

SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – AS OF JUNE 30, 2021

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

April 13, 2022

CONTENTS

1.	Introduction.....	1
1.1.	Data	2
2.	Background.....	3
2.1.	Analysis of Industry Claim Cost and Expense Experience	3
2.2.	Other Comments.....	3
3.	Legislative Reforms and Government Actions.....	4
3.1.	History of Rate Regulation	4
3.2.	2020 Reforms	5
3.3.	Minor Injury Reforms	5
3.4.	Grid Rate System.....	7
3.5.	Automobile Insurance Benefits Revisions.....	7
3.6.	Legalization of Cannabis	8
4.	Analysis – General Discussion	9
4.1.	Introduction	9
4.2.	Claim Cost – Data	9
4.3.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	10
5.	Selection of Claim Count and Claim Amount Development Factors.....	12
5.1.	Selection of Ultimate Loss Costs, Frequencies, and Severities	12
6.	Selection of Loss Trend Rates.....	15
6.1.	Introduction	15
6.2.	Bodily Injury	17
6.3.	Property Damage	23
6.4.	Accident Benefits	26
6.5.	Collision	30
6.6.	Comprehensive	34
6.7.	All Perils.....	43
6.8.	Specified Perils	46
6.9.	Underinsured Motorists.....	49
6.10.	Summary of Selections.....	51

7.	Loss Adjustment Expenses	53
8.	Catastrophe Provision.....	54
9.	Investment Income on Cash Flow	57
10.	Health Cost Recovery.....	58
11.	Operating Expenses	59
12.	Profit	60
13.	Summary of Benchmarks	61
14.	Distribution and Use	62
15.	Consideration and Limitations	63
16.	Definition of Key Terms	64
16.1.	Insurance Coverages	64
16.2.	Other Terms	65
17.	Closing	70
18.	Appendices A - E	71

LIST OF TABLES

Table 1: Estimated Annual Past/Future Loss Cost Trend Rates	1
Table 2: Historical Minor Injury Cap Amounts.....	6
Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury.....	13
Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage.....	13
Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total.....	13
Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision	14
Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive.....	14
Table 8: Estimated Annual Past/Future Loss Cost Trend Rates	52
Table 9: Unallocated Loss Adjustment Expenses.....	53
Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft	55
Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft	55
Table 12: Industry Average Investment Income Rate.....	57

Table 13: Summary of Indicated Operating Expense Ratios.....	59
Table 14: Estimated Annual Past/Future Loss Cost Trend Rates	61

LIST OF FIGURES

Figure 1: Observed Bodily Injury Loss Cost Experience	18
Figure 2: Bodily Injury Severity Heatmap (Time and Seasonality)	19
Figure 3: Bodily Injury Frequency Heatmap (Time and Seasonality)	20
Figure 4: Bodily Injury Loss Cost Heatmap (Time and Seasonality)	22
Figure 5: Observed Property Damage Loss Cost Experience	23
Figure 6: Property Damage Severity Heatmap (Time and Seasonality)	24
Figure 7: Property Damage Frequency Heatmap (Time)	25
Figure 8: Property Damage Loss Cost Heatmap (Time and Seasonality)	26
Figure 9: Observed Accident Benefits Loss Cost Experience	27
Figure 10: Accident Benefits Frequency Heatmap (Time and Seasonality)	28
Figure 11: Accident Benefits Severity Heatmap (Time, Seasonality, 2015-1 Change in Trend)	29
Figure 12: Observed Collision Loss Cost Experience.....	31
Figure 13: Collision Severity Heatmap (Time and Seasonality)	32
Figure 14: Collision Frequency Heatmap (Time).....	33
Figure 15: Collision Loss Cost Heatmap (Time and Seasonality).....	34
Figure 16: Observed Comprehensive Loss Cost Experience	35
Figure 17: Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2020.....	36
Figure 18: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2020	38
Figure 19: Comprehensive – Theft Only – As of June 30, 2021 (Updated)	39
Figure 20: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)-Updated	40
Figure 21: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2020.....	41
Figure 22: Comprehensive Theft: Loss Cost Heatmap (Time) – As of June 30, 2021 (Updated)	42
Figure 23: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2020	43
Figure 24: Observed All Perils Loss Cost Experience	44
Figure 25: All Perils Loss Cost Heatmap (Time and Seasonality)	45
Figure 26: All Perils Loss Cost Heatmap (Time and Seasonality, Excluding 2010-2, 2012-2, 2016-2).....	46
Figure 27: Observed Specified Perils Loss Cost Experience	47
Figure 28: Specified Perils Frequency Heatmap (Time and Seasonality).....	48
Figure 29: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-1)	49
Figure 30: Observed Underinsured Motorists Loss Cost Experience.....	50
Figure 31: Underinsured Motorist Severity Heatmap (Time)	51

1. INTRODUCTION

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "2022 Semi-Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2022 and September 30, 2022.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2021 for the 2022 Semi-Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL) and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

In Table 1, we present a summary of our selected benchmarks for the current and prior reviews:

Table 1: Estimated Annual Past/Future Loss Cost Trend Rates

	2021 Annual Review: Data as of December 31, 2020	2022 Semi-Annual Review: Data as of June 30, 2021
TPL-Bodily Injury	+7.0%/5.0% ¹	+6.5%/5.0% ²
TPL-Property Damage	+1.5%	+1.5%
DCPD ³	1.5%	+1.5%
AB – Total	+1.0%/+11.5% ⁴	+1.0%/+12.0% ⁵
Collision	+2.5%	+2.5%
Comprehensive	+5.0%/3.5% ⁶	+5.0%/3.5% ⁷
All Perils	+2.5%	+2.5%
Specified Perils	+4.0%	+3.0%
Underinsured Motorist	+4.0%	+2.0%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	3.55% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

¹ Future trend rate begins October 1, 2020.

² Future trend rate begins November 1, 2020, consistent with the recent reform.

³ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁴ Future trend rate of +11.5% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

⁵ Future trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

⁶ Future trend rate begins October 1, 2020.

⁷ Future trend rate begins October 1, 2020.

1.1. 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).

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)⁸ and the two Risk Sharing Pools (RSPs), 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 Alberta, including the Facility Association and the two Risk Sharing Pools, as the "Industry"; and we refer to the aggregate claim or expense experience as "Industry experience."

⁸ 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.

2. BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend⁹ serve as Benchmarks for rate filings submitted between April 1, 2022 and September 30, 2022, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2022 and September 30, 2022.

2.1. Analysis of Industry Claim Cost and Expense Experience

The trend analysis that we present in this report is of Industry claim cost and expense experience in Alberta over recent past years. We considered the Industry claim experience through June 30, 2021 as reported to GISA. The claim experience that emerged since the October 2004 minor injury reform measures under Bill 53 became effective includes distinct experience periods marked by:

- the February 8, 2008 ruling by the Alberta Court of Queen's Bench striking down the Minor Injury Regulation;
- the June 2009 Alberta Court of Appeal's decision to overturn the Court of Queen's Bench ruling; and
- the December 2009 Supreme Court of Canada's denial of the plaintiff's request for leave to appeal.

The 2020 and 2021 claim experience is distinct due to the COVID-19 pandemic and the introduction of reforms in the last quarter of 2020.

2.2. Other Comments

In this report we present our findings as respects assumptions, factors, and provisions for the Board'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 assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

We suggest the Board consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the bodily injury coverage) that has emerged or is expected to emerge. However, in so doing we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also suggest the Board recognize that while it may be that, alone, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

⁹ We refer to these as "selections" in this report.

3. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

3.1. History of Rate Regulation

The Automobile Insurance Rate Board (AIRB or the Board) was established on October 5, 2004 to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage for private passenger vehicles in the Province of Alberta.

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual adjustment process that used the Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board would annually request its actuary, Oliver Wyman, to complete an analysis of the Industry-wide experience. Interested parties including the Consumer Representative were given the opportunity to respond to this analysis at an Open Meeting held in June in either Calgary or Edmonton.

The purpose of the Open Meeting was to review past data related to the frequency and severity of claims, expected rate of return on investment, the economy, operating expenses, and other factors to determine a reasonable estimate of the average premium required to compensate claimants and provide companies with a fair profit after operating expenses. The Board considered its actuary's analysis, submissions by stakeholders, the information presented at the Open Meeting, as well as estimates of the average street premium to establish an Industry-wide Adjustment. In the case of an increase, all insurers were permitted to increase rates up to the amount of the Board approved Industry-wide Adjustment; in the case of a decrease, all insurers were required to fully implement the Board approved Industry-wide Adjustment by November 1st.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation:

- the Board's mandate was expanded to also regulate Additional Coverage.
- the Industry-wide Adjustment process was discontinued; and
- Alberta moved to a "file-and-approve" model whereby insurers must file on an individual company basis for revisions to their rating programs.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these Reviews is to analyze Industry experience and develop benchmarks for individual rate filings. The Board considers all input in developing its benchmarks. The benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

3.2. 2020 Reforms

On October 30, 2020 the Government announced reforms to the province's automobile insurance framework. Bill 41 amended the Insurance Act and includes several changes that should be reflected in any future filings.

Bill 41 included changes related to prejudgment interest, minor injury regulation, diagnostic and treatment protocols regulation, automobile accident insurance benefits regulation, and the property damage coverage. Bill 41 received Royal Assent on December 9, 2020.

We summarize the amendments below, noting the different effective dates applicable to claims occurring on or after the specified date.

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent): Prejudgment Interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020): See Section 3.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is \$1,000.
- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims): See Section 3.5 for details.
- **Introduction of Direct Compensation Property Damage** (Effective January 1, 2022): Insurers will be required to provide DCPD premiums separated from third party liability premiums.

Reports on the cost impact of Bill 41 can be found on the AIRB's website. The Industry data that this Annual Review report is based upon, as of June 30, 2021, does not include sufficient claims experience to update the expected cost impact of Bill 41. Due to the impact of COVID-19, we expect an additional time lag before the effect of the reforms can be accurately measured using the Industry claims experience.

3.3. Minor Injury Reforms

In 2003 the Alberta Government enacted Bill 53, which provided for:

- An inflation adjusted cap on pain and suffering for minor injuries at \$4,000. We summarize the maximum minor injury amounts by effective date in Table 2 below
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross, wages;
- an increase in the limit for medical/rehabilitation benefits under accident benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under accident benefits.

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	\$4,000
January 1, 2007 – December 31, 2007	\$4,144
January 1, 2008 – December 31, 2008	\$4,339
January 1, 2009 – December 31, 2009	\$4,504
January 1, 2010 – December 31, 2010	\$4,518
January 1, 2011 – December 31, 2011	\$4,559
January 1, 2012 – December 31, 2012	\$4,641
January 1, 2013 – December 31, 2013	\$4,725
January 1, 2014 – December 31, 2014	\$4,777
January 1, 2015 – December 31, 2015	\$4,892
January 1, 2016 – December 31, 2016	\$4,956
January 1, 2017 – December 31, 2017	\$5,020
January 1, 2018 – December 31, 2018	\$5,080
January 1, 2019 – December 31, 2019	\$5,202
January 1, 2020 – December 31, 2020	\$5,296
January 1, 2021 – December 31, 2021	\$5,365
January 1, 2022 – December 31, 2022	\$5,488

These reforms became effective October 1, 2004, except for the consideration of collateral sources and the determination of wage loss based on net rather than gross wages, which became effective January 26, 2004.

On February 8, 2008 the Alberta Court of Queen’s Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008 decision of the Alberta Court of Queen’s Bench. In December 2009 the Supreme Court of Canada denied the request for leave to appeal, thereby affirming the cap on minor injuries.

On March 17, 2011 the Government extended the Minor Injury Regulation to September 30, 2016. It was later further extended to September 30, 2018.

Maximum fees for certain diagnosis and treatment protocols have been updated since introduced in 2005, with the most recent increases effective in June 2013 for physical therapy and February 2016 for chiropractic services.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.¹⁰

On May 17, 2018 the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify¹¹ that some temporomandibular joint injuries, as well as physical or

¹⁰ It is our understanding that the changes were administrative in nature (clarifications).

¹¹ Insufficient data is available at this time to assess if this clarification will affect claims costs.

psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.2.

Effective for accidents occurring on or after November 1, 2020, the MIR was amended as follows:

- The definition of a “minor injury” was updated to include clinically associated sequelae of sprains, strains or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and
- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.

3.4. Grid Rate System

On October 1, 2004, the Government introduced the Grid Rate System, which set maximum premiums to be charged for Basic Coverage, and established two Risk Sharing Pools under a “take all comers” underwriting system.

With the introduction of DCPD effective January 1, 2022, the AIRB Grid rate will exclude DCPD. As is the case for coverages such as collision and comprehensive, the DCPD premium will not be used to determine if a risk’s premium is capped by the Grid.

3.5. Automobile Insurance Benefits Revisions

Effective March 1, 2007, the Government revised the accident benefits coverage limits as follows:

(1) increased the funeral benefits from \$2,000 to \$5,000 and (2) increased the maximum weekly disability income limit from \$300 to \$400 for employed individuals and from \$100 to \$135 for other individuals.

Effective October 29, 2020, the Government made the following revisions to the Automobile Accident Insurance Benefits Regulation:

- Clarified that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications and home modifications; and
- Increased benefit amounts:
 - chiropractic services from \$750 to \$1,000;
 - massage therapy and acupuncture from \$250 to \$350;
 - funeral expenses from \$5,000 to \$6,150;
 - grief counselling from \$400 to \$500;
 - employed disability income benefits from \$400 to \$600 per week;
 - non-earner disability income benefits from the current \$135 for 26 weeks, to \$200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from \$600 to \$750.

3.6. Legalization of Cannabis

Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available on how this change may affect claims costs.

4. ANALYSIS – GENERAL DISCUSSION

4.1. Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;
- the Industry loss development factors and trend rates we recommend¹² the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between April 1, 2022 and September 30, 2022; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between April 1, 2022 and September 30, 2022.
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness.

4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2021-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2021) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the AIX report.

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

- Paid Claim Amounts – claim 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 total of the paid claim amounts made on each closed or open claim and the case reserve carried on each open claim is what is referred to as the reported incurred claim amount.

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters as of a particular 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 two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g.,

¹² See previous comments on recommendations.

\$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.

2. 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. How insurance companies (their actuaries) determine the “actuarial reserve,” while subject to the common standards of the Actuarial Standards Board (Canada), varies from company to company.

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

We estimate the final (ultimate) number of claims and cost¹³ of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2021 (referred to as “accident half-years”¹⁴) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA¹⁵. In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. The selection of loss development factors that we apply is based on an analysis that we perform to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

We select loss¹⁶ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2021 (we group claims by the accident half-year that the

¹³ 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.

¹⁴ 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.

¹⁵ GISA edits and compiles the data reported by individual insurers.

¹⁶ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

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

We discuss our selection of loss development factors and claim count development factors for each of the coverages in the next section.

5. SELECTION OF CLAIM COUNT AND CLAIM AMOUNT DEVELOPMENT FACTORS

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7501 Automobile Industry Exhibit, 2021-1, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.^{17 18}

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

In Section 5.1 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the first half of 2021 to be generally consistent with our expectations based on our prior selected loss development factors.

Due to COVID-19, there is additional uncertainty associated with the estimates for the 2020 and 2021 accident years.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.¹⁹ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,²⁰ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

¹⁷ Our selections are based on the Incurred Development Method.

¹⁸ In this Alberta Exhibit AUTO 7501, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7501 exhibits for each of the ten largest insurers, we chose not to adjust the data for the noted issues.

¹⁹ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

²⁰ Number of claims per 1,000 insured vehicles.

Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury

AY	2021 AR (as of December 31, 2020)			2022 SAR (as of June 30, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$423.35	\$64,438	6.57	\$415.37	\$63,411	6.55
2018	\$455.05	\$71,058	6.40	\$436.56	\$68,438	6.38
2019	\$472.92	\$74,193	6.37	\$453.54	\$70,050	6.47
2020	\$345.49	\$78,092	4.42	\$335.10	\$76,414	4.39
2021				\$308.75	\$74,224	4.16

Overall, for the four-year period 2017 to 2020, our estimates of the average annual ultimate loss costs have decreased by 3.3%.

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

AY	2021 AR (as of December 31, 2020)			2022 SAR (as of June 30, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$173.46	\$5,640	30.75	\$173.43	\$5,639	30.76
2018	\$175.46	\$5,801	30.25	\$175.43	\$5,799	30.25
2019	\$170.51	\$5,941	28.70	\$170.27	\$5,925	28.74
2020	\$123.22	\$5,998	20.54	\$124.24	\$6,152	20.19
2021				\$120.05	\$6,385	18.80

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

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total

AY	2021 AR (as of December 31, 2020)			2022 SAR (as of June 30, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$62.41	\$5,390	11.58	\$62.47	\$5,396	11.58
2018	\$66.88	\$5,828	11.48	\$66.70	\$5,813	11.47
2019	\$72.85	\$6,319	11.53	\$73.90	\$6,429	11.49
2020	\$55.40	\$7,229	7.66	\$61.57	\$8,068	7.63
2021				\$59.14	\$8,044	7.35

Overall, for the four-year period 2017 to 2020, our estimates of the average annual ultimate loss costs have increased by 2.8%.

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision

AY	2021 AR (as of December 31, 2020)			2022 SAR (as of June 30, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$274.77	\$6,528	42.09	\$274.52	\$6,524	42.08
2018	\$282.98	\$6,548	43.22	\$282.95	\$6,549	43.20
2019	\$270.46	\$6,434	42.04	\$272.79	\$6,446	42.32
2020	\$180.84	\$6,815	26.53	\$190.50	\$6,785	28.08
2021				\$163.21	\$7,381	22.11

Overall, for the four-year period 2017 to 2020, our estimates of the average annual ultimate loss costs have increased by 1.2%.

Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

AY	2021 AR (as of December 31, 2020)			2022 SAR (as of June 30, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$174.09	\$6,251	27.85	\$173.99	\$6,250	27.84
2018	\$175.07	\$6,330	27.66	\$174.97	\$6,328	27.65
2019	\$170.13	\$6,291	27.04	\$170.33	\$6,290	27.08
2020	\$263.47	\$7,987	32.99	\$267.60	\$8,053	33.23
2021				\$110.62	\$6,255	17.68

Overall, for the four-year period 2017 to 2020, our estimates of the average annual ultimate loss costs have increased by 0.5%.

6. SELECTION OF LOSS TREND RATES

6.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost²¹ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

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

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

The identification of the underlying trend patterns over the experience period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we model the data several different ways in an attempt to identify the underlying trends during the experience period:

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

²¹ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

In selecting future trend rates, if appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging.

Time Period

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

While we provide this older experience data for information purposes, we continue to select trend rates generally considering the claim experience since 2005 (following the Bill 53 reforms introduced in 2004).

Seasonality

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

Other Variables

We have considered the possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snowfall levels) on claim frequency in our prior studies. However, for a variety of reasons, which include the difficulty of forecasting the parameter future level for the trend model, we do not explicitly consider unemployment or weather as a parameter in our trend analysis.

Reforms and Level Changes

The purpose of the reform or level change parameter is to isolate and remove the impact that reform or other event had on the level of claim costs so that the underlying claim cost trend can be identified.

As we consider the bodily injury claim experience that emerged following the Bill 53 reforms, we do not include a reform parameter in our regression models.

As we consider the accident benefits claim experience that emerged following the 2007 reforms, we do not include a reform parameter in our regression models.

As discussed more fully below, COVID-19 has impacted claims costs during 2020 and 2021. As result of this, combined with the limited Bill 41 experience since November 2020, we are not yet able to assess the impact of Bill 41.

Other Considerations

In selecting loss trend rates, we also consider:

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

COVID-19

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

Trend Rates

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

Therefore, we exclude the 2020 and 2021 observations from our selected models for the coverages that have seen a significant change in claim costs as a result of COVID-19. We find severity has been generally unaffected by COVID-19. In the case of frequency, we observe a significant decrease for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any unusual decrease coincident with the COVID-19 pandemic.

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.²²

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during²³ the proposed rating program.

Inflation

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

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

6.2. Bodily Injury

For the prior review, we selected a past loss cost trend rate of +7.0% and a future loss cost trend rate of +5.0% beginning October 1, 2020.

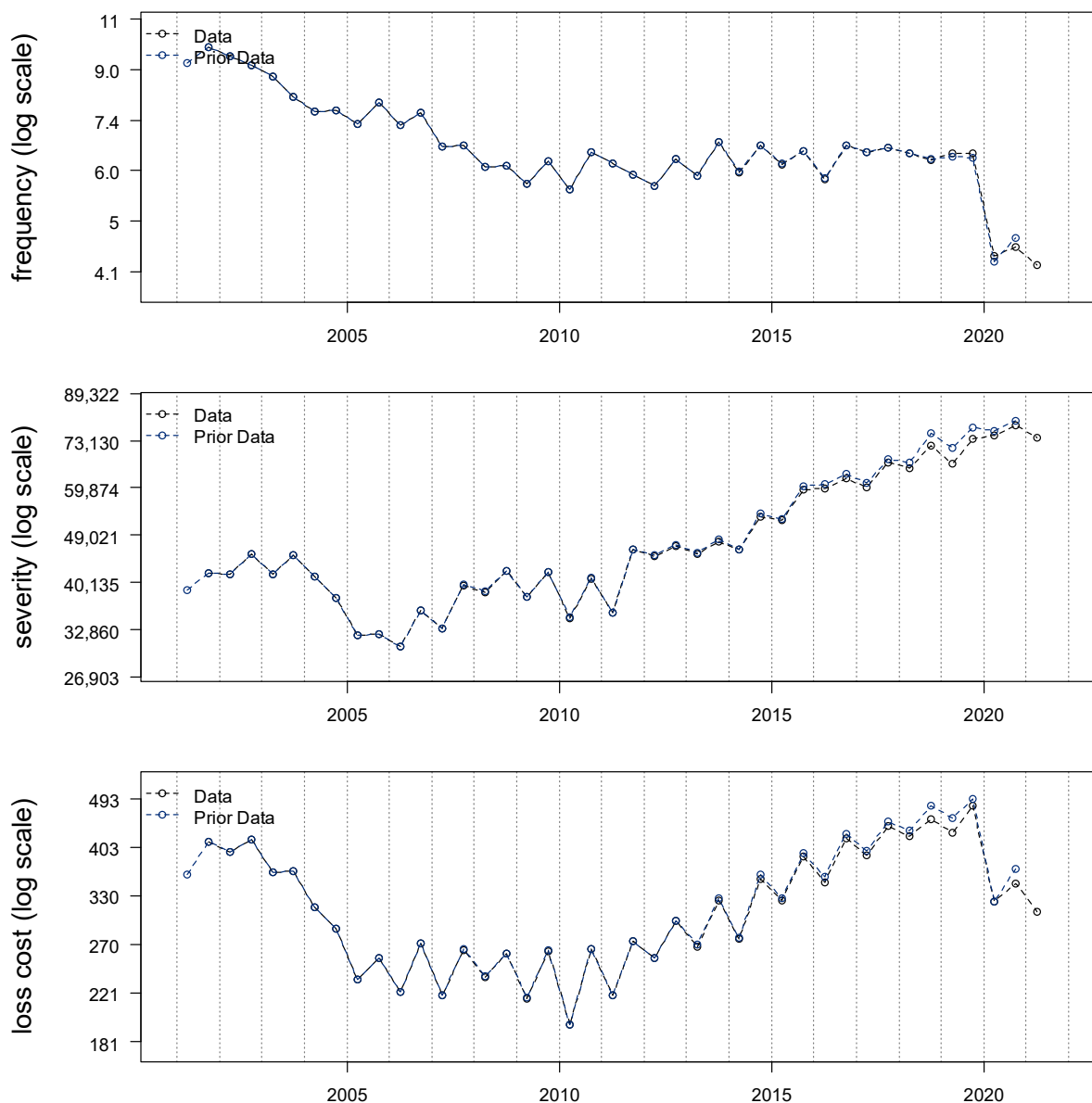
In Figure 1, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the

²² An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

²³ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe minor decreases in the 2018 and 2019 severity and loss cost estimates.

Figure 1: Observed Bodily Injury Loss Cost Experience



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

- Loss cost exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a large positive trend between 2010 and 2017. Since 2017 we observe early signs of slight flattening and a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

- Severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend during the period 2009 through the first half of 2011. Severity begins to increase in 2011-2 and turns to a steeper increase beginning in 2014.

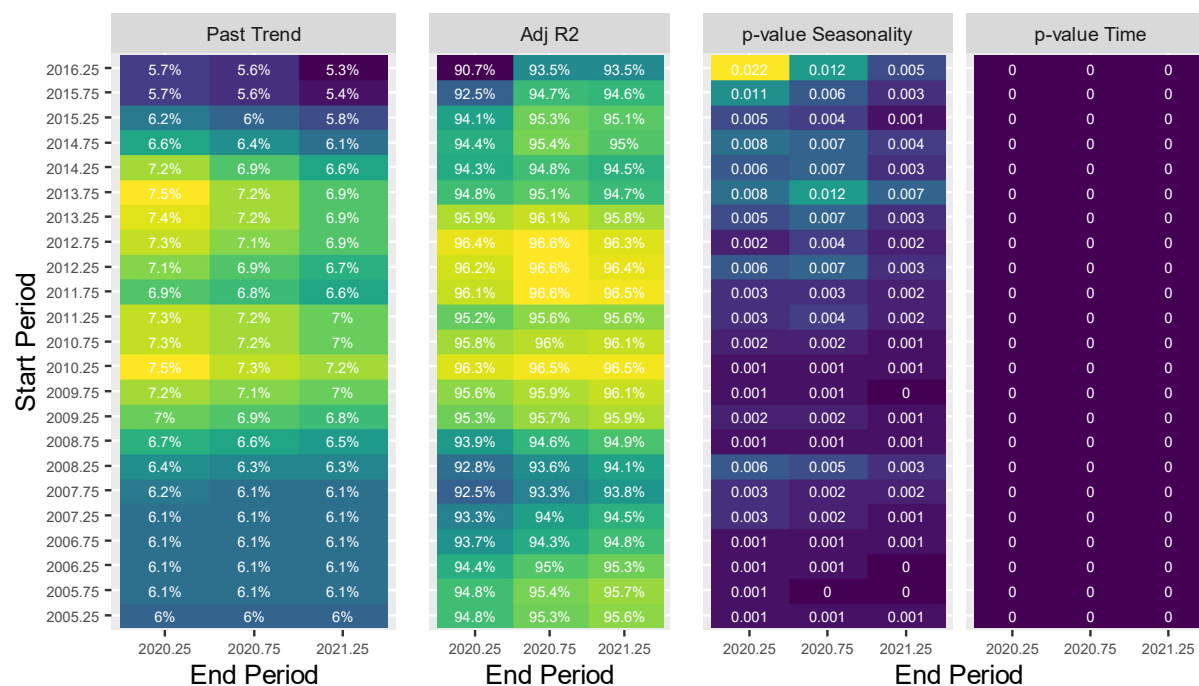
As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may, in part, be attributed to the January 2012 Sparrowhawk Decision.²⁴

- Frequency exhibited a downward trend through 2010, which leveled off between 2010 to 2016. More recently we observe early signs of a declining pattern since 2016²⁵ and 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, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, are presented in Appendix E. We begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2016-1, ending 2021-1, 2020-2 and 2020-1 with time and seasonality parameters included in the model.

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



- We observe the models with experience periods ending 2021-1, have indicated severity trend rates that range from approximately +5.5% to +7.0%, and have high Adjusted R-squared values and significant *p*-values for time and seasonality.

²⁴ In Sparrowhawk V. Zapoltinsky the Court of Queen's Bench of Alberta found the claimant with temporomandibular (TMJ) not to be subject to the MIR cap.

²⁵ A -5.6% change occurred between 2017 and 2018. However, we are uncertain if this decline is attributed to GISA's comments regarding reporting errors or changes in reporting by insurers.

- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning 2010-1.
- We note the models with the shortest experience periods, those beginning 2014-1 through 2016-1, are at the lower end of the range.
- The models with experience periods ending 2020-1 and 2020-2 have indicated trend rates that are slightly higher than those ending 2021-1. This may, in part, be attributed to the Bill 41 reforms effective November 2020.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2007-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

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



- The implied frequency trends from the models beginning 2012-1 and subsequent are generally flat and have p -values for time that are insignificant. The models fit to longer experience periods have p -values that are significant for time and a small positive trend indication.
- The models have low to moderate Adjusted R-squared values and, except for the periods starting 2014-1 and subsequent, p -values that are significant for seasonality.

Therefore, while there is a flat to slightly increasing frequency pattern, these frequency trend rates have weak statistical evidence.

In the AUTO 7501 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

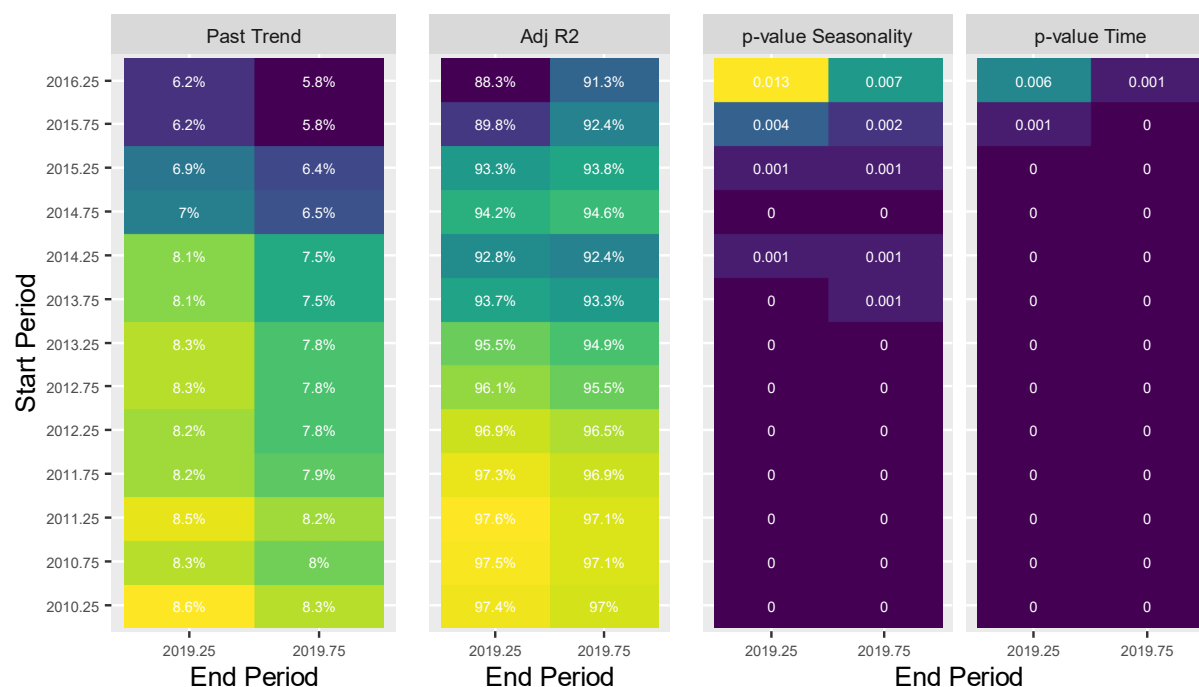
- *“A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015-1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Another large writer has strengthened their reserving practice for Accident Year 2013 and onwards, starting during the second half of calendar year 2015. Users should exercise caution when using this data.”*
- *“An unusual significant increase in claim counts for a major writer was noted for Bodily Injury Kind of Loss for Accident Half-Years 2016-1, 2016-2 and 2017-1 at the 6-month development stage. This has been confirmed as a result of a temporary change in its claims handling, which created significant claims backlog. Users should exercise caution when using this data.*
- *A large writer has confirmed its change in claims handling practice for Bodily Injury claims, which results in larger than historical claims closure across the 2017-1 and later diagonals of the Bodily Injury claim count and amount triangles. Users should exercise caution when using this data.*
- *A large writer has strengthened their case reserving practice for Bodily Injury Kind of Loss as of Accident Year 2017-2, resulting in larger than usual case reserve amounts across the 2017-2 and later diagonals of the Bodily Injury amount triangle. Users should exercise caution when using this data.”*

These reporting issues serve to increase the uncertainty associated with our selected ultimate claim amounts and claim counts. Given this uncertainty which impact the estimated frequency and severity trends, as well as the high p -values for our frequency trend models, we also consider the estimated loss cost trends.

We have reviewed the loss development patterns and various diagnostics of the largest ten insurers to assess the impact of case reserve adequacy distortions from any single insurer on our selected loss cost trend rate. Consistent with the GISA notes, we have identified two insurers with an apparent upward shift in case reserve adequacy across the 2017-1 and 2017-2 diagonals. As a sensitivity test, we excluded the data of these two insurers from the total industry-wide analysis data. We find excluding these two insurers from our analysis data does not have a material impact on our frequency, severity and loss cost estimates. Therefore, we conclude the prior reserve strengthening to be immaterial on our selected trend rate.

In Figure 4, we present a heatmap of indicated loss cost trends beginning 2010-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

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



- The estimated loss cost trends decline from approximately +8.3% (beginning 2010-1) to +5.8% (beginning 2016-1) with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The same estimated loss cost trends ending 2019-1 are approximately a half percentage point higher.

Based on these findings, we select a past loss cost trend rate of +6.5%, the approximate trend rate over the periods beginning 2014-2 to 2016-1, ending 2019-2.

While the uncertainties related to ultimate claim amounts - particularly for the more recent accident years - make the selection of the future loss trend rate more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +5.8% loss cost trend rate for the time frame 2015-2 to 2019-2, and even lower for shorter time frames ending 2019-2).²⁶ However, this is based on a limited number of data points and highly leveraged by the 2019-2 loss cost.

In addition, Bill 41, introducing changes to the minor injury definition (increasing the percentage of claimants subject to the cap) will likely temper the future loss cost trend.

For these reasons we recommend a future loss cost trend of +5.0% beginning November 1, 2020; the same as our prior selection.²⁷

²⁶ As mentioned in our 2019 annual report, anecdotal evidence of a stabilization of the percentage of claimants subject to the minor injury cap was provided at the August 2019 Open Meeting which would support a lower future trend. See Appendix E for additional regression statistics.

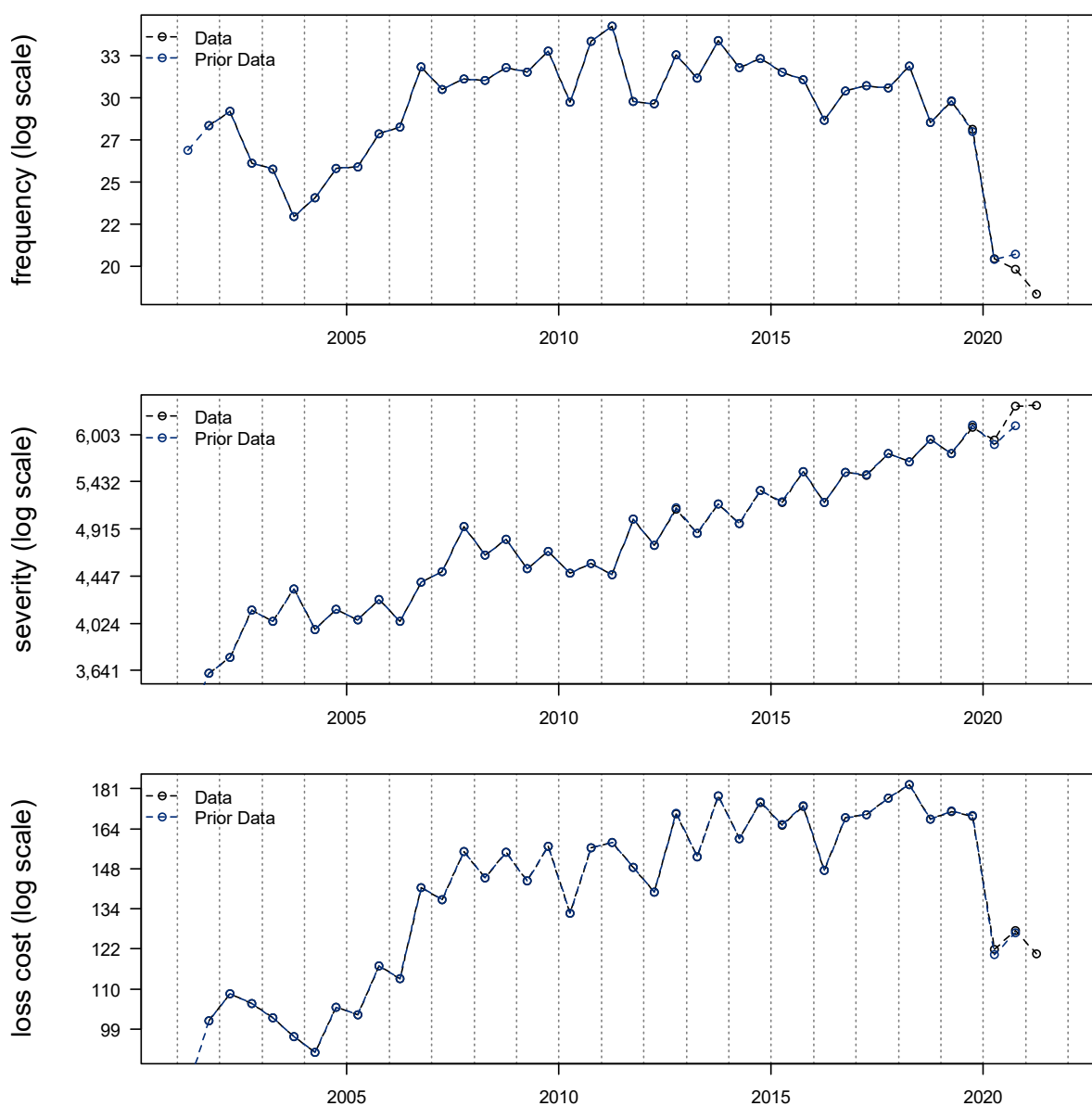
²⁷ In our prior selection the future trend rate of +5.0% began on October 1, 2020, the mid-point of the latest accident semester. The change to November 1, 2020 reflects greater consideration to the impact of the reforms.

6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +1.5%.

In Figure 5, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 5: Observed Property Damage Loss Cost Experience



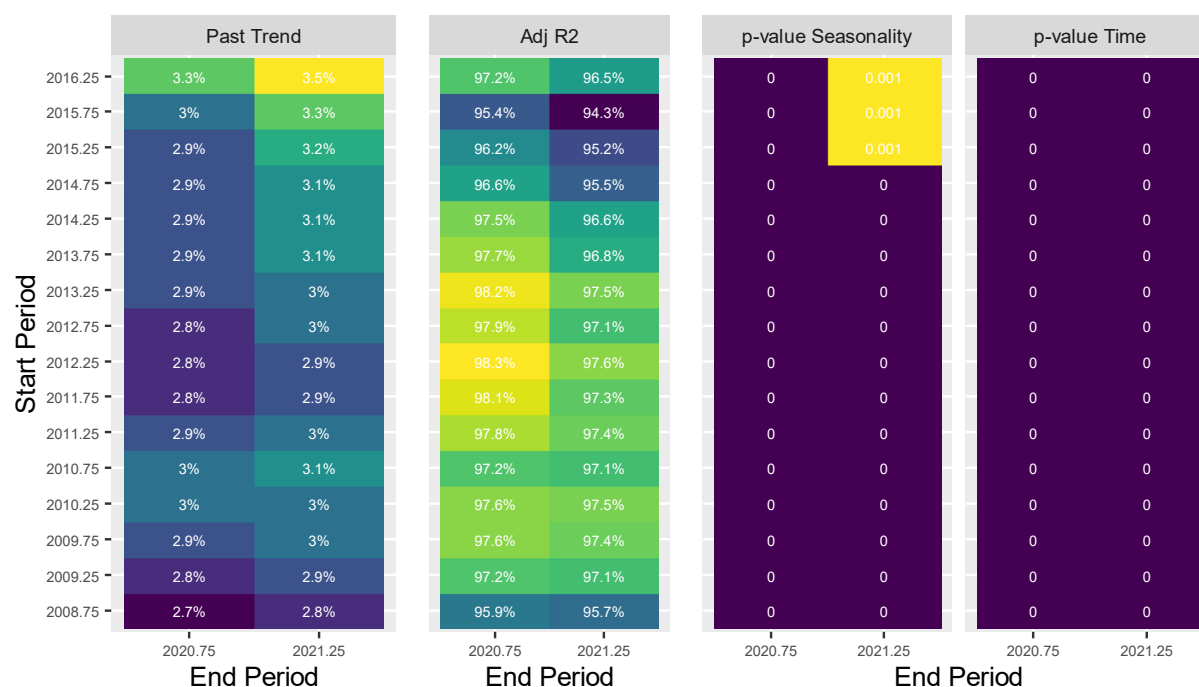
A review of the historical data points (as presented in Figure 5) shows that subject to variability:

- Loss cost has experienced a modest upward loss cost trend beginning 2007. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity generally exhibiting an upward trend over the last twenty years, except for some isolated periods of a flatter or declining patterns.
- Frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. 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, p -values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, are presented in Appendix E. We begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

In Figure 6, we present a heatmap of indicated severity trends beginning 2008-2 through 2016-1, ending 2021-1 and 2020-2 with time and seasonality parameters included in the model.

Figure 6: Property Damage Severity Heatmap (Time and Seasonality)



- The models ending 2021-1 generally have implied severity trends that fall in the range of +2.8% to +3.5% with high Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The estimated trends ending 2020-2 fall within the same range as those ending 2021-1.

In Figure 7, we present a heatmap of indicated frequency trends beginning 2008-2 through 2016-1, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 7: Property Damage Frequency Heatmap (Time)



- The models ending 2019-2 generally have implied frequency trends that fall in the range of -1.0% to -2.0% with low to moderate Adjusted R-squared values, and p -values that are generally significant for time. We note the shortest trend periods have insignificant p -values for time.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

Given the weak frequency Adjusted R-squared values, we also considered the loss cost trends rates. In Figure 8, we present a heatmap of indicated loss cost trends beginning 2008-2 through 2016-1, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations coincident with the COVID-19 pandemic.

Figure 8: Property Damage Loss Cost Heatmap (Time and Seasonality)



- The models beginning 2008-2 through 2012-1 ending 2019-2 generally have implied loss cost trends that cluster around 1.5%, with moderate to low Adjusted R-squared values, and p -values that are significant for time and, for the longer periods, seasonality.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

As a result, we select a past and future loss cost trend rate of +1.5% – the same as our prior selected trend.

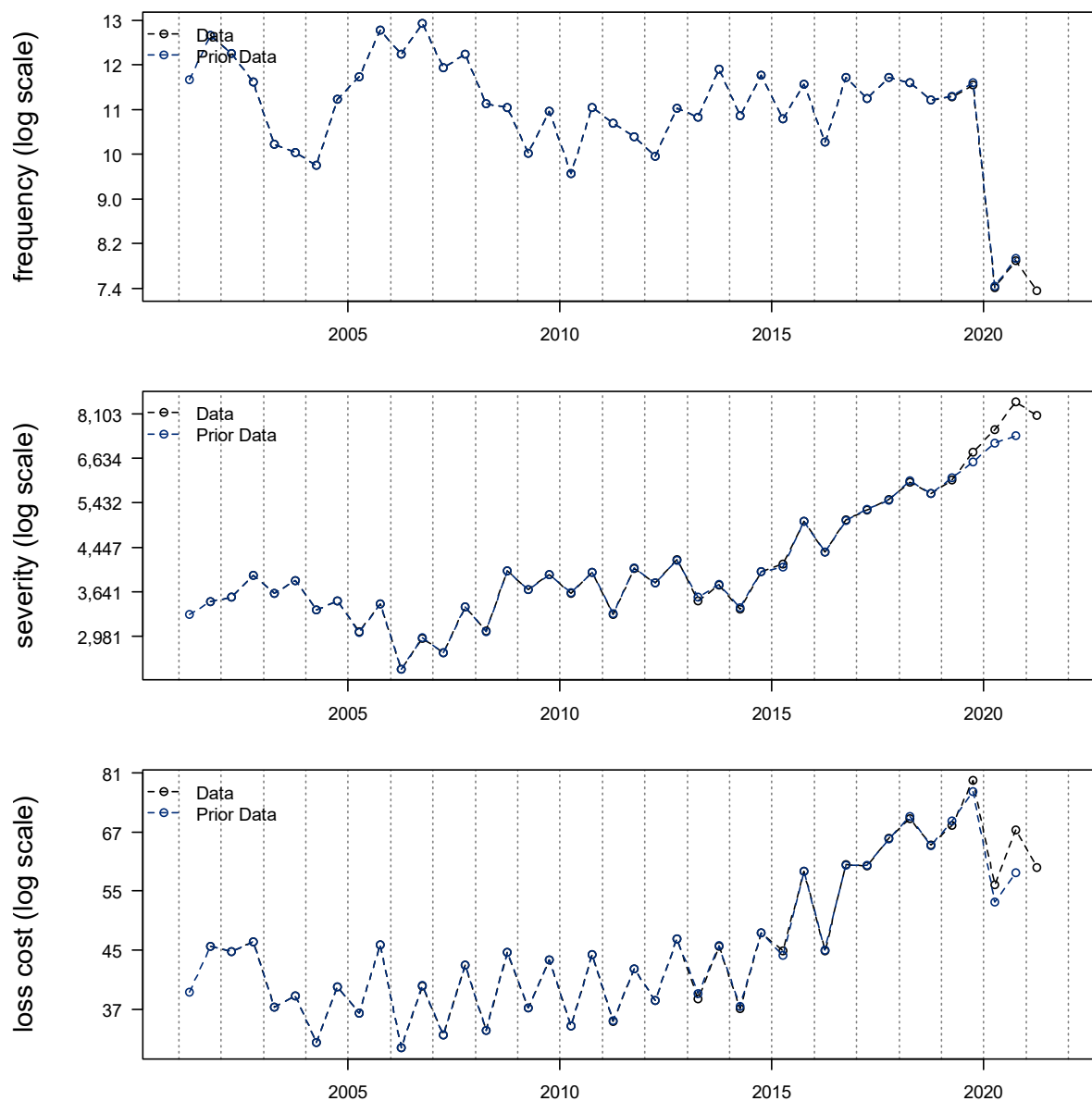
Effective January 1, 2022, Third Party Liability will be split into three separate coverages: Bodily Injury, Property Damage -Tort and DCPD. Until separate Property Damage-Tort and DCPD data is available from GISA, the loss cost trend rate that we select for Property Damage should apply to both sub-coverages.

6.4. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +1.0% and a future loss cost trend rate of +11.5% beginning January 1, 2015. We note most rate applications will consider data from 2015 and onward in the experience period to which the trend rates apply.

In Figure 9, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe our 2020-2 severity and loss cost estimates increased. We assume part of this rise is associated with the reform changes effective November 2020.

Figure 9: Observed Accident Benefits Loss Cost Experience



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

- Loss cost exhibiting a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a significant decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

- Severity increased with the reforms in April 2007, followed by a flat pattern between 2008-2 and 2015-1, which changed to a steeper increasing pattern since 2015.²⁸ The rise in 2020-2 is coincident with the reform changes effective November 2020.
- Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. 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, p -values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and with and without a change in level and/or a change in trend rate during 2015, are presented in Appendix E. We begin our review at 2007-2, following the 2007 accident benefit reforms.

In Figure 10, we present a heatmap of indicated frequency trends beginning 2007-2 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with COVID-19 pandemic.

Figure 10: Accident Benefits Frequency Heatmap (Time and Seasonality)



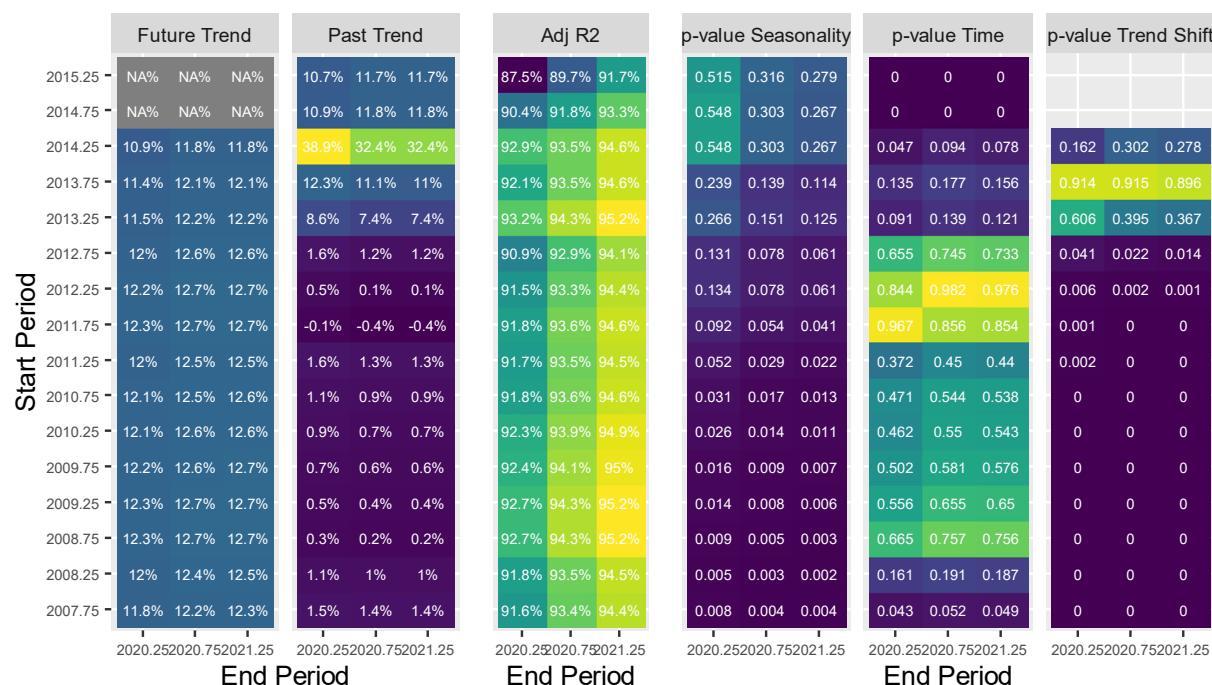
- The models beginning 2007-2 through 2011-2 ending 2019-2 generally have implied frequency trends that cluster around 1.0%, with moderate Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The time parameter is generally insignificant for models with shorter experience periods
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

²⁸ We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

We select a past frequency trend rate of +1.0% based on the models with longer experience periods and higher (but still moderate) Adjusted R-squared values.

In Figure 11, we present a heatmap of indicated severity trends beginning 2007-2 through 2016-2, ending 2021-1, 2020-2 and 2020-1 with time, seasonality, and 2015-1 change in trend parameters included in the model.

Figure 11: Accident Benefits Severity Heatmap (Time, Seasonality, 2015-1 Change in Trend)



- The models with experience periods beginning 2007-2 through 2012-2 and ending 2021-1 have implied trend rates that range from 0.0% to 1.5% prior to January 1, 2015 and 12.0% to 12.5% beginning thereafter. These models have high Adjusted R-squared values, and *p*-values that are significant for a change in trend rate beginning January 2015 and seasonality, but not for time. We therefore find there is no discernable trend (i.e., +0.0%) for time periods prior to January 1, 2015.
- The models with experience periods beginning 2014-2 and subsequent and ending 2021-1 have implied trend rates ranging from +11.5% to +13.0%.²⁹ These models have high Adjusted R-squared values and *p*-values that are significant for time (during the period of higher trend), but not seasonality (also during the period of higher trend).
- The estimated trends beginning 2014-2 and subsequent and ending 2020-1 tend to cluster around +11%, lower than those ending 2020-2 and 2021-1. This divergence is due to the high 2020-2 and 2021-1 observations, coincident with the reform changes, and the larger amount of leverage assigned to them in the regression model.

²⁹ See Appendix E for additional details.

Giving greater weight to the models ending 2020-1, we select a severity trend rate for periods prior to January 1, 2015 of +0.0%, and a severity trend rate for periods after January 1, 2015 of +11.0%.³⁰

As a result, we select past and future loss cost trends based on our selected frequency and severity trends. We select a loss cost trend of +1.0% up to January 1, 2015 and +12.0% thereafter.

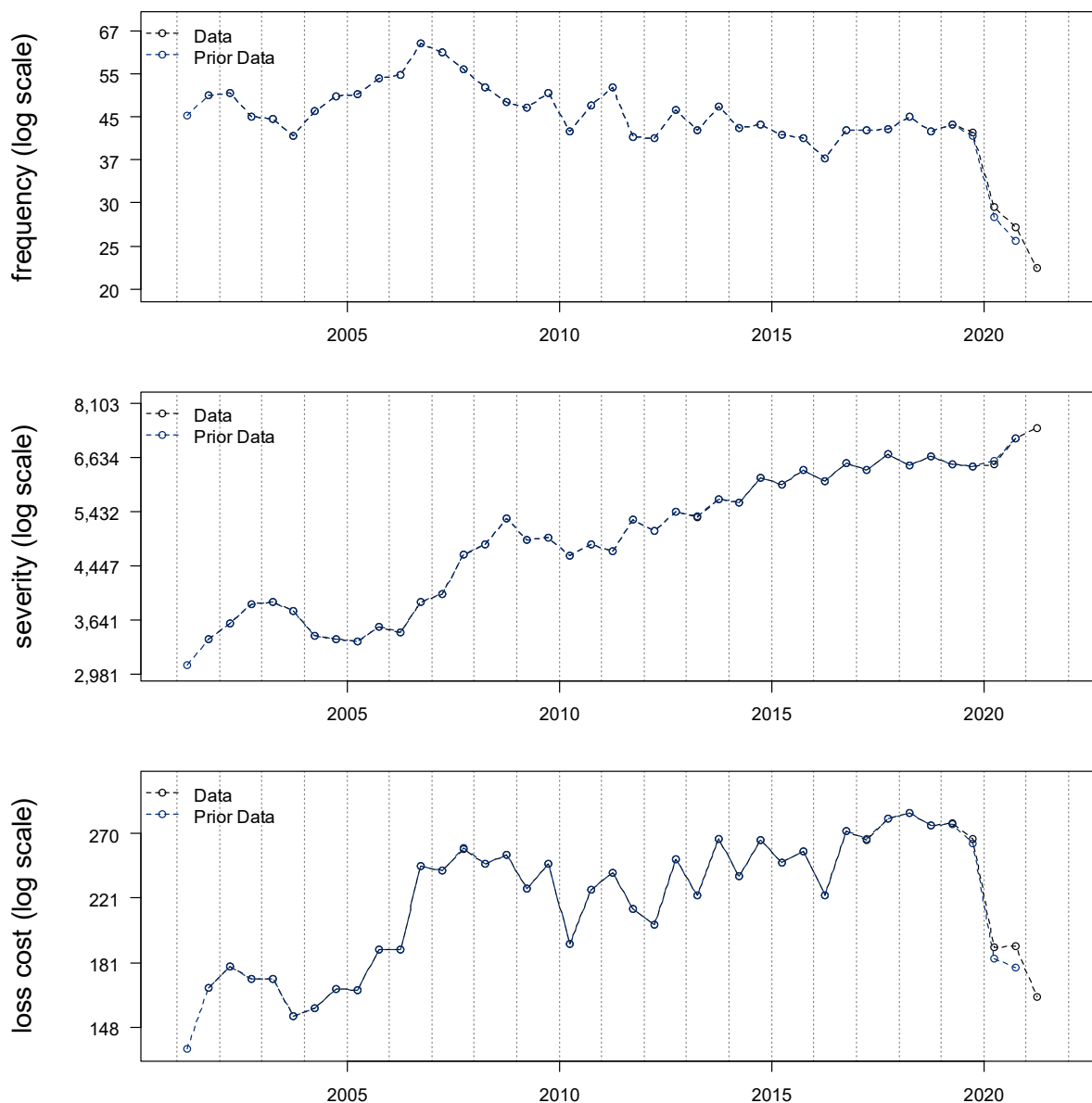
6.5. Collision

For the prior review, we selected a past and future loss cost trend rate of +2.5%.

In Figure 12, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe our 2020-2 frequency and loss cost estimates increased slightly.

³⁰ We give greater weight to the models ending 2020-1, as these models would have limited impact from the reforms effective November 2020, and insurers would separately adjust the historical loss experience in their rate application to a cost level reflective of the new reforms.

Figure 12: Observed Collision Loss Cost Experience



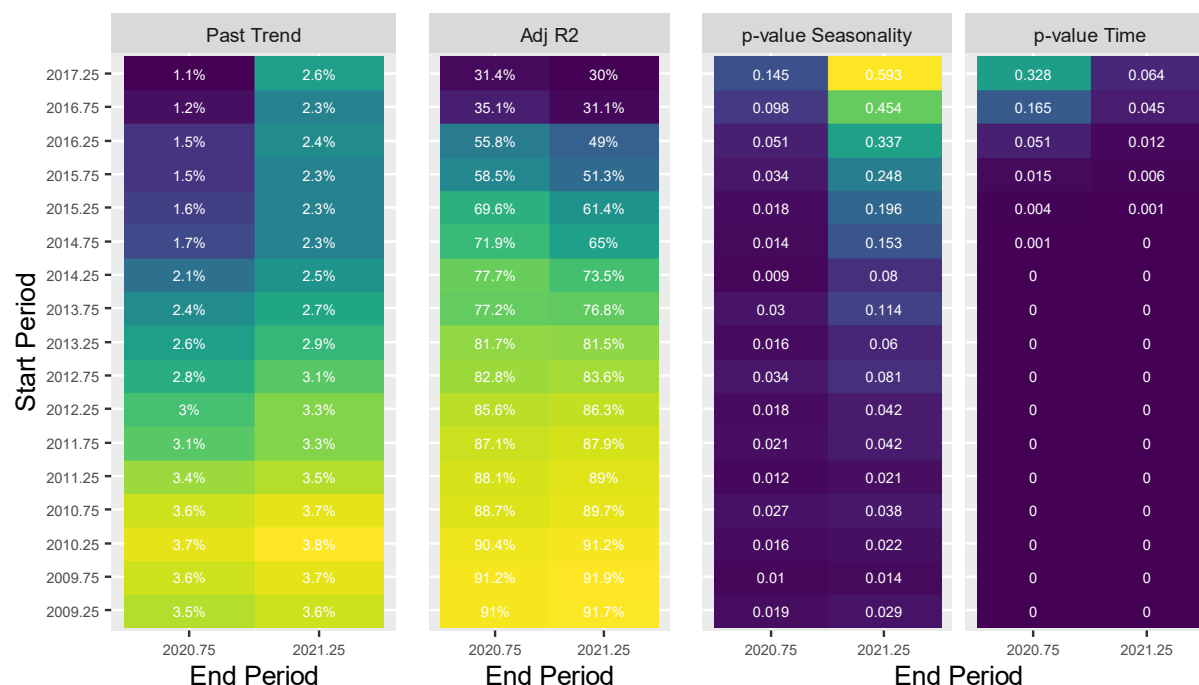
A review of the historical data points (as presented in Figure 12) shows that subject to variability:

- Loss costs has experienced a small positive trend since 2010, which appears to be flattening out (and possibly declining) over the most recent few years. We observe large decreases during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which appears to level out during 2017 to 2019, followed by a rise at 2020-2 and 2021-1.
- Frequency has been relatively flat since 2010. We observe large decreases during 2020 and 2021 coincident with the COVID-19 pandemic.

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

In Figure 13, we present a heatmap of indicated severity trends beginning 2009-1 through 2017-1, ending 2021-1, 2020-2, and 2020-1 with time and seasonality parameters included in the model.

Figure 13: Collision Severity Heatmap (Time and Seasonality)



- The models with experience periods ending 2021-1 have implied severity trend rates ranging from approximately 2.0% to +3.5%, where the estimated trends decrease as the trend period shortens.
- The longer trend periods (beginning 2009-1 through 2013-2) range from about +2.5% to +3.5%, have high Adjusted R-squared values and significant p -values for time and for the longer periods, seasonality.
- The models with the shorter experience periods (beginning 2014 and subsequent) have implied severity trend rates that cluster around +2.5%, however are highly levered by the larger 2020-2 and 2021-1 observations. These same models ending 2020-1 have trend rates and p -values with varying degrees of significance.

In Figure 14, we present a heatmap of indicated frequency trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1 with only a time parameter included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

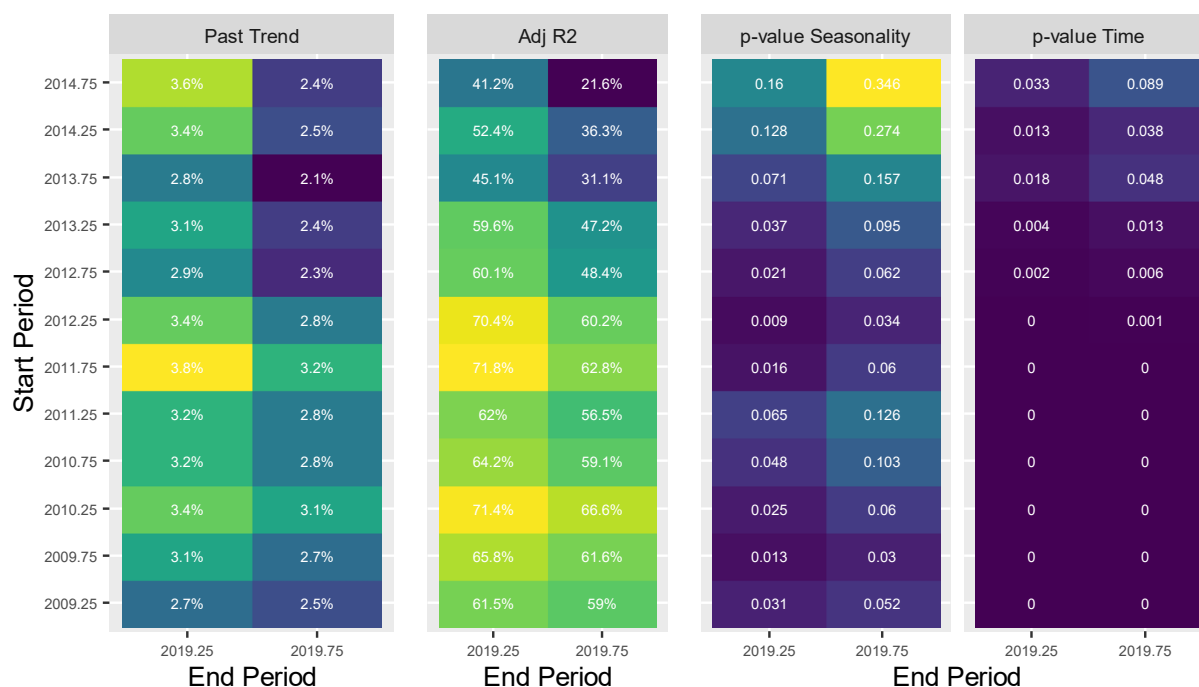
Figure 14: Collision Frequency Heatmap (Time)



The estimated frequency trends generally range from approximately -1.0% to +1.0%, with very low Adjusted R-squared values and p -values (for time) that are (mostly) not significant.

Given the weak frequency Adjusted R-squared values, we also considered the loss cost trends rates. In Figure 15, we present a heatmap of indicated loss cost trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 15: Collision Loss Cost Heatmap (Time and Seasonality)



- We observe the models with experience periods ending 2019-2, have indicated loss cost trend rates that range from approximately +2.0% to +3.0%, and have moderate Adjusted R-squared values and significant p -values for time.
- The estimated trends ending 2019-1 have indicated trend rates that are generally one-half to one percentage point higher than those ending 2019-2 as a result of the observed flattening in recent years.
- We note seasonality is generally significant for models ending 2019-1, however insignificant for models ending 2019-2.

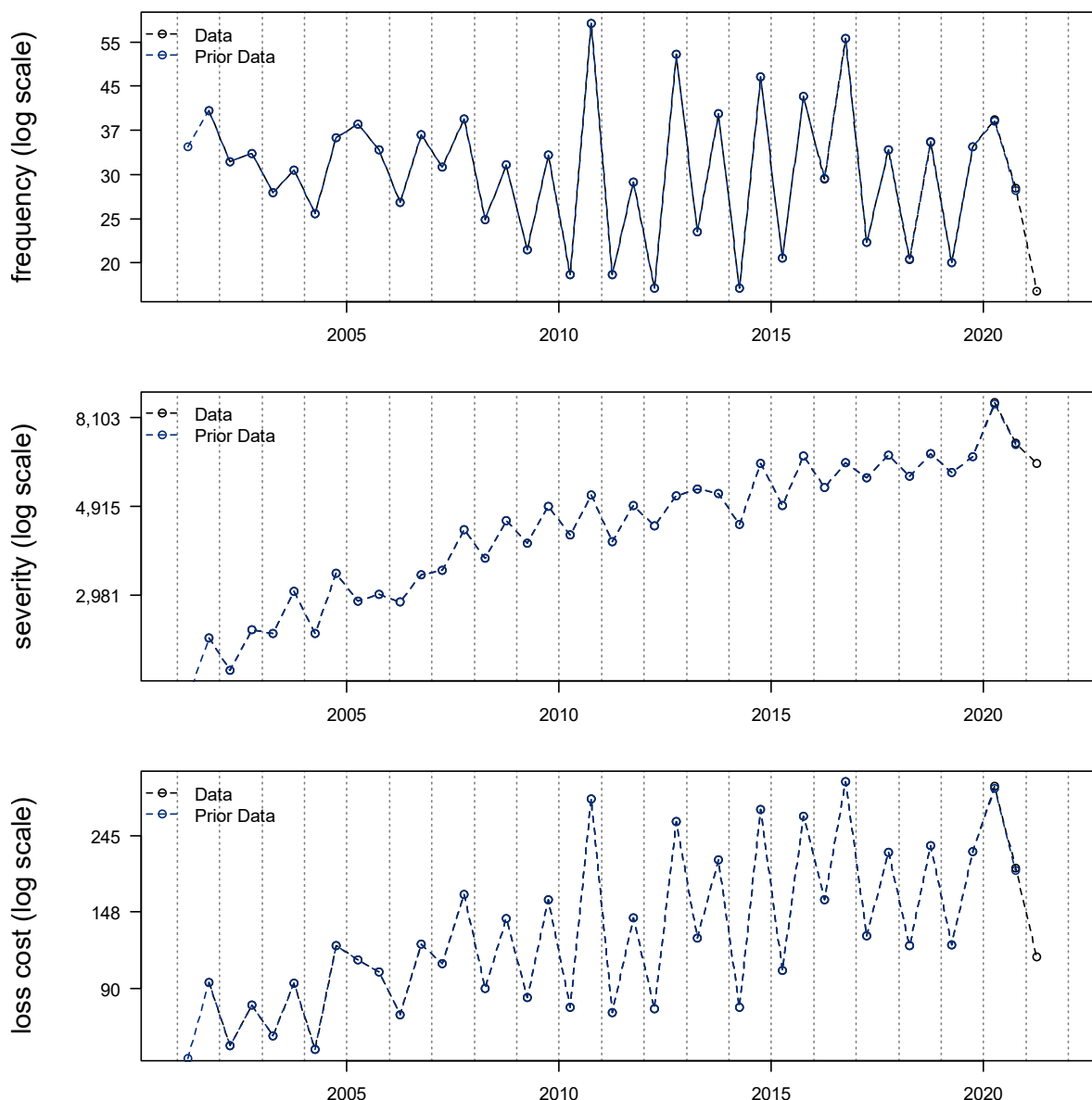
We select a past and future loss cost trend rate of +2.5% based on the loss cost models ending 2019-2, giving some weight to the observed flattening in recent years. Our past and future loss cost trend rates are the same as our prior selections.

6.6. Comprehensive

For the prior review we selected a past loss cost trend rate of +5.0% up to October 1, 2020, and then a future trend rate of +3.5% thereafter.

In Figure 16, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 16: Observed Comprehensive Loss Cost Experience



As observed from the graphs, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and other large events such as the wildfires in Slave Lake (May 2011) and Fort McMurray (May 2016) which are not considered catastrophe losses by GISA.

We assume the Southern Alberta June 2020 hailstorm contributes to the unusual rise in frequency and loss cost in 2020-1.

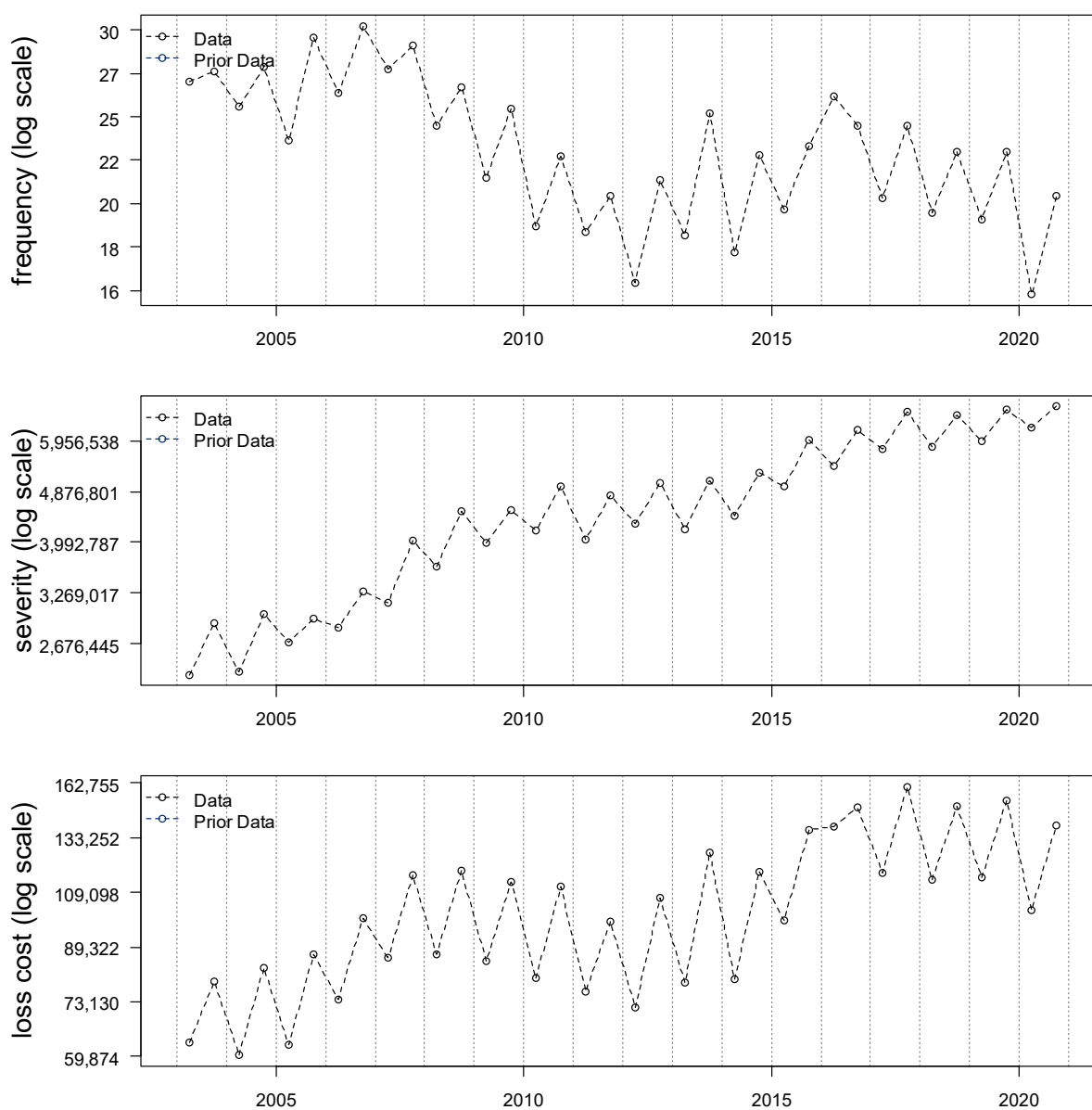
As GISA's 2021 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe graphs and discussion that we had presented in our 2021 annual report based on

the GISA Catastrophe data through December 2020 and make no change to our prior selected trend rate.

Three sets of graphs are presented:

- Total Comprehensive Excluding Catastrophes,
- Comprehensive Excluding both Catastrophes and Theft Claims, and
- Theft-only claims. (Updated with June 30, 2021 data)

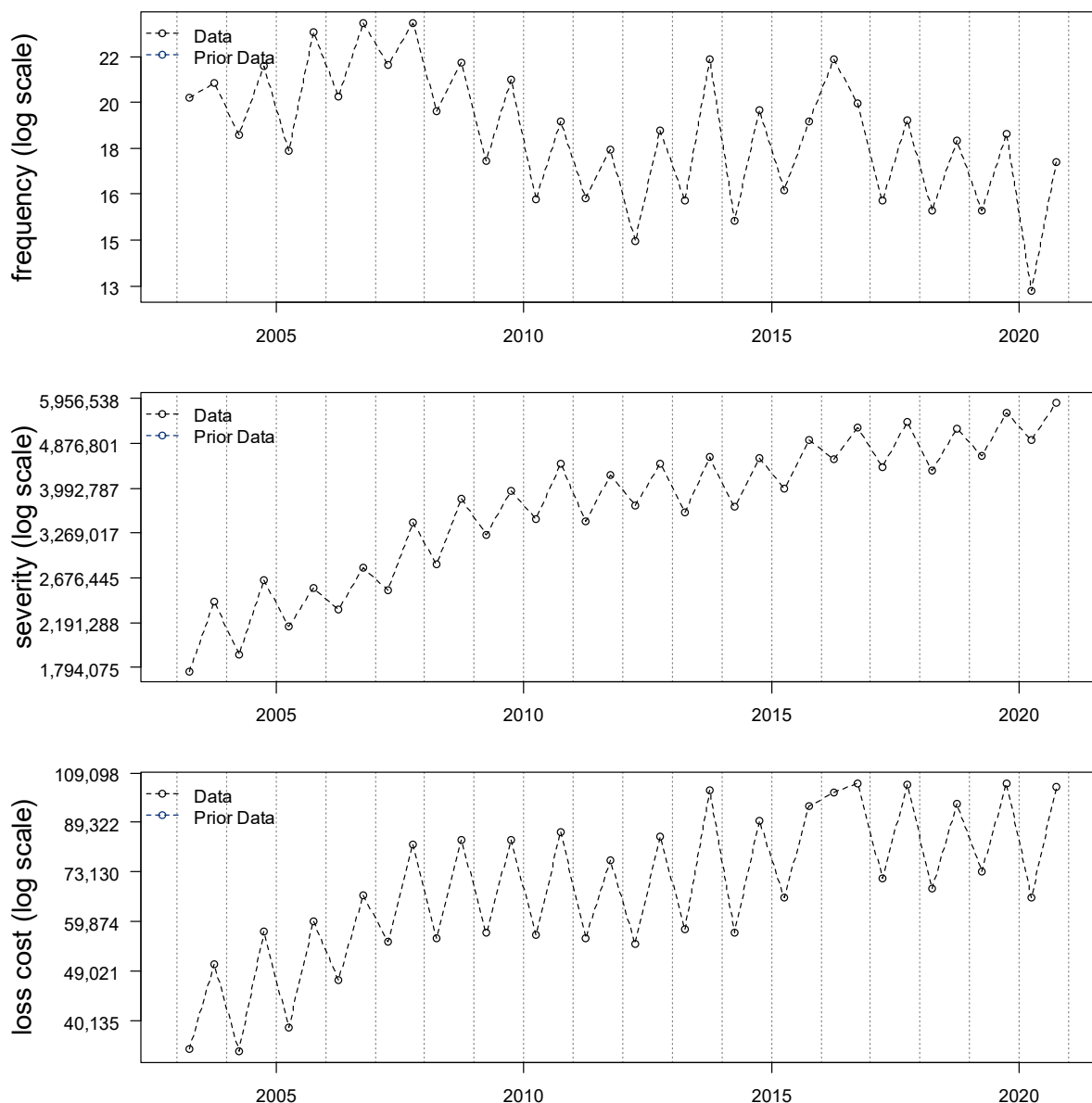
Figure 17: Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2020



With the removal of catastrophe-related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *Severity has consistently trended upward during the experience period.*
- *Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since. We observe a modest decrease at 2020-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease at 2020-2.*
- *Loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, a sharper increase since 2014, and a small decline since 2016.*

Figure 18: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2020

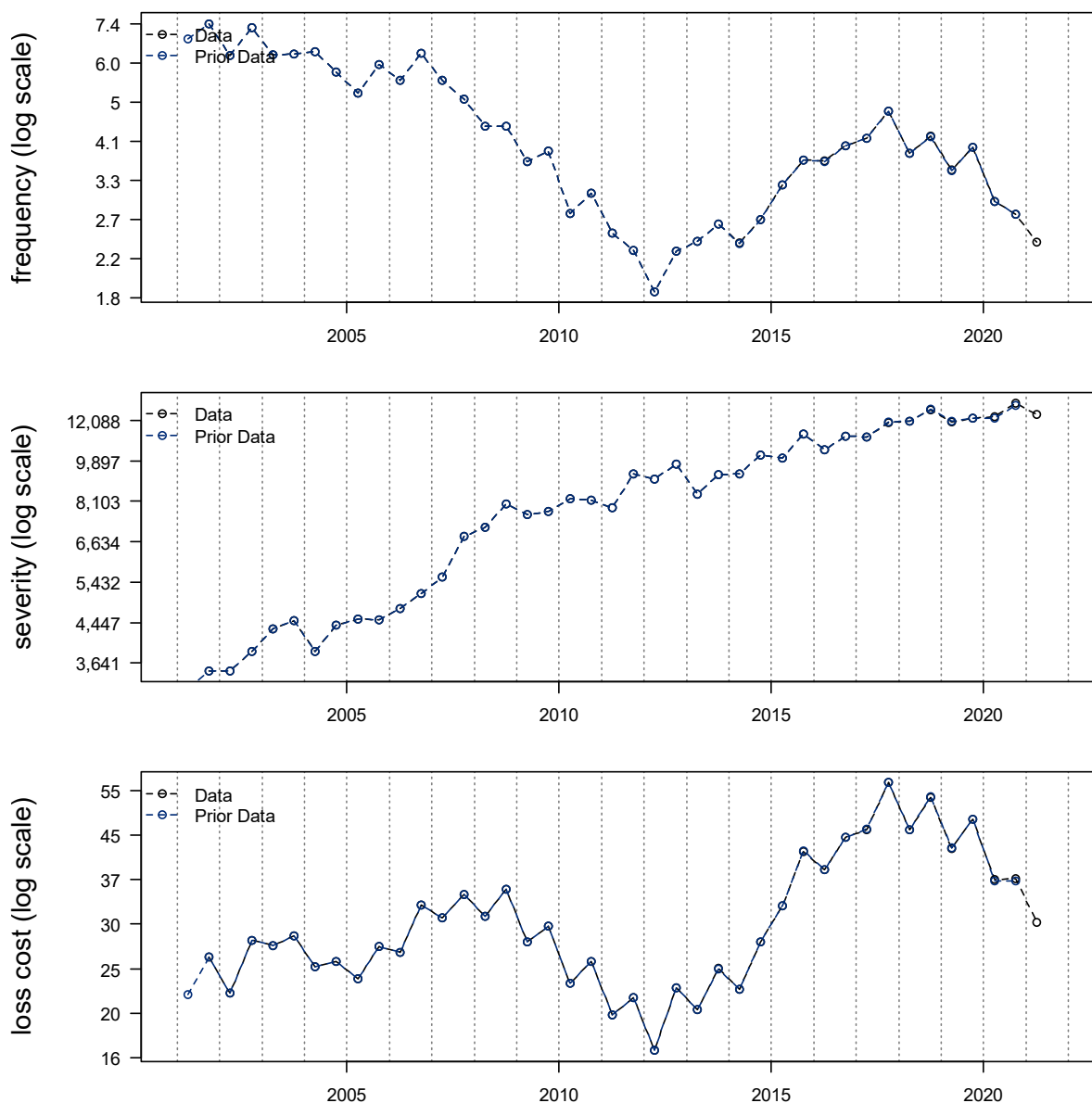


With the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *Severity has trended upward.*
- *Frequency declined through 2011, followed by a relatively flat trend and a spike in 2016-1 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA). We observe a decrease at 2020-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease for 2020-2.*

- *Loss cost has exhibited an upward trend, including, like frequency, a sharp increase in 2016, followed by a relatively flat trend.*

Figure 19: Comprehensive – Theft Only – As of June 30, 2021 (Updated)



Subject to variability, the historical data points show:

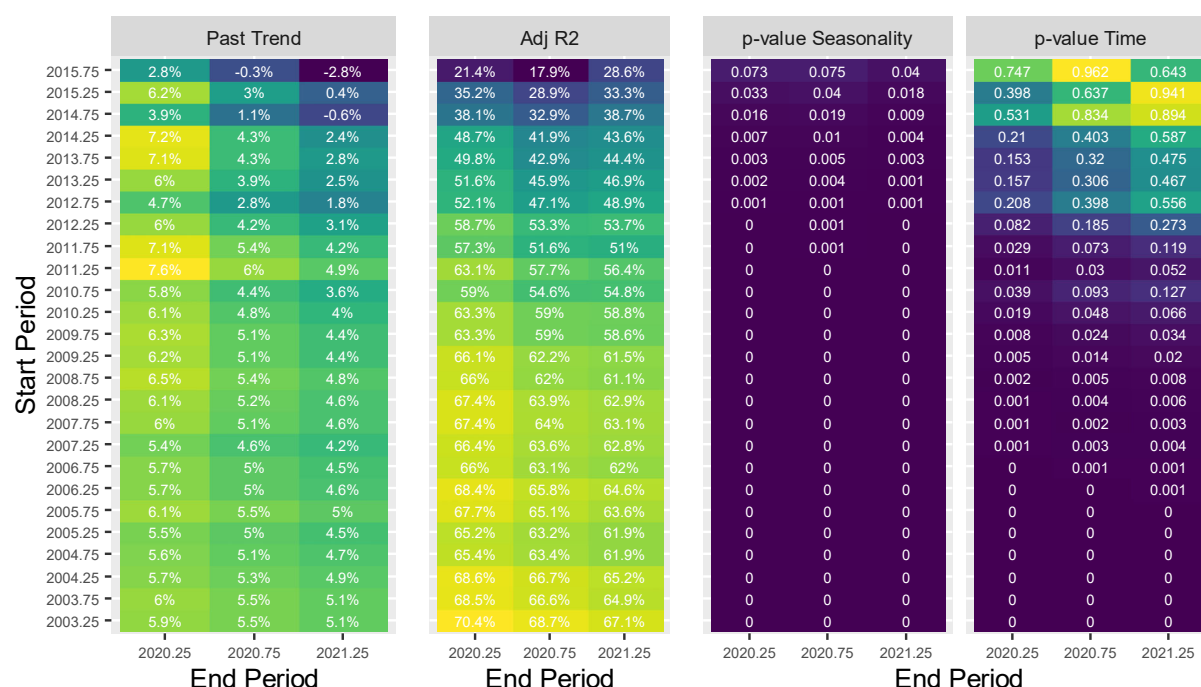
- *severity has been generally increasing.*
- *frequency has increased rapidly since 2012, however has begun to decrease since 2018.*
- *loss cost increased rapidly since 2014, however has begun to decrease since 2018.*

The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix E.

Given the variability in the data points and the relative flatness of frequency (except for theft), we base our selected trends on the loss cost experience.

In Figure 20, we present a heatmap of indicated loss cost trends beginning 2003-1 through 2015-2, ending 2021-1, 2020-2, and 2020-1, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

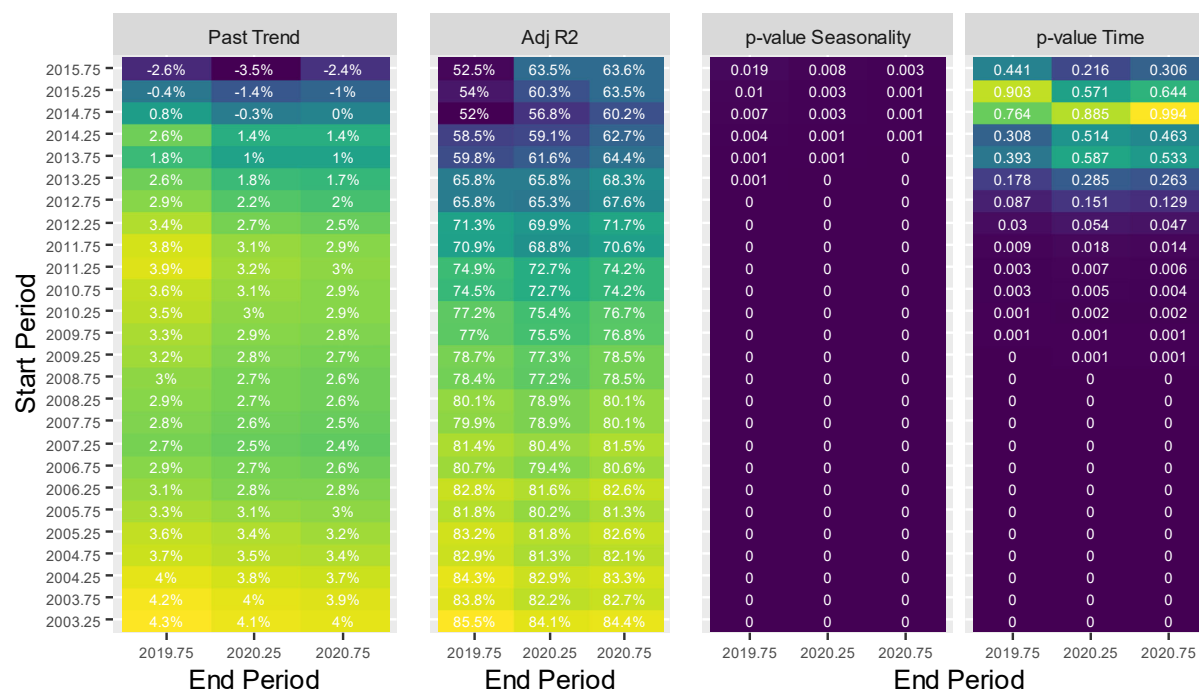
Figure 20: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)-Updated



- The models beginning 2003-1 through 2009-2 ending 2021-1 generally have implied loss cost trend rates ranging from +4.5% to +5.0%, with moderate Adjusted R-squared values, and p-values that are significant for time and seasonality.
- The estimated trends ending 2020-1 are generally larger than those ending 2020-2 and 2021-1 due to the spike in loss costs coincident with the Southern Alberta June 2020 hailstorm.
- Over the more recent periods the time parameter is generally insignificant.

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure 21, we present a heatmap of indicated annual loss cost trends beginning 2003-1 through 2015-2, ending 2020-2, 2020-1, and 2019-2, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

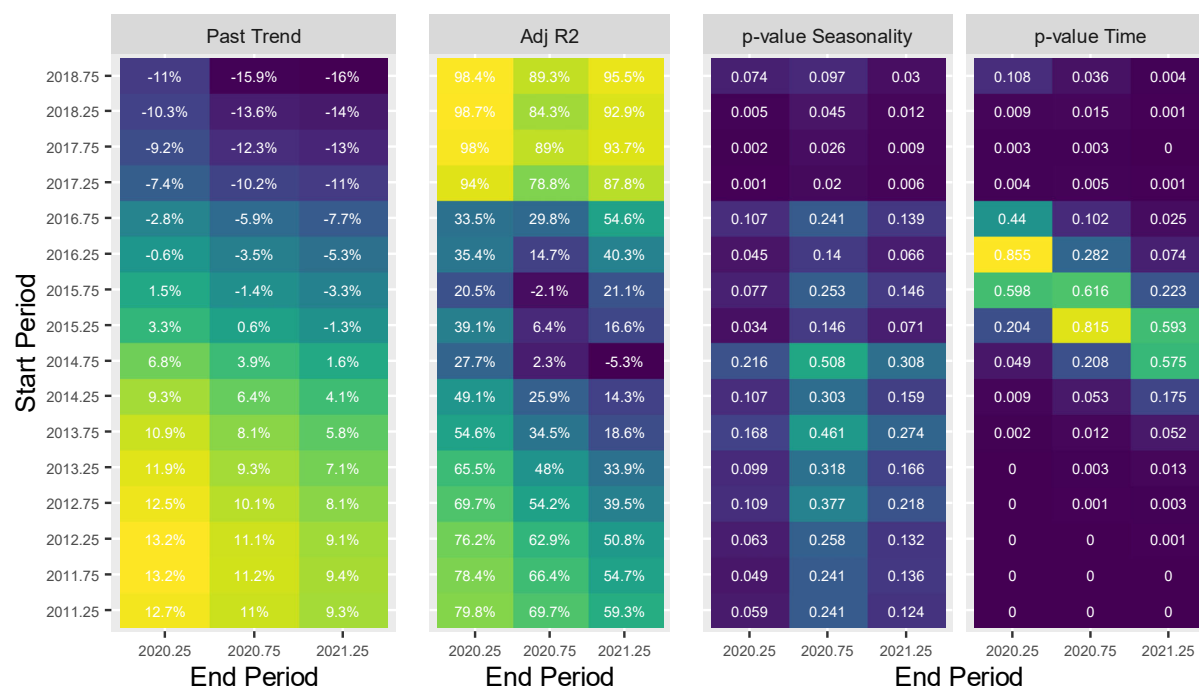
Figure 21: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2020



- The models beginning 2003-1 through 2012-2 ending 2020-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +4.0%, with moderate-high Adjusted R-squared values, and p-values that are significant for time and seasonality. The models with longer experience periods have higher Adjusted R-squared values, and trend rates that are on the higher end of the observed range. The Fort McMurray event in 2016-1 has a proportionally greater impact on the shorter periods resulting in lower Adjusted R-squared and higher p-values.
- The estimated trends ending 2019-2, which excludes any potential impact of COVID-19, are modestly higher those ending 2020-2.

A key driver of the higher trend rates presented in Figure 16 (including catastrophe and theft claims) relative to Figure 18 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 22, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2018-2, ending 2020-2, 2020-1 and 2019-2, for comprehensive theft claims, with only a time parameter included in the model.

Figure 22: Comprehensive Theft: Loss Cost Heatmap (Time) – As of June 30, 2021 (Updated)



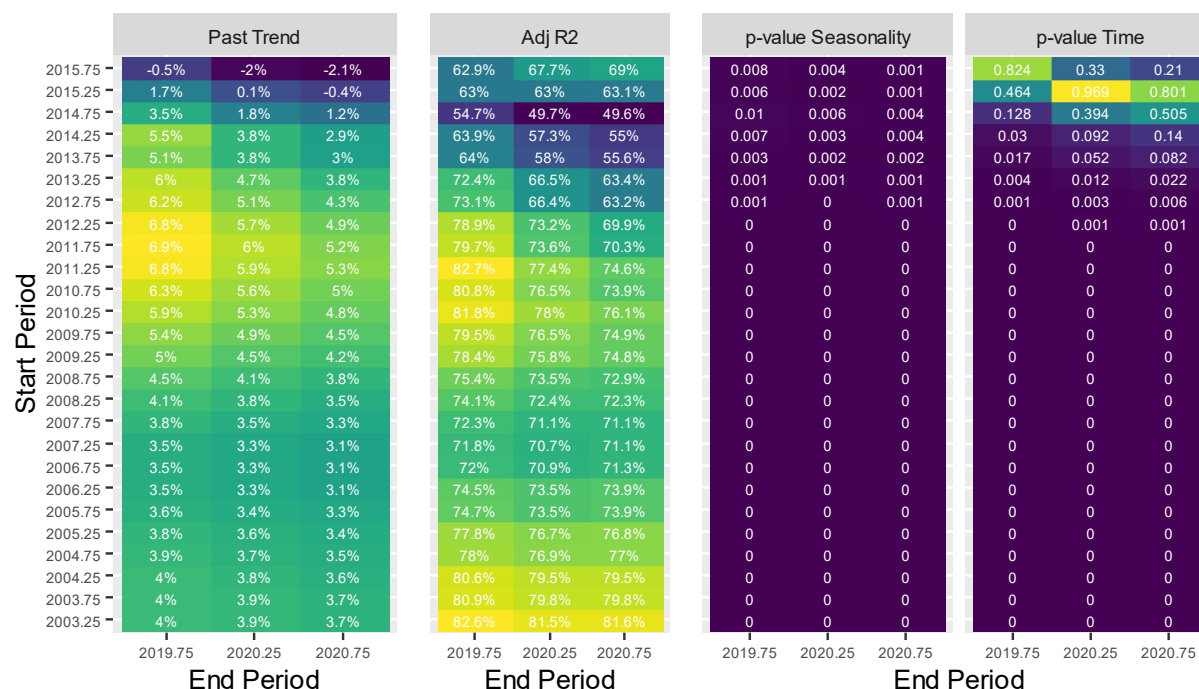
- The models beginning 2011-1 through 2014-1 ending 2021-1 generally have implied loss cost trend rates ranging from +4.0% to +9.5%³¹, with moderate to low Adjusted R-squared values, and p-values that are significant for time.
- Due to the flattening of the observed theft claims over the most recent two years, the models with shorter experience periods have much lower implied trend rates, however, have high Adjusted R-squared values and p-values that are significant for time and seasonality.
- The estimated trend rates ending 2020-1 and 2020-1 are generally two to five percentage-point higher than those ending 2021-1.

The large increase in the number of theft claims since 2011 contributes to the higher comprehensive loss costs. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of the sharp increase to theft claims, however excludes the additional variability caused by the catastrophe experience.

In Figure 23, we present a heatmap of indicated loss cost trends beginning 2003-1 through 2015-2, ending 2020-2, 2020-1 and 2019-2, for comprehensive excluding catastrophe claims, with time and seasonality parameters included in the model.

³¹ The estimated trend rates ending 2021-1 and 2020-2 are lower than those ending 2020-1, due to the continued flattening/decline observed with the 2021-1 and 2020-2 observations.

Figure 23: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2020



- The models beginning 2003-1 through 2013-2 ending 2020-2 generally have implied loss cost trend rates ranging from approximately +3.0% to +5.0%, with moderate-high Adjusted R-squared values, and p-values that are significant for time.
- The models beginning 2011-1 through 2012-2 (around the time of the large theft increase) and ending 2020-2 generally have implied loss cost trend rates that range from +4.3% to +5.3% and have moderate Adjusted R-squared values.
- Due to the flattening of the observations over the most recent three years, the models with shorter experience periods have much lower implied trend rates, moderate Adjusted R-squared values and p-values that are not significant for time.
- The estimated trends ending 2019-2, which excludes any potential impact of COVID-19, are generally one-half to one percentage point higher than those ending 2020-2.
- The estimated trends ending 2020-1, which includes the impact of COVID-19, if any, are generally one-half percentage point higher than those ending 2020-2.

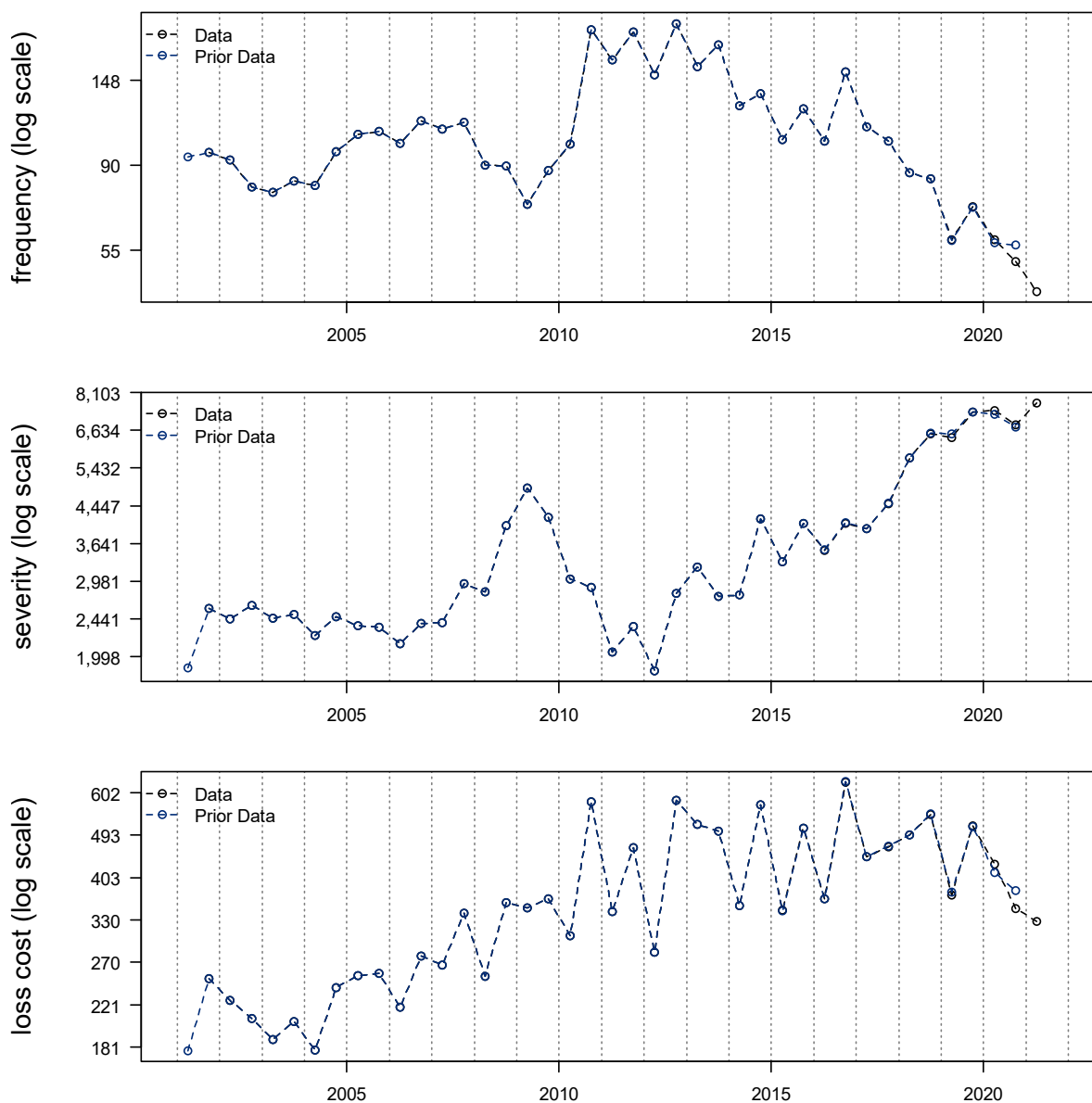
Considering results since 2011, as well as the more recent flattening, with some consideration to the variability in the claim experience, we select past and future loss trend rates of +5.0% and +3.5%, respectively, a decrease from our prior selection.

6.7. All Perils

For the prior review we selected a past and future loss cost trend rate of +2.5%.

In Figure 24, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 24: Observed All Perils Loss Cost Experience



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

- Loss cost exhibited a long-term upward trend since 2004, then more volatility since 2010 where the trend turns somewhat flat. We observe a decrease at 2020 and 2021-1 that may or may not, in part, be attributed to the COVID-19 pandemic.

- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply with a consistent upward trend following the drop.
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009, but a declining trend in recent years with the exception of a spike in 2016-2. We observe a large decrease at 2020 and 2021-1 that may or may not, in part, be attributed to the COVID-19 pandemic.

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

An apparent shift towards higher deductibles in the recent past may be contributing to the decline in frequency and rise in severity. Given the data variability, we base our selected loss cost trend on the loss cost experience directly.

In Figure 25, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2011-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. Although it is unclear if the low 2020 and 2021-1 observations are (in part) due to the COVID-19 pandemic, we chose to exclude these low observations so as to not understate the trend rate.

Figure 25: All Perils Loss Cost Heatmap (Time and Seasonality)



- Only the (longer term) loss cost trends beginning 2002-1 through 2008-1, ending 2019-2 have significant p -values for time and seasonality.
- The trend rates, all with moderate-high Adjusted R-squared values, range from approximately +1.0% to +6.0%, with the lower trend rates for the more recent (shorter) time frames.

- The trends ending 2019-1 are generally a half percentage point higher than those ending 2019-2.

In Figure 26, we present the same models as above, however excluding the 2010-2, 2012-2 and 2016-2 “spike” points that are likely associated with catastrophes (as per GISA’s AUTO 6001 Exhibit).

Figure 26: All Perils Loss Cost Heatmap (Time and Seasonality, Excluding 2010-2, 2012-2, 2016-2)



We observe the estimated trend rates excluding these three data points are slightly higher than those including the data points.

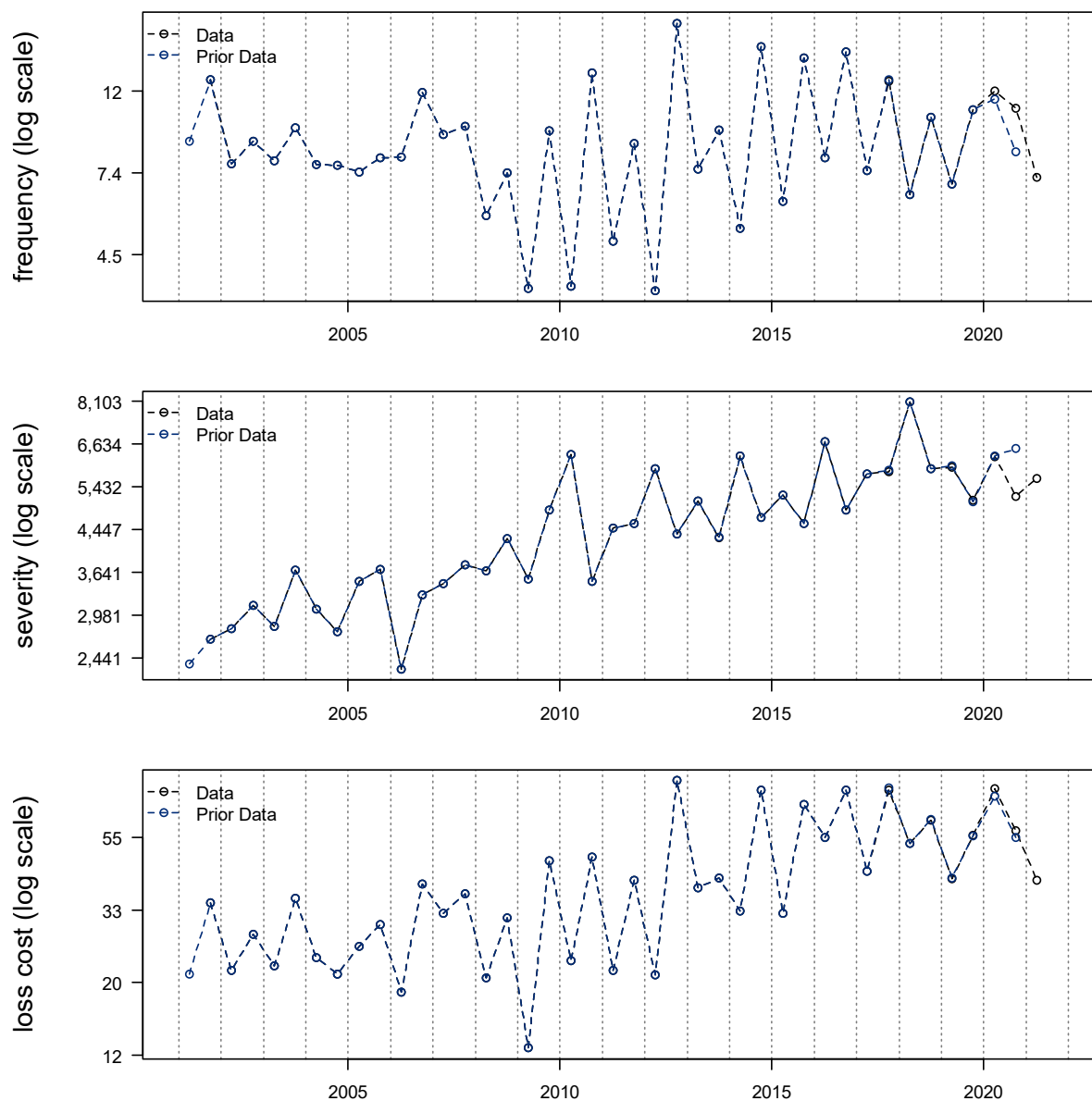
Considering the declining trend rate pattern, we select a past and future loss cost trend rate of +2.5%; the same as our prior review selection.

6.8. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +4.0%.

In Figure 27, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 27: Observed Specified Perils Loss Cost Experience



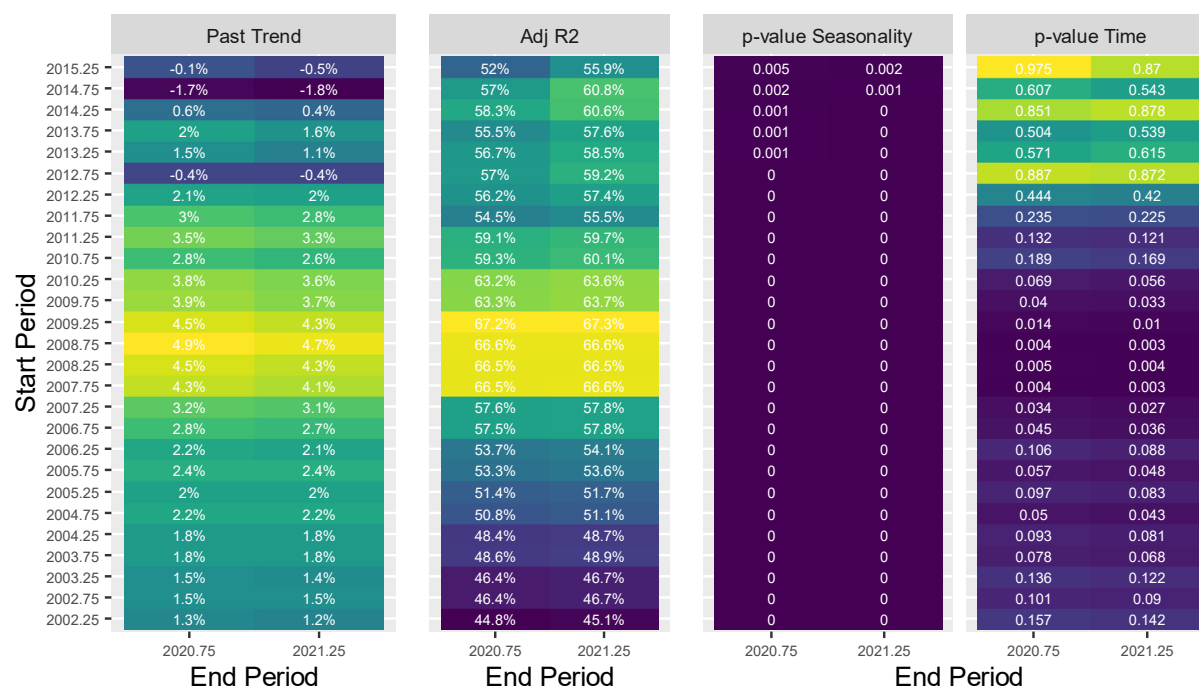
A review of the historical data points (as presented in Figure 27) shows that subject to variability:

- Loss costs which have generally experienced a positive trend, however, are relatively flat following a rise in 2012.
- Severity has generally been increasing for most of the experience period.
- Frequency is subject to considerable volatility and an upward trend since about 2009, with some flattening since 2014.

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

In Figure 28, we present a heatmap of indicated frequency trends beginning 2002-1 through 2015-1, ending 2021-1 and 2020-2 with time and seasonality parameters included in the model.

Figure 28: Specified Perils Frequency Heatmap (Time and Seasonality)

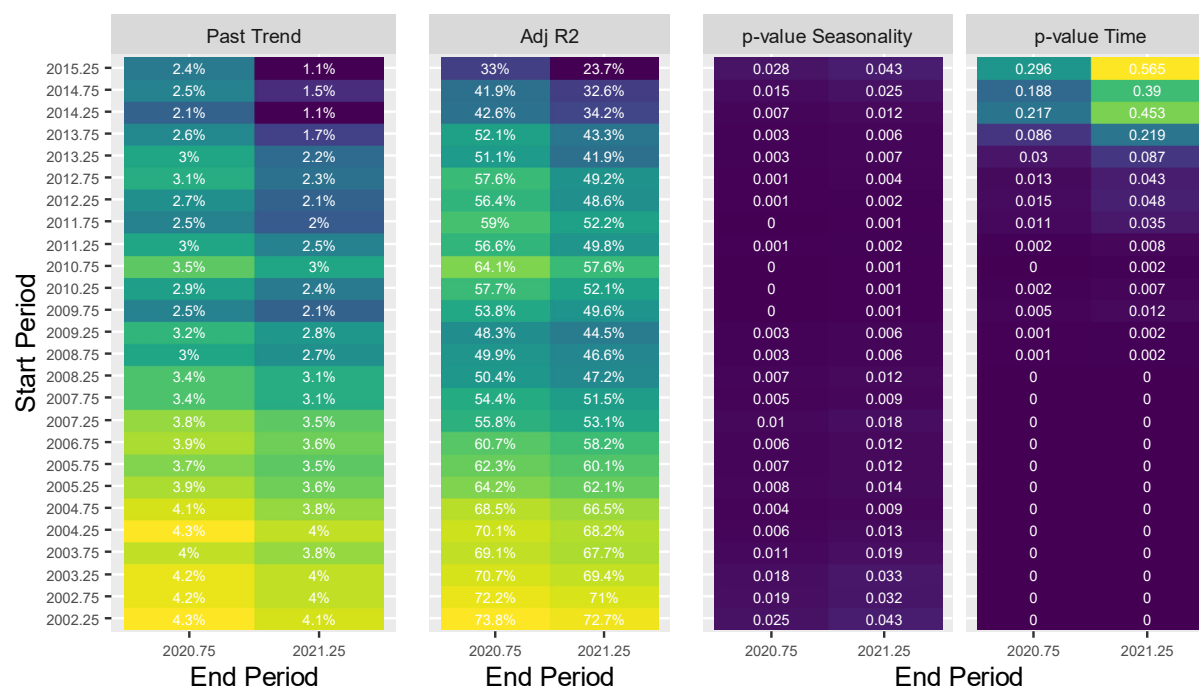


- With typically fewer than 200 claims per year, there is a high level of frequency variability, increasing the difficulty of selecting a stable frequency trend.
- Only the models beginning 2006-2 through 2009-2 have p -values that are significant for time. This is caused by the lower (than average) observations during this period.
- The models beginning 2010-2 and subsequent have p -values that are insignificant for time.

We select a frequency trend of 0.0%, as we are not able to discern a stable frequency trend and the observations appear to be relatively flat for the most recent 5-years.

In Figure 29, we present a heatmap of indicated severity trends beginning 2002-1 through 2015-1, ending 2021-1 and 2020-2, excluding the unusually low 2006-1 observation, with time and seasonality parameters included in the model.

Figure 29: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-1)



- The models with experience periods beginning 2002-1 through 2012-2 and ending 2021-1 generally have implied severity trend rates ranging from +2.0% to +4.0%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The trend rates are generally higher for the models with longer experience periods.
- The models with experience periods ending 2020-2 have indicated trend rates that are generally one-half percentage point higher than those ending 2021-1.

Considering the long-term trend rates over the last ten years, we select a severity trend of +3.0%.

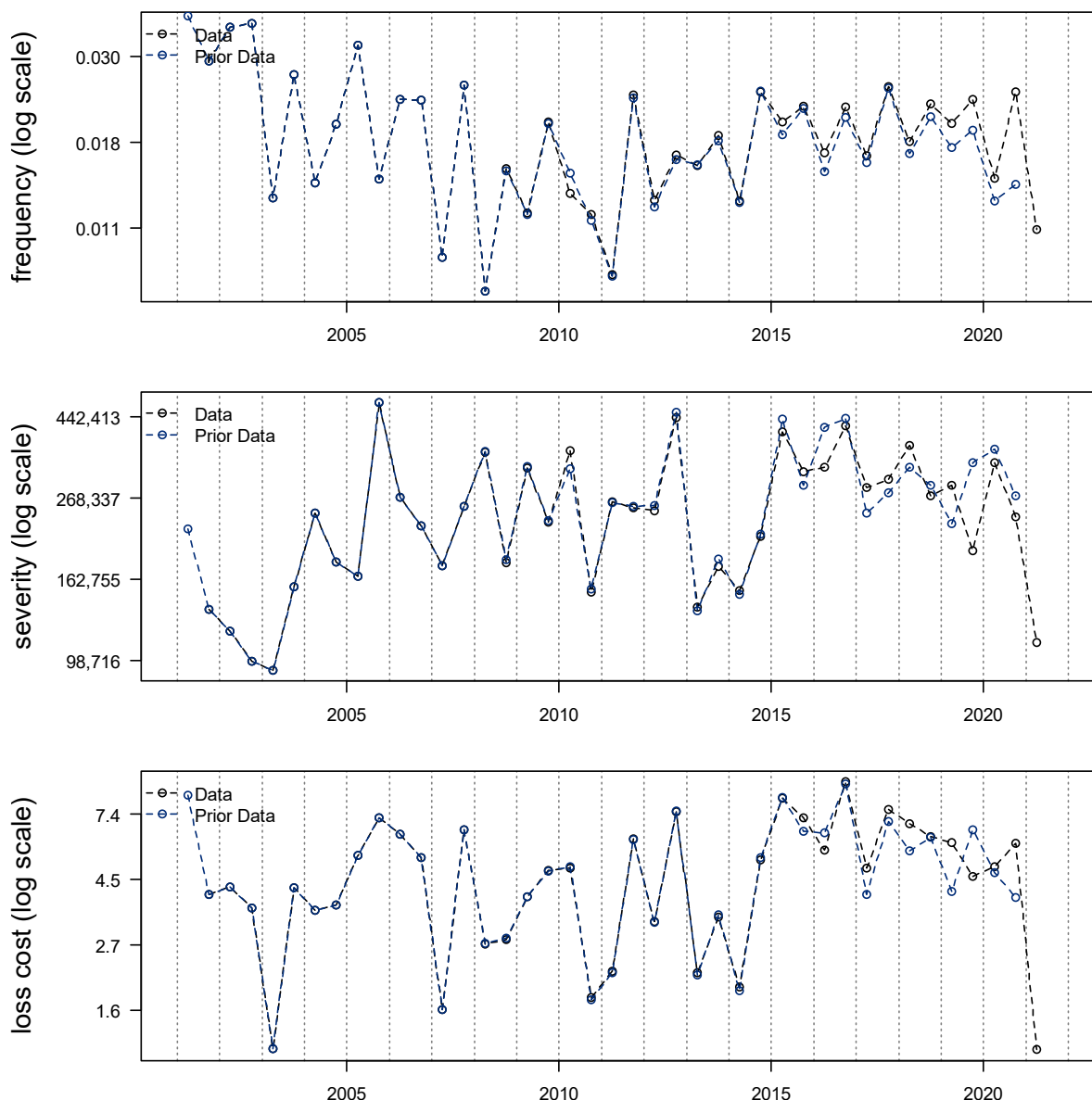
As a result, we select a past and future loss cost trend rate of +3.0% – one point lower than our prior selection.

6.9. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +4.0%.

In Figure 30, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe more variance in our estimates than other coverages.

Figure 30: Observed Underinsured Motorists Loss Cost Experience



The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year averaging close to 50), with severity generally exhibiting an upward trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency at 2021-1 which may, in part, be attributed to the COVID-19 pandemic.

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

As the vast majority of the frequency and loss cost trends estimated are not statistically significant, we consider the severity trends and assume no frequency trend rate is discernable.

In Figure 31, we present a heatmap of indicated severity trends beginning 2001-2 through 2011-2, ending 2021-1 and 2020-2 with only a time parameter included in the model.

Figure 31: Underinsured Motorist Severity Heatmap (Time)



- The models ending 2021-1 have implied severity trend rates ranging between -0.5% and +3.0%, with low Adjusted R-squared values, and p -values that are generally insignificant for time.
- Models ending 2020-2 have implied trends approximately one to two percentage points higher than the models ending 2021-1.
- We note the models beginning 2001-2 through 2002-2 have higher Adjusted R-squared values (which are still quite low) than models with shorter experience periods, where the time parameter is not significant.

We generally find the bodily injury severity trend rate as a reasonable estimate of the underinsured motorist severity trend rate (and assume a 0% frequency trend rate). However, as some portion of the bodily injury severity trend may be driven by an erosion of the Minor Injury Cap, we find the use of the underinsured motorist coverage data to be appropriate at this time.

Due to the limited and volatile claims data, we give consideration to the longer- term trend rates, and select a loss cost trend of +2.0%; two percentage point lower than our prior selection.

6.10. Summary of Selections

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our prior review.

Table 8: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2021 Annual Review Data as of December 31, 2020	2022 Semi Annual Review Data as of June 30, 2021
TPL-Bodily Injury	+7.0%/5.0% ³²	+6.5%/5.0% ³³
TPL-Property Damage	+1.5%	+1.5%
DCPD ³⁴	+1.5%	+1.5%
AB – Total	+1.0%/+11.5% ³⁵	+1.0%/+12.0% ³⁶
Collision	+2.5%	+2.5%
Comprehensive ³⁷	+5.0%/3.5% ³⁸	+5.0%/3.5% ³⁹
All Perils	+2.5%	+2.5%
Specified Perils	+4.0%	+3.0%
Underinsured Motorist	+4.0%	+2.0%

³² Future trend rate begins October 1, 2020.

³³ Future trend rate begins November 1, 2020, consistent with the recent reform.

³⁴ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

³⁵ Future trend rate begins January 1, 2015

³⁶ Future trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

³⁷ Our comprehensive trend rates remain unchanged from our prior review pending updated catastrophe data.

³⁸ Future trend rate begins October 1, 2020.

³⁹ Future trend rate begins October 1, 2020.

7. LOSS ADJUSTMENT EXPENSES

In determining their rate level needs, insurers should include provisions in their claim costs for allocated loss adjustment expenses (such as the legal expenses associated with claim settlement) and for unallocated loss adjustment expenses (the claim and settlement related expense that cannot be associated directly with individual claims) that are based on their experience.

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA⁴⁰ to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE⁴¹ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 9: Unallocated Loss Adjustment Expenses⁴²

Year	ULAE %	Year	ULAE %
2005	9.7%	2013	9.9%
2006	8.7%	2014	9.3%
2007	8.9%	2015	10.3%
2008	8.4%	2016	8.5%
2009	10.5%	2017	9.2%
2010	10.2%	2018	10.1%
2011	9.5%	2019	10.8%
2012	9.1%	2020	10.3%

⁴⁰ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

⁴¹ ULAE factors prior to 2005 are presented in Appendix B.

⁴² As GISA only publishes these factors annually, we assume the most recent full year factor is a reasonable provision for the subsequent accident half year.

8. CATASTROPHE PROVISION

The AIRB is no longer approving a benchmark for catastrophe loading. Insurers are expected to use their own claim experience where it is credible. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

It is our understanding that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses by GISA and, therefore, not included in our analysis of a catastrophe provision. Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related losses is one approach for insurers to consider in their individual rate applications.

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as “weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry.” Since catastrophic losses result from highly random events, in determining rate level indications insurers should remove actual comprehensive coverage claim costs attributed to catastrophes that occurred in the experience period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.

Total Comprehensive (including thefts)

As noted above, the Board is no longer approving a benchmark catastrophe provision. Under this approach, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.

We continue to provide the Board with an updated industry average catastrophe provision for this 2021 Semi-Annual Review. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons.

The tables below provide information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2020 for private passenger vehicle comprehensive coverage as reported in GISA’s 2020 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years approximately \$1.5 billion of catastrophe losses have been reported as compared to approximately \$2.5 billion of non-catastrophe losses - a ratio of 60%. Over the last five years approximately \$800 million of catastrophe losses have been reported as compared to approximately \$1.5 billion of non-catastrophe losses - a ratio of 55%. We observe relatively low levels of catastrophe claims between 2017 and 2019, followed by a large ratio in 2020 due to the large hailstorm near Calgary.⁴³

In Table 10 and Table 11, we present insurance industry catastrophe data. The catastrophe factors in Table 10 apply to comprehensive losses that exclude catastrophes claims and include theft claims. The catastrophe factors in Table 11 apply to comprehensive losses that exclude both catastrophes and theft claims.

⁴³ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

We recommend the Board continue to consider an insurer's own catastrophe loss experience in its review of rate applications.

Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	46,052	1,933	4%	93,461,243	4,388,752	1.049
2003	43,059	3,154	7%	108,029,521	11,697,960	1.121
2004	46,326	6,137	13%	125,207,031	25,614,074	1.257
2005	57,486	14,713	26%	153,664,881	42,833,271	1.386
2006	54,272	5,547	10%	157,173,221	18,597,791	1.134
2007	64,921	12,555	19%	234,088,414	60,651,950	1.350
2008	55,202	5,478	10%	212,198,058	24,386,347	1.130
2009	55,109	8,003	15%	227,179,255	44,782,888	1.246
2010	81,703	38,852	48%	369,450,792	189,945,989	2.058
2011	50,815	9,339	18%	212,646,889	44,488,464	1.265
2012	76,278	34,856	46%	349,609,158	170,621,715	1.953
2013	70,662	21,758	31%	342,757,178	132,607,083	1.631
2014	75,606	28,557	38%	397,894,436	187,380,581	1.890
2015	75,211	24,464	33%	410,012,914	156,430,541	1.617
2016	100,438	41,625	41%	555,791,978	241,864,610	1.770
2017	65,956	13,345	20%	377,851,178	75,828,844	1.251
2018	66,495	15,600	23%	382,592,513	94,141,300	1.326
2019	64,604	14,446	22%	368,067,729	78,080,229	1.269
2020	76,788	34,983	46%	569,869,999	309,289,008	2.187
All Years	1,226,983	335,346	27%	5,647,546,388	1,913,631,397	1.512
Last 10 Years	722,853	238,973	33%	3,967,093,972	1,490,732,375	1.602
Last 5 Years	374,281	119,999	32%	2,254,173,397	799,203,991	1.549
Avg. of Last 10 and Last 5						1.576

Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	36,326	1,933	5%	60,506,527	4,388,752	1.078
2003	33,693	3,154	9%	70,281,433	11,697,960	1.200

Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2004	37,011	6,137	17%	90,427,749	25,614,074	1.395
2005	48,415	14,713	30%	116,302,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,473	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,570	5,478	12%	151,911,193	24,386,347	1.191
2009	47,480	8,003	17%	174,390,025	44,782,888	1.346
2010	75,591	38,852	51%	324,062,270	189,945,989	2.416
2011	45,688	9,339	20%	172,629,720	44,488,464	1.347
2012	71,707	34,856	49%	310,091,012	170,621,715	2.223
2013	64,931	21,758	34%	296,686,886	132,607,083	1.808
2014	69,641	28,557	41%	344,567,528	187,380,581	2.192
2015	66,995	24,464	37%	330,203,410	156,430,541	1.900
2016	91,420	41,625	46%	465,792,077	241,864,610	2.080
2017	55,476	13,345	24%	266,481,644	75,828,844	1.398
2018	56,913	15,600	27%	274,400,263	94,141,300	1.522
2019	55,695	14,446	26%	270,024,993	78,080,229	1.407
2020	69,900	34,983	50%	487,995,679	309,289,008	2.731
All Years	1,072,503	335,346	31%	4,495,083,264	1,913,631,397	1.741
Last 10 Years	648,366	238,973	37%	3,218,873,212	1,490,732,375	1.863
Last 5 Years	329,404	119,999	36%	1,764,694,656	799,203,991	1.828
Avg. of Last 10 and Last 5						1.845

9. INVESTMENT INCOME ON CASH FLOW

The Board Guidelines were updated in July 2019 directing insurers to support their selected expected investment income rate.

Insurers should use their own expected return on investment rate in their rate applications. To provide a perspective on the expected investment income rate of individual insurers, we provide estimates of the industry average return on investments.

Table 12: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2014	1.7%
2015	1.1%
2016	0.7%
2017	2.0%
2018	3.2%
2019	3.4%
2020	3.5%

10. HEALTH COST RECOVERY

The Alberta Treasury Board and Finance announced the 2021 Health Cost Recovery assessment factor (percentage) at 3.55% of third party liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 3.55% as the Benchmark.

11. OPERATING EXPENSES

In determining their rate level needs, insurers should include a provision for operating expenses that is based on their experience and expected future expense costs. As a perspective on the expense provisions of individual insurers, we provide the Board with the Industry average expense provisions.

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2020 Expense Report was released by GISA in August 2021. The 2020 Industry Expense Report was the basis for the 2021 AR Benchmark.

As no new additional expense information is available, we recommend the current Benchmark remain unchanged until the 2021 Expense Report is released by GISA.

We present the previously recommended and approved Benchmark based on the 2020 Expense Report:

- Direct Commissions, Contingent Commissions, Fire and Premium Taxes, and Other Acquisition Expenses be based on direct written premium; and
- General Expenses be based on direct earned premium.
- The resulting recommended Benchmark based on the 2019 Expense Report was 26.0%.

The components of the current Benchmark are as follows.

Table 13: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2021 AR)	Recommended Benchmark (2022 SAR)
Direct Commissions	11.1%	Unchanged
Contingent Commissions	1.4%	Unchanged
<i>Total Commissions</i>	<i>12.5%</i>	<i>Unchanged</i>
Premium and Fire Taxes	3.7%	Unchanged
Other Acquisition Expenses	2.7%	Unchanged
General Expenses	7.1%	Unchanged
Total Expenses	26.0%	Unchanged

12. PROFIT

The Board's current position is to allow a profit provision of 7% of premium.

13. SUMMARY OF BENCHMARKS

In Table 14 we present a summary of our selected benchmarks for the 2022 Semi Annual Review

Table 14: Estimated Annual Past/Future Loss Cost Trend Rates

	2021 Annual Review Data as of December 31, 2020	2022 Semi Annual Review Data as of June 30, 2021
Trend Benchmarks		
TPL-Bodily Injury	+7.0%/5.0% ⁴⁴	+6.5%/5.0% ⁴⁵
TPL-Property Damage	+1.5%	+1.5%
DCPD ⁴⁶	+1.5%	+1.5%
AB – Total	+1.0%/+11.5% ⁴⁷	+1.0%/+12.0% ⁴⁸
Collision	+2.5%	+2.5%
Comprehensive	+5.0%/3.5% ⁴⁹	+5.0%/3.5% ⁵⁰
All Perils	+2.5%	+2.5%
Specified Perils	+4.0%	+3.0%
Underinsured Motorist	+4.0%	+2.0%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	3.55% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

⁴⁴ Future trend rate begins October 1, 2020.

⁴⁵ Future trend rate begins November 1, 2020, consistent with the recent reform.

⁴⁶ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁴⁷ Future trend rate begins January 1, 2015

⁴⁸ Future trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

⁴⁹ Future trend rate begins October 1, 2020.

⁵⁰ Future trend rate begins October 1, 2020.

14. DISTRIBUTION AND USE

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the Board for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of AIRB.
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15. CONSIDERATION AND LIMITATIONS

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

16. DEFINITION OF KEY TERMS

To assist the reader in understanding our report, in this section we define and explain several insurance terms.

16.1. Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term “insured” is generally used to mean the owner, and family of the owner of the policy, as well as any passengers or other drivers using the car with the owner’s permission.

Third Party Liability (TPL)

There are three parts to this Basic Coverage:

- Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of \$200,000 per claim to well over \$2,000,000 per claim.
- Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.
- Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)

This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependents of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability. In this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver’s liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

16.2. Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2016 for injuries suffered in an automobile accident that occurred on December 15, 2015, is considered to be an accident year 2015 claim.

Allocated Loss Adjustment Expense (ALAE)

ALAE is the claim and settlement expense that can be associated directly with individual claims (e.g., legal expenses). (See ULAE).

Base Rate and Rate Differentials

Insurers generally determine the premium for a particular insured by multiplying a base rate by a series of rate differentials (or rate factors, or rate relativities) that reflect the particular characteristics of the insured. The terms rate differentials, rate factors and rate relativities are used interchangeably. Typically, there is one base rate for each combination of coverage and rating territory. For example, assume a base rate for the TPL coverage of \$200 in Territory #1 and a base rate for the TPL coverage of \$300 in Territory #2. Also, assume the rate differential for a married male driver, age 40, is 1.25. The TPL premium for this driver would be \$250 in Territory #1 (\$200 times 1.25) and \$375 in Territory #2 (\$300 times 1.25).

Case Reserve

The Case Reserve is the provision established by insurance companies for the payment of future losses and claim related expenses associated with a particular claim.

Claim Frequency

Claim Frequency is the average number of claims that occur in a year, per insured vehicle. Claim frequency is a measure of the incidence of automobile claims. For example, if an insurance company provided insurance on 100 vehicles in year 2015 and 5 TPL claims occurred during 2015, the company's TPL claim frequency for 2015 would be 5 percent.

Claim Severity

Claim Severity is the average reported incurred loss and ALAE per claim. Claim severity is a measure of the average cost of automobile claims. For example, if the 5 claims in the previous example resulted in a total incurred loss and ALAE of \$100,000, the claim severity would be \$20,000.

Claim Count Development

Claim Count Development refers to the change in the number of reported claims for a particular accident year over time. (See Loss Development).

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed

by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for \$1,000. The amount of earned premium would be \$500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Private Passenger vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

As per Provincial legislation, each insurer is assessed to achieve a target amount set by Government. The Minister of Finance publishes the assessment percentage applied to Third Party Liability written premiums every year. GISA calculates and provides the assessment as a percentage of earned third party liability premiums. Under the legislation, the Government has no subrogation rights against the at-fault parties who are insured by policies of TPL insurance; but instead, collects the assessment.

Loss Cost (Pure Premium)

Loss Cost is the average incurred loss and ALAE per insured vehicle. The loss cost is the product of claim frequency and claim severity. Using the above example, a claim frequency of 5 percent, multiplied by a claim severity of \$20,000, produces a TPL loss cost of \$1,000.

Loss Development

Loss Development is the amount by which reported incurred losses and ALAE for a particular accident year change over time. The two main reasons why reported incurred losses and ALAE amounts change (or develop) over time are:

- Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and
- Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAE and the Health Cost Recovery assessment. A loss ratio that exceeds a company's break-even loss ratio (100 percent less budgeted expenses) would suggest premium inadequacy.

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

Loss reserving methods are often based on historical data grouped into a triangle format. A common approach is to have the rows represent the accident years, and the columns representing the value of the loss at specific dates, such as 12 months, 24 months, 36 months etc., from the beginning of the accident year. The historical changes in the loss data from period to period is reviewed to estimate a pattern to predict how current accident years losses will change over time as claims are settled and closed. The Incurred Loss Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Method refers to the triangle method of analysis, based on paid losses.

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Private Passenger vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR).

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift).

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

The Pure Premium Method of ratemaking develops indicated rates that are expected to provide for the expected losses and expenses, and provide for the expected profit. The Loss Ratio Method of ratemaking develops indicated rate changes rather than indicated rates.

Rating Territory

Automobile premiums vary by the principal garaging location of the vehicle. Based on Insurance Bureau of Canada's automobile statistical plan, Alberta is currently divided into three areas, or rating territories, of principal garaging location; and, therefore, has three separate sets of rates depending upon which of the three territories the vehicle is principally garaged. (See Statistical Territory)

Reported Incurred Loss

The sum of:

- the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and
- the total aggregate dollar amount of losses set in reserve by the claim adjusters on each open claim (referred to as "case reserves") as of a certain date (the same evaluation date as for the paid claim amounts).

For example, if two claims were filed against an insurance company, one that settled for \$50,000 and the other that was open with a paid amount of \$25,000 and a "case reserve" (i.e., the claim adjuster's estimate of the dollars still to be paid on the claim) of \$30,000, then the total reported incurred loss on the two claims would be \$105,000 (the sum of \$50,000, \$25,000, and \$30,000).

Reserve

A Reserve is the aggregate provision identified by an insurance company for the payment of future losses and claim related expenses associated with claims that have been incurred.

Surplus

Surplus is the amount of assets of an insurance company in excess of its liabilities.

Statistical Territory

Automobile premiums vary by the principal garaging location of the vehicle. Alberta is divided into four statistical territories, of principal garaging location. Specific statistical territories are grouped together to represent a specific rating territory. In some cases there is one statistical territory in a rating territory, in other cases the rating territory comprises two or more statistical territories. (See Rating Territory).

Total Return on Equity

Total Return on Equity (ROE) refers to an insurer's profit as a percentage of its surplus, where profit is the sum of (i) underwriting profit, and (ii) investment income earned on both the underwriting operations of the company and on the surplus carried by the company.

Unallocated Loss Adjustment Expense (ULAE)

ULAE is the claim and settlement related expense that cannot be associated directly with individual claims (e.g., claim adjuster salaries). (See ALAE).

Underwriting Profit

Underwriting Profit is defined as earned premium, less reported incurred losses and ALAE, less ULAE, less operational expenses.

Underwriting Profit Margin

Underwriting Profit Margin is the provision that is included in the insurance premium for underwriting profit to be earned by the company.

Ultimate Incurred Loss

Ultimate Incurred Loss is an estimate of the total amount of loss dollars that will ultimately be paid to settle all claims that occur during a particular accident year.

Written Premium

Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

17. CLOSING

This report was prepared by Paula Elliott, FCAS, FCIA, Rajesh Sahasrabuddhe, FCAS, ACIA, and Chris Schneider ACAS, ACIA of Oliver Wyman.

We are available to answer any questions the Board may have on our report.

Sincerely,



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18. APPENDICES A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 6
- Property Damage: Pages 7 to 13
- Accident Benefits: Pages 14 to 25
- Collision: Pages 26 to 31
- Comprehensive: 32 to 33
- Comprehensive-Theft: 34-35
- All Perils: Pages 36 to 43
- Specified Perils: Pages 44 to 48
- Underinsured Motorists (UM): Pages 49 to 51

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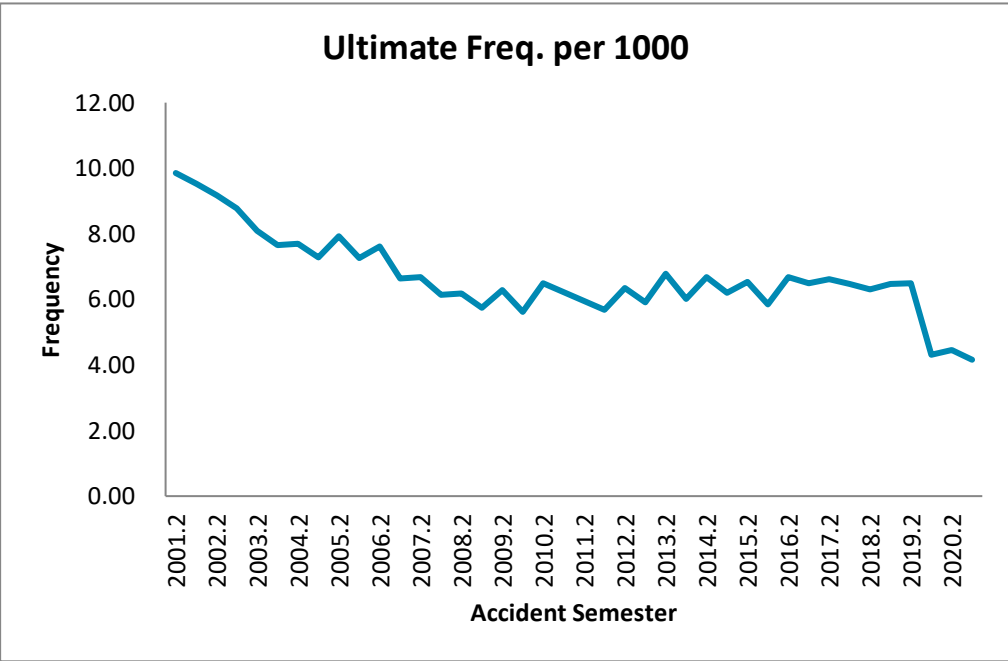
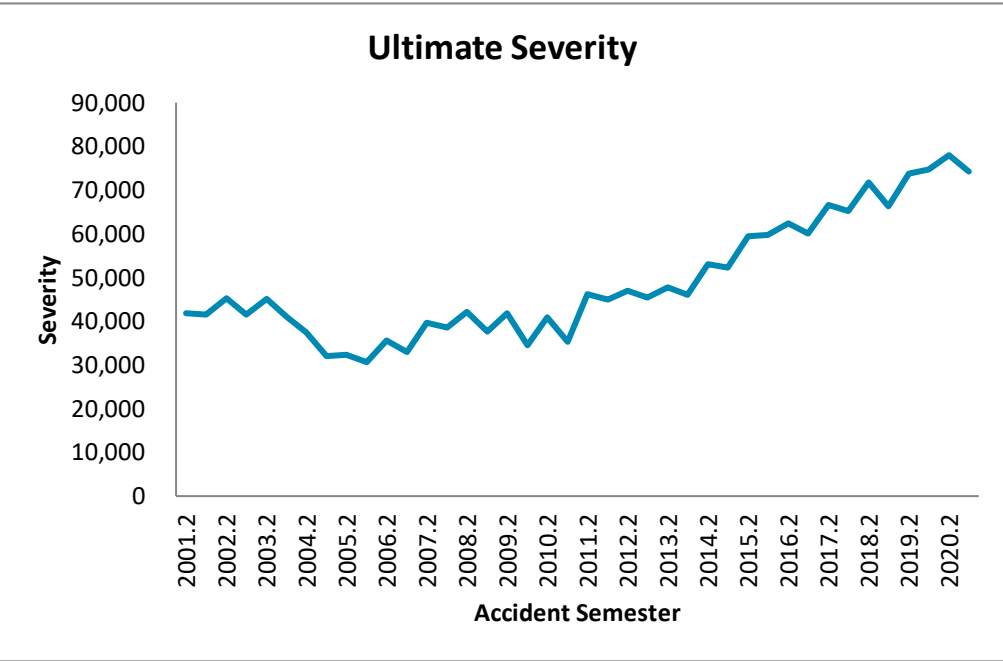
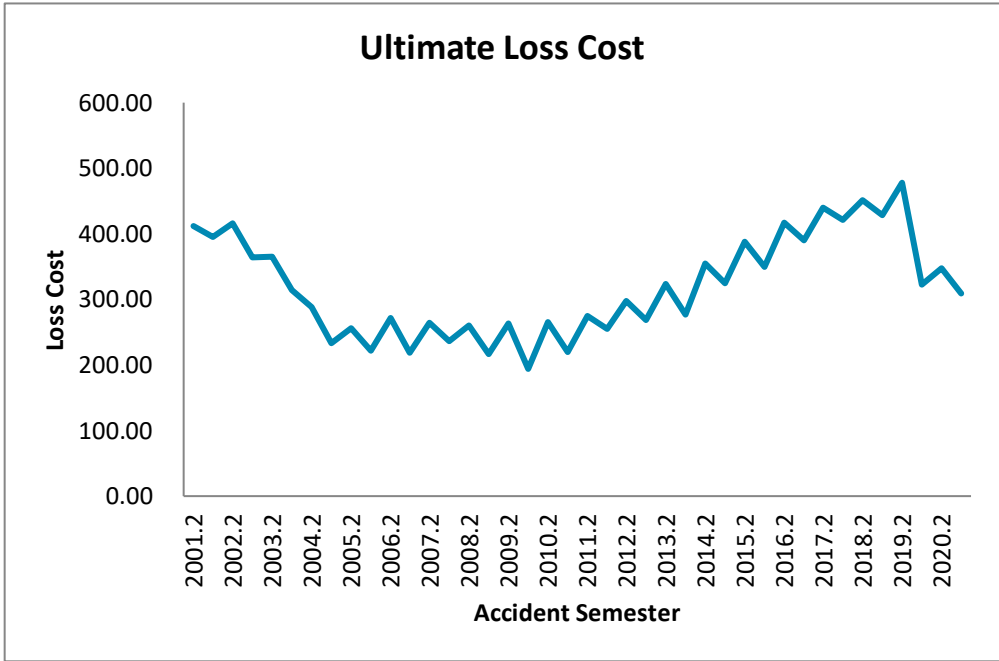
Province of Alberta
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	2.863	1.196	1.123	0.659	1.023	0.956	0.850	0.904	7.850
12	2.088	1.057	1.109	0.909	1.002	0.981	0.912	0.977	2.927
18	1.788	1.022	1.070	0.965	1.001	0.993	0.966	0.992	2.217
24	1.544	1.003	1.011	0.988	1.000	0.997	0.988	0.995	1.870
30	1.347	1.000	1.033	0.997	0.999	0.997	0.998	1.000	1.441
36	1.228	1.000	1.028	0.999	0.999	0.998	0.998	0.999	1.221
42	1.145	0.999	1.024	0.999	0.999	0.999	1.000	1.001	1.099
48	1.096	0.999	1.021	0.999	0.999	0.999	0.998	1.002	1.065
54	1.068	1.000	1.016	0.999	1.000	0.999	1.000	1.001	1.053
60	1.045	1.000	1.013	1.000	1.000	1.000	1.000	1.002	1.010
66	1.033	1.000	1.010	1.000	1.000	1.000	1.000	1.002	0.998
72	1.025	1.000	1.011	1.000	1.000	1.000	1.000	1.001	0.986
78	1.017	1.000	1.006	1.000	1.000	1.000	1.000	1.001	0.997
84	1.019	1.000	1.006	1.000	1.000	1.000	1.000	1.001	0.992
90	1.014	1.000	1.006	1.000	1.000	1.000	1.000	1.001	0.989
96	1.013	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.987
102	1.012	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.003
108	1.011	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.991
114	1.007	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.984
120	1.008	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.991
126	1.007	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.004
132	1.005	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.004
138	1.004	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.010
144	1.004	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.015
150	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.016
156	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.006
162	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
180	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
186	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	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
210	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
222	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
234	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

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

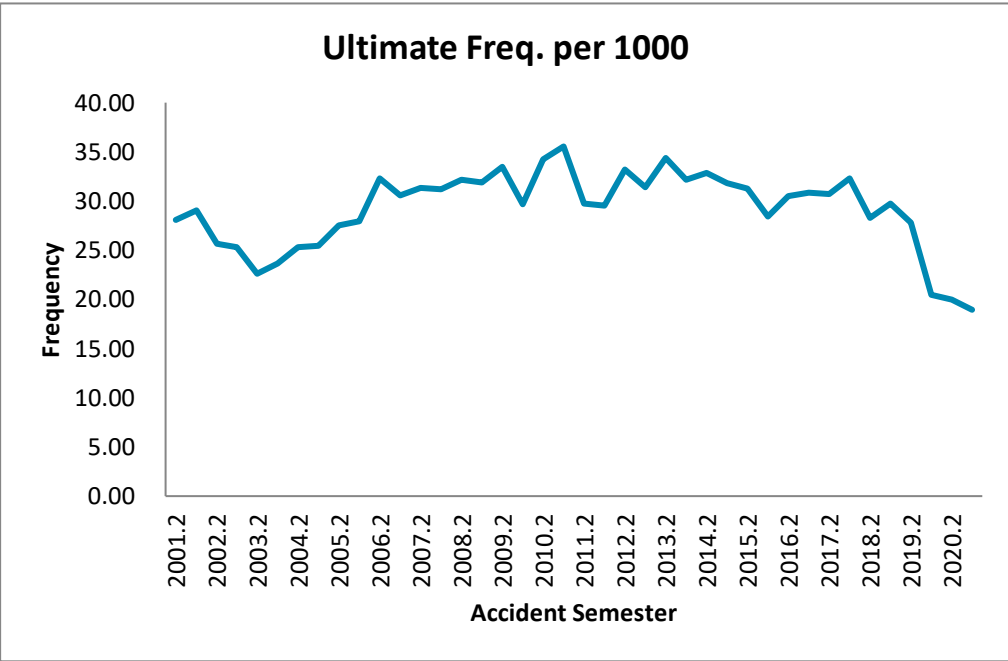
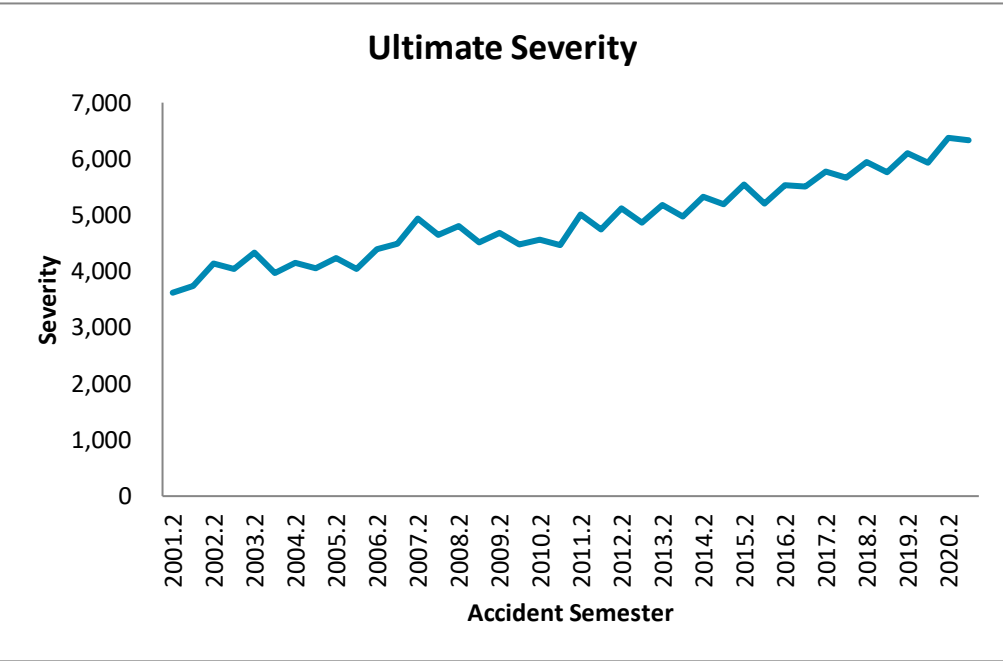
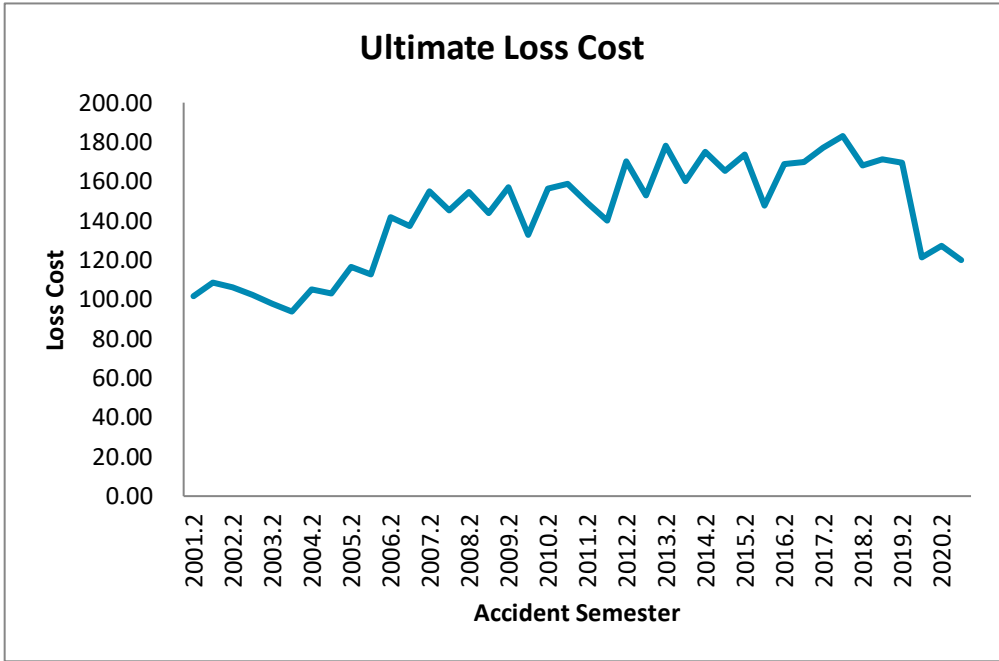
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	851,902	8,394	325,937	1.076	350,708	411.68		41,781		9.85			
2002.1	234	834,467	7,952	302,884	1.089	329,841	395.27		41,479		9.53		403.56	
2002.2	228	869,888	7,981	332,223	1.089	361,791	415.91	1.0%	45,332	8.5%	9.17	-6.9%		
2003.1	222	853,491	7,483	284,576	1.093	311,042	364.43	-7.8%	41,566	0.2%	8.77	-8.0%	390.41	-3.3%
2003.2	216	874,530	7,073	291,996	1.093	319,151	364.94	-12.3%	45,122	-0.5%	8.09	-11.8%		
2004.1	210	861,318	6,596	245,578	1.103	270,873	314.49	-13.7%	41,066	-1.2%	7.66	-12.7%	339.91	-12.9%
2004.2	204	888,607	6,836	232,418	1.103	256,357	288.49	-20.9%	37,502	-16.9%	7.69	-4.9%		
2005.1	198	884,433	6,442	188,305	1.097	206,646	233.65	-25.7%	32,079	-21.9%	7.28	-4.9%	261.13	-23.2%
2005.2	192	939,935	7,446	219,200	1.097	240,550	255.92	-11.3%	32,307	-13.9%	7.92	3.0%		
2006.1	186	945,687	6,859	193,422	1.087	210,153	222.22	-4.9%	30,640	-4.5%	7.25	-0.4%	239.02	-8.5%
2006.2	180	1,001,659	7,636	250,556	1.087	272,229	271.78	6.2%	35,652	10.4%	7.62	-3.8%		
2007.1	174	1,002,163	6,661	201,674	1.089	219,583	219.11	-1.4%	32,967	7.6%	6.65	-8.4%	245.44	2.7%
2007.2	168	1,056,585	7,050	256,745	1.089	279,544	264.57	-2.7%	39,653	11.2%	6.67	-12.5%		
2008.1	162	1,052,596	6,470	229,907	1.084	249,127	236.68	8.0%	38,504	16.8%	6.15	-7.5%	250.65	2.1%
2008.2	156	1,097,151	6,775	263,494	1.084	285,522	260.24	-1.6%	42,145	6.3%	6.17	-7.5%		
2009.1	150	1,079,662	6,200	211,304	1.105	233,512	216.28	-8.6%	37,665	-2.2%	5.74	-6.6%	238.44	-4.9%
2009.2	144	1,119,138	7,033	266,520	1.105	294,531	263.18	1.1%	41,880	-0.6%	6.28	1.8%		
2010.1	138	1,100,167	6,182	193,748	1.102	213,452	194.02	-10.3%	34,529	-8.3%	5.62	-2.1%	228.89	-4.0%
2010.2	132	1,147,128	7,447	276,020	1.102	304,091	265.09	0.7%	40,836	-2.5%	6.49	3.3%		
2011.1	126	1,128,676	7,014	226,203	1.095	247,579	219.35	13.1%	35,296	2.2%	6.21	10.6%	242.41	5.9%
2011.2	120	1,178,555	7,007	295,307	1.095	323,214	274.25	3.5%	46,130	13.0%	5.95	-8.4%		
2012.1	114	1,171,059	6,655	273,971	1.091	298,957	255.29	16.4%	44,920	27.3%	5.68	-8.6%	264.80	9.2%
2012.2	108	1,220,908	7,736	332,583	1.091	362,914	297.25	8.4%	46,910	1.7%	6.34	6.6%		
2013.1	102	1,210,580	7,162	295,383	1.099	324,764	268.27	5.1%	45,348	1.0%	5.92	4.1%	282.82	6.8%
2013.2	96	1,269,813	8,612	374,171	1.099	411,387	323.97	9.0%	47,770	1.8%	6.78	7.0%		
2014.1	90	1,257,071	7,559	318,730	1.093	348,403	277.15	3.3%	46,090	1.6%	6.01	1.6%	300.68	6.3%
2014.2	84	1,319,765	8,810	427,758	1.093	467,582	354.29	9.4%	53,071	11.1%	6.68	-1.6%		
2015.1	78	1,302,867	8,083	383,284	1.103	422,724	324.46	17.1%	52,296	13.5%	6.20	3.2%	339.47	12.9%
2015.2	72	1,349,404	8,813	474,789	1.103	523,644	388.06	9.5%	59,418	12.0%	6.53	-2.2%		
2016.1	66	1,324,208	7,743	426,534	1.085	462,747	349.45	7.7%	59,765	14.3%	5.85	-5.8%	368.94	8.7%
2016.2	60	1,354,536	9,045	520,716	1.085	564,925	417.06	7.5%	62,458	5.1%	6.68	2.2%		
2017.1	54	1,323,343	8,590	472,755	1.092	516,013	389.93	11.6%	60,069	0.5%	6.49	11.0%	403.65	9.4%
2017.2	48	1,369,498	9,049	552,015	1.092	602,524	439.96	5.5%	66,584	6.6%	6.61	-1.0%		
2018.1	42	1,348,682	8,716	515,920	1.101	567,873	421.06	8.0%	65,149	8.5%	6.46	-0.4%	430.58	6.7%
2018.2	36	1,399,229	8,812	573,950	1.101	631,747	451.50	2.6%	71,691	7.7%	6.30	-4.7%		
2019.1	30	1,372,217	8,875	530,702	1.108	588,018	428.52	1.8%	66,258	1.7%	6.47	0.1%	440.12	2.2%
2019.2	24	1,410,876	9,145	608,507	1.108	674,226	477.88	5.8%	73,730	2.8%	6.48	2.9%		
2020.1	18	1,371,667	5,913	400,796	1.103	441,951	322.20	-24.8%	74,748	12.8%	4.31	-33.4%	401.14	-8.9%
2020.2	12	1,409,265	6,283	444,311	1.103	489,934	347.65	-27.3%	77,981	5.8%	4.46	-31.2%		
2021.1	6	1,381,202	5,745	386,740	1.103	426,451	308.75	-4.2%	74,224	-0.7%	4.16	-3.5%	328.40	-18.1%
Total		45,933,927	299,881	13,601,630		14,906,279								



Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

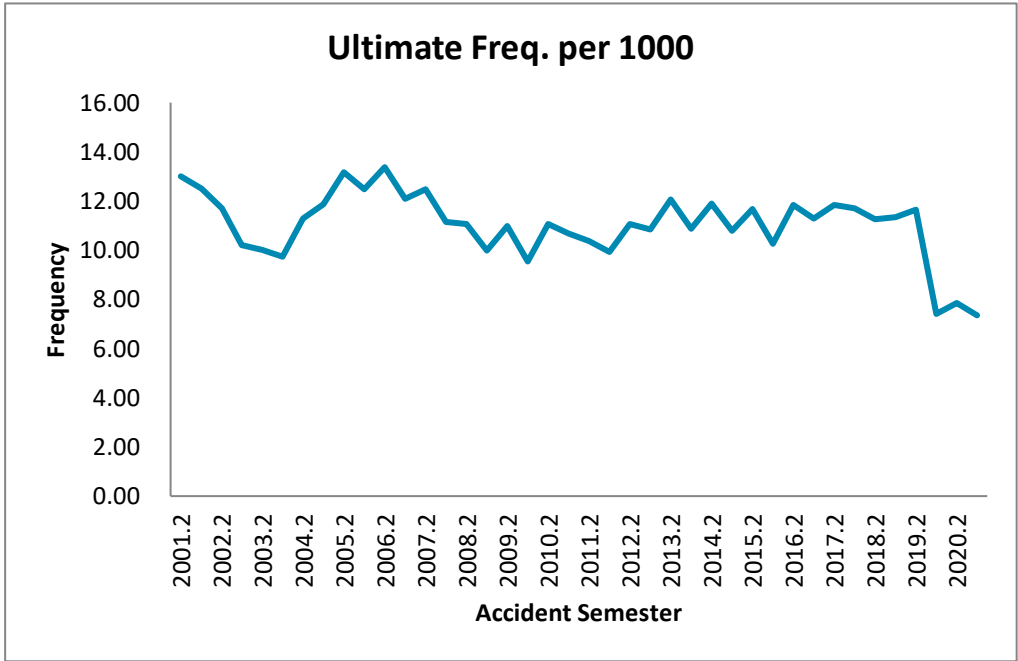
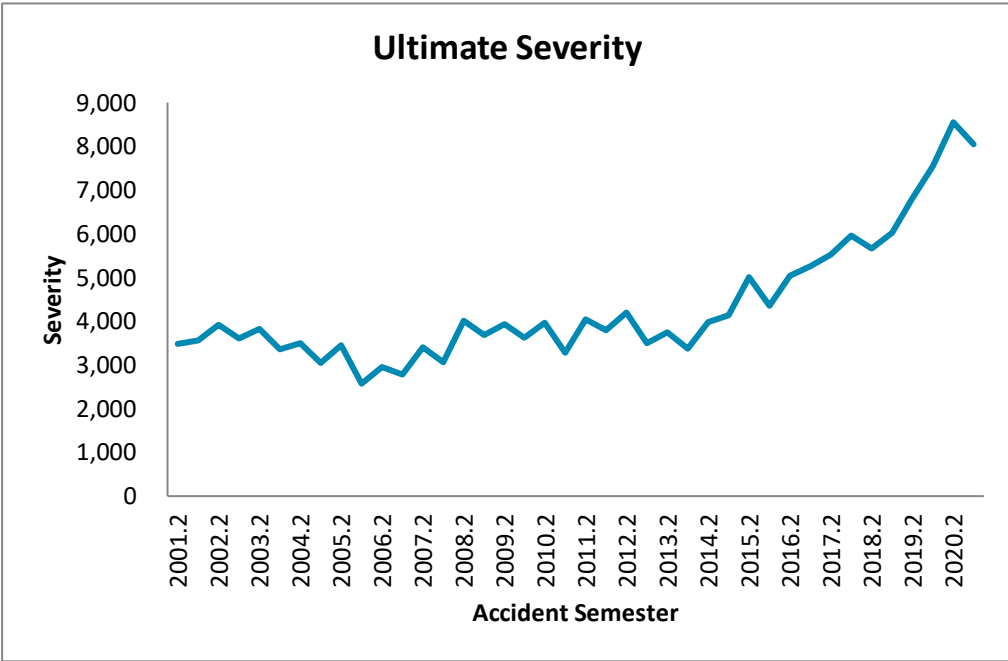
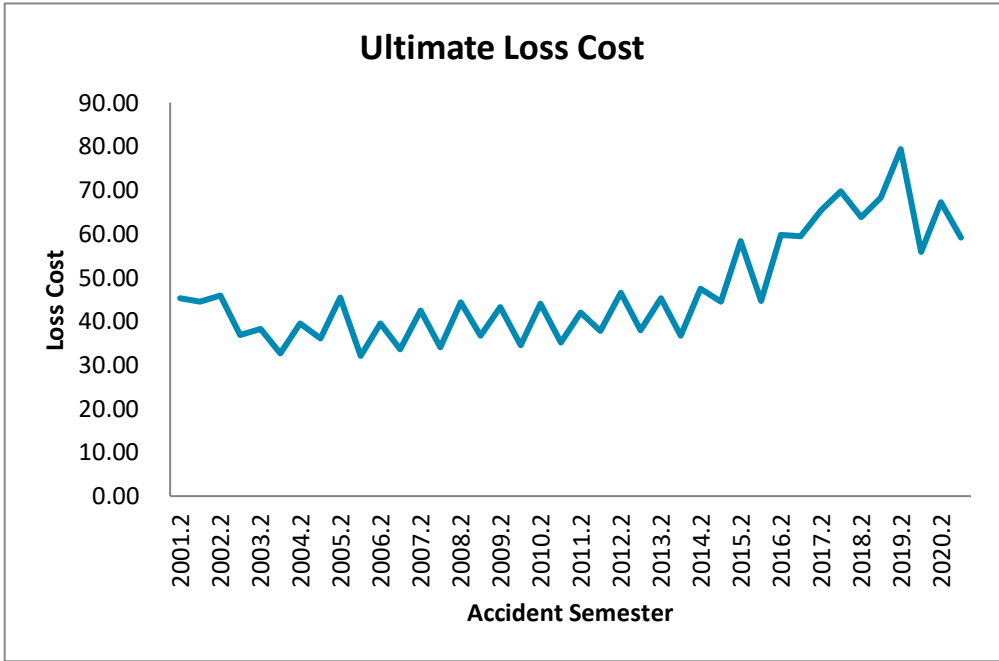
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	851,902	23,891	80,351	1.076	86,458	101.49		3,619		28.04			
2002.1	234	834,467	24,233	83,270	1.089	90,682	108.67		3,742		29.04		105.04	
2002.2	228	869,888	22,311	84,764	1.089	92,308	106.11	4.6%	4,137	14.3%	25.65	-8.5%		
2003.1	222	853,491	21,590	79,853	1.093	87,279	102.26	-5.9%	4,043	8.0%	25.30	-12.9%	104.21	-0.8%
2003.2	216	874,530	19,748	78,169	1.093	85,439	97.70	-7.9%	4,326	4.6%	22.58	-12.0%		
2004.1	210	861,318	20,359	73,246	1.103	80,790	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%	95.76	-8.1%
2004.2	204	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%		
2005.1	198	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	2.1%	25.43	7.6%	104.06	8.7%
2005.2	192	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%		
2006.1	186	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	180	1,001,659	32,321	130,625	1.087	141,924	141.69	21.7%	4,391	3.7%	32.27	17.3%		
2007.1	174	1,002,163	30,643	126,378	1.089	137,600	137.30	21.7%	4,490	11.2%	30.58	9.4%	139.50	21.7%
2007.2	168	1,056,585	33,105	150,270	1.089	163,614	154.85	9.3%	4,942	12.6%	31.33	-2.9%		
2008.1	162	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%	150.02	7.5%
2008.2	156	1,097,151	35,309	156,644	1.084	169,740	154.71	-0.1%	4,807	-2.7%	32.18	2.7%		
2009.1	150	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	149.35	-0.4%
2009.2	144	1,119,138	37,468	158,903	1.105	175,603	156.91	1.4%	4,687	-2.5%	33.48	4.0%		
2010.1	138	1,100,167	32,649	132,574	1.102	146,056	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%	144.94	-3.0%
2010.2	132	1,147,128	39,310	162,927	1.102	179,496	156.47	-0.3%	4,566	-2.6%	34.27	2.4%		
2011.1	126	1,128,676	40,119	163,580	1.095	179,038	158.63	19.5%	4,463	-0.2%	35.55	19.8%	157.54	8.7%
2011.2	120	1,178,555	35,009	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%		
2012.1	114	1,171,059	34,575	150,265	1.091	163,969	140.02	-11.7%	4,742	6.3%	29.52	-16.9%	144.51	-8.3%
2012.2	108	1,220,908	40,521	190,263	1.091	207,615	170.05	14.1%	5,124	2.2%	33.19	11.7%		
2013.1	102	1,210,580	38,042	168,384	1.099	185,132	152.93	9.2%	4,866	2.6%	31.42	6.4%	161.53	11.8%
2013.2	96	1,269,813	43,630	205,589	1.099	226,038	178.01	4.7%	5,181	1.1%	34.36	3.5%		
2014.1	90	1,257,071	40,471	184,035	1.093	201,169	160.03	4.6%	4,971	2.1%	32.20	2.5%	169.06	4.7%
2014.2	84	1,319,765	43,374	211,504	1.093	231,195	175.18	-1.6%	5,330	2.9%	32.86	-4.4%		
2015.1	78	1,302,867	41,467	195,377	1.103	215,482	165.39	3.3%	5,197	4.5%	31.83	-1.1%	170.32	0.7%
2015.2	72	1,349,404	42,227	212,292	1.103	234,137	173.51	-1.0%	5,545	4.0%	31.29	-4.8%		
2016.1	66	1,324,208	37,628	180,326	1.085	195,636	147.74	-10.7%	5,199	0.1%	28.42	-10.7%	160.75	-5.6%
2016.2	60	1,354,536	41,290	210,668	1.085	228,553	168.73	-2.8%	5,535	-0.2%	30.48	-2.6%		
2017.1	54	1,323,343	40,801	205,783	1.092	224,612	169.73	14.9%	5,505	5.9%	30.83	8.5%	169.23	5.3%
2017.2	48	1,369,498	42,018	222,092	1.092	242,414	177.01	4.9%	5,769	4.2%	30.68	0.7%		
2018.1	42	1,348,682	43,566	224,270	1.101	246,854	183.03	7.8%	5,666	2.9%	32.30	4.8%	180.00	6.4%
2018.2	36	1,399,229	39,563	213,686	1.101	235,204	168.10	-5.0%	5,945	3.0%	28.27	-7.8%		
2019.1	30	1,372,217	40,783	212,047	1.108	234,948	171.22	-6.5%	5,761	1.7%	29.72	-8.0%	169.64	-5.8%
2019.2	24	1,410,876	39,200	215,632	1.108	238,921	169.34	0.7%	6,095	2.5%	27.78	-1.7%		
2020.1	18	1,371,667	28,054	150,876	1.103	166,369	121.29	-29.2%	5,930	2.9%	20.45	-31.2%	145.65	-14.1%
2020.2	12	1,409,265	28,106	162,465	1.103	179,147	127.12	-24.9%	6,374	4.6%	19.94	-28.2%		
2021.1	6	1,381,202	26,167	150,377	1.103	165,819	120.05	-1.0%	6,337	6.9%	18.94	-7.4%	123.62	-15.1%
Total		45,933,927	1,344,084	6,135,165		6,723,663								



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

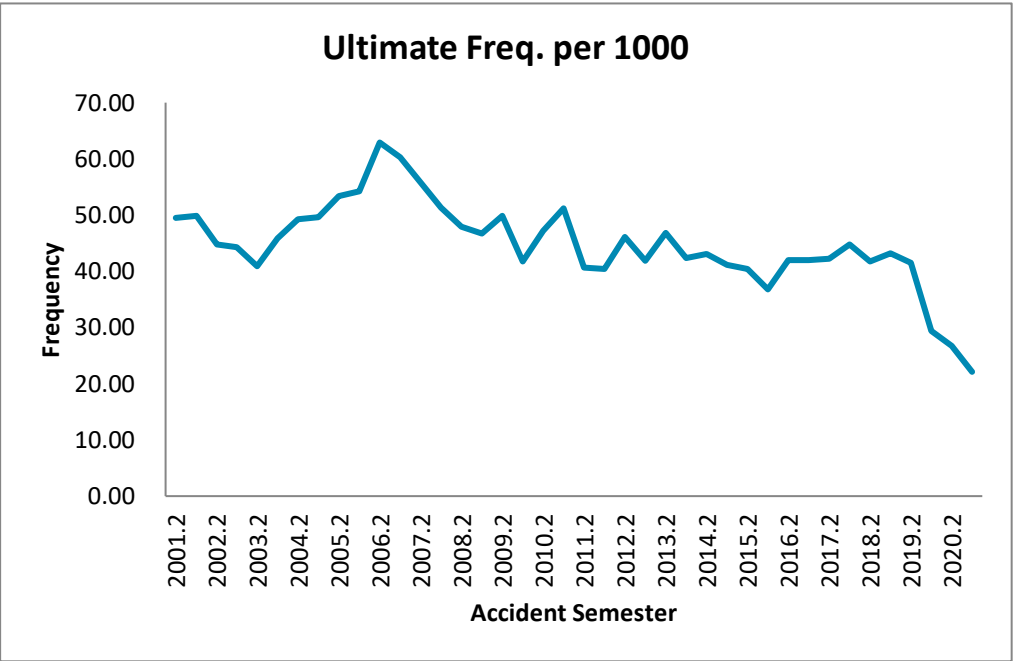
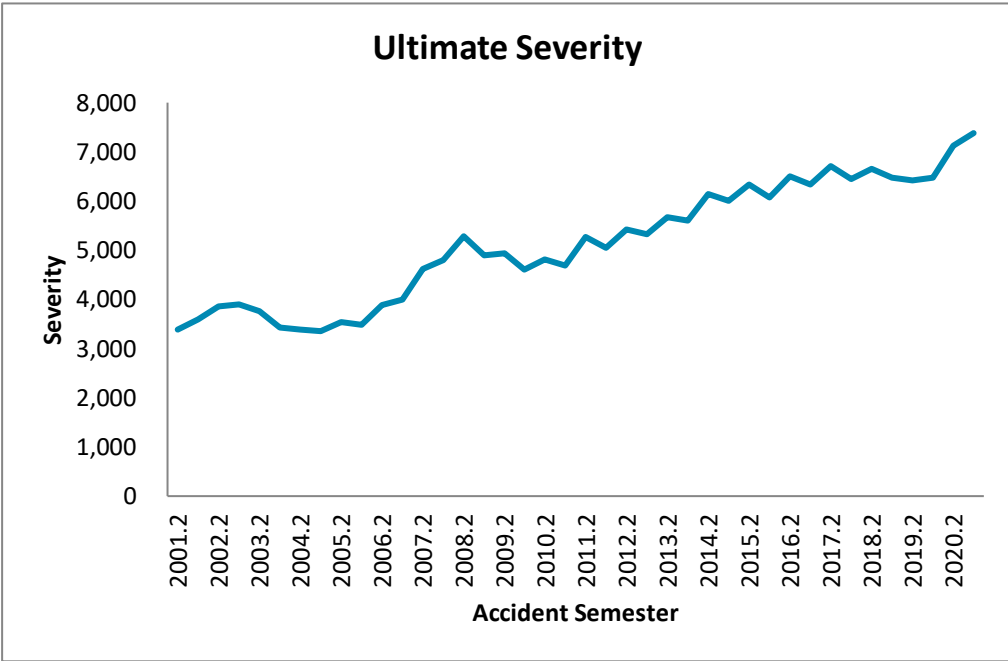
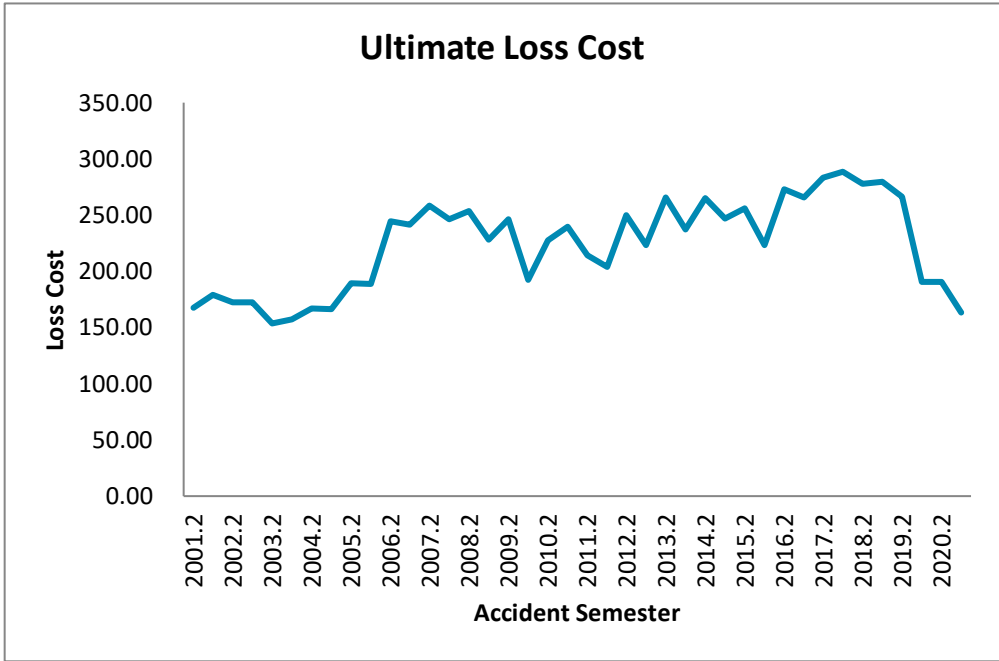
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	844,102	10,980	35,544	1.076	38,245	45.31		3,483		13.01			
2002.1	234	832,380	10,406	34,029	1.089	37,058	44.52		3,561		12.50		44.92	
2002.2	228	869,521	10,187	36,695	1.089	39,961	45.96	1.4%	3,923	12.6%	11.72	-9.9%		
2003.1	222	853,159	8,697	28,761	1.093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%	41.45	-7.7%
2003.2	216	875,870	8,776	30,707	1.093	33,563	38.32	-16.6%	3,824	-2.5%	10.02	-14.5%		
2004.1	210	864,304	8,406	25,600	1.103	28,236	32.67	-11.3%	3,359	-7.1%	9.73	-4.6%	35.51	-14.3%
2004.2	204	893,639	10,077	31,957	1.103	35,249	39.44	2.9%	3,498	-8.5%	11.28	12.5%		
2005.1	198	888,576	10,544	29,255	1.097	32,104	36.13	10.6%	3,045	-9.4%	11.87	22.0%	37.79	6.4%
2005.2	192	941,651	12,400	39,017	1.097	42,817	45.47	15.3%	3,453	-1.3%	13.17	16.8%		
2006.1	186	945,399	11,793	27,918	1.087	30,332	32.08	-11.2%	2,572	-15.5%	12.47	5.1%	38.76	2.6%
2006.2	180	1,000,816	13,388	36,415	1.087	39,564	39.53	-13.1%	2,955	-14.4%	13.38	1.6%		
2007.1	174	1,001,482	12,116	30,879	1.089	33,621	33.57	4.6%	2,775	7.9%	12.10	-3.0%	36.55	-5.7%
2007.2	168	1,056,480	13,185	41,248	1.089	44,911	42.51	7.5%	3,406	15.3%	12.48	-6.7%		
2008.1	162	1,053,269	11,753	33,130	1.084	35,900	34.08	1.5%	3,055	10.1%	11.16	-7.8%	38.30	4.8%
2008.2	156	1,098,120	12,152	44,912	1.084	48,667	44.32	4.3%	4,005	17.6%	11.07	-11.3%		
2009.1	150	1,080,605	10,798	35,939	1.105	39,716	36.75	7.8%	3,678	20.4%	9.99	-10.4%	40.57	5.9%
2009.2	144	1,119,821	12,288	43,789	1.105	48,391	43.21	-2.5%	3,938	-1.7%	10.97	-0.8%		
2010.1	138	1,100,484	10,503	34,536	1.102	38,049	34.57	-5.9%	3,623	-1.5%	9.54	-4.5%	38.93	-4.0%
2010.2	132	1,147,365	12,705	45,804	1.102	50,463	43.98	1.8%	3,972	0.9%	11.07	0.9%		
2011.1	126	1,128,483	12,055	36,208	1.095	39,630	35.12	1.6%	3,288	-9.3%	10.68	11.9%	39.59	1.7%
2011.2	120	1,178,585	12,214	45,189	1.095	49,459	41.96	-4.6%	4,049	2.0%	10.36	-6.4%		
2012.1	114	1,171,425	11,638	40,503	1.091	44,197	37.73	7.4%	3,798	15.5%	9.93	-7.0%	39.85	0.7%
2012.2	108	1,221,821	13,507	52,025	1.091	56,770	46.46	10.7%	4,203	3.8%	11.05	6.7%		
2013.1	102	1,211,526	13,133	41,778	1.099	45,933	37.91	0.5%	3,498	-7.9%	10.84	9.1%	42.21	5.9%
2013.2	96	1,270,776	15,333	52,363	1.099	57,572	45.30	-2.5%	3,755	-10.7%	12.07	9.1%		
2014.1	90	1,257,885	13,673	42,203	1.093	46,132	36.67	-3.3%	3,374	-3.5%	10.87	0.3%	41.01	-2.8%
2014.2	84	1,319,427	15,697	57,187	1.093	62,511	47.38	4.6%	3,982	6.1%	11.90	-1.4%		
2015.1	78	1,301,686	14,046	52,588	1.103	57,999	44.56	21.5%	4,129	22.4%	10.79	-0.7%	45.98	12.1%
2015.2	72	1,347,550	15,722	71,334	1.103	78,674	58.38	23.2%	5,004	25.7%	11.67	-1.9%		
2016.1	66	1,322,773	13,563	54,377	1.085	58,993	44.60	0.1%	4,349	5.3%	10.25	-5.0%	51.55	12.1%
2016.2	60	1,354,711	16,056	74,534	1.085	80,862	59.69	2.2%	5,036	0.6%	11.85	1.6%		
2017.1	54	1,324,344	14,961	72,152	1.092	78,754	59.47	33.3%	5,264	21.0%	11.30	10.2%	59.58	15.6%
2017.2	48	1,370,831	16,241	82,109	1.092	89,622	65.38	9.5%	5,518	9.6%	11.85	0.0%		
2018.1	42	1,350,131	15,796	85,516	1.101	94,127	69.72	17.2%	5,959	13.2%	11.70	3.6%	67.53	13.3%
2018.2	36	1,400,380	15,765	81,171	1.101	89,345	63.80	-2.4%	5,667	2.7%	11.26	-5.0%		
2019.1	30	1,372,120	15,547	84,532	1.108	93,662	68.26	-2.1%	6,024	1.1%	11.33	-3.2%	66.01	-2.3%
2019.2	24	1,411,186	16,447	101,094	1.108	112,012	79.37	24.4%	6,811	20.2%	11.65	3.5%		
2020.1	18	1,371,846	10,153	69,437	1.103	76,567	55.81	-18.2%	7,541	25.2%	7.40	-34.7%	67.76	2.7%
2020.2	12	1,409,330	11,073	85,867	1.103	94,684	67.18	-15.4%	8,551	25.6%	7.86	-32.6%		
2021.1	6	1,381,689	10,157	74,098	1.103	81,707	59.14	6.0%	8,044	6.7%	7.35	-0.7%	63.20	-6.7%
Total		45,945,550	503,929	2,022,399		2,217,494								



Province of Alberta
Collision
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

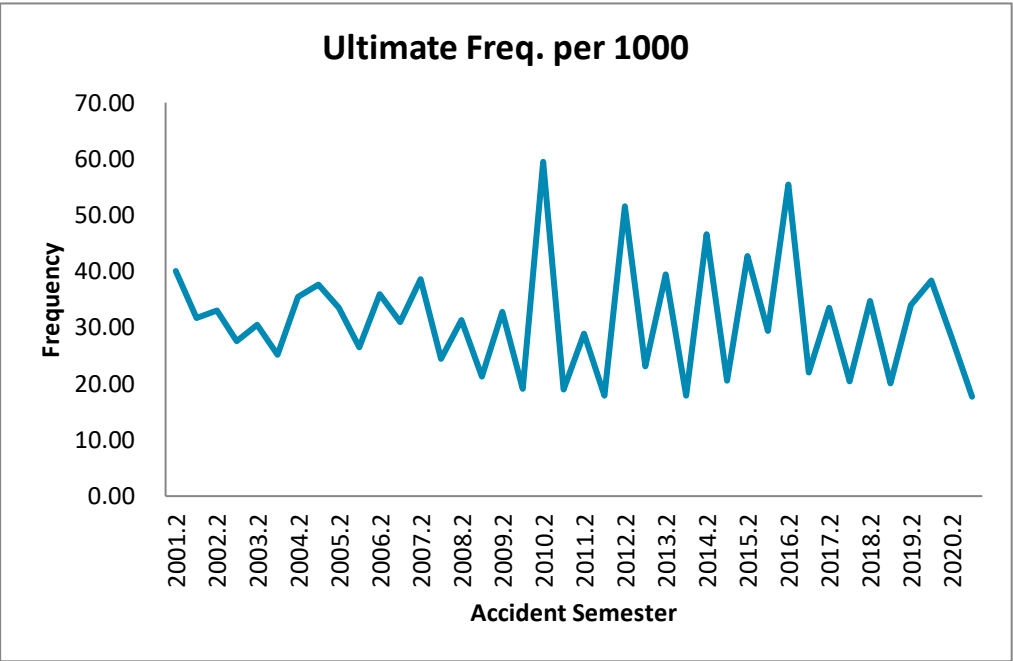
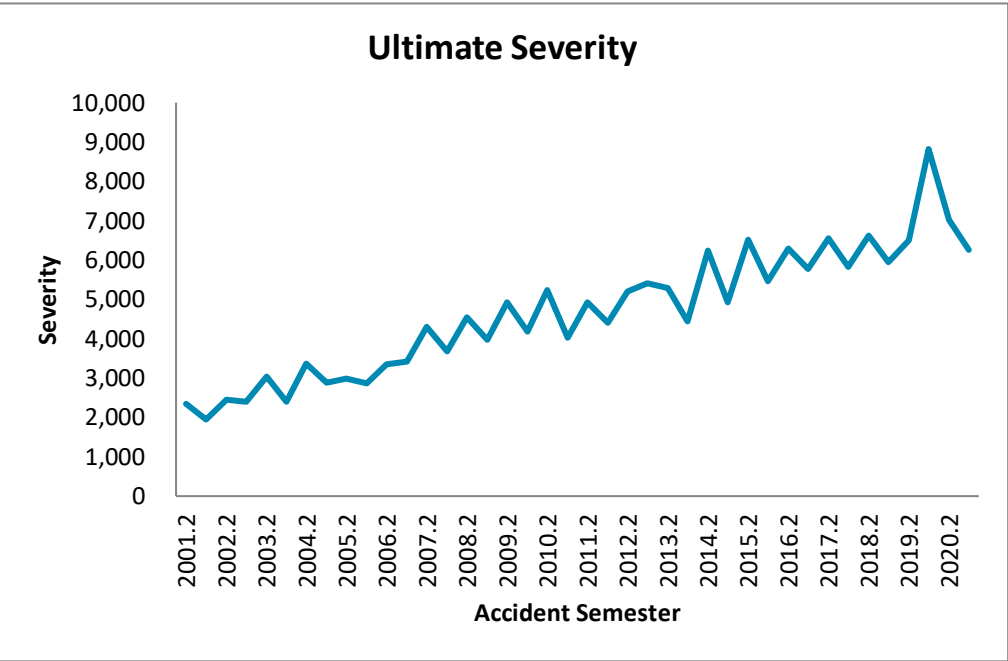
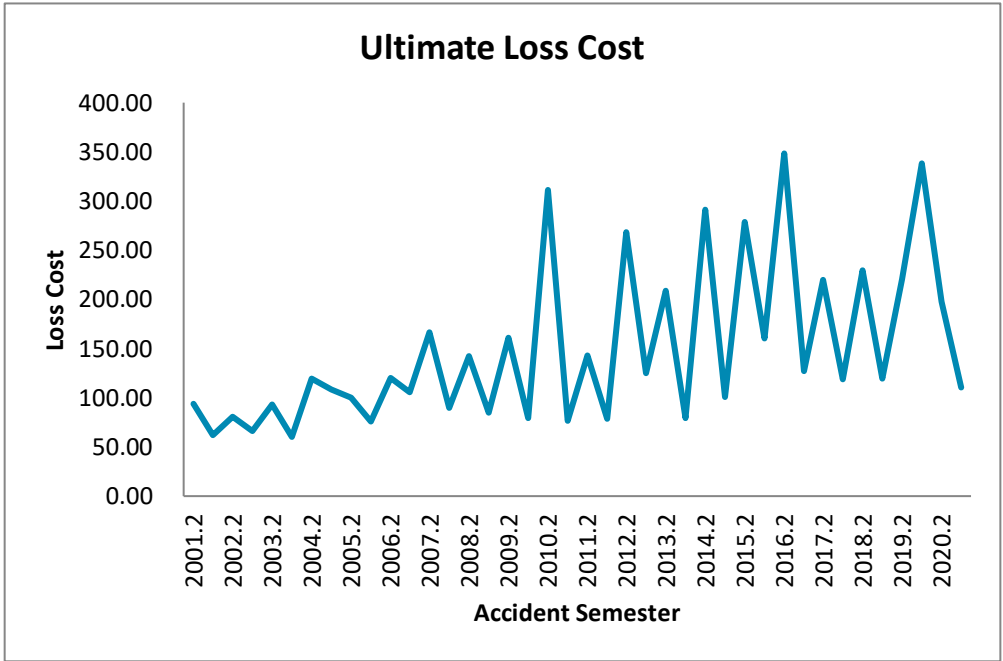
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	583,784	28,905	90,916	1.076	97,825	167.57		3,384		49.51			
2002.1	234	584,116	29,119	96,023	1.089	104,569	179.02		3,591		49.85		173.30	
2002.2	228	608,784	27,238	96,337	1.089	104,911	172.33	2.8%	3,852	13.8%	44.74	-9.6%		
2003.1	222	601,882	26,632	94,908	1.093	103,734	172.35	-3.7%	3,895	8.5%	44.25	-11.2%	172.34	-0.6%
2003.2	216	621,939	25,413	87,392	1.093	95,520	153.58	-10.9%	3,759	-2.4%	40.86	-8.7%		
2004.1	210	618,616	28,349	88,274	1.103	97,367	157.39	-8.7%	3,435	-11.8%	45.83	3.6%	155.48	-9.8%
2004.2	204	642,167	31,610	97,192	1.103	107,203	166.94	8.7%	3,391	-9.8%	49.22	20.5%		
2005.1	198	647,383	32,091	98,079	1.097	107,632	166.26	5.6%	3,354	-2.3%	49.57	8.2%	166.60	7.1%
2005.2	192	687,146	36,676	118,375	1.097	129,905	189.05	13.2%	3,542	4.4%	53.37	8.4%		
2006.1	186	696,013	37,741	120,847	1.087	131,301	188.65	13.5%	3,479	3.7%	54.22	9.4%	188.85	13.4%
2006.2	180	741,282	46,632	166,719	1.087	181,140	244.36	29.3%	3,884	9.7%	62.91	17.9%		
2007.1	174	750,060	45,254	166,226	1.089	180,987	241.30	27.9%	3,999	15.0%	60.33	11.3%	242.82	28.6%
2007.2	168	792,471	44,264	187,946	1.089	204,635	258.22	5.7%	4,623	19.0%	55.86	-11.2%		
2008.1	162	798,345	40,952	181,612	1.084	196,795	246.50	2.2%	4,805	20.2%	51.30	-15.0%	252.34	3.9%
2008.2	156	834,468	40,019	195,141	1.084	211,455	253.40	-1.9%	5,284	14.3%	47.96	-14.1%		
2009.1	150	823,603	38,448	170,102	1.105	187,980	228.24	-7.4%	4,889	1.7%	46.68	-9.0%	240.90	-4.5%
2009.2	144	845,121	42,189	188,218	1.105	208,000	246.12	-2.9%	4,930	-6.7%	49.92	4.1%		
2010.1	138	828,624	34,579	144,616	1.102	159,323	192.27	-15.8%	4,608	-5.8%	41.73	-10.6%	219.46	-8.9%
2010.2	132	854,564	40,323	176,293	1.102	194,222	227.28	-7.7%	4,817	-2.3%	47.19	-5.5%		
2011.1	126	841,046	43,034	184,216	1.095	201,624	239.73	24.7%	4,685	1.7%	51.17	22.6%	233.45	6.4%
2011.2	120	872,428	35,465	170,555	1.095	186,673	213.97	-5.9%	5,264	9.3%	40.65	-13.9%		
2012.1	114	868,929	35,133	162,410	1.091	177,222	203.95	-14.9%	5,044	7.7%	40.43	-21.0%	208.97	-10.5%
2012.2	108	903,591	41,646	206,783	1.091	225,641	249.72	16.7%	5,418	2.9%	46.09	13.4%		
2013.1	102	900,198	37,733	182,706	1.099	200,879	223.15	9.4%	5,324	5.5%	41.92	3.7%	236.46	13.2%
2013.2	96	942,653	44,194	227,914	1.099	250,583	265.83	6.5%	5,670	4.7%	46.88	1.7%		
2014.1	90	937,674	39,748	203,632	1.093	222,590	237.39	6.4%	5,600	5.2%	42.39	1.1%	251.64	6.4%
2014.2	84	981,095	42,312	237,802	1.093	259,942	264.95	-0.3%	6,143	8.3%	43.13	-8.0%		
2015.1	78	970,728	39,922	217,226	1.103	239,579	246.80	4.0%	6,001	7.2%	41.13	-3.0%	255.93	1.7%
2015.2	72	1,000,570	40,455	232,452	1.103	256,371	256.22	-3.3%	6,337	3.2%	40.43	-6.2%		
2016.1	66	981,090	36,073	201,733	1.085	218,860	223.08	-9.6%	6,067	1.1%	36.77	-10.6%	239.81	-6.3%
2016.2	60	999,728	41,952	251,286	1.085	272,621	272.69	6.4%	6,498	2.5%	41.96	3.8%		
2017.1	54	979,361	41,072	238,163	1.092	259,955	265.43	19.0%	6,329	4.3%	41.94	14.1%	269.10	12.2%
2017.2	48	1,010,533	42,653	262,302	1.092	286,303	283.32	3.9%	6,712	3.3%	42.21	0.6%		
2018.1	42	998,197	44,677	261,670	1.101	288,021	288.54	8.7%	6,447	1.9%	44.76	6.7%	285.91	6.2%
2018.2	36	1,031,344	43,005	260,053	1.101	286,241	277.54	-2.0%	6,656	-0.8%	41.70	-1.2%		
2019.1	30	1,011,594	43,681	255,294	1.108	282,866	279.62	-3.1%	6,476	0.5%	43.18	-3.5%	278.57	-2.6%
2019.2	24	1,034,788	42,926	248,527	1.108	275,368	266.11	-4.1%	6,415	-3.6%	41.48	-0.5%		
2020.1	18	1,005,055	29,562	173,582	1.103	191,406	190.44	-31.9%	6,475	0.0%	29.41	-31.9%	228.83	-17.9%
2020.2	12	1,024,296	27,414	177,004	1.103	195,179	190.55	-28.4%	7,120	11.0%	26.76	-35.5%		
2021.1	6	1,002,765	22,174	148,424	1.103	163,665	163.21	-14.3%	7,381	14.0%	22.11	-24.8%	177.03	-22.6%
Total		33,858,033	1,491,266	7,068,953		7,746,091								



Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

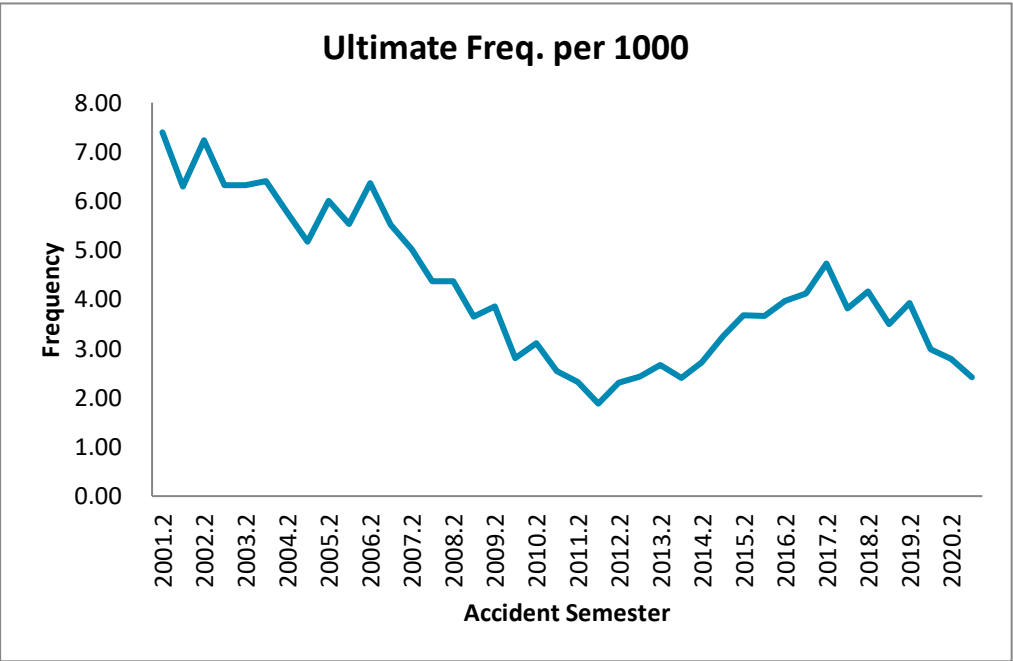
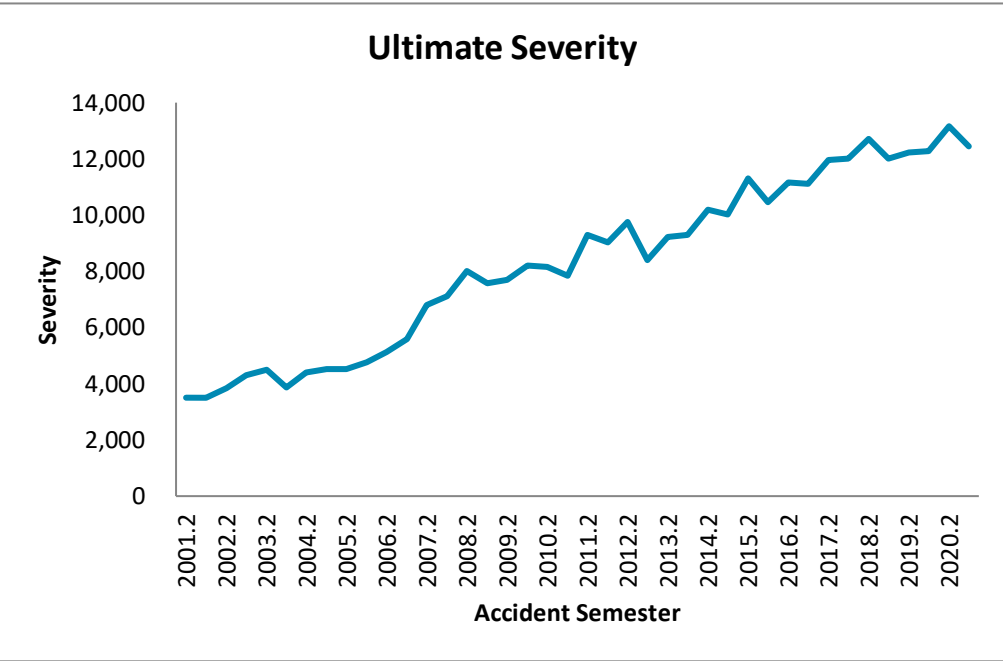
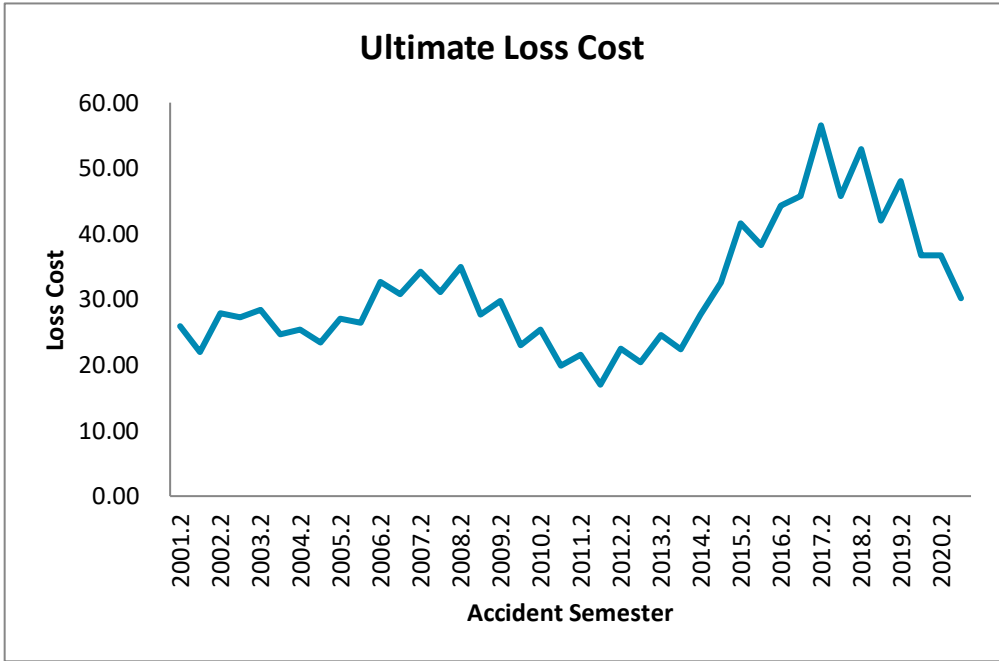
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	699,556	28,028	60,889	1.076	65,517	93.65		2,338		40.07			
2002.1	234	704,351	22,350	39,958	1.089	43,514	61.78		1,947		31.73		77.66	
2002.2	228	731,460	24,135	54,246	1.089	59,074	80.76	-13.8%	2,448	4.7%	33.00	-17.6%		
2003.1	222	729,421	20,110	44,062	1.093	48,160	66.03	6.9%	2,395	23.0%	27.57	-13.1%	73.40	-5.5%
2003.2	216	751,857	22,953	63,967	1.093	69,916	92.99	15.1%	3,046	24.4%	30.53	-7.5%		
2004.1	210	753,862	18,912	41,135	1.103	45,372	60.19	-8.8%	2,399	0.2%	25.09	-9.0%	76.57	4.3%
2004.2	204	778,049	27,539	84,072	1.103	92,731	119.18	28.2%	3,367	10.5%	35.39	15.9%		
2005.1	198	785,901	29,597	77,572	1.097	85,127	108.32	80.0%	2,876	19.9%	37.66	50.1%	113.72	48.5%
2005.2	192	832,748	27,889	76,092	1.097	83,504	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	186	842,892	22,280	58,706	1.087	63,784	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%	87.90	-22.7%
2006.2	180	890,498	31,992	98,466	1.087	106,983	120.14	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	174	905,984	28,051	88,134	1.089	95,961	105.92	40.0%	3,421	19.5%	30.96	17.1%	112.97	28.5%
2007.2	168	955,162	36,870	145,948	1.089	158,908	166.37	38.5%	4,310	28.9%	38.60	7.4%		
2008.1	162	967,929	23,659	80,135	1.084	86,835	89.71	-15.3%	3,670	7.3%	24.44	-21.1%	127.79	13.1%
2008.2	156	1,007,535	31,543	132,057	1.084	143,097	142.03	-14.6%	4,537	5.3%	31.31	-18.9%		
2009.1	150	1,003,882	21,405	77,115	1.105	85,220	84.89	-5.4%	3,981	8.5%	21.32	-12.8%	113.51	-11.2%
2009.2	144	1,028,558	33,705	150,045	1.105	165,815	161.21	13.5%	4,920	8.4%	32.77	4.7%		
2010.1	138	1,018,732	19,397	73,625	1.102	81,112	79.62	-6.2%	4,182	5.0%	19.04	-10.7%	120.61	6.3%
2010.2	132	1,047,655	62,306	295,812	1.102	325,896	311.07	93.0%	5,231	6.3%	59.47	81.5%		
2011.1	126	1,040,159	19,784	72,837	1.095	79,720	76.64	-3.7%	4,030	-3.6%	19.02	-0.1%	194.28	61.1%
2011.2	120	1,071,639	31,029	139,790	1.095	153,000	142.77	-54.1%	4,931	-5.7%	28.96	-51.3%		
2012.1	114	1,073,024	19,217	77,492	1.091	84,559	78.80	2.8%	4,400	9.2%	17.91	-5.8%	110.77	-43.0%
2012.2	108	1,105,693	57,060	272,098	1.091	296,913	268.53	88.1%	5,204	5.5%	51.61	78.2%		
2013.1	102	1,104,776	25,558	125,790	1.099	138,302	125.19	58.9%	5,411	23.0%	23.13	29.2%	196.89	77.7%
2013.2	96	1,144,155	45,101	126,941	1.099	238,519	208.47	-22.4%	5,289	1.6%	39.42	-23.6%		
2014.1	90	1,142,614	20,491	83,143	1.093	90,883	79.54	-36.5%	4,435	-18.0%	17.93	-22.5%	144.05	-26.8%
2014.2	84	1,181,594	55,111	314,694	1.093	343,992	291.13	39.7%	6,242	18.0%	46.64	18.3%		
2015.1	78	1,173,181	24,058	107,522	1.103	118,586	101.08	27.1%	4,929	11.1%	20.51	14.4%	196.44	36.4%
2015.2	72	1,197,913	51,147	302,343	1.103	333,454	278.36	-4.4%	6,519	4.4%	42.70	-8.5%		
2016.1	66	1,176,815	34,592	174,193	1.085	188,982	160.59	58.9%	5,463	10.8%	29.39	43.3%	220.00	12.0%
2016.2	60	1,187,902	65,814	381,425	1.085	413,808	348.35	25.1%	6,288	-3.6%	55.40	29.8%		
2017.1	54	1,170,152	25,757	136,285	1.092	148,755	127.12	-20.8%	5,775	5.7%	22.01	-25.1%	238.57	8.4%
2017.2	48	1,198,014	40,167	241,203	1.092	263,273	219.76	-36.9%	6,555	4.2%	33.53	-39.5%		
2018.1	42	1,188,792	24,262	128,486	1.101	141,425	118.96	-6.4%	5,829	0.9%	20.41	-7.3%	169.56	-28.9%
2018.2	36	1,215,303	42,211	253,673	1.101	279,218	229.75	4.5%	6,615	0.9%	34.73	3.6%		
2019.1	30	1,193,875	24,001	128,740	1.108	142,644	119.48	0.4%	5,943	2.0%	20.10	-1.5%	175.11	3.3%
2019.2	24	1,206,494	41,002	240,268	1.108	266,217	220.65	-4.0%	6,493	-1.8%	33.98	-2.2%		
2020.1	18	1,183,758	45,389	363,072	1.103	400,353	338.20	183.1%	8,820	48.4%	38.34	90.7%	278.87	59.3%
2020.2	12	1,195,344	33,672	214,284	1.103	236,287	197.67	-10.4%	7,017	8.1%	28.17	-17.1%		
2021.1	6	1,171,762	20,721	117,547	1.103	129,617	110.62	-67.3%	6,255	-29.1%	17.68	-53.9%	154.58	-44.6%
Total		40,758,994	1,278,864	5,833,863		6,395,034								



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

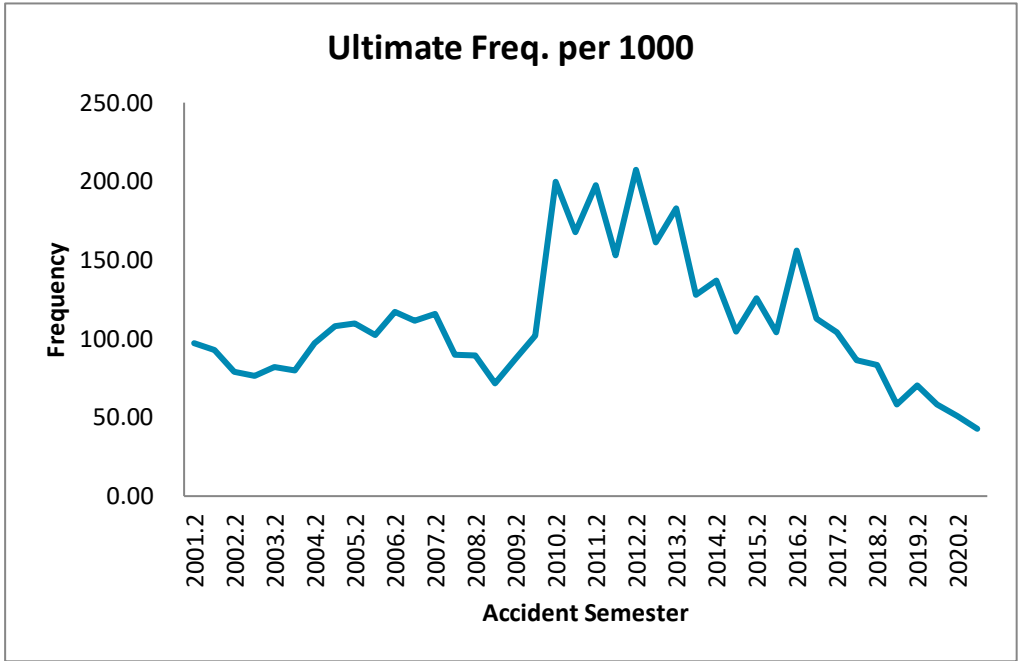
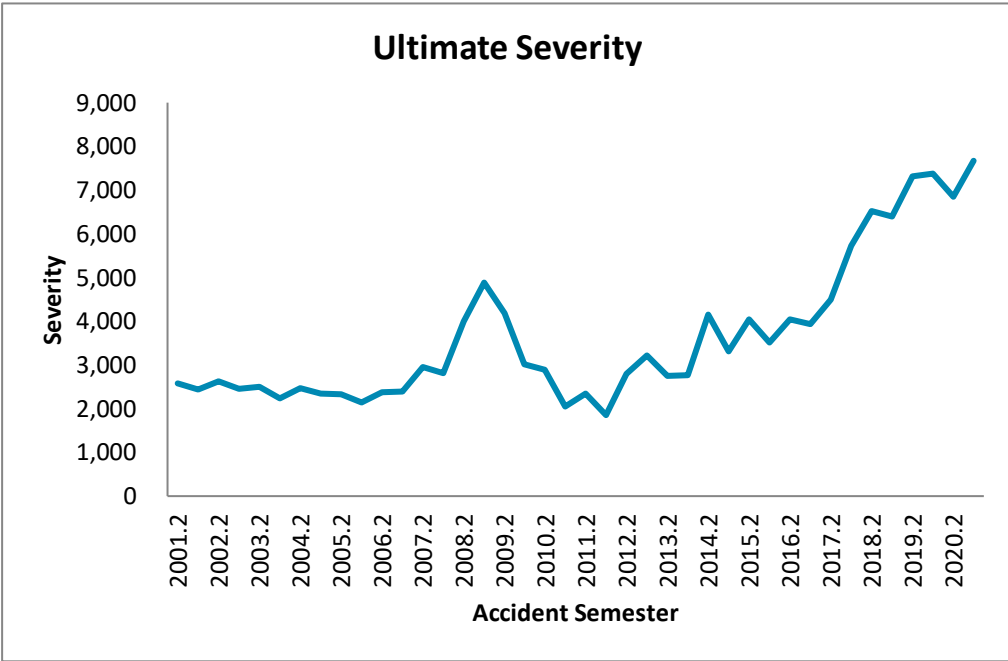
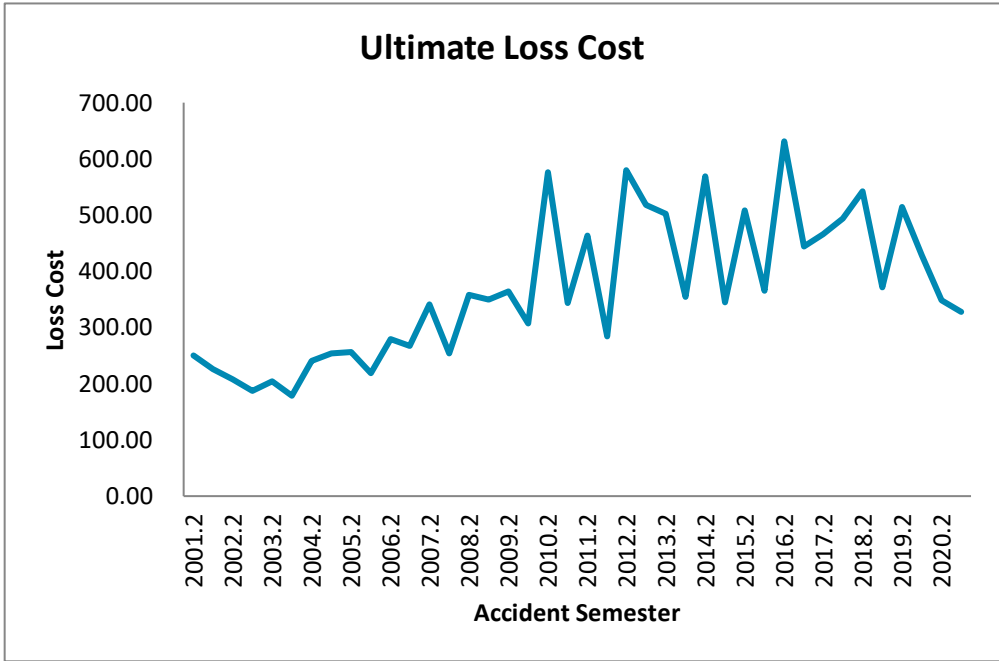
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	699,556	5,174	16,838	1.076	18,118	25.90		3,502		7.40			
2002.1	234	704,351	4,432	14,242	1.089	15,510	22.02		3,499		6.29		23.95	
2002.2	228	731,460	5,294	18,713	1.089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%		
2003.1	222	729,421	4,609	18,173	1.093	19,863	27.23	23.7%	4,310	23.1%	6.32	0.4%	27.55	15.0%
2003.2	216	751,857	4,757	19,575	1.093	21,396	28.46	2.1%	4,498	16.8%	6.33	-12.6%		
2004.1	210	753,862	4,825	16,889	1.103	18,628	24.71	-9.3%	3,861	-10.4%	6.40	1.3%	26.58	-3.5%
2004.2	204	778,049	4,490	17,890	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%		
2005.1	198	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%	24.40	-8.2%
2005.2	192	832,748	5,004	20,568	1.097	22,571	27.10	6.9%	4,511	2.6%	6.01	4.1%		
2006.1	186	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%	26.76	9.7%
2006.2	180	890,498	5,671	26,796	1.087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%		
2007.1	174	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%	31.75	18.6%
2007.2	168	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%		
2008.1	162	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.61	2.7%
2008.2	156	1,007,535	4,403	32,534	1.084	35,254	34.99	2.4%	8,007	17.7%	4.37	-13.0%		
2009.1	150	1,003,882	3,663	25,127	1.105	27,768	27.66	-11.0%	7,581	6.6%	3.65	-16.5%	31.33	-3.9%
2009.2	144	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.1%	7,706	-3.8%	3.86	-11.7%		
2010.1	138	1,018,732	2,851	21,254	1.102	23,415	22.98	-16.9%	8,213	8.3%	2.80	-23.3%	26.37	-15.8%
2010.2	132	1,047,655	3,261	24,130	1.102	26,584	25.38	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	126	1,040,159	2,642	18,949	1.095	20,740	19.94	-13.3%	7,850	-4.4%	2.54	-9.2%	22.67	-14.0%
2011.2	120	1,071,639	2,484	21,067	1.095	23,058	21.52	-15.2%	9,283	13.9%	2.32	-25.5%		
2012.1	114	1,073,024	2,018	16,707	1.091	18,231	16.99	-14.8%	9,035	15.1%	1.88	-26.0%	19.25	-15.1%
2012.2	108	1,105,693	2,553	22,809	1.091	24,890	22.51	4.6%	9,750	5.0%	2.31	-0.4%		
2013.1	102	1,104,776	2,687	20,530	1.099	22,572	20.43	20.3%	8,401	-7.0%	2.43	29.3%	21.47	11.5%
2013.2	96	1,144,155	3,043	25,537	1.099	28,077	24.54	9.0%	9,225	-5.4%	2.66	15.2%		
2014.1	90	1,142,614	2,751	23,367	1.093	25,542	22.35	9.4%	9,285	10.5%	2.41	-1.0%	23.45	9.2%
2014.2	84	1,181,594	3,212	29,953	1.093	32,742	27.71	12.9%	10,195	10.5%	2.72	2.2%		
2015.1	78	1,173,181	3,811	34,630	1.103	38,193	32.56	45.6%	10,023	8.0%	3.25	34.9%	30.12	28.5%
2015.2	72	1,197,913	4,404	45,128	1.103	49,772	41.55	49.9%	11,303	10.9%	3.68	35.2%		
2016.1	66	1,176,815	4,309	41,490	1.085	45,012	38.25	17.5%	10,447	4.2%	3.66	12.7%	39.91	32.5%
2016.2	60	1,187,902	4,710	48,496	1.085	52,614	44.29	6.6%	11,171	-1.2%	3.96	7.9%		
2017.1	54	1,170,152	4,821	49,092	1.092	53,584	45.79	19.7%	11,115	6.4%	4.12	12.5%	45.04	12.8%
2017.2	48	1,198,014	5,661	62,059	1.092	67,738	56.54	27.7%	11,967	7.1%	4.72	19.2%		
2018.1	42	1,188,792	4,531	49,462	1.101	54,443	45.80	0.0%	12,016	8.1%	3.81	-7.5%	51.19	13.7%
2018.2	36	1,215,303	5,054	58,385	1.101	64,264	52.88	-6.5%	12,715	6.3%	4.16	-12.0%		
2019.1	30	1,193,875	4,181	45,292	1.108	50,183	42.03	-8.2%	12,003	-0.1%	3.50	-8.1%	47.50	-7.2%
2019.2	24	1,206,494	4,742	52,277	1.108	57,923	48.01	-9.2%	12,216	-3.9%	3.93	-5.5%		
2020.1	18	1,183,758	3,532	39,360	1.103	43,402	36.66	-12.8%	12,287	2.4%	2.98	-14.8%	42.39	-10.8%
2020.2	12	1,195,344	3,339	39,848	1.103	43,940	36.76	-23.4%	13,161	7.7%	2.79	-28.9%		
2021.1	6	1,171,762	2,839	32,061	1.103	35,354	30.17	-17.7%	12,453	1.4%	2.42	-18.8%	33.50	-21.0%
Total		40,758,994	162,490	1,197,568		1,312,519								



Province of Alberta
All Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

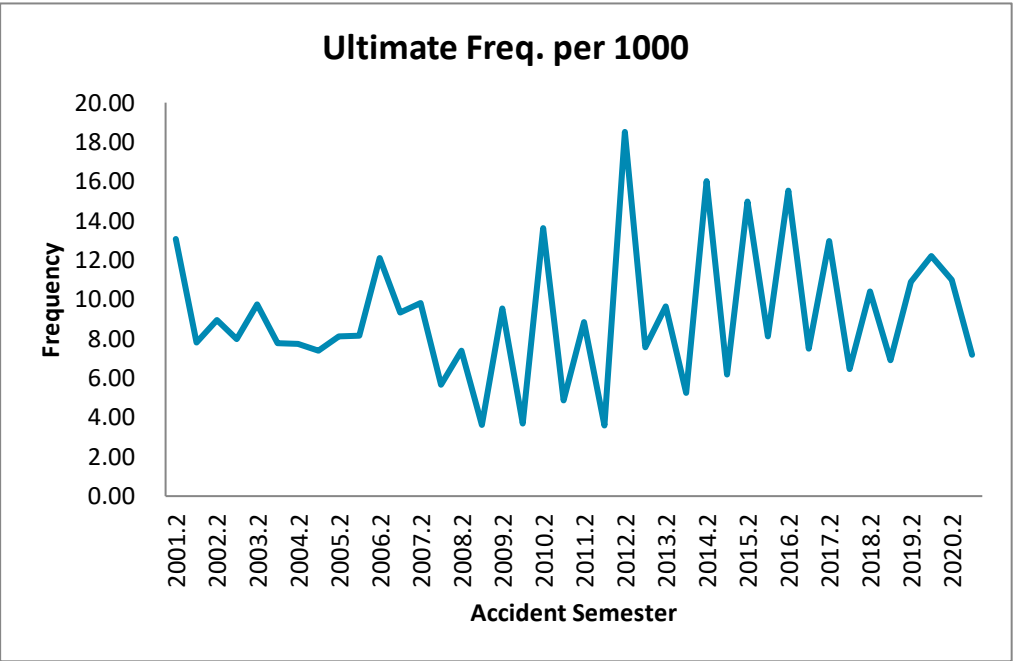
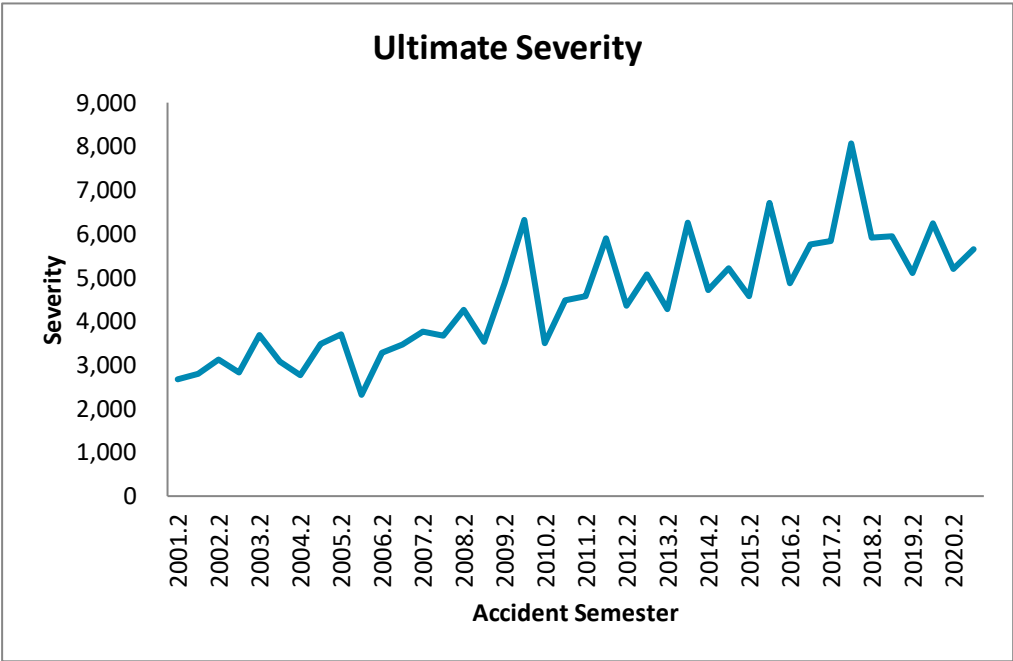
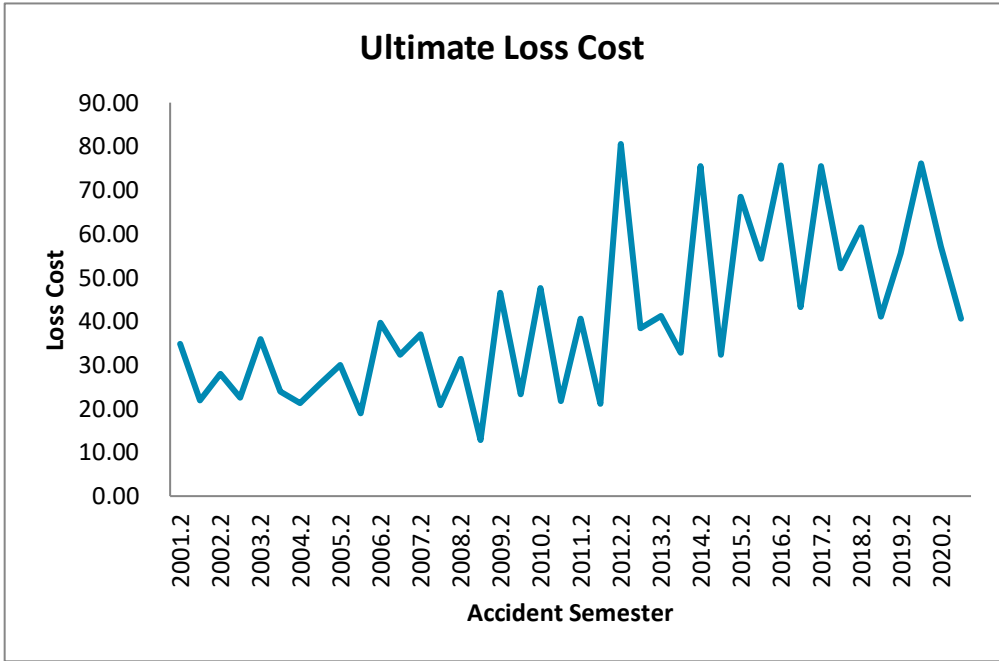
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	26,756	2,599	6,228	1.076	6,702	250.46		2,578		97.14			
2002.1	234	27,383	2,537	5,692	1.089	6,199	226.37		2,443		92.65		238.28	
2002.2	228	28,982	2,295	5,521	1.089	6,013	207.46	-17.2%	2,620	1.6%	79.19	-18.5%		
2003.1	222	27,792	2,129	4,776	1.093	5,220	187.83	-17.0%	2,452	0.4%	76.60	-17.3%	197.85	-17.0%
2003.2	216	28,818	2,362	5,395	1.093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%		
2004.1	210	27,917	2,231	4,521	1.103	4,986	178.61	-4.9%	2,235	-8.8%	79.92	4.3%	191.82	-3.1%
2004.2	204	27,107	2,639	5,898	1.103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%		
2005.1	198	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	5.2%	107.98	35.1%	246.35	28.4%
2005.2	192	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	186	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%	237.88	-3.4%
2006.2	180	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	174	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%	273.02	14.8%
2007.2	168	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	162	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%	298.78	9.4%
2008.2	156	16,151	1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%		
2009.1	150	13,978	999	4,415	1.105	4,879	349.05	37.8%	4,884	73.4%	71.47	-20.5%	353.95	18.5%
2009.2	144	13,536	1,178	4,463	1.105	4,932	364.34	1.7%	4,187	4.6%	87.03	-2.8%		
2010.1	138	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.16	-4.7%
2010.2	132	11,946	2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%		
2011.1	126	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%	464.58	37.8%
2011.2	120	10,787	2,131	4,571	1.095	5,003	463.78	-19.4%	2,348	-18.6%	197.55	-1.0%		
2012.1	114	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	376.01	-19.1%
2012.2	108	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	102	9,851	1,587	4,640	1.099	5,102	517.93	82.6%	3,215	73.5%	161.10	5.2%	549.25	46.1%
2013.2	96	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%		
2014.1	90	10,275	1,313	3,326	1.093	3,636	353.84	-31.7%	2,769	-13.9%	127.79	-20.7%	427.97	-22.1%
2014.2	84	12,002	1,643	6,243	1.093	6,824	568.60	13.2%	4,154	51.0%	136.89	-25.1%		
2015.1	78	12,139	1,268	3,800	1.103	4,191	345.28	-2.4%	3,305	19.4%	104.46	-18.3%	456.31	6.6%
2015.2	72	12,181	1,530	5,618	1.103	6,196	508.68	-10.5%	4,050	-2.5%	125.61	-8.2%		
2016.1	66	11,504	1,195	3,868	1.085	4,197	364.83	5.7%	3,512	6.3%	103.88	-0.6%	438.81	-3.8%
2016.2	60	11,093	1,729	6,453	1.085	7,001	631.16	24.1%	4,049	0.0%	155.87	24.1%		
2017.1	54	10,772	1,216	4,384	1.092	4,785	444.18	21.8%	3,935	12.0%	112.89	8.7%	539.04	22.8%
2017.2	48	11,231	1,167	4,798	1.092	5,237	466.30	-26.1%	4,488	10.8%	103.89	-33.3%		
2018.1	42	10,910	940	4,889	1.101	5,382	493.29	11.1%	5,725	45.5%	86.16	-23.7%	479.60	-11.0%
2018.2	36	11,334	943	5,589	1.101	6,152	542.80	16.4%	6,522	45.3%	83.23	-19.9%		
2019.1	30	11,314	657	3,795	1.108	4,204	371.59	-24.7%	6,395	11.7%	58.11	-32.6%	457.27	-4.7%
2019.2	24	11,815	831	5,487	1.108	6,080	514.59	-5.2%	7,313	12.1%	70.37	-15.4%		
2020.1	18	10,906	633	4,239	1.103	4,674	428.58	15.3%	7,379	15.4%	58.08	0.0%	473.31	3.5%
2020.2	12	11,241	572	3,552	1.103	3,917	348.41	-32.3%	6,844	-6.4%	50.90	-27.7%		
2021.1	6	11,960	512	3,559	1.103	3,925	328.14	-23.4%	7,670	4.0%	42.78	-26.3%	337.96	-28.6%
Total		637,183	66,579	191,626		209,822								



Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

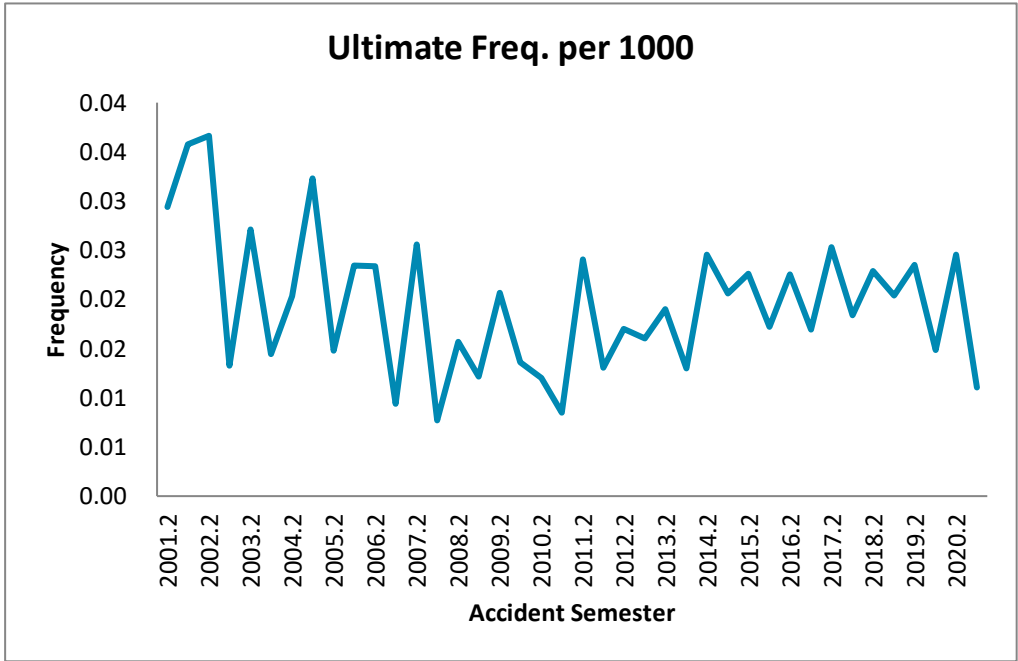
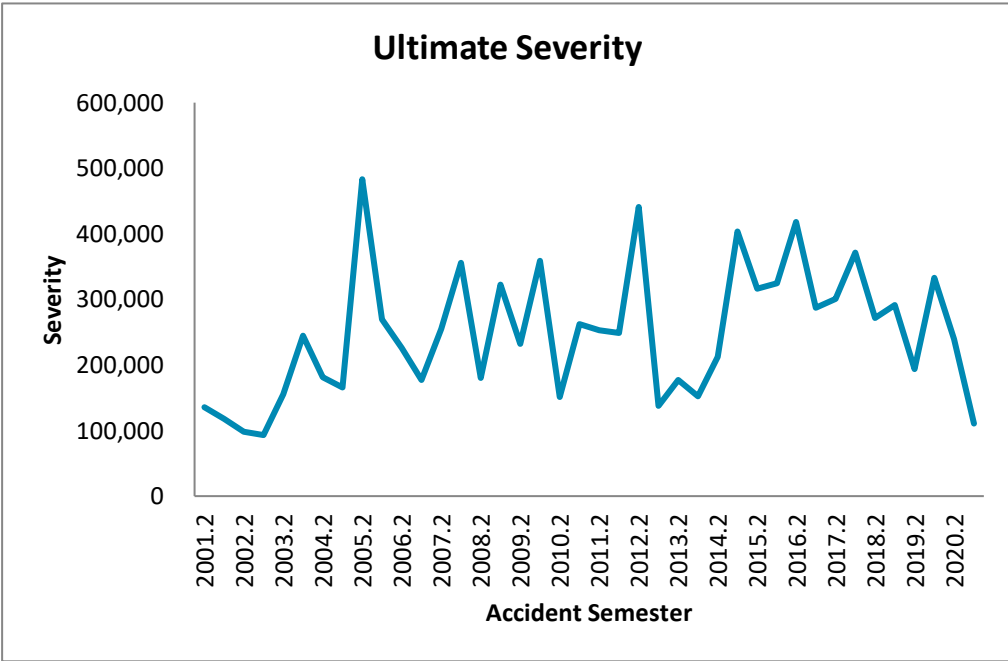
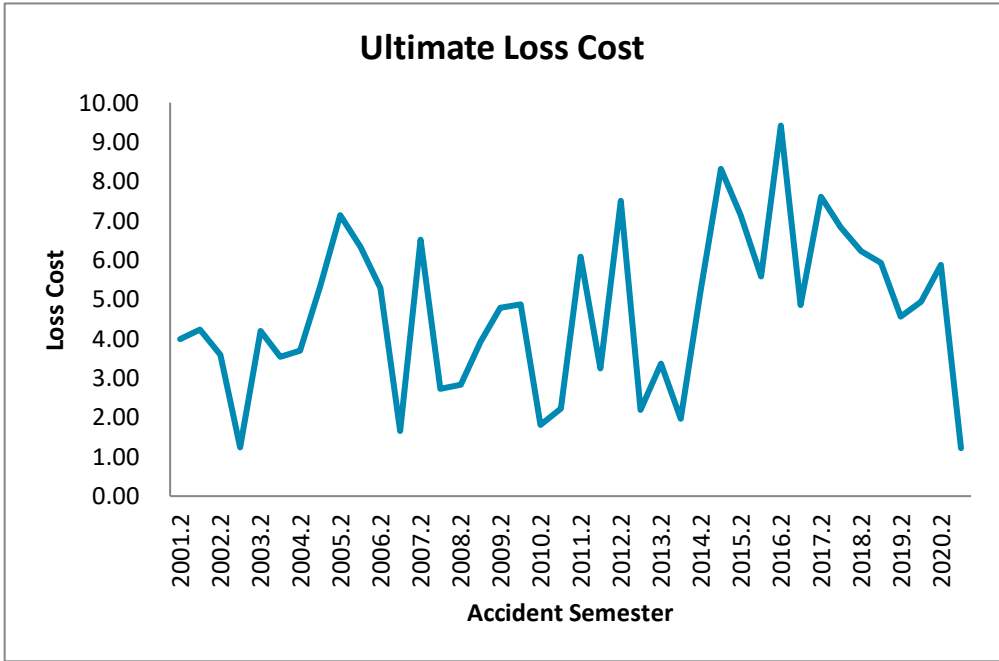
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	17,834	233	578	1.076	621	34.85		2,667		13.06			
2002.1	234	17,164	134	345	1.089	376	21.88		2,803		7.81		28.49	
2002.2	228	16,307	146	418	1.089	456	27.95	-19.8%	3,121	17.0%	8.95	-31.5%		
2003.1	222	15,427	123	318	1.093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%	25.31	-11.2%
2003.2	216	14,869	145	489	1.093	534	35.92	28.5%	3,684	18.0%	9.75	8.9%		
2004.1	210	14,258	111	309	1.103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%	30.04	18.7%
2004.2	204	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-25.1%	7.73	-20.7%		
2005.1	198	14,848	110	350	1.097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%	23.55	-21.6%
2005.2	192	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	186	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%	24.62	4.6%
2006.2	180	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	174	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%	36.01	46.2%
2007.2	168	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	162	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%	29.19	-18.9%
2008.2	156	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	150	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	22.11	-24.2%
2009.2	144	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	138	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	34.88	57.7%
2010.2	132	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	126	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	120	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	114	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	108	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	102	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	59.60	93.1%
2013.2	96	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%		
2014.1	90	8,766	46	263	1.093	288	32.85	-14.6%	6,259	23.3%	5.25	-30.8%	37.04	-37.9%
2014.2	84	8,612	138	594	1.093	649	75.41	82.8%	4,706	9.8%	16.02	66.4%		
2015.1	78	8,717	54	255	1.103	282	32.31	-1.6%	5,216	-16.7%	6.19	18.1%	53.73	45.1%
2015.2	72	8,615	129	535	1.103	590	68.48	-9.2%	4,573	-2.8%	14.97	-6.5%		
2016.1	66	8,882	72	445	1.085	483	54.37	68.3%	6,707	28.6%	8.11	30.9%	61.32	14.1%
2016.2	60	8,952	139	624	1.085	677	75.58	10.4%	4,868	6.4%	15.53	3.7%		
2017.1	54	9,329	70	369	1.092	403	43.20	-20.5%	5,758	-14.2%	7.50	-7.4%	59.06	-3.7%
2017.2	48	9,803	127	678	1.092	740	75.54	-0.1%	5,830	19.8%	12.96	-16.6%		
2018.1	42	10,817	70	513	1.101	564	52.18	20.8%	8,067	40.1%	6.47	-13.8%	63.28	7.2%
2018.2	36	10,678	111	596	1.101	656	61.43	-18.7%	5,909	1.4%	10.40	-19.8%		
2019.1	30	10,874	75	402	1.108	446	40.99	-21.4%	5,939	-26.4%	6.90	6.7%	51.11	-19.2%
2019.2	24	10,929	119	547	1.108	606	55.49	-9.7%	5,098	-13.7%	10.88	4.7%		
2020.1	18	11,653	142	804	1.103	886	76.05	85.5%	6,237	5.0%	12.19	76.7%	66.09	29.3%
2020.2	12	11,654	128	603	1.103	665	57.02	2.8%	5,194	1.9%	10.98	0.9%		
2021.1	6	12,094	87	445	1.103	490	40.54	-46.7%	5,644	-9.5%	7.18	-41.1%	48.63	-26.4%
Total		449,161	4,093	16,132		17,671								



Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240	816,118	24	3,025	1.076	3,255	3.99		135,624		0.03			
2002.1	234	811,213	29	3,150	1.089	3,431	4.23		118,302		0.04		4.11	
2002.2	228	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,263	-27.5%	0.04	24.6%		
2003.1	222	756,040	10	852	1.093	931	1.23	-70.9%	93,099	-21.3%	0.01	-63.0%	2.48	-39.6%
2003.2	216	775,095	21	2,983	1.093	3,260	4.21	16.8%	155,233	58.0%	0.03	-26.0%		
2004.1	210	761,568	11	2,441	1.103	2,692	3.54	187.1%	244,751	162.9%	0.01	9.2%	3.87	56.1%
2004.2	204	786,350	16	2,631	1.103	2,902	3.69	-12.3%	181,365	16.8%	0.02	-24.9%		
2005.1	198	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%	4.52	16.7%
2005.2	192	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%		
2006.1	186	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%	6.74	49.0%
2006.2	180	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%		
2007.1	174	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%	3.48	-48.4%
2007.2	168	899,626	23	5,383	1.089	5,861	6.51	23.2%	254,814	12.7%	0.03	9.3%		
2008.1	162	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%	4.49	29.2%
2008.2	156	1,084,284	17	2,831	1.084	3,067	2.83	-56.6%	180,422	-29.2%	0.02	-38.7%		
2009.1	150	1,067,335	13	3,780	1.105	4,177	3.91	43.1%	322,457	-9.2%	0.01	57.6%	3.37	-25.0%
2009.2	144	1,106,400	23	4,790	1.105	5,294	4.78	69.1%	231,787	28.5%	0.02	31.7%		
2010.1	138	1,089,429	15	4,818	1.102	5,308	4.87	24.5%	358,604	11.2%	0.01	12.0%	4.83	43.4%
2010.2	132	1,137,651	14	1,874	1.102	2,065	1.81	-62.1%	150,804	-34.9%	0.01	-41.7%		
2011.1	126	1,118,918	9	2,266	1.095	2,480	2.22	-54.5%	262,316	-26.9%	0.01	-37.8%	2.01	-58.3%
2011.2	120	1,168,796	28	6,495	1.095	7,108	6.08	235.1%	252,609	67.5%	0.02	100.0%		
2012.1	114	1,161,584	15	3,462	1.091	3,778	3.25	46.7%	248,617	-5.2%	0.01	54.8%	4.67	131.9%
2012.2	108	1,211,404	21	8,327	1.091	9,086	7.50	23.3%	440,812	74.5%	0.02	-29.3%		
2013.1	102	1,201,135	19	2,399	1.099	2,638	2.20	-32.5%	137,134	-44.8%	0.02	22.4%	4.86	4.0%
2013.2	96	1,259,942	24	3,854	1.099	4,237	3.36	-55.2%	176,647	-59.9%	0.02	11.9%		
2014.1	90	1,245,974	16	2,249	1.093	2,458	1.97	-10.2%	151,756	10.7%	0.01	-18.8%	2.67	-45.0%
2014.2	84	1,305,284	32	6,208	1.093	6,785	5.20	54.6%	211,958	20.0%	0.02	28.8%		
2015.1	78	1,286,322	27	9,705	1.103	10,704	8.32	321.8%	403,738	166.0%	0.02	58.5%	6.75	152.6%
2015.2	72	1,329,727	30	8,620	1.103	9,506	7.15	37.5%	316,210	49.2%	0.02	-7.8%		
2016.1	66	1,304,044	22	6,713	1.085	7,283	5.58	-32.9%	324,683	-19.6%	0.02	-16.5%	6.37	-5.5%
2016.2	60	1,334,356	30	11,582	1.085	12,566	9.42	31.7%	417,856	32.1%	0.02	-0.3%		
2017.1	54	1,303,767	22	5,809	1.092	6,340	4.86	-12.9%	286,896	-11.6%	0.02	-1.5%	7.17	12.4%
2017.2	48	1,347,104	34	9,392	1.092	10,251	7.61	-19.2%	301,018	-28.0%	0.03	12.2%		
2018.1	42	1,326,328	24	8,220	1.101	9,047	6.82	40.3%	371,196	29.4%	0.02	8.4%	7.22	0.7%
2018.2	36	1,372,772	31	7,752	1.101	8,533	6.22	-18.3%	271,802	-9.7%	0.02	-9.5%		
2019.1	30	1,341,255	27	7,182	1.108	7,957	5.93	-13.0%	291,086	-21.6%	0.02	10.9%	6.08	-15.8%
2019.2	24	1,376,239	32	5,672	1.108	6,285	4.57	-26.5%	193,984	-28.6%	0.02	2.9%		
2020.1	18	1,336,859	20	5,989	1.103	6,603	4.94	-16.7%	333,075	14.4%	0.01	-27.2%	4.75	-21.8%
2020.2	12	1,371,938	34	7,322	1.103	8,074	5.88	28.9%	239,596	23.5%	0.02	4.3%		
2021.1	6	1,343,619	15	1,486	1.103	1,639	1.22	-75.3%	110,641	-66.8%	0.01	-25.7%	3.58	-24.7%
Total		44,127,916	852	193,924		212,501								



Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	325,937	325,937	1.000	325,937	325,937	0
2002.1	234	302,884	302,884	1.000	302,884	302,886	(1)
2002.2	228	332,223	332,223	1.000	332,223	332,224	(1)
2003.1	222	283,831	284,576	1.000	284,576	284,563	13
2003.2	216	290,917	291,997	1.000	291,996	292,005	(9)
2004.1	210	245,560	245,560	1.000	245,578	245,566	12
2004.2	204	232,377	232,401	1.000	232,418	232,458	(40)
2005.1	198	188,068	188,245	1.000	188,305	188,346	(41)
2005.2	192	218,159	219,116	1.000	219,200	219,295	(95)
2006.1	186	193,301	193,303	1.001	193,422	193,457	(35)
2006.2	180	249,522	250,394	1.001	250,556	250,653	(96)
2007.1	174	199,994	201,421	1.001	201,674	201,660	14
2007.2	168	255,894	256,557	1.001	256,745	257,084	(339)
2008.1	162	228,427	229,546	1.002	229,907	230,506	(599)
2008.2	156	260,919	263,157	1.001	263,494	263,444	50
2009.1	150	210,153	210,911	1.002	211,304	211,963	(659)
2009.2	144	265,095	265,521	1.004	266,520	267,186	(666)
2010.1	138	191,325	192,942	1.004	193,748	194,047	(300)
2010.2	132	269,883	274,592	1.005	276,020	276,153	(134)
2011.1	126	221,123	224,702	1.007	226,203	226,062	140
2011.2	120	289,428	293,069	1.008	295,307	295,613	(306)
2012.1	114	265,052	271,983	1.007	273,971	274,416	(445)
2012.2	108	314,933	329,109	1.011	332,583	333,527	(944)
2013.1	102	277,222	292,013	1.012	295,383	297,101	(1,718)
2013.2	96	345,731	369,340	1.013	374,171	376,668	(2,497)
2014.1	90	292,961	314,466	1.014	318,730	319,446	(717)
2014.2	84	379,981	419,778	1.019	427,758	434,555	(6,797)
2015.1	78	315,390	376,722	1.017	383,284	385,401	(2,117)
2015.2	72	386,745	463,367	1.025	474,789	482,062	(7,273)
2016.1	66	318,648	413,046	1.033	426,534	434,699	(8,165)
2016.2	60	354,542	498,423	1.045	520,716	531,613	(10,897)
2017.1	54	285,875	442,703	1.068	472,755	482,218	(9,463)
2017.2	48	294,935	503,519	1.096	552,015	562,240	(10,225)
2018.1	42	224,479	450,453	1.145	515,920	528,778	(12,858)
2018.2	36	178,940	467,253	1.228	573,950	607,282	(33,332)
2019.1	30	116,629	393,880	1.347	530,702	562,955	(32,253)
2019.2	24	72,267	394,012	1.544	608,507	625,050	(16,543)
2020.1	18	24,492	224,196	1.788	400,796	400,996	(201)
2020.2	12	12,703	212,780	2.088	444,311	475,534	(31,224)
2021.1	6	2,534	135,089	2.863	386,740		
Total		9,719,080	12,251,184		13,601,630	13,405,649	(190,759)

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	80,351	80,351	1.000	80,351	80,351	0
2002.1	234	83,270	83,270	1.000	83,270	83,270	0
2002.2	228	84,764	84,764	1.000	84,764	84,764	0
2003.1	222	79,821	79,853	1.000	79,853	79,853	0
2003.2	216	78,169	78,169	1.000	78,169	78,172	(3)
2004.1	210	73,246	73,246	1.000	73,246	73,246	0
2004.2	204	84,640	84,640	1.000	84,640	84,640	0
2005.1	198	83,059	83,059	1.000	83,059	83,059	0
2005.2	192	99,750	99,750	1.000	99,750	99,753	(3)
2006.1	186	98,202	98,202	1.000	98,202	98,202	0
2006.2	180	130,624	130,625	1.000	130,625	130,627	(2)
2007.1	174	126,377	126,378	1.000	126,378	126,378	(0)
2007.2	168	150,270	150,270	1.000	150,270	150,270	(1)
2008.1	162	141,016	141,016	1.000	141,016	141,016	0
2008.2	156	156,642	156,644	1.000	156,644	156,644	0
2009.1	150	140,589	140,589	1.000	140,589	140,591	(2)
2009.2	144	158,903	158,903	1.000	158,903	158,904	(1)
2010.1	138	132,574	132,574	1.000	132,574	132,574	0
2010.2	132	162,927	162,927	1.000	162,927	162,931	(4)
2011.1	126	163,580	163,580	1.000	163,580	163,580	0
2011.2	120	160,424	160,424	1.000	160,424	160,425	(1)
2012.1	114	150,262	150,265	1.000	150,265	150,265	(0)
2012.2	108	190,260	190,263	1.000	190,263	190,768	(505)
2013.1	102	168,359	168,384	1.000	168,384	168,388	(4)
2013.2	96	205,041	205,589	1.000	205,589	205,723	(134)
2014.1	90	183,990	184,035	1.000	184,035	184,045	(10)
2014.2	84	211,368	211,504	1.000	211,504	211,568	(64)
2015.1	78	195,360	195,377	1.000	195,377	195,810	(433)
2015.2	72	212,344	212,378	1.000	212,292	212,484	(193)
2016.1	66	180,165	180,336	1.000	180,326	180,359	(33)
2016.2	60	210,499	210,732	1.000	210,668	210,703	(35)
2017.1	54	205,612	205,850	1.000	205,783	205,938	(155)
2017.2	48	221,582	222,205	0.999	222,092	222,009	83
2018.1	42	223,786	224,422	0.999	224,270	224,360	(91)
2018.2	36	212,946	213,748	1.000	213,686	213,677	9
2019.1	30	210,493	212,038	1.000	212,047	212,566	(519)
2019.2	24	208,341	214,933	1.003	215,632	215,773	(140)
2020.1	18	140,978	147,603	1.022	150,876	149,475	1,401
2020.2	12	128,920	153,679	1.057	162,465	163,138	(673)
2021.1	6	67,780	125,708	1.196	150,377		
Total		5,997,283	6,098,284		6,135,165	5,986,299	(1,511)

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	35,544	35,544	1.000	35,544	35,544	0
2002.1	234	33,194	34,029	1.000	34,029	34,029	0
2002.2	228	36,695	36,695	1.000	36,695	36,695	0
2003.1	222	28,761	28,761	1.000	28,761	28,761	0
2003.2	216	30,707	30,707	1.000	30,707	30,707	0
2004.1	210	25,600	25,600	1.000	25,600	25,600	0
2004.2	204	31,935	31,957	1.000	31,957	31,957	0
2005.1	198	29,205	29,255	1.000	29,255	29,206	49
2005.2	192	38,990	39,017	1.000	39,017	39,035	(18)
2006.1	186	27,918	27,918	1.000	27,918	27,946	(29)
2006.2	180	36,355	36,355	1.002	36,415	36,508	(93)
2007.1	174	30,836	30,836	1.001	30,879	30,875	4
2007.2	168	41,205	41,209	1.001	41,248	41,252	(4)
2008.1	162	33,034	33,100	1.001	33,130	33,073	58
2008.2	156	44,708	44,847	1.001	44,912	44,932	(20)
2009.1	150	35,873	35,873	1.002	35,939	35,938	1
2009.2	144	43,623	43,713	1.002	43,789	43,819	(30)
2010.1	138	34,444	34,453	1.002	34,536	34,578	(42)
2010.2	132	43,958	45,642	1.004	45,804	45,873	(69)
2011.1	126	36,065	36,067	1.004	36,208	36,315	(107)
2011.2	120	44,843	44,887	1.007	45,189	45,201	(13)
2012.1	114	39,291	40,222	1.007	40,503	40,466	37
2012.2	108	49,929	51,713	1.006	52,025	52,016	9
2013.1	102	40,396	41,522	1.006	41,778	42,486	(709)
2013.2	96	50,323	52,044	1.006	52,363	52,487	(123)
2014.1	90	41,626	41,935	1.006	42,203	42,482	(279)
2014.2	84	55,994	56,851	1.006	57,187	57,274	(88)
2015.1	78	51,038	52,253	1.006	52,588	51,852	737
2015.2	72	64,731	70,585	1.011	71,334	71,286	48
2016.1	66	53,484	53,862	1.010	54,377	54,488	(111)
2016.2	60	70,668	73,557	1.013	74,534	74,317	217
2017.1	54	66,346	71,026	1.016	72,152	72,295	(142)
2017.2	48	75,916	80,443	1.021	82,109	81,802	307
2018.1	42	75,018	83,538	1.024	85,516	86,142	(626)
2018.2	36	75,685	78,935	1.028	81,171	80,993	178
2019.1	30	78,651	81,811	1.033	84,532	85,660	(1,128)
2019.2	24	80,329	100,008	1.011	101,094	97,356	3,738
2020.1	18	47,184	64,915	1.070	69,437	65,572	3,864
2020.2	12	43,657	77,429	1.109	85,867	74,949	10,917
2021.1	6	14,687	65,962	1.123	74,098		
Total		1,818,447	1,985,075		2,022,399	1,931,765	16,536

Province of Alberta
Collision
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	90,916	90,916	1.000	90,916	90,916	(0)
2002.1	234	96,023	96,023	1.000	96,023	96,024	(1)
2002.2	228	96,337	96,337	1.000	96,337	96,337	0
2003.1	222	94,907	94,908	1.000	94,908	94,909	(1)
2003.2	216	87,392	87,392	1.000	87,392	87,393	(0)
2004.1	210	88,274	88,274	1.000	88,274	88,275	(1)
2004.2	204	97,192	97,192	1.000	97,192	97,193	(0)
2005.1	198	98,079	98,079	1.000	98,079	98,079	0
2005.2	192	118,370	118,375	1.000	118,375	118,375	0
2006.1	186	120,849	120,847	1.000	120,847	120,849	(1)
2006.2	180	166,718	166,719	1.000	166,719	166,720	(1)
2007.1	174	166,223	166,226	1.000	166,226	166,232	(6)
2007.2	168	187,936	187,946	1.000	187,946	187,973	(27)
2008.1	162	181,611	181,612	1.000	181,612	181,617	(5)
2008.2	156	195,136	195,141	1.000	195,141	195,142	(1)
2009.1	150	170,097	170,102	1.000	170,102	170,110	(8)
2009.2	144	188,217	188,218	1.000	188,218	188,219	(1)
2010.1	138	144,613	144,616	1.000	144,616	144,627	(11)
2010.2	132	176,286	176,293	1.000	176,293	176,311	(18)
2011.1	126	184,215	184,216	1.000	184,216	184,237	(21)
2011.2	120	170,552	170,555	1.000	170,555	170,582	(27)
2012.1	114	162,403	162,410	1.000	162,410	162,409	1
2012.2	108	206,770	206,783	1.000	206,783	206,813	(30)
2013.1	102	182,701	182,706	1.000	182,706	182,780	(74)
2013.2	96	227,849	227,914	1.000	227,914	227,892	22
2014.1	90	203,608	203,632	1.000	203,632	203,630	2
2014.2	84	237,790	237,820	1.000	237,802	237,821	(19)
2015.1	78	217,195	217,254	1.000	217,226	217,266	(39)
2015.2	72	232,344	232,485	1.000	232,452	232,580	(128)
2016.1	66	201,688	201,795	1.000	201,733	201,812	(78)
2016.2	60	251,324	251,395	1.000	251,286	251,308	(22)
2017.1	54	238,258	238,323	0.999	238,163	238,380	(218)
2017.2	48	262,408	262,497	0.999	262,302	262,552	(250)
2018.1	42	261,646	261,884	0.999	261,670	261,750	(79)
2018.2	36	260,083	260,382	0.999	260,053	260,040	14
2019.1	30	255,313	255,960	0.997	255,294	254,201	1,094
2019.2	24	250,056	251,436	0.988	248,527	245,350	3,178
2020.1	18	176,903	179,936	0.965	173,582	167,485	6,097
2020.2	12	175,622	194,622	0.909	177,004	167,292	9,711
2021.1	6	145,492	225,314	0.659	148,424		
Total		7,069,398	7,174,534		7,068,953	6,901,481	19,047

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	60,889	60,889	1.000	60,889	60,889	0
2002.1	234	39,958	39,958	1.000	39,958	39,958	0
2002.2	228	54,246	54,246	1.000	54,246	54,246	0
2003.1	222	44,062	44,062	1.000	44,062	44,063	(0)
2003.2	216	63,967	63,967	1.000	63,967	63,967	0
2004.1	210	41,135	41,135	1.000	41,135	41,135	(0)
2004.2	204	84,072	84,072	1.000	84,072	84,072	0
2005.1	198	77,572	77,572	1.000	77,572	77,571	0
2005.2	192	76,086	76,093	1.000	76,092	76,093	(0)
2006.1	186	58,706	58,706	1.000	58,706	58,706	0
2006.2	180	98,467	98,467	1.000	98,466	98,463	3
2007.1	174	88,133	88,135	1.000	88,134	88,131	4
2007.2	168	145,950	145,950	1.000	145,948	145,947	1
2008.1	162	80,136	80,136	1.000	80,135	80,132	3
2008.2	156	132,060	132,060	1.000	132,057	132,055	2
2009.1	150	77,117	77,117	1.000	77,115	77,121	(6)
2009.2	144	150,053	150,053	1.000	150,045	150,040	6
2010.1	138	73,628	73,630	1.000	73,625	73,626	(2)
2010.2	132	295,813	295,843	1.000	295,812	295,772	41
2011.1	126	72,844	72,844	1.000	72,837	72,836	1
2011.2	120	139,798	139,799	1.000	139,790	139,783	7
2012.1	114	77,493	77,498	1.000	77,492	77,487	5
2012.2	108	272,110	272,118	1.000	272,098	272,070	28
2013.1	102	125,800	125,800	1.000	125,790	125,784	6
2013.2	96	216,931	216,958	1.000	216,941	216,921	21
2014.1	90	83,149	83,150	1.000	83,143	83,156	(13)
2014.2	84	314,711	314,723	1.000	314,694	314,688	6
2015.1	78	107,514	107,530	1.000	107,522	107,571	(49)
2015.2	72	302,304	302,369	1.000	302,343	302,387	(44)
2016.1	66	174,222	174,230	1.000	174,193	174,218	(25)
2016.2	60	381,485	381,508	1.000	381,425	381,423	2
2017.1	54	136,168	136,337	1.000	136,285	136,406	(122)
2017.2	48	241,303	241,329	0.999	241,203	241,315	(112)
2018.1	42	128,485	128,555	0.999	128,486	128,551	(65)
2018.2	36	253,784	253,846	0.999	253,673	253,834	(160)
2019.1	30	128,335	128,841	0.999	128,740	128,771	(31)
2019.2	24	239,434	240,209	1.000	240,268	239,827	441
2020.1	18	355,652	362,542	1.001	363,072	358,920	4,152
2020.2	12	207,018	213,926	1.002	214,284	213,071	1,213
2021.1	6	76,186	114,849	1.023	117,547		
Total		5,776,774	5,831,051		5,833,863	5,711,003	5,313

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	16,838	16,838	1.000	16,838	16,838	0
2002.1	234	14,242	14,242	1.000	14,242	14,242	0
2002.2	228	18,713	18,713	1.000	18,713	18,713	0
2003.1	222	18,173	18,173	1.000	18,173	18,173	(0)
2003.2	216	19,575	19,575	1.000	19,575	19,575	0
2004.1	210	16,889	16,889	1.000	16,889	16,889	(0)
2004.2	204	17,890	17,890	1.000	17,890	17,890	0
2005.1	198	16,794	16,794	1.000	16,794	16,794	0
2005.2	192	20,566	20,568	1.000	20,568	20,568	(0)
2006.1	186	20,503	20,503	1.000	20,503	20,503	0
2006.2	180	26,796	26,796	1.000	26,796	26,796	0
2007.1	174	25,651	25,651	1.000	25,651	25,651	0
2007.2	168	29,980	29,980	1.000	29,980	29,984	(4)
2008.1	162	27,751	27,751	1.000	27,751	27,751	0
2008.2	156	32,534	32,534	1.000	32,534	32,536	(2)
2009.1	150	25,127	25,127	1.000	25,127	25,127	0
2009.2	144	27,662	27,662	1.000	27,662	27,662	(0)
2010.1	138	21,251	21,254	1.000	21,254	21,258	(4)
2010.2	132	24,130	24,130	1.000	24,130	24,130	0
2011.1	126	18,949	18,949	1.000	18,949	18,949	(1)
2011.2	120	21,066	21,067	1.000	21,067	21,066	1
2012.1	114	16,708	16,708	1.000	16,707	16,706	2
2012.2	108	22,810	22,810	1.000	22,809	22,807	2
2013.1	102	20,532	20,532	1.000	20,530	20,530	(1)
2013.2	96	25,538	25,540	1.000	25,537	25,530	7
2014.1	90	23,371	23,371	1.000	23,367	23,364	3
2014.2	84	29,949	29,960	1.000	29,953	29,948	5
2015.1	78	34,632	34,633	1.000	34,630	34,658	(29)
2015.2	72	45,117	45,140	1.000	45,128	45,152	(24)
2016.1	66	41,491	41,500	1.000	41,490	41,476	14
2016.2	60	48,497	48,512	1.000	48,496	48,479	17
2017.1	54	49,048	49,143	0.999	49,092	49,188	(96)
2017.2	48	62,121	62,143	0.999	62,059	62,111	(52)
2018.1	42	49,487	49,532	0.999	49,462	49,472	(10)
2018.2	36	58,486	58,502	0.998	58,385	58,551	(166)
2019.1	30	45,215	45,435	0.997	45,292	45,387	(96)
2019.2	24	52,179	52,451	0.997	52,277	52,296	(19)
2020.1	18	39,119	39,625	0.993	39,360	39,178	182
2020.2	12	38,929	40,606	0.981	39,848	39,776	73
2021.1	6	23,443	33,550	0.956	32,061		
Total		1,187,749	1,200,779		1,197,568	1,165,707	(200)

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	6,228	6,228	1.000	6,228	6,228	0
2002.1	234	5,692	5,692	1.000	5,692	5,692	0
2002.2	228	5,521	5,521	1.000	5,521	5,521	0
2003.1	222	4,776	4,776	1.000	4,776	4,776	(0)
2003.2	216	5,395	5,395	1.000	5,395	5,395	0
2004.1	210	4,521	4,521	1.000	4,521	4,521	0
2004.2	204	5,898	5,898	1.000	5,898	5,898	0
2005.1	198	5,288	5,288	1.000	5,288	5,288	0
2005.2	192	4,725	4,725	1.000	4,725	4,725	0
2006.1	186	3,941	3,941	1.000	3,941	3,941	0
2006.2	180	5,100	5,100	1.000	5,100	5,100	0
2007.1	174	4,747	4,747	1.000	4,747	4,747	0
2007.2	168	6,506	6,506	1.000	6,506	6,506	0
2008.1	162	4,464	4,464	1.000	4,464	4,464	(0)
2008.2	156	5,339	5,339	1.000	5,339	5,339	(0)
2009.1	150	4,414	4,415	1.000	4,415	4,415	0
2009.2	144	4,463	4,463	1.000	4,463	4,463	0
2010.1	138	3,370	3,370	1.000	3,370	3,370	0
2010.2	132	6,242	6,242	1.000	6,242	6,242	0
2011.1	126	3,435	3,435	1.000	3,435	3,435	0
2011.2	120	4,571	4,571	1.000	4,571	4,571	0
2012.1	114	2,664	2,664	1.000	2,664	2,664	0
2012.2	108	5,400	5,400	1.000	5,400	5,400	0
2013.1	102	4,640	4,640	1.000	4,640	4,640	0
2013.2	96	4,682	4,682	1.000	4,682	4,682	0
2014.1	90	3,326	3,326	1.000	3,326	3,326	(0)
2014.2	84	6,244	6,244	1.000	6,243	6,245	(2)
2015.1	78	3,798	3,798	1.000	3,800	3,796	4
2015.2	72	5,615	5,620	1.000	5,618	5,624	(6)
2016.1	66	3,869	3,869	1.000	3,868	3,873	(4)
2016.2	60	6,451	6,454	1.000	6,453	6,490	(37)
2017.1	54	4,385	4,385	1.000	4,384	4,385	(1)
2017.2	48	4,775	4,807	0.998	4,798	4,814	(16)
2018.1	42	4,891	4,891	1.000	4,889	4,885	4
2018.2	36	5,599	5,602	0.998	5,589	5,603	(14)
2019.1	30	3,798	3,801	0.998	3,795	3,842	(47)
2019.2	24	5,527	5,552	0.988	5,487	5,476	12
2020.1	18	4,317	4,387	0.966	4,239	4,081	157
2020.2	12	3,738	3,894	0.912	3,552	3,868	(316)
2021.1	6	2,497	4,189	0.850	3,559		
Total		190,852	192,845		191,626	188,333	(267)

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	578	578	1.000	578	578	0
2002.1	234	345	345	1.000	345	345	0
2002.2	228	418	418	1.000	418	418	0
2003.1	222	318	318	1.000	318	318	0
2003.2	216	489	489	1.000	489	489	0
2004.1	210	309	309	1.000	309	309	0
2004.2	204	298	298	1.000	298	298	0
2005.1	198	350	350	1.000	350	350	0
2005.2	192	347	347	1.000	347	347	0
2006.1	186	205	205	1.000	205	205	0
2006.2	180	419	419	1.000	419	419	0
2007.1	174	330	330	1.000	330	330	0
2007.2	168	377	377	1.000	377	377	0
2008.1	162	200	200	1.000	200	200	0
2008.2	156	279	279	1.000	279	279	0
2009.1	150	112	112	1.000	112	112	0
2009.2	144	409	409	1.000	409	409	0
2010.1	138	206	206	1.000	206	206	0
2010.2	132	419	419	1.000	419	419	0
2011.1	126	193	193	1.000	193	193	0
2011.2	120	351	351	1.000	351	351	0
2012.1	114	184	184	1.000	184	184	(0)
2012.2	108	678	678	1.000	678	678	(0)
2013.1	102	319	319	1.000	319	319	(0)
2013.2	96	327	327	1.000	327	328	(0)
2014.1	90	263	263	1.001	263	263	0
2014.2	84	594	594	1.001	594	595	(0)
2015.1	78	255	255	1.001	255	255	(0)
2015.2	72	534	534	1.001	535	535	(1)
2016.1	66	444	444	1.002	445	445	(0)
2016.2	60	622	622	1.002	624	623	0
2017.1	54	369	369	1.001	369	370	(0)
2017.2	48	677	677	1.002	678	688	(9)
2018.1	42	512	512	1.001	513	513	(0)
2018.2	36	596	596	0.999	596	597	(1)
2019.1	30	402	402	1.000	402	406	(3)
2019.2	24	550	550	0.995	547	545	3
2020.1	18	783	810	0.992	804	779	25
2020.2	12	611	617	0.977	603	614	(11)
2021.1	6	332	492	0.904	445		
Total		16,004	16,197		16,132	15,687	1

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240	3,025	3,025	1.000	3,025	3,025	0
2002.1	234	3,150	3,150	1.000	3,150	3,150	0
2002.2	228	2,797	2,797	1.000	2,797	2,797	0
2003.1	222	774	852	1.000	852	852	0
2003.2	216	2,973	2,983	1.000	2,983	2,983	0
2004.1	210	2,441	2,441	1.000	2,441	2,441	0
2004.2	204	2,631	2,631	1.000	2,631	2,631	0
2005.1	198	3,786	3,786	1.000	3,786	3,786	0
2005.2	192	5,284	5,284	1.000	5,284	5,284	0
2006.1	186	4,715	4,715	1.000	4,715	4,715	0
2006.2	180	4,161	4,161	1.000	4,161	4,161	0
2007.1	174	1,300	1,300	1.000	1,300	1,300	0
2007.2	168	5,099	5,383	1.000	5,383	5,383	0
2008.1	162	2,623	2,623	1.000	2,623	2,636	(14)
2008.2	156	2,815	2,815	1.006	2,831	2,858	(28)
2009.1	150	3,431	3,722	1.016	3,780	3,783	(4)
2009.2	144	4,671	4,720	1.015	4,790	4,779	11
2010.1	138	4,770	4,770	1.010	4,818	4,876	(58)
2010.2	132	1,634	1,867	1.004	1,874	1,844	30
2011.1	126	2,002	2,258	1.004	2,266	2,240	26
2011.2	120	5,462	6,557	0.991	6,495	6,469	25
2012.1	114	3,520	3,520	0.984	3,462	3,441	22
2012.2	108	8,001	8,403	0.991	8,327	8,366	(39)
2013.1	102	2,341	2,391	1.003	2,399	2,351	48
2013.2	96	2,489	3,904	0.987	3,854	3,911	(58)
2014.1	90	1,439	2,273	0.989	2,249	2,184	65
2014.2	84	5,079	6,258	0.992	6,208	6,321	(113)
2015.1	78	4,618	9,737	0.997	9,705	9,736	(31)
2015.2	72	4,657	8,741	0.986	8,620	7,798	821
2016.1	66	2,826	6,729	0.998	6,713	7,680	(967)
2016.2	60	4,269	11,466	1.010	11,582	11,377	206
2017.1	54	1,883	5,517	1.053	5,809	4,753	1,056
2017.2	48	1,467	8,817	1.065	9,392	8,610	782
2018.1	42	1,028	7,476	1.099	8,220	6,721	1,499
2018.2	36	228	6,351	1.221	7,752	7,695	57
2019.1	30	317	4,985	1.441	7,182	4,933	2,248
2019.2	24	257	3,033	1.870	5,672	8,136	(2,464)
2020.1	18	67	2,701	2.217	5,989	5,732	257
2020.2	12	109	2,502	2.927	7,322	4,893	2,429
2021.1	6	2	189	7.850	1,486		
Total		114,140	176,832		193,924	186,631	5,806

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-			
			Ultimate Development Factors			
2001.2	240	8,394	1.000	8,394	8,394	0
2002.1	234	7,952	1.000	7,952	7,952	0
2002.2	228	7,981	1.000	7,981	7,981	0
2003.1	222	7,483	1.000	7,483	7,483	0
2003.2	216	7,073	1.000	7,073	7,073	0
2004.1	210	6,596	1.000	6,596	6,596	0
2004.2	204	6,836	1.000	6,836	6,836	(0)
2005.1	198	6,442	1.000	6,442	6,442	(0)
2005.2	192	7,446	1.000	7,446	7,446	(0)
2006.1	186	6,859	1.000	6,859	6,859	0
2006.2	180	7,636	1.000	7,636	7,635	0
2007.1	174	6,661	1.000	6,661	6,660	0
2007.2	168	7,050	1.000	7,050	7,049	1
2008.1	162	6,471	1.000	6,470	6,470	1
2008.2	156	6,776	1.000	6,775	6,774	1
2009.1	150	6,201	1.000	6,200	6,200	(1)
2009.2	144	7,035	1.000	7,033	7,035	(2)
2010.1	138	6,184	1.000	6,182	6,182	0
2010.2	132	7,450	1.000	7,447	7,447	(1)
2011.1	126	7,018	0.999	7,014	7,016	(1)
2011.2	120	7,010	1.000	7,007	7,007	(1)
2012.1	114	6,660	0.999	6,655	6,656	(0)
2012.2	108	7,744	0.999	7,736	7,739	(2)
2013.1	102	7,169	0.999	7,162	7,168	(6)
2013.2	96	8,623	0.999	8,612	8,616	(5)
2014.1	90	7,571	0.998	7,559	7,562	(3)
2014.2	84	8,832	0.998	8,810	8,820	(10)
2015.1	78	8,109	0.997	8,083	8,092	(9)
2015.2	72	8,850	0.996	8,813	8,825	(13)
2016.1	66	7,790	0.994	7,743	7,755	(12)
2016.2	60	9,115	0.992	9,045	9,069	(24)
2017.1	54	8,672	0.991	8,590	8,606	(16)
2017.2	48	9,156	0.988	9,049	9,085	(36)
2018.1	42	8,844	0.986	8,716	8,731	(15)
2018.2	36	8,903	0.990	8,812	8,866	(54)
2019.1	30	8,949	0.992	8,875	8,780	95
2019.2	24	8,897	1.028	9,145	8,962	183
2020.1	18	5,544	1.066	5,913	5,797	115
2020.2	12	5,857	1.073	6,283	6,579	(297)
2021.1	6	4,981	1.153	5,745		
Total		298,820		299,881	294,247	(112)

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors			
			Selected Ultimate Claim Counts			
2001.2	240	23,891	1.000	23,891	23,891	0
2002.1	234	24,233	1.000	24,233	24,233	0
2002.2	228	22,311	1.000	22,311	22,311	0
2003.1	222	21,590	1.000	21,590	21,590	0
2003.2	216	19,748	1.000	19,748	19,748	0
2004.1	210	20,359	1.000	20,359	20,359	0
2004.2	204	22,514	1.000	22,514	22,514	0
2005.1	198	22,494	1.000	22,494	22,494	0
2005.2	192	25,852	1.000	25,852	25,852	0
2006.1	186	26,425	1.000	26,425	26,424	1
2006.2	180	32,321	1.000	32,321	32,322	(1)
2007.1	174	30,643	1.000	30,643	30,643	0
2007.2	168	33,105	1.000	33,105	33,105	0
2008.1	162	32,851	1.000	32,851	32,850	1
2008.2	156	35,309	1.000	35,309	35,308	0
2009.1	150	34,399	1.000	34,399	34,398	0
2009.2	144	37,468	1.000	37,468	37,467	0
2010.1	138	32,649	1.000	32,649	32,649	0
2010.2	132	39,311	1.000	39,310	39,310	0
2011.1	126	40,120	1.000	40,119	40,122	(3)
2011.2	120	35,010	1.000	35,009	35,010	(0)
2012.1	114	34,576	1.000	34,575	34,576	(1)
2012.2	108	40,523	1.000	40,521	40,522	(1)
2013.1	102	38,044	1.000	38,042	38,042	1
2013.2	96	43,632	1.000	43,630	43,633	(3)
2014.1	90	40,474	1.000	40,471	40,474	(2)
2014.2	84	43,377	1.000	43,374	43,376	(2)
2015.1	78	41,471	1.000	41,467	41,471	(4)
2015.2	72	42,233	1.000	42,227	42,231	(4)
2016.1	66	37,634	1.000	37,628	37,627	1
2016.2	60	41,298	1.000	41,290	41,291	(1)
2017.1	54	40,810	1.000	40,801	40,803	(2)
2017.2	48	42,029	1.000	42,018	42,013	5
2018.1	42	43,579	1.000	43,566	43,563	3
2018.2	36	39,575	1.000	39,563	39,553	10
2019.1	30	40,811	0.999	40,783	40,836	(54)
2019.2	24	39,313	0.997	39,200	39,045	155
2020.1	18	27,859	1.007	28,054	28,069	(15)
2020.2	12	27,596	1.018	28,106	29,401	(1,294)
2021.1	6	23,559	1.111	26,167		
Total		1,340,996		1,344,084	1,319,126	(1,208)

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-			
			Ultimate Development Factors			
2001.2	240	10,980	1.000	10,980	10,980	0
2002.1	234	10,406	1.000	10,406	10,406	0
2002.2	228	10,187	1.000	10,187	10,187	0
2003.1	222	8,697	1.000	8,697	8,697	0
2003.2	216	8,776	1.000	8,776	8,776	0
2004.1	210	8,406	1.000	8,406	8,406	0
2004.2	204	10,077	1.000	10,077	10,077	0
2005.1	198	10,544	1.000	10,544	10,544	0
2005.2	192	12,400	1.000	12,400	12,400	0
2006.1	186	11,793	1.000	11,793	11,793	0
2006.2	180	13,388	1.000	13,388	13,388	0
2007.1	174	12,116	1.000	12,116	12,116	0
2007.2	168	13,185	1.000	13,185	13,185	0
2008.1	162	11,753	1.000	11,753	11,753	0
2008.2	156	12,152	1.000	12,152	12,152	0
2009.1	150	10,798	1.000	10,798	10,798	0
2009.2	144	12,288	1.000	12,288	12,288	0
2010.1	138	10,503	1.000	10,503	10,503	(0)
2010.2	132	12,705	1.000	12,705	12,703	1
2011.1	126	12,055	1.000	12,055	12,055	(1)
2011.2	120	12,214	1.000	12,214	12,214	(1)
2012.1	114	11,638	1.000	11,638	11,638	(0)
2012.2	108	13,507	1.000	13,507	13,507	(1)
2013.1	102	13,133	1.000	13,133	13,134	(1)
2013.2	96	15,334	1.000	15,333	15,334	(1)
2014.1	90	13,674	1.000	13,673	13,672	0
2014.2	84	15,698	1.000	15,697	15,697	(0)
2015.1	78	14,047	1.000	14,046	14,046	0
2015.2	72	15,724	1.000	15,722	15,724	(2)
2016.1	66	13,566	1.000	13,563	13,563	1
2016.2	60	16,059	1.000	16,056	16,058	(3)
2017.1	54	14,965	1.000	14,961	14,966	(4)
2017.2	48	16,246	1.000	16,241	16,241	1
2018.1	42	15,802	1.000	15,796	15,806	(10)
2018.2	36	15,772	1.000	15,765	15,759	6
2019.1	30	15,553	1.000	15,547	15,583	(36)
2019.2	24	16,456	0.999	16,447	16,507	(60)
2020.1	18	10,160	0.999	10,153	10,196	(43)
2020.2	12	11,119	0.996	11,073	11,237	(164)
2021.1	6	10,393	0.977	10,157		
Total		504,269		503,929	494,090	(317)

Province of Alberta
Collision
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors			
2001.2	240	28,905	1.000	28,905	28,905	0
2002.1	234	29,119	1.000	29,119	29,119	0
2002.2	228	27,238	1.000	27,238	27,238	0
2003.1	222	26,632	1.000	26,632	26,632	0
2003.2	216	25,413	1.000	25,413	25,413	0
2004.1	210	28,349	1.000	28,349	28,349	0
2004.2	204	31,610	1.000	31,610	31,609	0
2005.1	198	32,092	1.000	32,091	32,091	0
2005.2	192	36,677	1.000	36,676	36,676	0
2006.1	186	37,742	1.000	37,741	37,742	(1)
2006.2	180	46,633	1.000	46,632	46,633	(1)
2007.1	174	45,255	1.000	45,254	45,255	(1)
2007.2	168	44,266	1.000	44,264	44,265	(1)
2008.1	162	40,954	1.000	40,952	40,951	2
2008.2	156	40,021	1.000	40,019	40,020	(1)
2009.1	150	38,450	1.000	38,448	38,448	0
2009.2	144	42,191	1.000	42,189	42,188	0
2010.1	138	34,581	1.000	34,579	34,578	1
2010.2	132	40,326	1.000	40,323	40,324	(0)
2011.1	126	43,038	1.000	43,034	43,037	(3)
2011.2	120	35,469	1.000	35,465	35,462	2
2012.1	114	35,138	1.000	35,133	35,131	2
2012.2	108	41,653	1.000	41,646	41,646	1
2013.1	102	37,740	1.000	37,733	37,737	(4)
2013.2	96	44,203	1.000	44,194	44,193	1
2014.1	90	39,757	1.000	39,748	39,744	4
2014.2	84	42,324	1.000	42,312	42,311	1
2015.1	78	39,935	1.000	39,922	39,922	(0)
2015.2	72	40,469	1.000	40,455	40,467	(11)
2016.1	66	36,089	1.000	36,073	36,079	(5)
2016.2	60	41,972	1.000	41,952	41,966	(13)
2017.1	54	41,096	0.999	41,072	41,087	(15)
2017.2	48	42,681	0.999	42,653	42,671	(18)
2018.1	42	44,707	0.999	44,677	44,698	(21)
2018.2	36	43,041	0.999	43,005	43,013	(8)
2019.1	30	43,747	0.998	43,681	43,584	97
2019.2	24	43,126	0.995	42,926	42,445	481
2020.1	18	30,094	0.982	29,562	28,244	1,318
2020.2	12	29,580	0.927	27,414	25,923	1,492
2021.1	6	30,398	0.729	22,174		
Total		1,502,711		1,491,266	1,465,793	3,298

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240	28,028	1.000	28,028	28,028	0
2002.1	234	22,350	1.000	22,350	22,350	0
2002.2	228	24,135	1.000	24,135	24,135	0
2003.1	222	20,110	1.000	20,110	20,110	0
2003.2	216	22,953	1.000	22,953	22,953	0
2004.1	210	18,912	1.000	18,912	18,912	0
2004.2	204	27,539	1.000	27,539	27,539	0
2005.1	198	29,597	1.000	29,597	29,597	0
2005.2	192	27,889	1.000	27,889	27,889	0
2006.1	186	22,280	1.000	22,280	22,280	0
2006.2	180	31,992	1.000	31,992	31,992	(0)
2007.1	174	28,051	1.000	28,051	28,051	(0)
2007.2	168	36,870	1.000	36,870	36,870	(0)
2008.1	162	23,659	1.000	23,659	23,659	0
2008.2	156	31,543	1.000	31,543	31,543	(0)
2009.1	150	21,405	1.000	21,405	21,404	1
2009.2	144	33,705	1.000	33,705	33,705	0
2010.1	138	19,397	1.000	19,397	19,397	0
2010.2	132	62,306	1.000	62,306	62,305	0
2011.1	126	19,784	1.000	19,784	19,784	0
2011.2	120	31,030	1.000	31,029	31,030	(1)
2012.1	114	19,217	1.000	19,217	19,216	0
2012.2	108	57,061	1.000	57,060	57,059	1
2013.1	102	25,559	1.000	25,558	25,558	0
2013.2	96	45,102	1.000	45,101	45,101	(0)
2014.1	90	20,492	1.000	20,491	20,492	(1)
2014.2	84	55,114	1.000	55,111	55,111	1
2015.1	78	24,059	1.000	24,058	24,058	(0)
2015.2	72	51,150	1.000	51,147	51,147	0
2016.1	66	34,593	1.000	34,592	34,602	(10)
2016.2	60	65,816	1.000	65,814	65,826	(13)
2017.1	54	25,758	1.000	25,757	25,766	(9)
2017.2	48	40,170	1.000	40,167	40,184	(17)
2018.1	42	24,263	1.000	24,262	24,276	(14)
2018.2	36	42,211	1.000	42,211	42,220	(9)
2019.1	30	23,996	1.000	24,001	23,980	21
2019.2	24	40,904	1.002	41,002	40,936	66
2020.1	18	45,091	1.007	45,389	45,256	133
2020.2	12	33,136	1.016	33,672	33,718	(46)
2021.1	6	18,696	1.108	20,721		
Total		1,275,923		1,278,864	1,258,040	103

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-			
			Ultimate Development Factors			
2001.2	240	5,174	1.000	5,174	5,174	0
2002.1	234	4,432	1.000	4,432	4,432	0
2002.2	228	5,294	1.000	5,294	5,294	0
2003.1	222	4,609	1.000	4,609	4,609	0
2003.2	216	4,757	1.000	4,757	4,757	0
2004.1	210	4,825	1.000	4,825	4,825	0
2004.2	204	4,490	1.000	4,490	4,490	0
2005.1	198	4,067	1.000	4,067	4,067	0
2005.2	192	5,004	1.000	5,004	5,004	0
2006.1	186	4,667	1.000	4,667	4,667	0
2006.2	180	5,671	1.000	5,671	5,671	0
2007.1	174	5,006	1.000	5,006	5,006	0
2007.2	168	4,799	1.000	4,799	4,799	0
2008.1	162	4,229	1.000	4,229	4,229	0
2008.2	156	4,403	1.000	4,403	4,403	0
2009.1	150	3,663	1.000	3,663	3,662	1
2009.2	144	3,967	1.000	3,967	3,967	0
2010.1	138	2,851	1.000	2,851	2,851	0
2010.2	132	3,261	1.000	3,261	3,261	0
2011.1	126	2,642	1.000	2,642	2,642	0
2011.2	120	2,484	1.000	2,484	2,485	(1)
2012.1	114	2,018	1.000	2,018	2,018	0
2012.2	108	2,553	1.000	2,553	2,553	0
2013.1	102	2,687	1.000	2,687	2,687	0
2013.2	96	3,044	1.000	3,043	3,043	1
2014.1	90	2,752	1.000	2,751	2,750	1
2014.2	84	3,213	1.000	3,212	3,211	1
2015.1	78	3,812	1.000	3,811	3,809	2
2015.2	72	4,405	1.000	4,404	4,403	1
2016.1	66	4,310	1.000	4,309	4,306	3
2016.2	60	4,711	1.000	4,710	4,707	3
2017.1	54	4,822	1.000	4,821	4,818	3
2017.2	48	5,661	1.000	5,661	5,658	3
2018.1	42	4,531	1.000	4,531	4,530	1
2018.2	36	5,053	1.000	5,054	5,049	6
2019.1	30	4,180	1.000	4,181	4,173	7
2019.2	24	4,738	1.001	4,742	4,736	6
2020.1	18	3,530	1.001	3,532	3,532	1
2020.2	12	3,341	0.999	3,339	3,370	(31)
2021.1	6	2,829	1.003	2,839		
Total		162,485		162,490	159,645	6

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors			
			Selected Ultimate Claim Counts			
2001.2	240	2,599	1.000	2,599	2,599	0
2002.1	234	2,537	1.000	2,537	2,537	0
2002.2	228	2,295	1.000	2,295	2,295	0
2003.1	222	2,129	1.000	2,129	2,129	0
2003.2	216	2,362	1.000	2,362	2,362	0
2004.1	210	2,231	1.000	2,231	2,231	0
2004.2	204	2,639	1.000	2,639	2,639	0
2005.1	198	2,468	1.000	2,468	2,468	0
2005.2	192	2,221	1.000	2,221	2,221	0
2006.1	186	2,002	1.000	2,002	2,002	0
2006.2	180	2,326	1.000	2,326	2,326	0
2007.1	174	2,158	1.000	2,158	2,158	0
2007.2	168	2,404	1.000	2,404	2,404	0
2008.1	162	1,717	1.000	1,717	1,717	0
2008.2	156	1,446	1.000	1,446	1,446	0
2009.1	150	999	1.000	999	999	0
2009.2	144	1,178	1.000	1,178	1,178	0
2010.1	138	1,232	1.000	1,232	1,232	0
2010.2	132	2,384	1.000	2,384	2,384	0
2011.1	126	1,835	1.000	1,835	1,835	0
2011.2	120	2,131	1.000	2,131	2,131	0
2012.1	114	1,569	1.000	1,569	1,569	0
2012.2	108	2,108	1.000	2,108	2,108	0
2013.1	102	1,587	1.000	1,587	1,587	0
2013.2	96	1,872	1.000	1,872	1,872	0
2014.1	90	1,313	1.000	1,313	1,313	0
2014.2	84	1,643	1.000	1,643	1,643	0
2015.1	78	1,268	1.000	1,268	1,268	0
2015.2	72	1,530	1.000	1,530	1,530	0
2016.1	66	1,195	1.000	1,195	1,195	0
2016.2	60	1,729	1.000	1,729	1,729	(0)
2017.1	54	1,216	1.000	1,216	1,217	(1)
2017.2	48	1,167	1.000	1,167	1,167	0
2018.1	42	940	1.000	940	940	0
2018.2	36	943	1.000	943	943	0
2019.1	30	657	1.001	657	654	3
2019.2	24	830	1.002	831	831	0
2020.1	18	634	0.999	633	622	11
2020.2	12	585	0.978	572	632	(60)
2021.1	6	563	0.909	512		
Total		66,642		66,579	66,113	(45)

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-			
			Ultimate Development Factors			
2001.2	240	233	1.000	233	233	0
2002.1	234	134	1.000	134	134	0
2002.2	228	146	1.000	146	146	0
2003.1	222	123	1.000	123	123	0
2003.2	216	145	1.000	145	145	0
2004.1	210	111	1.000	111	111	0
2004.2	204	119	1.000	119	119	0
2005.1	198	110	1.000	110	110	0
2005.2	192	103	1.000	103	103	0
2006.1	186	96	1.000	96	96	0
2006.2	180	139	1.000	139	139	0
2007.1	174	104	1.000	104	104	0
2007.2	168	109	1.000	109	109	0
2008.1	162	59	1.000	59	59	0
2008.2	156	71	1.000	71	71	0
2009.1	150	35	1.000	35	35	0
2009.2	144	93	1.000	93	93	0
2010.1	138	36	1.000	36	36	0
2010.2	132	132	1.000	132	132	0
2011.1	126	47	1.000	47	47	0
2011.2	120	84	1.000	84	84	0
2012.1	114	34	1.000	34	34	0
2012.2	108	170	1.000	170	170	0
2013.1	102	69	1.000	69	69	0
2013.2	96	84	1.000	84	84	0
2014.1	90	46	1.000	46	46	0
2014.2	84	138	1.000	138	138	0
2015.1	78	54	1.000	54	54	0
2015.2	72	129	1.000	129	129	0
2016.1	66	72	1.000	72	72	0
2016.2	60	139	1.000	139	139	0
2017.1	54	70	1.000	70	70	0
2017.2	48	127	1.000	127	128	(1)
2018.1	42	70	0.999	70	70	(0)
2018.2	36	111	1.000	111	111	(0)
2019.1	30	75	1.001	75	75	0
2019.2	24	119	0.999	119	119	(0)
2020.1	18	142	1.001	142	137	5
2020.2	12	128	1.000	128	104	24
2021.1	6	84	1.034	87		
Total		4,090		4,093	3,979	27

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2021

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors			
2001.2	240	24	1.000	24	24	0
2002.1	234	29	1.000	29	29	0
2002.2	228	31	1.000	31	31	0
2003.1	222	10	1.000	10	10	0
2003.2	216	21	1.000	21	21	0
2004.1	210	11	1.000	11	11	0
2004.2	204	16	1.000	16	16	0
2005.1	198	25	1.000	25	25	0
2005.2	192	12	1.000	12	12	0
2006.1	186	19	1.000	19	19	0
2006.2	180	20	1.000	20	20	0
2007.1	174	8	1.000	8	8	0
2007.2	168	23	1.000	23	23	0
2008.1	162	8	1.000	8	8	0
2008.2	156	17	1.000	17	17	0
2009.1	150	13	0.996	13	13	0
2009.2	144	23	0.993	23	23	0
2010.1	138	15	0.987	15	17	(2)
2010.2	132	14	0.978	14	13	0
2011.1	126	10	0.946	9	9	0
2011.2	120	30	0.938	28	28	0
2012.1	114	17	0.894	15	15	1
2012.2	108	24	0.859	21	20	1
2013.1	102	23	0.836	19	19	(0)
2013.2	96	30	0.799	24	23	1
2014.1	90	21	0.771	16	16	0
2014.2	84	44	0.728	32	32	(0)
2015.1	78	39	0.680	27	25	2
2015.2	72	48	0.626	30	30	0
2016.1	66	38	0.590	22	20	2
2016.2	60	55	0.547	30	28	2
2017.1	54	43	0.514	22	21	1
2017.2	48	70	0.487	34	34	0
2018.1	42	53	0.460	24	23	2
2018.2	36	67	0.469	31	29	2
2019.1	30	52	0.526	27	24	4
2019.2	24	44	0.736	32	27	5
2020.1	18	23	0.862	20	17	2
2020.2	12	32	1.053	34	20	14
2021.1	6	10	1.481	15		
Total		1,112		852	799	38

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.041 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.090; p = 0.001)	0.741	+4.23%
Loss Cost	2005.2	0.043 (CI = +/-0.010; p = 0.000)	-0.168 (CI = +/-0.090; p = 0.001)	0.747	+4.43%
Loss Cost	2006.1	0.044 (CI = +/-0.010; p = 0.000)	-0.163 (CI = +/-0.092; p = 0.001)	0.747	+4.54%
Loss Cost	2006.2	0.046 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.095; p = 0.001)	0.738	+4.68%
Loss Cost	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.096; p = 0.002)	0.745	+4.87%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	-0.166 (CI = +/-0.100; p = 0.002)	0.728	+4.98%
Loss Cost	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.161 (CI = +/-0.103; p = 0.004)	0.727	+5.12%
Loss Cost	2008.2	0.052 (CI = +/-0.014; p = 0.000)	-0.171 (CI = +/-0.105; p = 0.003)	0.722	+5.35%
Loss Cost	2009.1	0.053 (CI = +/-0.015; p = 0.000)	-0.168 (CI = +/-0.110; p = 0.004)	0.714	+5.42%
Loss Cost	2009.2	0.053 (CI = +/-0.017; p = 0.000)	-0.168 (CI = +/-0.115; p = 0.006)	0.677	+5.42%
Loss Cost	2010.1	0.053 (CI = +/-0.018; p = 0.000)	-0.167 (CI = +/-0.121; p = 0.009)	0.662	+5.43%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	-0.150 (CI = +/-0.122; p = 0.018)	0.594	+4.97%
Loss Cost	2011.1	0.047 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.127; p = 0.019)	0.570	+4.78%
Loss Cost	2011.2	0.042 (CI = +/-0.023; p = 0.001)	-0.141 (CI = +/-0.131; p = 0.036)	0.475	+4.30%
Loss Cost	2012.1	0.038 (CI = +/-0.025; p = 0.005)	-0.154 (CI = +/-0.135; p = 0.028)	0.449	+3.89%
Loss Cost	2012.2	0.035 (CI = +/-0.027; p = 0.017)	-0.143 (CI = +/-0.142; p = 0.049)	0.342	+3.53%
Loss Cost	2013.1	0.029 (CI = +/-0.030; p = 0.053)	-0.157 (CI = +/-0.147; p = 0.038)	0.325	+2.99%
Loss Cost	2013.2	0.023 (CI = +/-0.033; p = 0.156)	-0.140 (CI = +/-0.154; p = 0.071)	0.191	+2.35%
Loss Cost	2014.1	0.016 (CI = +/-0.037; p = 0.353)	-0.157 (CI = +/-0.160; p = 0.053)	0.201	+1.65%
Loss Cost	2014.2	0.004 (CI = +/-0.039; p = 0.829)	-0.126 (CI = +/-0.159; p = 0.108)	0.075	+0.40%
Loss Cost	2015.1	-0.006 (CI = +/-0.043; p = 0.763)	-0.148 (CI = +/-0.163; p = 0.071)	0.153	-0.60%
Loss Cost	2015.2	-0.018 (CI = +/-0.049; p = 0.420)	-0.121 (CI = +/-0.170; p = 0.143)	0.138	-1.83%
Loss Cost	2016.1	-0.032 (CI = +/-0.056; p = 0.226)	-0.145 (CI = +/-0.176; p = 0.094)	0.249	-3.11%
Loss Cost	2016.2	-0.051 (CI = +/-0.063; p = 0.100)	-0.110 (CI = +/-0.182; p = 0.197)	0.347	-4.95%
Severity	2005.1	0.058 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.043; p = 0.001)	0.956	+5.96%
Severity	2005.2	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.000)	0.957	+6.07%
Severity	2006.1	0.059 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.044; p = 0.000)	0.953	+6.07%
Severity	2006.2	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.046; p = 0.001)	0.948	+6.06%
Severity	2007.1	0.059 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.047; p = 0.001)	0.945	+6.11%
Severity	2007.2	0.060 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.938	+6.13%
Severity	2008.1	0.061 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.049; p = 0.003)	0.941	+6.29%
Severity	2008.2	0.063 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.046; p = 0.001)	0.949	+6.54%
Severity	2009.1	0.066 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)	0.959	+6.79%
Severity	2009.2	0.067 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.961	+6.97%
Severity	2010.1	0.069 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.039; p = 0.001)	0.965	+7.17%
Severity	2010.2	0.068 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.040; p = 0.001)	0.961	+7.02%
Severity	2011.1	0.068 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.042; p = 0.002)	0.956	+7.01%
Severity	2011.2	0.064 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)	0.965	+6.62%
Severity	2012.1	0.065 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.035; p = 0.003)	0.964	+6.74%
Severity	2012.2	0.067 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.035; p = 0.002)	0.963	+6.92%
Severity	2013.1	0.067 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.038; p = 0.003)	0.958	+6.93%
Severity	2013.2	0.067 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.007)	0.947	+6.90%
Severity	2014.1	0.064 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.040; p = 0.003)	0.945	+6.61%
Severity	2014.2	0.059 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.004)	0.950	+6.11%
Severity	2015.1	0.056 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.032; p = 0.001)	0.951	+5.79%
Severity	2015.2	0.053 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.030; p = 0.003)	0.946	+5.41%
Severity	2016.1	0.052 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.033; p = 0.005)	0.935	+5.31%
Severity	2016.2	0.055 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.034; p = 0.004)	0.932	+5.69%
Frequency	2005.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.080; p = 0.054)	0.361	-1.63%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.083 (CI = +/-0.082; p = 0.047)	0.341	-1.55%
Frequency	2006.1	-0.014 (CI = +/-0.009; p = 0.004)	-0.077 (CI = +/-0.084; p = 0.070)	0.278	-1.44%
Frequency	2006.2	-0.013 (CI = +/-0.010; p = 0.012)	-0.085 (CI = +/-0.086; p = 0.053)	0.259	-1.30%
Frequency	2007.1	-0.012 (CI = +/-0.010; p = 0.029)	-0.078 (CI = +/-0.088; p = 0.078)	0.193	-1.17%
Frequency	2007.2	-0.011 (CI = +/-0.011; p = 0.057)	-0.082 (CI = +/-0.091; p = 0.074)	0.181	-1.09%
Frequency	2008.1	-0.011 (CI = +/-0.012; p = 0.071)	-0.083 (CI = +/-0.095; p = 0.082)	0.158	-1.11%
Frequency	2008.2	-0.011 (CI = +/-0.013; p = 0.091)	-0.083 (CI = +/-0.099; p = 0.097)	0.154	-1.12%
Frequency	2009.1	-0.013 (CI = +/-0.014; p = 0.072)	-0.089 (CI = +/-0.102; p = 0.083)	0.169	-1.28%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.061)	-0.082 (CI = +/-0.106; p = 0.121)	0.179	-1.45%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.052)	-0.089 (CI = +/-0.110; p = 0.105)	0.190	-1.62%
Frequency	2010.2	-0.019 (CI = +/-0.018; p = 0.035)	-0.078 (CI = +/-0.113; p = 0.166)	0.217	-1.92%
Frequency	2011.1	-0.021 (CI = +/-0.019; p = 0.035)	-0.084 (CI = +/-0.118; p = 0.153)	0.213	-2.09%
Frequency	2011.2	-0.022 (CI = +/-0.022; p = 0.048)	-0.081 (CI = +/-0.125; p = 0.191)	0.207	-2.17%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.024)	-0.097 (CI = +/-0.126; p = 0.122)	0.277	-2.68%
Frequency	2012.2	-0.032 (CI = +/-0.025; p = 0.015)	-0.081 (CI = +/-0.130; p = 0.205)	0.322	-3.17%
Frequency	2013.1	-0.038 (CI = +/-0.027; p = 0.010)	-0.096 (CI = +/-0.134; p = 0.146)	0.362	-3.68%
Frequency	2013.2	-0.043 (CI = +/-0.030; p = 0.008)	-0.079 (CI = +/-0.139; p = 0.243)	0.404	-4.26%
Frequency	2014.1	-0.048 (CI = +/-0.034; p = 0.010)	-0.089 (CI = +/-0.148; p = 0.212)	0.391	-4.65%
Frequency	2014.2	-0.055 (CI = +/-0.039; p = 0.009)	-0.070 (CI = +/-0.156; p = 0.342)	0.432	-5.38%
Frequency	2015.1	-0.062 (CI = +/-0.044; p = 0.010)	-0.085 (CI = +/-0.165; p = 0.276)	0.436	-6.04%
Frequency	2015.2	-0.071 (CI = +/-0.052; p = 0.013)	-0.066 (CI = +/-0.179; p = 0.424)	0.458	-6.86%
Frequency	2016.1	-0.083 (CI = +/-0.060; p = 0.012)	-0.089 (CI = +/-0.189; p = 0.310)	0.490	-8.00%
Frequency	2016.2	-0.106 (CI = +/-0.066; p = 0.007)	-0.047 (CI = +/-0.189; p = 0.574)	0.611	-10.07%

Bodily Injury

Coverage = BI

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.087; p = 0.002)	0.774	+4.53%
Loss Cost	2005.2	0.046 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.086; p = 0.001)	0.783	+4.75%
Loss Cost	2006.1	0.048 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.088; p = 0.002)	0.786	+4.90%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.090; p = 0.002)	0.781	+5.06%
Loss Cost	2007.1	0.052 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.090; p = 0.004)	0.794	+5.32%
Loss Cost	2007.2	0.053 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.093; p = 0.003)	0.782	+5.45%
Loss Cost	2008.1	0.055 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.095; p = 0.007)	0.786	+5.66%
Loss Cost	2008.2	0.058 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.096; p = 0.004)	0.786	+5.92%
Loss Cost	2009.1	0.059 (CI = +/-0.014; p = 0.000)	-0.141 (CI = +/-0.100; p = 0.008)	0.783	+6.09%
Loss Cost	2009.2	0.059 (CI = +/-0.016; p = 0.000)	-0.142 (CI = +/-0.105; p = 0.010)	0.755	+6.12%
Loss Cost	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.138 (CI = +/-0.110; p = 0.017)	0.745	+6.23%
Loss Cost	2010.2	0.056 (CI = +/-0.018; p = 0.000)	-0.123 (CI = +/-0.110; p = 0.030)	0.695	+5.78%
Loss Cost	2011.1	0.055 (CI = +/-0.020; p = 0.000)	-0.126 (CI = +/-0.117; p = 0.036)	0.672	+5.69%
Loss Cost	2011.2	0.051 (CI = +/-0.022; p = 0.000)	-0.113 (CI = +/-0.119; p = 0.062)	0.598	+5.24%
Loss Cost	2012.1	0.048 (CI = +/-0.024; p = 0.001)	-0.122 (CI = +/-0.126; p = 0.055)	0.565	+4.92%
Loss Cost	2012.2	0.045 (CI = +/-0.027; p = 0.003)	-0.114 (CI = +/-0.132; p = 0.087)	0.469	+4.59%
Loss Cost	2013.1	0.041 (CI = +/-0.031; p = 0.013)	-0.125 (CI = +/-0.141; p = 0.076)	0.432	+4.16%
Loss Cost	2013.2	0.035 (CI = +/-0.034; p = 0.045)	-0.111 (CI = +/-0.147; p = 0.127)	0.290	+3.55%
Loss Cost	2014.1	0.029 (CI = +/-0.039; p = 0.129)	-0.125 (CI = +/-0.158; p = 0.109)	0.260	+2.96%
Loss Cost	2014.2	0.017 (CI = +/-0.041; p = 0.387)	-0.098 (CI = +/-0.155; p = 0.189)	0.063	+1.70%
Loss Cost	2015.1	0.008 (CI = +/-0.048; p = 0.728)	-0.118 (CI = +/-0.167; p = 0.145)	0.076	+0.77%
Loss Cost	2015.2	-0.005 (CI = +/-0.055; p = 0.853)	-0.096 (CI = +/-0.175; p = 0.243)	-0.039	-0.46%
Loss Cost	2016.1	-0.017 (CI = +/-0.067; p = 0.558)	-0.119 (CI = +/-0.193; p = 0.188)	0.029	-1.73%
Loss Cost	2016.2	-0.037 (CI = +/-0.077; p = 0.282)	-0.090 (CI = +/-0.201; p = 0.317)	0.068	-3.66%
Severity	2005.1	0.058 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.044; p = 0.001)	0.953	+5.96%
Severity	2005.2	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.044; p = 0.000)	0.954	+6.08%
Severity	2006.1	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.046; p = 0.001)	0.950	+6.07%
Severity	2006.2	0.059 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.047; p = 0.001)	0.943	+6.06%
Severity	2007.1	0.059 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.049; p = 0.002)	0.940	+6.12%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.002)	0.933	+6.14%
Severity	2008.1	0.061 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.051; p = 0.005)	0.936	+6.32%
Severity	2008.2	0.064 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.047; p = 0.001)	0.946	+6.58%
Severity	2009.1	0.066 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.043; p = 0.002)	0.957	+6.87%
Severity	2009.2	0.068 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.042; p = 0.001)	0.959	+7.07%
Severity	2010.1	0.071 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.040; p = 0.001)	0.965	+7.31%
Severity	2010.2	0.069 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.040; p = 0.002)	0.960	+7.16%
Severity	2011.1	0.069 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.004)	0.956	+7.17%
Severity	2011.2	0.065 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.003)	0.966	+6.77%
Severity	2012.1	0.067 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.035; p = 0.007)	0.966	+6.94%
Severity	2012.2	0.069 (CI = +/-0.007; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.004)	0.966	+7.14%
Severity	2013.1	0.070 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.037; p = 0.007)	0.961	+7.20%
Severity	2013.2	0.069 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.040; p = 0.012)	0.951	+7.19%
Severity	2014.1	0.067 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.007)	0.948	+6.90%
Severity	2014.2	0.062 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.033; p = 0.007)	0.954	+6.38%
Severity	2015.1	0.059 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.033; p = 0.004)	0.953	+6.04%
Severity	2015.2	0.055 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.031; p = 0.006)	0.947	+5.65%
Severity	2016.1	0.055 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.012)	0.935	+5.61%
Severity	2016.2	0.059 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.008)	0.938	+6.06%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.002)	-0.063 (CI = +/-0.076; p = 0.101)	0.276	-1.35%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.006)	-0.068 (CI = +/-0.077; p = 0.084)	0.253	-1.26%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.019)	-0.060 (CI = +/-0.079; p = 0.132)	0.177	-1.10%
Frequency	2006.2	-0.009 (CI = +/-0.010; p = 0.050)	-0.067 (CI = +/-0.080; p = 0.095)	0.157	-0.94%
Frequency	2007.1	-0.008 (CI = +/-0.010; p = 0.129)	-0.058 (CI = +/-0.081; p = 0.150)	0.082	-0.76%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.215)	-0.063 (CI = +/-0.083; p = 0.132)	0.073	-0.66%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.275)	-0.061 (CI = +/-0.087; p = 0.158)	0.045	-0.62%
Frequency	2008.2	-0.006 (CI = +/-0.013; p = 0.317)	-0.062 (CI = +/-0.091; p = 0.173)	0.041	-0.62%
Frequency	2009.1	-0.007 (CI = +/-0.014; p = 0.276)	-0.066 (CI = +/-0.095; p = 0.159)	0.048	-0.73%
Frequency	2009.2	-0.009 (CI = +/-0.015; p = 0.225)	-0.060 (CI = +/-0.098; p = 0.213)	0.053	-0.88%
Frequency	2010.1	-0.010 (CI = +/-0.016; p = 0.208)	-0.065 (CI = +/-0.103; p = 0.201)	0.054	-1.01%
Frequency	2010.2	-0.013 (CI = +/-0.017; p = 0.137)	-0.055 (CI = +/-0.106; p = 0.286)	0.076	-1.29%
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.150)	-0.059 (CI = +/-0.112; p = 0.285)	0.061	-1.38%
Frequency	2011.2	-0.014 (CI = +/-0.022; p = 0.177)	-0.057 (CI = +/-0.119; p = 0.324)	0.054	-1.43%
Frequency	2012.1	-0.019 (CI = +/-0.024; p = 0.105)	-0.072 (CI = +/-0.122; p = 0.229)	0.113	-1.90%
Frequency	2012.2	-0.024 (CI = +/-0.026; p = 0.063)	-0.058 (CI = +/-0.126; p = 0.340)	0.160	-2.38%
Frequency	2013.1	-0.029 (CI = +/-0.029; p = 0.050)	-0.071 (CI = +/-0.133; p = 0.268)	0.190	-2.83%
Frequency	2013.2	-0.035 (CI = +/-0.032; p = 0.036)	-0.057 (CI = +/-0.138; p = 0.390)	0.238	-3.39%
Frequency	2014.1	-0.038 (CI = +/-0.037; p = 0.049)	-0.064 (CI = +/-0.150; p = 0.370)	0.204	-3.68%
Frequency	2014.2	-0.045 (CI = +/-0.042; p = 0.039)	-0.048 (CI = +/-0.159; p = 0.517)	0.253	-4.40%
Frequency	2015.1	-0.051 (CI = +/-0.051; p = 0.049)	-0.061 (CI = +/-0.175; p = 0.452)	0.236	-4.97%
Frequency	2015.2	-0.060 (CI = +/-0.060; p = 0.051)	-0.045 (CI = +/-0.190; p = 0.599)	0.261	-5.78%
Frequency	2016.1	-0.072 (CI = +/-0.074; p = 0.055)	-0.068 (CI = +/-0.213; p = 0.474)	0.275	-6.95%
Frequency	2016.2	-0.096 (CI = +/-0.083; p = 0.029)	-0.032 (CI = +/-0.215; p = 0.727)	0.437	-9.16%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.041 (CI = +/-0.011; p = 0.000)	0.642	+4.23%
Loss Cost	2005.2	0.042 (CI = +/-0.012; p = 0.000)	0.633	+4.33%
Loss Cost	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.642	+4.54%
Loss Cost	2006.2	0.045 (CI = +/-0.013; p = 0.000)	0.621	+4.56%
Loss Cost	2007.1	0.048 (CI = +/-0.014; p = 0.000)	0.643	+4.87%
Loss Cost	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.615	+4.85%
Loss Cost	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.625	+5.12%
Loss Cost	2008.2	0.051 (CI = +/-0.017; p = 0.000)	0.604	+5.19%
Loss Cost	2009.1	0.053 (CI = +/-0.018; p = 0.000)	0.602	+5.42%
Loss Cost	2009.2	0.051 (CI = +/-0.019; p = 0.000)	0.557	+5.24%
Loss Cost	2010.1	0.053 (CI = +/-0.021; p = 0.000)	0.544	+5.43%
Loss Cost	2010.2	0.047 (CI = +/-0.022; p = 0.000)	0.478	+4.77%
Loss Cost	2011.1	0.047 (CI = +/-0.024; p = 0.001)	0.441	+4.78%
Loss Cost	2011.2	0.040 (CI = +/-0.025; p = 0.003)	0.353	+4.08%
Loss Cost	2012.1	0.038 (CI = +/-0.028; p = 0.010)	0.292	+3.89%
Loss Cost	2012.2	0.032 (CI = +/-0.030; p = 0.038)	0.195	+3.25%
Loss Cost	2013.1	0.029 (CI = +/-0.034; p = 0.082)	0.133	+2.99%
Loss Cost	2013.2	0.020 (CI = +/-0.036; p = 0.256)	0.026	+2.02%
Loss Cost	2014.1	0.016 (CI = +/-0.041; p = 0.408)	-0.020	+1.65%
Loss Cost	2014.2	0.000 (CI = +/-0.042; p = 0.997)	-0.083	+0.01%
Loss Cost	2015.1	-0.006 (CI = +/-0.049; p = 0.790)	-0.084	-0.60%
Loss Cost	2015.2	-0.023 (CI = +/-0.052; p = 0.336)	0.002	-2.32%
Loss Cost	2016.1	-0.032 (CI = +/-0.062; p = 0.278)	0.032	-3.11%
Loss Cost	2016.2	-0.057 (CI = +/-0.065; p = 0.075)	0.262	-5.58%
Severity	2005.1	0.058 (CI = +/-0.005; p = 0.000)	0.938	+5.96%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	0.934	+6.02%
Severity	2006.1	0.059 (CI = +/-0.006; p = 0.000)	0.930	+6.07%
Severity	2006.2	0.058 (CI = +/-0.006; p = 0.000)	0.922	+6.00%
Severity	2007.1	0.059 (CI = +/-0.007; p = 0.000)	0.920	+6.11%
Severity	2007.2	0.059 (CI = +/-0.007; p = 0.000)	0.911	+6.06%
Severity	2008.1	0.061 (CI = +/-0.007; p = 0.000)	0.918	+6.29%
Severity	2008.2	0.063 (CI = +/-0.008; p = 0.000)	0.918	+6.45%
Severity	2009.1	0.066 (CI = +/-0.007; p = 0.000)	0.935	+6.79%
Severity	2009.2	0.066 (CI = +/-0.008; p = 0.000)	0.929	+6.88%
Severity	2010.1	0.069 (CI = +/-0.008; p = 0.000)	0.938	+7.17%
Severity	2010.2	0.067 (CI = +/-0.008; p = 0.000)	0.934	+6.93%
Severity	2011.1	0.068 (CI = +/-0.009; p = 0.000)	0.927	+7.01%
Severity	2011.2	0.063 (CI = +/-0.008; p = 0.000)	0.940	+6.52%
Severity	2012.1	0.065 (CI = +/-0.008; p = 0.000)	0.942	+6.74%
Severity	2012.2	0.066 (CI = +/-0.009; p = 0.000)	0.933	+6.80%
Severity	2013.1	0.067 (CI = +/-0.010; p = 0.000)	0.926	+6.93%
Severity	2013.2	0.065 (CI = +/-0.011; p = 0.000)	0.911	+6.75%
Severity	2014.1	0.064 (CI = +/-0.013; p = 0.000)	0.891	+6.61%
Severity	2014.2	0.058 (CI = +/-0.012; p = 0.000)	0.898	+5.93%
Severity	2015.1	0.056 (CI = +/-0.014; p = 0.000)	0.872	+5.79%
Severity	2015.2	0.050 (CI = +/-0.014; p = 0.000)	0.859	+5.17%
Severity	2016.1	0.052 (CI = +/-0.016; p = 0.000)	0.832	+5.31%
Severity	2016.2	0.052 (CI = +/-0.021; p = 0.000)	0.782	+5.29%
Frequency	2005.1	-0.016 (CI = +/-0.009; p = 0.001)	0.299	-1.63%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	0.269	-1.60%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.005)	0.215	-1.44%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.012)	0.177	-1.36%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.035)	0.122	-1.17%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.053)	0.103	-1.15%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.082)	0.080	-1.11%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.083)	0.084	-1.19%
Frequency	2009.1	-0.013 (CI = +/-0.015; p = 0.085)	0.085	-1.28%
Frequency	2009.2	-0.015 (CI = +/-0.016; p = 0.055)	0.119	-1.53%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.061)	0.117	-1.62%
Frequency	2010.2	-0.020 (CI = +/-0.018; p = 0.030)	0.175	-2.01%
Frequency	2011.1	-0.021 (CI = +/-0.020; p = 0.040)	0.162	-2.09%
Frequency	2011.2	-0.023 (CI = +/-0.022; p = 0.040)	0.169	-2.29%
Frequency	2012.1	-0.027 (CI = +/-0.024; p = 0.029)	0.206	-2.68%
Frequency	2012.2	-0.034 (CI = +/-0.025; p = 0.012)	0.290	-3.32%
Frequency	2013.1	-0.038 (CI = +/-0.028; p = 0.013)	0.304	-3.68%
Frequency	2013.2	-0.045 (CI = +/-0.030; p = 0.006)	0.382	-4.43%
Frequency	2014.1	-0.048 (CI = +/-0.035; p = 0.011)	0.357	-4.65%
Frequency	2014.2	-0.057 (CI = +/-0.038; p = 0.006)	0.433	-5.59%
Frequency	2015.1	-0.062 (CI = +/-0.044; p = 0.010)	0.419	-6.04%
Frequency	2015.2	-0.074 (CI = +/-0.050; p = 0.008)	0.474	-7.12%
Frequency	2016.1	-0.083 (CI = +/-0.059; p = 0.011)	0.480	-8.00%
Frequency	2016.2	-0.109 (CI = +/-0.061; p = 0.003)	0.642	-10.32%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.028; p = 0.295)	-0.162 (CI = +/-0.085; p = 0.001)	0.039 (CI = +/-0.039; p = 0.049)	0.766	+1.47%	+5.56%
Loss Cost	2005.2	0.019 (CI = +/-0.032; p = 0.227)	-0.167 (CI = +/-0.088; p = 0.001)	0.034 (CI = +/-0.043; p = 0.113)	0.761	+1.93%	+5.49%
Loss Cost	2006.1	0.020 (CI = +/-0.037; p = 0.278)	-0.166 (CI = +/-0.091; p = 0.001)	0.034 (CI = +/-0.048; p = 0.161)	0.756	+1.99%	+5.48%
Loss Cost	2006.2	0.022 (CI = +/-0.043; p = 0.295)	-0.168 (CI = +/-0.094; p = 0.001)	0.031 (CI = +/-0.054; p = 0.250)	0.742	+2.24%	+5.45%
Loss Cost	2007.1	0.029 (CI = +/-0.050; p = 0.243)	-0.164 (CI = +/-0.097; p = 0.002)	0.023 (CI = +/-0.062; p = 0.445)	0.741	+2.96%	+5.37%
Loss Cost	2007.2	0.032 (CI = +/-0.061; p = 0.283)	-0.165 (CI = +/-0.101; p = 0.003)	0.020 (CI = +/-0.072; p = 0.576)	0.721	+3.28%	+5.35%
Loss Cost	2008.1	0.040 (CI = +/-0.075; p = 0.279)	-0.162 (CI = +/-0.105; p = 0.004)	0.011 (CI = +/-0.086; p = 0.789)	0.716	+4.11%	+5.29%
Loss Cost	2008.2	0.067 (CI = +/-0.094; p = 0.157)	-0.172 (CI = +/-0.108; p = 0.003)	-0.017 (CI = +/-0.105; p = 0.747)	0.711	+6.91%	+5.15%
Loss Cost	2009.1	0.092 (CI = +/-0.126; p = 0.144)	-0.165 (CI = +/-0.112; p = 0.006)	-0.043 (CI = +/-0.137; p = 0.522)	0.706	+9.63%	+5.04%
Loss Cost	2009.2	0.130 (CI = +/-0.182; p = 0.152)	-0.172 (CI = +/-0.117; p = 0.006)	-0.081 (CI = +/-0.192; p = 0.386)	0.673	+13.85%	+4.95%
Loss Cost	2010.1	0.250 (CI = +/-0.291; p = 0.088)	-0.160 (CI = +/-0.119; p = 0.011)	-0.204 (CI = +/-0.300; p = 0.171)	0.679	+28.45%	+4.75%
Loss Cost	2010.2	0.208 (CI = +/-0.647; p = 0.508)	-0.157 (CI = +/-0.127; p = 0.019)	-0.161 (CI = +/-0.654; p = 0.611)	0.577	+23.10%	+4.78%
Loss Cost	2011.1	0.047 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.127; p = 0.019)	NA (CI = +/-NA; p = NA)	0.570	+4.78%	+4.78%
Loss Cost	2011.2	0.042 (CI = +/-0.023; p = 0.001)	-0.141 (CI = +/-0.131; p = 0.036)	NA (CI = +/-NA; p = NA)	0.475	+4.30%	+4.30%
Loss Cost	2012.1	0.038 (CI = +/-0.025; p = 0.005)	-0.154 (CI = +/-0.135; p = 0.028)	NA (CI = +/-NA; p = NA)	0.449	+3.89%	+3.89%
Loss Cost	2012.2	0.035 (CI = +/-0.027; p = 0.017)	-0.143 (CI = +/-0.142; p = 0.049)	NA (CI = +/-NA; p = NA)	0.342	+3.53%	+3.53%
Loss Cost	2013.1	0.029 (CI = +/-0.030; p = 0.053)	-0.157 (CI = +/-0.147; p = 0.038)	NA (CI = +/-NA; p = NA)	0.325	+2.99%	+2.99%
Loss Cost	2013.2	0.023 (CI = +/-0.033; p = 0.156)	-0.140 (CI = +/-0.154; p = 0.071)	NA (CI = +/-NA; p = NA)	0.191	+2.35%	+2.35%
Loss Cost	2014.1	0.016 (CI = +/-0.037; p = 0.353)	-0.157 (CI = +/-0.160; p = 0.053)	NA (CI = +/-NA; p = NA)	0.201	+1.65%	+1.65%
Loss Cost	2014.2	0.004 (CI = +/-0.039; p = 0.829)	-0.126 (CI = +/-0.159; p = 0.108)	NA (CI = +/-NA; p = NA)	0.075	+0.40%	+0.40%
Loss Cost	2015.1	-0.006 (CI = +/-0.043; p = 0.763)	-0.148 (CI = +/-0.163; p = 0.071)	NA (CI = +/-NA; p = NA)	0.153	-0.60%	-0.60%
Loss Cost	2015.2	-0.018 (CI = +/-0.049; p = 0.420)	-0.121 (CI = +/-0.170; p = 0.143)	NA (CI = +/-NA; p = NA)	0.138	-1.83%	-1.83%
Loss Cost	2016.1	-0.032 (CI = +/-0.056; p = 0.226)	-0.145 (CI = +/-0.176; p = 0.094)	NA (CI = +/-NA; p = NA)	0.249	-3.11%	-3.11%
Loss Cost	2016.2	-0.051 (CI = +/-0.063; p = 0.100)	-0.110 (CI = +/-0.182; p = 0.197)	NA (CI = +/-NA; p = NA)	0.347	-4.95%	-4.95%
Severity	2005.1	0.039 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.037; p = 0.000)	0.028 (CI = +/-0.017; p = 0.002)	0.968	+3.94%	+6.93%
Severity	2005.2	0.040 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.038; p = 0.000)	0.026 (CI = +/-0.019; p = 0.007)	0.966	+4.12%	+6.90%
Severity	2006.1	0.035 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	0.032 (CI = +/-0.020; p = 0.003)	0.966	+3.59%	+6.98%
Severity	2006.2	0.029 (CI = +/-0.017; p = 0.002)	-0.083 (CI = +/-0.037; p = 0.000)	0.040 (CI = +/-0.021; p = 0.001)	0.965	+2.89%	+7.06%
Severity	2007.1	0.023 (CI = +/-0.020; p = 0.024)	-0.087 (CI = +/-0.038; p = 0.000)	0.046 (CI = +/-0.024; p = 0.001)	0.965	+2.31%	+7.12%
Severity	2007.2	0.012 (CI = +/-0.022; p = 0.281)	-0.081 (CI = +/-0.037; p = 0.000)	0.058 (CI = +/-0.026; p = 0.000)	0.966	+1.18%	+7.22%
Severity	2008.1	0.008 (CI = +/-0.027; p = 0.534)	-0.083 (CI = +/-0.038; p = 0.000)	0.062 (CI = +/-0.031; p = 0.000)	0.964	+0.83%	+7.25%
Severity	2008.2	0.014 (CI = +/-0.035; p = 0.410)	-0.085 (CI = +/-0.039; p = 0.000)	0.056 (CI = +/-0.038; p = 0.007)	0.962	+1.41%	+7.22%
Severity	2009.1	0.029 (CI = +/-0.045; p = 0.205)	-0.081 (CI = +/-0.040; p = 0.000)	0.041 (CI = +/-0.049; p = 0.102)	0.963	+2.90%	+7.15%
Severity	2009.2	0.045 (CI = +/-0.065; p = 0.163)	-0.084 (CI = +/-0.042; p = 0.000)	0.023 (CI = +/-0.069; p = 0.485)	0.960	+4.63%	+7.11%
Severity	2010.1	0.123 (CI = +/-0.096; p = 0.015)	-0.076 (CI = +/-0.039; p = 0.001)	-0.056 (CI = +/-0.099; p = 0.256)	0.966	+13.09%	+6.98%
Severity	2010.2	0.076 (CI = +/-0.213; p = 0.463)	-0.073 (CI = +/-0.042; p = 0.002)	-0.008 (CI = +/-0.215; p = 0.937)	0.959	+7.89%	+7.01%
Severity	2011.1	0.068 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.042; p = 0.002)	NA (CI = +/-NA; p = NA)	0.956	+7.01%	+7.01%
Severity	2011.2	0.064 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)	NA (CI = +/-NA; p = NA)	0.965	+6.62%	+6.62%
Severity	2012.1	0.065 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.035; p = 0.003)	NA (CI = +/-NA; p = NA)	0.964	+6.74%	+6.74%
Severity	2012.2	0.067 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.035; p = 0.002)	NA (CI = +/-NA; p = NA)	0.963	+6.92%	+6.92%
Severity	2013.1	0.067 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.038; p = 0.003)	NA (CI = +/-NA; p = NA)	0.958	+6.93%	+6.93%
Severity	2013.2	0.067 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.007)	NA (CI = +/-NA; p = NA)	0.947	+6.90%	+6.90%
Severity	2014.1	0.064 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.040; p = 0.003)	NA (CI = +/-NA; p = NA)	0.945	+6.61%	+6.61%
Severity	2014.2	0.059 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.004)	NA (CI = +/-NA; p = NA)	0.950	+6.11%	+6.11%
Severity	2015.1	0.056 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.032; p = 0.001)	NA (CI = +/-NA; p = NA)	0.951	+5.79%	+5.79%
Severity	2015.2	0.053 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.030; p = 0.003)	NA (CI = +/-NA; p = NA)	0.946	+5.41%	+5.41%
Severity	2016.1	0.052 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.033; p = 0.005)	NA (CI = +/-NA; p = NA)	0.935	+5.31%	+5.31%
Severity	2016.2	0.055 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.034; p = 0.004)	NA (CI = +/-NA; p = NA)	0.932	+5.69%	+5.69%
Frequency	2005.1	-0.024 (CI = +/-0.027; p = 0.075)	-0.080 (CI = +/-0.081; p = 0.053)	0.011 (CI = +/-0.037; p = 0.543)	0.348	-2.38%	-1.28%
Frequency	2005.2	-0.021 (CI = +/-0.030; p = 0.162)	-0.083 (CI = +/-0.083; p = 0.052)	0.008 (CI = +/-0.041; p = 0.695)	0.321	-2.10%	-1.32%
Frequency	2006.1	-0.016 (CI = +/-0.034; p = 0.363)	-0.077 (CI = +/-0.086; p = 0.075)	0.001 (CI = +/-0.045; p = 0.948)	0.252	-1.54%	-1.40%
Frequency	2006.2	-0.006 (CI = +/-0.039; p = 0.743)	-0.085 (CI = +/-0.087; p = 0.056)	-0.009 (CI = +/-0.050; p = 0.720)	0.234	-0.63%	-1.50%
Frequency	2007.1	0.006 (CI = +/-0.046; p = 0.779)	-0.076 (CI = +/-0.089; p = 0.089)	-0.023 (CI = +/-0.056; p = 0.410)	0.183	+0.63%	-1.64%
Frequency	2007.2	0.021 (CI = +/-0.054; p = 0.440)	-0.084 (CI = +/-0.090; p = 0.065)	-0.038 (CI = +/-0.064; p = 0.231)	0.197	+2.08%	-1.75%
Frequency	2008.1	0.032 (CI = +/-0.067; p = 0.331)	-0.079 (CI = +/-0.093; p = 0.093)	-0.050 (CI = +/-0.077; p = 0.186)	0.187	+3.25%	-1.83%
Frequency	2008.2	0.053 (CI = +/-0.084; p = 0.206)	-0.087 (CI = +/-0.096; p = 0.074)	-0.072 (CI = +/-0.094; p = 0.124)	0.208	+5.42%	-1.93%
Frequency	2009.1	0.063 (CI = +/-0.113; p = 0.257)	-0.084 (CI = +/-0.100; p = 0.096)	-0.083 (CI = +/-0.123; p = 0.172)	0.205	+6.55%	-1.97%
Frequency	2009.2	0.084 (CI = +/-0.164; p = 0.296)	-0.088 (CI = +/-0.105; p = 0.096)	-0.105 (CI = +/-0.173; p = 0.221)	0.202	+8.81%	-2.02%
Frequency	2010.1	0.127 (CI = +/-0.269; p = 0.335)	-0.084 (CI = +/-0.110; p = 0.128)	-0.148 (CI = +/-0.278; p = 0.277)	0.200	+13.58%	-2.09%
Frequency	2010.2	0.132 (CI = +/-0.600; p = 0.650)	-0.084 (CI = +/-0.118; p = 0.153)	-0.153 (CI = +/-0.606; p = 0.603)	0.186	+14.09%	-2.09%
Frequency	2011.1	-0.021 (CI = +/-0.019; p = 0.035)	-0.084 (CI = +/-0.118; p = 0.153)	NA (CI = +/-NA; p = NA)	0.213	-2.09%	-2.09%
Frequency	2011.2	-0.022 (CI = +/-0.022; p = 0.048)	-0.081 (CI = +/-0.125; p = 0.191)	NA (CI = +/-NA; p = NA)	0.207	-2.17%	-2.17%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.024)	-0.097 (CI = +/-0.126; p = 0.122)	NA (CI = +/-NA; p = NA)	0.277	-2.68%	-2.68%
Frequency	2012.2	-0.032 (CI = +/-0.025; p = 0.015)	-0.081 (CI = +/-0.130; p = 0.205)	NA (CI = +/-NA; p = NA)	0.322	-3.17%	-3.17%
Frequency	2013.1	-0.038 (CI = +/-0.027; p = 0.010)	-0.096 (CI = +/-0.134; p = 0.146)	NA (CI = +/-NA; p = NA)	0.362	-3.68%	-3.68%
Frequency	2013.2	-0.043 (CI = +/-0.030; p = 0.008)	-0.079 (CI = +/-0.139; p = 0.243)	NA (CI = +/-NA; p = NA)	0.404	-4.26%	-4.26%
Frequency	2014.1	-0.048 (CI = +/-0.034; p = 0.010)	-0.089 (CI = +/-0.148; p = 0.212)	NA (CI = +/-NA; p = NA)	0.391	-4.65%	-4.65%
Frequency	2014.2	-0.055 (CI = +/-0.039; p = 0.009)	-0.070 (CI = +/-0.156; p = 0.342)	NA (CI = +/-NA; p = NA)	0.432	-5.38%	-5.38%
Frequency	2015.1	-0.062 (CI = +/-0.044; p = 0.010)	-0.085 (CI = +/-0.165; p = 0.276)	NA (CI = +/-NA; p = NA)	0.436	-6.04%	-6.04%
Frequency	2015.2	-0.071 (CI = +/-0.052; p = 0.013)	-0.066 (CI = +/-0.179; p = 0.424)	NA (CI = +/-NA; p = NA)	0.458	-6.86%	-6.86%
Frequency	2016.1	-0.083 (CI = +/-0.060; p = 0.012)	-0.089 (CI = +/-0.189; p = 0.310)	NA (CI = +/-NA; p = NA)	0.490	-8.00%	-8.00%
Frequency	2016.2	-0.106 (CI = +/-0.066; p = 0.007)	-0.047 (CI = +/-0.189; p = 0.574)	NA (CI = +/-NA; p = NA)	0.611	-10.07%	-10.07%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.051 (CI = +/-0.009; p = 0.000)	-0.145 (CI = +/-0.076; p = 0.001)	0.845	+5.20%
Loss Cost	2005.2	0.054 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.073; p = 0.000)	0.865	+5.51%
Loss Cost	2006.1	0.056 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.072; p = 0.000)	0.876	+5.74%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.071; p = 0.000)	0.883	+6.00%
Loss Cost	2007.1	0.062 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.065; p = 0.000)	0.907	+6.37%
Loss Cost	2007.2	0.064 (CI = +/-0.009; p = 0.000)	-0.152 (CI = +/-0.064; p = 0.000)	0.911	+6.62%
Loss Cost	2008.1	0.067 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.060; p = 0.000)	0.927	+6.97%
Loss Cost	2008.2	0.072 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.051; p = 0.000)	0.950	+7.42%
Loss Cost	2009.1	0.075 (CI = +/-0.007; p = 0.000)	-0.142 (CI = +/-0.046; p = 0.000)	0.961	+7.76%
Loss Cost	2009.2	0.077 (CI = +/-0.008; p = 0.000)	-0.149 (CI = +/-0.046; p = 0.000)	0.961	+7.98%
Loss Cost	2010.1	0.080 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.042; p = 0.000)	0.970	+8.32%
Loss Cost	2010.2	0.077 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.038; p = 0.000)	0.971	+8.00%
Loss Cost	2011.1	0.078 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.039; p = 0.000)	0.971	+8.16%
Loss Cost	2011.2	0.076 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.037; p = 0.000)	0.969	+7.88%
Loss Cost	2012.1	0.075 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.040; p = 0.000)	0.965	+7.84%
Loss Cost	2012.2	0.075 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.044; p = 0.000)	0.955	+7.83%
Loss Cost	2013.1	0.075 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.048; p = 0.000)	0.949	+7.79%
Loss Cost	2013.2	0.073 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.051; p = 0.001)	0.933	+7.55%
Loss Cost	2014.1	0.072 (CI = +/-0.016; p = 0.000)	-0.114 (CI = +/-0.057; p = 0.001)	0.924	+7.52%
Loss Cost	2014.2	0.063 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.039; p = 0.000)	0.946	+6.55%
Loss Cost	2015.1	0.062 (CI = +/-0.016; p = 0.000)	-0.100 (CI = +/-0.045; p = 0.001)	0.938	+6.39%
Loss Cost	2015.2	0.056 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.042; p = 0.002)	0.924	+5.76%
Loss Cost	2016.1	0.056 (CI = +/-0.023; p = 0.001)	-0.091 (CI = +/-0.052; p = 0.007)	0.913	+5.78%
Loss Cost	2016.2	0.044 (CI = +/-0.015; p = 0.001)	-0.077 (CI = +/-0.030; p = 0.002)	0.953	+4.55%
Severity	2005.1	0.057 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.001)	0.944	+5.86%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.046; p = 0.000)	0.945	+6.00%
Severity	2006.1	0.058 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.048; p = 0.001)	0.940	+5.98%
Severity	2006.2	0.058 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.050; p = 0.001)	0.932	+5.97%
Severity	2007.1	0.058 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.052; p = 0.002)	0.928	+6.02%
Severity	2007.2	0.059 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.054; p = 0.003)	0.918	+6.05%
Severity	2008.1	0.061 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.005)	0.922	+6.24%
Severity	2008.2	0.063 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.051; p = 0.001)	0.934	+6.55%
Severity	2009.1	0.067 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.047; p = 0.002)	0.948	+6.88%
Severity	2009.2	0.069 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.001)	0.951	+7.13%
Severity	2010.1	0.072 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.043; p = 0.001)	0.959	+7.43%
Severity	2010.2	0.070 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.044; p = 0.002)	0.952	+7.26%
Severity	2011.1	0.070 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.047; p = 0.004)	0.946	+7.28%
Severity	2011.2	0.066 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.038; p = 0.004)	0.955	+6.79%
Severity	2012.1	0.068 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.039; p = 0.009)	0.956	+7.01%
Severity	2012.2	0.070 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.038; p = 0.004)	0.958	+7.30%
Severity	2013.1	0.071 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.041; p = 0.009)	0.952	+7.38%
Severity	2013.2	0.072 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.045; p = 0.013)	0.938	+7.42%
Severity	2014.1	0.068 (CI = +/-0.014; p = 0.000)	-0.069 (CI = +/-0.047; p = 0.009)	0.932	+7.02%
Severity	2014.2	0.062 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.039; p = 0.010)	0.934	+6.36%
Severity	2015.1	0.056 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.038; p = 0.004)	0.938	+5.81%
Severity	2015.2	0.051 (CI = +/-0.013; p = 0.000)	-0.059 (CI = +/-0.034; p = 0.005)	0.931	+5.23%
Severity	2016.1	0.048 (CI = +/-0.018; p = 0.001)	-0.063 (CI = +/-0.040; p = 0.010)	0.920	+4.93%
Severity	2016.2	0.055 (CI = +/-0.019; p = 0.001)	-0.071 (CI = +/-0.038; p = 0.006)	0.939	+5.64%
Frequency	2005.1	-0.006 (CI = +/-0.006; p = 0.054)	-0.060 (CI = +/-0.055; p = 0.033)	0.187	-0.62%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.153)	-0.068 (CI = +/-0.054; p = 0.016)	0.197	-0.46%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.475)	-0.057 (CI = +/-0.051; p = 0.030)	0.119	-0.22%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.920)	-0.068 (CI = +/-0.046; p = 0.005)	0.220	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.190)	-0.054 (CI = +/-0.038; p = 0.007)	0.268	+0.33%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.026)	-0.063 (CI = +/-0.034; p = 0.001)	0.436	+0.54%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.007)	-0.057 (CI = +/-0.033; p = 0.002)	0.485	+0.69%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.003)	-0.062 (CI = +/-0.033; p = 0.001)	0.537	+0.82%
Frequency	2009.1	0.008 (CI = +/-0.005; p = 0.005)	-0.061 (CI = +/-0.034; p = 0.001)	0.533	+0.82%
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.012)	-0.060 (CI = +/-0.036; p = 0.003)	0.473	+0.79%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.017)	-0.059 (CI = +/-0.038; p = 0.005)	0.474	+0.83%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.058)	-0.054 (CI = +/-0.039; p = 0.009)	0.377	+0.68%
Frequency	2011.1	0.008 (CI = +/-0.008; p = 0.041)	-0.050 (CI = +/-0.040; p = 0.019)	0.396	+0.82%
Frequency	2011.2	0.010 (CI = +/-0.008; p = 0.020)	-0.055 (CI = +/-0.041; p = 0.011)	0.457	+1.02%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.083)	-0.062 (CI = +/-0.041; p = 0.006)	0.479	+0.77%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.268)	-0.055 (CI = +/-0.040; p = 0.011)	0.373	+0.50%
Frequency	2013.1	0.004 (CI = +/-0.011; p = 0.449)	-0.058 (CI = +/-0.044; p = 0.014)	0.377	+0.39%
Frequency	2013.2	0.001 (CI = +/-0.012; p = 0.828)	-0.052 (CI = +/-0.045; p = 0.027)	0.282	+0.12%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.462)	-0.045 (CI = +/-0.047; p = 0.060)	0.259	+0.46%
Frequency	2014.2	0.002 (CI = +/-0.016; p = 0.800)	-0.040 (CI = +/-0.050; p = 0.107)	0.120	+0.18%
Frequency	2015.1	0.005 (CI = +/-0.019; p = 0.526)	-0.033 (CI = +/-0.056; p = 0.205)	0.082	+0.55%
Frequency	2015.2	0.005 (CI = +/-0.025; p = 0.641)	-0.032 (CI = +/-0.065; p = 0.271)	-0.037	+0.50%
Frequency	2016.1	0.008 (CI = +/-0.035; p = 0.578)	-0.028 (CI = +/-0.080; p = 0.412)	-0.084	+0.81%
Frequency	2016.2	-0.010 (CI = +/-0.019; p = 0.196)	-0.006 (CI = +/-0.037; p = 0.667)	0.094	-1.03%

Bodily Injury

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.050 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.079; p = 0.001)	0.825	+5.16%
Loss Cost	2005.2	0.053 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.076; p = 0.000)	0.847	+5.49%
Loss Cost	2006.1	0.056 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.075; p = 0.000)	0.859	+5.73%
Loss Cost	2006.2	0.058 (CI = +/-0.010; p = 0.000)	-0.159 (CI = +/-0.074; p = 0.000)	0.867	+6.02%
Loss Cost	2007.1	0.062 (CI = +/-0.009; p = 0.000)	-0.144 (CI = +/-0.068; p = 0.000)	0.894	+6.41%
Loss Cost	2007.2	0.065 (CI = +/-0.010; p = 0.000)	-0.156 (CI = +/-0.067; p = 0.000)	0.899	+6.70%
Loss Cost	2008.1	0.068 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.063; p = 0.000)	0.918	+7.07%
Loss Cost	2008.2	0.073 (CI = +/-0.008; p = 0.000)	-0.161 (CI = +/-0.052; p = 0.000)	0.947	+7.59%
Loss Cost	2009.1	0.077 (CI = +/-0.008; p = 0.000)	-0.149 (CI = +/-0.046; p = 0.000)	0.961	+7.97%
Loss Cost	2009.2	0.079 (CI = +/-0.008; p = 0.000)	-0.158 (CI = +/-0.045; p = 0.000)	0.963	+8.25%
Loss Cost	2010.1	0.083 (CI = +/-0.007; p = 0.000)	-0.147 (CI = +/-0.039; p = 0.000)	0.974	+8.62%
Loss Cost	2010.2	0.080 (CI = +/-0.007; p = 0.000)	-0.137 (CI = +/-0.035; p = 0.000)	0.975	+8.30%
Loss Cost	2011.1	0.081 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.035; p = 0.000)	0.976	+8.49%
Loss Cost	2011.2	0.079 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.035; p = 0.000)	0.973	+8.22%
Loss Cost	2012.1	0.079 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.038; p = 0.000)	0.969	+8.20%
Loss Cost	2012.2	0.080 (CI = +/-0.010; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.961	+8.28%
Loss Cost	2013.1	0.079 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.045; p = 0.000)	0.955	+8.27%
Loss Cost	2013.2	0.078 (CI = +/-0.014; p = 0.000)	-0.124 (CI = +/-0.050; p = 0.000)	0.937	+8.10%
Loss Cost	2014.1	0.078 (CI = +/-0.018; p = 0.000)	-0.124 (CI = +/-0.056; p = 0.001)	0.928	+8.11%
Loss Cost	2014.2	0.068 (CI = +/-0.014; p = 0.000)	-0.105 (CI = +/-0.040; p = 0.000)	0.942	+7.00%
Loss Cost	2015.1	0.066 (CI = +/-0.018; p = 0.000)	-0.107 (CI = +/-0.047; p = 0.001)	0.933	+6.87%
Loss Cost	2015.2	0.060 (CI = +/-0.022; p = 0.001)	-0.097 (CI = +/-0.049; p = 0.004)	0.898	+6.16%
Loss Cost	2016.1	0.061 (CI = +/-0.031; p = 0.006)	-0.096 (CI = +/-0.063; p = 0.013)	0.883	+6.24%
Loss Cost	2016.2	0.043 (CI = +/-0.025; p = 0.012)	-0.076 (CI = +/-0.043; p = 0.011)	0.900	+4.44%
Severity	2005.1	0.057 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.001)	0.938	+5.85%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.048; p = 0.001)	0.938	+6.00%
Severity	2006.1	0.058 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.050; p = 0.001)	0.932	+5.98%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.002)	0.923	+5.97%
Severity	2007.1	0.059 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.055; p = 0.003)	0.918	+6.02%
Severity	2007.2	0.059 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.057; p = 0.004)	0.906	+6.05%
Severity	2008.1	0.061 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.057; p = 0.007)	0.910	+6.26%
Severity	2008.2	0.064 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.054; p = 0.001)	0.924	+6.61%
Severity	2009.1	0.067 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.941	+6.97%
Severity	2009.2	0.070 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.047; p = 0.001)	0.946	+7.27%
Severity	2010.1	0.073 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	0.956	+7.59%
Severity	2010.2	0.072 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.046; p = 0.002)	0.947	+7.43%
Severity	2011.1	0.072 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.004)	0.940	+7.45%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.005)	0.947	+6.90%
Severity	2012.1	0.069 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.041; p = 0.009)	0.949	+7.14%
Severity	2012.2	0.073 (CI = +/-0.010; p = 0.000)	-0.067 (CI = +/-0.040; p = 0.003)	0.954	+7.53%
Severity	2013.1	0.074 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.043; p = 0.007)	0.947	+7.64%
Severity	2013.2	0.075 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.048; p = 0.010)	0.932	+7.77%
Severity	2014.1	0.071 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.049; p = 0.008)	0.924	+7.37%
Severity	2014.2	0.064 (CI = +/-0.015; p = 0.000)	-0.062 (CI = +/-0.044; p = 0.014)	0.914	+6.58%
Severity	2015.1	0.058 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.043; p = 0.008)	0.916	+5.99%
Severity	2015.2	0.051 (CI = +/-0.018; p = 0.001)	-0.059 (CI = +/-0.042; p = 0.016)	0.883	+5.22%
Severity	2016.1	0.048 (CI = +/-0.025; p = 0.006)	-0.063 (CI = +/-0.051; p = 0.027)	0.861	+4.87%
Severity	2016.2	0.059 (CI = +/-0.030; p = 0.009)	-0.076 (CI = +/-0.052; p = 0.019)	0.899	+6.08%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.057)	-0.059 (CI = +/-0.057; p = 0.044)	0.188	-0.66%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.167)	-0.067 (CI = +/-0.056; p = 0.021)	0.195	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.485)	-0.056 (CI = +/-0.053; p = 0.038)	0.114	-0.23%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.880)	-0.069 (CI = +/-0.048; p = 0.007)	0.214	+0.05%
Frequency	2007.1	0.004 (CI = +/-0.005; p = 0.185)	-0.056 (CI = +/-0.039; p = 0.008)	0.259	+0.36%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.022)	-0.066 (CI = +/-0.035; p = 0.001)	0.439	+0.61%
Frequency	2008.1	0.008 (CI = +/-0.005; p = 0.005)	-0.060 (CI = +/-0.034; p = 0.001)	0.491	+0.77%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.002)	-0.065 (CI = +/-0.033; p = 0.001)	0.555	+0.92%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.003)	-0.065 (CI = +/-0.035; p = 0.001)	0.552	+0.93%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.008)	-0.064 (CI = +/-0.037; p = 0.002)	0.493	+0.91%
Frequency	2010.1	0.010 (CI = +/-0.007; p = 0.012)	-0.063 (CI = +/-0.039; p = 0.004)	0.494	+0.96%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.044)	-0.058 (CI = +/-0.040; p = 0.008)	0.392	+0.81%
Frequency	2011.1	0.010 (CI = +/-0.009; p = 0.031)	-0.054 (CI = +/-0.042; p = 0.016)	0.415	+0.96%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.012)	-0.061 (CI = +/-0.042; p = 0.007)	0.499	+1.23%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.047)	-0.067 (CI = +/-0.042; p = 0.004)	0.520	+0.99%
Frequency	2012.2	0.007 (CI = +/-0.011; p = 0.178)	-0.060 (CI = +/-0.043; p = 0.010)	0.403	+0.69%
Frequency	2013.1	0.006 (CI = +/-0.012; p = 0.313)	-0.062 (CI = +/-0.046; p = 0.013)	0.404	+0.59%
Frequency	2013.2	0.003 (CI = +/-0.014; p = 0.644)	-0.056 (CI = +/-0.050; p = 0.031)	0.294	+0.30%
Frequency	2014.1	0.007 (CI = +/-0.016; p = 0.350)	-0.049 (CI = +/-0.051; p = 0.058)	0.279	+0.70%
Frequency	2014.2	0.004 (CI = +/-0.020; p = 0.658)	-0.043 (CI = +/-0.058; p = 0.117)	0.119	+0.39%
Frequency	2015.1	0.008 (CI = +/-0.024; p = 0.441)	-0.037 (CI = +/-0.063; p = 0.203)	0.083	+0.83%
Frequency	2015.2	0.009 (CI = +/-0.034; p = 0.534)	-0.038 (CI = +/-0.079; p = 0.269)	-0.043	+0.90%
Frequency	2016.1	0.013 (CI = +/-0.049; p = 0.501)	-0.033 (CI = +/-0.098; p = 0.398)	-0.103	+1.30%
Frequency	2016.2	-0.016 (CI = +/-0.029; p = 0.185)	0.000 (CI = +/-0.049; p = 0.992)	0.196	-1.54%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2005.1	0.012 (CI = +/-0.010; p = 0.017)	-0.094 (CI = +/-0.093; p = 0.047)	0.214	+1.22%
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.064)	-0.078 (CI = +/-0.090; p = 0.086)	0.127	+0.92%
Loss Cost	2006.1	0.006 (CI = +/-0.010; p = 0.200)	-0.094 (CI = +/-0.086; p = 0.034)	0.135	+0.62%
Loss Cost	2006.2	0.003 (CI = +/-0.010; p = 0.509)	-0.078 (CI = +/-0.083; p = 0.065)	0.065	+0.31%
Loss Cost	2007.1	0.002 (CI = +/-0.010; p = 0.747)	-0.086 (CI = +/-0.085; p = 0.048)	0.079	+0.16%
Loss Cost	2007.2	0.000 (CI = +/-0.011; p = 0.932)	-0.080 (CI = +/-0.087; p = 0.071)	0.054	+0.05%
Loss Cost	2008.1	0.000 (CI = +/-0.012; p = 0.960)	-0.083 (CI = +/-0.091; p = 0.070)	0.058	-0.03%
Loss Cost	2008.2	-0.001 (CI = +/-0.013; p = 0.881)	-0.080 (CI = +/-0.094; p = 0.091)	0.045	-0.09%
Loss Cost	2009.1	-0.002 (CI = +/-0.014; p = 0.757)	-0.085 (CI = +/-0.098; p = 0.085)	0.053	-0.20%
Loss Cost	2009.2	-0.003 (CI = +/-0.015; p = 0.648)	-0.080 (CI = +/-0.102; p = 0.119)	0.041	-0.33%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.549)	-0.085 (CI = +/-0.106; p = 0.110)	0.051	-0.47%
Loss Cost	2010.2	-0.009 (CI = +/-0.017; p = 0.285)	-0.069 (CI = +/-0.107; p = 0.189)	0.059	-0.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.018; p = 0.202)	-0.079 (CI = +/-0.110; p = 0.151)	0.091	-1.14%
Loss Cost	2011.2	-0.012 (CI = +/-0.020; p = 0.228)	-0.077 (CI = +/-0.117; p = 0.184)	0.087	-1.19%
Loss Cost	2012.1	-0.017 (CI = +/-0.021; p = 0.100)	-0.094 (CI = +/-0.116; p = 0.106)	0.181	-1.73%
Loss Cost	2012.2	-0.024 (CI = +/-0.022; p = 0.035)	-0.073 (CI = +/-0.115; p = 0.196)	0.257	-2.38%
Loss Cost	2013.1	-0.027 (CI = +/-0.025; p = 0.031)	-0.082 (CI = +/-0.120; p = 0.164)	0.271	-2.71%
Loss Cost	2013.2	-0.033 (CI = +/-0.027; p = 0.019)	-0.066 (CI = +/-0.124; p = 0.275)	0.327	-3.29%
Loss Cost	2014.1	-0.036 (CI = +/-0.031; p = 0.024)	-0.073 (CI = +/-0.133; p = 0.257)	0.302	-3.56%
Loss Cost	2014.2	-0.042 (CI = +/-0.035; p = 0.023)	-0.058 (CI = +/-0.141; p = 0.388)	0.334	-4.13%
Loss Cost	2015.1	-0.047 (CI = +/-0.041; p = 0.027)	-0.068 (CI = +/-0.152; p = 0.339)	0.323	-4.61%
Loss Cost	2015.2	-0.053 (CI = +/-0.049; p = 0.036)	-0.056 (CI = +/-0.168; p = 0.470)	0.327	-5.16%
Loss Cost	2016.1	-0.061 (CI = +/-0.058; p = 0.042)	-0.070 (CI = +/-0.183; p = 0.405)	0.317	-5.88%
Loss Cost	2016.2	-0.086 (CI = +/-0.060; p = 0.012)	-0.024 (CI = +/-0.174; p = 0.756)	0.529	-8.22%
Severity	2005.1	0.025 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.023; p = 0.000)	0.936	+2.51%
Severity	2005.2	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.023; p = 0.000)	0.929	+2.51%
Severity	2006.1	0.025 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.024; p = 0.000)	0.924	+2.49%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.025; p = 0.001)	0.914	+2.44%
Severity	2007.1	0.024 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.025; p = 0.001)	0.908	+2.42%
Severity	2007.2	0.025 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.000)	0.908	+2.49%
Severity	2008.1	0.026 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.022; p = 0.000)	0.938	+2.64%
Severity	2008.2	0.027 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.018; p = 0.000)	0.957	+2.78%
Severity	2009.1	0.029 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.016; p = 0.000)	0.971	+2.90%
Severity	2009.2	0.029 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.014; p = 0.000)	0.974	+2.98%
Severity	2010.1	0.030 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.015; p = 0.000)	0.975	+3.03%
Severity	2010.2	0.030 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.015; p = 0.000)	0.971	+3.05%
Severity	2011.1	0.029 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.014; p = 0.000)	0.974	+2.96%
Severity	2011.2	0.028 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.013; p = 0.000)	0.973	+2.87%
Severity	2012.1	0.029 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.013; p = 0.000)	0.976	+2.95%
Severity	2012.2	0.029 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.971	+2.96%
Severity	2013.1	0.030 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.013; p = 0.000)	0.975	+3.05%
Severity	2013.2	0.030 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.014; p = 0.000)	0.968	+3.06%
Severity	2014.1	0.031 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.015; p = 0.000)	0.966	+3.11%
Severity	2014.2	0.030 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.017; p = 0.000)	0.955	+3.08%
Severity	2015.1	0.031 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.018; p = 0.001)	0.952	+3.15%
Severity	2015.2	0.032 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.019; p = 0.001)	0.943	+3.26%
Severity	2016.1	0.035 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.016; p = 0.001)	0.965	+3.52%
Severity	2016.2	0.033 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.017; p = 0.002)	0.951	+3.38%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.017)	-0.048 (CI = +/-0.098; p = 0.326)	0.144	-1.26%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.004)	-0.032 (CI = +/-0.095; p = 0.499)	0.210	-1.54%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.046 (CI = +/-0.093; p = 0.318)	0.287	-1.82%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.092; p = 0.471)	0.342	-2.07%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.095; p = 0.399)	0.351	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.097; p = 0.521)	0.373	-2.39%
Frequency	2008.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.403)	0.402	-2.60%
Frequency	2008.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.101; p = 0.524)	0.419	-2.80%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.103; p = 0.418)	0.437	-3.02%
Frequency	2009.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.106; p = 0.534)	0.447	-3.22%
Frequency	2010.1	-0.035 (CI = +/-0.017; p = 0.000)	-0.039 (CI = +/-0.110; p = 0.464)	0.443	-3.40%
Frequency	2010.2	-0.039 (CI = +/-0.017; p = 0.000)	-0.023 (CI = +/-0.110; p = 0.672)	0.497	-3.82%
Frequency	2011.1	-0.041 (CI = +/-0.019; p = 0.000)	-0.029 (CI = +/-0.115; p = 0.607)	0.482	-3.98%
Frequency	2011.2	-0.040 (CI = +/-0.021; p = 0.001)	-0.030 (CI = +/-0.122; p = 0.613)	0.440	-3.95%
Frequency	2012.1	-0.047 (CI = +/-0.022; p = 0.000)	-0.049 (CI = +/-0.120; p = 0.394)	0.516	-4.55%
Frequency	2012.2	-0.053 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.119; p = 0.620)	0.581	-5.19%
Frequency	2013.1	-0.058 (CI = +/-0.025; p = 0.000)	-0.040 (CI = +/-0.123; p = 0.494)	0.587	-5.59%
Frequency	2013.2	-0.064 (CI = +/-0.028; p = 0.000)	-0.023 (CI = +/-0.127; p = 0.701)	0.614	-6.16%
Frequency	2014.1	-0.067 (CI = +/-0.031; p = 0.001)	-0.031 (CI = +/-0.135; p = 0.624)	0.588	-6.47%
Frequency	2014.2	-0.073 (CI = +/-0.036; p = 0.001)	-0.017 (CI = +/-0.145; p = 0.800)	0.587	-7.00%
Frequency	2015.1	-0.078 (CI = +/-0.041; p = 0.002)	-0.029 (CI = +/-0.155; p = 0.682)	0.571	-7.52%
Frequency	2015.2	-0.085 (CI = +/-0.049; p = 0.004)	-0.014 (CI = +/-0.170; p = 0.852)	0.558	-8.15%
Frequency	2016.1	-0.095 (CI = +/-0.057; p = 0.005)	-0.033 (CI = +/-0.182; p = 0.686)	0.563	-9.08%
Frequency	2016.2	-0.119 (CI = +/-0.061; p = 0.003)	0.010 (CI = +/-0.176; p = 0.892)	0.683	-11.21%

Property Damage

Coverage = PD

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.002)	-0.076 (CI = +/-0.088; p = 0.089)	0.295	+1.57%
Loss Cost	2005.2	0.013 (CI = +/-0.009; p = 0.010)	-0.061 (CI = +/-0.084; p = 0.152)	0.205	+1.27%
Loss Cost	2006.1	0.010 (CI = +/-0.009; p = 0.043)	-0.076 (CI = +/-0.081; p = 0.066)	0.187	+0.97%
Loss Cost	2006.2	0.007 (CI = +/-0.009; p = 0.151)	-0.061 (CI = +/-0.077; p = 0.116)	0.092	+0.67%
Loss Cost	2007.1	0.005 (CI = +/-0.010; p = 0.274)	-0.067 (CI = +/-0.079; p = 0.092)	0.087	+0.54%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.408)	-0.063 (CI = +/-0.082; p = 0.126)	0.045	+0.43%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.483)	-0.064 (CI = +/-0.085; p = 0.133)	0.042	+0.39%
Loss Cost	2008.2	0.003 (CI = +/-0.012; p = 0.569)	-0.062 (CI = +/-0.089; p = 0.161)	0.018	+0.34%
Loss Cost	2009.1	0.003 (CI = +/-0.013; p = 0.675)	-0.065 (CI = +/-0.093; p = 0.161)	0.017	+0.28%
Loss Cost	2009.2	0.002 (CI = +/-0.015; p = 0.815)	-0.061 (CI = +/-0.097; p = 0.205)	-0.011	+0.17%
Loss Cost	2010.1	0.001 (CI = +/-0.016; p = 0.918)	-0.064 (CI = +/-0.102; p = 0.204)	-0.011	+0.08%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.686)	-0.050 (CI = +/-0.102; p = 0.316)	-0.040	-0.33%
Loss Cost	2011.1	-0.005 (CI = +/-0.019; p = 0.546)	-0.057 (CI = +/-0.107; p = 0.273)	-0.024	-0.54%
Loss Cost	2011.2	-0.006 (CI = +/-0.021; p = 0.567)	-0.057 (CI = +/-0.113; p = 0.306)	-0.031	-0.57%
Loss Cost	2012.1	-0.011 (CI = +/-0.022; p = 0.309)	-0.073 (CI = +/-0.115; p = 0.195)	0.039	-1.09%
Loss Cost	2012.2	-0.018 (CI = +/-0.023; p = 0.124)	-0.054 (CI = +/-0.113; p = 0.320)	0.098	-1.75%
Loss Cost	2013.1	-0.020 (CI = +/-0.026; p = 0.119)	-0.062 (CI = +/-0.121; p = 0.289)	0.099	-2.01%
Loss Cost	2013.2	-0.026 (CI = +/-0.029; p = 0.071)	-0.047 (CI = +/-0.125; p = 0.425)	0.156	-2.59%
Loss Cost	2014.1	-0.028 (CI = +/-0.034; p = 0.098)	-0.052 (CI = +/-0.137; p = 0.424)	0.112	-2.75%
Loss Cost	2014.2	-0.034 (CI = +/-0.039; p = 0.083)	-0.039 (CI = +/-0.146; p = 0.563)	0.147	-3.31%
Loss Cost	2015.1	-0.038 (CI = +/-0.047; p = 0.105)	-0.048 (CI = +/-0.163; p = 0.523)	0.115	-3.69%
Loss Cost	2015.2	-0.043 (CI = +/-0.057; p = 0.118)	-0.038 (CI = +/-0.180; p = 0.642)	0.116	-4.21%
Loss Cost	2016.1	-0.050 (CI = +/-0.072; p = 0.145)	-0.050 (CI = +/-0.206; p = 0.584)	0.079	-4.86%
Loss Cost	2016.2	-0.077 (CI = +/-0.076; p = 0.048)	-0.010 (CI = +/-0.197; p = 0.905)	0.340	-7.37%
Severity	2005.1	0.024 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.022; p = 0.000)	0.935	+2.45%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.023; p = 0.000)	0.927	+2.44%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.024; p = 0.000)	0.922	+2.41%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.913	+2.36%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.025; p = 0.000)	0.907	+2.33%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.025; p = 0.000)	0.907	+2.40%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.021; p = 0.000)	0.937	+2.56%
Severity	2008.2	0.027 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.017; p = 0.000)	0.959	+2.70%
Severity	2009.1	0.028 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.015; p = 0.000)	0.972	+2.83%
Severity	2009.2	0.029 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.014; p = 0.000)	0.976	+2.91%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.014; p = 0.000)	0.976	+2.95%
Severity	2010.2	0.029 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.015; p = 0.000)	0.972	+2.97%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.013; p = 0.000)	0.978	+2.85%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.011; p = 0.000)	0.981	+2.75%
Severity	2012.1	0.028 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.011; p = 0.000)	0.983	+2.82%
Severity	2012.2	0.028 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.011; p = 0.000)	0.979	+2.82%
Severity	2013.1	0.029 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.011; p = 0.000)	0.982	+2.90%
Severity	2013.2	0.029 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.012; p = 0.000)	0.977	+2.91%
Severity	2014.1	0.029 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.013; p = 0.000)	0.975	+2.93%
Severity	2014.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.966	+2.89%
Severity	2015.1	0.029 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.016; p = 0.000)	0.962	+2.92%
Severity	2015.2	0.030 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.017; p = 0.000)	0.954	+3.01%
Severity	2016.1	0.032 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.015; p = 0.000)	0.972	+3.28%
Severity	2016.2	0.030 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.014; p = 0.001)	0.966	+3.09%
Frequency	2005.1	-0.009 (CI = +/-0.010; p = 0.079)	-0.026 (CI = +/-0.090; p = 0.563)	0.048	-0.86%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.022)	-0.011 (CI = +/-0.087; p = 0.799)	0.118	-1.14%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.006)	-0.025 (CI = +/-0.085; p = 0.558)	0.192	-1.40%
Frequency	2006.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.012 (CI = +/-0.084; p = 0.764)	0.261	-1.65%
Frequency	2007.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.017 (CI = +/-0.086; p = 0.683)	0.264	-1.76%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	-0.009 (CI = +/-0.088; p = 0.827)	0.292	-1.93%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.018 (CI = +/-0.090; p = 0.685)	0.316	-2.11%
Frequency	2008.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.010 (CI = +/-0.092; p = 0.823)	0.338	-2.30%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.018 (CI = +/-0.095; p = 0.701)	0.350	-2.48%
Frequency	2009.2	-0.027 (CI = +/-0.015; p = 0.001)	-0.011 (CI = +/-0.098; p = 0.826)	0.362	-2.67%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.103; p = 0.758)	0.349	-2.79%
Frequency	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	0.000 (CI = +/-0.103; p = 0.993)	0.418	-3.21%
Frequency	2011.1	-0.034 (CI = +/-0.019; p = 0.002)	-0.004 (CI = +/-0.109; p = 0.942)	0.391	-3.30%
Frequency	2011.2	-0.033 (CI = +/-0.021; p = 0.004)	-0.006 (CI = +/-0.115; p = 0.913)	0.334	-3.23%
Frequency	2012.1	-0.039 (CI = +/-0.022; p = 0.002)	-0.025 (CI = +/-0.115; p = 0.652)	0.411	-3.81%
Frequency	2012.2	-0.045 (CI = +/-0.023; p = 0.001)	-0.006 (CI = +/-0.113; p = 0.910)	0.497	-4.44%
Frequency	2013.1	-0.049 (CI = +/-0.026; p = 0.001)	-0.016 (CI = +/-0.121; p = 0.778)	0.489	-4.78%
Frequency	2013.2	-0.055 (CI = +/-0.029; p = 0.001)	-0.001 (CI = +/-0.124; p = 0.983)	0.524	-5.34%
Frequency	2014.1	-0.057 (CI = +/-0.034; p = 0.003)	-0.006 (CI = +/-0.136; p = 0.924)	0.478	-5.52%
Frequency	2014.2	-0.062 (CI = +/-0.039; p = 0.005)	0.005 (CI = +/-0.145; p = 0.935)	0.473	-6.02%
Frequency	2015.1	-0.066 (CI = +/-0.047; p = 0.011)	-0.004 (CI = +/-0.162; p = 0.961)	0.435	-6.42%
Frequency	2015.2	-0.073 (CI = +/-0.056; p = 0.017)	0.008 (CI = +/-0.178; p = 0.918)	0.412	-7.02%
Frequency	2016.1	-0.082 (CI = +/-0.070; p = 0.028)	-0.009 (CI = +/-0.201; p = 0.919)	0.393	-7.88%
Frequency	2016.2	-0.107 (CI = +/-0.076; p = 0.013)	0.028 (CI = +/-0.196; p = 0.736)	0.559	-10.15%

Property Damage

Coverage = PD
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.012 (CI = +/-0.010; p = 0.022)	0.130	+1.22%
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.087)	0.064	+0.88%
Loss Cost	2006.1	0.006 (CI = +/-0.010; p = 0.228)	0.017	+0.62%
Loss Cost	2006.2	0.003 (CI = +/-0.010; p = 0.597)	-0.025	+0.26%
Loss Cost	2007.1	0.002 (CI = +/-0.011; p = 0.761)	-0.033	+0.16%
Loss Cost	2007.2	0.000 (CI = +/-0.011; p = 0.977)	-0.038	-0.02%
Loss Cost	2008.1	0.000 (CI = +/-0.012; p = 0.962)	-0.040	-0.03%
Loss Cost	2008.2	-0.002 (CI = +/-0.013; p = 0.798)	-0.039	-0.16%
Loss Cost	2009.1	-0.002 (CI = +/-0.014; p = 0.768)	-0.039	-0.20%
Loss Cost	2009.2	-0.004 (CI = +/-0.015; p = 0.580)	-0.031	-0.41%
Loss Cost	2010.1	-0.005 (CI = +/-0.017; p = 0.564)	-0.031	-0.47%
Loss Cost	2010.2	-0.010 (CI = +/-0.017; p = 0.249)	0.019	-0.97%
Loss Cost	2011.1	-0.011 (CI = +/-0.019; p = 0.215)	0.031	-1.14%
Loss Cost	2011.2	-0.013 (CI = +/-0.021; p = 0.196)	0.041	-1.31%
Loss Cost	2012.1	-0.017 (CI = +/-0.022; p = 0.116)	0.088	-1.73%
Loss Cost	2012.2	-0.025 (CI = +/-0.022; p = 0.029)	0.219	-2.51%
Loss Cost	2013.1	-0.027 (CI = +/-0.025; p = 0.035)	0.214	-2.71%
Loss Cost	2013.2	-0.035 (CI = +/-0.027; p = 0.014)	0.312	-3.44%
Loss Cost	2014.1	-0.036 (CI = +/-0.031; p = 0.025)	0.279	-3.56%
Loss Cost	2014.2	-0.044 (CI = +/-0.034; p = 0.016)	0.345	-4.30%
Loss Cost	2015.1	-0.047 (CI = +/-0.040; p = 0.025)	0.323	-4.61%
Loss Cost	2015.2	-0.055 (CI = +/-0.046; p = 0.024)	0.356	-5.38%
Loss Cost	2016.1	-0.061 (CI = +/-0.056; p = 0.037)	0.334	-5.88%
Loss Cost	2016.2	-0.087 (CI = +/-0.055; p = 0.006)	0.582	-8.35%
Severity	2005.1	0.025 (CI = +/-0.003; p = 0.000)	0.902	+2.51%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.892	+2.48%
Severity	2006.1	0.025 (CI = +/-0.003; p = 0.000)	0.883	+2.49%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	0.874	+2.41%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	0.864	+2.42%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	0.855	+2.45%
Severity	2008.1	0.026 (CI = +/-0.004; p = 0.000)	0.899	+2.64%
Severity	2008.2	0.027 (CI = +/-0.004; p = 0.000)	0.904	+2.74%
Severity	2009.1	0.029 (CI = +/-0.003; p = 0.000)	0.927	+2.90%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.921	+2.93%
Severity	2010.1	0.030 (CI = +/-0.004; p = 0.000)	0.924	+3.03%
Severity	2010.2	0.030 (CI = +/-0.004; p = 0.000)	0.912	+2.99%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.899	+2.96%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.893	+2.80%
Severity	2012.1	0.029 (CI = +/-0.005; p = 0.000)	0.903	+2.95%
Severity	2012.2	0.028 (CI = +/-0.005; p = 0.000)	0.886	+2.87%
Severity	2013.1	0.030 (CI = +/-0.005; p = 0.000)	0.898	+3.05%
Severity	2013.2	0.029 (CI = +/-0.006; p = 0.000)	0.877	+2.96%
Severity	2014.1	0.031 (CI = +/-0.007; p = 0.000)	0.876	+3.11%
Severity	2014.2	0.029 (CI = +/-0.007; p = 0.000)	0.849	+2.96%
Severity	2015.1	0.031 (CI = +/-0.008; p = 0.000)	0.850	+3.15%
Severity	2015.2	0.030 (CI = +/-0.010; p = 0.000)	0.809	+3.08%
Severity	2016.1	0.035 (CI = +/-0.010; p = 0.000)	0.860	+3.52%
Severity	2016.2	0.031 (CI = +/-0.011; p = 0.000)	0.823	+3.16%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.017)	0.144	-1.26%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.004)	0.224	-1.56%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.286	-1.82%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.000)	0.353	-2.09%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.358	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.012; p = 0.000)	0.387	-2.41%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	0.408	-2.60%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	0.433	-2.82%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	0.445	-3.02%
Frequency	2009.2	-0.033 (CI = +/-0.015; p = 0.000)	0.462	-3.25%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	0.455	-3.40%
Frequency	2010.2	-0.039 (CI = +/-0.017; p = 0.000)	0.518	-3.84%
Frequency	2011.1	-0.041 (CI = +/-0.019; p = 0.000)	0.502	-3.98%
Frequency	2011.2	-0.041 (CI = +/-0.021; p = 0.001)	0.463	-4.00%
Frequency	2012.1	-0.047 (CI = +/-0.022; p = 0.000)	0.523	-4.55%
Frequency	2012.2	-0.054 (CI = +/-0.022; p = 0.000)	0.601	-5.23%
Frequency	2013.1	-0.058 (CI = +/-0.024; p = 0.000)	0.601	-5.59%
Frequency	2013.2	-0.064 (CI = +/-0.026; p = 0.000)	0.637	-6.21%
Frequency	2014.1	-0.067 (CI = +/-0.030; p = 0.000)	0.612	-6.47%
Frequency	2014.2	-0.073 (CI = +/-0.034; p = 0.001)	0.619	-7.05%
Frequency	2015.1	-0.078 (CI = +/-0.039; p = 0.001)	0.603	-7.52%
Frequency	2015.2	-0.086 (CI = +/-0.046; p = 0.002)	0.601	-8.21%
Frequency	2016.1	-0.095 (CI = +/-0.054; p = 0.003)	0.603	-9.08%
Frequency	2016.2	-0.118 (CI = +/-0.055; p = 0.001)	0.722	-11.16%

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	2005.1	0.024 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.060; p = 0.018)	0.673	+2.48%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.055; p = 0.031)	0.644	+2.20%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	-0.074 (CI = +/-0.049; p = 0.005)	0.656	+1.93%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.042; p = 0.007)	0.634	+1.64%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.044; p = 0.006)	0.616	+1.57%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.046; p = 0.009)	0.564	+1.53%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.047; p = 0.016)	0.564	+1.59%
Loss Cost	2008.2	0.016 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.050; p = 0.017)	0.536	+1.64%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.052; p = 0.027)	0.531	+1.69%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	-0.060 (CI = +/-0.055; p = 0.034)	0.480	+1.69%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	-0.058 (CI = +/-0.058; p = 0.051)	0.476	+1.76%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.009)	-0.048 (CI = +/-0.056; p = 0.091)	0.356	+1.44%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.022)	-0.049 (CI = +/-0.060; p = 0.104)	0.333	+1.40%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.019)	-0.054 (CI = +/-0.063; p = 0.084)	0.348	+1.60%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.077)	-0.064 (CI = +/-0.063; p = 0.047)	0.334	+1.23%
Loss Cost	2012.2	0.007 (CI = +/-0.013; p = 0.291)	-0.051 (CI = +/-0.058; p = 0.082)	0.168	+0.68%
Loss Cost	2013.1	0.008 (CI = +/-0.016; p = 0.318)	-0.049 (CI = +/-0.064; p = 0.119)	0.159	+0.75%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.632)	-0.041 (CI = +/-0.066; p = 0.197)	0.013	+0.39%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.398)	-0.032 (CI = +/-0.071; p = 0.332)	0.013	+0.81%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.572)	-0.029 (CI = +/-0.079; p = 0.421)	-0.103	+0.64%
Loss Cost	2015.1	0.012 (CI = +/-0.031; p = 0.404)	-0.020 (CI = +/-0.088; p = 0.617)	-0.089	+1.16%
Loss Cost	2015.2	0.014 (CI = +/-0.039; p = 0.426)	-0.023 (CI = +/-0.102; p = 0.605)	-0.138	+1.39%
Loss Cost	2016.1	0.024 (CI = +/-0.052; p = 0.290)	-0.008 (CI = +/-0.119; p = 0.873)	-0.062	+2.41%
Loss Cost	2016.2	-0.002 (CI = +/-0.038; p = 0.908)	0.022 (CI = +/-0.076; p = 0.466)	-0.287	-0.17%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.922	+2.39%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.38%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.34%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.894	+2.27%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.886	+2.23%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.885	+2.31%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.023; p = 0.000)	0.921	+2.49%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.019; p = 0.000)	0.948	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.964	+2.79%
Severity	2009.2	0.028 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.015; p = 0.000)	0.969	+2.89%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.016; p = 0.000)	0.968	+2.94%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.963	+2.96%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.014; p = 0.000)	0.971	+2.81%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.012; p = 0.000)	0.976	+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.012; p = 0.000)	0.978	+2.76%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.012; p = 0.000)	0.972	+2.74%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.012; p = 0.000)	0.975	+2.85%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.967	+2.84%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.015; p = 0.000)	0.963	+2.86%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.016; p = 0.000)	0.949	+2.77%
Severity	2015.1	0.028 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.001)	0.942	+2.80%
Severity	2015.2	0.029 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.021; p = 0.003)	0.922	+2.90%
Severity	2016.1	0.033 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.004)	0.959	+3.33%
Severity	2016.2	0.029 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.016; p = 0.004)	0.960	+2.97%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.793)	-0.024 (CI = +/-0.057; p = 0.397)	-0.042	+0.09%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.571)	-0.011 (CI = +/-0.052; p = 0.654)	-0.055	-0.17%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.180)	-0.023 (CI = +/-0.049; p = 0.348)	0.024	-0.40%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.038)	-0.013 (CI = +/-0.045; p = 0.564)	0.108	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.044)	-0.014 (CI = +/-0.047; p = 0.538)	0.100	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.027)	-0.010 (CI = +/-0.048; p = 0.683)	0.137	-0.76%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.014 (CI = +/-0.049; p = 0.553)	0.170	-0.87%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.051; p = 0.683)	0.198	-0.98%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.013 (CI = +/-0.053; p = 0.602)	0.203	-1.07%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.010 (CI = +/-0.055; p = 0.701)	0.210	-1.16%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.030)	-0.010 (CI = +/-0.059; p = 0.733)	0.161	-1.14%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	0.001 (CI = +/-0.056; p = 0.963)	0.295	-1.48%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.022)	0.005 (CI = +/-0.060; p = 0.868)	0.219	-1.37%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.081)	-0.004 (CI = +/-0.059; p = 0.874)	0.089	-1.05%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.022)	-0.017 (CI = +/-0.057; p = 0.537)	0.246	-1.48%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.004 (CI = +/-0.051; p = 0.882)	0.467	-2.01%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	-0.004 (CI = +/-0.056; p = 0.870)	0.404	-2.03%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	0.003 (CI = +/-0.057; p = 0.897)	0.466	-2.38%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.029)	0.012 (CI = +/-0.060; p = 0.668)	0.332	-2.00%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.053)	0.013 (CI = +/-0.068; p = 0.660)	0.252	-2.08%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.188)	0.022 (CI = +/-0.075; p = 0.503)	0.107	-1.60%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.321)	0.020 (CI = +/-0.087; p = 0.586)	-0.067	-1.47%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.638)	0.029 (CI = +/-0.105; p = 0.505)	-0.172	-0.89%
Frequency	2016.2	-0.031 (CI = +/-0.035; p = 0.072)	0.055 (CI = +/-0.072; p = 0.100)	0.584	-3.05%

Property Damage

Coverage = PD

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.026	(CI = +/-0.007; p = 0.000)	-0.082	(CI = +/-0.059; p = 0.009)	0.695	+2.65%
Loss Cost	2005.2	0.023	(CI = +/-0.007; p = 0.000)	-0.068	(CI = +/-0.054; p = 0.016)	0.665	+2.36%
Loss Cost	2006.1	0.021	(CI = +/-0.006; p = 0.000)	-0.080	(CI = +/-0.049; p = 0.002)	0.681	+2.08%
Loss Cost	2006.2	0.018	(CI = +/-0.006; p = 0.000)	-0.067	(CI = +/-0.042; p = 0.003)	0.658	+1.78%
Loss Cost	2007.1	0.017	(CI = +/-0.006; p = 0.000)	-0.070	(CI = +/-0.044; p = 0.003)	0.641	+1.71%
Loss Cost	2007.2	0.017	(CI = +/-0.007; p = 0.000)	-0.069	(CI = +/-0.046; p = 0.005)	0.591	+1.69%
Loss Cost	2008.1	0.017	(CI = +/-0.007; p = 0.000)	-0.066	(CI = +/-0.048; p = 0.009)	0.593	+1.76%
Loss Cost	2008.2	0.018	(CI = +/-0.008; p = 0.000)	-0.069	(CI = +/-0.050; p = 0.009)	0.571	+1.83%
Loss Cost	2009.1	0.019	(CI = +/-0.009; p = 0.000)	-0.067	(CI = +/-0.052; p = 0.015)	0.569	+1.90%
Loss Cost	2009.2	0.019	(CI = +/-0.010; p = 0.001)	-0.068	(CI = +/-0.055; p = 0.018)	0.524	+1.94%
Loss Cost	2010.1	0.020	(CI = +/-0.011; p = 0.001)	-0.066	(CI = +/-0.058; p = 0.029)	0.523	+2.02%
Loss Cost	2010.2	0.017	(CI = +/-0.011; p = 0.006)	-0.055	(CI = +/-0.057; p = 0.059)	0.400	+1.68%
Loss Cost	2011.1	0.016	(CI = +/-0.013; p = 0.014)	-0.056	(CI = +/-0.061; p = 0.071)	0.378	+1.66%
Loss Cost	2011.2	0.019	(CI = +/-0.014; p = 0.010)	-0.064	(CI = +/-0.064; p = 0.049)	0.414	+1.95%
Loss Cost	2012.1	0.016	(CI = +/-0.015; p = 0.040)	-0.073	(CI = +/-0.064; p = 0.030)	0.402	+1.59%
Loss Cost	2012.2	0.010	(CI = +/-0.015; p = 0.183)	-0.058	(CI = +/-0.061; p = 0.061)	0.223	+0.99%
Loss Cost	2013.1	0.011	(CI = +/-0.018; p = 0.207)	-0.056	(CI = +/-0.067; p = 0.092)	0.216	+1.09%
Loss Cost	2013.2	0.007	(CI = +/-0.021; p = 0.463)	-0.048	(CI = +/-0.072; p = 0.168)	0.049	+0.71%
Loss Cost	2014.1	0.012	(CI = +/-0.024; p = 0.288)	-0.039	(CI = +/-0.077; p = 0.272)	0.064	+1.20%
Loss Cost	2014.2	0.011	(CI = +/-0.031; p = 0.427)	-0.038	(CI = +/-0.089; p = 0.351)	-0.064	+1.11%
Loss Cost	2015.1	0.017	(CI = +/-0.038; p = 0.307)	-0.028	(CI = +/-0.099; p = 0.511)	-0.034	+1.75%
Loss Cost	2015.2	0.024	(CI = +/-0.052; p = 0.298)	-0.038	(CI = +/-0.119; p = 0.456)	-0.049	+2.38%
Loss Cost	2016.1	0.036	(CI = +/-0.068; p = 0.209)	-0.022	(CI = +/-0.137; p = 0.672)	0.069	+3.71%
Loss Cost	2016.2	0.001	(CI = +/-0.065; p = 0.956)	0.019	(CI = +/-0.112; p = 0.632)	-0.500	+0.12%
Severity	2005.1	0.023	(CI = +/-0.003; p = 0.000)	-0.049	(CI = +/-0.024; p = 0.000)	0.912	+2.38%
Severity	2005.2	0.023	(CI = +/-0.003; p = 0.000)	-0.048	(CI = +/-0.025; p = 0.001)	0.900	+2.36%
Severity	2006.1	0.023	(CI = +/-0.003; p = 0.000)	-0.050	(CI = +/-0.026; p = 0.001)	0.892	+2.32%
Severity	2006.2	0.022	(CI = +/-0.003; p = 0.000)	-0.047	(CI = +/-0.026; p = 0.001)	0.877	+2.24%
Severity	2007.1	0.022	(CI = +/-0.004; p = 0.000)	-0.048	(CI = +/-0.027; p = 0.001)	0.867	+2.20%
Severity	2007.2	0.023	(CI = +/-0.004; p = 0.000)	-0.052	(CI = +/-0.027; p = 0.001)	0.865	+2.28%
Severity	2008.1	0.024	(CI = +/-0.004; p = 0.000)	-0.045	(CI = +/-0.024; p = 0.001)	0.908	+2.47%
Severity	2008.2	0.026	(CI = +/-0.003; p = 0.000)	-0.052	(CI = +/-0.020; p = 0.000)	0.938	+2.65%
Severity	2009.1	0.028	(CI = +/-0.003; p = 0.000)	-0.047	(CI = +/-0.017; p = 0.000)	0.958	+2.80%
Severity	2009.2	0.029	(CI = +/-0.003; p = 0.000)	-0.051	(CI = +/-0.016; p = 0.000)	0.964	+2.91%
Severity	2010.1	0.029	(CI = +/-0.003; p = 0.000)	-0.049	(CI = +/-0.016; p = 0.000)	0.963	+2.97%
Severity	2010.2	0.030	(CI = +/-0.003; p = 0.000)	-0.050	(CI = +/-0.017; p = 0.000)	0.956	+3.00%
Severity	2011.1	0.028	(CI = +/-0.003; p = 0.000)	-0.054	(CI = +/-0.015; p = 0.000)	0.966	+2.84%
Severity	2011.2	0.026	(CI = +/-0.003; p = 0.000)	-0.050	(CI = +/-0.013; p = 0.000)	0.969	+2.69%
Severity	2012.1	0.027	(CI = +/-0.003; p = 0.000)	-0.048	(CI = +/-0.012; p = 0.000)	0.973	+2.77%
Severity	2012.2	0.027	(CI = +/-0.003; p = 0.000)	-0.048	(CI = +/-0.014; p = 0.000)	0.963	+2.76%
Severity	2013.1	0.028	(CI = +/-0.004; p = 0.000)	-0.045	(CI = +/-0.013; p = 0.000)	0.968	+2.87%
Severity	2013.2	0.028	(CI = +/-0.004; p = 0.000)	-0.045	(CI = +/-0.015; p = 0.000)	0.955	+2.87%
Severity	2014.1	0.029	(CI = +/-0.005; p = 0.000)	-0.045	(CI = +/-0.017; p = 0.000)	0.950	+2.90%
Severity	2014.2	0.028	(CI = +/-0.007; p = 0.000)	-0.043	(CI = +/-0.019; p = 0.001)	0.924	+2.79%
Severity	2015.1	0.028	(CI = +/-0.008; p = 0.000)	-0.042	(CI = +/-0.022; p = 0.003)	0.914	+2.82%
Severity	2015.2	0.029	(CI = +/-0.012; p = 0.001)	-0.045	(CI = +/-0.026; p = 0.008)	0.876	+2.98%
Severity	2016.1	0.034	(CI = +/-0.011; p = 0.001)	-0.039	(CI = +/-0.023; p = 0.009)	0.940	+3.48%
Severity	2016.2	0.029	(CI = +/-0.013; p = 0.006)	-0.033	(CI = +/-0.023; p = 0.020)	0.913	+2.96%
Frequency	2005.1	0.003	(CI = +/-0.007; p = 0.417)	-0.033	(CI = +/-0.056; p = 0.238)	0.005	+0.27%
Frequency	2005.2	0.000	(CI = +/-0.006; p = 0.999)	-0.020	(CI = +/-0.051; p = 0.432)	-0.053	0.00%
Frequency	2006.1	-0.002	(CI = +/-0.006; p = 0.438)	-0.030	(CI = +/-0.047; p = 0.200)	0.014	-0.23%
Frequency	2006.2	-0.005	(CI = +/-0.006; p = 0.129)	-0.020	(CI = +/-0.045; p = 0.356)	0.060	-0.45%
Frequency	2007.1	-0.005	(CI = +/-0.006; p = 0.136)	-0.021	(CI = +/-0.046; p = 0.350)	0.051	-0.48%
Frequency	2007.2	-0.006	(CI = +/-0.007; p = 0.093)	-0.017	(CI = +/-0.048; p = 0.467)	0.075	-0.58%
Frequency	2008.1	-0.007	(CI = +/-0.007; p = 0.064)	-0.021	(CI = +/-0.049; p = 0.377)	0.108	-0.69%
Frequency	2008.2	-0.008	(CI = +/-0.008; p = 0.052)	-0.017	(CI = +/-0.051; p = 0.484)	0.127	-0.79%
Frequency	2009.1	-0.009	(CI = +/-0.009; p = 0.050)	-0.020	(CI = +/-0.053; p = 0.434)	0.132	-0.88%
Frequency	2009.2	-0.010	(CI = +/-0.010; p = 0.056)	-0.018	(CI = +/-0.056; p = 0.514)	0.134	-0.95%
Frequency	2010.1	-0.009	(CI = +/-0.011; p = 0.092)	-0.017	(CI = +/-0.060; p = 0.559)	0.080	-0.92%
Frequency	2010.2	-0.013	(CI = +/-0.011; p = 0.027)	-0.005	(CI = +/-0.058; p = 0.851)	0.196	-1.28%
Frequency	2011.1	-0.012	(CI = +/-0.013; p = 0.068)	-0.002	(CI = +/-0.062; p = 0.956)	0.108	-1.15%
Frequency	2011.2	-0.007	(CI = +/-0.013; p = 0.255)	-0.014	(CI = +/-0.060; p = 0.620)	-0.011	-0.72%
Frequency	2012.1	-0.012	(CI = +/-0.013; p = 0.082)	-0.025	(CI = +/-0.058; p = 0.360)	0.152	-1.15%
Frequency	2012.2	-0.017	(CI = +/-0.013; p = 0.014)	-0.011	(CI = +/-0.053; p = 0.666)	0.355	-1.73%
Frequency	2013.1	-0.017	(CI = +/-0.015; p = 0.030)	-0.011	(CI = +/-0.058; p = 0.686)	0.274	-1.73%
Frequency	2013.2	-0.021	(CI = +/-0.018; p = 0.026)	-0.003	(CI = +/-0.062; p = 0.918)	0.326	-2.09%
Frequency	2014.1	-0.017	(CI = +/-0.020; p = 0.097)	0.005	(CI = +/-0.065; p = 0.853)	0.135	-1.65%
Frequency	2014.2	-0.016	(CI = +/-0.026; p = 0.182)	0.005	(CI = +/-0.075; p = 0.878)	0.023	-1.63%
Frequency	2015.1	-0.011	(CI = +/-0.032; p = 0.449)	0.014	(CI = +/-0.082; p = 0.692)	-0.171	-1.05%
Frequency	2015.2	-0.006	(CI = +/-0.044; p = 0.746)	0.007	(CI = +/-0.100; p = 0.865)	-0.365	-0.58%
Frequency	2016.1	0.002	(CI = +/-0.060; p = 0.923)	0.016	(CI = +/-0.121; p = 0.726)	-0.445	+0.22%
Frequency	2016.2	-0.028	(CI = +/-0.061; p = 0.243)	0.052	(CI = +/-0.105; p = 0.216)	0.233	-2.76%

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	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.610	+2.53%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.588	+2.20%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.544	+1.99%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.520	+1.64%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.485	+1.63%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.429	+1.53%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.447	+1.66%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.408	+1.64%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.419	+1.77%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.002)	0.363	+1.69%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.002)	0.377	+1.85%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.013)	0.272	+1.44%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.020)	0.250	+1.49%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.026)	0.242	+1.60%
Loss Cost	2012.1	0.014 (CI = +/-0.015; p = 0.074)	0.153	+1.39%
Loss Cost	2012.2	0.007 (CI = +/-0.015; p = 0.331)	0.001	+0.68%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.262)	0.029	+0.91%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.645)	-0.069	+0.39%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.321)	0.008	+0.95%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.564)	-0.068	+0.64%
Loss Cost	2015.1	0.013 (CI = +/-0.028; p = 0.327)	0.010	+1.28%
Loss Cost	2015.2	0.014 (CI = +/-0.036; p = 0.398)	-0.024	+1.39%
Loss Cost	2016.1	0.025 (CI = +/-0.044; p = 0.221)	0.110	+2.49%
Loss Cost	2016.2	-0.002 (CI = +/-0.034; p = 0.903)	-0.196	-0.17%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.873	+2.42%
Severity	2005.2	0.024 (CI = +/-0.004; p = 0.000)	0.860	+2.38%
Severity	2006.1	0.024 (CI = +/-0.004; p = 0.000)	0.846	+2.38%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.832	+2.27%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.816	+2.28%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.31%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.862	+2.54%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.869	+2.65%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.901	+2.85%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.89%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.896	+3.01%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.96%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.91%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.844	+2.68%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.858	+2.87%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.74%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.847	+2.99%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.84%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.807	+3.05%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.749	+2.77%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.751	+3.06%
Severity	2015.2	0.029 (CI = +/-0.017; p = 0.005)	0.660	+2.90%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.785	+3.70%
Severity	2016.2	0.029 (CI = +/-0.020; p = 0.013)	0.691	+2.97%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.753)	-0.032	+0.10%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.565)	-0.024	-0.17%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.197)	0.027	-0.38%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.036)	0.132	-0.62%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.044)	0.123	-0.64%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.024)	0.168	-0.76%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	0.194	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.007; p = 0.012)	0.229	-0.98%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	0.231	-1.05%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.246	-1.16%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.027)	0.202	-1.13%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.337	-1.48%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.017)	0.266	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.070)	0.149	-1.05%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.021)	0.278	-1.44%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.507	-2.01%
Frequency	2013.1	-0.020 (CI = +/-0.013; p = 0.005)	0.452	-2.02%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.004)	0.513	-2.38%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.018)	0.386	-2.04%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.041)	0.318	-2.08%
Frequency	2015.1	-0.017 (CI = +/-0.024; p = 0.135)	0.163	-1.73%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.293)	0.035	-1.47%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.508)	-0.078	-1.17%
Frequency	2016.2	-0.031 (CI = +/-0.043; p = 0.123)	0.289	-3.05%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.616	+2.65%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.592	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.547	+2.08%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.519	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.485	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.428	+1.61%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.449	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.411	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.425	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.390	+2.02%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.281	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.262	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.258	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.073)	0.167	+1.59%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.321)	0.005	+0.81%
Loss Cost	2013.1	0.011 (CI = +/-0.020; p = 0.248)	0.039	+1.09%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.612)	-0.071	+0.51%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.294)	0.024	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.516)	-0.064	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.284)	0.041	+1.75%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.338)	0.011	+2.02%
Loss Cost	2016.1	0.036 (CI = +/-0.057; p = 0.164)	0.216	+3.71%
Loss Cost	2016.2	0.004 (CI = +/-0.049; p = 0.816)	-0.231	+0.44%
Severity	2005.1	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.38%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.33%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.793	+2.20%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.843	+2.47%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.886	+2.80%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.97%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.829	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.812	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.827	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.787	+2.61%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.754	+2.67%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.748	+2.90%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.003)	0.662	+2.52%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.654	+2.82%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.028)	0.511	+2.54%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.676	+3.48%
Severity	2016.2	0.024 (CI = +/-0.027; p = 0.075)	0.485	+2.38%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.421)	-0.012	+0.27%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.960)	-0.038	-0.02%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.445)	-0.015	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.113)	0.064	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.135)	0.055	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.080)	0.094	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.062)	0.116	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.043)	0.148	-0.81%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.148	-0.88%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.045)	0.160	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.085)	0.115	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.021)	0.245	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.058)	0.167	-1.15%
Frequency	2011.2	-0.008 (CI = +/-0.012; p = 0.218)	0.042	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.079)	0.158	-1.15%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.399	-1.76%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.024)	0.328	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.393	-2.11%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.078)	0.228	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.154)	0.142	-1.60%
Frequency	2015.1	-0.011 (CI = +/-0.029; p = 0.417)	-0.033	-1.05%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.746)	-0.145	-0.51%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.915)	-0.197	+0.22%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.425)	-0.044	-1.90%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.009; p = 0.000)	-0.172 (CI = +/-0.083; p = 0.000)	0.786	+4.40%
Loss Cost	2005.2	0.045 (CI = +/-0.009; p = 0.000)	-0.183 (CI = +/-0.082; p = 0.000)	0.796	+4.63%
Loss Cost	2006.1	0.048 (CI = +/-0.009; p = 0.000)	-0.168 (CI = +/-0.078; p = 0.000)	0.828	+4.93%
Loss Cost	2006.2	0.049 (CI = +/-0.009; p = 0.000)	-0.173 (CI = +/-0.081; p = 0.000)	0.815	+5.02%
Loss Cost	2007.1	0.050 (CI = +/-0.010; p = 0.000)	-0.167 (CI = +/-0.083; p = 0.000)	0.816	+5.15%
Loss Cost	2007.2	0.051 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.085; p = 0.000)	0.805	+5.27%
Loss Cost	2008.1	0.054 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.086; p = 0.001)	0.814	+5.50%
Loss Cost	2008.2	0.055 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.089; p = 0.001)	0.801	+5.63%
Loss Cost	2009.1	0.058 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.088; p = 0.001)	0.817	+5.94%
Loss Cost	2009.2	0.060 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.089; p = 0.001)	0.818	+6.23%
Loss Cost	2010.1	0.063 (CI = +/-0.014; p = 0.000)	-0.158 (CI = +/-0.091; p = 0.002)	0.825	+6.50%
Loss Cost	2010.2	0.064 (CI = +/-0.015; p = 0.000)	-0.162 (CI = +/-0.095; p = 0.002)	0.804	+6.62%
Loss Cost	2011.1	0.067 (CI = +/-0.016; p = 0.000)	-0.152 (CI = +/-0.098; p = 0.004)	0.809	+6.90%
Loss Cost	2011.2	0.067 (CI = +/-0.018; p = 0.000)	-0.154 (CI = +/-0.104; p = 0.006)	0.777	+6.95%
Loss Cost	2012.1	0.067 (CI = +/-0.020; p = 0.000)	-0.153 (CI = +/-0.110; p = 0.009)	0.762	+6.98%
Loss Cost	2012.2	0.068 (CI = +/-0.023; p = 0.000)	-0.156 (CI = +/-0.117; p = 0.013)	0.723	+7.08%
Loss Cost	2013.1	0.070 (CI = +/-0.025; p = 0.000)	-0.150 (CI = +/-0.124; p = 0.021)	0.715	+7.30%
Loss Cost	2013.2	0.069 (CI = +/-0.029; p = 0.000)	-0.146 (CI = +/-0.134; p = 0.035)	0.647	+7.15%
Loss Cost	2014.1	0.067 (CI = +/-0.033; p = 0.001)	-0.152 (CI = +/-0.144; p = 0.041)	0.615	+6.92%
Loss Cost	2014.2	0.057 (CI = +/-0.036; p = 0.006)	-0.126 (CI = +/-0.146; p = 0.084)	0.480	+5.81%
Loss Cost	2015.1	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	0.441	+4.96%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.094)	-0.123 (CI = +/-0.163; p = 0.122)	0.247	+3.98%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.172)	-0.126 (CI = +/-0.183; p = 0.151)	0.217	+3.82%
Loss Cost	2016.2	0.010 (CI = +/-0.057; p = 0.695)	-0.075 (CI = +/-0.163; p = 0.312)	-0.093	+0.99%
Severity	2005.1	0.058 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.090; p = 0.064)	0.832	+5.98%
Severity	2005.2	0.060 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.090; p = 0.037)	0.836	+6.20%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.089; p = 0.065)	0.849	+6.46%
Severity	2006.2	0.062 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.092; p = 0.078)	0.832	+6.44%
Severity	2007.1	0.062 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.096; p = 0.090)	0.820	+6.45%
Severity	2007.2	0.062 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.100; p = 0.105)	0.800	+6.44%
Severity	2008.1	0.064 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.102; p = 0.145)	0.795	+6.59%
Severity	2008.2	0.065 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.107; p = 0.145)	0.776	+6.67%
Severity	2009.1	0.069 (CI = +/-0.014; p = 0.000)	-0.061 (CI = +/-0.104; p = 0.238)	0.801	+7.11%
Severity	2009.2	0.073 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.102; p = 0.123)	0.820	+7.57%
Severity	2010.1	0.077 (CI = +/-0.015; p = 0.000)	-0.062 (CI = +/-0.099; p = 0.207)	0.842	+8.05%
Severity	2010.2	0.082 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.097; p = 0.102)	0.856	+8.55%
Severity	2011.1	0.087 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.092; p = 0.178)	0.880	+9.12%
Severity	2011.2	0.089 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.096; p = 0.152)	0.869	+9.34%
Severity	2012.1	0.095 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.090; p = 0.265)	0.894	+10.01%
Severity	2012.2	0.102 (CI = +/-0.016; p = 0.000)	-0.070 (CI = +/-0.084; p = 0.094)	0.914	+10.74%
Severity	2013.1	0.110 (CI = +/-0.013; p = 0.000)	-0.046 (CI = +/-0.065; p = 0.149)	0.953	+11.68%
Severity	2013.2	0.114 (CI = +/-0.015; p = 0.000)	-0.055 (CI = +/-0.067; p = 0.098)	0.950	+12.04%
Severity	2014.1	0.116 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.071; p = 0.153)	0.945	+12.31%
Severity	2014.2	0.112 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.073; p = 0.267)	0.933	+11.83%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	0.917	+11.72%
Severity	2015.2	0.111 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.090; p = 0.321)	0.892	+11.75%
Severity	2016.1	0.122 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.549)	0.923	+12.96%
Severity	2016.2	0.118 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.725)	0.893	+12.48%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.001)	-0.087 (CI = +/-0.083; p = 0.041)	0.318	-1.49%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.003)	-0.087 (CI = +/-0.086; p = 0.047)	0.309	-1.48%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.006)	-0.085 (CI = +/-0.089; p = 0.060)	0.265	-1.44%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.015)	-0.090 (CI = +/-0.091; p = 0.052)	0.249	-1.33%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.033)	-0.085 (CI = +/-0.094; p = 0.074)	0.190	-1.22%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.070)	-0.091 (CI = +/-0.097; p = 0.063)	0.178	-1.09%
Frequency	2008.1	-0.010 (CI = +/-0.013; p = 0.112)	-0.088 (CI = +/-0.100; p = 0.082)	0.134	-1.03%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.163)	-0.091 (CI = +/-0.105; p = 0.086)	0.128	-0.97%
Frequency	2009.1	-0.011 (CI = +/-0.015; p = 0.148)	-0.096 (CI = +/-0.109; p = 0.081)	0.130	-1.08%
Frequency	2009.2	-0.013 (CI = +/-0.016; p = 0.126)	-0.089 (CI = +/-0.113; p = 0.117)	0.136	-1.25%
Frequency	2010.1	-0.014 (CI = +/-0.018; p = 0.106)	-0.096 (CI = +/-0.117; p = 0.103)	0.147	-1.43%
Frequency	2010.2	-0.018 (CI = +/-0.019; p = 0.062)	-0.082 (CI = +/-0.120; p = 0.168)	0.176	-1.78%
Frequency	2011.1	-0.021 (CI = +/-0.021; p = 0.050)	-0.091 (CI = +/-0.125; p = 0.141)	0.193	-2.03%
Frequency	2011.2	-0.022 (CI = +/-0.023; p = 0.057)	-0.086 (CI = +/-0.132; p = 0.188)	0.195	-2.19%
Frequency	2012.1	-0.028 (CI = +/-0.024; p = 0.025)	-0.104 (CI = +/-0.132; p = 0.114)	0.276	-2.76%
Frequency	2012.2	-0.034 (CI = +/-0.026; p = 0.015)	-0.086 (CI = +/-0.135; p = 0.195)	0.327	-3.31%
Frequency	2013.1	-0.040 (CI = +/-0.028; p = 0.008)	-0.104 (CI = +/-0.137; p = 0.125)	0.388	-3.92%
Frequency	2013.2	-0.045 (CI = +/-0.031; p = 0.009)	-0.091 (CI = +/-0.145; p = 0.198)	0.408	-4.37%
Frequency	2014.1	-0.049 (CI = +/-0.035; p = 0.011)	-0.102 (CI = +/-0.153; p = 0.172)	0.398	-4.80%
Frequency	2014.2	-0.055 (CI = +/-0.041; p = 0.012)	-0.087 (CI = +/-0.164; p = 0.270)	0.417	-5.38%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	0.417	-6.05%
Frequency	2015.2	-0.072 (CI = +/-0.055; p = 0.016)	-0.081 (CI = +/-0.189; p = 0.357)	0.445	-6.95%
Frequency	2016.1	-0.084 (CI = +/-0.063; p = 0.015)	-0.104 (CI = +/-0.201; p = 0.267)	0.470	-8.09%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.009)	-0.061 (CI = +/-0.203; p = 0.501)	0.587	-10.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.043 (CI = +/-0.011; p = 0.000)	0.670	+4.40%
Loss Cost	2005.2	0.044 (CI = +/-0.011; p = 0.000)	0.663	+4.52%
Loss Cost	2006.1	0.048 (CI = +/-0.011; p = 0.000)	0.719	+4.93%
Loss Cost	2006.2	0.048 (CI = +/-0.012; p = 0.000)	0.695	+4.90%
Loss Cost	2007.1	0.050 (CI = +/-0.012; p = 0.000)	0.705	+5.15%
Loss Cost	2007.2	0.050 (CI = +/-0.013; p = 0.000)	0.681	+5.13%
Loss Cost	2008.1	0.054 (CI = +/-0.014; p = 0.000)	0.708	+5.50%
Loss Cost	2008.2	0.053 (CI = +/-0.015; p = 0.000)	0.681	+5.48%
Loss Cost	2009.1	0.058 (CI = +/-0.015; p = 0.000)	0.718	+5.94%
Loss Cost	2009.2	0.059 (CI = +/-0.016; p = 0.000)	0.699	+6.04%
Loss Cost	2010.1	0.063 (CI = +/-0.017; p = 0.000)	0.724	+6.50%
Loss Cost	2010.2	0.062 (CI = +/-0.019; p = 0.000)	0.689	+6.40%
Loss Cost	2011.1	0.067 (CI = +/-0.020; p = 0.000)	0.711	+6.90%
Loss Cost	2011.2	0.065 (CI = +/-0.022; p = 0.000)	0.668	+6.70%
Loss Cost	2012.1	0.067 (CI = +/-0.024; p = 0.000)	0.654	+6.98%
Loss Cost	2012.2	0.065 (CI = +/-0.027; p = 0.000)	0.602	+6.77%
Loss Cost	2013.1	0.070 (CI = +/-0.030; p = 0.000)	0.607	+7.30%
Loss Cost	2013.2	0.066 (CI = +/-0.033; p = 0.001)	0.533	+6.78%
Loss Cost	2014.1	0.067 (CI = +/-0.038; p = 0.002)	0.489	+6.92%
Loss Cost	2014.2	0.053 (CI = +/-0.039; p = 0.013)	0.368	+5.40%
Loss Cost	2015.1	0.048 (CI = +/-0.046; p = 0.040)	0.268	+4.96%
Loss Cost	2015.2	0.034 (CI = +/-0.050; p = 0.164)	0.102	+3.44%
Loss Cost	2016.1	0.037 (CI = +/-0.061; p = 0.198)	0.085	+3.82%
Loss Cost	2016.2	0.005 (CI = +/-0.055; p = 0.831)	-0.118	+0.53%
Severity	2005.1	0.058 (CI = +/-0.010; p = 0.000)	0.817	+5.98%
Severity	2005.2	0.060 (CI = +/-0.010; p = 0.000)	0.816	+6.14%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	0.835	+6.46%
Severity	2006.2	0.062 (CI = +/-0.011; p = 0.000)	0.818	+6.38%
Severity	2007.1	0.062 (CI = +/-0.012; p = 0.000)	0.806	+6.45%
Severity	2007.2	0.062 (CI = +/-0.013; p = 0.000)	0.786	+6.37%
Severity	2008.1	0.064 (CI = +/-0.013; p = 0.000)	0.785	+6.59%
Severity	2008.2	0.064 (CI = +/-0.015; p = 0.000)	0.764	+6.59%
Severity	2009.1	0.069 (CI = +/-0.015; p = 0.000)	0.797	+7.11%
Severity	2009.2	0.072 (CI = +/-0.015; p = 0.000)	0.807	+7.48%
Severity	2010.1	0.077 (CI = +/-0.015; p = 0.000)	0.836	+8.05%
Severity	2010.2	0.081 (CI = +/-0.016; p = 0.000)	0.842	+8.44%
Severity	2011.1	0.087 (CI = +/-0.015; p = 0.000)	0.874	+9.12%
Severity	2011.2	0.088 (CI = +/-0.017; p = 0.000)	0.860	+9.23%
Severity	2012.1	0.095 (CI = +/-0.016; p = 0.000)	0.892	+10.01%
Severity	2012.2	0.101 (CI = +/-0.017; p = 0.000)	0.902	+10.60%
Severity	2013.1	0.110 (CI = +/-0.014; p = 0.000)	0.948	+11.68%
Severity	2013.2	0.112 (CI = +/-0.015; p = 0.000)	0.942	+11.90%
Severity	2014.1	0.116 (CI = +/-0.017; p = 0.000)	0.939	+12.31%
Severity	2014.2	0.111 (CI = +/-0.018; p = 0.000)	0.931	+11.70%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	0.915	+11.72%
Severity	2015.2	0.109 (CI = +/-0.026; p = 0.000)	0.891	+11.55%
Severity	2016.1	0.122 (CI = +/-0.024; p = 0.000)	0.928	+12.96%
Severity	2016.2	0.117 (CI = +/-0.029; p = 0.000)	0.905	+12.39%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.002)	0.240	-1.49%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.003)	0.233	-1.53%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.008)	0.193	-1.44%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.015)	0.165	-1.39%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.040)	0.116	-1.22%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.067)	0.090	-1.16%
Frequency	2008.1	-0.010 (CI = +/-0.013; p = 0.127)	0.054	-1.03%
Frequency	2008.2	-0.011 (CI = +/-0.015; p = 0.147)	0.047	-1.05%
Frequency	2009.1	-0.011 (CI = +/-0.016; p = 0.166)	0.042	-1.08%
Frequency	2009.2	-0.013 (CI = +/-0.017; p = 0.112)	0.070	-1.34%
Frequency	2010.1	-0.014 (CI = +/-0.018; p = 0.120)	0.069	-1.43%
Frequency	2010.2	-0.019 (CI = +/-0.019; p = 0.053)	0.133	-1.88%
Frequency	2011.1	-0.021 (CI = +/-0.021; p = 0.057)	0.135	-2.03%
Frequency	2011.2	-0.023 (CI = +/-0.023; p = 0.048)	0.155	-2.31%
Frequency	2012.1	-0.028 (CI = +/-0.025; p = 0.032)	0.200	-2.76%
Frequency	2012.2	-0.035 (CI = +/-0.026; p = 0.012)	0.292	-3.47%
Frequency	2013.1	-0.040 (CI = +/-0.029; p = 0.010)	0.321	-3.92%
Frequency	2013.2	-0.047 (CI = +/-0.032; p = 0.007)	0.372	-4.57%
Frequency	2014.1	-0.049 (CI = +/-0.037; p = 0.012)	0.347	-4.80%
Frequency	2014.2	-0.058 (CI = +/-0.041; p = 0.009)	0.400	-5.64%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.015)	0.380	-6.05%
Frequency	2015.2	-0.075 (CI = +/-0.053; p = 0.010)	0.449	-7.27%
Frequency	2016.1	-0.084 (CI = +/-0.064; p = 0.015)	0.446	-8.09%
Frequency	2016.2	-0.112 (CI = +/-0.066; p = 0.005)	0.613	-10.55%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-01-01

Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.096)	-0.184 (CI = +/-0.059; p = 0.000)	0.211 (CI = +/-0.124; p = 0.002)	0.037 (CI = +/-0.028; p = 0.012)	0.892	+1.12%	+4.96%
Loss Cost	2005.2	0.013 (CI = +/-0.014; p = 0.072)	-0.188 (CI = +/-0.061; p = 0.000)	0.206 (CI = +/-0.126; p = 0.002)	0.035 (CI = +/-0.029; p = 0.020)	0.890	+1.32%	+4.96%
Loss Cost	2006.1	0.017 (CI = +/-0.015; p = 0.027)	-0.180 (CI = +/-0.061; p = 0.000)	0.193 (CI = +/-0.125; p = 0.004)	0.031 (CI = +/-0.029; p = 0.039)	0.898	+1.76%	+4.96%
Loss Cost	2006.2	0.016 (CI = +/-0.017; p = 0.067)	-0.177 (CI = +/-0.062; p = 0.000)	0.197 (CI = +/-0.128; p = 0.004)	0.033 (CI = +/-0.030; p = 0.036)	0.891	+1.58%	+4.96%
Loss Cost	2007.1	0.014 (CI = +/-0.019; p = 0.132)	-0.179 (CI = +/-0.065; p = 0.000)	0.201 (CI = +/-0.132; p = 0.004)	0.034 (CI = +/-0.032; p = 0.038)	0.888	+1.44%	+4.96%
Loss Cost	2007.2	0.013 (CI = +/-0.021; p = 0.228)	-0.177 (CI = +/-0.067; p = 0.000)	0.205 (CI = +/-0.136; p = 0.005)	0.036 (CI = +/-0.034; p = 0.039)	0.880	+1.28%	+4.96%
Loss Cost	2008.1	0.014 (CI = +/-0.024; p = 0.251)	-0.176 (CI = +/-0.070; p = 0.000)	0.202 (CI = +/-0.142; p = 0.007)	0.035 (CI = +/-0.036; p = 0.060)	0.878	+1.39%	+4.96%
Loss Cost	2008.2	0.011 (CI = +/-0.028; p = 0.400)	-0.173 (CI = +/-0.073; p = 0.000)	0.207 (CI = +/-0.147; p = 0.008)	0.037 (CI = +/-0.039; p = 0.062)	0.867	+1.15%	+4.96%
Loss Cost	2009.1	0.015 (CI = +/-0.032; p = 0.329)	-0.169 (CI = +/-0.076; p = 0.000)	0.199 (CI = +/-0.152; p = 0.013)	0.033 (CI = +/-0.043; p = 0.120)	0.866	+1.54%	+4.96%
Loss Cost	2009.2	0.019 (CI = +/-0.037; p = 0.299)	-0.172 (CI = +/-0.080; p = 0.000)	0.194 (CI = +/-0.159; p = 0.019)	0.029 (CI = +/-0.047; p = 0.204)	0.857	+1.91%	+4.96%
Loss Cost	2010.1	0.023 (CI = +/-0.044; p = 0.289)	-0.168 (CI = +/-0.084; p = 0.001)	0.187 (CI = +/-0.167; p = 0.030)	0.025 (CI = +/-0.053; p = 0.330)	0.854	+2.33%	+4.96%
Loss Cost	2010.2	0.020 (CI = +/-0.053; p = 0.449)	-0.166 (CI = +/-0.088; p = 0.001)	0.192 (CI = +/-0.175; p = 0.034)	0.029 (CI = +/-0.061; p = 0.334)	0.835	+1.97%	+4.96%
Loss Cost	2011.1	0.027 (CI = +/-0.066; p = 0.405)	-0.162 (CI = +/-0.094; p = 0.002)	0.183 (CI = +/-0.186; p = 0.054)	0.022 (CI = +/-0.073; p = 0.538)	0.831	+2.70%	+4.96%
Loss Cost	2011.2	0.020 (CI = +/-0.083; p = 0.613)	-0.159 (CI = +/-0.099; p = 0.004)	0.189 (CI = +/-0.198; p = 0.060)	0.028 (CI = +/-0.089; p = 0.510)	0.802	+2.03%	+4.96%
Loss Cost	2012.1	0.006 (CI = +/-0.110; p = 0.902)	-0.165 (CI = +/-0.106; p = 0.005)	0.201 (CI = +/-0.214; p = 0.063)	0.042 (CI = +/-0.115; p = 0.448)	0.790	+0.65%	+4.96%
Loss Cost	2012.2	0.001 (CI = +/-0.150; p = 0.987)	-0.164 (CI = +/-0.113; p = 0.008)	0.204 (CI = +/-0.231; p = 0.079)	0.047 (CI = +/-0.154; p = 0.520)	0.753	+0.11%	+4.96%
Loss Cost	2013.1	0.028 (CI = +/-0.227; p = 0.789)	-0.157 (CI = +/-0.123; p = 0.017)	0.190 (CI = +/-0.257; p = 0.133)	0.020 (CI = +/-0.230; p = 0.854)	0.742	+2.89%	+4.96%
Loss Cost	2013.2	0.045 (CI = +/-0.370; p = 0.795)	-0.159 (CI = +/-0.132; p = 0.023)	0.185 (CI = +/-0.285; p = 0.182)	0.004 (CI = +/-0.372; p = 0.983)	0.674	+4.58%	+4.96%
Loss Cost	2014.1	0.225 (CI = +/-0.831; p = 0.559)	-0.143 (CI = +/-0.152; p = 0.062)	0.151 (CI = +/-0.328; p = 0.327)	-0.177 (CI = +/-0.832; p = 0.646)	0.646	+25.29%	+4.96%
Loss Cost	2014.2	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	0.151 (CI = +/-0.328; p = 0.327)	NA (CI = +/-NA; p = NA)	0.483	+4.96%	+4.96%
Loss Cost	2015.1	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.441	+4.96%	+4.96%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.094)	-0.123 (CI = +/-0.163; p = 0.122)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.247	+3.98%	+3.98%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.172)	-0.126 (CI = +/-0.183; p = 0.151)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.217	+3.82%	+3.82%
Loss Cost	2016.2	0.010 (CI = +/-0.057; p = 0.695)	-0.075 (CI = +/-0.163; p = 0.312)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.093	+0.99%	+0.99%
Severity	2005.1	0.028 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.059; p = 0.002)	0.002 (CI = +/-0.123; p = 0.975)	0.083 (CI = +/-0.028; p = 0.000)	0.930	+2.79%	+11.72%
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	-0.098 (CI = +/-0.060; p = 0.002)	-0.002 (CI = +/-0.126; p = 0.970)	0.082 (CI = +/-0.029; p = 0.000)	0.927	+2.94%	+11.72%
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.062; p = 0.005)	-0.010 (CI = +/-0.128; p = 0.870)	0.079 (CI = +/-0.030; p = 0.000)	0.928	+3.22%	+11.72%
Severity	2006.2	0.026 (CI = +/-0.016; p = 0.003)	-0.084 (CI = +/-0.060; p = 0.008)	0.005 (CI = +/-0.123; p = 0.938)	0.085 (CI = +/-0.029; p = 0.000)	0.929	+2.61%	+11.72%
Severity	2007.1	0.019 (CI = +/-0.017; p = 0.029)	-0.095 (CI = +/-0.058; p = 0.003)	0.022 (CI = +/-0.118; p = 0.700)	0.092 (CI = +/-0.029; p = 0.000)	0.935	+1.93%	+11.72%
Severity	2007.2	0.011 (CI = +/-0.017; p = 0.208)	-0.083 (CI = +/-0.053; p = 0.004)	0.041 (CI = +/-0.108; p = 0.436)	0.100 (CI = +/-0.027; p = 0.000)	0.943	+1.06%	+11.72%
Severity	2008.1	0.005 (CI = +/-0.018; p = 0.591)	-0.091 (CI = +/-0.053; p = 0.002)	0.054 (CI = +/-0.107; p = 0.305)	0.106 (CI = +/-0.027; p = 0.000)	0.946	+0.48%	+11.72%
Severity	2008.2	-0.006 (CI = +/-0.018; p = 0.530)	-0.080 (CI = +/-0.048; p = 0.002)	0.074 (CI = +/-0.096; p = 0.123)	0.116 (CI = +/-0.025; p = 0.000)	0.956	-0.55%	+11.72%
Severity	2009.1	-0.005 (CI = +/-0.021; p = 0.630)	-0.079 (CI = +/-0.050; p = 0.004)	0.073 (CI = +/-0.100; p = 0.145)	0.116 (CI = +/-0.028; p = 0.000)	0.955	-0.49%	+11.72%
Severity	2009.2	-0.029 (CI = +/-0.025; p = 0.718)	-0.080 (CI = +/-0.053; p = 0.005)	0.072 (CI = +/-0.105; p = 0.167)	0.115 (CI = +/-0.031; p = 0.000)	0.953	-0.43%	+11.72%
Severity	2010.1	-0.004 (CI = +/-0.029; p = 0.757)	-0.080 (CI = +/-0.056; p = 0.008)	0.072 (CI = +/-0.111; p = 0.188)	0.115 (CI = +/-0.035; p = 0.000)	0.951	-0.44%	+11.72%
Severity	2010.2	-0.005 (CI = +/-0.035; p = 0.777)	-0.080 (CI = +/-0.059; p = 0.011)	0.073 (CI = +/-0.117; p = 0.206)	0.116 (CI = +/-0.041; p = 0.000)	0.948	-0.48%	+11.72%
Severity	2011.1	-0.002 (CI = +/-0.044; p = 0.910)	-0.078 (CI = +/-0.063; p = 0.018)	0.070 (CI = +/-0.124; p = 0.252)	0.113 (CI = +/-0.049; p = 0.000)	0.946	-0.24%	+11.72%
Severity	2011.2	-0.029 (CI = +/-0.049; p = 0.238)	-0.068 (CI = +/-0.059; p = 0.027)	0.095 (CI = +/-0.118; p = 0.108)	0.139 (CI = +/-0.053; p = 0.000)	0.952	-2.81%	+11.72%
Severity	2012.1	-0.032 (CI = +/-0.066; p = 0.318)	-0.069 (CI = +/-0.063; p = 0.035)	0.098 (CI = +/-0.128; p = 0.124)	0.143 (CI = +/-0.069; p = 0.001)	0.950	-3.13%	+11.72%
Severity	2012.2	-0.029 (CI = +/-0.090; p = 0.502)	-0.070 (CI = +/-0.068; p = 0.044)	0.096 (CI = +/-0.139; p = 0.160)	0.140 (CI = +/-0.092; p = 0.006)	0.946	-2.84%	+11.72%
Severity	2013.1	0.034 (CI = +/-0.125; p = 0.561)	-0.055 (CI = +/-0.068; p = 0.102)	0.062 (CI = +/-0.142; p = 0.359)	0.076 (CI = +/-0.127; p = 0.214)	0.952	+3.50%	+11.72%
Severity	2013.2	0.059 (CI = +/-0.203; p = 0.536)	-0.057 (CI = +/-0.073; p = 0.110)	0.054 (CI = +/-0.157; p = 0.461)	0.052 (CI = +/-0.204; p = 0.587)	0.944	+6.07%	+11.72%
Severity	2014.1	0.249 (CI = +/-0.438; p = 0.233)	-0.041 (CI = +/-0.080; p = 0.279)	0.019 (CI = +/-0.173; p = 0.808)	-0.138 (CI = +/-0.438; p = 0.498)	0.941	+28.30%	+11.72%
Severity	2014.2	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	0.019 (CI = +/-0.173; p = 0.808)	NA (CI = +/-NA; p = NA)	0.927	+11.72%	+11.72%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.917	+11.72%	+11.72%
Severity	2015.2	0.111 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.090; p = 0.321)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.892	+11.75%	+11.75%
Severity	2016.1	0.122 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.549)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.923	+12.96%	+12.96%
Severity	2016.2	0.118 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.725)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.893	+12.48%	+12.48%
Frequency	2005.1	-0.016 (CI = +/-0.016; p = 0.049)	-0.088 (CI = +/-0.073; p = 0.020)	0.210 (CI = +/-0.153; p = 0.009)	-0.046 (CI = +/-0.035; p = 0.012)	0.473	-1.63%	-6.05%
Frequency	2005.2	-0.016 (CI = +/-0.018; p = 0.080)	-0.089 (CI = +/-0.076; p = 0.022)	0.208 (CI = +/-0.157; p = 0.011)	-0.047 (CI = +/-0.036; p = 0.014)	0.465	-1.57%	-6.05%
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.153)	-0.086 (CI = +/-0.078; p = 0.032)	0.203 (CI = +/-0.162; p = 0.016)	-0.048 (CI = +/-0.038; p = 0.014)	0.433	-1.41%	-6.05%
Frequency	2006.2	-0.010 (CI = +/-0.022; p = 0.344)	-0.093 (CI = +/-0.080; p = 0.024)	0.193 (CI = +/-0.163; p = 0.023)	-0.052 (CI = +/-0.039; p = 0.010)	0.431	-1.00%	-6.05%
Frequency	2007.1	-0.005 (CI = +/-0.024; p = 0.680)	-0.084 (CI = +/-0.081; p = 0.042)	0.179 (CI = +/-0.165; p = 0.035)	-0.058 (CI = +/-0.040; p = 0.007)	0.405	-0.48%	-6.05%
Frequency	2007.2	0.002 (CI = +/-0.026; p = 0.863)	-0.094 (CI = +/-0.081; p = 0.026)	0.163 (CI = +/-0.164; p = 0.051)	-0.065 (CI = +/-0.041; p = 0.003)	0.428	+0.22%	-6.05%
Frequency	2008.1	0.009 (CI = +/-0.028; p = 0.521)	-0.084 (CI = +/-0.083; p = 0.045)	0.148 (CI = +/-0.166; p = 0.078)	-0.071 (CI = +/-0.043; p = 0.002)	0.425	+0.90%	-6.05%
Frequency	2008.2	0.017 (CI = +/-0.031; p = 0.275)	-0.093 (CI = +/-0.083; p = 0.030)	0.133 (CI = +/-0.167; p = 0.114)	-0.079 (CI = +/-0.044; p = 0.001)	0.455	+1.71%	-6.05%
Frequency	2009.1	0.020 (CI = +/-0.036; p = 0.261)	-0.090 (CI = +/-0.087; p = 0.045)	0.126 (CI = +/-0.174; p = 0.146)	-0.083 (CI = +/-0.049; p = 0.002)	0.452	+2.04%	-6.05%
Frequency	2009.2	0.023 (CI = +/-0.042; p = 0.267)	-0.092 (CI = +/-0.091; p = 0.048)	0.122 (CI = +/-0.182; p = 0.177)	-0.086 (CI = +/-0.054; p = 0.004)	0.447	+2.35%	-6.05%
Frequency	2010.1	0.027 (CI = +/-0.051; p = 0.271)	-0.088 (CI = +/-0.096; p = 0.069)	0.115 (CI = +/-0.191; p = 0.223)	-0.090 (CI = +/-0.061; p = 0.006)	0.443	+2.78%	-6.05%
Frequency	2010.2	0.024 (CI = +/-0.061; p = 0.411)	-0.087 (CI = +/-0.101; p = 0.089)	0.119 (CI = +/-0.201; p = 0.230)	-0.087 (CI = +/-0.070; p = 0.019)	0.426	+2.46%	-6.05%
Frequency	2011.1	0.029 (CI = +/-0.076; p = 0.430)	-0.084 (CI = +/-0.108; p = 0.119)	0.113 (CI = +/-0.214; p = 0.280)	-0.091 (CI = +/-0.084; p = 0.035)	0.419	+2.95%	-6.05%
Frequency	2011.2	0.049 (CI = +/-0.094; p = 0.287)	-0.092 (CI = +/-0.112; p = 0.101)	0.094 (CI = +/-0.224; p = 0.384)	-0.111 (CI = +/-0.101; p = 0.033)	0.434	+4.99%	-6.05%
Frequency	2012.1	0.038 (CI = +/-0.125; p = 0.522)	-0.096 (CI = +/-0.120; p = 0.110)	0.103 (CI = +/-0.243; p = 0.376)	-0.101 (CI = +/-0.131; p = 0.121)	0.428	+3.90%	-6.05%
Frequency	2012.2	0.030 (CI = +/-0.170; p = 0.711)	-0.094 (CI = +/-0.128; p = 0.137)	0.109 (CI = +/-0.263; p = 0.388)	-0.092 (CI = +/-0.175; p = 0.275)	0.415	+3.04%	-6.05%
Frequency	2013.1	-0.006 (CI = +/-0.257; p = 0.961)	-0.102 (CI = +/-0.140; p = 0.138)	0.128 (CI = +/-0.291; p = 0.358)	-0.057 (CI = +/-0.261; p = 0.645)	0.409	-0.59%	-6.05%
Frequency	2013.2	-0.014 (CI = +/-0.419; p = 0.942)	-0.101 (CI = +/-0.150; p = 0.165)	0.130 (CI = +/-0.323; p = 0.394)	-0.048 (CI = +/-0.421; p = 0.806)	0.395	-1.40%	-6.05%
Frequency	2014.1	-0.024 (CI = +/-0.956; p = 0.957)	-0.102 (CI = +/-0.175; p = 0.223)	0.132 (CI = +/-0.377; p = 0.453)	-0.039 (CI = +/-0.957; p = 0.930)	0.352	-2.35%	-6.05%
Frequency	2014.2	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	0.132 (CI = +/-0.377; p = 0.453)	NA (CI = +/-NA; p = NA)	0.396	-6.05%	-6.05%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.417	-6.05%	-6.05%
Frequency	2015.2	-0.072 (CI = +/-0.055; p = 0.016)	-0.081 (CI = +/-0.189; p = 0.357)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.445	-6.95%	-6.95%
Frequency	2016.1	-0.084 (CI = +/-0.063; p = 0.015)	-0.104 (CI = +/-0.201; p = 0.267)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.470	-8.09%	-8.09%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.009)	-0.061 (CI = +/-0.203; p = 0.501)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.587	-10.22%	-10.22%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.019 (CI = +/-0.013; p = 0.005)	-0.182 (CI = +/-0.065; p = 0.000)	0.276 (CI = +/-0.125; p = 0.000)	0.869	+1.93%
Loss Cost	2005.2	0.022 (CI = +/-0.014; p = 0.003)	-0.188 (CI = +/-0.066; p = 0.000)	0.261 (CI = +/-0.128; p = 0.000)	0.870	+2.19%
Loss Cost	2006.1	0.026 (CI = +/-0.014; p = 0.001)	-0.177 (CI = +/-0.064; p = 0.000)	0.235 (CI = +/-0.126; p = 0.001)	0.884	+2.63%
Loss Cost	2006.2	0.026 (CI = +/-0.015; p = 0.002)	-0.177 (CI = +/-0.067; p = 0.000)	0.236 (CI = +/-0.131; p = 0.001)	0.874	+2.61%
Loss Cost	2007.1	0.026 (CI = +/-0.016; p = 0.003)	-0.176 (CI = +/-0.070; p = 0.000)	0.234 (CI = +/-0.138; p = 0.002)	0.871	+2.66%
Loss Cost	2007.2	0.027 (CI = +/-0.018; p = 0.005)	-0.177 (CI = +/-0.072; p = 0.000)	0.231 (CI = +/-0.144; p = 0.003)	0.861	+2.71%
Loss Cost	2008.1	0.029 (CI = +/-0.019; p = 0.004)	-0.172 (CI = +/-0.074; p = 0.000)	0.219 (CI = +/-0.149; p = 0.006)	0.862	+2.97%
Loss Cost	2008.2	0.030 (CI = +/-0.021; p = 0.007)	-0.173 (CI = +/-0.078; p = 0.000)	0.216 (CI = +/-0.155; p = 0.009)	0.849	+3.03%
Loss Cost	2009.1	0.034 (CI = +/-0.022; p = 0.004)	-0.164 (CI = +/-0.079; p = 0.000)	0.199 (CI = +/-0.158; p = 0.016)	0.856	+3.45%
Loss Cost	2009.2	0.037 (CI = +/-0.023; p = 0.003)	-0.172 (CI = +/-0.081; p = 0.000)	0.186 (CI = +/-0.160; p = 0.025)	0.852	+3.80%
Loss Cost	2010.1	0.041 (CI = +/-0.025; p = 0.003)	-0.165 (CI = +/-0.083; p = 0.001)	0.175 (CI = +/-0.164; p = 0.038)	0.854	+4.14%
Loss Cost	2010.2	0.041 (CI = +/-0.026; p = 0.004)	-0.166 (CI = +/-0.088; p = 0.001)	0.173 (CI = +/-0.170; p = 0.047)	0.835	+4.21%
Loss Cost	2011.1	0.044 (CI = +/-0.028; p = 0.004)	-0.158 (CI = +/-0.091; p = 0.002)	0.166 (CI = +/-0.173; p = 0.060)	0.837	+4.54%
Loss Cost	2011.2	0.045 (CI = +/-0.030; p = 0.006)	-0.159 (CI = +/-0.097; p = 0.003)	0.165 (CI = +/-0.179; p = 0.068)	0.809	+4.56%
Loss Cost	2012.1	0.045 (CI = +/-0.032; p = 0.009)	-0.159 (CI = +/-0.103; p = 0.005)	0.165 (CI = +/-0.186; p = 0.078)	0.795	+4.58%
Loss Cost	2012.2	0.046 (CI = +/-0.033; p = 0.010)	-0.164 (CI = +/-0.110; p = 0.006)	0.168 (CI = +/-0.194; p = 0.084)	0.763	+4.70%
Loss Cost	2013.1	0.048 (CI = +/-0.035; p = 0.010)	-0.155 (CI = +/-0.115; p = 0.012)	0.177 (CI = +/-0.200; p = 0.078)	0.761	+4.91%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.014)	-0.159 (CI = +/-0.125; p = 0.017)	0.183 (CI = +/-0.217; p = 0.091)	0.701	+4.95%
Loss Cost	2014.1	0.049 (CI = +/-0.039; p = 0.018)	-0.155 (CI = +/-0.135; p = 0.028)	0.195 (CI = +/-0.245; p = 0.108)	0.671	+5.00%
Loss Cost	2014.2	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	0.151 (CI = +/-0.328; p = 0.327)	0.483	+4.96%
Loss Cost	2015.1	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	NA (CI = +/-NA; p = NA)	0.441	+4.96%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.094)	-0.123 (CI = +/-0.163; p = 0.122)	NA (CI = +/-NA; p = NA)	0.247	+3.98%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.172)	-0.126 (CI = +/-0.183; p = 0.151)	NA (CI = +/-NA; p = NA)	0.217	+3.82%
Loss Cost	2016.2	0.010 (CI = +/-0.057; p = 0.695)	-0.075 (CI = +/-0.163; p = 0.312)	NA (CI = +/-NA; p = NA)	-0.093	+0.99%
Severity	2005.1	0.045 (CI = +/-0.017; p = 0.000)	-0.090 (CI = +/-0.088; p = 0.044)	0.145 (CI = +/-0.168; p = 0.089)	0.843	+4.65%
Severity	2005.2	0.049 (CI = +/-0.018; p = 0.000)	-0.098 (CI = +/-0.089; p = 0.031)	0.126 (CI = +/-0.172; p = 0.145)	0.843	+5.00%
Severity	2006.1	0.053 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.089; p = 0.054)	0.098 (CI = +/-0.173; p = 0.254)	0.851	+5.48%
Severity	2006.2	0.052 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.092; p = 0.071)	0.106 (CI = +/-0.180; p = 0.239)	0.835	+5.34%
Severity	2007.1	0.051 (CI = +/-0.022; p = 0.000)	-0.086 (CI = +/-0.095; p = 0.075)	0.110 (CI = +/-0.189; p = 0.241)	0.823	+5.25%
Severity	2007.2	0.050 (CI = +/-0.024; p = 0.000)	-0.083 (CI = +/-0.099; p = 0.094)	0.116 (CI = +/-0.197; p = 0.236)	0.803	+5.13%
Severity	2008.1	0.052 (CI = +/-0.026; p = 0.000)	-0.079 (CI = +/-0.103; p = 0.126)	0.105 (CI = +/-0.205; p = 0.300)	0.796	+5.35%
Severity	2008.2	0.053 (CI = +/-0.029; p = 0.001)	-0.080 (CI = +/-0.107; p = 0.136)	0.103 (CI = +/-0.214; p = 0.329)	0.776	+5.40%
Severity	2009.1	0.060 (CI = +/-0.029; p = 0.000)	-0.064 (CI = +/-0.106; p = 0.226)	0.071 (CI = +/-0.212; p = 0.496)	0.797	+6.20%
Severity	2009.2	0.067 (CI = +/-0.030; p = 0.000)	-0.080 (CI = +/-0.104; p = 0.127)	0.044 (CI = +/-0.207; p = 0.660)	0.813	+6.98%
Severity	2010.1	0.075 (CI = +/-0.030; p = 0.000)	-0.063 (CI = +/-0.102; p = 0.216)	0.017 (CI = +/-0.201; p = 0.862)	0.833	+7.81%
Severity	2010.2	0.082 (CI = +/-0.030; p = 0.000)	-0.080 (CI = +/-0.100; p = 0.112)	-0.001 (CI = +/-0.194; p = 0.992)	0.848	+8.65%
Severity	2011.1	0.090 (CI = +/-0.029; p = 0.000)	-0.060 (CI = +/-0.095; p = 0.196)	-0.019 (CI = +/-0.181; p = 0.825)	0.873	+9.41%
Severity	2011.2	0.092 (CI = +/-0.031; p = 0.000)	-0.068 (CI = +/-0.100; p = 0.169)	-0.021 (CI = +/-0.185; p = 0.809)	0.861	+9.66%
Severity	2012.1	0.099 (CI = +/-0.029; p = 0.000)	-0.048 (CI = +/-0.093; p = 0.288)	-0.024 (CI = +/-0.169; p = 0.771)	0.887	+10.36%
Severity	2012.2	0.104 (CI = +/-0.026; p = 0.000)	-0.070 (CI = +/-0.087; p = 0.109)	-0.011 (CI = +/-0.154; p = 0.878)	0.908	+10.91%
Severity	2013.1	0.109 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.068; p = 0.162)	0.013 (CI = +/-0.118; p = 0.819)	0.949	+11.50%
Severity	2013.2	0.110 (CI = +/-0.020; p = 0.000)	-0.057 (CI = +/-0.070; p = 0.099)	0.031 (CI = +/-0.121; p = 0.591)	0.947	+11.66%
Severity	2014.1	0.111 (CI = +/-0.021; p = 0.000)	-0.050 (CI = +/-0.072; p = 0.151)	0.053 (CI = +/-0.131; p = 0.392)	0.944	+11.76%
Severity	2014.2	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	0.019 (CI = +/-0.173; p = 0.808)	0.927	+11.72%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	NA (CI = +/-NA; p = NA)	0.917	+11.72%
Severity	2015.2	0.111 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.090; p = 0.321)	NA (CI = +/-NA; p = NA)	0.892	+11.75%
Severity	2016.1	0.122 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.549)	NA (CI = +/-NA; p = NA)	0.923	+12.96%
Severity	2016.2	0.118 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.725)	NA (CI = +/-NA; p = NA)	0.893	+12.48%
Frequency	2005.1	-0.026 (CI = +/-0.016; p = 0.002)	-0.091 (CI = +/-0.081; p = 0.028)	0.130 (CI = +/-0.155; p = 0.095)	0.360	-2.60%
Frequency	2005.2	-0.027 (CI = +/-0.017; p = 0.003)	-0.089 (CI = +/-0.083; p = 0.036)	0.135 (CI = +/-0.161; p = 0.096)	0.353	-2.68%
Frequency	2006.1	-0.027 (CI = +/-0.019; p = 0.005)	-0.090 (CI = +/-0.086; p = 0.041)	0.137 (CI = +/-0.169; p = 0.107)	0.309	-2.70%
Frequency	2006.2	-0.026 (CI = +/-0.020; p = 0.012)	-0.093 (CI = +/-0.089; p = 0.042)	0.131 (CI = +/-0.175; p = 0.138)	0.284	-2.59%
Frequency	2007.1	-0.025 (CI = +/-0.022; p = 0.026)	-0.090 (CI = +/-0.093; p = 0.057)	0.124 (CI = +/-0.184; p = 0.178)	0.218	-2.47%
Frequency	2007.2	-0.023 (CI = +/-0.024; p = 0.053)	-0.094 (CI = +/-0.096; p = 0.056)	0.115 (CI = +/-0.191; p = 0.225)	0.196	-2.30%
Frequency	2008.1	-0.023 (CI = +/-0.026; p = 0.078)	-0.093 (CI = +/-0.100; p = 0.068)	0.113 (CI = +/-0.200; p = 0.253)	0.147	-2.27%
Frequency	2008.2	-0.023 (CI = +/-0.028; p = 0.104)	-0.093 (CI = +/-0.105; p = 0.078)	0.113 (CI = +/-0.209; p = 0.275)	0.138	-2.25%
Frequency	2009.1	-0.026 (CI = +/-0.030; p = 0.082)	-0.101 (CI = +/-0.108; p = 0.066)	0.128 (CI = +/-0.216; p = 0.232)	0.150	-2.59%
Frequency	2009.2	-0.030 (CI = +/-0.032; p = 0.062)	-0.092 (CI = +/-0.112; p = 0.101)	0.142 (CI = +/-0.222; p = 0.196)	0.167	-2.97%
Frequency	2010.1	-0.035 (CI = +/-0.034; p = 0.045)	-0.102 (CI = +/-0.115; p = 0.079)	0.158 (CI = +/-0.227; p = 0.161)	0.192	-3.41%
Frequency	2010.2	-0.041 (CI = +/-0.035; p = 0.024)	-0.087 (CI = +/-0.116; p = 0.133)	0.174 (CI = +/-0.224; p = 0.121)	0.242	-4.01%
Frequency	2011.1	-0.046 (CI = +/-0.036; p = 0.017)	-0.098 (CI = +/-0.119; p = 0.101)	0.185 (CI = +/-0.227; p = 0.104)	0.272	-4.45%
Frequency	2011.2	-0.048 (CI = +/-0.039; p = 0.019)	-0.092 (CI = +/-0.126; p = 0.142)	0.187 (CI = +/-0.234; p = 0.110)	0.275	-4.65%
Frequency	2012.1	-0.054 (CI = +/-0.038; p = 0.009)	-0.110 (CI = +/-0.125; p = 0.079)	0.189 (CI = +/-0.226; p = 0.096)	0.363	-5.24%
Frequency	2012.2	-0.058 (CI = +/-0.039; p = 0.007)	-0.094 (CI = +/-0.128; p = 0.139)	0.179 (CI = +/-0.227; p = 0.112)	0.402	-5.60%
Frequency	2013.1	-0.061 (CI = +/-0.040; p = 0.005)	-0.109 (CI = +/-0.131; p = 0.098)	0.164 (CI = +/-0.228; p = 0.144)	0.445	-5.92%
Frequency	2013.2	-0.062 (CI = +/-0.042; p = 0.007)	-0.101 (CI = +/-0.143; p = 0.148)	0.152 (CI = +/-0.247; p = 0.204)	0.442	-6.00%
Frequency	2014.1	-0.062 (CI = +/-0.044; p = 0.010)	-0.105 (CI = +/-0.153; p = 0.161)	0.142 (CI = +/-0.279; p = 0.288)	0.410	-6.04%
Frequency	2014.2	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	0.132 (CI = +/-0.377; p = 0.453)	0.396	-6.05%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	NA (CI = +/-NA; p = NA)	0.417	-6.05%
Frequency	2015.2	-0.072 (CI = +/-0.055; p = 0.016)	-0.081 (CI = +/-0.189; p = 0.357)	NA (CI = +/-NA; p = NA)	0.445	-6.95%
Frequency	2016.1	-0.084 (CI = +/-0.063; p = 0.015)	-0.104 (CI = +/-0.201; p = 0.267)	NA (CI = +/-NA; p = NA)	0.470	-8.09%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.009)	-0.061 (CI = +/-0.203; p = 0.501)	NA (CI = +/-NA; p = NA)	0.587	-10.22%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

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	2005.1	0.023 (CI = +/-0.013; p = 0.002)	-0.179 (CI = +/-0.070; p = 0.000)	0.056 (CI = +/-0.031; p = 0.001)	0.851	+2.28%	+8.21%
Loss Cost	2005.2	0.025 (CI = +/-0.014; p = 0.001)	-0.185 (CI = +/-0.071; p = 0.000)	0.053 (CI = +/-0.032; p = 0.002)	0.851	+2.54%	+8.07%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.070; p = 0.000)	0.045 (CI = +/-0.032; p = 0.007)	0.864	+3.03%	+7.81%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.001)	-0.174 (CI = +/-0.072; p = 0.000)	0.046 (CI = +/-0.034; p = 0.010)	0.853	+2.99%	+7.83%
Loss Cost	2007.1	0.030 (CI = +/-0.019; p = 0.003)	-0.173 (CI = +/-0.075; p = 0.000)	0.045 (CI = +/-0.036; p = 0.016)	0.849	+3.03%	+7.81%
Loss Cost	2007.2	0.030 (CI = +/-0.021; p = 0.006)	-0.173 (CI = +/-0.078; p = 0.000)	0.045 (CI = +/-0.039; p = 0.024)	0.836	+3.05%	+7.80%
Loss Cost	2008.1	0.033 (CI = +/-0.023; p = 0.007)	-0.169 (CI = +/-0.081; p = 0.000)	0.041 (CI = +/-0.041; p = 0.052)	0.836	+3.36%	+7.69%
Loss Cost	2008.2	0.033 (CI = +/-0.026; p = 0.016)	-0.169 (CI = +/-0.085; p = 0.000)	0.041 (CI = +/-0.045; p = 0.074)	0.820	+3.39%	+7.68%
Loss Cost	2009.1	0.039 (CI = +/-0.030; p = 0.012)	-0.161 (CI = +/-0.087; p = 0.001)	0.033 (CI = +/-0.048; p = 0.174)	0.825	+4.02%	+7.48%
Loss Cost	2009.2	0.045 (CI = +/-0.034; p = 0.011)	-0.168 (CI = +/-0.090; p = 0.001)	0.025 (CI = +/-0.053; p = 0.327)	0.818	+4.64%	+7.33%
Loss Cost	2010.1	0.053 (CI = +/-0.039; p = 0.011)	-0.160 (CI = +/-0.093; p = 0.002)	0.016 (CI = +/-0.058; p = 0.567)	0.819	+5.42%	+7.15%
Loss Cost	2010.2	0.055 (CI = +/-0.047; p = 0.025)	-0.162 (CI = +/-0.098; p = 0.003)	0.014 (CI = +/-0.066; p = 0.663)	0.795	+5.62%	+7.11%
Loss Cost	2011.1	0.067 (CI = +/-0.056; p = 0.022)	-0.152 (CI = +/-0.101; p = 0.006)	0.000 (CI = +/-0.076; p = 0.990)	0.798	+6.94%	+6.89%
Loss Cost	2011.2	0.070 (CI = +/-0.070; p = 0.051)	-0.154 (CI = +/-0.107; p = 0.008)	-0.004 (CI = +/-0.090; p = 0.932)	0.764	+7.25%	+6.85%
Loss Cost	2012.1	0.074 (CI = +/-0.092; p = 0.107)	-0.152 (CI = +/-0.115; p = 0.013)	-0.008 (CI = +/-0.112; p = 0.886)	0.747	+7.63%	+6.81%
Loss Cost	2012.2	0.087 (CI = +/-0.124; p = 0.153)	-0.157 (CI = +/-0.122; p = 0.015)	-0.022 (CI = +/-0.144; p = 0.745)	0.706	+9.11%	+6.71%
Loss Cost	2013.1	0.140 (CI = +/-0.178; p = 0.112)	-0.143 (CI = +/-0.128; p = 0.032)	-0.078 (CI = +/-0.197; p = 0.406)	0.710	+15.08%	+6.39%
Loss Cost	2013.2	0.200 (CI = +/-0.290; p = 0.159)	-0.151 (CI = +/-0.136; p = 0.033)	-0.140 (CI = +/-0.308; p = 0.343)	0.646	+22.13%	+6.22%
Loss Cost	2014.1	0.472 (CI = +/-0.632; p = 0.129)	-0.126 (CI = +/-0.146; p = 0.084)	-0.415 (CI = +/-0.647; p = 0.186)	0.644	+60.25%	+5.81%
Loss Cost	2014.2	0.057 (CI = +/-0.036; p = 0.006)	-0.126 (CI = +/-0.146; p = 0.084)	NA (CI = +/-NA; p = NA)	0.480	+5.81%	+5.81%
Loss Cost	2015.1	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	NA (CI = +/-NA; p = NA)	0.441	+4.96%	+4.96%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.094)	-0.123 (CI = +/-0.163; p = 0.122)	NA (CI = +/-NA; p = NA)	0.247	+3.98%	+3.98%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.172)	-0.126 (CI = +/-0.183; p = 0.151)	NA (CI = +/-NA; p = NA)	0.217	+3.82%	+3.82%
Loss Cost	2016.2	0.010 (CI = +/-0.057; p = 0.695)	-0.075 (CI = +/-0.163; p = 0.312)	NA (CI = +/-NA; p = NA)	-0.093	+0.99%	+0.99%
Severity	2005.1	0.028 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.058; p = 0.002)	0.083 (CI = +/-0.025; p = 0.000)	0.932	+2.80%	+11.75%
Severity	2005.2	0.029 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.082 (CI = +/-0.027; p = 0.000)	0.930	+2.93%	+11.68%
Severity	2006.1	0.031 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.061; p = 0.004)	0.078 (CI = +/-0.028; p = 0.000)	0.930	+3.15%	+11.56%
Severity	2006.2	0.026 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.059; p = 0.007)	0.085 (CI = +/-0.027; p = 0.000)	0.932	+2.65%	+11.79%
Severity	2007.1	0.021 (CI = +/-0.014; p = 0.005)	-0.094 (CI = +/-0.057; p = 0.002)	0.093 (CI = +/-0.027; p = 0.000)	0.937	+2.10%	+12.05%
Severity	2007.2	0.014 (CI = +/-0.014; p = 0.049)	-0.083 (CI = +/-0.053; p = 0.004)	0.102 (CI = +/-0.026; p = 0.000)	0.944	+1.42%	+12.32%
Severity	2008.1	0.010 (CI = +/-0.015; p = 0.187)	-0.089 (CI = +/-0.053; p = 0.002)	0.108 (CI = +/-0.027; p = 0.000)	0.945	+1.01%	+12.49%
Severity	2008.2	0.002 (CI = +/-0.015; p = 0.756)	-0.078 (CI = +/-0.049; p = 0.003)	0.118 (CI = +/-0.026; p = 0.000)	0.952	+0.23%	+12.75%
Severity	2009.1	0.004 (CI = +/-0.018; p = 0.650)	-0.076 (CI = +/-0.052; p = 0.006)	0.116 (CI = +/-0.029; p = 0.000)	0.952	+0.39%	+12.70%
Severity	2009.2	0.006 (CI = +/-0.020; p = 0.576)	-0.078 (CI = +/-0.054; p = 0.007)	0.114 (CI = +/-0.032; p = 0.000)	0.950	+0.56%	+12.65%
Severity	2010.1	0.007 (CI = +/-0.024; p = 0.543)	-0.077 (CI = +/-0.057; p = 0.011)	0.112 (CI = +/-0.036; p = 0.000)	0.949	+0.71%	+12.61%
Severity	2010.2	0.009 (CI = +/-0.029; p = 0.538)	-0.078 (CI = +/-0.060; p = 0.013)	0.110 (CI = +/-0.040; p = 0.000)	0.946	+0.86%	+12.58%
Severity	2011.1	0.013 (CI = +/-0.035; p = 0.440)	-0.075 (CI = +/-0.063; p = 0.022)	0.105 (CI = +/-0.047; p = 0.000)	0.945	+1.31%	+12.50%
Severity	2011.2	-0.004 (CI = +/-0.040; p = 0.854)	-0.065 (CI = +/-0.062; p = 0.041)	0.123 (CI = +/-0.052; p = 0.000)	0.946	-0.36%	+12.72%
Severity	2012.1	0.001 (CI = +/-0.053; p = 0.976)	-0.063 (CI = +/-0.066; p = 0.061)	0.119 (CI = +/-0.064; p = 0.001)	0.944	+0.07%	+12.67%
Severity	2012.2	0.011 (CI = +/-0.071; p = 0.733)	-0.066 (CI = +/-0.070; p = 0.061)	0.107 (CI = +/-0.082; p = 0.014)	0.941	+1.16%	+12.59%
Severity	2013.1	0.071 (CI = +/-0.092; p = 0.121)	-0.050 (CI = +/-0.066; p = 0.125)	0.044 (CI = +/-0.102; p = 0.367)	0.952	+7.36%	+12.22%
Severity	2013.2	0.105 (CI = +/-0.150; p = 0.156)	-0.055 (CI = +/-0.070; p = 0.114)	0.010 (CI = +/-0.160; p = 0.896)	0.946	+11.02%	+12.11%
Severity	2014.1	0.281 (CI = +/-0.318; p = 0.078)	-0.039 (CI = +/-0.073; p = 0.267)	-0.169 (CI = +/-0.325; p = 0.278)	0.946	+32.39%	+11.83%
Severity	2014.2	0.112 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.073; p = 0.267)	NA (CI = +/-NA; p = NA)	0.933	+11.83%	+11.83%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	NA (CI = +/-NA; p = NA)	0.917	+11.72%	+11.72%
Severity	2015.2	0.111 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.090; p = 0.321)	NA (CI = +/-NA; p = NA)	0.892	+11.75%	+11.75%
Severity	2016.1	0.122 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.549)	NA (CI = +/-NA; p = NA)	0.923	+12.96%	+12.96%
Severity	2016.2	0.118 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.725)	NA (CI = +/-NA; p = NA)	0.893	+12.48%	+12.48%
Frequency	2005.1	-0.005 (CI = +/-0.016; p = 0.510)	-0.083 (CI = +/-0.081; p = 0.045)	-0.027 (CI = +/-0.036; p = 0.133)	0.349	-0.51%	-3.17%
Frequency	2005.2	-0.004 (CI = +/-0.017; p = 0.657)	-0.086 (CI = +/-0.084; p = 0.044)	-0.029 (CI = +/-0.038; p = 0.123)	0.343	-0.37%	-3.23%
Frequency	2006.1	-0.001 (CI = +/-0.019; p = 0.897)	-0.081 (CI = +/-0.086; p = 0.065)	-0.033 (CI = +/-0.039; p = 0.097)	0.313	-0.12%	-3.36%
Frequency	2006.2	0.003 (CI = +/-0.020; p = 0.733)	-0.090 (CI = +/-0.087; p = 0.043)	-0.039 (CI = +/-0.041; p = 0.056)	0.324	+0.33%	-3.54%
Frequency	2007.1	0.009 (CI = +/-0.021; p = 0.393)	-0.079 (CI = +/-0.087; p = 0.074)	-0.048 (CI = +/-0.042; p = 0.027)	0.310	+0.91%	-3.78%
Frequency	2007.2	0.016 (CI = +/-0.023; p = 0.160)	-0.091 (CI = +/-0.086; p = 0.040)	-0.057 (CI = +/-0.043; p = 0.011)	0.351	+1.62%	-4.02%
Frequency	2008.1	0.023 (CI = +/-0.025; p = 0.066)	-0.079 (CI = +/-0.086; p = 0.070)	-0.067 (CI = +/-0.044; p = 0.005)	0.365	+2.33%	-4.27%
Frequency	2008.2	0.031 (CI = +/-0.027; p = 0.026)	-0.091 (CI = +/-0.086; p = 0.040)	-0.077 (CI = +/-0.046; p = 0.002)	0.412	+3.15%	-4.50%
Frequency	2009.1	0.035 (CI = +/-0.031; p = 0.025)	-0.085 (CI = +/-0.089; p = 0.062)	-0.083 (CI = +/-0.050; p = 0.002)	0.419	+3.61%	-4.62%
Frequency	2009.2	0.040 (CI = +/-0.035; p = 0.028)	-0.089 (CI = +/-0.093; p = 0.058)	-0.088 (CI = +/-0.055; p = 0.003)	0.420	+4.06%	-4.72%
Frequency	2010.1	0.046 (CI = +/-0.041; p = 0.031)	-0.083 (CI = +/-0.097; p = 0.088)	-0.095 (CI = +/-0.061; p = 0.004)	0.426	+4.68%	-4.85%
Frequency	2010.2	0.046 (CI = +/-0.049; p = 0.063)	-0.084 (CI = +/-0.102; p = 0.102)	-0.096 (CI = +/-0.069; p = 0.009)	0.409	+4.73%	-4.86%
Frequency	2011.1	0.054 (CI = +/-0.060; p = 0.073)	-0.078 (CI = +/-0.107; p = 0.145)	-0.105 (CI = +/-0.080; p = 0.013)	0.410	+5.55%	-4.99%
Frequency	2011.2	0.074 (CI = +/-0.072; p = 0.046)	-0.089 (CI = +/-0.110; p = 0.106)	-0.127 (CI = +/-0.092; p = 0.010)	0.441	+7.63%	-5.21%
Frequency	2012.1	0.073 (CI = +/-0.094; p = 0.120)	-0.089 (CI = +/-0.118; p = 0.127)	-0.126 (CI = +/-0.115; p = 0.033)	0.435	+7.55%	-5.20%
Frequency	2012.2	0.076 (CI = +/-0.128; p = 0.225)	-0.090 (CI = +/-0.126; p = 0.146)	-0.129 (CI = +/-0.148; p = 0.083)	0.423	+7.86%	-5.22%
Frequency	2013.1	0.069 (CI = +/-0.190; p = 0.443)	-0.092 (CI = +/-0.136; p = 0.169)	-0.123 (CI = +/-0.210; p = 0.229)	0.413	+7.19%	-5.19%
Frequency	2013.2	0.095 (CI = +/-0.313; p = 0.519)	-0.096 (CI = +/-0.147; p = 0.181)	-0.149 (CI = +/-0.332; p = 0.347)	0.406	+10.01%	-5.26%
Frequency	2014.1	0.191 (CI = +/-0.712; p = 0.567)	-0.087 (CI = +/-0.164; p = 0.270)	-0.246 (CI = +/-0.730; p = 0.473)	0.375	+21.04%	-5.38%
Frequency	2014.2	-0.055 (CI = +/-0.041; p = 0.012)	-0.087 (CI = +/-0.164; p = 0.270)	NA (CI = +/-NA; p = NA)	0.417	-5.38%	-5.38%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	NA (CI = +/-NA; p = NA)	0.417	-6.05%	-6.05%
Frequency	2015.2	-0.072 (CI = +/-0.055; p = 0.016)	-0.081 (CI = +/-0.189; p = 0.357)	NA (CI = +/-NA; p = NA)	0.445	-6.95%	-6.95%
Frequency	2016.1	-0.084 (CI = +/-0.063; p = 0.015)	-0.104 (CI = +/-0.201; p = 0.267)	NA (CI = +/-NA; p = NA)	0.470	-8.09%	-8.09%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.009)	-0.061 (CI = +/-0.203; p = 0.501)	NA (CI = +/-NA; p = NA)	0.587	-10.22%	-10.22%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.184 (CI = +/-0.081; p = 0.000)	0.100 (CI = +/-0.020; p = 0.000)	0.797	0.00%	+10.49%
Loss Cost	2005.2	-0.182 (CI = +/-0.084; p = 0.000)	0.099 (CI = +/-0.020; p = 0.000)	0.790	0.00%	+10.45%
Loss Cost	2006.1	-0.181 (CI = +/-0.087; p = 0.000)	0.100 (CI = +/-0.021; p = 0.000)	0.789	0.00%	+10.47%
Loss Cost	2006.2	-0.171 (CI = +/-0.087; p = 0.000)	0.098 (CI = +/-0.020; p = 0.000)	0.786	0.00%	+10.27%
Loss Cost	2007.1	-0.180 (CI = +/-0.088; p = 0.000)	0.096 (CI = +/-0.021; p = 0.000)	0.791	0.00%	+10.11%
Loss Cost	2007.2	-0.171 (CI = +/-0.090; p = 0.001)	0.095 (CI = +/-0.021; p = 0.000)	0.784	0.00%	+9.94%
Loss Cost	2008.1	-0.176 (CI = +/-0.093; p = 0.001)	0.094 (CI = +/-0.021; p = 0.000)	0.784	0.00%	+9.84%
Loss Cost	2008.2	-0.166 (CI = +/-0.094; p = 0.001)	0.092 (CI = +/-0.022; p = 0.000)	0.775	0.00%	+9.65%
Loss Cost	2009.1	-0.169 (CI = +/-0.099; p = 0.002)	0.092 (CI = +/-0.022; p = 0.000)	0.773	0.00%	+9.59%
Loss Cost	2009.2	-0.164 (CI = +/-0.103; p = 0.003)	0.091 (CI = +/-0.023; p = 0.000)	0.759	0.00%	+9.49%
Loss Cost	2010.1	-0.170 (CI = +/-0.107; p = 0.003)	0.090 (CI = +/-0.024; p = 0.000)	0.757	0.00%	+9.37%
Loss Cost	2010.2	-0.158 (CI = +/-0.109; p = 0.007)	0.087 (CI = +/-0.024; p = 0.000)	0.741	0.00%	+9.09%
Loss Cost	2011.1	-0.163 (CI = +/-0.114; p = 0.008)	0.086 (CI = +/-0.025; p = 0.000)	0.738	0.00%	+8.97%
Loss Cost	2011.2	-0.149 (CI = +/-0.117; p = 0.015)	0.083 (CI = +/-0.026; p = 0.000)	0.715	0.00%	+8.62%
Loss Cost	2012.1	-0.162 (CI = +/-0.120; p = 0.011)	0.080 (CI = +/-0.027; p = 0.000)	0.716	0.00%	+8.30%
Loss Cost	2012.2	-0.152 (CI = +/-0.126; p = 0.021)	0.077 (CI = +/-0.028; p = 0.000)	0.681	0.00%	+8.02%
Loss Cost	2013.1	-0.158 (CI = +/-0.134; p = 0.024)	0.076 (CI = +/-0.030; p = 0.000)	0.670	0.00%	+7.86%
Loss Cost	2013.2	-0.143 (CI = +/-0.141; p = 0.047)	0.071 (CI = +/-0.032; p = 0.000)	0.612	0.00%	+7.41%
Loss Cost	2014.1	-0.156 (CI = +/-0.148; p = 0.041)	0.067 (CI = +/-0.035; p = 0.001)	0.594	0.00%	+6.96%
Loss Cost	2014.2	-0.126 (CI = +/-0.146; p = 0.084)	0.057 (CI = +/-0.036; p = 0.006)	0.480	0.00%	+5.81%
Loss Cost	2015.1	-0.143 (CI = +/-0.152; p = 0.062)	0.048 (CI = +/-0.041; p = 0.024)	0.441	0.00%	+4.96%
Loss Cost	2015.2	-0.123 (CI = +/-0.163; p = 0.122)	0.039 (CI = +/-0.047; p = 0.094)	0.247	0.00%	+3.98%
Loss Cost	2016.1	-0.126 (CI = +/-0.183; p = 0.151)	0.037 (CI = +/-0.058; p = 0.172)	0.217	0.00%	+3.82%
Loss Cost	2016.2	-0.075 (CI = +/-0.163; p = 0.312)	0.010 (CI = +/-0.057; p = 0.695)	-0.093	0.00%	+0.99%
Severity	2005.1	-0.103 (CI = +/-0.078; p = 0.012)	0.137 (CI = +/-0.019; p = 0.000)	0.875	0.00%	+14.64%
Severity	2005.2	-0.096 (CI = +/-0.079; p = 0.019)	0.135 (CI = +/-0.019; p = 0.000)	0.874	0.00%	+14.51%
Severity	2006.1	-0.101 (CI = +/-0.081; p = 0.017)	0.135 (CI = +/-0.019; p = 0.000)	0.874	0.00%	+14.42%
Severity	2006.2	-0.082 (CI = +/-0.073; p = 0.030)	0.131 (CI = +/-0.017; p = 0.000)	0.895	0.00%	+14.03%
Severity	2007.1	-0.099 (CI = +/-0.065; p = 0.004)	0.128 (CI = +/-0.015; p = 0.000)	0.917	0.00%	+13.71%
Severity	2007.2	-0.082 (CI = +/-0.056; p = 0.006)	0.125 (CI = +/-0.013; p = 0.000)	0.936	0.00%	+13.36%
Severity	2008.1	-0.091 (CI = +/-0.054; p = 0.002)	0.124 (CI = +/-0.012; p = 0.000)	0.943	0.00%	+13.17%
Severity	2008.2	-0.078 (CI = +/-0.048; p = 0.003)	0.121 (CI = +/-0.011; p = 0.000)	0.954	0.00%	+12.89%
Severity	2009.1	-0.077 (CI = +/-0.050; p = 0.004)	0.121 (CI = +/-0.011; p = 0.000)	0.954	0.00%	+12.91%
Severity	2009.2	-0.078 (CI = +/-0.053; p = 0.006)	0.122 (CI = +/-0.012; p = 0.000)	0.952	0.00%	+12.93%
Severity	2010.1	-0.078 (CI = +/-0.055; p = 0.008)	0.122 (CI = +/-0.012; p = 0.000)	0.951	0.00%	+12.92%
Severity	2010.2	-0.077 (CI = +/-0.058; p = 0.012)	0.121 (CI = +/-0.013; p = 0.000)	0.948	0.00%	+12.91%
Severity	2011.1	-0.077 (CI = +/-0.061; p = 0.017)	0.122 (CI = +/-0.014; p = 0.000)	0.946	0.00%	+12.92%
Severity	2011.2	-0.065 (CI = +/-0.060; p = 0.034)	0.119 (CI = +/-0.013; p = 0.000)	0.949	0.00%	+12.63%
Severity	2012.1	-0.063 (CI = +/-0.063; p = 0.051)	0.119 (CI = +/-0.014; p = 0.000)	0.948	0.00%	+12.69%
Severity	2012.2	-0.066 (CI = +/-0.067; p = 0.054)	0.120 (CI = +/-0.015; p = 0.000)	0.944	0.00%	+12.77%
Severity	2013.1	-0.058 (CI = +/-0.069; p = 0.094)	0.122 (CI = +/-0.016; p = 0.000)	0.946	0.00%	+12.99%
Severity	2013.2	-0.051 (CI = +/-0.073; p = 0.155)	0.120 (CI = +/-0.017; p = 0.000)	0.940	0.00%	+12.77%
Severity	2014.1	-0.057 (CI = +/-0.077; p = 0.135)	0.118 (CI = +/-0.018; p = 0.000)	0.934	0.00%	+12.56%
Severity	2014.2	-0.039 (CI = +/-0.073; p = 0.267)	0.112 (CI = +/-0.018; p = 0.000)	0.933	0.00%	+11.83%
Severity	2015.1	-0.041 (CI = +/-0.080; p = 0.279)	0.111 (CI = +/-0.021; p = 0.000)	0.917	0.00%	+11.72%
Severity	2015.2	-0.042 (CI = +/-0.090; p = 0.321)	0.111 (CI = +/-0.026; p = 0.000)	0.892	0.00%	+11.75%
Severity	2016.1	-0.022 (CI = +/-0.081; p = 0.549)	0.122 (CI = +/-0.025; p = 0.000)	0.923	0.00%	+12.96%
Severity	2016.2	-0.014 (CI = +/-0.092; p = 0.725)	0.118 (CI = +/-0.032; p = 0.000)	0.893	0.00%	+12.48%
Frequency	2005.1	-0.082 (CI = +/-0.080; p = 0.046)	-0.037 (CI = +/-0.019; p = 0.001)	0.361	0.00%	-3.62%
Frequency	2005.2	-0.087 (CI = +/-0.082; p = 0.040)	-0.036 (CI = +/-0.020; p = 0.001)	0.362	0.00%	-3.54%
Frequency	2006.1	-0.080 (CI = +/-0.084; p = 0.061)	-0.035 (CI = +/-0.020; p = 0.001)	0.338	0.00%	-3.45%
Frequency	2006.2	-0.089 (CI = +/-0.085; p = 0.040)	-0.034 (CI = +/-0.020; p = 0.002)	0.346	0.00%	-3.30%
Frequency	2007.1	-0.081 (CI = +/-0.086; p = 0.065)	-0.032 (CI = +/-0.020; p = 0.003)	0.316	0.00%	-3.17%
Frequency	2007.2	-0.089 (CI = +/-0.088; p = 0.047)	-0.031 (CI = +/-0.020; p = 0.005)	0.322	0.00%	-3.02%
Frequency	2008.1	-0.084 (CI = +/-0.091; p = 0.067)	-0.030 (CI = +/-0.021; p = 0.007)	0.293	0.00%	-2.94%
Frequency	2008.2	-0.088 (CI = +/-0.094; p = 0.066)	-0.029 (CI = +/-0.022; p = 0.010)	0.291	0.00%	-2.87%
Frequency	2009.1	-0.092 (CI = +/-0.098; p = 0.066)	-0.030 (CI = +/-0.022; p = 0.011)	0.291	0.00%	-2.94%
Frequency	2009.2	-0.086 (CI = +/-0.102; p = 0.094)	-0.031 (CI = +/-0.023; p = 0.011)	0.294	0.00%	-3.04%
Frequency	2010.1	-0.092 (CI = +/-0.106; p = 0.087)	-0.032 (CI = +/-0.024; p = 0.011)	0.299	0.00%	-3.14%
Frequency	2010.2	-0.080 (CI = +/-0.109; p = 0.140)	-0.034 (CI = +/-0.024; p = 0.008)	0.318	0.00%	-3.38%
Frequency	2011.1	-0.087 (CI = +/-0.114; p = 0.128)	-0.036 (CI = +/-0.025; p = 0.009)	0.323	0.00%	-3.50%
Frequency	2011.2	-0.084 (CI = +/-0.121; p = 0.161)	-0.036 (CI = +/-0.027; p = 0.011)	0.320	0.00%	-3.56%
Frequency	2012.1	-0.100 (CI = +/-0.123; p = 0.105)	-0.040 (CI = +/-0.027; p = 0.007)	0.374	0.00%	-3.89%
Frequency	2012.2	-0.086 (CI = +/-0.127; p = 0.170)	-0.043 (CI = +/-0.029; p = 0.006)	0.400	0.00%	-4.21%
Frequency	2013.1	-0.099 (CI = +/-0.132; p = 0.129)	-0.047 (CI = +/-0.030; p = 0.005)	0.429	0.00%	-4.54%
Frequency	2013.2	-0.092 (CI = +/-0.142; p = 0.185)	-0.049 (CI = +/-0.033; p = 0.007)	0.431	0.00%	-4.75%
Frequency	2014.1	-0.099 (CI = +/-0.152; p = 0.181)	-0.051 (CI = +/-0.036; p = 0.009)	0.409	0.00%	-4.97%
Frequency	2014.2	-0.087 (CI = +/-0.164; p = 0.270)	-0.055 (CI = +/-0.041; p = 0.012)	0.417	0.00%	-5.38%
Frequency	2015.1	-0.102 (CI = +/-0.175; p = 0.223)	-0.062 (CI = +/-0.047; p = 0.014)	0.417	0.00%	-6.05%
Frequency	2015.2	-0.081 (CI = +/-0.189; p = 0.357)	-0.072 (CI = +/-0.055; p = 0.016)	0.445	0.00%	-6.95%
Frequency	2016.1	-0.104 (CI = +/-0.201; p = 0.267)	-0.084 (CI = +/-0.063; p = 0.015)	0.470	0.00%	-8.09%
Frequency	2016.2	-0.061 (CI = +/-0.203; p = 0.501)	-0.108 (CI = +/-0.071; p = 0.009)	0.587	0.00%	-10.22%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.171 (CI = +/-0.079; p = 0.000)	0.108 (CI = +/-0.021; p = 0.000)	0.814	0.00%	+11.45%
Loss Cost	2005.2	-0.169 (CI = +/-0.082; p = 0.000)	0.108 (CI = +/-0.021; p = 0.000)	0.808	0.00%	+11.41%
Loss Cost	2006.1	-0.167 (CI = +/-0.085; p = 0.000)	0.108 (CI = +/-0.022; p = 0.000)	0.808	0.00%	+11.45%
Loss Cost	2006.2	-0.157 (CI = +/-0.084; p = 0.001)	0.107 (CI = +/-0.022; p = 0.000)	0.807	0.00%	+11.25%
Loss Cost	2007.1	-0.165 (CI = +/-0.086; p = 0.001)	0.105 (CI = +/-0.022; p = 0.000)	0.811	0.00%	+11.08%
Loss Cost	2007.2	-0.156 (CI = +/-0.087; p = 0.001)	0.103 (CI = +/-0.022; p = 0.000)	0.807	0.00%	+10.90%
Loss Cost	2008.1	-0.160 (CI = +/-0.090; p = 0.001)	0.103 (CI = +/-0.023; p = 0.000)	0.806	0.00%	+10.81%
Loss Cost	2008.2	-0.150 (CI = +/-0.092; p = 0.003)	0.101 (CI = +/-0.023; p = 0.000)	0.800	0.00%	+10.61%
Loss Cost	2009.1	-0.152 (CI = +/-0.096; p = 0.003)	0.101 (CI = +/-0.024; p = 0.000)	0.798	0.00%	+10.57%
Loss Cost	2009.2	-0.147 (CI = +/-0.100; p = 0.006)	0.100 (CI = +/-0.024; p = 0.000)	0.786	0.00%	+10.47%
Loss Cost	2010.1	-0.152 (CI = +/-0.105; p = 0.007)	0.099 (CI = +/-0.025; p = 0.000)	0.784	0.00%	+10.36%
Loss Cost	2010.2	-0.139 (CI = +/-0.107; p = 0.013)	0.096 (CI = +/-0.026; p = 0.000)	0.773	0.00%	+10.08%
Loss Cost	2011.1	-0.144 (CI = +/-0.113; p = 0.015)	0.095 (CI = +/-0.027; p = 0.000)	0.768	0.00%	+9.96%
Loss Cost	2011.2	-0.130 (CI = +/-0.115; p = 0.029)	0.092 (CI = +/-0.028; p = 0.000)	0.752	0.00%	+9.62%
Loss Cost	2012.1	-0.142 (CI = +/-0.119; p = 0.022)	0.089 (CI = +/-0.029; p = 0.000)	0.751	0.00%	+9.28%
Loss Cost	2012.2	-0.132 (CI = +/-0.125; p = 0.040)	0.086 (CI = +/-0.030; p = 0.000)	0.721	0.00%	+8.99%
Loss Cost	2013.1	-0.135 (CI = +/-0.135; p = 0.049)	0.085 (CI = +/-0.033; p = 0.000)	0.710	0.00%	+8.88%
Loss Cost	2013.2	-0.121 (CI = +/-0.141; p = 0.085)	0.081 (CI = +/-0.035; p = 0.000)	0.661	0.00%	+8.43%
Loss Cost	2014.1	-0.133 (CI = +/-0.152; p = 0.081)	0.077 (CI = +/-0.039; p = 0.001)	0.638	0.00%	+8.02%
Loss Cost	2014.2	-0.105 (CI = +/-0.149; p = 0.147)	0.066 (CI = +/-0.040; p = 0.004)	0.544	0.00%	+6.84%
Loss Cost	2015.1	-0.121 (CI = +/-0.162; p = 0.124)	0.058 (CI = +/-0.047; p = 0.020)	0.489	0.00%	+6.02%
Loss Cost	2015.2	-0.104 (CI = +/-0.174; p = 0.204)	0.049 (CI = +/-0.055; p = 0.072)	0.296	0.00%	+5.04%
Loss Cost	2016.1	-0.101 (CI = +/-0.202; p = 0.274)	0.051 (CI = +/-0.070; p = 0.131)	0.262	0.00%	+5.22%
Loss Cost	2016.2	-0.058 (CI = +/-0.181; p = 0.465)	0.022 (CI = +/-0.070; p = 0.475)	-0.113	0.00%	+2.19%
Severity	2005.1	-0.101 (CI = +/-0.080; p = 0.016)	0.137 (CI = +/-0.021; p = 0.000)	0.856	0.00%	+14.74%
Severity	2005.2	-0.094 (CI = +/-0.082; p = 0.025)	0.136 (CI = +/-0.021; p = 0.000)	0.854	0.00%	+14.61%
Severity	2006.1	-0.100 (CI = +/-0.084; p = 0.022)	0.135 (CI = +/-0.022; p = 0.000)	0.854	0.00%	+14.50%
Severity	2006.2	-0.080 (CI = +/-0.076; p = 0.038)	0.132 (CI = +/-0.019; p = 0.000)	0.877	0.00%	+14.12%
Severity	2007.1	-0.099 (CI = +/-0.068; p = 0.006)	0.129 (CI = +/-0.017; p = 0.000)	0.902	0.00%	+13.73%
Severity	2007.2	-0.081 (CI = +/-0.058; p = 0.008)	0.126 (CI = +/-0.015; p = 0.000)	0.925	0.00%	+13.39%
Severity	2008.1	-0.092 (CI = +/-0.056; p = 0.003)	0.124 (CI = +/-0.014; p = 0.000)	0.933	0.00%	+13.16%
Severity	2008.2	-0.078 (CI = +/-0.050; p = 0.004)	0.121 (CI = +/-0.012; p = 0.000)	0.946	0.00%	+12.89%
Severity	2009.1	-0.077 (CI = +/-0.053; p = 0.006)	0.121 (CI = +/-0.013; p = 0.000)	0.945	0.00%	+12.91%
Severity	2009.2	-0.078 (CI = +/-0.055; p = 0.008)	0.122 (CI = +/-0.014; p = 0.000)	0.943	0.00%	+12.93%
Severity	2010.1	-0.078 (CI = +/-0.058; p = 0.011)	0.122 (CI = +/-0.014; p = 0.000)	0.941	0.00%	+12.92%
Severity	2010.2	-0.077 (CI = +/-0.061; p = 0.017)	0.121 (CI = +/-0.015; p = 0.000)	0.938	0.00%	+12.90%
Severity	2011.1	-0.077 (CI = +/-0.065; p = 0.024)	0.122 (CI = +/-0.016; p = 0.000)	0.936	0.00%	+12.92%
Severity	2011.2	-0.065 (CI = +/-0.063; p = 0.045)	0.119 (CI = +/-0.015; p = 0.000)	0.940	0.00%	+12.63%
Severity	2012.1	-0.063 (CI = +/-0.067; p = 0.067)	0.120 (CI = +/-0.016; p = 0.000)	0.938	0.00%	+12.70%
Severity	2012.2	-0.065 (CI = +/-0.072; p = 0.071)	0.120 (CI = +/-0.017; p = 0.000)	0.934	0.00%	+12.78%
Severity	2013.1	-0.057 (CI = +/-0.075; p = 0.126)	0.123 (CI = +/-0.018; p = 0.000)	0.936	0.00%	+13.07%
Severity	2013.2	-0.050 (CI = +/-0.079; p = 0.195)	0.121 (CI = +/-0.019; p = 0.000)	0.929	0.00%	+12.83%
Severity	2014.1	-0.056 (CI = +/-0.085; p = 0.172)	0.119 (CI = +/-0.022; p = 0.000)	0.921	0.00%	+12.58%
Severity	2014.2	-0.039 (CI = +/-0.080; p = 0.303)	0.112 (CI = +/-0.021; p = 0.000)	0.918	0.00%	+11.82%
Severity	2015.1	-0.042 (CI = +/-0.090; p = 0.316)	0.110 (CI = +/-0.026; p = 0.000)	0.897	0.00%	+11.67%
Severity	2015.2	-0.043 (CI = +/-0.101; p = 0.358)	0.111 (CI = +/-0.032; p = 0.000)	0.864	0.00%	+11.69%
Severity	2016.1	-0.016 (CI = +/-0.093; p = 0.699)	0.125 (CI = +/-0.032; p = 0.000)	0.906	0.00%	+13.34%
Severity	2016.2	-0.009 (CI = +/-0.106; p = 0.837)	0.121 (CI = +/-0.041; p = 0.000)	0.864	0.00%	+12.85%
Frequency	2005.1	-0.070 (CI = +/-0.079; p = 0.080)	-0.029 (CI = +/-0.021; p = 0.008)	0.224	0.00%	-2.87%
Frequency	2005.2	-0.075 (CI = +/-0.081; p = 0.070)	-0.028 (CI = +/-0.021; p = 0.011)	0.226	0.00%	-2.80%
Frequency	2006.1	-0.067 (CI = +/-0.083; p = 0.106)	-0.027 (CI = +/-0.021; p = 0.015)	0.196	0.00%	-2.67%
Frequency	2006.2	-0.076 (CI = +/-0.083; p = 0.071)	-0.026 (CI = +/-0.021; p = 0.021)	0.207	0.00%	-2.52%
Frequency	2007.1	-0.066 (CI = +/-0.084; p = 0.116)	-0.024 (CI = +/-0.021; p = 0.031)	0.169	0.00%	-2.34%
Frequency	2007.2	-0.075 (CI = +/-0.085; p = 0.083)	-0.022 (CI = +/-0.022; p = 0.044)	0.177	0.00%	-2.20%
Frequency	2008.1	-0.069 (CI = +/-0.088; p = 0.121)	-0.021 (CI = +/-0.022; p = 0.061)	0.142	0.00%	-2.08%
Frequency	2008.2	-0.072 (CI = +/-0.092; p = 0.117)	-0.020 (CI = +/-0.023; p = 0.076)	0.141	0.00%	-2.01%
Frequency	2009.1	-0.075 (CI = +/-0.096; p = 0.119)	-0.021 (CI = +/-0.024; p = 0.079)	0.139	0.00%	-2.07%
Frequency	2009.2	-0.069 (CI = +/-0.100; p = 0.163)	-0.022 (CI = +/-0.024; p = 0.074)	0.138	0.00%	-2.18%
Frequency	2010.1	-0.074 (CI = +/-0.105; p = 0.156)	-0.023 (CI = +/-0.025; p = 0.073)	0.140	0.00%	-2.27%
Frequency	2010.2	-0.062 (CI = +/-0.107; p = 0.237)	-0.025 (CI = +/-0.026; p = 0.053)	0.154	0.00%	-2.50%
Frequency	2011.1	-0.067 (CI = +/-0.113; p = 0.224)	-0.027 (CI = +/-0.027; p = 0.054)	0.157	0.00%	-2.62%
Frequency	2011.2	-0.065 (CI = +/-0.119; p = 0.267)	-0.027 (CI = +/-0.029; p = 0.061)	0.153	0.00%	-2.68%
Frequency	2012.1	-0.080 (CI = +/-0.123; p = 0.186)	-0.031 (CI = +/-0.029; p = 0.041)	0.208	0.00%	-3.04%
Frequency	2012.2	-0.066 (CI = +/-0.127; p = 0.281)	-0.034 (CI = +/-0.031; p = 0.031)	0.235	0.00%	-3.36%
Frequency	2013.1	-0.079 (CI = +/-0.134; p = 0.226)	-0.038 (CI = +/-0.033; p = 0.027)	0.262	0.00%	-3.70%
Frequency	2013.2	-0.072 (CI = +/-0.144; p = 0.298)	-0.040 (CI = +/-0.036; p = 0.031)	0.266	0.00%	-3.90%
Frequency	2014.1	-0.076 (CI = +/-0.157; p = 0.308)	-0.041 (CI = +/-0.040; p = 0.044)	0.228	0.00%	-4.05%
Frequency	2014.2	-0.066 (CI = +/-0.170; p = 0.410)	-0.046 (CI = +/-0.045; p = 0.049)	0.238	0.00%	-4.46%
Frequency	2015.1	-0.079 (CI = +/-0.188; p = 0.365)	-0.052 (CI = +/-0.054; p = 0.060)	0.218	0.00%	-5.05%
Frequency	2015.2	-0.062 (CI = +/-0.204; p = 0.505)	-0.061 (CI = +/-0.064; p = 0.059)	0.251	0.00%	-5.95%
Frequency	2016.1	-0.086 (CI = +/-0.228; p = 0.405)	-0.074 (CI = +/-0.080; p = 0.063)	0.259	0.00%	-7.17%
Frequency	2016.2	-0.048 (CI = +/-0.233; p = 0.631)	-0.099 (CI = +/-0.090; p = 0.035)	0.411	0.00%	-9.45%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.169 (CI = +/-0.063; p = 0.000)	0.137 (CI = +/-0.020; p = 0.000)	0.888	0.00%	+14.73%
Loss Cost	2005.2	-0.168 (CI = +/-0.065; p = 0.000)	0.137 (CI = +/-0.021; p = 0.000)	0.884	0.00%	+14.70%
Loss Cost	2006.1	-0.165 (CI = +/-0.067; p = 0.000)	0.138 (CI = +/-0.021; p = 0.000)	0.885	0.00%	+14.78%
Loss Cost	2006.2	-0.154 (CI = +/-0.066; p = 0.000)	0.136 (CI = +/-0.021; p = 0.000)	0.890	0.00%	+14.55%
Loss Cost	2007.1	-0.162 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.895	0.00%	+14.36%
Loss Cost	2007.2	-0.153 (CI = +/-0.067; p = 0.000)	0.132 (CI = +/-0.020; p = 0.000)	0.896	0.00%	+14.16%
Loss Cost	2008.1	-0.156 (CI = +/-0.069; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.895	0.00%	+14.08%
Loss Cost	2008.2	-0.147 (CI = +/-0.070; p = 0.000)	0.130 (CI = +/-0.021; p = 0.000)	0.896	0.00%	+13.87%
Loss Cost	2009.1	-0.147 (CI = +/-0.073; p = 0.000)	0.130 (CI = +/-0.022; p = 0.000)	0.895	0.00%	+13.87%
Loss Cost	2009.2	-0.143 (CI = +/-0.077; p = 0.001)	0.129 (CI = +/-0.023; p = 0.000)	0.889	0.00%	+13.77%
Loss Cost	2010.1	-0.146 (CI = +/-0.081; p = 0.001)	0.128 (CI = +/-0.024; p = 0.000)	0.888	0.00%	+13.69%
Loss Cost	2010.2	-0.134 (CI = +/-0.081; p = 0.003)	0.126 (CI = +/-0.024; p = 0.000)	0.887	0.00%	+13.38%
Loss Cost	2011.1	-0.136 (CI = +/-0.087; p = 0.004)	0.125 (CI = +/-0.025; p = 0.000)	0.884	0.00%	+13.32%
Loss Cost	2011.2	-0.123 (CI = +/-0.087; p = 0.009)	0.122 (CI = +/-0.025; p = 0.000)	0.882	0.00%	+12.95%
Loss Cost	2012.1	-0.133 (CI = +/-0.091; p = 0.007)	0.119 (CI = +/-0.026; p = 0.000)	0.883	0.00%	+12.63%
Loss Cost	2012.2	-0.125 (CI = +/-0.096; p = 0.015)	0.117 (CI = +/-0.027; p = 0.000)	0.871	0.00%	+12.37%
Loss Cost	2013.1	-0.123 (CI = +/-0.105; p = 0.025)	0.117 (CI = +/-0.030; p = 0.000)	0.865	0.00%	+12.43%
Loss Cost	2013.2	-0.112 (CI = +/-0.111; p = 0.049)	0.113 (CI = +/-0.032; p = 0.000)	0.844	0.00%	+12.01%
Loss Cost	2014.1	-0.116 (CI = +/-0.124; p = 0.063)	0.112 (CI = +/-0.037; p = 0.000)	0.829	0.00%	+11.84%
Loss Cost	2014.2	-0.091 (CI = +/-0.119; p = 0.115)	0.101 (CI = +/-0.037; p = 0.000)	0.799	0.00%	+10.59%
Loss Cost	2015.1	-0.094 (CI = +/-0.138; p = 0.150)	0.099 (CI = +/-0.048; p = 0.002)	0.757	0.00%	+10.41%
Loss Cost	2015.2	-0.086 (CI = +/-0.158; p = 0.234)	0.093 (CI = +/-0.061; p = 0.010)	0.633	0.00%	+9.77%
Loss Cost	2016.1	-0.055 (CI = +/-0.174; p = 0.450)	0.113 (CI = +/-0.076; p = 0.012)	0.690	0.00%	+12.00%
Loss Cost	2016.2	-0.015 (CI = +/-0.135; p = 0.767)	0.079 (CI = +/-0.067; p = 0.030)	0.598	0.00%	+8.22%
Severity	2005.1	-0.105 (CI = +/-0.086; p = 0.019)	0.134 (CI = +/-0.028; p = 0.000)	0.782	0.00%	+14.34%
Severity	2005.2	-0.098 (CI = +/-0.088; p = 0.031)	0.133 (CI = +/-0.028; p = 0.000)	0.778	0.00%	+14.19%
Severity	2006.1	-0.104 (CI = +/-0.090; p = 0.026)	0.131 (CI = +/-0.029; p = 0.000)	0.779	0.00%	+14.04%
Severity	2006.2	-0.083 (CI = +/-0.081; p = 0.047)	0.127 (CI = +/-0.026; p = 0.000)	0.809	0.00%	+13.59%
Severity	2007.1	-0.103 (CI = +/-0.072; p = 0.008)	0.123 (CI = +/-0.023; p = 0.000)	0.848	0.00%	+13.11%
Severity	2007.2	-0.083 (CI = +/-0.062; p = 0.011)	0.119 (CI = +/-0.019; p = 0.000)	0.881	0.00%	+12.69%
Severity	2008.1	-0.095 (CI = +/-0.059; p = 0.003)	0.117 (CI = +/-0.018; p = 0.000)	0.896	0.00%	+12.39%
Severity	2008.2	-0.081 (CI = +/-0.052; p = 0.004)	0.114 (CI = +/-0.016; p = 0.000)	0.916	0.00%	+12.06%
Severity	2009.1	-0.080 (CI = +/-0.055; p = 0.007)	0.114 (CI = +/-0.016; p = 0.000)	0.915	0.00%	+12.08%
Severity	2009.2	-0.080 (CI = +/-0.058; p = 0.009)	0.114 (CI = +/-0.017; p = 0.000)	0.912	0.00%	+12.09%
Severity	2010.1	-0.081 (CI = +/-0.061; p = 0.013)	0.114 (CI = +/-0.018; p = 0.000)	0.910	0.00%	+12.07%
Severity	2010.2	-0.080 (CI = +/-0.065; p = 0.019)	0.114 (CI = +/-0.019; p = 0.000)	0.904	0.00%	+12.03%
Severity	2011.1	-0.080 (CI = +/-0.070; p = 0.027)	0.114 (CI = +/-0.020; p = 0.000)	0.902	0.00%	+12.03%
Severity	2011.2	-0.067 (CI = +/-0.067; p = 0.050)	0.110 (CI = +/-0.019; p = 0.000)	0.908	0.00%	+11.66%
Severity	2012.1	-0.065 (CI = +/-0.072; p = 0.073)	0.111 (CI = +/-0.021; p = 0.000)	0.905	0.00%	+11.71%
Severity	2012.2	-0.067 (CI = +/-0.078; p = 0.084)	0.111 (CI = +/-0.022; p = 0.000)	0.898	0.00%	+11.78%
Severity	2013.1	-0.059 (CI = +/-0.082; p = 0.145)	0.114 (CI = +/-0.024; p = 0.000)	0.901	0.00%	+12.09%
Severity	2013.2	-0.049 (CI = +/-0.087; p = 0.236)	0.111 (CI = +/-0.025; p = 0.000)	0.889	0.00%	+11.73%
Severity	2014.1	-0.059 (CI = +/-0.093; p = 0.183)	0.107 (CI = +/-0.028; p = 0.000)	0.878	0.00%	+11.29%
Severity	2014.2	-0.036 (CI = +/-0.078; p = 0.322)	0.096 (CI = +/-0.025; p = 0.000)	0.889	0.00%	+10.09%
Severity	2015.1	-0.047 (CI = +/-0.086; p = 0.241)	0.090 (CI = +/-0.030; p = 0.000)	0.860	0.00%	+9.44%
Severity	2015.2	-0.040 (CI = +/-0.098; p = 0.357)	0.086 (CI = +/-0.038; p = 0.001)	0.790	0.00%	+8.95%
Severity	2016.1	-0.016 (CI = +/-0.097; p = 0.693)	0.102 (CI = +/-0.042; p = 0.002)	0.850	0.00%	+10.70%
Severity	2016.2	0.003 (CI = +/-0.093; p = 0.939)	0.086 (CI = +/-0.046; p = 0.007)	0.806	0.00%	+8.96%
Frequency	2005.1	-0.064 (CI = +/-0.056; p = 0.025)	0.003 (CI = +/-0.018; p = 0.700)	0.118	0.00%	+0.34%
Frequency	2005.2	-0.070 (CI = +/-0.056; p = 0.017)	0.004 (CI = +/-0.018; p = 0.615)	0.149	0.00%	+0.45%
Frequency	2006.1	-0.061 (CI = +/-0.055; p = 0.032)	0.006 (CI = +/-0.018; p = 0.459)	0.128	0.00%	+0.64%
Frequency	2006.2	-0.072 (CI = +/-0.052; p = 0.009)	0.008 (CI = +/-0.016; p = 0.301)	0.220	0.00%	+0.84%
Frequency	2007.1	-0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.135)	0.234	0.00%	+1.11%
Frequency	2007.2	-0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.057)	0.360	0.00%	+1.31%
Frequency	2008.1	-0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.022)	0.387	0.00%	+1.50%
Frequency	2008.2	-0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.015)	0.432	0.00%	+1.61%
Frequency	2009.1	-0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.430	0.00%	+1.59%
Frequency	2009.2	-0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.030)	0.385	0.00%	+1.50%
Frequency	2010.1	-0.065 (CI = +/-0.048; p = 0.011)	0.014 (CI = +/-0.014; p = 0.044)	0.387	0.00%	+1.45%
Frequency	2010.2	-0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.062)	0.341	0.00%	+1.21%
Frequency	2011.1	-0.056 (CI = +/-0.046; p = 0.021)	0.011 (CI = +/-0.013; p = 0.087)	0.341	0.00%	+1.15%
Frequency	2011.2	-0.056 (CI = +/-0.050; p = 0.029)	0.012 (CI = +/-0.014; p = 0.105)	0.309	0.00%	+1.16%
Frequency	2012.1	-0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.198)	0.424	0.00%	+0.82%
Frequency	2012.2	-0.057 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.012; p = 0.352)	0.372	0.00%	+0.52%
Frequency	2013.1	-0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.593)	0.444	0.00%	+0.30%
Frequency	2013.2	-0.063 (CI = +/-0.046; p = 0.012)	0.002 (CI = +/-0.013; p = 0.687)	0.389	0.00%	+0.25%
Frequency	2014.1	-0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.015; p = 0.462)	0.361	0.00%	+0.49%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.046)	0.005 (CI = +/-0.017; p = 0.558)	0.282	0.00%	+0.45%
Frequency	2015.1	-0.048 (CI = +/-0.059; p = 0.100)	0.009 (CI = +/-0.021; p = 0.348)	0.276	0.00%	+0.88%
Frequency	2015.2	-0.046 (CI = +/-0.069; p = 0.156)	0.008 (CI = +/-0.027; p = 0.512)	0.122	0.00%	+0.76%
Frequency	2016.1	-0.040 (CI = +/-0.084; p = 0.278)	0.012 (CI = +/-0.037; p = 0.450)	0.092	0.00%	+1.17%
Frequency	2016.2	-0.018 (CI = +/-0.049; p = 0.367)	-0.007 (CI = +/-0.024; p = 0.483)	-0.065	0.00%	-0.68%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.092; p = 0.001)	0.759	+4.58%
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.091; p = 0.000)	0.774	+4.85%
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.085; p = 0.001)	0.815	+5.26%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.088; p = 0.001)	0.803	+5.39%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.090; p = 0.001)	0.807	+5.59%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.092; p = 0.001)	0.798	+5.78%
Loss Cost	2008.1	0.060 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.092; p = 0.002)	0.816	+6.13%
Loss Cost	2008.2	0.062 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.095; p = 0.002)	0.806	+6.35%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	-0.143 (CI = +/-0.091; p = 0.004)	0.836	+6.86%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.090; p = 0.002)	0.847	+7.29%
Loss Cost	2010.1	0.075 (CI = +/-0.015; p = 0.000)	-0.140 (CI = +/-0.087; p = 0.003)	0.870	+7.83%
Loss Cost	2010.2	0.078 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.090; p = 0.003)	0.860	+8.09%
Loss Cost	2011.1	0.084 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.087; p = 0.006)	0.885	+8.75%
Loss Cost	2011.2	0.086 (CI = +/-0.019; p = 0.000)	-0.136 (CI = +/-0.091; p = 0.006)	0.871	+9.00%
Loss Cost	2012.1	0.090 (CI = +/-0.021; p = 0.000)	-0.125 (CI = +/-0.095; p = 0.014)	0.871	+9.40%
Loss Cost	2012.2	0.094 (CI = +/-0.023; p = 0.000)	-0.135 (CI = +/-0.100; p = 0.012)	0.859	+9.83%
Loss Cost	2013.1	0.102 (CI = +/-0.024; p = 0.000)	-0.114 (CI = +/-0.097; p = 0.026)	0.885	+10.77%
Loss Cost	2013.2	0.105 (CI = +/-0.028; p = 0.000)	-0.119 (CI = +/-0.105; p = 0.031)	0.859	+11.03%
Loss Cost	2014.1	0.110 (CI = +/-0.033; p = 0.000)	-0.108 (CI = +/-0.115; p = 0.063)	0.853	+11.59%
Loss Cost	2014.2	0.101 (CI = +/-0.037; p = 0.000)	-0.091 (CI = +/-0.119; p = 0.115)	0.799	+10.59%
Loss Cost	2015.1	0.099 (CI = +/-0.048; p = 0.002)	-0.094 (CI = +/-0.138; p = 0.150)	0.757	+10.41%
Loss Cost	2015.2	0.093 (CI = +/-0.061; p = 0.010)	-0.086 (CI = +/-0.158; p = 0.234)	0.633	+9.77%
Loss Cost	2016.1	0.113 (CI = +/-0.076; p = 0.012)	-0.055 (CI = +/-0.174; p = 0.450)	0.690	+12.00%
Loss Cost	2016.2	0.079 (CI = +/-0.067; p = 0.030)	-0.015 (CI = +/-0.135; p = 0.767)	0.598	+8.22%
Severity	2005.1	0.049 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.078; p = 0.012)	0.821	+5.00%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.078; p = 0.007)	0.824	+5.20%
Severity	2006.1	0.053 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.078; p = 0.013)	0.836	+5.44%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.080; p = 0.021)	0.813	+5.35%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.084; p = 0.020)	0.797	+5.25%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.087; p = 0.030)	0.766	+5.16%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.091; p = 0.043)	0.754	+5.23%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.095; p = 0.054)	0.720	+5.21%
Severity	2009.1	0.055 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.095; p = 0.099)	0.748	+5.63%
Severity	2009.2	0.059 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.093; p = 0.050)	0.771	+6.07%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.093; p = 0.094)	0.793	+6.54%
Severity	2010.2	0.068 (CI = +/-0.017; p = 0.000)	-0.093 (CI = +/-0.092; p = 0.048)	0.810	+7.03%
Severity	2011.1	0.074 (CI = +/-0.017; p = 0.000)	-0.075 (CI = +/-0.089; p = 0.095)	0.838	+7.63%
Severity	2011.2	0.075 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.095; p = 0.100)	0.813	+7.76%
Severity	2012.1	0.082 (CI = +/-0.020; p = 0.000)	-0.059 (CI = +/-0.093; p = 0.194)	0.843	+8.50%
Severity	2012.2	0.089 (CI = +/-0.020; p = 0.000)	-0.077 (CI = +/-0.087; p = 0.078)	0.870	+9.30%
Severity	2013.1	0.100 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.069; p = 0.144)	0.930	+10.52%
Severity	2013.2	0.103 (CI = +/-0.020; p = 0.000)	-0.056 (CI = +/-0.074; p = 0.122)	0.920	+10.84%
Severity	2014.1	0.105 (CI = +/-0.024; p = 0.000)	-0.052 (CI = +/-0.082; p = 0.188)	0.906	+11.05%
Severity	2014.2	0.096 (CI = +/-0.025; p = 0.000)	-0.036 (CI = +/-0.078; p = 0.322)	0.889	+10.09%
Severity	2015.1	0.090 (CI = +/-0.030; p = 0.000)	-0.047 (CI = +/-0.086; p = 0.241)	0.860	+9.44%
Severity	2015.2	0.086 (CI = +/-0.038; p = 0.001)	-0.040 (CI = +/-0.098; p = 0.357)	0.790	+8.95%
Severity	2016.1	0.102 (CI = +/-0.042; p = 0.002)	-0.016 (CI = +/-0.097; p = 0.693)	0.850	+10.70%
Severity	2016.2	0.086 (CI = +/-0.046; p = 0.007)	0.003 (CI = +/-0.093; p = 0.939)	0.806	+8.96%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.193)	-0.067 (CI = +/-0.054; p = 0.017)	0.168	-0.41%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.314)	-0.071 (CI = +/-0.056; p = 0.015)	0.174	-0.33%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.606)	-0.063 (CI = +/-0.055; p = 0.028)	0.118	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.910)	-0.072 (CI = +/-0.053; p = 0.010)	0.185	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.322)	-0.060 (CI = +/-0.049; p = 0.018)	0.191	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.056)	-0.071 (CI = +/-0.044; p = 0.003)	0.360	+0.59%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	-0.060 (CI = +/-0.038; p = 0.004)	0.469	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.593	+1.08%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	0.606	+1.16%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.553	+1.15%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.041; p = 0.005)	0.556	+1.21%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	-0.056 (CI = +/-0.040; p = 0.009)	0.460	+0.99%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.017)	-0.054 (CI = +/-0.042; p = 0.015)	0.458	+1.03%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.017)	-0.057 (CI = +/-0.044; p = 0.015)	0.451	+1.15%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.078)	-0.066 (CI = +/-0.043; p = 0.006)	0.487	+0.83%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.282)	-0.058 (CI = +/-0.041; p = 0.009)	0.388	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.640)	-0.064 (CI = +/-0.042; p = 0.006)	0.440	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.770)	-0.063 (CI = +/-0.046; p = 0.012)	0.384	+0.16%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.457)	-0.056 (CI = +/-0.048; p = 0.028)	0.361	+0.48%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.558)	-0.055 (CI = +/-0.054; p = 0.046)	0.282	+0.45%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.348)	-0.048 (CI = +/-0.059; p = 0.100)	0.276	+0.88%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.512)	-0.046 (CI = +/-0.069; p = 0.156)	0.122	+0.76%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.450)	-0.040 (CI = +/-0.084; p = 0.278)	0.092	+1.17%
Frequency	2016.2	-0.007 (CI = +/-0.024; p = 0.483)	-0.018 (CI = +/-0.049; p = 0.367)	-0.065	-0.68%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.092; p = 0.002)	0.725	+4.35%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.172 (CI = +/-0.092; p = 0.001)	0.739	+4.63%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.086; p = 0.001)	0.787	+5.04%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.159 (CI = +/-0.089; p = 0.001)	0.770	+5.16%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.092; p = 0.002)	0.775	+5.36%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.095; p = 0.002)	0.761	+5.54%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.094; p = 0.004)	0.782	+5.90%
Loss Cost	2008.2	0.059 (CI = +/-0.015; p = 0.000)	-0.153 (CI = +/-0.098; p = 0.004)	0.768	+6.11%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	-0.136 (CI = +/-0.095; p = 0.007)	0.803	+6.63%
Loss Cost	2009.2	0.069 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.094; p = 0.004)	0.814	+7.11%
Loss Cost	2010.1	0.074 (CI = +/-0.017; p = 0.000)	-0.135 (CI = +/-0.092; p = 0.006)	0.841	+7.66%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	-0.144 (CI = +/-0.096; p = 0.006)	0.826	+7.94%
Loss Cost	2011.1	0.083 (CI = +/-0.019; p = 0.000)	-0.126 (CI = +/-0.092; p = 0.011)	0.857	+8.62%
Loss Cost	2011.2	0.085 (CI = +/-0.021; p = 0.000)	-0.133 (CI = +/-0.098; p = 0.012)	0.836	+8.90%
Loss Cost	2012.1	0.089 (CI = +/-0.024; p = 0.000)	-0.123 (CI = +/-0.103; p = 0.023)	0.836	+9.32%
Loss Cost	2012.2	0.094 (CI = +/-0.027; p = 0.000)	-0.135 (CI = +/-0.109; p = 0.020)	0.819	+9.84%
Loss Cost	2013.1	0.103 (CI = +/-0.028; p = 0.000)	-0.115 (CI = +/-0.106; p = 0.036)	0.853	+10.85%
Loss Cost	2013.2	0.106 (CI = +/-0.034; p = 0.000)	-0.122 (CI = +/-0.118; p = 0.044)	0.818	+11.21%
Loss Cost	2014.1	0.112 (CI = +/-0.040; p = 0.000)	-0.112 (CI = +/-0.128; p = 0.079)	0.811	+11.84%
Loss Cost	2014.2	0.100 (CI = +/-0.048; p = 0.002)	-0.091 (CI = +/-0.138; p = 0.164)	0.718	+10.56%
Loss Cost	2015.1	0.099 (CI = +/-0.062; p = 0.008)	-0.093 (CI = +/-0.161; p = 0.205)	0.655	+10.36%
Loss Cost	2015.2	0.090 (CI = +/-0.085; p = 0.043)	-0.080 (CI = +/-0.196; p = 0.341)	0.440	+9.38%
Loss Cost	2016.1	0.112 (CI = +/-0.110; p = 0.047)	-0.054 (CI = +/-0.221; p = 0.535)	0.521	+11.86%
Loss Cost	2016.2	0.051 (CI = +/-0.087; p = 0.157)	0.017 (CI = +/-0.148; p = 0.737)	0.328	+5.25%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.078; p = 0.021)	0.798	+4.81%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.079; p = 0.013)	0.799	+5.01%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.079; p = 0.023)	0.813	+5.26%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.082; p = 0.037)	0.785	+5.13%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.084; p = 0.035)	0.765	+5.02%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.088; p = 0.055)	0.726	+4.88%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.092; p = 0.072)	0.712	+4.94%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.097; p = 0.094)	0.667	+4.88%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	-0.068 (CI = +/-0.096; p = 0.158)	0.700	+5.30%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	-0.083 (CI = +/-0.096; p = 0.087)	0.723	+5.76%
Severity	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.069 (CI = +/-0.096; p = 0.147)	0.750	+6.23%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	-0.084 (CI = +/-0.096; p = 0.081)	0.766	+6.76%
Severity	2011.1	0.071 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.094; p = 0.143)	0.800	+7.37%
Severity	2011.2	0.072 (CI = +/-0.022; p = 0.000)	-0.071 (CI = +/-0.101; p = 0.157)	0.764	+7.47%
Severity	2012.1	0.079 (CI = +/-0.023; p = 0.000)	-0.053 (CI = +/-0.099; p = 0.267)	0.801	+8.24%
Severity	2012.2	0.088 (CI = +/-0.024; p = 0.000)	-0.074 (CI = +/-0.096; p = 0.116)	0.833	+9.17%
Severity	2013.1	0.100 (CI = +/-0.020; p = 0.000)	-0.048 (CI = +/-0.076; p = 0.184)	0.910	+10.48%
Severity	2013.2	0.103 (CI = +/-0.024; p = 0.000)	-0.056 (CI = +/-0.082; p = 0.156)	0.895	+10.89%
Severity	2014.1	0.105 (CI = +/-0.029; p = 0.000)	-0.053 (CI = +/-0.092; p = 0.222)	0.876	+11.11%
Severity	2014.2	0.094 (CI = +/-0.031; p = 0.000)	-0.031 (CI = +/-0.090; p = 0.439)	0.843	+9.82%
Severity	2015.1	0.087 (CI = +/-0.038; p = 0.001)	-0.041 (CI = +/-0.099; p = 0.344)	0.791	+9.07%
Severity	2015.2	0.078 (CI = +/-0.051; p = 0.011)	-0.029 (CI = +/-0.116; p = 0.555)	0.662	+8.14%
Severity	2016.1	0.096 (CI = +/-0.059; p = 0.011)	-0.009 (CI = +/-0.119; p = 0.851)	0.753	+10.02%
Severity	2016.2	0.063 (CI = +/-0.049; p = 0.027)	0.029 (CI = +/-0.085; p = 0.353)	0.802	+6.53%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.184)	-0.065 (CI = +/-0.056; p = 0.024)	0.166	-0.44%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.304)	-0.069 (CI = +/-0.058; p = 0.021)	0.170	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.578)	-0.062 (CI = +/-0.058; p = 0.037)	0.110	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.928)	-0.072 (CI = +/-0.056; p = 0.013)	0.172	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.351)	-0.060 (CI = +/-0.051; p = 0.022)	0.171	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.060)	-0.073 (CI = +/-0.046; p = 0.003)	0.346	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	-0.062 (CI = +/-0.040; p = 0.004)	0.456	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.036; p = 0.001)	0.597	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.037; p = 0.001)	0.611	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	-0.069 (CI = +/-0.040; p = 0.002)	0.559	+1.27%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.563	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	-0.059 (CI = +/-0.041; p = 0.008)	0.457	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.016)	-0.058 (CI = +/-0.044; p = 0.014)	0.456	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	-0.062 (CI = +/-0.047; p = 0.012)	0.461	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.060)	-0.071 (CI = +/-0.045; p = 0.005)	0.497	+1.00%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.246)	-0.061 (CI = +/-0.044; p = 0.011)	0.381	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.546)	-0.067 (CI = +/-0.045; p = 0.008)	0.432	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.665)	-0.066 (CI = +/-0.051; p = 0.017)	0.372	+0.29%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.399)	-0.059 (CI = +/-0.053; p = 0.034)	0.346	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.486)	-0.060 (CI = +/-0.062; p = 0.058)	0.265	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.313)	-0.052 (CI = +/-0.068; p = 0.109)	0.255	+1.18%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.463)	-0.051 (CI = +/-0.084; p = 0.177)	0.089	+1.14%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.421)	-0.045 (CI = +/-0.104; p = 0.291)	0.044	+1.67%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.409)	-0.012 (CI = +/-0.069; p = 0.618)	-0.069	-1.20%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2014.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2008.1	0.013 (CI = +/-0.010; p = 0.015)	-0.206 (CI = +/-0.039; p = 0.000)	0.920	+1.29%
Loss Cost	2008.2	0.011 (CI = +/-0.011; p = 0.048)	-0.203 (CI = +/-0.042; p = 0.000)	0.907	+1.15%
Severity	2008.1	0.003 (CI = +/-0.018; p = 0.681)	-0.138 (CI = +/-0.071; p = 0.001)	0.569	+0.34%
Severity	2008.2	-0.006 (CI = +/-0.015; p = 0.426)	-0.119 (CI = +/-0.056; p = 0.001)	0.638	-0.55%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	-0.068 (CI = +/-0.063; p = 0.038)	0.323	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	-0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2015.1	0.048 (CI = +/-0.041; p = 0.024)	-0.143 (CI = +/-0.152; p = 0.062)	0.441	+4.96%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.094)	-0.123 (CI = +/-0.163; p = 0.122)	0.247	+3.98%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.172)	-0.126 (CI = +/-0.183; p = 0.151)	0.217	+3.82%
Loss Cost	2016.2	0.010 (CI = +/-0.057; p = 0.695)	-0.075 (CI = +/-0.163; p = 0.312)	-0.093	+0.99%
Severity	2015.1	0.111 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.080; p = 0.279)	0.917	+11.72%
Severity	2015.2	0.111 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.090; p = 0.321)	0.892	+11.75%
Severity	2016.1	0.122 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.549)	0.923	+12.96%
Severity	2016.2	0.118 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.725)	0.893	+12.48%
Frequency	2015.1	-0.062 (CI = +/-0.047; p = 0.014)	-0.102 (CI = +/-0.175; p = 0.223)	0.417	-6.05%
Frequency	2015.2	-0.072 (CI = +/-0.055; p = 0.016)	-0.081 (CI = +/-0.189; p = 0.357)	0.445	-6.95%
Frequency	2016.1	-0.084 (CI = +/-0.063; p = 0.015)	-0.104 (CI = +/-0.201; p = 0.267)	0.470	-8.09%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.009)	-0.061 (CI = +/-0.203; p = 0.501)	0.587	-10.22%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.007 (CI = +/-0.011; p = 0.189)	-0.101 (CI = +/-0.104; p = 0.055)	0.106	+0.72%
Loss Cost	2005.2	0.004 (CI = +/-0.011; p = 0.435)	-0.085 (CI = +/-0.102; p = 0.098)	0.044	+0.43%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.812)	-0.101 (CI = +/-0.100; p = 0.048)	0.072	+0.13%
Loss Cost	2006.2	-0.001 (CI = +/-0.012; p = 0.842)	-0.088 (CI = +/-0.100; p = 0.082)	0.045	-0.11%
Loss Cost	2007.1	-0.002 (CI = +/-0.012; p = 0.793)	-0.090 (CI = +/-0.104; p = 0.085)	0.044	-0.16%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.889)	-0.094 (CI = +/-0.108; p = 0.085)	0.045	-0.09%
Loss Cost	2008.1	0.000 (CI = +/-0.014; p = 0.944)	-0.092 (CI = +/-0.112; p = 0.104)	0.032	-0.05%
Loss Cost	2008.2	0.001 (CI = +/-0.015; p = 0.901)	-0.098 (CI = +/-0.116; p = 0.093)	0.041	+0.09%
Loss Cost	2009.1	0.001 (CI = +/-0.017; p = 0.871)	-0.097 (CI = +/-0.121; p = 0.112)	0.031	+0.13%
Loss Cost	2009.2	0.002 (CI = +/-0.018; p = 0.852)	-0.098 (CI = +/-0.127; p = 0.124)	0.025	+0.17%
Loss Cost	2010.1	0.002 (CI = +/-0.020; p = 0.874)	-0.099 (CI = +/-0.133; p = 0.139)	0.018	+0.15%
Loss Cost	2010.2	-0.003 (CI = +/-0.021; p = 0.796)	-0.082 (CI = +/-0.136; p = 0.221)	-0.013	-0.27%
Loss Cost	2011.1	-0.006 (CI = +/-0.023; p = 0.606)	-0.093 (CI = +/-0.141; p = 0.181)	0.010	-0.58%
Loss Cost	2011.2	-0.005 (CI = +/-0.026; p = 0.667)	-0.095 (CI = +/-0.149; p = 0.199)	0.005	-0.54%
Loss Cost	2012.1	-0.012 (CI = +/-0.027; p = 0.364)	-0.116 (CI = +/-0.150; p = 0.121)	0.080	-1.19%
Loss Cost	2012.2	-0.019 (CI = +/-0.029; p = 0.185)	-0.093 (CI = +/-0.152; p = 0.210)	0.107	-1.89%
Loss Cost	2013.1	-0.024 (CI = +/-0.032; p = 0.138)	-0.106 (CI = +/-0.159; p = 0.172)	0.137	-2.35%
Loss Cost	2013.2	-0.031 (CI = +/-0.036; p = 0.085)	-0.086 (CI = +/-0.165; p = 0.280)	0.178	-3.04%
Loss Cost	2014.1	-0.035 (CI = +/-0.041; p = 0.082)	-0.097 (CI = +/-0.176; p = 0.251)	0.179	-3.47%
Loss Cost	2014.2	-0.043 (CI = +/-0.047; p = 0.068)	-0.079 (CI = +/-0.188; p = 0.377)	0.212	-4.20%
Loss Cost	2015.1	-0.050 (CI = +/-0.054; p = 0.062)	-0.095 (CI = +/-0.201; p = 0.317)	0.226	-4.91%
Loss Cost	2015.2	-0.059 (CI = +/-0.064; p = 0.064)	-0.075 (CI = +/-0.220; p = 0.460)	0.249	-5.78%
Loss Cost	2016.1	-0.075 (CI = +/-0.072; p = 0.043)	-0.104 (CI = +/-0.230; p = 0.326)	0.327	-7.27%
Loss Cost	2016.2	-0.108 (CI = +/-0.074; p = 0.011)	-0.044 (CI = +/-0.213; p = 0.641)	0.554	-10.27%
Severity	2005.1	0.041 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.048; p = 0.053)	0.899	+4.23%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.047; p = 0.096)	0.893	+4.08%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.044; p = 0.031)	0.896	+3.90%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.059)	0.902	+3.67%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.035; p = 0.013)	0.910	+3.49%
Severity	2007.2	0.033 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.034; p = 0.024)	0.906	+3.34%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.035; p = 0.026)	0.897	+3.32%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.036; p = 0.017)	0.895	+3.42%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.029)	0.917	+3.61%
Severity	2009.2	0.037 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.014)	0.919	+3.73%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.034; p = 0.022)	0.912	+3.76%
Severity	2010.2	0.036 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.038)	0.897	+3.68%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.035; p = 0.021)	0.890	+3.54%
Severity	2011.2	0.033 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.034; p = 0.042)	0.879	+3.32%
Severity	2012.1	0.032 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.042)	0.863	+3.26%
Severity	2012.2	0.030 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.036; p = 0.081)	0.836	+3.08%
Severity	2013.1	0.029 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.037; p = 0.060)	0.815	+2.93%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.038; p = 0.114)	0.768	+2.72%
Severity	2014.1	0.025 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.039; p = 0.080)	0.735	+2.54%
Severity	2014.2	0.023 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.153)	0.650	+2.28%
Severity	2015.1	0.023 (CI = +/-0.012; p = 0.001)	-0.027 (CI = +/-0.044; p = 0.196)	0.614	+2.31%
Severity	2015.2	0.023 (CI = +/-0.014; p = 0.006)	-0.027 (CI = +/-0.049; p = 0.248)	0.513	+2.29%
Severity	2016.1	0.024 (CI = +/-0.017; p = 0.012)	-0.024 (CI = +/-0.054; p = 0.337)	0.490	+2.44%
Severity	2016.2	0.022 (CI = +/-0.022; p = 0.045)	-0.021 (CI = +/-0.063; p = 0.454)	0.311	+2.27%
Frequency	2005.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.094; p = 0.247)	0.608	-3.36%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.096; p = 0.333)	0.615	-3.51%
Frequency	2006.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.052 (CI = +/-0.098; p = 0.284)	0.610	-3.62%
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.102; p = 0.316)	0.593	-3.65%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.104; p = 0.393)	0.547	-3.53%
Frequency	2007.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.106; p = 0.304)	0.508	-3.32%
Frequency	2008.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.111; p = 0.347)	0.461	-3.26%
Frequency	2008.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.115; p = 0.346)	0.430	-3.21%
Frequency	2009.1	-0.034 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.120; p = 0.312)	0.419	-3.35%
Frequency	2009.2	-0.035 (CI = +/-0.018; p = 0.001)	-0.056 (CI = +/-0.125; p = 0.362)	0.405	-3.44%
Frequency	2010.1	-0.035 (CI = +/-0.020; p = 0.001)	-0.058 (CI = +/-0.131; p = 0.370)	0.367	-3.48%
Frequency	2010.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.045 (CI = +/-0.135; p = 0.499)	0.391	-3.81%
Frequency	2011.1	-0.041 (CI = +/-0.023; p = 0.002)	-0.051 (CI = +/-0.142; p = 0.463)	0.371	-3.97%
Frequency	2011.2	-0.038 (CI = +/-0.026; p = 0.007)	-0.060 (CI = +/-0.149; p = 0.412)	0.317	-3.73%
Frequency	2012.1	-0.044 (CI = +/-0.028; p = 0.004)	-0.079 (CI = +/-0.151; p = 0.285)	0.374	-4.31%
Frequency	2012.2	-0.049 (CI = +/-0.030; p = 0.003)	-0.062 (CI = +/-0.157; p = 0.414)	0.403	-4.82%
Frequency	2013.1	-0.053 (CI = +/-0.034; p = 0.005)	-0.071 (CI = +/-0.166; p = 0.373)	0.384	-5.13%
Frequency	2013.2	-0.058 (CI = +/-0.038; p = 0.006)	-0.057 (CI = +/-0.177; p = 0.500)	0.393	-5.61%
Frequency	2014.1	-0.060 (CI = +/-0.044; p = 0.011)	-0.063 (CI = +/-0.190; p = 0.481)	0.350	-5.86%
Frequency	2014.2	-0.065 (CI = +/-0.051; p = 0.017)	-0.051 (CI = +/-0.206; p = 0.599)	0.341	-6.33%
Frequency	2015.1	-0.073 (CI = +/-0.059; p = 0.020)	-0.068 (CI = +/-0.221; p = 0.511)	0.338	-7.06%
Frequency	2015.2	-0.082 (CI = +/-0.071; p = 0.027)	-0.048 (CI = +/-0.244; p = 0.664)	0.339	-7.89%
Frequency	2016.1	-0.100 (CI = +/-0.080; p = 0.021)	-0.080 (CI = +/-0.255; p = 0.489)	0.400	-9.48%
Frequency	2016.2	-0.131 (CI = +/-0.088; p = 0.010)	-0.023 (CI = +/-0.254; p = 0.837)	0.549	-12.26%

Collision

Coverage = CL

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.012 (CI = +/-0.010; p = 0.025)	-0.076 (CI = +/-0.094; p = 0.106)	0.181	+1.18%
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.083)	-0.062 (CI = +/-0.091; p = 0.176)	0.095	+0.89%
Loss Cost	2006.1	0.006 (CI = +/-0.010; p = 0.235)	-0.076 (CI = +/-0.089; p = 0.092)	0.088	+0.61%
Loss Cost	2006.2	0.004 (CI = +/-0.011; p = 0.475)	-0.065 (CI = +/-0.089; p = 0.147)	0.026	+0.37%
Loss Cost	2007.1	0.004 (CI = +/-0.011; p = 0.502)	-0.064 (CI = +/-0.092; p = 0.164)	0.023	+0.38%
Loss Cost	2007.2	0.005 (CI = +/-0.012; p = 0.437)	-0.068 (CI = +/-0.096; p = 0.153)	0.030	+0.47%
Loss Cost	2008.1	0.006 (CI = +/-0.013; p = 0.369)	-0.063 (CI = +/-0.099; p = 0.201)	0.029	+0.59%
Loss Cost	2008.2	0.008 (CI = +/-0.014; p = 0.277)	-0.070 (CI = +/-0.102; p = 0.167)	0.051	+0.76%
Loss Cost	2009.1	0.009 (CI = +/-0.015; p = 0.240)	-0.065 (CI = +/-0.107; p = 0.220)	0.054	+0.90%
Loss Cost	2009.2	0.010 (CI = +/-0.017; p = 0.245)	-0.067 (CI = +/-0.112; p = 0.222)	0.044	+0.97%
Loss Cost	2010.1	0.011 (CI = +/-0.019; p = 0.240)	-0.063 (CI = +/-0.117; p = 0.273)	0.045	+1.08%
Loss Cost	2010.2	0.007 (CI = +/-0.020; p = 0.482)	-0.049 (CI = +/-0.119; p = 0.394)	-0.037	+0.67%
Loss Cost	2011.1	0.005 (CI = +/-0.022; p = 0.657)	-0.057 (CI = +/-0.125; p = 0.354)	-0.044	+0.47%
Loss Cost	2011.2	0.006 (CI = +/-0.024; p = 0.627)	-0.060 (CI = +/-0.133; p = 0.353)	-0.049	+0.57%
Loss Cost	2012.1	0.000 (CI = +/-0.026; p = 0.990)	-0.078 (CI = +/-0.136; p = 0.238)	-0.029	-0.02%
Loss Cost	2012.2	-0.007 (CI = +/-0.028; p = 0.600)	-0.059 (CI = +/-0.136; p = 0.369)	-0.056	-0.69%
Loss Cost	2013.1	-0.010 (CI = +/-0.032; p = 0.508)	-0.068 (CI = +/-0.146; p = 0.336)	-0.047	-0.99%
Loss Cost	2013.2	-0.017 (CI = +/-0.035; p = 0.318)	-0.051 (CI = +/-0.151; p = 0.479)	-0.028	-1.66%
Loss Cost	2014.1	-0.019 (CI = +/-0.041; p = 0.337)	-0.056 (CI = +/-0.166; p = 0.474)	-0.049	-1.86%
Loss Cost	2014.2	-0.026 (CI = +/-0.047; p = 0.255)	-0.041 (CI = +/-0.177; p = 0.616)	-0.023	-2.52%
Loss Cost	2015.1	-0.030 (CI = +/-0.057; p = 0.263)	-0.051 (CI = +/-0.197; p = 0.572)	-0.038	-2.97%
Loss Cost	2015.2	-0.038 (CI = +/-0.068; p = 0.232)	-0.036 (CI = +/-0.216; p = 0.710)	-0.018	-3.75%
Loss Cost	2016.1	-0.052 (CI = +/-0.084; p = 0.186)	-0.062 (CI = +/-0.242; p = 0.565)	0.029	-5.09%
Loss Cost	2016.2	-0.086 (CI = +/-0.085; p = 0.047)	-0.011 (CI = +/-0.220; p = 0.909)	0.344	-8.26%
Severity	2005.1	0.041 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.050; p = 0.057)	0.890	+4.21%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.048; p = 0.097)	0.883	+4.06%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.045; p = 0.029)	0.887	+3.85%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.050)	0.893	+3.62%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.036; p = 0.008)	0.903	+3.41%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.034; p = 0.015)	0.899	+3.25%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.036; p = 0.015)	0.890	+3.22%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.010)	0.887	+3.31%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.033; p = 0.019)	0.910	+3.51%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.033; p = 0.010)	0.912	+3.64%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.035; p = 0.016)	0.904	+3.66%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.027)	0.887	+3.57%
Severity	2011.1	0.033 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.012)	0.881	+3.39%
Severity	2011.2	0.031 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.021)	0.871	+3.15%
Severity	2012.1	0.030 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.035; p = 0.018)	0.856	+3.05%
Severity	2012.2	0.028 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.034)	0.828	+2.84%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.034; p = 0.016)	0.817	+2.62%
Severity	2013.2	0.023 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.030)	0.772	+2.37%
Severity	2014.1	0.020 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.032; p = 0.009)	0.777	+2.05%
Severity	2014.2	0.017 (CI = +/-0.008; p = 0.001)	-0.039 (CI = +/-0.030; p = 0.014)	0.719	+1.75%
Severity	2015.1	0.016 (CI = +/-0.009; p = 0.004)	-0.042 (CI = +/-0.033; p = 0.018)	0.696	+1.63%
Severity	2015.2	0.015 (CI = +/-0.011; p = 0.015)	-0.040 (CI = +/-0.036; p = 0.034)	0.585	+1.54%
Severity	2016.1	0.015 (CI = +/-0.015; p = 0.051)	-0.042 (CI = +/-0.042; p = 0.051)	0.558	+1.46%
Severity	2016.2	0.012 (CI = +/-0.018; p = 0.165)	-0.037 (CI = +/-0.047; p = 0.098)	0.351	+1.16%
Frequency	2005.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.080; p = 0.478)	0.600	-2.90%
Frequency	2005.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.081; p = 0.601)	0.609	-3.04%
Frequency	2006.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.084; p = 0.543)	0.598	-3.12%
Frequency	2006.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.087; p = 0.568)	0.576	-3.13%
Frequency	2007.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.088; p = 0.741)	0.524	-2.93%
Frequency	2007.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.025 (CI = +/-0.088; p = 0.562)	0.473	-2.70%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.091; p = 0.682)	0.412	-2.55%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.022 (CI = +/-0.094; p = 0.638)	0.367	-2.47%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.024 (CI = +/-0.099; p = 0.617)	0.341	-2.52%
Frequency	2009.2	-0.026 (CI = +/-0.016; p = 0.002)	-0.022 (CI = +/-0.103; p = 0.660)	0.321	-2.58%
Frequency	2010.1	-0.025 (CI = +/-0.017; p = 0.006)	-0.019 (CI = +/-0.109; p = 0.720)	0.263	-2.49%
Frequency	2010.2	-0.028 (CI = +/-0.018; p = 0.005)	-0.008 (CI = +/-0.112; p = 0.882)	0.298	-2.80%
Frequency	2011.1	-0.029 (CI = +/-0.021; p = 0.009)	-0.009 (CI = +/-0.119; p = 0.875)	0.259	-2.82%
Frequency	2011.2	-0.025 (CI = +/-0.022; p = 0.029)	-0.019 (CI = +/-0.123; p = 0.742)	0.176	-2.50%
Frequency	2012.1	-0.030 (CI = +/-0.024; p = 0.019)	-0.035 (CI = +/-0.127; p = 0.569)	0.228	-2.97%
Frequency	2012.2	-0.035 (CI = +/-0.027; p = 0.014)	-0.021 (CI = +/-0.131; p = 0.735)	0.273	-3.44%
Frequency	2013.1	-0.036 (CI = +/-0.031; p = 0.026)	-0.024 (CI = +/-0.142; p = 0.725)	0.225	-3.52%
Frequency	2013.2	-0.040 (CI = +/-0.035; p = 0.027)	-0.013 (CI = +/-0.150; p = 0.856)	0.239	-3.94%
Frequency	2014.1	-0.039 (CI = +/-0.041; p = 0.059)	-0.010 (CI = +/-0.165; p = 0.896)	0.158	-3.83%
Frequency	2014.2	-0.043 (CI = +/-0.048; p = 0.074)	-0.002 (CI = +/-0.179; p = 0.982)	0.142	-4.20%
Frequency	2015.1	-0.046 (CI = +/-0.058; p = 0.105)	-0.009 (CI = +/-0.201; p = 0.920)	0.103	-4.52%
Frequency	2015.2	-0.054 (CI = +/-0.070; p = 0.115)	0.004 (CI = +/-0.221; p = 0.967)	0.102	-5.21%
Frequency	2016.1	-0.067 (CI = +/-0.087; p = 0.112)	-0.020 (CI = +/-0.249; p = 0.855)	0.128	-6.45%
Frequency	2016.2	-0.098 (CI = +/-0.093; p = 0.042)	0.027 (CI = +/-0.242; p = 0.797)	0.369	-9.32%

Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.020 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.071; p = 0.035)	0.509	+2.06%
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.068; p = 0.062)	0.439	+1.79%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.001)	-0.077 (CI = +/-0.066; p = 0.024)	0.423	+1.53%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	-0.068 (CI = +/-0.065; p = 0.042)	0.336	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.004)	-0.064 (CI = +/-0.068; p = 0.062)	0.343	+1.41%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.072 (CI = +/-0.068; p = 0.038)	0.386	+1.61%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.062 (CI = +/-0.068; p = 0.071)	0.436	+1.85%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.065; p = 0.026)	0.529	+2.18%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.064; p = 0.052)	0.590	+2.48%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.030)	0.616	+2.73%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.063; p = 0.060)	0.666	+3.06%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.064; p = 0.103)	0.591	+2.77%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.000)	-0.052 (CI = +/-0.068; p = 0.126)	0.565	+2.78%
Loss Cost	2011.2	0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.066; p = 0.060)	0.628	+3.20%
Loss Cost	2012.1	0.028 (CI = +/-0.015; p = 0.001)	-0.074 (CI = +/-0.067; p = 0.034)	0.602	+2.81%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	-0.062 (CI = +/-0.065; p = 0.062)	0.484	+2.31%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.013)	-0.059 (CI = +/-0.072; p = 0.095)	0.472	+2.42%
Loss Cost	2013.2	0.020 (CI = +/-0.020; p = 0.048)	-0.052 (CI = +/-0.076; p = 0.157)	0.311	+2.06%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.038)	-0.042 (CI = +/-0.081; p = 0.274)	0.363	+2.55%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.089)	-0.039 (CI = +/-0.090; p = 0.346)	0.216	+2.42%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.083)	-0.028 (CI = +/-0.101; p = 0.532)	0.259	+3.05%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.138)	-0.030 (CI = +/-0.117; p = 0.549)	0.143	+3.21%
Loss Cost	2016.1	0.033 (CI = +/-0.064; p = 0.235)	-0.028 (CI = +/-0.146; p = 0.645)	0.063	+3.39%
Loss Cost	2016.2	0.001 (CI = +/-0.040; p = 0.961)	0.010 (CI = +/-0.080; p = 0.737)	-0.452	+0.07%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.080)	0.886	+4.39%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.133)	0.878	+4.23%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.048; p = 0.047)	0.879	+4.00%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.082)	0.884	+3.75%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.018)	0.892	+3.51%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.032)	0.885	+3.34%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.034)	0.873	+3.31%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.022)	0.872	+3.43%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.042)	0.903	+3.68%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.035; p = 0.020)	0.908	+3.84%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.033)	0.901	+3.90%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.054)	0.881	+3.81%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.038; p = 0.030)	0.871	+3.61%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.053)	0.856	+3.33%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.052)	0.834	+3.24%
Severity	2012.2	0.029 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.038; p = 0.094)	0.795	+2.99%
Severity	2013.1	0.027 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.056)	0.771	+2.73%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.038; p = 0.101)	0.702	+2.40%
Severity	2014.1	0.020 (CI = +/-0.011; p = 0.002)	-0.040 (CI = +/-0.037; p = 0.038)	0.694	+1.99%
Severity	2014.2	0.015 (CI = +/-0.010; p = 0.009)	-0.031 (CI = +/-0.032; p = 0.054)	0.601	+1.51%
Severity	2015.1	0.013 (CI = +/-0.012; p = 0.041)	-0.034 (CI = +/-0.036; p = 0.056)	0.569	+1.32%
Severity	2015.2	0.010 (CI = +/-0.015; p = 0.143)	-0.030 (CI = +/-0.039; p = 0.106)	0.357	+1.04%
Severity	2016.1	0.008 (CI = +/-0.021; p = 0.350)	-0.033 (CI = +/-0.048; p = 0.132)	0.324	+0.84%
Severity	2016.2	0.000 (CI = +/-0.021; p = 0.991)	-0.023 (CI = +/-0.043; p = 0.201)	0.054	-0.01%
Frequency	2005.1	-0.023 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.064; p = 0.317)	0.564	-2.23%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.066; p = 0.409)	0.571	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.068; p = 0.392)	0.549	-2.38%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.377)	0.516	-2.33%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.068; p = 0.610)	0.448	-2.03%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.290)	0.406	-1.68%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.021 (CI = +/-0.059; p = 0.475)	0.307	-1.41%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	-0.029 (CI = +/-0.059; p = 0.323)	0.244	-1.21%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.023)	-0.027 (CI = +/-0.062; p = 0.379)	0.182	-1.16%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.049)	-0.030 (CI = +/-0.065; p = 0.351)	0.144	-1.07%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.152)	-0.020 (CI = +/-0.066; p = 0.523)	0.027	-0.81%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.109)	-0.015 (CI = +/-0.068; p = 0.658)	0.057	-0.99%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.233)	-0.009 (CI = +/-0.072; p = 0.803)	-0.026	-0.81%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.817)	-0.028 (CI = +/-0.059; p = 0.331)	-0.062	-0.13%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.505)	-0.036 (CI = +/-0.061; p = 0.226)	-0.005	-0.42%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.355)	-0.030 (CI = +/-0.064; p = 0.326)	-0.002	-0.65%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.690)	-0.022 (CI = +/-0.067; p = 0.496)	-0.121	-0.31%
Frequency	2013.2	-0.003 (CI = +/-0.020; p = 0.712)	-0.021 (CI = +/-0.074; p = 0.541)	-0.138	-0.33%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.546)	-0.002 (CI = +/-0.068; p = 0.950)	-0.168	+0.55%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.399)	-0.008 (CI = +/-0.074; p = 0.800)	-0.128	+0.90%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.173)	0.006 (CI = +/-0.076; p = 0.849)	0.033	+1.71%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.167)	0.000 (CI = +/-0.086; p = 0.998)	0.056	+2.15%
Frequency	2016.1	0.025 (CI = +/-0.046; p = 0.220)	0.006 (CI = +/-0.105; p = 0.897)	-0.001	+2.53%
Frequency	2016.2	0.001 (CI = +/-0.025; p = 0.931)	0.034 (CI = +/-0.051; p = 0.138)	0.193	+0.08%

Collision

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.022 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.073; p = 0.027)	0.512	+2.18%
Loss Cost	2005.2	0.019 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.052)	0.437	+1.89%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	-0.081 (CI = +/-0.068; p = 0.021)	0.420	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	-0.072 (CI = +/-0.068; p = 0.039)	0.328	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	-0.068 (CI = +/-0.070; p = 0.057)	0.336	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	-0.078 (CI = +/-0.071; p = 0.032)	0.387	+1.74%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	-0.068 (CI = +/-0.070; p = 0.057)	0.440	+2.00%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.017)	0.549	+2.40%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.031)	0.615	+2.73%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.063; p = 0.013)	0.658	+3.06%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.067; p = 0.065)	0.620	+3.18%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.062; p = 0.016)	0.718	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.009)	0.704	+3.40%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.002)	-0.077 (CI = +/-0.063; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	-0.073 (CI = +/-0.068; p = 0.037)	0.596	+3.08%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	-0.068 (CI = +/-0.075; p = 0.071)	0.451	+2.81%
Loss Cost	2014.1	0.034 (CI = +/-0.024; p = 0.013)	-0.057 (CI = +/-0.077; p = 0.128)	0.524	+3.42%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	-0.060 (CI = +/-0.090; p = 0.160)	0.412	+3.56%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	-0.048 (CI = +/-0.096; p = 0.271)	0.487	+4.40%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.042)	-0.061 (CI = +/-0.112; p = 0.222)	0.466	+5.33%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.086)	-0.055 (CI = +/-0.141; p = 0.337)	0.419	+5.85%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.356)	-0.009 (CI = +/-0.087; p = 0.760)	-0.194	+1.76%
Severity	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.031)	0.899	+4.59%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.057)	0.890	+4.42%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.016)	0.893	+4.20%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.030)	0.897	+3.94%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.908	+3.70%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.035; p = 0.009)	0.901	+3.53%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.011)	0.891	+3.50%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.005)	0.896	+3.67%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.030; p = 0.005)	0.933	+3.95%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.001)	0.950	+4.18%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.027; p = 0.001)	0.948	+4.26%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.936	+4.22%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.028; p = 0.001)	0.935	+4.03%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.002)	0.930	+3.78%
Severity	2012.1	0.036 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.002)	0.921	+3.71%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.029; p = 0.006)	0.900	+3.51%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.003)	0.897	+3.28%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.028; p = 0.007)	0.865	+3.01%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.023; p = 0.001)	0.898	+2.61%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.017; p = 0.001)	0.909	+2.18%
Severity	2015.1	0.020 (CI = +/-0.007; p = 0.001)	-0.045 (CI = +/-0.019; p = 0.001)	0.907	+2.04%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.004)	-0.044 (CI = +/-0.023; p = 0.005)	0.843	+1.99%
Severity	2016.1	0.019 (CI = +/-0.015; p = 0.023)	-0.045 (CI = +/-0.029; p = 0.013)	0.830	+1.89%
Severity	2016.2	0.012 (CI = +/-0.016; p = 0.105)	-0.037 (CI = +/-0.028; p = 0.023)	0.779	+1.18%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.066; p = 0.383)	0.559	-2.30%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.068; p = 0.499)	0.568	-2.42%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.070; p = 0.476)	0.547	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.073; p = 0.464)	0.513	-2.43%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.701)	0.445	-2.12%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.064; p = 0.345)	0.395	-1.73%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.019 (CI = +/-0.062; p = 0.530)	0.294	-1.46%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.017)	-0.028 (CI = +/-0.062; p = 0.359)	0.229	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.034)	-0.026 (CI = +/-0.066; p = 0.413)	0.166	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.073)	-0.029 (CI = +/-0.069; p = 0.382)	0.128	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.198)	-0.021 (CI = +/-0.070; p = 0.541)	0.011	-0.81%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.142)	-0.014 (CI = +/-0.073; p = 0.696)	0.040	-1.02%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.276)	-0.008 (CI = +/-0.077; p = 0.825)	-0.043	-0.82%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.989)	-0.031 (CI = +/-0.063; p = 0.306)	-0.060	-0.01%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.665)	-0.039 (CI = +/-0.066; p = 0.222)	-0.010	-0.31%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.485)	-0.032 (CI = +/-0.070; p = 0.335)	-0.020	-0.57%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.828)	-0.024 (CI = +/-0.074; p = 0.484)	-0.134	-0.20%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.859)	-0.024 (CI = +/-0.083; p = 0.526)	-0.156	-0.19%
Frequency	2014.1	0.008 (CI = +/-0.024; p = 0.468)	-0.006 (CI = +/-0.075; p = 0.853)	-0.160	+0.78%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.304)	-0.017 (CI = +/-0.083; p = 0.648)	-0.082	+1.36%
Frequency	2015.1	0.023 (CI = +/-0.032; p = 0.131)	-0.003 (CI = +/-0.083; p = 0.942)	0.118	+2.31%
Frequency	2015.2	0.032 (CI = +/-0.041; p = 0.099)	-0.017 (CI = +/-0.094; p = 0.668)	0.230	+3.28%
Frequency	2016.1	0.038 (CI = +/-0.057; p = 0.138)	-0.010 (CI = +/-0.116; p = 0.826)	0.198	+3.89%
Frequency	2016.2	0.006 (CI = +/-0.042; p = 0.693)	0.028 (CI = +/-0.071; p = 0.298)	0.053	+0.57%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.009; p = 0.000)	0.440	+2.11%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.380	+1.79%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.316	+1.59%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.006)	0.240	+1.33%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.265	+1.47%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.004)	0.284	+1.61%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.368	+1.91%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.423	+2.18%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.522	+2.56%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.525	+2.73%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.609	+3.15%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.543	+2.77%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.000)	0.520	+2.88%
Loss Cost	2011.2	0.031 (CI = +/-0.015; p = 0.000)	0.549	+3.20%
Loss Cost	2012.1	0.029 (CI = +/-0.017; p = 0.002)	0.471	+2.99%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.011)	0.355	+2.31%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.013)	0.369	+2.60%
Loss Cost	2013.2	0.020 (CI = +/-0.021; p = 0.057)	0.227	+2.06%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.027)	0.340	+2.73%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.085)	0.215	+2.42%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.054)	0.312	+3.22%
Loss Cost	2015.2	0.032 (CI = +/-0.042; p = 0.116)	0.216	+3.21%
Loss Cost	2016.1	0.036 (CI = +/-0.055; p = 0.161)	0.182	+3.67%
Loss Cost	2016.2	0.001 (CI = +/-0.033; p = 0.957)	-0.199	+0.07%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	0.877	+4.42%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.871	+4.23%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.863	+4.04%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.873	+3.75%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.867	+3.56%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.864	+3.34%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.849	+3.35%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.840	+3.43%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.885	+3.73%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.882	+3.84%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.877	+3.96%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.858	+3.81%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.832	+3.70%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.822	+3.33%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.792	+3.33%
Severity	2012.2	0.029 (CI = +/-0.009; p = 0.000)	0.759	+2.99%
Severity	2013.1	0.028 (CI = +/-0.011; p = 0.000)	0.703	+2.85%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.001)	0.641	+2.40%
Severity	2014.1	0.021 (CI = +/-0.013; p = 0.004)	0.542	+2.16%
Severity	2014.2	0.015 (CI = +/-0.012; p = 0.018)	0.420	+1.51%
Severity	2015.1	0.015 (CI = +/-0.015; p = 0.045)	0.341	+1.53%
Severity	2015.2	0.010 (CI = +/-0.017; p = 0.193)	0.118	+1.04%
Severity	2016.1	0.012 (CI = +/-0.023; p = 0.260)	0.073	+1.16%
Severity	2016.2	0.000 (CI = +/-0.022; p = 0.991)	-0.200	-0.01%
Frequency	2005.1	-0.022 (CI = +/-0.007; p = 0.000)	0.563	-2.21%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.576	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.553	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.519	-2.33%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.465	-2.02%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.401	-1.68%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.322	-1.39%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	0.243	-1.21%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.025)	0.189	-1.12%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.048)	0.148	-1.07%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.158)	0.058	-0.78%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.100)	0.101	-0.99%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.225)	0.034	-0.79%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.817)	-0.063	-0.13%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.598)	-0.050	-0.34%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.354)	-0.006	-0.65%
Frequency	2013.1	-0.002 (CI = +/-0.016; p = 0.746)	-0.073	-0.24%
Frequency	2013.2	-0.003 (CI = +/-0.019; p = 0.704)	-0.076	-0.33%
Frequency	2014.1	0.006 (CI = +/-0.018; p = 0.513)	-0.052	+0.55%
Frequency	2014.2	0.009 (CI = +/-0.022; p = 0.371)	-0.012	+0.90%
Frequency	2015.1	0.017 (CI = +/-0.024; p = 0.147)	0.149	+1.67%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.133)	0.191	+2.15%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.175)	0.163	+2.48%
Frequency	2016.2	0.001 (CI = +/-0.028; p = 0.943)	-0.199	+0.08%

Collision

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.022 (CI = +/-0.009; p = 0.000)	0.431	+2.18%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.368	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.301	+1.63%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.009)	0.222	+1.35%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.248	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.269	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.358	+2.00%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.417	+2.29%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.93%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.03%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.18%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.584	+3.58%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.508	+3.40%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.392	+2.68%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.420	+3.08%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.276	+2.52%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.424	+3.42%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.057)	0.303	+3.19%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.028)	0.453	+4.40%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.061)	0.381	+4.72%
Loss Cost	2016.1	0.057 (CI = +/-0.066; p = 0.076)	0.398	+5.85%
Loss Cost	2016.2	0.016 (CI = +/-0.037; p = 0.305)	0.071	+1.60%
Severity	2005.1	0.045 (CI = +/-0.006; p = 0.000)	0.884	+4.59%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.878	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.869	+4.20%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.879	+3.90%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.872	+3.70%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.868	+3.48%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.855	+3.50%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.848	+3.60%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.901	+3.95%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.902	+4.10%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.903	+4.26%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	0.887	+4.12%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.865	+4.03%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.859	+3.67%
Severity	2012.1	0.036 (CI = +/-0.009; p = 0.000)	0.837	+3.71%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.810	+3.37%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.764	+3.28%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.713	+2.82%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.626	+2.61%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.011)	0.526	+1.91%
Severity	2015.1	0.020 (CI = +/-0.017; p = 0.025)	0.469	+2.04%
Severity	2015.2	0.015 (CI = +/-0.021; p = 0.118)	0.250	+1.56%
Severity	2016.1	0.019 (CI = +/-0.029; p = 0.152)	0.235	+1.89%
Severity	2016.2	0.005 (CI = +/-0.031; p = 0.660)	-0.184	+0.53%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.562	-2.30%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.577	-2.44%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.555	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.522	-2.45%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.465	-2.12%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.397	-1.76%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.314	-1.46%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.013)	0.233	-1.26%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	0.179	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.060)	0.138	-1.13%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.189)	0.046	-0.81%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.121)	0.090	-1.05%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.260)	0.023	-0.82%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.899)	-0.070	-0.08%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.672)	-0.062	-0.31%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.410)	-0.021	-0.67%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.824)	-0.086	-0.20%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.778)	-0.091	-0.29%
Frequency	2014.1	0.008 (CI = +/-0.022; p = 0.441)	-0.036	+0.78%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.305)	0.022	+1.26%
Frequency	2015.1	0.023 (CI = +/-0.029; p = 0.101)	0.243	+2.31%
Frequency	2015.2	0.031 (CI = +/-0.035; p = 0.079)	0.332	+3.12%
Frequency	2016.1	0.038 (CI = +/-0.048; p = 0.095)	0.350	+3.89%
Frequency	2016.2	0.011 (CI = +/-0.037; p = 0.477)	-0.083	+1.06%

Comprehensive

Coverage = CM
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.053 (CI = +/-0.016; p = 0.000)	-0.590 (CI = +/-0.183; p = 0.000)	0.688	+5.41%
Loss Cost	2002.2	0.053 (CI = +/-0.017; p = 0.000)	-0.591 (CI = +/-0.188; p = 0.000)	0.668	+5.43%
Loss Cost	2003.1	0.050 (CI = +/-0.018; p = 0.000)	-0.609 (CI = +/-0.190; p = 0.000)	0.671	+5.13%
Loss Cost	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.610 (CI = +/-0.196; p = 0.000)	0.649	+5.15%
Loss Cost	2004.1	0.047 (CI = +/-0.020; p = 0.000)	-0.626 (CI = +/-0.198; p = 0.000)	0.652	+4.86%
Loss Cost	2004.2	0.046 (CI = +/-0.021; p = 0.000)	-0.617 (CI = +/-0.204; p = 0.000)	0.619	+4.69%
Loss Cost	2005.1	0.044 (CI = +/-0.022; p = 0.000)	-0.625 (CI = +/-0.210; p = 0.000)	0.619	+4.54%
Loss Cost	2005.2	0.049 (CI = +/-0.023; p = 0.000)	-0.650 (CI = +/-0.211; p = 0.000)	0.636	+5.01%
Loss Cost	2006.1	0.045 (CI = +/-0.024; p = 0.001)	-0.672 (CI = +/-0.212; p = 0.000)	0.646	+4.57%
Loss Cost	2006.2	0.044 (CI = +/-0.025; p = 0.001)	-0.670 (CI = +/-0.220; p = 0.000)	0.620	+4.54%
Loss Cost	2007.1	0.041 (CI = +/-0.027; p = 0.004)	-0.688 (CI = +/-0.225; p = 0.000)	0.628	+4.16%
Loss Cost	2007.2	0.045 (CI = +/-0.029; p = 0.003)	-0.708 (CI = +/-0.230; p = 0.000)	0.631	+4.58%
Loss Cost	2008.1	0.045 (CI = +/-0.031; p = 0.006)	-0.707 (CI = +/-0.240; p = 0.000)	0.629	+4.61%
Loss Cost	2008.2	0.047 (CI = +/-0.033; p = 0.008)	-0.714 (CI = +/-0.250; p = 0.000)	0.611	+4.78%
Loss Cost	2009.1	0.043 (CI = +/-0.036; p = 0.020)	-0.729 (CI = +/-0.259; p = 0.000)	0.615	+4.42%
Loss Cost	2009.2	0.043 (CI = +/-0.039; p = 0.034)	-0.727 (CI = +/-0.271; p = 0.000)	0.586	+4.37%
Loss Cost	2010.1	0.040 (CI = +/-0.043; p = 0.066)	-0.739 (CI = +/-0.283; p = 0.000)	0.588	+4.05%
Loss Cost	2010.2	0.036 (CI = +/-0.047; p = 0.127)	-0.723 (CI = +/-0.297; p = 0.000)	0.548	+3.63%
Loss Cost	2011.1	0.048 (CI = +/-0.049; p = 0.052)	-0.680 (CI = +/-0.294; p = 0.000)	0.564	+4.93%
Loss Cost	2011.2	0.042 (CI = +/-0.053; p = 0.119)	-0.657 (CI = +/-0.308; p = 0.000)	0.510	+4.24%
Loss Cost	2012.1	0.031 (CI = +/-0.057; p = 0.273)	-0.691 (CI = +/-0.315; p = 0.000)	0.537	+3.12%
Loss Cost	2012.2	0.018 (CI = +/-0.062; p = 0.556)	-0.649 (CI = +/-0.324; p = 0.001)	0.489	+1.78%
Loss Cost	2013.1	0.024 (CI = +/-0.070; p = 0.467)	-0.630 (CI = +/-0.343; p = 0.001)	0.469	+2.47%
Loss Cost	2013.2	0.027 (CI = +/-0.080; p = 0.475)	-0.639 (CI = +/-0.370; p = 0.003)	0.444	+2.78%
Loss Cost	2014.1	0.024 (CI = +/-0.092; p = 0.587)	-0.648 (CI = +/-0.399; p = 0.004)	0.436	+2.39%
Loss Cost	2014.2	-0.006 (CI = +/-0.099; p = 0.894)	-0.574 (CI = +/-0.401; p = 0.009)	0.387	-0.61%
Loss Cost	2015.1	0.004 (CI = +/-0.116; p = 0.941)	-0.552 (CI = +/-0.435; p = 0.018)	0.333	+0.40%
Loss Cost	2015.2	-0.028 (CI = +/-0.132; p = 0.643)	-0.483 (CI = +/-0.457; p = 0.040)	0.286	-2.76%
Loss Cost	2016.1	-0.021 (CI = +/-0.161; p = 0.766)	-0.471 (CI = +/-0.511; p = 0.066)	0.207	-2.13%
Loss Cost	2016.2	-0.018 (CI = +/-0.207; p = 0.842)	-0.477 (CI = +/-0.594; p = 0.099)	0.174	-1.80%
Severity	2002.1	0.058 (CI = +/-0.006; p = 0.000)	-0.142 (CI = +/-0.070; p = 0.000)	0.910	+6.01%
Severity	2002.2	0.057 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.067; p = 0.000)	0.906	+5.82%
Severity	2003.1	0.055 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.066; p = 0.000)	0.905	+5.67%
Severity	2003.2	0.054 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.067; p = 0.000)	0.895	+5.57%
Severity	2004.1	0.054 (CI = +/-0.007; p = 0.000)	-0.135 (CI = +/-0.069; p = 0.000)	0.888	+5.54%
Severity	2004.2	0.052 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.068; p = 0.001)	0.880	+5.34%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.070; p = 0.001)	0.873	+5.34%
Severity	2005.2	0.051 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.072; p = 0.002)	0.857	+5.26%
Severity	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.069; p = 0.001)	0.857	+5.01%
Severity	2006.2	0.047 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.068; p = 0.001)	0.843	+4.79%
Severity	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.133 (CI = +/-0.066; p = 0.000)	0.844	+4.54%
Severity	2007.2	0.043 (CI = +/-0.008; p = 0.000)	-0.129 (CI = +/-0.068; p = 0.001)	0.820	+4.44%
Severity	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.128 (CI = +/-0.070; p = 0.001)	0.811	+4.45%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.073; p = 0.002)	0.781	+4.37%
Severity	2009.1	0.043 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.076; p = 0.003)	0.771	+4.40%
Severity	2009.2	0.043 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.080; p = 0.005)	0.737	+4.37%
Severity	2010.1	0.044 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.083; p = 0.008)	0.735	+4.51%
Severity	2010.2	0.044 (CI = +/-0.014; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.011)	0.696	+4.50%
Severity	2011.1	0.046 (CI = +/-0.015; p = 0.000)	-0.108 (CI = +/-0.090; p = 0.021)	0.706	+4.76%
Severity	2011.2	0.044 (CI = +/-0.016; p = 0.000)	-0.100 (CI = +/-0.094; p = 0.037)	0.642	+4.51%
Severity	2012.1	0.044 (CI = +/-0.018; p = 0.000)	-0.101 (CI = +/-0.099; p = 0.046)	0.618	+4.47%
Severity	2012.2	0.042 (CI = +/-0.020; p = 0.001)	-0.095 (CI = +/-0.105; p = 0.073)	0.536	+4.27%
Severity	2013.1	0.041 (CI = +/-0.023; p = 0.002)	-0.096 (CI = +/-0.112; p = 0.087)	0.506	+4.22%
Severity	2013.2	0.047 (CI = +/-0.025; p = 0.002)	-0.112 (CI = +/-0.116; p = 0.058)	0.527	+4.78%
Severity	2014.1	0.045 (CI = +/-0.029; p = 0.005)	-0.115 (CI = +/-0.125; p = 0.069)	0.495	+4.65%
Severity	2014.2	0.037 (CI = +/-0.032; p = 0.026)	-0.095 (CI = +/-0.129; p = 0.135)	0.328	+3.81%
Severity	2015.1	0.043 (CI = +/-0.037; p = 0.027)	-0.083 (CI = +/-0.138; p = 0.208)	0.352	+4.35%
Severity	2015.2	0.035 (CI = +/-0.043; p = 0.101)	-0.067 (CI = +/-0.149; p = 0.338)	0.148	+3.55%
Severity	2016.1	0.043 (CI = +/-0.050; p = 0.082)	-0.051 (CI = +/-0.160; p = 0.484)	0.199	+4.44%
Severity	2016.2	0.039 (CI = +/-0.064; p = 0.193)	-0.043 (CI = +/-0.185; p = 0.598)	0.018	+4.00%
Frequency	2002.1	-0.006 (CI = +/-0.013; p = 0.385)	-0.448 (CI = +/-0.150; p = 0.000)	0.484	-0.57%
Frequency	2002.2	-0.004 (CI = +/-0.014; p = 0.587)	-0.461 (CI = +/-0.152; p = 0.000)	0.499	-0.37%
Frequency	2003.1	-0.005 (CI = +/-0.014; p = 0.476)	-0.470 (CI = +/-0.155; p = 0.000)	0.504	-0.51%
Frequency	2003.2	-0.004 (CI = +/-0.015; p = 0.596)	-0.477 (CI = +/-0.159; p = 0.000)	0.507	-0.40%
Frequency	2004.1	-0.006 (CI = +/-0.016; p = 0.414)	-0.491 (CI = +/-0.161; p = 0.000)	0.524	-0.64%
Frequency	2004.2	-0.006 (CI = +/-0.017; p = 0.458)	-0.492 (CI = +/-0.166; p = 0.000)	0.520	-0.62%
Frequency	2005.1	-0.008 (CI = +/-0.018; p = 0.392)	-0.500 (CI = +/-0.170; p = 0.000)	0.520	-0.76%
Frequency	2005.2	-0.002 (CI = +/-0.018; p = 0.794)	-0.529 (CI = +/-0.165; p = 0.000)	0.571	-0.23%
Frequency	2006.1	-0.004 (CI = +/-0.019; p = 0.651)	-0.539 (CI = +/-0.170; p = 0.000)	0.575	-0.42%
Frequency	2006.2	-0.002 (CI = +/-0.020; p = 0.812)	-0.549 (CI = +/-0.175; p = 0.000)	0.579	-0.24%
Frequency	2007.1	-0.004 (CI = +/-0.022; p = 0.732)	-0.555 (CI = +/-0.181; p = 0.000)	0.575	-0.36%
Frequency	2007.2	0.001 (CI = +/-0.022; p = 0.898)	-0.579 (CI = +/-0.181; p = 0.000)	0.606	+0.14%
Frequency	2008.1	0.002 (CI = +/-0.024; p = 0.899)	-0.579 (CI = +/-0.188; p = 0.000)	0.596	+0.15%
Frequency	2008.2	0.004 (CI = +/-0.026; p = 0.755)	-0.590 (CI = +/-0.195; p = 0.000)	0.598	+0.40%
Frequency	2009.1	0.000 (CI = +/-0.028; p = 0.989)	-0.606 (CI = +/-0.200; p = 0.000)	0.609	+0.02%
Frequency	2009.2	0.000 (CI = +/-0.030; p = 1.000)	-0.605 (CI = +/-0.210; p = 0.000)	0.597	+0.00%
Frequency	2010.1	-0.004 (CI = +/-0.033; p = 0.782)	-0.622 (CI = +/-0.217; p = 0.000)	0.606	-0.44%
Frequency	2010.2	-0.008 (CI = +/-0.036; p = 0.628)	-0.606 (CI = +/-0.226; p = 0.000)	0.591	-0.84%
Frequency	2011.1	0.002 (CI = +/-0.037; p = 0.925)	-0.571 (CI = +/-0.222; p = 0.000)	0.576	+0.17%
Frequency	2011.2	-0.003 (CI = +/-0.041; p = 0.896)	-0.556 (CI = +/-0.234; p = 0.000)	0.554	-0.26%
Frequency	2012.1	-0.013 (CI = +/-0.043; p = 0.527)	-0.589 (CI = +/-0.234; p = 0.000)	0.600	-1.29%
Frequency	2012.2	-0.024 (CI = +/-0.046; p = 0.278)	-0.554 (CI = +/-0.237; p = 0.000)	0.600	-2.39%
Frequency	2013.1	-0.017 (CI = +/-0.050; p = 0.484)	-0.534 (CI = +/-0.248; p = 0.000)	0.554	-1.68%
Frequency	2013.2	-0.019 (CI = +/-0.058; p = 0.485)	-0.527 (CI = +/-0.268; p = 0.001)	0.539	-1.91%
Frequency	2014.1	-0.022 (CI = +/-0.067; p = 0.489)	-0.533 (CI = +/-0.289; p = 0.002)	0.513	-2.16%
Frequency	2014.2	-0.044 (CI = +/-0.072; p = 0.208)	-0.479 (CI = +/-0.289; p = 0.004)	0.528	-4.26%
Frequency	2015.1	-0.039 (CI = +/-0.084; p = 0.330)	-0.468 (CI = +/-0.315; p = 0.008)	0.454	-3.79%
Frequency	2015.2	-0.063 (CI = +/-0.095; p = 0.170)	-0.416 (CI = +/-0.329; p = 0.019)	0.474	-6.09%
Frequency	2016.1	-0.065 (CI = +/-0.116; p = 0.234)	-0.420 (CI = +/-0.369; p = 0.030)	0.396	-6.28%
Frequency	2016.2	-0.057 (CI = +/-0.149; p = 0.392)	-0.434 (CI = +/-0.427; p = 0.047)	0.383	-5.57%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.053 (CI = +/-0.024; p = 0.000)	0.337	+5.41%
Loss Cost	2002.2	0.050 (CI = +/-0.025; p = 0.000)	0.301	+5.17%
Loss Cost	2003.1	0.050 (CI = +/-0.026; p = 0.000)	0.279	+5.13%
Loss Cost	2003.2	0.047 (CI = +/-0.028; p = 0.001)	0.242	+4.85%
Loss Cost	2004.1	0.047 (CI = +/-0.029; p = 0.002)	0.225	+4.86%
Loss Cost	2004.2	0.043 (CI = +/-0.030; p = 0.008)	0.177	+4.35%
Loss Cost	2005.1	0.044 (CI = +/-0.032; p = 0.009)	0.176	+4.54%
Loss Cost	2005.2	0.045 (CI = +/-0.034; p = 0.012)	0.166	+4.61%
Loss Cost	2006.1	0.045 (CI = +/-0.037; p = 0.019)	0.147	+4.57%
Loss Cost	2006.2	0.040 (CI = +/-0.039; p = 0.045)	0.105	+4.08%
Loss Cost	2007.1	0.041 (CI = +/-0.042; p = 0.056)	0.097	+4.16%
Loss Cost	2007.2	0.039 (CI = +/-0.045; p = 0.083)	0.077	+4.02%
Loss Cost	2008.1	0.045 (CI = +/-0.048; p = 0.064)	0.096	+4.61%
Loss Cost	2008.2	0.040 (CI = +/-0.052; p = 0.119)	0.061	+4.12%
Loss Cost	2009.1	0.043 (CI = +/-0.056; p = 0.123)	0.061	+4.42%
Loss Cost	2009.2	0.035 (CI = +/-0.060; p = 0.236)	0.021	+3.58%
Loss Cost	2010.1	0.040 (CI = +/-0.065; p = 0.220)	0.026	+4.05%
Loss Cost	2010.2	0.027 (CI = +/-0.070; p = 0.434)	-0.018	+2.70%
Loss Cost	2011.1	0.048 (CI = +/-0.071; p = 0.175)	0.047	+4.93%
Loss Cost	2011.2	0.032 (CI = +/-0.076; p = 0.394)	-0.013	+3.22%
Loss Cost	2012.1	0.031 (CI = +/-0.085; p = 0.456)	-0.024	+3.12%
Loss Cost	2012.2	0.006 (CI = +/-0.089; p = 0.896)	-0.061	+0.56%
Loss Cost	2013.1	0.024 (CI = +/-0.097; p = 0.602)	-0.047	+2.47%
Loss Cost	2013.2	0.012 (CI = +/-0.110; p = 0.813)	-0.067	+1.24%
Loss Cost	2014.1	0.024 (CI = +/-0.126; p = 0.691)	-0.063	+2.39%
Loss Cost	2014.2	-0.024 (CI = +/-0.129; p = 0.695)	-0.069	-2.35%
Loss Cost	2015.1	0.004 (CI = +/-0.146; p = 0.954)	-0.091	+0.40%
Loss Cost	2015.2	-0.048 (CI = +/-0.156; p = 0.507)	-0.050	-4.71%
Loss Cost	2016.1	-0.021 (CI = +/-0.186; p = 0.800)	-0.103	-2.13%
Loss Cost	2016.2	-0.047 (CI = +/-0.229; p = 0.648)	-0.094	-4.59%
Severity	2002.1	0.058 (CI = +/-0.007; p = 0.000)	0.870	+6.01%
Severity	2002.2	0.056 (CI = +/-0.007; p = 0.000)	0.869	+5.77%
Severity	2003.1	0.055 (CI = +/-0.008; p = 0.000)	0.858	+5.67%
Severity	2003.2	0.054 (CI = +/-0.008; p = 0.000)	0.848	+5.50%
Severity	2004.1	0.054 (CI = +/-0.008; p = 0.000)	0.838	+5.54%
Severity	2004.2	0.051 (CI = +/-0.008; p = 0.000)	0.831	+5.28%
Severity	2005.1	0.052 (CI = +/-0.009; p = 0.000)	0.823	+5.34%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	0.806	+5.18%
Severity	2006.1	0.049 (CI = +/-0.009; p = 0.000)	0.787	+5.01%
Severity	2006.2	0.046 (CI = +/-0.009; p = 0.000)	0.773	+4.71%
Severity	2007.1	0.044 (CI = +/-0.010; p = 0.000)	0.749	+4.54%
Severity	2007.2	0.042 (CI = +/-0.010; p = 0.000)	0.721	+4.33%
Severity	2008.1	0.044 (CI = +/-0.011; p = 0.000)	0.712	+4.45%
Severity	2008.2	0.042 (CI = +/-0.012; p = 0.000)	0.677	+4.25%
Severity	2009.1	0.043 (CI = +/-0.013; p = 0.000)	0.670	+4.40%
Severity	2009.2	0.042 (CI = +/-0.014; p = 0.000)	0.629	+4.24%
Severity	2010.1	0.044 (CI = +/-0.015; p = 0.000)	0.638	+4.51%
Severity	2010.2	0.043 (CI = +/-0.016; p = 0.000)	0.592	+4.35%
Severity	2011.1	0.046 (CI = +/-0.017; p = 0.000)	0.621	+4.76%
Severity	2011.2	0.043 (CI = +/-0.018; p = 0.000)	0.560	+4.35%
Severity	2012.1	0.044 (CI = +/-0.020; p = 0.000)	0.534	+4.47%
Severity	2012.2	0.040 (CI = +/-0.022; p = 0.001)	0.457	+4.08%
Severity	2013.1	0.041 (CI = +/-0.024; p = 0.003)	0.427	+4.22%
Severity	2013.2	0.044 (CI = +/-0.028; p = 0.004)	0.415	+4.50%
Severity	2014.1	0.045 (CI = +/-0.032; p = 0.009)	0.379	+4.65%
Severity	2014.2	0.035 (CI = +/-0.033; p = 0.044)	0.238	+3.51%
Severity	2015.1	0.043 (CI = +/-0.038; p = 0.030)	0.303	+4.35%
Severity	2015.2	0.032 (CI = +/-0.042; p = 0.120)	0.146	+3.26%
Severity	2016.1	0.043 (CI = +/-0.048; p = 0.072)	0.240	+4.44%
Severity	2016.2	0.037 (CI = +/-0.059; p = 0.191)	0.104	+3.73%
Frequency	2002.1	-0.006 (CI = +/-0.019; p = 0.535)	-0.016	-0.57%
Frequency	2002.2	-0.006 (CI = +/-0.020; p = 0.564)	-0.018	-0.56%
Frequency	2003.1	-0.005 (CI = +/-0.021; p = 0.618)	-0.021	-0.51%
Frequency	2003.2	-0.006 (CI = +/-0.022; p = 0.568)	-0.019	-0.62%
Frequency	2004.1	-0.006 (CI = +/-0.023; p = 0.576)	-0.020	-0.64%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.471)	-0.014	-0.88%
Frequency	2005.1	-0.008 (CI = +/-0.026; p = 0.555)	-0.021	-0.76%
Frequency	2005.2	-0.005 (CI = +/-0.028; p = 0.692)	-0.028	-0.54%
Frequency	2006.1	-0.004 (CI = +/-0.029; p = 0.772)	-0.031	-0.42%
Frequency	2006.2	-0.006 (CI = +/-0.031; p = 0.698)	-0.030	-0.60%
Frequency	2007.1	-0.004 (CI = +/-0.034; p = 0.826)	-0.035	-0.36%
Frequency	2007.2	-0.003 (CI = +/-0.036; p = 0.864)	-0.037	-0.30%
Frequency	2008.1	0.002 (CI = +/-0.039; p = 0.937)	-0.040	+0.15%
Frequency	2008.2	-0.001 (CI = +/-0.042; p = 0.950)	-0.041	-0.13%
Frequency	2009.1	0.000 (CI = +/-0.045; p = 0.993)	-0.043	+0.02%
Frequency	2009.2	-0.006 (CI = +/-0.049; p = 0.790)	-0.042	-0.63%
Frequency	2010.1	-0.004 (CI = +/-0.053; p = 0.865)	-0.046	-0.44%
Frequency	2010.2	-0.016 (CI = +/-0.056; p = 0.562)	-0.032	-1.58%
Frequency	2011.1	0.002 (CI = +/-0.058; p = 0.952)	-0.052	+0.17%
Frequency	2011.2	-0.011 (CI = +/-0.062; p = 0.714)	-0.047	-1.09%
Frequency	2012.1	-0.013 (CI = +/-0.069; p = 0.695)	-0.049	-1.29%
Frequency	2012.2	-0.034 (CI = +/-0.071; p = 0.321)	0.003	-3.39%
Frequency	2013.1	-0.017 (CI = +/-0.077; p = 0.646)	-0.051	-1.68%
Frequency	2013.2	-0.032 (CI = +/-0.085; p = 0.439)	-0.025	-3.12%
Frequency	2014.1	-0.022 (CI = +/-0.097; p = 0.636)	-0.058	-2.16%
Frequency	2014.2	-0.058 (CI = +/-0.100; p = 0.229)	0.045	-5.66%
Frequency	2015.1	-0.039 (CI = +/-0.115; p = 0.473)	-0.039	-3.79%
Frequency	2015.2	-0.080 (CI = +/-0.122; p = 0.172)	0.096	-7.72%
Frequency	2016.1	-0.065 (CI = +/-0.147; p = 0.343)	0.000	-6.28%
Frequency	2016.2	-0.084 (CI = +/-0.180; p = 0.316)	0.016	-8.02%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.028 (CI = +/-0.014; p = 0.000)	-0.138 (CI = +/-0.155; p = 0.079)	0.324	+2.84%
Loss Cost	2002.2	0.028 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.160; p = 0.085)	0.301	+2.85%
Loss Cost	2003.1	0.029 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.164; p = 0.107)	0.302	+2.95%
Loss Cost	2003.2	0.031 (CI = +/-0.016; p = 0.000)	-0.146 (CI = +/-0.167; p = 0.083)	0.315	+3.16%
Loss Cost	2004.1	0.032 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.171; p = 0.107)	0.319	+3.29%
Loss Cost	2004.2	0.034 (CI = +/-0.018; p = 0.001)	-0.147 (CI = +/-0.176; p = 0.098)	0.313	+3.43%
Loss Cost	2005.1	0.034 (CI = +/-0.019; p = 0.001)	-0.147 (CI = +/-0.181; p = 0.109)	0.302	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.020; p = 0.002)	-0.151 (CI = +/-0.188; p = 0.111)	0.283	+3.52%
Loss Cost	2006.1	0.035 (CI = +/-0.022; p = 0.002)	-0.148 (CI = +/-0.194; p = 0.130)	0.277	+3.58%
Loss Cost	2006.2	0.037 (CI = +/-0.023; p = 0.003)	-0.159 (CI = +/-0.200; p = 0.114)	0.278	+3.82%
Loss Cost	2007.1	0.041 (CI = +/-0.024; p = 0.002)	-0.143 (CI = +/-0.204; p = 0.161)	0.298	+4.16%
Loss Cost	2007.2	0.046 (CI = +/-0.025; p = 0.001)	-0.170 (CI = +/-0.205; p = 0.101)	0.344	+4.72%
Loss Cost	2008.1	0.051 (CI = +/-0.026; p = 0.001)	-0.146 (CI = +/-0.207; p = 0.157)	0.382	+5.26%
Loss Cost	2008.2	0.059 (CI = +/-0.027; p = 0.000)	-0.180 (CI = +/-0.203; p = 0.081)	0.450	+6.05%
Loss Cost	2009.1	0.066 (CI = +/-0.028; p = 0.000)	-0.148 (CI = +/-0.199; p = 0.137)	0.512	+6.85%
Loss Cost	2009.2	0.074 (CI = +/-0.028; p = 0.000)	-0.180 (CI = +/-0.197; p = 0.071)	0.562	+7.68%
Loss Cost	2010.1	0.080 (CI = +/-0.030; p = 0.000)	-0.156 (CI = +/-0.198; p = 0.117)	0.595	+8.37%
Loss Cost	2010.2	0.086 (CI = +/-0.032; p = 0.000)	-0.176 (CI = +/-0.204; p = 0.087)	0.596	+8.95%
Loss Cost	2011.1	0.089 (CI = +/-0.035; p = 0.000)	-0.164 (CI = +/-0.213; p = 0.124)	0.593	+9.33%
Loss Cost	2011.2	0.090 (CI = +/-0.039; p = 0.000)	-0.167 (CI = +/-0.226; p = 0.136)	0.547	+9.45%
Loss Cost	2012.1	0.087 (CI = +/-0.043; p = 0.001)	-0.178 (CI = +/-0.238; p = 0.132)	0.508	+9.08%
Loss Cost	2012.2	0.078 (CI = +/-0.047; p = 0.003)	-0.148 (CI = +/-0.246; p = 0.218)	0.395	+8.07%
Loss Cost	2013.1	0.069 (CI = +/-0.052; p = 0.013)	-0.174 (CI = +/-0.254; p = 0.166)	0.339	+7.11%
Loss Cost	2013.2	0.057 (CI = +/-0.057; p = 0.052)	-0.139 (CI = +/-0.264; p = 0.274)	0.186	+5.83%
Loss Cost	2014.1	0.040 (CI = +/-0.061; p = 0.175)	-0.181 (CI = +/-0.262; p = 0.159)	0.143	+4.08%
Loss Cost	2014.2	0.016 (CI = +/-0.062; p = 0.575)	-0.122 (CI = +/-0.251; p = 0.308)	-0.053	+1.65%
Loss Cost	2015.1	-0.014 (CI = +/-0.055; p = 0.593)	-0.187 (CI = +/-0.206; p = 0.071)	0.166	-1.35%
Loss Cost	2015.2	-0.034 (CI = +/-0.059; p = 0.223)	-0.142 (CI = +/-0.203; p = 0.146)	0.211	-3.34%
Loss Cost	2016.1	-0.055 (CI = +/-0.062; p = 0.074)	-0.181 (CI = +/-0.195; p = 0.066)	0.403	-5.33%
Loss Cost	2016.2	-0.080 (CI = +/-0.067; p = 0.025)	-0.135 (CI = +/-0.191; p = 0.139)	0.546	-7.66%
Severity	2002.1	0.069 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.070; p = 0.136)	0.929	+7.09%
Severity	2002.2	0.067 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.071; p = 0.199)	0.923	+6.97%
Severity	2003.1	0.066 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.071; p = 0.140)	0.919	+6.85%
Severity	2003.2	0.066 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.073; p = 0.159)	0.912	+6.83%
Severity	2004.1	0.065 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.075; p = 0.142)	0.904	+6.77%
Severity	2004.2	0.063 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.073; p = 0.241)	0.901	+6.53%
Severity	2005.1	0.061 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.071; p = 0.134)	0.898	+6.32%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.070; p = 0.217)	0.891	+6.12%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.062; p = 0.057)	0.903	+5.78%
Severity	2006.2	0.053 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.056; p = 0.109)	0.909	+5.46%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.005)	0.938	+5.09%
Severity	2007.2	0.047 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.033; p = 0.005)	0.954	+4.80%
Severity	2008.1	0.046 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.032; p = 0.002)	0.954	+4.67%
Severity	2008.2	0.045 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.033; p = 0.003)	0.948	+4.64%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.005)	0.945	+4.70%
Severity	2009.2	0.046 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.036; p = 0.007)	0.937	+4.72%
Severity	2010.1	0.045 (CI = +/-0.005; p = 0.000)	-0.056 (CI = +/-0.036; p = 0.004)	0.933	+4.60%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.037; p = 0.003)	0.929	+4.71%
Severity	2011.1	0.045 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.038; p = 0.002)	0.923	+4.58%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.038; p = 0.004)	0.911	+4.41%
Severity	2012.1	0.044 (CI = +/-0.007; p = 0.000)	-0.056 (CI = +/-0.040; p = 0.008)	0.906	+4.49%
Severity	2012.2	0.045 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.006)	0.900	+4.65%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.042; p = 0.012)	0.903	+4.84%
Severity	2013.2	0.044 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.024)	0.892	+4.49%
Severity	2014.1	0.040 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.006)	0.898	+4.13%
Severity	2014.2	0.038 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.035; p = 0.012)	0.875	+3.83%
Severity	2015.1	0.035 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.036; p = 0.008)	0.866	+3.57%
Severity	2015.2	0.032 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.037; p = 0.018)	0.815	+3.29%
Severity	2016.1	0.034 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.040; p = 0.036)	0.809	+3.47%
Severity	2016.2	0.030 (CI = +/-0.015; p = 0.002)	-0.037 (CI = +/-0.042; p = 0.081)	0.714	+3.04%
Frequency	2002.1	-0.041 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.184; p = 0.353)	0.390	-3.97%
Frequency	2002.2	-0.039 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.188; p = 0.320)	0.362	-3.85%
Frequency	2003.1	-0.037 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.192; p = 0.398)	0.314	-3.65%
Frequency	2003.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.094 (CI = +/-0.196; p = 0.333)	0.281	-3.44%
Frequency	2004.1	-0.033 (CI = +/-0.020; p = 0.002)	-0.084 (CI = +/-0.200; p = 0.401)	0.233	-3.26%
Frequency	2004.2	-0.030 (CI = +/-0.021; p = 0.006)	-0.104 (CI = +/-0.202; p = 0.300)	0.195	-2.91%
Frequency	2005.1	-0.027 (CI = +/-0.022; p = 0.015)	-0.093 (CI = +/-0.207; p = 0.366)	0.147	-2.71%
Frequency	2005.2	-0.025 (CI = +/-0.023; p = 0.035)	-0.107 (CI = +/-0.212; p = 0.309)	0.120	-2.45%
Frequency	2006.1	-0.021 (CI = +/-0.024; p = 0.084)	-0.087 (CI = +/-0.215; p = 0.411)	0.060	-2.08%
Frequency	2006.2	-0.016 (CI = +/-0.025; p = 0.205)	-0.114 (CI = +/-0.215; p = 0.285)	0.035	-1.56%
Frequency	2007.1	-0.009 (CI = +/-0.025; p = 0.474)	-0.081 (CI = +/-0.210; p = 0.434)	-0.031	-0.88%
Frequency	2007.2	-0.001 (CI = +/-0.025; p = 0.952)	-0.121 (CI = +/-0.202; p = 0.230)	-0.018	-0.07%
Frequency	2008.1	0.006 (CI = +/-0.026; p = 0.651)	-0.092 (CI = +/-0.199; p = 0.352)	-0.035	+0.57%
Frequency	2008.2	0.013 (CI = +/-0.026; p = 0.299)	-0.126 (CI = +/-0.194; p = 0.193)	0.029	+1.34%
Frequency	2009.1	0.020 (CI = +/-0.027; p = 0.126)	-0.097 (CI = +/-0.191; p = 0.304)	0.064	+2.05%
Frequency	2009.2	0.028 (CI = +/-0.027; p = 0.046)	-0.128 (CI = +/-0.189; p = 0.172)	0.151	+2.82%
Frequency	2010.1	0.035 (CI = +/-0.028; p = 0.016)	-0.099 (CI = +/-0.185; p = 0.278)	0.221	+3.60%
Frequency	2010.2	0.040 (CI = +/-0.030; p = 0.013)	-0.115 (CI = +/-0.192; p = 0.224)	0.239	+4.04%
Frequency	2011.1	0.044 (CI = +/-0.033; p = 0.011)	-0.099 (CI = +/-0.199; p = 0.309)	0.265	+4.54%
Frequency	2011.2	0.047 (CI = +/-0.036; p = 0.014)	-0.108 (CI = +/-0.210; p = 0.290)	0.246	+4.83%
Frequency	2012.1	0.043 (CI = +/-0.040; p = 0.037)	-0.122 (CI = +/-0.220; p = 0.258)	0.202	+4.39%
Frequency	2012.2	0.032 (CI = +/-0.043; p = 0.130)	-0.087 (CI = +/-0.222; p = 0.416)	0.057	+3.26%
Frequency	2013.1	0.021 (CI = +/-0.046; p = 0.331)	-0.117 (CI = +/-0.224; p = 0.280)	0.017	+2.17%
Frequency	2013.2	0.013 (CI = +/-0.051; p = 0.600)	-0.093 (CI = +/-0.236; p = 0.410)	-0.077	+1.28%
Frequency	2014.1	0.000 (CI = +/-0.055; p = 0.986)	-0.126 (CI = +/-0.239; p = 0.273)	-0.051	-0.05%
Frequency	2014.2	-0.021 (CI = +/-0.057; p = 0.433)	-0.074 (CI = +/-0.231; p = 0.496)	-0.055	-2.10%
Frequency	2015.1	-0.049 (CI = +/-0.051; p = 0.058)	-0.133 (CI = +/-0.190; p = 0.149)	0.296	-4.75%
Frequency	2015.2	-0.066 (CI = +/-0.055; p = 0.024)	-0.095 (CI = +/-0.191; p = 0.288)	0.414	-6.42%
Frequency	2016.1	-0.089 (CI = +/-0.054; p = 0.006)	-0.136 (CI = +/-0.173; p = 0.106)	0.607	-8.50%
Frequency	2016.2	-0.110 (CI = +/-0.060; p = 0.004)	-0.098 (CI = +/-0.173; p = 0.221)	0.699	-10.38%

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.028 (CI = +/-0.014; p = 0.000)	0.283	+2.84%
Loss Cost	2002.2	0.028 (CI = +/-0.015; p = 0.001)	0.259	+2.79%
Loss Cost	2003.1	0.029 (CI = +/-0.016; p = 0.001)	0.267	+2.95%
Loss Cost	2003.2	0.030 (CI = +/-0.017; p = 0.001)	0.271	+3.09%
Loss Cost	2004.1	0.032 (CI = +/-0.017; p = 0.001)	0.283	+3.29%
Loss Cost	2004.2	0.033 (CI = +/-0.018; p = 0.001)	0.272	+3.35%
Loss Cost	2005.1	0.034 (CI = +/-0.020; p = 0.001)	0.264	+3.44%
Loss Cost	2005.2	0.034 (CI = +/-0.021; p = 0.002)	0.242	+3.43%
Loss Cost	2006.1	0.035 (CI = +/-0.022; p = 0.003)	0.241	+3.58%
Loss Cost	2006.2	0.036 (CI = +/-0.024; p = 0.004)	0.235	+3.71%
Loss Cost	2007.1	0.041 (CI = +/-0.025; p = 0.002)	0.270	+4.16%
Loss Cost	2007.2	0.045 (CI = +/-0.026; p = 0.002)	0.296	+4.59%
Loss Cost	2008.1	0.051 (CI = +/-0.027; p = 0.001)	0.354	+5.26%
Loss Cost	2008.2	0.057 (CI = +/-0.028; p = 0.000)	0.396	+5.88%
Loss Cost	2009.1	0.066 (CI = +/-0.028; p = 0.000)	0.483	+6.85%
Loss Cost	2009.2	0.072 (CI = +/-0.030; p = 0.000)	0.510	+7.48%
Loss Cost	2010.1	0.080 (CI = +/-0.031; p = 0.000)	0.563	+8.37%
Loss Cost	2010.2	0.084 (CI = +/-0.034; p = 0.000)	0.551	+8.71%
Loss Cost	2011.1	0.089 (CI = +/-0.036; p = 0.000)	0.558	+9.33%
Loss Cost	2011.2	0.088 (CI = +/-0.040; p = 0.000)	0.511	+9.17%
Loss Cost	2012.1	0.087 (CI = +/-0.045; p = 0.001)	0.464	+9.08%
Loss Cost	2012.2	0.075 (CI = +/-0.048; p = 0.004)	0.370	+7.77%
Loss Cost	2013.1	0.069 (CI = +/-0.053; p = 0.015)	0.289	+7.11%
Loss Cost	2013.2	0.053 (CI = +/-0.057; p = 0.065)	0.168	+5.48%
Loss Cost	2014.1	0.040 (CI = +/-0.063; p = 0.192)	0.060	+4.08%
Loss Cost	2014.2	0.013 (CI = +/-0.061; p = 0.663)	-0.066	+1.27%
Loss Cost	2015.1	-0.014 (CI = +/-0.061; p = 0.636)	-0.068	-1.35%
Loss Cost	2015.2	-0.040 (CI = +/-0.061; p = 0.178)	0.091	-3.91%
Loss Cost	2016.1	-0.055 (CI = +/-0.071; p = 0.116)	0.168	-5.33%
Loss Cost	2016.2	-0.088 (CI = +/-0.071; p = 0.021)	0.444	-8.41%
Severity	2002.1	0.069 (CI = +/-0.006; p = 0.000)	0.926	+7.09%
Severity	2002.2	0.067 (CI = +/-0.007; p = 0.000)	0.922	+6.95%
Severity	2003.1	0.066 (CI = +/-0.007; p = 0.000)	0.916	+6.85%
Severity	2003.2	0.066 (CI = +/-0.007; p = 0.000)	0.909	+6.81%
Severity	2004.1	0.065 (CI = +/-0.008; p = 0.000)	0.901	+6.77%
Severity	2004.2	0.063 (CI = +/-0.007; p = 0.000)	0.900	+6.51%
Severity	2005.1	0.061 (CI = +/-0.008; p = 0.000)	0.894	+6.32%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	0.889	+6.09%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	0.893	+5.78%
Severity	2006.2	0.053 (CI = +/-0.007; p = 0.000)	0.903	+5.43%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.919	+5.09%
Severity	2007.2	0.046 (CI = +/-0.005; p = 0.000)	0.939	+4.76%
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	0.933	+4.67%
Severity	2008.2	0.045 (CI = +/-0.005; p = 0.000)	0.925	+4.59%
Severity	2009.1	0.046 (CI = +/-0.006; p = 0.000)	0.924	+4.70%
Severity	2009.2	0.046 (CI = +/-0.006; p = 0.000)	0.914	+4.67%
Severity	2010.1	0.045 (CI = +/-0.007; p = 0.000)	0.902	+4.60%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.891	+4.63%
Severity	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.875	+4.58%
Severity	2011.2	0.042 (CI = +/-0.008; p = 0.000)	0.863	+4.31%
Severity	2012.1	0.044 (CI = +/-0.009; p = 0.000)	0.862	+4.49%
Severity	2012.2	0.044 (CI = +/-0.010; p = 0.000)	0.843	+4.53%
Severity	2013.1	0.047 (CI = +/-0.010; p = 0.000)	0.856	+4.84%
Severity	2013.2	0.043 (CI = +/-0.010; p = 0.000)	0.849	+4.38%
Severity	2014.1	0.040 (CI = +/-0.011; p = 0.000)	0.817	+4.13%
Severity	2014.2	0.036 (CI = +/-0.011; p = 0.000)	0.792	+3.67%
Severity	2015.1	0.035 (CI = +/-0.013; p = 0.000)	0.742	+3.57%
Severity	2015.2	0.030 (CI = +/-0.014; p = 0.001)	0.678	+3.09%
Severity	2016.1	0.034 (CI = +/-0.016; p = 0.001)	0.696	+3.47%
Severity	2016.2	0.028 (CI = +/-0.017; p = 0.005)	0.601	+2.81%
Frequency	2002.1	-0.041 (CI = +/-0.016; p = 0.000)	0.392	-3.97%
Frequency	2002.2	-0.040 (CI = +/-0.017; p = 0.000)	0.362	-3.89%
Frequency	2003.1	-0.037 (CI = +/-0.018; p = 0.000)	0.319	-3.65%
Frequency	2003.2	-0.035 (CI = +/-0.019; p = 0.001)	0.281	-3.48%
Frequency	2004.1	-0.033 (CI = +/-0.020; p = 0.002)	0.239	-3.26%
Frequency	2004.2	-0.030 (CI = +/-0.021; p = 0.005)	0.193	-2.96%
Frequency	2005.1	-0.027 (CI = +/-0.022; p = 0.015)	0.151	-2.71%
Frequency	2005.2	-0.025 (CI = +/-0.023; p = 0.031)	0.118	-2.51%
Frequency	2006.1	-0.021 (CI = +/-0.024; p = 0.082)	0.070	-2.08%
Frequency	2006.2	-0.017 (CI = +/-0.025; p = 0.185)	0.028	-1.64%
Frequency	2007.1	-0.009 (CI = +/-0.025; p = 0.470)	-0.017	-0.88%
Frequency	2007.2	-0.002 (CI = +/-0.025; p = 0.893)	-0.038	-0.17%
Frequency	2008.1	0.006 (CI = +/-0.025; p = 0.650)	-0.031	+0.57%
Frequency	2008.2	0.012 (CI = +/-0.026; p = 0.347)	-0.003	+1.23%
Frequency	2009.1	0.020 (CI = +/-0.026; p = 0.126)	0.059	+2.05%
Frequency	2009.2	0.026 (CI = +/-0.028; p = 0.060)	0.113	+2.68%
Frequency	2010.1	0.035 (CI = +/-0.028; p = 0.016)	0.212	+3.60%
Frequency	2010.2	0.038 (CI = +/-0.031; p = 0.017)	0.217	+3.90%
Frequency	2011.1	0.044 (CI = +/-0.033; p = 0.010)	0.261	+4.54%
Frequency	2011.2	0.046 (CI = +/-0.036; p = 0.017)	0.238	+4.66%
Frequency	2012.1	0.043 (CI = +/-0.040; p = 0.038)	0.184	+4.39%
Frequency	2012.2	0.030 (CI = +/-0.042; p = 0.143)	0.075	+3.10%
Frequency	2013.1	0.021 (CI = +/-0.046; p = 0.334)	0.000	+2.17%
Frequency	2013.2	0.011 (CI = +/-0.050; p = 0.657)	-0.056	+1.06%
Frequency	2014.1	0.000 (CI = +/-0.055; p = 0.986)	-0.077	-0.05%
Frequency	2014.2	-0.023 (CI = +/-0.055; p = 0.372)	-0.011	-2.32%
Frequency	2015.1	-0.049 (CI = +/-0.053; p = 0.069)	0.203	-4.75%
Frequency	2015.2	-0.070 (CI = +/-0.055; p = 0.017)	0.398	-6.79%
Frequency	2016.1	-0.089 (CI = +/-0.060; p = 0.008)	0.507	-8.50%
Frequency	2016.2	-0.116 (CI = +/-0.061; p = 0.002)	0.669	-10.91%

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	2001.2	0.046 (CI = +/-0.011; p = 0.000)	-0.233 (CI = +/-0.132; p = 0.001)	0.654	+4.68%
Loss Cost	2002.1	0.046 (CI = +/-0.012; p = 0.000)	-0.232 (CI = +/-0.136; p = 0.001)	0.646	+4.68%
Loss Cost	2002.2	0.047 (CI = +/-0.013; p = 0.000)	-0.239 (CI = +/-0.139; p = 0.001)	0.633	+4.79%
Loss Cost	2003.1	0.045 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.140; p = 0.001)	0.621	+4.58%
Loss Cost	2003.2	0.044 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.144; p = 0.002)	0.582	+4.45%
Loss Cost	2004.1	0.040 (CI = +/-0.014; p = 0.000)	-0.263 (CI = +/-0.142; p = 0.001)	0.576	+4.11%
Loss Cost	2004.2	0.037 (CI = +/-0.015; p = 0.000)	-0.246 (CI = +/-0.143; p = 0.001)	0.522	+3.81%
Loss Cost	2005.1	0.034 (CI = +/-0.015; p = 0.000)	-0.263 (CI = +/-0.142; p = 0.001)	0.517	+3.49%
Loss Cost	2005.2	0.034 (CI = +/-0.016; p = 0.000)	-0.262 (CI = +/-0.147; p = 0.001)	0.481	+3.47%
Loss Cost	2006.1	0.030 (CI = +/-0.016; p = 0.001)	-0.281 (CI = +/-0.146; p = 0.000)	0.483	+3.09%
Loss Cost	2006.2	0.027 (CI = +/-0.017; p = 0.003)	-0.264 (CI = +/-0.147; p = 0.001)	0.419	+2.76%
Loss Cost	2007.1	0.023 (CI = +/-0.017; p = 0.012)	-0.286 (CI = +/-0.145; p = 0.000)	0.437	+2.29%
Loss Cost	2007.2	0.021 (CI = +/-0.018; p = 0.030)	-0.276 (CI = +/-0.149; p = 0.001)	0.383	+2.08%
Loss Cost	2008.1	0.017 (CI = +/-0.019; p = 0.079)	-0.291 (CI = +/-0.151; p = 0.001)	0.397	+1.74%
Loss Cost	2008.2	0.012 (CI = +/-0.020; p = 0.214)	-0.269 (CI = +/-0.151; p = 0.001)	0.337	+1.25%
Loss Cost	2009.1	0.008 (CI = +/-0.021; p = 0.446)	-0.288 (CI = +/-0.151; p = 0.001)	0.373	+0.79%
Loss Cost	2009.2	0.007 (CI = +/-0.023; p = 0.511)	-0.286 (CI = +/-0.158; p = 0.001)	0.348	+0.74%
Loss Cost	2010.1	0.001 (CI = +/-0.023; p = 0.938)	-0.311 (CI = +/-0.155; p = 0.000)	0.413	+0.09%
Loss Cost	2010.2	-0.005 (CI = +/-0.025; p = 0.708)	-0.290 (CI = +/-0.157; p = 0.001)	0.390	-0.45%
Loss Cost	2011.1	-0.002 (CI = +/-0.027; p = 0.888)	-0.281 (CI = +/-0.164; p = 0.002)	0.354	-0.18%
Loss Cost	2011.2	-0.006 (CI = +/-0.030; p = 0.688)	-0.267 (CI = +/-0.171; p = 0.004)	0.329	-0.57%
Loss Cost	2012.1	-0.010 (CI = +/-0.033; p = 0.534)	-0.280 (CI = +/-0.179; p = 0.004)	0.343	-0.97%
Loss Cost	2012.2	-0.025 (CI = +/-0.031; p = 0.110)	-0.233 (CI = +/-0.160; p = 0.007)	0.409	-2.42%
Loss Cost	2013.1	-0.023 (CI = +/-0.035; p = 0.170)	-0.230 (CI = +/-0.170; p = 0.012)	0.347	-2.31%
Loss Cost	2013.2	-0.015 (CI = +/-0.038; p = 0.421)	-0.255 (CI = +/-0.175; p = 0.008)	0.383	-1.45%
Loss Cost	2014.1	-0.018 (CI = +/-0.043; p = 0.391)	-0.263 (CI = +/-0.188; p = 0.010)	0.366	-1.76%
Loss Cost	2014.2	-0.029 (CI = +/-0.049; p = 0.220)	-0.235 (CI = +/-0.196; p = 0.023)	0.372	-2.83%
Loss Cost	2015.1	-0.026 (CI = +/-0.057; p = 0.333)	-0.230 (CI = +/-0.214; p = 0.038)	0.284	-2.57%
Loss Cost	2015.2	-0.047 (CI = +/-0.062; p = 0.120)	-0.185 (CI = +/-0.212; p = 0.080)	0.352	-4.57%
Loss Cost	2016.1	-0.056 (CI = +/-0.073; p = 0.113)	-0.202 (CI = +/-0.232; p = 0.079)	0.342	-5.48%
Loss Cost	2016.2	-0.092 (CI = +/-0.072; p = 0.019)	-0.137 (CI = +/-0.206; p = 0.159)	0.565	-8.77%
Severity	2001.2	0.054 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.162; p = 0.333)	0.607	+5.58%
Severity	2002.1	0.056 (CI = +/-0.015; p = 0.000)	-0.066 (CI = +/-0.164; p = 0.417)	0.611	+5.77%
Severity	2002.2	0.058 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.166; p = 0.336)	0.615	+5.99%
Severity	2003.1	0.060 (CI = +/-0.016; p = 0.000)	-0.067 (CI = +/-0.169; p = 0.425)	0.620	+6.21%
Severity	2003.2	0.063 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.171; p = 0.342)	0.623	+6.46%
Severity	2004.1	0.064 (CI = +/-0.017; p = 0.000)	-0.071 (CI = +/-0.175; p = 0.415)	0.621	+6.65%
Severity	2004.2	0.066 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.180; p = 0.376)	0.610	+6.80%
Severity	2005.1	0.067 (CI = +/-0.019; p = 0.000)	-0.071 (CI = +/-0.185; p = 0.440)	0.604	+6.96%
Severity	2005.2	0.069 (CI = +/-0.021; p = 0.000)	-0.081 (CI = +/-0.190; p = 0.392)	0.594	+7.16%
Severity	2006.1	0.070 (CI = +/-0.022; p = 0.000)	-0.078 (CI = +/-0.197; p = 0.426)	0.577	+7.23%
Severity	2006.2	0.070 (CI = +/-0.024; p = 0.000)	-0.079 (CI = +/-0.204; p = 0.437)	0.548	+7.24%
Severity	2007.1	0.070 (CI = +/-0.025; p = 0.000)	-0.078 (CI = +/-0.212; p = 0.456)	0.525	+7.26%
Severity	2007.2	0.071 (CI = +/-0.027; p = 0.000)	-0.083 (CI = +/-0.220; p = 0.447)	0.500	+7.36%
Severity	2008.1	0.074 (CI = +/-0.029; p = 0.000)	-0.070 (CI = +/-0.227; p = 0.529)	0.496	+7.66%
Severity	2008.2	0.077 (CI = +/-0.031; p = 0.000)	-0.086 (CI = +/-0.235; p = 0.458)	0.491	+8.03%
Severity	2009.1	0.086 (CI = +/-0.032; p = 0.000)	-0.049 (CI = +/-0.230; p = 0.663)	0.552	+8.99%
Severity	2009.2	0.103 (CI = +/-0.027; p = 0.000)	-0.119 (CI = +/-0.186; p = 0.197)	0.729	+10.85%
Severity	2010.1	0.117 (CI = +/-0.022; p = 0.000)	-0.066 (CI = +/-0.148; p = 0.366)	0.844	+12.41%
Severity	2010.2	0.128 (CI = +/-0.020; p = 0.000)	-0.108 (CI = +/-0.125; p = 0.086)	0.898	+13.67%
Severity	2011.1	0.136 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.111; p = 0.152)	0.925	+14.62%
Severity	2011.2	0.138 (CI = +/-0.020; p = 0.000)	-0.083 (CI = +/-0.117; p = 0.152)	0.915	+14.77%
Severity	2012.1	0.139 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.124; p = 0.192)	0.904	+14.90%
Severity	2012.2	0.131 (CI = +/-0.023; p = 0.000)	-0.055 (CI = +/-0.120; p = 0.344)	0.894	+14.02%
Severity	2013.1	0.133 (CI = +/-0.026; p = 0.000)	-0.049 (CI = +/-0.128; p = 0.422)	0.882	+14.26%
Severity	2013.2	0.143 (CI = +/-0.026; p = 0.000)	-0.077 (CI = +/-0.122; p = 0.193)	0.900	+15.40%
Severity	2014.1	0.140 (CI = +/-0.030; p = 0.000)	-0.085 (CI = +/-0.130; p = 0.181)	0.881	+15.06%
Severity	2014.2	0.137 (CI = +/-0.035; p = 0.000)	-0.076 (CI = +/-0.141; p = 0.262)	0.847	+14.64%
Severity	2015.1	0.151 (CI = +/-0.034; p = 0.000)	-0.044 (CI = +/-0.127; p = 0.454)	0.891	+16.33%
Severity	2015.2	0.152 (CI = +/-0.041; p = 0.000)	-0.047 (CI = +/-0.142; p = 0.473)	0.862	+16.47%
Severity	2016.1	0.163 (CI = +/-0.046; p = 0.000)	-0.027 (CI = +/-0.148; p = 0.681)	0.865	+17.73%
Severity	2016.2	0.156 (CI = +/-0.059; p = 0.000)	-0.015 (CI = +/-0.168; p = 0.843)	0.811	+16.92%
Frequency	2001.2	-0.009 (CI = +/-0.020; p = 0.399)	-0.154 (CI = +/-0.235; p = 0.190)	0.015	-0.85%
Frequency	2002.1	-0.010 (CI = +/-0.021; p = 0.331)	-0.166 (CI = +/-0.240; p = 0.169)	0.024	-1.03%
Frequency	2002.2	-0.011 (CI = +/-0.022; p = 0.308)	-0.159 (CI = +/-0.246; p = 0.199)	0.024	-1.14%
Frequency	2003.1	-0.016 (CI = +/-0.023; p = 0.182)	-0.184 (CI = +/-0.247; p = 0.139)	0.056	-1.54%
Frequency	2003.2	-0.019 (CI = +/-0.024; p = 0.118)	-0.162 (CI = +/-0.251; p = 0.196)	0.067	-1.88%
Frequency	2004.1	-0.024 (CI = +/-0.025; p = 0.057)	-0.192 (CI = +/-0.250; p = 0.128)	0.113	-2.37%
Frequency	2004.2	-0.028 (CI = +/-0.026; p = 0.032)	-0.166 (CI = +/-0.253; p = 0.189)	0.135	-2.79%
Frequency	2005.1	-0.033 (CI = +/-0.027; p = 0.017)	-0.192 (CI = +/-0.255; p = 0.134)	0.173	-3.24%
Frequency	2005.2	-0.035 (CI = +/-0.028; p = 0.018)	-0.181 (CI = +/-0.263; p = 0.170)	0.178	-3.44%
Frequency	2006.1	-0.039 (CI = +/-0.030; p = 0.012)	-0.203 (CI = +/-0.267; p = 0.130)	0.205	-3.86%
Frequency	2006.2	-0.043 (CI = +/-0.032; p = 0.010)	-0.185 (CI = +/-0.275; p = 0.177)	0.217	-4.19%
Frequency	2007.1	-0.047 (CI = +/-0.033; p = 0.007)	-0.208 (CI = +/-0.280; p = 0.139)	0.239	-4.63%
Frequency	2007.2	-0.050 (CI = +/-0.036; p = 0.008)	-0.193 (CI = +/-0.290; p = 0.183)	0.246	-4.92%
Frequency	2008.1	-0.057 (CI = +/-0.038; p = 0.005)	-0.220 (CI = +/-0.295; p = 0.136)	0.275	-5.50%
Frequency	2008.2	-0.065 (CI = +/-0.040; p = 0.003)	-0.183 (CI = +/-0.298; p = 0.216)	0.318	-6.27%
Frequency	2009.1	-0.078 (CI = +/-0.039; p = 0.000)	-0.239 (CI = +/-0.282; p = 0.092)	0.434	-7.53%
Frequency	2009.2	-0.096 (CI = +/-0.036; p = 0.000)	-0.167 (CI = +/-0.250; p = 0.180)	0.578	-9.12%
Frequency	2010.1	-0.116 (CI = +/-0.028; p = 0.000)	-0.245 (CI = +/-0.184; p = 0.012)	0.788	-10.96%
Frequency	2010.2	-0.133 (CI = +/-0.021; p = 0.000)	-0.182 (CI = +/-0.136; p = 0.011)	0.896	-12.42%
Frequency	2011.1	-0.138 (CI = +/-0.022; p = 0.000)	-0.202 (CI = +/-0.134; p = 0.005)	0.900	-12.92%
Frequency	2011.2	-0.144 (CI = +/-0.024; p = 0.000)	-0.184 (CI = +/-0.137; p = 0.011)	0.903	-13.37%
Frequency	2012.1	-0.149 (CI = +/-0.025; p = 0.000)	-0.201 (CI = +/-0.139; p = 0.008)	0.900	-13.82%
Frequency	2012.2	-0.156 (CI = +/-0.027; p = 0.000)	-0.178 (CI = +/-0.140; p = 0.016)	0.907	-14.43%
Frequency	2013.1	-0.157 (CI = +/-0.030; p = 0.000)	-0.181 (CI = +/-0.149; p = 0.021)	0.888	-14.51%
Frequency	2013.2	-0.158 (CI = +/-0.035; p = 0.000)	-0.178 (CI = +/-0.161; p = 0.034)	0.875	-14.60%
Frequency	2014.1	-0.158 (CI = +/-0.040; p = 0.000)	-0.178 (CI = +/-0.174; p = 0.046)	0.844	-14.61%
Frequency	2014.2	-0.165 (CI = +/-0.046; p = 0.000)	-0.159 (CI = +/-0.186; p = 0.086)	0.840	-15.24%
Frequency	2015.1	-0.177 (CI = +/-0.051; p = 0.000)	-0.185 (CI = +/-0.191; p = 0.056)	0.840	-16.25%
Frequency	2015.2	-0.199 (CI = +/-0.052; p = 0.000)	-0.138 (CI = +/-0.178; p = 0.114)	0.884	-18.06%
Frequency	2016.1	-0.220 (CI = +/-0.052; p = 0.000)	-0.175 (CI = +/-0.164; p = 0.039)	0.909	-19.72%
Frequency	2016.2	-0.248 (CI = +/-0.045; p = 0.000)	-0.123 (CI = +/-0.130; p = 0.060)	0.954	-21.97%

All Perils

Coverage = AP
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.049 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.128; p = 0.002)	0.691	+5.01%
Loss Cost	2002.1	0.049 (CI = +/-0.012; p = 0.000)	-0.210 (CI = +/-0.132; p = 0.003)	0.683	+5.04%
Loss Cost	2002.2	0.050 (CI = +/-0.013; p = 0.000)	-0.217 (CI = +/-0.135; p = 0.002)	0.673	+5.15%
Loss Cost	2003.1	0.048 (CI = +/-0.013; p = 0.000)	-0.229 (CI = +/-0.137; p = 0.002)	0.660	+4.96%
Loss Cost	2003.2	0.047 (CI = +/-0.014; p = 0.000)	-0.222 (CI = +/-0.140; p = 0.003)	0.624	+4.84%
Loss Cost	2004.1	0.044 (CI = +/-0.014; p = 0.000)	-0.241 (CI = +/-0.140; p = 0.001)	0.615	+4.51%
Loss Cost	2004.2	0.041 (CI = +/-0.015; p = 0.000)	-0.225 (CI = +/-0.140; p = 0.003)	0.566	+4.21%
Loss Cost	2005.1	0.038 (CI = +/-0.015; p = 0.000)	-0.242 (CI = +/-0.140; p = 0.001)	0.556	+3.89%
Loss Cost	2005.2	0.038 (CI = +/-0.016; p = 0.000)	-0.241 (CI = +/-0.145; p = 0.002)	0.522	+3.88%
Loss Cost	2006.1	0.034 (CI = +/-0.017; p = 0.000)	-0.260 (CI = +/-0.145; p = 0.001)	0.518	+3.50%
Loss Cost	2006.2	0.031 (CI = +/-0.017; p = 0.001)	-0.245 (CI = +/-0.146; p = 0.002)	0.454	+3.17%
Loss Cost	2007.1	0.027 (CI = +/-0.018; p = 0.005)	-0.267 (CI = +/-0.145; p = 0.001)	0.462	+2.70%
Loss Cost	2007.2	0.025 (CI = +/-0.019; p = 0.014)	-0.257 (CI = +/-0.149; p = 0.002)	0.405	+2.49%
Loss Cost	2008.1	0.021 (CI = +/-0.020; p = 0.041)	-0.272 (CI = +/-0.153; p = 0.001)	0.411	+2.16%
Loss Cost	2008.2	0.017 (CI = +/-0.021; p = 0.119)	-0.252 (CI = +/-0.152; p = 0.002)	0.341	+1.67%
Loss Cost	2009.1	0.012 (CI = +/-0.022; p = 0.281)	-0.272 (CI = +/-0.154; p = 0.001)	0.366	+1.19%
Loss Cost	2009.2	0.012 (CI = +/-0.024; p = 0.335)	-0.270 (CI = +/-0.162; p = 0.002)	0.336	+1.16%
Loss Cost	2010.1	0.005 (CI = +/-0.025; p = 0.701)	-0.296 (CI = +/-0.160; p = 0.001)	0.390	+0.47%
Loss Cost	2010.2	-0.001 (CI = +/-0.027; p = 0.953)	-0.277 (CI = +/-0.163; p = 0.002)	0.352	-0.08%
Loss Cost	2011.1	0.003 (CI = +/-0.029; p = 0.834)	-0.264 (CI = +/-0.170; p = 0.004)	0.321	+0.30%
Loss Cost	2011.2	-0.001 (CI = +/-0.032; p = 0.954)	-0.252 (CI = +/-0.178; p = 0.008)	0.281	-0.09%
Loss Cost	2012.1	-0.005 (CI = +/-0.036; p = 0.783)	-0.264 (CI = +/-0.188; p = 0.009)	0.290	-0.48%
Loss Cost	2012.2	-0.020 (CI = +/-0.034; p = 0.227)	-0.221 (CI = +/-0.167; p = 0.013)	0.322	-1.99%
Loss Cost	2013.1	-0.018 (CI = +/-0.039; p = 0.345)	-0.214 (CI = +/-0.181; p = 0.024)	0.252	-1.76%
Loss Cost	2013.2	-0.008 (CI = +/-0.042; p = 0.688)	-0.238 (CI = +/-0.184; p = 0.015)	0.305	-0.80%
Loss Cost	2014.1	-0.010 (CI = +/-0.050; p = 0.661)	-0.244 (CI = +/-0.201; p = 0.022)	0.283	-1.02%
Loss Cost	2014.2	-0.021 (CI = +/-0.056; p = 0.413)	-0.220 (CI = +/-0.210; p = 0.042)	0.258	-2.12%
Loss Cost	2015.1	-0.016 (CI = +/-0.068; p = 0.608)	-0.208 (CI = +/-0.234; p = 0.075)	0.160	-1.58%
Loss Cost	2015.2	-0.038 (CI = +/-0.073; p = 0.271)	-0.168 (CI = +/-0.233; p = 0.134)	0.178	-3.69%
Loss Cost	2016.1	-0.047 (CI = +/-0.093; p = 0.267)	-0.186 (CI = +/-0.266; p = 0.143)	0.151	-4.62%
Loss Cost	2016.2	-0.086 (CI = +/-0.092; p = 0.063)	-0.128 (CI = +/-0.239; p = 0.236)	0.382	-8.21%
Severity	2001.2	0.052 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.161; p = 0.238)	0.581	+5.30%
Severity	2002.1	0.053 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.165; p = 0.305)	0.584	+5.48%
Severity	2002.2	0.055 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.167; p = 0.245)	0.588	+5.70%
Severity	2003.1	0.057 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.170; p = 0.319)	0.592	+5.91%
Severity	2003.2	0.060 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.173; p = 0.257)	0.595	+6.15%
Severity	2004.1	0.061 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.177; p = 0.318)	0.592	+6.33%
Severity	2004.2	0.063 (CI = +/-0.019; p = 0.000)	-0.096 (CI = +/-0.182; p = 0.291)	0.579	+6.48%
Severity	2005.1	0.064 (CI = +/-0.020; p = 0.000)	-0.088 (CI = +/-0.188; p = 0.345)	0.571	+6.62%
Severity	2005.2	0.066 (CI = +/-0.022; p = 0.000)	-0.097 (CI = +/-0.193; p = 0.311)	0.560	+6.82%
Severity	2006.1	0.066 (CI = +/-0.023; p = 0.000)	-0.096 (CI = +/-0.201; p = 0.337)	0.541	+6.85%
Severity	2006.2	0.066 (CI = +/-0.025; p = 0.000)	-0.096 (CI = +/-0.208; p = 0.352)	0.509	+6.86%
Severity	2007.1	0.066 (CI = +/-0.027; p = 0.000)	-0.097 (CI = +/-0.217; p = 0.365)	0.484	+6.83%
Severity	2007.2	0.067 (CI = +/-0.029; p = 0.000)	-0.101 (CI = +/-0.225; p = 0.364)	0.455	+6.92%
Severity	2008.1	0.070 (CI = +/-0.031; p = 0.000)	-0.090 (CI = +/-0.234; p = 0.437)	0.450	+7.20%
Severity	2008.2	0.073 (CI = +/-0.034; p = 0.000)	-0.104 (CI = +/-0.242; p = 0.384)	0.443	+7.57%
Severity	2009.1	0.082 (CI = +/-0.035; p = 0.000)	-0.064 (CI = +/-0.239; p = 0.582)	0.505	+8.59%
Severity	2009.2	0.100 (CI = +/-0.029; p = 0.000)	-0.131 (CI = +/-0.193; p = 0.172)	0.699	+10.51%
Severity	2010.1	0.116 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.156; p = 0.350)	0.824	+12.25%
Severity	2010.2	0.127 (CI = +/-0.022; p = 0.000)	-0.112 (CI = +/-0.131; p = 0.091)	0.884	+13.55%
Severity	2011.1	0.137 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.117; p = 0.179)	0.915	+14.65%
Severity	2011.2	0.138 (CI = +/-0.023; p = 0.000)	-0.082 (CI = +/-0.124; p = 0.179)	0.903	+14.80%
Severity	2012.1	0.139 (CI = +/-0.026; p = 0.000)	-0.078 (CI = +/-0.132; p = 0.230)	0.891	+14.97%
Severity	2012.2	0.131 (CI = +/-0.026; p = 0.000)	-0.055 (CI = +/-0.129; p = 0.377)	0.877	+14.04%
Severity	2013.1	0.134 (CI = +/-0.030; p = 0.000)	-0.047 (CI = +/-0.138; p = 0.471)	0.863	+14.33%
Severity	2013.2	0.145 (CI = +/-0.030; p = 0.000)	-0.074 (CI = +/-0.131; p = 0.243)	0.885	+15.56%
Severity	2014.1	0.141 (CI = +/-0.035; p = 0.000)	-0.083 (CI = +/-0.143; p = 0.229)	0.861	+15.16%
Severity	2014.2	0.137 (CI = +/-0.041; p = 0.000)	-0.074 (CI = +/-0.155; p = 0.310)	0.819	+14.73%
Severity	2015.1	0.157 (CI = +/-0.040; p = 0.000)	-0.033 (CI = +/-0.139; p = 0.607)	0.877	+16.95%
Severity	2015.2	0.158 (CI = +/-0.049; p = 0.000)	-0.036 (CI = +/-0.156; p = 0.607)	0.843	+17.16%
Severity	2016.1	0.175 (CI = +/-0.056; p = 0.000)	-0.005 (CI = +/-0.161; p = 0.944)	0.859	+19.17%
Severity	2016.2	0.169 (CI = +/-0.071; p = 0.001)	0.005 (CI = +/-0.185; p = 0.954)	0.799	+18.42%
Frequency	2001.2	-0.003 (CI = +/-0.020; p = 0.783)	-0.117 (CI = +/-0.226; p = 0.303)	-0.022	-0.28%
Frequency	2002.1	-0.004 (CI = +/-0.021; p = 0.690)	-0.126 (CI = +/-0.232; p = 0.278)	-0.018	-0.42%
Frequency	2002.2	-0.005 (CI = +/-0.022; p = 0.642)	-0.120 (CI = +/-0.238; p = 0.313)	-0.021	-0.51%
Frequency	2003.1	-0.009 (CI = +/-0.023; p = 0.433)	-0.144 (CI = +/-0.241; p = 0.232)	0.001	-0.90%
Frequency	2003.2	-0.012 (CI = +/-0.024; p = 0.301)	-0.124 (CI = +/-0.244; p = 0.308)	0.005	-1.24%
Frequency	2004.1	-0.017 (CI = +/-0.025; p = 0.167)	-0.152 (CI = +/-0.245; p = 0.214)	0.042	-1.72%
Frequency	2004.2	-0.022 (CI = +/-0.026; p = 0.100)	-0.129 (CI = +/-0.247; p = 0.295)	0.059	-2.13%
Frequency	2005.1	-0.026 (CI = +/-0.027; p = 0.060)	-0.153 (CI = +/-0.251; p = 0.221)	0.092	-2.56%
Frequency	2005.2	-0.028 (CI = +/-0.029; p = 0.058)	-0.144 (CI = +/-0.259; p = 0.264)	0.096	-2.75%
Frequency	2006.1	-0.032 (CI = +/-0.031; p = 0.042)	-0.165 (CI = +/-0.265; p = 0.213)	0.118	-3.14%
Frequency	2006.2	-0.035 (CI = +/-0.033; p = 0.035)	-0.149 (CI = +/-0.272; p = 0.272)	0.130	-3.45%
Frequency	2007.1	-0.039 (CI = +/-0.035; p = 0.027)	-0.169 (CI = +/-0.280; p = 0.224)	0.149	-3.87%
Frequency	2007.2	-0.042 (CI = +/-0.037; p = 0.027)	-0.156 (CI = +/-0.290; p = 0.276)	0.155	-4.15%
Frequency	2008.1	-0.048 (CI = +/-0.040; p = 0.019)	-0.183 (CI = +/-0.297; p = 0.217)	0.181	-4.70%
Frequency	2008.2	-0.056 (CI = +/-0.042; p = 0.010)	-0.148 (CI = +/-0.300; p = 0.316)	0.225	-5.48%
Frequency	2009.1	-0.071 (CI = +/-0.041; p = 0.002)	-0.207 (CI = +/-0.287; p = 0.148)	0.344	-6.81%
Frequency	2009.2	-0.088 (CI = +/-0.038; p = 0.000)	-0.139 (CI = +/-0.254; p = 0.266)	0.507	-8.46%
Frequency	2010.1	-0.111 (CI = +/-0.030; p = 0.000)	-0.225 (CI = +/-0.189; p = 0.022)	0.747	-10.49%
Frequency	2010.2	-0.128 (CI = +/-0.023; p = 0.000)	-0.166 (CI = +/-0.137; p = 0.021)	0.879	-12.00%
Frequency	2011.1	-0.134 (CI = +/-0.024; p = 0.000)	-0.186 (CI = +/-0.138; p = 0.011)	0.881	-12.52%
Frequency	2011.2	-0.139 (CI = +/-0.026; p = 0.000)	-0.170 (CI = +/-0.140; p = 0.021)	0.884	-12.97%
Frequency	2012.1	-0.144 (CI = +/-0.028; p = 0.000)	-0.187 (CI = +/-0.145; p = 0.015)	0.877	-13.43%
Frequency	2012.2	-0.151 (CI = +/-0.030; p = 0.000)	-0.166 (CI = +/-0.146; p = 0.029)	0.885	-14.06%
Frequency	2013.1	-0.152 (CI = +/-0.034; p = 0.000)	-0.167 (CI = +/-0.158; p = 0.041)	0.858	-14.08%
Frequency	2013.2	-0.153 (CI = +/-0.039; p = 0.000)	-0.164 (CI = +/-0.171; p = 0.058)	0.840	-14.15%
Frequency	2014.1	-0.151 (CI = +/-0.047; p = 0.000)	-0.162 (CI = +/-0.187; p = 0.084)	0.795	-14.05%
Frequency	2014.2	-0.159 (CI = +/-0.053; p = 0.000)	-0.145 (CI = +/-0.201; p = 0.137)	0.788	-14.69%
Frequency	2015.1	-0.172 (CI = +/-0.062; p = 0.000)	-0.175 (CI = +/-0.213; p = 0.096)	0.780	-15.84%
Frequency	2015.2	-0.196 (CI = +/-0.063; p = 0.000)	-0.132 (CI = +/-0.199; p = 0.166)	0.839	-17.79%
Frequency	2016.1	-0.223 (CI = +/-0.066; p = 0.000)	-0.181 (CI = +/-0.190; p = 0.060)	0.873	-19.97%
Frequency	2016.2	-0.255 (CI = +/-0.057; p = 0.000)	-0.133 (CI = +/-0.148; p = 0.070)	0.939	-22.49%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2001.2	0.055 (CI = +/-0.011; p = 0.000)	-0.235 (CI = +/-0.115; p = 0.000)	0.775	+5.69%
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	-0.232 (CI = +/-0.118; p = 0.000)	0.771	+5.75%
Loss Cost	2002.2	0.058 (CI = +/-0.012; p = 0.000)	-0.242 (CI = +/-0.120; p = 0.000)	0.769	+5.94%
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.122; p = 0.000)	0.759	+5.75%
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.126; p = 0.000)	0.732	+5.68%
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.125; p = 0.000)	0.729	+5.34%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	-0.253 (CI = +/-0.125; p = 0.000)	0.692	+5.07%
Loss Cost	2005.1	0.046 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.126; p = 0.000)	0.687	+4.75%
Loss Cost	2005.2	0.047 (CI = +/-0.016; p = 0.000)	-0.272 (CI = +/-0.130; p = 0.000)	0.664	+4.82%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	-0.290 (CI = +/-0.130; p = 0.000)	0.664	+4.43%
Loss Cost	2006.2	0.041 (CI = +/-0.017; p = 0.000)	-0.278 (CI = +/-0.132; p = 0.000)	0.614	+4.14%
Loss Cost	2007.1	0.036 (CI = +/-0.017; p = 0.000)	-0.300 (CI = +/-0.130; p = 0.000)	0.627	+3.64%
Loss Cost	2007.2	0.034 (CI = +/-0.019; p = 0.001)	-0.294 (CI = +/-0.135; p = 0.000)	0.580	+3.51%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.308 (CI = +/-0.138; p = 0.000)	0.585	+3.16%
Loss Cost	2008.2	0.027 (CI = +/-0.021; p = 0.015)	-0.291 (CI = +/-0.139; p = 0.000)	0.523	+2.71%
Loss Cost	2009.1	0.022 (CI = +/-0.022; p = 0.054)	-0.311 (CI = +/-0.141; p = 0.000)	0.546	+2.19%
Loss Cost	2009.2	0.023 (CI = +/-0.024; p = 0.064)	-0.315 (CI = +/-0.148; p = 0.000)	0.523	+2.31%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.220)	-0.342 (CI = +/-0.145; p = 0.000)	0.575	+1.53%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.427)	-0.327 (CI = +/-0.149; p = 0.000)	0.530	+1.05%
Loss Cost	2011.1	0.016 (CI = +/-0.030; p = 0.283)	-0.310 (CI = +/-0.155; p = 0.001)	0.522	+1.57%
Loss Cost	2011.2	0.013 (CI = +/-0.034; p = 0.407)	-0.304 (CI = +/-0.165; p = 0.001)	0.473	+1.35%
Loss Cost	2012.1	0.009 (CI = +/-0.038; p = 0.609)	-0.316 (CI = +/-0.176; p = 0.002)	0.481	+0.93%
Loss Cost	2012.2	-0.007 (CI = +/-0.036; p = 0.679)	-0.275 (CI = +/-0.156; p = 0.002)	0.479	-0.70%
Loss Cost	2013.1	-0.003 (CI = +/-0.042; p = 0.865)	-0.266 (CI = +/-0.170; p = 0.006)	0.432	-0.33%
Loss Cost	2013.2	0.014 (CI = +/-0.041; p = 0.453)	-0.304 (CI = +/-0.153; p = 0.001)	0.604	+1.44%
Loss Cost	2014.1	0.013 (CI = +/-0.050; p = 0.570)	-0.307 (CI = +/-0.171; p = 0.003)	0.590	+1.30%
Loss Cost	2014.2	0.005 (CI = +/-0.059; p = 0.842)	-0.293 (CI = +/-0.187; p = 0.007)	0.525	+0.53%
Loss Cost	2015.1	0.016 (CI = +/-0.074; p = 0.622)	-0.273 (CI = +/-0.211; p = 0.018)	0.485	+1.62%
Loss Cost	2015.2	-0.003 (CI = +/-0.087; p = 0.931)	-0.244 (CI = +/-0.225; p = 0.038)	0.386	-0.32%
Loss Cost	2016.1	-0.015 (CI = +/-0.120; p = 0.760)	-0.262 (CI = +/-0.275; p = 0.058)	0.366	-1.49%
Loss Cost	2016.2	-0.058 (CI = +/-0.134; p = 0.293)	-0.211 (CI = +/-0.271; p = 0.096)	0.410	-5.67%
Severity	2001.2	0.046 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.162; p = 0.188)	0.516	+4.74%
Severity	2002.1	0.048 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.166; p = 0.240)	0.517	+4.90%
Severity	2002.2	0.050 (CI = +/-0.017; p = 0.000)	-0.109 (CI = +/-0.169; p = 0.196)	0.520	+5.12%
Severity	2003.1	0.052 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.173; p = 0.253)	0.522	+5.31%
Severity	2003.2	0.054 (CI = +/-0.018; p = 0.000)	-0.111 (CI = +/-0.176; p = 0.207)	0.525	+5.55%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	-0.103 (CI = +/-0.182; p = 0.254)	0.519	+5.70%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	-0.110 (CI = +/-0.187; p = 0.239)	0.502	+5.84%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	-0.104 (CI = +/-0.194; p = 0.279)	0.491	+5.95%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	-0.113 (CI = +/-0.200; p = 0.258)	0.476	+6.13%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	-0.114 (CI = +/-0.209; p = 0.273)	0.453	+6.11%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	-0.112 (CI = +/-0.217; p = 0.296)	0.412	+6.07%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	-0.117 (CI = +/-0.227; p = 0.296)	0.383	+5.96%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.119 (CI = +/-0.236; p = 0.307)	0.347	+6.01%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	-0.111 (CI = +/-0.247; p = 0.363)	0.339	+6.23%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	-0.124 (CI = +/-0.257; p = 0.327)	0.330	+6.60%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	-0.085 (CI = +/-0.257; p = 0.499)	0.393	+7.69%
Severity	2009.2	0.095 (CI = +/-0.034; p = 0.000)	-0.157 (CI = +/-0.208; p = 0.131)	0.630	+9.92%
Severity	2010.1	0.113 (CI = +/-0.029; p = 0.000)	-0.093 (CI = +/-0.170; p = 0.263)	0.779	+11.93%
Severity	2010.2	0.127 (CI = +/-0.026; p = 0.000)	-0.138 (CI = +/-0.141; p = 0.054)	0.862	+13.54%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	-0.102 (CI = +/-0.126; p = 0.105)	0.901	+14.85%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	-0.109 (CI = +/-0.133; p = 0.102)	0.887	+15.14%
Severity	2012.1	0.143 (CI = +/-0.031; p = 0.000)	-0.104 (CI = +/-0.144; p = 0.142)	0.873	+15.32%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	-0.081 (CI = +/-0.142; p = 0.240)	0.847	+14.26%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.073 (CI = +/-0.155; p = 0.320)	0.828	+14.60%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.107 (CI = +/-0.141; p = 0.120)	0.873	+16.41%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	-0.118 (CI = +/-0.156; p = 0.122)	0.846	+15.86%
Severity	2014.2	0.145 (CI = +/-0.055; p = 0.000)	-0.114 (CI = +/-0.174; p = 0.172)	0.789	+15.61%
Severity	2015.1	0.173 (CI = +/-0.051; p = 0.000)	-0.062 (CI = +/-0.148; p = 0.357)	0.882	+18.93%
Severity	2015.2	0.183 (CI = +/-0.063; p = 0.000)	-0.076 (CI = +/-0.165; p = 0.302)	0.860	+20.08%
Severity	2016.1	0.216 (CI = +/-0.061; p = 0.000)	-0.027 (CI = +/-0.139; p = 0.644)	0.926	+24.11%
Severity	2016.2	0.223 (CI = +/-0.086; p = 0.002)	-0.034 (CI = +/-0.174; p = 0.611)	0.893	+24.95%
Frequency	2001.2	0.009 (CI = +/-0.020; p = 0.356)	-0.128 (CI = +/-0.210; p = 0.222)	0.012	+0.91%
Frequency	2002.1	0.008 (CI = +/-0.021; p = 0.435)	-0.134 (CI = +/-0.216; p = 0.215)	0.009	+0.81%
Frequency	2002.2	0.008 (CI = +/-0.022; p = 0.477)	-0.132 (CI = +/-0.222; p = 0.234)	0.000	+0.78%
Frequency	2003.1	0.004 (CI = +/-0.023; p = 0.714)	-0.153 (CI = +/-0.225; p = 0.175)	0.004	+0.42%
Frequency	2003.2	0.001 (CI = +/-0.024; p = 0.920)	-0.137 (CI = +/-0.230; p = 0.232)	-0.016	+0.12%
Frequency	2004.1	-0.003 (CI = +/-0.025; p = 0.780)	-0.163 (CI = +/-0.232; p = 0.161)	0.004	-0.34%
Frequency	2004.2	-0.007 (CI = +/-0.026; p = 0.576)	-0.143 (CI = +/-0.235; p = 0.224)	-0.004	-0.72%
Frequency	2005.1	-0.011 (CI = +/-0.028; p = 0.407)	-0.164 (CI = +/-0.240; p = 0.172)	0.019	-1.13%
Frequency	2005.2	-0.012 (CI = +/-0.030; p = 0.400)	-0.160 (CI = +/-0.249; p = 0.199)	0.017	-1.23%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.311)	-0.177 (CI = +/-0.256; p = 0.168)	0.033	-1.58%
Frequency	2006.2	-0.018 (CI = +/-0.034; p = 0.276)	-0.166 (CI = +/-0.266; p = 0.210)	0.033	-1.82%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.225)	-0.182 (CI = +/-0.275; p = 0.183)	0.047	-2.19%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.225)	-0.175 (CI = +/-0.287; p = 0.219)	0.046	-2.36%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.170)	-0.197 (CI = +/-0.297; p = 0.181)	0.068	-2.89%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.105)	-0.167 (CI = +/-0.303; p = 0.263)	0.091	-3.64%
Frequency	2009.1	-0.052 (CI = +/-0.046; p = 0.028)	-0.226 (CI = +/-0.292; p = 0.122)	0.214	-5.11%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	-0.158 (CI = +/-0.261; p = 0.218)	0.373	-6.92%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	-0.249 (CI = +/-0.190; p = 0.013)	0.690	-9.29%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	-0.189 (CI = +/-0.134; p = 0.009)	0.858	-11.00%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	-0.209 (CI = +/-0.136; p = 0.005)	0.858	-11.56%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	-0.196 (CI = +/-0.142; p = 0.010)	0.858	-11.97%
Frequency	2012.1	-0.133 (CI = +/-0.032; p = 0.000)	-0.212 (CI = +/-0.149; p = 0.009)	0.846	-12.48%
Frequency	2012.2	-0.140 (CI = +/-0.035; p = 0.000)	-0.194 (CI = +/-0.154; p = 0.017)	0.851	-13.09%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	-0.192 (CI = +/-0.169; p = 0.029)	0.807	-13.03%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	-0.197 (CI = +/-0.185; p = 0.039)	0.780	-12.86%
Frequency	2014.1	-0.134 (CI = +/-0.060; p = 0.001)	-0.189 (CI = +/-0.206; p = 0.068)	0.700	-12.57%
Frequency	2014.2	-0.140 (CI = +/-0.072; p = 0.002)	-0.179 (CI = +/-0.230; p = 0.109)	0.679	-13.04%
Frequency	2015.1	-0.157 (CI = +/-0.088; p = 0.004)	-0.211 (CI = +/-0.253; p = 0.088)	0.660	-14.56%
Frequency	2015.2	-0.186 (CI = +/-0.098; p = 0.003)	-0.168 (CI = +/-0.254; p = 0.157)	0.736	-16.99%
Frequency	2016.1	-0.231 (CI = +/-0.105; p = 0.002)	-0.235 (CI = +/-0.241; p = 0.053)	0.819	-20.63%
Frequency	2016.2	-0.281 (CI = +/-0.083; p = 0.001)	-0.177 (CI = +/-0.167; p = 0.042)	0.941	-24.51%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.057 (CI = +/-0.011; p = 0.000)	-0.248 (CI = +/-0.116; p = 0.000)	0.779	+5.91%
Loss Cost	2002.1	0.058 (CI = +/-0.012; p = 0.000)	-0.244 (CI = +/-0.119; p = 0.000)	0.775	+5.98%
Loss Cost	2002.2	0.060 (CI = +/-0.012; p = 0.000)	-0.257 (CI = +/-0.120; p = 0.000)	0.775	+6.21%
Loss Cost	2003.1	0.058 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.122; p = 0.000)	0.766	+6.02%
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	-0.263 (CI = +/-0.126; p = 0.000)	0.739	+5.97%
Loss Cost	2004.1	0.055 (CI = +/-0.014; p = 0.000)	-0.280 (CI = +/-0.125; p = 0.000)	0.736	+5.63%
Loss Cost	2004.2	0.052 (CI = +/-0.015; p = 0.000)	-0.267 (CI = +/-0.127; p = 0.000)	0.698	+5.36%
Loss Cost	2005.1	0.049 (CI = +/-0.015; p = 0.000)	-0.282 (CI = +/-0.127; p = 0.000)	0.694	+5.04%
Loss Cost	2005.2	0.050 (CI = +/-0.016; p = 0.000)	-0.287 (CI = +/-0.132; p = 0.000)	0.672	+5.16%
Loss Cost	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.304 (CI = +/-0.131; p = 0.000)	0.673	+4.76%
Loss Cost	2006.2	0.044 (CI = +/-0.018; p = 0.000)	-0.292 (CI = +/-0.134; p = 0.000)	0.621	+4.47%
Loss Cost	2007.1	0.039 (CI = +/-0.018; p = 0.000)	-0.312 (CI = +/-0.132; p = 0.000)	0.634	+3.96%
Loss Cost	2007.2	0.038 (CI = +/-0.020; p = 0.001)	-0.308 (CI = +/-0.138; p = 0.000)	0.586	+3.85%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	-0.321 (CI = +/-0.142; p = 0.000)	0.591	+3.51%
Loss Cost	2008.2	0.030 (CI = +/-0.023; p = 0.013)	-0.304 (CI = +/-0.144; p = 0.000)	0.525	+3.04%
Loss Cost	2009.1	0.025 (CI = +/-0.024; p = 0.044)	-0.322 (CI = +/-0.146; p = 0.000)	0.548	+2.51%
Loss Cost	2009.2	0.027 (CI = +/-0.027; p = 0.050)	-0.328 (CI = +/-0.154; p = 0.000)	0.528	+2.71%
Loss Cost	2010.1	0.019 (CI = +/-0.028; p = 0.167)	-0.353 (CI = +/-0.151; p = 0.000)	0.579	+1.90%
Loss Cost	2010.2	0.014 (CI = +/-0.030; p = 0.346)	-0.338 (CI = +/-0.158; p = 0.000)	0.530	+1.40%
Loss Cost	2011.1	0.020 (CI = +/-0.033; p = 0.228)	-0.322 (CI = +/-0.163; p = 0.001)	0.522	+1.97%
Loss Cost	2011.2	0.018 (CI = +/-0.038; p = 0.335)	-0.316 (CI = +/-0.176; p = 0.002)	0.472	+1.78%
Loss Cost	2012.1	0.014 (CI = +/-0.043; p = 0.509)	-0.327 (CI = +/-0.188; p = 0.003)	0.477	+1.37%
Loss Cost	2012.2	-0.006 (CI = +/-0.043; p = 0.772)	-0.278 (CI = +/-0.171; p = 0.004)	0.465	-0.57%
Loss Cost	2013.1	-0.002 (CI = +/-0.050; p = 0.942)	-0.269 (CI = +/-0.186; p = 0.009)	0.411	-0.17%
Loss Cost	2013.2	0.022 (CI = +/-0.048; p = 0.335)	-0.320 (CI = +/-0.166; p = 0.002)	0.608	+2.20%
Loss Cost	2014.1	0.021 (CI = +/-0.059; p = 0.435)	-0.322 (CI = +/-0.187; p = 0.004)	0.591	+2.12%
Loss Cost	2014.2	0.013 (CI = +/-0.074; p = 0.683)	-0.308 (CI = +/-0.214; p = 0.011)	0.516	+1.35%
Loss Cost	2015.1	0.026 (CI = +/-0.093; p = 0.513)	-0.288 (CI = +/-0.241; p = 0.026)	0.470	+2.67%
Loss Cost	2015.2	0.003 (CI = +/-0.122; p = 0.958)	-0.253 (CI = +/-0.279; p = 0.067)	0.342	+0.26%
Loss Cost	2016.1	-0.010 (CI = +/-0.173; p = 0.879)	-0.268 (CI = +/-0.349; p = 0.100)	0.299	-1.01%
Loss Cost	2016.2	-0.082 (CI = +/-0.225; p = 0.328)	-0.184 (CI = +/-0.384; p = 0.225)	0.387	-7.90%
Severity	2001.2	0.043 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.160; p = 0.289)	0.464	+4.36%
Severity	2002.1	0.044 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.164; p = 0.352)	0.466	+4.52%
Severity	2002.2	0.046 (CI = +/-0.017; p = 0.000)	-0.087 (CI = +/-0.168; p = 0.298)	0.466	+4.71%
Severity	2003.1	0.048 (CI = +/-0.018; p = 0.000)	-0.077 (CI = +/-0.172; p = 0.366)	0.469	+4.90%
Severity	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.176; p = 0.310)	0.468	+5.13%
Severity	2004.1	0.051 (CI = +/-0.020; p = 0.000)	-0.082 (CI = +/-0.182; p = 0.363)	0.462	+5.27%
Severity	2004.2	0.052 (CI = +/-0.022; p = 0.000)	-0.087 (CI = +/-0.188; p = 0.352)	0.440	+5.37%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	-0.082 (CI = +/-0.195; p = 0.393)	0.427	+5.47%
Severity	2005.2	0.055 (CI = +/-0.025; p = 0.000)	-0.089 (CI = +/-0.202; p = 0.374)	0.407	+5.61%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	-0.091 (CI = +/-0.211; p = 0.382)	0.380	+5.57%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	-0.086 (CI = +/-0.220; p = 0.425)	0.332	+5.47%
Severity	2007.1	0.052 (CI = +/-0.032; p = 0.003)	-0.092 (CI = +/-0.229; p = 0.414)	0.298	+5.32%
Severity	2007.2	0.052 (CI = +/-0.035; p = 0.006)	-0.091 (CI = +/-0.240; p = 0.440)	0.255	+5.30%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.008)	-0.084 (CI = +/-0.251; p = 0.494)	0.245	+5.49%
Severity	2008.2	0.056 (CI = +/-0.042; p = 0.011)	-0.095 (CI = +/-0.264; p = 0.460)	0.231	+5.80%
Severity	2009.1	0.067 (CI = +/-0.044; p = 0.005)	-0.059 (CI = +/-0.264; p = 0.644)	0.300	+6.90%
Severity	2009.2	0.089 (CI = +/-0.038; p = 0.000)	-0.138 (CI = +/-0.217; p = 0.197)	0.557	+9.35%
Severity	2010.1	0.108 (CI = +/-0.032; p = 0.000)	-0.079 (CI = +/-0.176; p = 0.357)	0.735	+11.43%
Severity	2010.2	0.124 (CI = +/-0.029; p = 0.000)	-0.130 (CI = +/-0.149; p = 0.084)	0.831	+13.23%
Severity	2011.1	0.136 (CI = +/-0.027; p = 0.000)	-0.096 (CI = +/-0.133; p = 0.147)	0.879	+14.61%
Severity	2011.2	0.139 (CI = +/-0.031; p = 0.000)	-0.103 (CI = +/-0.143; p = 0.146)	0.859	+14.90%
Severity	2012.1	0.140 (CI = +/-0.036; p = 0.000)	-0.099 (CI = +/-0.154; p = 0.189)	0.840	+15.08%
Severity	2012.2	0.128 (CI = +/-0.038; p = 0.000)	-0.068 (CI = +/-0.153; p = 0.348)	0.803	+13.69%
Severity	2013.1	0.131 (CI = +/-0.045; p = 0.000)	-0.062 (CI = +/-0.167; p = 0.426)	0.776	+14.01%
Severity	2013.2	0.150 (CI = +/-0.046; p = 0.000)	-0.103 (CI = +/-0.158; p = 0.173)	0.829	+16.18%
Severity	2014.1	0.145 (CI = +/-0.055; p = 0.000)	-0.113 (CI = +/-0.174; p = 0.174)	0.788	+15.57%
Severity	2014.2	0.141 (CI = +/-0.070; p = 0.002)	-0.106 (CI = +/-0.202; p = 0.256)	0.696	+15.11%
Severity	2015.1	0.172 (CI = +/-0.066; p = 0.001)	-0.059 (CI = +/-0.172; p = 0.433)	0.829	+18.73%
Severity	2015.2	0.185 (CI = +/-0.089; p = 0.003)	-0.080 (CI = +/-0.205; p = 0.364)	0.791	+20.35%
Severity	2016.1	0.223 (CI = +/-0.086; p = 0.002)	-0.035 (CI = +/-0.173; p = 0.603)	0.894	+25.02%
Severity	2016.2	0.241 (CI = +/-0.142; p = 0.013)	-0.055 (CI = +/-0.243; p = 0.520)	0.848	+27.20%
Frequency	2001.2	0.015 (CI = +/-0.020; p = 0.134)	-0.163 (CI = +/-0.203; p = 0.111)	0.074	+1.49%
Frequency	2002.1	0.014 (CI = +/-0.021; p = 0.180)	-0.168 (CI = +/-0.209; p = 0.111)	0.070	+1.40%
Frequency	2002.2	0.014 (CI = +/-0.022; p = 0.199)	-0.170 (CI = +/-0.216; p = 0.119)	0.059	+1.42%
Frequency	2003.1	0.011 (CI = +/-0.023; p = 0.352)	-0.189 (CI = +/-0.219; p = 0.088)	0.059	+1.07%
Frequency	2003.2	0.008 (CI = +/-0.024; p = 0.506)	-0.175 (CI = +/-0.224; p = 0.122)	0.028	+0.80%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.783)	-0.198 (CI = +/-0.226; p = 0.083)	0.042	+0.34%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.995)	-0.180 (CI = +/-0.231; p = 0.121)	0.019	-0.01%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.768)	-0.200 (CI = +/-0.236; p = 0.094)	0.038	-0.41%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.771)	-0.198 (CI = +/-0.245; p = 0.108)	0.033	-0.43%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.627)	-0.214 (CI = +/-0.253; p = 0.094)	0.047	-0.77%
Frequency	2006.2	-0.009 (CI = +/-0.035; p = 0.582)	-0.206 (CI = +/-0.264; p = 0.120)	0.040	-0.94%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.483)	-0.220 (CI = +/-0.273; p = 0.108)	0.052	-1.29%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.495)	-0.217 (CI = +/-0.286; p = 0.130)	0.047	-1.37%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.386)	-0.237 (CI = +/-0.297; p = 0.111)	0.066	-1.88%
Frequency	2008.2	-0.026 (CI = +/-0.048; p = 0.266)	-0.208 (CI = +/-0.306; p = 0.171)	0.071	-2.61%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.087)	-0.263 (CI = +/-0.295; p = 0.078)	0.193	-4.11%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	-0.190 (CI = +/-0.268; p = 0.153)	0.326	-6.08%
Frequency	2010.1	-0.089 (CI = +/-0.035; p = 0.000)	-0.274 (CI = +/-0.190; p = 0.008)	0.673	-8.55%
Frequency	2010.2	-0.110 (CI = +/-0.026; p = 0.000)	-0.208 (CI = +/-0.137; p = 0.006)	0.847	-10.45%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	-0.226 (CI = +/-0.139; p = 0.004)	0.847	-11.02%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	-0.214 (CI = +/-0.148; p = 0.008)	0.844	-11.41%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	-0.228 (CI = +/-0.155; p = 0.008)	0.829	-11.91%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.210 (CI = +/-0.165; p = 0.017)	0.832	-12.55%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	-0.207 (CI = +/-0.180; p = 0.028)	0.780	-12.43%
Frequency	2013.2	-0.128 (CI = +/-0.058; p = 0.001)	-0.217 (CI = +/-0.201; p = 0.037)	0.751	-12.04%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	-0.209 (CI = +/-0.224; p = 0.064)	0.655	-11.64%
Frequency	2014.2	-0.127 (CI = +/-0.090; p = 0.013)	-0.202 (CI = +/-0.260; p = 0.108)	0.627	-11.95%
Frequency	2015.1	-0.145 (CI = +/-0.111; p = 0.018)	-0.229 (CI = +/-0.288; p = 0.100)	0.601	-13.53%
Frequency	2015.2	-0.183 (CI = +/-0.138; p = 0.019)	-0.173 (CI = +/-0.315; p = 0.217)	0.675	-16.70%
Frequency	2016.1	-0.233 (CI = +/-0.151; p = 0.013)	-0.233 (CI = +/-0.306; p = 0.102)	0.776	-20.82%
Frequency	2016.2	-0.323 (CI = +/-0.085; p = 0.001)	-0.128 (CI = +/-0.145; p = 0.067)	0.974	-27.60%

All Perils

Coverage = AP
 End Trend Period = 2021.1
 Excluded Points = 2010.2,2012.2,2016.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.044 (CI = +/-0.010; p = 0.000)	-0.172 (CI = +/-0.124; p = 0.008)	0.682	+4.52%
Loss Cost	2002.1	0.045 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.128; p = 0.011)	0.675	+4.56%
Loss Cost	2002.2	0.045 (CI = +/-0.012; p = 0.000)	-0.175 (CI = +/-0.131; p = 0.010)	0.664	+4.65%
Loss Cost	2003.1	0.044 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.133; p = 0.008)	0.649	+4.49%
Loss Cost	2003.2	0.043 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.136; p = 0.012)	0.611	+4.36%
Loss Cost	2004.1	0.040 (CI = +/-0.013; p = 0.000)	-0.196 (CI = +/-0.136; p = 0.006)	0.599	+4.08%
Loss Cost	2004.2	0.037 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.135; p = 0.011)	0.549	+3.77%
Loss Cost	2005.1	0.035 (CI = +/-0.014; p = 0.000)	-0.195 (CI = +/-0.136; p = 0.007)	0.535	+3.51%
Loss Cost	2005.2	0.034 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.141; p = 0.009)	0.498	+3.50%
Loss Cost	2006.1	0.031 (CI = +/-0.015; p = 0.000)	-0.212 (CI = +/-0.142; p = 0.005)	0.489	+3.20%
Loss Cost	2006.2	0.028 (CI = +/-0.016; p = 0.001)	-0.196 (CI = +/-0.142; p = 0.009)	0.419	+2.86%
Loss Cost	2007.1	0.025 (CI = +/-0.016; p = 0.005)	-0.218 (CI = +/-0.143; p = 0.004)	0.421	+2.49%
Loss Cost	2007.2	0.023 (CI = +/-0.018; p = 0.014)	-0.209 (CI = +/-0.147; p = 0.007)	0.357	+2.28%
Loss Cost	2008.1	0.020 (CI = +/-0.019; p = 0.036)	-0.222 (CI = +/-0.153; p = 0.007)	0.357	+2.05%
Loss Cost	2008.2	0.016 (CI = +/-0.020; p = 0.113)	-0.204 (CI = +/-0.152; p = 0.011)	0.277	+1.57%
Loss Cost	2009.1	0.012 (CI = +/-0.021; p = 0.248)	-0.222 (CI = +/-0.158; p = 0.009)	0.292	+1.22%
Loss Cost	2009.2	0.012 (CI = +/-0.024; p = 0.290)	-0.222 (CI = +/-0.165; p = 0.011)	0.266	+1.23%
Loss Cost	2010.1	0.006 (CI = +/-0.026; p = 0.605)	-0.250 (CI = +/-0.172; p = 0.007)	0.304	+0.64%
Loss Cost	2011.1	0.001 (CI = +/-0.028; p = 0.954)	-0.237 (CI = +/-0.173; p = 0.011)	0.263	+0.08%
Loss Cost	2011.2	-0.003 (CI = +/-0.031; p = 0.838)	-0.226 (CI = +/-0.181; p = 0.018)	0.232	-0.30%
Loss Cost	2012.1	-0.006 (CI = +/-0.035; p = 0.736)	-0.236 (CI = +/-0.196; p = 0.022)	0.226	-0.57%
Loss Cost	2013.1	-0.022 (CI = +/-0.034; p = 0.178)	-0.200 (CI = +/-0.171; p = 0.026)	0.294	-2.19%
Loss Cost	2013.2	-0.013 (CI = +/-0.037; p = 0.449)	-0.225 (CI = +/-0.174; p = 0.016)	0.333	-1.30%
Loss Cost	2014.1	-0.014 (CI = +/-0.043; p = 0.477)	-0.228 (CI = +/-0.191; p = 0.023)	0.291	-1.41%
Loss Cost	2014.2	-0.025 (CI = +/-0.048; p = 0.281)	-0.204 (CI = +/-0.198; p = 0.045)	0.296	-2.42%
Loss Cost	2015.1	-0.017 (CI = +/-0.057; p = 0.507)	-0.186 (CI = +/-0.219; p = 0.087)	0.153	-1.73%
Loss Cost	2015.2	-0.037 (CI = +/-0.063; p = 0.213)	-0.152 (CI = +/-0.217; p = 0.146)	0.212	-3.64%
Loss Cost	2016.1	-0.041 (CI = +/-0.083; p = 0.278)	-0.160 (CI = +/-0.256; p = 0.182)	0.108	-4.02%
Severity	2001.2	0.055 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.171; p = 0.185)	0.625	+5.69%
Severity	2002.1	0.057 (CI = +/-0.015; p = 0.000)	-0.102 (CI = +/-0.174; p = 0.243)	0.627	+5.86%
Severity	2002.2	0.059 (CI = +/-0.016; p = 0.000)	-0.116 (CI = +/-0.177; p = 0.189)	0.632	+6.09%
Severity	2003.1	0.061 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.181; p = 0.252)	0.635	+6.29%
Severity	2003.2	0.063 (CI = +/-0.017; p = 0.000)	-0.118 (CI = +/-0.183; p = 0.197)	0.639	+6.55%
Severity	2004.1	0.065 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.189; p = 0.250)	0.635	+6.70%
Severity	2004.2	0.066 (CI = +/-0.019; p = 0.000)	-0.117 (CI = +/-0.194; p = 0.227)	0.623	+6.86%
Severity	2005.1	0.068 (CI = +/-0.020; p = 0.000)	-0.109 (CI = +/-0.201; p = 0.275)	0.615	+6.99%
Severity	2005.2	0.070 (CI = +/-0.022; p = 0.000)	-0.120 (CI = +/-0.207; p = 0.246)	0.604	+7.20%
Severity	2006.1	0.070 (CI = +/-0.023; p = 0.000)	-0.119 (CI = +/-0.216; p = 0.269)	0.585	+7.22%
Severity	2006.2	0.070 (CI = +/-0.025; p = 0.000)	-0.119 (CI = +/-0.224; p = 0.283)	0.554	+7.23%
Severity	2007.1	0.069 (CI = +/-0.027; p = 0.000)	-0.122 (CI = +/-0.235; p = 0.292)	0.528	+7.18%
Severity	2007.2	0.070 (CI = +/-0.029; p = 0.000)	-0.127 (CI = +/-0.244; p = 0.295)	0.499	+7.28%
Severity	2008.1	0.072 (CI = +/-0.032; p = 0.000)	-0.115 (CI = +/-0.257; p = 0.364)	0.489	+7.51%
Severity	2008.2	0.076 (CI = +/-0.034; p = 0.000)	-0.128 (CI = +/-0.265; p = 0.326)	0.479	+7.89%
Severity	2009.1	0.085 (CI = +/-0.036; p = 0.000)	-0.079 (CI = +/-0.267; p = 0.545)	0.533	+8.92%
Severity	2009.2	0.104 (CI = +/-0.030; p = 0.000)	-0.138 (CI = +/-0.213; p = 0.189)	0.725	+11.00%
Severity	2010.1	0.123 (CI = +/-0.025; p = 0.000)	-0.049 (CI = +/-0.166; p = 0.539)	0.855	+13.11%
Severity	2011.1	0.138 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.122; p = 0.164)	0.926	+14.80%
Severity	2011.2	0.140 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.128; p = 0.162)	0.915	+14.99%
Severity	2012.1	0.141 (CI = +/-0.025; p = 0.000)	-0.082 (CI = +/-0.139; p = 0.225)	0.903	+15.18%
Severity	2013.1	0.133 (CI = +/-0.026; p = 0.000)	-0.064 (CI = +/-0.135; p = 0.326)	0.886	+14.20%
Severity	2013.2	0.143 (CI = +/-0.027; p = 0.000)	-0.091 (CI = +/-0.128; p = 0.148)	0.904	+15.33%
Severity	2014.1	0.138 (CI = +/-0.031; p = 0.000)	-0.103 (CI = +/-0.137; p = 0.128)	0.886	+14.85%
Severity	2014.2	0.134 (CI = +/-0.036; p = 0.000)	-0.093 (CI = +/-0.148; p = 0.191)	0.851	+14.38%
Severity	2015.1	0.149 (CI = +/-0.037; p = 0.000)	-0.056 (CI = +/-0.140; p = 0.389)	0.886	+16.05%
Severity	2015.2	0.149 (CI = +/-0.045; p = 0.000)	-0.057 (CI = +/-0.157; p = 0.425)	0.848	+16.12%
Severity	2016.1	0.162 (CI = +/-0.056; p = 0.000)	-0.031 (CI = +/-0.174; p = 0.686)	0.838	+17.57%
Frequency	2001.2	-0.011 (CI = +/-0.019; p = 0.244)	-0.058 (CI = +/-0.228; p = 0.606)	-0.006	-1.11%
Frequency	2002.1	-0.012 (CI = +/-0.020; p = 0.219)	-0.067 (CI = +/-0.234; p = 0.562)	-0.001	-1.23%
Frequency	2002.2	-0.014 (CI = +/-0.021; p = 0.199)	-0.059 (CI = +/-0.241; p = 0.622)	0.002	-1.36%
Frequency	2003.1	-0.017 (CI = +/-0.022; p = 0.124)	-0.083 (CI = +/-0.244; p = 0.493)	0.030	-1.69%
Frequency	2003.2	-0.021 (CI = +/-0.023; p = 0.073)	-0.060 (CI = +/-0.246; p = 0.625)	0.054	-2.05%
Frequency	2004.1	-0.025 (CI = +/-0.024; p = 0.039)	-0.088 (CI = +/-0.248; p = 0.473)	0.095	-2.46%
Frequency	2004.2	-0.029 (CI = +/-0.024; p = 0.020)	-0.062 (CI = +/-0.249; p = 0.616)	0.131	-2.90%
Frequency	2005.1	-0.033 (CI = +/-0.026; p = 0.013)	-0.086 (CI = +/-0.254; p = 0.495)	0.160	-3.25%
Frequency	2005.2	-0.035 (CI = +/-0.027; p = 0.013)	-0.074 (CI = +/-0.262; p = 0.564)	0.166	-3.45%
Frequency	2006.1	-0.038 (CI = +/-0.029; p = 0.012)	-0.094 (CI = +/-0.270; p = 0.482)	0.179	-3.75%
Frequency	2006.2	-0.042 (CI = +/-0.031; p = 0.010)	-0.077 (CI = +/-0.278; p = 0.573)	0.195	-4.08%
Frequency	2007.1	-0.045 (CI = +/-0.033; p = 0.010)	-0.096 (CI = +/-0.289; p = 0.501)	0.200	-4.38%
Frequency	2007.2	-0.048 (CI = +/-0.036; p = 0.011)	-0.083 (CI = +/-0.299; p = 0.572)	0.204	-4.66%
Frequency	2008.1	-0.052 (CI = +/-0.038; p = 0.010)	-0.107 (CI = +/-0.312; p = 0.483)	0.215	-5.07%
Frequency	2008.2	-0.060 (CI = +/-0.041; p = 0.006)	-0.076 (CI = +/-0.314; p = 0.621)	0.265	-5.85%
Frequency	2009.1	-0.073 (CI = +/-0.041; p = 0.002)	-0.143 (CI = +/-0.309; p = 0.344)	0.367	-7.07%
Frequency	2009.2	-0.092 (CI = +/-0.038; p = 0.000)	-0.084 (CI = +/-0.268; p = 0.519)	0.546	-8.80%
Frequency	2010.1	-0.117 (CI = +/-0.030; p = 0.000)	-0.200 (CI = +/-0.201; p = 0.051)	0.777	-11.02%
Frequency	2011.1	-0.137 (CI = +/-0.020; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.019)	0.922	-12.82%
Frequency	2011.2	-0.143 (CI = +/-0.021; p = 0.000)	-0.137 (CI = +/-0.123; p = 0.032)	0.926	-13.29%
Frequency	2012.1	-0.147 (CI = +/-0.024; p = 0.000)	-0.153 (CI = +/-0.130; p = 0.024)	0.917	-13.67%
Frequency	2013.1	-0.155 (CI = +/-0.025; p = 0.000)	-0.136 (CI = +/-0.126; p = 0.037)	0.925	-14.35%
Frequency	2013.2	-0.156 (CI = +/-0.029; p = 0.000)	-0.134 (CI = +/-0.137; p = 0.054)	0.913	-14.42%
Frequency	2014.1	-0.153 (CI = +/-0.033; p = 0.000)	-0.125 (CI = +/-0.148; p = 0.091)	0.888	-14.16%
Frequency	2014.2	-0.159 (CI = +/-0.038; p = 0.000)	-0.111 (CI = +/-0.158; p = 0.149)	0.882	-14.69%
Frequency	2015.1	-0.166 (CI = +/-0.045; p = 0.000)	-0.130 (CI = +/-0.172; p = 0.121)	0.864	-15.32%
Frequency	2015.2	-0.187 (CI = +/-0.045; p = 0.000)	-0.095 (CI = +/-0.153; p = 0.193)	0.905	-17.02%
Frequency	2016.1	-0.203 (CI = +/-0.052; p = 0.000)	-0.129 (CI = +/-0.162; p = 0.100)	0.902	-18.37%

All Perils

Coverage = AP
 End Trend Period = 2020.2
 Excluded Points = 2010.2,2012.2,2016.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.047 (CI = +/-0.010; p = 0.000)	-0.154 (CI = +/-0.118; p = 0.012)	0.724	+4.84%
Loss Cost	2002.1	0.048 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.122; p = 0.018)	0.720	+4.91%
Loss Cost	2002.2	0.049 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.125; p = 0.016)	0.711	+5.02%
Loss Cost	2003.1	0.048 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.128; p = 0.013)	0.696	+4.88%
Loss Cost	2003.2	0.046 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.130; p = 0.020)	0.663	+4.75%
Loss Cost	2004.1	0.044 (CI = +/-0.013; p = 0.000)	-0.175 (CI = +/-0.131; p = 0.010)	0.650	+4.48%
Loss Cost	2004.2	0.041 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.129; p = 0.018)	0.607	+4.17%
Loss Cost	2005.1	0.039 (CI = +/-0.014; p = 0.000)	-0.174 (CI = +/-0.132; p = 0.012)	0.591	+3.93%
Loss Cost	2005.2	0.038 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.136; p = 0.015)	0.557	+3.92%
Loss Cost	2006.1	0.036 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.139; p = 0.009)	0.543	+3.63%
Loss Cost	2006.2	0.032 (CI = +/-0.016; p = 0.000)	-0.176 (CI = +/-0.139; p = 0.015)	0.477	+3.30%
Loss Cost	2007.1	0.029 (CI = +/-0.017; p = 0.002)	-0.197 (CI = +/-0.141; p = 0.008)	0.470	+2.94%
Loss Cost	2007.2	0.027 (CI = +/-0.018; p = 0.005)	-0.189 (CI = +/-0.145; p = 0.013)	0.405	+2.74%
Loss Cost	2008.1	0.025 (CI = +/-0.020; p = 0.014)	-0.199 (CI = +/-0.153; p = 0.013)	0.397	+2.55%
Loss Cost	2008.2	0.020 (CI = +/-0.020; p = 0.049)	-0.183 (CI = +/-0.151; p = 0.020)	0.310	+2.06%
Loss Cost	2009.1	0.017 (CI = +/-0.022; p = 0.124)	-0.199 (CI = +/-0.160; p = 0.017)	0.312	+1.74%
Loss Cost	2009.2	0.018 (CI = +/-0.025; p = 0.151)	-0.200 (CI = +/-0.167; p = 0.021)	0.282	+1.79%
Loss Cost	2010.1	0.012 (CI = +/-0.028; p = 0.370)	-0.226 (CI = +/-0.177; p = 0.015)	0.301	+1.22%
Loss Cost	2011.1	0.006 (CI = +/-0.030; p = 0.655)	-0.216 (CI = +/-0.179; p = 0.022)	0.237	+0.65%
Loss Cost	2011.2	0.003 (CI = +/-0.034; p = 0.860)	-0.207 (CI = +/-0.187; p = 0.033)	0.189	+0.28%
Loss Cost	2012.1	0.001 (CI = +/-0.040; p = 0.951)	-0.213 (CI = +/-0.207; p = 0.044)	0.177	+0.11%
Loss Cost	2013.1	-0.016 (CI = +/-0.038; p = 0.369)	-0.182 (CI = +/-0.181; p = 0.049)	0.189	-1.61%
Loss Cost	2013.2	-0.006 (CI = +/-0.041; p = 0.744)	-0.207 (CI = +/-0.182; p = 0.029)	0.251	-0.62%
Loss Cost	2014.1	-0.006 (CI = +/-0.049; p = 0.800)	-0.205 (CI = +/-0.204; p = 0.048)	0.203	-0.57%
Loss Cost	2014.2	-0.016 (CI = +/-0.055; p = 0.525)	-0.185 (CI = +/-0.212; p = 0.080)	0.168	-1.60%
Loss Cost	2015.1	-0.004 (CI = +/-0.067; p = 0.905)	-0.154 (CI = +/-0.237; p = 0.173)	0.027	-0.36%
Loss Cost	2015.2	-0.024 (CI = +/-0.075; p = 0.476)	-0.126 (CI = +/-0.237; p = 0.249)	-0.002	-2.36%
Loss Cost	2016.1	-0.021 (CI = +/-0.108; p = 0.645)	-0.121 (CI = +/-0.300; p = 0.362)	-0.144	-2.11%
Severity	2001.2	0.053 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.171; p = 0.132)	0.600	+5.41%
Severity	2002.1	0.054 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.175; p = 0.177)	0.602	+5.57%
Severity	2002.2	0.056 (CI = +/-0.016; p = 0.000)	-0.132 (CI = +/-0.177; p = 0.138)	0.606	+5.80%
Severity	2003.1	0.058 (CI = +/-0.017; p = 0.000)	-0.120 (CI = +/-0.182; p = 0.188)	0.608	+5.99%
Severity	2003.2	0.061 (CI = +/-0.018; p = 0.000)	-0.134 (CI = +/-0.185; p = 0.148)	0.612	+6.24%
Severity	2004.1	0.062 (CI = +/-0.019; p = 0.000)	-0.125 (CI = +/-0.191; p = 0.191)	0.607	+6.39%
Severity	2004.2	0.063 (CI = +/-0.020; p = 0.000)	-0.133 (CI = +/-0.196; p = 0.176)	0.594	+6.54%
Severity	2005.1	0.064 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.204; p = 0.215)	0.583	+6.65%
Severity	2005.2	0.066 (CI = +/-0.023; p = 0.000)	-0.136 (CI = +/-0.210; p = 0.195)	0.572	+6.85%
Severity	2006.1	0.066 (CI = +/-0.024; p = 0.000)	-0.137 (CI = +/-0.220; p = 0.212)	0.551	+6.83%
Severity	2006.2	0.066 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.229; p = 0.227)	0.517	+6.84%
Severity	2007.1	0.065 (CI = +/-0.029; p = 0.000)	-0.143 (CI = +/-0.241; p = 0.230)	0.490	+6.72%
Severity	2007.2	0.066 (CI = +/-0.031; p = 0.000)	-0.146 (CI = +/-0.250; p = 0.237)	0.457	+6.81%
Severity	2008.1	0.068 (CI = +/-0.034; p = 0.001)	-0.137 (CI = +/-0.265; p = 0.295)	0.445	+6.99%
Severity	2008.2	0.071 (CI = +/-0.037; p = 0.001)	-0.149 (CI = +/-0.274; p = 0.270)	0.434	+7.37%
Severity	2009.1	0.081 (CI = +/-0.039; p = 0.000)	-0.097 (CI = +/-0.279; p = 0.474)	0.486	+8.46%
Severity	2009.2	0.101 (CI = +/-0.033; p = 0.000)	-0.151 (CI = +/-0.223; p = 0.169)	0.695	+10.63%
Severity	2010.1	0.123 (CI = +/-0.028; p = 0.000)	-0.052 (CI = +/-0.177; p = 0.543)	0.837	+13.04%
Severity	2011.1	0.138 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.130; p = 0.200)	0.917	+14.85%
Severity	2011.2	0.140 (CI = +/-0.025; p = 0.000)	-0.086 (CI = +/-0.137; p = 0.198)	0.904	+15.06%
Severity	2012.1	0.142 (CI = +/-0.029; p = 0.000)	-0.078 (CI = +/-0.151; p = 0.282)	0.890	+15.32%
Severity	2013.1	0.133 (CI = +/-0.031; p = 0.000)	-0.062 (CI = +/-0.146; p = 0.372)	0.868	+14.26%
Severity	2013.2	0.144 (CI = +/-0.031; p = 0.000)	-0.088 (CI = +/-0.138; p = 0.191)	0.889	+15.47%
Severity	2014.1	0.139 (CI = +/-0.036; p = 0.000)	-0.101 (CI = +/-0.152; p = 0.167)	0.868	+14.91%
Severity	2014.2	0.135 (CI = +/-0.043; p = 0.000)	-0.093 (CI = +/-0.164; p = 0.232)	0.824	+14.40%
Severity	2015.1	0.154 (CI = +/-0.045; p = 0.000)	-0.044 (CI = +/-0.158; p = 0.535)	0.871	+16.64%
Severity	2015.2	0.155 (CI = +/-0.056; p = 0.000)	-0.046 (CI = +/-0.177; p = 0.557)	0.826	+16.78%
Severity	2016.1	0.177 (CI = +/-0.072; p = 0.001)	0.000 (CI = +/-0.201; p = 1.000)	0.832	+19.41%
Frequency	2001.2	-0.005 (CI = +/-0.019; p = 0.562)	-0.024 (CI = +/-0.217; p = 0.822)	-0.048	-0.54%
Frequency	2002.1	-0.006 (CI = +/-0.020; p = 0.525)	-0.030 (CI = +/-0.224; p = 0.784)	-0.047	-0.62%
Frequency	2002.2	-0.007 (CI = +/-0.021; p = 0.476)	-0.023 (CI = +/-0.230; p = 0.839)	-0.045	-0.74%
Frequency	2003.1	-0.011 (CI = +/-0.022; p = 0.332)	-0.045 (CI = +/-0.234; p = 0.696)	-0.029	-1.05%
Frequency	2003.2	-0.014 (CI = +/-0.023; p = 0.210)	-0.024 (CI = +/-0.236; p = 0.839)	-0.010	-1.41%
Frequency	2004.1	-0.018 (CI = +/-0.023; p = 0.126)	-0.050 (CI = +/-0.239; p = 0.670)	0.021	-1.79%
Frequency	2004.2	-0.023 (CI = +/-0.024; p = 0.068)	-0.026 (CI = +/-0.240; p = 0.826)	0.055	-2.23%
Frequency	2005.1	-0.026 (CI = +/-0.026; p = 0.049)	-0.047 (CI = +/-0.247; p = 0.696)	0.078	-2.55%
Frequency	2005.2	-0.028 (CI = +/-0.027; p = 0.047)	-0.038 (CI = +/-0.255; p = 0.762)	0.083	-2.74%
Frequency	2006.1	-0.030 (CI = +/-0.029; p = 0.043)	-0.054 (CI = +/-0.265; p = 0.678)	0.092	-2.99%
Frequency	2006.2	-0.034 (CI = +/-0.031; p = 0.036)	-0.039 (CI = +/-0.272; p = 0.770)	0.108	-3.31%
Frequency	2007.1	-0.036 (CI = +/-0.034; p = 0.038)	-0.054 (CI = +/-0.285; p = 0.701)	0.109	-3.55%
Frequency	2007.2	-0.039 (CI = +/-0.037; p = 0.038)	-0.043 (CI = +/-0.295; p = 0.766)	0.113	-3.81%
Frequency	2008.1	-0.042 (CI = +/-0.040; p = 0.038)	-0.063 (CI = +/-0.311; p = 0.679)	0.118	-4.16%
Frequency	2008.2	-0.051 (CI = +/-0.042; p = 0.021)	-0.034 (CI = +/-0.313; p = 0.820)	0.171	-4.94%
Frequency	2009.1	-0.064 (CI = +/-0.044; p = 0.007)	-0.102 (CI = +/-0.314; p = 0.503)	0.268	-6.19%
Frequency	2009.2	-0.083 (CI = +/-0.040; p = 0.000)	-0.049 (CI = +/-0.271; p = 0.707)	0.472	-7.99%
Frequency	2010.1	-0.110 (CI = +/-0.033; p = 0.000)	-0.174 (CI = +/-0.209; p = 0.095)	0.732	-10.46%
Frequency	2011.1	-0.132 (CI = +/-0.021; p = 0.000)	-0.134 (CI = +/-0.126; p = 0.038)	0.911	-12.37%
Frequency	2011.2	-0.137 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.125; p = 0.058)	0.914	-12.84%
Frequency	2012.1	-0.141 (CI = +/-0.026; p = 0.000)	-0.135 (CI = +/-0.136; p = 0.051)	0.900	-13.18%
Frequency	2013.1	-0.150 (CI = +/-0.028; p = 0.000)	-0.120 (CI = +/-0.132; p = 0.070)	0.908	-13.89%
Frequency	2013.2	-0.150 (CI = +/-0.032; p = 0.000)	-0.119 (CI = +/-0.142; p = 0.093)	0.892	-13.93%
Frequency	2014.1	-0.145 (CI = +/-0.037; p = 0.000)	-0.104 (CI = +/-0.156; p = 0.168)	0.858	-13.47%
Frequency	2014.2	-0.151 (CI = +/-0.043; p = 0.000)	-0.092 (CI = +/-0.166; p = 0.241)	0.847	-13.99%
Frequency	2015.1	-0.157 (CI = +/-0.054; p = 0.000)	-0.109 (CI = +/-0.190; p = 0.221)	0.814	-14.57%
Frequency	2015.2	-0.179 (CI = +/-0.054; p = 0.000)	-0.080 (CI = +/-0.171; p = 0.304)	0.869	-16.39%
Frequency	2016.1	-0.199 (CI = +/-0.071; p = 0.000)	-0.121 (CI = +/-0.197; p = 0.185)	0.852	-18.02%

All Perils

Coverage = AP
 End Trend Period = 2019.2
 Excluded Points = 2010.2,2012.2,2016.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.053 (CI = +/-0.010; p = 0.000)	-0.182 (CI = +/-0.105; p = 0.001)	0.805	+5.48%
Loss Cost	2002.1	0.054 (CI = +/-0.010; p = 0.000)	-0.175 (CI = +/-0.108; p = 0.002)	0.803	+5.58%
Loss Cost	2002.2	0.056 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.109; p = 0.002)	0.803	+5.76%
Loss Cost	2003.1	0.055 (CI = +/-0.011; p = 0.000)	-0.194 (CI = +/-0.112; p = 0.001)	0.794	+5.63%
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.189 (CI = +/-0.115; p = 0.002)	0.769	+5.54%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.206 (CI = +/-0.115; p = 0.001)	0.764	+5.26%
Loss Cost	2004.2	0.049 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.114; p = 0.002)	0.735	+4.98%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.206 (CI = +/-0.116; p = 0.001)	0.726	+4.74%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.120; p = 0.001)	0.705	+4.81%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.225 (CI = +/-0.122; p = 0.001)	0.700	+4.52%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.123; p = 0.002)	0.652	+4.22%
Loss Cost	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.234 (CI = +/-0.123; p = 0.001)	0.654	+3.83%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	-0.229 (CI = +/-0.128; p = 0.001)	0.606	+3.72%
Loss Cost	2008.1	0.035 (CI = +/-0.019; p = 0.001)	-0.238 (CI = +/-0.136; p = 0.002)	0.599	+3.53%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	-0.225 (CI = +/-0.136; p = 0.003)	0.530	+3.09%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	-0.240 (CI = +/-0.145; p = 0.003)	0.532	+2.75%
Loss Cost	2009.2	0.029 (CI = +/-0.025; p = 0.022)	-0.246 (CI = +/-0.151; p = 0.003)	0.517	+2.99%
Loss Cost	2010.1	0.023 (CI = +/-0.028; p = 0.093)	-0.272 (CI = +/-0.160; p = 0.003)	0.535	+2.35%
Loss Cost	2011.1	0.019 (CI = +/-0.031; p = 0.215)	-0.265 (CI = +/-0.166; p = 0.004)	0.470	+1.89%
Loss Cost	2011.2	0.017 (CI = +/-0.036; p = 0.321)	-0.261 (CI = +/-0.176; p = 0.007)	0.414	+1.70%
Loss Cost	2012.1	0.015 (CI = +/-0.043; p = 0.443)	-0.265 (CI = +/-0.198; p = 0.013)	0.405	+1.56%
Loss Cost	2013.1	-0.003 (CI = +/-0.041; p = 0.861)	-0.237 (CI = +/-0.173; p = 0.012)	0.380	-0.33%
Loss Cost	2013.2	0.014 (CI = +/-0.038; p = 0.421)	-0.275 (CI = +/-0.149; p = 0.002)	0.595	+1.44%
Loss Cost	2014.1	0.016 (CI = +/-0.047; p = 0.461)	-0.271 (CI = +/-0.171; p = 0.006)	0.572	+1.60%
Loss Cost	2014.2	0.009 (CI = +/-0.057; p = 0.722)	-0.259 (CI = +/-0.188; p = 0.014)	0.496	+0.90%
Loss Cost	2015.1	0.029 (CI = +/-0.068; p = 0.341)	-0.216 (CI = +/-0.204; p = 0.041)	0.491	+2.92%
Loss Cost	2015.2	0.012 (CI = +/-0.084; p = 0.719)	-0.197 (CI = +/-0.221; p = 0.070)	0.343	+1.25%
Loss Cost	2016.1	0.026 (CI = +/-0.139; p = 0.638)	-0.174 (CI = +/-0.314; p = 0.199)	0.262	+2.58%
Severity	2001.2	0.048 (CI = +/-0.016; p = 0.000)	-0.139 (CI = +/-0.173; p = 0.111)	0.533	+4.87%
Severity	2002.1	0.049 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.178; p = 0.147)	0.533	+5.01%
Severity	2002.2	0.051 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.181; p = 0.117)	0.537	+5.25%
Severity	2003.1	0.053 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.186; p = 0.157)	0.537	+5.42%
Severity	2003.2	0.055 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.190; p = 0.126)	0.541	+5.68%
Severity	2004.1	0.056 (CI = +/-0.021; p = 0.000)	-0.139 (CI = +/-0.197; p = 0.159)	0.533	+5.79%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	-0.147 (CI = +/-0.204; p = 0.151)	0.517	+5.94%
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	-0.143 (CI = +/-0.213; p = 0.180)	0.504	+6.01%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	-0.151 (CI = +/-0.220; p = 0.169)	0.488	+6.21%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	-0.156 (CI = +/-0.231; p = 0.176)	0.465	+6.12%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	-0.155 (CI = +/-0.241; p = 0.197)	0.421	+6.09%
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	-0.166 (CI = +/-0.254; p = 0.189)	0.391	+5.87%
Severity	2007.2	0.058 (CI = +/-0.035; p = 0.003)	-0.167 (CI = +/-0.266; p = 0.203)	0.351	+5.92%
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	-0.163 (CI = +/-0.284; p = 0.244)	0.337	+6.02%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	-0.174 (CI = +/-0.295; p = 0.231)	0.322	+6.39%
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	-0.124 (CI = +/-0.307; p = 0.404)	0.372	+7.51%
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	-0.183 (CI = +/-0.244; p = 0.131)	0.626	+10.06%
Severity	2010.1	0.121 (CI = +/-0.034; p = 0.000)	-0.076 (CI = +/-0.199; p = 0.425)	0.793	+12.84%
Severity	2011.1	0.141 (CI = +/-0.026; p = 0.000)	-0.110 (CI = +/-0.141; p = 0.116)	0.905	+15.15%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	-0.117 (CI = +/-0.148; p = 0.111)	0.891	+15.52%
Severity	2012.1	0.147 (CI = +/-0.036; p = 0.000)	-0.109 (CI = +/-0.166; p = 0.178)	0.875	+15.81%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.093 (CI = +/-0.164; p = 0.237)	0.840	+14.60%
Severity	2013.2	0.152 (CI = +/-0.038; p = 0.000)	-0.127 (CI = +/-0.147; p = 0.082)	0.886	+16.41%
Severity	2014.1	0.145 (CI = +/-0.045; p = 0.000)	-0.144 (CI = +/-0.163; p = 0.076)	0.865	+15.61%
Severity	2014.2	0.142 (CI = +/-0.056; p = 0.001)	-0.139 (CI = +/-0.184; p = 0.116)	0.810	+15.29%
Severity	2015.1	0.169 (CI = +/-0.057; p = 0.000)	-0.080 (CI = +/-0.171; p = 0.297)	0.882	+18.45%
Severity	2015.2	0.178 (CI = +/-0.074; p = 0.002)	-0.090 (CI = +/-0.195; p = 0.288)	0.850	+19.52%
Severity	2016.1	0.225 (CI = +/-0.085; p = 0.002)	-0.007 (CI = +/-0.191; p = 0.922)	0.917	+25.23%
Frequency	2001.2	0.006 (CI = +/-0.018; p = 0.523)	-0.043 (CI = +/-0.201; p = 0.668)	-0.045	+0.59%
Frequency	2002.1	0.005 (CI = +/-0.019; p = 0.573)	-0.046 (CI = +/-0.208; p = 0.658)	-0.048	+0.54%
Frequency	2002.2	0.005 (CI = +/-0.021; p = 0.633)	-0.042 (CI = +/-0.215; p = 0.691)	-0.055	+0.49%
Frequency	2003.1	0.002 (CI = +/-0.022; p = 0.850)	-0.061 (CI = +/-0.220; p = 0.572)	-0.058	+0.20%
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.910)	-0.043 (CI = +/-0.223; p = 0.697)	-0.067	-0.13%
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.668)	-0.067 (CI = +/-0.227; p = 0.552)	-0.055	-0.50%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.456)	-0.045 (CI = +/-0.230; p = 0.690)	-0.048	-0.91%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.353)	-0.063 (CI = +/-0.237; p = 0.589)	-0.033	-1.20%
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.346)	-0.058 (CI = +/-0.246; p = 0.633)	-0.034	-1.31%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.313)	-0.069 (CI = +/-0.258; p = 0.582)	-0.029	-1.51%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.276)	-0.059 (CI = +/-0.267; p = 0.653)	-0.024	-1.76%
Frequency	2007.1	-0.019 (CI = +/-0.036; p = 0.273)	-0.068 (CI = +/-0.282; p = 0.621)	-0.026	-1.93%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.277)	-0.062 (CI = +/-0.294; p = 0.665)	-0.028	-2.08%
Frequency	2008.1	-0.024 (CI = +/-0.043; p = 0.266)	-0.076 (CI = +/-0.313; p = 0.618)	-0.027	-2.34%
Frequency	2008.2	-0.031 (CI = +/-0.047; p = 0.173)	-0.051 (CI = +/-0.319; p = 0.742)	0.005	-3.10%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.071)	-0.116 (CI = +/-0.325; p = 0.459)	0.099	-4.43%
Frequency	2009.2	-0.066 (CI = +/-0.046; p = 0.008)	-0.063 (CI = +/-0.283; p = 0.645)	0.305	-6.43%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	-0.196 (CI = +/-0.216; p = 0.072)	0.653	-9.30%
Frequency	2011.1	-0.122 (CI = +/-0.023; p = 0.000)	-0.155 (CI = +/-0.124; p = 0.018)	0.896	-11.51%
Frequency	2011.2	-0.127 (CI = +/-0.025; p = 0.000)	-0.144 (CI = +/-0.126; p = 0.029)	0.896	-11.96%
Frequency	2012.1	-0.131 (CI = +/-0.030; p = 0.000)	-0.157 (CI = +/-0.140; p = 0.031)	0.873	-12.30%
Frequency	2013.1	-0.140 (CI = +/-0.033; p = 0.000)	-0.144 (CI = +/-0.140; p = 0.045)	0.878	-13.03%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	-0.149 (CI = +/-0.154; p = 0.057)	0.855	-12.86%
Frequency	2014.1	-0.129 (CI = +/-0.047; p = 0.000)	-0.127 (CI = +/-0.170; p = 0.122)	0.795	-12.12%
Frequency	2014.2	-0.133 (CI = +/-0.057; p = 0.001)	-0.120 (CI = +/-0.190; p = 0.178)	0.768	-12.48%
Frequency	2015.1	-0.141 (CI = +/-0.076; p = 0.004)	-0.136 (CI = +/-0.229; p = 0.196)	0.697	-13.11%
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	-0.107 (CI = +/-0.225; p = 0.275)	0.770	-15.29%
Frequency	2016.1	-0.199 (CI = +/-0.129; p = 0.013)	-0.167 (CI = +/-0.290; p = 0.185)	0.735	-18.08%

All Perils

Coverage = AP
 End Trend Period = 2019.1
 Excluded Points = 2010.2,2012.2,2016.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.055 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.107; p = 0.001)	0.800	+5.65%
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.110; p = 0.002)	0.799	+5.76%
Loss Cost	2002.2	0.058 (CI = +/-0.011; p = 0.000)	-0.199 (CI = +/-0.111; p = 0.001)	0.802	+5.97%
Loss Cost	2003.1	0.057 (CI = +/-0.012; p = 0.000)	-0.207 (CI = +/-0.114; p = 0.001)	0.792	+5.84%
Loss Cost	2003.2	0.056 (CI = +/-0.012; p = 0.000)	-0.203 (CI = +/-0.118; p = 0.002)	0.766	+5.77%
Loss Cost	2004.1	0.053 (CI = +/-0.013; p = 0.000)	-0.219 (CI = +/-0.117; p = 0.001)	0.761	+5.48%
Loss Cost	2004.2	0.051 (CI = +/-0.013; p = 0.000)	-0.204 (CI = +/-0.117; p = 0.001)	0.727	+5.19%
Loss Cost	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.217 (CI = +/-0.119; p = 0.001)	0.719	+4.94%
Loss Cost	2005.2	0.049 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.124; p = 0.001)	0.699	+5.05%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	-0.238 (CI = +/-0.125; p = 0.001)	0.693	+4.76%
Loss Cost	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.225 (CI = +/-0.128; p = 0.001)	0.640	+4.45%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	-0.245 (CI = +/-0.128; p = 0.001)	0.643	+4.06%
Loss Cost	2007.2	0.039 (CI = +/-0.019; p = 0.000)	-0.241 (CI = +/-0.135; p = 0.001)	0.591	+3.96%
Loss Cost	2008.1	0.037 (CI = +/-0.020; p = 0.001)	-0.250 (CI = +/-0.143; p = 0.002)	0.585	+3.77%
Loss Cost	2008.2	0.033 (CI = +/-0.022; p = 0.006)	-0.234 (CI = +/-0.145; p = 0.003)	0.507	+3.31%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.021)	-0.249 (CI = +/-0.153; p = 0.003)	0.510	+2.96%
Loss Cost	2009.2	0.032 (CI = +/-0.027; p = 0.024)	-0.257 (CI = +/-0.161; p = 0.004)	0.498	+3.28%
Loss Cost	2010.1	0.026 (CI = +/-0.030; p = 0.088)	-0.283 (CI = +/-0.171; p = 0.003)	0.517	+2.64%
Loss Cost	2011.1	0.021 (CI = +/-0.035; p = 0.208)	-0.274 (CI = +/-0.178; p = 0.006)	0.446	+2.16%
Loss Cost	2011.2	0.020 (CI = +/-0.041; p = 0.311)	-0.270 (CI = +/-0.193; p = 0.010)	0.387	+2.00%
Loss Cost	2012.1	0.019 (CI = +/-0.049; p = 0.421)	-0.274 (CI = +/-0.216; p = 0.018)	0.374	+1.87%
Loss Cost	2013.1	-0.004 (CI = +/-0.049; p = 0.862)	-0.236 (CI = +/-0.194; p = 0.022)	0.339	-0.39%
Loss Cost	2013.2	0.019 (CI = +/-0.047; p = 0.375)	-0.287 (CI = +/-0.169; p = 0.004)	0.574	+1.92%
Loss Cost	2014.1	0.021 (CI = +/-0.057; p = 0.416)	-0.283 (CI = +/-0.194; p = 0.011)	0.541	+2.12%
Loss Cost	2014.2	0.013 (CI = +/-0.074; p = 0.671)	-0.269 (CI = +/-0.224; p = 0.026)	0.453	+1.35%
Loss Cost	2015.1	0.035 (CI = +/-0.087; p = 0.356)	-0.227 (CI = +/-0.245; p = 0.063)	0.418	+3.51%
Loss Cost	2015.2	0.014 (CI = +/-0.121; p = 0.760)	-0.201 (CI = +/-0.289; p = 0.126)	0.222	+1.43%
Loss Cost	2016.1	0.028 (CI = +/-0.208; p = 0.694)	-0.178 (CI = +/-0.435; p = 0.284)	0.054	+2.88%
Severity	2001.2	0.044 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.174; p = 0.193)	0.474	+4.49%
Severity	2002.1	0.045 (CI = +/-0.017; p = 0.000)	-0.104 (CI = +/-0.178; p = 0.241)	0.474	+4.63%
Severity	2002.2	0.047 (CI = +/-0.018; p = 0.000)	-0.117 (CI = +/-0.183; p = 0.200)	0.475	+4.85%
Severity	2003.1	0.049 (CI = +/-0.019; p = 0.000)	-0.107 (CI = +/-0.188; p = 0.253)	0.476	+5.02%
Severity	2003.2	0.051 (CI = +/-0.020; p = 0.000)	-0.121 (CI = +/-0.193; p = 0.210)	0.477	+5.27%
Severity	2004.1	0.052 (CI = +/-0.022; p = 0.000)	-0.114 (CI = +/-0.201; p = 0.251)	0.469	+5.38%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.209; p = 0.245)	0.447	+5.49%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	-0.117 (CI = +/-0.218; p = 0.278)	0.432	+5.56%
Severity	2005.2	0.056 (CI = +/-0.027; p = 0.000)	-0.125 (CI = +/-0.227; p = 0.266)	0.412	+5.72%
Severity	2006.1	0.055 (CI = +/-0.029; p = 0.001)	-0.130 (CI = +/-0.238; p = 0.270)	0.384	+5.62%
Severity	2006.2	0.054 (CI = +/-0.032; p = 0.002)	-0.125 (CI = +/-0.249; p = 0.307)	0.332	+5.52%
Severity	2007.1	0.052 (CI = +/-0.035; p = 0.006)	-0.137 (CI = +/-0.262; p = 0.289)	0.297	+5.29%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.011)	-0.135 (CI = +/-0.276; p = 0.316)	0.249	+5.26%
Severity	2008.1	0.052 (CI = +/-0.042; p = 0.018)	-0.132 (CI = +/-0.294; p = 0.359)	0.233	+5.34%
Severity	2008.2	0.055 (CI = +/-0.047; p = 0.024)	-0.142 (CI = +/-0.309; p = 0.346)	0.213	+5.66%
Severity	2009.1	0.066 (CI = +/-0.051; p = 0.015)	-0.094 (CI = +/-0.320; p = 0.541)	0.268	+6.78%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	-0.165 (CI = +/-0.260; p = 0.195)	0.547	+9.58%
Severity	2010.1	0.117 (CI = +/-0.038; p = 0.000)	-0.062 (CI = +/-0.211; p = 0.540)	0.749	+12.40%
Severity	2011.1	0.140 (CI = +/-0.030; p = 0.000)	-0.105 (CI = +/-0.152; p = 0.159)	0.882	+14.99%
Severity	2011.2	0.143 (CI = +/-0.035; p = 0.000)	-0.114 (CI = +/-0.163; p = 0.153)	0.862	+15.40%
Severity	2012.1	0.146 (CI = +/-0.041; p = 0.000)	-0.106 (CI = +/-0.182; p = 0.225)	0.842	+15.70%
Severity	2013.1	0.132 (CI = +/-0.046; p = 0.000)	-0.083 (CI = +/-0.182; p = 0.330)	0.788	+14.16%
Severity	2013.2	0.152 (CI = +/-0.047; p = 0.000)	-0.127 (CI = +/-0.168; p = 0.121)	0.846	+16.40%
Severity	2014.1	0.145 (CI = +/-0.056; p = 0.000)	-0.143 (CI = +/-0.188; p = 0.115)	0.813	+15.57%
Severity	2014.2	0.141 (CI = +/-0.072; p = 0.003)	-0.136 (CI = +/-0.220; p = 0.182)	0.725	+15.11%
Severity	2015.1	0.169 (CI = +/-0.074; p = 0.002)	-0.079 (CI = +/-0.208; p = 0.373)	0.829	+18.41%
Severity	2015.2	0.182 (CI = +/-0.106; p = 0.009)	-0.096 (CI = +/-0.255; p = 0.356)	0.775	+19.92%
Severity	2016.1	0.232 (CI = +/-0.124; p = 0.009)	-0.016 (CI = +/-0.259; p = 0.857)	0.879	+26.05%
Frequency	2001.2	0.011 (CI = +/-0.019; p = 0.238)	-0.080 (CI = +/-0.199; p = 0.418)	-0.002	+1.11%
Frequency	2002.1	0.011 (CI = +/-0.020; p = 0.276)	-0.082 (CI = +/-0.205; p = 0.421)	-0.006	+1.08%
Frequency	2002.2	0.011 (CI = +/-0.021; p = 0.311)	-0.081 (CI = +/-0.213; p = 0.440)	-0.016	+1.07%
Frequency	2003.1	0.008 (CI = +/-0.022; p = 0.474)	-0.099 (CI = +/-0.217; p = 0.356)	-0.023	+0.78%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.680)	-0.082 (CI = +/-0.222; p = 0.456)	-0.049	+0.48%
Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.931)	-0.104 (CI = +/-0.226; p = 0.350)	-0.042	+0.10%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.817)	-0.083 (CI = +/-0.231; p = 0.463)	-0.055	-0.29%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.662)	-0.100 (CI = +/-0.238; p = 0.393)	-0.042	-0.58%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.662)	-0.098 (CI = +/-0.249; p = 0.423)	-0.046	-0.63%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.595)	-0.109 (CI = +/-0.260; p = 0.395)	-0.042	-0.82%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.548)	-0.100 (CI = +/-0.272; p = 0.452)	-0.045	-1.01%
Frequency	2007.1	-0.012 (CI = +/-0.038; p = 0.523)	-0.108 (CI = +/-0.287; p = 0.439)	-0.047	-1.17%
Frequency	2007.2	-0.012 (CI = +/-0.042; p = 0.539)	-0.106 (CI = +/-0.302; p = 0.472)	-0.052	-1.24%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.500)	-0.118 (CI = +/-0.321; p = 0.448)	-0.052	-1.49%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.356)	-0.092 (CI = +/-0.331; p = 0.562)	-0.039	-2.23%
Frequency	2009.1	-0.036 (CI = +/-0.053; p = 0.164)	-0.155 (CI = +/-0.335; p = 0.340)	0.054	-3.57%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	-0.092 (CI = +/-0.299; p = 0.518)	0.232	-5.75%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	-0.221 (CI = +/-0.223; p = 0.052)	0.622	-8.69%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	-0.169 (CI = +/-0.130; p = 0.015)	0.883	-11.15%
Frequency	2011.2	-0.123 (CI = +/-0.029; p = 0.000)	-0.156 (CI = +/-0.136; p = 0.028)	0.881	-11.61%
Frequency	2012.1	-0.127 (CI = +/-0.034; p = 0.000)	-0.168 (CI = +/-0.150; p = 0.032)	0.854	-11.95%
Frequency	2013.1	-0.136 (CI = +/-0.039; p = 0.000)	-0.153 (CI = +/-0.155; p = 0.053)	0.855	-12.75%
Frequency	2013.2	-0.133 (CI = +/-0.048; p = 0.000)	-0.161 (CI = +/-0.175; p = 0.067)	0.829	-12.44%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	-0.140 (CI = +/-0.192; p = 0.129)	0.754	-11.64%
Frequency	2014.2	-0.127 (CI = +/-0.074; p = 0.006)	-0.133 (CI = +/-0.225; p = 0.197)	0.719	-11.95%
Frequency	2015.1	-0.134 (CI = +/-0.098; p = 0.017)	-0.148 (CI = +/-0.275; p = 0.226)	0.627	-12.58%
Frequency	2015.2	-0.167 (CI = +/-0.123; p = 0.020)	-0.105 (CI = +/-0.295; p = 0.380)	0.708	-15.42%
Frequency	2016.1	-0.203 (CI = +/-0.192; p = 0.043)	-0.162 (CI = +/-0.401; p = 0.288)	0.659	-18.39%

Specified Perils

Coverage = SP
 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	2001.2	0.053 (CI = +/-0.015; p = 0.000)	-0.455 (CI = +/-0.169; p = 0.000)	0.667	+5.45%
Loss Cost	2002.1	0.055 (CI = +/-0.015; p = 0.000)	-0.443 (CI = +/-0.172; p = 0.000)	0.674	+5.64%
Loss Cost	2002.2	0.057 (CI = +/-0.016; p = 0.000)	-0.454 (CI = +/-0.175; p = 0.000)	0.668	+5.83%
Loss Cost	2003.1	0.057 (CI = +/-0.017; p = 0.000)	-0.455 (CI = +/-0.180; p = 0.000)	0.664	+5.83%
Loss Cost	2003.2	0.059 (CI = +/-0.018; p = 0.000)	-0.467 (CI = +/-0.184; p = 0.000)	0.658	+6.05%
Loss Cost	2004.1	0.061 (CI = +/-0.019; p = 0.000)	-0.455 (CI = +/-0.187; p = 0.000)	0.664	+6.28%
Loss Cost	2004.2	0.064 (CI = +/-0.019; p = 0.000)	-0.471 (CI = +/-0.190; p = 0.000)	0.664	+6.58%
Loss Cost	2005.1	0.060 (CI = +/-0.020; p = 0.000)	-0.491 (CI = +/-0.191; p = 0.000)	0.662	+6.20%
Loss Cost	2005.2	0.064 (CI = +/-0.021; p = 0.000)	-0.511 (CI = +/-0.194; p = 0.000)	0.667	+6.57%
Loss Cost	2006.1	0.063 (CI = +/-0.022; p = 0.000)	-0.515 (CI = +/-0.200; p = 0.000)	0.662	+6.49%
Loss Cost	2006.2	0.062 (CI = +/-0.024; p = 0.000)	-0.511 (CI = +/-0.208; p = 0.000)	0.627	+6.41%
Loss Cost	2007.1	0.064 (CI = +/-0.026; p = 0.000)	-0.501 (CI = +/-0.214; p = 0.000)	0.630	+6.63%
Loss Cost	2007.2	0.071 (CI = +/-0.026; p = 0.000)	-0.535 (CI = +/-0.211; p = 0.000)	0.665	+7.39%
Loss Cost	2008.1	0.073 (CI = +/-0.028; p = 0.000)	-0.529 (CI = +/-0.219; p = 0.000)	0.664	+7.53%
Loss Cost	2008.2	0.073 (CI = +/-0.030; p = 0.000)	-0.530 (CI = +/-0.229; p = 0.000)	0.629	+7.56%
Loss Cost	2009.1	0.070 (CI = +/-0.033; p = 0.000)	-0.542 (CI = +/-0.237; p = 0.000)	0.625	+7.25%
Loss Cost	2009.2	0.057 (CI = +/-0.032; p = 0.001)	-0.489 (CI = +/-0.220; p = 0.000)	0.574	+5.89%
Loss Cost	2010.1	0.059 (CI = +/-0.035; p = 0.002)	-0.482 (CI = +/-0.230; p = 0.000)	0.574	+6.09%
Loss Cost	2010.2	0.055 (CI = +/-0.038; p = 0.007)	-0.467 (CI = +/-0.241; p = 0.001)	0.511	+5.69%
Loss Cost	2011.1	0.057 (CI = +/-0.042; p = 0.011)	-0.463 (CI = +/-0.254; p = 0.001)	0.510	+5.82%
Loss Cost	2011.2	0.047 (CI = +/-0.045; p = 0.041)	-0.429 (CI = +/-0.258; p = 0.003)	0.423	+4.80%
Loss Cost	2012.1	0.040 (CI = +/-0.049; p = 0.104)	-0.452 (CI = +/-0.268; p = 0.003)	0.433	+4.05%
Loss Cost	2012.2	0.020 (CI = +/-0.048; p = 0.395)	-0.388 (CI = +/-0.248; p = 0.005)	0.357	+1.98%
Loss Cost	2013.1	0.033 (CI = +/-0.050; p = 0.181)	-0.350 (CI = +/-0.247; p = 0.009)	0.367	+3.35%
Loss Cost	2013.2	0.033 (CI = +/-0.058; p = 0.244)	-0.350 (CI = +/-0.267; p = 0.014)	0.314	+3.33%
Loss Cost	2014.1	0.015 (CI = +/-0.061; p = 0.592)	-0.393 (CI = +/-0.264; p = 0.007)	0.386	+1.56%
Loss Cost	2014.2	-0.003 (CI = +/-0.067; p = 0.923)	-0.347 (CI = +/-0.268; p = 0.016)	0.326	-0.30%
Loss Cost	2015.1	0.006 (CI = +/-0.077; p = 0.865)	-0.327 (CI = +/-0.289; p = 0.030)	0.268	+0.61%
Loss Cost	2015.2	-0.029 (CI = +/-0.076; p = 0.401)	-0.250 (CI = +/-0.261; p = 0.058)	0.274	-2.90%
Loss Cost	2016.1	-0.032 (CI = +/-0.092; p = 0.447)	-0.255 (CI = +/-0.293; p = 0.080)	0.211	-3.14%
Loss Cost	2016.2	-0.031 (CI = +/-0.119; p = 0.554)	-0.256 (CI = +/-0.340; p = 0.118)	0.187	-3.06%
Severity	2001.2	0.043 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.102; p = 0.142)	0.715	+4.37%
Severity	2002.1	0.043 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.105; p = 0.162)	0.693	+4.34%
Severity	2002.2	0.042 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.107; p = 0.146)	0.674	+4.26%
Severity	2003.1	0.042 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.110; p = 0.138)	0.660	+4.33%
Severity	2003.2	0.041 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.112; p = 0.113)	0.638	+4.20%
Severity	2004.1	0.043 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.113; p = 0.078)	0.648	+4.40%
Severity	2004.2	0.042 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.116; p = 0.071)	0.627	+4.30%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.119; p = 0.099)	0.586	+4.16%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	0.101 (CI = +/-0.123; p = 0.104)	0.567	+4.13%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.108 (CI = +/-0.126; p = 0.090)	0.559	+4.27%
Severity	2006.2	0.035 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.109; p = 0.012)	0.582	+3.58%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.112; p = 0.018)	0.531	+3.46%
Severity	2007.2	0.031 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.112; p = 0.009)	0.515	+3.12%
Severity	2008.1	0.031 (CI = +/-0.015; p = 0.000)	0.152 (CI = +/-0.116; p = 0.012)	0.472	+3.11%
Severity	2008.2	0.027 (CI = +/-0.015; p = 0.002)	0.170 (CI = +/-0.115; p = 0.006)	0.466	+2.69%
Severity	2009.1	0.028 (CI = +/-0.017; p = 0.002)	0.174 (CI = +/-0.119; p = 0.006)	0.445	+2.81%
Severity	2009.2	0.021 (CI = +/-0.016; p = 0.012)	0.204 (CI = +/-0.108; p = 0.001)	0.496	+2.09%
Severity	2010.1	0.024 (CI = +/-0.016; p = 0.007)	0.216 (CI = +/-0.110; p = 0.001)	0.521	+2.41%
Severity	2010.2	0.029 (CI = +/-0.017; p = 0.002)	0.195 (CI = +/-0.106; p = 0.001)	0.576	+2.97%
Severity	2011.1	0.025 (CI = +/-0.017; p = 0.008)	0.179 (CI = +/-0.105; p = 0.002)	0.498	+2.49%
Severity	2011.2	0.020 (CI = +/-0.018; p = 0.035)	0.196 (CI = +/-0.104; p = 0.001)	0.522	+1.99%
Severity	2012.1	0.020 (CI = +/-0.020; p = 0.048)	0.198 (CI = +/-0.110; p = 0.002)	0.486	+2.05%
Severity	2012.2	0.023 (CI = +/-0.022; p = 0.043)	0.189 (CI = +/-0.116; p = 0.004)	0.492	+2.35%
Severity	2013.1	0.022 (CI = +/-0.025; p = 0.087)	0.184 (CI = +/-0.124; p = 0.007)	0.419	+2.19%
Severity	2013.2	0.017 (CI = +/-0.028; p = 0.219)	0.197 (CI = +/-0.130; p = 0.006)	0.433	+1.70%
Severity	2014.1	0.011 (CI = +/-0.031; p = 0.453)	0.183 (CI = +/-0.135; p = 0.012)	0.342	+1.12%
Severity	2014.2	0.015 (CI = +/-0.036; p = 0.390)	0.174 (CI = +/-0.147; p = 0.025)	0.326	+1.49%
Severity	2015.1	0.011 (CI = +/-0.043; p = 0.565)	0.166 (CI = +/-0.160; p = 0.043)	0.237	+1.14%
Severity	2015.2	-0.002 (CI = +/-0.048; p = 0.926)	0.195 (CI = +/-0.164; p = 0.025)	0.327	-0.20%
Severity	2016.1	-0.017 (CI = +/-0.052; p = 0.467)	0.168 (CI = +/-0.164; p = 0.046)	0.294	-1.69%
Severity	2016.2	-0.015 (CI = +/-0.066; p = 0.607)	0.164 (CI = +/-0.190; p = 0.081)	0.196	-1.50%
Frequency	2001.2	0.010 (CI = +/-0.016; p = 0.205)	-0.530 (CI = +/-0.186; p = 0.000)	0.455	+1.03%
Frequency	2002.1	0.012 (CI = +/-0.017; p = 0.142)	-0.516 (CI = +/-0.188; p = 0.000)	0.451	+1.25%
Frequency	2002.2	0.015 (CI = +/-0.017; p = 0.090)	-0.533 (CI = +/-0.191; p = 0.000)	0.467	+1.51%
Frequency	2003.1	0.014 (CI = +/-0.018; p = 0.122)	-0.537 (CI = +/-0.196; p = 0.000)	0.467	+1.44%
Frequency	2003.2	0.018 (CI = +/-0.019; p = 0.068)	-0.557 (CI = +/-0.197; p = 0.000)	0.489	+1.78%
Frequency	2004.1	0.018 (CI = +/-0.020; p = 0.081)	-0.556 (CI = +/-0.203; p = 0.000)	0.487	+1.80%
Frequency	2004.2	0.022 (CI = +/-0.021; p = 0.043)	-0.578 (CI = +/-0.205; p = 0.000)	0.511	+2.18%
Frequency	2005.1	0.019 (CI = +/-0.022; p = 0.083)	-0.591 (CI = +/-0.210; p = 0.000)	0.517	+1.95%
Frequency	2005.2	0.023 (CI = +/-0.023; p = 0.048)	-0.612 (CI = +/-0.212; p = 0.000)	0.536	+2.35%
Frequency	2006.1	0.021 (CI = +/-0.024; p = 0.088)	-0.623 (CI = +/-0.218; p = 0.000)	0.541	+2.12%
Frequency	2006.2	0.027 (CI = +/-0.025; p = 0.036)	-0.654 (CI = +/-0.217; p = 0.000)	0.578	+2.73%
Frequency	2007.1	0.030 (CI = +/-0.027; p = 0.027)	-0.638 (CI = +/-0.222; p = 0.000)	0.578	+3.07%
Frequency	2007.2	0.041 (CI = +/-0.025; p = 0.003)	-0.688 (CI = +/-0.205; p = 0.000)	0.666	+4.14%
Frequency	2008.1	0.042 (CI = +/-0.027; p = 0.004)	-0.681 (CI = +/-0.213; p = 0.000)	0.665	+4.29%
Frequency	2008.2	0.046 (CI = +/-0.029; p = 0.003)	-0.700 (CI = +/-0.219; p = 0.000)	0.666	+4.73%
Frequency	2009.1	0.042 (CI = +/-0.031; p = 0.010)	-0.716 (CI = +/-0.225; p = 0.000)	0.673	+4.32%
Frequency	2009.2	0.037 (CI = +/-0.033; p = 0.033)	-0.692 (CI = +/-0.231; p = 0.000)	0.637	+3.73%
Frequency	2010.1	0.035 (CI = +/-0.036; p = 0.056)	-0.697 (CI = +/-0.241; p = 0.000)	0.636	+3.59%
Frequency	2010.2	0.026 (CI = +/-0.038; p = 0.169)	-0.662 (CI = +/-0.243; p = 0.000)	0.601	+2.65%
Frequency	2011.1	0.032 (CI = +/-0.041; p = 0.121)	-0.641 (CI = +/-0.251; p = 0.000)	0.597	+3.25%
Frequency	2011.2	0.027 (CI = +/-0.046; p = 0.225)	-0.625 (CI = +/-0.263; p = 0.000)	0.555	+2.76%
Frequency	2012.1	0.019 (CI = +/-0.050; p = 0.420)	-0.649 (CI = +/-0.272; p = 0.000)	0.574	+1.96%
Frequency	2012.2	-0.004 (CI = +/-0.046; p = 0.872)	-0.577 (CI = +/-0.240; p = 0.000)	0.592	-0.36%
Frequency	2013.1	0.011 (CI = +/-0.047; p = 0.615)	-0.534 (CI = +/-0.233; p = 0.000)	0.585	+1.14%
Frequency	2013.2	0.016 (CI = +/-0.054; p = 0.539)	-0.547 (CI = +/-0.250; p = 0.000)	0.576	+1.60%
Frequency	2014.1	0.004 (CI = +/-0.060; p = 0.878)	-0.576 (CI = +/-0.259; p = 0.000)	0.606	+0.43%
Frequency	2014.2	-0.018 (CI = +/-0.062; p = 0.543)	-0.521 (CI = +/-0.252; p = 0.001)	0.608	-1.77%
Frequency	2015.1	-0.005 (CI = +/-0.071; p = 0.870)	-0.494 (CI = +/-0.265; p = 0.002)	0.559	-0.53%
Frequency	2015.2	-0.027 (CI = +/-0.079; p = 0.452)	-0.446 (CI = +/-0.272; p = 0.005)	0.551	-2.71%
Frequency	2016.1	-0.015 (CI = +/-0.094; p = 0.724)	-0.423 (CI = +/-0.298; p = 0.011)	0.470	-1.48%
Frequency	2016.2	-0.016 (CI = +/-0.120; p = 0.762)	-0.420 (CI = +/-0.346; p = 0.024)	0.436	-1.59%

Specified Perils

Coverage = SP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2001.2	0.051 (CI = +/-0.019; p = 0.000)	0.416	+5.27%
Loss Cost	2002.1	0.055 (CI = +/-0.020; p = 0.000)	0.442	+5.64%
Loss Cost	2002.2	0.055 (CI = +/-0.021; p = 0.000)	0.421	+5.63%
Loss Cost	2003.1	0.057 (CI = +/-0.022; p = 0.000)	0.420	+5.83%
Loss Cost	2003.2	0.057 (CI = +/-0.023; p = 0.000)	0.398	+5.82%
Loss Cost	2004.1	0.061 (CI = +/-0.024; p = 0.000)	0.425	+6.28%
Loss Cost	2004.2	0.061 (CI = +/-0.026; p = 0.000)	0.406	+6.32%
Loss Cost	2005.1	0.060 (CI = +/-0.027; p = 0.000)	0.374	+6.20%
Loss Cost	2005.2	0.061 (CI = +/-0.029; p = 0.000)	0.356	+6.26%
Loss Cost	2006.1	0.063 (CI = +/-0.031; p = 0.000)	0.351	+6.49%
Loss Cost	2006.2	0.059 (CI = +/-0.033; p = 0.001)	0.301	+6.05%
Loss Cost	2007.1	0.064 (CI = +/-0.034; p = 0.001)	0.327	+6.63%
Loss Cost	2007.2	0.067 (CI = +/-0.037; p = 0.001)	0.325	+6.95%
Loss Cost	2008.1	0.073 (CI = +/-0.039; p = 0.001)	0.343	+7.53%
Loss Cost	2008.2	0.068 (CI = +/-0.042; p = 0.003)	0.290	+7.05%
Loss Cost	2009.1	0.070 (CI = +/-0.046; p = 0.004)	0.275	+7.25%
Loss Cost	2009.2	0.052 (CI = +/-0.044; p = 0.022)	0.181	+5.36%
Loss Cost	2010.1	0.059 (CI = +/-0.047; p = 0.016)	0.209	+6.09%
Loss Cost	2010.2	0.050 (CI = +/-0.050; p = 0.053)	0.133	+5.08%
Loss Cost	2011.1	0.057 (CI = +/-0.055; p = 0.043)	0.156	+5.82%
Loss Cost	2011.2	0.040 (CI = +/-0.057; p = 0.151)	0.062	+4.13%
Loss Cost	2012.1	0.040 (CI = +/-0.063; p = 0.203)	0.040	+4.05%
Loss Cost	2012.2	0.012 (CI = +/-0.060; p = 0.669)	-0.050	+1.25%
Loss Cost	2013.1	0.033 (CI = +/-0.062; p = 0.276)	0.017	+3.35%
Loss Cost	2013.2	0.025 (CI = +/-0.070; p = 0.465)	-0.030	+2.48%
Loss Cost	2014.1	0.015 (CI = +/-0.080; p = 0.682)	-0.063	+1.56%
Loss Cost	2014.2	-0.014 (CI = +/-0.082; p = 0.724)	-0.072	-1.36%
Loss Cost	2015.1	0.006 (CI = +/-0.093; p = 0.889)	-0.089	+0.61%
Loss Cost	2015.2	-0.040 (CI = +/-0.086; p = 0.327)	0.006	-3.92%
Loss Cost	2016.1	-0.032 (CI = +/-0.105; p = 0.507)	-0.055	-3.14%
Loss Cost	2016.2	-0.047 (CI = +/-0.128; p = 0.426)	-0.034	-4.56%
Severity	2001.2	0.043 (CI = +/-0.009; p = 0.000)	0.705	+4.40%
Severity	2002.1	0.043 (CI = +/-0.009; p = 0.000)	0.684	+4.34%
Severity	2002.2	0.042 (CI = +/-0.010; p = 0.000)	0.663	+4.30%
Severity	2003.1	0.042 (CI = +/-0.010; p = 0.000)	0.648	+4.33%
Severity	2003.2	0.042 (CI = +/-0.011; p = 0.000)	0.621	+4.24%
Severity	2004.1	0.043 (CI = +/-0.012; p = 0.000)	0.623	+4.40%
Severity	2004.2	0.043 (CI = +/-0.012; p = 0.000)	0.598	+4.36%
Severity	2005.1	0.041 (CI = +/-0.013; p = 0.000)	0.561	+4.16%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	0.541	+4.19%
Severity	2006.1	0.042 (CI = +/-0.015; p = 0.000)	0.527	+4.27%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.488	+3.68%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	0.438	+3.46%
Severity	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.386	+3.24%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.339	+3.11%
Severity	2008.2	0.028 (CI = +/-0.018; p = 0.003)	0.280	+2.85%
Severity	2009.1	0.028 (CI = +/-0.019; p = 0.007)	0.247	+2.81%
Severity	2009.2	0.023 (CI = +/-0.020; p = 0.027)	0.167	+2.31%
Severity	2010.1	0.024 (CI = +/-0.022; p = 0.033)	0.160	+2.41%
Severity	2010.2	0.032 (CI = +/-0.022; p = 0.006)	0.284	+3.22%
Severity	2011.1	0.025 (CI = +/-0.022; p = 0.030)	0.184	+2.49%
Severity	2011.2	0.023 (CI = +/-0.024; p = 0.065)	0.131	+2.29%
Severity	2012.1	0.020 (CI = +/-0.027; p = 0.128)	0.080	+2.05%
Severity	2012.2	0.027 (CI = +/-0.029; p = 0.067)	0.144	+2.71%
Severity	2013.1	0.022 (CI = +/-0.032; p = 0.168)	0.064	+2.19%
Severity	2013.2	0.022 (CI = +/-0.036; p = 0.224)	0.040	+2.18%
Severity	2014.1	0.011 (CI = +/-0.039; p = 0.549)	-0.047	+1.12%
Severity	2014.2	0.020 (CI = +/-0.044; p = 0.333)	0.001	+2.04%
Severity	2015.1	0.011 (CI = +/-0.050; p = 0.625)	-0.066	+1.14%
Severity	2015.2	0.006 (CI = +/-0.059; p = 0.820)	-0.094	+0.62%
Severity	2016.1	-0.017 (CI = +/-0.062; p = 0.550)	-0.065	-1.69%
Severity	2016.2	-0.005 (CI = +/-0.075; p = 0.879)	-0.122	-0.51%
Frequency	2001.2	0.008 (CI = +/-0.022; p = 0.449)	-0.011	+0.83%
Frequency	2002.1	0.012 (CI = +/-0.022; p = 0.272)	0.006	+1.25%
Frequency	2002.2	0.013 (CI = +/-0.024; p = 0.283)	0.005	+1.28%
Frequency	2003.1	0.014 (CI = +/-0.025; p = 0.252)	0.010	+1.44%
Frequency	2003.2	0.015 (CI = +/-0.026; p = 0.256)	0.009	+1.51%
Frequency	2004.1	0.018 (CI = +/-0.028; p = 0.202)	0.020	+1.80%
Frequency	2004.2	0.019 (CI = +/-0.029; p = 0.208)	0.019	+1.88%
Frequency	2005.1	0.019 (CI = +/-0.031; p = 0.217)	0.018	+1.95%
Frequency	2005.2	0.020 (CI = +/-0.033; p = 0.239)	0.014	+1.98%
Frequency	2006.1	0.021 (CI = +/-0.036; p = 0.238)	0.015	+2.12%
Frequency	2006.2	0.023 (CI = +/-0.038; p = 0.235)	0.016	+2.29%
Frequency	2007.1	0.030 (CI = +/-0.040; p = 0.131)	0.049	+3.07%
Frequency	2007.2	0.035 (CI = +/-0.042; p = 0.099)	0.067	+3.59%
Frequency	2008.1	0.042 (CI = +/-0.045; p = 0.065)	0.095	+4.29%
Frequency	2008.2	0.040 (CI = +/-0.048; p = 0.101)	0.071	+4.08%
Frequency	2009.1	0.042 (CI = +/-0.053; p = 0.109)	0.069	+4.32%
Frequency	2009.2	0.029 (CI = +/-0.055; p = 0.278)	0.010	+2.98%
Frequency	2010.1	0.035 (CI = +/-0.059; p = 0.230)	0.024	+3.59%
Frequency	2010.2	0.018 (CI = +/-0.061; p = 0.548)	-0.031	+1.80%
Frequency	2011.1	0.032 (CI = +/-0.065; p = 0.313)	0.004	+3.25%
Frequency	2011.2	0.018 (CI = +/-0.069; p = 0.595)	-0.039	+1.80%
Frequency	2012.1	0.019 (CI = +/-0.077; p = 0.603)	-0.042	+1.96%
Frequency	2012.2	-0.014 (CI = +/-0.074; p = 0.686)	-0.051	-1.42%
Frequency	2013.1	0.011 (CI = +/-0.075; p = 0.752)	-0.059	+1.14%
Frequency	2013.2	0.003 (CI = +/-0.085; p = 0.942)	-0.071	+0.30%
Frequency	2014.1	0.004 (CI = +/-0.098; p = 0.926)	-0.076	+0.43%
Frequency	2014.2	-0.034 (CI = +/-0.100; p = 0.474)	-0.036	-3.33%
Frequency	2015.1	-0.005 (CI = +/-0.110; p = 0.917)	-0.090	-0.53%
Frequency	2015.2	-0.046 (CI = +/-0.116; p = 0.396)	-0.020	-4.51%
Frequency	2016.1	-0.015 (CI = +/-0.133; p = 0.805)	-0.103	-1.48%
Frequency	2016.2	-0.042 (CI = +/-0.160; p = 0.565)	-0.077	-4.07%

Specified Perils

Coverage = SP
 End Trend Period = 2021.1
 Excluded Points = 2006.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.053 (CI = +/-0.015; p = 0.000)	-0.450 (CI = +/-0.174; p = 0.000)	0.667	+5.48%
Loss Cost	2002.1	0.055 (CI = +/-0.016; p = 0.000)	-0.436 (CI = +/-0.176; p = 0.000)	0.675	+5.69%
Loss Cost	2002.2	0.057 (CI = +/-0.016; p = 0.000)	-0.448 (CI = +/-0.180; p = 0.000)	0.670	+5.90%
Loss Cost	2003.1	0.057 (CI = +/-0.017; p = 0.000)	-0.447 (CI = +/-0.185; p = 0.000)	0.665	+5.91%
Loss Cost	2003.2	0.060 (CI = +/-0.018; p = 0.000)	-0.460 (CI = +/-0.189; p = 0.000)	0.660	+6.14%
Loss Cost	2004.1	0.062 (CI = +/-0.019; p = 0.000)	-0.445 (CI = +/-0.193; p = 0.000)	0.667	+6.40%
Loss Cost	2004.2	0.065 (CI = +/-0.020; p = 0.000)	-0.461 (CI = +/-0.195; p = 0.000)	0.668	+6.73%
Loss Cost	2005.1	0.061 (CI = +/-0.021; p = 0.000)	-0.482 (CI = +/-0.198; p = 0.000)	0.665	+6.33%
Loss Cost	2005.2	0.065 (CI = +/-0.022; p = 0.000)	-0.501 (CI = +/-0.199; p = 0.000)	0.671	+6.75%
Loss Cost	2006.1	0.065 (CI = +/-0.024; p = 0.000)	-0.504 (CI = +/-0.207; p = 0.000)	0.665	+6.69%
Loss Cost	2007.1	0.064 (CI = +/-0.026; p = 0.000)	-0.501 (CI = +/-0.214; p = 0.000)	0.630	+6.63%
Loss Cost	2007.2	0.071 (CI = +/-0.026; p = 0.000)	-0.535 (CI = +/-0.211; p = 0.000)	0.665	+7.39%
Loss Cost	2008.1	0.073 (CI = +/-0.028; p = 0.000)	-0.529 (CI = +/-0.219; p = 0.000)	0.664	+7.53%
Loss Cost	2008.2	0.073 (CI = +/-0.030; p = 0.000)	-0.530 (CI = +/-0.229; p = 0.000)	0.629	+7.56%
Loss Cost	2009.1	0.070 (CI = +/-0.033; p = 0.000)	-0.542 (CI = +/-0.237; p = 0.000)	0.625	+7.25%
Loss Cost	2009.2	0.057 (CI = +/-0.032; p = 0.001)	-0.489 (CI = +/-0.220; p = 0.000)	0.574	+5.89%
Loss Cost	2010.1	0.059 (CI = +/-0.035; p = 0.002)	-0.482 (CI = +/-0.230; p = 0.000)	0.574	+6.09%
Loss Cost	2010.2	0.055 (CI = +/-0.038; p = 0.007)	-0.467 (CI = +/-0.241; p = 0.001)	0.511	+5.69%
Loss Cost	2011.1	0.057 (CI = +/-0.042; p = 0.011)	-0.463 (CI = +/-0.254; p = 0.001)	0.510	+5.82%
Loss Cost	2011.2	0.047 (CI = +/-0.045; p = 0.041)	-0.429 (CI = +/-0.258; p = 0.003)	0.423	+4.80%
Loss Cost	2012.1	0.040 (CI = +/-0.049; p = 0.104)	-0.452 (CI = +/-0.268; p = 0.003)	0.433	+4.05%
Loss Cost	2012.2	0.020 (CI = +/-0.048; p = 0.395)	-0.388 (CI = +/-0.248; p = 0.005)	0.357	+1.98%
Loss Cost	2013.1	0.033 (CI = +/-0.050; p = 0.181)	-0.350 (CI = +/-0.247; p = 0.009)	0.367	+3.35%
Loss Cost	2013.2	0.033 (CI = +/-0.058; p = 0.244)	-0.350 (CI = +/-0.267; p = 0.014)	0.314	+3.33%
Loss Cost	2014.1	0.015 (CI = +/-0.061; p = 0.592)	-0.393 (CI = +/-0.264; p = 0.007)	0.386	+1.56%
Loss Cost	2014.2	-0.003 (CI = +/-0.067; p = 0.923)	-0.347 (CI = +/-0.268; p = 0.016)	0.326	-0.30%
Loss Cost	2015.1	0.006 (CI = +/-0.077; p = 0.865)	-0.327 (CI = +/-0.289; p = 0.030)	0.268	+0.61%
Loss Cost	2015.2	-0.029 (CI = +/-0.076; p = 0.401)	-0.250 (CI = +/-0.261; p = 0.058)	0.274	-2.90%
Loss Cost	2016.1	-0.032 (CI = +/-0.092; p = 0.447)	-0.255 (CI = +/-0.293; p = 0.080)	0.211	-3.14%
Loss Cost	2016.2	-0.031 (CI = +/-0.119; p = 0.554)	-0.256 (CI = +/-0.340; p = 0.118)	0.187	-3.06%
Severity	2001.2	0.043 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.105; p = 0.164)	0.708	+4.36%
Severity	2002.1	0.042 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.108; p = 0.189)	0.684	+4.32%
Severity	2002.2	0.042 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.110; p = 0.171)	0.663	+4.24%
Severity	2003.1	0.042 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.114; p = 0.162)	0.648	+4.30%
Severity	2003.2	0.041 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.116; p = 0.135)	0.623	+4.17%
Severity	2004.1	0.043 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.117; p = 0.093)	0.631	+4.38%
Severity	2004.2	0.042 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.120; p = 0.085)	0.607	+4.27%
Severity	2005.1	0.040 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.123; p = 0.123)	0.559	+4.11%
Severity	2005.2	0.040 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.127; p = 0.127)	0.535	+4.07%
Severity	2006.1	0.041 (CI = +/-0.015; p = 0.000)	0.106 (CI = +/-0.131; p = 0.110)	0.522	+4.23%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.112; p = 0.018)	0.531	+3.46%
Severity	2007.2	0.031 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.112; p = 0.009)	0.515	+3.12%
Severity	2008.1	0.031 (CI = +/-0.015; p = 0.000)	0.152 (CI = +/-0.116; p = 0.012)	0.472	+3.11%
Severity	2008.2	0.027 (CI = +/-0.015; p = 0.002)	0.170 (CI = +/-0.115; p = 0.006)	0.466	+2.69%
Severity	2009.1	0.028 (CI = +/-0.017; p = 0.002)	0.174 (CI = +/-0.119; p = 0.006)	0.445	+2.81%
Severity	2009.2	0.021 (CI = +/-0.016; p = 0.012)	0.204 (CI = +/-0.108; p = 0.001)	0.496	+2.09%
Severity	2010.1	0.024 (CI = +/-0.016; p = 0.007)	0.216 (CI = +/-0.110; p = 0.001)	0.521	+2.41%
Severity	2010.2	0.029 (CI = +/-0.017; p = 0.002)	0.195 (CI = +/-0.106; p = 0.001)	0.576	+2.97%
Severity	2011.1	0.025 (CI = +/-0.017; p = 0.008)	0.179 (CI = +/-0.105; p = 0.002)	0.498	+2.49%
Severity	2011.2	0.020 (CI = +/-0.018; p = 0.035)	0.196 (CI = +/-0.104; p = 0.001)	0.522	+1.99%
Severity	2012.1	0.020 (CI = +/-0.020; p = 0.048)	0.198 (CI = +/-0.110; p = 0.002)	0.486	+2.05%
Severity	2012.2	0.023 (CI = +/-0.022; p = 0.043)	0.189 (CI = +/-0.116; p = 0.004)	0.492	+2.35%
Severity	2013.1	0.022 (CI = +/-0.025; p = 0.087)	0.184 (CI = +/-0.124; p = 0.007)	0.419	+2.19%
Severity	2013.2	0.017 (CI = +/-0.028; p = 0.219)	0.197 (CI = +/-0.130; p = 0.006)	0.433	+1.70%
Severity	2014.1	0.011 (CI = +/-0.031; p = 0.453)	0.183 (CI = +/-0.135; p = 0.012)	0.342	+1.12%
Severity	2014.2	0.015 (CI = +/-0.036; p = 0.390)	0.174 (CI = +/-0.147; p = 0.025)	0.326	+1.49%
Severity	2015.1	0.011 (CI = +/-0.043; p = 0.565)	0.166 (CI = +/-0.160; p = 0.043)	0.237	+1.14%
Severity	2015.2	-0.002 (CI = +/-0.048; p = 0.926)	0.195 (CI = +/-0.164; p = 0.025)	0.327	-0.20%
Severity	2016.1	-0.017 (CI = +/-0.052; p = 0.467)	0.168 (CI = +/-0.164; p = 0.046)	0.294	-1.69%
Severity	2016.2	-0.015 (CI = +/-0.066; p = 0.607)	0.164 (CI = +/-0.190; p = 0.081)	0.196	-1.50%
Frequency	2001.2	0.011 (CI = +/-0.016; p = 0.193)	-0.523 (CI = +/-0.190; p = 0.000)	0.446	+1.08%
Frequency	2002.1	0.013 (CI = +/-0.017; p = 0.129)	-0.507 (CI = +/-0.193; p = 0.000)	0.442	+1.32%
Frequency	2002.2	0.016 (CI = +/-0.018; p = 0.080)	-0.524 (CI = +/-0.195; p = 0.000)	0.460	+1.59%
Frequency	2003.1	0.015 (CI = +/-0.019; p = 0.109)	-0.527 (CI = +/-0.201; p = 0.000)	0.459	+1.54%
Frequency	2003.2	0.019 (CI = +/-0.020; p = 0.059)	-0.547 (CI = +/-0.202; p = 0.000)	0.483	+1.89%
Frequency	2004.1	0.019 (CI = +/-0.021; p = 0.069)	-0.544 (CI = +/-0.209; p = 0.000)	0.480	+1.94%
Frequency	2004.2	0.023 (CI = +/-0.022; p = 0.035)	-0.565 (CI = +/-0.210; p = 0.000)	0.507	+2.36%
Frequency	2005.1	0.021 (CI = +/-0.023; p = 0.070)	-0.578 (CI = +/-0.216; p = 0.000)	0.512	+2.14%
Frequency	2005.2	0.025 (CI = +/-0.024; p = 0.039)	-0.598 (CI = +/-0.218; p = 0.000)	0.533	+2.58%
Frequency	2006.1	0.023 (CI = +/-0.026; p = 0.074)	-0.609 (CI = +/-0.225; p = 0.000)	0.536	+2.37%
Frequency	2007.1	0.030 (CI = +/-0.027; p = 0.027)	-0.638 (CI = +/-0.222; p = 0.000)	0.578	+3.07%
Frequency	2007.2	0.041 (CI = +/-0.025; p = 0.003)	-0.688 (CI = +/-0.205; p = 0.000)	0.666	+4.14%
Frequency	2008.1	0.042 (CI = +/-0.027; p = 0.004)	-0.681 (CI = +/-0.213; p = 0.000)	0.665	+4.29%
Frequency	2008.2	0.046 (CI = +/-0.029; p = 0.003)	-0.700 (CI = +/-0.219; p = 0.000)	0.666	+4.73%
Frequency	2009.1	0.042 (CI = +/-0.031; p = 0.010)	-0.716 (CI = +/-0.225; p = 0.000)	0.673	+4.32%
Frequency	2009.2	0.037 (CI = +/-0.033; p = 0.033)	-0.692 (CI = +/-0.231; p = 0.000)	0.637	+3.73%
Frequency	2010.1	0.035 (CI = +/-0.036; p = 0.056)	-0.697 (CI = +/-0.241; p = 0.000)	0.636	+3.59%
Frequency	2010.2	0.026 (CI = +/-0.038; p = 0.169)	-0.662 (CI = +/-0.243; p = 0.000)	0.601	+2.65%
Frequency	2011.1	0.032 (CI = +/-0.041; p = 0.121)	-0.641 (CI = +/-0.251; p = 0.000)	0.597	+3.25%
Frequency	2011.2	0.027 (CI = +/-0.046; p = 0.225)	-0.625 (CI = +/-0.263; p = 0.000)	0.555	+2.76%
Frequency	2012.1	0.019 (CI = +/-0.050; p = 0.420)	-0.649 (CI = +/-0.272; p = 0.000)	0.574	+1.96%
Frequency	2012.2	-0.004 (CI = +/-0.046; p = 0.872)	-0.577 (CI = +/-0.240; p = 0.000)	0.592	-0.36%
Frequency	2013.1	0.011 (CI = +/-0.047; p = 0.615)	-0.534 (CI = +/-0.233; p = 0.000)	0.585	+1.14%
Frequency	2013.2	0.016 (CI = +/-0.054; p = 0.539)	-0.547 (CI = +/-0.250; p = 0.000)	0.576	+1.60%
Frequency	2014.1	0.004 (CI = +/-0.060; p = 0.878)	-0.576 (CI = +/-0.259; p = 0.000)	0.606	+0.43%
Frequency	2014.2	-0.018 (CI = +/-0.062; p = 0.543)	-0.521 (CI = +/-0.252; p = 0.001)	0.608	-1.77%
Frequency	2015.1	-0.005 (CI = +/-0.071; p = 0.870)	-0.494 (CI = +/-0.265; p = 0.002)	0.559	-0.53%
Frequency	2015.2	-0.027 (CI = +/-0.079; p = 0.452)	-0.446 (CI = +/-0.272; p = 0.005)	0.551	-2.71%
Frequency	2016.1	-0.015 (CI = +/-0.094; p = 0.724)	-0.423 (CI = +/-0.298; p = 0.011)	0.470	-1.48%
Frequency	2016.2	-0.016 (CI = +/-0.120; p = 0.762)	-0.420 (CI = +/-0.346; p = 0.024)	0.436	-1.59%

Specified Perils

Coverage = SP
 End Trend Period = 2020.2
 Excluded Points = NA
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2001.2	0.055 (CI = +/-0.015; p = 0.000)	-0.444 (CI = +/-0.172; p = 0.000)	0.672	+5.62%
Loss Cost	2002.1	0.057 (CI = +/-0.016; p = 0.000)	-0.430 (CI = +/-0.175; p = 0.000)	0.680	+5.84%
Loss Cost	2002.2	0.059 (CI = +/-0.017; p = 0.000)	-0.442 (CI = +/-0.178; p = 0.000)	0.675	+6.05%
Loss Cost	2003.1	0.059 (CI = +/-0.018; p = 0.000)	-0.441 (CI = +/-0.183; p = 0.000)	0.671	+6.07%
Loss Cost	2003.2	0.061 (CI = +/-0.019; p = 0.000)	-0.454 (CI = +/-0.187; p = 0.000)	0.665	+6.30%
Loss Cost	2004.1	0.064 (CI = +/-0.019; p = 0.000)	-0.439 (CI = +/-0.191; p = 0.000)	0.673	+6.57%
Loss Cost	2004.2	0.067 (CI = +/-0.020; p = 0.000)	-0.455 (CI = +/-0.193; p = 0.000)	0.674	+6.89%
Loss Cost	2005.1	0.063 (CI = +/-0.021; p = 0.000)	-0.476 (CI = +/-0.195; p = 0.000)	0.671	+6.50%
Loss Cost	2005.2	0.067 (CI = +/-0.022; p = 0.000)	-0.495 (CI = +/-0.197; p = 0.000)	0.677	+6.90%
Loss Cost	2006.1	0.066 (CI = +/-0.024; p = 0.000)	-0.498 (CI = +/-0.205; p = 0.000)	0.672	+6.84%
Loss Cost	2006.2	0.066 (CI = +/-0.025; p = 0.000)	-0.495 (CI = +/-0.212; p = 0.000)	0.637	+6.77%
Loss Cost	2007.1	0.068 (CI = +/-0.027; p = 0.000)	-0.482 (CI = +/-0.219; p = 0.000)	0.642	+7.06%
Loss Cost	2007.2	0.076 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.678	+7.86%
Loss Cost	2008.1	0.078 (CI = +/-0.030; p = 0.000)	-0.506 (CI = +/-0.223; p = 0.000)	0.679	+8.09%
Loss Cost	2008.2	0.078 (CI = +/-0.032; p = 0.000)	-0.508 (CI = +/-0.233; p = 0.000)	0.645	+8.13%
Loss Cost	2009.1	0.076 (CI = +/-0.035; p = 0.000)	-0.518 (CI = +/-0.243; p = 0.000)	0.639	+7.86%
Loss Cost	2009.2	0.063 (CI = +/-0.034; p = 0.001)	-0.468 (CI = +/-0.226; p = 0.000)	0.589	+6.46%
Loss Cost	2010.1	0.066 (CI = +/-0.037; p = 0.002)	-0.457 (CI = +/-0.237; p = 0.001)	0.591	+6.78%
Loss Cost	2010.2	0.062 (CI = +/-0.041; p = 0.005)	-0.444 (CI = +/-0.248; p = 0.001)	0.528	+6.39%
Loss Cost	2011.1	0.064 (CI = +/-0.045; p = 0.008)	-0.435 (CI = +/-0.262; p = 0.003)	0.528	+6.66%
Loss Cost	2011.2	0.055 (CI = +/-0.049; p = 0.030)	-0.404 (CI = +/-0.267; p = 0.005)	0.437	+5.62%
Loss Cost	2012.1	0.048 (CI = +/-0.054; p = 0.081)	-0.427 (CI = +/-0.281; p = 0.006)	0.439	+4.88%
Loss Cost	2012.2	0.027 (CI = +/-0.053; p = 0.295)	-0.368 (CI = +/-0.260; p = 0.009)	0.344	+2.72%
Loss Cost	2013.1	0.045 (CI = +/-0.055; p = 0.106)	-0.317 (CI = +/-0.256; p = 0.019)	0.384	+4.56%
Loss Cost	2013.2	0.045 (CI = +/-0.064; p = 0.150)	-0.319 (CI = +/-0.276; p = 0.027)	0.323	+4.61%
Loss Cost	2014.1	0.027 (CI = +/-0.070; p = 0.422)	-0.365 (CI = +/-0.282; p = 0.016)	0.367	+2.69%
Loss Cost	2014.2	0.008 (CI = +/-0.076; p = 0.830)	-0.324 (CI = +/-0.287; p = 0.031)	0.267	+0.76%
Loss Cost	2015.1	0.022 (CI = +/-0.090; p = 0.588)	-0.292 (CI = +/-0.312; p = 0.064)	0.228	+2.27%
Loss Cost	2015.2	-0.015 (CI = +/-0.089; p = 0.711)	-0.223 (CI = +/-0.281; p = 0.104)	0.130	-1.47%
Loss Cost	2016.1	-0.013 (CI = +/-0.114; p = 0.800)	-0.220 (CI = +/-0.327; p = 0.156)	0.055	-1.26%
Loss Cost	2016.2	-0.010 (CI = +/-0.147; p = 0.878)	-0.224 (CI = +/-0.381; p = 0.200)	0.012	-0.96%
Severity	2001.2	0.044 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.102; p = 0.097)	0.722	+4.54%
Severity	2002.1	0.044 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.105; p = 0.111)	0.701	+4.52%
Severity	2002.2	0.043 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.108; p = 0.102)	0.682	+4.44%
Severity	2003.1	0.044 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.111; p = 0.093)	0.670	+4.53%
Severity	2003.2	0.043 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.113; p = 0.077)	0.649	+4.40%
Severity	2004.1	0.045 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.113; p = 0.048)	0.663	+4.64%
Severity	2004.2	0.044 (CI = +/-0.012; p = 0.000)	0.120 (CI = +/-0.117; p = 0.045)	0.642	+4.55%
Severity	2005.1	0.043 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.120; p = 0.064)	0.602	+4.41%
Severity	2005.2	0.043 (CI = +/-0.014; p = 0.000)	0.114 (CI = +/-0.124; p = 0.070)	0.583	+4.39%
Severity	2006.1	0.045 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.127; p = 0.056)	0.579	+4.58%
Severity	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.108; p = 0.006)	0.607	+3.87%
Severity	2007.1	0.037 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.112; p = 0.010)	0.558	+3.77%
Severity	2007.2	0.034 (CI = +/-0.014; p = 0.000)	0.166 (CI = +/-0.112; p = 0.005)	0.544	+3.43%
Severity	2008.1	0.034 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.117; p = 0.007)	0.504	+3.45%
Severity	2008.2	0.030 (CI = +/-0.016; p = 0.001)	0.184 (CI = +/-0.116; p = 0.003)	0.499	+3.04%
Severity	2009.1	0.032 (CI = +/-0.017; p = 0.001)	0.191 (CI = +/-0.120; p = 0.003)	0.483	+3.21%
Severity	2009.2	0.024 (CI = +/-0.016; p = 0.005)	0.218 (CI = +/-0.108; p = 0.000)	0.538	+2.48%
Severity	2010.1	0.029 (CI = +/-0.017; p = 0.002)	0.234 (CI = +/-0.108; p = 0.000)	0.577	+2.91%
Severity	2010.2	0.035 (CI = +/-0.017; p = 0.000)	0.214 (CI = +/-0.102; p = 0.000)	0.641	+3.52%
Severity	2011.1	0.030 (CI = +/-0.018; p = 0.002)	0.198 (CI = +/-0.103; p = 0.001)	0.566	+3.04%
Severity	2011.2	0.025 (CI = +/-0.019; p = 0.011)	0.213 (CI = +/-0.102; p = 0.000)	0.590	+2.54%
Severity	2012.1	0.027 (CI = +/-0.021; p = 0.015)	0.219 (CI = +/-0.108; p = 0.001)	0.564	+2.73%
Severity	2012.2	0.030 (CI = +/-0.023; p = 0.013)	0.209 (CI = +/-0.113; p = 0.001)	0.576	+3.08%
Severity	2013.1	0.030 (CI = +/-0.027; p = 0.030)	0.208 (CI = +/-0.122; p = 0.003)	0.511	+3.04%
Severity	2013.2	0.025 (CI = +/-0.030; p = 0.086)	0.219 (CI = +/-0.129; p = 0.003)	0.521	+2.58%
Severity	2014.1	0.020 (CI = +/-0.034; p = 0.217)	0.206 (CI = +/-0.138; p = 0.007)	0.426	+2.06%
Severity	2014.2	0.025 (CI = +/-0.040; p = 0.188)	0.196 (CI = +/-0.148; p = 0.015)	0.419	+2.54%
Severity	2015.1	0.024 (CI = +/-0.048; p = 0.296)	0.193 (CI = +/-0.166; p = 0.028)	0.330	+2.39%
Severity	2015.2	0.010 (CI = +/-0.054; p = 0.674)	0.218 (CI = +/-0.171; p = 0.019)	0.405	+1.02%
Severity	2016.1	-0.006 (CI = +/-0.063; p = 0.832)	0.188 (CI = +/-0.182; p = 0.045)	0.327	-0.59%
Severity	2016.2	-0.002 (CI = +/-0.082; p = 0.943)	0.183 (CI = +/-0.212; p = 0.079)	0.235	-0.25%
Frequency	2001.2	0.010 (CI = +/-0.017; p = 0.226)	-0.530 (CI = +/-0.191; p = 0.000)	0.452	+1.03%
Frequency	2002.1	0.013 (CI = +/-0.018; p = 0.157)	-0.515 (CI = +/-0.194; p = 0.000)	0.448	+1.27%
Frequency	2002.2	0.015 (CI = +/-0.018; p = 0.101)	-0.531 (CI = +/-0.196; p = 0.000)	0.464	+1.54%
Frequency	2003.1	0.015 (CI = +/-0.019; p = 0.136)	-0.535 (CI = +/-0.202; p = 0.000)	0.464	+1.47%
Frequency	2003.2	0.018 (CI = +/-0.020; p = 0.078)	-0.555 (CI = +/-0.203; p = 0.000)	0.486	+1.81%
Frequency	2004.1	0.018 (CI = +/-0.021; p = 0.093)	-0.554 (CI = +/-0.210; p = 0.000)	0.484	+1.84%
Frequency	2004.2	0.022 (CI = +/-0.022; p = 0.050)	-0.575 (CI = +/-0.211; p = 0.000)	0.508	+2.24%
Frequency	2005.1	0.020 (CI = +/-0.024; p = 0.097)	-0.588 (CI = +/-0.217; p = 0.000)	0.514	+1.99%
Frequency	2005.2	0.024 (CI = +/-0.025; p = 0.057)	-0.609 (CI = +/-0.220; p = 0.000)	0.533	+2.40%
Frequency	2006.1	0.021 (CI = +/-0.026; p = 0.106)	-0.621 (CI = +/-0.227; p = 0.000)	0.537	+2.16%
Frequency	2006.2	0.028 (CI = +/-0.027; p = 0.045)	-0.651 (CI = +/-0.225; p = 0.000)	0.575	+2.79%
Frequency	2007.1	0.031 (CI = +/-0.029; p = 0.034)	-0.633 (CI = +/-0.231; p = 0.000)	0.576	+3.17%
Frequency	2007.2	0.042 (CI = +/-0.027; p = 0.004)	-0.682 (CI = +/-0.213; p = 0.000)	0.665	+4.28%
Frequency	2008.1	0.044 (CI = +/-0.030; p = 0.005)	-0.673 (CI = +/-0.222; p = 0.000)	0.665	+4.48%
Frequency	2008.2	0.048 (CI = +/-0.032; p = 0.004)	-0.692 (CI = +/-0.228; p = 0.000)	0.666	+4.95%
Frequency	2009.1	0.044 (CI = +/-0.034; p = 0.014)	-0.709 (CI = +/-0.236; p = 0.000)	0.672	+4.51%
Frequency	2009.2	0.038 (CI = +/-0.036; p = 0.040)	-0.686 (CI = +/-0.241; p = 0.000)	0.633	+3.89%
Frequency	2010.1	0.037 (CI = +/-0.040; p = 0.069)	-0.691 (CI = +/-0.254; p = 0.000)	0.632	+3.76%
Frequency	2010.2	0.027 (CI = +/-0.042; p = 0.189)	-0.658 (CI = +/-0.255; p = 0.000)	0.593	+2.78%
Frequency	2011.1	0.035 (CI = +/-0.046; p = 0.132)	-0.633 (CI = +/-0.265; p = 0.000)	0.591	+3.51%
Frequency	2011.2	0.030 (CI = +/-0.051; p = 0.235)	-0.617 (CI = +/-0.279; p = 0.000)	0.545	+3.00%
Frequency	2012.1	0.021 (CI = +/-0.056; p = 0.444)	-0.645 (CI = +/-0.291; p = 0.000)	0.562	+2.09%
Frequency	2012.2	-0.004 (CI = +/-0.052; p = 0.887)	-0.577 (CI = +/-0.257; p = 0.000)	0.570	-0.35%
Frequency	2013.1	0.015 (CI = +/-0.054; p = 0.571)	-0.525 (CI = +/-0.251; p = 0.001)	0.567	+1.47%
Frequency	2013.2	0.020 (CI = +/-0.062; p = 0.504)	-0.538 (CI = +/-0.269; p = 0.001)	0.555	+1.98%
Frequency	2014.1	0.006 (CI = +/-0.070; p = 0.851)	-0.571 (CI = +/-0.284; p = 0.001)	0.583	+0.62%
Frequency	2014.2	-0.018 (CI = +/-0.074; p = 0.607)	-0.520 (CI = +/-0.276; p = 0.002)	0.570	-1.74%
Frequency	2015.1	-0.001 (CI = +/-0.086; p = 0.975)	-0.485 (CI = +/-0.297; p = 0.005)	0.520	-0.12%
Frequency	2015.2	-0.025 (CI = +/-0.096; p = 0.566)	-0.441 (CI = +/-0.305; p = 0.010)	0.486	-2.47%
Frequency	2016.1	-0.007 (CI = +/-0.120; p = 0.898)	-0.408 (CI = +/-0.344; p = 0.026)	0.400	-0.67%
Frequency	2016.2	-0.007 (CI = +/-0.154; p = 0.914)	-0.407 (CI = +/-0.401; p = 0.048)	0.343	-0.71%

Specified Perils

Coverage = SP
 End Trend Period = 2020.2
 Excluded Points = 2006.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.2	0.055 (CI = +/-0.016; p = 0.000)	-0.439 (CI = +/-0.177; p = 0.000)	0.673	+5.66%
Loss Cost	2002.1	0.057 (CI = +/-0.016; p = 0.000)	-0.423 (CI = +/-0.180; p = 0.000)	0.682	+5.91%
Loss Cost	2002.2	0.059 (CI = +/-0.017; p = 0.000)	-0.435 (CI = +/-0.183; p = 0.000)	0.677	+6.12%
Loss Cost	2003.1	0.060 (CI = +/-0.018; p = 0.000)	-0.432 (CI = +/-0.189; p = 0.000)	0.673	+6.15%
Loss Cost	2003.2	0.062 (CI = +/-0.019; p = 0.000)	-0.445 (CI = +/-0.192; p = 0.000)	0.668	+6.40%
Loss Cost	2004.1	0.065 (CI = +/-0.020; p = 0.000)	-0.427 (CI = +/-0.196; p = 0.000)	0.677	+6.72%
Loss Cost	2004.2	0.068 (CI = +/-0.021; p = 0.000)	-0.443 (CI = +/-0.198; p = 0.000)	0.679	+7.07%
Loss Cost	2005.1	0.065 (CI = +/-0.022; p = 0.000)	-0.464 (CI = +/-0.202; p = 0.000)	0.674	+6.67%
Loss Cost	2005.2	0.069 (CI = +/-0.023; p = 0.000)	-0.483 (CI = +/-0.203; p = 0.000)	0.682	+7.12%
Loss Cost	2006.1	0.069 (CI = +/-0.025; p = 0.000)	-0.484 (CI = +/-0.212; p = 0.000)	0.676	+7.10%
Loss Cost	2007.1	0.068 (CI = +/-0.027; p = 0.000)	-0.482 (CI = +/-0.219; p = 0.000)	0.642	+7.06%
Loss Cost	2007.2	0.076 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.678	+7.86%
Loss Cost	2008.1	0.078 (CI = +/-0.030; p = 0.000)	-0.506 (CI = +/-0.223; p = 0.000)	0.679	+8.09%
Loss Cost	2008.2	0.078 (CI = +/-0.032; p = 0.000)	-0.508 (CI = +/-0.233; p = 0.000)	0.645	+8.13%
Loss Cost	2009.1	0.076 (CI = +/-0.035; p = 0.000)	-0.518 (CI = +/-0.243; p = 0.000)	0.639	+7.86%
Loss Cost	2009.2	0.063 (CI = +/-0.034; p = 0.001)	-0.468 (CI = +/-0.226; p = 0.000)	0.589	+6.46%
Loss Cost	2010.1	0.066 (CI = +/-0.037; p = 0.002)	-0.457 (CI = +/-0.237; p = 0.001)	0.591	+6.78%
Loss Cost	2010.2	0.062 (CI = +/-0.041; p = 0.005)	-0.444 (CI = +/-0.248; p = 0.001)	0.528	+6.39%
Loss Cost	2011.1	0.064 (CI = +/-0.045; p = 0.008)	-0.435 (CI = +/-0.262; p = 0.003)	0.528	+6.66%
Loss Cost	2011.2	0.055 (CI = +/-0.049; p = 0.030)	-0.404 (CI = +/-0.267; p = 0.005)	0.437	+5.62%
Loss Cost	2012.1	0.048 (CI = +/-0.054; p = 0.081)	-0.427 (CI = +/-0.281; p = 0.006)	0.439	+4.88%
Loss Cost	2012.2	0.027 (CI = +/-0.053; p = 0.295)	-0.368 (CI = +/-0.260; p = 0.009)	0.344	+2.72%
Loss Cost	2013.1	0.045 (CI = +/-0.055; p = 0.106)	-0.317 (CI = +/-0.256; p = 0.019)	0.384	+4.56%
Loss Cost	2013.2	0.045 (CI = +/-0.064; p = 0.150)	-0.319 (CI = +/-0.276; p = 0.027)	0.323	+4.61%
Loss Cost	2014.1	0.027 (CI = +/-0.070; p = 0.422)	-0.365 (CI = +/-0.282; p = 0.016)	0.367	+2.09%
Loss Cost	2014.2	0.008 (CI = +/-0.076; p = 0.830)	-0.324 (CI = +/-0.287; p = 0.031)	0.267	+0.76%
Loss Cost	2015.1	0.022 (CI = +/-0.090; p = 0.588)	-0.292 (CI = +/-0.312; p = 0.064)	0.228	+2.27%
Loss Cost	2015.2	-0.015 (CI = +/-0.089; p = 0.711)	-0.223 (CI = +/-0.281; p = 0.104)	0.130	-1.47%
Loss Cost	2016.1	-0.013 (CI = +/-0.114; p = 0.800)	-0.220 (CI = +/-0.327; p = 0.156)	0.055	-1.26%
Loss Cost	2016.2	-0.010 (CI = +/-0.147; p = 0.878)	-0.224 (CI = +/-0.381; p = 0.200)	0.012	-0.96%
Severity	2001.2	0.044 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.105; p = 0.114)	0.715	+4.52%
Severity	2002.1	0.044 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.109; p = 0.132)	0.692	+4.50%
Severity	2002.2	0.043 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.111; p = 0.121)	0.672	+4.42%
Severity	2003.1	0.044 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.114; p = 0.111)	0.658	+4.51%
Severity	2003.2	0.043 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.117; p = 0.093)	0.633	+4.38%
Severity	2004.1	0.045 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.118; p = 0.057)	0.646	+4.63%
Severity	2004.2	0.044 (CI = +/-0.013; p = 0.000)	0.118 (CI = +/-0.121; p = 0.054)	0.623	+4.53%
Severity	2005.1	0.043 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.125; p = 0.081)	0.575	+4.38%
Severity	2005.2	0.043 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.128; p = 0.086)	0.552	+4.35%
Severity	2006.1	0.045 (CI = +/-0.016; p = 0.000)	0.122 (CI = +/-0.133; p = 0.069)	0.544	+4.56%
Severity	2007.1	0.037 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.112; p = 0.010)	0.558	+3.77%
Severity	2007.2	0.034 (CI = +/-0.014; p = 0.000)	0.166 (CI = +/-0.112; p = 0.005)	0.544	+3.43%
Severity	2008.1	0.034 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.117; p = 0.007)	0.504	+3.45%
Severity	2008.2	0.030 (CI = +/-0.016; p = 0.001)	0.184 (CI = +/-0.116; p = 0.003)	0.499	+3.04%
Severity	2009.1	0.032 (CI = +/-0.017; p = 0.001)	0.191 (CI = +/-0.120; p = 0.003)	0.483	+3.21%
Severity	2009.2	0.024 (CI = +/-0.016; p = 0.005)	0.218 (CI = +/-0.108; p = 0.000)	0.538	+2.48%
Severity	2010.1	0.029 (CI = +/-0.017; p = 0.002)	0.234 (CI = +/-0.108; p = 0.000)	0.577	+2.91%
Severity	2010.2	0.035 (CI = +/-0.017; p = 0.000)	0.214 (CI = +/-0.102; p = 0.000)	0.641	+3.52%
Severity	2011.1	0.030 (CI = +/-0.018; p = 0.002)	0.198 (CI = +/-0.103; p = 0.001)	0.566	+3.04%
Severity	2011.2	0.025 (CI = +/-0.019; p = 0.011)	0.213 (CI = +/-0.102; p = 0.000)	0.590	+2.54%
Severity	2012.1	0.027 (CI = +/-0.021; p = 0.015)	0.219 (CI = +/-0.108; p = 0.001)	0.564	+2.73%
Severity	2012.2	0.030 (CI = +/-0.023; p = 0.013)	0.209 (CI = +/-0.113; p = 0.001)	0.576	+3.08%
Severity	2013.1	0.030 (CI = +/-0.027; p = 0.030)	0.208 (CI = +/-0.122; p = 0.003)	0.511	+3.04%
Severity	2013.2	0.025 (CI = +/-0.030; p = 0.086)	0.219 (CI = +/-0.129; p = 0.003)	0.521	+2.58%
Severity	2014.1	0.020 (CI = +/-0.034; p = 0.217)	0.206 (CI = +/-0.138; p = 0.007)	0.426	+2.06%
Severity	2014.2	0.025 (CI = +/-0.040; p = 0.188)	0.196 (CI = +/-0.148; p = 0.015)	0.419	+2.54%
Severity	2015.1	0.024 (CI = +/-0.048; p = 0.296)	0.193 (CI = +/-0.166; p = 0.028)	0.330	+2.39%
Severity	2015.2	0.010 (CI = +/-0.054; p = 0.674)	0.218 (CI = +/-0.171; p = 0.019)	0.405	+1.02%
Severity	2016.1	-0.006 (CI = +/-0.063; p = 0.832)	0.188 (CI = +/-0.182; p = 0.045)	0.327	-0.59%
Severity	2016.2	-0.002 (CI = +/-0.082; p = 0.943)	0.183 (CI = +/-0.212; p = 0.079)	0.235	-0.25%
Frequency	2001.2	0.011 (CI = +/-0.017; p = 0.212)	-0.523 (CI = +/-0.195; p = 0.000)	0.443	+1.09%
Frequency	2002.1	0.013 (CI = +/-0.018; p = 0.142)	-0.506 (CI = +/-0.199; p = 0.000)	0.439	+1.34%
Frequency	2002.2	0.016 (CI = +/-0.019; p = 0.090)	-0.521 (CI = +/-0.201; p = 0.000)	0.457	+1.63%
Frequency	2003.1	0.016 (CI = +/-0.020; p = 0.121)	-0.525 (CI = +/-0.208; p = 0.000)	0.456	+1.57%
Frequency	2003.2	0.019 (CI = +/-0.021; p = 0.068)	-0.544 (CI = +/-0.209; p = 0.000)	0.481	+1.94%
Frequency	2004.1	0.020 (CI = +/-0.022; p = 0.079)	-0.541 (CI = +/-0.216; p = 0.000)	0.478	+1.99%
Frequency	2004.2	0.024 (CI = +/-0.023; p = 0.041)	-0.561 (CI = +/-0.217; p = 0.000)	0.505	+2.43%
Frequency	2005.1	0.022 (CI = +/-0.025; p = 0.081)	-0.574 (CI = +/-0.224; p = 0.000)	0.509	+2.20%
Frequency	2005.2	0.026 (CI = +/-0.026; p = 0.046)	-0.594 (CI = +/-0.226; p = 0.000)	0.530	+2.66%
Frequency	2006.1	0.024 (CI = +/-0.028; p = 0.088)	-0.606 (CI = +/-0.235; p = 0.000)	0.533	+2.43%
Frequency	2007.1	0.031 (CI = +/-0.029; p = 0.034)	-0.633 (CI = +/-0.231; p = 0.000)	0.576	+3.17%
Frequency	2007.2	0.042 (CI = +/-0.027; p = 0.004)	-0.682 (CI = +/-0.213; p = 0.000)	0.665	+4.28%
Frequency	2008.1	0.044 (CI = +/-0.030; p = 0.005)	-0.673 (CI = +/-0.222; p = 0.000)	0.665	+4.48%
Frequency	2008.2	0.048 (CI = +/-0.032; p = 0.004)	-0.692 (CI = +/-0.228; p = 0.000)	0.666	+4.95%
Frequency	2009.1	0.044 (CI = +/-0.034; p = 0.014)	-0.709 (CI = +/-0.236; p = 0.000)	0.672	+4.51%
Frequency	2009.2	0.038 (CI = +/-0.036; p = 0.040)	-0.686 (CI = +/-0.241; p = 0.000)	0.633	+3.89%
Frequency	2010.1	0.037 (CI = +/-0.040; p = 0.069)	-0.691 (CI = +/-0.254; p = 0.000)	0.632	+3.76%
Frequency	2010.2	0.027 (CI = +/-0.042; p = 0.189)	-0.658 (CI = +/-0.255; p = 0.000)	0.593	+2.78%
Frequency	2011.1	0.035 (CI = +/-0.046; p = 0.132)	-0.633 (CI = +/-0.265; p = 0.000)	0.591	+3.51%
Frequency	2011.2	0.030 (CI = +/-0.051; p = 0.235)	-0.617 (CI = +/-0.279; p = 0.000)	0.545	+3.00%
Frequency	2012.1	0.021 (CI = +/-0.056; p = 0.444)	-0.645 (CI = +/-0.291; p = 0.000)	0.562	+2.09%
Frequency	2012.2	-0.004 (CI = +/-0.052; p = 0.887)	-0.577 (CI = +/-0.257; p = 0.000)	0.570	-0.35%
Frequency	2013.1	0.015 (CI = +/-0.054; p = 0.571)	-0.525 (CI = +/-0.251; p = 0.001)	0.567	+1.47%
Frequency	2013.2	0.020 (CI = +/-0.062; p = 0.504)	-0.538 (CI = +/-0.269; p = 0.001)	0.555	+1.98%
Frequency	2014.1	0.006 (CI = +/-0.070; p = 0.851)	-0.571 (CI = +/-0.284; p = 0.001)	0.583	+0.62%
Frequency	2014.2	-0.018 (CI = +/-0.074; p = 0.607)	-0.520 (CI = +/-0.276; p = 0.002)	0.570	-1.74%
Frequency	2015.1	-0.001 (CI = +/-0.086; p = 0.975)	-0.485 (CI = +/-0.297; p = 0.005)	0.520	-0.12%
Frequency	2015.2	-0.025 (CI = +/-0.096; p = 0.566)	-0.441 (CI = +/-0.305; p = 0.010)	0.486	-2.47%
Frequency	2016.1	-0.007 (CI = +/-0.120; p = 0.898)	-0.408 (CI = +/-0.344; p = 0.026)	0.400	-0.67%
Frequency	2016.2	-0.007 (CI = +/-0.154; p = 0.914)	-0.407 (CI = +/-0.401; p = 0.048)	0.343	-0.71%

Underinsured Motorists

Coverage = UM
 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	2001.2	0.021 (CI = +/-0.027; p = 0.122)	-0.355 (CI = +/-0.309; p = 0.025)	0.126	+2.11%
Loss Cost	2002.1	0.021 (CI = +/-0.028; p = 0.145)	-0.357 (CI = +/-0.317; p = 0.029)	0.125	+2.09%
Loss Cost	2002.2	0.024 (CI = +/-0.030; p = 0.108)	-0.378 (CI = +/-0.324; p = 0.023)	0.140	+2.43%
Loss Cost	2003.1	0.023 (CI = +/-0.031; p = 0.145)	-0.385 (CI = +/-0.332; p = 0.025)	0.138	+2.31%
Loss Cost	2003.2	0.015 (CI = +/-0.031; p = 0.349)	-0.334 (CI = +/-0.326; p = 0.045)	0.081	+1.47%
Loss Cost	2004.1	0.014 (CI = +/-0.033; p = 0.402)	-0.339 (CI = +/-0.336; p = 0.048)	0.080	+1.40%
Loss Cost	2004.2	0.015 (CI = +/-0.035; p = 0.405)	-0.343 (CI = +/-0.347; p = 0.052)	0.074	+1.47%
Loss Cost	2005.1	0.012 (CI = +/-0.037; p = 0.516)	-0.357 (CI = +/-0.356; p = 0.049)	0.076	+1.21%
Loss Cost	2005.2	0.018 (CI = +/-0.039; p = 0.362)	-0.389 (CI = +/-0.363; p = 0.037)	0.100	+1.80%
Loss Cost	2006.1	0.023 (CI = +/-0.041; p = 0.257)	-0.360 (CI = +/-0.370; p = 0.056)	0.100	+2.36%
Loss Cost	2006.2	0.034 (CI = +/-0.042; p = 0.114)	-0.414 (CI = +/-0.367; p = 0.028)	0.163	+3.43%
Loss Cost	2007.1	0.037 (CI = +/-0.045; p = 0.100)	-0.396 (CI = +/-0.378; p = 0.041)	0.165	+3.81%
Loss Cost	2007.2	0.029 (CI = +/-0.048; p = 0.215)	-0.358 (CI = +/-0.385; p = 0.067)	0.100	+2.99%
Loss Cost	2008.1	0.036 (CI = +/-0.050; p = 0.149)	-0.326 (CI = +/-0.393; p = 0.100)	0.108	+3.72%
Loss Cost	2008.2	0.035 (CI = +/-0.055; p = 0.196)	-0.320 (CI = +/-0.411; p = 0.121)	0.078	+3.59%
Loss Cost	2009.1	0.028 (CI = +/-0.059; p = 0.339)	-0.352 (CI = +/-0.422; p = 0.098)	0.075	+2.80%
Loss Cost	2009.2	0.032 (CI = +/-0.064; p = 0.307)	-0.371 (CI = +/-0.441; p = 0.095)	0.077	+3.26%
Loss Cost	2010.1	0.034 (CI = +/-0.070; p = 0.328)	-0.366 (CI = +/-0.463; p = 0.115)	0.073	+3.41%
Loss Cost	2010.2	0.045 (CI = +/-0.075; p = 0.221)	-0.411 (CI = +/-0.477; p = 0.087)	0.107	+4.65%
Loss Cost	2011.1	0.021 (CI = +/-0.075; p = 0.572)	-0.499 (CI = +/-0.456; p = 0.034)	0.153	+2.08%
Loss Cost	2011.2	0.007 (CI = +/-0.082; p = 0.857)	-0.451 (CI = +/-0.473; p = 0.060)	0.097	+0.71%
Loss Cost	2012.1	0.008 (CI = +/-0.091; p = 0.851)	-0.447 (CI = +/-0.501; p = 0.077)	0.083	+0.83%
Loss Cost	2012.2	0.002 (CI = +/-0.103; p = 0.961)	-0.429 (CI = +/-0.535; p = 0.108)	0.052	+0.24%
Loss Cost	2013.1	0.012 (CI = +/-0.116; p = 0.824)	-0.401 (CI = +/-0.567; p = 0.151)	0.022	+1.23%
Loss Cost	2013.2	-0.017 (CI = +/-0.127; p = 0.779)	-0.319 (CI = +/-0.583; p = 0.258)	-0.029	-1.66%
Loss Cost	2014.1	-0.052 (CI = +/-0.135; p = 0.414)	-0.408 (CI = +/-0.584; p = 0.153)	0.069	-5.10%
Loss Cost	2014.2	-0.120 (CI = +/-0.123; p = 0.054)	-0.238 (CI = +/-0.495; p = 0.312)	0.255	-11.35%
Loss Cost	2015.1	-0.164 (CI = +/-0.126; p = 0.015)	-0.333 (CI = +/-0.471; p = 0.146)	0.428	-15.16%
Loss Cost	2015.2	-0.158 (CI = +/-0.153; p = 0.044)	-0.348 (CI = +/-0.528; p = 0.171)	0.384	-14.60%
Loss Cost	2016.1	-0.193 (CI = +/-0.176; p = 0.036)	-0.412 (CI = +/-0.559; p = 0.128)	0.420	-17.53%
Loss Cost	2016.2	-0.227 (CI = +/-0.219; p = 0.044)	-0.349 (CI = +/-0.628; p = 0.230)	0.443	-20.31%
Severity	2001.2	0.028 (CI = +/-0.022; p = 0.016)	-0.001 (CI = +/-0.257; p = 0.994)	0.100	+2.81%
Severity	2002.1	0.026 (CI = +/-0.023; p = 0.032)	-0.014 (CI = +/-0.263; p = 0.912)	0.073	+2.59%
Severity	2002.2	0.022 (CI = +/-0.024; p = 0.075)	0.010 (CI = +/-0.266; p = 0.941)	0.036	+2.21%
Severity	2003.1	0.016 (CI = +/-0.024; p = 0.195)	-0.027 (CI = +/-0.261; p = 0.832)	-0.006	+1.60%
Severity	2003.2	0.008 (CI = +/-0.024; p = 0.500)	0.021 (CI = +/-0.249; p = 0.866)	-0.045	+0.81%
Severity	2004.1	0.004 (CI = +/-0.025; p = 0.738)	-0.002 (CI = +/-0.251; p = 0.987)	-0.059	+0.41%
Severity	2004.2	0.004 (CI = +/-0.026; p = 0.748)	-0.003 (CI = +/-0.260; p = 0.984)	-0.061	+0.42%
Severity	2005.1	0.001 (CI = +/-0.028; p = 0.951)	-0.021 (CI = +/-0.265; p = 0.873)	-0.066	+0.08%
Severity	2005.2	-0.004 (CI = +/-0.029; p = 0.765)	0.007 (CI = +/-0.268; p = 0.957)	-0.066	-0.43%
Severity	2006.1	0.003 (CI = +/-0.029; p = 0.811)	0.047 (CI = +/-0.262; p = 0.716)	-0.064	+0.35%
Severity	2006.2	0.004 (CI = +/-0.031; p = 0.775)	0.042 (CI = +/-0.272; p = 0.753)	-0.066	+0.44%
Severity	2007.1	0.004 (CI = +/-0.034; p = 0.828)	0.038 (CI = +/-0.282; p = 0.784)	-0.072	+0.36%
Severity	2007.2	-0.002 (CI = +/-0.036; p = 0.899)	0.066 (CI = +/-0.287; p = 0.640)	-0.070	-0.22%
Severity	2008.1	-0.002 (CI = +/-0.038; p = 0.915)	0.067 (CI = +/-0.299; p = 0.648)	-0.073	-0.20%
Severity	2008.2	0.003 (CI = +/-0.041; p = 0.865)	0.043 (CI = +/-0.308; p = 0.777)	-0.081	+0.34%
Severity	2009.1	-0.003 (CI = +/-0.044; p = 0.906)	0.018 (CI = +/-0.316; p = 0.908)	-0.090	-0.25%
Severity	2009.2	0.002 (CI = +/-0.048; p = 0.927)	-0.001 (CI = +/-0.329; p = 0.993)	-0.095	+0.21%
Severity	2010.1	0.000 (CI = +/-0.052; p = 0.994)	-0.009 (CI = +/-0.344; p = 0.958)	-0.100	+0.02%
Severity	2010.2	0.010 (CI = +/-0.056; p = 0.723)	-0.045 (CI = +/-0.354; p = 0.794)	-0.095	+0.96%
Severity	2011.1	-0.004 (CI = +/-0.058; p = 0.882)	-0.093 (CI = +/-0.354; p = 0.587)	-0.091	-0.42%
Severity	2011.2	-0.003 (CI = +/-0.065; p = 0.928)	-0.098 (CI = +/-0.376; p = 0.590)	-0.097	-0.28%
Severity	2012.1	-0.006 (CI = +/-0.073; p = 0.871)	-0.107 (CI = +/-0.398; p = 0.577)	-0.101	-0.56%
Severity	2012.2	-0.006 (CI = +/-0.082; p = 0.877)	-0.106 (CI = +/-0.426; p = 0.605)	-0.109	-0.61%
Severity	2013.1	0.014 (CI = +/-0.088; p = 0.737)	-0.049 (CI = +/-0.431; p = 0.812)	-0.129	+1.42%
Severity	2013.2	-0.014 (CI = +/-0.093; p = 0.752)	0.031 (CI = +/-0.429; p = 0.880)	-0.143	-1.38%
Severity	2014.1	-0.038 (CI = +/-0.100; p = 0.425)	-0.030 (CI = +/-0.434; p = 0.884)	-0.102	-3.73%
Severity	2014.2	-0.087 (CI = +/-0.094; p = 0.066)	0.092 (CI = +/-0.378; p = 0.602)	0.147	-8.31%
Severity	2015.1	-0.126 (CI = +/-0.090; p = 0.011)	0.008 (CI = +/-0.340; p = 0.960)	0.387	-11.80%
Severity	2015.2	-0.128 (CI = +/-0.110; p = 0.028)	0.013 (CI = +/-0.381; p = 0.938)	0.312	-12.03%
Severity	2016.1	-0.151 (CI = +/-0.129; p = 0.027)	-0.028 (CI = +/-0.409; p = 0.880)	0.347	-13.98%
Severity	2016.2	-0.178 (CI = +/-0.158; p = 0.032)	0.023 (CI = +/-0.455; p = 0.908)	0.366	-16.33%
Frequency	2001.2	-0.007 (CI = +/-0.019; p = 0.465)	-0.354 (CI = +/-0.215; p = 0.002)	0.203	-0.68%
Frequency	2002.1	-0.005 (CI = +/-0.019; p = 0.610)	-0.342 (CI = +/-0.219; p = 0.003)	0.179	-0.49%
Frequency	2002.2	0.002 (CI = +/-0.019; p = 0.822)	-0.388 (CI = +/-0.204; p = 0.000)	0.258	+0.21%
Frequency	2003.1	0.007 (CI = +/-0.019; p = 0.451)	-0.357 (CI = +/-0.199; p = 0.001)	0.248	+0.70%
Frequency	2003.2	0.007 (CI = +/-0.020; p = 0.502)	-0.355 (CI = +/-0.205; p = 0.001)	0.233	+0.66%
Frequency	2004.1	0.010 (CI = +/-0.021; p = 0.341)	-0.337 (CI = +/-0.208; p = 0.002)	0.224	+0.98%
Frequency	2004.2	0.010 (CI = +/-0.022; p = 0.338)	-0.341 (CI = +/-0.214; p = 0.003)	0.217	+1.05%
Frequency	2005.1	0.011 (CI = +/-0.023; p = 0.332)	-0.336 (CI = +/-0.221; p = 0.004)	0.212	+1.13%
Frequency	2005.2	0.022 (CI = +/-0.021; p = 0.037)	-0.396 (CI = +/-0.191; p = 0.000)	0.391	+2.23%
Frequency	2006.1	0.020 (CI = +/-0.022; p = 0.073)	-0.407 (CI = +/-0.196; p = 0.000)	0.396	+2.01%
Frequency	2006.2	0.029 (CI = +/-0.020; p = 0.006)	-0.456 (CI = +/-0.175; p = 0.000)	0.539	+2.98%
Frequency	2007.1	0.034 (CI = +/-0.021; p = 0.003)	-0.434 (CI = +/-0.174; p = 0.000)	0.558	+3.44%
Frequency	2007.2	0.032 (CI = +/-0.022; p = 0.007)	-0.424 (CI = +/-0.180; p = 0.000)	0.513	+3.21%
Frequency	2008.1	0.038 (CI = +/-0.022; p = 0.002)	-0.393 (CI = +/-0.173; p = 0.000)	0.557	+3.92%
Frequency	2008.2	0.032 (CI = +/-0.023; p = 0.008)	-0.363 (CI = +/-0.169; p = 0.000)	0.497	+3.24%
Frequency	2009.1	0.030 (CI = +/-0.024; p = 0.018)	-0.370 (CI = +/-0.176; p = 0.000)	0.497	+3.06%
Frequency	2009.2	0.030 (CI = +/-0.027; p = 0.029)	-0.369 (CI = +/-0.184; p = 0.000)	0.460	+3.05%
Frequency	2010.1	0.033 (CI = +/-0.029; p = 0.025)	-0.357 (CI = +/-0.191; p = 0.001)	0.464	+3.39%
Frequency	2010.2	0.036 (CI = +/-0.032; p = 0.028)	-0.367 (CI = +/-0.200; p = 0.001)	0.448	+3.66%
Frequency	2011.1	0.025 (CI = +/-0.031; p = 0.111)	-0.405 (CI = +/-0.189; p = 0.000)	0.514	+2.51%
Frequency	2011.2	0.010 (CI = +/-0.028; p = 0.470)	-0.353 (CI = +/-0.163; p = 0.000)	0.500	+1.00%
Frequency	2012.1	0.014 (CI = +/-0.031; p = 0.355)	-0.340 (CI = +/-0.170; p = 0.001)	0.485	+1.40%
Frequency	2012.2	0.009 (CI = +/-0.034; p = 0.603)	-0.323 (CI = +/-0.178; p = 0.001)	0.435	+0.86%
Frequency	2013.1	-0.002 (CI = +/-0.035; p = 0.912)	-0.353 (CI = +/-0.174; p = 0.001)	0.514	-0.19%
Frequency	2013.2	-0.003 (CI = +/-0.041; p = 0.882)	-0.350 (CI = +/-0.188; p = 0.001)	0.491	-0.29%
Frequency	2014.1	-0.014 (CI = +/-0.044; p = 0.486)	-0.379 (CI = +/-0.188; p = 0.001)	0.558	-1.43%
Frequency	2014.2	-0.034 (CI = +/-0.042; p = 0.108)	-0.330 (CI = +/-0.171; p = 0.001)	0.620	-3.32%
Frequency	2015.1	-0.039 (CI = +/-0.049; p = 0.110)	-0.341 (CI = +/-0.185; p = 0.002)	0.599	-3.81%
Frequency	2015.2	-0.030 (CI = +/-0.058; p = 0.281)	-0.361 (CI = +/-0.202; p = 0.003)	0.613	-2.92%
Frequency	2016.1	-0.042 (CI = +/-0.068; p = 0.190)	-0.384 (CI = +/-0.216; p = 0.003)	0.629	-4.13%
Frequency	2016.2	-0.049 (CI = +/-0.087; p = 0.225)	-0.372 (CI = +/-0.249; p = 0.009)	0.616	-4.75%

Underinsured Motorists

Coverage = UM
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2001.2	0.020 (CI = +/-0.028; p = 0.169)	0.024	+1.98%
Loss Cost	2002.1	0.021 (CI = +/-0.030; p = 0.167)	0.025	+2.09%
Loss Cost	2002.2	0.022 (CI = +/-0.031; p = 0.155)	0.029	+2.27%
Loss Cost	2003.1	0.023 (CI = +/-0.033; p = 0.169)	0.026	+2.31%
Loss Cost	2003.2	0.013 (CI = +/-0.033; p = 0.423)	-0.010	+1.32%
Loss Cost	2004.1	0.014 (CI = +/-0.035; p = 0.423)	-0.010	+1.40%
Loss Cost	2004.2	0.013 (CI = +/-0.037; p = 0.483)	-0.015	+1.29%
Loss Cost	2005.1	0.012 (CI = +/-0.039; p = 0.536)	-0.019	+1.21%
Loss Cost	2005.2	0.016 (CI = +/-0.042; p = 0.452)	-0.014	+1.57%
Loss Cost	2006.1	0.023 (CI = +/-0.043; p = 0.280)	0.007	+2.36%
Loss Cost	2006.2	0.031 (CI = +/-0.045; p = 0.173)	0.032	+3.15%
Loss Cost	2007.1	0.037 (CI = +/-0.048; p = 0.121)	0.053	+3.81%
Loss Cost	2007.2	0.027 (CI = +/-0.050; p = 0.281)	0.008	+2.70%
Loss Cost	2008.1	0.036 (CI = +/-0.052; p = 0.163)	0.039	+3.72%
Loss Cost	2008.2	0.032 (CI = +/-0.056; p = 0.247)	0.016	+3.29%
Loss Cost	2009.1	0.028 (CI = +/-0.061; p = 0.358)	-0.005	+2.80%
Loss Cost	2009.2	0.028 (CI = +/-0.066; p = 0.387)	-0.010	+2.87%
Loss Cost	2010.1	0.034 (CI = +/-0.072; p = 0.346)	-0.003	+3.41%
Loss Cost	2010.2	0.040 (CI = +/-0.079; p = 0.298)	0.007	+4.12%
Loss Cost	2011.1	0.021 (CI = +/-0.083; p = 0.609)	-0.038	+2.08%
Loss Cost	2011.2	0.000 (CI = +/-0.088; p = 0.994)	-0.056	+0.03%
Loss Cost	2012.1	0.008 (CI = +/-0.098; p = 0.860)	-0.057	+0.83%
Loss Cost	2012.2	-0.006 (CI = +/-0.108; p = 0.915)	-0.062	-0.55%
Loss Cost	2013.1	0.012 (CI = +/-0.120; p = 0.831)	-0.063	+1.23%
Loss Cost	2013.2	-0.024 (CI = +/-0.127; p = 0.687)	-0.059	-2.40%
Loss Cost	2014.1	-0.052 (CI = +/-0.140; p = 0.434)	-0.026	-5.10%
Loss Cost	2014.2	-0.128 (CI = +/-0.121; p = 0.040)	0.248	-12.00%
Loss Cost	2015.1	-0.164 (CI = +/-0.132; p = 0.019)	0.351	-15.16%
Loss Cost	2015.2	-0.172 (CI = +/-0.158; p = 0.035)	0.309	-15.83%
Loss Cost	2016.1	-0.193 (CI = +/-0.190; p = 0.047)	0.299	-17.53%
Loss Cost	2016.2	-0.248 (CI = +/-0.219; p = 0.031)	0.392	-21.97%
Severity	2001.2	0.028 (CI = +/-0.022; p = 0.015)	0.124	+2.81%
Severity	2002.1	0.026 (CI = +/-0.023; p = 0.030)	0.097	+2.59%
Severity	2002.2	0.022 (CI = +/-0.024; p = 0.070)	0.063	+2.22%
Severity	2003.1	0.016 (CI = +/-0.024; p = 0.189)	0.022	+1.60%
Severity	2003.2	0.008 (CI = +/-0.024; p = 0.488)	-0.015	+0.82%
Severity	2004.1	0.004 (CI = +/-0.024; p = 0.735)	-0.027	+0.41%
Severity	2004.2	0.004 (CI = +/-0.026; p = 0.745)	-0.028	+0.42%
Severity	2005.1	0.001 (CI = +/-0.027; p = 0.950)	-0.032	+0.08%
Severity	2005.2	-0.004 (CI = +/-0.028; p = 0.763)	-0.030	-0.42%
Severity	2006.1	0.003 (CI = +/-0.029; p = 0.808)	-0.032	+0.35%
Severity	2006.2	0.005 (CI = +/-0.031; p = 0.757)	-0.032	+0.47%
Severity	2007.1	0.004 (CI = +/-0.033; p = 0.825)	-0.035	+0.36%
Severity	2007.2	-0.002 (CI = +/-0.035; p = 0.921)	-0.038	-0.17%
Severity	2008.1	-0.002 (CI = +/-0.038; p = 0.914)	-0.040	-0.20%
Severity	2008.2	0.004 (CI = +/-0.040; p = 0.847)	-0.040	+0.38%
Severity	2009.1	-0.003 (CI = +/-0.043; p = 0.904)	-0.043	-0.25%
Severity	2009.2	0.002 (CI = +/-0.046; p = 0.926)	-0.045	+0.21%
Severity	2010.1	0.000 (CI = +/-0.050; p = 0.994)	-0.048	+0.02%
Severity	2010.2	0.009 (CI = +/-0.054; p = 0.732)	-0.044	+0.91%
Severity	2011.1	-0.004 (CI = +/-0.057; p = 0.879)	-0.051	-0.42%
Severity	2011.2	-0.004 (CI = +/-0.063; p = 0.889)	-0.054	-0.43%
Severity	2012.1	-0.006 (CI = +/-0.071; p = 0.868)	-0.057	-0.56%
Severity	2012.2	-0.008 (CI = +/-0.079; p = 0.833)	-0.059	-0.80%
Severity	2013.1	0.014 (CI = +/-0.085; p = 0.728)	-0.058	+1.42%
Severity	2013.2	-0.013 (CI = +/-0.089; p = 0.754)	-0.064	-1.31%
Severity	2014.1	-0.038 (CI = +/-0.096; p = 0.406)	-0.019	-3.73%
Severity	2014.2	-0.084 (CI = +/-0.089; p = 0.063)	0.197	-8.05%
Severity	2015.1	-0.126 (CI = +/-0.085; p = 0.008)	0.442	-11.80%
Severity	2015.2	-0.128 (CI = +/-0.102; p = 0.019)	0.381	-11.98%
Severity	2016.1	-0.151 (CI = +/-0.119; p = 0.019)	0.418	-13.98%
Severity	2016.2	-0.177 (CI = +/-0.142; p = 0.021)	0.444	-16.21%
Frequency	2001.2	-0.008 (CI = +/-0.021; p = 0.437)	-0.010	-0.81%
Frequency	2002.1	-0.005 (CI = +/-0.022; p = 0.647)	-0.021	-0.49%
Frequency	2002.2	0.000 (CI = +/-0.022; p = 0.966)	-0.028	+0.05%
Frequency	2003.1	0.007 (CI = +/-0.022; p = 0.516)	-0.016	+0.70%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.661)	-0.024	+0.50%
Frequency	2004.1	0.010 (CI = +/-0.023; p = 0.403)	-0.008	+0.98%
Frequency	2004.2	0.009 (CI = +/-0.025; p = 0.483)	-0.015	+0.87%
Frequency	2005.1	0.011 (CI = +/-0.026; p = 0.390)	-0.008	+1.13%
Frequency	2005.2	0.020 (CI = +/-0.026; p = 0.128)	0.045	+2.00%
Frequency	2006.1	0.020 (CI = +/-0.028; p = 0.151)	0.038	+2.01%
Frequency	2006.2	0.026 (CI = +/-0.028; p = 0.068)	0.082	+2.66%
Frequency	2007.1	0.034 (CI = +/-0.029; p = 0.023)	0.146	+3.44%
Frequency	2007.2	0.028 (CI = +/-0.030; p = 0.065)	0.091	+2.88%
Frequency	2008.1	0.038 (CI = +/-0.030; p = 0.014)	0.187	+3.92%
Frequency	2008.2	0.029 (CI = +/-0.030; p = 0.060)	0.104	+2.90%
Frequency	2009.1	0.030 (CI = +/-0.032; p = 0.067)	0.101	+3.06%
Frequency	2009.2	0.026 (CI = +/-0.035; p = 0.135)	0.058	+2.65%
Frequency	2010.1	0.033 (CI = +/-0.037; p = 0.076)	0.102	+3.39%
Frequency	2010.2	0.031 (CI = +/-0.041; p = 0.124)	0.070	+3.18%
Frequency	2011.1	0.025 (CI = +/-0.044; p = 0.253)	0.019	+2.51%
Frequency	2011.2	0.005 (CI = +/-0.041; p = 0.815)	-0.052	+0.46%
Frequency	2012.1	0.014 (CI = +/-0.044; p = 0.510)	-0.031	+1.40%
Frequency	2012.2	0.003 (CI = +/-0.046; p = 0.910)	-0.062	+0.25%
Frequency	2013.1	-0.002 (CI = +/-0.052; p = 0.940)	-0.066	-0.19%
Frequency	2013.2	-0.011 (CI = +/-0.058; p = 0.688)	-0.059	-1.10%
Frequency	2014.1	-0.014 (CI = +/-0.067; p = 0.650)	-0.059	-1.43%
Frequency	2014.2	-0.044 (CI = +/-0.065; p = 0.166)	0.083	-4.29%
Frequency	2015.1	-0.039 (CI = +/-0.076; p = 0.286)	0.021	-3.81%
Frequency	2015.2	-0.045 (CI = +/-0.091; p = 0.297)	0.019	-4.38%
Frequency	2016.1	-0.042 (CI = +/-0.111; p = 0.411)	-0.026	-4.13%
Frequency	2016.2	-0.071 (CI = +/-0.130; p = 0.241)	0.063	-6.88%

Underinsured Motorists

Coverage = UM
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2001.2	0.031 (CI = +/-0.026; p = 0.021)	0.113	+3.16%
Loss Cost	2002.1	0.033 (CI = +/-0.027; p = 0.020)	0.117	+3.35%
Loss Cost	2002.2	0.035 (CI = +/-0.029; p = 0.018)	0.126	+3.61%
Loss Cost	2003.1	0.037 (CI = +/-0.031; p = 0.020)	0.124	+3.73%
Loss Cost	2003.2	0.027 (CI = +/-0.030; p = 0.076)	0.065	+2.75%
Loss Cost	2004.1	0.029 (CI = +/-0.032; p = 0.075)	0.067	+2.92%
Loss Cost	2004.2	0.029 (CI = +/-0.034; p = 0.095)	0.058	+2.90%
Loss Cost	2005.1	0.029 (CI = +/-0.036; p = 0.114)	0.050	+2.92%
Loss Cost	2005.2	0.034 (CI = +/-0.038; p = 0.082)	0.070	+3.42%
Loss Cost	2006.1	0.043 (CI = +/-0.039; p = 0.031)	0.125	+4.42%
Loss Cost	2006.2	0.053 (CI = +/-0.040; p = 0.012)	0.184	+5.43%
Loss Cost	2007.1	0.061 (CI = +/-0.042; p = 0.006)	0.232	+6.33%
Loss Cost	2007.2	0.052 (CI = +/-0.043; p = 0.021)	0.163	+5.30%
Loss Cost	2008.1	0.064 (CI = +/-0.044; p = 0.006)	0.246	+6.64%
Loss Cost	2008.2	0.062 (CI = +/-0.048; p = 0.013)	0.208	+6.41%
Loss Cost	2009.1	0.060 (CI = +/-0.052; p = 0.026)	0.169	+6.13%
Loss Cost	2009.2	0.063 (CI = +/-0.056; p = 0.030)	0.167	+6.51%
Loss Cost	2010.1	0.072 (CI = +/-0.061; p = 0.022)	0.196	+7.49%
Loss Cost	2010.2	0.084 (CI = +/-0.065; p = 0.015)	0.236	+8.72%
Loss Cost	2011.1	0.066 (CI = +/-0.069; p = 0.058)	0.141	+6.86%
Loss Cost	2011.2	0.049 (CI = +/-0.073; p = 0.176)	0.052	+5.00%
Loss Cost	2012.1	0.063 (CI = +/-0.080; p = 0.110)	0.099	+6.55%
Loss Cost	2012.2	0.055 (CI = +/-0.089; p = 0.210)	0.043	+5.63%
Loss Cost	2013.1	0.083 (CI = +/-0.094; p = 0.079)	0.148	+8.65%
Loss Cost	2013.2	0.051 (CI = +/-0.098; p = 0.279)	0.019	+5.27%
Loss Cost	2014.1	0.031 (CI = +/-0.110; p = 0.557)	-0.051	+3.10%
Loss Cost	2014.2	-0.044 (CI = +/-0.069; p = 0.194)	0.071	-4.27%
Loss Cost	2015.1	-0.072 (CI = +/-0.071; p = 0.050)	0.266	-6.90%
Loss Cost	2015.2	-0.063 (CI = +/-0.086; p = 0.134)	0.146	-6.06%
Loss Cost	2016.1	-0.063 (CI = +/-0.107; p = 0.213)	0.085	-6.11%
Loss Cost	2016.2	-0.100 (CI = +/-0.123; p = 0.096)	0.252	-9.50%
Severity	2001.2	0.036 (CI = +/-0.021; p = 0.001)	0.225	+3.64%
Severity	2002.1	0.034 (CI = +/-0.022; p = 0.003)	0.194	+3.46%
Severity	2002.2	0.031 (CI = +/-0.023; p = 0.010)	0.152	+3.11%
Severity	2003.1	0.025 (CI = +/-0.023; p = 0.036)	0.097	+2.50%
Severity	2003.2	0.017 (CI = +/-0.022; p = 0.132)	0.039	+1.72%
Severity	2004.1	0.013 (CI = +/-0.023; p = 0.255)	0.010	+1.34%
Severity	2004.2	0.014 (CI = +/-0.025; p = 0.261)	0.010	+1.40%
Severity	2005.1	0.011 (CI = +/-0.026; p = 0.398)	-0.009	+1.11%
Severity	2005.2	0.006 (CI = +/-0.027; p = 0.643)	-0.027	+0.63%
Severity	2006.1	0.015 (CI = +/-0.027; p = 0.259)	0.011	+1.53%
Severity	2006.2	0.017 (CI = +/-0.029; p = 0.227)	0.018	+1.75%
Severity	2007.1	0.017 (CI = +/-0.031; p = 0.267)	0.010	+1.73%
Severity	2007.2	0.012 (CI = +/-0.033; p = 0.443)	-0.015	+1.26%
Severity	2008.1	0.013 (CI = +/-0.036; p = 0.450)	-0.017	+1.34%
Severity	2008.2	0.021 (CI = +/-0.037; p = 0.263)	0.013	+2.10%
Severity	2009.1	0.015 (CI = +/-0.040; p = 0.435)	-0.016	+1.56%
Severity	2009.2	0.022 (CI = +/-0.043; p = 0.299)	0.006	+2.24%
Severity	2010.1	0.022 (CI = +/-0.047; p = 0.346)	-0.003	+2.22%
Severity	2010.2	0.034 (CI = +/-0.050; p = 0.172)	0.048	+3.44%
Severity	2011.1	0.022 (CI = +/-0.053; p = 0.398)	-0.013	+2.21%
Severity	2011.2	0.025 (CI = +/-0.059; p = 0.391)	-0.013	+2.49%
Severity	2012.1	0.026 (CI = +/-0.066; p = 0.409)	-0.017	+2.68%
Severity	2012.2	0.028 (CI = +/-0.075; p = 0.441)	-0.024	+2.82%
Severity	2013.1	0.058 (CI = +/-0.075; p = 0.120)	0.104	+5.93%
Severity	2013.2	0.033 (CI = +/-0.078; p = 0.382)	-0.013	+3.33%
Severity	2014.1	0.011 (CI = +/-0.085; p = 0.781)	-0.076	+1.12%
Severity	2014.2	-0.034 (CI = +/-0.075; p = 0.338)	0.000	-3.36%
Severity	2015.1	-0.074 (CI = +/-0.066; p = 0.031)	0.325	-7.17%
Severity	2015.2	-0.067 (CI = +/-0.080; p = 0.091)	0.205	-6.44%
Severity	2016.1	-0.081 (CI = +/-0.096; p = 0.089)	0.235	-7.79%
Severity	2016.2	-0.097 (CI = +/-0.121; p = 0.101)	0.242	-9.21%
Frequency	2001.2	-0.005 (CI = +/-0.022; p = 0.667)	-0.022	-0.46%
Frequency	2002.1	-0.001 (CI = +/-0.022; p = 0.922)	-0.027	-0.11%
Frequency	2002.2	0.005 (CI = +/-0.022; p = 0.666)	-0.023	+0.48%
Frequency	2003.1	0.012 (CI = +/-0.022; p = 0.278)	0.006	+1.21%
Frequency	2003.2	0.010 (CI = +/-0.023; p = 0.384)	-0.007	+1.02%
Frequency	2004.1	0.016 (CI = +/-0.024; p = 0.194)	0.023	+1.56%
Frequency	2004.2	0.015 (CI = +/-0.025; p = 0.245)	0.012	+1.48%
Frequency	2005.1	0.018 (CI = +/-0.027; p = 0.183)	0.027	+1.80%
Frequency	2005.2	0.027 (CI = +/-0.026; p = 0.039)	0.110	+2.77%
Frequency	2006.1	0.028 (CI = +/-0.028; p = 0.047)	0.102	+2.84%
Frequency	2006.2	0.035 (CI = +/-0.028; p = 0.015)	0.169	+3.61%
Frequency	2007.1	0.044 (CI = +/-0.028; p = 0.003)	0.260	+4.53%
Frequency	2007.2	0.039 (CI = +/-0.030; p = 0.012)	0.198	+4.00%
Frequency	2008.1	0.051 (CI = +/-0.028; p = 0.001)	0.339	+5.23%
Frequency	2008.2	0.041 (CI = +/-0.028; p = 0.006)	0.257	+4.22%
Frequency	2009.1	0.044 (CI = +/-0.030; p = 0.006)	0.260	+4.50%
Frequency	2009.2	0.041 (CI = +/-0.033; p = 0.017)	0.205	+4.18%
Frequency	2010.1	0.050 (CI = +/-0.034; p = 0.006)	0.287	+5.15%
Frequency	2010.2	0.050 (CI = +/-0.038; p = 0.012)	0.250	+5.10%
Frequency	2011.1	0.045 (CI = +/-0.041; p = 0.036)	0.180	+4.55%
Frequency	2011.2	0.024 (CI = +/-0.037; p = 0.183)	0.049	+2.45%
Frequency	2012.1	0.037 (CI = +/-0.038; p = 0.053)	0.165	+3.76%
Frequency	2012.2	0.027 (CI = +/-0.040; p = 0.173)	0.062	+2.74%
Frequency	2013.1	0.025 (CI = +/-0.046; p = 0.256)	0.026	+2.56%
Frequency	2013.2	0.019 (CI = +/-0.052; p = 0.452)	-0.029	+1.88%
Frequency	2014.1	0.019 (CI = +/-0.060; p = 0.497)	-0.041	+1.96%
Frequency	2014.2	-0.009 (CI = +/-0.057; p = 0.723)	-0.078	-0.94%
Frequency	2015.1	0.003 (CI = +/-0.066; p = 0.925)	-0.099	+0.29%
Frequency	2015.2	0.004 (CI = +/-0.080; p = 0.912)	-0.110	+0.40%
Frequency	2016.1	0.018 (CI = +/-0.097; p = 0.679)	-0.100	+1.82%
Frequency	2016.2	-0.003 (CI = +/-0.120; p = 0.951)	-0.142	-0.32%



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