

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2020

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 8, 2021

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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 "2021 Annual Review" of insurance industry (Industry) loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2021 and March 31, 2022.

This report presents the results of our analysis of insurance industry commercial vehicles loss and expense experience in Alberta reported as of December 31, 2020 for the 2021 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 prior and current reviews:

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

	2020 Annual Review: Data as of December 31, 2019	2021 Annual Review: Data as of December 31, 2020
TPL-Bodily Injury	+7.5%	+6.0%
TPL-Property Damage	+3.0%	+2.0%
AB – Total	+1.0%	+1.0%
Collision	+0.0%	+0.0%
Comprehensive	+6.0%	+5.0%/+3.5% ¹
All Perils	+1.8%	+1.5%/+1.0%
Specified Perils	+6.0%	+5.0%/+3.5%
Underinsured Motorist	+7.5%	+6.0%
Other Benchmarks		
Catastrophe Provision	22%	24%
Investment Income	N/A	N/A
Health Cost Recovery	4.74% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

¹ 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).

The data includes a change in the reporting of fleet vehicles. GISA states:

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

This change has materially reduced the number of vehicles included with the commercial vehicle exhibits beginning in 2019-2. Consistent with the commercial vehicle reports published by GISA, and with our prior analysis, we continue to include fleet vehicles in the analysis that we present.

2. BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend² serve as Benchmarks for rate filings submitted between October 1, 2021 and March 31, 2022, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2021 and March 31, 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. 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 claim experience is distinct due to the COVID-19 pandemic and the introduction of reforms in the last quarter.

We considered the Industry claim experience through December 31, 2020 as reported to GISA.

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 that the Board also consider the reasonableness of additional information provided by interested parties that may be more current or that may provide more insight into the Industry commercial 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.

² 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.

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 Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) for commercial 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 which 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 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 3.4 for details.
- **Direct Compensation Property Damage Introduction** (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 December 31, 2020, 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:

- a cap on pain and suffering for minor injuries at \$4,000³;
- 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.

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, 2014.⁴

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 clarify⁵ that some temporomandibular joint injuries, as well as physical or 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

³ The \$4,000 limit was increased to \$4,144 effective January 1, 2007; to \$4,339 effective January 1, 2008; to \$4,504 effective January 1, 2009; to \$4,518 effective January 1, 2010; to \$4,559 effective January 1, 2011; to \$4,641 effective January 1, 2012; to \$4,725 effective January 1, 2013; to \$4,777 effective January 1, 2014; to \$4,892 effective January 1, 2015; to \$4,956 effective January 1, 2016; to \$5,020 effective January 1, 2017; to \$5,080 effective January 1, 2018; to \$5,202 effective January 1, 2019, to \$5,296 effective January 1, 2020 and to \$5,365 effective January 1, 2021.

⁴ It is our understanding that the changes were administrative in nature (clarifications).

⁵ Insufficient data is available at this time to assess if this clarification will affect claims costs.

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. Automobile Insurance Benefits Revision

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
- Benefit amounts were increased:
 - 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.

3.5. 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 recommend⁶ the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between October 1, 2021 and March 31, 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 October 1, 2021 and March 31, 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 2020-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2020) provided by GISA, and it includes the experience of all drivers in Alberta, including the Facility Association and the risk sharing pool (RSP). 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 reported incurred claim amounts.

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters as 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.,

⁶ 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 cost⁷ of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2020 (referred to as “accident half-years”⁸) 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 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 GISA⁹. 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 loss¹⁰ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2020 (we group claims by the accident half-year that

⁷ 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.

⁸ 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.

⁹ GISA edits and compiles the data reported by individual insurers.

¹⁰ 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).

the 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 December 31, 2020, 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 AUTO7002 Automobile Industry Exhibit, 2020-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.^{11 12}

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 2020 to be generally consistent with our expectations based on our prior selected loss development factors.

Due to COVID-19, the estimates for the 2020-1 and 2020-2 accident half-years are subject to additional uncertainty.

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.¹³ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁴ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

¹¹ Our selections are based on the Incurred Development Method.

¹² In this Alberta Exhibit AUTO 7002, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7002 exhibits for each of the ten largest insurers, we chose not to adjust the data for the noted issues.

¹³ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁴ Number of claims per 1,000 insured vehicles.

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

AY	2020 AR (as of December 31, 2019)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$257.12	\$89,392	2.88	\$241.86	\$83,953	2.88
2017	\$321.94	\$96,985	3.32	\$285.88	\$86,156	3.32
2018	\$383.66	\$111,087	3.45	\$350.49	\$100,212	3.50
2019	\$332.00	\$103,912	3.19	\$317.61	\$94,184	3.37
2020				\$264.75	\$95,062	2.78

Overall, for the four-year period 2016 to 2019, our estimates of average ultimate loss costs have decreased by 7.6%. Most of this decrease is attributed to the emerged incurred loss amount being less than expected based on our prior selected development factors. More specifically the 2016-2, 2017-1, 2017-2, and 2018-1 accident half-years have experienced calendar year emergence that is significantly lower than historical levels. These changes generally have the effect of decreasing our severity trend rates, while having little impact on our measured frequency trend rates.

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

AY	2020 AR (as of December 31, 2019)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$136.62	\$8,628	15.84	\$135.82	\$8,593	15.81
2017	\$167.14	\$9,470	17.65	\$165.96	\$9,425	17.61
2018	\$174.88	\$9,488	18.43	\$172.23	\$9,359	18.40
2019	\$150.00	\$9,218	16.27	\$144.33	\$8,989	16.06
2020				\$107.60	\$8,970	12.00

Overall, for the four-year period 2016 to 2019, our estimates of average ultimate loss costs have decreased by 1.6%.

Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total

AY	2020 AR (as of December 31, 2019)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$14.29	\$8,100	1.76	\$11.72	\$6,627	1.77
2017	\$13.75	\$6,619	2.08	\$13.65	\$6,582	2.07
2018	\$13.90	\$7,174	1.94	\$12.40	\$6,314	1.96
2019	\$16.43	\$8,024	2.05	\$15.88	\$7,734	2.05
2020				\$16.06	\$9,159	1.75

Overall, for the four-year period 2016 to 2019, our estimates of average ultimate loss costs have decreased by 8.1%. Most of this difference is attributed to favourable development in 2016.

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Collision

AY	2020 AR (as of December 31, 2019)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$221.49	\$10,898	20.32	\$221.48	\$11,002	20.13
2017	\$252.73	\$11,007	22.96	\$252.68	\$11,180	22.60
2018	\$254.76	\$10,811	23.57	\$255.88	\$11,028	23.20
2019	\$214.89	\$9,494	22.63	\$225.13	\$9,944	22.64
2020				\$181.30	\$10,732	16.89

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.2%.

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

AY	2020 AR (as of December 31, 2019)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$251.58	\$9,286	27.09	\$251.36	\$9,270	27.12
2017	\$268.60	\$9,760	27.52	\$268.53	\$9,816	27.36
2018	\$235.13	\$10,136	23.20	\$235.46	\$10,181	23.13
2019	\$242.71	\$9,895	24.53	\$245.94	\$10,078	24.40
2020				\$276.97	\$10,192	27.17

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.3%.

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 severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost¹⁵ 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.

¹⁵ 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 2001-1 to 2020-2.

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 “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 bodily injury 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, we consider level change factors for certain coverages.

Other Considerations

In selecting loss trend rates, we also consider:

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

GISA Fleet Data Change

As noted in Section 1.1, GISA has made a change to the definition of fleets beginning July 1, 2019. Risks categorized as Individual Risk Rated Fleets- Business Type 4 are included with the Auto 7002 commercial vehicle data, but those classified as Business Type 3 are not. GISA’s definition change results in fewer

risks categorized as Business Type 3, and therefore, fewer vehicles are included with this commercial data beginning 2019-2.

In Figure 1 we present the number of written vehicles by accident year from 2001 to 2020. As the fleet definition change began in the second half of 2019, we include annualized data points for the first and second half of 2019 (all other data points are annual observations). We observe a significant decline between 2019-1 and 2019-2, which is likely driven by the change in definition.

The ASP revised definition of Type of Business 3 - Fleet rated vehicles decreases the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., mix of business change) has a material impact on our models, we compare the estimated ultimate frequency severity, and loss cost values for all exposures (including fleets) to those excluding fleets. In general, we find the trend patterns are similar over both data sets.¹⁶ We note that if this issue were material, we would expect to see a divergence in patterns in the last three data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

Figure 1: Accident Year Exposure History



¹⁶ We note for accident benefits, comprehensive-theft and all perils, the ultimate frequency level between the two data sets is fairly wide, but the pattern for trend purposes seems generally similar.

COVID-19

COVID-19 “stay-at-home” orders and other directives resulted in a dramatic decline in traffic. Until the directives and restrictions are lifted, we expect the pandemic to affect traffic levels¹⁷ in varying degrees - likely through the end of 2021 or beyond.

Trend Rates

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

Therefore, we exclude the 2020-1 and 2020-2 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 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 COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.¹⁸

For those rating programs intended to be in effect while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during¹⁹ the proposed rating program.

6.2. Bodily Injury

For the prior review, we selected a past and future lost cost trend rate of +7.5%

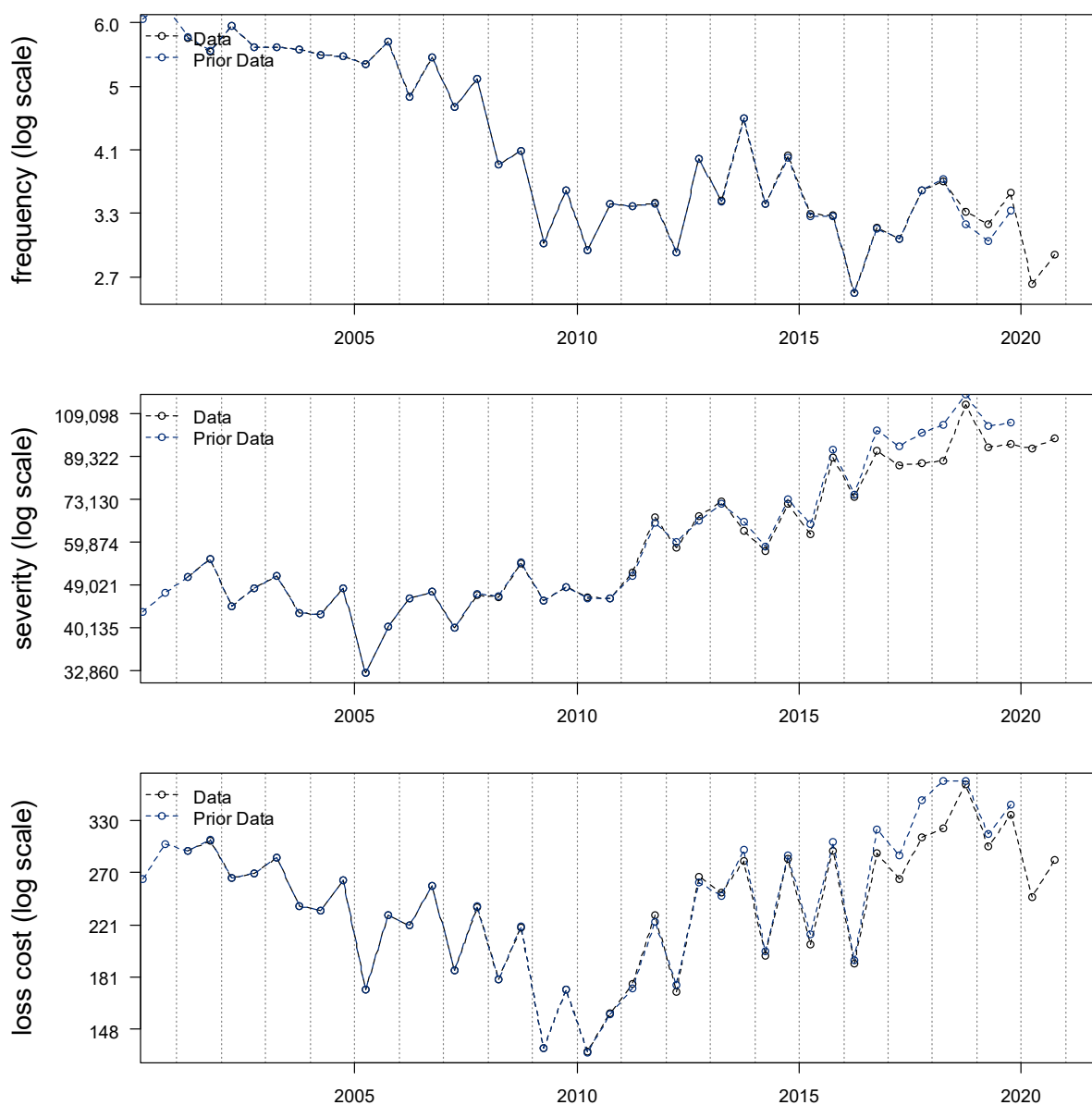
In Figure 2, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe decreases in the 2016 through 2019 severity and loss cost estimates.

¹⁷ The future effect of the pandemic on traffic is highly uncertain. There may be reduced traffic due to continued work from home flexibility or increased traffic due to reduced reliance on public transit in favour of personal vehicles. Any reduction in private passenger vehicles may affect the claims frequency for commercial vehicles.

¹⁸ An alternative is to assign zero weight to the accident year data distorted by COVID-19.

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

Figure 2: Observed Bodily Injury Loss Cost Experience



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

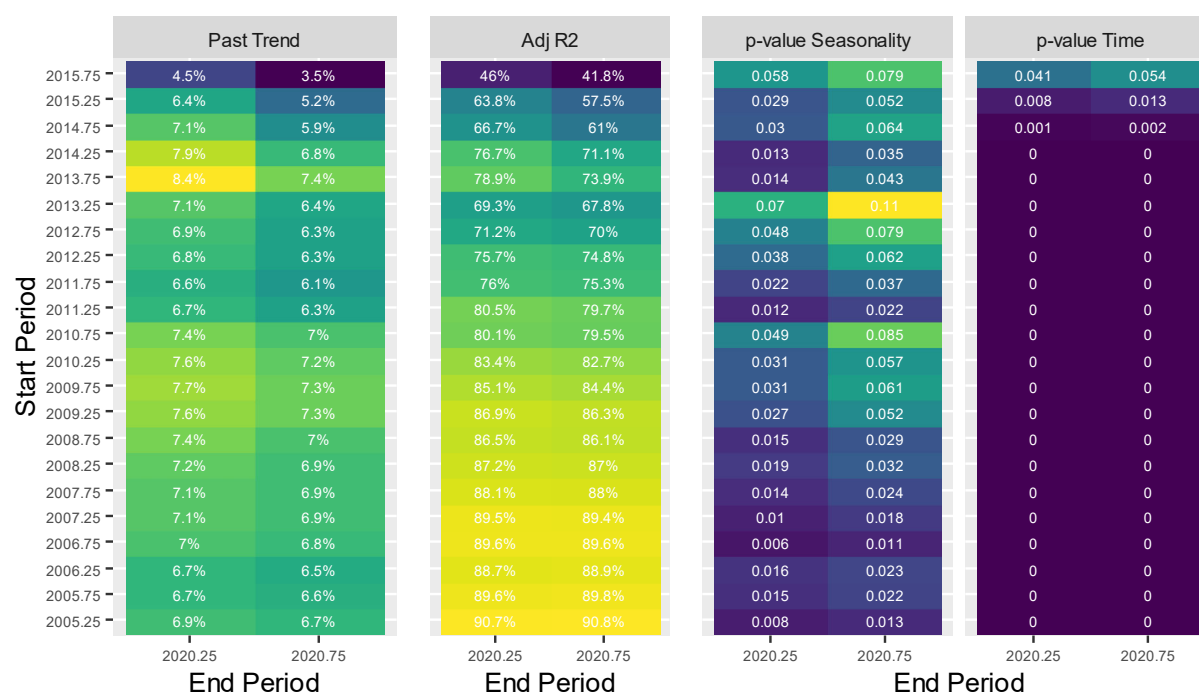
- Loss cost exhibited a declining pattern through 2010 where it then began to increase. Followed by a relatively flat period between 2013 to 2017 and the continuation of an upward trend after 2017. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.
- Severity has exhibited an upward trend beginning in 2006 and is showing early signs of flattening over the most recent accident periods.

- Frequency, subject to more variability than severity, exhibited a downward trend until about 2009-2011 when it flattened. Followed by an increasing pattern, and then a generally decreasing pattern since 2013.

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 3 we present a heatmap of indicated severity trends beginning 2005-1 through 2011-2, ending 2020-1 and 2020-2 with time and seasonality parameters included in the model.

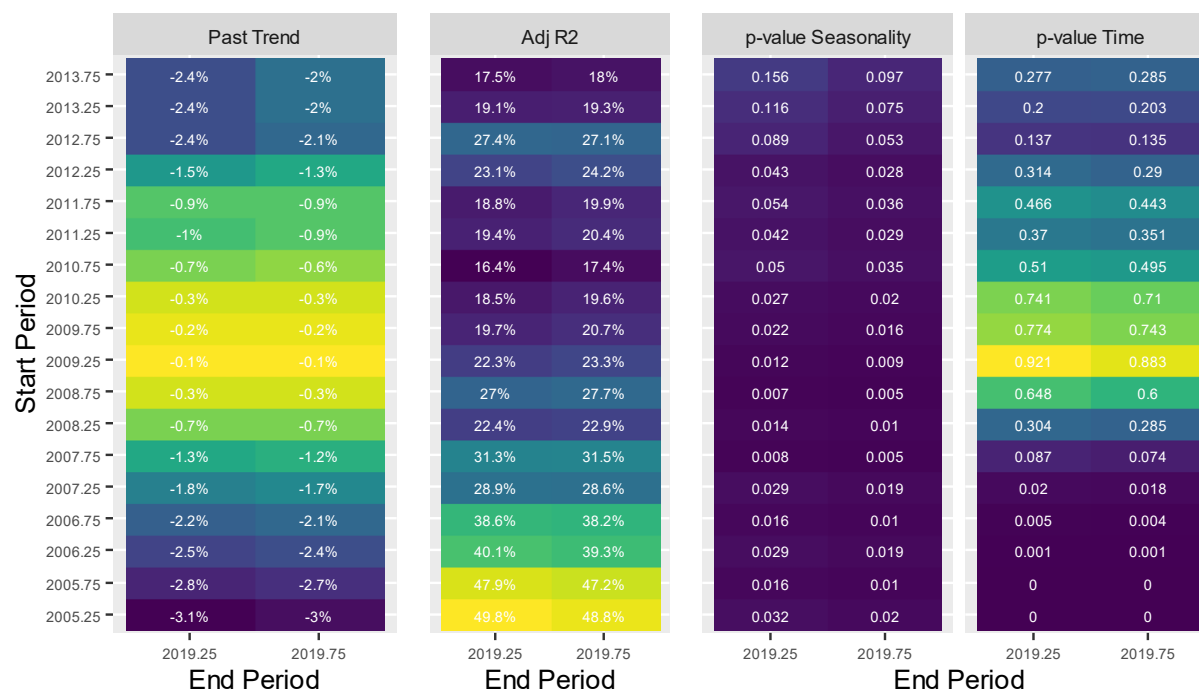
Figure 3: Bodily Injury Severity Heatmap (Time and Seasonality)



- Except for the shortest periods, the models with experience period ending 2020-2 have indicated severity trend rates that generally range from approximately +6.0% to +7.5%; and have high Adjusted R-squared values and significant p -values for time and seasonality.
- The models with the longer experience periods generally have the highest adjusted R-squared values and have indicated trend rates that cluster around +7.0%.
- The models with experience periods ending 2020-1 have indicated trend rates that are slightly higher than those ending 2020-2.

The selection of a frequency trend is challenging due to the flat period over 2009 to 2011. In Figure 4, we present a heatmap of indicated frequency trends beginning 2005-1 through 2013-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

Figure 4: Bodily Injury Frequency Heatmap (Time and Seasonality)



- The models with longer experience periods, beginning 2005-1 through 2007-2, have indicated frequency trend rates that range from approximately -3.0% to -1.5%, and have moderate Adjusted R-squared values and significant *p*-values for time and seasonality.
- The modeled frequency trend rates beginning 2008 and onward generally do not have significant *p*-values for time. The challenge is that this time period spans a period of declining frequency (through 2010), flat to increasing frequency (through 2014), and sharply decreasing frequency (in 2015 and 2016) which then reverses to a flat/increasing frequency in 2017 through 2019.

In the AUTO 7002 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. Additionally, another major writer has reported an unusual decrease in incurred claim counts for Bodily Injury Kind of Loss for 2015 and 2016-1, which was the result of a lag in reporting. Users should exercise caution when using this data.

A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2015-1 to 2019-1. Users should take note of these corrections and exercise caution when using this data.

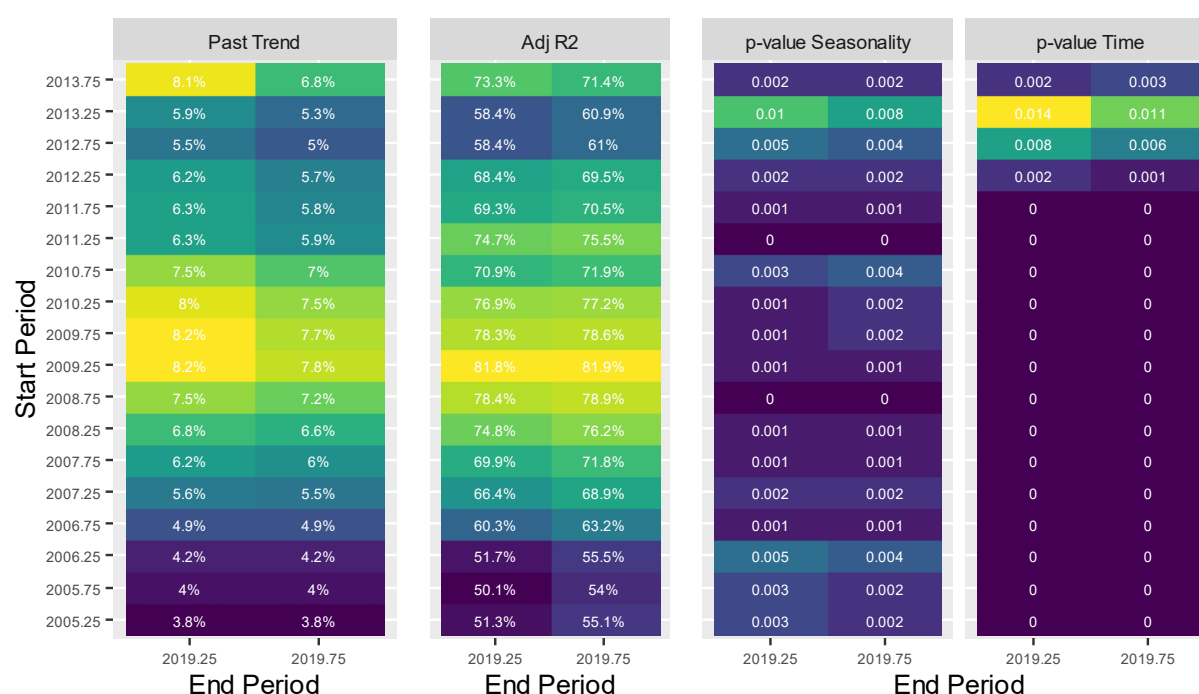
Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written

Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.”

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

In Figure 5 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2013-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

Figure 5: Bodily Injury Loss Cost Heatmap (Time and Seasonality)



- The models with experience period ending 2019-2 have indicated loss cost trend rates that range from approximately +4.0% to +8.0%; and have moderate to high Adjusted R-squared values and significant p -values for time and seasonality.
- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning in 2009/2010.
- The models with experience periods ending 2019-1 have indicated trend rates that are modestly higher than those ending 2019-2.

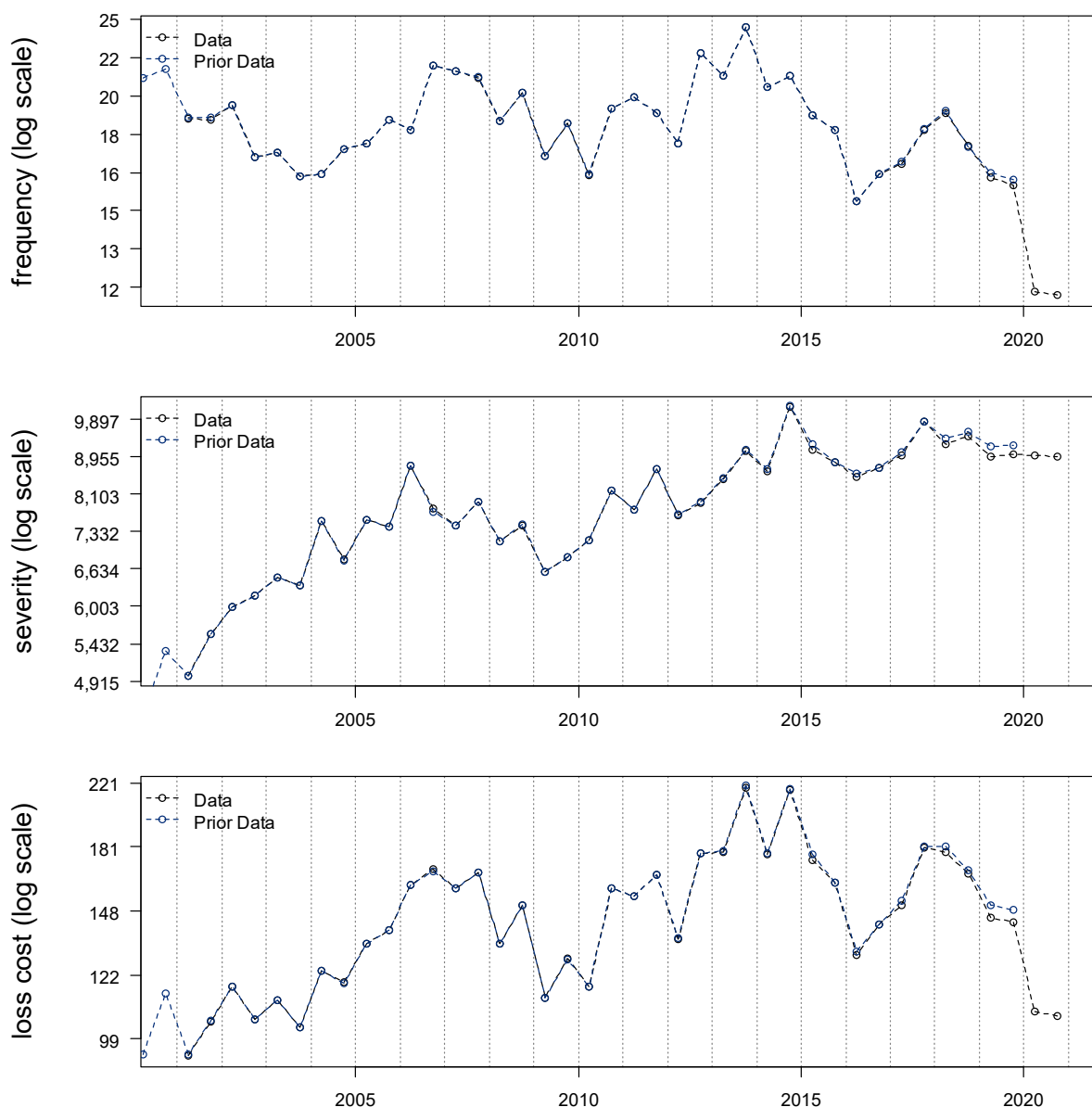
We select a past and future loss cost trend rate of +6.0% based on the models beginning in 2011, after the dip during 2009-2010; one and a half percentage points lower than our prior selection. Most of this decline is attributed to the lower estimate of ultimate loss amounts compared to our prior review.

6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +3.0%.

In Figure 6, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 6: Observed Property Damage Loss Cost Experience



The historical data points indicate a considerable amount of variability – particularly for frequency. Subject to this variability:

- Following a short period of incline, loss cost appears to be relatively flat since 2011, subject to random large increases and decreases. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

- Severity has generally trended upward (excluding a decline from 2007 to 2009), however appears to have flattened out over the more recent periods.
- Frequency has been variable, with repeated patterns of changing from increasing to decreasing. We observe a large decrease during 2020 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 7, we present a heatmap of indicated severity trends beginning 2005-1 through 2013-2, ending 2020-1 and 2020-2 with only a time parameter included in the model, as seasonality is not significant.

Figure 7: Property Damage Severity Heatmap (Time)



- The models beginning 2010-1 through 2012-2 (after the 2007-2009 declining period) generally have implied severity trends that range from +1.0% to +2.0% with low adjusted R-squared values, and p -values that are significant for time.
- The models with longer experience periods have indicated trend rates that range from +1.5% to +2.5% with moderate adjusted R-squared values.

We select a severity trend rate of +2.0% based on the higher R-squared values for time periods ending 2020-1 and 2020-2.

In Figure 8, we present a heatmap of indicated frequency trends beginning 2005-1 through 2013-2, 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 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

Figure 8: Property Damage Frequency Heatmap (Time)

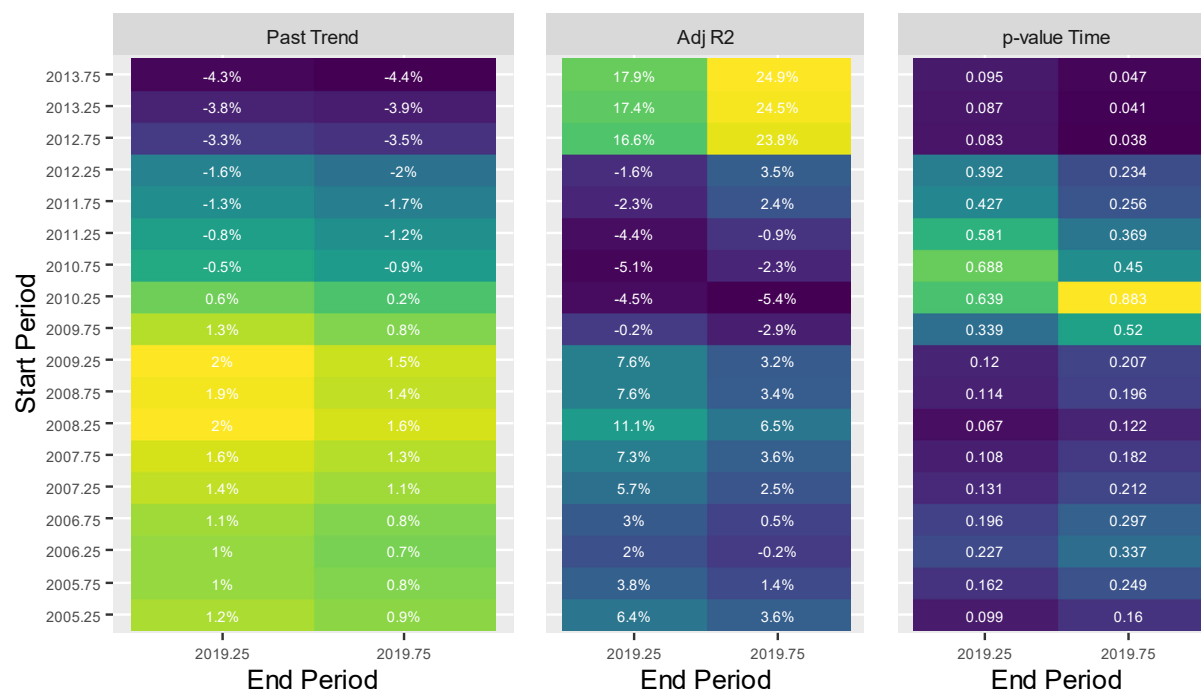


- The models beginning 2005-1 to 2010-1 generally have implied frequency trends that fall in the range of -1.0% to -1.5% with very low Adjusted R-squared values, and p -values that are generally insignificant for time.
- The models beginning after 2010-1 have lower (more negative) implied frequency trend rates, higher (yet still low) Adjusted R-squared values, and p -values that are significant for time.

Given the poor statistical results, we cannot discern a trend rate different than 0% for frequency.

Given the weak frequency R-squared values, we also considered the loss cost trends rates. In Figure 9, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2013-2, 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 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

Figure 9: Property Damage Loss Cost Heatmap (Time)



- The models have implied loss cost trends that range from -4.5% to +1.5%, with very low Adjusted R-squared values, and p -values that are generally not significant for time.

Like frequency, given the poor loss cost regression results, we find there is no discernable loss cost trend at this time. Therefore, we select a past and future trend rate of +2.0% for severity and a +0% for frequency; equivalent to a past and future loss cost trend rate of +2.0%, one percentage point lower than our prior selection.

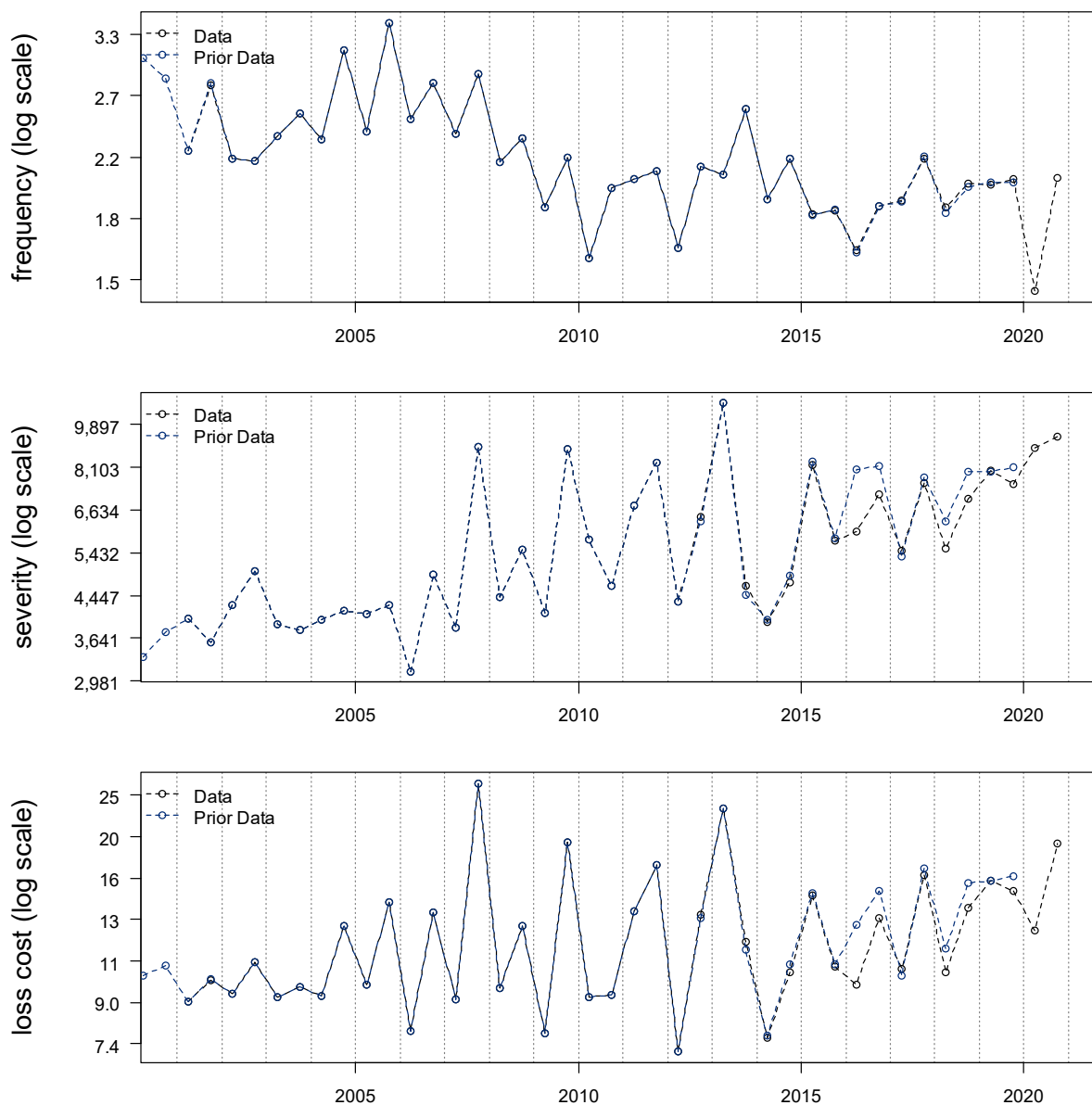
Effective January 1, 2022, Third Party Liability will be split into three separate coverages: Bodily Injury, Property Damage -Tort and DCPD. Until separate Property Damage-Tort and DCPD data is available from GISA, the loss cost trend rate that we select for Property Damage should apply to both sub-coverages.

6.4. Accident Benefits

For the prior review we selected a past and future lost cost trend rate of +1.0%.

In Figure 10, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe decreases in the 2016 severity and loss cost estimates.

Figure 10: Observed Accident Benefits Loss Cost Experience



The historical data points show, subject to variability:

- Loss cost and severity generally exhibited a slight upward trend, however, are subject to relatively high variability.
- Frequency exhibited a downward trend between 2005 and 2010, followed by a relatively flat pattern. We observe a large decrease during 2020-1 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.

In Figure 11 we present a heatmap of indicated severity trends beginning 2007-1 through 2015-2 ending 2020-2 and 2020-1, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant.

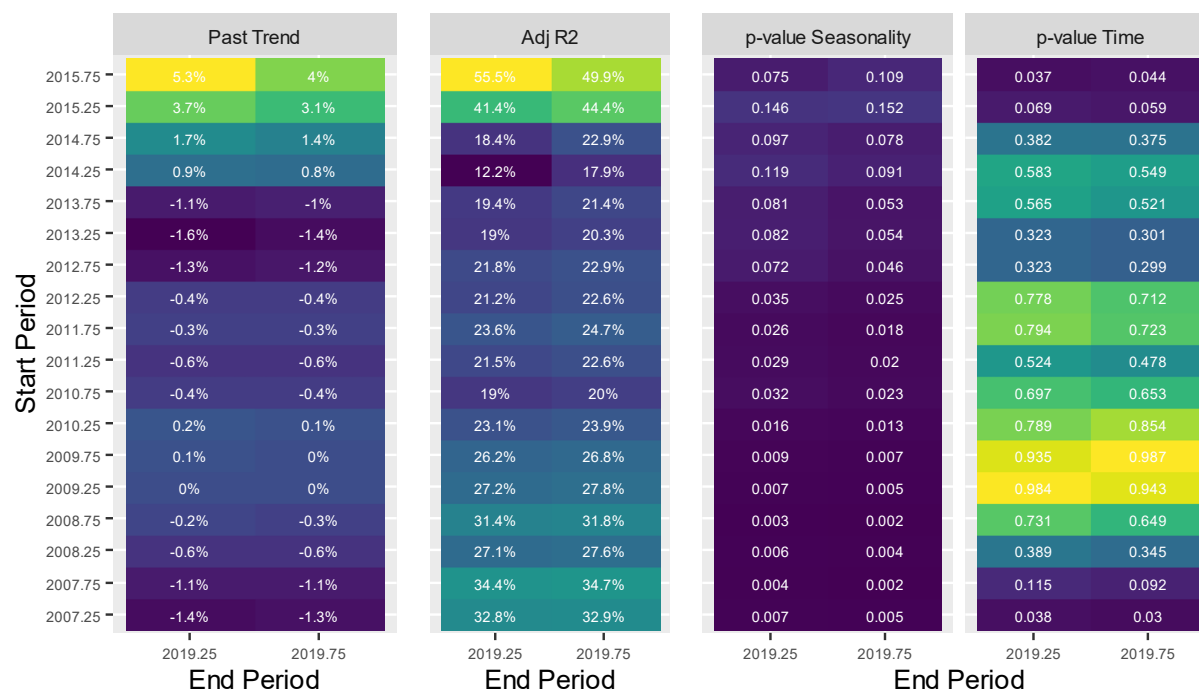
Figure 11: Accident Benefits Severity Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)



- The models have indicated severity trend rates that range from approximately +4.0% to +9.0%; and have low Adjusted R-squared values and significant p -values that are generally significant for time.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and tend to cluster around 4.5%.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2007-1 through 2015-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 observation that is coincident with the COVID-19 pandemic. We also exclude the 2020-2 observation to limit any influence of COVID-19 on the indicated frequency trend rates.

Figure 12: Accident Benefits Frequency Heatmap (Time and Seasonality)

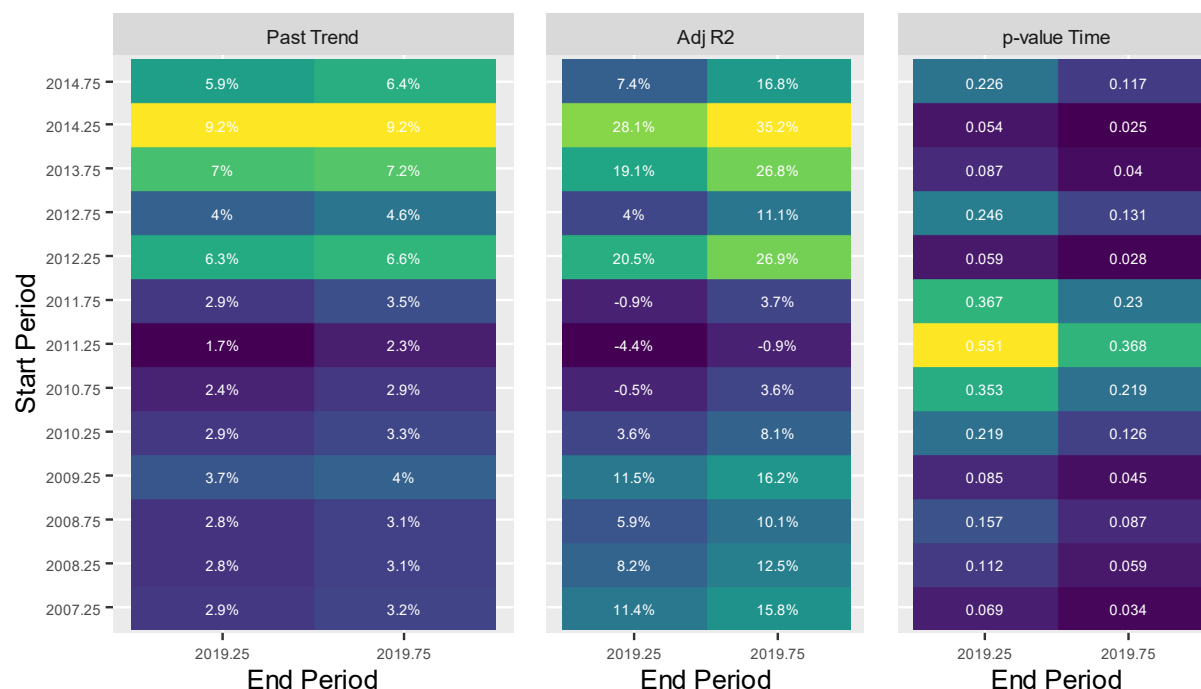


- The models have indicated frequency trend rates that range from approximately -1.5% to +5.0%; and have low Adjusted R-squared values and *p*-values that are significant for seasonality only, implying a 0% frequency trend.

Given the weak frequency and severity R-squared values, we also considered the loss cost trends rates.

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2007-1 through 2014-2 ending 2019-2 and 2019-1, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020-1 observation that is coincident with the COVID-19 pandemic. We also exclude the 2020-2 observation to limit any influence of COVID-19 on the indicated loss cost trend rates.

Figure 13: Accident Benefits Loss Cost Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)



- The models have indicated loss cost trend rates that range from approximately +2.0% to +9.0%; and have low Adjusted R-squared values and *p*-values with varying degrees of significance.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and tend to cluster between 3.0% and +4.0%, however only the models beginning 2009-1 and 2007-1 have significant *p*-values for time

We note the three excluded points (2007-2, 2009-2, and 2013-1) all serve to increase the implied loss cost trend and therefore may introduce a small amount of bias to the fit.

In Figure 14 we present loss cost heatmap that is of the same form as above, however including these three datapoints.

Figure 14: Accident Benefits Loss Cost Heatmap (Time)



- We observe the models with experience period have indicated loss cost trend rates that range from approximately 0.0% to +9.0%; and have low Adjusted R-squared values and *p*-values for time that are generally not significant.
- Although, the insignificant *p*-value implies a 0% trend rate, we believe a slight positive trend is warranted given:
 - a slight positive trend visible in the data as supported by generally positive, although generally insignificant trend rates.
 - positive and significant trend rates if “spike” points are excluded from the model fit, as presented in Figure 13.

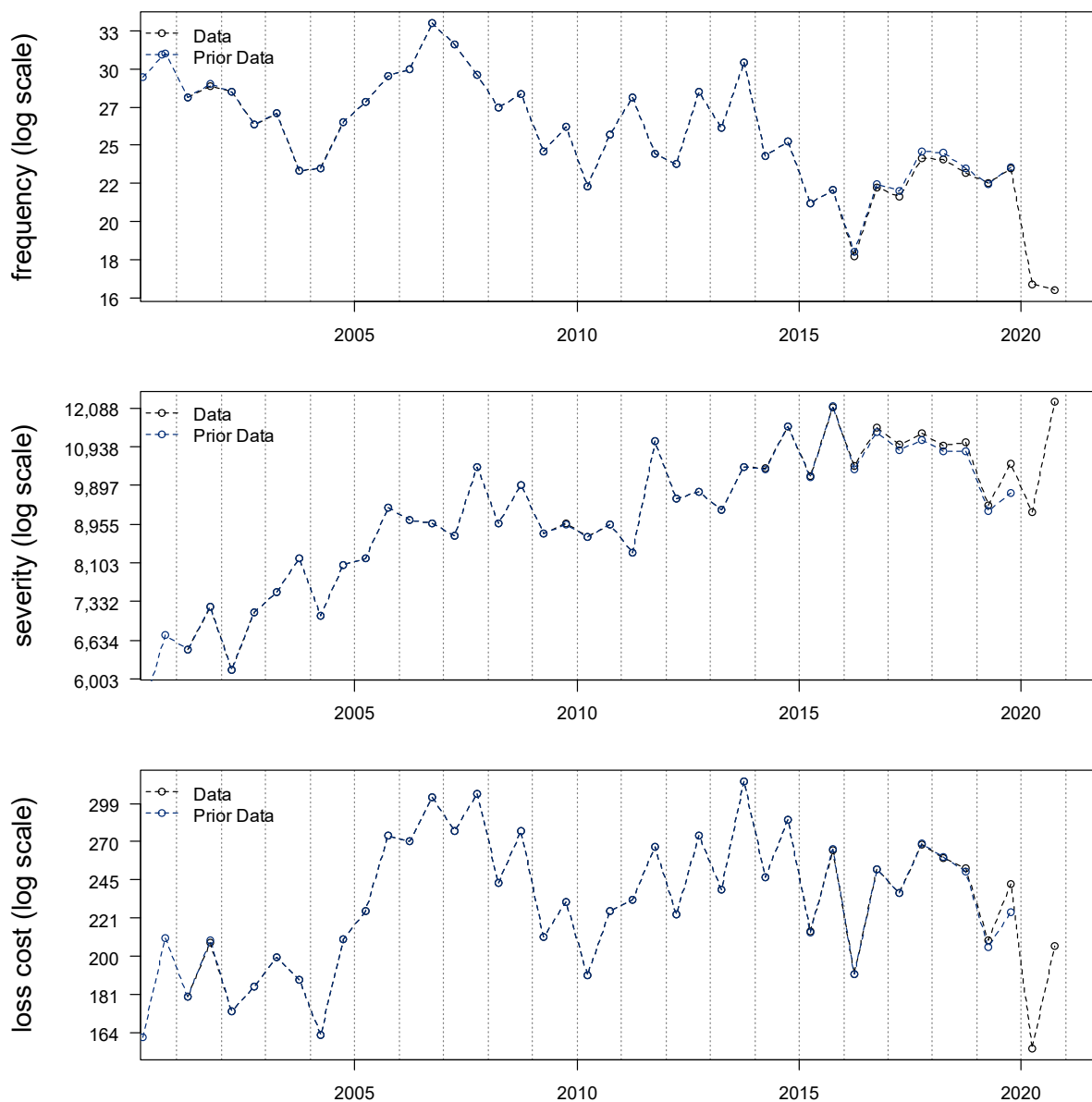
As a result, we select a past and future loss cost trend rate of +1.0%, the same as our prior selection.

6.5. Collision

For the prior review we selected a past and future loss cost trend rate of 0.0%.

In Figure 15, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 15: Observed Collision Loss Cost Experience



The historical data points indicate a considerable amount of variability:

- Loss cost has exhibited an upward trend through 2007, followed by a downward trend through 2010, an upward trend through 2014, and further volatility in 2015 – 2019. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend, including a flat period over 2008 to 2010, then a continuation of the upward trend, followed by a large decrease in 2019 and upward spike at 2020-2.

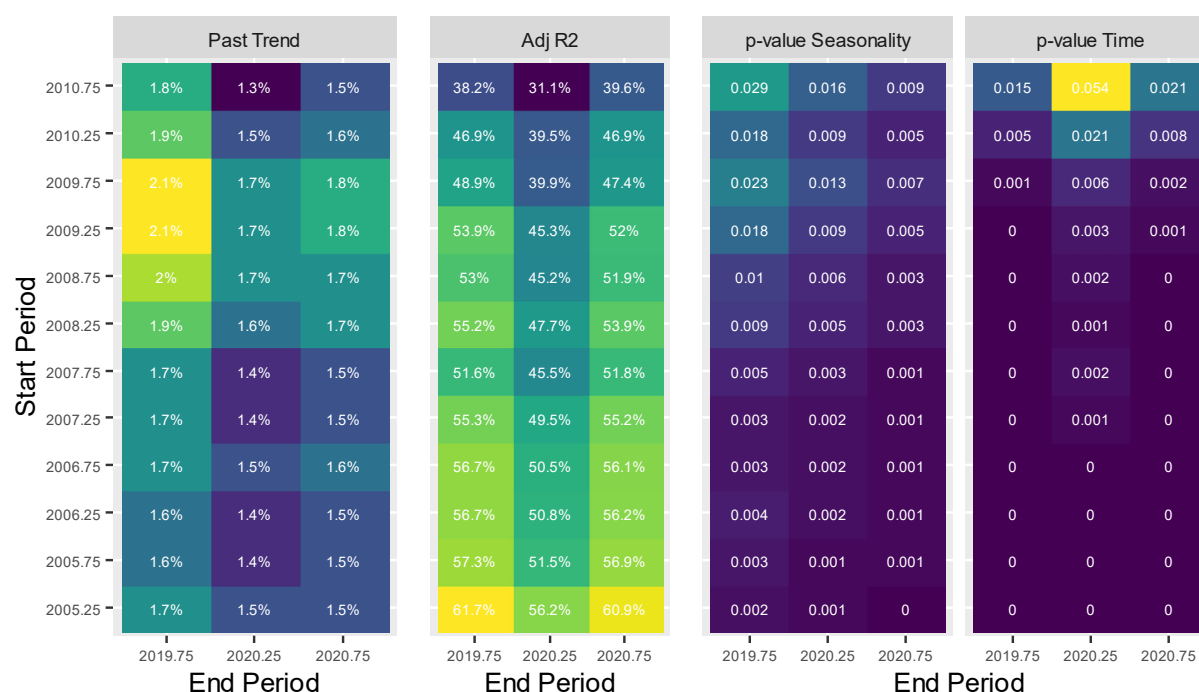
- Frequency has exhibited changing trend patterns, but a downward trend since 2007 that has been relatively flat from 2009 through 2014, with declines in 2015 and 2016, and increases in 2017. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

It has been theorized that lower traffic density during the pandemic will result in higher claims severity due to increased speeding and unsafe driving behaviors. Although we agree that this is plausible, we note there would be a high degree of correlation across coverages such as property damage if this were true and we would expect severity increases at 2020-1 and 2020-2. As we do not observe such a change in other coverages, we suggest that the 2020-2 spike in severity is not entirely caused by COVID-19, but possibly a continuation of the upward trend observed prior to 2017.

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

Figure 16: Collision Severity Heatmap (Time and Seasonality)

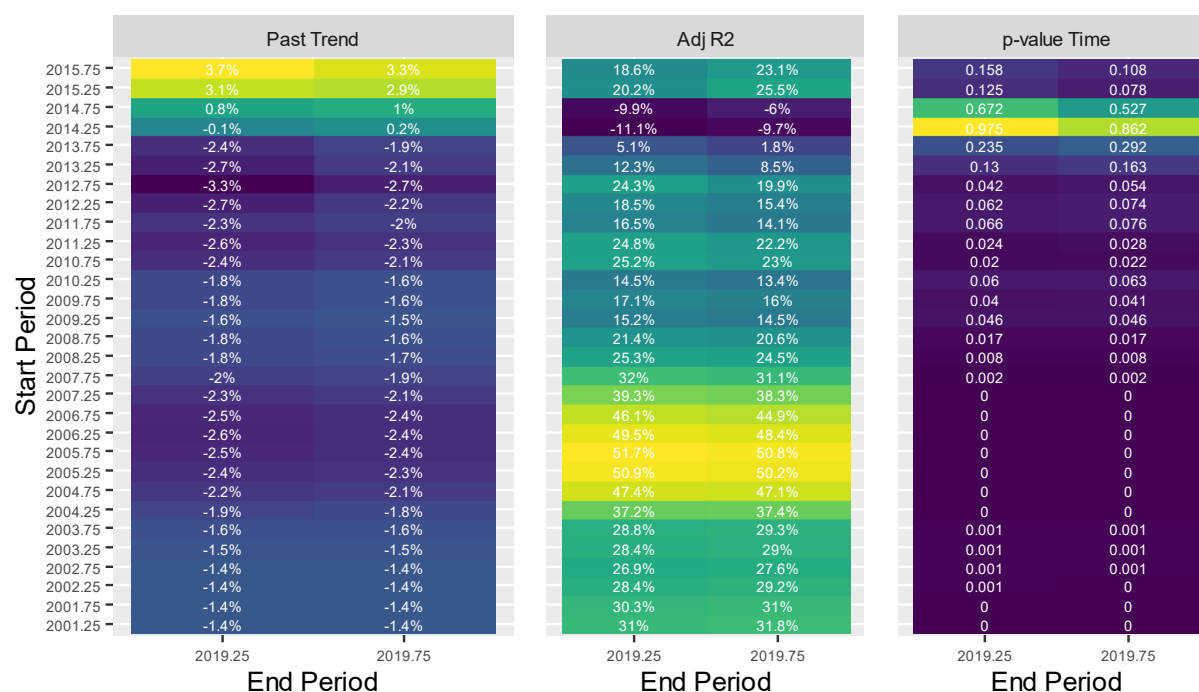


- The models ending 2020-2 generally have implied severity trend rates that cluster around +1.5% to +2.0%, with moderate Adjusted R-squared values and *p*-values that are significant for time and seasonality.
- The implied trend rate for the models ending 2020-1 are relatively consistent with those ending 2020-2. The implied trend rate for the models ending 2019-2 are slightly higher than those ending 2020-2.

We select a severity trend of +2.0% based on the modeled trends over these periods, giving some weight to the models ending 2019-2 which exclude any potential impact of COVID-19.

In Figure 17, we present a heatmap of indicated frequency trends beginning 2001-1 through 2015-2, ending 2019-2 and 2019-1 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

Figure 17: Collision Frequency Heatmap (Time)



- We observe the models with experience period beginning 2000-1 through 2012-2 have indicated frequency trend rates that range from approximately -2.5% to -1.5%; and have low to moderate Adjusted R-squared values and significant *p*-values for time.

We select a frequency trend rate of -2.0%, the same as our prior selection.

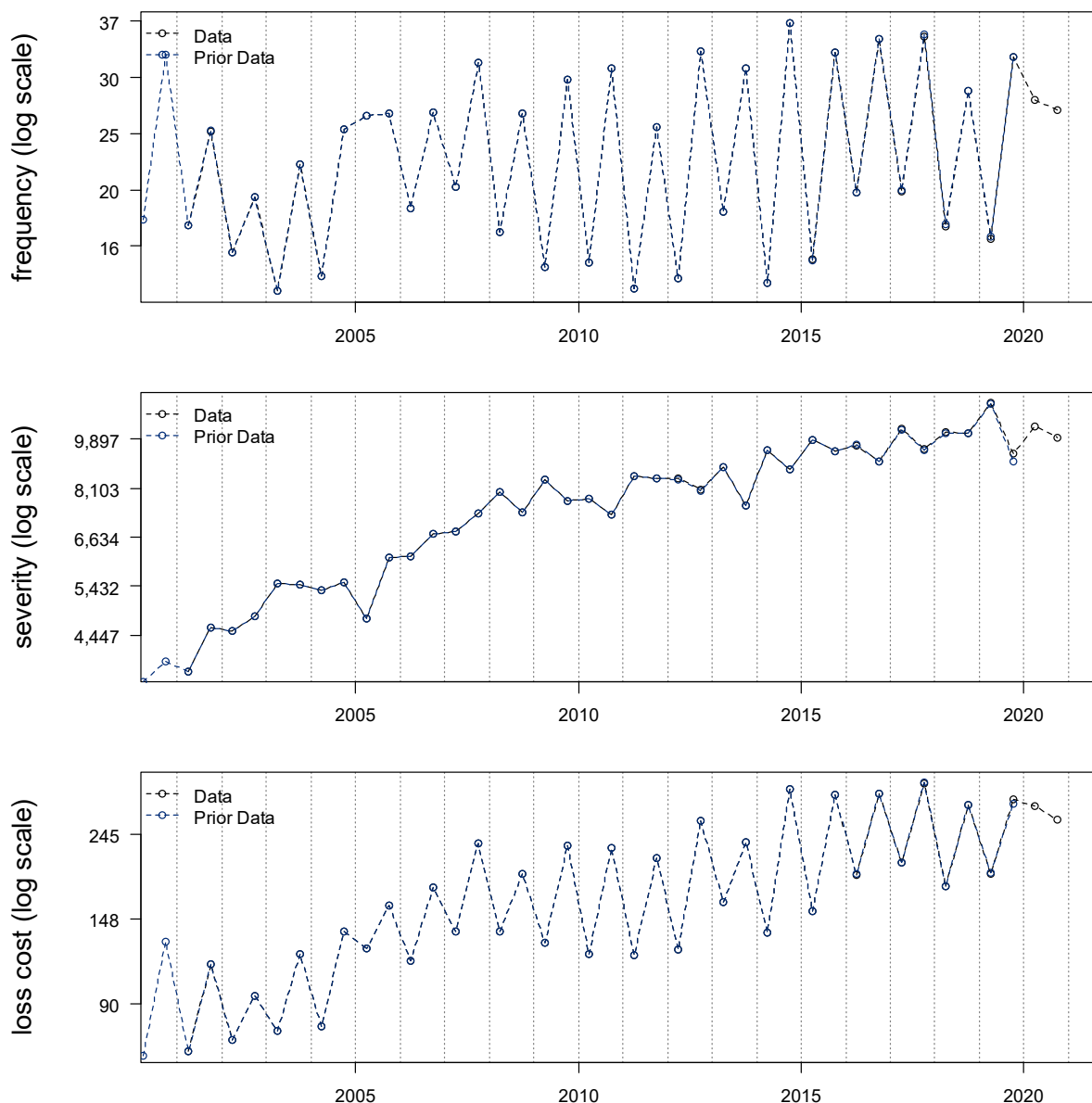
Therefore, based on our separately selected severity and frequency trend rates, our past and future loss cost trend rate is +0.0%, the same as our prior selected loss cost trend.

6.6. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +6.0%.

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 18: Observed Comprehensive Loss Cost Experience



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 the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively, which are not considered catastrophe losses by GISA.

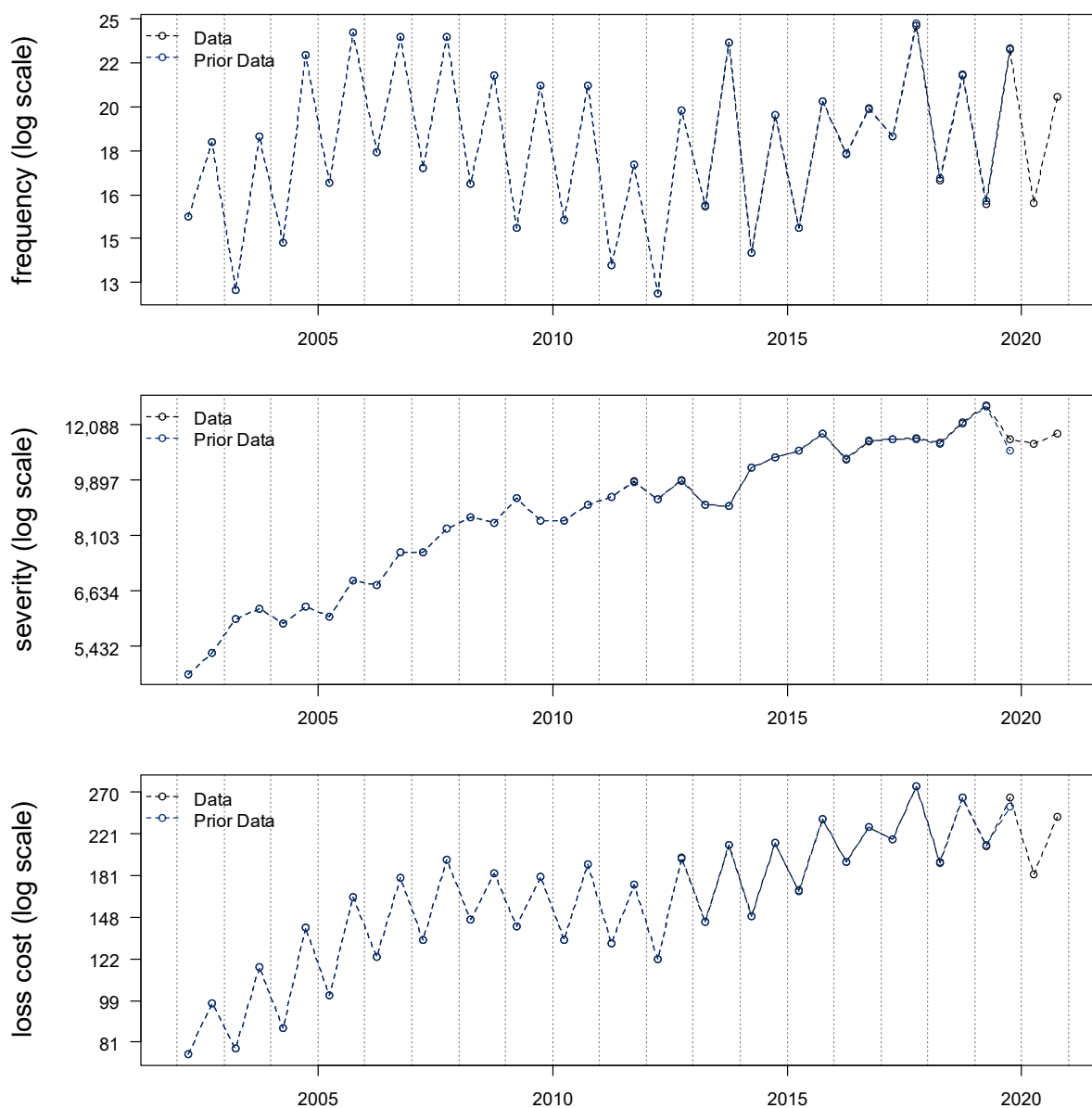
We assume the Southern Alberta June 2020 hailstorm contributes to the unusual rise in frequency and loss cost in 2020-1.

GISA released the 2020 Catastrophe Report in August 2021. We have updated our comprehensive trend analysis since our preliminary report to consider this information.

We separately review:

- Comprehensive Including Theft and Catastrophes (Figure 18 and Figure 21),
- Comprehensive Excluding Catastrophes (Figure 19, and Figure 23)
- Theft-only claims (Figure 20 and Figure 22).

Figure 19: Comprehensive – Excluding Catastrophes

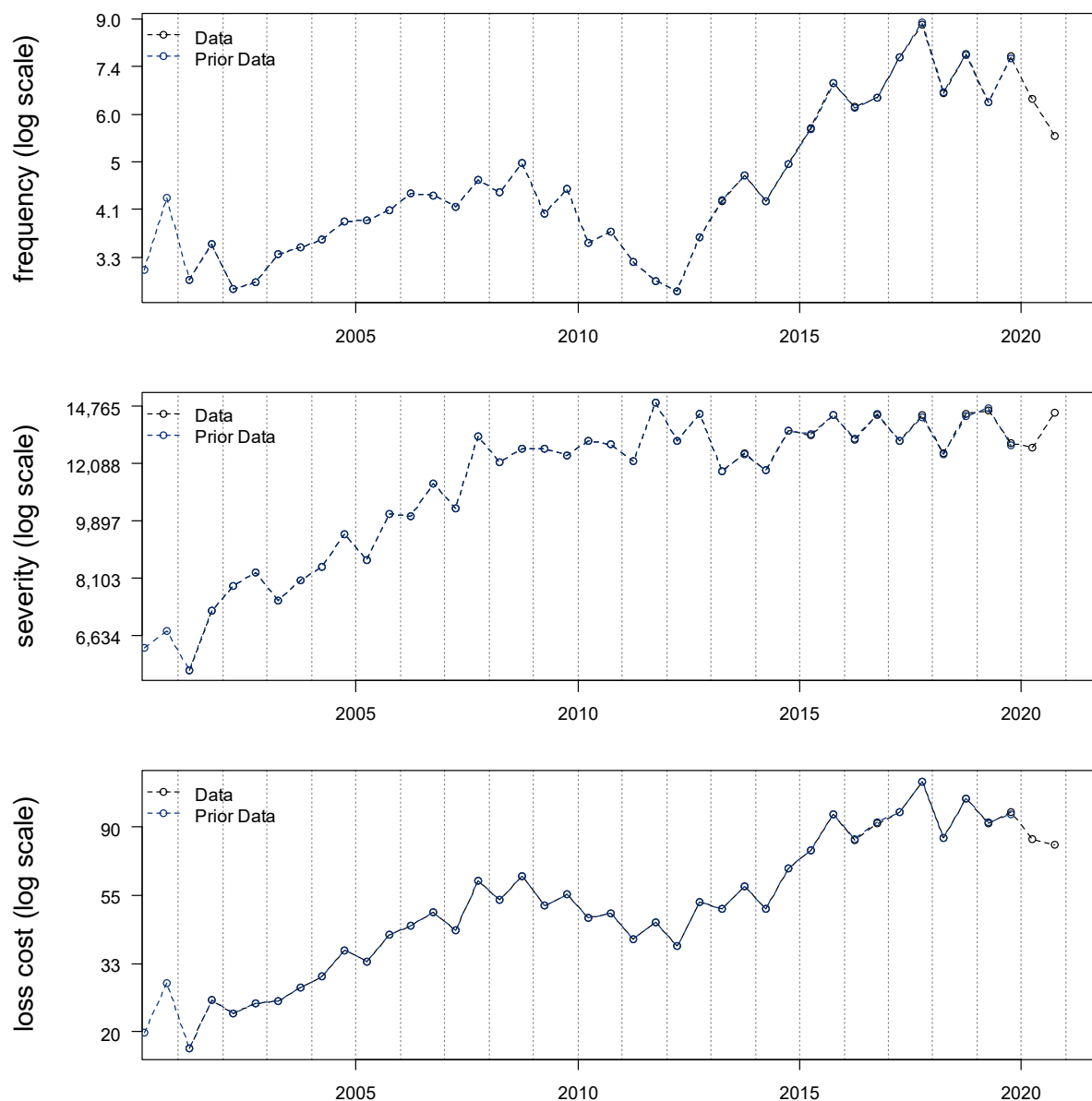


The historical data points show, subject to variability:

- severity has consistently trended upward during the experience period, with a slight dip in 2019-2.

- frequency declined between 2005 and 2012, followed by an increasing pattern, which appears to have turned flat more recently.
- loss cost increased through 2008, then declined from 2008 through 2011, followed by an increasing pattern, which appears to have turned flat more recently.

Figure 20: Comprehensive – Theft Only



The historical data points show, subject to variability:

- Severity exhibited a relatively steep increasing trend through to 2008, followed by a less steep trend that turned flat beginning 2015.

- Frequency has increased rapidly since 2012, however has begun to flatten out (slight decline) over the last three years.
- A generally increasing loss cost trend pattern through 2008, changing to a declining pattern through 2011, and then changing to an increasing pattern. We note some flattening in loss costs over the most recent three accident years.

Selected Trends

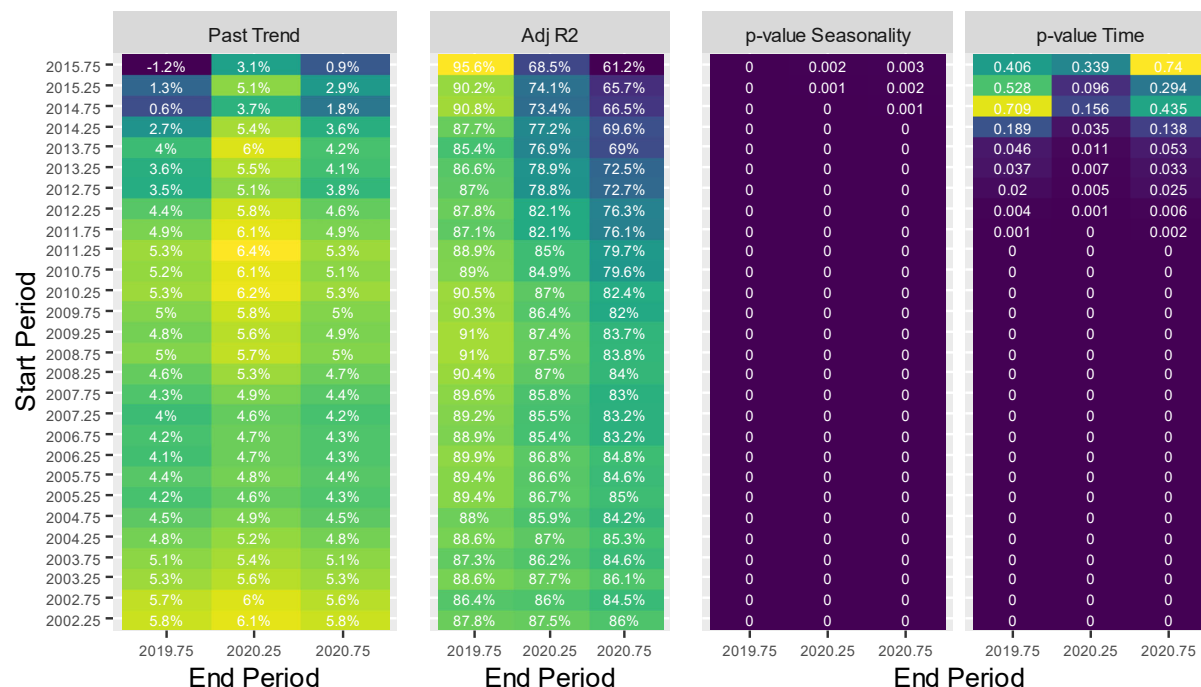
The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, p -values, and confidence intervals over various trend measurement periods, with theft and catastrophe claims, without catastrophe claims and for theft only are presented in Appendix E.

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.

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected, if at all. Alberta's own comprehensive loss cost experience also appears to follow this pattern. Therefore, we consider models ending 2019-2, 2020-1, and 2020-2.

In Figure 21, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2020-2, 2020-1 and 2019-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 21: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2002-1 through 2013-2 ending 2020-2 generally have implied loss cost trend rates ranging from +4.0% to +6.0%, with high Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The implied trend rate for the models ending 2019-2 are relatively consistent with those ending 2020-2, while those ending 2020-1 are generally half a percentage point larger
- Over the shorter time periods, the time parameter is generally insignificant due to the flattening of the observations since 2015.

We note theft loss costs began to increase significantly beginning in 2011. To better understand the impact of theft claims, in Figure 22, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2016-2, 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)

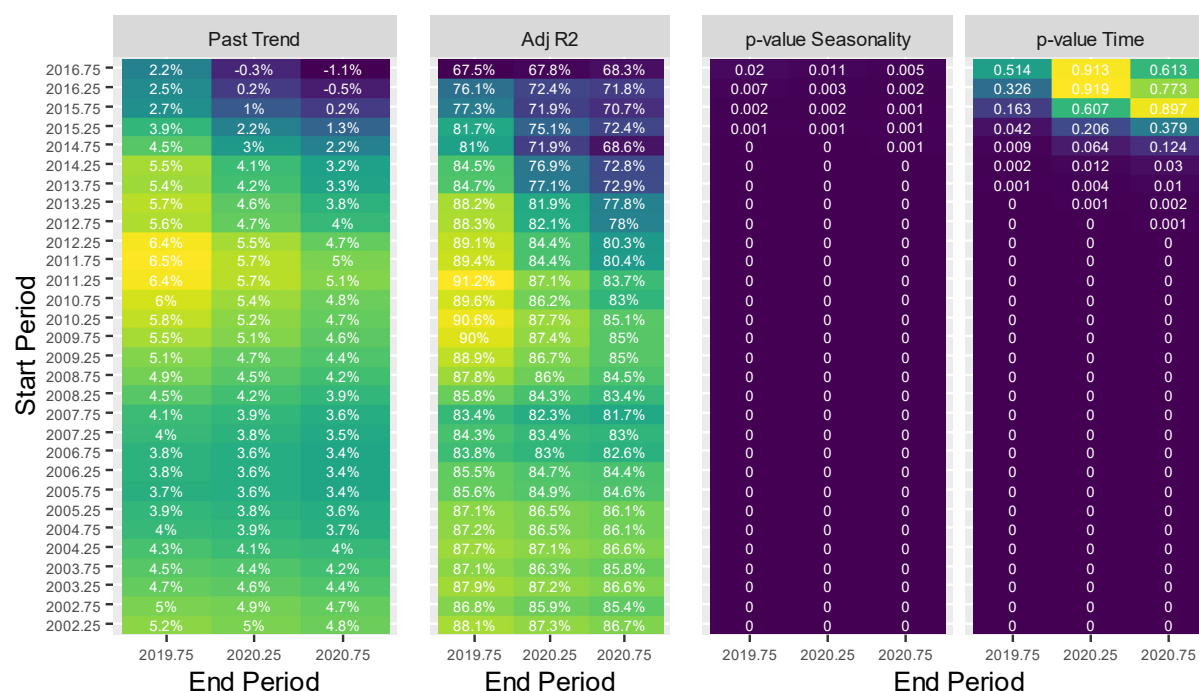


- The models beginning 2011-1 through 2013-2 ending 2020-2 generally have implied loss cost trend rates ranging from +6.5% to +10.5%, with moderate Adjusted R-squared values, and p -values that are significant for time.
- Due to the flattening of the observed theft claims over the most recent three years, the models with shorter experience periods have much lower implied trend rates, but low adjusted R-squared values and p -values that are not significant for time.
- The estimated trend rates ending 2019-2, which excludes any potential impact of COVID-19, are generally significantly larger than those ending 2020-1 and 2020-2, due to continued decline observed with the 2020-1 and 2020-2 observations.

The large year-to-year increase in the number of theft claims since 2012 contributes to the higher comprehensive loss costs and trend rates. 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, while excluding the additional variability caused by the catastrophe experience.

In Figure 23, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2016-2, ending 2020-2, 2020-1 and 2019-2, excluding the catastrophe claims, with time and seasonality parameters included in the model.

Figure 23: Comprehensive Excluding CATs: Loss Cost Heatmap (Time and Seasonality)



- The models beginning 2002-1 through 2014-2 ending 2020-2 generally have implied loss cost trend rates ranging from +3.0% to +5.0%, with moderate-high Adjusted R-squared values, and *p*-values that are significant for time and seasonality. The models beginning 2010-1 through 2012-2 (that capture the beginning of the large theft increase) ending 2020-2 generally have implied loss cost trend rates that are at the higher end of the range.
- 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 2020-1 are generally one-half to one percentage point higher than those ending 2020-2.
- The estimated trends ending 2019-2, which excludes any potential impact of COVID-19, are generally one-half to two 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

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive²⁰.

6.8. Specified Perils

Due to insufficient data, we will select the same past and future loss cost trend rate we select for comprehensive.

6.9. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +6.0%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

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 7: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2020 Annual Review Data as of December 31, 2019	2021 Annual Review Data as of December 31, 2020
TPL-Bodily Injury	+7.5%	+6.0%
TPL-Property Damage	+3.0%	+2.0%
AB – Total	+1.0%	+1.0%
Collision	+0.0%	+0.0%
Comprehensive ²¹	+6.0%	+5.0%/+3.5% ²²
All Perils	+1.8%	+1.5%/+1.0%
Specified Perils	+6.0%	+5.0%/+3.5%
Underinsured Motorist	+7.5%	+6.0%

²⁰ We assign 30% and 70% weight to the comprehensive and collision trend rates, respectively.

²¹ Our comprehensive trend rates remain unchanged from our prior review pending updated catastrophe data.

²² 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 GISA²³ to be applied 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 ULAE²⁴ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 8: Unallocated Loss Adjustment Expenses

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%

We include these provisions in our analysis of trends.

²³ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

²⁴ ULAE factors prior to 2004 are presented in Appendix B.

8. CATASTROPHE PROVISION

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 benchmark 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.

For the 2020 Annual Review, the Board approved (i) our recommended benchmark catastrophe provision of 22%²⁵ (a factor of 1.22) and (ii) our recommendation to consider each insurer’s own distribution of business writings and catastrophe loss experience. In this approach, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.

To put the catastrophe provisions of individual insurers in some perspective, we provide the Board with an updated Industry average catastrophe provision for this 2021 Annual Review.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2020 for commercial 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 the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$107 million of catastrophe losses have been reported as compared to approximately \$432 million of non-catastrophe losses - a ratio of 25%. Over the last five years approximately \$55 million of catastrophe losses have been reported as compared to approximately \$244 million of non-catastrophe losses - a ratio of 23%. We observe relatively low levels of catastrophe claims between 2017 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary.²⁶

As we are not separately considering theft and non-theft losses in selecting the Comprehensive trend rate, we make no adjustment to the five-year weighted average to reflect an increase in theft claims.

We recommend a benchmark catastrophe provision (rounded) of 24% (1.24).

It is our understanding that the Board considers an insurer’s own catastrophe loss experience in its review of rate applications.

²⁵ In the 2020 Annual Review, the 22% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years ending 2019 and (2) over the past five years ending 2019, based on GISA’s 2019 Catastrophe Report for Alberta.

²⁶ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

Table 9: Determination of Benchmark Catastrophe Provision

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	3,166	121	4%	13,814	443	1.033
2003	3,138	348	11%	15,850	1,437	1.100
2004	3,532	214	6%	17,486	773	1.046
2005	4,822	1,070	22%	23,965	3,528	1.173
2006	4,477	367	8%	26,940	1,457	1.057
2007	5,744	1,206	21%	37,990	6,875	1.221
2008	5,161	605	12%	36,596	2,913	1.086
2009	5,292	1,005	19%	38,283	6,930	1.221
2010	5,342	1,135	21%	36,297	5,377	1.174
2011	4,551	884	19%	36,020	5,770	1.191
2012	5,701	1,729	30%	42,895	10,484	1.323
2013	6,206	1,275	21%	45,861	8,446	1.226
2014	6,811	2,247	33%	56,080	15,400	1.379
2015	6,739	1,763	26%	58,784	11,802	1.251
2016	7,344	2,168	30%	62,826	14,184	1.292
2017	7,221	1,536	21%	65,476	10,049	1.181
2018	6,032	991	16%	56,124	6,635	1.134
2019	6,167	1,232	20%	57,161	7,492	1.151
2020	6,233	1,937	31%	58,524	17,013	1.410
All Years	103,679	21,833	21%	786,971	137,009	1.211
Last 10 Years	63,005	15,762	25%	539,750	107,275	1.248
Last 5 Years	32,997	7,864	24%	300,110	55,373	1.226
Avg. of Last 10 and 5						1.237
Recommendation						1.240

9. INVESTMENT INCOME ON CASH FLOW

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

10. HEALTH COST RECOVERY

The Alberta Treasury Board and Finance announced the 2021 Health Cost Recovery assessment factor (percentage) at 2.94% of Third Party Liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 2.94% 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. To put the expense provisions of individual insurers in some perspective, we provide the Board with the Industry average expense provisions.

We recommend the same 26.0% operating expense provision that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles.

12. PROFIT

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

13. SUMMARY OF BENCHMARKS

In Table 10 we present a summary of our selected benchmarks for the 2021 Annual Review

Table 10: Estimated Annual Past/Future Loss Cost Trend Rates

	2020 Annual Review Data as of December 31, 2019	2021 Annual Review Data as of December 31, 2020
Trend Benchmarks		
TPL-Bodily Injury	+7.5%	+6.0%
TPL-Property Damage	+3.0%	+2.0%
AB – Total	+1.0%	+1.0%
Collision	+0.0%	+0.0%
Comprehensive	+6.0%	+5.0%/+3.5% ²⁷
All Perils	+1.8%	+1.5%/+1.0%
Specified Perils	+6.0%	+6.0%
Underinsured Motorist	+7.5%	+5.0%/+3.5%
Other Benchmarks		
Catastrophe Provision	22%	24%
Investment Income	N/A	N/A
Health Cost Recovery	4.74% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

²⁷ Future date is October 1, 2020.

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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 Commercial 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 Commercial 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 Commercial 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

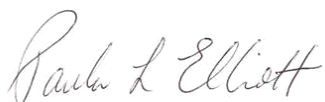
Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

17. CLOSING

This report was prepared by Paula Elliott, FCAS, FCIA, Rajesh Sahasrabuddhe, FCAS, ACIA, and Chris Schneider ACAS, MAAA 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 5
- Property Damage: Pages 6 to 10
- Accident Benefits: Pages 11 to 19
- Collision: Pages 20 to 27
- Comprehensive: Pages 28 to 30
- Comprehensive – Excluding Cats and Thefts: Pages 31 to 33
- Comprehensive – Thefts: Pages 34 to 37
- Comprehensive – Excluding Cats: Pages 38 to 40

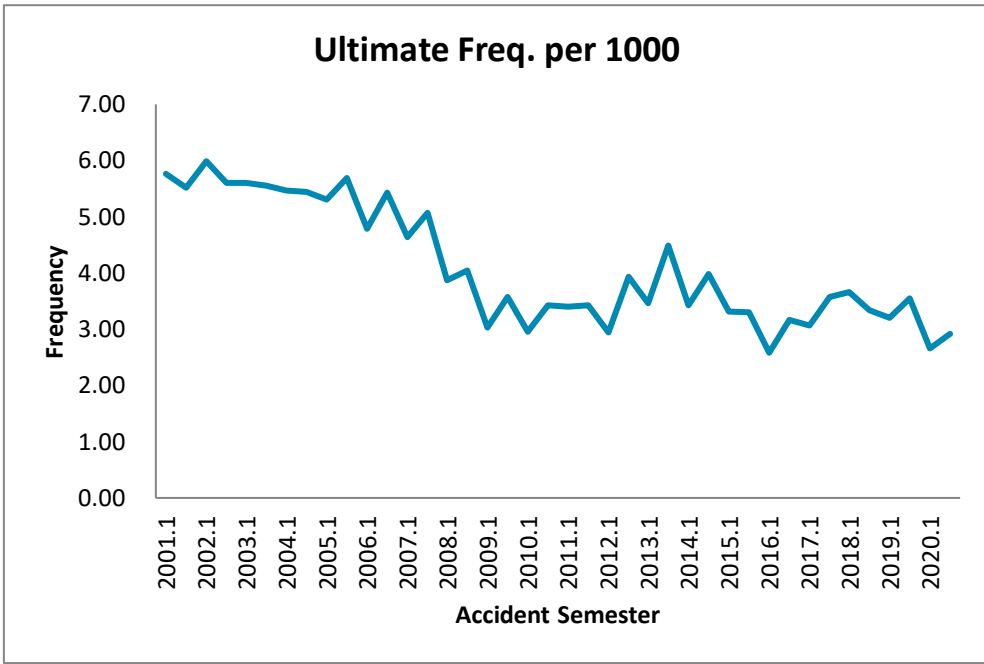
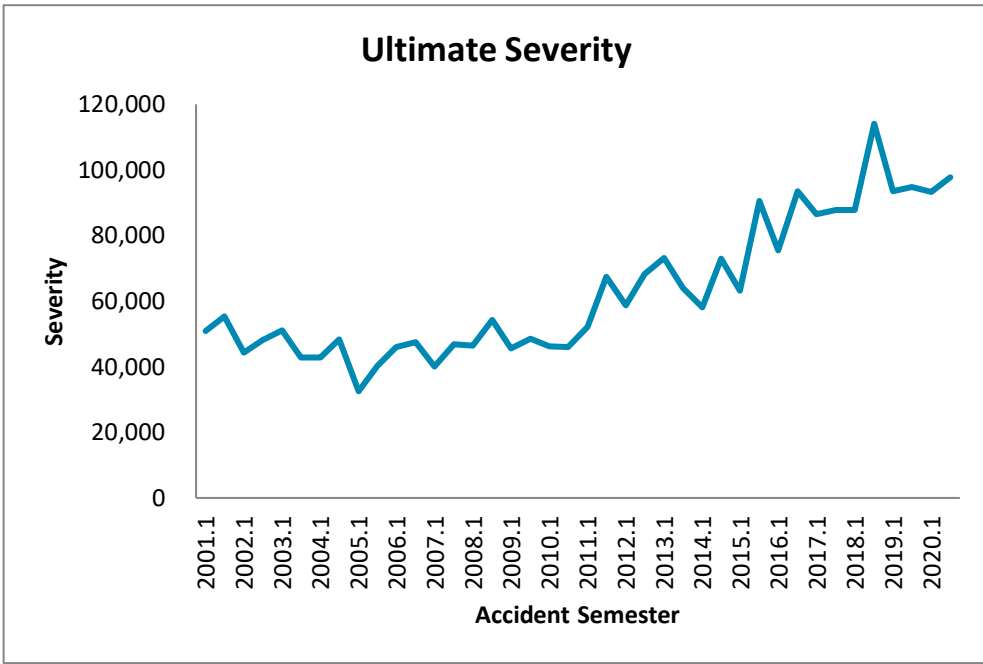
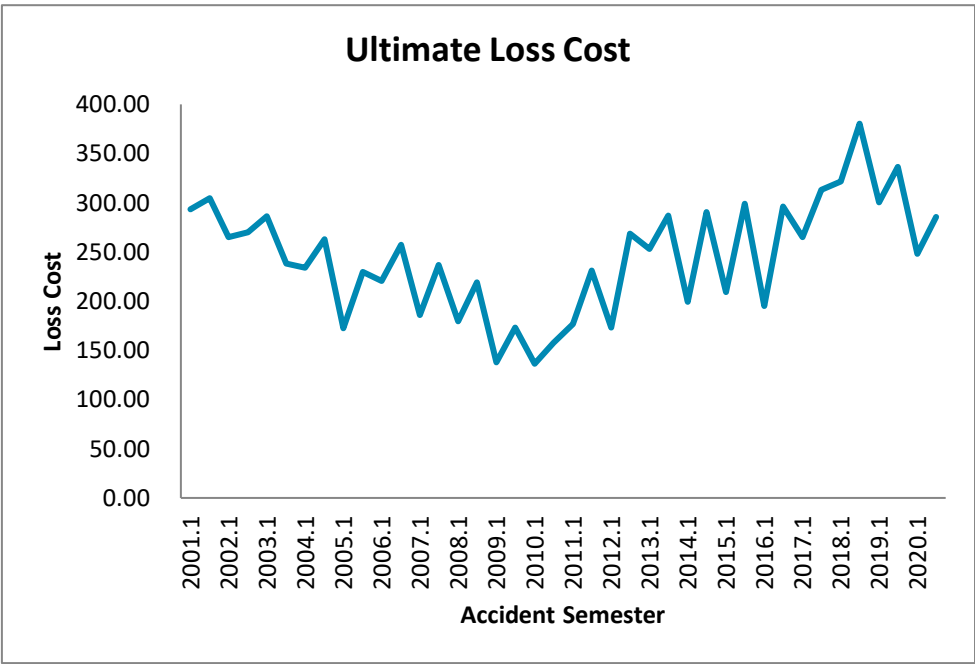
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.217	1.237	0.915	0.729	1.035	1.018	0.833	1.015	2.665
12	1.050	1.032	0.990	0.911	1.005	1.003	0.927	0.996	1.170
18	1.045	1.010	1.000	0.974	1.004	1.002	0.979	1.003	1.000
24	1.020	0.998	1.001	0.993	1.002	1.001	0.990	1.001	0.810
30	0.989	0.998	0.998	0.997	1.000	1.000	0.996	0.999	0.537
36	0.963	0.999	0.997	0.999	1.000	1.001	0.998	0.999	0.458
42	0.980	0.999	0.998	0.999	1.000	1.001	0.998	0.999	0.430
48	0.982	0.999	0.999	0.999	1.000	1.001	0.998	0.999	0.464
54	0.965	1.000	0.999	0.999	1.000	1.001	0.998	0.999	0.506
60	0.989	1.000	0.999	0.999	1.000	1.001	0.998	0.999	0.552
66	0.991	1.000	0.999	0.999	1.000	1.001	0.999	0.999	0.609
72	0.994	1.000	1.000	0.999	1.000	1.001	0.999	0.999	0.669
78	0.996	1.000	1.000	1.000	1.000	1.001	0.999	0.999	0.701
84	0.997	1.000	1.000	1.000	1.000	1.001	0.999	1.000	0.795
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.712
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.795
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.901
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.045
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.045
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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

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

Loss Cost Summary
Data as of 12/31/20

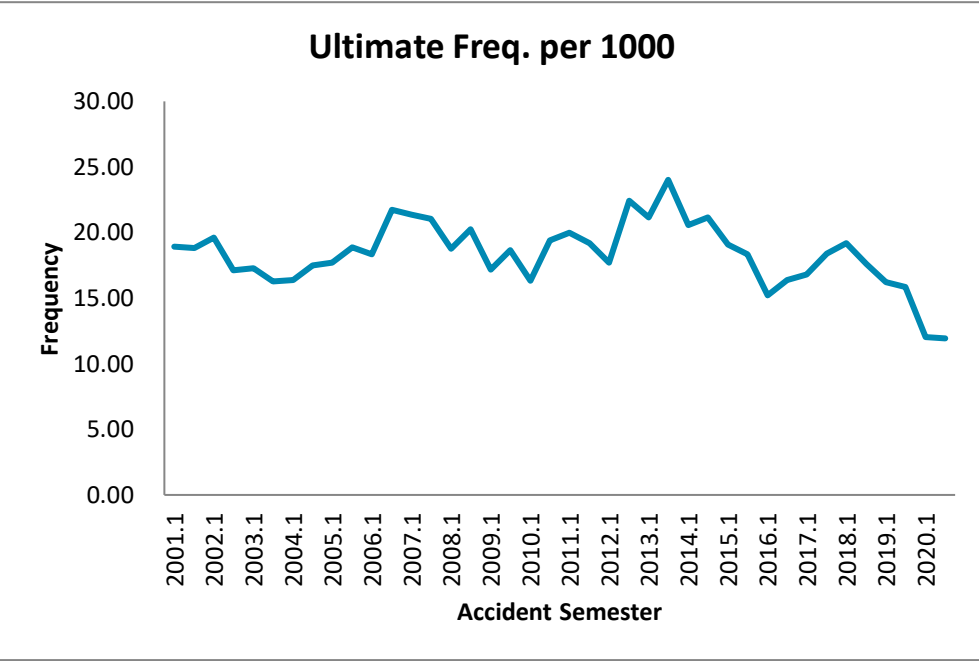
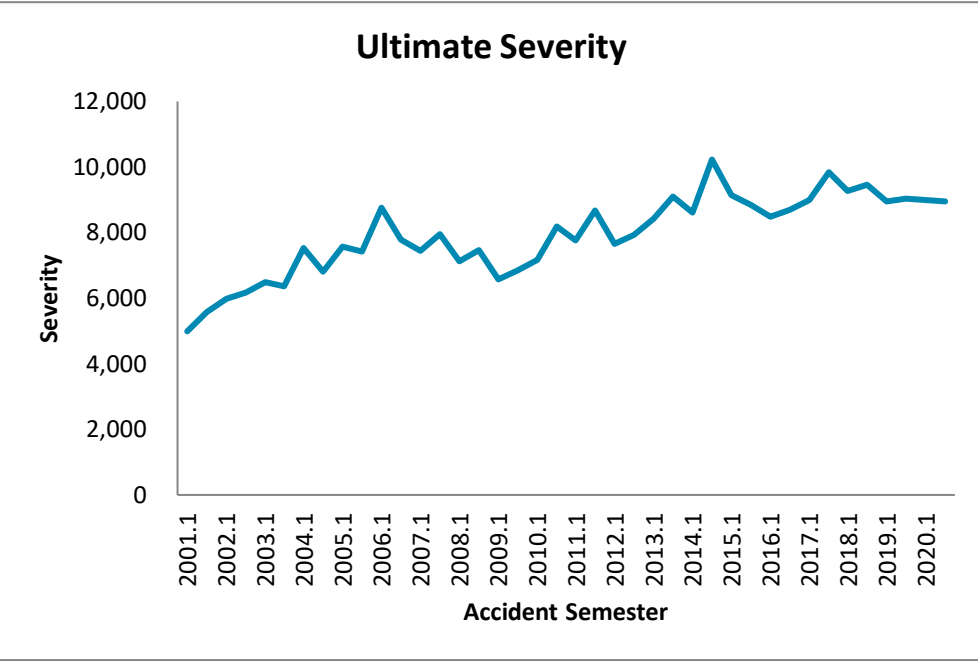
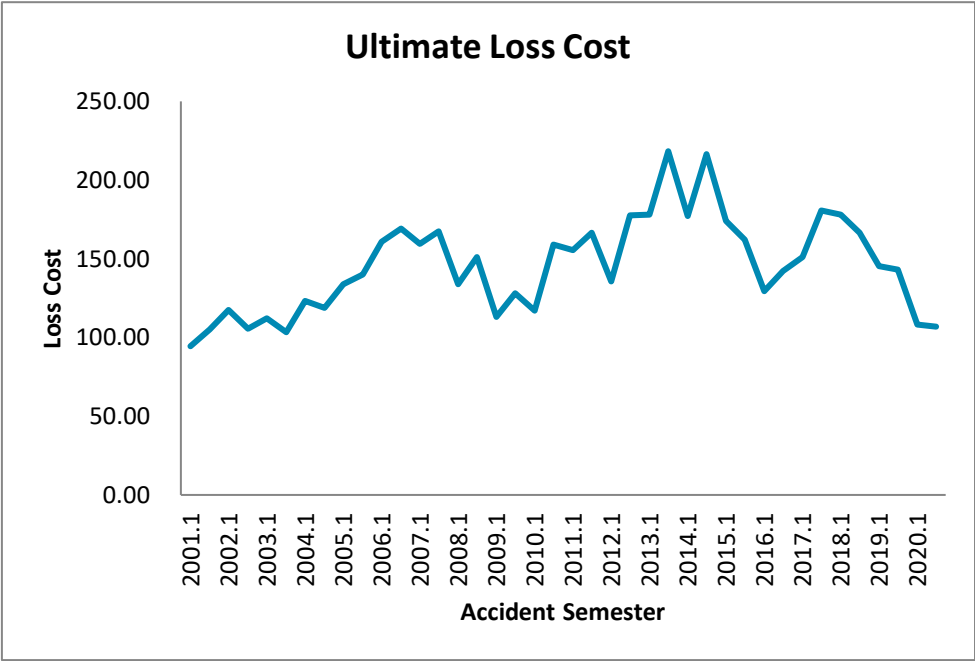
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	143,767	828	39,227	1.076	42,208	293.59		50,976		5.76			
2001.2	234	148,575	819	42,110	1.076	45,311	304.97		55,324		5.51		299.37	
2002.1	228	140,579	842	34,208	1.089	37,253	264.99	-9.7%	44,243	-13.2%	5.99	4.0%		
2002.2	222	145,898	817	36,160	1.089	39,378	269.90	-11.5%	48,198	-12.9%	5.60	1.6%	267.49	-10.6%
2003.1	216	138,623	777	36,305	1.093	39,682	286.26	8.0%	51,071	15.4%	5.61	-6.4%		
2003.2	210	142,184	790	30,993	1.093	33,876	238.25	-11.7%	42,881	-11.0%	5.56	-0.8%	261.95	-2.1%
2004.1	204	138,549	757	29,402	1.103	32,430	234.07	-18.2%	42,840	-16.1%	5.46	-2.5%		
2004.2	198	145,566	793	34,705	1.103	38,279	262.97	10.4%	48,271	12.6%	5.45	-2.0%	248.88	-5.0%
2005.1	192	144,352	766	22,705	1.097	24,917	172.61	-26.3%	32,525	-24.1%	5.31	-2.9%		
2005.2	186	146,449	834	30,618	1.097	33,600	229.43	-12.8%	40,278	-16.6%	5.70	4.6%	201.23	-19.1%
2006.1	180	147,591	707	29,980	1.087	32,573	220.70	-27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	174	156,062	847	36,971	1.087	40,169	257.39	12.2%	47,430	17.8%	5.43	-4.7%	239.56	19.0%
2007.1	168	164,487	763	28,053	1.089	30,545	185.70	-15.9%	40,041	-13.1%	4.64	-3.2%		
2007.2	162	176,457	894	38,401	1.089	41,811	236.95	-7.9%	46,772	-1.4%	5.07	-6.6%	212.22	-11.4%
2008.1	156	176,620	683	29,233	1.084	31,677	179.35	-3.4%	46,363	15.8%	3.87	-16.6%		
2008.2	150	177,733	718	35,984	1.084	38,993	219.39	-7.4%	54,307	16.1%	4.04	-20.3%	199.43	-6.0%
2009.1	144	168,131	509	20,983	1.105	23,188	137.92	-23.1%	45,556	-1.7%	3.03	-21.7%		
2009.2	138	170,780	610	26,762	1.105	29,575	173.18	-21.1%	48,483	-10.7%	3.57	-11.6%	155.68	-21.9%
2010.1	132	166,455	492	20,603	1.102	22,699	136.37	-1.1%	46,136	1.3%	2.96	-2.4%		
2010.2	126	173,705	595	24,849	1.102	27,376	157.60	-9.0%	46,011	-5.1%	3.43	-4.1%	147.21	-5.4%
2011.1	120	168,712	573	27,273	1.095	29,850	176.93	29.7%	52,109	12.9%	3.40	14.9%		
2011.2	114	174,154	597	36,798	1.095	40,275	231.26	46.7%	67,462	46.6%	3.43	0.1%	204.53	38.9%
2012.1	108	172,211	507	27,320	1.091	29,812	173.11	-2.2%	58,834	12.9%	2.94	-13.3%		
2012.2	102	175,745	692	43,264	1.091	47,209	268.62	16.2%	68,203	1.1%	3.94	14.9%	221.35	8.2%
2013.1	96	175,273	606	40,392	1.099	44,410	253.38	46.4%	73,249	24.5%	3.46	17.6%		
2013.2	90	186,138	835	48,618	1.099	53,454	287.17	6.9%	64,033	-6.1%	4.48	13.9%	270.78	22.3%
2014.1	84	187,141	641	34,105	1.093	37,280	199.21	-21.4%	58,170	-20.6%	3.42	-1.0%		
2014.2	78	204,975	817	54,425	1.093	59,492	290.24	1.1%	72,847	13.8%	3.98	-11.2%	246.80	-8.9%
2015.1	72	207,348	686	39,292	1.103	43,335	209.00	4.9%	63,151	8.6%	3.31	-3.4%		
2015.2	66	211,513	698	57,339	1.103	63,239	298.98	3.0%	90,599	24.4%	3.30	-17.2%	254.44	3.1%
2016.1	60	204,495	528	36,759	1.085	39,880	195.02	-6.7%	75,513	19.6%	2.58	-22.0%		
2016.2	54	209,511	665	57,261	1.085	62,122	296.51	-0.8%	93,475	3.2%	3.17	-3.9%	246.38	-3.2%
2017.1	48	199,336	612	48,427	1.092	52,858	265.17	36.0%	86,427	14.5%	3.07	18.8%		
2017.2	42	198,276	708	56,926	1.092	62,135	313.38	5.7%	87,793	-6.1%	3.57	12.5%	289.21	17.4%
2018.1	36	188,704	692	55,138	1.101	60,691	321.62	21.3%	87,724	1.5%	3.67	19.5%		
2018.2	30	194,829	650	67,330	1.101	74,110	380.38	21.4%	114,091	30.0%	3.33	-6.6%	351.47	21.5%
2019.1	24	187,365	601	50,747	1.108	56,228	300.10	-6.7%	93,612	6.7%	3.21	-12.6%		
2019.2	18	180,374	639	54,733	1.108	60,644	336.21	-11.6%	94,836	-16.9%	3.55	6.3%	317.81	-9.6%
2020.1	12	154,180	410	34,697	1.103	38,260	248.15	-17.3%	93,405	-0.2%	2.66	-17.1%		
2020.2	6	149,804	437	38,757	1.103	42,736	285.28	-15.1%	97,800	3.1%	2.92	-17.7%	266.45	-16.2%
Total		6,842,647	27,433	1,537,854		1,683,559								



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

Loss Cost Summary
Data as of 12/31/20

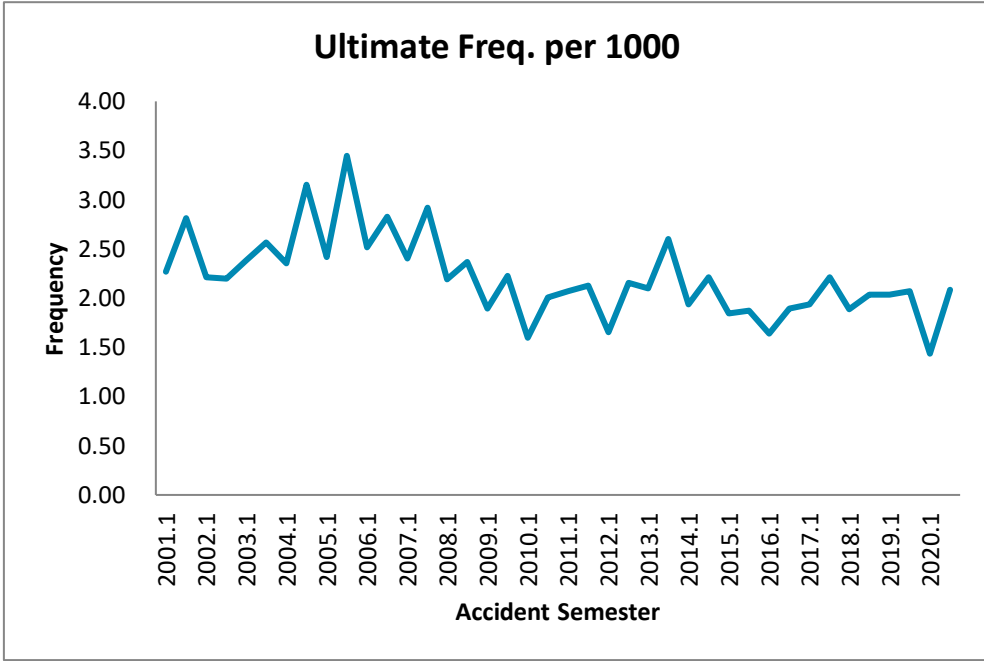
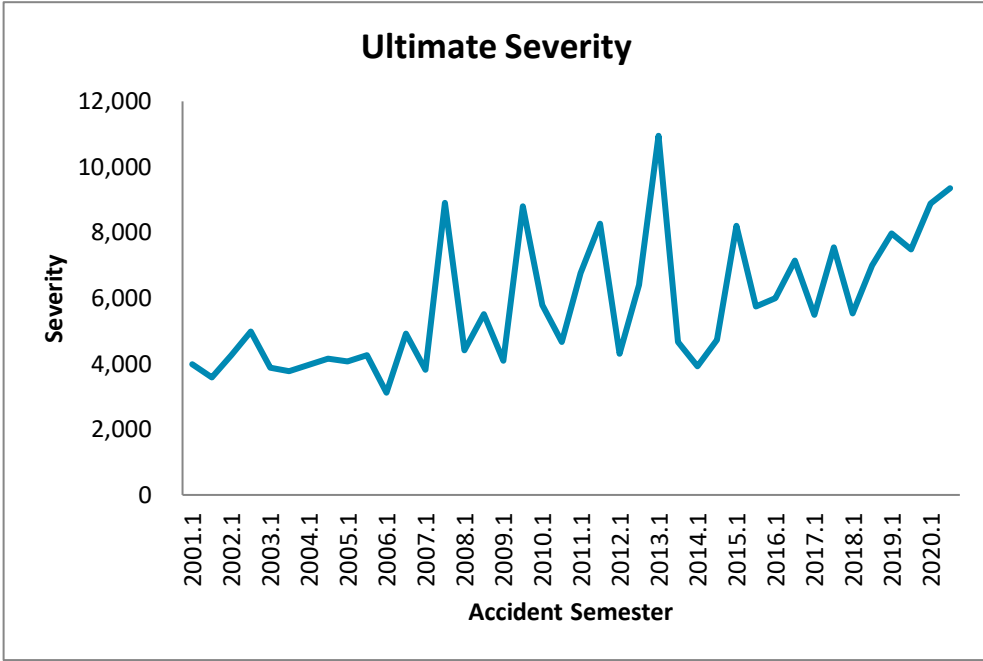
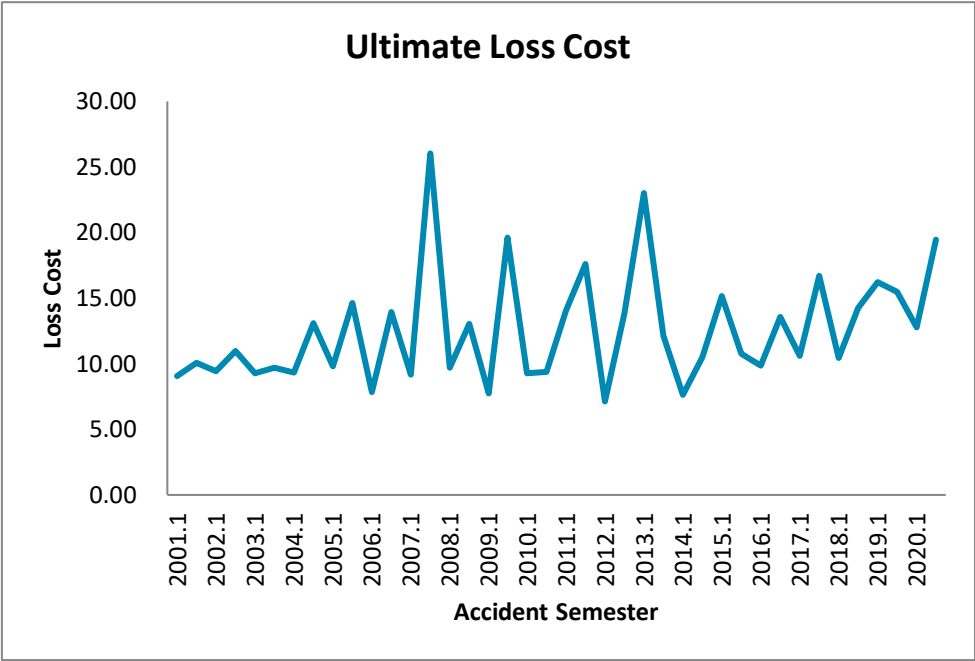
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	143,767	2,723	12,622	1.076	13,581	94.46		4,987		18.94			
2001.2	234	148,575	2,800	14,488	1.076	15,589	104.92		5,568		18.85		99.78	
2002.1	228	140,579	2,756	15,148	1.089	16,496	117.34	24.2%	5,985	20.0%	19.60	3.5%		
2002.2	222	145,898	2,497	14,151	1.089	15,411	105.63	0.7%	6,172	10.9%	17.11	-9.2%	111.38	11.6%
2003.1	216	138,623	2,399	14,238	1.093	15,562	112.26	-4.3%	6,487	8.4%	17.31	-11.7%		
2003.2	210	142,184	2,312	13,435	1.093	14,684	103.27	-2.2%	6,351	2.9%	16.26	-5.0%	107.71	-3.3%
2004.1	204	138,549	2,267	15,484	1.103	17,079	123.27	9.8%	7,534	16.1%	16.36	-5.5%		
2004.2	198	145,566	2,543	15,691	1.103	17,307	118.90	15.1%	6,806	7.2%	17.47	7.4%	121.03	12.4%
2005.1	192	144,352	2,558	17,623	1.097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	186	146,449	2,760	18,680	1.097	20,500	139.98	17.7%	7,428	9.1%	18.85	7.9%	137.00	13.2%
2006.1	180	147,591	2,711	21,827	1.087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	174	156,062	3,389	24,305	1.087	26,407	169.21	20.9%	7,793	4.9%	21.71	15.2%	165.07	20.5%
2007.1	168	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	162	176,457	3,716	27,122	1.089	29,530	167.35	-1.1%	7,946	2.0%	21.06	-3.0%	163.50	-1.0%
2008.1	156	176,620	3,317	21,833	1.084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	150	177,733	3,596	24,758	1.084	26,827	150.94	-9.8%	7,460	-6.1%	20.23	-3.9%	142.47	-12.9%
2009.1	144	168,131	2,887	17,193	1.105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	138	170,780	3,188	19,778	1.105	21,857	127.98	-15.2%	6,856	-8.1%	18.67	-7.7%	120.55	-15.4%
2010.1	132	166,455	2,721	17,693	1.102	19,492	117.10	3.6%	7,164	8.8%	16.35	-4.8%		
2010.2	126	173,705	3,373	25,069	1.102	27,618	159.00	24.2%	8,188	19.4%	19.42	4.0%	138.49	14.9%
2011.1	120	168,712	3,376	23,967	1.095	26,232	155.49	32.8%	7,770	8.5%	20.01	22.4%		
2011.2	114	174,154	3,344	26,473	1.095	28,975	166.38	4.6%	8,665	5.8%	19.20	-1.1%	161.02	16.3%
2012.1	108	172,211	3,052	21,433	1.091	23,387	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	102	175,745	3,940	28,619	1.091	31,229	177.69	6.8%	7,926	-8.5%	22.42	16.8%	156.96	-2.5%
2013.1	96	175,273	3,707	28,411	1.099	31,237	178.22	31.2%	8,426	10.0%	21.15	19.4%		
2013.2	90	186,138	4,470	36,964	1.099	40,640	218.33	22.9%	9,091	14.7%	24.02	7.1%	198.88	26.7%
2014.1	84	187,141	3,847	30,310	1.093	33,132	177.04	-0.7%	8,612	2.2%	20.56	-2.8%		
2014.2	78	204,975	4,340	40,606	1.093	44,386	216.54	-0.8%	10,227	12.5%	21.17	-11.8%	197.69	-0.6%
2015.1	72	207,348	3,952	32,723	1.103	36,090	174.05	-1.7%	9,132	6.0%	19.06	-7.3%		
2015.2	66	211,513	3,884	31,127	1.103	34,330	162.31	-25.0%	8,838	-13.6%	18.36	-13.3%	168.12	-15.0%
2016.1	60	204,495	3,116	24,367	1.085	26,436	129.27	-25.7%	8,483	-7.1%	15.24	-20.1%		
2016.2	54	209,511	3,428	27,461	1.085	29,793	142.20	-12.4%	8,692	-1.7%	16.36	-10.9%	135.82	-19.2%
2017.1	48	199,336	3,355	27,610	1.092	30,136	151.18	16.9%	8,983	5.9%	16.83	10.4%		
2017.2	42	198,276	3,646	32,846	1.092	35,852	180.82	27.2%	9,833	13.1%	18.39	12.4%	165.96	22.2%
2018.1	36	188,704	3,626	30,521	1.101	33,595	178.03	17.8%	9,266	3.2%	19.21	14.2%		
2018.2	30	194,829	3,433	29,491	1.101	32,460	166.61	-7.9%	9,456	-3.8%	17.62	-4.2%	172.23	3.8%
2019.1	24	187,365	3,041	24,584	1.108	27,239	145.38	-18.3%	8,957	-3.3%	16.23	-15.5%		
2019.2	18	180,374	2,863	23,320	1.108	25,838	143.25	-14.0%	9,023	-4.6%	15.88	-9.9%	144.33	-16.2%
2020.1	12	154,180	1,859	15,147	1.103	16,703	108.33	-25.5%	8,984	0.3%	12.06	-25.7%		
2020.2	6	149,804	1,787	14,516	1.103	16,006	106.85	-25.4%	8,955	-0.8%	11.93	-24.8%	107.60	-25.5%
Total		6,842,647	126,099	925,706		1,013,562								



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

Loss Cost Summary
Data as of 12/31/20

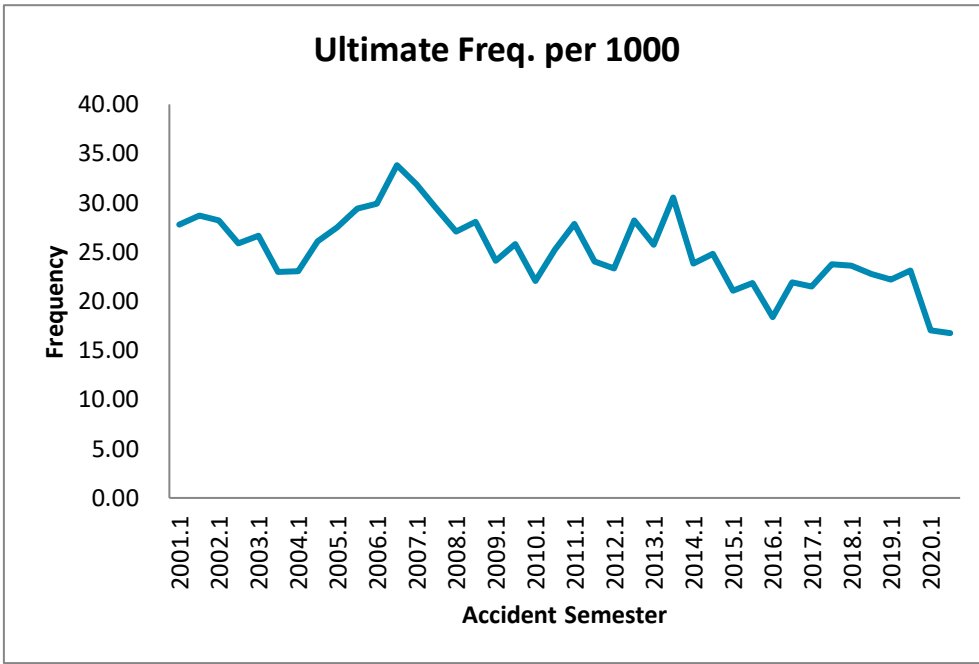
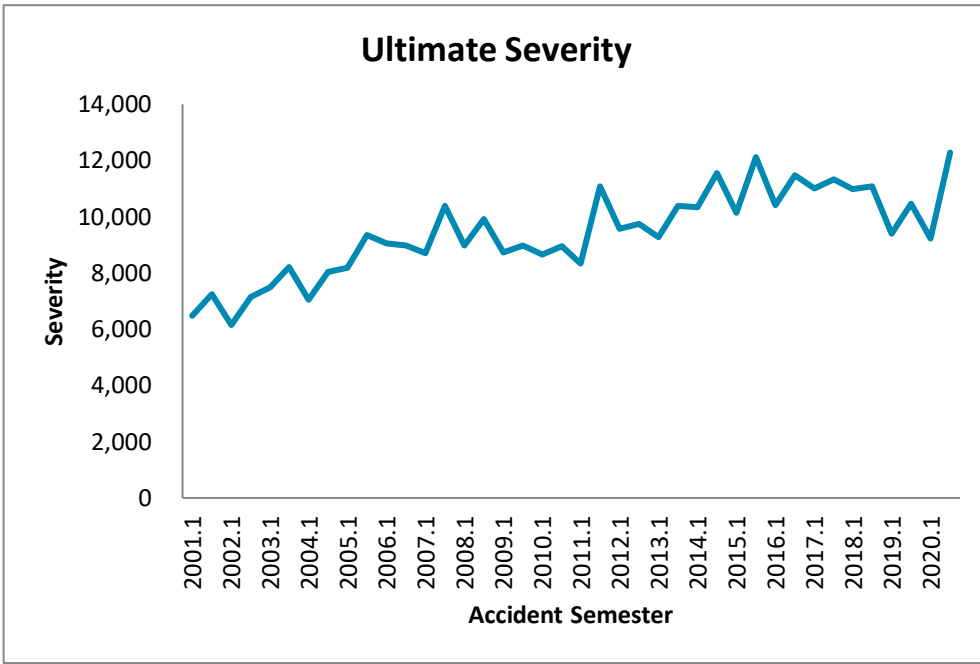
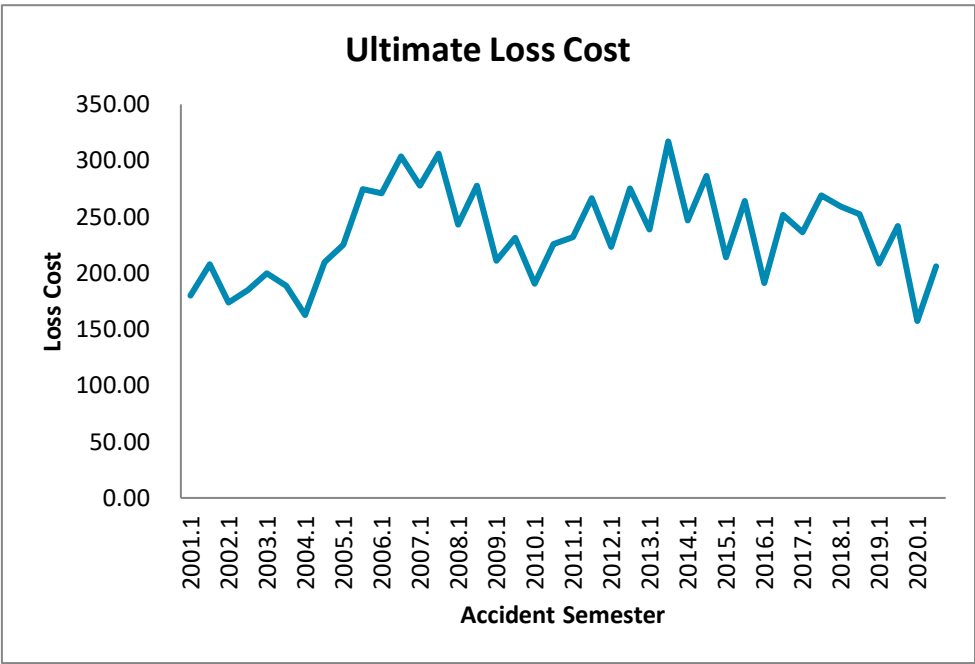
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	136,599	310	1,148	1.076	1,235	9.04		3,984		2.27			
2001.2	234	142,790	402	1,335	1.076	1,437	10.06		3,574		2.82		9.56	
2002.1	228	136,664	302	1,181	1.089	1,286	9.41	4.0%	4,257	6.8%	2.21	-2.6%		
2002.2	222	142,701	314	1,438	1.089	1,566	10.97	9.1%	4,986	39.5%	2.20	-21.8%	10.21	6.7%
2003.1	216	135,229	322	1,146	1.093	1,253	9.26	-1.5%	3,890	-8.6%	2.38	7.8%		
2003.2	210	137,862	354	1,225	1.093	1,339	9.71	-11.5%	3,782	-24.2%	2.57	16.7%	9.49	-7.0%
2004.1	204	135,450	319	1,147	1.103	1,265	9.34	0.8%	3,964	1.9%	2.36	-1.1%		
2004.2	198	142,414	449	1,691	1.103	1,865	13.10	34.8%	4,154	9.8%	3.15	22.8%	11.26	18.7%
2005.1	192	140,371	339	1,256	1.097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	186	143,329	494	1,914	1.097	2,100	14.65	11.9%	4,251	2.4%	3.45	9.3%	12.26	8.9%
2006.1	180	144,515	364	1,044	1.087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	174	152,715	432	1,956	1.087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	168	159,525	383	1,343	1.089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	162	169,443	495	4,051	1.089	4,411	26.03	87.1%	8,911	81.2%	2.92	3.3%	17.85	62.8%
2008.1	156	167,849	368	1,499	1.084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	150	169,118	400	2,033	1.084	2,203	13.03	-50.0%	5,508	-38.2%	2.37	-19.0%	11.36	-36.4%
2009.1	144	160,175	303	1,124	1.105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	138	164,034	365	2,908	1.105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	132	159,334	255	1,341	1.102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	126	167,115	336	1,420	1.102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	120	164,476	341	2,108	1.095	2,307	14.03	51.3%	6,765	16.8%	2.07	29.5%		
2011.2	114	170,768	363	2,742	1.095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.83	69.9%
2012.1	108	170,079	281	1,111	1.091	1,212	7.13	-49.2%	4,313	-36.3%	1.65	-20.3%		
2012.2	102	174,490	376	2,210	1.091	2,411	13.82	-21.4%	6,413	-22.4%	2.15	1.4%	10.51	-33.6%
2013.1	96	174,195	366	3,646	1.099	4,008	23.01	222.9%	10,951	153.9%	2.10	27.2%		
2013.2	90	185,448	483	2,046	1.099	2,250	12.13	-12.2%	4,658	-27.4%	2.60	20.9%	17.40	65.5%
2014.1	84	185,720	360	1,295	1.093	1,415	7.62	-66.9%	3,931	-64.1%	1.94	-7.7%		
2014.2	78	200,605	444	1,922	1.093	2,101	10.47	-13.7%	4,731	1.6%	2.21	-15.0%	9.10	-47.7%
2015.1	72	202,217	373	2,776	1.103	3,062	15.14	98.7%	8,209	108.8%	1.84	-4.8%		
2015.2	66	209,312	392	2,042	1.103	2,252	10.76	2.8%	5,750	21.5%	1.87	-15.5%	12.91	41.9%
2016.1	60	203,960	335	1,852	1.085	2,010	9.85	-34.9%	6,007	-26.8%	1.64	-11.1%		
2016.2	54	208,841	396	2,607	1.085	2,829	13.54	25.9%	7,152	24.4%	1.89	1.2%	11.72	-9.2%
2017.1	48	198,459	384	1,927	1.092	2,104	10.60	7.6%	5,483	-8.7%	1.93	17.9%		
2017.2	42	197,377	437	3,022	1.092	3,299	16.71	23.4%	7,548	5.5%	2.21	16.9%	13.65	16.4%
2018.1	36	188,205	355	1,788	1.101	1,968	10.46	-1.4%	5,544	1.1%	1.89	-2.5%		
2018.2	30	194,415	396	2,522	1.101	2,776	14.28	-14.6%	7,003	-7.2%	2.04	-7.9%	12.40	-9.2%
2019.1	24	187,017	380	2,740	1.108	3,036	16.23	55.3%	7,982	44.0%	2.03	7.8%		
2019.2	18	179,928	373	2,517	1.108	2,789	15.50	8.6%	7,480	6.8%	2.07	1.7%	15.88	28.1%
2020.1	12	153,836	221	1,781	1.103	1,964	12.77	-21.4%	8,894	11.4%	1.44	-29.4%		
2020.2	6	149,035	310	2,630	1.103	2,900	19.46	25.5%	9,348	25.0%	2.08	0.4%	16.06	1.2%
Total		6,705,616	14,671	77,484		84,875								



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

Loss Cost Summary
Data as of 12/31/20

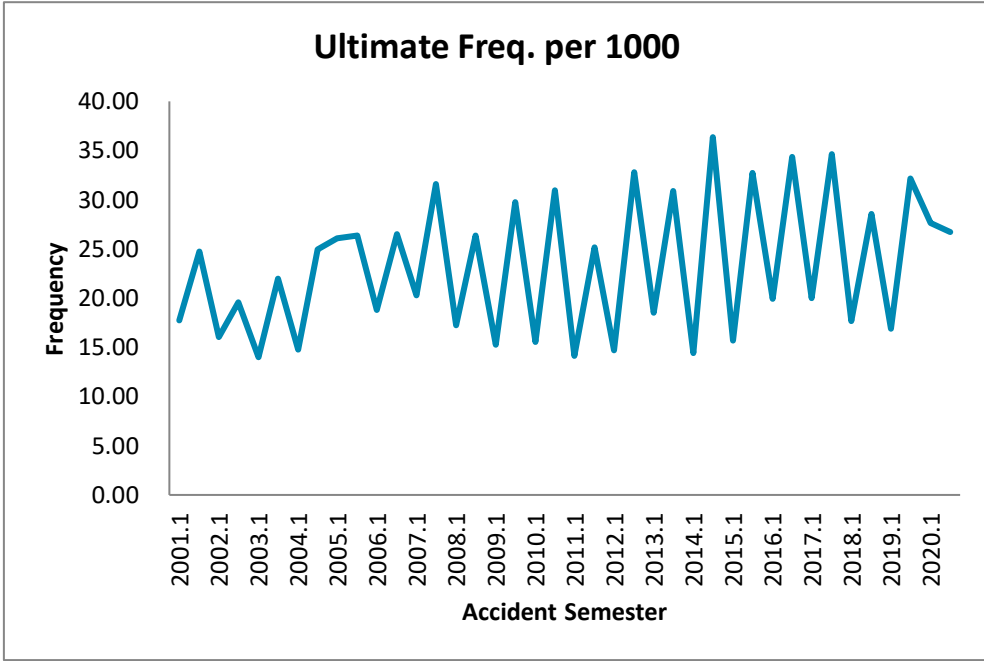
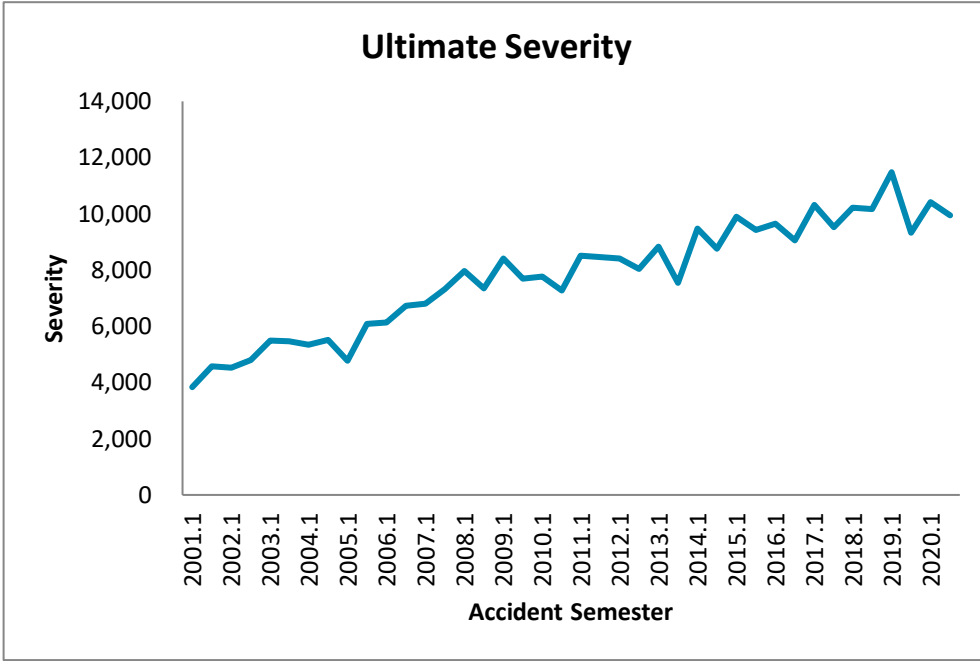
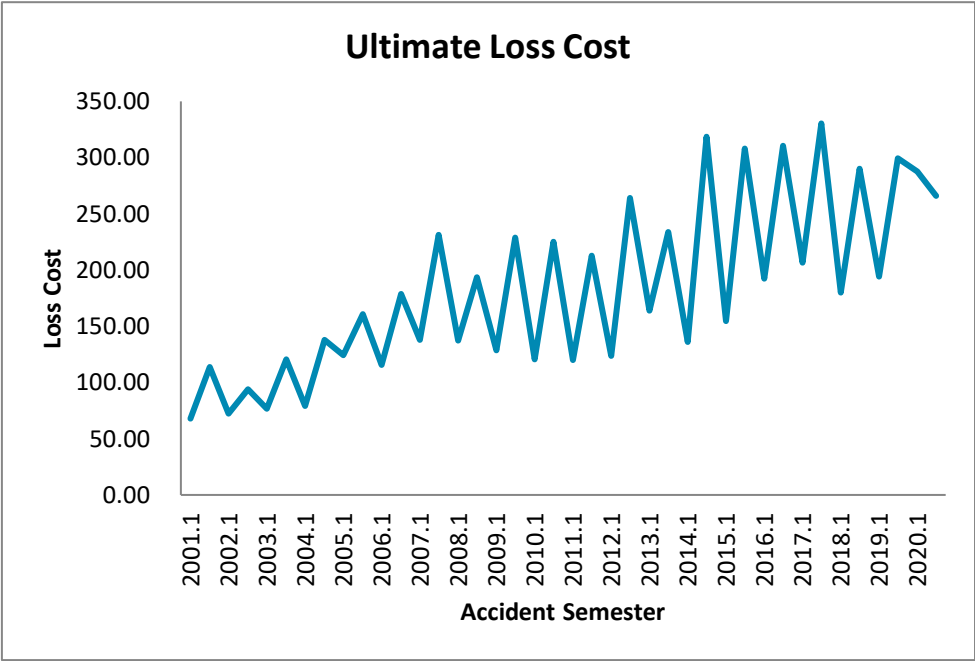
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	64,256	1,786	10,754	1.076	11,571	180.08		6,479		27.79			
2001.2	234	64,574	1,851	12,455	1.076	13,402	207.54		7,240		28.66		193.84	
2002.1	228	63,289	1,785	10,083	1.089	10,981	173.50	-3.7%	6,152	-5.0%	28.20	1.5%		
2002.2	222	65,765	1,703	11,165	1.089	12,158	184.88	-10.9%	7,139	-1.4%	25.90	-9.7%	179.30	-7.5%
2003.1	216	64,166	1,710	11,744	1.093	12,836	200.04	15.3%	7,506	22.0%	26.65	-5.5%		
2003.2	210	65,683	1,509	11,338	1.093	12,392	188.66	2.0%	8,212	15.0%	22.97	-11.3%	194.29	8.4%
2004.1	204	64,280	1,483	9,491	1.103	10,469	162.87	-18.6%	7,059	-6.0%	23.07	-13.4%		
2004.2	198	66,212	1,725	12,592	1.103	13,889	209.76	11.2%	8,052	-2.0%	26.05	13.4%	186.66	-3.9%
2005.1	192	65,603	1,804	13,466	1.097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	186	68,684	2,020	17,204	1.097	18,879	274.87	31.0%	9,346	16.1%	29.41	12.9%	250.63	34.3%
2006.1	180	70,100	2,097	17,489	1.087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	174	74,814	2,530	20,931	1.087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	168	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	162	84,739	2,500	23,851	1.089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	156	86,340	2,338	19,354	1.084	20,972	242.90	-12.6%	8,970	3.0%	27.08	-15.2%		
2008.2	150	90,091	2,527	23,114	1.084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.83	-10.9%
2009.1	144	87,498	2,110	16,691	1.105	18,445	210.81	-13.2%	8,742	-2.5%	24.11	-10.9%		
2009.2	138	87,050	2,243	18,202	1.105	20,116	231.08	-16.9%	8,968	-9.5%	25.77	-8.1%	220.92	-15.3%
2010.1	132	83,790	1,845	14,507	1.102	15,982	190.74	-9.5%	8,662	-0.9%	22.02	-8.7%		
2010.2	126	85,592	2,158	17,549	1.102	19,334	225.88	-2.2%	8,959	-0.1%	25.21	-2.2%	208.50	-5.6%
2011.1	120	83,472	2,325	17,702	1.095	19,375	232.12	21.7%	8,333	-3.8%	27.85	26.5%		
2011.2	114	86,408	2,076	21,042	1.095	23,031	266.53	18.0%	11,095	23.8%	24.02	-4.7%	249.62	19.7%
2012.1	108	86,613	2,023	17,745	1.091	19,363	223.56	-3.7%	9,573	14.9%	23.35	-16.2%		
2012.2	102	90,575	2,556	22,840	1.091	24,923	275.16	3.2%	9,752	-12.1%	28.22	17.4%	249.94	0.1%
2013.1	96	91,135	2,343	19,795	1.099	21,764	238.81	6.8%	9,289	-3.0%	25.71	10.1%		
2013.2	90	95,617	2,919	27,573	1.099	30,316	317.05	15.2%	10,386	6.5%	30.53	8.2%	278.87	11.6%
2014.1	84	95,950	2,287	21,637	1.093	23,651	246.49	3.2%	10,342	11.3%	23.83	-7.3%		
2014.2	78	103,852	2,577	27,221	1.093	29,755	286.52	-9.6%	11,547	11.2%	24.81	-18.7%	267.30	-4.1%
2015.1	72	104,860	2,208	20,325	1.103	22,416	213.77	-13.3%	10,154	-1.8%	21.05	-11.7%		
2015.2	66	105,995	2,314	25,411	1.103	28,026	264.41	-7.7%	12,114	4.9%	21.83	-12.0%	239.23	-10.5%
2016.1	60	101,085	1,855	17,818	1.085	19,331	191.24	-10.5%	10,422	2.6%	18.35	-12.8%		
2016.2	54	100,700	2,207	23,375	1.085	25,359	251.83	-4.8%	11,488	-5.2%	21.92	0.4%	221.48	-7.4%
2017.1	48	97,202	2,086	21,042	1.092	22,967	236.29	23.6%	11,010	5.6%	21.46	17.0%		
2017.2	42	98,816	2,344	24,336	1.092	26,562	268.81	6.7%	11,330	-1.4%	23.72	8.2%	252.68	14.1%
2018.1	36	96,500	2,280	22,738	1.101	25,028	259.36	9.8%	10,977	-0.3%	23.63	10.1%		
2018.2	30	98,964	2,255	22,701	1.101	24,987	252.49	-6.1%	11,080	-2.2%	22.79	-3.9%	255.88	1.3%
2019.1	24	95,337	2,115	17,956	1.108	19,895	208.68	-19.5%	9,406	-14.3%	22.19	-6.1%		
2019.2	18	93,355	2,157	20,384	1.108	22,585	241.93	-4.2%	10,471	-5.5%	23.10	1.4%	225.13	-12.0%
2020.1	12	82,990	1,414	11,841	1.103	13,057	157.33	-24.6%	9,237	-1.8%	17.03	-23.2%		
2020.2	6	81,188	1,360	15,153	1.103	16,709	205.81	-14.9%	12,286	17.3%	16.75	-27.5%	181.30	-19.5%
Total		3,372,197	83,946	730,788		800,028								



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

Loss Cost Summary
Data as of 12/31/20

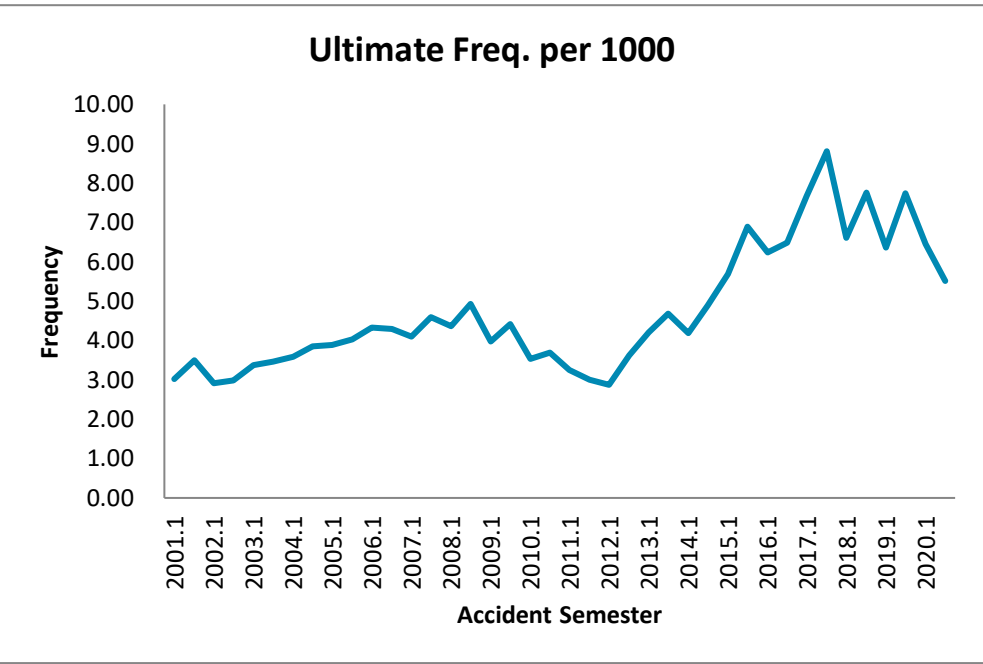
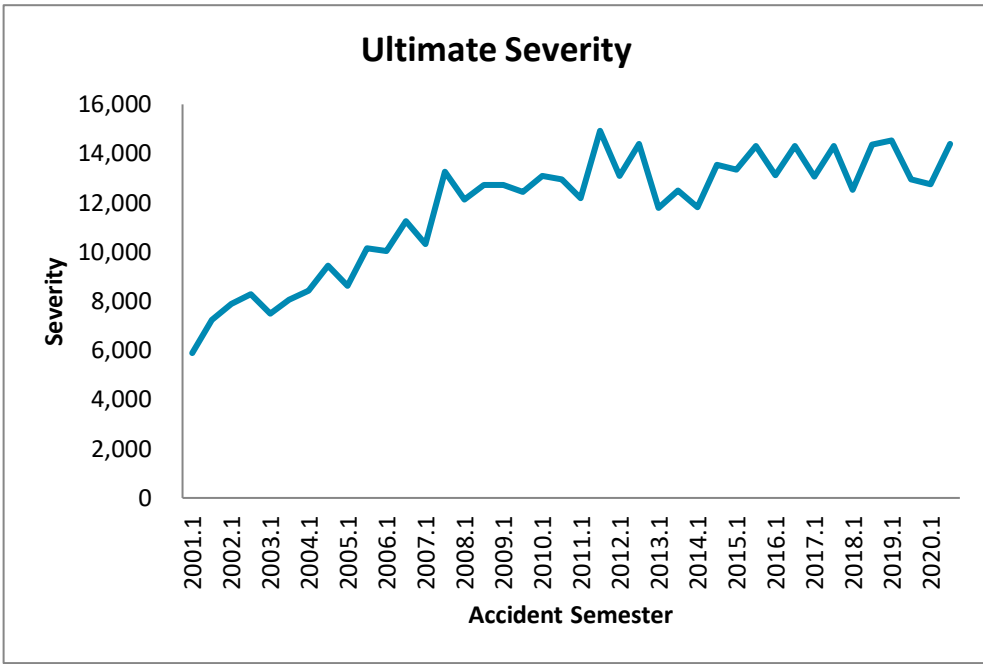
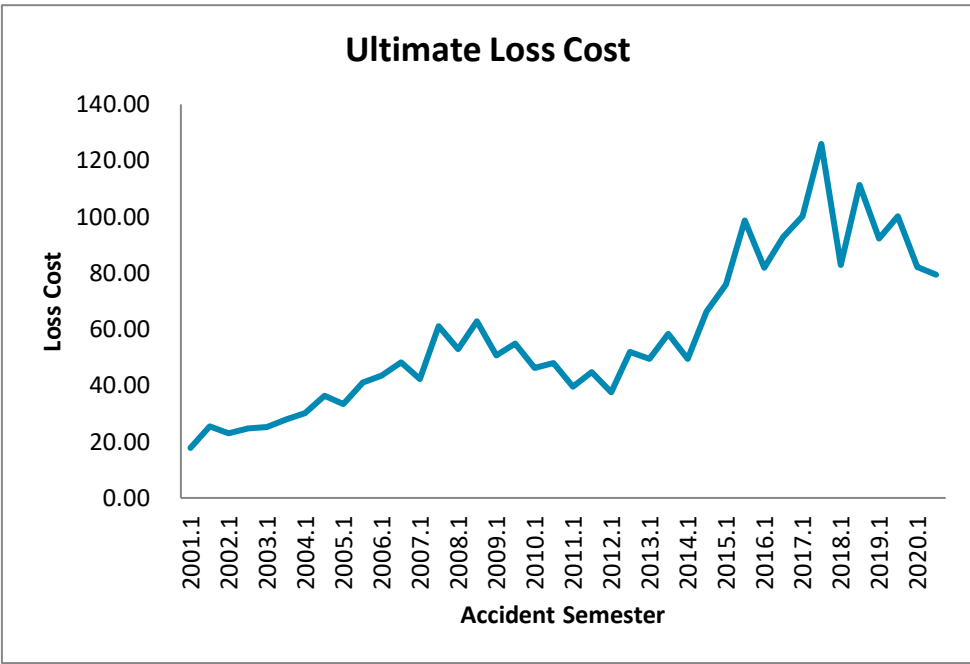
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	81,789	1,448	5,160	1.076	5,552	67.89		3,835		17.70			
2001.2	234	84,434	2,090	8,903	1.076	9,580	113.46		4,584		24.75		91.03	
2002.1	228	84,159	1,353	5,612	1.089	6,112	72.62	7.0%	4,517	17.8%	16.08	-9.2%		
2002.2	222	87,376	1,709	7,544	1.089	8,215	94.02	-17.1%	4,807	4.9%	19.56	-21.0%	83.52	-8.3%
2003.1	216	85,800	1,201	6,028	1.093	6,589	76.79	5.7%	5,486	21.4%	14.00	-12.9%		
2003.2	210	87,604	1,927	9,650	1.093	10,547	120.40	28.1%	5,473	13.9%	22.00	12.5%	98.82	18.3%
2004.1	204	87,034	1,284	6,221	1.103	6,862	78.84	2.7%	5,344	-2.6%	14.75	5.4%		
2004.2	198	90,035	2,247	11,235	1.103	12,392	137.64	14.3%	5,515	0.8%	24.96	13.5%	108.74	10.0%
2005.1	192	89,971	2,348	10,198	1.097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	186	93,644	2,468	13,703	1.097	15,038	160.58	16.7%	6,093	10.5%	26.36	5.6%	142.85	31.4%
2006.1	180	95,454	1,797	10,138	1.087	11,015	115.39	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	174	100,625	2,665	16,524	1.087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.4%
2007.1	168	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	162	112,706	3,563	23,962	1.089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	156	114,668	1,978	14,546	1.084	15,762	137.46	-0.4%	7,969	17.2%	17.25	-15.0%		
2008.2	150	118,897	3,133	21,256	1.084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.6%	166.10	-10.8%
2009.1	144	116,536	1,780	13,540	1.105	14,963	128.40	-6.6%	8,406	5.5%	15.27	-11.5%		
2009.2	138	116,182	3,454	24,070	1.105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.60	7.5%
2010.1	132	113,049	1,756	12,362	1.102	13,619	120.47	-6.2%	7,756	-7.7%	15.53	1.7%		
2010.2	126	115,178	3,562	23,516	1.102	25,908	224.94	-1.8%	7,273	-5.6%	30.93	4.0%	173.19	-3.0%
2011.1	120	113,141	1,596	12,397	1.095	13,569	119.93	-0.5%	8,502	9.6%	14.11	-9.2%		
2011.2	114	115,919	2,916	22,519	1.095	24,647	212.63	-5.5%	8,452	16.2%	25.16	-18.7%	166.84	-3.7%
2012.1	108	116,237	1,705	13,158	1.091	14,359	123.53	3.0%	8,421	-0.9%	14.67	4.0%		
2012.2	102	120,111	3,941	29,040	1.091	31,689	263.83	24.1%	8,041	-4.9%	32.81	30.4%	194.83	16.8%
2013.1	96	120,962	2,244	18,044	1.099	19,839	164.01	32.8%	8,841	5.0%	18.55	26.5%		
2013.2	90	125,830	3,891	26,737	1.099	29,397	233.62	-11.4%	7,555	-6.0%	30.92	-5.8%	199.50	2.4%
2014.1	84	126,351	1,819	15,754	1.093	17,220	136.29	-16.9%	9,466	7.1%	14.40	-22.4%		
2014.2	78	134,799	4,902	39,284	1.093	42,941	318.56	36.4%	8,761	16.0%	36.36	17.6%	230.37	15.5%
2015.1	72	136,525	2,138	19,165	1.103	21,137	154.82	13.6%	9,885	4.4%	15.66	8.8%		
2015.2	66	138,074	4,517	38,579	1.103	42,548	308.16	-3.3%	9,421	7.5%	32.71	-10.0%	231.92	0.7%
2016.1	60	134,391	2,678	23,840	1.085	25,864	192.45	24.3%	9,658	-2.3%	19.93	27.2%		
2016.2	54	133,982	4,599	38,341	1.085	41,596	310.46	0.7%	9,044	-4.0%	34.33	4.9%	251.36	8.4%
2017.1	48	130,286	2,606	24,626	1.092	26,879	206.31	7.2%	10,313	6.8%	20.01	0.4%		
2017.2	42	131,116	4,544	39,684	1.092	43,315	330.36	6.4%	9,532	5.4%	34.66	1.0%	268.53	6.8%
2018.1	36	128,418	2,266	21,030	1.101	23,148	180.25	-12.6%	10,214	-1.0%	17.65	-11.8%		
2018.2	30	129,988	3,710	34,247	1.101	37,695	289.99	-12.2%	10,162	6.6%	28.54	-17.7%	235.46	-12.3%
2019.1	24	125,749	2,124	22,006	1.108	24,383	193.90	7.6%	11,481	12.4%	16.89	-4.3%		
2019.2	18	121,827	3,918	32,948	1.108	36,507	299.66	3.3%	9,318	-8.3%	32.16	12.7%	245.94	4.5%
2020.1	12	110,673	3,056	28,879	1.103	31,845	287.74	48.4%	10,419	-9.2%	27.62	63.5%		
2020.2	6	107,678	2,877	25,965	1.103	28,631	265.90	-11.3%	9,951	6.8%	26.72	-16.9%	276.97	12.6%
Total		4,483,471	105,969	783,884		858,897								



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

Loss Cost Summary
Data as of 12/31/20

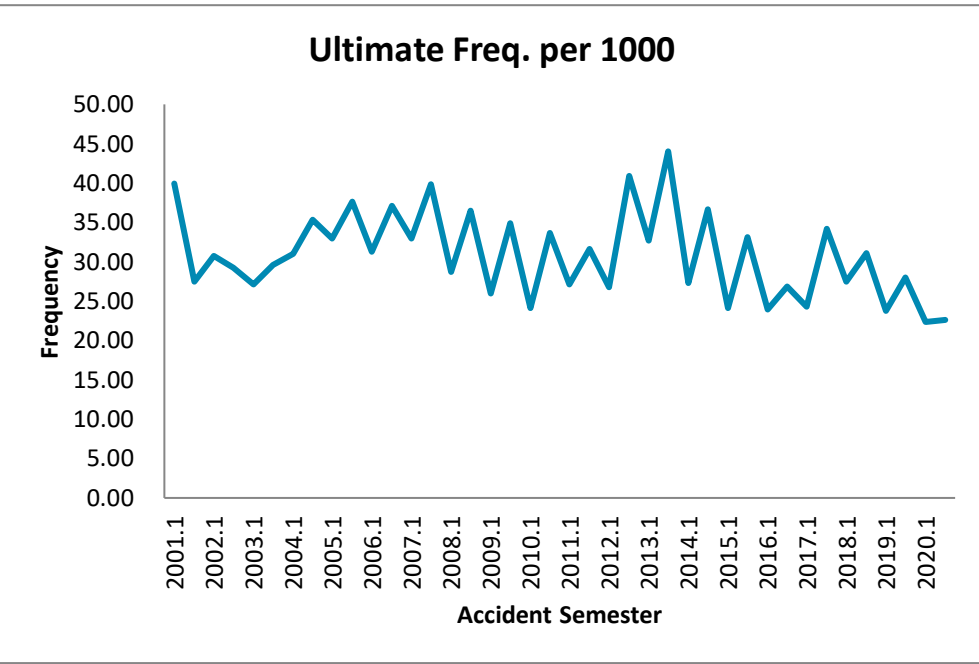
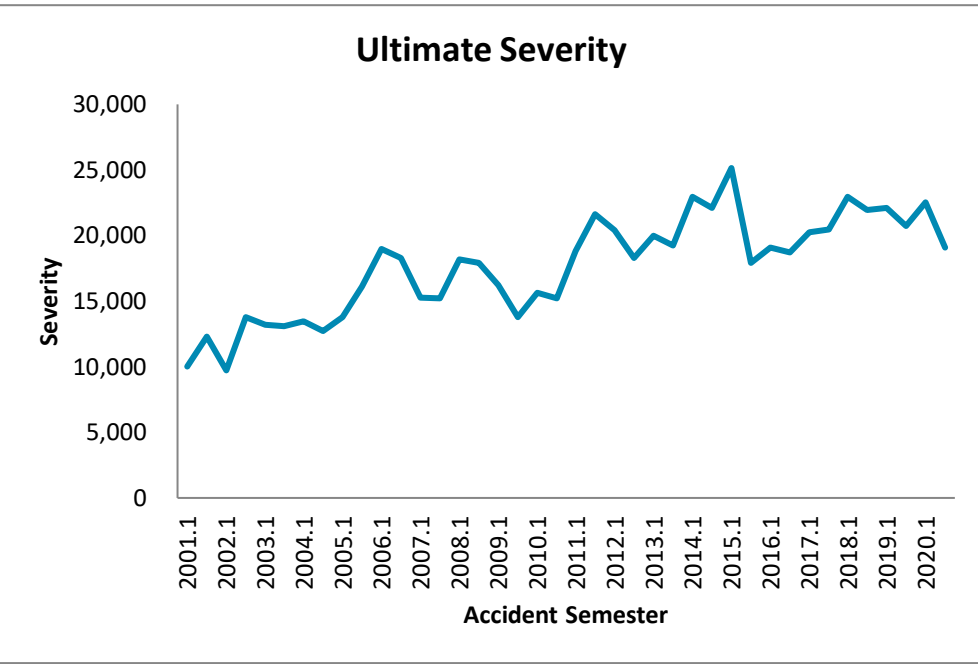
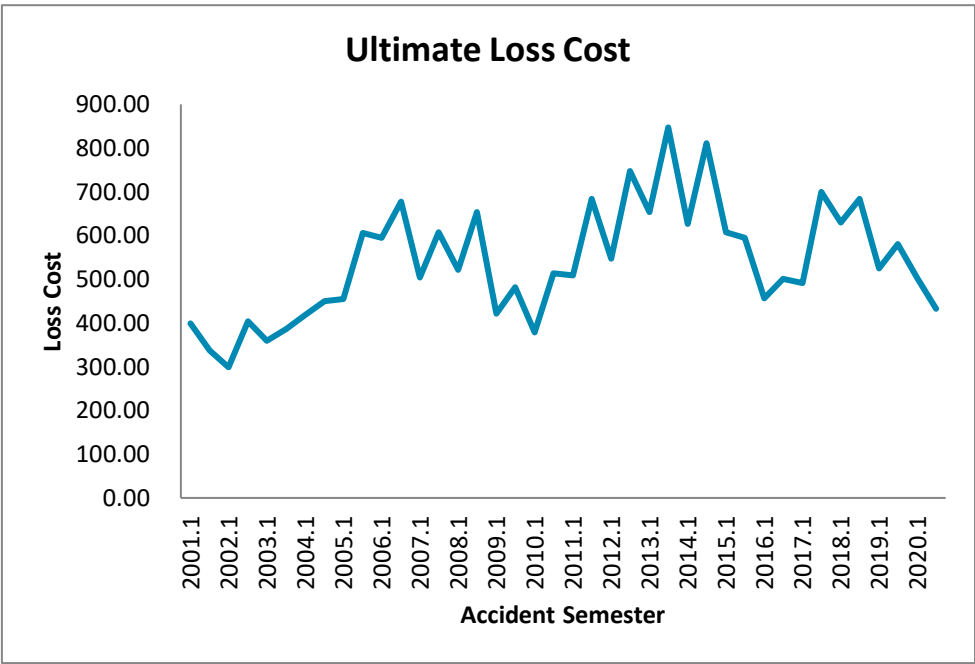
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	81,789	247	1,352	1.076	1,455	17.79		5,890		3.02			
2001.2	234	84,434	296	1,990	1.076	2,141	25.36		7,233		3.51		21.63	
2002.1	228	84,159	245	1,777	1.089	1,935	22.99	29.2%	7,897	34.1%	2.91	-3.6%		
2002.2	222	87,376	261	1,985	1.089	2,162	24.75	-2.4%	8,284	14.5%	2.99	-14.8%	23.88	10.4%
2003.1	216	85,800	289	1,982	1.093	2,166	25.24	9.8%	7,495	-5.1%	3.37	15.7%		
2003.2	210	87,604	303	2,233	1.093	2,441	27.86	12.6%	8,055	-2.8%	3.46	15.8%	26.57	11.2%
2004.1	204	87,034	312	2,384	1.103	2,630	30.21	19.7%	8,429	12.5%	3.58	6.4%		
2004.2	198	90,035	347	2,970	1.103	3,276	36.39	30.6%	9,441	17.2%	3.85	11.4%	33.35	25.5%
2005.1	192	89,971	349	2,744	1.097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	186	93,644	378	3,499	1.097	3,840	41.01	12.7%	10,159	7.6%	4.04	4.7%	37.32	11.9%
2006.1	180	95,454	414	3,829	1.087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	174	100,625	432	4,476	1.087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.3%
2007.1	168	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	162	112,706	518	6,313	1.089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	156	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	150	118,897	586	6,882	1.084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	144	116,536	464	5,342	1.105	5,904	50.66	-4.3%	12,724	4.8%	3.98	-8.7%		
2009.2	138	116,182	514	5,785	1.105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.84	-8.8%
2010.1	132	113,049	399	4,741	1.102	5,223	46.20	-8.8%	13,090	2.9%	3.53	-11.4%		
2010.2	126	115,178	426	5,004	1.102	5,513	47.87	-13.0%	12,942	4.0%	3.70	-16.4%	47.04	-11.0%
2011.1	120	113,141	368	4,099	1.095	4,486	39.65	-14.2%	12,190	-6.9%	3.25	-7.8%		
2011.2	114	115,919	348	4,746	1.095	5,194	44.81	-6.4%	14,925	15.3%	3.00	-18.8%	42.26	-10.2%
2012.1	108	116,237	334	4,007	1.091	4,373	37.62	-5.1%	13,091	7.4%	2.87	-11.7%		
2012.2	102	120,111	434	5,722	1.091	6,244	51.99	16.0%	14,387	-3.6%	3.61	20.4%	44.92	6.3%
2013.1	96	120,962	509	5,454	1.099	5,996	49.57	31.8%	11,781	-10.0%	4.21	46.4%		
2013.2	90	125,830	588	6,691	1.099	7,357	58.47	12.5%	12,506	-13.1%	4.67	29.4%	54.11	20.5%
2014.1	84	126,351	529	5,720	1.093	6,252	49.48	-0.2%	11,809	0.2%	4.19	-0.4%		
2014.2	78	134,799	661	8,187	1.093	8,949	66.39	13.6%	13,549	8.3%	4.90	4.8%	58.21	7.6%
2015.1	72	136,525	778	9,412	1.103	10,380	76.03	53.7%	13,349	13.0%	5.70	35.9%		
2015.2	66	138,074	952	12,350	1.103	13,621	98.65	48.6%	14,311	5.6%	6.89	40.7%	87.40	50.2%
2016.1	60	134,391	838	10,134	1.085	10,994	81.81	7.6%	13,121	-1.7%	6.23	9.5%		
2016.2	54	133,982	869	11,456	1.085	12,429	92.77	-6.0%	14,304	0.0%	6.49	-5.9%	87.28	-0.1%
2017.1	48	130,286	1,000	11,964	1.092	13,059	100.23	22.5%	13,058	-0.5%	7.68	23.1%		
2017.2	42	131,116	1,155	15,128	1.092	16,512	125.94	35.8%	14,297	-0.1%	8.81	35.8%	113.13	29.6%
2018.1	36	128,418	849	9,662	1.101	10,635	82.81	-17.4%	12,533	-4.0%	6.61	-13.9%		
2018.2	30	129,988	1,007	13,138	1.101	14,461	111.25	-11.7%	14,356	0.4%	7.75	-12.0%	97.12	-14.2%
2019.1	24	125,749	799	10,471	1.108	11,602	92.26	11.4%	14,521	15.9%	6.35	-3.8%		
2019.2	18	121,827	942	11,013	1.108	12,202	100.16	-10.0%	12,954	-9.8%	7.73	-0.2%	96.15	-1.0%
2020.1	12	110,673	713	8,252	1.103	9,099	82.22	-10.9%	12,755	-12.2%	6.45	1.4%		
2020.2	6	107,678	593	7,750	1.103	8,546	79.37	-20.8%	14,401	11.2%	5.51	-28.7%	80.81	-16.0%
Total		4,483,471	21,981	250,373		274,400								



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

Loss Cost Summary
Data as of 12/31/20

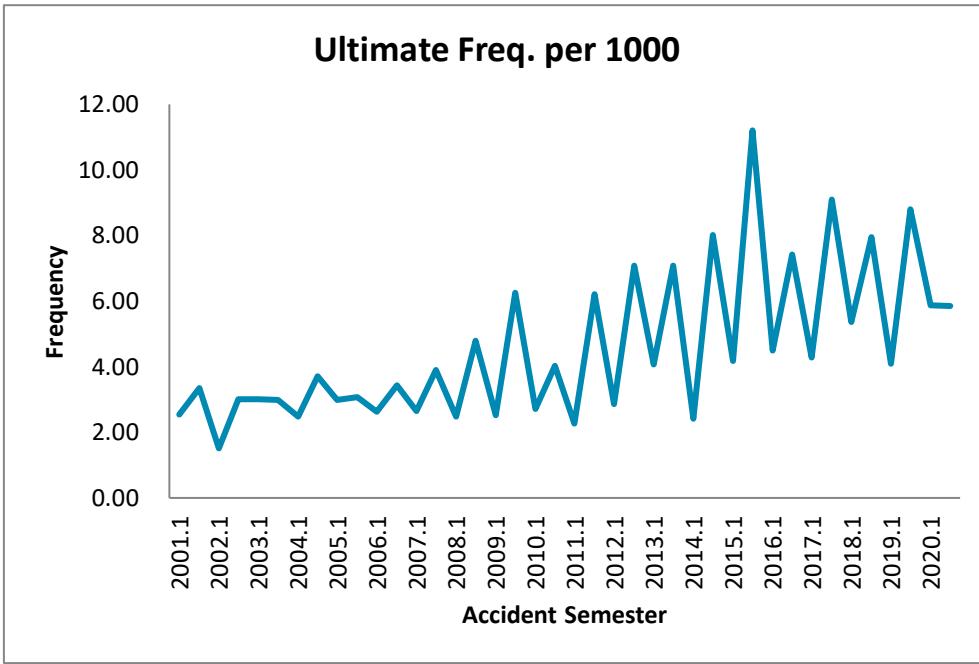
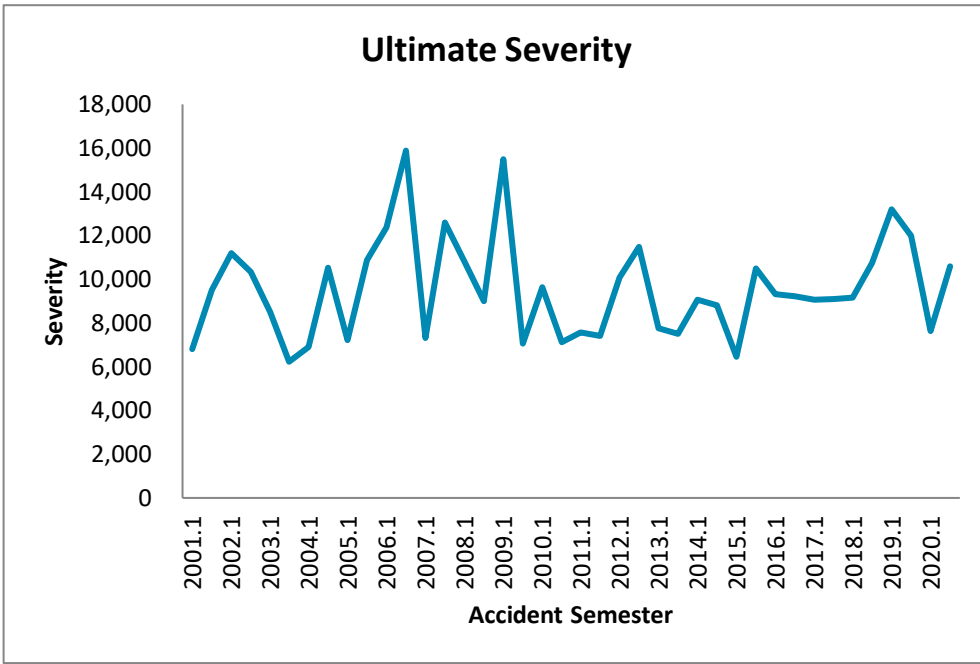
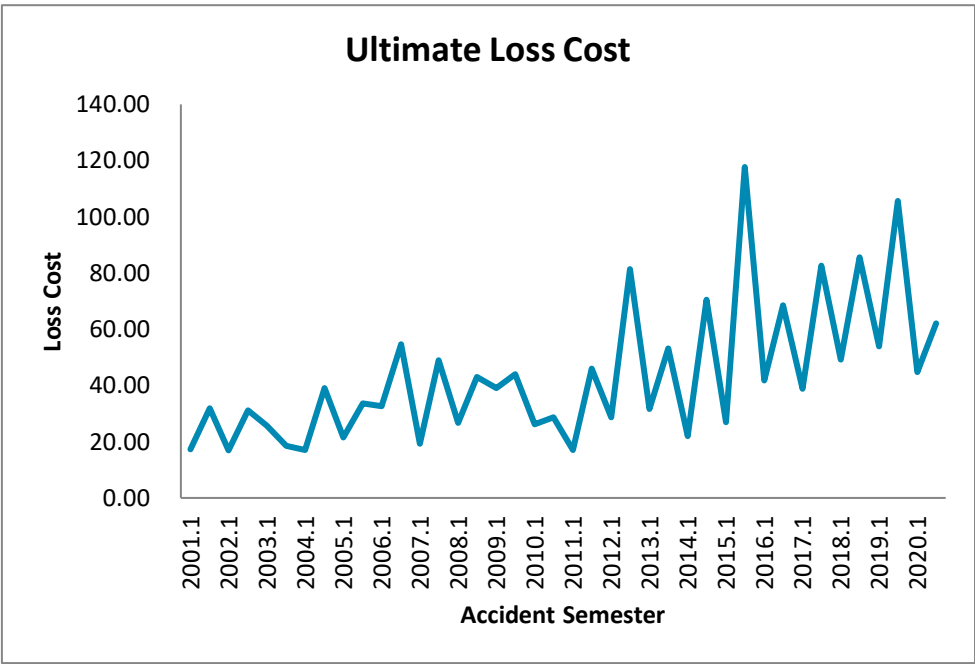
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	19,312	771	7,167	1.076	7,712	399.31		10,002		39.92			
2001.2	234	24,414	670	7,649	1.076	8,231	337.12		12,284		27.44		364.59	
2002.1	228	21,248	653	5,830	1.089	6,349	298.82	-25.2%	9,723	-2.8%	30.73	-23.0%		
2002.2	222	21,687	634	8,029	1.089	8,743	403.16	19.6%	13,791	12.3%	29.23	6.5%	351.52	-3.6%
2003.1	216	17,976	488	5,901	1.093	6,450	358.84	20.1%	13,218	35.9%	27.15	-11.7%		
2003.2	210	17,216	509	6,085	1.093	6,651	386.34	-4.2%	13,067	-5.2%	29.57	1.1%	372.29	5.9%
2004.1	204	16,500	512	6,254	1.103	6,899	418.10	16.5%	13,474	1.9%	31.03	14.3%		
2004.2	198	18,090	639	7,369	1.103	8,128	449.33	16.3%	12,720	-2.7%	35.32	19.5%	434.43	16.7%
2005.1	192	18,901	623	7,830	1.097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	186	18,051	679	9,960	1.097	10,930	605.47	34.8%	16,097	26.5%	37.61	6.5%	528.30	21.6%
2006.1	180	19,740	618	10,803	1.087	11,737	594.58	30.8%	18,992	37.7%	31.31	-5.0%		
2006.2	174	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.86	20.7%
2007.1	168	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	162	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	156	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	150	26,586	970	16,050	1.084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	144	24,305	631	9,254	1.105	10,227	420.77	-19.4%	16,207	-10.9%	25.96	-9.6%		
2009.2	138	24,932	871	10,867	1.105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.61	-23.1%
2010.1	132	24,890	601	8,539	1.102	9,408	377.98	-10.2%	15,654	-3.4%	24.15	-7.0%		
2010.2	126	27,261	918	12,698	1.102	13,989	513.15	6.5%	15,238	10.5%	33.67	-3.6%	448.64	-0.7%
2011.1	120	27,759	752	12,926	1.095	14,147	509.64	34.8%	18,813	20.2%	27.09	12.2%		
2011.2	114	28,595	905	17,881	1.095	19,571	684.42	33.4%	21,625	41.9%	31.65	-6.0%	598.33	33.4%
2012.1	108	27,844	746	13,949	1.091	15,222	546.67	7.3%	20,404	8.5%	26.79	-1.1%		
2012.2	102	27,765	1,136	19,022	1.091	20,757	747.58	9.2%	18,272	-15.5%	40.91	29.3%	646.98	8.1%
2013.1	96	28,464	931	16,934	1.099	18,619	654.10	19.7%	20,002	-2.0%	32.70	22.1%		
2013.2	90	31,293	1,378	24,116	1.099	26,515	847.30	13.3%	19,245	5.3%	44.03	7.6%	755.28	16.7%
2014.1	84	32,242	879	18,473	1.093	20,192	626.27	-4.3%	22,966	14.8%	27.27	-16.6%		
2014.2	78	37,226	1,366	27,609	1.093	30,179	810.70	-4.3%	22,100	14.8%	36.68	-16.7%	725.10	-4.0%
2015.1	72	40,230	971	22,145	1.103	24,423	607.09	-3.1%	25,148	9.5%	24.14	-11.5%		
2015.2	66	40,997	1,358	22,087	1.103	24,359	594.18	-26.7%	17,932	-18.9%	33.14	-9.7%	600.57	-17.2%
2016.1	60	41,398	990	17,399	1.085	18,877	455.98	-24.9%	19,062	-24.2%	23.92	-0.9%		
2016.2	54	43,912	1,178	20,300	1.085	22,024	501.55	-15.6%	18,703	4.3%	26.82	-19.1%	479.44	-20.2%
2017.1	48	40,805	991	18,392	1.092	20,075	491.96	7.9%	20,256	6.3%	24.29	1.5%		
2017.2	42	39,104	1,337	25,054	1.092	27,347	699.35	39.4%	20,454	9.4%	34.19	27.5%	593.44	23.8%
2018.1	36	36,479	1,001	20,884	1.101	22,987	630.14	28.1%	22,970	13.4%	27.43	13.0%		
2018.2	30	38,027	1,183	23,609	1.101	25,987	683.37	-2.3%	21,962	7.4%	31.12	-9.0%	657.31	10.8%
2019.1	24	36,588	868	17,333	1.108	19,205	524.90	-16.7%	22,121	-3.7%	23.73	-13.5%		
2019.2	18	31,382	879	16,442	1.108	18,218	580.52	-15.1%	20,722	-5.6%	28.01	-10.0%	550.58	-16.2%
2020.1	12	21,407	479	9,770	1.103	10,774	503.28	-4.1%	22,515	1.8%	22.35	-5.8%		
2020.2	6	17,067	386	6,683	1.103	7,370	431.82	-25.6%	19,109	-7.8%	22.60	-19.3%	471.58	-14.3%
Total		1,108,253	33,899	563,289		616,804								



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

Loss Cost Summary
Data as of 12/31/20

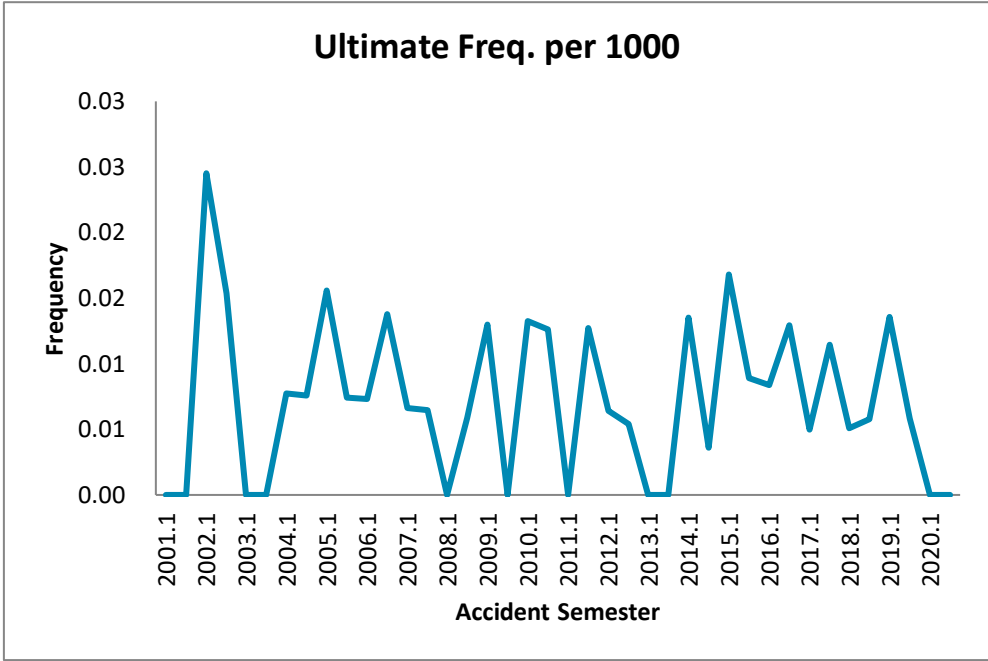
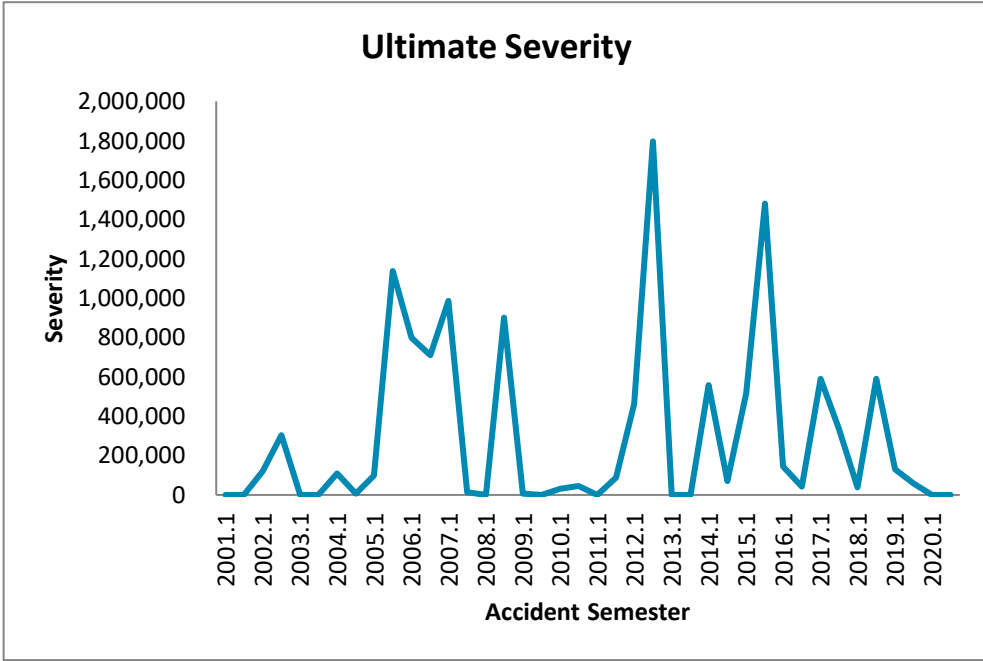
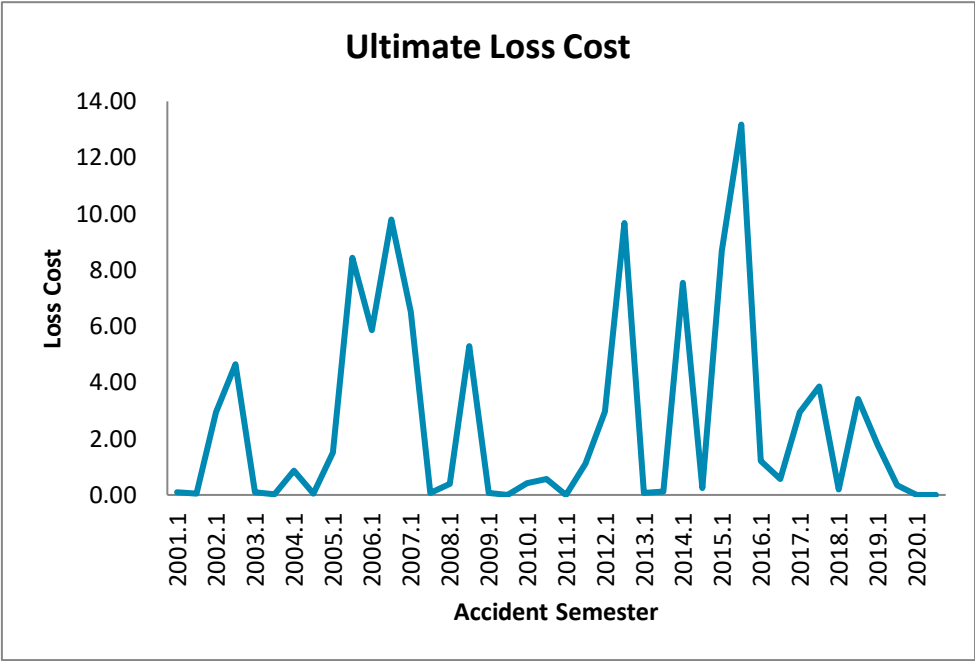
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	20,045	51	323	1.076	347	17.33		6,811		2.54			
2001.2	234	19,461	65	575	1.076	619	31.80		9,521		3.34		24.46	
2002.1	228	18,533	28	288	1.089	314	16.92	-2.4%	11,199	64.4%	1.51	-40.6%		
2002.2	222	18,305	55	522	1.089	568	31.03	-2.4%	10,328	8.5%	3.00	-10.0%	23.93	-2.1%
2003.1	216	17,618	53	412	1.093	451	25.59	51.2%	8,505	-24.1%	3.01	99.1%		
2003.2	210	17,457	52	296	1.093	324	18.56	-40.2%	6,230	-39.7%	2.98	-0.9%	22.09	-7.7%
2004.1	204	16,996	42	263	1.103	290	17.08	-33.3%	6,911	-18.7%	2.47	-17.9%		
2004.2	198	16,702	62	591	1.103	652	39.06	110.5%	10,521	68.9%	3.71	24.6%	27.97	26.6%
2005.1	192	16,041	48	315	1.097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	186	15,906	49	486	1.097	534	33.55	-14.1%	10,890	3.5%	3.08	-17.0%	27.54	-1.6%
2006.1	180	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	174	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	168	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	162	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	156	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	150	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	144	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	138	14,555	91	581	1.105	642	44.08	2.5%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	132	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	126	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	120	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	114	12,881	80	543	1.095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	108	12,243	35	323	1.091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	102	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	96	11,790	48	339	1.099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	90	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	84	11,567	28	232	1.093	254	21.95	-30.6%	9,069	16.7%	2.42	-40.5%		
2014.2	78	11,979	96	773	1.093	845	70.52	32.6%	8,808	17.3%	8.01	13.0%	46.66	10.1%
2015.1	72	11,960	50	292	1.103	322	26.90	22.6%	6,441	-29.0%	4.18	72.5%		
2015.2	66	11,411	128	1,218	1.103	1,343	117.72	66.9%	10,504	19.3%	11.21	40.0%	71.24	52.7%
2016.1	60	11,361	51	437	1.085	474	41.73	55.1%	9,304	44.4%	4.48	7.4%		
2016.2	54	11,592	86	731	1.085	793	68.40	-41.9%	9,228	-12.1%	7.41	-33.9%	55.20	-22.5%
2017.1	48	11,197	48	399	1.092	435	38.85	-6.9%	9,070	-2.5%	4.28	-4.5%		
2017.2	42	10,758	98	815	1.092	890	82.72	20.9%	9,089	-1.5%	9.10	22.8%	60.35	9.3%
2018.1	36	10,607	57	473	1.101	521	49.13	26.5%	9,151	0.9%	5.37	25.4%		
2018.2	30	10,430	83	811	1.101	892	85.55	3.4%	10,759	18.4%	7.95	-12.6%	67.19	11.3%
2019.1	24	10,303	42	501	1.108	556	53.91	9.7%	13,208	44.3%	4.08	-24.0%		
2019.2	18	10,368	91	988	1.108	1,095	105.58	23.4%	11,994	11.5%	8.80	10.7%	79.83	18.8%
2020.1	12	10,509	62	427	1.103	471	44.83	-16.9%	7,628	-42.2%	5.88	44.0%		
2020.2	6	10,752	63	604	1.103	666	61.98	-41.3%	10,590	-11.7%	5.85	-33.5%	53.50	-33.0%
Total		558,103	2,385	20,729		22,698								



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

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate 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
2001.1	240	118,504	0	11	1.076	11	0.10		#DIV/0!		0.00			
2001.2	234	123,450	0	6	1.076	6	0.05		#DIV/0!		0.00		0.07	
2002.1	228	122,347	3	331	1.089	360	2.94	2958.0%	120,067	#DIV/0!	0.02	#DIV/0!		
2002.2	222	130,074	2	556	1.089	606	4.66	8946.5%	302,975	#DIV/0!	0.02	#DIV/0!	3.83	5112.7%
2003.1	216	127,205	0	11	1.093	12	0.09	-96.8%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2003.2	210	131,848	0	2	1.093	2	0.01	-99.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.05	-98.6%
2004.1	204	128,850	1	100	1.103	110	0.85	801.3%	110,086	#DIV/0!	0.01	#DIV/0!		
2004.2	198	131,664	1	6	1.103	7	0.05	287.5%	7,106	#DIV/0!	0.01	#DIV/0!	0.45	738.7%
2005.1	192	128,476	2	177	1.097	195	1.51	77.2%	97,278	-11.6%	0.02	100.6%		
2005.2	186	134,792	1	1,036	1.097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.06	1024.0%
2006.1	180	136,395	1	736	1.087	800	5.86	287.2%	799,696	722.1%	0.01	-52.9%		
2006.2	174	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	55.9%
2007.1	168	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	162	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	156	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	150	170,266	1	831	1.084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	144	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	138	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	132	151,225	2	57	1.102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	126	158,710	2	83	1.102	91	0.58	#DIV/0!	45,718	#DIV/0!	0.01	#DIV/0!	0.50	1315.2%
2011.1	120	156,552	0	0	1.095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	114	164,235	2	165	1.095	181	1.10	91.2%	86,544	89.3%	0.01	1.0%	0.57	14.0%
2012.1	108	163,593	1	444	1.091	484	2.96	89076.5%	463,397	#DIV/0!	0.01	#DIV/0!		
2012.2	102	167,492	1	1,484	1.091	1,619	9.67	777.3%	1,796,471	1975.8%	0.01	-57.7%	6.35	1023.1%
2013.1	96	166,739	0	13	1.099	14	0.08	-97.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	90	176,781	0	18	1.099	20	0.11	-98.8%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.10	-98.5%
2014.1	84	176,778	2	1,219	1.093	1,333	7.54	8971.4%	558,724	#DIV/0!	0.01	#DIV/0!		
2014.2	78	194,747	1	46	1.093	50	0.26	128.1%	71,444	#DIV/0!	0.00	#DIV/0!	3.72	3685.6%
2015.1	72	198,922	3	1,567	1.103	1,728	8.69	15.2%	516,318	-7.6%	0.02	24.7%		
2015.2	66	205,392	2	2,454	1.103	2,706	13.18	5026.5%	1,482,215	1974.7%	0.01	147.1%	10.97	194.6%
2016.1	60	197,041	2	219	1.085	237	1.20	-86.1%	143,328	-72.2%	0.01	-50.1%		
2016.2	54	195,759	3	101	1.085	109	0.56	-95.8%	43,155	-97.1%	0.01	45.4%	0.88	-92.0%
2017.1	48	185,849	1	501	1.092	547	2.94	144.5%	588,614	310.7%	0.00	-40.5%		
2017.2	42	187,716	2	665	1.092	726	3.87	593.0%	337,668	682.4%	0.01	-11.4%	3.41	286.3%
2018.1	36	180,338	1	31	1.101	34	0.19	-93.6%	36,845	-93.7%	0.01	1.5%		
2018.2	30	186,497	1	576	1.101	634	3.40	-12.0%	590,934	75.0%	0.01	-49.7%	1.82	-46.5%
2019.1	24	178,788	2	288	1.108	319	1.78	852.9%	131,111	255.8%	0.01	167.8%		
2019.2	18	171,474	1	53	1.108	58	0.34	-90.0%	58,254	-90.1%	0.01	1.3%	1.08	-40.9%
2020.1	12	146,715	0	0	1.103	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2020.2	6	142,674	0	0	1.103	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-100.0%
Total		6,368,106	47	16,076		17,591								



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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	39,227	39,227	1.000	39,227	39,227	0
2001.2	234	42,110	42,110	1.000	42,110	42,110	0
2002.1	228	34,208	34,208	1.000	34,208	34,208	0
2002.2	222	36,160	36,160	1.000	36,160	36,160	0
2003.1	216	36,305	36,305	1.000	36,305	36,305	0
2003.2	210	30,993	30,993	1.000	30,993	30,993	0
2004.1	204	29,402	29,402	1.000	29,402	29,402	0
2004.2	198	34,651	34,705	1.000	34,705	34,705	0
2005.1	192	22,705	22,705	1.000	22,705	22,705	0
2005.2	186	30,618	30,618	1.000	30,618	30,618	0
2006.1	180	29,980	29,980	1.000	29,980	29,980	0
2006.2	174	36,971	36,971	1.000	36,971	36,971	0
2007.1	168	28,032	28,053	1.000	28,053	28,053	0
2007.2	162	36,781	38,401	1.000	38,401	38,554	(153)
2008.1	156	29,233	29,233	1.000	29,233	29,351	(119)
2008.2	150	35,806	35,984	1.000	35,984	36,073	(89)
2009.1	144	19,982	20,983	1.000	20,983	20,983	0
2009.2	138	26,124	26,762	1.000	26,762	26,760	2
2010.1	132	20,603	20,603	1.000	20,603	20,548	55
2010.2	126	23,729	24,849	1.000	24,849	24,837	12
2011.1	120	26,354	27,268	1.000	27,273	26,796	477
2011.2	114	34,607	36,512	1.008	36,798	35,582	1,216
2012.1	108	26,781	26,833	1.018	27,320	27,746	(426)
2012.2	102	38,741	42,385	1.021	43,264	41,994	1,270
2013.1	96	37,780	39,491	1.023	40,392	39,364	1,028
2013.2	90	43,643	47,082	1.033	48,618	49,866	(1,248)
2014.1	84	29,411	33,017	1.033	34,105	34,207	(102)
2014.2	78	45,670	51,865	1.049	54,425	54,169	257
2015.1	72	31,581	37,177	1.057	39,292	40,217	(925)
2015.2	66	38,493	53,357	1.075	57,339	58,303	(963)
2016.1	60	21,533	33,414	1.100	36,759	36,450	308
2016.2	54	31,595	50,208	1.140	57,261	61,667	(4,407)
2017.1	48	23,984	40,882	1.185	48,427	52,575	(4,148)
2017.2	42	25,088	44,939	1.267	56,926	64,536	(7,610)
2018.1	36	14,785	40,341	1.367	55,138	65,695	(10,557)
2018.2	30	11,437	43,856	1.535	67,330	67,966	(636)
2019.1	24	4,374	28,072	1.808	50,747	53,104	(2,357)
2019.2	18	3,508	26,508	2.065	54,733	57,115	(2,382)
2020.1	12	1,019	14,415	2.407	34,697		
2020.2	6	280	11,734	3.303	38,757		
Total		1,114,286	1,357,607		1,537,854	1,495,896	(31,496)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	12,622	12,622	1.000	12,622	12,622	0
2001.2	234	14,488	14,488	1.000	14,488	14,488	0
2002.1	228	15,148	15,148	1.000	15,148	15,148	0
2002.2	222	14,151	14,151	1.000	14,151	14,151	0
2003.1	216	14,238	14,238	1.000	14,238	14,238	0
2003.2	210	13,435	13,435	1.000	13,435	13,435	0
2004.1	204	15,484	15,484	1.000	15,484	15,484	0
2004.2	198	15,691	15,691	1.000	15,691	15,641	50
2005.1	192	17,623	17,623	1.000	17,623	17,623	0
2005.2	186	18,680	18,680	1.000	18,680	18,680	0
2006.1	180	21,827	21,827	1.000	21,827	21,827	0
2006.2	174	24,305	24,305	1.000	24,305	24,133	173
2007.1	168	24,075	24,075	1.000	24,075	24,075	0
2007.2	162	26,951	27,122	1.000	27,122	27,122	(1)
2008.1	156	21,833	21,833	1.000	21,833	21,833	0
2008.2	150	24,758	24,758	1.000	24,758	24,772	(14)
2009.1	144	17,193	17,193	1.000	17,193	17,193	0
2009.2	138	19,680	19,778	1.000	19,778	19,738	40
2010.1	132	17,693	17,693	1.000	17,693	17,694	(1)
2010.2	126	25,069	25,069	1.000	25,069	25,073	(5)
2011.1	120	23,967	23,967	1.000	23,967	23,962	5
2011.2	114	26,470	26,470	1.000	26,473	26,465	8
2012.1	108	21,412	21,442	1.000	21,433	21,504	(71)
2012.2	102	28,476	28,633	1.000	28,619	28,665	(47)
2013.1	96	28,464	28,464	0.998	28,411	28,555	(144)
2013.2	90	36,897	36,911	1.001	36,964	37,112	(148)
2014.1	84	30,255	30,256	1.002	30,310	30,467	(157)
2014.2	78	40,297	40,551	1.001	40,606	40,783	(177)
2015.1	72	32,640	32,647	1.002	32,723	33,239	(516)
2015.2	66	30,400	31,031	1.003	31,127	31,119	8
2016.1	60	24,317	24,320	1.002	24,367	24,626	(259)
2016.2	54	27,373	27,417	1.002	27,461	27,510	(49)
2017.1	48	27,259	27,641	0.999	27,610	27,933	(324)
2017.2	42	31,878	32,808	1.001	32,846	32,865	(19)
2018.1	36	29,989	30,437	1.003	30,521	31,117	(596)
2018.2	30	28,419	29,379	1.004	29,491	29,810	(319)
2019.1	24	23,281	24,308	1.011	24,584	25,527	(943)
2019.2	18	21,363	22,425	1.040	23,320	24,271	(951)
2020.1	12	11,822	13,842	1.094	15,147		
2020.2	6	4,641	9,462	1.534	14,516		
Total		904,562	917,623		925,706	900,500	(4,456)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	1,148	1,148	1.000	1,148	1,148	0
2001.2	234	1,335	1,335	1.000	1,335	1,335	0
2002.1	228	1,181	1,181	1.000	1,181	1,181	0
2002.2	222	1,438	1,438	1.000	1,438	1,438	0
2003.1	216	1,146	1,146	1.000	1,146	1,146	0
2003.2	210	1,225	1,225	1.000	1,225	1,225	0
2004.1	204	1,147	1,147	1.000	1,147	1,147	0
2004.2	198	1,691	1,691	1.000	1,691	1,691	0
2005.1	192	1,256	1,256	1.000	1,256	1,256	0
2005.2	186	1,914	1,914	1.000	1,914	1,914	0
2006.1	180	1,044	1,044	1.000	1,044	1,044	0
2006.2	174	1,956	1,956	1.000	1,956	1,956	0
2007.1	168	1,343	1,343	1.000	1,343	1,343	0
2007.2	162	4,051	4,051	1.000	4,051	4,051	0
2008.1	156	1,499	1,499	1.000	1,499	1,499	0
2008.2	150	2,033	2,033	1.000	2,033	2,033	0
2009.1	144	1,124	1,124	1.000	1,124	1,124	0
2009.2	138	2,908	2,908	1.000	2,908	2,908	0
2010.1	132	1,341	1,341	1.000	1,341	1,341	0
2010.2	126	1,420	1,420	1.000	1,420	1,420	0
2011.1	120	2,084	2,108	1.000	2,108	2,108	0
2011.2	114	2,742	2,742	1.000	2,742	2,742	0
2012.1	108	1,111	1,111	1.000	1,111	1,111	0
2012.2	102	2,085	2,210	1.000	2,210	2,172	38
2013.1	96	2,192	3,646	1.000	3,646	3,649	(4)
2013.2	90	2,046	2,046	1.000	2,046	1,963	83
2014.1	84	1,292	1,293	1.002	1,295	1,307	(12)
2014.2	78	1,899	1,899	1.012	1,922	1,986	(65)
2015.1	72	1,863	2,738	1.014	2,776	2,801	(25)
2015.2	66	1,991	2,014	1.014	2,042	2,064	(22)
2016.1	60	1,821	1,825	1.015	1,852	2,463	(611)
2016.2	54	2,418	2,553	1.021	2,607	2,974	(367)
2017.1	48	1,846	1,857	1.038	1,927	1,869	58
2017.2	42	2,426	2,994	1.010	3,022	3,116	(94)
2018.1	36	1,671	1,732	1.032	1,788	2,001	(213)
2018.2	30	2,299	2,418	1.043	2,522	2,833	(311)
2019.1	24	2,147	2,620	1.046	2,740	2,744	(3)
2019.2	18	1,661	2,136	1.178	2,517	2,697	(179)
2020.1	12	819	1,391	1.281	1,781		
2020.2	6	361	2,032	1.294	2,630		
Total		68,975	75,564		77,484	74,800	(1,726)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	10,754	10,754	1.000	10,754	10,754	0
2001.2	234	12,455	12,455	1.000	12,455	12,455	0
2002.1	228	10,083	10,083	1.000	10,083	10,083	0
2002.2	222	11,165	11,165	1.000	11,165	11,165	0
2003.1	216	11,744	11,744	1.000	11,744	11,744	0
2003.2	210	11,338	11,338	1.000	11,338	11,338	0
2004.1	204	9,491	9,491	1.000	9,491	9,491	0
2004.2	198	12,592	12,592	1.000	12,592	12,595	(3)
2005.1	192	13,466	13,466	1.000	13,466	13,466	0
2005.2	186	17,204	17,204	1.000	17,204	17,204	0
2006.1	180	17,489	17,489	1.000	17,489	17,489	0
2006.2	174	20,931	20,931	1.000	20,931	20,931	0
2007.1	168	20,174	20,174	1.000	20,174	20,174	0
2007.2	162	23,851	23,851	1.000	23,851	23,851	0
2008.1	156	19,354	19,354	1.000	19,354	19,355	(1)
2008.2	150	23,114	23,114	1.000	23,114	23,114	0
2009.1	144	16,691	16,691	1.000	16,691	16,691	0
2009.2	138	18,202	18,202	1.000	18,202	18,177	26
2010.1	132	14,507	14,507	1.000	14,507	14,509	(3)
2010.2	126	17,549	17,549	1.000	17,549	17,549	0
2011.1	120	17,701	17,701	1.000	17,702	17,700	2
2011.2	114	21,041	21,042	1.000	21,042	21,042	0
2012.1	108	17,742	17,745	1.000	17,745	17,741	3
2012.2	102	22,830	22,840	1.000	22,840	22,821	19
2013.1	96	19,793	19,794	1.000	19,795	19,794	1
2013.2	90	27,561	27,574	1.000	27,573	27,569	5
2014.1	84	21,635	21,638	1.000	21,637	21,636	0
2014.2	78	27,183	27,222	1.000	27,221	27,212	10
2015.1	72	20,295	20,326	1.000	20,325	20,256	69
2015.2	66	25,415	25,416	1.000	25,411	25,513	(101)
2016.1	60	17,842	17,853	0.998	17,818	17,817	1
2016.2	54	23,462	23,474	0.996	23,375	23,379	(4)
2017.1	48	21,098	21,125	0.996	21,042	21,037	5
2017.2	42	24,411	24,431	0.996	24,336	24,350	(15)
2018.1	36	22,822	22,850	0.995	22,738	22,757	(19)
2018.2	30	22,809	22,840	0.994	22,701	22,489	212
2019.1	24	18,156	18,255	0.984	17,956	17,664	291
2019.2	18	20,859	21,242	0.960	20,384	18,936	1,448
2020.1	12	12,576	13,302	0.890	11,841		
2020.2	6	12,235	19,261	0.787	15,153		
Total		729,620	738,085		730,788	701,847	1,946

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	5,160	5,160	1.000	5,160	5,160	0
2001.2	234	8,903	8,903	1.000	8,903	8,903	0
2002.1	228	5,612	5,612	1.000	5,612	5,612	0
2002.2	222	7,544	7,544	1.000	7,544	7,544	0
2003.1	216	6,028	6,028	1.000	6,028	6,028	0
2003.2	210	9,650	9,650	1.000	9,650	9,650	0
2004.1	204	6,221	6,221	1.000	6,221	6,221	0
2004.2	198	11,235	11,235	1.000	11,235	11,235	0
2005.1	192	10,198	10,198	1.000	10,198	10,198	0
2005.2	186	13,703	13,703	1.000	13,703	13,703	0
2006.1	180	10,138	10,138	1.000	10,138	10,138	0
2006.2	174	16,524	16,524	1.000	16,524	16,524	0
2007.1	168	13,471	13,471	1.000	13,471	13,471	0
2007.2	162	23,962	23,962	1.000	23,962	23,962	0
2008.1	156	14,546	14,546	1.000	14,546	14,549	(3)
2008.2	150	21,256	21,256	1.000	21,256	21,256	0
2009.1	144	13,540	13,540	1.000	13,540	13,539	1
2009.2	138	24,070	24,070	1.000	24,070	24,070	0
2010.1	132	12,362	12,362	1.000	12,362	12,360	2
2010.2	126	23,516	23,516	1.000	23,516	23,508	8
2011.1	120	12,400	12,400	1.000	12,397	12,395	2
2011.2	114	22,523	22,524	1.000	22,519	22,516	3
2012.1	108	13,160	13,161	1.000	13,158	13,148	11
2012.2	102	29,046	29,046	1.000	29,040	29,020	20
2013.1	96	18,061	18,061	0.999	18,044	18,048	(4)
2013.2	90	26,763	26,764	0.999	26,737	26,748	(11)
2014.1	84	15,767	15,768	0.999	15,754	15,759	(5)
2014.2	78	39,324	39,324	0.999	39,284	39,284	0
2015.1	72	19,179	19,183	0.999	19,165	19,162	2
2015.2	66	38,588	38,622	0.999	38,579	38,561	18
2016.1	60	23,873	23,874	0.999	23,840	23,877	(37)
2016.2	54	38,356	38,398	0.999	38,341	38,358	(17)
2017.1	48	24,650	24,664	0.998	24,626	24,611	15
2017.2	42	39,761	39,775	0.998	39,684	39,715	(31)
2018.1	36	21,074	21,077	0.998	21,030	21,018	12
2018.2	30	34,236	34,308	0.998	34,247	34,190	56
2019.1	24	21,809	22,021	0.999	22,006	22,156	(150)
2019.2	18	32,562	32,937	1.000	32,948	32,076	872
2020.1	12	27,316	28,974	0.997	28,879		
2020.2	6	17,112	24,436	1.063	25,965		
Total		773,200	782,955		783,884	728,273	766

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	1,352	1,352	1.000	1,352	1,352	0
2001.2	234	1,990	1,990	1.000	1,990	1,990	0
2002.1	228	1,777	1,777	1.000	1,777	1,777	0
2002.2	222	1,985	1,985	1.000	1,985	1,985	0
2003.1	216	1,982	1,982	1.000	1,982	1,982	0
2003.2	210	2,233	2,233	1.000	2,233	2,233	0
2004.1	204	2,384	2,384	1.000	2,384	2,384	0
2004.2	198	2,970	2,970	1.000	2,970	2,970	0
2005.1	192	2,744	2,744	1.000	2,744	2,744	0
2005.2	186	3,499	3,499	1.000	3,499	3,499	0
2006.1	180	3,829	3,829	1.000	3,829	3,829	0
2006.2	174	4,476	4,476	1.000	4,476	4,476	0
2007.1	168	4,125	4,125	1.000	4,125	4,125	0
2007.2	162	6,313	6,313	1.000	6,313	6,313	0
2008.1	156	5,603	5,603	1.000	5,603	5,603	0
2008.2	150	6,882	6,882	1.000	6,882	6,882	0
2009.1	144	5,342	5,342	1.000	5,342	5,342	0
2009.2	138	5,785	5,785	1.000	5,785	5,785	0
2010.1	132	4,741	4,741	1.000	4,741	4,738	3
2010.2	126	5,004	5,004	1.000	5,004	5,001	3
2011.1	120	4,101	4,101	0.999	4,099	4,099	(0)
2011.2	114	4,748	4,749	0.999	4,746	4,746	0
2012.1	108	4,009	4,010	0.999	4,007	4,007	(0)
2012.2	102	5,726	5,726	0.999	5,722	5,722	0
2013.1	96	5,458	5,458	0.999	5,454	5,455	(1)
2013.2	90	6,695	6,696	0.999	6,691	6,691	(0)
2014.1	84	5,722	5,723	0.999	5,720	5,720	(1)
2014.2	78	8,193	8,193	0.999	8,187	8,188	(1)
2015.1	72	9,415	9,417	0.999	9,412	9,410	2
2015.2	66	12,337	12,357	0.999	12,350	12,349	1
2016.1	60	10,150	10,150	0.998	10,134	10,172	(38)
2016.2	54	11,459	11,483	0.998	11,456	11,503	(47)
2017.1	48	11,991	11,993	0.998	11,964	11,953	11
2017.2	42	15,179	15,193	0.996	15,128	15,139	(11)
2018.1	36	9,705	9,705	0.996	9,662	9,663	(1)
2018.2	30	13,133	13,195	0.996	13,138	13,076	62
2019.1	24	10,466	10,526	0.995	10,471	10,593	(122)
2019.2	18	10,970	11,089	0.993	11,013	10,829	184
2020.1	12	8,189	8,392	0.983	8,252		
2020.2	6	5,570	7,850	0.987	7,750		
Total		248,234	251,023		250,373	234,325	46

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	7,167	7,167	1.000	7,167	7,167	0
2001.2	234	7,649	7,649	1.000	7,649	7,649	0
2002.1	228	5,830	5,830	1.000	5,830	5,830	0
2002.2	222	8,029	8,029	1.000	8,029	8,029	0
2003.1	216	5,901	5,901	1.000	5,901	5,901	0
2003.2	210	6,085	6,085	1.000	6,085	6,085	0
2004.1	204	6,254	6,254	1.000	6,254	6,254	0
2004.2	198	7,369	7,369	1.000	7,369	7,369	0
2005.1	192	7,830	7,830	1.000	7,830	7,830	0
2005.2	186	9,960	9,960	1.000	9,960	9,960	0
2006.1	180	10,803	10,803	1.000	10,803	10,803	0
2006.2	174	13,180	13,180	1.000	13,180	13,180	0
2007.1	168	11,259	11,259	1.000	11,259	11,259	0
2007.2	162	14,397	14,397	1.000	14,397	14,397	0
2008.1	156	13,158	13,158	1.000	13,158	13,158	0
2008.2	150	16,050	16,050	1.000	16,050	16,050	0
2009.1	144	9,254	9,254	1.000	9,254	9,255	(1)
2009.2	138	10,867	10,867	1.000	10,867	10,867	0
2010.1	132	8,539	8,539	1.000	8,539	8,540	(0)
2010.2	126	12,695	12,698	1.000	12,698	12,691	7
2011.1	120	12,925	12,925	1.000	12,926	12,900	26
2011.2	114	17,881	17,881	1.000	17,881	17,838	43
2012.1	108	13,973	13,973	0.998	13,949	13,939	10
2012.2	102	19,058	19,058	0.998	19,022	18,982	40
2013.1	96	16,958	16,967	0.998	16,934	16,872	62
2013.2	90	24,188	24,196	0.997	24,116	24,192	(76)
2014.1	84	18,525	18,534	0.997	18,473	18,443	29
2014.2	78	27,723	27,723	0.996	27,609	27,576	32
2015.1	72	22,236	22,244	0.996	22,145	22,567	(423)
2015.2	66	22,177	22,192	0.995	22,087	22,136	(49)
2016.1	60	17,537	17,537	0.992	17,399	17,368	32
2016.2	54	20,473	20,502	0.990	20,300	20,242	59
2017.1	48	18,583	18,588	0.989	18,392	18,438	(46)
2017.2	42	25,332	25,334	0.989	25,054	25,008	47
2018.1	36	21,123	21,137	0.988	20,884	21,051	(167)
2018.2	30	23,919	23,942	0.986	23,609	23,688	(79)
2019.1	24	17,638	17,749	0.977	17,333	16,973	360
2019.2	18	16,915	17,066	0.963	16,442	17,219	(777)
2020.1	12	9,819	10,487	0.932	9,770		
2020.2	6	3,607	6,724	0.994	6,683		
Total		562,868	567,039		563,289	547,706	(871)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	323	323	1.000	323	323	0
2001.2	234	575	575	1.000	575	575	0
2002.1	228	288	288	1.000	288	288	0
2002.2	222	522	522	1.000	522	522	0
2003.1	216	412	412	1.000	412	412	0
2003.2	210	296	296	1.000	296	296	0
2004.1	204	263	263	1.000	263	263	0
2004.2	198	591	591	1.000	591	591	0
2005.1	192	315	315	1.000	315	315	0
2005.2	186	486	486	1.000	486	486	0
2006.1	180	466	466	1.000	466	466	0
2006.2	174	789	789	1.000	789	789	0
2007.1	168	288	288	1.000	288	288	0
2007.2	162	718	718	1.000	718	718	0
2008.1	156	389	389	1.000	389	389	0
2008.2	150	622	622	1.000	622	622	0
2009.1	144	532	532	1.000	532	532	0
2009.2	138	581	581	1.000	581	581	0
2010.1	132	332	332	1.000	332	332	0
2010.2	126	362	362	1.000	362	362	0
2011.1	120	208	208	1.000	208	208	0
2011.2	114	543	543	1.000	543	543	0
2012.1	108	323	323	1.000	323	323	(0)
2012.2	102	895	895	1.000	895	895	(0)
2013.1	96	339	339	1.000	339	339	0
2013.2	90	567	567	1.000	567	567	0
2014.1	84	232	232	1.000	232	232	(0)
2014.2	78	773	773	1.000	773	773	0
2015.1	72	282	292	1.000	292	291	1
2015.2	66	1,171	1,218	1.000	1,218	1,187	31
2016.1	60	438	438	0.999	437	437	0
2016.2	54	730	730	1.002	731	728	3
2017.1	48	398	398	1.001	399	397	1
2017.2	42	813	815	1.000	815	823	(7)
2018.1	36	471	471	1.006	473	464	10
2018.2	30	804	808	1.004	811	812	(2)
2019.1	24	421	497	1.009	501	431	70
2019.2	18	884	972	1.017	988	975	13
2020.1	12	394	425	1.006	427		
2020.2	6	398	603	1.002	604		
Total		20,237	20,698		20,729	19,577	120

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240	11	11	1.000	11	11	0
2001.2	234	6	6	1.000	6	6	0
2002.1	228	331	331	1.000	331	331	0
2002.2	222	556	556	1.000	556	556	0
2003.1	216	11	11	1.000	11	11	0
2003.2	210	2	2	1.000	2	2	0
2004.1	204	100	100	1.000	100	100	0
2004.2	198	6	6	1.000	6	6	0
2005.1	192	177	177	1.000	177	177	0
2005.2	186	1,036	1,036	1.000	1,036	1,036	0
2006.1	180	736	736	1.000	736	736	0
2006.2	174	1,305	1,305	1.000	1,305	1,305	0
2007.1	168	904	904	1.000	904	904	0
2007.2	162	12	12	1.000	12	12	0
2008.1	156	60	60	1.000	60	60	0
2008.2	150	831	831	1.000	831	831	0
2009.1	144	10	10	1.000	10	10	0
2009.2	138	0	0	1.000	0	0	0
2010.1	132	57	57	1.000	57	57	(0)
2010.2	126	83	83	1.000	83	86	(3)
2011.1	120	0	0	1.000	0	1	(0)
2011.2	114	130	160	1.034	165	198	(32)
2012.1	108	405	405	1.095	444	531	(87)
2012.2	102	1,253	1,253	1.184	1,484	1,615	(131)
2013.1	96	10	10	1.238	13	13	(0)
2013.2	90	15	15	1.222	18	17	1
2014.1	84	734	1,019	1.197	1,219	1,092	127
2014.2	78	41	41	1.106	46	43	2
2015.1	72	975	1,481	1.058	1,567	1,292	275
2015.2	66	1,173	2,366	1.037	2,454	2,857	(403)
2016.1	60	5	196	1.113	219	117	101
2016.2	54	23	88	1.146	101	171	(70)
2017.1	48	179	448	1.118	501	511	(10)
2017.2	42	18	593	1.122	665	0	665
2018.1	36	0	24	1.304	31	0	31
2018.2	30	0	393	1.468	576	0	576
2019.1	24	4	129	2.223	288	804	(516)
2019.2	18	2	17	3.059	53	0	53
2020.1	12	0	0	5.436	0		
2020.2	6	0	0	9.905	0		
Total		11,202	14,872		16,076	15,496	579

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	828	1.000	828	828	0
2001.2	234	819	1.000	819	819	0
2002.1	228	842	1.000	842	842	0
2002.2	222	817	1.000	817	817	0
2003.1	216	777	1.000	777	777	0
2003.2	210	790	1.000	790	790	0
2004.1	204	757	1.000	757	757	0
2004.2	198	793	1.000	793	793	0
2005.1	192	766	1.000	766	766	0
2005.2	186	834	1.000	834	834	0
2006.1	180	707	1.000	707	707	0
2006.2	174	847	1.000	847	847	0
2007.1	168	763	1.000	763	763	0
2007.2	162	894	1.000	894	894	0
2008.1	156	683	1.000	683	684	(1)
2008.2	150	718	1.000	718	718	0
2009.1	144	509	1.000	509	509	0
2009.2	138	610	1.000	610	610	0
2010.1	132	492	1.000	492	492	0
2010.2	126	595	1.000	595	595	0
2011.1	120	573	1.000	573	573	0
2011.2	114	597	1.000	597	596	1
2012.1	108	507	0.999	507	506	1
2012.2	102	693	0.999	692	692	0
2013.1	96	607	0.999	606	605	1
2013.2	90	836	0.999	835	834	1
2014.1	84	643	0.997	641	639	1
2014.2	78	820	0.996	817	811	6
2015.1	72	690	0.994	686	682	4
2015.2	66	704	0.991	698	696	2
2016.1	60	534	0.989	528	528	(0)
2016.2	54	675	0.985	665	662	2
2017.1	48	623	0.982	612	611	1
2017.2	42	722	0.980	708	707	1
2018.1	36	704	0.983	692	698	(6)
2018.2	30	657	0.989	650	626	23
2019.1	24	589	1.020	601	571	29
2019.2	18	612	1.045	639	604	35
2020.1	12	390	1.050	410		
2020.2	6	359	1.217	437		
Total		27,376		27,433	26,484	103

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	2,723	1.000	2,723	2,723	0
2001.2	234	2,800	1.000	2,800	2,800	0
2002.1	228	2,756	1.000	2,756	2,756	0
2002.2	222	2,497	1.000	2,497	2,497	0
2003.1	216	2,399	1.000	2,399	2,399	0
2003.2	210	2,312	1.000	2,312	2,312	0
2004.1	204	2,267	1.000	2,267	2,267	0
2004.2	198	2,543	1.000	2,543	2,543	0
2005.1	192	2,558	1.000	2,558	2,558	0
2005.2	186	2,760	1.000	2,760	2,760	0
2006.1	180	2,711	1.000	2,711	2,711	0
2006.2	174	3,389	1.000	3,389	3,389	0
2007.1	168	3,517	1.000	3,517	3,517	0
2007.2	162	3,716	1.000	3,716	3,717	(1)
2008.1	156	3,317	1.000	3,317	3,317	0
2008.2	150	3,596	1.000	3,596	3,596	0
2009.1	144	2,887	1.000	2,887	2,887	0
2009.2	138	3,188	1.000	3,188	3,188	0
2010.1	132	2,721	1.000	2,721	2,722	(1)
2010.2	126	3,373	1.000	3,373	3,374	(1)
2011.1	120	3,376	1.000	3,376	3,377	(1)
2011.2	114	3,344	1.000	3,344	3,345	(1)
2012.1	108	3,052	1.000	3,052	3,053	(1)
2012.2	102	3,940	1.000	3,940	3,941	(1)
2013.1	96	3,707	1.000	3,707	3,708	(1)
2013.2	90	4,470	1.000	4,470	4,471	(1)
2014.1	84	3,847	1.000	3,847	3,848	(1)
2014.2	78	4,340	1.000	4,340	4,342	(2)
2015.1	72	3,952	1.000	3,952	3,953	(1)
2015.2	66	3,885	1.000	3,884	3,886	(1)
2016.1	60	3,117	1.000	3,116	3,123	(7)
2016.2	54	3,429	1.000	3,428	3,433	(6)
2017.1	48	3,357	0.999	3,355	3,364	(9)
2017.2	42	3,649	0.999	3,646	3,644	2
2018.1	36	3,628	0.999	3,626	3,645	(20)
2018.2	30	3,438	0.998	3,433	3,423	9
2019.1	24	3,046	0.998	3,041	3,074	(33)
2019.2	18	2,836	1.010	2,863	2,911	(48)
2020.1	12	1,801	1.032	1,859		
2020.2	6	1,445	1.237	1,787		
Total		125,690		126,099	122,576	(124)

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	310	1.000	310	310	0
2001.2	234	402	1.000	402	402	0
2002.1	228	302	1.000	302	302	0
2002.2	222	314	1.000	314	314	0
2003.1	216	322	1.000	322	322	0
2003.2	210	354	1.000	354	354	0
2004.1	204	319	1.000	319	319	0
2004.2	198	449	1.000	449	449	0
2005.1	192	339	1.000	339	339	0
2005.2	186	494	1.000	494	494	0
2006.1	180	364	1.000	364	364	0
2006.2	174	432	1.000	432	432	0
2007.1	168	383	1.000	383	383	0
2007.2	162	495	1.000	495	495	0
2008.1	156	368	1.000	368	368	0
2008.2	150	400	1.000	400	400	0
2009.1	144	303	1.000	303	303	0
2009.2	138	365	1.000	365	365	0
2010.1	132	255	1.000	255	255	0
2010.2	126	336	1.000	336	336	0
2011.1	120	341	1.000	341	341	0
2011.2	114	363	1.000	363	363	0
2012.1	108	281	1.000	281	281	0
2012.2	102	376	1.000	376	376	0
2013.1	96	366	1.000	366	366	0
2013.2	90	483	1.000	483	483	0
2014.1	84	360	1.000	360	360	0
2014.2	78	444	1.000	444	445	(1)
2015.1	72	373	1.000	373	372	1
2015.2	66	392	0.999	392	392	(1)
2016.1	60	335	0.999	335	332	2
2016.2	54	396	0.999	396	396	(0)
2017.1	48	384	0.999	384	382	1
2017.2	42	438	0.998	437	440	(3)
2018.1	36	356	0.997	355	349	6
2018.2	30	397	0.998	396	392	4
2019.1	24	380	1.001	380	383	(3)
2019.2	18	373	1.000	373	368	5
2020.1	12	223	0.990	221		
2020.2	6	339	0.915	310		
Total		14,706		14,671	14,128	12

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	1,786	1.000	1,786	1,786	0
2001.2	234	1,851	1.000	1,851	1,851	0
2002.1	228	1,785	1.000	1,785	1,785	0
2002.2	222	1,703	1.000	1,703	1,703	0
2003.1	216	1,710	1.000	1,710	1,710	0
2003.2	210	1,509	1.000	1,509	1,509	0
2004.1	204	1,483	1.000	1,483	1,483	0
2004.2	198	1,725	1.000	1,725	1,725	0
2005.1	192	1,804	1.000	1,804	1,804	0
2005.2	186	2,020	1.000	2,020	2,020	0
2006.1	180	2,097	1.000	2,097	2,097	0
2006.2	174	2,530	1.000	2,530	2,530	0
2007.1	168	2,523	1.000	2,523	2,523	0
2007.2	162	2,500	1.000	2,500	2,500	0
2008.1	156	2,338	1.000	2,338	2,338	0
2008.2	150	2,527	1.000	2,527	2,527	0
2009.1	144	2,110	1.000	2,110	2,110	0
2009.2	138	2,243	1.000	2,243	2,243	0
2010.1	132	1,845	1.000	1,845	1,845	0
2010.2	126	2,158	1.000	2,158	2,158	0
2011.1	120	2,325	1.000	2,325	2,325	0
2011.2	114	2,076	1.000	2,076	2,076	0
2012.1	108	2,023	1.000	2,023	2,022	0
2012.2	102	2,556	1.000	2,556	2,555	1
2013.1	96	2,344	1.000	2,343	2,343	(0)
2013.2	90	2,920	1.000	2,919	2,919	0
2014.1	84	2,288	1.000	2,287	2,288	(1)
2014.2	78	2,578	1.000	2,577	2,577	0
2015.1	72	2,209	0.999	2,208	2,208	(0)
2015.2	66	2,315	0.999	2,314	2,315	(1)
2016.1	60	1,856	0.999	1,855	1,872	(18)
2016.2	54	2,209	0.999	2,207	2,229	(21)
2017.1	48	2,088	0.999	2,086	2,117	(31)
2017.2	42	2,347	0.999	2,344	2,384	(39)
2018.1	36	2,283	0.999	2,280	2,319	(39)
2018.2	30	2,262	0.997	2,255	2,288	(33)
2019.1	24	2,131	0.993	2,115	2,112	3
2019.2	18	2,215	0.974	2,157	2,159	(2)
2020.1	12	1,552	0.911	1,414		
2020.2	6	1,865	0.729	1,360		
Total		84,689		83,946	81,353	(180)

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	1,448	1.000	1,448	1,448	0
2001.2	234	2,090	1.000	2,090	2,090	0
2002.1	228	1,353	1.000	1,353	1,353	0
2002.2	222	1,709	1.000	1,709	1,709	0
2003.1	216	1,201	1.000	1,201	1,201	0
2003.2	210	1,927	1.000	1,927	1,927	0
2004.1	204	1,284	1.000	1,284	1,284	0
2004.2	198	2,247	1.000	2,247	2,247	0
2005.1	192	2,348	1.000	2,348	2,348	0
2005.2	186	2,468	1.000	2,468	2,468	0
2006.1	180	1,797	1.000	1,797	1,797	0
2006.2	174	2,665	1.000	2,665	2,665	0
2007.1	168	2,158	1.000	2,158	2,158	0
2007.2	162	3,563	1.000	3,563	3,563	0
2008.1	156	1,978	1.000	1,978	1,978	0
2008.2	150	3,133	1.000	3,133	3,133	0
2009.1	144	1,780	1.000	1,780	1,780	0
2009.2	138	3,454	1.000	3,454	3,454	0
2010.1	132	1,756	1.000	1,756	1,756	0
2010.2	126	3,562	1.000	3,562	3,562	0
2011.1	120	1,596	1.000	1,596	1,596	0
2011.2	114	2,916	1.000	2,916	2,916	0
2012.1	108	1,705	1.000	1,705	1,705	0
2012.2	102	3,941	1.000	3,941	3,941	(0)
2013.1	96	2,244	1.000	2,244	2,244	(0)
2013.2	90	3,891	1.000	3,891	3,892	(0)
2014.1	84	1,819	1.000	1,819	1,819	(0)
2014.2	78	4,901	1.000	4,902	4,900	1
2015.1	72	2,138	1.000	2,138	2,137	1
2015.2	66	4,516	1.000	4,517	4,515	2
2016.1	60	2,678	1.000	2,678	2,673	5
2016.2	54	4,599	1.000	4,599	4,598	1
2017.1	48	2,606	1.000	2,606	2,608	(1)
2017.2	42	4,544	1.000	4,544	4,586	(42)
2018.1	36	2,266	1.000	2,266	2,280	(13)
2018.2	30	3,709	1.000	3,710	3,716	(6)
2019.1	24	2,120	1.002	2,124	2,143	(19)
2019.2	18	3,903	1.004	3,918	3,930	(12)
2020.1	12	3,041	1.005	3,056		
2020.2	6	2,781	1.035	2,877		
Total		105,835		105,969	100,119	(83)

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	247	1.000	247	247	0
2001.2	234	296	1.000	296	296	0
2002.1	228	245	1.000	245	245	0
2002.2	222	261	1.000	261	261	0
2003.1	216	289	1.000	289	289	0
2003.2	210	303	1.000	303	303	0
2004.1	204	312	1.000	312	312	0
2004.2	198	347	1.000	347	347	0
2005.1	192	349	1.000	349	349	0
2005.2	186	378	1.000	378	378	0
2006.1	180	414	1.000	414	414	0
2006.2	174	432	1.000	432	432	0
2007.1	168	435	1.000	435	435	0
2007.2	162	518	1.000	518	518	0
2008.1	156	500	1.000	500	500	0
2008.2	150	586	1.000	586	586	0
2009.1	144	464	1.000	464	464	0
2009.2	138	514	1.000	514	514	0
2010.1	132	399	1.000	399	399	0
2010.2	126	426	1.000	426	426	0
2011.1	120	368	1.000	368	368	0
2011.2	114	348	1.000	348	348	0
2012.1	108	334	1.000	334	334	0
2012.2	102	434	1.000	434	434	(0)
2013.1	96	509	1.000	509	509	(0)
2013.2	90	588	1.000	588	589	(0)
2014.1	84	529	1.001	529	529	(0)
2014.2	78	660	1.001	661	661	(0)
2015.1	72	777	1.001	778	777	1
2015.2	66	951	1.001	952	952	(0)
2016.1	60	837	1.001	838	836	2
2016.2	54	868	1.001	869	869	0
2017.1	48	999	1.001	1,000	999	1
2017.2	42	1,154	1.001	1,155	1,165	(11)
2018.1	36	848	1.001	849	852	(3)
2018.2	30	1,007	1.000	1,007	1,011	(4)
2019.1	24	798	1.001	799	800	(1)
2019.2	18	940	1.002	942	931	11
2020.1	12	711	1.003	713		
2020.2	6	583	1.018	593		
Total		21,958		21,981	20,679	(5)

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	771	1.000	771	771	0
2001.2	234	670	1.000	670	670	0
2002.1	228	653	1.000	653	653	0
2002.2	222	634	1.000	634	634	0
2003.1	216	488	1.000	488	488	0
2003.2	210	509	1.000	509	509	0
2004.1	204	512	1.000	512	512	0
2004.2	198	639	1.000	639	639	0
2005.1	192	623	1.000	623	623	0
2005.2	186	679	1.000	679	679	0
2006.1	180	618	1.000	618	618	0
2006.2	174	784	1.000	784	784	0
2007.1	168	802	1.000	802	802	0
2007.2	162	1,029	1.000	1,029	1,029	0
2008.1	156	784	1.000	784	784	0
2008.2	150	970	1.000	970	970	0
2009.1	144	631	1.000	631	631	0
2009.2	138	871	1.000	871	871	0
2010.1	132	601	1.000	601	601	0
2010.2	126	918	1.000	918	918	0
2011.1	120	752	1.000	752	752	0
2011.2	114	905	1.000	905	905	0
2012.1	108	746	1.000	746	746	0
2012.2	102	1,136	1.000	1,136	1,136	0
2013.1	96	931	1.000	931	931	0
2013.2	90	1,378	1.000	1,378	1,381	(4)
2014.1	84	880	0.999	879	880	(1)
2014.2	78	1,367	0.999	1,366	1,366	(1)
2015.1	72	972	0.999	971	974	(3)
2015.2	66	1,360	0.999	1,358	1,359	(1)
2016.1	60	992	0.998	990	1,000	(10)
2016.2	54	1,180	0.998	1,178	1,188	(10)
2017.1	48	993	0.998	991	999	(8)
2017.2	42	1,340	0.998	1,337	1,349	(13)
2018.1	36	1,003	0.998	1,001	1,024	(23)
2018.2	30	1,188	0.996	1,183	1,212	(29)
2019.1	24	877	0.990	868	878	(10)
2019.2	18	898	0.979	879	904	(25)
2020.1	12	516	0.927	479		
2020.2	6	463	0.833	386		
Total		34,063		33,899	33,170	(135)

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	51	1.000	51	51	0
2001.2	234	65	1.000	65	65	0
2002.1	228	28	1.000	28	28	0
2002.2	222	55	1.000	55	55	0
2003.1	216	53	1.000	53	53	0
2003.2	210	52	1.000	52	52	0
2004.1	204	42	1.000	42	42	0
2004.2	198	62	1.000	62	62	0
2005.1	192	48	1.000	48	48	0
2005.2	186	49	1.000	49	49	0
2006.1	180	41	1.000	41	41	0
2006.2	174	54	1.000	54	54	0
2007.1	168	43	1.000	43	43	0
2007.2	162	62	1.000	62	62	0
2008.1	156	39	1.000	39	39	0
2008.2	150	75	1.000	75	75	0
2009.1	144	38	1.000	38	38	0
2009.2	138	91	1.000	91	91	0
2010.1	132	38	1.000	38	38	0
2010.2	126	56	1.000	56	56	0
2011.1	120	30	1.000	30	30	0
2011.2	114	80	1.000	80	80	0
2012.1	108	35	1.000	35	35	0
2012.2	102	85	1.000	85	85	0
2013.1	96	48	1.000	48	48	0
2013.2	90	83	1.000	83	83	0
2014.1	84	28	1.000	28	28	0
2014.2	78	96	0.999	96	96	0
2015.1	72	50	0.999	50	50	0
2015.2	66	128	0.999	128	128	0
2016.1	60	51	0.999	51	51	0
2016.2	54	86	0.999	86	86	0
2017.1	48	48	0.999	48	48	0
2017.2	42	98	0.999	98	99	(1)
2018.1	36	57	0.999	57	56	1
2018.2	30	83	0.999	83	83	(0)
2019.1	24	42	1.001	42	42	0
2019.2	18	91	1.003	91	83	8
2020.1	12	62	0.996	62		
2020.2	6	62	1.015	63		
Total		2,385		2,385	2,253	8

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

Selected Ultimate Claim Counts
Data as of 12/31/20

(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
2001.1	240	0	1.000	0	0	0
2001.2	234	0	1.000	0	0	0
2002.1	228	3	1.000	3	3	0
2002.2	222	2	1.000	2	2	0
2003.1	216	0	1.000	0	0	0
2003.2	210	0	1.000	0	0	0
2004.1	204	1	1.000	1	1	0
2004.2	198	1	1.000	1	1	0
2005.1	192	2	1.000	2	2	0
2005.2	186	1	1.000	1	1	0
2006.1	180	1	1.000	1	1	0
2006.2	174	2	1.000	2	2	0
2007.1	168	1	1.000	1	1	0
2007.2	162	1	1.000	1	1	0
2008.1	156	0	1.000	0	0	0
2008.2	150	1	1.000	1	1	0
2009.1	144	2	1.000	2	2	0
2009.2	138	0	1.000	0	0	0
2010.1	132	2	1.000	2	2	0
2010.2	126	2	1.000	2	2	(0)
2011.1	120	0	1.000	0	0	0
2011.2	114	2	1.045	2	2	0
2012.1	108	1	1.045	1	1	0
2012.2	102	1	0.901	1	1	0
2013.1	96	0	0.795	0	0	0
2013.2	90	0	0.712	0	0	0
2014.1	84	3	0.795	2	2	0
2014.2	78	1	0.701	1	1	0
2015.1	72	5	0.669	3	2	1
2015.2	66	3	0.609	2	2	(1)
2016.1	60	3	0.552	2	1	1
2016.2	54	5	0.506	3	2	1
2017.1	48	2	0.464	1	1	0
2017.2	42	5	0.430	2	0	2
2018.1	36	2	0.458	1	0	1
2018.2	30	2	0.537	1	0	1
2019.1	24	3	0.810	2	3	(1)
2019.2	18	1	1.000	1	0	1
2020.1	12	0	1.170	0		
2020.2	6	0	2.665	0		
Total		61		47	40	7

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	0.035 (CI = +/-0.014; p = 0.000)	0.222 (CI = +/-0.129; p = 0.001)	0.554	+3.53%
Loss Cost	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.228 (CI = +/-0.132; p = 0.001)	0.539	+3.65%
Loss Cost	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.217 (CI = +/-0.136; p = 0.003)	0.550	+3.86%
Loss Cost	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.241 (CI = +/-0.130; p = 0.001)	0.614	+4.37%
Loss Cost	2007.1	0.047 (CI = +/-0.016; p = 0.000)	0.219 (CI = +/-0.127; p = 0.002)	0.659	+4.85%
Loss Cost	2007.2	0.051 (CI = +/-0.016; p = 0.000)	0.234 (CI = +/-0.127; p = 0.001)	0.676	+5.21%
Loss Cost	2008.1	0.055 (CI = +/-0.017; p = 0.000)	0.215 (CI = +/-0.125; p = 0.002)	0.708	+5.68%
Loss Cost	2008.2	0.059 (CI = +/-0.017; p = 0.000)	0.230 (CI = +/-0.126; p = 0.001)	0.719	+6.06%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.214 (CI = +/-0.128; p = 0.002)	0.735	+6.46%
Loss Cost	2009.2	0.061 (CI = +/-0.020; p = 0.000)	0.207 (CI = +/-0.133; p = 0.004)	0.689	+6.27%
Loss Cost	2010.1	0.058 (CI = +/-0.022; p = 0.000)	0.218 (CI = +/-0.138; p = 0.004)	0.673	+5.96%
Loss Cost	2010.2	0.053 (CI = +/-0.023; p = 0.000)	0.200 (CI = +/-0.138; p = 0.007)	0.606	+5.41%
Loss Cost	2011.1	0.042 (CI = +/-0.021; p = 0.001)	0.236 (CI = +/-0.123; p = 0.001)	0.651	+4.32%
Loss Cost	2011.2	0.040 (CI = +/-0.023; p = 0.002)	0.229 (CI = +/-0.129; p = 0.002)	0.583	+4.07%
Loss Cost	2012.1	0.037 (CI = +/-0.026; p = 0.009)	0.238 (CI = +/-0.136; p = 0.002)	0.578	+3.77%
Loss Cost	2012.2	0.030 (CI = +/-0.028; p = 0.036)	0.218 (CI = +/-0.136; p = 0.004)	0.486	+3.04%
Loss Cost	2013.1	0.030 (CI = +/-0.032; p = 0.067)	0.219 (CI = +/-0.147; p = 0.007)	0.481	+3.00%
Loss Cost	2013.2	0.037 (CI = +/-0.035; p = 0.037)	0.238 (CI = +/-0.150; p = 0.005)	0.524	+3.81%
Loss Cost	2014.1	0.041 (CI = +/-0.040; p = 0.046)	0.228 (CI = +/-0.163; p = 0.011)	0.527	+4.22%
Loss Cost	2014.2	0.035 (CI = +/-0.047; p = 0.123)	0.215 (CI = +/-0.175; p = 0.021)	0.409	+3.59%
Loss Cost	2015.1	0.038 (CI = +/-0.057; p = 0.161)	0.208 (CI = +/-0.196; p = 0.039)	0.402	+3.90%
Loss Cost	2015.2	0.028 (CI = +/-0.067; p = 0.360)	0.190 (CI = +/-0.212; p = 0.073)	0.242	+2.85%
Severity	2005.1	0.066 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.072; p = 0.013)	0.909	+6.80%
Severity	2005.2	0.064 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.073; p = 0.022)	0.899	+6.65%
Severity	2006.1	0.064 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.075; p = 0.023)	0.890	+6.61%
Severity	2006.2	0.066 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.074; p = 0.010)	0.896	+6.85%
Severity	2007.1	0.068 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.076; p = 0.018)	0.894	+6.98%
Severity	2007.2	0.067 (CI = +/-0.010; p = 0.000)	0.092 (CI = +/-0.079; p = 0.024)	0.880	+6.95%
Severity	2008.1	0.067 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.083; p = 0.032)	0.871	+6.97%
Severity	2008.2	0.069 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.085; p = 0.029)	0.860	+7.10%
Severity	2009.1	0.071 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.087; p = 0.051)	0.862	+7.34%
Severity	2009.2	0.071 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.091; p = 0.062)	0.842	+7.34%
Severity	2010.1	0.069 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.095; p = 0.055)	0.824	+7.16%
Severity	2010.2	0.067 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.099; p = 0.084)	0.792	+6.95%
Severity	2011.1	0.060 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.090; p = 0.019)	0.798	+6.22%
Severity	2011.2	0.058 (CI = +/-0.017; p = 0.000)	0.104 (CI = +/-0.094; p = 0.033)	0.753	+5.99%
Severity	2012.1	0.060 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.100; p = 0.054)	0.745	+6.19%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.107; p = 0.072)	0.695	+6.15%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	0.095 (CI = +/-0.115; p = 0.098)	0.671	+6.21%
Severity	2013.2	0.069 (CI = +/-0.026; p = 0.000)	0.117 (CI = +/-0.111; p = 0.041)	0.729	+7.12%
Severity	2014.1	0.063 (CI = +/-0.029; p = 0.001)	0.131 (CI = +/-0.117; p = 0.031)	0.701	+6.51%
Severity	2014.2	0.055 (CI = +/-0.031; p = 0.003)	0.112 (CI = +/-0.117; p = 0.058)	0.597	+5.61%
Severity	2015.1	0.047 (CI = +/-0.036; p = 0.016)	0.128 (CI = +/-0.125; p = 0.045)	0.567	+4.83%
Severity	2015.2	0.031 (CI = +/-0.034; p = 0.067)	0.098 (CI = +/-0.107; p = 0.066)	0.412	+3.14%
Frequency	2005.1	-0.031 (CI = +/-0.011; p = 0.000)	0.128 (CI = +/-0.100; p = 0.014)	0.549	-3.07%
Frequency	2005.2	-0.029 (CI = +/-0.011; p = 0.000)	0.142 (CI = +/-0.099; p = 0.007)	0.534	-2.82%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.099; p = 0.013)	0.467	-2.57%
Frequency	2006.2	-0.023 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.099; p = 0.007)	0.454	-2.32%
Frequency	2007.1	-0.020 (CI = +/-0.012; p = 0.002)	0.125 (CI = +/-0.097; p = 0.014)	0.370	-1.99%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.009)	0.142 (CI = +/-0.093; p = 0.004)	0.379	-1.62%
Frequency	2008.1	-0.012 (CI = +/-0.012; p = 0.043)	0.123 (CI = +/-0.088; p = 0.008)	0.288	-1.21%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.117)	0.133 (CI = +/-0.089; p = 0.005)	0.301	-0.97%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.215)	0.127 (CI = +/-0.093; p = 0.009)	0.242	-0.82%
Frequency	2009.2	-0.010 (CI = +/-0.014; p = 0.161)	0.120 (CI = +/-0.096; p = 0.016)	0.242	-1.00%
Frequency	2010.1	-0.011 (CI = +/-0.016; p = 0.152)	0.125 (CI = +/-0.100; p = 0.017)	0.236	-1.12%
Frequency	2010.2	-0.015 (CI = +/-0.017; p = 0.086)	0.114 (CI = +/-0.102; p = 0.031)	0.253	-1.44%
Frequency	2011.1	-0.018 (CI = +/-0.018; p = 0.052)	0.126 (CI = +/-0.105; p = 0.022)	0.294	-1.78%
Frequency	2011.2	-0.018 (CI = +/-0.020; p = 0.075)	0.125 (CI = +/-0.111; p = 0.030)	0.289	-1.81%
Frequency	2012.1	-0.023 (CI = +/-0.022; p = 0.041)	0.140 (CI = +/-0.114; p = 0.019)	0.342	-2.27%
Frequency	2012.2	-0.030 (CI = +/-0.023; p = 0.014)	0.121 (CI = +/-0.111; p = 0.035)	0.414	-2.93%
Frequency	2013.1	-0.031 (CI = +/-0.026; p = 0.025)	0.123 (CI = +/-0.120; p = 0.045)	0.354	-3.02%
Frequency	2013.2	-0.031 (CI = +/-0.030; p = 0.042)	0.121 (CI = +/-0.130; p = 0.064)	0.344	-3.09%
Frequency	2014.1	-0.022 (CI = +/-0.032; p = 0.167)	0.097 (CI = +/-0.130; p = 0.129)	0.153	-2.15%
Frequency	2014.2	-0.019 (CI = +/-0.038; p = 0.283)	0.103 (CI = +/-0.142; p = 0.139)	0.135	-1.91%
Frequency	2015.1	-0.009 (CI = +/-0.043; p = 0.652)	0.080 (CI = +/-0.149; p = 0.256)	-0.042	-0.89%
Frequency	2015.2	-0.003 (CI = +/-0.052; p = 0.906)	0.091 (CI = +/-0.164; p = 0.235)	-0.035	-0.27%

Bodily Injury

Coverage = BI

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.037 (CI = +/-0.015; p = 0.000)	0.233 (CI = +/-0.131; p = 0.001)	0.560	+3.75%
Loss Cost	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.241 (CI = +/-0.135; p = 0.001)	0.548	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.230 (CI = +/-0.137; p = 0.002)	0.560	+4.14%
Loss Cost	2006.2	0.046 (CI = +/-0.016; p = 0.000)	0.258 (CI = +/-0.130; p = 0.000)	0.634	+4.74%
Loss Cost	2007.1	0.051 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.126; p = 0.001)	0.683	+5.25%
Loss Cost	2007.2	0.056 (CI = +/-0.017; p = 0.000)	0.256 (CI = +/-0.124; p = 0.000)	0.709	+5.72%
Loss Cost	2008.1	0.060 (CI = +/-0.017; p = 0.000)	0.236 (CI = +/-0.121; p = 0.001)	0.745	+6.22%
Loss Cost	2008.2	0.065 (CI = +/-0.017; p = 0.000)	0.256 (CI = +/-0.119; p = 0.000)	0.767	+6.74%
Loss Cost	2009.1	0.069 (CI = +/-0.018; p = 0.000)	0.240 (CI = +/-0.119; p = 0.000)	0.787	+7.19%
Loss Cost	2009.2	0.068 (CI = +/-0.020; p = 0.000)	0.236 (CI = +/-0.125; p = 0.001)	0.748	+7.07%
Loss Cost	2010.1	0.066 (CI = +/-0.021; p = 0.000)	0.245 (CI = +/-0.130; p = 0.001)	0.735	+6.78%
Loss Cost	2010.2	0.061 (CI = +/-0.023; p = 0.000)	0.228 (CI = +/-0.132; p = 0.002)	0.674	+6.27%
Loss Cost	2011.1	0.050 (CI = +/-0.021; p = 0.000)	0.262 (CI = +/-0.114; p = 0.000)	0.729	+5.16%
Loss Cost	2011.2	0.049 (CI = +/-0.023; p = 0.000)	0.257 (CI = +/-0.121; p = 0.000)	0.673	+5.02%
Loss Cost	2012.1	0.047 (CI = +/-0.026; p = 0.002)	0.264 (CI = +/-0.128; p = 0.001)	0.668	+4.76%
Loss Cost	2012.2	0.040 (CI = +/-0.029; p = 0.010)	0.246 (CI = +/-0.132; p = 0.001)	0.583	+4.07%
Loss Cost	2013.1	0.040 (CI = +/-0.033; p = 0.021)	0.245 (CI = +/-0.142; p = 0.003)	0.578	+4.10%
Loss Cost	2013.2	0.053 (CI = +/-0.034; p = 0.006)	0.276 (CI = +/-0.138; p = 0.001)	0.664	+5.40%
Loss Cost	2014.1	0.058 (CI = +/-0.039; p = 0.008)	0.264 (CI = +/-0.147; p = 0.003)	0.674	+5.97%
Loss Cost	2014.2	0.055 (CI = +/-0.048; p = 0.028)	0.258 (CI = +/-0.164; p = 0.006)	0.579	+5.67%
Loss Cost	2015.1	0.060 (CI = +/-0.057; p = 0.042)	0.249 (CI = +/-0.182; p = 0.014)	0.579	+6.21%
Loss Cost	2015.2	0.054 (CI = +/-0.073; p = 0.122)	0.238 (CI = +/-0.210; p = 0.032)	0.434	+5.60%
Severity	2005.1	0.067 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.072; p = 0.008)	0.909	+6.97%
Severity	2005.2	0.066 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.074; p = 0.014)	0.898	+6.82%
Severity	2006.1	0.066 (CI = +/-0.009; p = 0.000)	0.097 (CI = +/-0.076; p = 0.015)	0.889	+6.78%
Severity	2006.2	0.068 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.074; p = 0.005)	0.898	+7.07%
Severity	2007.1	0.070 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.076; p = 0.010)	0.897	+7.22%
Severity	2007.2	0.070 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.079; p = 0.013)	0.882	+7.21%
Severity	2008.1	0.070 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.083; p = 0.018)	0.873	+7.24%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.085; p = 0.015)	0.865	+7.43%
Severity	2009.1	0.074 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.086; p = 0.026)	0.868	+7.70%
Severity	2009.2	0.075 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.091; p = 0.031)	0.850	+7.75%
Severity	2010.1	0.073 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.095; p = 0.030)	0.833	+7.58%
Severity	2010.2	0.071 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.100; p = 0.048)	0.799	+7.41%
Severity	2011.1	0.064 (CI = +/-0.016; p = 0.000)	0.124 (CI = +/-0.090; p = 0.010)	0.807	+6.65%
Severity	2011.2	0.063 (CI = +/-0.018; p = 0.000)	0.118 (CI = +/-0.096; p = 0.019)	0.760	+6.46%
Severity	2012.1	0.065 (CI = +/-0.021; p = 0.000)	0.111 (CI = +/-0.101; p = 0.033)	0.755	+6.70%
Severity	2012.2	0.065 (CI = +/-0.024; p = 0.000)	0.113 (CI = +/-0.109; p = 0.044)	0.707	+6.76%
Severity	2013.1	0.066 (CI = +/-0.027; p = 0.000)	0.111 (CI = +/-0.118; p = 0.063)	0.685	+6.86%
Severity	2013.2	0.079 (CI = +/-0.026; p = 0.000)	0.141 (CI = +/-0.106; p = 0.014)	0.777	+8.18%
Severity	2014.1	0.073 (CI = +/-0.030; p = 0.000)	0.153 (CI = +/-0.112; p = 0.012)	0.756	+7.60%
Severity	2014.2	0.065 (CI = +/-0.034; p = 0.002)	0.135 (CI = +/-0.118; p = 0.029)	0.652	+6.74%
Severity	2015.1	0.058 (CI = +/-0.040; p = 0.010)	0.148 (CI = +/-0.126; p = 0.027)	0.625	+5.99%
Severity	2015.2	0.040 (CI = +/-0.040; p = 0.053)	0.115 (CI = +/-0.116; p = 0.052)	0.447	+4.06%
Frequency	2005.1	-0.031 (CI = +/-0.012; p = 0.000)	0.131 (CI = +/-0.103; p = 0.015)	0.532	-3.01%
Frequency	2005.2	-0.028 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.103; p = 0.007)	0.518	-2.73%
Frequency	2006.1	-0.025 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.102; p = 0.012)	0.450	-2.47%
Frequency	2006.2	-0.022 (CI = +/-0.013; p = 0.001)	0.148 (CI = +/-0.102; p = 0.006)	0.441	-2.18%
Frequency	2007.1	-0.018 (CI = +/-0.013; p = 0.006)	0.132 (CI = +/-0.100; p = 0.011)	0.357	-1.83%
Frequency	2007.2	-0.014 (CI = +/-0.013; p = 0.031)	0.152 (CI = +/-0.095; p = 0.003)	0.383	-1.40%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.120)	0.134 (CI = +/-0.089; p = 0.005)	0.302	-0.95%
Frequency	2008.2	-0.006 (CI = +/-0.013; p = 0.309)	0.147 (CI = +/-0.089; p = 0.002)	0.335	-0.64%
Frequency	2009.1	-0.005 (CI = +/-0.014; p = 0.482)	0.141 (CI = +/-0.092; p = 0.004)	0.285	-0.47%
Frequency	2009.2	-0.006 (CI = +/-0.015; p = 0.392)	0.135 (CI = +/-0.096; p = 0.008)	0.273	-0.63%
Frequency	2010.1	-0.007 (CI = +/-0.017; p = 0.359)	0.138 (CI = +/-0.100; p = 0.010)	0.267	-0.74%
Frequency	2010.2	-0.011 (CI = +/-0.018; p = 0.230)	0.127 (CI = +/-0.104; p = 0.019)	0.266	-1.05%
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.146)	0.138 (CI = +/-0.107; p = 0.014)	0.305	-1.39%
Frequency	2011.2	-0.014 (CI = +/-0.022; p = 0.209)	0.140 (CI = +/-0.114; p = 0.020)	0.300	-1.35%
Frequency	2012.1	-0.018 (CI = +/-0.024; p = 0.121)	0.153 (CI = +/-0.117; p = 0.014)	0.351	-1.82%
Frequency	2012.2	-0.026 (CI = +/-0.025; p = 0.049)	0.133 (CI = +/-0.117; p = 0.029)	0.400	-2.52%
Frequency	2013.1	-0.026 (CI = +/-0.029; p = 0.075)	0.134 (CI = +/-0.127; p = 0.039)	0.339	-2.58%
Frequency	2013.2	-0.026 (CI = +/-0.034; p = 0.125)	0.135 (CI = +/-0.139; p = 0.056)	0.328	-2.57%
Frequency	2014.1	-0.015 (CI = +/-0.037; p = 0.376)	0.111 (CI = +/-0.137; p = 0.101)	0.150	-1.51%
Frequency	2014.2	-0.010 (CI = +/-0.044; p = 0.615)	0.122 (CI = +/-0.152; p = 0.101)	0.152	-1.00%
Frequency	2015.1	0.002 (CI = +/-0.049; p = 0.925)	0.100 (CI = +/-0.156; p = 0.177)	0.020	+0.21%
Frequency	2015.2	0.015 (CI = +/-0.059; p = 0.577)	0.123 (CI = +/-0.170; p = 0.131)	0.101	+1.48%

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	0.038 (CI = +/-0.016; p = 0.000)	0.227 (CI = +/-0.135; p = 0.002)	0.561	+3.88%
Loss Cost	2005.2	0.040 (CI = +/-0.017; p = 0.000)	0.235 (CI = +/-0.139; p = 0.002)	0.550	+4.04%
Loss Cost	2006.1	0.042 (CI = +/-0.018; p = 0.000)	0.222 (CI = +/-0.142; p = 0.004)	0.564	+4.32%
Loss Cost	2006.2	0.048 (CI = +/-0.017; p = 0.000)	0.249 (CI = +/-0.134; p = 0.001)	0.640	+4.94%
Loss Cost	2007.1	0.054 (CI = +/-0.017; p = 0.000)	0.223 (CI = +/-0.128; p = 0.002)	0.695	+5.55%
Loss Cost	2007.2	0.059 (CI = +/-0.017; p = 0.000)	0.243 (CI = +/-0.126; p = 0.001)	0.723	+6.05%
Loss Cost	2008.1	0.065 (CI = +/-0.018; p = 0.000)	0.218 (CI = +/-0.121; p = 0.001)	0.766	+6.67%
Loss Cost	2008.2	0.070 (CI = +/-0.018; p = 0.000)	0.239 (CI = +/-0.118; p = 0.000)	0.792	+7.23%
Loss Cost	2009.1	0.075 (CI = +/-0.018; p = 0.000)	0.217 (CI = +/-0.115; p = 0.001)	0.820	+7.82%
Loss Cost	2009.2	0.074 (CI = +/-0.020; p = 0.000)	0.214 (CI = +/-0.121; p = 0.002)	0.786	+7.73%
Loss Cost	2010.1	0.072 (CI = +/-0.022; p = 0.000)	0.222 (CI = +/-0.127; p = 0.002)	0.772	+7.50%
Loss Cost	2010.2	0.068 (CI = +/-0.024; p = 0.000)	0.207 (CI = +/-0.130; p = 0.004)	0.720	+7.00%
Loss Cost	2011.1	0.056 (CI = +/-0.022; p = 0.000)	0.242 (CI = +/-0.113; p = 0.000)	0.762	+5.81%
Loss Cost	2011.2	0.055 (CI = +/-0.025; p = 0.000)	0.239 (CI = +/-0.121; p = 0.001)	0.711	+5.70%
Loss Cost	2012.1	0.054 (CI = +/-0.028; p = 0.001)	0.244 (CI = +/-0.130; p = 0.001)	0.702	+5.52%
Loss Cost	2012.2	0.047 (CI = +/-0.031; p = 0.006)	0.228 (CI = +/-0.134; p = 0.003)	0.620	+4.83%
Loss Cost	2013.1	0.049 (CI = +/-0.036; p = 0.012)	0.222 (CI = +/-0.146; p = 0.007)	0.617	+5.06%
Loss Cost	2013.2	0.063 (CI = +/-0.036; p = 0.003)	0.252 (CI = +/-0.136; p = 0.002)	0.718	+6.55%
Loss Cost	2014.1	0.074 (CI = +/-0.041; p = 0.003)	0.230 (CI = +/-0.142; p = 0.005)	0.751	+7.65%
Loss Cost	2014.2	0.072 (CI = +/-0.050; p = 0.010)	0.227 (CI = +/-0.158; p = 0.011)	0.666	+7.47%
Loss Cost	2015.1	0.085 (CI = +/-0.060; p = 0.012)	0.202 (CI = +/-0.172; p = 0.027)	0.700	+8.91%
Loss Cost	2015.2	0.082 (CI = +/-0.077; p = 0.041)	0.197 (CI = +/-0.200; p = 0.053)	0.569	+8.52%
Severity	2005.1	0.068 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.075; p = 0.012)	0.904	+7.05%
Severity	2005.2	0.067 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.076; p = 0.021)	0.893	+6.90%
Severity	2006.1	0.066 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.079; p = 0.023)	0.884	+6.86%
Severity	2006.2	0.069 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.077; p = 0.009)	0.893	+7.17%
Severity	2007.1	0.071 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.078; p = 0.016)	0.893	+7.35%
Severity	2007.2	0.071 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.082; p = 0.021)	0.878	+7.35%
Severity	2008.1	0.071 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.086; p = 0.030)	0.869	+7.40%
Severity	2008.2	0.073 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.088; p = 0.024)	0.861	+7.60%
Severity	2009.1	0.076 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.089; p = 0.046)	0.867	+7.93%
Severity	2009.2	0.077 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.094; p = 0.051)	0.848	+8.00%
Severity	2010.1	0.075 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.099; p = 0.052)	0.830	+7.84%
Severity	2010.2	0.074 (CI = +/-0.019; p = 0.000)	0.093 (CI = +/-0.104; p = 0.076)	0.795	+7.67%
Severity	2011.1	0.066 (CI = +/-0.018; p = 0.000)	0.118 (CI = +/-0.096; p = 0.019)	0.798	+6.82%
Severity	2011.2	0.064 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.102; p = 0.031)	0.750	+6.63%
Severity	2012.1	0.067 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.108; p = 0.057)	0.747	+6.96%
Severity	2012.2	0.068 (CI = +/-0.027; p = 0.000)	0.106 (CI = +/-0.117; p = 0.070)	0.698	+7.04%
Severity	2013.1	0.070 (CI = +/-0.032; p = 0.000)	0.102 (CI = +/-0.128; p = 0.107)	0.678	+7.24%
Severity	2013.2	0.083 (CI = +/-0.030; p = 0.000)	0.131 (CI = +/-0.113; p = 0.028)	0.781	+8.70%
Severity	2014.1	0.078 (CI = +/-0.036; p = 0.001)	0.143 (CI = +/-0.123; p = 0.028)	0.754	+8.09%
Severity	2014.2	0.069 (CI = +/-0.041; p = 0.005)	0.128 (CI = +/-0.130; p = 0.054)	0.647	+7.20%
Severity	2015.1	0.061 (CI = +/-0.051; p = 0.025)	0.142 (CI = +/-0.146; p = 0.055)	0.613	+6.33%
Severity	2015.2	0.041 (CI = +/-0.052; p = 0.100)	0.112 (CI = +/-0.135; p = 0.088)	0.425	+4.22%
Frequency	2005.1	-0.030 (CI = +/-0.012; p = 0.000)	0.129 (CI = +/-0.107; p = 0.020)	0.488	-2.97%
Frequency	2005.2	-0.027 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.106; p = 0.010)	0.472	-2.67%
Frequency	2006.1	-0.024 (CI = +/-0.013; p = 0.001)	0.129 (CI = +/-0.106; p = 0.019)	0.393	-2.38%
Frequency	2006.2	-0.021 (CI = +/-0.014; p = 0.004)	0.144 (CI = +/-0.106; p = 0.010)	0.382	-2.07%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.018)	0.125 (CI = +/-0.103; p = 0.019)	0.286	-1.67%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.074)	0.145 (CI = +/-0.097; p = 0.005)	0.315	-1.21%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.285)	0.122 (CI = +/-0.090; p = 0.010)	0.229	-0.68%
Frequency	2008.2	-0.003 (CI = +/-0.013; p = 0.600)	0.136 (CI = +/-0.089; p = 0.005)	0.277	-0.34%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.883)	0.126 (CI = +/-0.091; p = 0.009)	0.233	-0.10%
Frequency	2009.2	-0.002 (CI = +/-0.016; p = 0.743)	0.121 (CI = +/-0.096; p = 0.016)	0.207	-0.25%
Frequency	2010.1	-0.003 (CI = +/-0.018; p = 0.710)	0.124 (CI = +/-0.101; p = 0.020)	0.196	-0.31%
Frequency	2010.2	-0.006 (CI = +/-0.019; p = 0.495)	0.114 (CI = +/-0.104; p = 0.035)	0.174	-0.63%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.351)	0.124 (CI = +/-0.109; p = 0.029)	0.204	-0.95%
Frequency	2011.2	-0.009 (CI = +/-0.024; p = 0.443)	0.126 (CI = +/-0.117; p = 0.036)	0.199	-0.87%
Frequency	2012.1	-0.014 (CI = +/-0.027; p = 0.290)	0.140 (CI = +/-0.122; p = 0.028)	0.242	-1.35%
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.135)	0.121 (CI = +/-0.123; p = 0.053)	0.271	-2.07%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.203)	0.120 (CI = +/-0.135; p = 0.075)	0.193	-2.03%
Frequency	2013.2	-0.020 (CI = +/-0.039; p = 0.285)	0.122 (CI = +/-0.148; p = 0.097)	0.180	-1.98%
Frequency	2014.1	-0.004 (CI = +/-0.041; p = 0.827)	0.087 (CI = +/-0.142; p = 0.197)	-0.006	-0.41%
Frequency	2014.2	0.003 (CI = +/-0.049; p = 0.908)	0.099 (CI = +/-0.155; p = 0.177)	0.020	+0.25%
Frequency	2015.1	0.024 (CI = +/-0.051; p = 0.300)	0.060 (CI = +/-0.146; p = 0.363)	0.068	+2.43%
Frequency	2015.2	0.040 (CI = +/-0.057; p = 0.131)	0.085 (CI = +/-0.147; p = 0.209)	0.275	+4.13%

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	0.038 (CI = +/-0.017; p = 0.000)	0.227 (CI = +/-0.140; p = 0.003)	0.526	+3.88%
Loss Cost	2005.2	0.040 (CI = +/-0.018; p = 0.000)	0.236 (CI = +/-0.145; p = 0.002)	0.514	+4.07%
Loss Cost	2006.1	0.043 (CI = +/-0.019; p = 0.000)	0.224 (CI = +/-0.148; p = 0.005)	0.530	+4.35%
Loss Cost	2006.2	0.049 (CI = +/-0.019; p = 0.000)	0.254 (CI = +/-0.140; p = 0.001)	0.614	+5.06%
Loss Cost	2007.1	0.055 (CI = +/-0.018; p = 0.000)	0.229 (CI = +/-0.133; p = 0.002)	0.674	+5.70%
Loss Cost	2007.2	0.061 (CI = +/-0.019; p = 0.000)	0.252 (CI = +/-0.131; p = 0.001)	0.708	+6.29%
Loss Cost	2008.1	0.067 (CI = +/-0.019; p = 0.000)	0.228 (CI = +/-0.125; p = 0.001)	0.756	+6.94%
Loss Cost	2008.2	0.074 (CI = +/-0.019; p = 0.000)	0.253 (CI = +/-0.120; p = 0.000)	0.790	+7.64%
Loss Cost	2009.1	0.080 (CI = +/-0.019; p = 0.000)	0.232 (CI = +/-0.116; p = 0.001)	0.822	+8.28%
Loss Cost	2009.2	0.079 (CI = +/-0.021; p = 0.000)	0.231 (CI = +/-0.123; p = 0.001)	0.788	+8.24%
Loss Cost	2010.1	0.077 (CI = +/-0.024; p = 0.000)	0.237 (CI = +/-0.129; p = 0.001)	0.774	+8.03%
Loss Cost	2010.2	0.073 (CI = +/-0.026; p = 0.000)	0.223 (CI = +/-0.134; p = 0.003)	0.715	+7.53%
Loss Cost	2011.1	0.061 (CI = +/-0.024; p = 0.000)	0.255 (CI = +/-0.116; p = 0.000)	0.760	+6.30%
Loss Cost	2011.2	0.061 (CI = +/-0.027; p = 0.000)	0.254 (CI = +/-0.126; p = 0.001)	0.706	+6.27%
Loss Cost	2012.1	0.059 (CI = +/-0.031; p = 0.001)	0.258 (CI = +/-0.136; p = 0.001)	0.697	+6.12%
Loss Cost	2012.2	0.053 (CI = +/-0.036; p = 0.008)	0.241 (CI = +/-0.143; p = 0.004)	0.602	+5.40%
Loss Cost	2013.1	0.055 (CI = +/-0.042; p = 0.014)	0.235 (CI = +/-0.156; p = 0.007)	0.600	+5.69%
Loss Cost	2013.2	0.075 (CI = +/-0.040; p = 0.002)	0.278 (CI = +/-0.138; p = 0.001)	0.746	+7.83%
Loss Cost	2014.1	0.088 (CI = +/-0.044; p = 0.002)	0.256 (CI = +/-0.138; p = 0.003)	0.791	+9.17%
Loss Cost	2014.2	0.091 (CI = +/-0.056; p = 0.006)	0.261 (CI = +/-0.160; p = 0.006)	0.721	+9.48%
Loss Cost	2015.1	0.108 (CI = +/-0.063; p = 0.006)	0.236 (CI = +/-0.165; p = 0.013)	0.774	+11.35%
Loss Cost	2015.2	0.113 (CI = +/-0.089; p = 0.022)	0.244 (CI = +/-0.203; p = 0.027)	0.677	+11.98%
Severity	2005.1	0.070 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.075; p = 0.008)	0.903	+7.23%
Severity	2005.2	0.068 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.077; p = 0.014)	0.890	+7.08%
Severity	2006.1	0.068 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.080; p = 0.016)	0.881	+7.05%
Severity	2006.2	0.072 (CI = +/-0.010; p = 0.000)	0.116 (CI = +/-0.077; p = 0.005)	0.894	+7.41%
Severity	2007.1	0.073 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.078; p = 0.009)	0.895	+7.61%
Severity	2007.2	0.074 (CI = +/-0.012; p = 0.000)	0.110 (CI = +/-0.082; p = 0.011)	0.880	+7.65%
Severity	2008.1	0.074 (CI = +/-0.013; p = 0.000)	0.107 (CI = +/-0.086; p = 0.017)	0.871	+7.71%
Severity	2008.2	0.077 (CI = +/-0.014; p = 0.000)	0.117 (CI = +/-0.088; p = 0.012)	0.867	+7.99%
Severity	2009.1	0.080 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.088; p = 0.022)	0.875	+8.36%
Severity	2009.2	0.082 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.093; p = 0.023)	0.859	+8.51%
Severity	2010.1	0.080 (CI = +/-0.018; p = 0.000)	0.114 (CI = +/-0.098; p = 0.025)	0.842	+8.37%
Severity	2010.2	0.079 (CI = +/-0.020; p = 0.000)	0.111 (CI = +/-0.104; p = 0.039)	0.807	+8.27%
Severity	2011.1	0.071 (CI = +/-0.019; p = 0.000)	0.134 (CI = +/-0.095; p = 0.009)	0.814	+7.40%
Severity	2011.2	0.070 (CI = +/-0.022; p = 0.000)	0.131 (CI = +/-0.102; p = 0.016)	0.766	+7.28%
Severity	2012.1	0.074 (CI = +/-0.025; p = 0.000)	0.121 (CI = +/-0.108; p = 0.030)	0.767	+7.69%
Severity	2012.2	0.077 (CI = +/-0.029; p = 0.000)	0.128 (CI = +/-0.117; p = 0.035)	0.727	+7.97%
Severity	2013.1	0.079 (CI = +/-0.034; p = 0.000)	0.122 (CI = +/-0.127; p = 0.058)	0.712	+8.26%
Severity	2013.2	0.100 (CI = +/-0.026; p = 0.000)	0.166 (CI = +/-0.091; p = 0.003)	0.879	+10.48%
Severity	2014.1	0.095 (CI = +/-0.031; p = 0.000)	0.175 (CI = +/-0.099; p = 0.004)	0.865	+9.98%
Severity	2014.2	0.090 (CI = +/-0.039; p = 0.001)	0.165 (CI = +/-0.112; p = 0.010)	0.792	+9.43%
Severity	2015.1	0.083 (CI = +/-0.049; p = 0.006)	0.176 (CI = +/-0.126; p = 0.015)	0.772	+8.70%
Severity	2015.2	0.064 (CI = +/-0.057; p = 0.034)	0.147 (CI = +/-0.131; p = 0.034)	0.626	+6.65%
Frequency	2005.1	-0.032 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.110; p = 0.032)	0.498	-3.12%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.110; p = 0.016)	0.479	-2.81%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.123 (CI = +/-0.110; p = 0.029)	0.401	-2.52%
Frequency	2006.2	-0.022 (CI = +/-0.015; p = 0.005)	0.138 (CI = +/-0.110; p = 0.016)	0.386	-2.19%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.020)	0.121 (CI = +/-0.107; p = 0.029)	0.289	-1.77%
Frequency	2007.2	-0.013 (CI = +/-0.015; p = 0.087)	0.142 (CI = +/-0.102; p = 0.008)	0.313	-1.26%
Frequency	2008.1	-0.007 (CI = +/-0.014; p = 0.304)	0.121 (CI = +/-0.094; p = 0.014)	0.224	-0.71%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.648)	0.136 (CI = +/-0.094; p = 0.007)	0.270	-0.33%
Frequency	2009.1	-0.001 (CI = +/-0.016; p = 0.921)	0.127 (CI = +/-0.096; p = 0.012)	0.223	-0.08%
Frequency	2009.2	-0.002 (CI = +/-0.018; p = 0.774)	0.121 (CI = +/-0.101; p = 0.022)	0.197	-0.24%
Frequency	2010.1	-0.003 (CI = +/-0.020; p = 0.741)	0.124 (CI = +/-0.107; p = 0.027)	0.185	-0.31%
Frequency	2010.2	-0.007 (CI = +/-0.022; p = 0.510)	0.112 (CI = +/-0.112; p = 0.050)	0.164	-0.68%
Frequency	2011.1	-0.010 (CI = +/-0.024; p = 0.370)	0.122 (CI = +/-0.117; p = 0.042)	0.194	-1.02%
Frequency	2011.2	-0.010 (CI = +/-0.027; p = 0.466)	0.124 (CI = +/-0.126; p = 0.054)	0.188	-0.95%
Frequency	2012.1	-0.015 (CI = +/-0.030; p = 0.314)	0.137 (CI = +/-0.132; p = 0.043)	0.231	-1.46%
Frequency	2012.2	-0.024 (CI = +/-0.033; p = 0.137)	0.113 (CI = +/-0.133; p = 0.089)	0.274	-2.39%
Frequency	2013.1	-0.024 (CI = +/-0.039; p = 0.200)	0.113 (CI = +/-0.146; p = 0.116)	0.191	-2.37%
Frequency	2013.2	-0.024 (CI = +/-0.048; p = 0.277)	0.112 (CI = +/-0.164; p = 0.156)	0.175	-2.40%
Frequency	2014.1	-0.007 (CI = +/-0.050; p = 0.741)	0.081 (CI = +/-0.158; p = 0.270)	-0.050	-0.74%
Frequency	2014.2	0.000 (CI = +/-0.063; p = 0.987)	0.096 (CI = +/-0.180; p = 0.249)	-0.044	+0.04%
Frequency	2015.1	0.024 (CI = +/-0.065; p = 0.403)	0.060 (CI = +/-0.170; p = 0.421)	-0.059	+2.44%
Frequency	2015.2	0.049 (CI = +/-0.078; p = 0.169)	0.097 (CI = +/-0.179; p = 0.222)	0.198	+5.00%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.040 (CI = +/-0.018; p = 0.000)	0.390	+4.04%
Loss Cost	2005.2	0.040 (CI = +/-0.020; p = 0.000)	0.365	+4.04%
Loss Cost	2006.1	0.044 (CI = +/-0.020; p = 0.000)	0.407	+4.49%
Loss Cost	2006.2	0.048 (CI = +/-0.021; p = 0.000)	0.443	+4.94%
Loss Cost	2007.1	0.056 (CI = +/-0.021; p = 0.000)	0.544	+5.76%
Loss Cost	2007.2	0.059 (CI = +/-0.022; p = 0.000)	0.543	+6.05%
Loss Cost	2008.1	0.067 (CI = +/-0.022; p = 0.000)	0.628	+6.91%
Loss Cost	2008.2	0.070 (CI = +/-0.024; p = 0.000)	0.624	+7.23%
Loss Cost	2009.1	0.078 (CI = +/-0.024; p = 0.000)	0.687	+8.11%
Loss Cost	2009.2	0.074 (CI = +/-0.026; p = 0.000)	0.641	+7.73%
Loss Cost	2010.1	0.076 (CI = +/-0.029; p = 0.000)	0.613	+7.86%
Loss Cost	2010.2	0.068 (CI = +/-0.030; p = 0.000)	0.548	+7.00%
Loss Cost	2011.1	0.061 (CI = +/-0.032; p = 0.001)	0.469	+6.29%
Loss Cost	2011.2	0.055 (CI = +/-0.036; p = 0.005)	0.382	+5.70%
Loss Cost	2012.1	0.059 (CI = +/-0.040; p = 0.007)	0.374	+6.13%
Loss Cost	2012.2	0.047 (CI = +/-0.043; p = 0.034)	0.247	+4.83%
Loss Cost	2013.1	0.056 (CI = +/-0.048; p = 0.027)	0.293	+5.78%
Loss Cost	2013.2	0.063 (CI = +/-0.056; p = 0.030)	0.302	+6.55%
Loss Cost	2014.1	0.083 (CI = +/-0.060; p = 0.011)	0.439	+8.70%
Loss Cost	2014.2	0.072 (CI = +/-0.071; p = 0.047)	0.299	+7.47%
Loss Cost	2015.1	0.098 (CI = +/-0.078; p = 0.020)	0.448	+10.26%
Loss Cost	2015.2	0.082 (CI = +/-0.097; p = 0.085)	0.273	+8.52%
Severity	2005.1	0.069 (CI = +/-0.010; p = 0.000)	0.883	+7.12%
Severity	2005.2	0.067 (CI = +/-0.010; p = 0.000)	0.873	+6.90%
Severity	2006.1	0.067 (CI = +/-0.011; p = 0.000)	0.862	+6.94%
Severity	2006.2	0.069 (CI = +/-0.011; p = 0.000)	0.863	+7.17%
Severity	2007.1	0.072 (CI = +/-0.012; p = 0.000)	0.867	+7.44%
Severity	2007.2	0.071 (CI = +/-0.013; p = 0.000)	0.851	+7.35%
Severity	2008.1	0.072 (CI = +/-0.013; p = 0.000)	0.842	+7.51%
Severity	2008.2	0.073 (CI = +/-0.015; p = 0.000)	0.828	+7.60%
Severity	2009.1	0.077 (CI = +/-0.015; p = 0.000)	0.843	+8.06%
Severity	2009.2	0.077 (CI = +/-0.017; p = 0.000)	0.821	+8.00%
Severity	2010.1	0.077 (CI = +/-0.019; p = 0.000)	0.798	+8.00%
Severity	2010.2	0.074 (CI = +/-0.020; p = 0.000)	0.763	+7.67%
Severity	2011.1	0.068 (CI = +/-0.021; p = 0.000)	0.724	+7.06%
Severity	2011.2	0.064 (CI = +/-0.024; p = 0.000)	0.671	+6.63%
Severity	2012.1	0.070 (CI = +/-0.026; p = 0.000)	0.686	+7.22%
Severity	2012.2	0.068 (CI = +/-0.030; p = 0.000)	0.629	+7.04%
Severity	2013.1	0.073 (CI = +/-0.034; p = 0.000)	0.622	+7.58%
Severity	2013.2	0.083 (CI = +/-0.037; p = 0.000)	0.668	+8.70%
Severity	2014.1	0.084 (CI = +/-0.044; p = 0.002)	0.609	+8.74%
Severity	2014.2	0.069 (CI = +/-0.049; p = 0.010)	0.487	+7.20%
Severity	2015.1	0.070 (CI = +/-0.061; p = 0.029)	0.404	+7.25%
Severity	2015.2	0.041 (CI = +/-0.061; p = 0.150)	0.168	+4.22%
Frequency	2005.1	-0.029 (CI = +/-0.013; p = 0.000)	0.394	-2.88%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.001)	0.340	-2.67%
Frequency	2006.1	-0.023 (CI = +/-0.014; p = 0.003)	0.269	-2.29%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.009)	0.212	-2.07%
Frequency	2007.1	-0.016 (CI = +/-0.015; p = 0.042)	0.127	-1.56%
Frequency	2007.2	-0.012 (CI = +/-0.016; p = 0.123)	0.061	-1.21%
Frequency	2008.1	-0.006 (CI = +/-0.015; p = 0.445)	-0.017	-0.55%
Frequency	2008.2	-0.003 (CI = +/-0.016; p = 0.661)	-0.038	-0.34%
Frequency	2009.1	0.001 (CI = +/-0.017; p = 0.946)	-0.050	+0.05%
Frequency	2009.2	-0.002 (CI = +/-0.018; p = 0.775)	-0.048	-0.25%
Frequency	2010.1	-0.001 (CI = +/-0.020; p = 0.894)	-0.054	-0.13%
Frequency	2010.2	-0.006 (CI = +/-0.021; p = 0.541)	-0.035	-0.63%
Frequency	2011.1	-0.007 (CI = +/-0.024; p = 0.530)	-0.036	-0.72%
Frequency	2011.2	-0.009 (CI = +/-0.027; p = 0.498)	-0.033	-0.87%
Frequency	2012.1	-0.010 (CI = +/-0.031; p = 0.484)	-0.033	-1.02%
Frequency	2012.2	-0.021 (CI = +/-0.032; p = 0.179)	0.067	-2.07%
Frequency	2013.1	-0.017 (CI = +/-0.037; p = 0.335)	0.001	-1.67%
Frequency	2013.2	-0.020 (CI = +/-0.043; p = 0.327)	0.004	-1.98%
Frequency	2014.1	0.000 (CI = +/-0.042; p = 0.982)	-0.100	-0.04%
Frequency	2014.2	0.003 (CI = +/-0.051; p = 0.913)	-0.110	+0.25%
Frequency	2015.1	0.028 (CI = +/-0.049; p = 0.226)	0.074	+2.80%
Frequency	2015.2	0.040 (CI = +/-0.058; p = 0.146)	0.173	+4.13%

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	-0.001 (CI = +/-0.014; p = 0.879)	0.097 (CI = +/-0.127; p = 0.128)	0.014	-0.10%
Loss Cost	2005.2	-0.002 (CI = +/-0.015; p = 0.764)	0.091 (CI = +/-0.131; p = 0.163)	0.005	-0.22%
Loss Cost	2006.1	-0.004 (CI = +/-0.015; p = 0.573)	0.102 (CI = +/-0.133; p = 0.128)	0.024	-0.43%
Loss Cost	2006.2	-0.003 (CI = +/-0.016; p = 0.684)	0.107 (CI = +/-0.138; p = 0.123)	0.025	-0.33%
Loss Cost	2007.1	-0.003 (CI = +/-0.018; p = 0.741)	0.105 (CI = +/-0.144; p = 0.145)	0.012	-0.29%
Loss Cost	2007.2	-0.002 (CI = +/-0.019; p = 0.866)	0.111 (CI = +/-0.149; p = 0.137)	0.015	-0.16%
Loss Cost	2008.1	-0.001 (CI = +/-0.021; p = 0.922)	0.108 (CI = +/-0.155; p = 0.163)	0.003	-0.10%
Loss Cost	2008.2	-0.003 (CI = +/-0.022; p = 0.817)	0.102 (CI = +/-0.162; p = 0.205)	-0.010	-0.25%
Loss Cost	2009.1	-0.004 (CI = +/-0.024; p = 0.722)	0.109 (CI = +/-0.169; p = 0.194)	-0.006	-0.42%
Loss Cost	2009.2	-0.011 (CI = +/-0.025; p = 0.388)	0.084 (CI = +/-0.167; p = 0.305)	-0.005	-1.06%
Loss Cost	2010.1	-0.018 (CI = +/-0.026; p = 0.149)	0.114 (CI = +/-0.163; p = 0.159)	0.090	-1.83%
Loss Cost	2010.2	-0.028 (CI = +/-0.025; p = 0.032)	0.082 (CI = +/-0.153; p = 0.275)	0.189	-2.74%
Loss Cost	2011.1	-0.034 (CI = +/-0.027; p = 0.018)	0.102 (CI = +/-0.156; p = 0.186)	0.246	-3.30%
Loss Cost	2011.2	-0.038 (CI = +/-0.029; p = 0.015)	0.088 (CI = +/-0.161; p = 0.265)	0.274	-3.72%
Loss Cost	2012.1	-0.045 (CI = +/-0.032; p = 0.009)	0.109 (CI = +/-0.166; p = 0.181)	0.323	-4.37%
Loss Cost	2012.2	-0.057 (CI = +/-0.031; p = 0.001)	0.074 (CI = +/-0.152; p = 0.316)	0.480	-5.56%
Loss Cost	2013.1	-0.065 (CI = +/-0.034; p = 0.001)	0.097 (CI = +/-0.155; p = 0.201)	0.522	-6.34%
Loss Cost	2013.2	-0.070 (CI = +/-0.038; p = 0.002)	0.086 (CI = +/-0.165; p = 0.279)	0.520	-6.75%
Loss Cost	2014.1	-0.067 (CI = +/-0.045; p = 0.007)	0.078 (CI = +/-0.180; p = 0.364)	0.409	-6.43%
Loss Cost	2014.2	-0.069 (CI = +/-0.053; p = 0.015)	0.072 (CI = +/-0.197; p = 0.433)	0.376	-6.66%
Loss Cost	2015.1	-0.057 (CI = +/-0.061; p = 0.064)	0.047 (CI = +/-0.212; p = 0.629)	0.184	-5.56%
Loss Cost	2015.2	-0.053 (CI = +/-0.075; p = 0.138)	0.054 (CI = +/-0.237; p = 0.614)	0.091	-5.20%
Severity	2005.1	0.017 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.054; p = 0.232)	0.524	+1.67%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.055; p = 0.198)	0.520	+1.74%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.057; p = 0.212)	0.499	+1.73%
Severity	2006.2	0.020 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.051; p = 0.058)	0.628	+2.02%
Severity	2007.1	0.021 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.053; p = 0.087)	0.630	+2.10%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.054; p = 0.074)	0.621	+2.18%
Severity	2008.1	0.023 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.055; p = 0.115)	0.631	+2.29%
Severity	2008.2	0.023 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.058; p = 0.132)	0.592	+2.29%
Severity	2009.1	0.022 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.061; p = 0.139)	0.565	+2.26%
Severity	2009.2	0.020 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.059; p = 0.231)	0.489	+1.99%
Severity	2010.1	0.016 (CI = +/-0.008; p = 0.001)	0.049 (CI = +/-0.054; p = 0.069)	0.472	+1.61%
Severity	2010.2	0.013 (CI = +/-0.009; p = 0.004)	0.041 (CI = +/-0.052; p = 0.120)	0.364	+1.36%
Severity	2011.1	0.013 (CI = +/-0.010; p = 0.012)	0.043 (CI = +/-0.055; p = 0.116)	0.333	+1.28%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.038)	0.038 (CI = +/-0.057; p = 0.175)	0.222	+1.12%
Severity	2012.1	0.011 (CI = +/-0.012; p = 0.057)	0.037 (CI = +/-0.061; p = 0.212)	0.210	+1.14%
Severity	2012.2	0.008 (CI = +/-0.012; p = 0.194)	0.027 (CI = +/-0.060; p = 0.347)	0.048	+0.78%
Severity	2013.1	0.002 (CI = +/-0.011; p = 0.706)	0.043 (CI = +/-0.053; p = 0.099)	0.091	+0.20%
Severity	2013.2	0.000 (CI = +/-0.013; p = 0.950)	0.037 (CI = +/-0.055; p = 0.162)	0.015	-0.04%
Severity	2014.1	-0.002 (CI = +/-0.015; p = 0.803)	0.041 (CI = +/-0.059; p = 0.160)	0.021	-0.17%
Severity	2014.2	-0.005 (CI = +/-0.017; p = 0.539)	0.034 (CI = +/-0.062; p = 0.252)	-0.010	-0.47%
Severity	2015.1	0.004 (CI = +/-0.015; p = 0.612)	0.016 (CI = +/-0.053; p = 0.517)	-0.117	+0.36%
Severity	2015.2	0.007 (CI = +/-0.018; p = 0.426)	0.021 (CI = +/-0.058; p = 0.416)	-0.059	+0.66%
Frequency	2005.1	-0.018 (CI = +/-0.010; p = 0.002)	0.065 (CI = +/-0.095; p = 0.175)	0.272	-1.75%
Frequency	2005.2	-0.019 (CI = +/-0.011; p = 0.001)	0.056 (CI = +/-0.096; p = 0.247)	0.302	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.001)	0.066 (CI = +/-0.097; p = 0.173)	0.336	-2.12%
Frequency	2006.2	-0.023 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.099; p = 0.242)	0.360	-2.30%
Frequency	2007.1	-0.024 (CI = +/-0.013; p = 0.001)	0.060 (CI = +/-0.103; p = 0.246)	0.332	-2.33%
Frequency	2007.2	-0.023 (CI = +/-0.014; p = 0.002)	0.062 (CI = +/-0.107; p = 0.245)	0.305	-2.28%
Frequency	2008.1	-0.024 (CI = +/-0.015; p = 0.003)	0.064 (CI = +/-0.112; p = 0.246)	0.280	-2.34%
Frequency	2008.2	-0.025 (CI = +/-0.016; p = 0.004)	0.058 (CI = +/-0.116; p = 0.309)	0.286	-2.48%
Frequency	2009.1	-0.027 (CI = +/-0.017; p = 0.005)	0.064 (CI = +/-0.121; p = 0.284)	0.275	-2.62%
Frequency	2009.2	-0.030 (CI = +/-0.018; p = 0.003)	0.049 (CI = +/-0.122; p = 0.409)	0.326	-2.99%
Frequency	2010.1	-0.034 (CI = +/-0.020; p = 0.002)	0.065 (CI = +/-0.124; p = 0.286)	0.370	-3.39%
Frequency	2010.2	-0.041 (CI = +/-0.019; p = 0.000)	0.041 (CI = +/-0.117; p = 0.469)	0.485	-4.05%
Frequency	2011.1	-0.046 (CI = +/-0.020; p = 0.000)	0.058 (CI = +/-0.118; p = 0.310)	0.527	-4.52%
Frequency	2011.2	-0.049 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.123; p = 0.405)	0.529	-4.79%
Frequency	2012.1	-0.056 (CI = +/-0.023; p = 0.000)	0.072 (CI = +/-0.122; p = 0.227)	0.591	-5.45%
Frequency	2012.2	-0.065 (CI = +/-0.023; p = 0.000)	0.047 (CI = +/-0.113; p = 0.390)	0.690	-6.29%
Frequency	2013.1	-0.067 (CI = +/-0.026; p = 0.000)	0.054 (CI = +/-0.121; p = 0.355)	0.659	-6.53%
Frequency	2013.2	-0.069 (CI = +/-0.030; p = 0.000)	0.049 (CI = +/-0.130; p = 0.429)	0.633	-6.71%
Frequency	2014.1	-0.065 (CI = +/-0.035; p = 0.002)	0.037 (CI = +/-0.140; p = 0.572)	0.534	-6.27%
Frequency	2014.2	-0.064 (CI = +/-0.041; p = 0.006)	0.038 (CI = +/-0.153; p = 0.590)	0.468	-6.22%
Frequency	2015.1	-0.061 (CI = +/-0.050; p = 0.022)	0.031 (CI = +/-0.171; p = 0.692)	0.341	-5.90%
Frequency	2015.2	-0.060 (CI = +/-0.060; p = 0.051)	0.032 (CI = +/-0.192; p = 0.706)	0.253	-5.82%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.000 (CI = +/-0.014; p = 0.947)	-0.033	-0.05%
Loss Cost	2005.2	-0.002 (CI = +/-0.015; p = 0.768)	-0.031	-0.22%
Loss Cost	2006.1	-0.004 (CI = +/-0.016; p = 0.644)	-0.028	-0.36%
Loss Cost	2006.2	-0.003 (CI = +/-0.017; p = 0.692)	-0.031	-0.33%
Loss Cost	2007.1	-0.002 (CI = +/-0.018; p = 0.816)	-0.036	-0.21%
Loss Cost	2007.2	-0.002 (CI = +/-0.020; p = 0.870)	-0.039	-0.16%
Loss Cost	2008.1	0.000 (CI = +/-0.021; p = 0.998)	-0.042	0.00%
Loss Cost	2008.2	-0.003 (CI = +/-0.023; p = 0.819)	-0.041	-0.25%
Loss Cost	2009.1	-0.003 (CI = +/-0.025; p = 0.798)	-0.042	-0.31%
Loss Cost	2009.2	-0.011 (CI = +/-0.025; p = 0.389)	-0.010	-1.06%
Loss Cost	2010.1	-0.017 (CI = +/-0.026; p = 0.191)	0.038	-1.69%
Loss Cost	2010.2	-0.028 (CI = +/-0.025; p = 0.033)	0.177	-2.74%
Loss Cost	2011.1	-0.032 (CI = +/-0.027; p = 0.025)	0.208	-3.15%
Loss Cost	2011.2	-0.038 (CI = +/-0.030; p = 0.015)	0.260	-3.72%
Loss Cost	2012.1	-0.043 (CI = +/-0.033; p = 0.014)	0.282	-4.17%
Loss Cost	2012.2	-0.057 (CI = +/-0.031; p = 0.001)	0.477	-5.56%
Loss Cost	2013.1	-0.063 (CI = +/-0.034; p = 0.001)	0.495	-6.12%
Loss Cost	2013.2	-0.070 (CI = +/-0.038; p = 0.002)	0.510	-6.75%
Loss Cost	2014.1	-0.064 (CI = +/-0.044; p = 0.008)	0.414	-6.21%
Loss Cost	2014.2	-0.069 (CI = +/-0.051; p = 0.013)	0.395	-6.66%
Loss Cost	2015.1	-0.055 (CI = +/-0.058; p = 0.058)	0.245	-5.38%
Loss Cost	2015.2	-0.053 (CI = +/-0.070; p = 0.119)	0.164	-5.20%
Severity	2005.1	0.017 (CI = +/-0.006; p = 0.000)	0.516	+1.69%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.507	+1.74%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.488	+1.76%
Severity	2006.2	0.020 (CI = +/-0.006; p = 0.000)	0.588	+2.02%
Severity	2007.1	0.021 (CI = +/-0.007; p = 0.000)	0.599	+2.13%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.583	+2.18%
Severity	2008.1	0.023 (CI = +/-0.008; p = 0.000)	0.605	+2.33%
Severity	2008.2	0.023 (CI = +/-0.008; p = 0.000)	0.566	+2.29%
Severity	2009.1	0.023 (CI = +/-0.009; p = 0.000)	0.538	+2.30%
Severity	2009.2	0.020 (CI = +/-0.009; p = 0.000)	0.476	+1.99%
Severity	2010.1	0.017 (CI = +/-0.009; p = 0.001)	0.400	+1.67%
Severity	2010.2	0.013 (CI = +/-0.009; p = 0.005)	0.309	+1.36%
Severity	2011.1	0.013 (CI = +/-0.010; p = 0.011)	0.268	+1.35%
Severity	2011.2	0.011 (CI = +/-0.011; p = 0.042)	0.175	+1.12%
Severity	2012.1	0.012 (CI = +/-0.012; p = 0.047)	0.175	+1.22%
Severity	2012.2	0.008 (CI = +/-0.012; p = 0.192)	0.051	+0.78%
Severity	2013.1	0.003 (CI = +/-0.012; p = 0.597)	-0.049	+0.31%
Severity	2013.2	0.000 (CI = +/-0.013; p = 0.952)	-0.077	-0.04%
Severity	2014.1	0.000 (CI = +/-0.015; p = 0.949)	-0.083	-0.05%
Severity	2014.2	-0.005 (CI = +/-0.017; p = 0.546)	-0.054	-0.47%
Severity	2015.1	0.004 (CI = +/-0.015; p = 0.532)	-0.056	+0.43%
Severity	2015.2	0.007 (CI = +/-0.018; p = 0.417)	-0.028	+0.66%
Frequency	2005.1	-0.017 (CI = +/-0.010; p = 0.002)	0.250	-1.71%
Frequency	2005.2	-0.019 (CI = +/-0.011; p = 0.001)	0.292	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.001)	0.314	-2.08%
Frequency	2006.2	-0.023 (CI = +/-0.012; p = 0.000)	0.349	-2.30%
Frequency	2007.1	-0.023 (CI = +/-0.013; p = 0.001)	0.321	-2.29%
Frequency	2007.2	-0.023 (CI = +/-0.014; p = 0.002)	0.294	-2.28%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.004)	0.267	-2.28%
Frequency	2008.2	-0.025 (CI = +/-0.016; p = 0.004)	0.284	-2.48%
Frequency	2009.1	-0.026 (CI = +/-0.017; p = 0.006)	0.268	-2.55%
Frequency	2009.2	-0.030 (CI = +/-0.018; p = 0.002)	0.335	-2.99%
Frequency	2010.1	-0.034 (CI = +/-0.019; p = 0.002)	0.363	-3.31%
Frequency	2010.2	-0.041 (CI = +/-0.019; p = 0.000)	0.497	-4.05%
Frequency	2011.1	-0.045 (CI = +/-0.020; p = 0.000)	0.525	-4.44%
Frequency	2011.2	-0.049 (CI = +/-0.022; p = 0.000)	0.536	-4.79%
Frequency	2012.1	-0.055 (CI = +/-0.024; p = 0.000)	0.576	-5.32%
Frequency	2012.2	-0.065 (CI = +/-0.023; p = 0.000)	0.694	-6.29%
Frequency	2013.1	-0.066 (CI = +/-0.026; p = 0.000)	0.661	-6.41%
Frequency	2013.2	-0.069 (CI = +/-0.029; p = 0.000)	0.642	-6.71%
Frequency	2014.1	-0.064 (CI = +/-0.033; p = 0.001)	0.560	-6.17%
Frequency	2014.2	-0.064 (CI = +/-0.039; p = 0.004)	0.502	-6.22%
Frequency	2015.1	-0.060 (CI = +/-0.046; p = 0.017)	0.396	-5.78%
Frequency	2015.2	-0.060 (CI = +/-0.056; p = 0.040)	0.323	-5.82%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.004 (CI = +/-0.014; p = 0.553)	-0.022	+0.41%
Loss Cost	2005.2	0.003 (CI = +/-0.015; p = 0.724)	-0.031	+0.26%
Loss Cost	2006.1	0.001 (CI = +/-0.016; p = 0.861)	-0.036	+0.14%
Loss Cost	2006.2	0.002 (CI = +/-0.017; p = 0.805)	-0.036	+0.20%
Loss Cost	2007.1	0.004 (CI = +/-0.018; p = 0.671)	-0.032	+0.38%
Loss Cost	2007.2	0.005 (CI = +/-0.020; p = 0.618)	-0.031	+0.48%
Loss Cost	2008.1	0.007 (CI = +/-0.021; p = 0.498)	-0.022	+0.70%
Loss Cost	2008.2	0.005 (CI = +/-0.023; p = 0.661)	-0.036	+0.49%
Loss Cost	2009.1	0.005 (CI = +/-0.025; p = 0.684)	-0.039	+0.50%
Loss Cost	2009.2	-0.003 (CI = +/-0.025; p = 0.836)	-0.048	-0.26%
Loss Cost	2010.1	-0.009 (CI = +/-0.027; p = 0.500)	-0.027	-0.88%
Loss Cost	2010.2	-0.020 (CI = +/-0.026; p = 0.125)	0.077	-1.96%
Loss Cost	2011.1	-0.024 (CI = +/-0.028; p = 0.098)	0.103	-2.33%
Loss Cost	2011.2	-0.029 (CI = +/-0.031; p = 0.063)	0.149	-2.88%
Loss Cost	2012.1	-0.033 (CI = +/-0.035; p = 0.057)	0.168	-3.29%
Loss Cost	2012.2	-0.049 (CI = +/-0.033; p = 0.007)	0.374	-4.76%
Loss Cost	2013.1	-0.054 (CI = +/-0.037; p = 0.008)	0.388	-5.29%
Loss Cost	2013.2	-0.061 (CI = +/-0.043; p = 0.009)	0.400	-5.89%
Loss Cost	2014.1	-0.052 (CI = +/-0.049; p = 0.037)	0.279	-5.11%
Loss Cost	2014.2	-0.056 (CI = +/-0.058; p = 0.057)	0.249	-5.45%
Loss Cost	2015.1	-0.037 (CI = +/-0.064; p = 0.224)	0.066	-3.64%
Loss Cost	2015.2	-0.031 (CI = +/-0.079; p = 0.399)	-0.023	-3.02%
Severity	2005.1	0.017 (CI = +/-0.006; p = 0.000)	0.518	+1.76%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.510	+1.82%
Severity	2006.1	0.018 (CI = +/-0.007; p = 0.000)	0.492	+1.85%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.598	+2.13%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.613	+2.26%
Severity	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.600	+2.32%
Severity	2008.1	0.025 (CI = +/-0.008; p = 0.000)	0.627	+2.50%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.590	+2.47%
Severity	2009.1	0.025 (CI = +/-0.009; p = 0.000)	0.564	+2.50%
Severity	2009.2	0.022 (CI = +/-0.010; p = 0.000)	0.503	+2.18%
Severity	2010.1	0.018 (CI = +/-0.010; p = 0.001)	0.427	+1.85%
Severity	2010.2	0.015 (CI = +/-0.010; p = 0.004)	0.335	+1.52%
Severity	2011.1	0.015 (CI = +/-0.011; p = 0.009)	0.297	+1.52%
Severity	2011.2	0.013 (CI = +/-0.012; p = 0.035)	0.202	+1.29%
Severity	2012.1	0.014 (CI = +/-0.013; p = 0.038)	0.206	+1.42%
Severity	2012.2	0.009 (CI = +/-0.014; p = 0.159)	0.075	+0.95%
Severity	2013.1	0.004 (CI = +/-0.014; p = 0.513)	-0.041	+0.43%
Severity	2013.2	0.001 (CI = +/-0.015; p = 0.938)	-0.083	+0.05%
Severity	2014.1	0.001 (CI = +/-0.018; p = 0.943)	-0.090	+0.06%
Severity	2014.2	-0.004 (CI = +/-0.020; p = 0.645)	-0.076	-0.43%
Severity	2015.1	0.007 (CI = +/-0.018; p = 0.414)	-0.027	+0.67%
Severity	2015.2	0.010 (CI = +/-0.021; p = 0.308)	0.020	+1.01%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.011)	0.176	-1.33%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.005)	0.219	-1.53%
Frequency	2006.1	-0.017 (CI = +/-0.011; p = 0.004)	0.239	-1.68%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.002)	0.276	-1.88%
Frequency	2007.1	-0.019 (CI = +/-0.013; p = 0.005)	0.242	-1.84%
Frequency	2007.2	-0.018 (CI = +/-0.014; p = 0.011)	0.210	-1.80%
Frequency	2008.1	-0.018 (CI = +/-0.015; p = 0.020)	0.179	-1.76%
Frequency	2008.2	-0.020 (CI = +/-0.016; p = 0.018)	0.193	-1.93%
Frequency	2009.1	-0.020 (CI = +/-0.017; p = 0.028)	0.173	-1.96%
Frequency	2009.2	-0.024 (CI = +/-0.018; p = 0.012)	0.241	-2.39%
Frequency	2010.1	-0.027 (CI = +/-0.020; p = 0.010)	0.268	-2.68%
Frequency	2010.2	-0.035 (CI = +/-0.019; p = 0.001)	0.416	-3.43%
Frequency	2011.1	-0.039 (CI = +/-0.021; p = 0.001)	0.444	-3.80%
Frequency	2011.2	-0.042 (CI = +/-0.023; p = 0.001)	0.453	-4.11%
Frequency	2012.1	-0.048 (CI = +/-0.025; p = 0.001)	0.494	-4.64%
Frequency	2012.2	-0.058 (CI = +/-0.024; p = 0.000)	0.634	-5.65%
Frequency	2013.1	-0.059 (CI = +/-0.028; p = 0.001)	0.587	-5.70%
Frequency	2013.2	-0.061 (CI = +/-0.032; p = 0.001)	0.557	-5.94%
Frequency	2014.1	-0.053 (CI = +/-0.036; p = 0.008)	0.446	-5.17%
Frequency	2014.2	-0.052 (CI = +/-0.043; p = 0.022)	0.363	-5.05%
Frequency	2015.1	-0.044 (CI = +/-0.051; p = 0.083)	0.219	-4.27%
Frequency	2015.2	-0.041 (CI = +/-0.063; p = 0.175)	0.119	-3.99%

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	0.009 (CI = +/-0.013; p = 0.160)	0.036	+0.94%
Loss Cost	2005.2	0.008 (CI = +/-0.014; p = 0.249)	0.014	+0.81%
Loss Cost	2006.1	0.007 (CI = +/-0.015; p = 0.337)	-0.002	+0.72%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.297)	0.005	+0.85%
Loss Cost	2007.1	0.011 (CI = +/-0.017; p = 0.212)	0.025	+1.08%
Loss Cost	2007.2	0.012 (CI = +/-0.019; p = 0.182)	0.036	+1.25%
Loss Cost	2008.1	0.016 (CI = +/-0.020; p = 0.122)	0.065	+1.57%
Loss Cost	2008.2	0.014 (CI = +/-0.022; p = 0.196)	0.034	+1.41%
Loss Cost	2009.1	0.015 (CI = +/-0.024; p = 0.207)	0.032	+1.51%
Loss Cost	2009.2	0.008 (CI = +/-0.025; p = 0.520)	-0.029	+0.77%
Loss Cost	2010.1	0.002 (CI = +/-0.026; p = 0.883)	-0.054	+0.19%
Loss Cost	2010.2	-0.009 (CI = +/-0.025; p = 0.450)	-0.023	-0.91%
Loss Cost	2011.1	-0.012 (CI = +/-0.028; p = 0.369)	-0.009	-1.21%
Loss Cost	2011.2	-0.017 (CI = +/-0.031; p = 0.256)	0.024	-1.69%
Loss Cost	2012.1	-0.020 (CI = +/-0.035; p = 0.234)	0.035	-2.00%
Loss Cost	2012.2	-0.036 (CI = +/-0.033; p = 0.038)	0.238	-3.52%
Loss Cost	2013.1	-0.040 (CI = +/-0.038; p = 0.041)	0.245	-3.95%
Loss Cost	2013.2	-0.045 (CI = +/-0.045; p = 0.047)	0.249	-4.43%
Loss Cost	2014.1	-0.033 (CI = +/-0.050; p = 0.174)	0.094	-3.23%
Loss Cost	2014.2	-0.033 (CI = +/-0.061; p = 0.249)	0.049	-3.27%
Loss Cost	2015.1	-0.005 (CI = +/-0.061; p = 0.857)	-0.120	-0.49%
Loss Cost	2015.2	0.011 (CI = +/-0.073; p = 0.729)	-0.122	+1.12%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.516	+1.83%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.510	+1.90%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.493	+1.93%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.607	+2.25%
Severity	2007.1	0.024 (CI = +/-0.007; p = 0.000)	0.625	+2.40%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.615	+2.47%
Severity	2008.1	0.027 (CI = +/-0.008; p = 0.000)	0.647	+2.69%
Severity	2008.2	0.026 (CI = +/-0.009; p = 0.000)	0.612	+2.66%
Severity	2009.1	0.027 (CI = +/-0.010; p = 0.000)	0.590	+2.72%
Severity	2009.2	0.024 (CI = +/-0.010; p = 0.000)	0.529	+2.39%
Severity	2010.1	0.020 (CI = +/-0.010; p = 0.001)	0.454	+2.04%
Severity	2010.2	0.017 (CI = +/-0.011; p = 0.004)	0.361	+1.69%
Severity	2011.1	0.017 (CI = +/-0.012; p = 0.008)	0.326	+1.72%
Severity	2011.2	0.015 (CI = +/-0.013; p = 0.030)	0.228	+1.48%
Severity	2012.1	0.016 (CI = +/-0.015; p = 0.031)	0.239	+1.65%
Severity	2012.2	0.011 (CI = +/-0.015; p = 0.133)	0.101	+1.15%
Severity	2013.1	0.006 (CI = +/-0.016; p = 0.442)	-0.029	+0.58%
Severity	2013.2	0.002 (CI = +/-0.018; p = 0.839)	-0.087	+0.17%
Severity	2014.1	0.002 (CI = +/-0.021; p = 0.843)	-0.095	+0.19%
Severity	2014.2	-0.004 (CI = +/-0.024; p = 0.744)	-0.097	-0.36%
Severity	2015.1	0.010 (CI = +/-0.021; p = 0.316)	0.016	+0.99%
Severity	2015.2	0.015 (CI = +/-0.026; p = 0.217)	0.095	+1.50%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.057)	0.092	-0.88%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.029)	0.134	-1.06%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.022)	0.154	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	0.191	-1.37%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.029)	0.150	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.057)	0.112	-1.19%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.104)	0.076	-1.09%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.094)	0.086	-1.22%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.137)	0.063	-1.18%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.063)	0.127	-1.58%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.051)	0.151	-1.82%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.007)	0.322	-2.56%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.350	-2.88%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.352	-3.12%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.397	-3.59%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.575	-4.61%
Frequency	2013.1	-0.046 (CI = +/-0.027; p = 0.003)	0.505	-4.50%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.452	-4.59%
Frequency	2014.1	-0.035 (CI = +/-0.033; p = 0.039)	0.297	-3.42%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.119)	0.164	-2.92%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.443)	-0.040	-1.46%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.866)	-0.138	-0.38%

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	0.012 (CI = +/-0.014; p = 0.099)	0.064	+1.17%
Loss Cost	2005.2	0.010 (CI = +/-0.015; p = 0.162)	0.038	+1.05%
Loss Cost	2006.1	0.010 (CI = +/-0.016; p = 0.227)	0.020	+0.97%
Loss Cost	2006.2	0.011 (CI = +/-0.017; p = 0.196)	0.030	+1.12%
Loss Cost	2007.1	0.014 (CI = +/-0.018; p = 0.131)	0.057	+1.40%
Loss Cost	2007.2	0.016 (CI = +/-0.020; p = 0.108)	0.073	+1.62%
Loss Cost	2008.1	0.020 (CI = +/-0.021; p = 0.067)	0.111	+1.99%
Loss Cost	2008.2	0.018 (CI = +/-0.023; p = 0.114)	0.076	+1.86%
Loss Cost	2009.1	0.020 (CI = +/-0.026; p = 0.120)	0.076	+2.01%
Loss Cost	2009.2	0.012 (CI = +/-0.027; p = 0.339)	-0.002	+1.25%
Loss Cost	2010.1	0.006 (CI = +/-0.029; p = 0.639)	-0.045	+0.65%
Loss Cost	2010.2	-0.005 (CI = +/-0.028; p = 0.688)	-0.051	-0.53%
Loss Cost	2011.1	-0.008 (CI = +/-0.031; p = 0.581)	-0.044	-0.82%
Loss Cost	2011.2	-0.013 (CI = +/-0.035; p = 0.427)	-0.023	-1.32%
Loss Cost	2012.1	-0.016 (CI = +/-0.040; p = 0.392)	-0.016	-1.62%
Loss Cost	2012.2	-0.034 (CI = +/-0.039; p = 0.083)	0.166	-3.32%
Loss Cost	2013.1	-0.039 (CI = +/-0.045; p = 0.087)	0.174	-3.78%
Loss Cost	2013.2	-0.044 (CI = +/-0.053; p = 0.095)	0.179	-4.32%
Loss Cost	2014.1	-0.029 (CI = +/-0.061; p = 0.308)	0.016	-2.86%
Loss Cost	2014.2	-0.029 (CI = +/-0.076; p = 0.409)	-0.028	-2.82%
Loss Cost	2015.1	0.008 (CI = +/-0.075; p = 0.808)	-0.133	+0.80%
Loss Cost	2015.2	0.032 (CI = +/-0.089; p = 0.413)	-0.033	+3.27%
Severity	2005.1	0.019 (CI = +/-0.007; p = 0.000)	0.511	+1.90%
Severity	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.507	+1.97%
Severity	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.490	+2.02%
Severity	2006.2	0.023 (CI = +/-0.008; p = 0.000)	0.612	+2.36%
Severity	2007.1	0.025 (CI = +/-0.008; p = 0.000)	0.635	+2.54%
Severity	2007.2	0.026 (CI = +/-0.009; p = 0.000)	0.627	+2.63%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.666	+2.88%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.633	+2.87%
Severity	2009.1	0.029 (CI = +/-0.011; p = 0.000)	0.614	+2.96%
Severity	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.554	+2.61%
Severity	2010.1	0.022 (CI = +/-0.011; p = 0.001)	0.478	+2.25%
Severity	2010.2	0.019 (CI = +/-0.012; p = 0.004)	0.384	+1.89%
Severity	2011.1	0.019 (CI = +/-0.013; p = 0.007)	0.352	+1.94%
Severity	2011.2	0.017 (CI = +/-0.015; p = 0.027)	0.253	+1.69%
Severity	2012.1	0.019 (CI = +/-0.017; p = 0.027)	0.272	+1.92%
Severity	2012.2	0.014 (CI = +/-0.018; p = 0.115)	0.127	+1.38%
Severity	2013.1	0.008 (CI = +/-0.019; p = 0.390)	-0.017	+0.76%
Severity	2013.2	0.003 (CI = +/-0.021; p = 0.757)	-0.089	+0.30%
Severity	2014.1	0.004 (CI = +/-0.026; p = 0.760)	-0.099	+0.36%
Severity	2014.2	-0.003 (CI = +/-0.031; p = 0.835)	-0.118	-0.29%
Severity	2015.1	0.014 (CI = +/-0.026; p = 0.242)	0.073	+1.43%
Severity	2015.2	0.022 (CI = +/-0.032; p = 0.147)	0.202	+2.21%
Frequency	2005.1	-0.007 (CI = +/-0.010; p = 0.133)	0.048	-0.72%
Frequency	2005.2	-0.009 (CI = +/-0.010; p = 0.072)	0.085	-0.91%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.058)	0.102	-1.03%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.036)	0.137	-1.21%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.072)	0.096	-1.11%
Frequency	2007.2	-0.010 (CI = +/-0.013; p = 0.133)	0.059	-0.99%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.223)	0.026	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.016; p = 0.204)	0.033	-0.98%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.279)	0.012	-0.92%
Frequency	2009.2	-0.013 (CI = +/-0.018; p = 0.144)	0.066	-1.33%
Frequency	2010.1	-0.016 (CI = +/-0.020; p = 0.118)	0.087	-1.57%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.020)	0.249	-2.37%
Frequency	2011.1	-0.027 (CI = +/-0.022; p = 0.017)	0.277	-2.70%
Frequency	2011.2	-0.030 (CI = +/-0.025; p = 0.021)	0.279	-2.96%
Frequency	2012.1	-0.035 (CI = +/-0.027; p = 0.015)	0.326	-3.47%
Frequency	2012.2	-0.047 (CI = +/-0.027; p = 0.002)	0.520	-4.63%
Frequency	2013.1	-0.046 (CI = +/-0.031; p = 0.008)	0.441	-4.51%
Frequency	2013.2	-0.047 (CI = +/-0.038; p = 0.019)	0.384	-4.61%
Frequency	2014.1	-0.033 (CI = +/-0.040; p = 0.096)	0.198	-3.21%
Frequency	2014.2	-0.026 (CI = +/-0.048; p = 0.252)	0.055	-2.54%
Frequency	2015.1	-0.006 (CI = +/-0.052; p = 0.785)	-0.130	-0.62%
Frequency	2015.2	0.010 (CI = +/-0.063; p = 0.703)	-0.136	+1.03%

Accident Benefits Total

Coverage = AB Total

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 = +/-0.023; p = 0.276)	0.302 (CI = +/-0.210; p = 0.006)	0.210	+1.25%
Loss Cost	2005.2	0.012 (CI = +/-0.024; p = 0.303)	0.303 (CI = +/-0.218; p = 0.008)	0.194	+1.25%
Loss Cost	2006.1	0.014 (CI = +/-0.026; p = 0.284)	0.295 (CI = +/-0.225; p = 0.012)	0.190	+1.40%
Loss Cost	2006.2	0.011 (CI = +/-0.028; p = 0.434)	0.280 (CI = +/-0.231; p = 0.020)	0.147	+1.07%
Loss Cost	2007.1	0.011 (CI = +/-0.030; p = 0.448)	0.277 (CI = +/-0.241; p = 0.026)	0.142	+1.12%
Loss Cost	2007.2	0.009 (CI = +/-0.032; p = 0.556)	0.269 (CI = +/-0.250; p = 0.036)	0.113	+0.93%
Loss Cost	2008.1	0.022 (CI = +/-0.031; p = 0.163)	0.214 (CI = +/-0.232; p = 0.069)	0.141	+2.18%
Loss Cost	2008.2	0.021 (CI = +/-0.034; p = 0.202)	0.213 (CI = +/-0.242; p = 0.082)	0.112	+2.15%
Loss Cost	2009.1	0.023 (CI = +/-0.037; p = 0.215)	0.207 (CI = +/-0.254; p = 0.105)	0.110	+2.28%
Loss Cost	2009.2	0.017 (CI = +/-0.039; p = 0.388)	0.184 (CI = +/-0.261; p = 0.156)	0.042	+1.67%
Loss Cost	2010.1	0.028 (CI = +/-0.041; p = 0.162)	0.140 (CI = +/-0.257; p = 0.269)	0.075	+2.86%
Loss Cost	2010.2	0.026 (CI = +/-0.045; p = 0.243)	0.131 (CI = +/-0.270; p = 0.322)	0.024	+2.59%
Loss Cost	2011.1	0.017 (CI = +/-0.048; p = 0.462)	0.160 (CI = +/-0.279; p = 0.244)	0.010	+1.74%
Loss Cost	2011.2	0.026 (CI = +/-0.053; p = 0.318)	0.186 (CI = +/-0.288; p = 0.190)	0.049	+2.59%
Loss Cost	2012.1	0.039 (CI = +/-0.056; p = 0.157)	0.142 (CI = +/-0.292; p = 0.316)	0.087	+4.02%
Loss Cost	2012.2	0.024 (CI = +/-0.060; p = 0.397)	0.099 (CI = +/-0.293; p = 0.478)	-0.046	+2.46%
Loss Cost	2013.1	0.029 (CI = +/-0.068; p = 0.368)	0.085 (CI = +/-0.315; p = 0.570)	-0.046	+2.99%
Loss Cost	2013.2	0.070 (CI = +/-0.047; p = 0.007)	0.187 (CI = +/-0.204; p = 0.070)	0.470	+7.27%
Loss Cost	2014.1	0.078 (CI = +/-0.054; p = 0.009)	0.166 (CI = +/-0.219; p = 0.124)	0.488	+8.15%
Loss Cost	2014.2	0.065 (CI = +/-0.060; p = 0.037)	0.137 (CI = +/-0.226; p = 0.206)	0.319	+6.72%
Loss Cost	2015.1	0.055 (CI = +/-0.072; p = 0.118)	0.159 (CI = +/-0.248; p = 0.180)	0.265	+5.64%
Loss Cost	2015.2	0.093 (CI = +/-0.057; p = 0.005)	0.228 (CI = +/-0.180; p = 0.019)	0.675	+9.71%
Severity	2005.1	0.036 (CI = +/-0.021; p = 0.002)	0.132 (CI = +/-0.194; p = 0.176)	0.289	+3.65%
Severity	2005.2	0.035 (CI = +/-0.022; p = 0.003)	0.130 (CI = +/-0.201; p = 0.197)	0.254	+3.61%
Severity	2006.1	0.033 (CI = +/-0.024; p = 0.008)	0.140 (CI = +/-0.208; p = 0.177)	0.229	+3.41%
Severity	2006.2	0.028 (CI = +/-0.025; p = 0.027)	0.115 (CI = +/-0.208; p = 0.265)	0.146	+2.87%
Severity	2007.1	0.027 (CI = +/-0.027; p = 0.049)	0.122 (CI = +/-0.216; p = 0.254)	0.128	+2.72%
Severity	2007.2	0.023 (CI = +/-0.028; p = 0.112)	0.103 (CI = +/-0.220; p = 0.344)	0.060	+2.28%
Severity	2008.1	0.031 (CI = +/-0.029; p = 0.036)	0.065 (CI = +/-0.215; p = 0.536)	0.125	+3.14%
Severity	2008.2	0.028 (CI = +/-0.031; p = 0.070)	0.055 (CI = +/-0.223; p = 0.615)	0.072	+2.88%
Severity	2009.1	0.028 (CI = +/-0.034; p = 0.096)	0.055 (CI = +/-0.234; p = 0.630)	0.058	+2.87%
Severity	2009.2	0.022 (CI = +/-0.036; p = 0.212)	0.032 (CI = +/-0.239; p = 0.785)	-0.012	+2.25%
Severity	2010.1	0.033 (CI = +/-0.037; p = 0.075)	-0.011 (CI = +/-0.234; p = 0.925)	0.069	+3.39%
Severity	2010.2	0.035 (CI = +/-0.041; p = 0.087)	-0.004 (CI = +/-0.247; p = 0.970)	0.060	+3.57%
Severity	2011.1	0.030 (CI = +/-0.045; p = 0.177)	0.013 (CI = +/-0.259; p = 0.914)	0.002	+3.04%
Severity	2011.2	0.036 (CI = +/-0.049; p = 0.139)	0.033 (CI = +/-0.270; p = 0.799)	0.027	+3.68%
Severity	2012.1	0.052 (CI = +/-0.051; p = 0.048)	-0.017 (CI = +/-0.266; p = 0.896)	0.134	+5.32%
Severity	2012.2	0.043 (CI = +/-0.056; p = 0.124)	-0.041 (CI = +/-0.277; p = 0.754)	0.046	+4.40%
Severity	2013.1	0.051 (CI = +/-0.064; p = 0.107)	-0.065 (CI = +/-0.295; p = 0.643)	0.068	+5.27%
Severity	2013.2	0.089 (CI = +/-0.046; p = 0.001)	0.029 (CI = +/-0.197; p = 0.755)	0.535	+9.29%
Severity	2014.1	0.087 (CI = +/-0.054; p = 0.004)	0.034 (CI = +/-0.216; p = 0.736)	0.465	+9.07%
Severity	2014.2	0.070 (CI = +/-0.057; p = 0.021)	-0.003 (CI = +/-0.214; p = 0.979)	0.314	+7.24%
Severity	2015.1	0.054 (CI = +/-0.065; p = 0.093)	0.033 (CI = +/-0.223; p = 0.748)	0.147	+5.51%
Severity	2015.2	0.087 (CI = +/-0.052; p = 0.004)	0.095 (CI = +/-0.164; p = 0.220)	0.601	+9.14%
Frequency	2005.1	-0.023 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.088; p = 0.000)	0.545	-2.32%
Frequency	2005.2	-0.023 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.091; p = 0.001)	0.537	-2.27%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.086; p = 0.001)	0.474	-1.94%
Frequency	2006.2	-0.018 (CI = +/-0.010; p = 0.002)	0.165 (CI = +/-0.087; p = 0.001)	0.475	-1.75%
Frequency	2007.1	-0.016 (CI = +/-0.011; p = 0.007)	0.155 (CI = +/-0.088; p = 0.001)	0.408	-1.56%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.088; p = 0.001)	0.421	-1.32%
Frequency	2008.1	-0.009 (CI = +/-0.011; p = 0.098)	0.148 (CI = +/-0.084; p = 0.001)	0.351	-0.93%
Frequency	2008.2	-0.007 (CI = +/-0.012; p = 0.224)	0.158 (CI = +/-0.085; p = 0.001)	0.375	-0.71%
Frequency	2009.1	-0.006 (CI = +/-0.013; p = 0.360)	0.152 (CI = +/-0.088; p = 0.002)	0.329	-0.57%
Frequency	2009.2	-0.006 (CI = +/-0.014; p = 0.409)	0.152 (CI = +/-0.093; p = 0.003)	0.323	-0.56%
Frequency	2010.1	-0.005 (CI = +/-0.015; p = 0.493)	0.151 (CI = +/-0.098; p = 0.004)	0.291	-0.51%
Frequency	2010.2	-0.010 (CI = +/-0.016; p = 0.222)	0.135 (CI = +/-0.096; p = 0.008)	0.296	-0.95%
Frequency	2011.1	-0.013 (CI = +/-0.017; p = 0.136)	0.146 (CI = +/-0.099; p = 0.006)	0.333	-1.26%
Frequency	2011.2	-0.011 (CI = +/-0.019; p = 0.252)	0.153 (CI = +/-0.103; p = 0.006)	0.341	-1.05%
Frequency	2012.1	-0.012 (CI = +/-0.021; p = 0.231)	0.159 (CI = +/-0.110; p = 0.007)	0.332	-1.23%
Frequency	2012.2	-0.019 (CI = +/-0.022; p = 0.087)	0.141 (CI = +/-0.108; p = 0.014)	0.367	-1.86%
Frequency	2013.1	-0.022 (CI = +/-0.025; p = 0.079)	0.150 (CI = +/-0.115; p = 0.014)	0.363	-2.17%
Frequency	2013.2	-0.019 (CI = +/-0.028; p = 0.174)	0.158 (CI = +/-0.122; p = 0.016)	0.364	-1.85%
Frequency	2014.1	-0.008 (CI = +/-0.030; p = 0.542)	0.132 (CI = +/-0.119; p = 0.033)	0.238	-0.84%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.757)	0.140 (CI = +/-0.129; p = 0.036)	0.248	-0.49%
Frequency	2015.1	0.001 (CI = +/-0.041; p = 0.946)	0.126 (CI = +/-0.141; p = 0.073)	0.171	+0.12%
Frequency	2015.2	0.005 (CI = +/-0.049; p = 0.812)	0.134 (CI = +/-0.156; p = 0.084)	0.164	+0.53%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.010 (CI = +/-0.024; p = 0.410)	0.289 (CI = +/-0.216; p = 0.010)	0.172	+0.99%
Loss Cost	2005.2	0.010 (CI = +/-0.026; p = 0.450)	0.288 (CI = +/-0.224; p = 0.014)	0.156	+0.97%
Loss Cost	2006.1	0.011 (CI = +/-0.028; p = 0.420)	0.281 (CI = +/-0.232; p = 0.019)	0.149	+1.11%
Loss Cost	2006.2	0.007 (CI = +/-0.029; p = 0.623)	0.263 (CI = +/-0.238; p = 0.032)	0.109	+0.71%
Loss Cost	2007.1	0.007 (CI = +/-0.032; p = 0.631)	0.261 (CI = +/-0.247; p = 0.040)	0.103	+0.75%
Loss Cost	2007.2	0.005 (CI = +/-0.034; p = 0.770)	0.249 (CI = +/-0.257; p = 0.057)	0.075	+0.49%
Loss Cost	2008.1	0.017 (CI = +/-0.033; p = 0.285)	0.197 (CI = +/-0.239; p = 0.102)	0.081	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.036; p = 0.350)	0.193 (CI = +/-0.251; p = 0.124)	0.053	+1.68%
Loss Cost	2009.1	0.018 (CI = +/-0.040; p = 0.359)	0.189 (CI = +/-0.263; p = 0.149)	0.049	+1.80%
Loss Cost	2009.2	0.010 (CI = +/-0.042; p = 0.620)	0.160 (CI = +/-0.269; p = 0.230)	-0.014	+1.03%
Loss Cost	2010.1	0.022 (CI = +/-0.044; p = 0.305)	0.118 (CI = +/-0.266; p = 0.361)	0.000	+2.23%
Loss Cost	2010.2	0.018 (CI = +/-0.049; p = 0.446)	0.104 (CI = +/-0.280; p = 0.443)	-0.048	+1.81%
Loss Cost	2011.1	0.009 (CI = +/-0.053; p = 0.726)	0.133 (CI = +/-0.288; p = 0.342)	-0.054	+0.89%
Loss Cost	2011.2	0.017 (CI = +/-0.058; p = 0.541)	0.159 (CI = +/-0.303; p = 0.280)	-0.028	+1.73%
Loss Cost	2012.1	0.031 (CI = +/-0.063; p = 0.302)	0.119 (CI = +/-0.307; p = 0.418)	-0.010	+3.18%
Loss Cost	2012.2	0.011 (CI = +/-0.066; p = 0.721)	0.062 (CI = +/-0.304; p = 0.666)	-0.128	+1.12%
Loss Cost	2013.1	0.016 (CI = +/-0.076; p = 0.657)	0.051 (CI = +/-0.327; p = 0.742)	-0.136	+1.59%
Loss Cost	2013.2	0.063 (CI = +/-0.055; p = 0.027)	0.169 (CI = +/-0.221; p = 0.119)	0.329	+6.53%
Loss Cost	2014.1	0.072 (CI = +/-0.063; p = 0.030)	0.151 (CI = +/-0.237; p = 0.185)	0.349	+7.42%
Loss Cost	2014.2	0.052 (CI = +/-0.071; p = 0.129)	0.109 (CI = +/-0.244; p = 0.337)	0.113	+5.35%
Loss Cost	2015.1	0.040 (CI = +/-0.083; p = 0.302)	0.132 (CI = +/-0.265; p = 0.285)	0.051	+4.08%
Loss Cost	2015.2	0.086 (CI = +/-0.072; p = 0.025)	0.217 (CI = +/-0.207; p = 0.042)	0.529	+9.02%
Severity	2005.1	0.034 (CI = +/-0.022; p = 0.004)	0.124 (CI = +/-0.200; p = 0.214)	0.241	+3.50%
Severity	2005.2	0.034 (CI = +/-0.024; p = 0.008)	0.121 (CI = +/-0.208; p = 0.242)	0.203	+3.44%
Severity	2006.1	0.032 (CI = +/-0.026; p = 0.017)	0.132 (CI = +/-0.215; p = 0.219)	0.178	+3.22%
Severity	2006.2	0.026 (CI = +/-0.027; p = 0.057)	0.103 (CI = +/-0.215; p = 0.334)	0.091	+2.60%
Severity	2007.1	0.024 (CI = +/-0.029; p = 0.095)	0.110 (CI = +/-0.223; p = 0.319)	0.074	+2.44%
Severity	2007.2	0.019 (CI = +/-0.030; p = 0.209)	0.087 (CI = +/-0.227; p = 0.438)	0.007	+1.91%
Severity	2008.1	0.027 (CI = +/-0.031; p = 0.078)	0.051 (CI = +/-0.222; p = 0.638)	0.064	+2.78%
Severity	2008.2	0.024 (CI = +/-0.033; p = 0.148)	0.037 (CI = +/-0.231; p = 0.742)	0.013	+2.44%
Severity	2009.1	0.024 (CI = +/-0.036; p = 0.187)	0.038 (CI = +/-0.242; p = 0.747)	-0.001	+2.42%
Severity	2009.2	0.016 (CI = +/-0.039; p = 0.394)	0.009 (CI = +/-0.247; p = 0.942)	-0.063	+1.64%
Severity	2010.1	0.028 (CI = +/-0.040; p = 0.165)	-0.031 (CI = +/-0.242; p = 0.792)	0.008	+2.79%
Severity	2010.2	0.029 (CI = +/-0.045; p = 0.193)	-0.027 (CI = +/-0.257; p = 0.827)	-0.002	+2.91%
Severity	2011.1	0.023 (CI = +/-0.049; p = 0.335)	-0.009 (CI = +/-0.269; p = 0.945)	-0.059	+2.32%
Severity	2011.2	0.029 (CI = +/-0.055; p = 0.278)	0.010 (CI = +/-0.284; p = 0.940)	-0.045	+2.94%
Severity	2012.1	0.045 (CI = +/-0.057; p = 0.112)	-0.036 (CI = +/-0.280; p = 0.789)	0.056	+4.61%
Severity	2012.2	0.033 (CI = +/-0.063; p = 0.281)	-0.070 (CI = +/-0.293; p = 0.615)	-0.022	+3.36%
Severity	2013.1	0.041 (CI = +/-0.072; p = 0.236)	-0.090 (CI = +/-0.311; p = 0.540)	-0.003	+4.21%
Severity	2013.2	0.086 (CI = +/-0.054; p = 0.005)	0.021 (CI = +/-0.216; p = 0.837)	0.445	+8.93%
Severity	2014.1	0.083 (CI = +/-0.063; p = 0.015)	0.026 (CI = +/-0.236; p = 0.812)	0.359	+8.66%
Severity	2014.2	0.060 (CI = +/-0.068; p = 0.076)	-0.024 (CI = +/-0.234; p = 0.821)	0.173	+6.18%
Severity	2015.1	0.041 (CI = +/-0.076; p = 0.244)	0.010 (CI = +/-0.241; p = 0.925)	-0.043	+4.22%
Severity	2015.2	0.083 (CI = +/-0.066; p = 0.020)	0.087 (CI = +/-0.189; p = 0.314)	0.446	+8.68%
Frequency	2005.1	-0.025 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.090; p = 0.001)	0.553	-2.43%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.167 (CI = +/-0.093; p = 0.001)	0.544	-2.39%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.089; p = 0.002)	0.482	-2.04%
Frequency	2006.2	-0.019 (CI = +/-0.011; p = 0.002)	0.160 (CI = +/-0.090; p = 0.001)	0.479	-1.84%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.007)	0.151 (CI = +/-0.091; p = 0.002)	0.412	-1.65%
Frequency	2007.2	-0.014 (CI = +/-0.012; p = 0.027)	0.163 (CI = +/-0.092; p = 0.001)	0.421	-1.39%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.103)	0.146 (CI = +/-0.088; p = 0.002)	0.348	-0.99%
Frequency	2008.2	-0.007 (CI = +/-0.013; p = 0.241)	0.156 (CI = +/-0.089; p = 0.002)	0.369	-0.74%
Frequency	2009.1	-0.006 (CI = +/-0.014; p = 0.373)	0.151 (CI = +/-0.093; p = 0.003)	0.321	-0.61%
Frequency	2009.2	-0.006 (CI = +/-0.015; p = 0.424)	0.151 (CI = +/-0.098; p = 0.004)	0.315	-0.60%
Frequency	2010.1	-0.006 (CI = +/-0.017; p = 0.503)	0.149 (CI = +/-0.103; p = 0.007)	0.280	-0.55%
Frequency	2010.2	-0.011 (CI = +/-0.018; p = 0.217)	0.131 (CI = +/-0.101; p = 0.014)	0.291	-1.06%
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.135)	0.142 (CI = +/-0.104; p = 0.011)	0.330	-1.40%
Frequency	2011.2	-0.012 (CI = +/-0.021; p = 0.255)	0.149 (CI = +/-0.110; p = 0.011)	0.333	-1.17%
Frequency	2012.1	-0.014 (CI = +/-0.024; p = 0.233)	0.155 (CI = +/-0.117; p = 0.013)	0.324	-1.37%
Frequency	2012.2	-0.022 (CI = +/-0.025; p = 0.079)	0.132 (CI = +/-0.115; p = 0.027)	0.374	-2.17%
Frequency	2013.1	-0.025 (CI = +/-0.028; p = 0.072)	0.141 (CI = +/-0.122; p = 0.027)	0.371	-2.51%
Frequency	2013.2	-0.022 (CI = +/-0.033; p = 0.163)	0.149 (CI = +/-0.132; p = 0.031)	0.364	-2.20%
Frequency	2014.1	-0.012 (CI = +/-0.034; p = 0.473)	0.125 (CI = +/-0.129; p = 0.056)	0.212	-1.14%
Frequency	2014.2	-0.008 (CI = +/-0.042; p = 0.680)	0.133 (CI = +/-0.144; p = 0.065)	0.212	-0.78%
Frequency	2015.1	-0.001 (CI = +/-0.049; p = 0.949)	0.121 (CI = +/-0.157; p = 0.112)	0.106	-0.14%
Frequency	2015.2	0.003 (CI = +/-0.063; p = 0.911)	0.130 (CI = +/-0.181; p = 0.134)	0.091	+0.31%

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	0.008 (CI = +/-0.026; p = 0.511)	0.297 (CI = +/-0.223; p = 0.011)	0.174	+0.84%
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.551)	0.296 (CI = +/-0.232; p = 0.014)	0.158	+0.82%
Loss Cost	2006.1	0.009 (CI = +/-0.030; p = 0.518)	0.289 (CI = +/-0.241; p = 0.021)	0.150	+0.95%
Loss Cost	2006.2	0.005 (CI = +/-0.032; p = 0.729)	0.270 (CI = +/-0.247; p = 0.033)	0.111	+0.54%
Loss Cost	2007.1	0.006 (CI = +/-0.034; p = 0.741)	0.269 (CI = +/-0.258; p = 0.041)	0.104	+0.56%
Loss Cost	2007.2	0.003 (CI = +/-0.037; p = 0.877)	0.258 (CI = +/-0.268; p = 0.058)	0.077	+0.28%
Loss Cost	2008.1	0.017 (CI = +/-0.036; p = 0.345)	0.200 (CI = +/-0.251; p = 0.113)	0.077	+1.70%
Loss Cost	2008.2	0.016 (CI = +/-0.040; p = 0.412)	0.196 (CI = +/-0.263; p = 0.135)	0.049	+1.60%
Loss Cost	2009.1	0.017 (CI = +/-0.044; p = 0.421)	0.191 (CI = +/-0.277; p = 0.164)	0.044	+1.73%
Loss Cost	2009.2	0.009 (CI = +/-0.047; p = 0.686)	0.163 (CI = +/-0.284; p = 0.242)	-0.019	+0.92%
Loss Cost	2010.1	0.023 (CI = +/-0.049; p = 0.340)	0.116 (CI = +/-0.282; p = 0.398)	-0.007	+2.30%
Loss Cost	2010.2	0.019 (CI = +/-0.054; p = 0.479)	0.102 (CI = +/-0.297; p = 0.475)	-0.055	+1.87%
Loss Cost	2011.1	0.008 (CI = +/-0.059; p = 0.784)	0.136 (CI = +/-0.308; p = 0.361)	-0.061	+0.78%
Loss Cost	2011.2	0.017 (CI = +/-0.066; p = 0.600)	0.161 (CI = +/-0.323; p = 0.304)	-0.037	+1.66%
Loss Cost	2012.1	0.034 (CI = +/-0.072; p = 0.332)	0.113 (CI = +/-0.332; p = 0.475)	-0.018	+3.41%
Loss Cost	2012.2	0.012 (CI = +/-0.076; p = 0.732)	0.060 (CI = +/-0.329; p = 0.700)	-0.140	+1.23%
Loss Cost	2013.1	0.018 (CI = +/-0.089; p = 0.660)	0.044 (CI = +/-0.359; p = 0.791)	-0.149	+1.85%
Loss Cost	2013.2	0.070 (CI = +/-0.064; p = 0.035)	0.156 (CI = +/-0.239; p = 0.177)	0.335	+7.21%
Loss Cost	2014.1	0.082 (CI = +/-0.075; p = 0.035)	0.128 (CI = +/-0.259; p = 0.293)	0.367	+8.58%
Loss Cost	2014.2	0.062 (CI = +/-0.084; p = 0.128)	0.091 (CI = +/-0.268; p = 0.456)	0.130	+6.41%
Loss Cost	2015.1	0.049 (CI = +/-0.106; p = 0.310)	0.115 (CI = +/-0.305; p = 0.402)	0.043	+5.03%
Loss Cost	2015.2	0.102 (CI = +/-0.088; p = 0.030)	0.194 (CI = +/-0.228; p = 0.083)	0.564	+10.70%
Severity	2005.1	0.031 (CI = +/-0.024; p = 0.012)	0.141 (CI = +/-0.205; p = 0.170)	0.211	+3.17%
Severity	2005.2	0.030 (CI = +/-0.025; p = 0.021)	0.137 (CI = +/-0.213; p = 0.195)	0.173	+3.09%
Severity	2006.1	0.028 (CI = +/-0.027; p = 0.046)	0.151 (CI = +/-0.220; p = 0.170)	0.151	+2.81%
Severity	2006.2	0.021 (CI = +/-0.028; p = 0.129)	0.122 (CI = +/-0.219; p = 0.260)	0.065	+2.16%
Severity	2007.1	0.019 (CI = +/-0.030; p = 0.207)	0.133 (CI = +/-0.227; p = 0.239)	0.052	+1.92%
Severity	2007.2	0.013 (CI = +/-0.032; p = 0.393)	0.110 (CI = +/-0.231; p = 0.336)	-0.012	+1.35%
Severity	2008.1	0.022 (CI = +/-0.033; p = 0.173)	0.072 (CI = +/-0.228; p = 0.518)	0.024	+2.26%
Severity	2008.2	0.019 (CI = +/-0.036; p = 0.288)	0.058 (CI = +/-0.237; p = 0.615)	-0.026	+1.88%
Severity	2009.1	0.018 (CI = +/-0.039; p = 0.362)	0.062 (CI = +/-0.250; p = 0.609)	-0.038	+1.78%
Severity	2009.2	0.009 (CI = +/-0.042; p = 0.647)	0.033 (CI = +/-0.254; p = 0.788)	-0.093	+0.93%
Severity	2010.1	0.021 (CI = +/-0.044; p = 0.319)	-0.009 (CI = +/-0.252; p = 0.940)	-0.052	+2.15%
Severity	2010.2	0.022 (CI = +/-0.049; p = 0.350)	-0.006 (CI = +/-0.267; p = 0.960)	-0.063	+2.24%
Severity	2011.1	0.014 (CI = +/-0.054; p = 0.585)	0.019 (CI = +/-0.280; p = 0.887)	-0.107	+1.42%
Severity	2011.2	0.020 (CI = +/-0.060; p = 0.490)	0.036 (CI = +/-0.297; p = 0.801)	-0.098	+2.02%
Severity	2012.1	0.038 (CI = +/-0.065; p = 0.232)	-0.015 (CI = +/-0.299; p = 0.918)	-0.029	+3.84%
Severity	2012.2	0.024 (CI = +/-0.072; p = 0.474)	-0.048 (CI = +/-0.311; p = 0.743)	-0.106	+2.46%
Severity	2013.1	0.032 (CI = +/-0.084; p = 0.413)	-0.068 (CI = +/-0.338; p = 0.666)	-0.098	+3.29%
Severity	2013.2	0.079 (CI = +/-0.062; p = 0.018)	0.034 (CI = +/-0.234; p = 0.753)	0.340	+8.27%
Severity	2014.1	0.074 (CI = +/-0.076; p = 0.053)	0.045 (CI = +/-0.261; p = 0.707)	0.240	+7.72%
Severity	2014.2	0.048 (CI = +/-0.080; p = 0.201)	-0.003 (CI = +/-0.254; p = 0.980)	-0.005	+4.96%
Severity	2015.1	0.018 (CI = +/-0.089; p = 0.640)	0.052 (CI = +/-0.256; p = 0.645)	-0.189	+1.86%
Severity	2015.2	0.062 (CI = +/-0.074; p = 0.085)	0.118 (CI = +/-0.193; p = 0.185)	0.359	+6.45%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.091; p = 0.002)	0.493	-2.26%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.095; p = 0.002)	0.484	-2.21%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	0.138 (CI = +/-0.089; p = 0.004)	0.407	-1.81%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.008)	0.148 (CI = +/-0.090; p = 0.002)	0.408	-1.59%
Frequency	2007.1	-0.013 (CI = +/-0.012; p = 0.030)	0.137 (CI = +/-0.090; p = 0.005)	0.329	-1.33%
Frequency	2007.2	-0.011 (CI = +/-0.013; p = 0.092)	0.148 (CI = +/-0.090; p = 0.002)	0.347	-1.06%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.345)	0.127 (CI = +/-0.083; p = 0.004)	0.276	-0.55%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.649)	0.138 (CI = +/-0.083; p = 0.002)	0.318	-0.28%
Frequency	2009.1	0.000 (CI = +/-0.013; p = 0.943)	0.129 (CI = +/-0.085; p = 0.005)	0.278	-0.05%
Frequency	2009.2	0.000 (CI = +/-0.015; p = 0.987)	0.130 (CI = +/-0.090; p = 0.007)	0.268	-0.01%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.854)	0.125 (CI = +/-0.095; p = 0.013)	0.239	+0.15%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.653)	0.109 (CI = +/-0.092; p = 0.023)	0.200	-0.36%
Frequency	2011.1	-0.006 (CI = +/-0.019; p = 0.478)	0.117 (CI = +/-0.096; p = 0.020)	0.226	-0.63%
Frequency	2011.2	-0.003 (CI = +/-0.021; p = 0.723)	0.126 (CI = +/-0.101; p = 0.018)	0.247	-0.35%
Frequency	2012.1	-0.004 (CI = +/-0.024; p = 0.712)	0.127 (CI = +/-0.109; p = 0.025)	0.226	-0.41%
Frequency	2012.2	-0.012 (CI = +/-0.024; p = 0.299)	0.108 (CI = +/-0.105; p = 0.046)	0.229	-1.20%
Frequency	2013.1	-0.014 (CI = +/-0.029; p = 0.301)	0.112 (CI = +/-0.115; p = 0.054)	0.203	-1.40%
Frequency	2013.2	-0.010 (CI = +/-0.033; p = 0.521)	0.122 (CI = +/-0.123; p = 0.053)	0.214	-0.98%
Frequency	2014.1	0.008 (CI = +/-0.029; p = 0.549)	0.083 (CI = +/-0.100; p = 0.091)	0.179	+0.80%
Frequency	2014.2	0.014 (CI = +/-0.034; p = 0.375)	0.094 (CI = +/-0.107; p = 0.078)	0.229	+1.38%
Frequency	2015.1	0.031 (CI = +/-0.032; p = 0.059)	0.063 (CI = +/-0.092; p = 0.152)	0.444	+3.11%
Frequency	2015.2	0.039 (CI = +/-0.038; p = 0.044)	0.076 (CI = +/-0.098; p = 0.109)	0.499	+4.00%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.014 (CI = +/-0.025; p = 0.265)	0.009	+1.42%
Loss Cost	2005.2	0.012 (CI = +/-0.027; p = 0.355)	-0.004	+1.25%
Loss Cost	2006.1	0.016 (CI = +/-0.029; p = 0.267)	0.010	+1.60%
Loss Cost	2006.2	0.011 (CI = +/-0.030; p = 0.473)	-0.017	+1.07%
Loss Cost	2007.1	0.013 (CI = +/-0.032; p = 0.405)	-0.011	+1.34%
Loss Cost	2007.2	0.009 (CI = +/-0.034; p = 0.584)	-0.027	+0.93%
Loss Cost	2008.1	0.023 (CI = +/-0.032; p = 0.149)	0.047	+2.37%
Loss Cost	2008.2	0.021 (CI = +/-0.035; p = 0.223)	0.023	+2.15%
Loss Cost	2009.1	0.025 (CI = +/-0.038; p = 0.191)	0.034	+2.50%
Loss Cost	2009.2	0.017 (CI = +/-0.040; p = 0.400)	-0.012	+1.67%
Loss Cost	2010.1	0.030 (CI = +/-0.041; p = 0.140)	0.061	+3.03%
Loss Cost	2010.2	0.026 (CI = +/-0.044; p = 0.243)	0.022	+2.59%
Loss Cost	2011.1	0.020 (CI = +/-0.049; p = 0.406)	-0.015	+1.99%
Loss Cost	2011.2	0.026 (CI = +/-0.054; p = 0.329)	0.001	+2.59%
Loss Cost	2012.1	0.042 (CI = +/-0.056; p = 0.131)	0.083	+4.29%
Loss Cost	2012.2	0.024 (CI = +/-0.058; p = 0.389)	-0.014	+2.46%
Loss Cost	2013.1	0.031 (CI = +/-0.066; p = 0.322)	0.003	+3.19%
Loss Cost	2013.2	0.070 (CI = +/-0.052; p = 0.012)	0.350	+7.27%
Loss Cost	2014.1	0.083 (CI = +/-0.057; p = 0.008)	0.412	+8.71%
Loss Cost	2014.2	0.065 (CI = +/-0.062; p = 0.041)	0.268	+6.72%
Loss Cost	2015.1	0.062 (CI = +/-0.074; p = 0.092)	0.183	+6.35%
Loss Cost	2015.2	0.093 (CI = +/-0.075; p = 0.021)	0.402	+9.71%
Severity	2005.1	0.037 (CI = +/-0.021; p = 0.001)	0.267	+3.73%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.003)	0.234	+3.61%
Severity	2006.1	0.034 (CI = +/-0.024; p = 0.007)	0.204	+3.50%
Severity	2006.2	0.028 (CI = +/-0.025; p = 0.027)	0.137	+2.87%
Severity	2007.1	0.028 (CI = +/-0.027; p = 0.043)	0.116	+2.82%
Severity	2007.2	0.023 (CI = +/-0.028; p = 0.111)	0.062	+2.28%
Severity	2008.1	0.031 (CI = +/-0.028; p = 0.030)	0.147	+3.20%
Severity	2008.2	0.028 (CI = +/-0.030; p = 0.066)	0.102	+2.88%
Severity	2009.1	0.029 (CI = +/-0.033; p = 0.084)	0.090	+2.93%
Severity	2009.2	0.022 (CI = +/-0.035; p = 0.202)	0.032	+2.25%
Severity	2010.1	0.033 (CI = +/-0.036; p = 0.068)	0.115	+3.37%
Severity	2010.2	0.035 (CI = +/-0.039; p = 0.078)	0.110	+3.57%
Severity	2011.1	0.030 (CI = +/-0.043; p = 0.160)	0.057	+3.06%
Severity	2011.2	0.036 (CI = +/-0.048; p = 0.128)	0.080	+3.68%
Severity	2012.1	0.051 (CI = +/-0.049; p = 0.041)	0.187	+5.28%
Severity	2012.2	0.043 (CI = +/-0.054; p = 0.112)	0.103	+4.40%
Severity	2013.1	0.050 (CI = +/-0.061; p = 0.104)	0.119	+5.11%
Severity	2013.2	0.089 (CI = +/-0.044; p = 0.001)	0.567	+9.29%
Severity	2014.1	0.088 (CI = +/-0.051; p = 0.003)	0.504	+9.18%
Severity	2014.2	0.070 (CI = +/-0.054; p = 0.015)	0.376	+7.24%
Severity	2015.1	0.055 (CI = +/-0.060; p = 0.069)	0.223	+5.65%
Severity	2015.2	0.087 (CI = +/-0.053; p = 0.005)	0.566	+9.14%
Frequency	2005.1	-0.022 (CI = +/-0.012; p = 0.000)	0.322	-2.22%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.001)	0.311	-2.27%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.004)	0.239	-1.84%
Frequency	2006.2	-0.018 (CI = +/-0.013; p = 0.009)	0.200	-1.75%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	0.132	-1.44%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.064)	0.096	-1.32%
Frequency	2008.1	-0.008 (CI = +/-0.014; p = 0.238)	0.018	-0.80%
Frequency	2008.2	-0.007 (CI = +/-0.015; p = 0.333)	-0.001	-0.71%
Frequency	2009.1	-0.004 (CI = +/-0.016; p = 0.589)	-0.031	-0.42%
Frequency	2009.2	-0.006 (CI = +/-0.017; p = 0.500)	-0.025	-0.56%
Frequency	2010.1	-0.003 (CI = +/-0.019; p = 0.717)	-0.043	-0.33%
Frequency	2010.2	-0.010 (CI = +/-0.019; p = 0.300)	0.007	-0.95%
Frequency	2011.1	-0.011 (CI = +/-0.021; p = 0.301)	0.007	-1.04%
Frequency	2011.2	-0.011 (CI = +/-0.023; p = 0.349)	-0.004	-1.05%
Frequency	2012.1	-0.009 (CI = +/-0.026; p = 0.451)	-0.024	-0.94%
Frequency	2012.2	-0.019 (CI = +/-0.026; p = 0.149)	0.076	-1.86%
Frequency	2013.1	-0.018 (CI = +/-0.030; p = 0.210)	0.046	-1.82%
Frequency	2013.2	-0.019 (CI = +/-0.035; p = 0.264)	0.025	-1.85%
Frequency	2014.1	-0.004 (CI = +/-0.034; p = 0.787)	-0.076	-0.44%
Frequency	2014.2	-0.005 (CI = +/-0.041; p = 0.796)	-0.084	-0.49%
Frequency	2015.1	0.007 (CI = +/-0.045; p = 0.755)	-0.089	+0.66%
Frequency	2015.2	0.005 (CI = +/-0.055; p = 0.836)	-0.106	+0.53%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.027; p = 0.456)	-0.015	+0.99%
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.581)	-0.024	+0.78%
Loss Cost	2006.1	0.011 (CI = +/-0.030; p = 0.460)	-0.016	+1.11%
Loss Cost	2006.2	0.005 (CI = +/-0.032; p = 0.743)	-0.034	+0.51%
Loss Cost	2007.1	0.007 (CI = +/-0.034; p = 0.654)	-0.031	+0.75%
Loss Cost	2007.2	0.003 (CI = +/-0.036; p = 0.879)	-0.041	+0.27%
Loss Cost	2008.1	0.017 (CI = +/-0.034; p = 0.303)	0.004	+1.76%
Loss Cost	2008.2	0.015 (CI = +/-0.037; p = 0.425)	-0.015	+1.47%
Loss Cost	2009.1	0.018 (CI = +/-0.041; p = 0.372)	-0.008	+1.80%
Loss Cost	2009.2	0.008 (CI = +/-0.043; p = 0.692)	-0.042	+0.83%
Loss Cost	2010.1	0.022 (CI = +/-0.044; p = 0.303)	0.006	+2.23%
Loss Cost	2010.2	0.016 (CI = +/-0.048; p = 0.479)	-0.026	+1.65%
Loss Cost	2011.1	0.009 (CI = +/-0.052; p = 0.725)	-0.051	+0.89%
Loss Cost	2011.2	0.014 (CI = +/-0.058; p = 0.613)	-0.045	+1.43%
Loss Cost	2012.1	0.031 (CI = +/-0.062; p = 0.296)	0.011	+3.18%
Loss Cost	2012.2	0.010 (CI = +/-0.063; p = 0.748)	-0.063	+0.97%
Loss Cost	2013.1	0.016 (CI = +/-0.072; p = 0.645)	-0.059	+1.59%
Loss Cost	2013.2	0.058 (CI = +/-0.058; p = 0.049)	0.226	+5.98%
Loss Cost	2014.1	0.072 (CI = +/-0.065; p = 0.034)	0.288	+7.42%
Loss Cost	2014.2	0.048 (CI = +/-0.069; p = 0.155)	0.110	+4.87%
Loss Cost	2015.1	0.040 (CI = +/-0.083; p = 0.306)	0.018	+4.08%
Loss Cost	2015.2	0.073 (CI = +/-0.089; p = 0.093)	0.226	+7.60%
Severity	2005.1	0.034 (CI = +/-0.023; p = 0.004)	0.225	+3.50%
Severity	2005.2	0.033 (CI = +/-0.024; p = 0.009)	0.191	+3.36%
Severity	2006.1	0.032 (CI = +/-0.026; p = 0.018)	0.160	+3.22%
Severity	2006.2	0.025 (CI = +/-0.026; p = 0.064)	0.092	+2.52%
Severity	2007.1	0.024 (CI = +/-0.029; p = 0.094)	0.072	+2.44%
Severity	2007.2	0.018 (CI = +/-0.030; p = 0.222)	0.022	+1.83%
Severity	2008.1	0.027 (CI = +/-0.030; p = 0.072)	0.096	+2.78%
Severity	2008.2	0.024 (CI = +/-0.033; p = 0.145)	0.053	+2.40%
Severity	2009.1	0.024 (CI = +/-0.036; p = 0.177)	0.041	+2.42%
Severity	2009.2	0.016 (CI = +/-0.038; p = 0.383)	-0.010	+1.63%
Severity	2010.1	0.028 (CI = +/-0.039; p = 0.154)	0.057	+2.79%
Severity	2010.2	0.029 (CI = +/-0.043; p = 0.173)	0.051	+2.95%
Severity	2011.1	0.023 (CI = +/-0.047; p = 0.320)	0.003	+2.32%
Severity	2011.2	0.029 (CI = +/-0.053; p = 0.263)	0.020	+2.92%
Severity	2012.1	0.045 (CI = +/-0.055; p = 0.101)	0.114	+4.61%
Severity	2012.2	0.035 (CI = +/-0.061; p = 0.243)	0.032	+3.53%
Severity	2013.1	0.041 (CI = +/-0.070; p = 0.223)	0.043	+4.21%
Severity	2013.2	0.085 (CI = +/-0.050; p = 0.003)	0.489	+8.86%
Severity	2014.1	0.083 (CI = +/-0.059; p = 0.011)	0.413	+8.66%
Severity	2014.2	0.061 (CI = +/-0.063; p = 0.056)	0.251	+6.29%
Severity	2015.1	0.041 (CI = +/-0.070; p = 0.215)	0.072	+4.22%
Severity	2015.2	0.078 (CI = +/-0.064; p = 0.023)	0.434	+8.11%
Frequency	2005.1	-0.025 (CI = +/-0.012; p = 0.000)	0.352	-2.43%
Frequency	2005.2	-0.025 (CI = +/-0.013; p = 0.000)	0.342	-2.49%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.002)	0.270	-2.04%
Frequency	2006.2	-0.020 (CI = +/-0.013; p = 0.006)	0.231	-1.96%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.022)	0.161	-1.65%
Frequency	2007.2	-0.015 (CI = +/-0.015; p = 0.044)	0.123	-1.54%
Frequency	2008.1	-0.010 (CI = +/-0.015; p = 0.174)	0.039	-0.99%
Frequency	2008.2	-0.009 (CI = +/-0.016; p = 0.250)	0.017	-0.91%
Frequency	2009.1	-0.006 (CI = +/-0.017; p = 0.466)	-0.021	-0.61%
Frequency	2009.2	-0.008 (CI = +/-0.019; p = 0.386)	-0.010	-0.79%
Frequency	2010.1	-0.006 (CI = +/-0.020; p = 0.576)	-0.035	-0.55%
Frequency	2010.2	-0.013 (CI = +/-0.020; p = 0.207)	0.036	-1.26%
Frequency	2011.1	-0.014 (CI = +/-0.023; p = 0.206)	0.039	-1.40%
Frequency	2011.2	-0.015 (CI = +/-0.025; p = 0.241)	0.028	-1.45%
Frequency	2012.1	-0.014 (CI = +/-0.029; p = 0.321)	0.003	-1.37%
Frequency	2012.2	-0.025 (CI = +/-0.029; p = 0.083)	0.142	-2.47%
Frequency	2013.1	-0.025 (CI = +/-0.033; p = 0.121)	0.111	-2.51%
Frequency	2013.2	-0.027 (CI = +/-0.038; p = 0.154)	0.092	-2.65%
Frequency	2014.1	-0.012 (CI = +/-0.039; p = 0.532)	-0.051	-1.14%
Frequency	2014.2	-0.013 (CI = +/-0.047; p = 0.538)	-0.057	-1.33%
Frequency	2015.1	-0.001 (CI = +/-0.054; p = 0.954)	-0.111	-0.14%
Frequency	2015.2	-0.005 (CI = +/-0.067; p = 0.874)	-0.121	-0.48%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.029; p = 0.463)	-0.016	+1.04%
Loss Cost	2005.2	0.008 (CI = +/-0.030; p = 0.588)	-0.026	+0.82%
Loss Cost	2006.1	0.012 (CI = +/-0.032; p = 0.465)	-0.017	+1.18%
Loss Cost	2006.2	0.005 (CI = +/-0.034; p = 0.748)	-0.036	+0.54%
Loss Cost	2007.1	0.008 (CI = +/-0.037; p = 0.659)	-0.033	+0.80%
Loss Cost	2007.2	0.003 (CI = +/-0.039; p = 0.884)	-0.042	+0.28%
Loss Cost	2008.1	0.019 (CI = +/-0.037; p = 0.306)	0.004	+1.91%
Loss Cost	2008.2	0.016 (CI = +/-0.041; p = 0.426)	-0.016	+1.60%
Loss Cost	2009.1	0.020 (CI = +/-0.045; p = 0.372)	-0.008	+1.97%
Loss Cost	2009.2	0.009 (CI = +/-0.047; p = 0.689)	-0.044	+0.92%
Loss Cost	2010.1	0.024 (CI = +/-0.048; p = 0.300)	0.007	+2.48%
Loss Cost	2010.2	0.019 (CI = +/-0.053; p = 0.472)	-0.026	+1.87%
Loss Cost	2011.1	0.010 (CI = +/-0.059; p = 0.714)	-0.053	+1.04%
Loss Cost	2011.2	0.017 (CI = +/-0.066; p = 0.601)	-0.047	+1.66%
Loss Cost	2012.1	0.036 (CI = +/-0.070; p = 0.285)	0.015	+3.68%
Loss Cost	2012.2	0.012 (CI = +/-0.073; p = 0.723)	-0.066	+1.23%
Loss Cost	2013.1	0.020 (CI = +/-0.084; p = 0.620)	-0.060	+1.99%
Loss Cost	2013.2	0.070 (CI = +/-0.066; p = 0.040)	0.268	+7.21%
Loss Cost	2014.1	0.088 (CI = +/-0.074; p = 0.025)	0.352	+9.17%
Loss Cost	2014.2	0.062 (CI = +/-0.081; p = 0.117)	0.168	+6.41%
Loss Cost	2015.1	0.056 (CI = +/-0.101; p = 0.235)	0.067	+5.76%
Loss Cost	2015.2	0.102 (CI = +/-0.103; p = 0.052)	0.357	+10.70%
Severity	2005.1	0.032 (CI = +/-0.024; p = 0.011)	0.183	+3.27%
Severity	2005.2	0.030 (CI = +/-0.026; p = 0.022)	0.149	+3.09%
Severity	2006.1	0.029 (CI = +/-0.028; p = 0.041)	0.118	+2.93%
Severity	2006.2	0.021 (CI = +/-0.028; p = 0.131)	0.052	+2.16%
Severity	2007.1	0.020 (CI = +/-0.030; p = 0.184)	0.034	+2.04%
Severity	2007.2	0.013 (CI = +/-0.032; p = 0.392)	-0.010	+1.35%
Severity	2008.1	0.023 (CI = +/-0.032; p = 0.153)	0.049	+2.34%
Severity	2008.2	0.019 (CI = +/-0.035; p = 0.279)	0.010	+1.88%
Severity	2009.1	0.018 (CI = +/-0.038; p = 0.330)	0.000	+1.85%
Severity	2009.2	0.009 (CI = +/-0.041; p = 0.638)	-0.040	+0.93%
Severity	2010.1	0.021 (CI = +/-0.042; p = 0.306)	0.006	+2.14%
Severity	2010.2	0.022 (CI = +/-0.047; p = 0.335)	-0.001	+2.24%
Severity	2011.1	0.014 (CI = +/-0.052; p = 0.562)	-0.040	+1.46%
Severity	2011.2	0.020 (CI = +/-0.058; p = 0.475)	-0.030	+2.02%
Severity	2012.1	0.037 (CI = +/-0.062; p = 0.216)	0.043	+3.80%
Severity	2012.2	0.024 (CI = +/-0.069; p = 0.458)	-0.030	+2.46%
Severity	2013.1	0.030 (CI = +/-0.080; p = 0.423)	-0.025	+3.07%
Severity	2013.2	0.079 (CI = +/-0.059; p = 0.013)	0.394	+8.27%
Severity	2014.1	0.076 (CI = +/-0.070; p = 0.037)	0.305	+7.93%
Severity	2014.2	0.048 (CI = +/-0.074; p = 0.173)	0.106	+4.96%
Severity	2015.1	0.022 (CI = +/-0.081; p = 0.558)	-0.075	+2.18%
Severity	2015.2	0.062 (CI = +/-0.078; p = 0.100)	0.245	+6.45%
Frequency	2005.1	-0.022 (CI = +/-0.012; p = 0.001)	0.290	-2.16%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.278	-2.21%
Frequency	2006.1	-0.017 (CI = +/-0.013; p = 0.010)	0.197	-1.70%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.024)	0.155	-1.59%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.085)	0.082	-1.21%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.158)	0.045	-1.06%
Frequency	2008.1	-0.004 (CI = +/-0.014; p = 0.542)	-0.028	-0.42%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.712)	-0.041	-0.28%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.884)	-0.049	+0.11%
Frequency	2009.2	0.000 (CI = +/-0.018; p = 0.989)	-0.053	-0.01%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.718)	-0.048	+0.33%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.694)	-0.049	-0.36%
Frequency	2011.1	-0.004 (CI = +/-0.021; p = 0.686)	-0.051	-0.42%
Frequency	2011.2	-0.003 (CI = +/-0.024; p = 0.765)	-0.060	-0.35%
Frequency	2012.1	-0.001 (CI = +/-0.027; p = 0.931)	-0.071	-0.11%
Frequency	2012.2	-0.012 (CI = +/-0.028; p = 0.359)	-0.007	-1.20%
Frequency	2013.1	-0.011 (CI = +/-0.032; p = 0.484)	-0.038	-1.05%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.578)	-0.059	-0.98%
Frequency	2014.1	0.011 (CI = +/-0.032; p = 0.438)	-0.033	+1.15%
Frequency	2014.2	0.014 (CI = +/-0.038; p = 0.439)	-0.036	+1.38%
Frequency	2015.1	0.034 (CI = +/-0.034; p = 0.047)	0.334	+3.50%
Frequency	2015.2	0.039 (CI = +/-0.043; p = 0.066)	0.317	+4.00%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.2

Excluded Points = 2007.2, 2009.2, 2013.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.024 (CI = +/-0.020; p = 0.024)	0.145	+2.42%
Loss Cost	2005.2	0.024 (CI = +/-0.022; p = 0.033)	0.130	+2.44%
Loss Cost	2006.1	0.031 (CI = +/-0.023; p = 0.010)	0.207	+3.10%
Loss Cost	2006.2	0.028 (CI = +/-0.024; p = 0.028)	0.153	+2.80%
Loss Cost	2007.1	0.035 (CI = +/-0.025; p = 0.009)	0.228	+3.52%
Loss Cost	2008.1	0.035 (CI = +/-0.028; p = 0.017)	0.197	+3.51%
Loss Cost	2008.2	0.035 (CI = +/-0.031; p = 0.027)	0.174	+3.54%
Loss Cost	2009.1	0.042 (CI = +/-0.032; p = 0.013)	0.235	+4.34%
Loss Cost	2010.1	0.037 (CI = +/-0.036; p = 0.042)	0.158	+3.79%
Loss Cost	2010.2	0.035 (CI = +/-0.040; p = 0.082)	0.112	+3.53%
Loss Cost	2011.1	0.031 (CI = +/-0.044; p = 0.155)	0.063	+3.16%
Loss Cost	2011.2	0.041 (CI = +/-0.048; p = 0.088)	0.119	+4.19%
Loss Cost	2012.1	0.065 (CI = +/-0.045; p = 0.008)	0.346	+6.69%
Loss Cost	2012.2	0.051 (CI = +/-0.049; p = 0.041)	0.212	+5.24%
Loss Cost	2013.2	0.070 (CI = +/-0.052; p = 0.012)	0.350	+7.27%
Loss Cost	2014.1	0.083 (CI = +/-0.057; p = 0.008)	0.412	+8.71%
Loss Cost	2014.2	0.065 (CI = +/-0.062; p = 0.041)	0.268	+6.72%
Loss Cost	2015.1	0.062 (CI = +/-0.074; p = 0.092)	0.183	+6.35%
Loss Cost	2015.2	0.093 (CI = +/-0.075; p = 0.021)	0.402	+9.71%
Severity	2005.1	0.045 (CI = +/-0.016; p = 0.000)	0.524	+4.57%
Severity	2005.2	0.045 (CI = +/-0.018; p = 0.000)	0.501	+4.62%
Severity	2006.1	0.046 (CI = +/-0.019; p = 0.000)	0.481	+4.72%
Severity	2006.2	0.042 (CI = +/-0.020; p = 0.000)	0.414	+4.24%
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.413	+4.50%
Severity	2008.1	0.041 (CI = +/-0.024; p = 0.001)	0.347	+4.21%
Severity	2008.2	0.040 (CI = +/-0.026; p = 0.004)	0.300	+4.10%
Severity	2009.1	0.044 (CI = +/-0.028; p = 0.004)	0.311	+4.49%
Severity	2010.1	0.040 (CI = +/-0.031; p = 0.015)	0.234	+4.06%
Severity	2010.2	0.044 (CI = +/-0.034; p = 0.015)	0.246	+4.47%
Severity	2011.1	0.041 (CI = +/-0.038; p = 0.037)	0.186	+4.18%
Severity	2011.2	0.051 (CI = +/-0.041; p = 0.019)	0.257	+5.22%
Severity	2012.1	0.073 (CI = +/-0.037; p = 0.001)	0.515	+7.58%
Severity	2012.2	0.070 (CI = +/-0.042; p = 0.003)	0.437	+7.27%
Severity	2013.2	0.089 (CI = +/-0.044; p = 0.001)	0.567	+9.29%
Severity	2014.1	0.088 (CI = +/-0.051; p = 0.003)	0.504	+9.18%
Severity	2014.2	0.070 (CI = +/-0.054; p = 0.015)	0.376	+7.24%
Severity	2015.1	0.055 (CI = +/-0.060; p = 0.069)	0.223	+5.65%
Severity	2015.2	0.087 (CI = +/-0.053; p = 0.005)	0.566	+9.14%
Frequency	2005.1	-0.021 (CI = +/-0.012; p = 0.002)	0.287	-2.06%
Frequency	2005.2	-0.021 (CI = +/-0.013; p = 0.003)	0.268	-2.09%
Frequency	2006.1	-0.016 (CI = +/-0.013; p = 0.016)	0.178	-1.55%
Frequency	2006.2	-0.014 (CI = +/-0.013; p = 0.043)	0.125	-1.39%
Frequency	2007.1	-0.009 (CI = +/-0.014; p = 0.169)	0.041	-0.94%
Frequency	2008.1	-0.007 (CI = +/-0.015; p = 0.353)	-0.004	-0.67%
Frequency	2008.2	-0.005 (CI = +/-0.016; p = 0.498)	-0.024	-0.53%
Frequency	2009.1	-0.001 (CI = +/-0.017; p = 0.863)	-0.048	-0.14%
Frequency	2010.1	-0.003 (CI = +/-0.019; p = 0.781)	-0.048	-0.26%
Frequency	2010.2	-0.009 (CI = +/-0.020; p = 0.347)	-0.003	-0.90%
Frequency	2011.1	-0.010 (CI = +/-0.022; p = 0.353)	-0.005	-0.99%
Frequency	2011.2	-0.010 (CI = +/-0.025; p = 0.414)	-0.018	-0.97%
Frequency	2012.1	-0.008 (CI = +/-0.028; p = 0.541)	-0.040	-0.82%
Frequency	2012.2	-0.019 (CI = +/-0.029; p = 0.184)	0.060	-1.89%
Frequency	2013.2	-0.019 (CI = +/-0.035; p = 0.264)	0.025	-1.85%
Frequency	2014.1	-0.004 (CI = +/-0.034; p = 0.787)	-0.076	-0.44%
Frequency	2014.2	-0.005 (CI = +/-0.041; p = 0.796)	-0.084	-0.49%
Frequency	2015.1	0.007 (CI = +/-0.045; p = 0.755)	-0.089	+0.66%
Frequency	2015.2	0.005 (CI = +/-0.055; p = 0.836)	-0.106	+0.53%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.1

Excluded Points = 2007.2, 2009.2, 2013.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.021; p = 0.068)	0.089	+1.98%
Loss Cost	2005.2	0.019 (CI = +/-0.023; p = 0.091)	0.074	+1.96%
Loss Cost	2006.1	0.026 (CI = +/-0.023; p = 0.032)	0.144	+2.63%
Loss Cost	2006.2	0.022 (CI = +/-0.025; p = 0.080)	0.090	+2.26%
Loss Cost	2007.1	0.029 (CI = +/-0.026; p = 0.030)	0.160	+2.98%
Loss Cost	2008.1	0.029 (CI = +/-0.029; p = 0.053)	0.127	+2.91%
Loss Cost	2008.2	0.028 (CI = +/-0.032; p = 0.080)	0.102	+2.89%
Loss Cost	2009.1	0.036 (CI = +/-0.035; p = 0.042)	0.159	+3.67%
Loss Cost	2010.1	0.029 (CI = +/-0.038; p = 0.121)	0.080	+2.99%
Loss Cost	2010.2	0.026 (CI = +/-0.042; p = 0.213)	0.036	+2.62%
Loss Cost	2011.1	0.021 (CI = +/-0.047; p = 0.363)	-0.007	+2.10%
Loss Cost	2011.2	0.031 (CI = +/-0.052; p = 0.229)	0.035	+3.10%
Loss Cost	2012.1	0.056 (CI = +/-0.049; p = 0.029)	0.245	+5.73%
Loss Cost	2012.2	0.038 (CI = +/-0.053; p = 0.140)	0.095	+3.92%
Loss Cost	2013.2	0.058 (CI = +/-0.058; p = 0.049)	0.226	+5.98%
Loss Cost	2014.1	0.072 (CI = +/-0.065; p = 0.034)	0.288	+7.42%
Loss Cost	2014.2	0.048 (CI = +/-0.069; p = 0.155)	0.110	+4.87%
Loss Cost	2015.1	0.040 (CI = +/-0.083; p = 0.306)	0.018	+4.08%
Loss Cost	2015.2	0.073 (CI = +/-0.089; p = 0.093)	0.226	+7.60%
Severity	2005.1	0.042 (CI = +/-0.017; p = 0.000)	0.480	+4.33%
Severity	2005.2	0.043 (CI = +/-0.019; p = 0.000)	0.454	+4.37%
Severity	2006.1	0.044 (CI = +/-0.020; p = 0.000)	0.432	+4.46%
Severity	2006.2	0.038 (CI = +/-0.021; p = 0.001)	0.357	+3.92%
Severity	2007.1	0.041 (CI = +/-0.023; p = 0.001)	0.354	+4.16%
Severity	2008.1	0.037 (CI = +/-0.025; p = 0.005)	0.282	+3.81%
Severity	2008.2	0.036 (CI = +/-0.028; p = 0.014)	0.231	+3.65%
Severity	2009.1	0.039 (CI = +/-0.030; p = 0.014)	0.241	+4.02%
Severity	2010.1	0.034 (CI = +/-0.034; p = 0.046)	0.159	+3.48%
Severity	2010.2	0.038 (CI = +/-0.037; p = 0.046)	0.168	+3.87%
Severity	2011.1	0.034 (CI = +/-0.042; p = 0.100)	0.107	+3.49%
Severity	2011.2	0.044 (CI = +/-0.045; p = 0.055)	0.173	+4.54%
Severity	2012.1	0.068 (CI = +/-0.041; p = 0.003)	0.439	+7.09%
Severity	2012.2	0.064 (CI = +/-0.048; p = 0.012)	0.347	+6.65%
Severity	2013.2	0.085 (CI = +/-0.050; p = 0.003)	0.489	+8.86%
Severity	2014.1	0.083 (CI = +/-0.059; p = 0.011)	0.413	+8.66%
Severity	2014.2	0.061 (CI = +/-0.063; p = 0.056)	0.251	+6.29%
Severity	2015.1	0.041 (CI = +/-0.070; p = 0.215)	0.072	+4.22%
Severity	2015.2	0.078 (CI = +/-0.064; p = 0.023)	0.434	+8.11%
Frequency	2005.1	-0.023 (CI = +/-0.013; p = 0.001)	0.318	-2.26%
Frequency	2005.2	-0.023 (CI = +/-0.014; p = 0.002)	0.300	-2.31%
Frequency	2006.1	-0.018 (CI = +/-0.013; p = 0.011)	0.210	-1.75%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.029)	0.156	-1.60%
Frequency	2007.1	-0.011 (CI = +/-0.015; p = 0.121)	0.065	-1.13%
Frequency	2008.1	-0.009 (CI = +/-0.016; p = 0.267)	0.013	-0.86%
Frequency	2008.2	-0.007 (CI = +/-0.017; p = 0.389)	-0.011	-0.73%
Frequency	2009.1	-0.003 (CI = +/-0.019; p = 0.715)	-0.045	-0.33%
Frequency	2010.1	-0.005 (CI = +/-0.021; p = 0.636)	-0.042	-0.48%
Frequency	2010.2	-0.012 (CI = +/-0.021; p = 0.245)	0.024	-1.21%
Frequency	2011.1	-0.014 (CI = +/-0.024; p = 0.248)	0.025	-1.34%
Frequency	2011.2	-0.014 (CI = +/-0.027; p = 0.295)	0.011	-1.38%
Frequency	2012.1	-0.013 (CI = +/-0.031; p = 0.397)	-0.016	-1.27%
Frequency	2012.2	-0.026 (CI = +/-0.032; p = 0.105)	0.127	-2.56%
Frequency	2013.2	-0.027 (CI = +/-0.038; p = 0.154)	0.092	-2.65%
Frequency	2014.1	-0.012 (CI = +/-0.039; p = 0.532)	-0.051	-1.14%
Frequency	2014.2	-0.013 (CI = +/-0.047; p = 0.538)	-0.057	-1.33%
Frequency	2015.1	-0.001 (CI = +/-0.054; p = 0.954)	-0.111	-0.14%
Frequency	2015.2	-0.005 (CI = +/-0.067; p = 0.874)	-0.121	-0.48%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = 2007.2, 2009.2, 2013.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.023; p = 0.079)	0.083	+2.03%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.105)	0.069	+2.02%
Loss Cost	2006.1	0.027 (CI = +/-0.025; p = 0.037)	0.140	+2.74%
Loss Cost	2006.2	0.023 (CI = +/-0.027; p = 0.090)	0.085	+2.35%
Loss Cost	2007.1	0.031 (CI = +/-0.029; p = 0.034)	0.158	+3.15%
Loss Cost	2008.1	0.030 (CI = +/-0.032; p = 0.059)	0.125	+3.09%
Loss Cost	2008.2	0.030 (CI = +/-0.035; p = 0.087)	0.101	+3.08%
Loss Cost	2009.1	0.039 (CI = +/-0.038; p = 0.045)	0.162	+3.97%
Loss Cost	2010.1	0.032 (CI = +/-0.042; p = 0.126)	0.081	+3.25%
Loss Cost	2010.2	0.028 (CI = +/-0.047; p = 0.219)	0.036	+2.88%
Loss Cost	2011.1	0.023 (CI = +/-0.053; p = 0.368)	-0.009	+2.32%
Loss Cost	2011.2	0.034 (CI = +/-0.059; p = 0.230)	0.037	+3.49%
Loss Cost	2012.1	0.064 (CI = +/-0.055; p = 0.028)	0.269	+6.56%
Loss Cost	2012.2	0.045 (CI = +/-0.061; p = 0.131)	0.111	+4.61%
Loss Cost	2013.2	0.070 (CI = +/-0.066; p = 0.040)	0.268	+7.21%
Loss Cost	2014.1	0.088 (CI = +/-0.074; p = 0.025)	0.352	+9.17%
Loss Cost	2014.2	0.062 (CI = +/-0.081; p = 0.117)	0.168	+6.41%
Loss Cost	2015.1	0.056 (CI = +/-0.101; p = 0.235)	0.067	+5.76%
Loss Cost	2015.2	0.102 (CI = +/-0.103; p = 0.052)	0.357	+10.70%
Severity	2005.1	0.040 (CI = +/-0.018; p = 0.000)	0.432	+4.09%
Severity	2005.2	0.040 (CI = +/-0.020; p = 0.000)	0.403	+4.10%
Severity	2006.1	0.041 (CI = +/-0.021; p = 0.001)	0.379	+4.17%
Severity	2006.2	0.035 (CI = +/-0.022; p = 0.004)	0.296	+3.57%
Severity	2007.1	0.037 (CI = +/-0.024; p = 0.005)	0.291	+3.79%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.018)	0.213	+3.37%
Severity	2008.2	0.031 (CI = +/-0.030; p = 0.041)	0.160	+3.15%
Severity	2009.1	0.034 (CI = +/-0.033; p = 0.041)	0.168	+3.49%
Severity	2010.1	0.028 (CI = +/-0.036; p = 0.122)	0.084	+2.83%
Severity	2010.2	0.031 (CI = +/-0.041; p = 0.120)	0.091	+3.19%
Severity	2011.1	0.026 (CI = +/-0.045; p = 0.235)	0.032	+2.67%
Severity	2011.2	0.037 (CI = +/-0.050; p = 0.140)	0.088	+3.73%
Severity	2012.1	0.063 (CI = +/-0.046; p = 0.012)	0.350	+6.48%
Severity	2012.2	0.057 (CI = +/-0.054; p = 0.042)	0.244	+5.86%
Severity	2013.2	0.079 (CI = +/-0.059; p = 0.013)	0.394	+8.27%
Severity	2014.1	0.076 (CI = +/-0.070; p = 0.037)	0.305	+7.93%
Severity	2014.2	0.048 (CI = +/-0.074; p = 0.173)	0.106	+4.96%
Severity	2015.1	0.022 (CI = +/-0.081; p = 0.558)	-0.075	+2.18%
Severity	2015.2	0.062 (CI = +/-0.078; p = 0.100)	0.245	+6.45%
Frequency	2005.1	-0.020 (CI = +/-0.013; p = 0.004)	0.254	-1.97%
Frequency	2005.2	-0.020 (CI = +/-0.014; p = 0.007)	0.234	-2.00%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.041)	0.133	-1.38%
Frequency	2006.2	-0.012 (CI = +/-0.014; p = 0.102)	0.077	-1.17%
Frequency	2007.1	-0.006 (CI = +/-0.014; p = 0.375)	-0.008	-0.62%
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.716)	-0.043	-0.27%
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.939)	-0.052	-0.06%
Frequency	2009.1	0.005 (CI = +/-0.017; p = 0.584)	-0.038	+0.46%
Frequency	2010.1	0.004 (CI = +/-0.020; p = 0.670)	-0.047	+0.41%
Frequency	2010.2	-0.003 (CI = +/-0.020; p = 0.753)	-0.056	-0.30%
Frequency	2011.1	-0.003 (CI = +/-0.023; p = 0.754)	-0.059	-0.34%
Frequency	2011.2	-0.002 (CI = +/-0.026; p = 0.849)	-0.069	-0.23%
Frequency	2012.1	0.001 (CI = +/-0.030; p = 0.958)	-0.077	+0.07%
Frequency	2012.2	-0.012 (CI = +/-0.031; p = 0.420)	-0.024	-1.18%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.578)	-0.059	-0.98%
Frequency	2014.1	0.011 (CI = +/-0.032; p = 0.438)	-0.033	+1.15%
Frequency	2014.2	0.014 (CI = +/-0.038; p = 0.439)	-0.036	+1.38%
Frequency	2015.1	0.034 (CI = +/-0.034; p = 0.047)	0.334	+3.50%
Frequency	2015.2	0.039 (CI = +/-0.043; p = 0.066)	0.317	+4.00%

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	-0.013 (CI = +/-0.009; p = 0.008)	0.169 (CI = +/-0.086; p = 0.000)	0.407	-1.29%
Loss Cost	2005.2	-0.014 (CI = +/-0.010; p = 0.006)	0.162 (CI = +/-0.087; p = 0.001)	0.416	-1.41%
Loss Cost	2006.1	-0.015 (CI = +/-0.010; p = 0.006)	0.167 (CI = +/-0.090; p = 0.001)	0.410	-1.50%
Loss Cost	2006.2	-0.014 (CI = +/-0.011; p = 0.016)	0.173 (CI = +/-0.092; p = 0.001)	0.411	-1.38%
Loss Cost	2007.1	-0.013 (CI = +/-0.012; p = 0.031)	0.169 (CI = +/-0.096; p = 0.001)	0.364	-1.31%
Loss Cost	2007.2	-0.011 (CI = +/-0.012; p = 0.087)	0.180 (CI = +/-0.097; p = 0.001)	0.381	-1.07%
Loss Cost	2008.1	-0.009 (CI = +/-0.013; p = 0.176)	0.172 (CI = +/-0.100; p = 0.002)	0.328	-0.89%
Loss Cost	2008.2	-0.008 (CI = +/-0.014; p = 0.269)	0.177 (CI = +/-0.103; p = 0.002)	0.332	-0.78%
Loss Cost	2009.1	-0.007 (CI = +/-0.016; p = 0.353)	0.174 (CI = +/-0.108; p = 0.003)	0.297	-0.71%
Loss Cost	2009.2	-0.009 (CI = +/-0.017; p = 0.302)	0.169 (CI = +/-0.113; p = 0.005)	0.287	-0.86%
Loss Cost	2010.1	-0.013 (CI = +/-0.018; p = 0.156)	0.184 (CI = +/-0.114; p = 0.003)	0.343	-1.26%
Loss Cost	2010.2	-0.018 (CI = +/-0.018; p = 0.053)	0.165 (CI = +/-0.111; p = 0.006)	0.377	-1.79%
Loss Cost	2011.1	-0.025 (CI = +/-0.018; p = 0.008)	0.191 (CI = +/-0.102; p = 0.001)	0.523	-2.52%
Loss Cost	2011.2	-0.027 (CI = +/-0.020; p = 0.009)	0.185 (CI = +/-0.107; p = 0.002)	0.529	-2.71%
Loss Cost	2012.1	-0.032 (CI = +/-0.021; p = 0.006)	0.199 (CI = +/-0.111; p = 0.002)	0.549	-3.13%
Loss Cost	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.187 (CI = +/-0.114; p = 0.003)	0.574	-3.55%
Loss Cost	2013.1	-0.041 (CI = +/-0.026; p = 0.004)	0.201 (CI = +/-0.119; p = 0.003)	0.580	-4.03%
Loss Cost	2013.2	-0.044 (CI = +/-0.029; p = 0.007)	0.194 (CI = +/-0.127; p = 0.006)	0.583	-4.28%
Loss Cost	2014.1	-0.040 (CI = +/-0.034; p = 0.025)	0.185 (CI = +/-0.138; p = 0.013)	0.475	-3.95%
Loss Cost	2014.2	-0.039 (CI = +/-0.040; p = 0.058)	0.189 (CI = +/-0.151; p = 0.019)	0.463	-3.79%
Loss Cost	2015.1	-0.037 (CI = +/-0.049; p = 0.119)	0.186 (CI = +/-0.169; p = 0.034)	0.356	-3.66%
Loss Cost	2015.2	-0.045 (CI = +/-0.058; p = 0.115)	0.173 (CI = +/-0.185; p = 0.064)	0.365	-4.38%
Severity	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.051; p = 0.000)	0.609	+1.54%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.052; p = 0.001)	0.569	+1.51%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.054; p = 0.001)	0.562	+1.51%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.101 (CI = +/-0.056; p = 0.001)	0.561	+1.59%
Severity	2007.1	0.015 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.057; p = 0.001)	0.552	+1.52%
Severity	2007.2	0.015 (CI = +/-0.008; p = 0.000)	0.105 (CI = +/-0.060; p = 0.001)	0.518	+1.53%
Severity	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.061; p = 0.003)	0.539	+1.67%
Severity	2008.2	0.017 (CI = +/-0.009; p = 0.000)	0.101 (CI = +/-0.063; p = 0.003)	0.519	+1.74%
Severity	2009.1	0.018 (CI = +/-0.010; p = 0.001)	0.099 (CI = +/-0.066; p = 0.005)	0.520	+1.81%
Severity	2009.2	0.018 (CI = +/-0.010; p = 0.002)	0.099 (CI = +/-0.069; p = 0.007)	0.474	+1.81%
Severity	2010.1	0.016 (CI = +/-0.011; p = 0.008)	0.107 (CI = +/-0.070; p = 0.005)	0.469	+1.59%
Severity	2010.2	0.015 (CI = +/-0.012; p = 0.021)	0.103 (CI = +/-0.074; p = 0.009)	0.396	+1.48%
Severity	2011.1	0.011 (CI = +/-0.012; p = 0.090)	0.118 (CI = +/-0.071; p = 0.003)	0.435	+1.06%
Severity	2011.2	0.006 (CI = +/-0.012; p = 0.292)	0.105 (CI = +/-0.068; p = 0.005)	0.352	+0.64%
Severity	2012.1	0.007 (CI = +/-0.014; p = 0.274)	0.101 (CI = +/-0.072; p = 0.009)	0.344	+0.75%
Severity	2012.2	0.007 (CI = +/-0.016; p = 0.375)	0.099 (CI = +/-0.077; p = 0.016)	0.286	+0.68%
Severity	2013.1	0.001 (CI = +/-0.016; p = 0.889)	0.115 (CI = +/-0.075; p = 0.005)	0.383	+0.11%
Severity	2013.2	-0.003 (CI = +/-0.017; p = 0.678)	0.104 (CI = +/-0.075; p = 0.011)	0.342	-0.34%
Severity	2014.1	-0.010 (CI = +/-0.018; p = 0.222)	0.122 (CI = +/-0.071; p = 0.003)	0.496	-1.03%
Severity	2014.2	-0.012 (CI = +/-0.021; p = 0.235)	0.119 (CI = +/-0.078; p = 0.007)	0.482	-1.17%
Severity	2015.1	-0.014 (CI = +/-0.025; p = 0.220)	0.125 (CI = +/-0.086; p = 0.009)	0.464	-1.44%
Severity	2015.2	-0.019 (CI = +/-0.029; p = 0.181)	0.117 (CI = +/-0.093; p = 0.020)	0.459	-1.85%
Frequency	2005.1	-0.028 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.075; p = 0.063)	0.624	-2.78%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.077; p = 0.089)	0.624	-2.87%
Frequency	2006.1	-0.030 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.079; p = 0.076)	0.614	-2.96%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.082; p = 0.079)	0.592	-2.93%
Frequency	2007.1	-0.028 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.083; p = 0.121)	0.536	-2.78%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.084; p = 0.075)	0.503	-2.56%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.087; p = 0.094)	0.454	-2.52%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.091; p = 0.099)	0.429	-2.48%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	0.076 (CI = +/-0.095; p = 0.114)	0.382	-2.48%
Frequency	2009.2	-0.027 (CI = +/-0.015; p = 0.001)	0.070 (CI = +/-0.099; p = 0.157)	0.388	-2.62%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.077 (CI = +/-0.103; p = 0.136)	0.381	-2.80%
Frequency	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	0.062 (CI = +/-0.103; p = 0.221)	0.446	-3.22%
Frequency	2011.1	-0.036 (CI = +/-0.018; p = 0.001)	0.074 (CI = +/-0.106; p = 0.161)	0.464	-3.54%
Frequency	2011.2	-0.034 (CI = +/-0.020; p = 0.003)	0.081 (CI = +/-0.111; p = 0.143)	0.419	-3.33%
Frequency	2012.1	-0.039 (CI = +/-0.022; p = 0.001)	0.098 (CI = +/-0.112; p = 0.082)	0.473	-3.85%
Frequency	2012.2	-0.043 (CI = +/-0.024; p = 0.002)	0.087 (CI = +/-0.117; p = 0.130)	0.493	-4.20%
Frequency	2013.1	-0.042 (CI = +/-0.027; p = 0.005)	0.085 (CI = +/-0.126; p = 0.168)	0.407	-4.13%
Frequency	2013.2	-0.040 (CI = +/-0.031; p = 0.016)	0.090 (CI = +/-0.136; p = 0.174)	0.362	-3.96%
Frequency	2014.1	-0.030 (CI = +/-0.034; p = 0.076)	0.064 (CI = +/-0.135; p = 0.321)	0.161	-2.95%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.158)	0.070 (CI = +/-0.147; p = 0.311)	0.109	-2.65%
Frequency	2015.1	-0.023 (CI = +/-0.047; p = 0.304)	0.062 (CI = +/-0.164; p = 0.416)	-0.030	-2.26%
Frequency	2015.2	-0.026 (CI = +/-0.058; p = 0.326)	0.056 (CI = +/-0.183; p = 0.502)	-0.043	-2.58%

Collision

Coverage = CL

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.011 (CI = +/-0.010; p = 0.025)	0.179 (CI = +/-0.086; p = 0.000)	0.422	-1.10%
Loss Cost	2005.2	-0.012 (CI = +/-0.010; p = 0.021)	0.173 (CI = +/-0.088; p = 0.000)	0.426	-1.21%
Loss Cost	2006.1	-0.013 (CI = +/-0.011; p = 0.020)	0.177 (CI = +/-0.091; p = 0.000)	0.420	-1.30%
Loss Cost	2006.2	-0.011 (CI = +/-0.012; p = 0.051)	0.185 (CI = +/-0.093; p = 0.000)	0.427	-1.14%
Loss Cost	2007.1	-0.011 (CI = +/-0.012; p = 0.090)	0.181 (CI = +/-0.096; p = 0.001)	0.384	-1.05%
Loss Cost	2007.2	-0.008 (CI = +/-0.013; p = 0.236)	0.195 (CI = +/-0.096; p = 0.000)	0.416	-0.75%
Loss Cost	2008.1	-0.006 (CI = +/-0.014; p = 0.407)	0.186 (CI = +/-0.098; p = 0.001)	0.371	-0.55%
Loss Cost	2008.2	-0.004 (CI = +/-0.015; p = 0.596)	0.194 (CI = +/-0.102; p = 0.001)	0.383	-0.38%
Loss Cost	2009.1	-0.003 (CI = +/-0.016; p = 0.708)	0.190 (CI = +/-0.107; p = 0.001)	0.353	-0.29%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.643)	0.186 (CI = +/-0.112; p = 0.003)	0.336	-0.40%
Loss Cost	2010.1	-0.008 (CI = +/-0.019; p = 0.379)	0.200 (CI = +/-0.113; p = 0.002)	0.387	-0.80%
Loss Cost	2010.2	-0.014 (CI = +/-0.019; p = 0.161)	0.181 (CI = +/-0.112; p = 0.003)	0.401	-1.34%
Loss Cost	2011.1	-0.021 (CI = +/-0.019; p = 0.030)	0.205 (CI = +/-0.103; p = 0.001)	0.546	-2.09%
Loss Cost	2011.2	-0.023 (CI = +/-0.021; p = 0.037)	0.201 (CI = +/-0.110; p = 0.001)	0.545	-2.24%
Loss Cost	2012.1	-0.027 (CI = +/-0.023; p = 0.025)	0.213 (CI = +/-0.113; p = 0.001)	0.564	-2.66%
Loss Cost	2012.2	-0.031 (CI = +/-0.026; p = 0.021)	0.201 (CI = +/-0.119; p = 0.003)	0.578	-3.07%
Loss Cost	2013.1	-0.036 (CI = +/-0.029; p = 0.018)	0.213 (CI = +/-0.124; p = 0.003)	0.583	-3.55%
Loss Cost	2013.2	-0.038 (CI = +/-0.034; p = 0.030)	0.208 (CI = +/-0.136; p = 0.006)	0.581	-3.75%
Loss Cost	2014.1	-0.034 (CI = +/-0.039; p = 0.081)	0.199 (CI = +/-0.147; p = 0.013)	0.477	-3.35%
Loss Cost	2014.2	-0.030 (CI = +/-0.047; p = 0.185)	0.208 (CI = +/-0.163; p = 0.018)	0.472	-2.95%
Loss Cost	2015.1	-0.028 (CI = +/-0.057; p = 0.297)	0.204 (CI = +/-0.182; p = 0.033)	0.371	-2.74%
Loss Cost	2015.2	-0.034 (CI = +/-0.073; p = 0.301)	0.192 (CI = +/-0.210; p = 0.067)	0.356	-3.39%
Severity	2005.1	0.015 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.052; p = 0.001)	0.562	+1.48%
Severity	2005.2	0.014 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.054; p = 0.001)	0.515	+1.43%
Severity	2006.1	0.014 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.056; p = 0.002)	0.508	+1.43%
Severity	2006.2	0.015 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.057; p = 0.002)	0.505	+1.52%
Severity	2007.1	0.014 (CI = +/-0.008; p = 0.001)	0.101 (CI = +/-0.059; p = 0.002)	0.495	+1.44%
Severity	2007.2	0.014 (CI = +/-0.008; p = 0.002)	0.101 (CI = +/-0.062; p = 0.003)	0.455	+1.44%
Severity	2008.1	0.016 (CI = +/-0.009; p = 0.001)	0.095 (CI = +/-0.063; p = 0.005)	0.477	+1.59%
Severity	2008.2	0.016 (CI = +/-0.010; p = 0.002)	0.098 (CI = +/-0.066; p = 0.006)	0.452	+1.65%
Severity	2009.1	0.017 (CI = +/-0.010; p = 0.003)	0.095 (CI = +/-0.069; p = 0.009)	0.453	+1.72%
Severity	2009.2	0.017 (CI = +/-0.011; p = 0.006)	0.095 (CI = +/-0.072; p = 0.013)	0.399	+1.71%
Severity	2010.1	0.015 (CI = +/-0.012; p = 0.021)	0.103 (CI = +/-0.074; p = 0.009)	0.395	+1.47%
Severity	2010.2	0.013 (CI = +/-0.013; p = 0.054)	0.098 (CI = +/-0.077; p = 0.016)	0.311	+1.33%
Severity	2011.1	0.009 (CI = +/-0.014; p = 0.190)	0.112 (CI = +/-0.074; p = 0.006)	0.360	+0.88%
Severity	2011.2	0.003 (CI = +/-0.013; p = 0.592)	0.095 (CI = +/-0.070; p = 0.011)	0.278	+0.35%
Severity	2012.1	0.004 (CI = +/-0.015; p = 0.542)	0.093 (CI = +/-0.074; p = 0.018)	0.258	+0.44%
Severity	2012.2	0.003 (CI = +/-0.017; p = 0.724)	0.088 (CI = +/-0.080; p = 0.032)	0.200	+0.29%
Severity	2013.1	-0.003 (CI = +/-0.017; p = 0.678)	0.104 (CI = +/-0.075; p = 0.011)	0.342	-0.34%
Severity	2013.2	-0.010 (CI = +/-0.018; p = 0.241)	0.087 (CI = +/-0.072; p = 0.022)	0.369	-1.00%
Severity	2014.1	-0.018 (CI = +/-0.017; p = 0.035)	0.105 (CI = +/-0.062; p = 0.004)	0.601	-1.80%
Severity	2014.2	-0.022 (CI = +/-0.019; p = 0.028)	0.096 (CI = +/-0.066; p = 0.009)	0.628	-2.20%
Severity	2015.1	-0.026 (CI = +/-0.022; p = 0.027)	0.103 (CI = +/-0.071; p = 0.010)	0.625	-2.58%
Severity	2015.2	-0.036 (CI = +/-0.023; p = 0.007)	0.085 (CI = +/-0.065; p = 0.018)	0.746	-3.57%
Frequency	2005.1	-0.026 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.071; p = 0.023)	0.613	-2.53%
Frequency	2005.2	-0.026 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.074; p = 0.034)	0.611	-2.61%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.076; p = 0.030)	0.599	-2.69%
Frequency	2006.2	-0.027 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.078; p = 0.030)	0.577	-2.62%
Frequency	2007.1	-0.025 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.080; p = 0.049)	0.514	-2.45%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.078; p = 0.021)	0.497	-2.16%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.091 (CI = +/-0.081; p = 0.029)	0.440	-2.11%
Frequency	2008.2	-0.020 (CI = +/-0.012; p = 0.002)	0.096 (CI = +/-0.085; p = 0.028)	0.420	-2.00%
Frequency	2009.1	-0.020 (CI = +/-0.013; p = 0.005)	0.095 (CI = +/-0.089; p = 0.037)	0.367	-1.98%
Frequency	2009.2	-0.021 (CI = +/-0.015; p = 0.008)	0.091 (CI = +/-0.093; p = 0.054)	0.367	-2.07%
Frequency	2010.1	-0.023 (CI = +/-0.016; p = 0.008)	0.097 (CI = +/-0.097; p = 0.050)	0.359	-2.24%
Frequency	2010.2	-0.027 (CI = +/-0.017; p = 0.004)	0.083 (CI = +/-0.098; p = 0.092)	0.411	-2.63%
Frequency	2011.1	-0.030 (CI = +/-0.018; p = 0.003)	0.093 (CI = +/-0.101; p = 0.068)	0.431	-2.94%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.015)	0.105 (CI = +/-0.105; p = 0.049)	0.402	-2.57%
Frequency	2012.1	-0.031 (CI = +/-0.021; p = 0.007)	0.120 (CI = +/-0.105; p = 0.028)	0.465	-3.09%
Frequency	2012.2	-0.034 (CI = +/-0.024; p = 0.010)	0.112 (CI = +/-0.112; p = 0.050)	0.473	-3.35%
Frequency	2013.1	-0.033 (CI = +/-0.028; p = 0.025)	0.109 (CI = +/-0.121; p = 0.073)	0.375	-3.22%
Frequency	2013.2	-0.028 (CI = +/-0.032; p = 0.081)	0.121 (CI = +/-0.130; p = 0.065)	0.350	-2.77%
Frequency	2014.1	-0.016 (CI = +/-0.032; p = 0.298)	0.094 (CI = +/-0.121; p = 0.114)	0.155	-1.58%
Frequency	2014.2	-0.008 (CI = +/-0.037; p = 0.650)	0.112 (CI = +/-0.129; p = 0.081)	0.182	-0.77%
Frequency	2015.1	-0.002 (CI = +/-0.044; p = 0.935)	0.101 (CI = +/-0.140; p = 0.136)	0.070	-0.16%
Frequency	2015.2	0.002 (CI = +/-0.056; p = 0.941)	0.107 (CI = +/-0.162; p = 0.163)	0.050	+0.18%

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	-0.007 (CI = +/-0.009; p = 0.116)	0.159 (CI = +/-0.078; p = 0.000)	0.375	-0.71%
Loss Cost	2005.2	-0.008 (CI = +/-0.010; p = 0.090)	0.154 (CI = +/-0.080; p = 0.001)	0.374	-0.81%
Loss Cost	2006.1	-0.009 (CI = +/-0.010; p = 0.093)	0.156 (CI = +/-0.083; p = 0.001)	0.362	-0.87%
Loss Cost	2006.2	-0.007 (CI = +/-0.011; p = 0.201)	0.164 (CI = +/-0.084; p = 0.000)	0.381	-0.69%
Loss Cost	2007.1	-0.005 (CI = +/-0.012; p = 0.351)	0.157 (CI = +/-0.087; p = 0.001)	0.335	-0.53%
Loss Cost	2007.2	-0.002 (CI = +/-0.012; p = 0.733)	0.171 (CI = +/-0.084; p = 0.000)	0.399	-0.19%
Loss Cost	2008.1	0.001 (CI = +/-0.012; p = 0.858)	0.159 (CI = +/-0.084; p = 0.001)	0.372	+0.11%
Loss Cost	2008.2	0.003 (CI = +/-0.013; p = 0.617)	0.167 (CI = +/-0.086; p = 0.001)	0.399	+0.32%
Loss Cost	2009.1	0.005 (CI = +/-0.014; p = 0.446)	0.159 (CI = +/-0.089; p = 0.001)	0.384	+0.52%
Loss Cost	2009.2	0.005 (CI = +/-0.015; p = 0.547)	0.157 (CI = +/-0.094; p = 0.002)	0.349	+0.45%
Loss Cost	2010.1	0.001 (CI = +/-0.017; p = 0.879)	0.168 (CI = +/-0.096; p = 0.002)	0.384	+0.12%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.618)	0.151 (CI = +/-0.093; p = 0.003)	0.361	-0.41%
Loss Cost	2011.1	-0.011 (CI = +/-0.016; p = 0.160)	0.174 (CI = +/-0.085; p = 0.001)	0.519	-1.13%
Loss Cost	2011.2	-0.012 (CI = +/-0.018; p = 0.172)	0.171 (CI = +/-0.090; p = 0.001)	0.510	-1.23%
Loss Cost	2012.1	-0.015 (CI = +/-0.021; p = 0.132)	0.180 (CI = +/-0.096; p = 0.001)	0.516	-1.53%
Loss Cost	2012.2	-0.019 (CI = +/-0.023; p = 0.096)	0.171 (CI = +/-0.100; p = 0.003)	0.519	-1.90%
Loss Cost	2013.1	-0.022 (CI = +/-0.027; p = 0.094)	0.179 (CI = +/-0.108; p = 0.004)	0.502	-2.21%
Loss Cost	2013.2	-0.023 (CI = +/-0.032; p = 0.129)	0.176 (CI = +/-0.118; p = 0.008)	0.494	-2.32%
Loss Cost	2014.1	-0.014 (CI = +/-0.035; p = 0.403)	0.155 (CI = +/-0.122; p = 0.018)	0.370	-1.36%
Loss Cost	2014.2	-0.007 (CI = +/-0.042; p = 0.693)	0.167 (CI = +/-0.132; p = 0.020)	0.398	-0.74%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.852)	0.146 (CI = +/-0.143; p = 0.047)	0.317	+0.41%
Loss Cost	2015.2	0.000 (CI = +/-0.064; p = 0.995)	0.140 (CI = +/-0.166; p = 0.085)	0.219	+0.02%
Severity	2005.1	0.016 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.050; p = 0.002)	0.617	+1.66%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.052; p = 0.003)	0.573	+1.62%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.054; p = 0.004)	0.567	+1.64%
Severity	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.055; p = 0.003)	0.567	+1.75%
Severity	2007.1	0.017 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.057; p = 0.003)	0.553	+1.68%
Severity	2007.2	0.017 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.060; p = 0.005)	0.516	+1.69%
Severity	2008.1	0.019 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.060; p = 0.009)	0.552	+1.89%
Severity	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.063; p = 0.010)	0.530	+1.98%
Severity	2009.1	0.021 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.065; p = 0.018)	0.539	+2.10%
Severity	2009.2	0.021 (CI = +/-0.011; p = 0.001)	0.081 (CI = +/-0.069; p = 0.023)	0.489	+2.11%
Severity	2010.1	0.019 (CI = +/-0.012; p = 0.005)	0.089 (CI = +/-0.071; p = 0.018)	0.469	+1.89%
Severity	2010.2	0.017 (CI = +/-0.014; p = 0.015)	0.084 (CI = +/-0.075; p = 0.029)	0.382	+1.76%
Severity	2011.1	0.013 (CI = +/-0.014; p = 0.068)	0.099 (CI = +/-0.073; p = 0.012)	0.399	+1.31%
Severity	2011.2	0.008 (CI = +/-0.014; p = 0.254)	0.083 (CI = +/-0.068; p = 0.020)	0.284	+0.77%
Severity	2012.1	0.010 (CI = +/-0.016; p = 0.203)	0.078 (CI = +/-0.072; p = 0.037)	0.284	+0.98%
Severity	2012.2	0.008 (CI = +/-0.018; p = 0.323)	0.074 (CI = +/-0.078; p = 0.059)	0.196	+0.85%
Severity	2013.1	0.002 (CI = +/-0.019; p = 0.819)	0.091 (CI = +/-0.076; p = 0.024)	0.286	+0.20%
Severity	2013.2	-0.005 (CI = +/-0.019; p = 0.592)	0.076 (CI = +/-0.072; p = 0.041)	0.239	-0.48%
Severity	2014.1	-0.014 (CI = +/-0.019; p = 0.137)	0.095 (CI = +/-0.065; p = 0.009)	0.481	-1.36%
Severity	2014.2	-0.018 (CI = +/-0.022; p = 0.100)	0.088 (CI = +/-0.070; p = 0.020)	0.496	-1.75%
Severity	2015.1	-0.021 (CI = +/-0.027; p = 0.108)	0.095 (CI = +/-0.079; p = 0.025)	0.468	-2.12%
Severity	2015.2	-0.032 (CI = +/-0.028; p = 0.031)	0.078 (CI = +/-0.073; p = 0.040)	0.612	-3.17%
Frequency	2005.1	-0.024 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.070; p = 0.042)	0.558	-2.33%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.073; p = 0.059)	0.556	-2.40%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.075; p = 0.055)	0.538	-2.47%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.078; p = 0.051)	0.512	-2.39%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.078; p = 0.089)	0.434	-2.17%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.081 (CI = +/-0.075; p = 0.038)	0.410	-1.86%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.076 (CI = +/-0.079; p = 0.057)	0.337	-1.76%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.011)	0.081 (CI = +/-0.082; p = 0.051)	0.314	-1.63%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.026)	0.078 (CI = +/-0.086; p = 0.072)	0.244	-1.55%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.033)	0.075 (CI = +/-0.090; p = 0.096)	0.243	-1.62%
Frequency	2010.1	-0.018 (CI = +/-0.017; p = 0.039)	0.080 (CI = +/-0.095; p = 0.096)	0.224	-1.74%
Frequency	2010.2	-0.022 (CI = +/-0.017; p = 0.019)	0.067 (CI = +/-0.096; p = 0.159)	0.280	-2.13%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.017)	0.076 (CI = +/-0.101; p = 0.130)	0.292	-2.41%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.060)	0.088 (CI = +/-0.103; p = 0.088)	0.258	-1.98%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.034)	0.103 (CI = +/-0.106; p = 0.057)	0.318	-2.48%
Frequency	2012.2	-0.028 (CI = +/-0.026; p = 0.040)	0.096 (CI = +/-0.113; p = 0.089)	0.325	-2.73%
Frequency	2013.1	-0.024 (CI = +/-0.030; p = 0.106)	0.088 (CI = +/-0.123; p = 0.143)	0.186	-2.40%
Frequency	2013.2	-0.019 (CI = +/-0.035; p = 0.257)	0.100 (CI = +/-0.130; p = 0.117)	0.166	-1.85%
Frequency	2014.1	0.000 (CI = +/-0.031; p = 0.997)	0.060 (CI = +/-0.106; p = 0.232)	-0.030	-0.01%
Frequency	2014.2	0.010 (CI = +/-0.033; p = 0.486)	0.079 (CI = +/-0.103; p = 0.116)	0.140	+1.04%
Frequency	2015.1	0.026 (CI = +/-0.033; p = 0.108)	0.051 (CI = +/-0.094; p = 0.241)	0.310	+2.58%
Frequency	2015.2	0.032 (CI = +/-0.040; p = 0.095)	0.061 (CI = +/-0.104; p = 0.199)	0.334	+3.29%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.012 (CI = +/-0.011; p = 0.039)	0.105	-1.19%
Loss Cost	2005.2	-0.014 (CI = +/-0.012; p = 0.020)	0.144	-1.41%
Loss Cost	2006.1	-0.014 (CI = +/-0.013; p = 0.031)	0.126	-1.39%
Loss Cost	2006.2	-0.014 (CI = +/-0.014; p = 0.045)	0.109	-1.38%
Loss Cost	2007.1	-0.012 (CI = +/-0.014; p = 0.102)	0.065	-1.18%
Loss Cost	2007.2	-0.011 (CI = +/-0.015; p = 0.164)	0.039	-1.07%
Loss Cost	2008.1	-0.007 (CI = +/-0.016; p = 0.352)	-0.004	-0.74%
Loss Cost	2008.2	-0.008 (CI = +/-0.018; p = 0.365)	-0.006	-0.78%
Loss Cost	2009.1	-0.005 (CI = +/-0.019; p = 0.563)	-0.029	-0.53%
Loss Cost	2009.2	-0.009 (CI = +/-0.020; p = 0.383)	-0.010	-0.86%
Loss Cost	2010.1	-0.010 (CI = +/-0.022; p = 0.336)	-0.001	-1.03%
Loss Cost	2010.2	-0.018 (CI = +/-0.022; p = 0.103)	0.088	-1.79%
Loss Cost	2011.1	-0.023 (CI = +/-0.024; p = 0.060)	0.137	-2.24%
Loss Cost	2011.2	-0.027 (CI = +/-0.026; p = 0.037)	0.186	-2.71%
Loss Cost	2012.1	-0.028 (CI = +/-0.029; p = 0.055)	0.162	-2.77%
Loss Cost	2012.2	-0.036 (CI = +/-0.031; p = 0.023)	0.251	-3.55%
Loss Cost	2013.1	-0.036 (CI = +/-0.035; p = 0.042)	0.211	-3.57%
Loss Cost	2013.2	-0.044 (CI = +/-0.039; p = 0.030)	0.261	-4.28%
Loss Cost	2014.1	-0.035 (CI = +/-0.043; p = 0.106)	0.137	-3.40%
Loss Cost	2014.2	-0.039 (CI = +/-0.051; p = 0.121)	0.132	-3.79%
Loss Cost	2015.1	-0.030 (CI = +/-0.059; p = 0.291)	0.022	-2.91%
Loss Cost	2015.2	-0.045 (CI = +/-0.068; p = 0.169)	0.110	-4.38%
Severity	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.420	+1.60%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.372	+1.51%
Severity	2006.1	0.016 (CI = +/-0.008; p = 0.000)	0.371	+1.57%
Severity	2006.2	0.016 (CI = +/-0.008; p = 0.000)	0.353	+1.59%
Severity	2007.1	0.016 (CI = +/-0.009; p = 0.001)	0.327	+1.60%
Severity	2007.2	0.015 (CI = +/-0.009; p = 0.003)	0.283	+1.53%
Severity	2008.1	0.017 (CI = +/-0.010; p = 0.001)	0.342	+1.76%
Severity	2008.2	0.017 (CI = +/-0.010; p = 0.002)	0.307	+1.74%
Severity	2009.1	0.019 (CI = +/-0.011; p = 0.002)	0.331	+1.91%
Severity	2009.2	0.018 (CI = +/-0.012; p = 0.006)	0.277	+1.81%
Severity	2010.1	0.017 (CI = +/-0.013; p = 0.015)	0.227	+1.72%
Severity	2010.2	0.015 (CI = +/-0.014; p = 0.046)	0.152	+1.48%
Severity	2011.1	0.012 (CI = +/-0.016; p = 0.115)	0.084	+1.24%
Severity	2011.2	0.006 (CI = +/-0.015; p = 0.396)	-0.014	+0.64%
Severity	2012.1	0.009 (CI = +/-0.017; p = 0.259)	0.021	+0.94%
Severity	2012.2	0.007 (CI = +/-0.019; p = 0.457)	-0.027	+0.68%
Severity	2013.1	0.004 (CI = +/-0.021; p = 0.705)	-0.060	+0.38%
Severity	2013.2	-0.003 (CI = +/-0.022; p = 0.744)	-0.068	-0.34%
Severity	2014.1	-0.007 (CI = +/-0.025; p = 0.575)	-0.054	-0.66%
Severity	2014.2	-0.012 (CI = +/-0.029; p = 0.387)	-0.016	-1.17%
Severity	2015.1	-0.009 (CI = +/-0.034; p = 0.559)	-0.061	-0.92%
Severity	2015.2	-0.019 (CI = +/-0.039; p = 0.305)	0.018	-1.85%
Frequency	2005.1	-0.028 (CI = +/-0.008; p = 0.000)	0.589	-2.74%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.597	-2.87%
Frequency	2006.1	-0.030 (CI = +/-0.009; p = 0.000)	0.581	-2.92%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	0.557	-2.93%
Frequency	2007.1	-0.028 (CI = +/-0.011; p = 0.000)	0.508	-2.73%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.454	-2.56%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	0.407	-2.46%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	0.380	-2.48%
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.002)	0.334	-2.40%
Frequency	2009.2	-0.027 (CI = +/-0.015; p = 0.002)	0.354	-2.62%
Frequency	2010.1	-0.027 (CI = +/-0.017; p = 0.003)	0.337	-2.71%
Frequency	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	0.428	-3.22%
Frequency	2011.1	-0.035 (CI = +/-0.019; p = 0.001)	0.429	-3.43%
Frequency	2011.2	-0.034 (CI = +/-0.021; p = 0.003)	0.372	-3.33%
Frequency	2012.1	-0.037 (CI = +/-0.023; p = 0.003)	0.392	-3.67%
Frequency	2012.2	-0.043 (CI = +/-0.025; p = 0.002)	0.440	-4.20%
Frequency	2013.1	-0.040 (CI = +/-0.028; p = 0.008)	0.359	-3.94%
Frequency	2013.2	-0.040 (CI = +/-0.032; p = 0.018)	0.309	-3.96%
Frequency	2014.1	-0.028 (CI = +/-0.033; p = 0.090)	0.155	-2.76%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.158)	0.098	-2.65%
Frequency	2015.1	-0.020 (CI = +/-0.046; p = 0.346)	-0.002	-2.01%
Frequency	2015.2	-0.026 (CI = +/-0.055; p = 0.310)	0.016	-2.58%

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	-0.006 (CI = +/-0.011; p = 0.281)	0.007	-0.60%
Loss Cost	2005.2	-0.008 (CI = +/-0.012; p = 0.168)	0.035	-0.81%
Loss Cost	2006.1	-0.008 (CI = +/-0.013; p = 0.235)	0.017	-0.75%
Loss Cost	2006.2	-0.007 (CI = +/-0.014; p = 0.310)	0.003	-0.69%
Loss Cost	2007.1	-0.004 (CI = +/-0.014; p = 0.577)	-0.028	-0.39%
Loss Cost	2007.2	-0.002 (CI = +/-0.015; p = 0.795)	-0.040	-0.19%
Loss Cost	2008.1	0.003 (CI = +/-0.016; p = 0.721)	-0.039	+0.27%
Loss Cost	2008.2	0.003 (CI = +/-0.017; p = 0.703)	-0.040	+0.32%
Loss Cost	2009.1	0.007 (CI = +/-0.018; p = 0.411)	-0.014	+0.72%
Loss Cost	2009.2	0.005 (CI = +/-0.019; p = 0.633)	-0.040	+0.45%
Loss Cost	2010.1	0.004 (CI = +/-0.022; p = 0.719)	-0.048	+0.38%
Loss Cost	2010.2	-0.004 (CI = +/-0.022; p = 0.696)	-0.049	-0.41%
Loss Cost	2011.1	-0.008 (CI = +/-0.024; p = 0.478)	-0.029	-0.81%
Loss Cost	2011.2	-0.012 (CI = +/-0.026; p = 0.330)	0.001	-1.23%
Loss Cost	2012.1	-0.011 (CI = +/-0.030; p = 0.434)	-0.024	-1.11%
Loss Cost	2012.2	-0.019 (CI = +/-0.032; p = 0.222)	0.044	-1.90%
Loss Cost	2013.1	-0.017 (CI = +/-0.037; p = 0.347)	-0.003	-1.67%
Loss Cost	2013.2	-0.023 (CI = +/-0.043; p = 0.255)	0.035	-2.32%
Loss Cost	2014.1	-0.007 (CI = +/-0.045; p = 0.730)	-0.086	-0.72%
Loss Cost	2014.2	-0.007 (CI = +/-0.055; p = 0.769)	-0.100	-0.74%
Loss Cost	2015.1	0.013 (CI = +/-0.060; p = 0.636)	-0.092	+1.30%
Loss Cost	2015.2	0.000 (CI = +/-0.075; p = 0.996)	-0.143	+0.02%
Severity	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.464	+1.72%
Severity	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.415	+1.62%
Severity	2006.1	0.017 (CI = +/-0.008; p = 0.000)	0.418	+1.71%
Severity	2006.2	0.017 (CI = +/-0.008; p = 0.000)	0.400	+1.75%
Severity	2007.1	0.017 (CI = +/-0.009; p = 0.001)	0.375	+1.76%
Severity	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.328	+1.69%
Severity	2008.1	0.020 (CI = +/-0.010; p = 0.000)	0.406	+1.98%
Severity	2008.2	0.020 (CI = +/-0.011; p = 0.001)	0.371	+1.98%
Severity	2009.1	0.022 (CI = +/-0.012; p = 0.001)	0.407	+2.21%
Severity	2009.2	0.021 (CI = +/-0.013; p = 0.003)	0.350	+2.11%
Severity	2010.1	0.020 (CI = +/-0.014; p = 0.008)	0.295	+2.03%
Severity	2010.2	0.017 (CI = +/-0.015; p = 0.028)	0.210	+1.76%
Severity	2011.1	0.015 (CI = +/-0.017; p = 0.080)	0.128	+1.50%
Severity	2011.2	0.008 (CI = +/-0.016; p = 0.330)	0.001	+0.77%
Severity	2012.1	0.012 (CI = +/-0.018; p = 0.184)	0.060	+1.16%
Severity	2012.2	0.008 (CI = +/-0.020; p = 0.375)	-0.011	+0.85%
Severity	2013.1	0.005 (CI = +/-0.023; p = 0.652)	-0.064	+0.48%
Severity	2013.2	-0.005 (CI = +/-0.023; p = 0.649)	-0.070	-0.48%
Severity	2014.1	-0.010 (CI = +/-0.026; p = 0.426)	-0.029	-0.96%
Severity	2014.2	-0.018 (CI = +/-0.029; p = 0.202)	0.082	-1.75%
Severity	2015.1	-0.016 (CI = +/-0.036; p = 0.346)	0.000	-1.56%
Severity	2015.2	-0.032 (CI = +/-0.037; p = 0.078)	0.289	-3.17%
Frequency	2005.1	-0.023 (CI = +/-0.009; p = 0.000)	0.502	-2.28%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.508	-2.40%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.484	-2.42%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.449	-2.39%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	0.383	-2.11%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	0.311	-1.86%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.008)	0.245	-1.68%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.017)	0.206	-1.63%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.046)	0.145	-1.45%
Frequency	2009.2	-0.016 (CI = +/-0.016; p = 0.041)	0.160	-1.62%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.063)	0.134	-1.62%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.022)	0.230	-2.13%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.028)	0.222	-2.27%
Frequency	2011.2	-0.020 (CI = +/-0.022; p = 0.076)	0.141	-1.98%
Frequency	2012.1	-0.023 (CI = +/-0.025; p = 0.074)	0.154	-2.25%
Frequency	2012.2	-0.028 (CI = +/-0.028; p = 0.054)	0.199	-2.73%
Frequency	2013.1	-0.022 (CI = +/-0.032; p = 0.163)	0.085	-2.14%
Frequency	2013.2	-0.019 (CI = +/-0.037; p = 0.292)	0.018	-1.85%
Frequency	2014.1	0.002 (CI = +/-0.031; p = 0.862)	-0.097	+0.25%
Frequency	2014.2	0.010 (CI = +/-0.035; p = 0.527)	-0.060	+1.04%
Frequency	2015.1	0.029 (CI = +/-0.033; p = 0.078)	0.255	+2.90%
Frequency	2015.2	0.032 (CI = +/-0.042; p = 0.108)	0.231	+3.29%

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	-0.006 (CI = +/-0.012; p = 0.294)	0.005	-0.63%
Loss Cost	2005.2	-0.009 (CI = +/-0.013; p = 0.176)	0.033	-0.86%
Loss Cost	2006.1	-0.008 (CI = +/-0.014; p = 0.244)	0.016	-0.79%
Loss Cost	2006.2	-0.007 (CI = +/-0.015; p = 0.320)	0.001	-0.73%
Loss Cost	2007.1	-0.004 (CI = +/-0.016; p = 0.589)	-0.030	-0.41%
Loss Cost	2007.2	-0.002 (CI = +/-0.017; p = 0.808)	-0.043	-0.20%
Loss Cost	2008.1	0.003 (CI = +/-0.017; p = 0.708)	-0.040	+0.31%
Loss Cost	2008.2	0.004 (CI = +/-0.019; p = 0.690)	-0.041	+0.36%
Loss Cost	2009.1	0.008 (CI = +/-0.020; p = 0.400)	-0.013	+0.82%
Loss Cost	2009.2	0.005 (CI = +/-0.022; p = 0.616)	-0.040	+0.53%
Loss Cost	2010.1	0.004 (CI = +/-0.024; p = 0.699)	-0.049	+0.45%
Loss Cost	2010.2	-0.004 (CI = +/-0.024; p = 0.720)	-0.054	-0.42%
Loss Cost	2011.1	-0.009 (CI = +/-0.027; p = 0.498)	-0.033	-0.87%
Loss Cost	2011.2	-0.014 (CI = +/-0.030; p = 0.343)	-0.002	-1.35%
Loss Cost	2012.1	-0.012 (CI = +/-0.034; p = 0.446)	-0.028	-1.24%
Loss Cost	2012.2	-0.022 (CI = +/-0.037; p = 0.226)	0.046	-2.17%
Loss Cost	2013.1	-0.020 (CI = +/-0.044; p = 0.348)	-0.003	-1.94%
Loss Cost	2013.2	-0.028 (CI = +/-0.051; p = 0.251)	0.042	-2.76%
Loss Cost	2014.1	-0.009 (CI = +/-0.055; p = 0.710)	-0.093	-0.93%
Loss Cost	2014.2	-0.010 (CI = +/-0.069; p = 0.746)	-0.109	-1.00%
Loss Cost	2015.1	0.015 (CI = +/-0.078; p = 0.669)	-0.111	+1.48%
Loss Cost	2015.2	-0.001 (CI = +/-0.100; p = 0.977)	-0.166	-0.12%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.472	+1.82%
Severity	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.423	+1.72%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.428	+1.82%
Severity	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.412	+1.87%
Severity	2007.1	0.019 (CI = +/-0.010; p = 0.001)	0.388	+1.89%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.002)	0.342	+1.83%
Severity	2008.1	0.021 (CI = +/-0.011; p = 0.000)	0.428	+2.16%
Severity	2008.2	0.021 (CI = +/-0.012; p = 0.001)	0.394	+2.17%
Severity	2009.1	0.024 (CI = +/-0.012; p = 0.001)	0.437	+2.44%
Severity	2009.2	0.023 (CI = +/-0.014; p = 0.002)	0.382	+2.36%
Severity	2010.1	0.023 (CI = +/-0.015; p = 0.006)	0.329	+2.30%
Severity	2010.2	0.020 (CI = +/-0.017; p = 0.022)	0.242	+2.03%
Severity	2011.1	0.018 (CI = +/-0.019; p = 0.064)	0.158	+1.77%
Severity	2011.2	0.010 (CI = +/-0.018; p = 0.273)	0.020	+0.98%
Severity	2012.1	0.014 (CI = +/-0.020; p = 0.141)	0.094	+1.46%
Severity	2012.2	0.011 (CI = +/-0.023; p = 0.299)	0.013	+1.14%
Severity	2013.1	0.008 (CI = +/-0.026; p = 0.540)	-0.053	+0.76%
Severity	2013.2	-0.003 (CI = +/-0.027; p = 0.793)	-0.092	-0.33%
Severity	2014.1	-0.009 (CI = +/-0.032; p = 0.544)	-0.064	-0.88%
Severity	2014.2	-0.018 (CI = +/-0.036; p = 0.275)	0.040	-1.83%
Severity	2015.1	-0.016 (CI = +/-0.046; p = 0.439)	-0.042	-1.60%
Severity	2015.2	-0.037 (CI = +/-0.048; p = 0.107)	0.270	-3.68%
Frequency	2005.1	-0.024 (CI = +/-0.009; p = 0.000)	0.509	-2.40%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	0.517	-2.53%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.495	-2.56%
Frequency	2006.2	-0.026 (CI = +/-0.011; p = 0.000)	0.461	-2.55%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.393	-2.26%
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.002)	0.320	-1.99%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.008)	0.253	-1.81%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.214	-1.77%
Frequency	2009.1	-0.016 (CI = +/-0.016; p = 0.046)	0.152	-1.59%
Frequency	2009.2	-0.018 (CI = +/-0.017; p = 0.040)	0.171	-1.79%
Frequency	2010.1	-0.018 (CI = +/-0.019; p = 0.060)	0.145	-1.81%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.020)	0.252	-2.40%
Frequency	2011.1	-0.026 (CI = +/-0.022; p = 0.024)	0.248	-2.59%
Frequency	2011.2	-0.023 (CI = +/-0.025; p = 0.066)	0.165	-2.31%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.062)	0.185	-2.66%
Frequency	2012.2	-0.033 (CI = +/-0.032; p = 0.042)	0.243	-3.27%
Frequency	2013.1	-0.027 (CI = +/-0.037; p = 0.130)	0.123	-2.68%
Frequency	2013.2	-0.025 (CI = +/-0.044; p = 0.235)	0.051	-2.44%
Frequency	2014.1	-0.001 (CI = +/-0.037; p = 0.975)	-0.111	-0.05%
Frequency	2014.2	0.008 (CI = +/-0.044; p = 0.672)	-0.099	+0.84%
Frequency	2015.1	0.031 (CI = +/-0.042; p = 0.125)	0.202	+3.13%
Frequency	2015.2	0.036 (CI = +/-0.055; p = 0.158)	0.186	+3.69%

Collision

Coverage = CL

End Trend Period = 2020.2

Excluded Points = 2013.2

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.013 (CI = +/-0.009; p = 0.006)	0.156 (CI = +/-0.084; p = 0.001)	0.403	-1.30%
Loss Cost	2005.2	-0.014 (CI = +/-0.009; p = 0.004)	0.150 (CI = +/-0.086; p = 0.001)	0.414	-1.43%
Loss Cost	2006.1	-0.015 (CI = +/-0.010; p = 0.005)	0.154 (CI = +/-0.089; p = 0.001)	0.403	-1.50%
Loss Cost	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	0.160 (CI = +/-0.091; p = 0.001)	0.402	-1.38%
Loss Cost	2007.1	-0.013 (CI = +/-0.012; p = 0.029)	0.155 (CI = +/-0.095; p = 0.003)	0.346	-1.28%
Loss Cost	2007.2	-0.010 (CI = +/-0.012; p = 0.083)	0.166 (CI = +/-0.095; p = 0.001)	0.362	-1.04%
Loss Cost	2008.1	-0.008 (CI = +/-0.013; p = 0.187)	0.155 (CI = +/-0.097; p = 0.003)	0.298	-0.83%
Loss Cost	2008.2	-0.007 (CI = +/-0.014; p = 0.291)	0.160 (CI = +/-0.101; p = 0.003)	0.303	-0.71%
Loss Cost	2009.1	-0.006 (CI = +/-0.015; p = 0.417)	0.155 (CI = +/-0.106; p = 0.006)	0.257	-0.60%
Loss Cost	2009.2	-0.007 (CI = +/-0.016; p = 0.361)	0.150 (CI = +/-0.110; p = 0.010)	0.247	-0.73%
Loss Cost	2010.1	-0.011 (CI = +/-0.018; p = 0.211)	0.165 (CI = +/-0.113; p = 0.007)	0.293	-1.08%
Loss Cost	2010.2	-0.016 (CI = +/-0.018; p = 0.075)	0.148 (CI = +/-0.110; p = 0.011)	0.329	-1.59%
Loss Cost	2011.1	-0.023 (CI = +/-0.018; p = 0.014)	0.175 (CI = +/-0.104; p = 0.003)	0.472	-2.30%
Loss Cost	2011.2	-0.025 (CI = +/-0.020; p = 0.017)	0.171 (CI = +/-0.109; p = 0.005)	0.475	-2.46%
Loss Cost	2012.1	-0.029 (CI = +/-0.022; p = 0.016)	0.184 (CI = +/-0.116; p = 0.004)	0.475	-2.84%
Loss Cost	2012.2	-0.033 (CI = +/-0.025; p = 0.013)	0.175 (CI = +/-0.119; p = 0.007)	0.499	-3.25%
Loss Cost	2013.1	-0.038 (CI = +/-0.029; p = 0.015)	0.189 (CI = +/-0.130; p = 0.008)	0.477	-3.71%
Loss Cost	2014.1	-0.040 (CI = +/-0.034; p = 0.025)	0.185 (CI = +/-0.138; p = 0.013)	0.475	-3.95%
Loss Cost	2014.2	-0.039 (CI = +/-0.040; p = 0.058)	0.189 (CI = +/-0.151; p = 0.019)	0.463	-3.79%
Loss Cost	2015.1	-0.037 (CI = +/-0.049; p = 0.119)	0.186 (CI = +/-0.169; p = 0.034)	0.356	-3.66%
Loss Cost	2015.2	-0.045 (CI = +/-0.058; p = 0.115)	0.173 (CI = +/-0.185; p = 0.064)	0.365	-4.38%
Severity	2005.1	0.015 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.053; p = 0.001)	0.607	+1.54%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.054; p = 0.001)	0.566	+1.51%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.056; p = 0.002)	0.560	+1.51%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.058; p = 0.001)	0.559	+1.59%
Severity	2007.1	0.015 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.060; p = 0.001)	0.550	+1.51%
Severity	2007.2	0.015 (CI = +/-0.008; p = 0.001)	0.106 (CI = +/-0.062; p = 0.002)	0.517	+1.53%
Severity	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.064; p = 0.004)	0.537	+1.67%
Severity	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.102 (CI = +/-0.066; p = 0.004)	0.516	+1.74%
Severity	2009.1	0.018 (CI = +/-0.010; p = 0.001)	0.099 (CI = +/-0.069; p = 0.007)	0.517	+1.81%
Severity	2009.2	0.018 (CI = +/-0.011; p = 0.002)	0.099 (CI = +/-0.073; p = 0.010)	0.471	+1.81%
Severity	2010.1	0.016 (CI = +/-0.012; p = 0.011)	0.109 (CI = +/-0.075; p = 0.007)	0.467	+1.57%
Severity	2010.2	0.014 (CI = +/-0.013; p = 0.028)	0.105 (CI = +/-0.078; p = 0.011)	0.395	+1.45%
Severity	2011.1	0.010 (CI = +/-0.013; p = 0.128)	0.123 (CI = +/-0.075; p = 0.003)	0.443	+0.98%
Severity	2011.2	0.005 (CI = +/-0.013; p = 0.397)	0.111 (CI = +/-0.071; p = 0.005)	0.373	+0.53%
Severity	2012.1	0.006 (CI = +/-0.015; p = 0.404)	0.108 (CI = +/-0.077; p = 0.009)	0.360	+0.60%
Severity	2012.2	0.005 (CI = +/-0.017; p = 0.543)	0.106 (CI = +/-0.082; p = 0.015)	0.305	+0.49%
Severity	2013.1	-0.004 (CI = +/-0.017; p = 0.654)	0.132 (CI = +/-0.077; p = 0.003)	0.466	-0.36%
Severity	2014.1	-0.010 (CI = +/-0.018; p = 0.222)	0.122 (CI = +/-0.071; p = 0.003)	0.496	-1.03%
Severity	2014.2	-0.012 (CI = +/-0.021; p = 0.235)	0.119 (CI = +/-0.078; p = 0.007)	0.482	-1.17%
Severity	2015.1	-0.014 (CI = +/-0.025; p = 0.220)	0.125 (CI = +/-0.086; p = 0.009)	0.464	-1.44%
Severity	2015.2	-0.019 (CI = +/-0.029; p = 0.181)	0.117 (CI = +/-0.093; p = 0.020)	0.459	-1.85%
Frequency	2005.1	-0.028 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.072; p = 0.114)	0.658	-2.80%
Frequency	2005.2	-0.029 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.073; p = 0.155)	0.658	-2.89%
Frequency	2006.1	-0.030 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.076; p = 0.137)	0.646	-2.96%
Frequency	2006.2	-0.030 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.078; p = 0.139)	0.622	-2.93%
Frequency	2007.1	-0.028 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.080; p = 0.217)	0.569	-2.76%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.079; p = 0.134)	0.534	-2.53%
Frequency	2008.1	-0.025 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.083; p = 0.175)	0.478	-2.46%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.086; p = 0.175)	0.447	-2.41%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.001)	0.056 (CI = +/-0.091; p = 0.215)	0.387	-2.36%
Frequency	2009.2	-0.025 (CI = +/-0.014; p = 0.001)	0.051 (CI = +/-0.094; p = 0.273)	0.390	-2.49%
Frequency	2010.1	-0.026 (CI = +/-0.015; p = 0.002)	0.056 (CI = +/-0.100; p = 0.255)	0.366	-2.60%
Frequency	2010.2	-0.031 (CI = +/-0.016; p = 0.001)	0.043 (CI = +/-0.098; p = 0.374)	0.437	-3.00%
Frequency	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	0.052 (CI = +/-0.104; p = 0.302)	0.434	-3.25%
Frequency	2011.2	-0.030 (CI = +/-0.020; p = 0.005)	0.060 (CI = +/-0.107; p = 0.252)	0.369	-2.98%
Frequency	2012.1	-0.035 (CI = +/-0.022; p = 0.004)	0.076 (CI = +/-0.112; p = 0.171)	0.396	-3.42%
Frequency	2012.2	-0.038 (CI = +/-0.024; p = 0.005)	0.069 (CI = +/-0.117; p = 0.229)	0.407	-3.72%
Frequency	2013.1	-0.034 (CI = +/-0.029; p = 0.024)	0.057 (CI = +/-0.129; p = 0.350)	0.255	-3.36%
Frequency	2014.1	-0.030 (CI = +/-0.034; p = 0.076)	0.064 (CI = +/-0.135; p = 0.321)	0.161	-2.95%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.158)	0.070 (CI = +/-0.147; p = 0.311)	0.109	-2.65%
Frequency	2015.1	-0.023 (CI = +/-0.047; p = 0.304)	0.062 (CI = +/-0.164; p = 0.416)	-0.030	-2.26%
Frequency	2015.2	-0.026 (CI = +/-0.058; p = 0.326)	0.056 (CI = +/-0.183; p = 0.502)	-0.043	-2.58%

Collision

Coverage = CL
 End Trend Period = 2020.2
 Excluded Points = 2013.2
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.012 (CI = +/-0.011; p = 0.027)	0.128	-1.22%
Loss Cost	2005.2	-0.014 (CI = +/-0.011; p = 0.014)	0.169	-1.43%
Loss Cost	2006.1	-0.014 (CI = +/-0.012; p = 0.023)	0.146	-1.40%
Loss Cost	2006.2	-0.014 (CI = +/-0.013; p = 0.036)	0.126	-1.38%
Loss Cost	2007.1	-0.012 (CI = +/-0.014; p = 0.090)	0.075	-1.16%
Loss Cost	2007.2	-0.010 (CI = +/-0.015; p = 0.156)	0.044	-1.03%
Loss Cost	2008.1	-0.007 (CI = +/-0.015; p = 0.362)	-0.006	-0.68%
Loss Cost	2008.2	-0.007 (CI = +/-0.016; p = 0.394)	-0.011	-0.69%
Loss Cost	2009.1	-0.004 (CI = +/-0.018; p = 0.642)	-0.037	-0.40%
Loss Cost	2009.2	-0.007 (CI = +/-0.019; p = 0.460)	-0.021	-0.68%
Loss Cost	2010.1	-0.008 (CI = +/-0.021; p = 0.428)	-0.018	-0.80%
Loss Cost	2010.2	-0.015 (CI = +/-0.021; p = 0.144)	0.065	-1.52%
Loss Cost	2011.1	-0.019 (CI = +/-0.023; p = 0.094)	0.106	-1.90%
Loss Cost	2011.2	-0.023 (CI = +/-0.025; p = 0.067)	0.144	-2.31%
Loss Cost	2012.1	-0.023 (CI = +/-0.029; p = 0.112)	0.104	-2.25%
Loss Cost	2012.2	-0.030 (CI = +/-0.031; p = 0.059)	0.177	-2.97%
Loss Cost	2013.1	-0.028 (CI = +/-0.037; p = 0.121)	0.112	-2.79%
Loss Cost	2014.1	-0.035 (CI = +/-0.043; p = 0.106)	0.137	-3.40%
Loss Cost	2014.2	-0.039 (CI = +/-0.051; p = 0.121)	0.132	-3.79%
Loss Cost	2015.1	-0.030 (CI = +/-0.059; p = 0.291)	0.022	-2.91%
Loss Cost	2015.2	-0.045 (CI = +/-0.068; p = 0.169)	0.110	-4.38%
Severity	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.419	+1.59%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.372	+1.50%
Severity	2006.1	0.016 (CI = +/-0.008; p = 0.000)	0.371	+1.57%
Severity	2006.2	0.016 (CI = +/-0.008; p = 0.001)	0.353	+1.59%
Severity	2007.1	0.016 (CI = +/-0.009; p = 0.001)	0.328	+1.60%
Severity	2007.2	0.015 (CI = +/-0.010; p = 0.003)	0.284	+1.53%
Severity	2008.1	0.018 (CI = +/-0.010; p = 0.001)	0.345	+1.77%
Severity	2008.2	0.017 (CI = +/-0.011; p = 0.003)	0.310	+1.75%
Severity	2009.1	0.019 (CI = +/-0.011; p = 0.002)	0.336	+1.94%
Severity	2009.2	0.018 (CI = +/-0.013; p = 0.006)	0.282	+1.84%
Severity	2010.1	0.017 (CI = +/-0.014; p = 0.016)	0.231	+1.75%
Severity	2010.2	0.015 (CI = +/-0.015; p = 0.049)	0.154	+1.51%
Severity	2011.1	0.013 (CI = +/-0.016; p = 0.122)	0.084	+1.27%
Severity	2011.2	0.006 (CI = +/-0.016; p = 0.426)	-0.020	+0.63%
Severity	2012.1	0.010 (CI = +/-0.018; p = 0.280)	0.016	+0.96%
Severity	2012.2	0.007 (CI = +/-0.021; p = 0.499)	-0.036	+0.67%
Severity	2013.1	0.003 (CI = +/-0.024; p = 0.785)	-0.071	+0.30%
Severity	2014.1	-0.007 (CI = +/-0.025; p = 0.575)	-0.054	-0.66%
Severity	2014.2	-0.012 (CI = +/-0.029; p = 0.387)	-0.016	-1.17%
Severity	2015.1	-0.009 (CI = +/-0.034; p = 0.559)	-0.061	-0.92%
Severity	2015.2	-0.019 (CI = +/-0.039; p = 0.305)	0.018	-1.85%
Frequency	2005.1	-0.028 (CI = +/-0.008; p = 0.000)	0.638	-2.77%
Frequency	2005.2	-0.029 (CI = +/-0.008; p = 0.000)	0.644	-2.89%
Frequency	2006.1	-0.030 (CI = +/-0.009; p = 0.000)	0.628	-2.93%
Frequency	2006.2	-0.030 (CI = +/-0.009; p = 0.000)	0.603	-2.93%
Frequency	2007.1	-0.028 (CI = +/-0.010; p = 0.000)	0.558	-2.72%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.507	-2.53%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.456	-2.41%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	0.422	-2.40%
Frequency	2009.1	-0.023 (CI = +/-0.013; p = 0.001)	0.368	-2.29%
Frequency	2009.2	-0.025 (CI = +/-0.014; p = 0.001)	0.381	-2.47%
Frequency	2010.1	-0.025 (CI = +/-0.015; p = 0.003)	0.353	-2.51%
Frequency	2010.2	-0.030 (CI = +/-0.016; p = 0.001)	0.442	-2.98%
Frequency	2011.1	-0.032 (CI = +/-0.018; p = 0.001)	0.429	-3.13%
Frequency	2011.2	-0.030 (CI = +/-0.020; p = 0.006)	0.352	-2.92%
Frequency	2012.1	-0.032 (CI = +/-0.022; p = 0.007)	0.353	-3.18%
Frequency	2012.2	-0.037 (CI = +/-0.025; p = 0.006)	0.381	-3.62%
Frequency	2013.1	-0.031 (CI = +/-0.028; p = 0.031)	0.258	-3.08%
Frequency	2014.1	-0.028 (CI = +/-0.033; p = 0.090)	0.155	-2.76%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.158)	0.098	-2.65%
Frequency	2015.1	-0.020 (CI = +/-0.046; p = 0.346)	-0.002	-2.01%
Frequency	2015.2	-0.026 (CI = +/-0.055; p = 0.310)	0.016	-2.58%

Comprehensive

Coverage = CM
 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	2003.1	0.051 (CI = +/-0.010; p = 0.000)	0.461 (CI = +/-0.100; p = 0.000)	0.861	+5.28%
Loss Cost	2003.2	0.050 (CI = +/-0.010; p = 0.000)	0.451 (CI = +/-0.100; p = 0.000)	0.846	+5.10%
Loss Cost	2004.1	0.047 (CI = +/-0.010; p = 0.000)	0.466 (CI = +/-0.099; p = 0.000)	0.853	+4.83%
Loss Cost	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.450 (CI = +/-0.096; p = 0.000)	0.842	+4.54%
Loss Cost	2005.1	0.042 (CI = +/-0.010; p = 0.000)	0.464 (CI = +/-0.095; p = 0.000)	0.850	+4.28%
Loss Cost	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.471 (CI = +/-0.097; p = 0.000)	0.846	+4.43%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.479 (CI = +/-0.099; p = 0.000)	0.848	+4.27%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.479 (CI = +/-0.103; p = 0.000)	0.832	+4.27%
Loss Cost	2007.1	0.041 (CI = +/-0.013; p = 0.000)	0.484 (CI = +/-0.107; p = 0.000)	0.832	+4.16%
Loss Cost	2007.2	0.043 (CI = +/-0.014; p = 0.000)	0.494 (CI = +/-0.109; p = 0.000)	0.830	+4.39%
Loss Cost	2008.1	0.046 (CI = +/-0.015; p = 0.000)	0.481 (CI = +/-0.110; p = 0.000)	0.840	+4.71%
Loss Cost	2008.2	0.049 (CI = +/-0.015; p = 0.000)	0.491 (CI = +/-0.112; p = 0.000)	0.838	+4.97%
Loss Cost	2009.1	0.048 (CI = +/-0.017; p = 0.000)	0.493 (CI = +/-0.117; p = 0.000)	0.837	+4.93%
Loss Cost	2009.2	0.049 (CI = +/-0.018; p = 0.000)	0.496 (CI = +/-0.122; p = 0.000)	0.820	+5.02%
Loss Cost	2010.1	0.052 (CI = +/-0.020; p = 0.000)	0.486 (CI = +/-0.127; p = 0.000)	0.824	+5.31%
Loss Cost	2010.2	0.050 (CI = +/-0.022; p = 0.000)	0.480 (CI = +/-0.133; p = 0.000)	0.796	+5.14%
Loss Cost	2011.1	0.052 (CI = +/-0.024; p = 0.000)	0.474 (CI = +/-0.141; p = 0.000)	0.797	+5.31%
Loss Cost	2011.2	0.048 (CI = +/-0.027; p = 0.002)	0.461 (CI = +/-0.146; p = 0.000)	0.761	+4.87%
Loss Cost	2012.1	0.045 (CI = +/-0.030; p = 0.006)	0.470 (CI = +/-0.155; p = 0.000)	0.763	+4.59%
Loss Cost	2012.2	0.037 (CI = +/-0.032; p = 0.025)	0.447 (CI = +/-0.155; p = 0.000)	0.727	+3.77%
Loss Cost	2013.1	0.040 (CI = +/-0.036; p = 0.033)	0.439 (CI = +/-0.167; p = 0.000)	0.725	+4.07%
Loss Cost	2013.2	0.041 (CI = +/-0.042; p = 0.053)	0.442 (CI = +/-0.180; p = 0.000)	0.690	+4.18%
Loss Cost	2014.1	0.035 (CI = +/-0.048; p = 0.138)	0.457 (CI = +/-0.194; p = 0.000)	0.696	+3.56%
Loss Cost	2014.2	0.018 (CI = +/-0.050; p = 0.435)	0.420 (CI = +/-0.187; p = 0.001)	0.665	+1.83%
Loss Cost	2015.1	0.029 (CI = +/-0.058; p = 0.294)	0.397 (CI = +/-0.202; p = 0.002)	0.657	+2.92%
Loss Cost	2015.2	0.009 (CI = +/-0.062; p = 0.740)	0.361 (CI = +/-0.198; p = 0.003)	0.612	+0.93%
Loss Cost	2016.1	0.017 (CI = +/-0.079; p = 0.632)	0.348 (CI = +/-0.228; p = 0.009)	0.579	+1.69%
Loss Cost	2016.2	0.009 (CI = +/-0.101; p = 0.843)	0.335 (CI = +/-0.262; p = 0.020)	0.495	+0.86%
Severity	2003.1	0.039 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.057; p = 0.089)	0.859	+4.03%
Severity	2003.2	0.039 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.058; p = 0.078)	0.848	+3.97%
Severity	2004.1	0.039 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.060; p = 0.098)	0.833	+3.94%
Severity	2004.2	0.037 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.059; p = 0.054)	0.824	+3.79%
Severity	2005.1	0.036 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.060; p = 0.084)	0.804	+3.69%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.042; p = 0.001)	0.873	+3.28%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.043; p = 0.003)	0.857	+3.19%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	-0.080 (CI = +/-0.038; p = 0.000)	0.875	+2.97%
Severity	2007.1	0.029 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.039; p = 0.000)	0.857	+2.95%
Severity	2007.2	0.027 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.037; p = 0.000)	0.865	+2.77%
Severity	2008.1	0.028 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	0.853	+2.83%
Severity	2008.2	0.028 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.039; p = 0.000)	0.848	+2.86%
Severity	2009.1	0.028 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.041; p = 0.000)	0.828	+2.89%
Severity	2009.2	0.030 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.042; p = 0.000)	0.833	+3.00%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	0.823	+3.11%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.815	+2.97%
Severity	2011.1	0.028 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.046; p = 0.001)	0.773	+2.81%
Severity	2011.2	0.028 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.048; p = 0.001)	0.760	+2.79%
Severity	2012.1	0.030 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.048; p = 0.001)	0.776	+3.06%
Severity	2012.2	0.029 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.001)	0.766	+2.91%
Severity	2013.1	0.029 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.002)	0.711	+2.90%
Severity	2013.2	0.027 (CI = +/-0.013; p = 0.001)	-0.104 (CI = +/-0.058; p = 0.002)	0.699	+2.75%
Severity	2014.1	0.020 (CI = +/-0.012; p = 0.003)	-0.086 (CI = +/-0.047; p = 0.002)	0.654	+2.02%
Severity	2014.2	0.019 (CI = +/-0.014; p = 0.012)	-0.088 (CI = +/-0.052; p = 0.004)	0.646	+1.91%
Severity	2015.1	0.017 (CI = +/-0.017; p = 0.044)	-0.084 (CI = +/-0.057; p = 0.009)	0.534	+1.73%
Severity	2015.2	0.017 (CI = +/-0.020; p = 0.085)	-0.084 (CI = +/-0.064; p = 0.017)	0.524	+1.73%
Severity	2016.1	0.021 (CI = +/-0.025; p = 0.082)	-0.092 (CI = +/-0.072; p = 0.019)	0.513	+2.16%
Severity	2016.2	0.016 (CI = +/-0.030; p = 0.241)	-0.099 (CI = +/-0.079; p = 0.022)	0.534	+1.63%
Frequency	2003.1	0.012 (CI = +/-0.011; p = 0.027)	0.510 (CI = +/-0.109; p = 0.000)	0.733	+1.21%
Frequency	2003.2	0.011 (CI = +/-0.011; p = 0.056)	0.503 (CI = +/-0.111; p = 0.000)	0.718	+1.08%
Frequency	2004.1	0.009 (CI = +/-0.011; p = 0.135)	0.516 (CI = +/-0.112; p = 0.000)	0.732	+0.86%
Frequency	2004.2	0.007 (CI = +/-0.012; p = 0.226)	0.508 (CI = +/-0.114; p = 0.000)	0.719	+0.73%
Frequency	2005.1	0.006 (CI = +/-0.013; p = 0.361)	0.517 (CI = +/-0.117; p = 0.000)	0.724	+0.58%
Frequency	2005.2	0.011 (CI = +/-0.012; p = 0.059)	0.545 (CI = +/-0.104; p = 0.000)	0.797	+1.12%
Frequency	2006.1	0.010 (CI = +/-0.012; p = 0.097)	0.548 (CI = +/-0.107; p = 0.000)	0.796	+1.05%
Frequency	2006.2	0.013 (CI = +/-0.013; p = 0.058)	0.559 (CI = +/-0.109; p = 0.000)	0.802	+1.26%
Frequency	2007.1	0.012 (CI = +/-0.014; p = 0.097)	0.563 (CI = +/-0.113; p = 0.000)	0.802	+1.18%
Frequency	2007.2	0.016 (CI = +/-0.014; p = 0.032)	0.581 (CI = +/-0.110; p = 0.000)	0.824	+1.58%
Frequency	2008.1	0.018 (CI = +/-0.015; p = 0.020)	0.569 (CI = +/-0.113; p = 0.000)	0.825	+1.83%
Frequency	2008.2	0.020 (CI = +/-0.016; p = 0.015)	0.579 (CI = +/-0.116; p = 0.000)	0.825	+2.05%
Frequency	2009.1	0.020 (CI = +/-0.017; p = 0.030)	0.582 (CI = +/-0.121; p = 0.000)	0.823	+1.98%
Frequency	2009.2	0.019 (CI = +/-0.019; p = 0.047)	0.581 (CI = +/-0.127; p = 0.000)	0.810	+1.96%
Frequency	2010.1	0.021 (CI = +/-0.021; p = 0.049)	0.574 (CI = +/-0.133; p = 0.000)	0.806	+2.13%
Frequency	2010.2	0.021 (CI = +/-0.023; p = 0.075)	0.573 (CI = +/-0.140; p = 0.000)	0.790	+2.10%
Frequency	2011.1	0.024 (CI = +/-0.025; p = 0.063)	0.562 (CI = +/-0.147; p = 0.000)	0.788	+2.43%
Frequency	2011.2	0.020 (CI = +/-0.028; p = 0.146)	0.550 (CI = +/-0.152; p = 0.000)	0.766	+2.02%
Frequency	2012.1	0.015 (CI = +/-0.031; p = 0.320)	0.566 (CI = +/-0.159; p = 0.000)	0.776	+1.49%
Frequency	2012.2	0.008 (CI = +/-0.033; p = 0.602)	0.548 (CI = +/-0.163; p = 0.000)	0.759	+0.83%
Frequency	2013.1	0.011 (CI = +/-0.038; p = 0.529)	0.539 (CI = +/-0.175; p = 0.000)	0.747	+1.14%
Frequency	2013.2	0.014 (CI = +/-0.043; p = 0.503)	0.545 (CI = +/-0.188; p = 0.000)	0.732	+1.39%
Frequency	2014.1	0.015 (CI = +/-0.051; p = 0.533)	0.542 (CI = +/-0.207; p = 0.000)	0.719	+1.51%
Frequency	2014.2	-0.001 (CI = +/-0.055; p = 0.975)	0.508 (CI = +/-0.205; p = 0.000)	0.703	-0.08%
Frequency	2015.1	0.012 (CI = +/-0.064; p = 0.690)	0.481 (CI = +/-0.220; p = 0.001)	0.683	+1.17%
Frequency	2015.2	-0.008 (CI = +/-0.070; p = 0.801)	0.445 (CI = +/-0.222; p = 0.002)	0.661	-0.79%
Frequency	2016.1	-0.005 (CI = +/-0.090; p = 0.906)	0.439 (CI = +/-0.257; p = 0.005)	0.620	-0.46%
Frequency	2016.2	-0.008 (CI = +/-0.115; p = 0.877)	0.435 (CI = +/-0.300; p = 0.012)	0.570	-0.76%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.054 (CI = +/-0.019; p = 0.000)	0.488	+5.59%
Loss Cost	2003.2	0.050 (CI = +/-0.020; p = 0.000)	0.442	+5.16%
Loss Cost	2004.1	0.050 (CI = +/-0.021; p = 0.000)	0.418	+5.16%
Loss Cost	2004.2	0.045 (CI = +/-0.021; p = 0.000)	0.361	+4.58%
Loss Cost	2005.1	0.045 (CI = +/-0.023; p = 0.000)	0.341	+4.61%
Loss Cost	2005.2	0.044 (CI = +/-0.024; p = 0.001)	0.304	+4.47%
Loss Cost	2006.1	0.046 (CI = +/-0.026; p = 0.001)	0.300	+4.66%
Loss Cost	2006.2	0.042 (CI = +/-0.028; p = 0.004)	0.247	+4.30%
Loss Cost	2007.1	0.045 (CI = +/-0.030; p = 0.004)	0.254	+4.61%
Loss Cost	2007.2	0.043 (CI = +/-0.032; p = 0.010)	0.217	+4.44%
Loss Cost	2008.1	0.051 (CI = +/-0.033; p = 0.004)	0.280	+5.27%
Loss Cost	2008.2	0.050 (CI = +/-0.036; p = 0.009)	0.238	+5.09%
Loss Cost	2009.1	0.055 (CI = +/-0.039; p = 0.008)	0.259	+5.64%
Loss Cost	2009.2	0.050 (CI = +/-0.042; p = 0.022)	0.198	+5.16%
Loss Cost	2010.1	0.060 (CI = +/-0.045; p = 0.011)	0.257	+6.19%
Loss Cost	2010.2	0.052 (CI = +/-0.048; p = 0.037)	0.177	+5.32%
Loss Cost	2011.1	0.062 (CI = +/-0.052; p = 0.023)	0.225	+6.37%
Loss Cost	2011.2	0.050 (CI = +/-0.056; p = 0.080)	0.128	+5.08%
Loss Cost	2012.1	0.057 (CI = +/-0.063; p = 0.074)	0.144	+5.83%
Loss Cost	2012.2	0.038 (CI = +/-0.067; p = 0.242)	0.032	+3.89%
Loss Cost	2013.1	0.053 (CI = +/-0.074; p = 0.142)	0.093	+5.49%
Loss Cost	2013.2	0.043 (CI = +/-0.085; p = 0.288)	0.018	+4.42%
Loss Cost	2014.1	0.053 (CI = +/-0.099; p = 0.263)	0.032	+5.45%
Loss Cost	2014.2	0.017 (CI = +/-0.105; p = 0.722)	-0.085	+1.74%
Loss Cost	2015.1	0.050 (CI = +/-0.118; p = 0.364)	-0.009	+5.10%
Loss Cost	2015.2	0.007 (CI = +/-0.129; p = 0.909)	-0.123	+0.66%
Loss Cost	2016.1	0.042 (CI = +/-0.155; p = 0.545)	-0.080	+4.25%
Loss Cost	2016.2	0.005 (CI = +/-0.196; p = 0.952)	-0.166	+0.50%
Severity	2003.1	0.040 (CI = +/-0.006; p = 0.000)	0.856	+4.13%
Severity	2003.2	0.040 (CI = +/-0.006; p = 0.000)	0.843	+4.10%
Severity	2004.1	0.040 (CI = +/-0.006; p = 0.000)	0.829	+4.05%
Severity	2004.2	0.038 (CI = +/-0.007; p = 0.000)	0.813	+3.92%
Severity	2005.1	0.037 (CI = +/-0.007; p = 0.000)	0.795	+3.79%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.827	+3.40%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.811	+3.27%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.796	+3.09%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.772	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.745	+2.89%
Severity	2008.1	0.028 (CI = +/-0.007; p = 0.000)	0.718	+2.87%
Severity	2008.2	0.030 (CI = +/-0.008; p = 0.000)	0.721	+3.01%
Severity	2009.1	0.029 (CI = +/-0.009; p = 0.000)	0.686	+2.95%
Severity	2009.2	0.031 (CI = +/-0.009; p = 0.000)	0.714	+3.19%
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	0.686	+3.21%
Severity	2010.2	0.031 (CI = +/-0.011; p = 0.000)	0.650	+3.20%
Severity	2011.1	0.029 (CI = +/-0.012; p = 0.000)	0.591	+2.89%
Severity	2011.2	0.030 (CI = +/-0.013; p = 0.000)	0.581	+3.05%
Severity	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.560	+3.18%
Severity	2012.2	0.032 (CI = +/-0.016; p = 0.001)	0.524	+3.26%
Severity	2013.1	0.030 (CI = +/-0.019; p = 0.004)	0.437	+3.01%
Severity	2013.2	0.031 (CI = +/-0.022; p = 0.008)	0.410	+3.18%
Severity	2014.1	0.021 (CI = +/-0.020; p = 0.043)	0.261	+2.08%
Severity	2014.2	0.023 (CI = +/-0.023; p = 0.053)	0.258	+2.33%
Severity	2015.1	0.017 (CI = +/-0.027; p = 0.180)	0.100	+1.76%
Severity	2015.2	0.023 (CI = +/-0.033; p = 0.150)	0.146	+2.30%
Severity	2016.1	0.022 (CI = +/-0.042; p = 0.250)	0.067	+2.26%
Severity	2016.2	0.025 (CI = +/-0.056; p = 0.324)	0.021	+2.50%
Frequency	2003.1	0.014 (CI = +/-0.021; p = 0.189)	0.023	+1.41%
Frequency	2003.2	0.010 (CI = +/-0.022; p = 0.355)	-0.004	+1.02%
Frequency	2004.1	0.011 (CI = +/-0.023; p = 0.361)	-0.004	+1.07%
Frequency	2004.2	0.006 (CI = +/-0.024; p = 0.599)	-0.024	+0.63%
Frequency	2005.1	0.008 (CI = +/-0.026; p = 0.538)	-0.021	+0.79%
Frequency	2005.2	0.010 (CI = +/-0.028; p = 0.448)	-0.014	+1.04%
Frequency	2006.1	0.013 (CI = +/-0.029; p = 0.356)	-0.004	+1.35%
Frequency	2006.2	0.012 (CI = +/-0.031; p = 0.450)	-0.015	+1.18%
Frequency	2007.1	0.015 (CI = +/-0.034; p = 0.355)	-0.004	+1.55%
Frequency	2007.2	0.015 (CI = +/-0.036; p = 0.406)	-0.011	+1.51%
Frequency	2008.1	0.023 (CI = +/-0.038; p = 0.224)	0.023	+2.33%
Frequency	2008.2	0.020 (CI = +/-0.041; p = 0.328)	0.000	+2.02%
Frequency	2009.1	0.026 (CI = +/-0.045; p = 0.243)	0.020	+2.61%
Frequency	2009.2	0.019 (CI = +/-0.048; p = 0.424)	-0.016	+1.90%
Frequency	2010.1	0.029 (CI = +/-0.052; p = 0.262)	0.017	+2.89%
Frequency	2010.2	0.020 (CI = +/-0.056; p = 0.456)	-0.023	+2.06%
Frequency	2011.1	0.033 (CI = +/-0.060; p = 0.260)	0.019	+3.38%
Frequency	2011.2	0.019 (CI = +/-0.065; p = 0.534)	-0.036	+1.97%
Frequency	2012.1	0.025 (CI = +/-0.073; p = 0.472)	-0.029	+2.56%
Frequency	2012.2	0.006 (CI = +/-0.079; p = 0.872)	-0.069	+0.60%
Frequency	2013.1	0.024 (CI = +/-0.087; p = 0.567)	-0.049	+2.40%
Frequency	2013.2	0.012 (CI = +/-0.100; p = 0.801)	-0.077	+1.19%
Frequency	2014.1	0.032 (CI = +/-0.114; p = 0.544)	-0.053	+3.30%
Frequency	2014.2	-0.006 (CI = +/-0.124; p = 0.919)	-0.099	-0.58%
Frequency	2015.1	0.032 (CI = +/-0.139; p = 0.611)	-0.078	+3.28%
Frequency	2015.2	-0.016 (CI = +/-0.154; p = 0.816)	-0.117	-1.60%
Frequency	2016.1	0.019 (CI = +/-0.189; p = 0.817)	-0.133	+1.94%
Frequency	2016.2	-0.020 (CI = +/-0.242; p = 0.849)	-0.159	-1.95%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.054 (CI = +/-0.020; p = 0.000)	0.464	+5.58%
Loss Cost	2003.2	0.050 (CI = +/-0.021; p = 0.000)	0.414	+5.12%
Loss Cost	2004.1	0.050 (CI = +/-0.022; p = 0.000)	0.389	+5.11%
Loss Cost	2004.2	0.044 (CI = +/-0.023; p = 0.000)	0.329	+4.50%
Loss Cost	2005.1	0.044 (CI = +/-0.024; p = 0.001)	0.308	+4.52%
Loss Cost	2005.2	0.043 (CI = +/-0.026; p = 0.002)	0.270	+4.36%
Loss Cost	2006.1	0.045 (CI = +/-0.028; p = 0.003)	0.266	+4.56%
Loss Cost	2006.2	0.041 (CI = +/-0.030; p = 0.009)	0.213	+4.17%
Loss Cost	2007.1	0.044 (CI = +/-0.032; p = 0.009)	0.220	+4.48%
Loss Cost	2007.2	0.042 (CI = +/-0.035; p = 0.019)	0.182	+4.29%
Loss Cost	2008.1	0.051 (CI = +/-0.036; p = 0.008)	0.245	+5.18%
Loss Cost	2008.2	0.049 (CI = +/-0.039; p = 0.018)	0.202	+4.97%
Loss Cost	2009.1	0.054 (CI = +/-0.043; p = 0.015)	0.224	+5.56%
Loss Cost	2009.2	0.049 (CI = +/-0.046; p = 0.040)	0.162	+5.03%
Loss Cost	2010.1	0.060 (CI = +/-0.050; p = 0.021)	0.222	+6.15%
Loss Cost	2010.2	0.051 (CI = +/-0.054; p = 0.064)	0.140	+5.19%
Loss Cost	2011.1	0.062 (CI = +/-0.059; p = 0.041)	0.188	+6.35%
Loss Cost	2011.2	0.048 (CI = +/-0.064; p = 0.130)	0.089	+4.89%
Loss Cost	2012.1	0.055 (CI = +/-0.072; p = 0.119)	0.105	+5.71%
Loss Cost	2012.2	0.034 (CI = +/-0.077; p = 0.354)	-0.005	+3.48%
Loss Cost	2013.1	0.051 (CI = +/-0.086; p = 0.218)	0.050	+5.26%
Loss Cost	2013.2	0.039 (CI = +/-0.100; p = 0.408)	-0.022	+3.97%
Loss Cost	2014.1	0.050 (CI = +/-0.118; p = 0.370)	-0.011	+5.11%
Loss Cost	2014.2	0.006 (CI = +/-0.127; p = 0.914)	-0.110	+0.63%
Loss Cost	2015.1	0.044 (CI = +/-0.147; p = 0.513)	-0.063	+4.45%
Loss Cost	2015.2	-0.012 (CI = +/-0.163; p = 0.866)	-0.138	-1.20%
Loss Cost	2016.1	0.028 (CI = +/-0.205; p = 0.753)	-0.146	+2.80%
Loss Cost	2016.2	-0.026 (CI = +/-0.269; p = 0.815)	-0.186	-2.54%
Severity	2003.1	0.041 (CI = +/-0.006; p = 0.000)	0.852	+4.21%
Severity	2003.2	0.041 (CI = +/-0.006; p = 0.000)	0.839	+4.18%
Severity	2004.1	0.040 (CI = +/-0.007; p = 0.000)	0.824	+4.13%
Severity	2004.2	0.039 (CI = +/-0.007; p = 0.000)	0.807	+4.00%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.787	+3.87%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.818	+3.45%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.800	+3.31%
Severity	2006.2	0.031 (CI = +/-0.007; p = 0.000)	0.782	+3.12%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.756	+3.04%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.725	+2.92%
Severity	2008.1	0.029 (CI = +/-0.008; p = 0.000)	0.696	+2.90%
Severity	2008.2	0.030 (CI = +/-0.009; p = 0.000)	0.700	+3.05%
Severity	2009.1	0.029 (CI = +/-0.009; p = 0.000)	0.662	+2.99%
Severity	2009.2	0.032 (CI = +/-0.010; p = 0.000)	0.694	+3.26%
Severity	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.664	+3.28%
Severity	2010.2	0.032 (CI = +/-0.012; p = 0.000)	0.626	+3.28%
Severity	2011.1	0.029 (CI = +/-0.013; p = 0.000)	0.559	+2.95%
Severity	2011.2	0.031 (CI = +/-0.014; p = 0.000)	0.551	+3.14%
Severity	2012.1	0.032 (CI = +/-0.016; p = 0.001)	0.530	+3.29%
Severity	2012.2	0.033 (CI = +/-0.019; p = 0.002)	0.495	+3.40%
Severity	2013.1	0.031 (CI = +/-0.022; p = 0.009)	0.400	+3.14%
Severity	2013.2	0.033 (CI = +/-0.025; p = 0.015)	0.377	+3.36%
Severity	2014.1	0.021 (CI = +/-0.024; p = 0.081)	0.200	+2.08%
Severity	2014.2	0.024 (CI = +/-0.029; p = 0.094)	0.200	+2.39%
Severity	2015.1	0.017 (CI = +/-0.034; p = 0.284)	0.034	+1.70%
Severity	2015.2	0.023 (CI = +/-0.042; p = 0.234)	0.080	+2.35%
Severity	2016.1	0.023 (CI = +/-0.056; p = 0.357)	0.000	+2.33%
Severity	2016.2	0.026 (CI = +/-0.079; p = 0.433)	-0.048	+2.66%
Frequency	2003.1	0.013 (CI = +/-0.022; p = 0.245)	0.012	+1.31%
Frequency	2003.2	0.009 (CI = +/-0.023; p = 0.441)	-0.012	+0.90%
Frequency	2004.1	0.009 (CI = +/-0.025; p = 0.447)	-0.013	+0.94%
Frequency	2004.2	0.005 (CI = +/-0.026; p = 0.712)	-0.030	+0.47%
Frequency	2005.1	0.006 (CI = +/-0.028; p = 0.645)	-0.028	+0.63%
Frequency	2005.2	0.009 (CI = +/-0.030; p = 0.546)	-0.023	+0.88%
Frequency	2006.1	0.012 (CI = +/-0.032; p = 0.441)	-0.015	+1.21%
Frequency	2006.2	0.010 (CI = +/-0.034; p = 0.546)	-0.025	+1.01%
Frequency	2007.1	0.014 (CI = +/-0.036; p = 0.438)	-0.015	+1.40%
Frequency	2007.2	0.013 (CI = +/-0.039; p = 0.494)	-0.022	+1.34%
Frequency	2008.1	0.022 (CI = +/-0.042; p = 0.285)	0.009	+2.22%
Frequency	2008.2	0.018 (CI = +/-0.045; p = 0.405)	-0.013	+1.86%
Frequency	2009.1	0.025 (CI = +/-0.049; p = 0.306)	0.005	+2.50%
Frequency	2009.2	0.017 (CI = +/-0.053; p = 0.512)	-0.028	+1.71%
Frequency	2010.1	0.027 (CI = +/-0.057; p = 0.327)	0.001	+2.78%
Frequency	2010.2	0.018 (CI = +/-0.063; p = 0.546)	-0.036	+1.85%
Frequency	2011.1	0.032 (CI = +/-0.068; p = 0.325)	0.002	+3.30%
Frequency	2011.2	0.017 (CI = +/-0.073; p = 0.632)	-0.050	+1.70%
Frequency	2012.1	0.023 (CI = +/-0.083; p = 0.562)	-0.045	+2.34%
Frequency	2012.2	0.001 (CI = +/-0.091; p = 0.986)	-0.077	+0.07%
Frequency	2013.1	0.020 (CI = +/-0.102; p = 0.670)	-0.066	+2.06%
Frequency	2013.2	0.006 (CI = +/-0.118; p = 0.914)	-0.090	+0.60%
Frequency	2014.1	0.029 (CI = +/-0.137; p = 0.645)	-0.076	+2.96%
Frequency	2014.2	-0.017 (CI = +/-0.150; p = 0.799)	-0.103	-1.72%
Frequency	2015.1	0.027 (CI = +/-0.173; p = 0.732)	-0.108	+2.70%
Frequency	2015.2	-0.035 (CI = +/-0.195; p = 0.682)	-0.114	-3.47%
Frequency	2016.1	0.005 (CI = +/-0.251; p = 0.965)	-0.166	+0.47%
Frequency	2016.2	-0.052 (CI = +/-0.335; p = 0.706)	-0.163	-5.07%

Comprehensive - Excluding Cats and Theft

Coverage = CM - Excluding Cat and Theft

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	2003.1	0.015 (CI = +/-0.011; p = 0.009)	0.418 (CI = +/-0.111; p = 0.000)	0.654	+1.47%
Loss Cost	2003.2	0.012 (CI = +/-0.010; p = 0.024)	0.395 (CI = +/-0.103; p = 0.000)	0.655	+1.17%
Loss Cost	2004.1	0.009 (CI = +/-0.010; p = 0.061)	0.416 (CI = +/-0.098; p = 0.000)	0.704	+0.92%
Loss Cost	2004.2	0.006 (CI = +/-0.008; p = 0.145)	0.390 (CI = +/-0.083; p = 0.000)	0.743	+0.60%
Loss Cost	2005.1	0.004 (CI = +/-0.008; p = 0.279)	0.405 (CI = +/-0.080; p = 0.000)	0.776	+0.43%
Loss Cost	2005.2	0.002 (CI = +/-0.007; p = 0.524)	0.386 (CI = +/-0.072; p = 0.000)	0.800	+0.23%
Loss Cost	2006.1	0.001 (CI = +/-0.007; p = 0.680)	0.393 (CI = +/-0.073; p = 0.000)	0.808	+0.15%
Loss Cost	2006.2	0.000 (CI = +/-0.007; p = 0.940)	0.381 (CI = +/-0.070; p = 0.000)	0.815	+0.03%
Loss Cost	2007.1	0.000 (CI = +/-0.007; p = 0.970)	0.385 (CI = +/-0.072; p = 0.000)	0.815	-0.01%
Loss Cost	2007.2	0.000 (CI = +/-0.007; p = 0.901)	0.381 (CI = +/-0.075; p = 0.000)	0.807	-0.05%
Loss Cost	2008.1	-0.001 (CI = +/-0.008; p = 0.843)	0.385 (CI = +/-0.077; p = 0.000)	0.806	-0.07%
Loss Cost	2008.2	-0.001 (CI = +/-0.008; p = 0.807)	0.382 (CI = +/-0.081; p = 0.000)	0.797	-0.09%
Loss Cost	2009.1	-0.002 (CI = +/-0.008; p = 0.622)	0.395 (CI = +/-0.078; p = 0.000)	0.825	-0.18%
Loss Cost	2009.2	-0.002 (CI = +/-0.008; p = 0.563)	0.388 (CI = +/-0.081; p = 0.000)	0.818	-0.22%
Loss Cost	2010.1	-0.003 (CI = +/-0.007; p = 0.438)	0.402 (CI = +/-0.079; p = 0.000)	0.842	-0.28%
Loss Cost	2010.2	-0.003 (CI = +/-0.007; p = 0.357)	0.389 (CI = +/-0.078; p = 0.000)	0.845	-0.32%
Loss Cost	2011.1	-0.003 (CI = +/-0.007; p = 0.368)	0.390 (CI = +/-0.082; p = 0.000)	0.838	-0.32%
Loss Cost	2011.2	-0.003 (CI = +/-0.007; p = 0.352)	0.381 (CI = +/-0.085; p = 0.000)	0.831	-0.33%
Loss Cost	2012.1	-0.004 (CI = +/-0.007; p = 0.315)	0.393 (CI = +/-0.085; p = 0.000)	0.849	-0.35%
Loss Cost	2012.2	-0.004 (CI = +/-0.006; p = 0.248)	0.372 (CI = +/-0.076; p = 0.000)	0.872	-0.35%
Loss Cost	2013.1	-0.004 (CI = +/-0.007; p = 0.266)	0.372 (CI = +/-0.082; p = 0.000)	0.864	-0.35%
Loss Cost	2013.2	-0.003 (CI = +/-0.007; p = 0.287)	0.363 (CI = +/-0.086; p = 0.000)	0.856	-0.34%
Loss Cost	2014.1	-0.003 (CI = +/-0.007; p = 0.295)	0.358 (CI = +/-0.093; p = 0.000)	0.845	-0.35%
Loss Cost	2014.2	-0.003 (CI = +/-0.007; p = 0.333)	0.353 (CI = +/-0.102; p = 0.000)	0.829	-0.34%
Loss Cost	2015.1	-0.003 (CI = +/-0.008; p = 0.361)	0.353 (CI = +/-0.113; p = 0.000)	0.815	-0.34%
Loss Cost	2015.2	-0.002 (CI = +/-0.007; p = 0.451)	0.323 (CI = +/-0.102; p = 0.000)	0.838	-0.24%
Loss Cost	2016.1	-0.002 (CI = +/-0.007; p = 0.555)	0.338 (CI = +/-0.107; p = 0.000)	0.857	-0.18%
Loss Cost	2016.2	-0.002 (CI = +/-0.008; p = 0.518)	0.346 (CI = +/-0.125; p = 0.001)	0.846	-0.22%
Severity	2003.1	0.021 (CI = +/-0.013; p = 0.004)	0.045 (CI = +/-0.139; p = 0.515)	0.195	+2.08%
Severity	2003.2	0.019 (CI = +/-0.014; p = 0.008)	0.032 (CI = +/-0.140; p = 0.647)	0.155	+1.90%
Severity	2004.1	0.017 (CI = +/-0.014; p = 0.017)	0.046 (CI = +/-0.142; p = 0.517)	0.130	+1.73%
Severity	2004.2	0.014 (CI = +/-0.014; p = 0.038)	0.023 (CI = +/-0.137; p = 0.735)	0.082	+1.45%
Severity	2005.1	0.012 (CI = +/-0.013; p = 0.078)	0.044 (CI = +/-0.135; p = 0.509)	0.058	+1.20%
Severity	2005.2	0.009 (CI = +/-0.013; p = 0.151)	0.019 (CI = +/-0.128; p = 0.766)	0.009	+0.92%
Severity	2006.1	0.007 (CI = +/-0.013; p = 0.254)	0.038 (CI = +/-0.126; p = 0.542)	-0.006	+0.72%
Severity	2006.2	0.005 (CI = +/-0.012; p = 0.421)	0.012 (CI = +/-0.117; p = 0.832)	-0.048	+0.47%
Severity	2007.1	0.003 (CI = +/-0.012; p = 0.591)	0.029 (CI = +/-0.116; p = 0.607)	-0.055	+0.31%
Severity	2007.2	0.002 (CI = +/-0.011; p = 0.773)	0.011 (CI = +/-0.114; p = 0.838)	-0.077	+0.16%
Severity	2008.1	0.000 (CI = +/-0.011; p = 0.979)	0.030 (CI = +/-0.112; p = 0.585)	-0.073	+0.01%
Severity	2008.2	-0.001 (CI = +/-0.011; p = 0.877)	0.015 (CI = +/-0.112; p = 0.782)	-0.086	-0.08%
Severity	2009.1	-0.002 (CI = +/-0.010; p = 0.673)	0.036 (CI = +/-0.107; p = 0.496)	-0.063	-0.21%
Severity	2009.2	-0.003 (CI = +/-0.010; p = 0.593)	0.024 (CI = +/-0.109; p = 0.656)	-0.074	-0.27%
Severity	2010.1	-0.004 (CI = +/-0.010; p = 0.434)	0.045 (CI = +/-0.104; p = 0.374)	-0.029	-0.37%
Severity	2010.2	-0.004 (CI = +/-0.008; p = 0.282)	0.020 (CI = +/-0.093; p = 0.661)	-0.031	-0.45%
Severity	2011.1	-0.005 (CI = +/-0.008; p = 0.223)	0.034 (CI = +/-0.092; p = 0.439)	0.008	-0.49%
Severity	2011.2	-0.005 (CI = +/-0.008; p = 0.205)	0.023 (CI = +/-0.094; p = 0.612)	-0.002	-0.51%
Severity	2012.1	-0.005 (CI = +/-0.008; p = 0.196)	0.033 (CI = +/-0.097; p = 0.481)	0.016	-0.52%
Severity	2012.2	-0.005 (CI = +/-0.008; p = 0.171)	0.014 (CI = +/-0.094; p = 0.752)	0.010	-0.52%
Severity	2013.1	-0.005 (CI = +/-0.008; p = 0.173)	0.025 (CI = +/-0.098; p = 0.597)	0.021	-0.52%
Severity	2013.2	-0.005 (CI = +/-0.007; p = 0.131)	-0.002 (CI = +/-0.085; p = 0.964)	0.044	-0.49%
Severity	2014.1	-0.005 (CI = +/-0.005; p = 0.051)	0.024 (CI = +/-0.061; p = 0.403)	0.207	-0.45%
Severity	2014.2	-0.004 (CI = +/-0.005; p = 0.067)	0.022 (CI = +/-0.067; p = 0.482)	0.178	-0.45%
Severity	2015.1	-0.004 (CI = +/-0.005; p = 0.087)	0.026 (CI = +/-0.074; p = 0.451)	0.168	-0.44%
Severity	2015.2	-0.004 (CI = +/-0.005; p = 0.116)	0.013 (CI = +/-0.077; p = 0.705)	0.104	-0.40%
Severity	2016.1	-0.004 (CI = +/-0.006; p = 0.148)	0.013 (CI = +/-0.088; p = 0.734)	0.076	-0.40%
Severity	2016.2	-0.003 (CI = +/-0.006; p = 0.222)	-0.007 (CI = +/-0.088; p = 0.850)	-0.002	-0.31%
Frequency	2003.1	-0.006 (CI = +/-0.008; p = 0.122)	0.373 (CI = +/-0.080; p = 0.000)	0.719	-0.60%
Frequency	2003.2	-0.007 (CI = +/-0.008; p = 0.067)	0.364 (CI = +/-0.080; p = 0.000)	0.721	-0.72%
Frequency	2004.1	-0.008 (CI = +/-0.008; p = 0.049)	0.370 (CI = +/-0.081; p = 0.000)	0.725	-0.80%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.046)	0.367 (CI = +/-0.083; p = 0.000)	0.720	-0.84%
Frequency	2005.1	-0.008 (CI = +/-0.008; p = 0.075)	0.360 (CI = +/-0.085; p = 0.000)	0.707	-0.76%
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.114)	0.367 (CI = +/-0.087; p = 0.000)	0.715	-0.69%
Frequency	2006.1	-0.006 (CI = +/-0.009; p = 0.191)	0.355 (CI = +/-0.086; p = 0.000)	0.707	-0.56%
Frequency	2006.2	-0.004 (CI = +/-0.008; p = 0.297)	0.368 (CI = +/-0.085; p = 0.000)	0.737	-0.44%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.439)	0.355 (CI = +/-0.084; p = 0.000)	0.734	-0.32%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.605)	0.369 (CI = +/-0.081; p = 0.000)	0.768	-0.20%
Frequency	2008.1	-0.001 (CI = +/-0.008; p = 0.815)	0.355 (CI = +/-0.078; p = 0.000)	0.775	-0.09%
Frequency	2008.2	0.000 (CI = +/-0.008; p = 0.975)	0.366 (CI = +/-0.077; p = 0.000)	0.798	-0.01%
Frequency	2009.1	0.000 (CI = +/-0.008; p = 0.935)	0.360 (CI = +/-0.080; p = 0.000)	0.791	+0.03%
Frequency	2009.2	0.001 (CI = +/-0.008; p = 0.887)	0.365 (CI = +/-0.083; p = 0.000)	0.790	+0.05%
Frequency	2010.1	0.001 (CI = +/-0.008; p = 0.814)	0.357 (CI = +/-0.085; p = 0.000)	0.782	+0.09%
Frequency	2010.2	0.001 (CI = +/-0.008; p = 0.735)	0.369 (CI = +/-0.085; p = 0.000)	0.801	+0.13%
Frequency	2011.1	0.002 (CI = +/-0.008; p = 0.642)	0.355 (CI = +/-0.084; p = 0.000)	0.804	+0.17%
Frequency	2011.2	0.002 (CI = +/-0.008; p = 0.644)	0.358 (CI = +/-0.089; p = 0.000)	0.797	+0.17%
Frequency	2012.1	0.002 (CI = +/-0.008; p = 0.661)	0.361 (CI = +/-0.095; p = 0.000)	0.790	+0.17%
Frequency	2012.2	0.002 (CI = +/-0.008; p = 0.672)	0.358 (CI = +/-0.102; p = 0.000)	0.776	+0.17%
Frequency	2013.1	0.002 (CI = +/-0.009; p = 0.675)	0.348 (CI = +/-0.106; p = 0.000)	0.763	+0.17%
Frequency	2013.2	0.001 (CI = +/-0.008; p = 0.708)	0.365 (CI = +/-0.108; p = 0.000)	0.789	+0.15%
Frequency	2014.1	0.001 (CI = +/-0.006; p = 0.714)	0.334 (CI = +/-0.084; p = 0.000)	0.852	+0.11%
Frequency	2014.2	0.001 (CI = +/-0.007; p = 0.714)	0.331 (CI = +/-0.093; p = 0.000)	0.838	+0.11%
Frequency	2015.1	0.001 (CI = +/-0.007; p = 0.750)	0.327 (CI = +/-0.102; p = 0.000)	0.822	+0.10%
Frequency	2015.2	0.002 (CI = +/-0.007; p = 0.619)	0.310 (CI = +/-0.107; p = 0.000)	0.813	+0.16%
Frequency	2016.1	0.002 (CI = +/-0.007; p = 0.520)	0.324 (CI = +/-0.114; p = 0.000)	0.831	+0.21%
Frequency	2016.2	0.001 (CI = +/-0.007; p = 0.765)	0.353 (CI = +/-0.107; p = 0.000)	0.889	+0.09%

Comprehensive - Excluding Cats and Theft

Coverage = CM - Excluding Cat and Theft

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.021 (CI = +/-0.017; p = 0.021)	0.126	+2.08%
Loss Cost	2003.2	0.016 (CI = +/-0.017; p = 0.057)	0.081	+1.63%
Loss Cost	2004.1	0.015 (CI = +/-0.017; p = 0.080)	0.066	+1.55%
Loss Cost	2004.2	0.011 (CI = +/-0.016; p = 0.195)	0.024	+1.06%
Loss Cost	2005.1	0.011 (CI = +/-0.017; p = 0.212)	0.021	+1.07%
Loss Cost	2005.2	0.007 (CI = +/-0.016; p = 0.395)	-0.009	+0.70%
Loss Cost	2006.1	0.008 (CI = +/-0.017; p = 0.348)	-0.003	+0.80%
Loss Cost	2006.2	0.005 (CI = +/-0.017; p = 0.530)	-0.023	+0.53%
Loss Cost	2007.1	0.007 (CI = +/-0.017; p = 0.446)	-0.016	+0.66%
Loss Cost	2007.2	0.005 (CI = +/-0.018; p = 0.568)	-0.027	+0.50%
Loss Cost	2008.1	0.006 (CI = +/-0.018; p = 0.484)	-0.021	+0.63%
Loss Cost	2008.2	0.005 (CI = +/-0.019; p = 0.587)	-0.031	+0.49%
Loss Cost	2009.1	0.005 (CI = +/-0.019; p = 0.574)	-0.032	+0.53%
Loss Cost	2009.2	0.004 (CI = +/-0.019; p = 0.684)	-0.041	+0.38%
Loss Cost	2010.1	0.004 (CI = +/-0.020; p = 0.665)	-0.042	+0.42%
Loss Cost	2010.2	0.003 (CI = +/-0.020; p = 0.772)	-0.051	+0.27%
Loss Cost	2011.1	0.004 (CI = +/-0.020; p = 0.709)	-0.050	+0.36%
Loss Cost	2011.2	0.003 (CI = +/-0.020; p = 0.773)	-0.057	+0.27%
Loss Cost	2012.1	0.003 (CI = +/-0.020; p = 0.761)	-0.060	+0.30%
Loss Cost	2012.2	0.002 (CI = +/-0.019; p = 0.795)	-0.066	+0.24%
Loss Cost	2013.1	0.003 (CI = +/-0.019; p = 0.784)	-0.070	+0.25%
Loss Cost	2013.2	0.003 (CI = +/-0.019; p = 0.776)	-0.076	+0.26%
Loss Cost	2014.1	0.002 (CI = +/-0.019; p = 0.798)	-0.084	+0.23%
Loss Cost	2014.2	0.003 (CI = +/-0.020; p = 0.759)	-0.089	+0.28%
Loss Cost	2015.1	0.002 (CI = +/-0.020; p = 0.816)	-0.104	+0.21%
Loss Cost	2015.2	0.004 (CI = +/-0.018; p = 0.651)	-0.095	+0.38%
Loss Cost	2016.1	0.003 (CI = +/-0.020; p = 0.717)	-0.120	+0.32%
Loss Cost	2016.2	0.004 (CI = +/-0.022; p = 0.638)	-0.121	+0.44%
Severity	2003.1	0.024 (CI = +/-0.013; p = 0.001)	0.290	+2.45%
Severity	2003.2	0.022 (CI = +/-0.013; p = 0.001)	0.254	+2.27%
Severity	2004.1	0.021 (CI = +/-0.014; p = 0.003)	0.222	+2.13%
Severity	2004.2	0.018 (CI = +/-0.013; p = 0.009)	0.180	+1.83%
Severity	2005.1	0.016 (CI = +/-0.013; p = 0.021)	0.142	+1.59%
Severity	2005.2	0.013 (CI = +/-0.013; p = 0.049)	0.100	+1.27%
Severity	2006.1	0.011 (CI = +/-0.013; p = 0.093)	0.068	+1.08%
Severity	2006.2	0.008 (CI = +/-0.012; p = 0.185)	0.031	+0.78%
Severity	2007.1	0.006 (CI = +/-0.012; p = 0.288)	0.007	+0.62%
Severity	2007.2	0.004 (CI = +/-0.012; p = 0.437)	-0.015	+0.44%
Severity	2008.1	0.003 (CI = +/-0.011; p = 0.603)	-0.031	+0.29%
Severity	2008.2	0.002 (CI = +/-0.011; p = 0.765)	-0.041	+0.17%
Severity	2009.1	0.000 (CI = +/-0.011; p = 0.967)	-0.048	+0.02%
Severity	2009.2	-0.001 (CI = +/-0.011; p = 0.908)	-0.049	-0.06%
Severity	2010.1	-0.002 (CI = +/-0.010; p = 0.731)	-0.046	-0.17%
Severity	2010.2	-0.003 (CI = +/-0.009; p = 0.491)	-0.027	-0.30%
Severity	2011.1	-0.004 (CI = +/-0.009; p = 0.411)	-0.016	-0.36%
Severity	2011.2	-0.004 (CI = +/-0.009; p = 0.357)	-0.006	-0.39%
Severity	2012.1	-0.004 (CI = +/-0.009; p = 0.343)	-0.003	-0.41%
Severity	2012.2	-0.004 (CI = +/-0.008; p = 0.280)	0.017	-0.44%
Severity	2013.1	-0.004 (CI = +/-0.009; p = 0.281)	0.019	-0.45%
Severity	2013.2	-0.004 (CI = +/-0.007; p = 0.201)	0.060	-0.44%
Severity	2014.1	-0.004 (CI = +/-0.005; p = 0.100)	0.157	-0.42%
Severity	2014.2	-0.004 (CI = +/-0.005; p = 0.119)	0.148	-0.41%
Severity	2015.1	-0.004 (CI = +/-0.006; p = 0.144)	0.135	-0.41%
Severity	2015.2	-0.004 (CI = +/-0.006; p = 0.168)	0.126	-0.37%
Severity	2016.1	-0.004 (CI = +/-0.006; p = 0.199)	0.112	-0.38%
Severity	2016.2	-0.003 (CI = +/-0.006; p = 0.260)	0.072	-0.30%
Frequency	2003.1	-0.004 (CI = +/-0.015; p = 0.632)	-0.023	-0.36%
Frequency	2003.2	-0.006 (CI = +/-0.015; p = 0.406)	-0.009	-0.63%
Frequency	2004.1	-0.006 (CI = +/-0.016; p = 0.477)	-0.015	-0.56%
Frequency	2004.2	-0.008 (CI = +/-0.016; p = 0.357)	-0.004	-0.75%
Frequency	2005.1	-0.005 (CI = +/-0.017; p = 0.530)	-0.020	-0.52%
Frequency	2005.2	-0.006 (CI = +/-0.017; p = 0.508)	-0.019	-0.57%
Frequency	2006.1	-0.003 (CI = +/-0.017; p = 0.747)	-0.033	-0.27%
Frequency	2006.2	-0.003 (CI = +/-0.018; p = 0.774)	-0.035	-0.25%
Frequency	2007.1	0.000 (CI = +/-0.018; p = 0.967)	-0.040	+0.04%
Frequency	2007.2	0.001 (CI = +/-0.018; p = 0.950)	-0.041	+0.06%
Frequency	2008.1	0.003 (CI = +/-0.018; p = 0.699)	-0.037	+0.34%
Frequency	2008.2	0.003 (CI = +/-0.018; p = 0.716)	-0.039	+0.33%
Frequency	2009.1	0.005 (CI = +/-0.018; p = 0.574)	-0.032	+0.51%
Frequency	2009.2	0.004 (CI = +/-0.019; p = 0.631)	-0.038	+0.45%
Frequency	2010.1	0.006 (CI = +/-0.019; p = 0.516)	-0.029	+0.60%
Frequency	2010.2	0.006 (CI = +/-0.019; p = 0.541)	-0.033	+0.58%
Frequency	2011.1	0.007 (CI = +/-0.019; p = 0.434)	-0.020	+0.71%
Frequency	2011.2	0.007 (CI = +/-0.019; p = 0.472)	-0.028	+0.67%
Frequency	2012.1	0.007 (CI = +/-0.020; p = 0.452)	-0.026	+0.71%
Frequency	2012.2	0.007 (CI = +/-0.020; p = 0.475)	-0.032	+0.68%
Frequency	2013.1	0.007 (CI = +/-0.019; p = 0.452)	-0.029	+0.70%
Frequency	2013.2	0.007 (CI = +/-0.020; p = 0.470)	-0.035	+0.70%
Frequency	2014.1	0.006 (CI = +/-0.018; p = 0.441)	-0.031	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.018; p = 0.418)	-0.027	+0.69%
Frequency	2015.1	0.006 (CI = +/-0.018; p = 0.465)	-0.044	+0.62%
Frequency	2015.2	0.007 (CI = +/-0.018; p = 0.365)	-0.009	+0.75%
Frequency	2016.1	0.007 (CI = +/-0.020; p = 0.429)	-0.038	+0.70%
Frequency	2016.2	0.007 (CI = +/-0.022; p = 0.444)	-0.049	+0.75%

Comprehensive - Excluding Cats and Theft

Coverage = CM - Excluding Cat and Theft

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.021 (CI = +/-0.018; p = 0.024)	0.122	+2.13%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.072)	0.071	+1.62%
Loss Cost	2004.1	0.015 (CI = +/-0.019; p = 0.102)	0.056	+1.54%
Loss Cost	2004.2	0.010 (CI = +/-0.017; p = 0.265)	0.010	+0.97%
Loss Cost	2005.1	0.010 (CI = +/-0.018; p = 0.290)	0.006	+0.97%
Loss Cost	2005.2	0.005 (CI = +/-0.018; p = 0.554)	-0.023	+0.52%
Loss Cost	2006.1	0.006 (CI = +/-0.019; p = 0.494)	-0.020	+0.63%
Loss Cost	2006.2	0.003 (CI = +/-0.018; p = 0.759)	-0.036	+0.28%
Loss Cost	2007.1	0.004 (CI = +/-0.019; p = 0.652)	-0.033	+0.43%
Loss Cost	2007.2	0.002 (CI = +/-0.020; p = 0.829)	-0.041	+0.21%
Loss Cost	2008.1	0.004 (CI = +/-0.020; p = 0.719)	-0.039	+0.36%
Loss Cost	2008.2	0.002 (CI = +/-0.021; p = 0.874)	-0.046	+0.16%
Loss Cost	2009.1	0.002 (CI = +/-0.022; p = 0.856)	-0.048	+0.19%
Loss Cost	2009.2	0.000 (CI = +/-0.022; p = 0.974)	-0.053	-0.03%
Loss Cost	2010.1	0.000 (CI = +/-0.023; p = 0.997)	-0.056	+0.00%
Loss Cost	2010.2	-0.002 (CI = +/-0.022; p = 0.823)	-0.056	-0.24%
Loss Cost	2011.1	-0.001 (CI = +/-0.023; p = 0.912)	-0.062	-0.12%
Loss Cost	2011.2	-0.003 (CI = +/-0.022; p = 0.795)	-0.062	-0.28%
Loss Cost	2012.1	-0.002 (CI = +/-0.023; p = 0.825)	-0.068	-0.25%
Loss Cost	2012.2	-0.004 (CI = +/-0.022; p = 0.702)	-0.064	-0.39%
Loss Cost	2013.1	-0.003 (CI = +/-0.022; p = 0.742)	-0.073	-0.34%
Loss Cost	2013.2	-0.004 (CI = +/-0.022; p = 0.699)	-0.076	-0.39%
Loss Cost	2014.1	-0.004 (CI = +/-0.022; p = 0.708)	-0.084	-0.38%
Loss Cost	2014.2	-0.004 (CI = +/-0.022; p = 0.715)	-0.094	-0.36%
Loss Cost	2015.1	-0.004 (CI = +/-0.023; p = 0.697)	-0.102	-0.40%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.750)	-0.125	-0.27%
Loss Cost	2016.1	-0.003 (CI = +/-0.022; p = 0.738)	-0.143	-0.31%
Loss Cost	2016.2	-0.002 (CI = +/-0.024; p = 0.841)	-0.189	-0.19%
Severity	2003.1	0.028 (CI = +/-0.012; p = 0.000)	0.379	+2.85%
Severity	2003.2	0.026 (CI = +/-0.013; p = 0.000)	0.342	+2.69%
Severity	2004.1	0.025 (CI = +/-0.013; p = 0.001)	0.308	+2.56%
Severity	2004.2	0.022 (CI = +/-0.013; p = 0.002)	0.263	+2.25%
Severity	2005.1	0.020 (CI = +/-0.013; p = 0.005)	0.220	+2.01%
Severity	2005.2	0.016 (CI = +/-0.013; p = 0.015)	0.172	+1.66%
Severity	2006.1	0.014 (CI = +/-0.013; p = 0.033)	0.132	+1.45%
Severity	2006.2	0.011 (CI = +/-0.012; p = 0.078)	0.084	+1.11%
Severity	2007.1	0.009 (CI = +/-0.013; p = 0.139)	0.051	+0.94%
Severity	2007.2	0.007 (CI = +/-0.013; p = 0.243)	0.018	+0.73%
Severity	2008.1	0.005 (CI = +/-0.013; p = 0.379)	-0.008	+0.54%
Severity	2008.2	0.004 (CI = +/-0.013; p = 0.529)	-0.028	+0.39%
Severity	2009.1	0.002 (CI = +/-0.012; p = 0.738)	-0.044	+0.20%
Severity	2009.2	0.001 (CI = +/-0.013; p = 0.884)	-0.051	+0.09%
Severity	2010.1	-0.001 (CI = +/-0.012; p = 0.900)	-0.055	-0.07%
Severity	2010.2	-0.003 (CI = +/-0.011; p = 0.596)	-0.041	-0.27%
Severity	2011.1	-0.004 (CI = +/-0.011; p = 0.481)	-0.029	-0.36%
Severity	2011.2	-0.004 (CI = +/-0.010; p = 0.399)	-0.016	-0.43%
Severity	2012.1	-0.005 (CI = +/-0.011; p = 0.370)	-0.009	-0.46%
Severity	2012.2	-0.005 (CI = +/-0.010; p = 0.275)	0.021	-0.53%
Severity	2013.1	-0.006 (CI = +/-0.010; p = 0.263)	0.028	-0.55%
Severity	2013.2	-0.006 (CI = +/-0.008; p = 0.152)	0.102	-0.59%
Severity	2014.1	-0.006 (CI = +/-0.006; p = 0.041)	0.290	-0.60%
Severity	2014.2	-0.006 (CI = +/-0.006; p = 0.051)	0.289	-0.60%
Severity	2015.1	-0.006 (CI = +/-0.006; p = 0.067)	0.280	-0.59%
Severity	2015.2	-0.006 (CI = +/-0.006; p = 0.064)	0.322	-0.56%
Severity	2016.1	-0.006 (CI = +/-0.007; p = 0.089)	0.307	-0.57%
Severity	2016.2	-0.005 (CI = +/-0.006; p = 0.083)	0.381	-0.50%
Frequency	2003.1	-0.007 (CI = +/-0.015; p = 0.362)	-0.004	-0.70%
Frequency	2003.2	-0.010 (CI = +/-0.015; p = 0.179)	0.027	-1.03%
Frequency	2004.1	-0.010 (CI = +/-0.016; p = 0.217)	0.019	-0.99%
Frequency	2004.2	-0.013 (CI = +/-0.017; p = 0.132)	0.045	-1.25%
Frequency	2005.1	-0.010 (CI = +/-0.017; p = 0.227)	0.018	-1.02%
Frequency	2005.2	-0.011 (CI = +/-0.018; p = 0.204)	0.024	-1.12%
Frequency	2006.1	-0.008 (CI = +/-0.018; p = 0.358)	-0.005	-0.81%
Frequency	2006.2	-0.008 (CI = +/-0.019; p = 0.370)	-0.007	-0.83%
Frequency	2007.1	-0.005 (CI = +/-0.019; p = 0.581)	-0.028	-0.51%
Frequency	2007.2	-0.005 (CI = +/-0.020; p = 0.590)	-0.030	-0.52%
Frequency	2008.1	-0.002 (CI = +/-0.019; p = 0.844)	-0.044	-0.19%
Frequency	2008.2	-0.002 (CI = +/-0.020; p = 0.816)	-0.045	-0.23%
Frequency	2009.1	0.000 (CI = +/-0.020; p = 0.992)	-0.050	-0.01%
Frequency	2009.2	-0.001 (CI = +/-0.021; p = 0.904)	-0.052	-0.12%
Frequency	2010.1	0.001 (CI = +/-0.021; p = 0.939)	-0.055	+0.08%
Frequency	2010.2	0.000 (CI = +/-0.022; p = 0.976)	-0.059	+0.03%
Frequency	2011.1	0.002 (CI = +/-0.021; p = 0.817)	-0.059	+0.24%
Frequency	2011.2	0.001 (CI = +/-0.022; p = 0.889)	-0.065	+0.15%
Frequency	2012.1	0.002 (CI = +/-0.023; p = 0.839)	-0.068	+0.22%
Frequency	2012.2	0.001 (CI = +/-0.023; p = 0.900)	-0.076	+0.14%
Frequency	2013.1	0.002 (CI = +/-0.023; p = 0.845)	-0.080	+0.21%
Frequency	2013.2	0.002 (CI = +/-0.024; p = 0.859)	-0.088	+0.20%
Frequency	2014.1	0.002 (CI = +/-0.021; p = 0.818)	-0.094	+0.22%
Frequency	2014.2	0.002 (CI = +/-0.021; p = 0.809)	-0.103	+0.23%
Frequency	2015.1	0.002 (CI = +/-0.022; p = 0.840)	-0.119	+0.20%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.750)	-0.125	+0.29%
Frequency	2016.1	0.003 (CI = +/-0.023; p = 0.796)	-0.153	+0.26%
Frequency	2016.2	0.003 (CI = +/-0.027; p = 0.782)	-0.180	+0.30%

Comprehensive - Theft

Coverage = CM - Theft
 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	2003.1	0.068 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.133; p = 0.041)	0.777	+7.02%
Loss Cost	2003.2	0.066 (CI = +/-0.013; p = 0.000)	0.130 (CI = +/-0.135; p = 0.059)	0.753	+6.85%
Loss Cost	2004.1	0.064 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.136; p = 0.037)	0.738	+6.57%
Loss Cost	2004.2	0.063 (CI = +/-0.015; p = 0.000)	0.140 (CI = +/-0.140; p = 0.050)	0.710	+6.48%
Loss Cost	2005.1	0.062 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.144; p = 0.048)	0.691	+6.37%
Loss Cost	2005.2	0.061 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.149; p = 0.062)	0.659	+6.29%
Loss Cost	2006.1	0.060 (CI = +/-0.018; p = 0.000)	0.144 (CI = +/-0.155; p = 0.066)	0.639	+6.22%
Loss Cost	2006.2	0.062 (CI = +/-0.019; p = 0.000)	0.153 (CI = +/-0.159; p = 0.058)	0.628	+6.42%
Loss Cost	2007.1	0.063 (CI = +/-0.020; p = 0.000)	0.148 (CI = +/-0.165; p = 0.077)	0.619	+6.55%
Loss Cost	2007.2	0.065 (CI = +/-0.022; p = 0.000)	0.153 (CI = +/-0.172; p = 0.078)	0.594	+6.66%
Loss Cost	2008.1	0.069 (CI = +/-0.023; p = 0.000)	0.131 (CI = +/-0.173; p = 0.131)	0.621	+7.20%
Loss Cost	2008.2	0.075 (CI = +/-0.024; p = 0.000)	0.153 (CI = +/-0.172; p = 0.079)	0.645	+7.77%
Loss Cost	2009.1	0.082 (CI = +/-0.025; p = 0.000)	0.124 (CI = +/-0.170; p = 0.143)	0.686	+8.52%
Loss Cost	2009.2	0.088 (CI = +/-0.026; p = 0.000)	0.146 (CI = +/-0.170; p = 0.087)	0.704	+9.15%
Loss Cost	2010.1	0.093 (CI = +/-0.027; p = 0.000)	0.126 (CI = +/-0.173; p = 0.145)	0.716	+9.73%
Loss Cost	2010.2	0.097 (CI = +/-0.030; p = 0.000)	0.141 (CI = +/-0.179; p = 0.116)	0.708	+10.20%
Loss Cost	2011.1	0.098 (CI = +/-0.033; p = 0.000)	0.137 (CI = +/-0.190; p = 0.147)	0.688	+10.32%
Loss Cost	2011.2	0.096 (CI = +/-0.037; p = 0.000)	0.131 (CI = +/-0.201; p = 0.187)	0.632	+10.09%
Loss Cost	2012.1	0.091 (CI = +/-0.041; p = 0.000)	0.148 (CI = +/-0.211; p = 0.156)	0.589	+9.49%
Loss Cost	2012.2	0.080 (CI = +/-0.043; p = 0.001)	0.117 (CI = +/-0.212; p = 0.255)	0.487	+8.31%
Loss Cost	2013.1	0.071 (CI = +/-0.048; p = 0.007)	0.141 (CI = +/-0.222; p = 0.192)	0.428	+7.39%
Loss Cost	2013.2	0.062 (CI = +/-0.054; p = 0.026)	0.119 (CI = +/-0.232; p = 0.287)	0.287	+6.42%
Loss Cost	2014.1	0.048 (CI = +/-0.059; p = 0.105)	0.155 (CI = +/-0.239; p = 0.182)	0.229	+4.88%
Loss Cost	2014.2	0.023 (CI = +/-0.057; p = 0.396)	0.100 (CI = +/-0.213; p = 0.319)	-0.010	+2.29%
Loss Cost	2015.1	-0.006 (CI = +/-0.053; p = 0.803)	0.162 (CI = +/-0.182; p = 0.075)	0.158	-0.60%
Loss Cost	2015.2	-0.020 (CI = +/-0.059; p = 0.448)	0.136 (CI = +/-0.188; p = 0.134)	0.124	-2.03%
Loss Cost	2016.1	-0.031 (CI = +/-0.074; p = 0.360)	0.155 (CI = +/-0.213; p = 0.129)	0.137	-3.02%
Loss Cost	2016.2	-0.052 (CI = +/-0.085; p = 0.184)	0.122 (CI = +/-0.222; p = 0.226)	0.206	-5.09%
Severity	2003.1	0.026 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.074; p = 0.043)	0.632	+2.65%
Severity	2003.2	0.024 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.071; p = 0.076)	0.595	+2.43%
Severity	2004.1	0.021 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.065; p = 0.018)	0.595	+2.15%
Severity	2004.2	0.019 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.063; p = 0.033)	0.547	+1.96%
Severity	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.061; p = 0.011)	0.536	+1.75%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.055; p = 0.019)	0.486	+1.47%
Severity	2006.1	0.012 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.051; p = 0.004)	0.491	+1.25%
Severity	2006.2	0.011 (CI = +/-0.006; p = 0.001)	0.069 (CI = +/-0.049; p = 0.008)	0.418	+1.07%
Severity	2007.1	0.009 (CI = +/-0.006; p = 0.005)	0.077 (CI = +/-0.048; p = 0.003)	0.424	+0.89%
Severity	2007.2	0.007 (CI = +/-0.006; p = 0.024)	0.067 (CI = +/-0.043; p = 0.004)	0.348	+0.65%
Severity	2008.1	0.007 (CI = +/-0.006; p = 0.029)	0.066 (CI = +/-0.045; p = 0.006)	0.348	+0.68%
Severity	2008.2	0.007 (CI = +/-0.007; p = 0.048)	0.065 (CI = +/-0.047; p = 0.009)	0.304	+0.66%
Severity	2009.1	0.006 (CI = +/-0.007; p = 0.100)	0.068 (CI = +/-0.049; p = 0.009)	0.303	+0.59%
Severity	2009.2	0.006 (CI = +/-0.008; p = 0.095)	0.070 (CI = +/-0.051; p = 0.010)	0.295	+0.65%
Severity	2010.1	0.005 (CI = +/-0.008; p = 0.244)	0.077 (CI = +/-0.052; p = 0.006)	0.316	+0.47%
Severity	2010.2	0.006 (CI = +/-0.009; p = 0.174)	0.081 (CI = +/-0.054; p = 0.005)	0.337	+0.60%
Severity	2011.1	0.005 (CI = +/-0.010; p = 0.330)	0.086 (CI = +/-0.056; p = 0.005)	0.349	+0.46%
Severity	2011.2	0.004 (CI = +/-0.011; p = 0.483)	0.083 (CI = +/-0.059; p = 0.009)	0.293	+0.36%
Severity	2012.1	0.007 (CI = +/-0.011; p = 0.200)	0.072 (CI = +/-0.058; p = 0.018)	0.309	+0.71%
Severity	2012.2	0.009 (CI = +/-0.012; p = 0.137)	0.078 (CI = +/-0.060; p = 0.015)	0.338	+0.91%
Severity	2013.1	0.013 (CI = +/-0.013; p = 0.052)	0.067 (CI = +/-0.060; p = 0.032)	0.391	+1.30%
Severity	2013.2	0.011 (CI = +/-0.015; p = 0.139)	0.061 (CI = +/-0.063; p = 0.056)	0.262	+1.06%
Severity	2014.1	0.006 (CI = +/-0.016; p = 0.415)	0.072 (CI = +/-0.064; p = 0.030)	0.300	+0.61%
Severity	2014.2	0.000 (CI = +/-0.016; p = 0.987)	0.059 (CI = +/-0.060; p = 0.051)	0.195	+0.01%
Severity	2015.1	-0.003 (CI = +/-0.019; p = 0.705)	0.067 (CI = +/-0.064; p = 0.044)	0.239	-0.32%
Severity	2015.2	-0.003 (CI = +/-0.023; p = 0.772)	0.067 (CI = +/-0.072; p = 0.065)	0.210	-0.29%
Severity	2016.1	-0.002 (CI = +/-0.029; p = 0.890)	0.065 (CI = +/-0.084; p = 0.110)	0.133	-0.18%
Severity	2016.2	-0.003 (CI = +/-0.038; p = 0.846)	0.063 (CI = +/-0.098; p = 0.166)	0.061	-0.31%
Frequency	2003.1	0.042 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.138; p = 0.363)	0.536	+4.25%
Frequency	2003.2	0.042 (CI = +/-0.014; p = 0.000)	0.066 (CI = +/-0.141; p = 0.350)	0.519	+4.32%
Frequency	2004.1	0.042 (CI = +/-0.015; p = 0.000)	0.065 (CI = +/-0.146; p = 0.369)	0.501	+4.33%
Frequency	2004.2	0.043 (CI = +/-0.016; p = 0.000)	0.071 (CI = +/-0.150; p = 0.343)	0.487	+4.43%
Frequency	2005.1	0.044 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.155; p = 0.398)	0.479	+4.54%
Frequency	2005.2	0.046 (CI = +/-0.018; p = 0.000)	0.075 (CI = +/-0.159; p = 0.342)	0.478	+4.74%
Frequency	2006.1	0.048 (CI = +/-0.019; p = 0.000)	0.067 (CI = +/-0.164; p = 0.413)	0.475	+4.91%
Frequency	2006.2	0.052 (CI = +/-0.020; p = 0.000)	0.084 (CI = +/-0.165; p = 0.304)	0.500	+5.30%
Frequency	2007.1	0.055 (CI = +/-0.021; p = 0.000)	0.070 (CI = +/-0.170; p = 0.400)	0.509	+5.60%
Frequency	2007.2	0.058 (CI = +/-0.022; p = 0.000)	0.086 (CI = +/-0.173; p = 0.313)	0.521	+5.97%
Frequency	2008.1	0.063 (CI = +/-0.023; p = 0.000)	0.065 (CI = +/-0.174; p = 0.449)	0.549	+6.47%
Frequency	2008.2	0.068 (CI = +/-0.024; p = 0.000)	0.088 (CI = +/-0.174; p = 0.305)	0.583	+7.06%
Frequency	2009.1	0.076 (CI = +/-0.024; p = 0.000)	0.056 (CI = +/-0.169; p = 0.496)	0.642	+7.89%
Frequency	2009.2	0.081 (CI = +/-0.026; p = 0.000)	0.076 (CI = +/-0.170; p = 0.362)	0.658	+8.45%
Frequency	2010.1	0.088 (CI = +/-0.027; p = 0.000)	0.049 (CI = +/-0.170; p = 0.552)	0.691	+9.22%
Frequency	2010.2	0.091 (CI = +/-0.029; p = 0.000)	0.059 (CI = +/-0.177; p = 0.489)	0.675	+9.55%
Frequency	2011.1	0.094 (CI = +/-0.032; p = 0.000)	0.051 (CI = +/-0.187; p = 0.572)	0.657	+9.81%
Frequency	2011.2	0.093 (CI = +/-0.036; p = 0.000)	0.048 (CI = +/-0.198; p = 0.617)	0.607	+9.69%
Frequency	2012.1	0.084 (CI = +/-0.039; p = 0.000)	0.076 (CI = +/-0.202; p = 0.437)	0.547	+8.72%
Frequency	2012.2	0.071 (CI = +/-0.040; p = 0.002)	0.039 (CI = +/-0.195; p = 0.672)	0.445	+7.33%
Frequency	2013.1	0.058 (CI = +/-0.042; p = 0.010)	0.074 (CI = +/-0.194; p = 0.423)	0.357	+6.01%
Frequency	2013.2	0.052 (CI = +/-0.047; p = 0.035)	0.057 (CI = +/-0.205; p = 0.552)	0.224	+5.30%
Frequency	2014.1	0.042 (CI = +/-0.054; p = 0.117)	0.083 (CI = +/-0.217; p = 0.419)	0.135	+4.25%
Frequency	2014.2	0.022 (CI = +/-0.055; p = 0.385)	0.041 (CI = +/-0.207; p = 0.667)	-0.089	+2.27%
Frequency	2015.1	-0.003 (CI = +/-0.054; p = 0.911)	0.096 (CI = +/-0.188; p = 0.278)	-0.064	-0.28%
Frequency	2015.2	-0.018 (CI = +/-0.061; p = 0.526)	0.069 (CI = +/-0.194; p = 0.436)	-0.098	-1.74%
Frequency	2016.1	-0.029 (CI = +/-0.076; p = 0.398)	0.090 (CI = +/-0.218; p = 0.363)	-0.059	-2.85%
Frequency	2016.2	-0.049 (CI = +/-0.089; p = 0.227)	0.059 (CI = +/-0.232; p = 0.555)	0.025	-4.80%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.071 (CI = +/-0.014; p = 0.000)	0.762	+7.37%
Loss Cost	2003.2	0.069 (CI = +/-0.014; p = 0.000)	0.741	+7.14%
Loss Cost	2004.1	0.067 (CI = +/-0.015; p = 0.000)	0.716	+6.95%
Loss Cost	2004.2	0.066 (CI = +/-0.016; p = 0.000)	0.690	+6.78%
Loss Cost	2005.1	0.066 (CI = +/-0.017; p = 0.000)	0.668	+6.78%
Loss Cost	2005.2	0.064 (CI = +/-0.018; p = 0.000)	0.637	+6.62%
Loss Cost	2006.1	0.065 (CI = +/-0.020; p = 0.000)	0.617	+6.69%
Loss Cost	2006.2	0.066 (CI = +/-0.021; p = 0.000)	0.602	+6.82%
Loss Cost	2007.1	0.069 (CI = +/-0.022; p = 0.000)	0.600	+7.11%
Loss Cost	2007.2	0.069 (CI = +/-0.024; p = 0.000)	0.573	+7.14%
Loss Cost	2008.1	0.076 (CI = +/-0.025; p = 0.000)	0.623	+7.90%
Loss Cost	2008.2	0.081 (CI = +/-0.026; p = 0.000)	0.638	+8.44%
Loss Cost	2009.1	0.091 (CI = +/-0.026; p = 0.000)	0.707	+9.48%
Loss Cost	2009.2	0.096 (CI = +/-0.027; p = 0.000)	0.718	+10.10%
Loss Cost	2010.1	0.105 (CI = +/-0.028; p = 0.000)	0.753	+11.03%
Loss Cost	2010.2	0.109 (CI = +/-0.030; p = 0.000)	0.745	+11.48%
Loss Cost	2011.1	0.113 (CI = +/-0.033; p = 0.000)	0.738	+12.02%
Loss Cost	2011.2	0.110 (CI = +/-0.037; p = 0.000)	0.694	+11.68%
Loss Cost	2012.1	0.109 (CI = +/-0.042; p = 0.000)	0.649	+11.53%
Loss Cost	2012.2	0.096 (CI = +/-0.044; p = 0.000)	0.579	+10.05%
Loss Cost	2013.1	0.092 (CI = +/-0.051; p = 0.002)	0.508	+9.65%
Loss Cost	2013.2	0.080 (CI = +/-0.056; p = 0.009)	0.399	+8.38%
Loss Cost	2014.1	0.072 (CI = +/-0.065; p = 0.034)	0.289	+7.48%
Loss Cost	2014.2	0.040 (CI = +/-0.062; p = 0.175)	0.093	+4.13%
Loss Cost	2015.1	0.018 (CI = +/-0.067; p = 0.558)	-0.067	+1.81%
Loss Cost	2015.2	-0.004 (CI = +/-0.075; p = 0.897)	-0.123	-0.43%
Loss Cost	2016.1	-0.001 (CI = +/-0.096; p = 0.975)	-0.143	-0.13%
Loss Cost	2016.2	-0.035 (CI = +/-0.112; p = 0.469)	-0.061	-3.48%
Severity	2003.1	0.027 (CI = +/-0.008; p = 0.000)	0.586	+2.74%
Severity	2003.2	0.024 (CI = +/-0.008; p = 0.000)	0.554	+2.48%
Severity	2004.1	0.022 (CI = +/-0.008; p = 0.000)	0.515	+2.23%
Severity	2004.2	0.020 (CI = +/-0.007; p = 0.000)	0.470	+1.98%
Severity	2005.1	0.018 (CI = +/-0.008; p = 0.000)	0.418	+1.81%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.365	+1.46%
Severity	2006.1	0.013 (CI = +/-0.007; p = 0.001)	0.300	+1.28%
Severity	2006.2	0.010 (CI = +/-0.007; p = 0.007)	0.223	+1.03%
Severity	2007.1	0.009 (CI = +/-0.007; p = 0.021)	0.163	+0.90%
Severity	2007.2	0.006 (CI = +/-0.007; p = 0.103)	0.070	+0.57%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.082)	0.088	+0.66%
Severity	2008.2	0.006 (CI = +/-0.008; p = 0.158)	0.047	+0.57%
Severity	2009.1	0.006 (CI = +/-0.009; p = 0.203)	0.032	+0.56%
Severity	2009.2	0.005 (CI = +/-0.010; p = 0.263)	0.015	+0.54%
Severity	2010.1	0.004 (CI = +/-0.011; p = 0.404)	-0.014	+0.43%
Severity	2010.2	0.005 (CI = +/-0.012; p = 0.430)	-0.019	+0.45%
Severity	2011.1	0.004 (CI = +/-0.013; p = 0.498)	-0.030	+0.43%
Severity	2011.2	0.002 (CI = +/-0.014; p = 0.818)	-0.059	+0.16%
Severity	2012.1	0.007 (CI = +/-0.015; p = 0.344)	-0.003	+0.67%
Severity	2012.2	0.007 (CI = +/-0.017; p = 0.368)	-0.009	+0.72%
Severity	2013.1	0.013 (CI = +/-0.017; p = 0.120)	0.112	+1.32%
Severity	2013.2	0.008 (CI = +/-0.019; p = 0.345)	-0.003	+0.84%
Severity	2014.1	0.005 (CI = +/-0.022; p = 0.591)	-0.061	+0.54%
Severity	2014.2	-0.005 (CI = +/-0.021; p = 0.613)	-0.071	-0.48%
Severity	2015.1	-0.006 (CI = +/-0.025; p = 0.572)	-0.070	-0.64%
Severity	2015.2	-0.011 (CI = +/-0.030; p = 0.432)	-0.036	-1.08%
Severity	2016.1	-0.006 (CI = +/-0.038; p = 0.701)	-0.117	-0.64%
Severity	2016.2	-0.016 (CI = +/-0.048; p = 0.456)	-0.055	-1.56%
Frequency	2003.1	0.044 (CI = +/-0.014; p = 0.000)	0.551	+4.51%
Frequency	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.534	+4.55%
Frequency	2004.1	0.045 (CI = +/-0.015; p = 0.000)	0.518	+4.62%
Frequency	2004.2	0.046 (CI = +/-0.016; p = 0.000)	0.505	+4.71%
Frequency	2005.1	0.048 (CI = +/-0.017; p = 0.000)	0.503	+4.89%
Frequency	2005.2	0.050 (CI = +/-0.019; p = 0.000)	0.500	+5.08%
Frequency	2006.1	0.052 (CI = +/-0.020; p = 0.000)	0.504	+5.34%
Frequency	2006.2	0.056 (CI = +/-0.021; p = 0.000)	0.526	+5.73%
Frequency	2007.1	0.060 (CI = +/-0.022; p = 0.000)	0.547	+6.16%
Frequency	2007.2	0.063 (CI = +/-0.023; p = 0.000)	0.556	+6.53%
Frequency	2008.1	0.069 (CI = +/-0.024; p = 0.000)	0.600	+7.19%
Frequency	2008.2	0.075 (CI = +/-0.025; p = 0.000)	0.632	+7.83%
Frequency	2009.1	0.085 (CI = +/-0.024; p = 0.000)	0.713	+8.88%
Frequency	2009.2	0.091 (CI = +/-0.025; p = 0.000)	0.731	+9.52%
Frequency	2010.1	0.100 (CI = +/-0.024; p = 0.000)	0.784	+10.55%
Frequency	2010.2	0.104 (CI = +/-0.027; p = 0.000)	0.778	+10.98%
Frequency	2011.1	0.109 (CI = +/-0.029; p = 0.000)	0.776	+11.54%
Frequency	2011.2	0.109 (CI = +/-0.033; p = 0.000)	0.744	+11.50%
Frequency	2012.1	0.102 (CI = +/-0.036; p = 0.000)	0.695	+10.79%
Frequency	2012.2	0.089 (CI = +/-0.036; p = 0.000)	0.644	+9.27%
Frequency	2013.1	0.079 (CI = +/-0.039; p = 0.001)	0.566	+8.22%
Frequency	2013.2	0.072 (CI = +/-0.044; p = 0.004)	0.472	+7.48%
Frequency	2014.1	0.067 (CI = +/-0.052; p = 0.016)	0.373	+6.90%
Frequency	2014.2	0.045 (CI = +/-0.052; p = 0.083)	0.198	+4.63%
Frequency	2015.1	0.024 (CI = +/-0.055; p = 0.341)	0.001	+2.47%
Frequency	2015.2	0.007 (CI = +/-0.062; p = 0.813)	-0.117	+0.66%
Frequency	2016.1	0.005 (CI = +/-0.080; p = 0.883)	-0.139	+0.52%
Frequency	2016.2	-0.020 (CI = +/-0.096; p = 0.634)	-0.120	-1.95%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.074 (CI = +/-0.014; p = 0.000)	0.767	+7.63%
Loss Cost	2003.2	0.071 (CI = +/-0.015; p = 0.000)	0.745	+7.41%
Loss Cost	2004.1	0.070 (CI = +/-0.016; p = 0.000)	0.720	+7.22%
Loss Cost	2004.2	0.068 (CI = +/-0.017; p = 0.000)	0.693	+7.05%
Loss Cost	2005.1	0.068 (CI = +/-0.018; p = 0.000)	0.672	+7.08%
Loss Cost	2005.2	0.067 (CI = +/-0.019; p = 0.000)	0.641	+6.92%
Loss Cost	2006.1	0.068 (CI = +/-0.021; p = 0.000)	0.622	+7.01%
Loss Cost	2006.2	0.069 (CI = +/-0.022; p = 0.000)	0.608	+7.18%
Loss Cost	2007.1	0.073 (CI = +/-0.024; p = 0.000)	0.609	+7.53%
Loss Cost	2007.2	0.073 (CI = +/-0.026; p = 0.000)	0.584	+7.60%
Loss Cost	2008.1	0.081 (CI = +/-0.026; p = 0.000)	0.641	+8.46%
Loss Cost	2008.2	0.087 (CI = +/-0.027; p = 0.000)	0.661	+9.11%
Loss Cost	2009.1	0.098 (CI = +/-0.026; p = 0.000)	0.740	+10.32%
Loss Cost	2009.2	0.105 (CI = +/-0.028; p = 0.000)	0.759	+11.10%
Loss Cost	2010.1	0.115 (CI = +/-0.027; p = 0.000)	0.804	+12.24%
Loss Cost	2010.2	0.121 (CI = +/-0.029; p = 0.000)	0.805	+12.88%
Loss Cost	2011.1	0.128 (CI = +/-0.032; p = 0.000)	0.809	+13.65%
Loss Cost	2011.2	0.126 (CI = +/-0.036; p = 0.000)	0.776	+13.47%
Loss Cost	2012.1	0.127 (CI = +/-0.041; p = 0.000)	0.743	+13.54%
Loss Cost	2012.2	0.114 (CI = +/-0.043; p = 0.000)	0.691	+12.11%
Loss Cost	2013.1	0.113 (CI = +/-0.051; p = 0.000)	0.635	+11.96%
Loss Cost	2013.2	0.103 (CI = +/-0.058; p = 0.002)	0.545	+10.83%
Loss Cost	2014.1	0.097 (CI = +/-0.069; p = 0.010)	0.448	+10.19%
Loss Cost	2014.2	0.064 (CI = +/-0.066; p = 0.055)	0.278	+6.61%
Loss Cost	2015.1	0.042 (CI = +/-0.074; p = 0.228)	0.073	+4.25%
Loss Cost	2015.2	0.020 (CI = +/-0.087; p = 0.606)	-0.097	+2.00%
Loss Cost	2016.1	0.031 (CI = +/-0.114; p = 0.537)	-0.089	+3.10%
Loss Cost	2016.2	-0.004 (CI = +/-0.145; p = 0.943)	-0.199	-0.43%
Severity	2003.1	0.029 (CI = +/-0.008; p = 0.000)	0.615	+2.93%
Severity	2003.2	0.026 (CI = +/-0.008; p = 0.000)	0.586	+2.66%
Severity	2004.1	0.024 (CI = +/-0.008; p = 0.000)	0.549	+2.41%
Severity	2004.2	0.021 (CI = +/-0.008; p = 0.000)	0.507	+2.15%
Severity	2005.1	0.020 (CI = +/-0.008; p = 0.000)	0.456	+1.98%
Severity	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.408	+1.62%
Severity	2006.1	0.014 (CI = +/-0.008; p = 0.001)	0.344	+1.44%
Severity	2006.2	0.012 (CI = +/-0.007; p = 0.003)	0.268	+1.18%
Severity	2007.1	0.010 (CI = +/-0.008; p = 0.011)	0.206	+1.05%
Severity	2007.2	0.007 (CI = +/-0.007; p = 0.059)	0.110	+0.71%
Severity	2008.1	0.008 (CI = +/-0.008; p = 0.044)	0.134	+0.81%
Severity	2008.2	0.007 (CI = +/-0.009; p = 0.091)	0.088	+0.73%
Severity	2009.1	0.007 (CI = +/-0.009; p = 0.121)	0.072	+0.73%
Severity	2009.2	0.007 (CI = +/-0.010; p = 0.161)	0.053	+0.73%
Severity	2010.1	0.006 (CI = +/-0.011; p = 0.262)	0.018	+0.63%
Severity	2010.2	0.007 (CI = +/-0.013; p = 0.280)	0.013	+0.68%
Severity	2011.1	0.007 (CI = +/-0.014; p = 0.332)	0.000	+0.68%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.596)	-0.046	+0.40%
Severity	2012.1	0.010 (CI = +/-0.016; p = 0.193)	0.055	+1.01%
Severity	2012.2	0.011 (CI = +/-0.018; p = 0.207)	0.052	+1.12%
Severity	2013.1	0.019 (CI = +/-0.018; p = 0.045)	0.236	+1.88%
Severity	2013.2	0.014 (CI = +/-0.020; p = 0.155)	0.100	+1.42%
Severity	2014.1	0.012 (CI = +/-0.024; p = 0.309)	0.014	+1.16%
Severity	2014.2	0.001 (CI = +/-0.024; p = 0.960)	-0.111	+0.05%
Severity	2015.1	0.000 (CI = +/-0.029; p = 0.982)	-0.125	-0.03%
Severity	2015.2	-0.004 (CI = +/-0.037; p = 0.794)	-0.131	-0.43%
Severity	2016.1	0.003 (CI = +/-0.048; p = 0.872)	-0.161	+0.33%
Severity	2016.2	-0.006 (CI = +/-0.065; p = 0.828)	-0.188	-0.58%
Frequency	2003.1	0.045 (CI = +/-0.015; p = 0.000)	0.536	+4.57%
Frequency	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.519	+4.62%
Frequency	2004.1	0.046 (CI = +/-0.016; p = 0.000)	0.503	+4.70%
Frequency	2004.2	0.047 (CI = +/-0.018; p = 0.000)	0.490	+4.80%
Frequency	2005.1	0.049 (CI = +/-0.019; p = 0.000)	0.489	+5.00%
Frequency	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.487	+5.21%
Frequency	2006.1	0.054 (CI = +/-0.021; p = 0.000)	0.493	+5.50%
Frequency	2006.2	0.058 (CI = +/-0.022; p = 0.000)	0.518	+5.94%
Frequency	2007.1	0.062 (CI = +/-0.023; p = 0.000)	0.542	+6.41%
Frequency	2007.2	0.066 (CI = +/-0.025; p = 0.000)	0.554	+6.84%
Frequency	2008.1	0.073 (CI = +/-0.025; p = 0.000)	0.603	+7.59%
Frequency	2008.2	0.080 (CI = +/-0.026; p = 0.000)	0.641	+8.32%
Frequency	2009.1	0.091 (CI = +/-0.025; p = 0.000)	0.731	+9.52%
Frequency	2009.2	0.098 (CI = +/-0.026; p = 0.000)	0.757	+10.30%
Frequency	2010.1	0.109 (CI = +/-0.024; p = 0.000)	0.821	+11.53%
Frequency	2010.2	0.114 (CI = +/-0.026; p = 0.000)	0.822	+12.12%
Frequency	2011.1	0.121 (CI = +/-0.028; p = 0.000)	0.830	+12.88%
Frequency	2011.2	0.122 (CI = +/-0.032; p = 0.000)	0.806	+13.01%
Frequency	2012.1	0.117 (CI = +/-0.035; p = 0.000)	0.767	+12.40%
Frequency	2012.2	0.103 (CI = +/-0.036; p = 0.000)	0.731	+10.87%
Frequency	2013.1	0.094 (CI = +/-0.040; p = 0.000)	0.667	+9.89%
Frequency	2013.2	0.089 (CI = +/-0.046; p = 0.001)	0.588	+9.28%
Frequency	2014.1	0.085 (CI = +/-0.055; p = 0.006)	0.503	+8.93%
Frequency	2014.2	0.063 (CI = +/-0.057; p = 0.033)	0.347	+6.55%
Frequency	2015.1	0.042 (CI = +/-0.062; p = 0.158)	0.137	+4.28%
Frequency	2015.2	0.024 (CI = +/-0.074; p = 0.465)	-0.053	+2.44%
Frequency	2016.1	0.027 (CI = +/-0.098; p = 0.523)	-0.084	+2.76%
Frequency	2016.2	0.002 (CI = +/-0.129; p = 0.977)	-0.200	+0.15%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.068 (CI = +/-0.013; p = 0.000)	0.753	+7.08%
Loss Cost	2003.2	0.066 (CI = +/-0.014; p = 0.000)	0.732	+6.85%
Loss Cost	2004.1	0.064 (CI = +/-0.015; p = 0.000)	0.707	+6.65%
Loss Cost	2004.2	0.063 (CI = +/-0.015; p = 0.000)	0.680	+6.48%
Loss Cost	2005.1	0.063 (CI = +/-0.016; p = 0.000)	0.658	+6.46%
Loss Cost	2005.2	0.061 (CI = +/-0.017; p = 0.000)	0.626	+6.29%
Loss Cost	2006.1	0.061 (CI = +/-0.019; p = 0.000)	0.605	+6.33%
Loss Cost	2006.2	0.062 (CI = +/-0.020; p = 0.000)	0.588	+6.42%
Loss Cost	2007.1	0.065 (CI = +/-0.021; p = 0.000)	0.583	+6.67%
Loss Cost	2007.2	0.065 (CI = +/-0.023; p = 0.000)	0.555	+6.66%
Loss Cost	2008.1	0.071 (CI = +/-0.024; p = 0.000)	0.598	+7.32%
Loss Cost	2008.2	0.075 (CI = +/-0.025; p = 0.000)	0.608	+7.77%
Loss Cost	2009.1	0.083 (CI = +/-0.025; p = 0.000)	0.667	+8.66%
Loss Cost	2009.2	0.088 (CI = +/-0.027; p = 0.000)	0.672	+9.15%
Loss Cost	2010.1	0.094 (CI = +/-0.028; p = 0.000)	0.697	+9.91%
Loss Cost	2010.2	0.097 (CI = +/-0.031; p = 0.000)	0.681	+10.20%
Loss Cost	2011.1	0.100 (CI = +/-0.034; p = 0.000)	0.665	+10.55%
Loss Cost	2011.2	0.096 (CI = +/-0.037; p = 0.000)	0.613	+10.09%
Loss Cost	2012.1	0.093 (CI = +/-0.042; p = 0.000)	0.558	+9.79%
Loss Cost	2012.2	0.080 (CI = +/-0.043; p = 0.001)	0.473	+8.31%
Loss Cost	2013.1	0.075 (CI = +/-0.049; p = 0.006)	0.392	+7.75%
Loss Cost	2013.2	0.062 (CI = +/-0.054; p = 0.026)	0.274	+6.42%
Loss Cost	2014.1	0.052 (CI = +/-0.061; p = 0.085)	0.163	+5.38%
Loss Cost	2014.2	0.023 (CI = +/-0.056; p = 0.397)	-0.019	+2.29%
Loss Cost	2015.1	0.001 (CI = +/-0.059; p = 0.976)	-0.100	+0.08%
Loss Cost	2015.2	-0.020 (CI = +/-0.064; p = 0.484)	-0.049	-2.03%
Loss Cost	2016.1	-0.021 (CI = +/-0.079; p = 0.552)	-0.073	-2.11%
Loss Cost	2016.2	-0.052 (CI = +/-0.087; p = 0.199)	0.113	-5.09%
Severity	2003.1	0.026 (CI = +/-0.007; p = 0.000)	0.595	+2.69%
Severity	2003.2	0.024 (CI = +/-0.007; p = 0.000)	0.566	+2.43%
Severity	2004.1	0.022 (CI = +/-0.007; p = 0.000)	0.530	+2.20%
Severity	2004.2	0.019 (CI = +/-0.007; p = 0.000)	0.489	+1.96%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.439	+1.80%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.394	+1.47%
Severity	2006.1	0.013 (CI = +/-0.007; p = 0.001)	0.332	+1.30%
Severity	2006.2	0.011 (CI = +/-0.007; p = 0.003)	0.260	+1.07%
Severity	2007.1	0.009 (CI = +/-0.007; p = 0.010)	0.202	+0.95%
Severity	2007.2	0.007 (CI = +/-0.006; p = 0.049)	0.112	+0.65%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.038)	0.132	+0.74%
Severity	2008.2	0.007 (CI = +/-0.007; p = 0.080)	0.089	+0.66%
Severity	2009.1	0.007 (CI = +/-0.008; p = 0.108)	0.073	+0.66%
Severity	2009.2	0.006 (CI = +/-0.009; p = 0.146)	0.055	+0.65%
Severity	2010.1	0.006 (CI = +/-0.010; p = 0.239)	0.022	+0.57%
Severity	2010.2	0.006 (CI = +/-0.011; p = 0.260)	0.017	+0.60%
Severity	2011.1	0.006 (CI = +/-0.012; p = 0.311)	0.004	+0.59%
Severity	2011.2	0.004 (CI = +/-0.013; p = 0.561)	-0.037	+0.36%
Severity	2012.1	0.008 (CI = +/-0.013; p = 0.190)	0.049	+0.84%
Severity	2012.2	0.009 (CI = +/-0.015; p = 0.209)	0.043	+0.91%
Severity	2013.1	0.014 (CI = +/-0.015; p = 0.056)	0.182	+1.46%
Severity	2013.2	0.011 (CI = +/-0.016; p = 0.183)	0.065	+1.06%
Severity	2014.1	0.008 (CI = +/-0.019; p = 0.349)	-0.004	+0.84%
Severity	2014.2	0.000 (CI = +/-0.018; p = 0.989)	-0.091	+0.01%
Severity	2015.1	0.000 (CI = +/-0.022; p = 0.965)	-0.100	-0.04%
Severity	2015.2	-0.003 (CI = +/-0.026; p = 0.806)	-0.103	-0.29%
Severity	2016.1	0.002 (CI = +/-0.032; p = 0.880)	-0.122	+0.22%
Severity	2016.2	-0.003 (CI = +/-0.040; p = 0.859)	-0.137	-0.31%
Frequency	2003.1	0.042 (CI = +/-0.013; p = 0.000)	0.539	+4.28%
Frequency	2003.2	0.042 (CI = +/-0.014; p = 0.000)	0.521	+4.32%
Frequency	2004.1	0.043 (CI = +/-0.015; p = 0.000)	0.503	+4.36%
Frequency	2004.2	0.043 (CI = +/-0.016; p = 0.000)	0.489	+4.43%
Frequency	2005.1	0.045 (CI = +/-0.017; p = 0.000)	0.484	+4.58%
Frequency	2005.2	0.046 (CI = +/-0.018; p = 0.000)	0.479	+4.74%
Frequency	2006.1	0.048 (CI = +/-0.019; p = 0.000)	0.481	+4.96%
Frequency	2006.2	0.052 (CI = +/-0.020; p = 0.000)	0.498	+5.30%
Frequency	2007.1	0.055 (CI = +/-0.021; p = 0.000)	0.514	+5.66%
Frequency	2007.2	0.058 (CI = +/-0.022; p = 0.000)	0.520	+5.97%
Frequency	2008.1	0.063 (CI = +/-0.023; p = 0.000)	0.556	+6.53%
Frequency	2008.2	0.068 (CI = +/-0.024; p = 0.000)	0.581	+7.06%
Frequency	2009.1	0.076 (CI = +/-0.024; p = 0.000)	0.651	+7.95%
Frequency	2009.2	0.081 (CI = +/-0.026; p = 0.000)	0.660	+8.45%
Frequency	2010.1	0.089 (CI = +/-0.026; p = 0.000)	0.701	+9.29%
Frequency	2010.2	0.091 (CI = +/-0.029; p = 0.000)	0.684	+9.55%
Frequency	2011.1	0.094 (CI = +/-0.032; p = 0.000)	0.670	+9.90%
Frequency	2011.2	0.093 (CI = +/-0.035; p = 0.000)	0.624	+9.69%
Frequency	2012.1	0.085 (CI = +/-0.038; p = 0.000)	0.557	+8.88%
Frequency	2012.2	0.071 (CI = +/-0.038; p = 0.001)	0.476	+7.33%
Frequency	2013.1	0.060 (CI = +/-0.041; p = 0.007)	0.371	+6.20%
Frequency	2013.2	0.052 (CI = +/-0.046; p = 0.030)	0.261	+5.30%
Frequency	2014.1	0.044 (CI = +/-0.052; p = 0.090)	0.156	+4.51%
Frequency	2014.2	0.022 (CI = +/-0.052; p = 0.366)	-0.009	+2.27%
Frequency	2015.1	0.001 (CI = +/-0.054; p = 0.960)	-0.100	+0.12%
Frequency	2015.2	-0.018 (CI = +/-0.059; p = 0.517)	-0.058	-1.74%
Frequency	2016.1	-0.023 (CI = +/-0.073; p = 0.478)	-0.052	-2.32%
Frequency	2016.2	-0.049 (CI = +/-0.082; p = 0.201)	0.110	-4.80%

Comprehensive - Excluding Cat

Coverage = CM - Excluding Cat
 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	2003.1	0.035 (CI = +/-0.012; p = 0.000)	0.317 (CI = +/-0.119; p = 0.000)	0.662	+3.56%
Loss Cost	2003.2	0.032 (CI = +/-0.011; p = 0.000)	0.298 (CI = +/-0.116; p = 0.000)	0.635	+3.27%
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.317 (CI = +/-0.113; p = 0.000)	0.652	+2.99%
Loss Cost	2004.2	0.026 (CI = +/-0.011; p = 0.000)	0.297 (CI = +/-0.108; p = 0.000)	0.628	+2.68%
Loss Cost	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.309 (CI = +/-0.109; p = 0.000)	0.639	+2.49%
Loss Cost	2005.2	0.022 (CI = +/-0.011; p = 0.000)	0.294 (CI = +/-0.107; p = 0.000)	0.609	+2.26%
Loss Cost	2006.1	0.021 (CI = +/-0.012; p = 0.001)	0.301 (CI = +/-0.110; p = 0.000)	0.614	+2.15%
Loss Cost	2006.2	0.020 (CI = +/-0.012; p = 0.002)	0.293 (CI = +/-0.112; p = 0.000)	0.581	+2.03%
Loss Cost	2007.1	0.019 (CI = +/-0.013; p = 0.004)	0.297 (CI = +/-0.116; p = 0.000)	0.582	+1.97%
Loss Cost	2007.2	0.019 (CI = +/-0.013; p = 0.007)	0.291 (CI = +/-0.120; p = 0.000)	0.550	+1.89%
Loss Cost	2008.1	0.019 (CI = +/-0.014; p = 0.010)	0.291 (CI = +/-0.126; p = 0.000)	0.548	+1.89%
Loss Cost	2008.2	0.019 (CI = +/-0.015; p = 0.014)	0.291 (CI = +/-0.131; p = 0.000)	0.524	+1.88%
Loss Cost	2009.1	0.018 (CI = +/-0.015; p = 0.024)	0.298 (CI = +/-0.137; p = 0.000)	0.529	+1.79%
Loss Cost	2009.2	0.017 (CI = +/-0.016; p = 0.035)	0.292 (CI = +/-0.143; p = 0.000)	0.496	+1.73%
Loss Cost	2010.1	0.016 (CI = +/-0.016; p = 0.056)	0.305 (CI = +/-0.148; p = 0.000)	0.511	+1.60%
Loss Cost	2010.2	0.015 (CI = +/-0.017; p = 0.082)	0.290 (CI = +/-0.151; p = 0.001)	0.471	+1.46%
Loss Cost	2011.1	0.014 (CI = +/-0.017; p = 0.113)	0.301 (CI = +/-0.158; p = 0.001)	0.484	+1.36%
Loss Cost	2011.2	0.012 (CI = +/-0.017; p = 0.151)	0.278 (CI = +/-0.159; p = 0.002)	0.443	+1.21%
Loss Cost	2012.1	0.010 (CI = +/-0.016; p = 0.200)	0.306 (CI = +/-0.155; p = 0.001)	0.514	+1.03%
Loss Cost	2012.2	0.008 (CI = +/-0.014; p = 0.211)	0.265 (CI = +/-0.134; p = 0.001)	0.527	+0.84%
Loss Cost	2013.1	0.008 (CI = +/-0.014; p = 0.253)	0.285 (CI = +/-0.135; p = 0.001)	0.580	+0.75%
Loss Cost	2013.2	0.007 (CI = +/-0.012; p = 0.258)	0.256 (CI = +/-0.128; p = 0.001)	0.571	+0.68%
Loss Cost	2014.1	0.006 (CI = +/-0.012; p = 0.284)	0.274 (CI = +/-0.131; p = 0.001)	0.619	+0.63%
Loss Cost	2014.2	0.006 (CI = +/-0.010; p = 0.211)	0.238 (CI = +/-0.111; p = 0.001)	0.658	+0.60%
Loss Cost	2015.1	0.006 (CI = +/-0.009; p = 0.175)	0.262 (CI = +/-0.103; p = 0.000)	0.756	+0.59%
Loss Cost	2015.2	0.006 (CI = +/-0.007; p = 0.099)	0.235 (CI = +/-0.090; p = 0.000)	0.795	+0.61%
Loss Cost	2016.1	0.006 (CI = +/-0.008; p = 0.102)	0.246 (CI = +/-0.097; p = 0.001)	0.811	+0.62%
Loss Cost	2016.2	0.006 (CI = +/-0.008; p = 0.115)	0.237 (CI = +/-0.112; p = 0.002)	0.788	+0.63%
Severity	2003.1	0.033 (CI = +/-0.010; p = 0.000)	0.020 (CI = +/-0.105; p = 0.694)	0.547	+3.33%
Severity	2003.2	0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.106; p = 0.830)	0.514	+3.19%
Severity	2004.1	0.030 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.107; p = 0.680)	0.483	+3.03%
Severity	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.106; p = 0.889)	0.446	+2.80%
Severity	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.104; p = 0.662)	0.412	+2.58%
Severity	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.100; p = 0.935)	0.372	+2.30%
Severity	2006.1	0.021 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.099; p = 0.701)	0.335	+2.08%
Severity	2006.2	0.018 (CI = +/-0.010; p = 0.001)	0.002 (CI = +/-0.095; p = 0.973)	0.290	+1.84%
Severity	2007.1	0.016 (CI = +/-0.010; p = 0.003)	0.014 (CI = +/-0.095; p = 0.760)	0.251	+1.66%
Severity	2007.2	0.015 (CI = +/-0.010; p = 0.007)	0.000 (CI = +/-0.094; p = 0.992)	0.204	+1.48%
Severity	2008.1	0.013 (CI = +/-0.010; p = 0.015)	0.011 (CI = +/-0.095; p = 0.811)	0.167	+1.34%
Severity	2008.2	0.012 (CI = +/-0.011; p = 0.027)	0.003 (CI = +/-0.097; p = 0.949)	0.130	+1.24%
Severity	2009.1	0.011 (CI = +/-0.011; p = 0.051)	0.016 (CI = +/-0.098; p = 0.745)	0.097	+1.09%
Severity	2009.2	0.010 (CI = +/-0.011; p = 0.073)	0.010 (CI = +/-0.102; p = 0.838)	0.069	+1.03%
Severity	2010.1	0.009 (CI = +/-0.011; p = 0.122)	0.026 (CI = +/-0.101; p = 0.595)	0.046	+0.87%
Severity	2010.2	0.007 (CI = +/-0.011; p = 0.180)	0.010 (CI = +/-0.100; p = 0.842)	0.000	+0.73%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.258)	0.025 (CI = +/-0.100; p = 0.610)	-0.015	+0.60%
Severity	2011.2	0.005 (CI = +/-0.011; p = 0.327)	0.012 (CI = +/-0.102; p = 0.803)	-0.053	+0.52%
Severity	2012.1	0.005 (CI = +/-0.011; p = 0.398)	0.022 (CI = +/-0.106; p = 0.659)	-0.062	+0.45%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.470)	0.004 (CI = +/-0.105; p = 0.928)	-0.099	+0.37%
Severity	2013.1	0.003 (CI = +/-0.011; p = 0.540)	0.017 (CI = +/-0.108; p = 0.734)	-0.108	+0.32%
Severity	2013.2	0.002 (CI = +/-0.009; p = 0.579)	-0.009 (CI = +/-0.097; p = 0.839)	-0.132	+0.25%
Severity	2014.1	0.002 (CI = +/-0.007; p = 0.575)	0.021 (CI = +/-0.069; p = 0.514)	-0.099	+0.17%
Severity	2014.2	0.002 (CI = +/-0.006; p = 0.571)	0.007 (CI = +/-0.067; p = 0.821)	-0.153	+0.16%
Severity	2015.1	0.002 (CI = +/-0.006; p = 0.574)	0.019 (CI = +/-0.067; p = 0.546)	-0.126	+0.15%
Severity	2015.2	0.002 (CI = +/-0.006; p = 0.571)	0.011 (CI = +/-0.074; p = 0.735)	-0.177	+0.16%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.599)	0.011 (CI = +/-0.084; p = 0.774)	-0.215	+0.16%
Severity	2016.2	0.002 (CI = +/-0.006; p = 0.455)	-0.010 (CI = +/-0.080; p = 0.780)	-0.195	+0.20%
Frequency	2003.1	0.002 (CI = +/-0.006; p = 0.493)	0.296 (CI = +/-0.067; p = 0.000)	0.699	+0.22%
Frequency	2003.2	0.001 (CI = +/-0.006; p = 0.813)	0.287 (CI = +/-0.065; p = 0.000)	0.698	+0.07%
Frequency	2004.1	0.000 (CI = +/-0.007; p = 0.899)	0.295 (CI = +/-0.065; p = 0.000)	0.715	-0.04%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.718)	0.289 (CI = +/-0.066; p = 0.000)	0.708	-0.12%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.816)	0.287 (CI = +/-0.068; p = 0.000)	0.698	-0.08%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.911)	0.290 (CI = +/-0.071; p = 0.000)	0.696	-0.04%
Frequency	2006.1	0.001 (CI = +/-0.008; p = 0.868)	0.282 (CI = +/-0.072; p = 0.000)	0.688	+0.06%
Frequency	2006.2	0.002 (CI = +/-0.008; p = 0.627)	0.291 (CI = +/-0.072; p = 0.000)	0.709	+0.18%
Frequency	2007.1	0.003 (CI = +/-0.008; p = 0.439)	0.283 (CI = +/-0.072; p = 0.000)	0.704	+0.30%
Frequency	2007.2	0.004 (CI = +/-0.008; p = 0.302)	0.291 (CI = +/-0.073; p = 0.000)	0.721	+0.41%
Frequency	2008.1	0.005 (CI = +/-0.008; p = 0.173)	0.280 (CI = +/-0.073; p = 0.000)	0.723	+0.55%
Frequency	2008.2	0.006 (CI = +/-0.008; p = 0.123)	0.288 (CI = +/-0.074; p = 0.000)	0.734	+0.64%
Frequency	2009.1	0.007 (CI = +/-0.009; p = 0.105)	0.283 (CI = +/-0.077; p = 0.000)	0.728	+0.69%
Frequency	2009.2	0.007 (CI = +/-0.009; p = 0.122)	0.282 (CI = +/-0.080; p = 0.000)	0.713	+0.69%
Frequency	2010.1	0.007 (CI = +/-0.009; p = 0.121)	0.279 (CI = +/-0.084; p = 0.000)	0.705	+0.72%
Frequency	2010.2	0.007 (CI = +/-0.010; p = 0.133)	0.280 (CI = +/-0.089; p = 0.000)	0.691	+0.73%
Frequency	2011.1	0.008 (CI = +/-0.010; p = 0.135)	0.277 (CI = +/-0.094; p = 0.000)	0.680	+0.76%
Frequency	2011.2	0.007 (CI = +/-0.010; p = 0.177)	0.266 (CI = +/-0.096; p = 0.000)	0.658	+0.69%
Frequency	2012.1	0.006 (CI = +/-0.010; p = 0.233)	0.283 (CI = +/-0.094; p = 0.000)	0.712	+0.57%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.260)	0.260 (CI = +/-0.084; p = 0.000)	0.735	+0.47%
Frequency	2013.1	0.004 (CI = +/-0.009; p = 0.305)	0.268 (CI = +/-0.088; p = 0.000)	0.742	+0.44%
Frequency	2013.2	0.004 (CI = +/-0.009; p = 0.332)	0.265 (CI = +/-0.095; p = 0.000)	0.721	+0.43%
Frequency	2014.1	0.005 (CI = +/-0.009; p = 0.302)	0.253 (CI = +/-0.099; p = 0.000)	0.707	+0.46%
Frequency	2014.2	0.004 (CI = +/-0.009; p = 0.274)	0.231 (CI = +/-0.094; p = 0.000)	0.713	+0.44%
Frequency	2015.1	0.004 (CI = +/-0.009; p = 0.283)	0.244 (CI = +/-0.098; p = 0.000)	0.740	+0.43%
Frequency	2015.2	0.004 (CI = +/-0.008; p = 0.237)	0.223 (CI = +/-0.097; p = 0.001)	0.739	+0.45%
Frequency	2016.1	0.005 (CI = +/-0.008; p = 0.238)	0.235 (CI = +/-0.105; p = 0.001)	0.758	+0.46%
Frequency	2016.2	0.004 (CI = +/-0.009; p = 0.285)	0.246 (CI = +/-0.121; p = 0.002)	0.759	+0.44%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.040 (CI = +/-0.010; p = 0.000)	0.283 (CI = +/-0.106; p = 0.000)	0.742	+4.07%
Loss Cost	2003.2	0.037 (CI = +/-0.010; p = 0.000)	0.268 (CI = +/-0.102; p = 0.000)	0.722	+3.79%
Loss Cost	2004.1	0.035 (CI = +/-0.010; p = 0.000)	0.285 (CI = +/-0.101; p = 0.000)	0.731	+3.53%
Loss Cost	2004.2	0.032 (CI = +/-0.010; p = 0.000)	0.269 (CI = +/-0.096; p = 0.000)	0.714	+3.22%
Loss Cost	2005.1	0.030 (CI = +/-0.011; p = 0.000)	0.279 (CI = +/-0.098; p = 0.000)	0.716	+3.07%
Loss Cost	2005.2	0.028 (CI = +/-0.011; p = 0.000)	0.267 (CI = +/-0.096; p = 0.000)	0.691	+2.84%
Loss Cost	2006.1	0.027 (CI = +/-0.011; p = 0.000)	0.270 (CI = +/-0.100; p = 0.000)	0.689	+2.78%
Loss Cost	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.265 (CI = +/-0.103; p = 0.000)	0.659	+2.68%
Loss Cost	2007.1	0.027 (CI = +/-0.013; p = 0.000)	0.264 (CI = +/-0.108; p = 0.000)	0.658	+2.69%
Loss Cost	2007.2	0.026 (CI = +/-0.013; p = 0.001)	0.262 (CI = +/-0.112; p = 0.000)	0.630	+2.64%
Loss Cost	2008.1	0.027 (CI = +/-0.014; p = 0.001)	0.255 (CI = +/-0.117; p = 0.000)	0.632	+2.75%
Loss Cost	2008.2	0.028 (CI = +/-0.015; p = 0.001)	0.257 (CI = +/-0.122; p = 0.000)	0.614	+2.79%
Loss Cost	2009.1	0.027 (CI = +/-0.016; p = 0.002)	0.258 (CI = +/-0.129; p = 0.000)	0.612	+2.77%
Loss Cost	2009.2	0.027 (CI = +/-0.017; p = 0.004)	0.256 (CI = +/-0.135; p = 0.001)	0.583	+2.74%
Loss Cost	2010.1	0.026 (CI = +/-0.018; p = 0.008)	0.264 (CI = +/-0.143; p = 0.001)	0.584	+2.63%
Loss Cost	2010.2	0.024 (CI = +/-0.019; p = 0.014)	0.254 (CI = +/-0.147; p = 0.002)	0.544	+2.47%
Loss Cost	2011.1	0.024 (CI = +/-0.020; p = 0.025)	0.260 (CI = +/-0.158; p = 0.003)	0.544	+2.39%
Loss Cost	2011.2	0.021 (CI = +/-0.020; p = 0.039)	0.242 (CI = +/-0.158; p = 0.005)	0.504	+2.17%
Loss Cost	2012.1	0.018 (CI = +/-0.021; p = 0.080)	0.272 (CI = +/-0.163; p = 0.003)	0.545	+1.83%
Loss Cost	2012.2	0.015 (CI = +/-0.017; p = 0.082)	0.237 (CI = +/-0.139; p = 0.003)	0.562	+1.53%
Loss Cost	2013.1	0.013 (CI = +/-0.018; p = 0.140)	0.259 (CI = +/-0.147; p = 0.002)	0.594	+1.32%
Loss Cost	2013.2	0.012 (CI = +/-0.017; p = 0.145)	0.234 (CI = +/-0.138; p = 0.003)	0.589	+1.19%
Loss Cost	2014.1	0.010 (CI = +/-0.017; p = 0.217)	0.255 (CI = +/-0.147; p = 0.003)	0.620	+1.02%
Loss Cost	2014.2	0.010 (CI = +/-0.014; p = 0.152)	0.220 (CI = +/-0.123; p = 0.003)	0.669	+0.97%
Loss Cost	2015.1	0.008 (CI = +/-0.013; p = 0.206)	0.251 (CI = +/-0.122; p = 0.001)	0.751	+0.79%
Loss Cost	2015.2	0.008 (CI = +/-0.011; p = 0.117)	0.222 (CI = +/-0.105; p = 0.002)	0.799	+0.83%
Loss Cost	2016.1	0.008 (CI = +/-0.012; p = 0.162)	0.235 (CI = +/-0.120; p = 0.003)	0.805	+0.77%
Loss Cost	2016.2	0.008 (CI = +/-0.013; p = 0.178)	0.224 (CI = +/-0.142; p = 0.010)	0.784	+0.81%
Severity	2003.1	0.038 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.085; p = 0.728)	0.709	+3.86%
Severity	2003.2	0.037 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.086; p = 0.623)	0.687	+3.75%
Severity	2004.1	0.036 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.089; p = 0.749)	0.660	+3.64%
Severity	2004.2	0.034 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.087; p = 0.563)	0.637	+3.43%
Severity	2005.1	0.032 (CI = +/-0.009; p = 0.000)	-0.013 (CI = +/-0.087; p = 0.771)	0.605	+3.24%
Severity	2005.2	0.029 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.082; p = 0.510)	0.588	+2.96%
Severity	2006.1	0.027 (CI = +/-0.009; p = 0.000)	-0.015 (CI = +/-0.083; p = 0.711)	0.549	+2.77%
Severity	2006.2	0.025 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.079; p = 0.477)	0.525	+2.53%
Severity	2007.1	0.024 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.081; p = 0.643)	0.480	+2.38%
Severity	2007.2	0.022 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.080; p = 0.477)	0.445	+2.20%
Severity	2008.1	0.021 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.083; p = 0.604)	0.398	+2.09%
Severity	2008.2	0.020 (CI = +/-0.011; p = 0.001)	-0.026 (CI = +/-0.086; p = 0.541)	0.364	+2.01%
Severity	2009.1	0.019 (CI = +/-0.011; p = 0.003)	-0.016 (CI = +/-0.089; p = 0.706)	0.311	+1.87%
Severity	2009.2	0.018 (CI = +/-0.012; p = 0.005)	-0.019 (CI = +/-0.093; p = 0.679)	0.284	+1.83%
Severity	2010.1	0.016 (CI = +/-0.012; p = 0.013)	-0.005 (CI = +/-0.096; p = 0.919)	0.229	+1.63%
Severity	2010.2	0.014 (CI = +/-0.012; p = 0.023)	-0.017 (CI = +/-0.094; p = 0.714)	0.184	+1.45%
Severity	2011.1	0.013 (CI = +/-0.013; p = 0.049)	-0.003 (CI = +/-0.098; p = 0.948)	0.131	+1.28%
Severity	2011.2	0.012 (CI = +/-0.013; p = 0.074)	-0.012 (CI = +/-0.100; p = 0.803)	0.091	+1.17%
Severity	2012.1	0.011 (CI = +/-0.014; p = 0.116)	-0.004 (CI = +/-0.108; p = 0.934)	0.055	+1.08%
Severity	2012.2	0.010 (CI = +/-0.013; p = 0.151)	-0.019 (CI = +/-0.107; p = 0.714)	0.022	+0.95%
Severity	2013.1	0.008 (CI = +/-0.014; p = 0.227)	-0.006 (CI = +/-0.115; p = 0.910)	-0.023	+0.83%
Severity	2013.2	0.007 (CI = +/-0.012; p = 0.228)	-0.030 (CI = +/-0.102; p = 0.535)	-0.020	+0.72%
Severity	2014.1	0.004 (CI = +/-0.009; p = 0.333)	0.009 (CI = +/-0.077; p = 0.799)	-0.054	+0.41%
Severity	2014.2	0.004 (CI = +/-0.008; p = 0.321)	-0.005 (CI = +/-0.075; p = 0.894)	-0.086	+0.39%
Severity	2015.1	0.003 (CI = +/-0.009; p = 0.430)	0.010 (CI = +/-0.079; p = 0.786)	-0.107	+0.31%
Severity	2015.2	0.003 (CI = +/-0.009; p = 0.430)	0.002 (CI = +/-0.087; p = 0.965)	-0.152	+0.32%
Severity	2016.1	0.003 (CI = +/-0.010; p = 0.454)	-0.001 (CI = +/-0.104; p = 0.974)	-0.192	+0.33%
Severity	2016.2	0.004 (CI = +/-0.009; p = 0.292)	-0.025 (CI = +/-0.097; p = 0.533)	-0.085	+0.42%
Frequency	2003.1	0.002 (CI = +/-0.007; p = 0.558)	0.298 (CI = +/-0.069; p = 0.000)	0.696	+0.20%
Frequency	2003.2	0.000 (CI = +/-0.007; p = 0.908)	0.289 (CI = +/-0.067; p = 0.000)	0.695	+0.04%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.762)	0.299 (CI = +/-0.067; p = 0.000)	0.715	-0.10%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.579)	0.294 (CI = +/-0.068; p = 0.000)	0.709	-0.20%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.671)	0.291 (CI = +/-0.071; p = 0.000)	0.697	-0.16%
Frequency	2005.2	-0.001 (CI = +/-0.008; p = 0.763)	0.293 (CI = +/-0.073; p = 0.000)	0.695	-0.12%
Frequency	2006.1	0.000 (CI = +/-0.008; p = 0.994)	0.285 (CI = +/-0.075; p = 0.000)	0.684	+0.00%
Frequency	2006.2	0.001 (CI = +/-0.009; p = 0.731)	0.293 (CI = +/-0.075; p = 0.000)	0.705	+0.15%
Frequency	2007.1	0.003 (CI = +/-0.009; p = 0.495)	0.283 (CI = +/-0.076; p = 0.000)	0.699	+0.30%
Frequency	2007.2	0.004 (CI = +/-0.009; p = 0.335)	0.290 (CI = +/-0.076; p = 0.000)	0.716	+0.44%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.165)	0.276 (CI = +/-0.076; p = 0.000)	0.719	+0.65%
Frequency	2008.2	0.008 (CI = +/-0.010; p = 0.110)	0.283 (CI = +/-0.077; p = 0.000)	0.732	+0.77%
Frequency	2009.1	0.009 (CI = +/-0.010; p = 0.083)	0.275 (CI = +/-0.081; p = 0.000)	0.728	+0.89%
Frequency	2009.2	0.009 (CI = +/-0.011; p = 0.097)	0.275 (CI = +/-0.084; p = 0.000)	0.714	+0.89%
Frequency	2010.1	0.010 (CI = +/-0.011; p = 0.088)	0.269 (CI = +/-0.089; p = 0.000)	0.707	+0.98%
Frequency	2010.2	0.010 (CI = +/-0.012; p = 0.097)	0.270 (CI = +/-0.093; p = 0.000)	0.694	+1.00%
Frequency	2011.1	0.011 (CI = +/-0.013; p = 0.090)	0.263 (CI = +/-0.100; p = 0.000)	0.686	+1.10%
Frequency	2011.2	0.010 (CI = +/-0.013; p = 0.129)	0.254 (CI = +/-0.102; p = 0.000)	0.662	+0.99%
Frequency	2012.1	0.007 (CI = +/-0.013; p = 0.243)	0.276 (CI = +/-0.103; p = 0.000)	0.707	+0.75%
Frequency	2012.2	0.006 (CI = +/-0.012; p = 0.303)	0.256 (CI = +/-0.092; p = 0.000)	0.729	+0.57%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.409)	0.266 (CI = +/-0.099; p = 0.000)	0.733	+0.48%
Frequency	2013.2	0.005 (CI = +/-0.013; p = 0.442)	0.263 (CI = +/-0.107; p = 0.000)	0.712	+0.47%
Frequency	2014.1	0.006 (CI = +/-0.013; p = 0.335)	0.246 (CI = +/-0.114; p = 0.001)	0.698	+0.61%
Frequency	2014.2	0.006 (CI = +/-0.012; p = 0.315)	0.225 (CI = +/-0.108; p = 0.001)	0.705	+0.58%
Frequency	2015.1	0.005 (CI = +/-0.013; p = 0.414)	0.241 (CI = +/-0.118; p = 0.002)	0.727	+0.48%
Frequency	2015.2	0.005 (CI = +/-0.012; p = 0.360)	0.220 (CI = +/-0.117; p = 0.003)	0.728	+0.51%
Frequency	2016.1	0.004 (CI = +/-0.013; p = 0.445)	0.237 (CI = +/-0.133; p = 0.005)	0.743	+0.44%
Frequency	2016.2	0.004 (CI = +/-0.015; p = 0.521)	0.249 (CI = +/-0.157; p = 0.010)	0.743	+0.39%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.046 (CI = +/-0.008; p = 0.000)	0.315 (CI = +/-0.074; p = 0.000)	0.879	+4.74%
Loss Cost	2003.2	0.044 (CI = +/-0.008; p = 0.000)	0.302 (CI = +/-0.072; p = 0.000)	0.871	+4.51%
Loss Cost	2004.1	0.042 (CI = +/-0.008; p = 0.000)	0.314 (CI = +/-0.070; p = 0.000)	0.877	+4.29%
Loss Cost	2004.2	0.039 (CI = +/-0.007; p = 0.000)	0.301 (CI = +/-0.066; p = 0.000)	0.872	+4.02%
Loss Cost	2005.1	0.039 (CI = +/-0.008; p = 0.000)	0.305 (CI = +/-0.068; p = 0.000)	0.871	+3.93%
Loss Cost	2005.2	0.037 (CI = +/-0.008; p = 0.000)	0.297 (CI = +/-0.068; p = 0.000)	0.856	+3.75%
Loss Cost	2006.1	0.037 (CI = +/-0.009; p = 0.000)	0.295 (CI = +/-0.071; p = 0.000)	0.855	+3.78%
Loss Cost	2006.2	0.037 (CI = +/-0.009; p = 0.000)	0.296 (CI = +/-0.073; p = 0.000)	0.838	+3.80%
Loss Cost	2007.1	0.039 (CI = +/-0.010; p = 0.000)	0.289 (CI = +/-0.075; p = 0.000)	0.843	+3.96%
Loss Cost	2007.2	0.040 (CI = +/-0.011; p = 0.000)	0.295 (CI = +/-0.077; p = 0.000)	0.834	+4.11%
Loss Cost	2008.1	0.044 (CI = +/-0.011; p = 0.000)	0.281 (CI = +/-0.075; p = 0.000)	0.858	+4.47%
Loss Cost	2008.2	0.047 (CI = +/-0.011; p = 0.000)	0.295 (CI = +/-0.071; p = 0.000)	0.878	+4.85%
Loss Cost	2009.1	0.050 (CI = +/-0.011; p = 0.000)	0.285 (CI = +/-0.071; p = 0.000)	0.889	+5.14%
Loss Cost	2009.2	0.054 (CI = +/-0.011; p = 0.000)	0.297 (CI = +/-0.069; p = 0.000)	0.900	+5.52%
Loss Cost	2010.1	0.056 (CI = +/-0.012; p = 0.000)	0.289 (CI = +/-0.070; p = 0.000)	0.906	+5.78%
Loss Cost	2010.2	0.058 (CI = +/-0.013; p = 0.000)	0.294 (CI = +/-0.073; p = 0.000)	0.896	+5.96%
Loss Cost	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.280 (CI = +/-0.072; p = 0.000)	0.912	+6.43%
Loss Cost	2011.2	0.063 (CI = +/-0.016; p = 0.000)	0.281 (CI = +/-0.077; p = 0.000)	0.894	+6.48%
Loss Cost	2012.1	0.062 (CI = +/-0.018; p = 0.000)	0.284 (CI = +/-0.083; p = 0.000)	0.891	+6.39%
Loss Cost	2012.2	0.055 (CI = +/-0.017; p = 0.000)	0.266 (CI = +/-0.075; p = 0.000)	0.883	+5.61%
Loss Cost	2013.1	0.056 (CI = +/-0.020; p = 0.000)	0.263 (CI = +/-0.082; p = 0.000)	0.882	+5.73%
Loss Cost	2013.2	0.052 (CI = +/-0.023; p = 0.001)	0.255 (CI = +/-0.087; p = 0.000)	0.847	+5.35%
Loss Cost	2014.1	0.054 (CI = +/-0.028; p = 0.002)	0.251 (CI = +/-0.097; p = 0.000)	0.845	+5.55%
Loss Cost	2014.2	0.044 (CI = +/-0.030; p = 0.009)	0.233 (CI = +/-0.094; p = 0.000)	0.810	+4.53%
Loss Cost	2015.1	0.038 (CI = +/-0.037; p = 0.042)	0.244 (CI = +/-0.105; p = 0.001)	0.817	+3.91%
Loss Cost	2015.2	0.027 (CI = +/-0.041; p = 0.163)	0.226 (CI = +/-0.107; p = 0.002)	0.773	+2.71%
Loss Cost	2016.1	0.024 (CI = +/-0.058; p = 0.326)	0.229 (CI = +/-0.133; p = 0.007)	0.761	+2.48%
Loss Cost	2016.2	0.021 (CI = +/-0.083; p = 0.514)	0.226 (CI = +/-0.168; p = 0.020)	0.675	+2.17%
Severity	2003.1	0.044 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.046; p = 0.517)	0.918	+4.50%
Severity	2003.2	0.044 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.047; p = 0.594)	0.910	+4.45%
Severity	2004.1	0.043 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.048; p = 0.526)	0.901	+4.40%
Severity	2004.2	0.042 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.047; p = 0.729)	0.896	+4.26%
Severity	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.047; p = 0.519)	0.889	+4.12%
Severity	2005.2	0.038 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.042; p = 0.836)	0.895	+3.89%
Severity	2006.1	0.037 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.042; p = 0.637)	0.887	+3.77%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.040; p = 0.943)	0.886	+3.57%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.041; p = 0.840)	0.872	+3.51%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.042; p = 0.993)	0.857	+3.41%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.044; p = 0.972)	0.842	+3.42%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.045; p = 0.913)	0.834	+3.51%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.048; p = 0.923)	0.814	+3.51%
Severity	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.046; p = 0.660)	0.832	+3.74%
Severity	2010.1	0.036 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.049; p = 0.623)	0.808	+3.69%
Severity	2010.2	0.035 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.052; p = 0.724)	0.773	+3.59%
Severity	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.055; p = 0.739)	0.742	+3.59%
Severity	2011.2	0.036 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.059; p = 0.690)	0.714	+3.68%
Severity	2012.1	0.039 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.061; p = 0.902)	0.721	+3.96%
Severity	2012.2	0.038 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.066; p = 0.951)	0.666	+3.89%
Severity	2013.1	0.040 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.071; p = 0.907)	0.647	+4.13%
Severity	2013.2	0.035 (CI = +/-0.019; p = 0.002)	-0.015 (CI = +/-0.071; p = 0.647)	0.562	+3.59%
Severity	2014.1	0.025 (CI = +/-0.017; p = 0.008)	0.007 (CI = +/-0.057; p = 0.788)	0.481	+2.54%
Severity	2014.2	0.022 (CI = +/-0.020; p = 0.031)	0.002 (CI = +/-0.063; p = 0.936)	0.327	+2.27%
Severity	2015.1	0.021 (CI = +/-0.025; p = 0.094)	0.005 (CI = +/-0.073; p = 0.863)	0.184	+2.09%
Severity	2015.2	0.021 (CI = +/-0.033; p = 0.166)	0.006 (CI = +/-0.085; p = 0.868)	0.061	+2.12%
Severity	2016.1	0.033 (CI = +/-0.040; p = 0.089)	-0.011 (CI = +/-0.091; p = 0.761)	0.260	+3.31%
Severity	2016.2	0.023 (CI = +/-0.052; p = 0.287)	-0.023 (CI = +/-0.105; p = 0.582)	-0.023	+2.32%
Frequency	2003.1	0.002 (CI = +/-0.007; p = 0.511)	0.300 (CI = +/-0.071; p = 0.000)	0.692	+0.24%
Frequency	2003.2	0.001 (CI = +/-0.007; p = 0.885)	0.290 (CI = +/-0.069; p = 0.000)	0.689	+0.05%
Frequency	2004.1	-0.001 (CI = +/-0.008; p = 0.771)	0.298 (CI = +/-0.069; p = 0.000)	0.709	-0.11%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.563)	0.292 (CI = +/-0.070; p = 0.000)	0.702	-0.22%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.657)	0.290 (CI = +/-0.073; p = 0.000)	0.690	-0.18%
Frequency	2005.2	-0.001 (CI = +/-0.009; p = 0.763)	0.293 (CI = +/-0.076; p = 0.000)	0.688	-0.13%
Frequency	2006.1	0.000 (CI = +/-0.010; p = 0.975)	0.286 (CI = +/-0.077; p = 0.000)	0.676	+0.01%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.649)	0.295 (CI = +/-0.077; p = 0.000)	0.698	+0.22%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.398)	0.285 (CI = +/-0.078; p = 0.000)	0.695	+0.43%
Frequency	2007.2	0.007 (CI = +/-0.011; p = 0.211)	0.295 (CI = +/-0.078; p = 0.000)	0.718	+0.67%
Frequency	2008.1	0.010 (CI = +/-0.011; p = 0.073)	0.282 (CI = +/-0.076; p = 0.000)	0.732	+1.01%
Frequency	2008.2	0.013 (CI = +/-0.011; p = 0.028)	0.293 (CI = +/-0.076; p = 0.000)	0.758	+1.30%
Frequency	2009.1	0.016 (CI = +/-0.012; p = 0.014)	0.282 (CI = +/-0.077; p = 0.000)	0.766	+1.57%
Frequency	2009.2	0.017 (CI = +/-0.013; p = 0.014)	0.287 (CI = +/-0.080; p = 0.000)	0.758	+1.71%
Frequency	2010.1	0.020 (CI = +/-0.014; p = 0.008)	0.277 (CI = +/-0.081; p = 0.000)	0.767	+2.01%
Frequency	2010.2	0.023 (CI = +/-0.015; p = 0.006)	0.286 (CI = +/-0.084; p = 0.000)	0.770	+2.29%
Frequency	2011.1	0.027 (CI = +/-0.016; p = 0.003)	0.271 (CI = +/-0.084; p = 0.000)	0.790	+2.74%
Frequency	2011.2	0.027 (CI = +/-0.018; p = 0.007)	0.270 (CI = +/-0.089; p = 0.000)	0.757	+2.70%
Frequency	2012.1	0.023 (CI = +/-0.020; p = 0.029)	0.280 (CI = +/-0.094; p = 0.000)	0.768	+2.34%
Frequency	2012.2	0.016 (CI = +/-0.021; p = 0.115)	0.264 (CI = +/-0.091; p = 0.000)	0.744	+1.65%
Frequency	2013.1	0.015 (CI = +/-0.025; p = 0.200)	0.266 (CI = +/-0.100; p = 0.000)	0.740	+1.54%
Frequency	2013.2	0.017 (CI = +/-0.029; p = 0.225)	0.270 (CI = +/-0.109; p = 0.000)	0.715	+1.70%
Frequency	2014.1	0.029 (CI = +/-0.030; p = 0.056)	0.243 (CI = +/-0.103; p = 0.000)	0.763	+2.94%
Frequency	2014.2	0.022 (CI = +/-0.034; p = 0.180)	0.230 (CI = +/-0.109; p = 0.001)	0.706	+2.21%
Frequency	2015.1	0.018 (CI = +/-0.043; p = 0.368)	0.238 (CI = +/-0.125; p = 0.003)	0.705	+1.78%
Frequency	2015.2	0.006 (CI = +/-0.051; p = 0.792)	0.220 (CI = +/-0.132; p = 0.006)	0.649	+0.57%
Frequency	2016.1	-0.008 (CI = +/-0.066; p = 0.766)	0.241 (CI = +/-0.151; p = 0.009)	0.683	-0.80%
Frequency	2016.2	-0.002 (CI = +/-0.094; p = 0.966)	0.248 (CI = +/-0.190; p = 0.022)	0.652	-0.15%



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