p = 0.047)	0.006 (CI = +/-0.004; p = 0.005)	0.078 (CI = +/-0.168; p = 0.328)	0.805	-9.06%	-1.64%
Frequency	2014.1	-0.172 (CI = +/-0.336; p = 0.284)	0.077 (CI = +/-0.077; p = 0.048)	0.006 (CI = +/-0.004; p = 0.006)	0.156 (CI = +/-0.346; p = 0.341)	0.778	-15.80%	-1.55%
Frequency	2014.2	-0.016 (CI = +/-0.025; p = 0.202)	0.077 (CI = +/-0.077; p = 0.048)	0.006 (CI = +/-0.004; p = 0.006)	NA (CI = +/-NA; p = NA)	0.777	-1.55%	-1.55%
Frequency	2015.1	-0.012 (CI = +/-0.031; p = 0.416)	0.071 (CI = +/-0.086; p = 0.096)	0.006 (CI = +/-0.004; p = 0.009)	NA (CI = +/-NA; p = NA)	0.750	-1.18%	-1.18%
Frequency	2015.2	-0.001 (CI = +/-0.032; p = 0.960)	0.083 (CI = +/-0.079; p = 0.043)	0.007 (CI = +/-0.004; p = 0.003)	NA (CI = +/-NA; p = NA)	0.794	-0.07%	-0.07%
Frequency	2016.1	-0.012 (CI = +/-0.038; p = 0.502)	0.100 (CI = +/-0.086; p = 0.029)	0.006 (CI = +/-0.004; p = 0.011)	NA (CI = +/-NA; p = NA)	0.815	-1.16%	-1.16%
Frequency	2016.2	-0.001 (CI = +/-0.042; p = 0.939)	0.109 (CI = +/-0.087; p = 0.021)	0.006 (CI = +/-0.004; p = 0.009)	NA (CI = +/-NA; p = NA)	0.836	-0.14%	-0.14%

Appendix F. 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 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) exp(A + Sumproduct[(1):(5), (B):(F)])	(7) Exp[Δ(1) * B]	(8) Exp[Δ(3) * D]	(9) (7) * (8) - 1	(10) per (10)	(11) Exp[Δ(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 10/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0.00	209.9	1.036	1.000	3.6%	1.392	0.805
2011.75	0.00	0.00	1	0.00	245.3	1.036	1.000	3.6%	1.344	0.805
2012.25	0.00	0.00	0	0.00	225.1	1.036	1.000	3.6%	1.298	0.805
2012.75	0.00	0.00	1	0.00	263.1	1.036	1.000	3.6%	1.253	0.805
2013.25	0.00	0.00	0	0.00	241.4	1.036	1.000	3.6%	1.210	0.805
2013.75	0.00	0.00	1	0.00	282.2	1.036	1.000	3.6%	1.169	0.805
2014.25	0.00	0.00	0	0.00	258.9	1.036	1.000	3.6%	1.128	0.805
2014.75	0.00	0.00	1	0.00	302.6	1.036	1.000	3.6%	1.090	0.805
2015.25	0.00	0.00	0	0.00	277.7	1.036	1.000	3.6%	1.052	0.805
2015.75	0.00	0.00	1	0.00	324.5	1.036	1.000	3.5%	1.016	0.805
2016.25	0.01	0.00	0	0.00	297.3	1.036	0.987	2.2%	0.981	0.806
2016.75	0.33	0.17	1	0.00	319.4	1.036	0.968	0.2%	0.960	0.865
2017.25	0.83	0.58	0	0.00	254.7	1.036	0.961	-0.5%	0.958	0.963
2017.75	1.00	1.08	1	0.00	275.5	1.036	0.961	-0.5%	0.963	1.000
2018.25	1.00	1.58	0	0.00	243.0	1.036	0.961	-0.5%	0.967	1.000
2018.75	1.00	2.08	1	0.00	272.9	1.036	0.961	-0.5%	0.972	1.000
2019.25	1.00	2.58	0	0.00	240.7	1.036	0.961	-0.5%	0.977	1.000
2019.75	1.00	3.08	1	0.00	270.4	1.036	0.961	-0.5%	0.981	1.000
2020.25	1.00	3.58	0	(35.99)	168.5	1.036	0.961	-0.5%	0.986	1.000
2020.75	1.00	4.08	1	(33.22)	194.4	1.036	0.961	-0.5%	0.991	1.000
2021.25	1.00	4.58	0	(41.12)	158.8	1.036	0.961	-0.5%	0.995	1.000
2021.75	1.00	5.08	1	(21.12)	216.4				1.000	1.000

Loss Cost Model

A.	Intercept	(135.300)
B.	Time	0.070
C.	Phase-in Scalar	(0.218)
D.	Phase-in Trend	(0.079)
E.	Seasonality	0.121
F.	Mobility	0.010

Note

(7) semi-annual past trend factor assuming 7.2% annual trend rate

(8) semi-annual change in trend factor assuming -0.9% 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 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) exp(A + Sumproduct[(1):(5), (B):(F)])	(7) Exp[Δ(1) * B]	(8) Exp[Δ(3) * D]	(9) (7) * (8) - 1	(10) per (10)	(11) Exp[Δ(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 10/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0	59.7	1.027	1.000	2.7%	1.303	0.871
2011.75	0.00	0.00	1	0	67.9	1.027	1.000	2.7%	1.270	0.871
2012.25	0.00	0.00	0	0	62.9	1.027	1.000	2.7%	1.237	0.871
2012.75	0.00	0.00	1	0	71.5	1.027	1.000	2.7%	1.205	0.871
2013.25	0.00	0.00	0	0	66.3	1.027	1.000	2.7%	1.174	0.871
2013.75	0.00	0.00	1	0	75.3	1.027	1.000	2.7%	1.143	0.871
2014.25	0.00	0.00	0	0	69.8	1.027	1.000	2.7%	1.114	0.871
2014.75	0.00	0.00	1	0	79.4	1.027	1.000	2.7%	1.085	0.871
2015.25	0.00	0.00	0	0	73.6	1.027	1.000	2.7%	1.057	0.871
2015.75	0.00	0.00	1	0	83.7	1.027	1.000	2.6%	1.030	0.871
2016.25	0.01	0.00	0	0	77.4	1.027	0.991	1.7%	1.003	0.872
2016.75	0.33	0.17	1	0	83.4	1.027	0.977	0.3%	0.987	0.912
2017.25	0.83	0.58	0	0	70.6	1.027	0.972	-0.2%	0.984	0.976
2017.75	1.00	1.08	1	0	76.2	1.027	0.972	-0.2%	0.985	1.000
2018.25	1.00	1.58	0	0	68.6	1.027	0.972	-0.2%	0.987	1.000
2018.75	1.00	2.08	1	0	75.9	1.027	0.972	-0.2%	0.989	1.000
2019.25	1.00	2.58	0	0	68.4	1.027	0.972	-0.2%	0.991	1.000
2019.75	1.00	3.08	1	0	75.6	1.027	0.972	-0.2%	0.993	1.000
2020.25	1.00	3.58	0	(35.99)	45.1	1.027	0.972	-0.2%	0.995	1.000
2020.75	1.00	4.08	1	(33.22)	51.5	1.027	0.972	-0.2%	0.996	1.000
2021.25	1.00	4.58	0	(41.12)	42.4	1.027	0.972	-0.2%	0.998	1.000
2021.75	1.00	5.08	1	(21.12)	58.9				1.000	1.000

Loss Cost Model

A.	Intercept	(101.200)
B.	Time	0.052
C.	Phase-in Scalar	(0.138)
D.	Phase-in Trend	(0.056)
E.	Seasonality	0.102
F.	Mobility	0.011

Note

(7) semi-annual past trend factor assuming 5.4% 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 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						exp(A + Sumproduct[(1):(4), (B):(E)])		Exp[Δ(1) * B]	Exp[Δ(3) * D]	(9) * (10) - 1	per (10)	Exp[Δ(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 10/01/21	Scalar Reform Factor
2011.25	0.00	0.00	0	0	0.11	16,433	1.9	0.993	1.000	-0.7%	0.871	1.000
2011.75	0.00	0.00	1	0	0.14	16,497	2.3	0.993	1.000	-0.7%	0.877	1.000
2012.25	0.00	0.00	0	0	0.11	16,561	1.8	0.993	1.000	-0.7%	0.883	1.000
2012.75	0.00	0.00	1	0	0.14	16,626	2.3	0.993	1.000	-0.7%	0.889	1.000
2013.25	0.00	0.00	0	0	0.11	16,690	1.8	0.993	1.000	-0.7%	0.894	1.000
2013.75	0.00	0.00	1	0	0.14	16,755	2.3	0.993	1.000	-0.7%	0.900	1.000
2014.25	0.00	0.00	0	0	0.11	16,821	1.8	0.993	1.000	-0.7%	0.906	1.000
2014.75	0.00	0.00	1	0	0.13	16,886	2.3	0.993	1.000	-0.7%	0.912	1.000
2015.25	0.00	0.00	0	0	0.10	16,952	1.8	0.993	1.000	-0.7%	0.918	1.000
2015.75	0.00	0.00	1	0	0.13	17,018	2.2	0.993	1.000	-0.7%	0.924	1.000
2016.25	0.01	0.00	0	0	0.10	17,084	1.7	0.993	1.000	-0.7%	0.930	1.000
2016.75	0.33	0.17	1	0	0.13	17,151	2.2	0.993	1.000	-0.7%	0.936	1.000
2017.25	0.83	0.58	0	0	0.10	17,218	1.7	0.993	1.000	-0.7%	0.943	1.000
2017.75	1.00	1.08	1	0	0.13	17,285	2.2	0.993	1.000	-0.7%	0.949	1.000
2018.25	1.00	1.58	0	0	0.10	17,352	1.7	0.993	1.000	-0.7%	0.955	1.000
2018.75	1.00	2.08	1	0	0.12	17,420	2.1	0.993	1.000	-0.7%	0.961	1.000
2019.25	1.00	2.58	0	0	0.10	17,488	1.7	0.993	1.000	-0.7%	0.968	1.000
2019.75	1.00	3.08	1	0	0.12	17,556	2.1	0.993	1.000	-0.7%	0.974	1.000
2020.25	1.00	3.58	0	(35.99)	0.07	17,624	1.3	0.993	1.000	-0.7%	0.981	1.000
2020.75	1.00	4.08	1	(33.22)	0.10	17,693	1.7	0.993	1.000	-0.7%	0.987	1.000
2021.25	1.00	4.58	0	(41.12)	0.07	17,762	1.3	0.993	1.000	-0.7%	0.993	1.000
2021.75	1.00	5.08	1	(21.12)	0.10	17,831	1.8				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	39.864	(5.935)	27.021
B.	Time	(0.021)	0.008	(0.013)
C.	Phase-in Scalar			
D.	Phase-in Trend			
E.	Seasonality	0.242		0.242
F.	Mobility	0.006		0.006

Note

(9) semi-annual past trend factor assuming -1.3% annual trend rate

(10) semi-annual change in trend factor assuming -1.3% 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 12/31/21

(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 10/01/21	Scalar Reform Factor
2011.25	209.9	59.7	1.9	77%	22%	1%	3.3%	1.369	0.821
2011.75	245.3	67.9	2.3	78%	22%	1%	3.3%	1.324	0.820
2012.25	225.1	62.9	1.8	78%	22%	1%	3.3%	1.282	0.820
2012.75	263.1	71.5	2.3	78%	21%	1%	3.3%	1.240	0.820
2013.25	241.4	66.3	1.8	78%	21%	1%	3.3%	1.200	0.820
2013.75	282.2	75.3	2.3	78%	21%	1%	3.3%	1.162	0.820
2014.25	258.9	69.8	1.8	78%	21%	1%	3.3%	1.124	0.820
2014.75	302.6	79.4	2.3	79%	21%	1%	3.3%	1.088	0.819
2015.25	277.7	73.6	1.8	79%	21%	0%	3.3%	1.053	0.819
2015.75	324.5	83.7	2.2	79%	20%	1%	3.3%	1.018	0.819
2016.25	297.3	77.4	1.7	79%	21%	0%	2.1%	0.986	0.820
2016.75	319.4	83.4	2.2	79%	21%	1%	0.2%	0.966	0.875
2017.25	254.7	70.6	1.7	78%	22%	1%	-0.4%	0.964	0.966
2017.75	275.5	76.2	2.2	78%	22%	1%	-0.4%	0.968	1.000
2018.25	243.0	68.6	1.7	78%	22%	1%	-0.4%	0.972	1.000
2018.75	272.9	75.9	2.1	78%	22%	1%	-0.4%	0.976	1.000
2019.25	240.7	68.4	1.7	77%	22%	1%	-0.4%	0.980	1.000
2019.75	270.4	75.6	2.1	78%	22%	1%	-0.4%	0.984	1.000
2020.25	168.5	45.1	1.3	78%	21%	1%	-0.4%	0.988	1.000
2020.75	194.4	51.5	1.7	79%	21%	1%	-0.4%	0.992	1.000
2021.25	158.8	42.4	1.3	78%	21%	1%	-0.4%	0.996	1.000
2021.75	216.4	58.9	1.8	78%	21%	1%		1.000	1.000

Appendix G. Impact of COVID-19 On Claims Cost

OliverWyman

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

Based on Insurance Industry Data
Through December 31, 2021

6 July 2022

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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 and estimated rate level adjustments for private passenger vehicles.
- Provide an approach to considering the COVID-19 pandemic's impact on future rate level.

We developed the estimates presented in this report using:

- Insurance industry Ontario private passenger vehicle loss and expense experience as of December 31, 2021 as presented by 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 2020-1 through 2022-1 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 32.7% due to the pandemic. As a result, the experience should be adjusted by a factor of 1 / (1 – 32.7%) = 1.486 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	2022-1
Bodily Injury	1.486	1.441	1.572	1.262	1.240
Property Damage	1.334	1.304	1.390	1.184	1.169
Direct Compensation Property Damage	1.844	1.759	2.012	1.432	1.394
AB - Medical/Rehab/Attendant Care	1.433	1.394	1.509	1.235	1.216
AB - Disability Income	1.486	1.441	1.572	1.262	1.240
AB - Funeral/Death Benefit	1.241	1.221	1.280	1.135	1.124
AB - Total	1.443	1.403	1.520	1.240	1.220
Collision	1.716	1.646	1.853	1.373	1.341
Comprehensive	1.000	1.000	1.000	1.000	1.000
All Perils	1.486	1.441	1.572	1.262	1.240
Specified Perils	1.000	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	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, FCAS, 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 2021-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 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 October 1, 2022. We use IHME's data and forecast published June 10, 2022.

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 December 31, 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

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 7001 claim count experience reported for 2020 and 2021, as of December 31, 2021.

In Section 4, we provide triangle diagnostics as-of six-months to better understand the impact the COVID-19 pandemic has had on the reporting of claims and on the estimates of industry ultimate loss amounts during the accident half years 2020-1, 2020-2, 2021-1, and 2021-2.

At this time, accident half-years 2020-1, 2020-2, 2021-1, and 2021-2 (i.e., four data points) are the only observations available to measure the impact of COVID-19 on claims experience. The monthly impact of the COVID-19 pandemic 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, 2021-1, and 2021-2 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, 2021-1, and 2021-2 observations to provide insights as to how the COVID-19 pandemic may affect claims costs for 2022 and beyond.

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 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 significant[6], an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience through to December 31, 2021. Using the modelled relationship implied by the mobility parameter we calculate and the forecasts from the IHME, we estimate the change to claim costs due to the COVID-19 pandemic.

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 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, 2021, and 2022-1)[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, 2021, and 2022-1) 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 June 30, 2022.

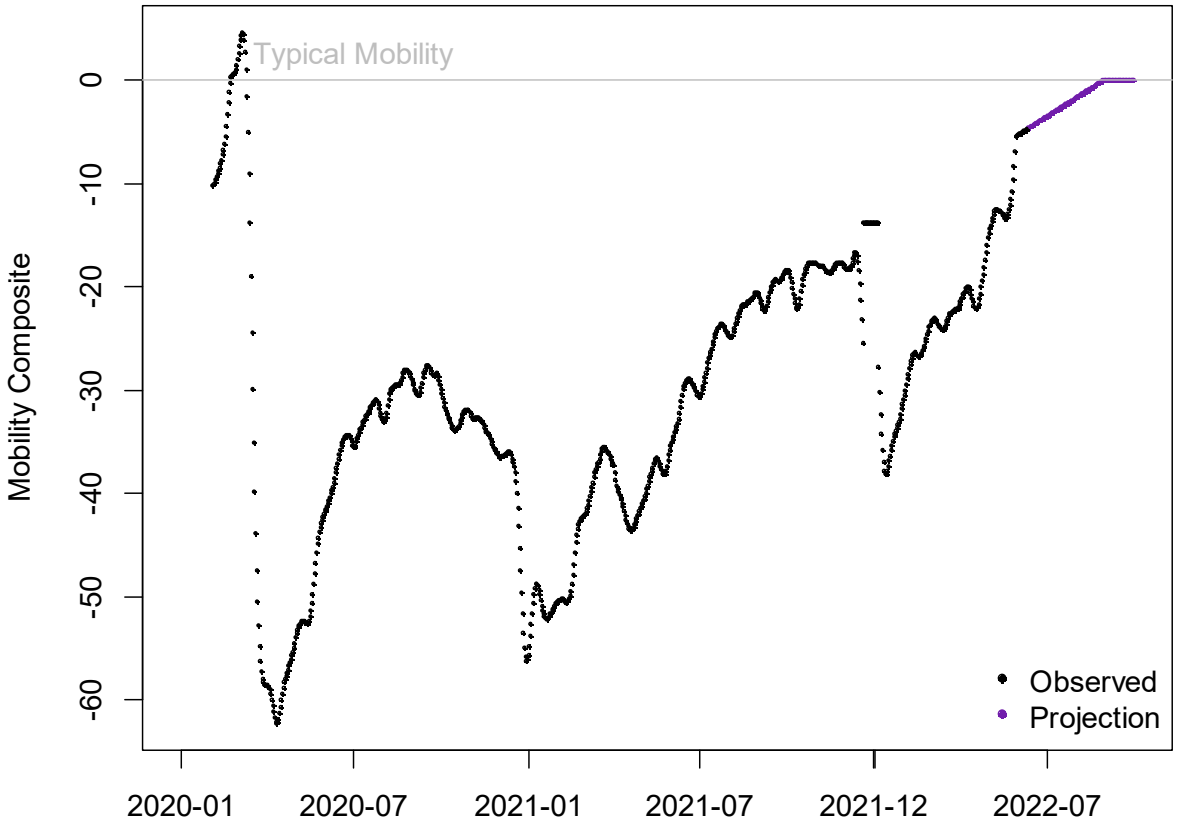
3. COVID-19 Loss Adjustment Factors

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 present the IHME observed and predicted Ontario mobility composite metric.[9] We note IHME's mobility projections are equivalent for all scenarios[10] using data published on June 10, 2022.

Figure 1: Mobility Composite Data



[8] http://www.healthdata.org/

[9] The IHME information that we present in Figure 1 was published by IHME on June 10, 2022.

[10] http://www.healthdata.org/covid/faqs#Scenarios

As presented in Figure 1, the mobility composite metric is only forecasted through to October 1, 2022. Although we are not experts in the IHME model, we observe IHME estimates mobility will continue to increase and return to pre-pandemic levels in the second half of 2022.

The rate at which mobility returns to normal is very uncertain and likely dependent on the vaccines efficacy against potential future new variants of COVID-19. Due to this increased level of uncertainty, our methodology is unable to quantify the pandemic's expected impact on claim costs for 2022-2 and beyond.

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, 2021-2, and 2022-1 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**	**2022-1**
Projection	-36.0	-33.2	-41.1	-21.1	-19.6

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 we summarize our projected COVID-19 adjustment factors for each coverage based on IHME's projection scenario.[11] 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 four 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 interpreted. Our factor of 1.486 implies that the 2020-1 bodily injury loss experience was 32.7%[12] lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

[11] 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.

[12] -32.7%= (1/1.486)-1 is derived from the bodily injury trend model.

The estimates presented in Table 3 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume that the COVID-19 pandemic has not materially impacted severity. Individual insurers may have had different COVID-19 pandemic impacts on frequency and severity than the industry. An additional adjustment may be required to unwind the historical effect of COVID-19 on an insurer's severity estimates if they are materially impacted by the pandemic.

Table 3: COVID-19 Adjustment Factors – Projection Scenario

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	1.486	1.441	1.572	1.262	1.240
Property Damage	1.334	1.304	1.390	1.184	1.169
Direct Compensation Property Damage	1.844	1.759	2.012	1.432	1.394
AB - Medical/Rehab/Attendant Care	1.433	1.394	1.509	1.235	1.216
AB - Disability Income	1.486	1.441	1.572	1.262	1.240
AB - Funeral/Death Benefit	1.241	1.221	1.280	1.135	1.124
AB - Total	1.443	1.403	1.520	1.240	1.220
Collision	1.716	1.646	1.853	1.373	1.341
Comprehensive	1.000	1.000	1.000	1.000	1.000
All Perils	1.486	1.441	1.572	1.262	1.240
Specified Perils	1.000	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	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 2002-1 to 2021-2 as of December 31, 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 for 2020-1, 2020-2, 2021-1, and 2021-2 compared to prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts[13] 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, 2021-1, and 2021-2 ultimate estimates for each coverage; and therefore our loss trend model design. We summarize our findings below:

- We observe a significant reduction to reported frequency for all coverages and a resulting reduction to reported loss cost in 2020 and 2021 as of 6-months.[14] We observe a rebound in the 2021-2 frequency for all coverages (to varying degrees).
- For all coverages, the 2020 and 2021 reported severity appear relatively consistent with historical trends.
- We observe a decline in the paid / reported ratios and closed / reported claim count ratios for property damage, DCPD, accident benefits – disability income, collision, and all perils coverages which could indicate a potential slowdown in the rate at which claims close during the pandemic. We suggest labor shortages and supply chain issues may, in part, contribute to the decline in these ratios.

[13] All reference to loss amounts include a provision for allocated loss adjustment expenses (ALAE).
[14] Comprehensive frequency reduction is only evident in the first half of the year for both 2020 and 2021.

Figure 2: Bodily Injury – Triangle Diagnostics

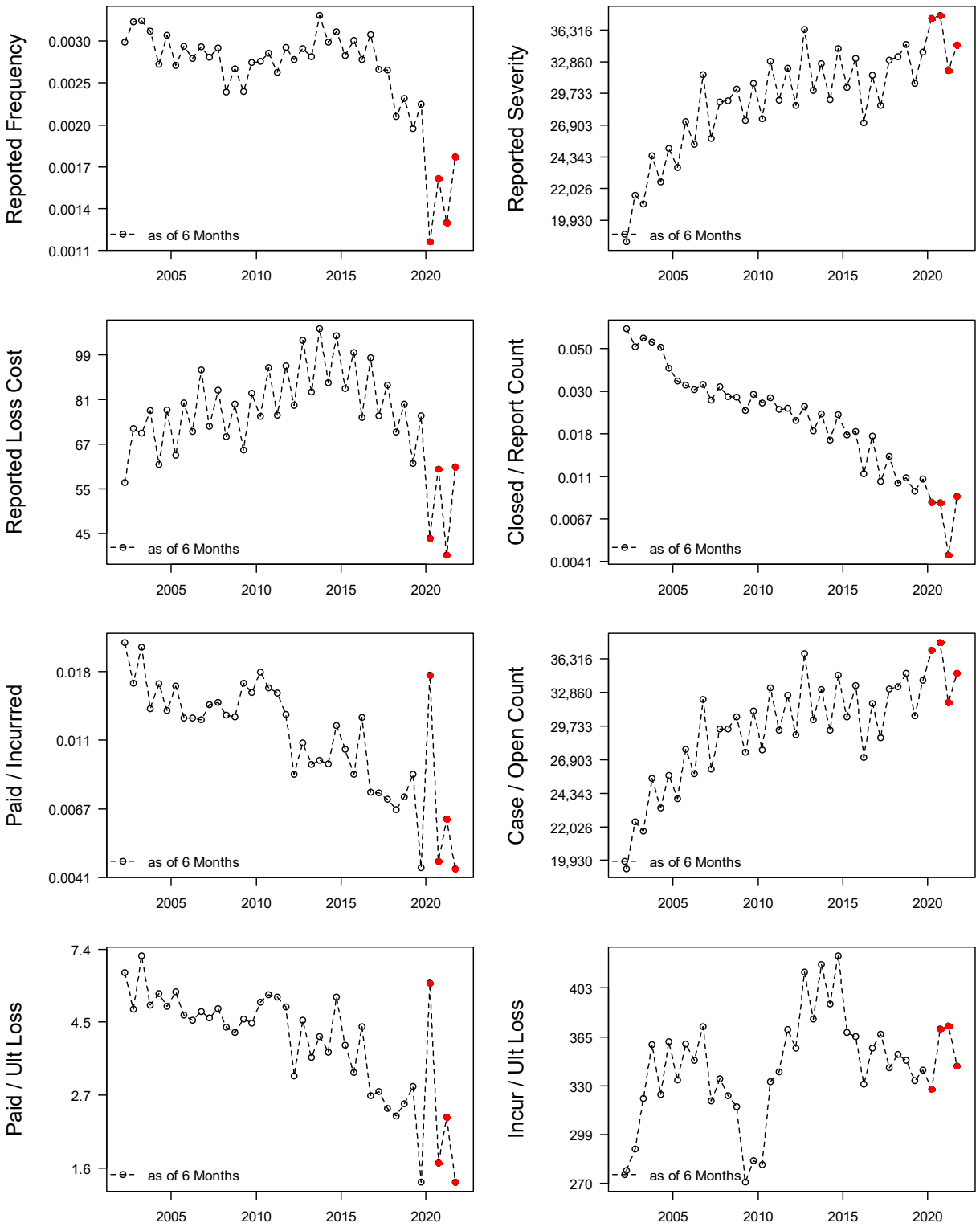


Figure 3: Property Damage – Triangle Diagnostics

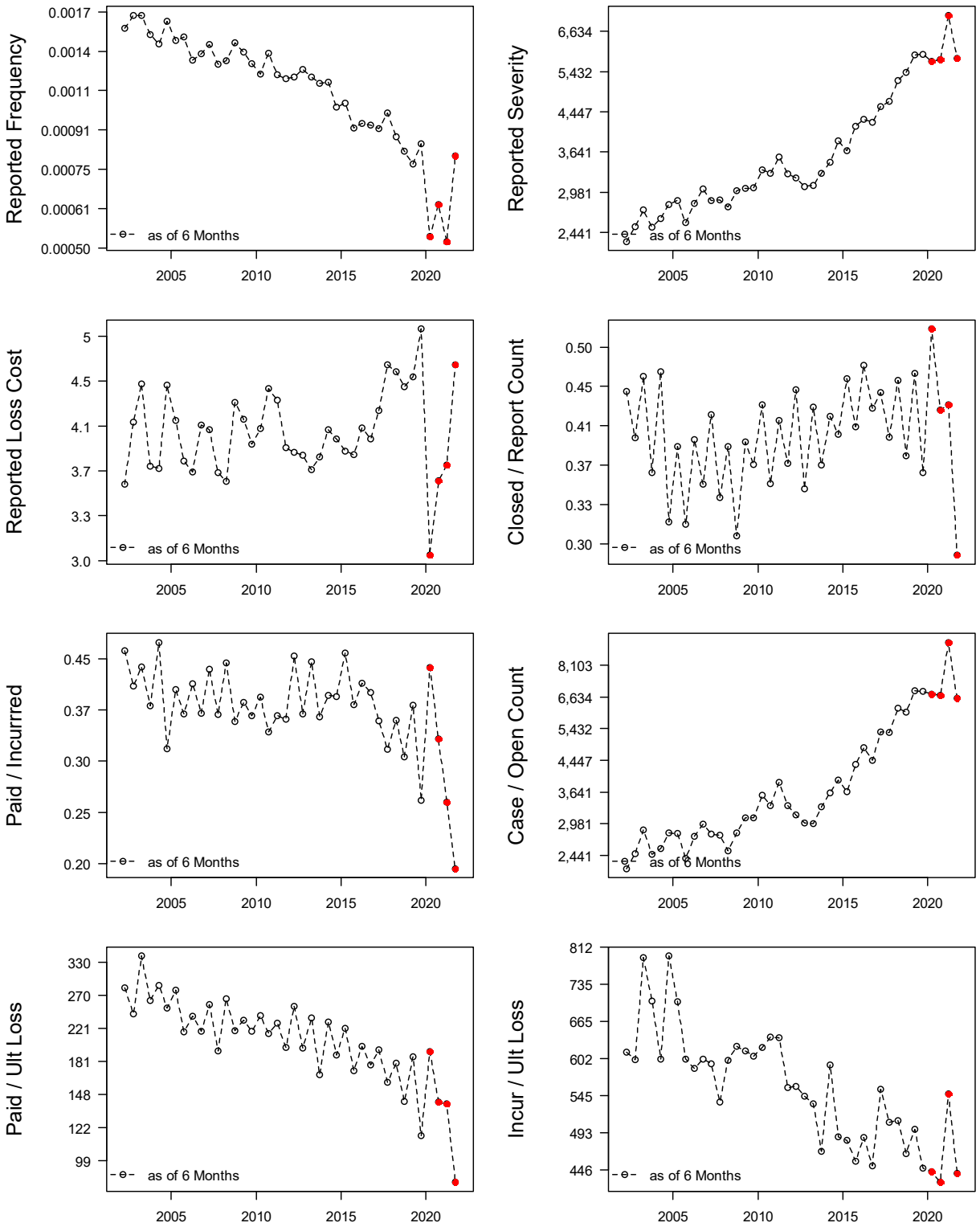


Figure 4: Direct Compensation Property Damage – Triangle Diagnostics

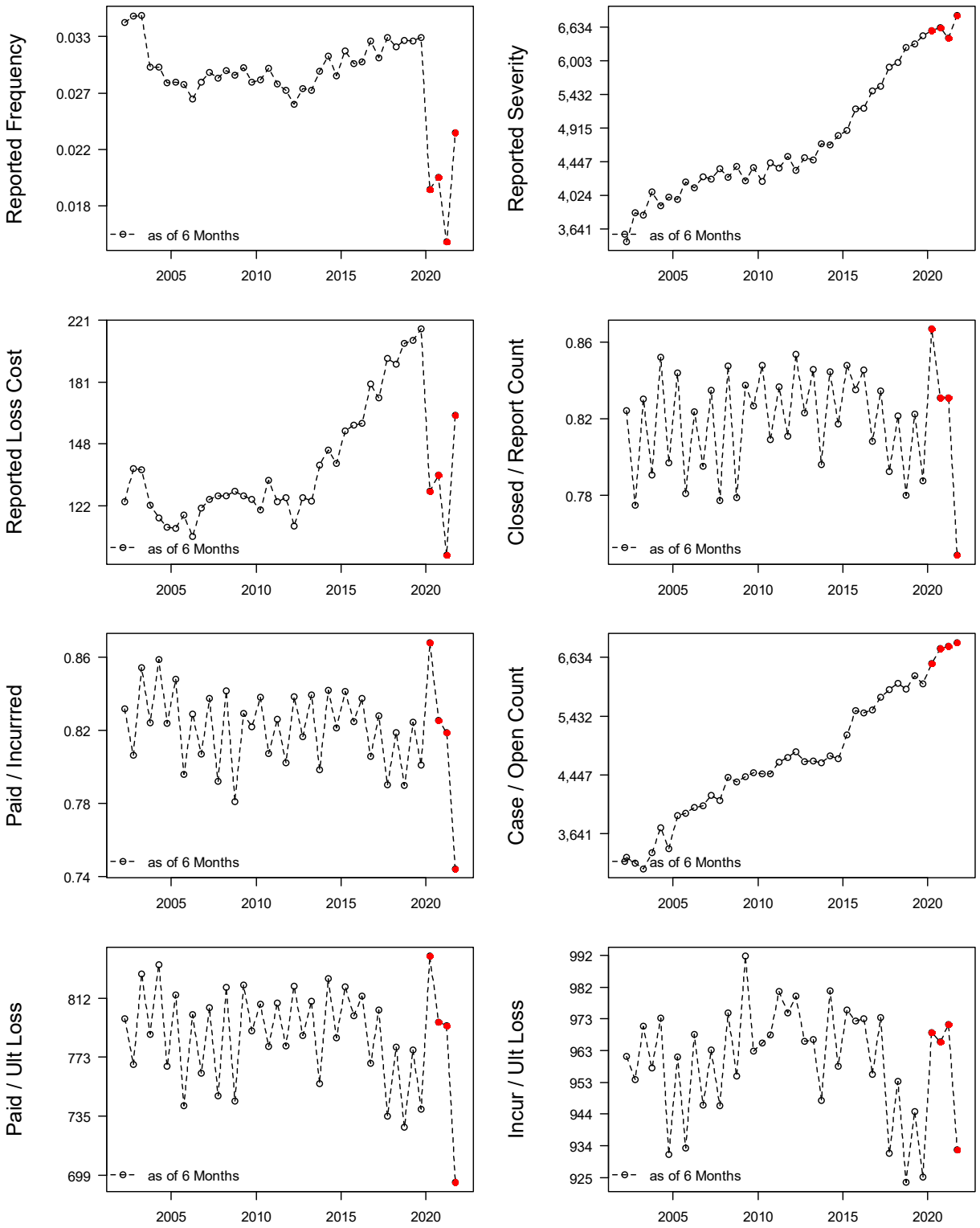


Figure 5: Accident Benefits – Total Medical & Rehab – Triangle Diagnostics

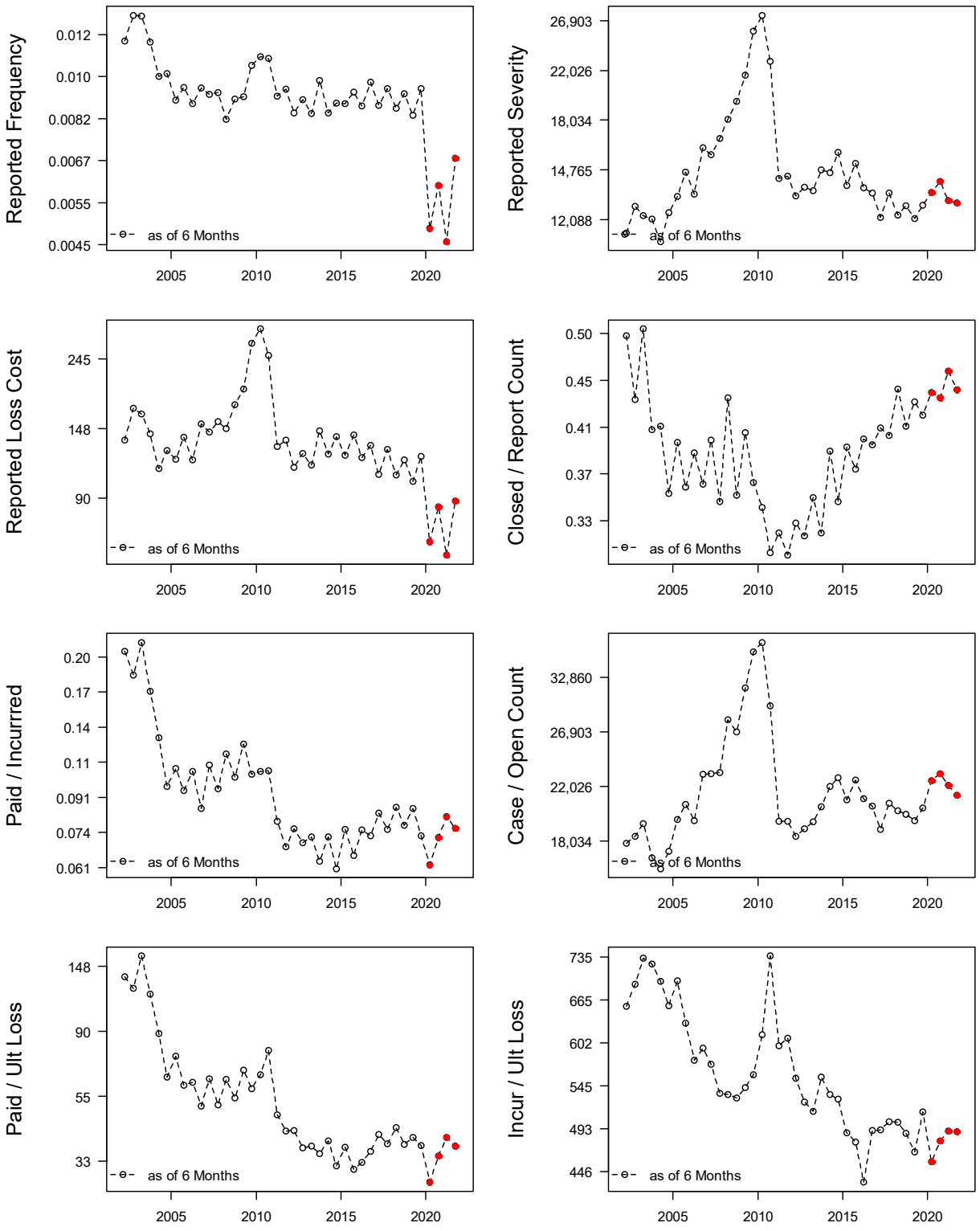


Figure 6: Accident Benefits – Total Disability Income – Triangle Diagnostics

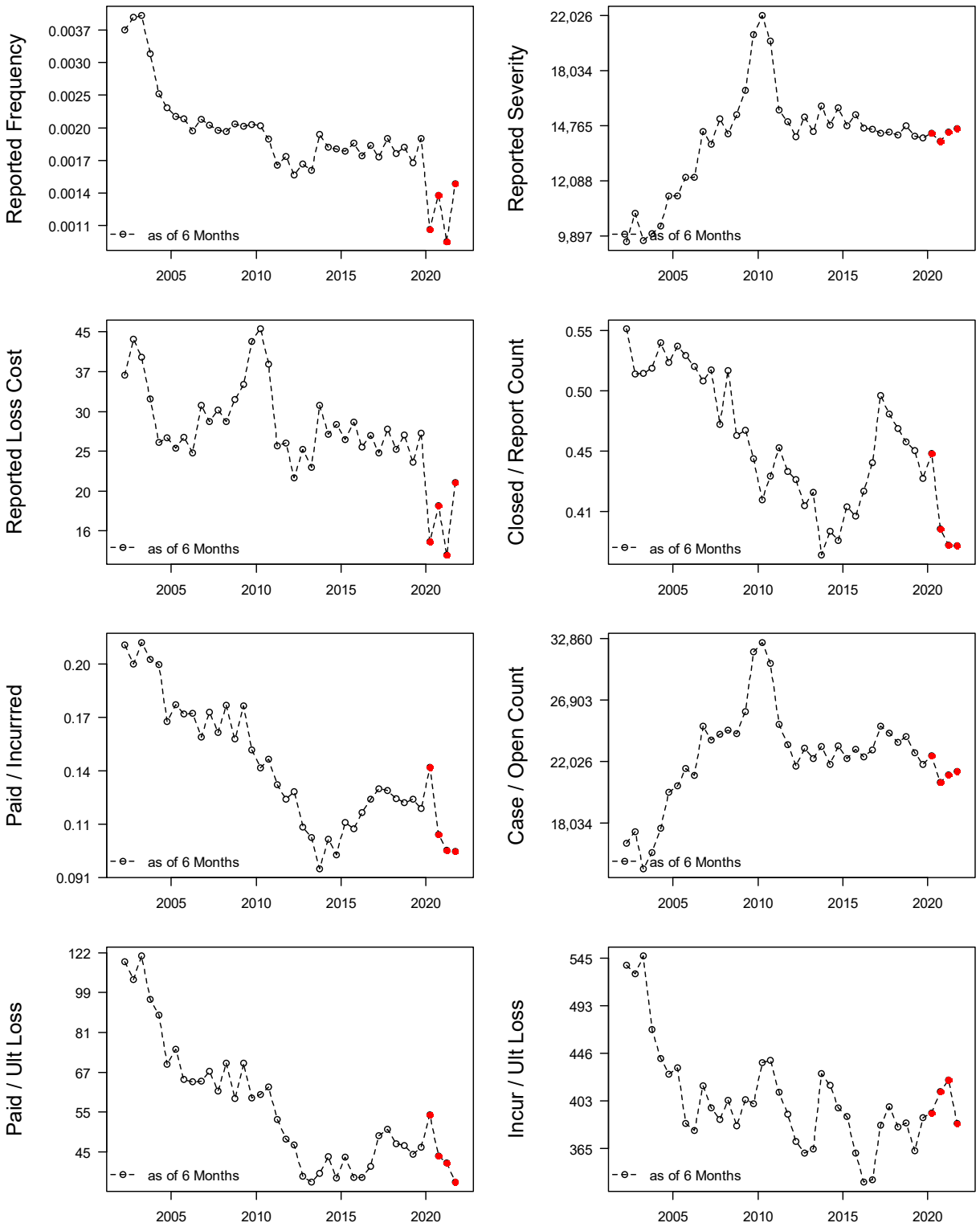


Figure 7: Accident Benefits – Funeral & Death Benefits– Triangle Diagnostics

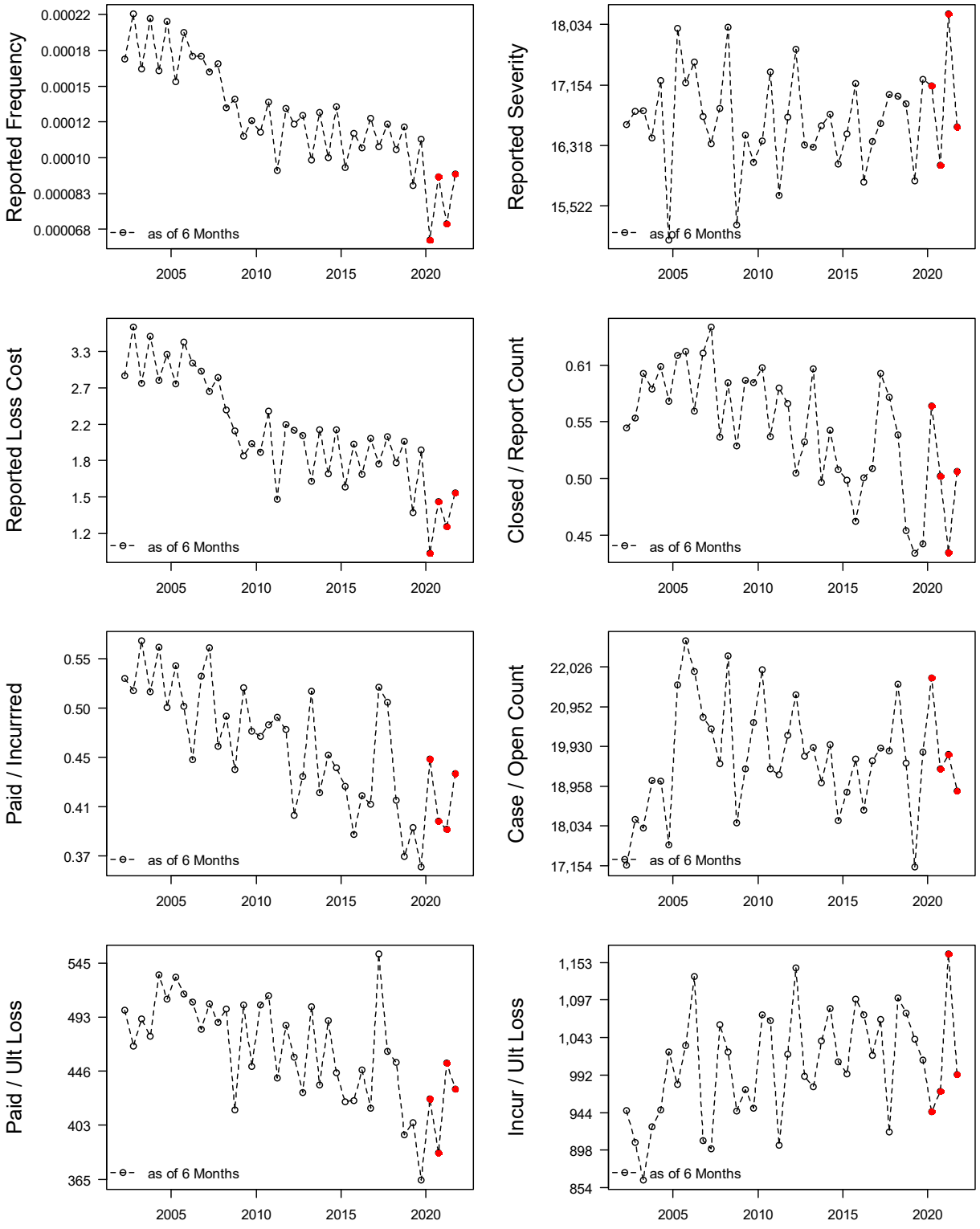


Figure 8: Collision – Triangle Diagnostics

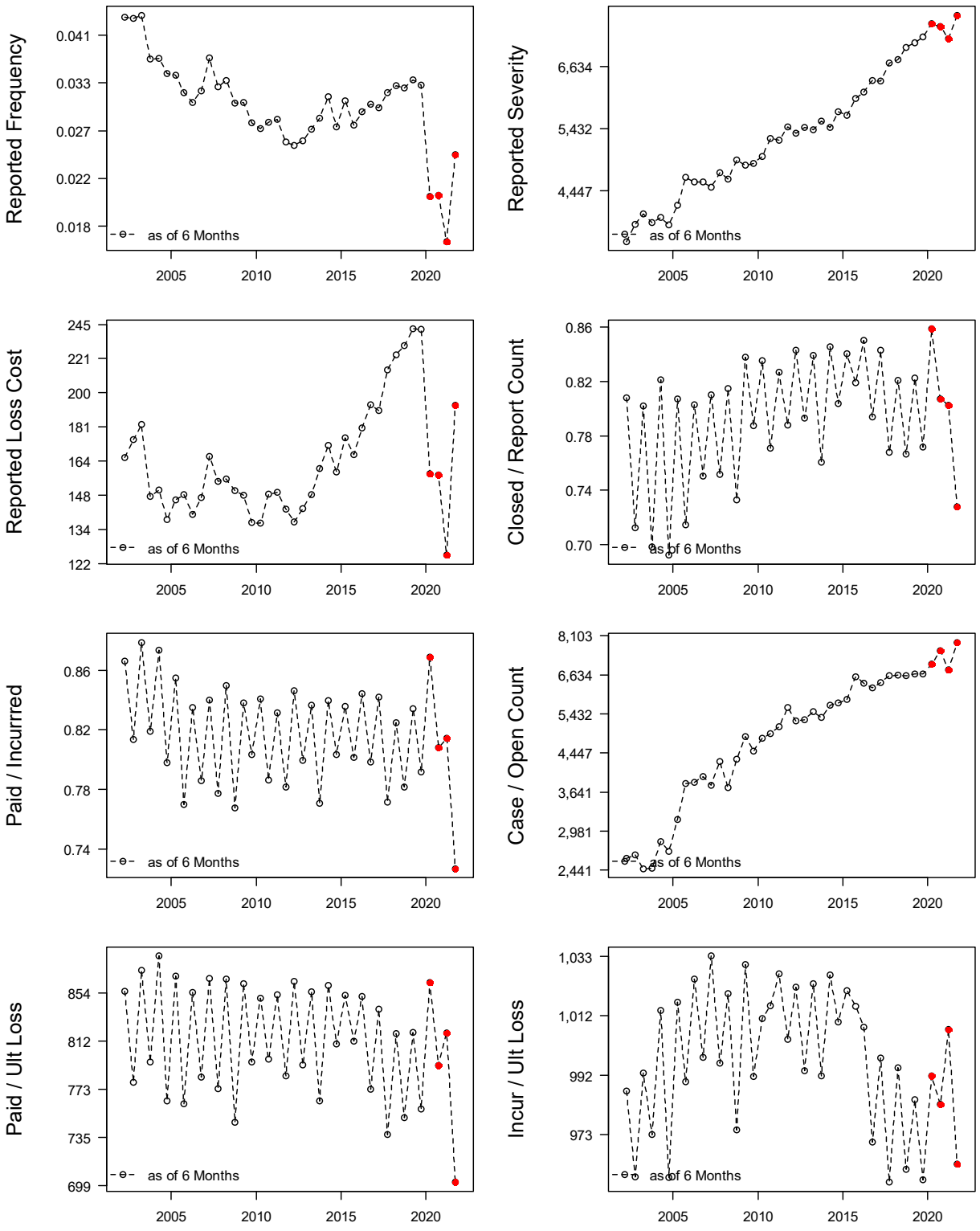


Figure 9: Comprehensive – Triangle Diagnostics

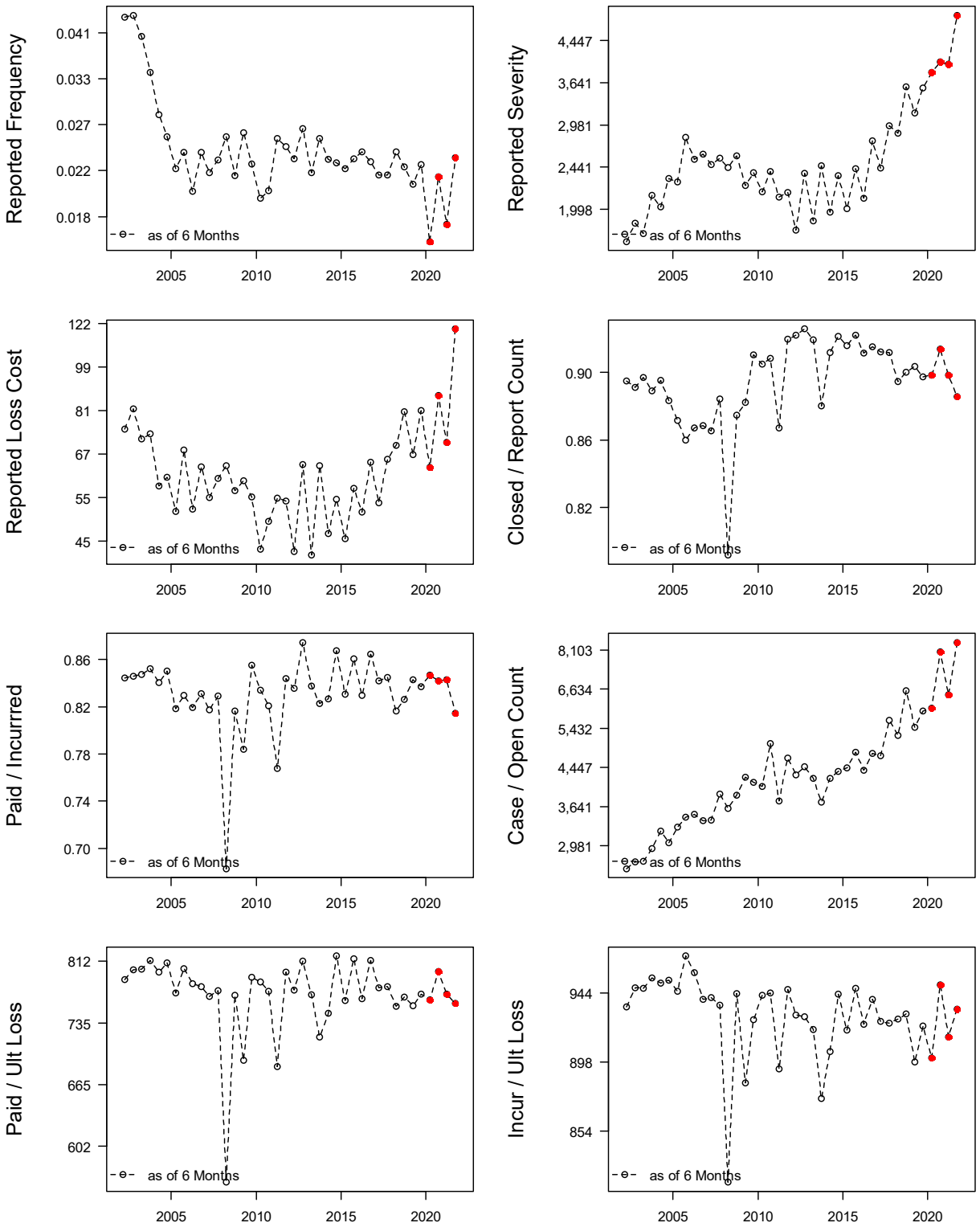


Figure 10: All Perils – Triangle Diagnostics

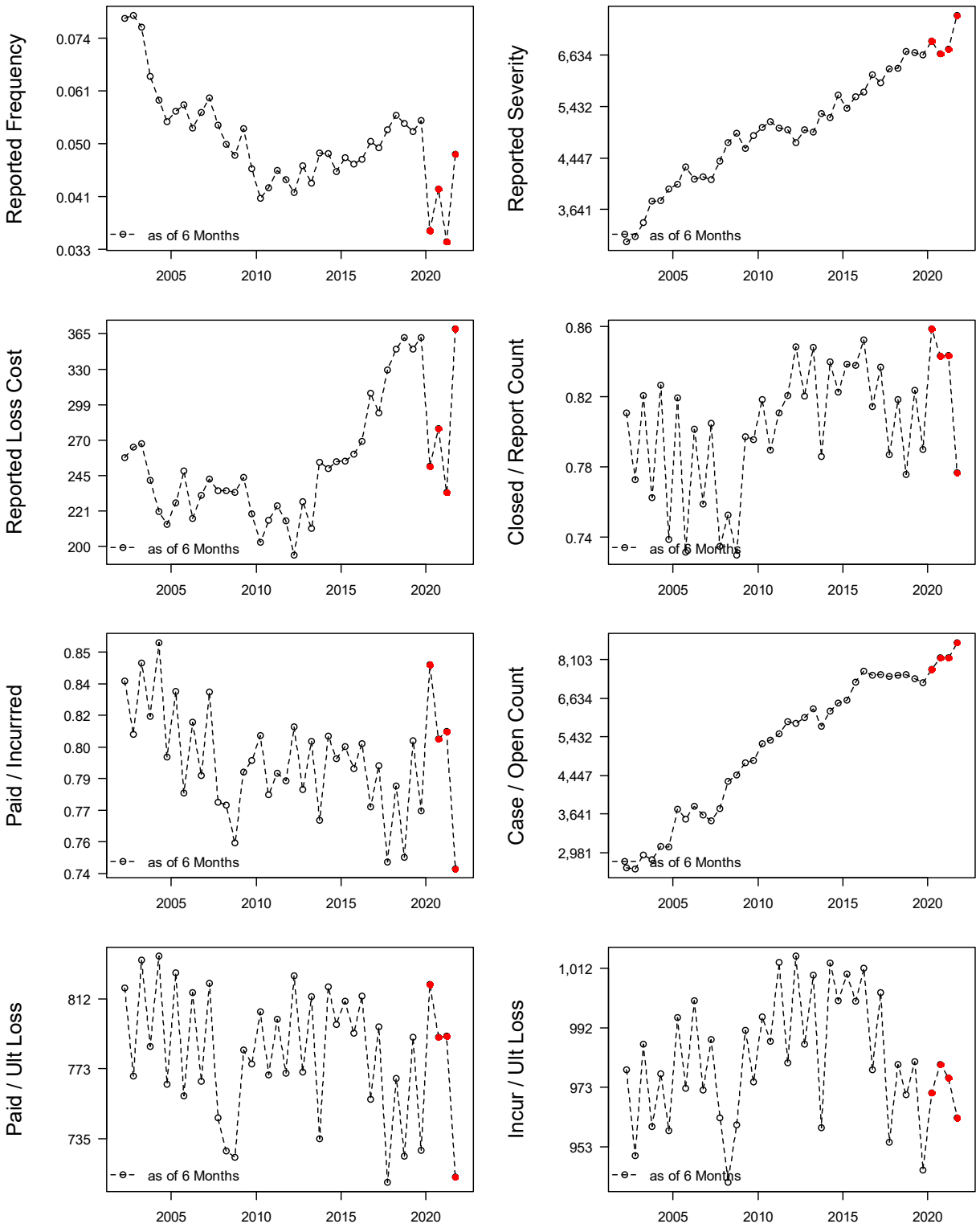


Figure 11: Uninsured Auto – Triangle Diagnostics

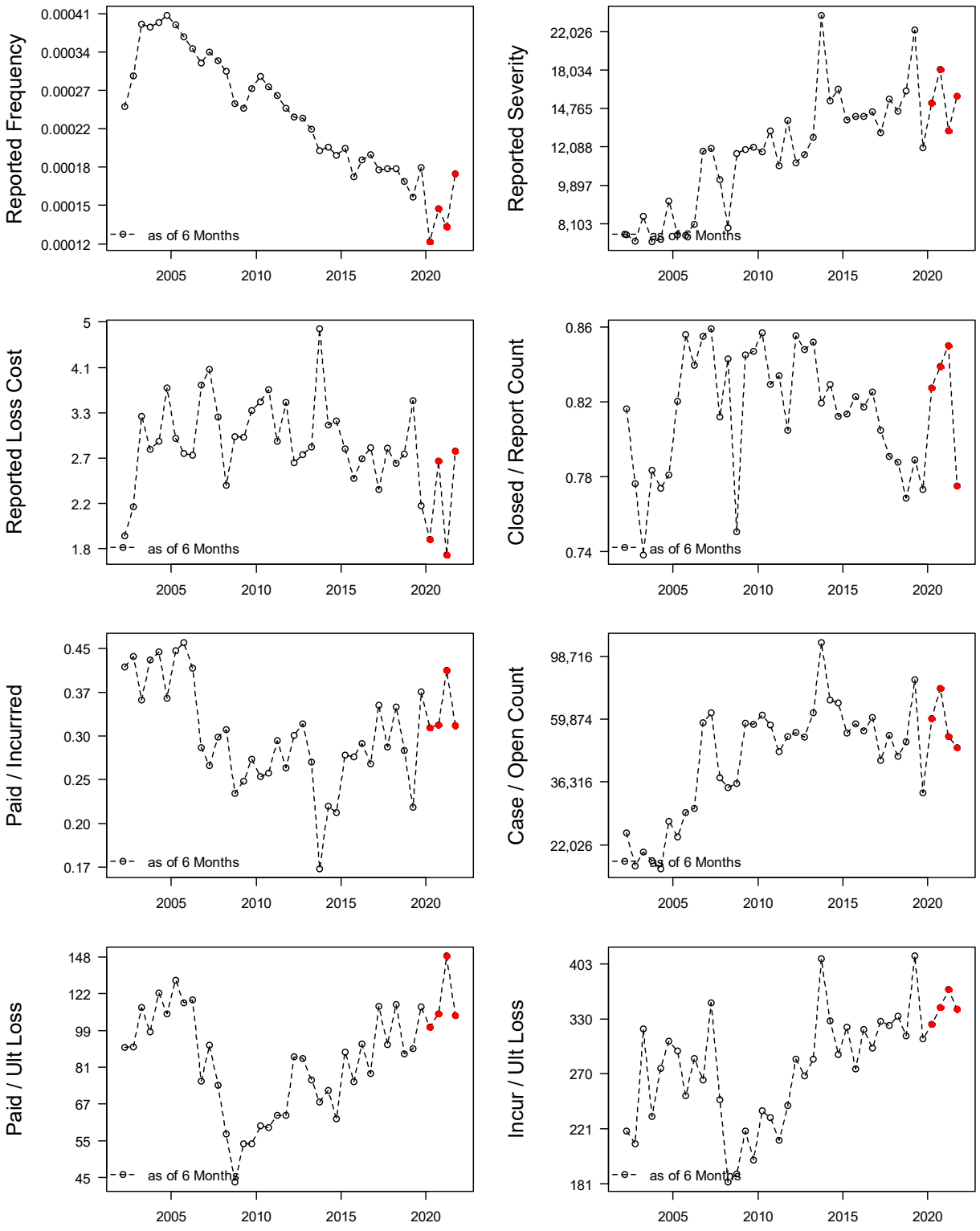
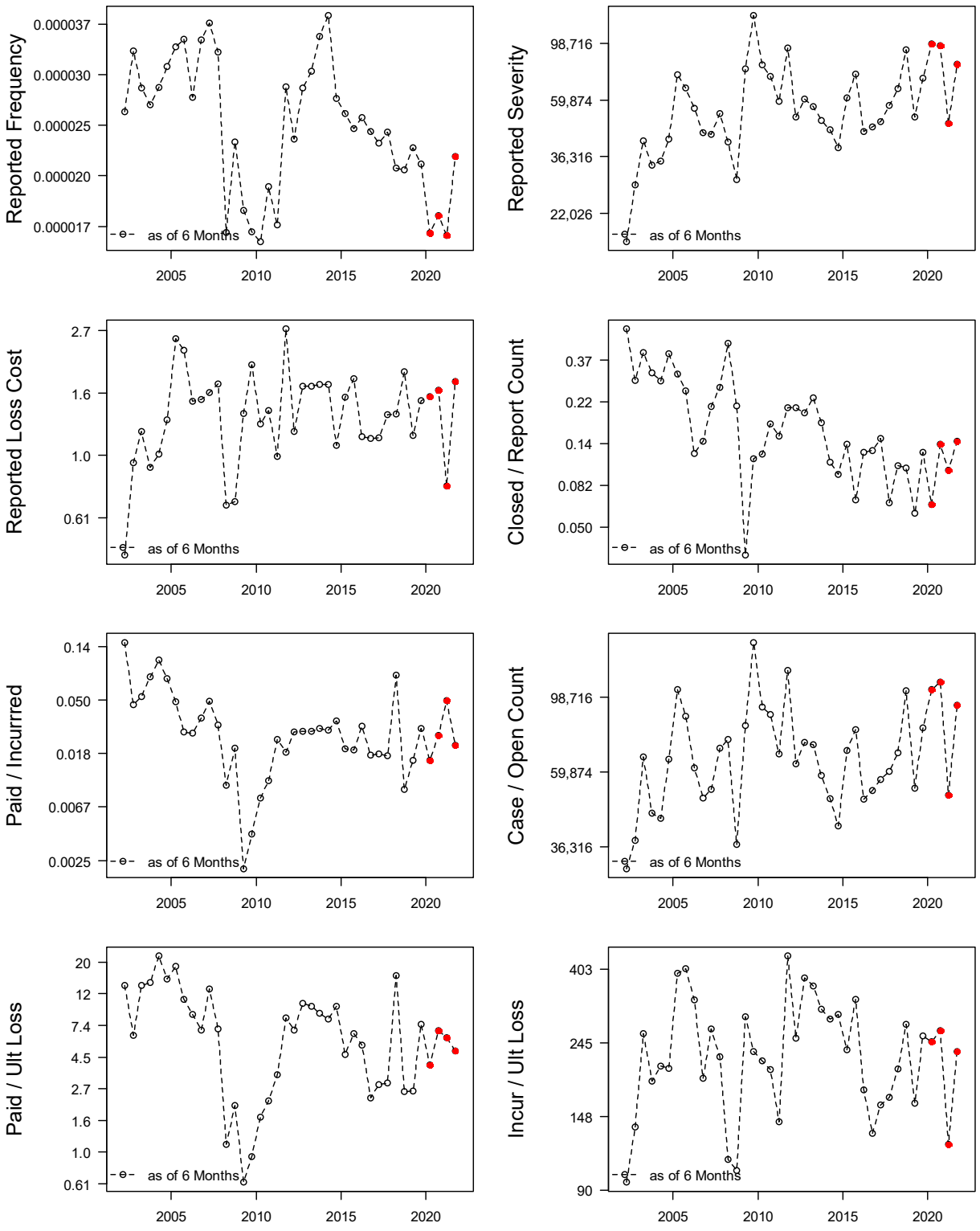


Figure 12: Underinsured Motorist – Triangle Diagnostics



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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