OLIVER WYMAN

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

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

June 9, 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 private passenger 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 current and prior reviews:

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

	2021 Semi Annual Review: Data as of June 30, 2020	2021 Annual Review: Data as of December 31, 2020
TPL-Bodily Injury	+7.0%/5.0%[1]	+7.0%/5.0%[2]
TPL-Property Damage	+1.5%	+1.5%
AB – Total	+1.0%/+11.5%[3]	+1.0%/+11.5%[4]
Collision	+1.5%/1.0%[1]	+2.5%
Comprehensive	+6.5%	+6.5%
All Perils	+3.0%	+2.5%
Specified Perils	+4.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%
Other Benchmarks		
Catastrophe Provision	51%	51%
Investment Income	N/A	N/A
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

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[1] Future trend rate begins April 1, 2020.

[2] Future trend rate begins October 1, 2020.

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

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

1.1.   Data

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

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)[5] and the two Risk Sharing Pools (RSPs), and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

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

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                                                                        Background

2.   BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend[6] 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.

We note that our recommended assumptions, factors, and provisions presented in this report are preliminary. It is our understanding that our preliminary report will be posted on the Board's website, and we will consider comments from interested parties on our preliminary report before issuing a final report.

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.

This Preliminary Report of Industry Experience is an opportunity for parties to express views for consideration by the Board. 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 private passenger vehicle claim experience (particularly as respects the bodily injury coverage) that has emerged or is expected to emerge. However, in so doing we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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[6] We refer to these as "selections" in this report.

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.

3. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

3.1. History of Rate Regulation

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

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

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

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

- the Board's mandate was expanded to also regulate Additional Coverage;

- the Industry-wide Adjustment process was discontinued; and

- Alberta moved to a "file-and-approve" model whereby insurers must file on an individual company basis for revisions to their rating programs.

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

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Legislative Reforms and Government Actions

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 3.5 for details.

• **Introduce Direct Compensation Property Damage** (Effective January 1, 2022): Insurers will be required to provide DCPD premiums separated from third party liability premiums.

Reports on the cost impact of Bill 41 can be found on the AIRB's website. The industry data that this Annual Review report is based upon, as of 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 $4,000[7];

• 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

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[7] 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.

- 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.[8]

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 clarify[9] 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 treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.2.

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

- The definition of a "minor injury" was updated to include clinically associated sequelae of sprains, strains or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and

- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.

3.4.   Grid Rate System

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

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

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[8] It is our understanding that the changes were administrative in nature (clarifications).

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

3.5.   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

- Increased benefit amounts:
  - chiropractic services from $750 to $1,000;
  - massage therapy and acupuncture from $250 to $350;
  - funeral expenses from $5,000 to $6,150;
  - grief counselling from $400 to $500;
  - employed disability income benefits from $400 to $600 per week;
  - non-earner disability income benefits from the current $135 for 26 weeks, to $200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from $600 to $750.

3.6.   Legalization of Cannabis

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

4.   ANALYSIS – GENERAL DISCUSSION

4.1.   Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;

- the Industry loss development factors and trend rates we recommend[10] 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 AUTO7001 Automobile Industry Exhibit (as of December 31, 2020) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the AIX report.

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

- <u>Paid Claim Amounts</u> – 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).

- <u>Case Reserves</u> – the insurance company's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

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

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[10] 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 cost[11] 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"[12]) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA[13]. 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 loss[14] 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

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[11] 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.

[12] 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.

[13] GISA edits and compiles the data reported by individual insurers.

[14] 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 AUTO7001 Automobile Industry Exhibit, 2020-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.[15] [16]

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

In Section 5.1 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the second half of 2020 to be generally consistent with our expectations based on our prior selected loss development factors.

Due to COVID-19, there is additional uncertainty around the estimates for the 2020-1 and 2020-2 accident half-years.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.[17] As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,[18] and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

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[15] Our selections are based on the Incurred Development Method.

[16] In this Alberta Exhibit AUTO 7001, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7001 exhibits for each of the ten largest insurers, we chose not to adjust the data for the noted issues.

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

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

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

AY	2021 SAR (as of June 30, 2020)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$387.81	$61,787	6.28	$391.36	$62,315	6.28
2017	$423.50	$64,492	6.57	$423.35	$64,438	6.57
2018	$453.96	$71,377	6.36	$455.05	$71,058	6.40
2019	$468.08	$75,081	6.23	$472.92	$74,193	6.37
2020*	$310.43	$75,302	4.12	$345.49	$78,092	4.42

* The 2020 data presented for the 2021 SAR only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the 2020 AR.

Overall, for the four-year period 2016 to 2019, our estimates of the average annual ultimate loss costs have increased by 0.5%.

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

AY	2021 SAR (as of June 30, 2020)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$158.34	$5,374	29.47	$158.38	$5,376	29.46
2017	$173.48	$5,637	30.78	$173.46	$5,640	30.75
2018	$175.56	$5,798	30.28	$175.46	$5,801	30.25
2019	$173.17	$5,953	29.09	$170.51	$5,941	28.70
2020*	$127.63	$5,970	21.38	$123.22	$5,998	20.54

* The 2020 data presented for the 2021 SAR only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the 2020 AR.

Overall, for the four-year period 2016 to 2019, our estimates of the average annual ultimate loss costs have decreased by 0.4%.

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

AY	2021 SAR (as of June 30, 2020)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$51.98	$4,705	11.05	$52.19	$4,718	11.06
2017	$61.84	$5,360	11.54	$62.41	$5,390	11.58
2018	$66.75	$5,827	11.45	$66.88	$5,828	11.48
2019	$73.07	$6,350	11.51	$72.85	$6,319	11.53
2020*	$48.25	$6,577	7.34	$55.40	$7,229	7.66

* The 2020 data presented for the 2021 SAR only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the 2020 AR.

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

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

AY	2021 SAR (as of June 30, 2020)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$248.15	$6,205	39.99	$248.17	$6,299	39.40
2017	$274.73	$6,427	42.74	$274.77	$6,528	42.09
2018	$282.60	$6,462	43.73	$282.98	$6,548	43.22
2019	$264.00	$6,343	41.62	$270.46	$6,434	42.04
2020*	$160.05	$6,026	26.56	$180.84	$6,815	26.53

* The 2020 data presented for the 2021 SAR only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the 2020 AR.

Overall, for the four-year period 2016 to 2019, our estimates of the average annual ultimate loss costs have increased by 0.6%.

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Selection of Claim Count and Claim Amount Development Factors

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

AY	2021 SAR (as of June 30, 2020)			2021 AR (as of December 31, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$254.94	$5,991	42.55	$254.92	$6,002	42.47
2017	$174.15	$6,230	27.95	$174.09	$6,251	27.85
2018	$175.12	$6,340	27.62	$175.07	$6,330	27.66
2019	$169.66	$6,306	26.90	$170.13	$6,291	27.04
2020*	$233.43	$6,217	37.55	$263.47	$7,987	32.99

* The 2020 data presented for the 2021 SAR only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the 2020 AR.

Overall, for the four-year period 2016 to 2019, our estimates of the average annual ultimate loss costs are unchanged.

6. SELECTION OF LOSS TREND RATES

6.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost[19] 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.

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

Other Variables

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

Reforms and Level Changes

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

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

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

As discussed more fully below, we consider level change factors for certain coverages.

Other Considerations

In selecting loss trend rates, we also consider:

- variance in results (i.e., changes in trends) based on different historical time periods;

- relationship of frequency and severity trend patterns; and

- uncertainty in the estimated values.

COVID-19

COVID-19 "stay-at-home" orders and other directives resulted in a dramatic decline in traffic. Until the directives and restrictions are lifted, we expect the pandemic to affect traffic levels[20] 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.[21]

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 during[22] the proposed rating program.

6.2.   Bodily Injury

For the prior review, we selected a past lost cost trend rate of +7.0% and a future loss cost trend rate of +5.0% beginning April 1, 2020.
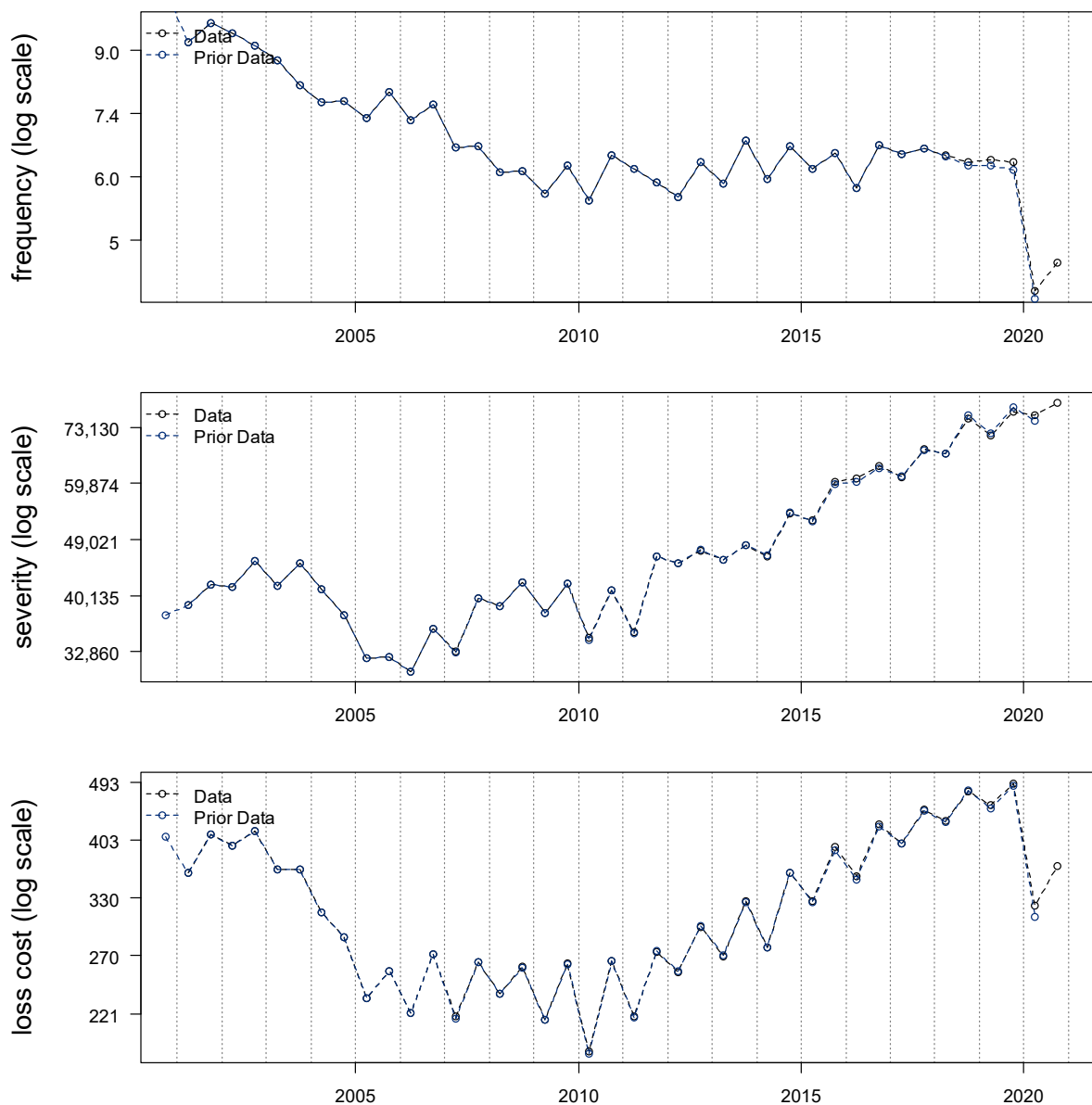
In Figure 1, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

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[20] 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.

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

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

Figure 1: Observed Bodily Injury Loss Cost Experience

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

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

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

As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may be attributed to some extent to the January 2012 Sparrowhawk Decision.[23]

- Frequency exhibited a downward trend through 2010, which leveled off between 2010 to 2016. More recently we observe early signs of a declining pattern since 2016[24] and 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. We begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2016-1, ending 2020-2, 2020-1 and 2019-2 with time and seasonality parameters included in the model.

Figure 2: Bodily Injury Severity Heatmap (Time and Seasonality)
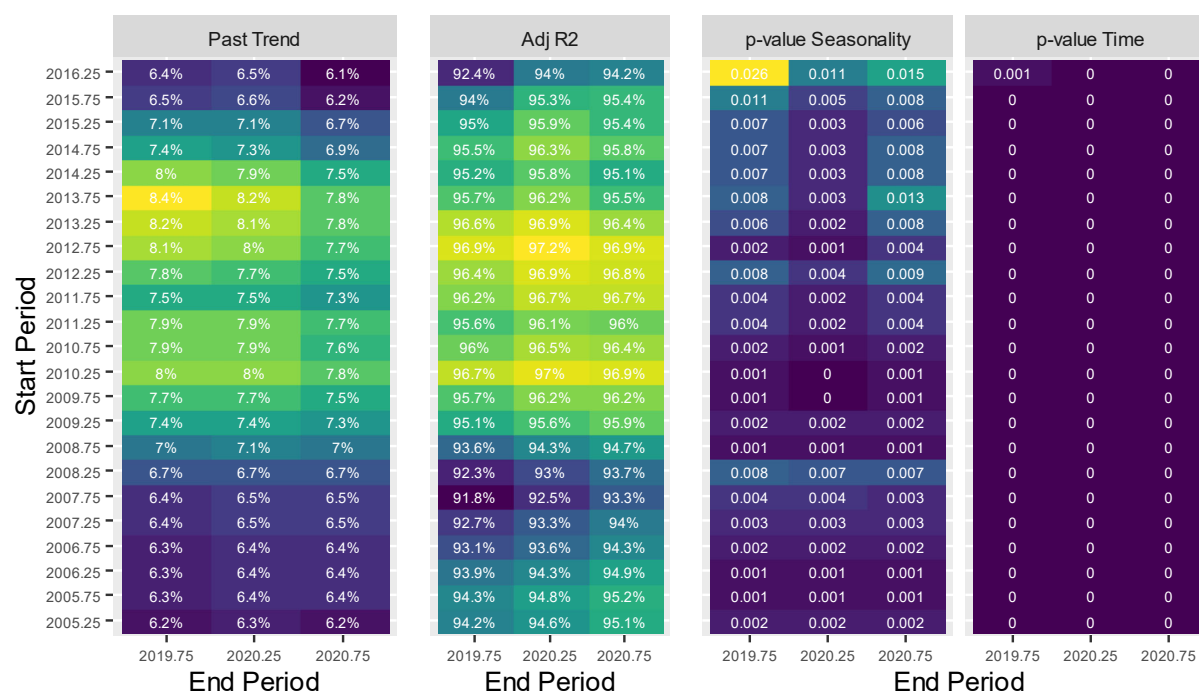
- We observe the models with experience periods ending 2020-2, have indicated severity trend rates that range from approximately +6.0% to +8.0%, and have high Adjusted R-squared values and significant *p*-values for time and seasonality.

- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning 2013-2.

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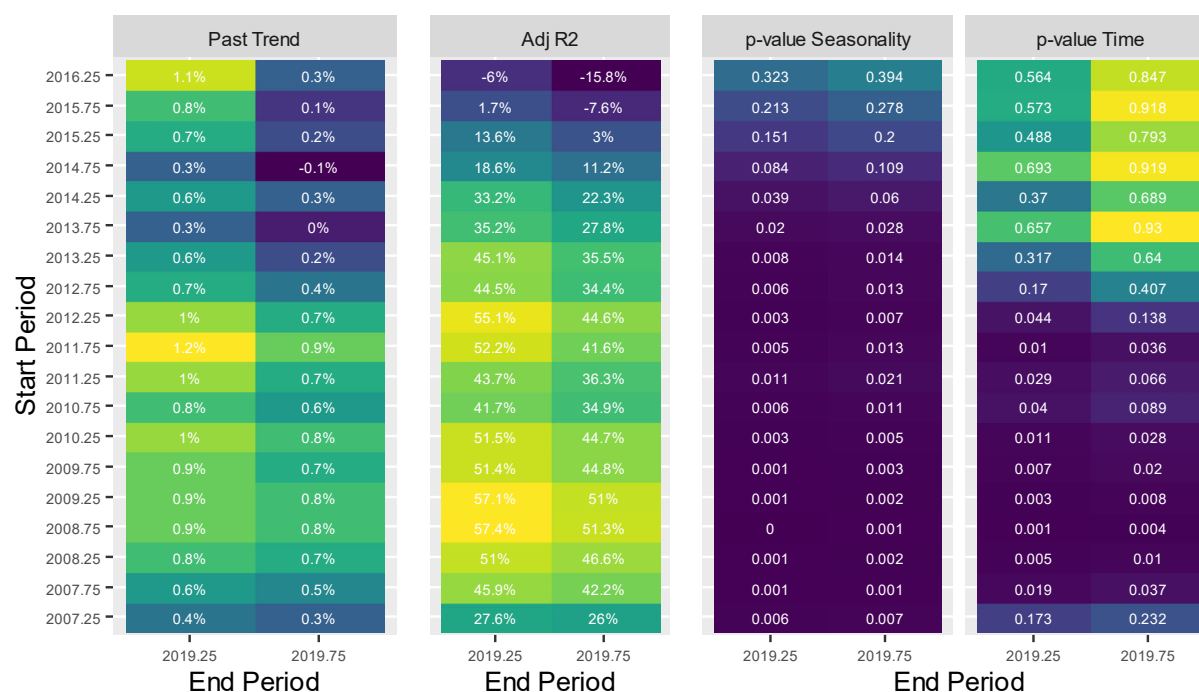
[23] In Sparrowhawk V. Zapoltinsky the Court of Queen's Bench of Alberta found the claimant with temporomandibular (TMJ) not to be subject to the MIR cap.

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

- We note the models with the shortest experience periods, those beginning 2014-1 through 2016-1, are at the lower end of the range.
- The models with experience periods ending 2020-1 and 2019-2 have indicated trend rates that are slighter higher than those ending 2020-2.

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

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

- The estimated frequency trends from these models are generally flat and have *p*-values for time that are insignificant.
- The models have low Adjusted R-squared values and, except for the periods starting 2014-2 and subsequent, *p*-values that are significant for seasonality.

Therefore, while there is a flat to slightly increasing frequency pattern, we are unable to discern a frequency trend rate due to the weak statistical evidence.

In the AUTO 7001 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

- *"A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015-1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Another large writer has strengthened their reserving practice for Accident Year 2013 and onwards, starting during the second half of calendar year 2015. Users should exercise caution when using this data."*

- *"An unusual significant increase in claim counts for a major writer was noted for Bodily Injury Kind of Loss for Accident Half-Years 2016-1, 2016-2 and 2017-1 at the 6-month development stage. This has been confirmed as a result of a temporary change in its claims handling, which created significant claims backlog. Users should exercise caution when using this data.*

- *A large writer has confirmed its change in claims handling practice for Bodily Injury claims, which results in larger than historical claims closure across the 2017-1 and later diagonals of the Bodily Injury claim count and amount triangles. Users should exercise caution when using this data.*

- *A large writer has strengthened their case reserving practice for Bodily Injury Kind of Loss as of Accident Year 2017-2, resulting in larger than usual case reserve amounts across the 2017-2 and later diagonals of the Bodily Injury amount triangle. Users should exercise caution when using this data."*

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

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

Figure 4: Bodily Injury Loss Cost Heatmap (Time and Seasonality)
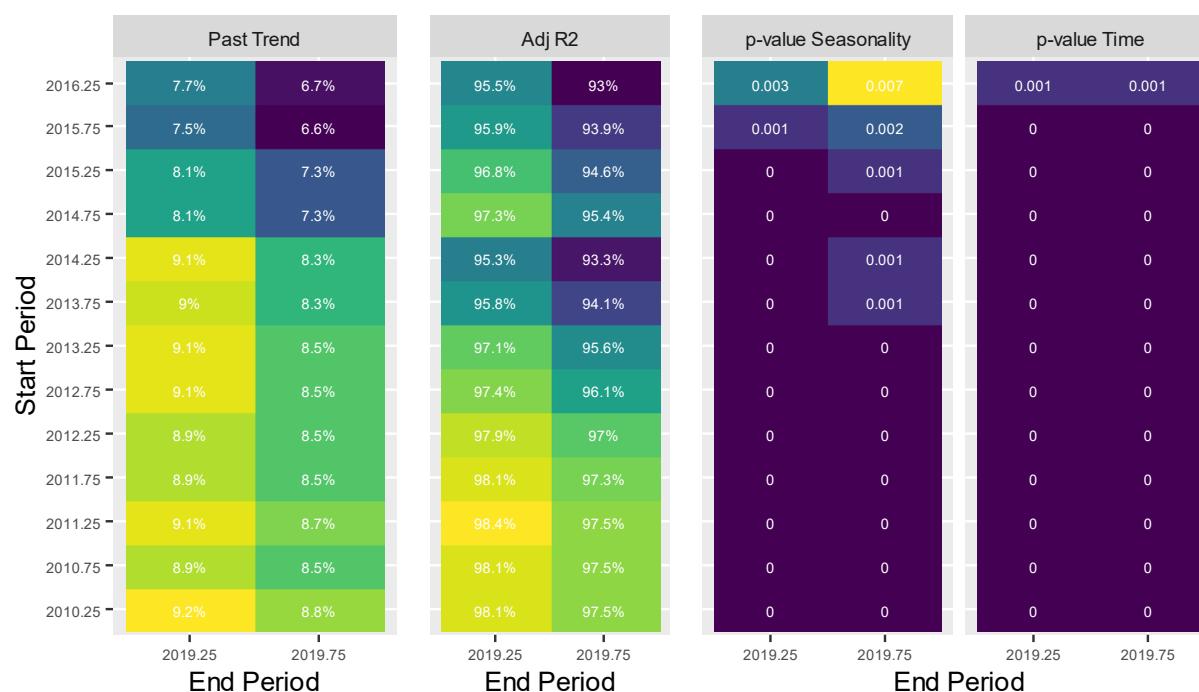
- The estimated loss cost trends decline from approximately +8.8% (beginning 2010-1) to +6.6% (beginning 2015-2) with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.

- The same estimated loss cost trends ending 2019-1 are between a half and one percentage point higher.

Based on these findings, we select a past loss cost trend rate of +7.0%, the approximate trend rate over the periods beginning 2014-2 to 2016-1, ending 2019-2.

While the uncertainties related to ultimate claim amounts - particularly for the more recent accident years - make the selection of the future loss trend rate more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +6.7% loss cost trend rate for the time frame 2015-2 to 2019-2, and even lower for shorter time frames ending 2019-2).[25] However, this is based on a limited number of data points and highly leveraged by the 2019-2 loss cost.

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

For these reasons we recommend a future loss cost trend of +5.0%; the same as our prior selection.

6.3.   Property Damage

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

In Figure 5, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 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.

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[25] As mentioned in our 2019 annual report, anecdotal evidence of a stabilization of the percentage of claimants subject to the minor injury cap was provided at the August 2019 Open Meeting which would support a lower future trend.

Figure 5: Observed Property Damage Loss Cost Experience
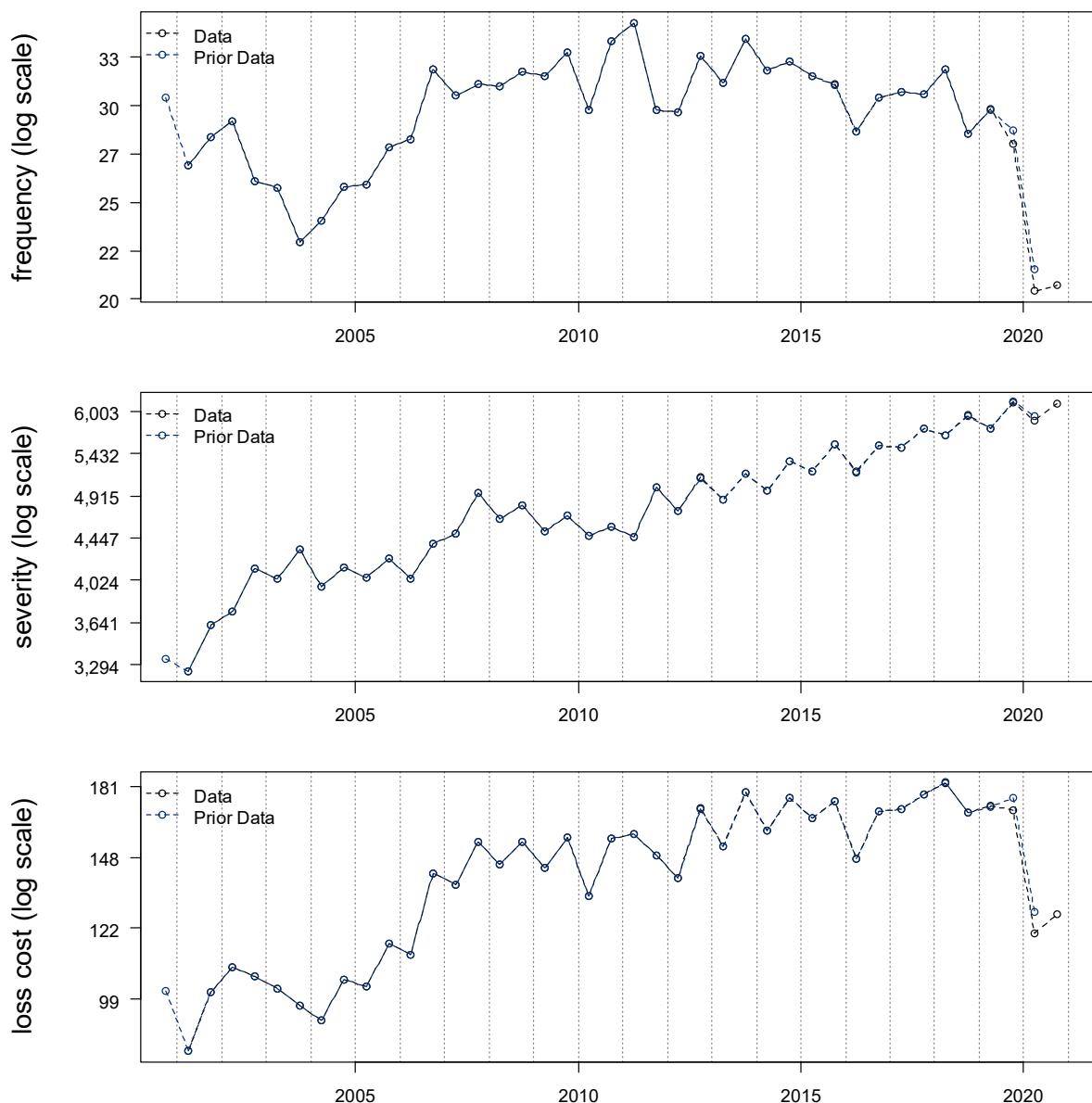
A review of the historical data points (as presented in Figure 5) shows that subject to variability:

- Loss cost has experienced a modest upward loss cost trend beginning 2007. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

- Severity generally exhibiting an upward trend over the last twenty years, except for some isolated periods of a declining pattern.

- Frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, are presented in Appendix E. We begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

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

Figure 6: Property Damage Severity Heatmap (Time and Seasonality)
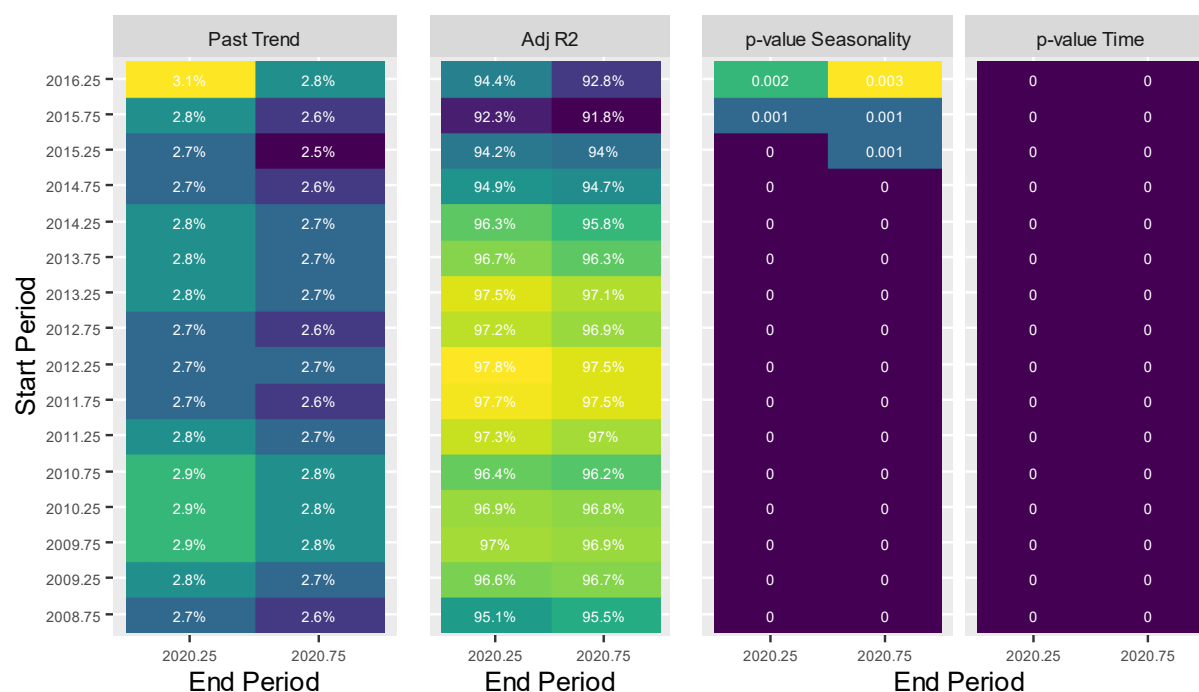
- The models ending 2020-2 generally have implied severity trends that fall in the range of +2.5% to +3.0% with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The estimated trends ending 2020-1 fall within the same range as those ending 2020-2.

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

Figure 7: Property Damage Frequency Heatmap (Time)

- The models ending 2019-2 generally have implied frequency trends that fall in the range of -1.0% to -2.0% with low Adjusted R-squared values, and *p*-values that are generally significant for time, except for the shorter trend periods.

- The estimated trends ending 2019-1 fall within the same range as those ending 2019-2.

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

Figure 8: Property Damage Loss Cost Heatmap (Time and Seasonality)
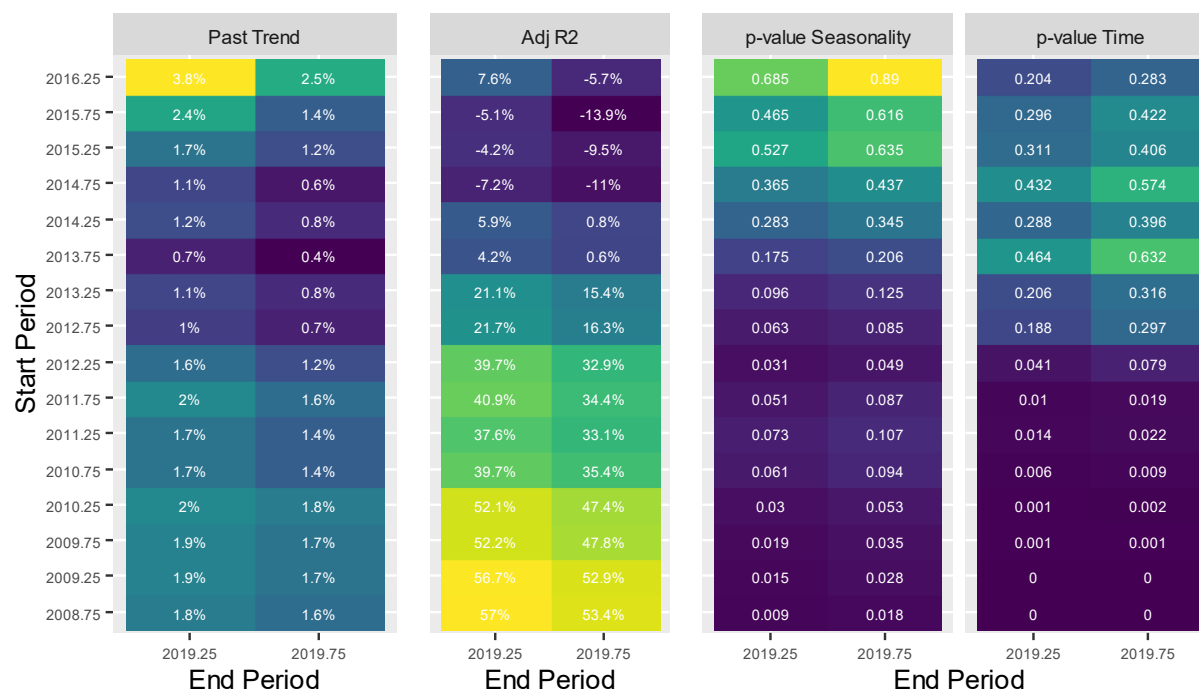
- The models beginning 2008-2 through 2012-1 ending 2019-2 generally have implied loss cost trends that cluster around 1.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and, for the longer periods, seasonality.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

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

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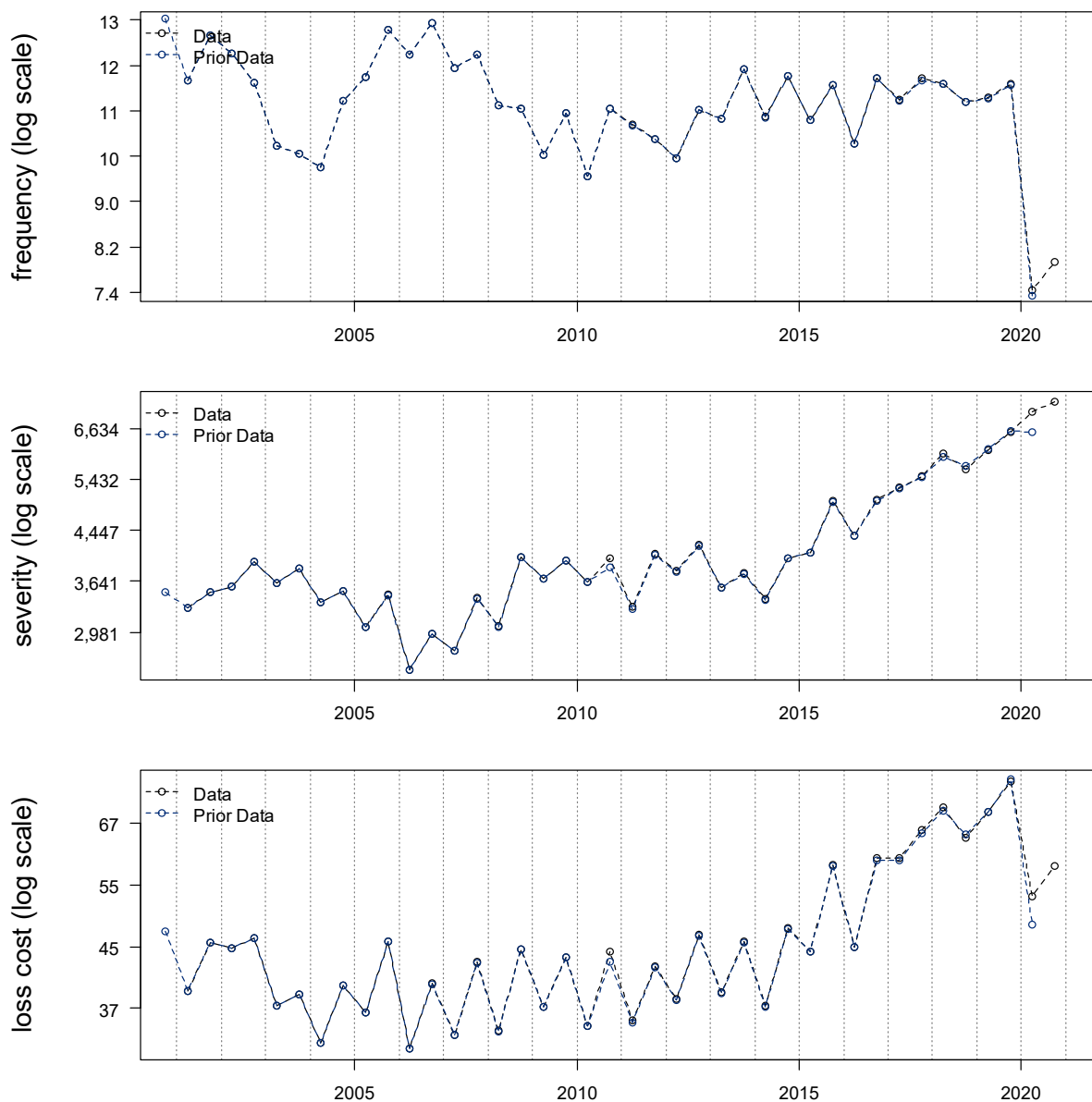
6.4.   Accident Benefits

For the prior review, we selected a past lost cost trend rate of +1.0%[26] and a future loss cost trend rate of +11.5% beginning January 1, 2015. We note most rate applications will consider data from 2015 and onward in the experience period to which the trend rates apply.

In Figure 9, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe our 2020-1 severity and loss cost estimates increased slightly.

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[26] Our prior report inadvertently stated 0.0% prior to January 1, 2015 in summary tables.

Figure 9: Observed Accident Benefits Loss Cost Experience

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

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

- Severity generally exhibiting changing patterns prior to 2007, an increase with the reforms in April 2007, then a flat pattern between 2008-2 and 2015-1, changing to a steeper increasing pattern since 2015.[27]

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[27] We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

- Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. 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, and with and without a change in level and/or a change in trend rate during 2015, are presented in Appendix E. We begin our review at 2007-2, following the 2007 accident benefit reforms.

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

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

Start Period	Past Trend 2019.25	Past Trend 2019.75	Adj R2 2019.25	Adj R2 2019.75	p-value Seasonality 2019.25	p-value Seasonality 2019.75	p-value Time 2019.25	p-value Time 2019.75
2016.25	1.7%	1.3%	3.9%	10.5%	0.301	0.282	0.412	0.42
2015.75	1.2%	0.8%	8%	12.8%	0.184	0.158	0.456	0.478
2015.25	1.2%	0.9%	24.9%	28.3%	0.115	0.102	0.305	0.32
2014.75	0.7%	0.5%	25.6%	28.4%	0.061	0.047	0.476	0.52
2014.25	0.7%	0.5%	33.9%	36.4%	0.037	0.029	0.388	0.421
2013.75	0.3%	0.2%	36.3%	38.2%	0.018	0.012	0.651	0.724
2013.25	0.4%	0.3%	42.4%	44%	0.009	0.006	0.532	0.597
2012.75	0.6%	0.5%	37.5%	39%	0.012	0.009	0.24	0.258
2012.25	1%	0.9%	49.4%	49.1%	0.006	0.006	0.059	0.071
2011.75	1.3%	1.2%	46%	45.7%	0.013	0.015	0.014	0.015
2011.25	1.2%	1.1%	45.5%	46.3%	0.015	0.015	0.015	0.015
2010.75	1.1%	1%	45.6%	46.5%	0.009	0.009	0.01	0.009
2010.25	1.3%	1.2%	56.3%	56%	0.004	0.005	0.002	0.002
2009.75	1.3%	1.2%	55.9%	55.8%	0.002	0.002	0.001	0.001
2009.25	1.3%	1.2%	61%	61%	0.001	0.001	0	0
2008.75	1.2%	1.1%	59.6%	59.7%	0.001	0.001	0	0
2008.25	0.9%	0.9%	45.6%	47.3%	0.004	0.004	0.005	0.004
2007.75	0.6%	0.6%	34.4%	36.2%	0.003	0.003	0.059	0.053

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

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

In Figure 11, we present a heatmap of indicated severity trends beginning 2007-2 through 2015-1, ending 2020-2, 2020-1 and 2019-2 with time, and 2015-1 change in trend parameters included in the model.

Figure 11: Accident Benefits Severity Heatmap (Time, 2015-1 Change in Trend)
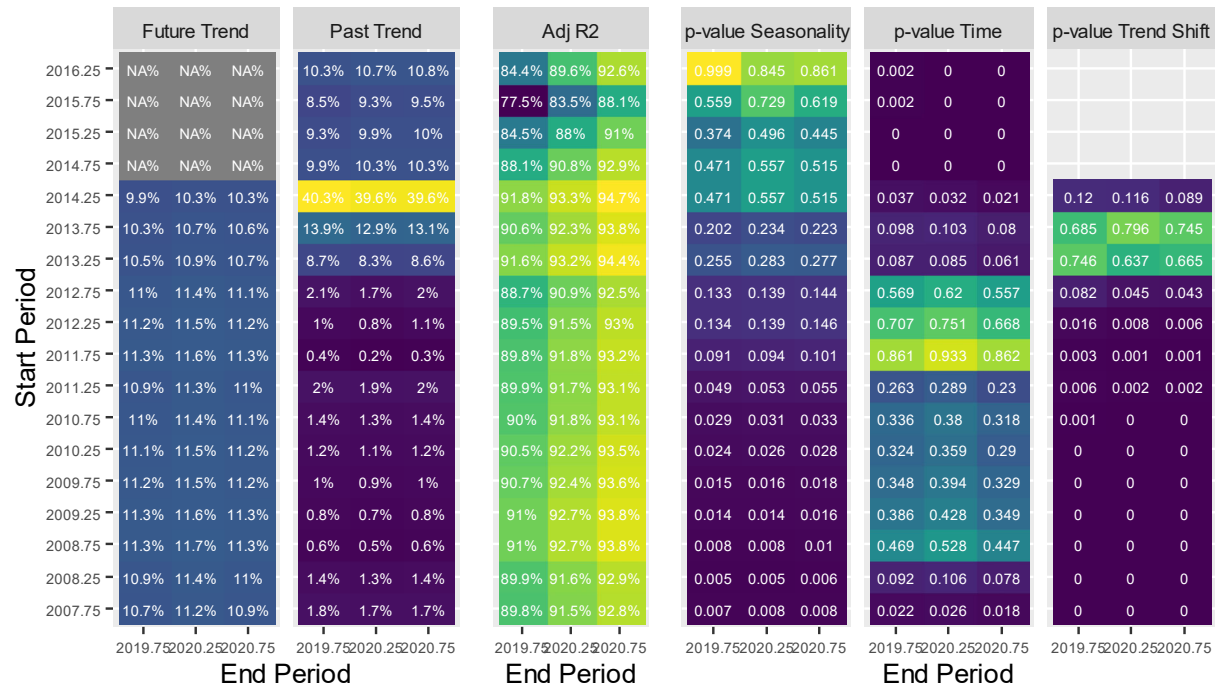
- The models with experience periods beginning 2007-2 through 2012-2 and ending 2020-2 have implied trend rates that range from 0.0% to 2.0% prior to January 1, 2015 and 10.5% to 11.5% beginning thereafter. These models have high Adjusted R-squared values, and *p*-values that are significant for a change in trend rate beginning January 2015 and seasonality, but not for time. We therefore find there is no discernable trend (i.e., +0.0%) for time periods prior to January 1, 2015.

- The models with experience periods beginning 2014-2 and subsequent and ending 2020-2 have implied trend rates that range from +9.5% to +10.5%. These models have high Adjusted R-squared values and *p*-values that are significant for time (during the period of higher trend), but not seasonality (also during the period of higher trend).

- The estimated trends ending 2020-1 and 2019-2 have indicated trend rates that fall within the same range as than those ending 2020-1.

We select a severity trend rate for periods prior to January 1, 2015 of +0.0%, and a severity trend rate for periods after January 1, 2015 and subsequent of +10.5%.

As a result, we select past and future loss cost trends based on our selected frequency and severity tends. We select a loss cost trend of +1.0% up to January 1, 2015 and +11.5% thereafter. Our selected future loss cost trend is +11.5%. These selections are the same as our prior review.

6.5.   Collision

For the prior review, we selected a past lost cost trend rate of +1.5% and a future loss cost trend rate of +1.0% beginning April 1, 2020.

In Figure 12, 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 our 2020-1 severity and loss cost estimates increased slightly.

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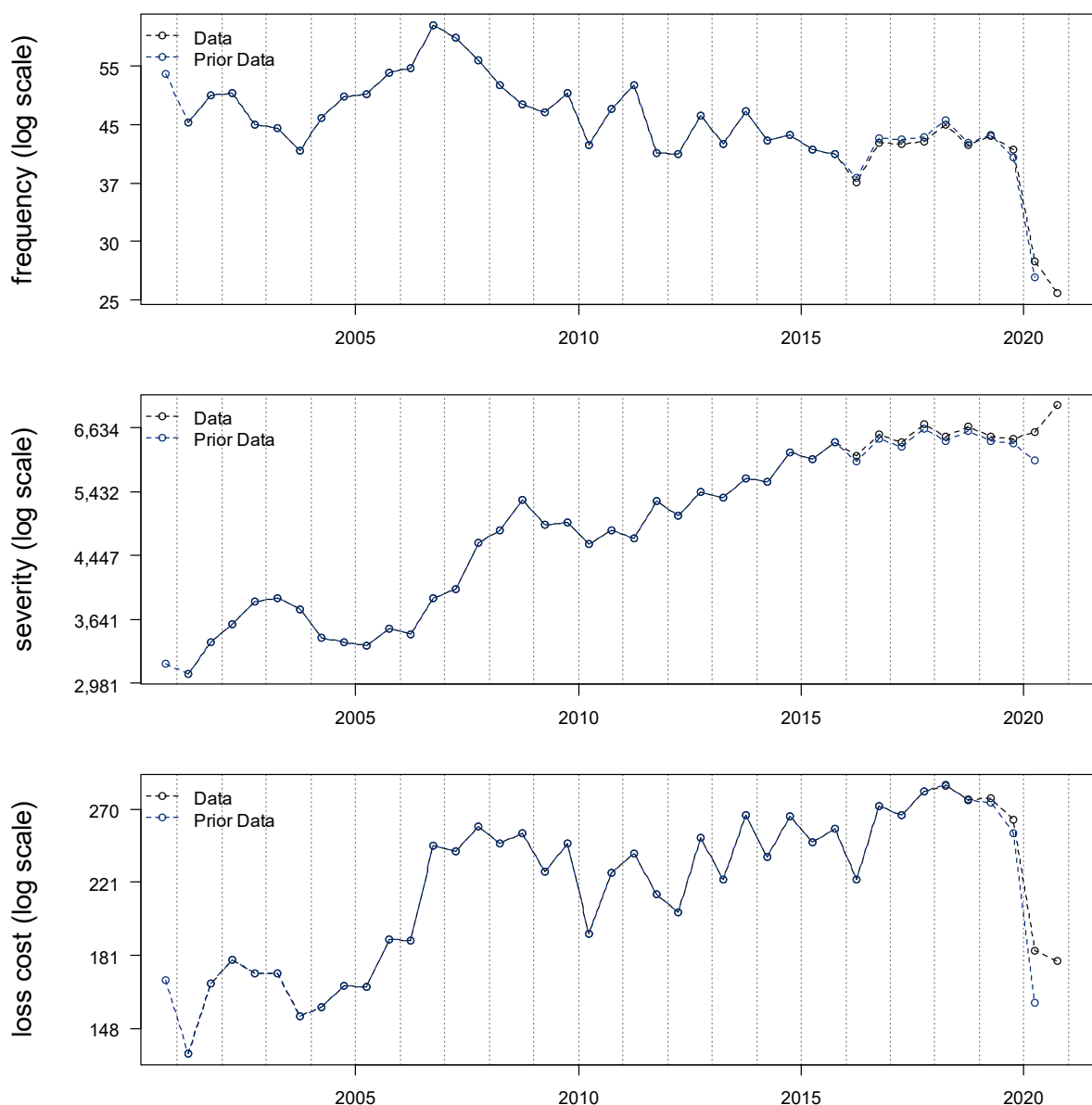
A review of the historical data points (as presented in Figure 12) shows that subject to variability:

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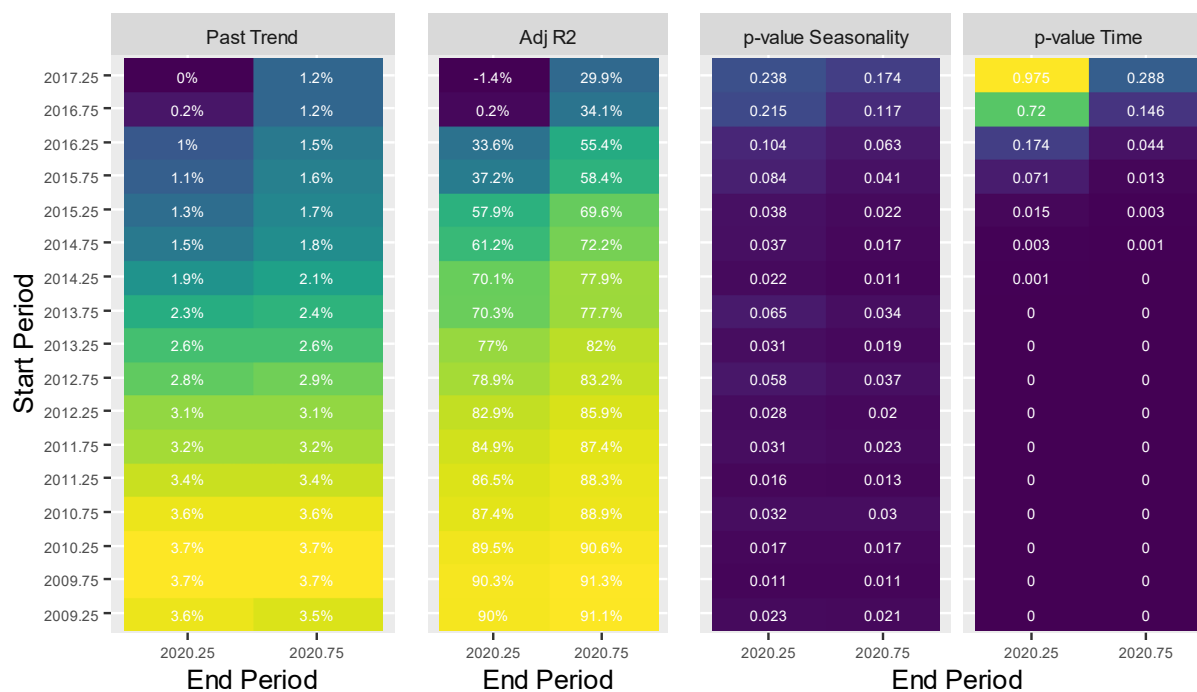
- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which appears to level out during 2017 to 2019, then a rise at 2020-2.

- Frequency has been relatively flat since 2010. We observe large decreases 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 this rise 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.

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

Figure 13: Collision Severity Heatmap (Time and Seasonality)

Start Period	Past Trend		Adj R2		p-value Seasonality		p-value Time	
2017.25	0%	1.2%	-1.4%	29.9%	0.238	0.174	0.975	0.288
2016.75	0.2%	1.2%	0.2%	34.1%	0.215	0.117	0.72	0.146
2016.25	1%	1.5%	33.6%	55.4%	0.104	0.063	0.174	0.044
2015.75	1.1%	1.6%	37.2%	58.4%	0.084	0.041	0.071	0.013
2015.25	1.3%	1.7%	57.9%	69.6%	0.038	0.022	0.015	0.003
2014.75	1.5%	1.8%	61.2%	72.2%	0.037	0.017	0.003	0.001
2014.25	1.9%	2.1%	70.1%	77.9%	0.022	0.011	0.001	0
2013.75	2.3%	2.4%	70.3%	77.7%	0.065	0.034	0	0
2013.25	2.6%	2.6%	77%	82%	0.031	0.019	0	0
2012.75	2.8%	2.9%	78.9%	83.2%	0.058	0.037	0	0
2012.25	3.1%	3.1%	82.9%	85.9%	0.028	0.02	0	0
2011.75	3.2%	3.2%	84.9%	87.4%	0.031	0.023	0	0
2011.25	3.4%	3.4%	86.5%	88.3%	0.016	0.013	0	0
2010.75	3.6%	3.6%	87.4%	88.9%	0.032	0.03	0	0
2010.25	3.7%	3.7%	89.5%	90.6%	0.017	0.017	0	0
2009.75	3.7%	3.7%	90.3%	91.3%	0.011	0.011	0	0
2009.25	3.6%	3.5%	90%	91.1%	0.023	0.021	0	0
End Period	2020.25	2020.75	2020.25	2020.75	2020.25	2020.75	2020.25	2020.75

- The models with experience periods ending 2020-2 have implied severity trend rates ranging from approximately 1.0% to +3.5%, where the estimated trends decrease as the trend period shortens.

- The longer trend periods (beginning 2009-1 through 2013-2) range from about +2.5% to +3.5%, have high Adjusted R-squared values and significant *p*-values for time and seasonality.

- The models with the shorter experience periods (beginning 2014 and subsequent) have implied severity trend rates ranging from approximately +1.0% to +2.0%, however are highly levered by the large 2020-2 observation. These same models ending 2020-1 have trend rates and *p*-values with varying degrees of significance.

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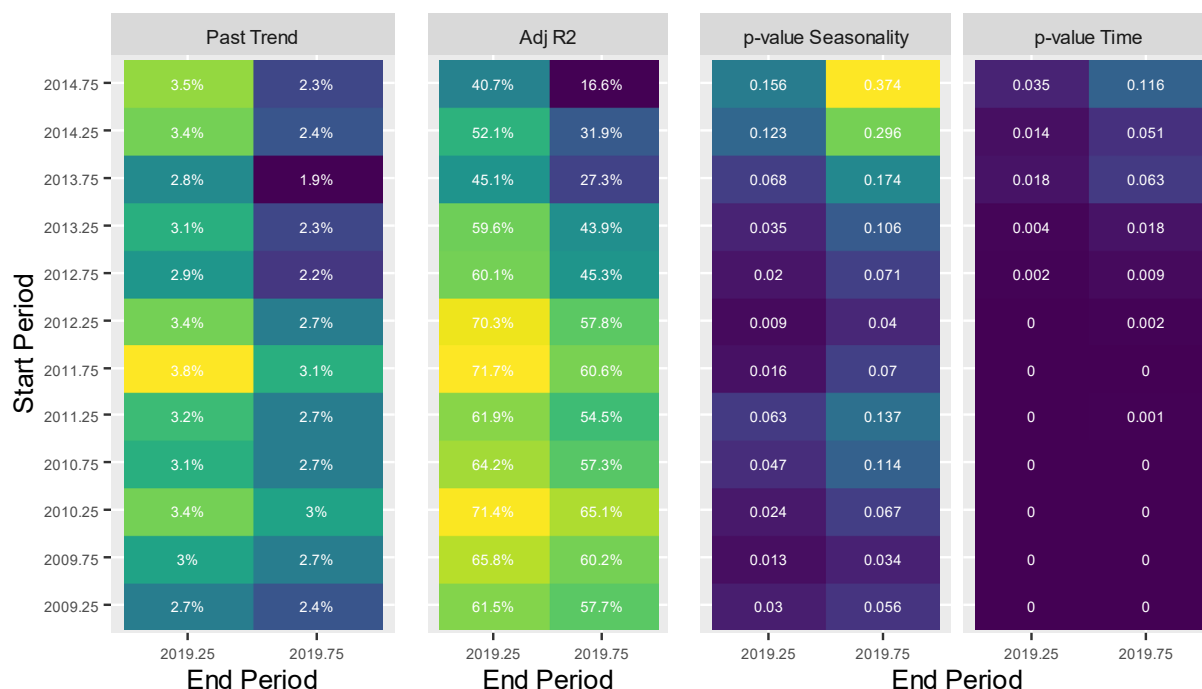
Figure 14: Collision Frequency Heatmap (Time)

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

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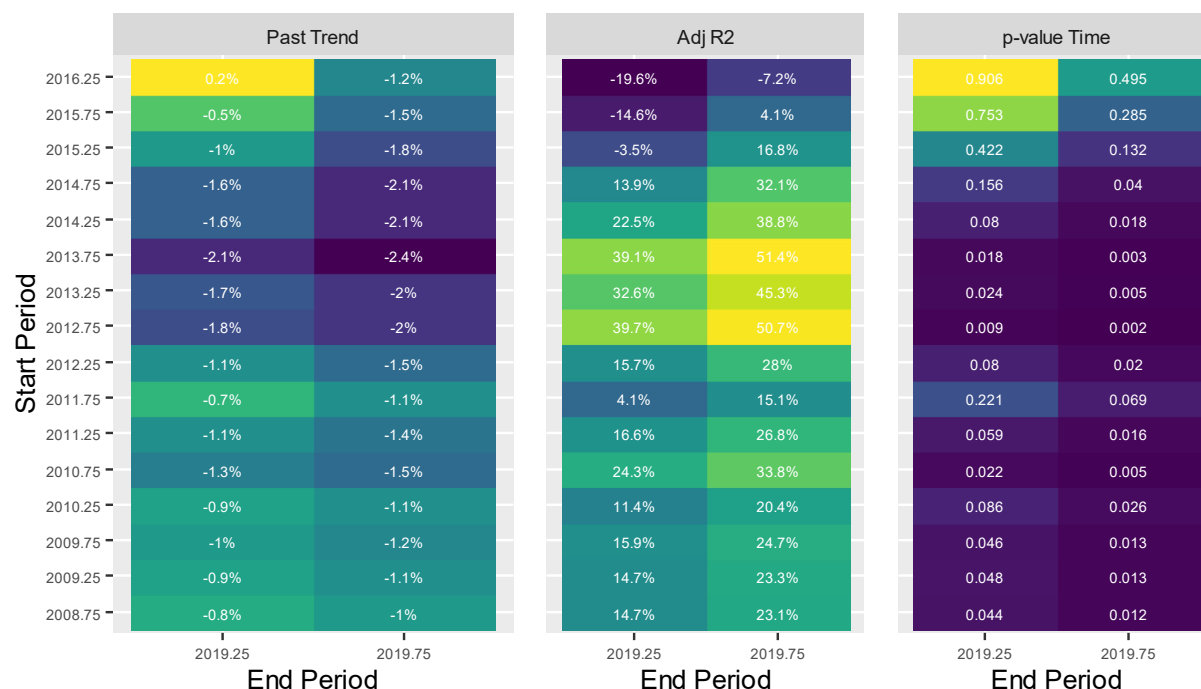 seasonality parameters included in the model. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

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

- We observe the models with experience periods ending 2019-2, have indicated loss cost trend rates that range from approximately +2.0% to +3.0%, and have moderate Adjusted R-squared values and significant *p*-values for time.

- The estimated trends ending 2019-1 have indicated trend rates that are generally one-half to one percentage point higher than those ending 2019-2 as a result of the observed flattening in recent years.

- We note seasonality is generally significant for models ending 2019-1, however insignificant for models ending 2019-2.

We select a past and future loss cost trend rate is +2.5% based on the loss cost models ending 2019-2, giving some weight to the observed flattening in recent years. Our past and future loss cost trend rates are one and one-and-a-half percentage points higher than our prior selections, respectively.

6.6. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +6.5%.

In Figure 16, 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 our 2020-1 severity and loss cost estimates have increased.

Figure 16: Observed Comprehensive Loss Cost Experience
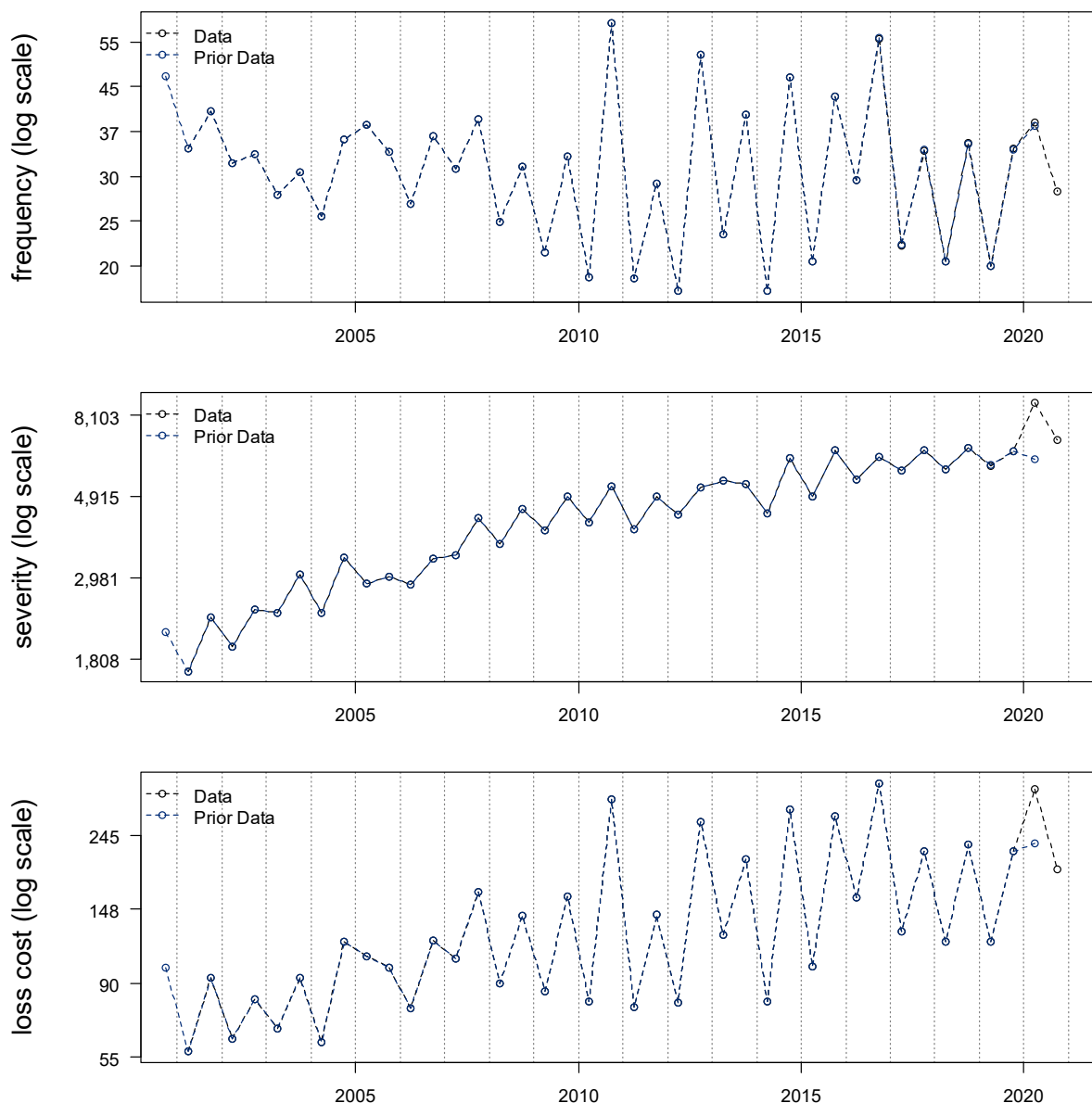
As observed from the graphs, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively (which are 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.

As GISA's 2020 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe graphs that we had presented in our 2020 AR and 2021 SAR. We plan to update

our comprehensive trend benchmark in our final report as GISA's 2020 Catastrophe Report should be available at that time.

Three sets of graphs are presented:

- *Total Comprehensive Excluding Catastrophes,*

- *Comprehensive Excluding both Catastrophes and Theft Claims, and*

- *Theft-only claims. (Updated with December 31, 2020 data)*
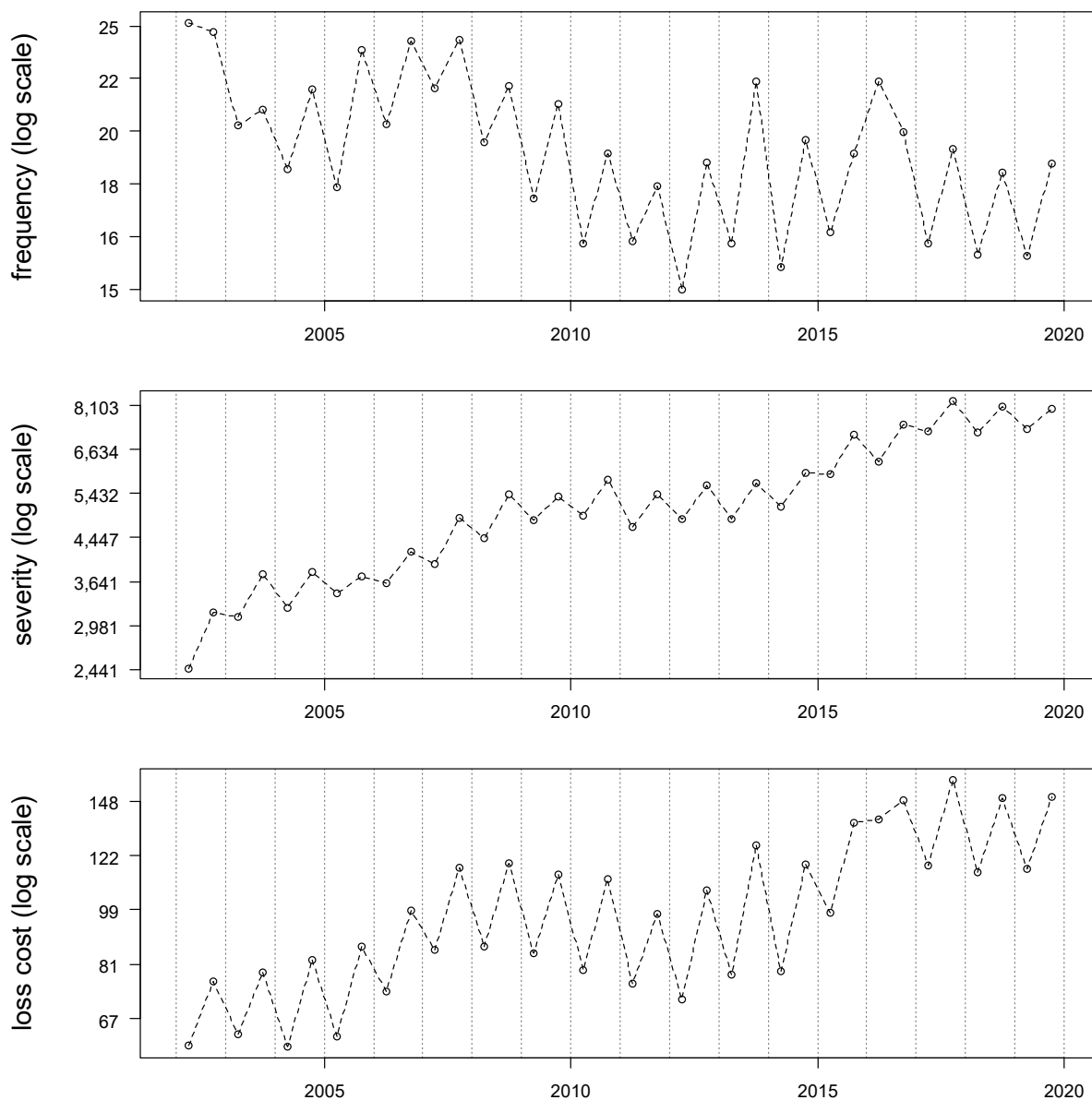
Figure 17: Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2019

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Selection of Loss Trend Rates
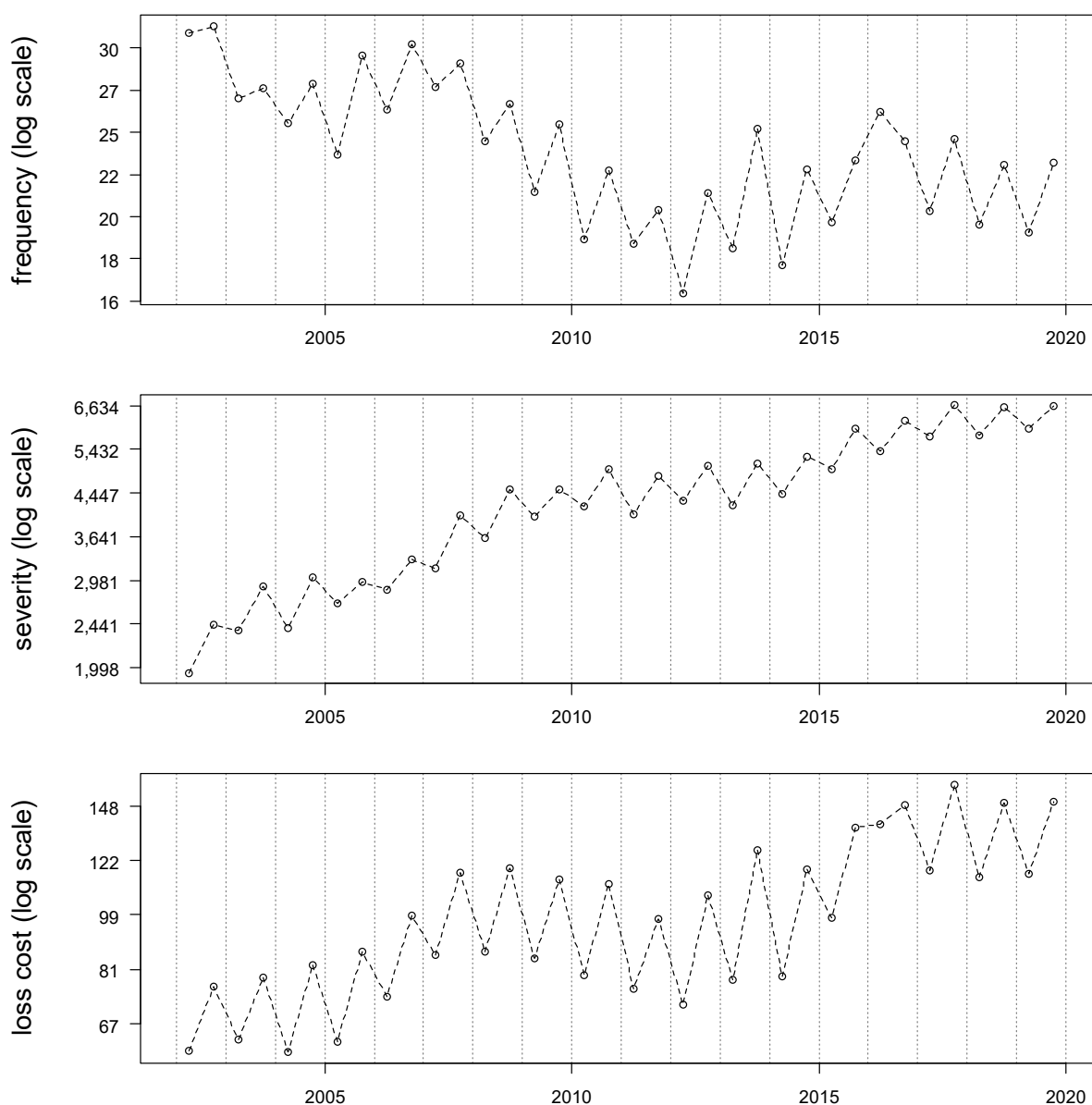
As can be seen from the graphs, with the removal of catastrophe related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *severity has consistently trended upward during the experience period.*

- *frequency declined through 2012 and has since been increasing since, including an upward spike in 2016*

- *loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, and an increasing loss cost thereafter, including a sharper increase since 2014, followed by a decline since 2016.*

Figure 18: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2019

As can be seen from the graphs, with the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *severity has trended upward.*

- *frequency declined between 2002 and 2011, followed by a relatively flat trend and a spike in 2016 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA).*

- *loss cost has exhibited an upward trend, including, like frequency, a sharp increase in 2016, followed by a decline since.*

Figure 19: Comprehensive – Theft Only – As of December 31, 2020 (Updated)
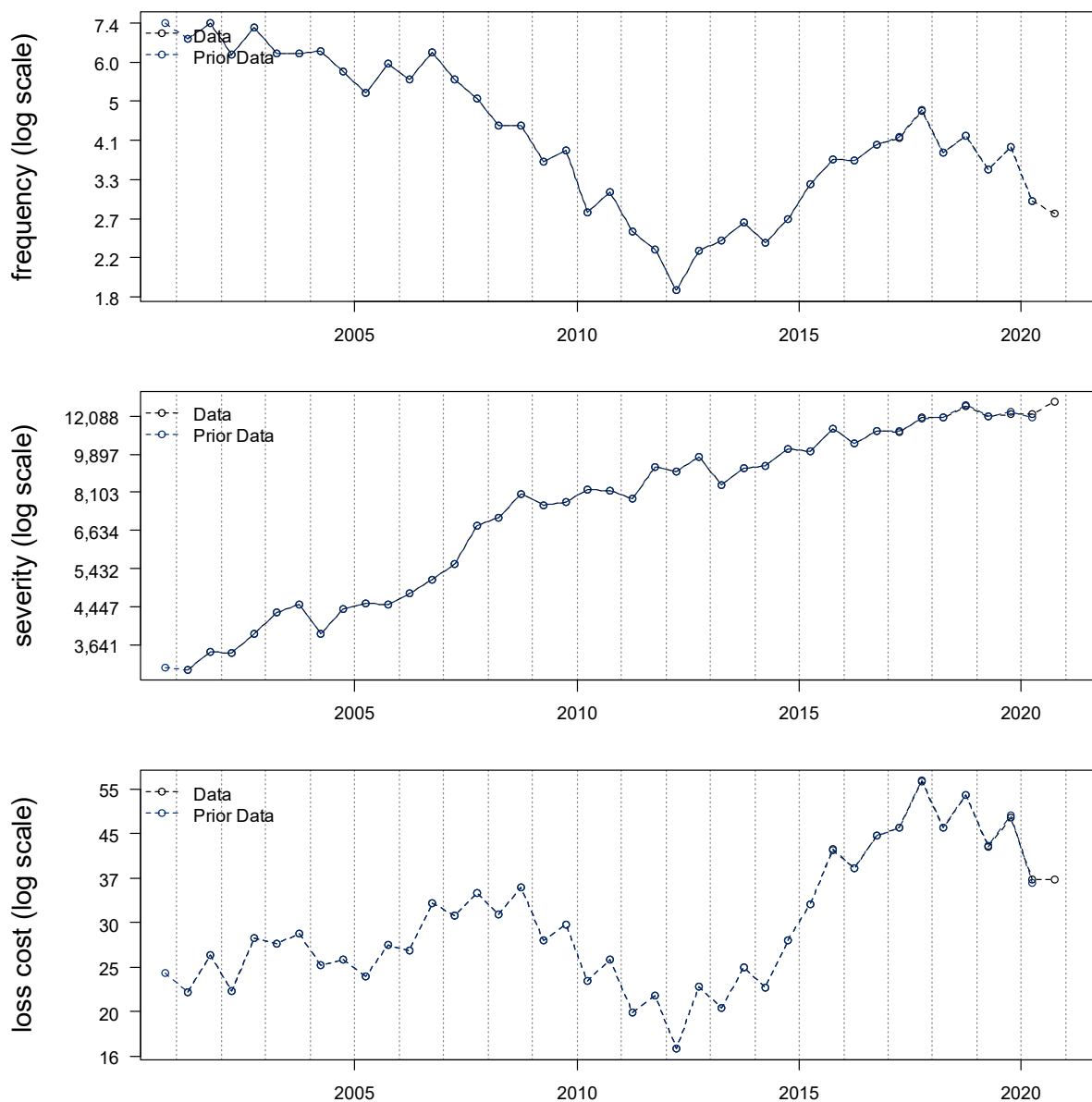
Subject to variability, the historical data points show:

- *severity has been generally increasing.*

- *frequency has increased rapidly since 2012, however has begun to flatten out over the last two accident periods[28].*

- *loss cost increased rapidly since 2014, however has begun to flatten out over the last two accident periods.*

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[28] The more recent data as of December 31, 2020 shows frequency has exhibited a declining pattern since 2018..

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

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

In Figure 20, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 20: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)
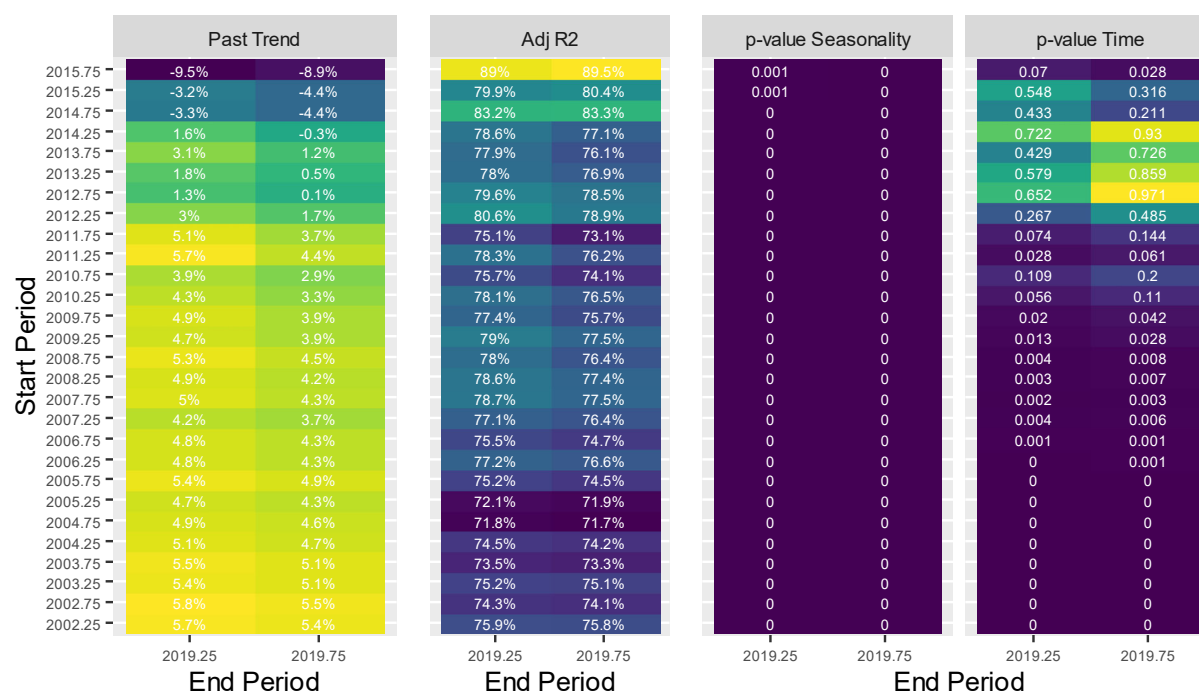
- *The models beginning 2002-1 through 2009-1 ending 2019-2 generally have implied loss cost trend rates ranging from +4.0% to +5.5%, with high Adjusted R-squared values, and p-values that are significant for time and seasonality.*

- *The estimated trends ending 2019-1 are consistent with those ending 2019-2.*

- *Over the more recent periods the time parameter is generally insignificant.*

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure 21, we present a heatmap of indicated annual loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

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

Start Period	Past Trend		Adj R2		p-value Seasonality		p-value Time	
	2019.25	2019.75	2019.25	2019.75	2019.25	2019.75	2019.25	2019.75
2015.75	-4.6%	-2.5%	53%	52.5%	0.05	0.019	0.286	0.458
2015.25	-1%	-0.3%	48%	54.3%	0.022	0.01	0.798	0.928
2014.75	0.3%	0.9%	46%	52.3%	0.018	0.007	0.916	0.738
2014.25	2.7%	2.6%	53.3%	58.9%	0.008	0.004	0.36	0.293
2013.75	1.9%	1.9%	55.7%	60.1%	0.003	0.001	0.451	0.374
2013.25	2.9%	2.7%	62.7%	66.2%	0.001	0.001	0.199	0.167
2012.75	3.2%	3%	62.9%	66.2%	0.001	0	0.106	0.08
2012.25	3.8%	3.5%	69.1%	71.6%	0	0	0.035	0.027
2011.75	4.1%	3.8%	68.8%	71.2%	0	0	0.012	0.008
2011.25	4.2%	3.9%	73.1%	75.2%	0	0	0.005	0.003
2010.75	3.8%	3.6%	72.7%	74.8%	0	0	0.004	0.002
2010.25	3.7%	3.5%	75.5%	77.4%	0	0	0.002	0.001
2009.75	3.5%	3.4%	75.3%	77.2%	0	0	0.001	0.001
2009.25	3.3%	3.2%	77.1%	78.9%	0	0	0.001	0
2008.75	3.1%	3%	76.8%	78.6%	0	0	0.001	0
2008.25	3%	3%	78.6%	80.3%	0	0	0	0
2007.75	2.9%	2.8%	78.4%	80.1%	0	0	0	0
2007.25	2.8%	2.8%	79.9%	81.5%	0	0	0	0
2006.75	3%	3%	79.2%	80.8%	0	0	0	0
2006.25	3.1%	3.1%	81.6%	83%	0	0	0	0
2005.75	3.4%	3.3%	80.5%	81.9%	0	0	0	0
2005.25	3.7%	3.6%	82.3%	83.4%	0	0	0	0
2004.75	3.9%	3.8%	82%	83.1%	0	0	0	0
2004.25	4.1%	4%	83.7%	84.4%	0	0	0	0
2003.75	4.3%	4.2%	83.1%	83.9%	0	0	0	0
2003.25	4.5%	4.4%	85.1%	85.6%	0	0	0	0
2002.75	4.6%	4.5%	85%	85.6%	0	0	0	0
2002.25	4.6%	4.5%	86.4%	86.9%	0	0	0	0

End Period

- *The models beginning 2002-1 through 2013-2 ending 2019-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +4.5%, with moderate-high Adjusted R-squared values, and p-values that are significant for time and seasonality. The models with longer experience periods have higher adjusted R-squared values, and trend rates that are on the higher end of the observed range.*

- *The estimated trends ending 2019-1 are consistent with those ending 2019-2.*

A key driver of the higher trend rates presented in Figure 18 (including catastrophe and theft claims) relative to Figure 19 (excluding catastrophe and theft claims) is due to theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 22, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2015-2, ending 2020-1, 2019-2 and 2019-1, for comprehensive theft claims, with only a time parameter included in the model.

Figure 22: Comprehensive Theft: Loss Cost Heatmap (Time) – As of December 31, 2020 (Updated)
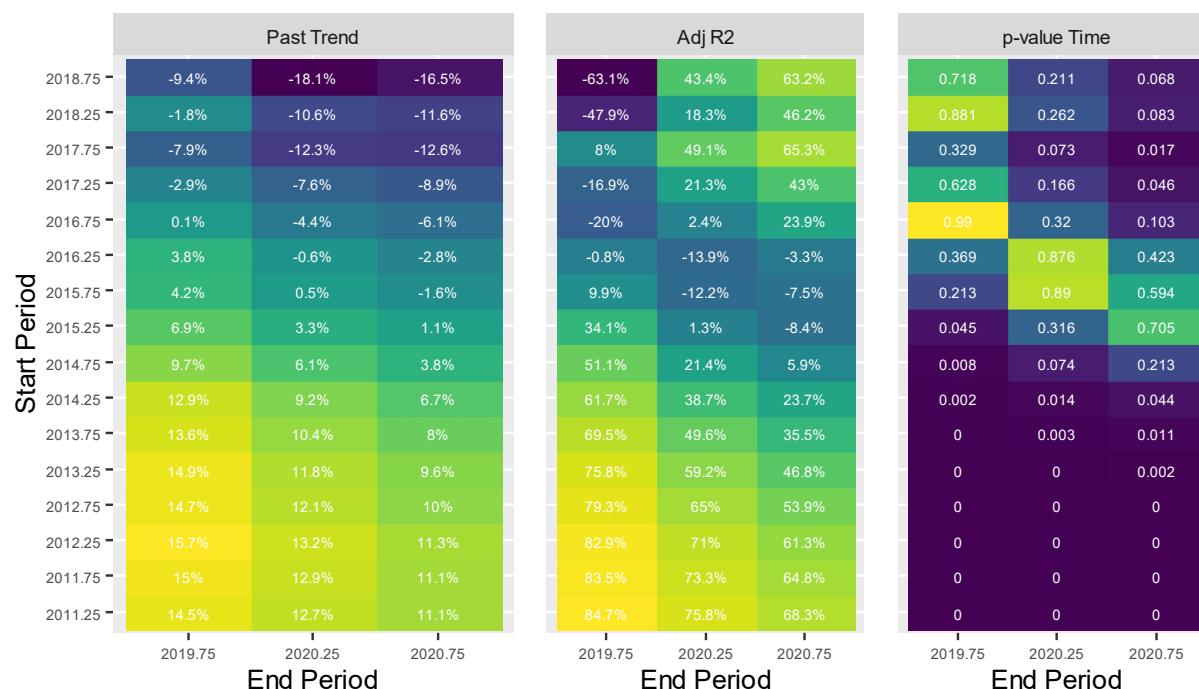
- *The models beginning 2011-1 through 2014-1 ending 2019-2 generally have implied loss cost trend rates ranging from +12.5% to +15.5%[29], with moderate to high Adjusted R-squared values, and p-values that are significant for time and seasonality.*

- *Due to the flatting of the observed theft claims over the most recent two years, the models with shorter experience periods have much lower implied trend rates, however have low adjusted R-squared values and p-values that are not significant for time.*

- *The estimated trend rates ending 2019-1 are generally one to two percentage-point higher than those ending 2019-2, due to continued flatting observed with the 2019-2.*

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

In Figure 23, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, for comprehensive excluding catastrophe claims, with only a time parameter included in the model.

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[29] The estimated trend rates ending 2020-1 and 2020-2 are lower than those ending 2019-2, due to the continued flattening/decline observed with the 2020-1 and 2020-2 observations.

Figure 23: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality)
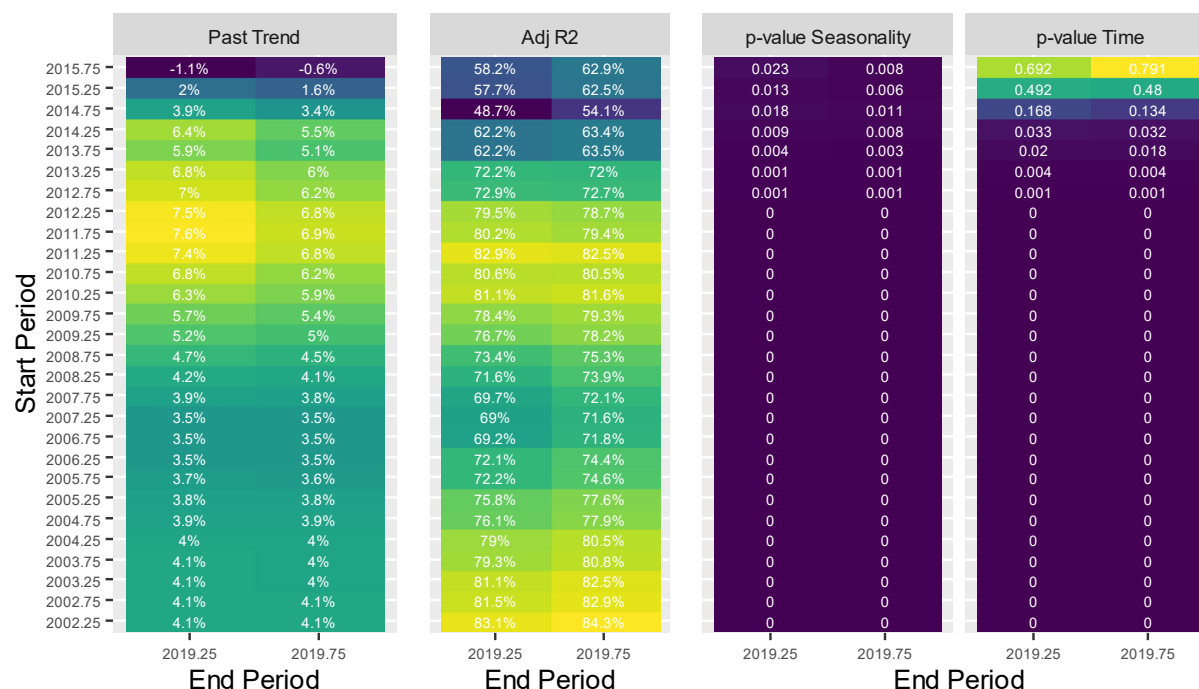
- *The models beginning 2002-1 through 2013-2 ending 2019-2 generally have implied loss cost trend rates ranging from +3.5% to +7.0%, with moderate-high Adjusted R-squared values, and p-values that are significant for time.*

- *The models beginning 2011-1 through 2012-2 (around the time of the large theft increase) and ending 2019-2 generally have implied loss cost trend rates that range from 6.5% to +7.0% and have the highest Adjusted R-squared values.*

- *The estimated trends ending 2019-1 are generally one to one and a half percentage point higher than those ending 2019-2.*

Considering these results and considering the variability in the claim experience, we select a past and future loss trend rate of +6.5%, the same as our prior selection, based on the loss cost trend rate over 2011 to 2019, (rounded).

6.7.   All Perils

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

In Figure 24, 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 our 2020-1 severity and loss cost estimates increased slightly.

Figure 24: Observed All Perils Loss Cost Experience
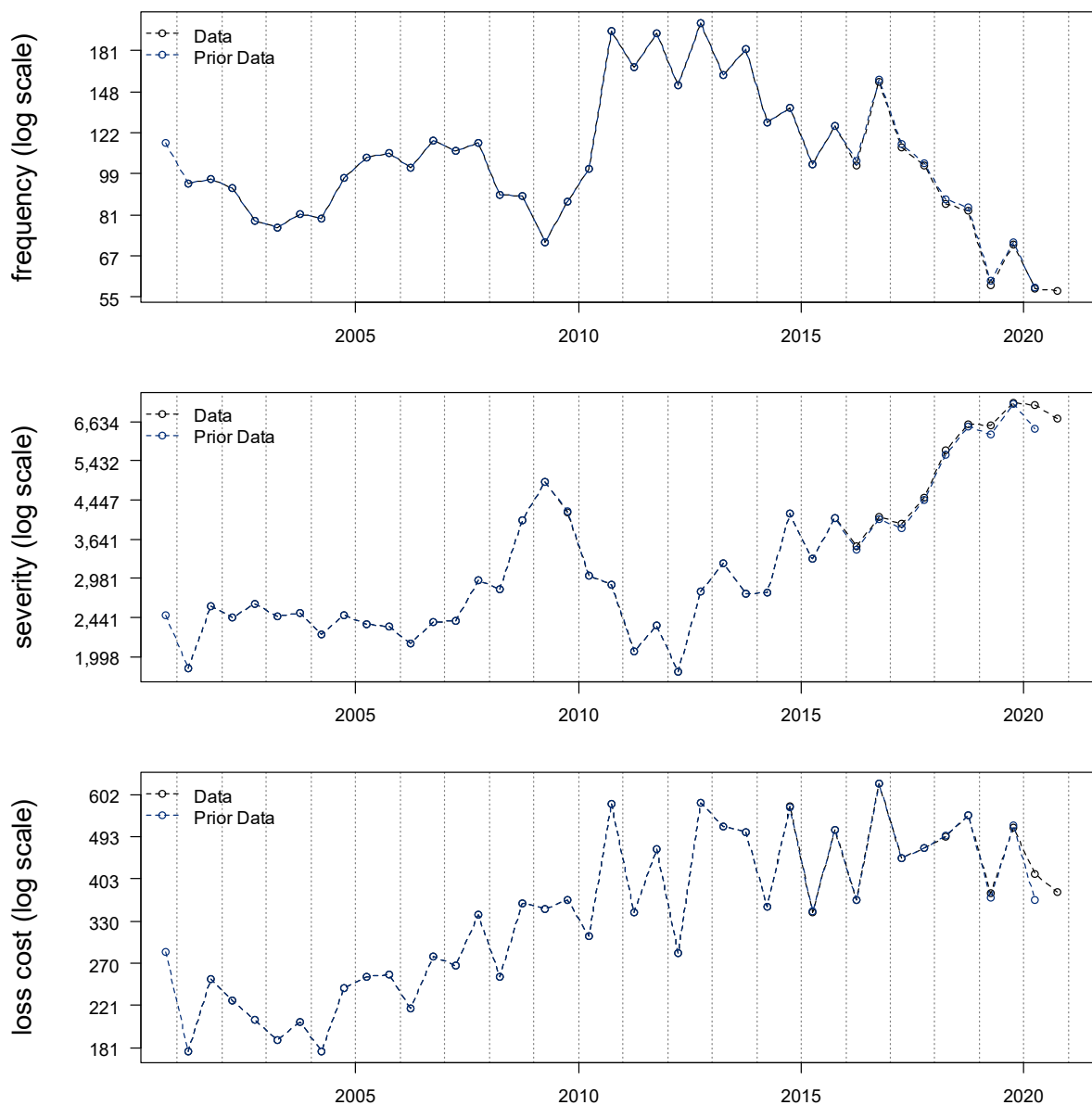
A review of the historical data points (as presented in Figure 24) shows that subject to variability:

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

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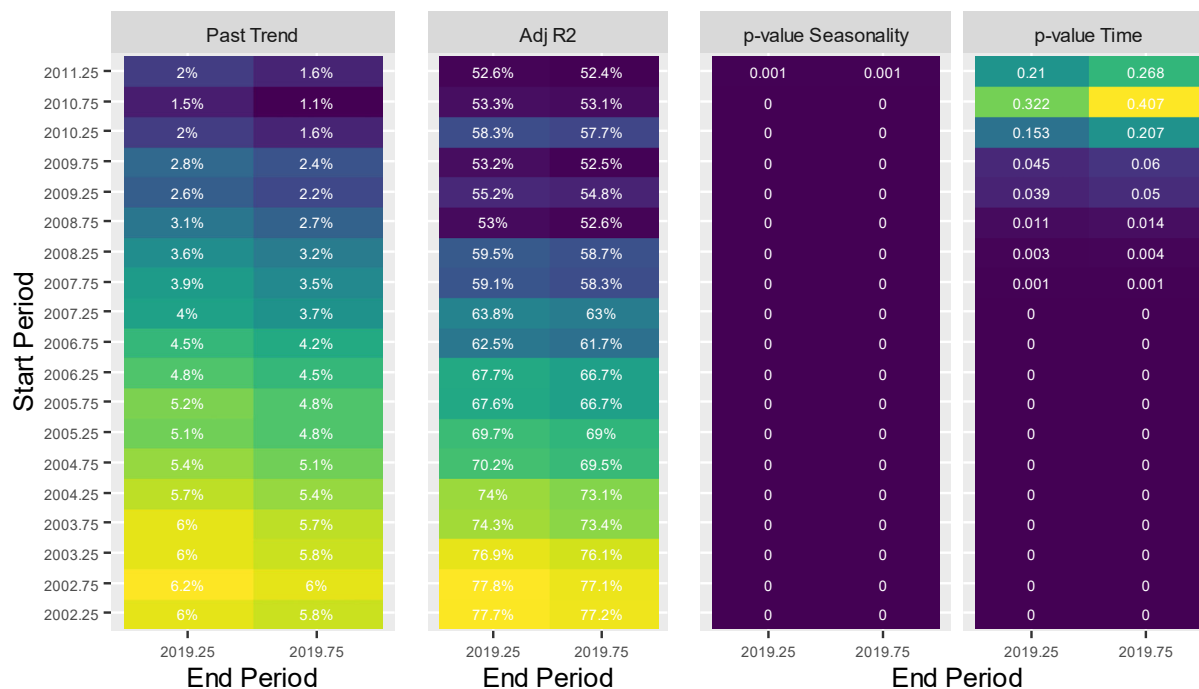
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009, but a declining trend in recent years with the exception of a spike in 2016-2. We observe a large decrease at 2020 that may or may not, in part, be attributed to the COVID-19 pandemic.

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

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

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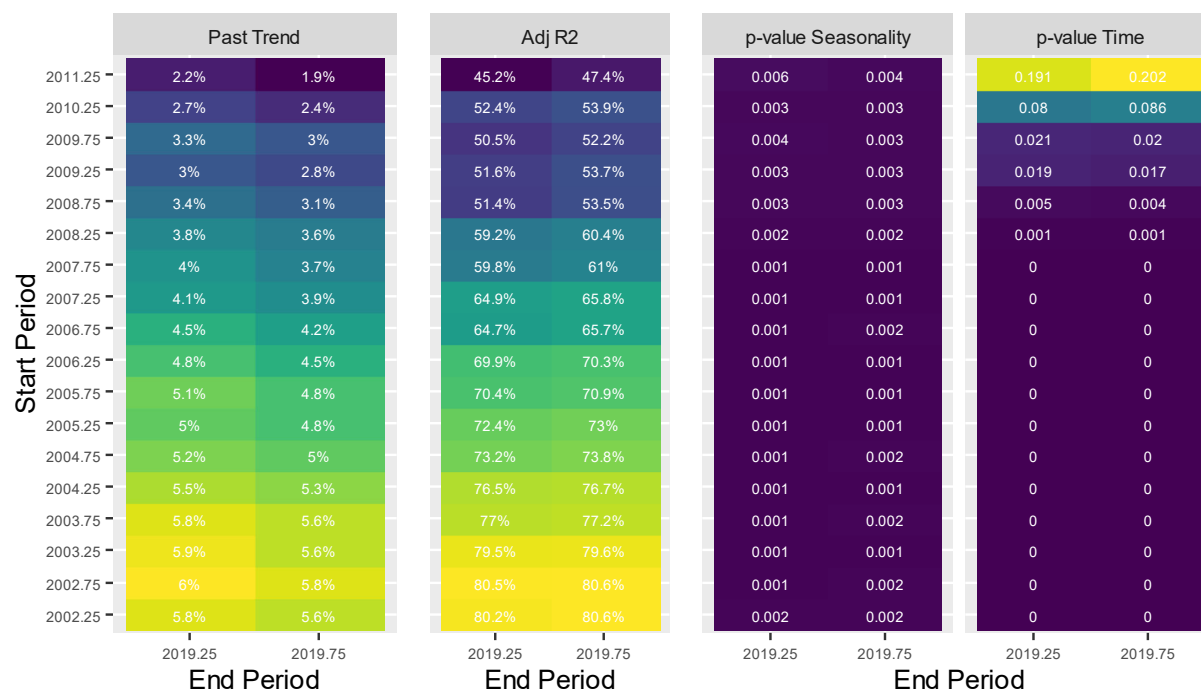
Figure 25: All Perils Loss Cost Heatmap (Time and Seasonality)

Start Period	Past Trend		Adj R2		p-value Seasonality		p-value Time	
	2019.25	2019.75	2019.25	2019.75	2019.25	2019.75	2019.25	2019.75
2011.25	2%	1.6%	52.6%	52.4%	0.001	0.001	0.21	0.268
2010.75	1.5%	1.1%	53.3%	53.1%	0	0	0.322	0.407
2010.25	2%	1.6%	58.3%	57.7%	0	0	0.153	0.207
2009.75	2.8%	2.4%	53.2%	52.5%	0	0	0.045	0.06
2009.25	2.6%	2.2%	55.2%	54.8%	0	0	0.039	0.05
2008.75	3.1%	2.7%	53%	52.6%	0	0	0.011	0.014
2008.25	3.6%	3.2%	59.5%	58.7%	0	0	0.003	0.004
2007.75	3.9%	3.5%	59.1%	58.3%	0	0	0.001	0.001
2007.25	4%	3.7%	63.8%	63%	0	0	0	0
2006.75	4.5%	4.2%	62.5%	61.7%	0	0	0	0
2006.25	4.8%	4.5%	67.7%	66.7%	0	0	0	0
2005.75	5.2%	4.8%	67.6%	66.7%	0	0	0	0
2005.25	5.1%	4.8%	69.7%	69%	0	0	0	0
2004.75	5.4%	5.1%	70.2%	69.5%	0	0	0	0
2004.25	5.7%	5.4%	74%	73.1%	0	0	0	0
2003.75	6%	5.7%	74.3%	73.4%	0	0	0	0
2003.25	6%	5.8%	76.9%	76.1%	0	0	0	0
2002.75	6.2%	6%	77.8%	77.1%	0	0	0	0
2002.25	6%	5.8%	77.7%	77.2%	0	0	0	0

End Period

- Only the (longer term) loss cost trends beginning 2002-1 through 2009-1, ending 2019-2 have significant *p*-values for time and seasonality.

- The trend rates, all with moderate-high Adjusted R-squared values, range from approximately +2.5% to +6.0%, with the lower trend rates for the more recent (shorter) time frames.

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

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

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

We observe the estimated trend rates excluding these three data points are slightly higher than those including the data points.
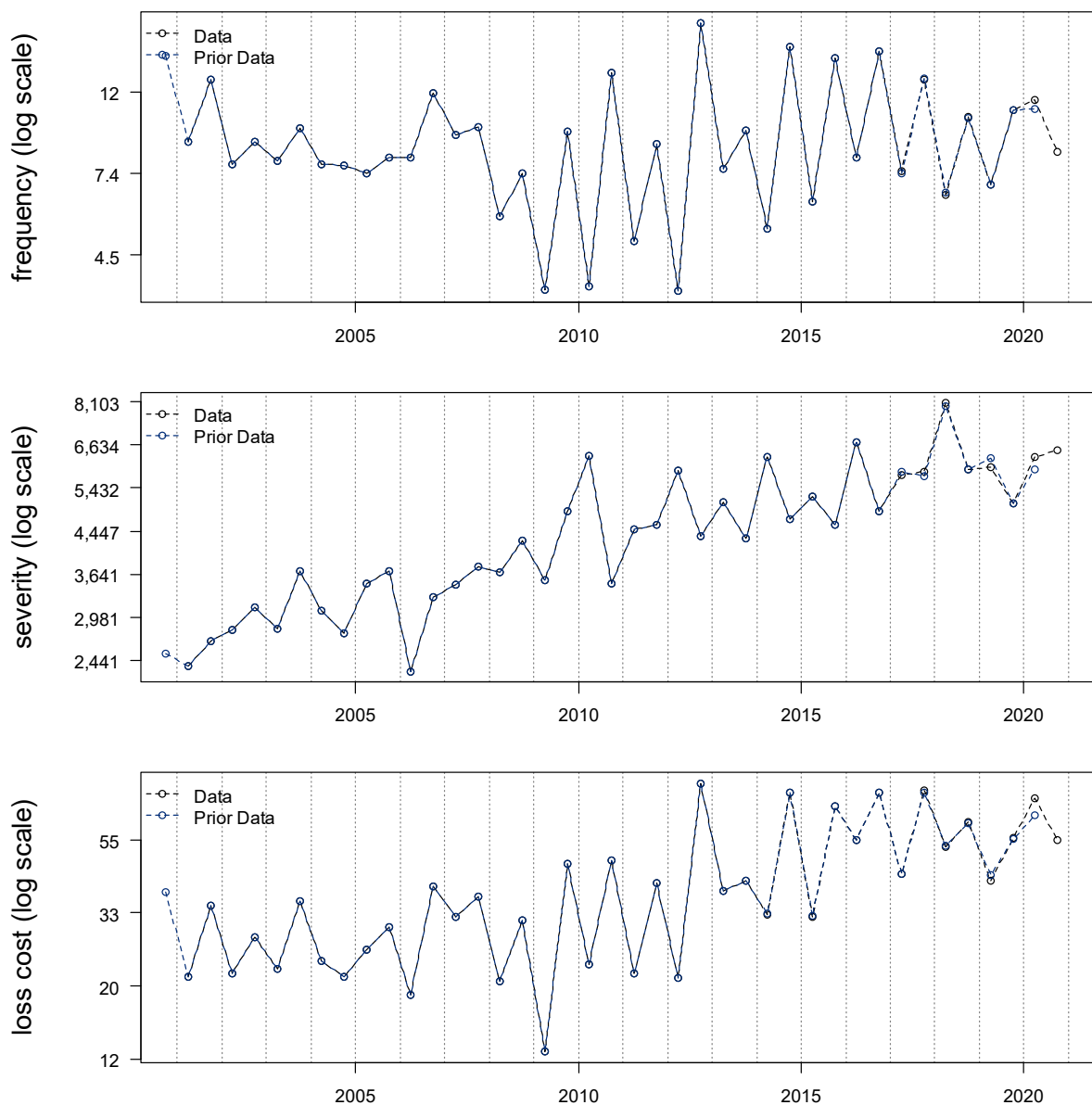
Considering the declining trend rate pattern, we select a past and future loss cost trend rate of +2.5%; a half point lower than our prior review selection.

6.8. Specified Perils

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

In Figure 27, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2001-1 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 27: Observed Specified Perils Loss Cost Experience

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

- Loss costs which have generally experienced a positive trend, however, are relatively flat following a spike in 2012.

- Severity has generally been increasing for most of the experience period.

- Frequency is subject to considerable volatility and an upward trend since about 2009, with some flattening since 2014.

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

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

Figure 28: Specified Perils Frequency Heatmap (Time and Seasonality)
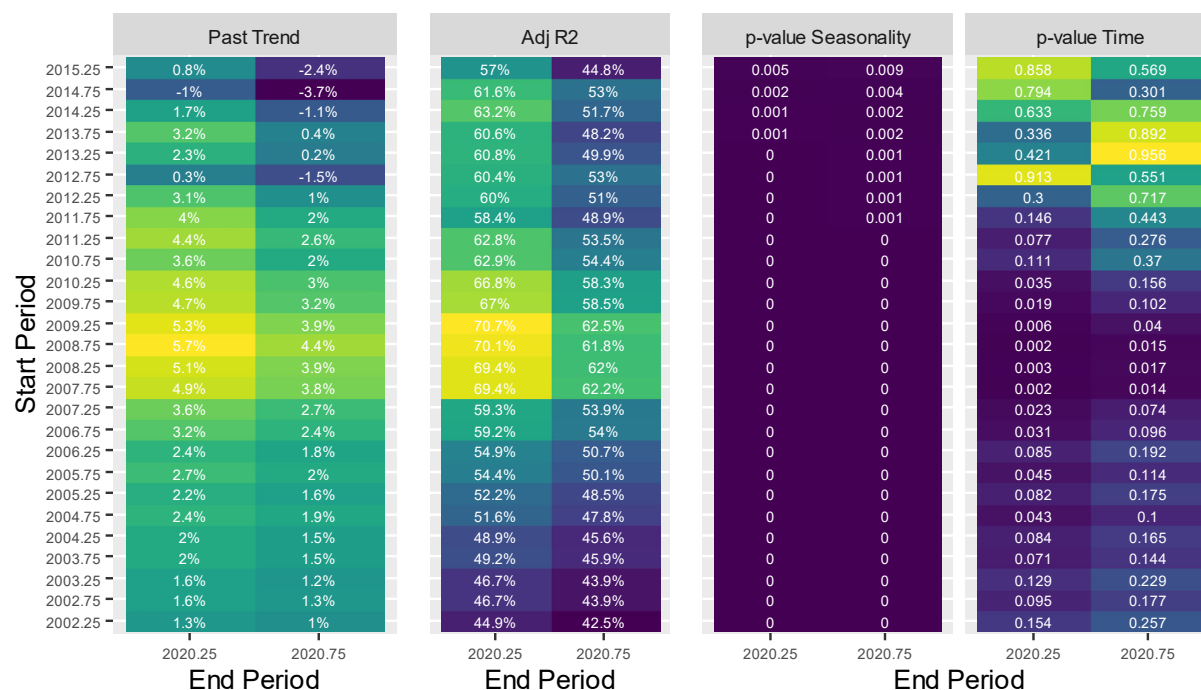
- With typically fewer than 200 claims per year, there is a high level of frequency variability, increasing the difficulty of selecting a stable frequency trend.

- Only the models beginning 2007-2 through 2009-1 have *p*-values that are significant for time. This is caused by the lower (than average) observations during this period.

- The models beginning 2010-2 and subsequent have *p*-values that are insignificant for time.

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

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

Figure 29: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-2)
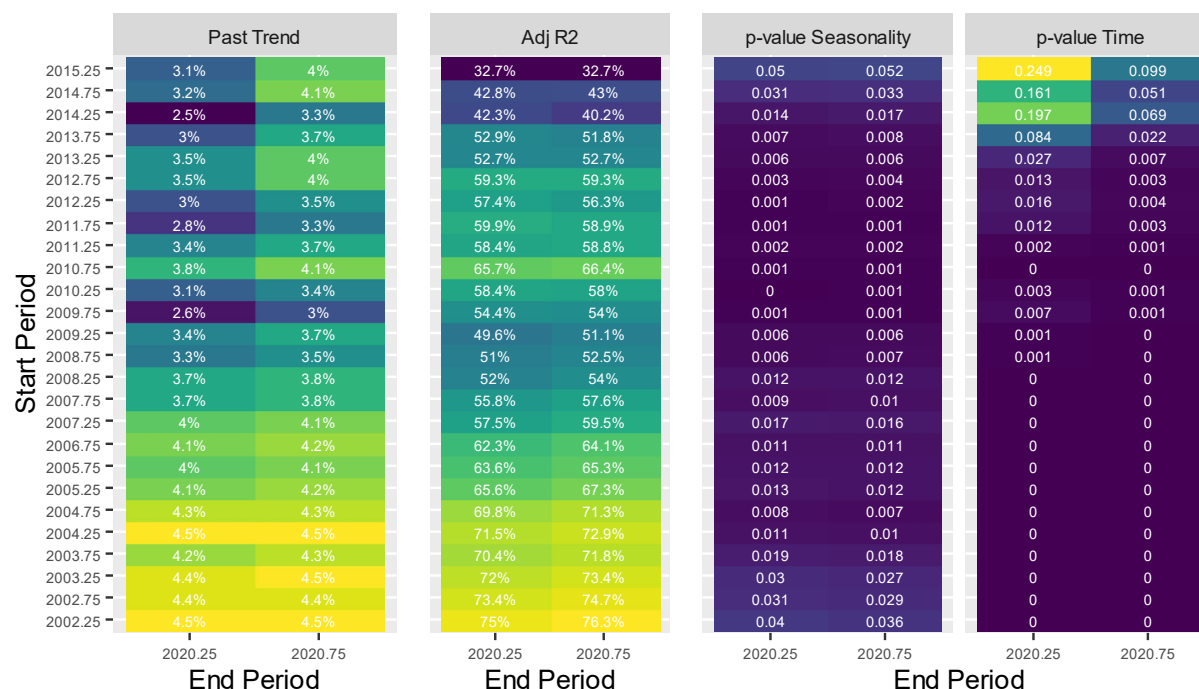
- The models with experience periods beginning 2002-1 through 2013-1 and ending 2020-1 generally have implied severity trend rates ranging from +3.5% to +4.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The trend rates are generally higher for the models with longer experience periods.
- The models with experience periods ending 2020-1 have indicated trend rates that are generally one-half to one percentage point smaller than those ending 2020-1.

Considering the long-term trend rates, we select a severity trend of +4.0%.

As a result, we select a past and future loss cost trend rate of +4.0% – the same as our prior selection.

6.9.   Underinsured Motorists

For the prior review we selected a loss cost trend of +4.0% (+4.0% severity and +0.0% frequency).

In Figure 30, 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 more variance in our estimates than other coverages.

Figure 30: Observed Underinsured Motorists Loss Cost Experience
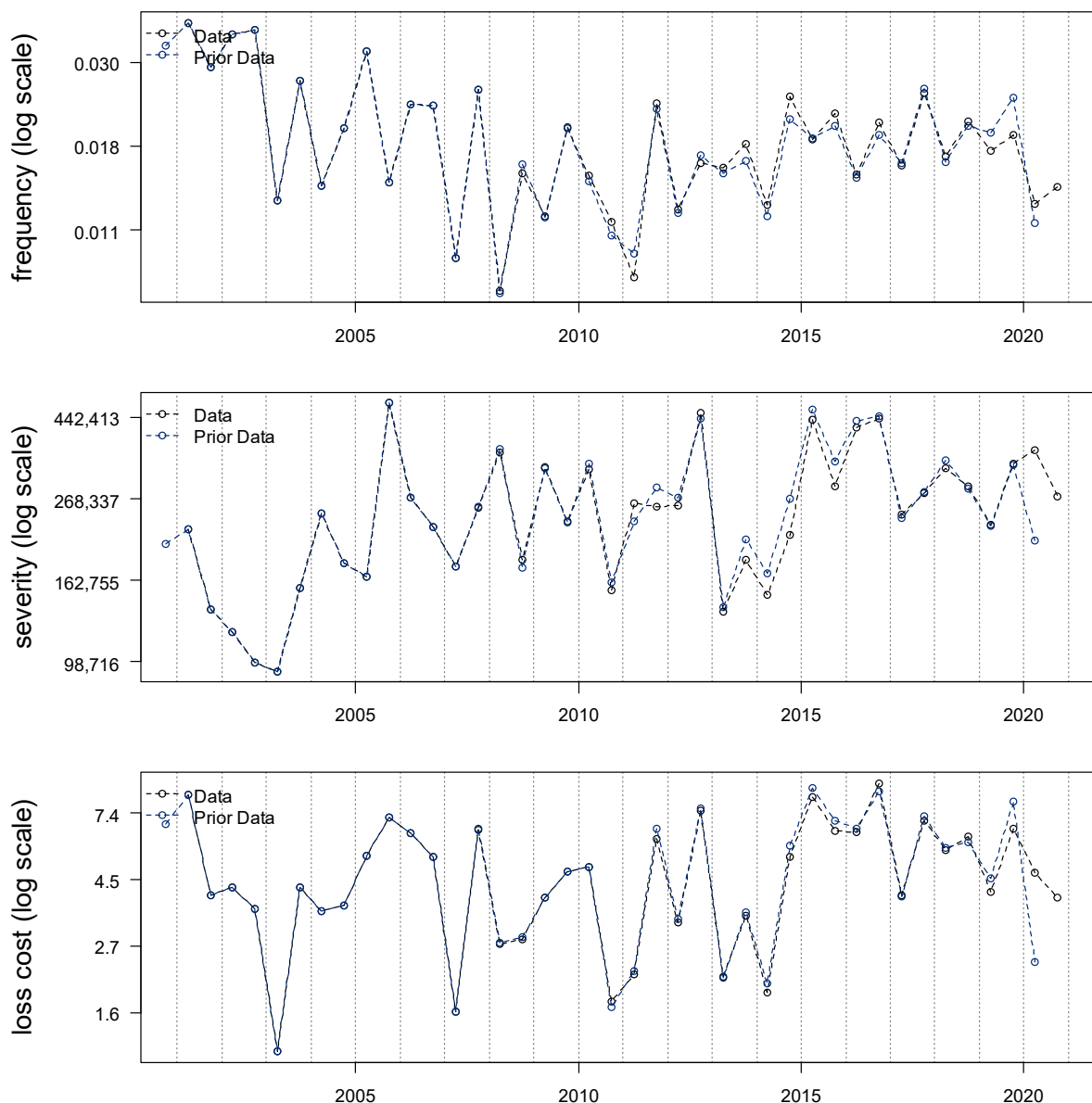
The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year averaging close to 50), with severity generally exhibiting an upward trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency at 2020 which may, in part, be attributed to the COVID-19 pandemic.

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

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

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

Figure 31: Underinsured Motorist Severity Heatmap (Time)

- The models beginning 2001-1 through 2003-1 have implied severity trend rates clustering around 4%, with low Adjusted R-squared values, and *p*-values that are significant for time.

- Models ending 2019-2 have slightly higher implied trends than the models ended 2020-1.

- We note these models beginning 2000-1 through 2003-2 have higher Adjusted R-squared values (which are still quite low) than models with shorter experience periods, where the time parameter is not significant.

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

Due to the limited and volatile claims data, we give consideration to the longer- term trend rates, and select a loss cost trend of +4.0%; the same as our prior selection.

6.10. Summary of Selections

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

Table 7: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2021 Semi Annual Review Data as of June 30, 2020	2021 Annual Review Data as of December 31, 2020
TPL-Bodily Injury	+7.0%/5.0%[30]	+7.0%/5.0%[31]
TPL-Property Damage	+1.5%	+1.5%
AB – Total	+1.0%/+11.5%[32]	+1.0%/+11.5%[33]
Collision	+1.5%/1.0%[30]	+2.5%
Comprehensive[34]	+6.5%	+6.5%
All Perils	+3.0%	+2.5%
Specified Perils	+4.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%

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[30] Future trend rate begins April 1, 2020.

[31] Future trend rate begins October 1, 2020.

[32] Future trend rate begins January 1, 2015

[33] Future trend rate begins January 1, 2015

[34] Our comprehensive trend rates remain unchanged from our prior review pending updated catastrophe data.

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 GISA[35] 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 ULAE[36] 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%

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

[36] ULAE factors prior to 2004 are presented in Appendix B.

8.   CATASTROPHE PROVISION

As GISA has not updated its annual Catastrophe report through December 31, 2020, we repeat the discussion and recommendation we presented in our 2020 AR and 2021 SAR reports.

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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.

Total Comprehensive (including thefts)

For the 2019 Annual Review, the Board approved (i) our recommended benchmark catastrophe provision of 57%[37] (a factor of 1.57) and (ii) that the Board 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 2020 Annual Review.

The tables below provide information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2019 for private passenger vehicle comprehensive coverage as reported in GISA's 2019 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years approximately $1.4 billion of catastrophe losses have been reported as compared to approximately $2.4 billion of non-catastrophe losses - a ratio of 57%. Over the last five years approximately $640 million of catastrophe losses have been reported as compared to approximately $1.4 billion of non-catastrophe losses - a ratio of 44%. We observe relatively low levels of catastrophe claims between 2017 and 2019. However, given the large hailstorm near Calgary in 2020, we expect the catastrophe factor over the three-year period 2018 to 2020 to increase relative to the three-year period 2017 to 2019.

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[37] In the 2019 Annual Review, the 57% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years ending 2018 and (2) over the past five years ending 2018, based on GISA's 2018 Catastrophe Report for Alberta.

We recommend a benchmark catastrophe provision of 51% (1.51) based on the current five-year and ten-year averages. (This 1.51 factor applies to comprehensive losses that exclude catastrophes claims and include theft claims.)

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

Table 9: Benchmark Catastrophe Factor - Comprehensive including Theft

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	46,052	1,933	4%	93,461,243	4,388,752	1.049
2003	43,059	3,154	7%	108,029,821	11,697,960	1.121
2004	46,326	6,137	13%	125,208,531	25,614,074	1.257
2005	57,485	14,713	26%	153,662,909	42,833,271	1.386
2006	54,272	5,547	10%	157,173,227	18,597,791	1.134
2007	64,921	12,555	19%	234,090,442	60,651,950	1.350
2008	55,203	5,478	10%	212,201,208	24,386,347	1.130
2009	55,110	8,003	15%	227,205,334	44,782,888	1.245
2010	81,703	38,852	48%	369,446,379	189,945,989	2.058
2011	50,815	9,339	18%	212,656,222	44,486,065	1.265
2012	76,278	34,856	46%	349,605,980	170,621,715	1.953
2013	70,659	21,758	31%	342,745,925	132,606,685	1.631
2014	75,601	28,554	38%	397,912,844	187,367,994	1.890
2015	75,210	24,463	33%	410,010,368	156,420,959	1.617
2016	100,619	41,777	42%	555,841,263	241,830,173	1.770
2017	66,203	13,437	20%	377,819,253	75,823,720	1.251
2018	66,103	15,341	23%	381,687,294	93,281,481	1.323
2019	62,485	14,018	22%	360,840,586	74,816,756	1.262
All Years	1,148,104	299,916	26%	5,069,598,829	1,600,154,570	1.461
Last 10 Years	725,676	242,395	33%	3,758,566,114	1,367,201,537	1.572
Last 5 Years	370,620	109,036	29%	2,086,198,764	642,173,089	1.445
Avg. of Last 10 and Last 5						1.508
Recommendation						1.510

Comprehensive Excluding Theft Claims

We recommend a Benchmark catastrophe provision of 74% (1.74) based on the current five-year and ten-year averages. (This 1.74 factor applies to Comprehensive losses that <u>exclude both</u> catastrophes and theft claims.)

Table 10: Benchmark Catastrophe Factor - Comprehensive excluding Theft

Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	36,326	1,933	5%	60,506,527	4,388,752	1.078
2003	33,693	3,154	9%	70,281,433	11,697,960	1.200
2004	37,011	6,137	17%	90,427,749	25,614,074	1.395
2005	48,415	14,713	30%	116,302,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,479	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,570	5,478	12%	151,911,193	24,386,347	1.191
2009	47,480	8,003	17%	174,391,100	44,782,888	1.346
2010	75,591	38,852	51%	324,057,904	189,945,989	2.416
2011	45,688	9,339	20%	172,631,156	44,486,065	1.347
2012	71,706	34,856	49%	310,088,044	170,621,715	2.223
2013	64,928	21,758	34%	296,670,379	132,606,685	1.808
2014	69,636	28,554	41%	344,591,840	187,367,994	2.192
2015	66,994	24,463	37%	330,176,244	156,420,959	1.900
2016	91,608	41,777	46%	465,773,250	241,830,173	2.080
2017	55,691	13,437	24%	266,444,781	75,823,720	1.398
2018	56,510	15,341	27%	273,416,318	93,281,481	1.518
2019	53,579	14,018	26%	260,759,127	74,816,756	1.402
All Years	1,000,477	299,916	30%	3,996,757,906	1,600,154,570	1.668
Last 10 Years	651,931	242,395	37%	3,044,609,043	1,367,201,537	1.815
Last 5 Years	324,382	109,036	34%	1,596,569,720	642,173,089	1.673
Avg. of Last 10 and Last 5						1.744
Recommendation						1.740

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Investment Income on Cash Flow

9. INVESTMENT INCOME ON CASH FLOW

The Board Guidelines were updated in July 2019 directing insurers to support their 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 perspective, we provide the Board with the Industry average expense provisions.

The GISA Automobile Insurance Financial Information Report includes an "Industry Expense Report" for private passenger vehicles, by province. The 2019 Expense Report was released by GISA in August 2020. The 2019 Industry Expense Report was the basis for the 2020 AR Benchmark, as well as the 2021 SAR.

As no new additional expense information is available, we recommend the current Benchmark remain unchanged until the 2020 Expense Report is released by GISA.

We present the previously recommended and approved Benchmark based on the 2019 Expense Report:

- Direct Commissions, Contingent Commissions, Fire and Premium Taxes, and Other Acquisition Expenses be based on direct written premium; and

- General Expenses be based on direct earned premium.

- The resulting recommended Benchmark based on the 2019 Expense Report was 26.0%.

The components of the current Benchmark are as follows.

Table 11: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2021 SAR)	Preliminary Benchmark (2021 AR)
Direct Commissions	11.4%	Unchanged
Contingent Commissions	1.1%	Unchanged
Total Commissions	*12.5%*	Unchanged
Premium and Fire Taxes	3.7%	Unchanged
Other Acquisition Expenses	2.6%	Unchanged
General Expenses	7.2%	Unchanged
Total Expenses	26.0%	Unchanged

12. PROFIT

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

13. SUMMARY OF BENCHMARKS

In Table 12 we present a summary of our selected benchmarks for the 2020 Annual Review

Table 12: Estimated Annual Past/Future Loss Cost Trend Rates

	2021 Semi Annual Review Data as of June 30, 2020	2021 Annual Review Data as of December 31, 2020
Tend Benchmarks		
TPL-Bodily Injury	+7.0%/5.0%[38]	+7.0%/5.0%[39]
TPL-Property Damage	+1.5%	+1.5%
AB – Total	+1.0%/+11.5%[40]	+1.0%/+11.5%[41]
Collision	+1.5%/1.0%[38]	+2.5%
Comprehensive	+6.5%	+6.5%
All Perils	+3.0%	+2.5%
Specified Perils	+4.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%
Other Benchmarks		
Catastrophe Provision	51%	51%
Investment Income	N/A	N/A
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

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[38] Future trend rate begins April 1, 2020.
[39] Future trend rate begins October 1, 2020.
[40] Future trend rate begins January 1, 2015
[41] Future trend rate begins January 1, 2015

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15. CONSIDERATION AND LIMITATIONS

- **Data Verification** – For our analysis, we relied on data and information provided by the AIRB and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.

- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.

- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data provided by AIRB and GISA and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.

- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to insurers writing business in Alberta. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.

- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

16. DEFINITION OF KEY TERMS

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

16.1. Insurance Coverages

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

Third Party Liability (TPL)
There are three parts to this Basic Coverage:

- Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of $200,000 per claim to well over $2,000,000 per claim.

- Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.

- Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

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

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

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

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

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

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

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

16.2. Other Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

• Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as "late-reported" claims; and

• Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

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Definition of Key Terms

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

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

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

Reported Incurred Loss
The sum of:

- the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and

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

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

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

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

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

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

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

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

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Definition of Key Terms

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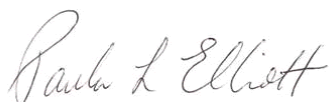
Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

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 6

- Property Damage: Pages 7 to 13

- Accident Benefits: Pages 14 to 25

- Collision: Pages 26 to 31

- Comprehensive: 32 to 33

- Comprehensive-Theft: 34-35

- All Perils: Pages 36 to 43

- Specified Perils: Pages 44 to 48

- Underinsured Motorists (UM): Pages 49 to 51

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

Claim Count Development Summary
Data as of 31 Dec 2020

(1)	(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	1.247	1.185	0.980	0.723	1.047	1.005	0.933	1.033	1.417
12	1.063	1.020	0.997	0.921	1.015	0.999	0.980	1.001	1.026
18	1.059	1.007	1.000	0.980	1.006	1.000	0.999	1.002	0.844
24	1.026	0.998	1.000	0.995	1.002	1.000	1.000	1.000	0.722
30	0.994	0.999	1.000	0.999	1.000	1.000	1.000	1.001	0.521
36	0.992	1.000	1.000	0.999	1.000	1.000	1.000	1.001	0.465
42	0.988	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.458
48	0.991	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.482
54	0.993	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.512
60	0.995	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.544
66	0.996	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.593
72	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.630
78	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.685
84	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.730
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.776
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.803
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.836
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.860
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.894
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.937
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.945
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
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

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

Claim Count Development Selections
Data as of 31 Dec 2020

(1)	(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	Avg: Last 3 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
174	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
180	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	1
186	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	1
192	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
198	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
204	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
210	1	1	1	1	1	1	1	1	1
216	1	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 2020

(1)	(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	2.952	1.317	1.062	0.653	1.013	0.947	0.848	0.906	7.610
12	2.133	1.056	1.093	0.890	0.998	0.982	0.912	0.977	2.877
18	1.844	1.022	1.062	0.961	1.002	0.995	0.970	0.994	2.171
24	1.599	1.004	1.010	0.988	1.001	0.998	0.992	0.997	1.800
30	1.385	1.000	1.030	0.998	0.999	0.998	1.000	1.001	1.410
36	1.252	1.000	1.028	0.999	1.000	0.999	0.999	1.001	1.190
42	1.162	0.999	1.022	1.000	1.000	0.999	1.001	1.002	1.086
48	1.111	1.000	1.020	1.000	1.000	0.999	1.000	1.002	1.057
54	1.081	1.000	1.014	0.999	1.000	0.999	1.002	1.002	1.054
60	1.057	1.000	1.012	1.000	1.000	1.000	1.001	1.002	1.013
66	1.042	1.000	1.008	1.000	1.000	1.000	1.001	1.002	0.993
72	1.032	1.000	1.008	1.000	1.000	1.000	0.999	1.002	0.986
78	1.026	1.000	1.008	1.000	1.000	1.000	1.000	1.002	0.990
84	1.023	1.000	1.008	1.000	1.000	1.000	1.000	1.001	0.985
90	1.019	1.000	1.008	1.000	1.000	1.000	1.000	1.001	0.997
96	1.016	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.994
102	1.013	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.010
108	1.010	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.992
114	1.007	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.985
120	1.007	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.992
126	1.007	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.005
132	1.006	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.008
138	1.006	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.013
144	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.018
150	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.015
156	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.005
162	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
180	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
186	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2020

(1)	(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	Avg: Last 3 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
78	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
84	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
90	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
96	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: All Semesters
102	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: All Semesters
108	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: All Semesters
114	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
162	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
168	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
174	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
180	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
186	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
192	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
198	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
204	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
210	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
216	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
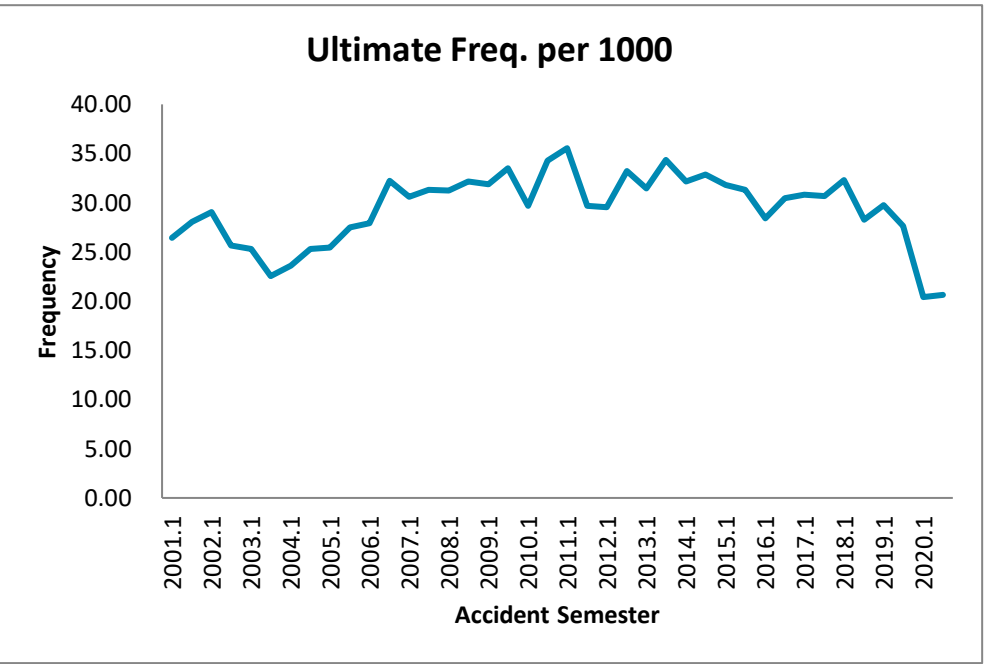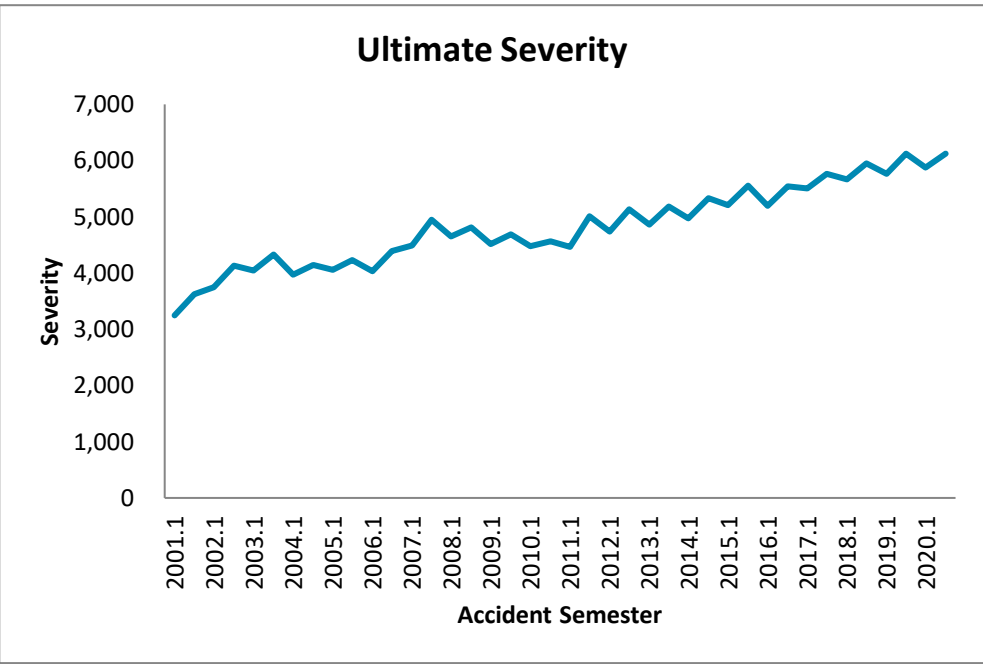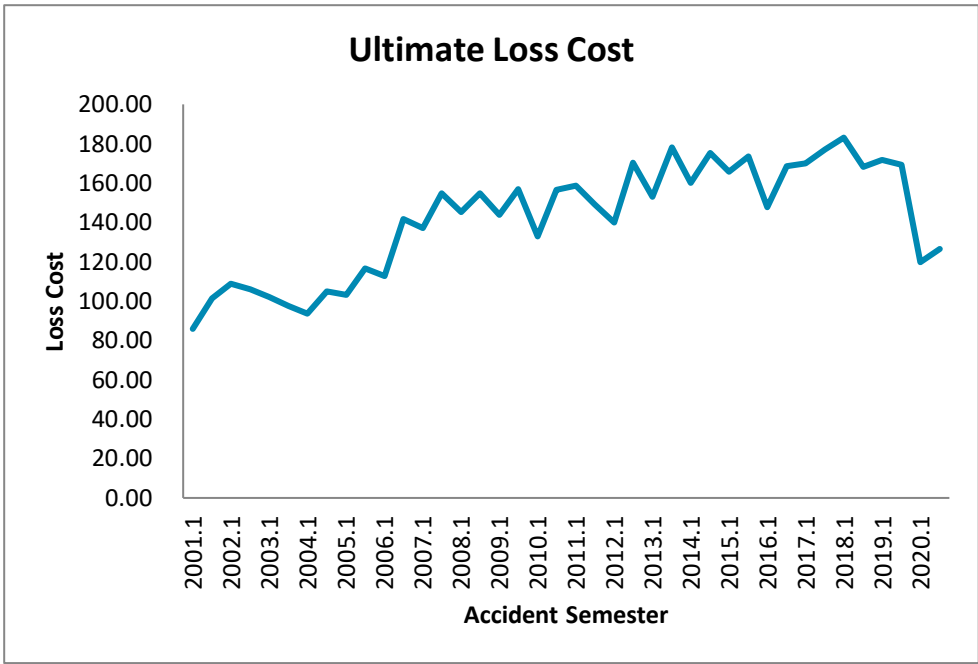
Loss Cost Summary
Data as of 31 Dec 2020

(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	830,225	7,690	277,806	1.076	298,920	360.05		38,871		9.26			
2001.2	234	851,902	8,394	325,937	1.076	350,708	411.68		41,781		9.85		386.19	
2002.1	228	834,467	7,952	302,886	1.089	329,843	395.27	9.8%	41,479	6.7%	9.53	2.9%		
2002.2	222	869,888	7,981	332,224	1.089	361,792	415.91	1.0%	45,332	8.5%	9.17	-6.9%	405.80	5.1%
2003.1	216	853,491	7,483	284,563	1.093	311,028	364.42	-7.8%	41,565	0.2%	8.77	-8.0%		
2003.2	210	874,530	7,073	292,005	1.093	319,161	364.95	-12.3%	45,124	-0.5%	8.09	-11.8%	364.69	-10.1%
2004.1	204	861,318	6,596	245,566	1.103	270,859	314.47	-13.7%	41,065	-1.2%	7.66	-12.7%		
2004.2	198	888,607	6,836	232,458	1.103	256,401	288.54	-20.9%	37,508	-16.9%	7.69	-4.9%	301.30	-17.4%
2005.1	192	884,433	6,442	188,346	1.097	206,691	233.70	-25.7%	32,086	-21.9%	7.28	-4.9%		
2005.2	186	939,935	7,446	219,295	1.097	240,655	256.03	-11.3%	32,321	-13.8%	7.92	3.0%	245.21	-18.6%
2006.1	180	945,687	6,859	193,457	1.087	210,191	222.26	-4.9%	30,646	-4.5%	7.25	-0.4%		
2006.2	174	1,001,659	7,635	250,653	1.087	272,334	271.88	6.2%	35,667	10.4%	7.62	-3.8%	247.79	1.1%
2007.1	168	1,002,163	6,660	201,660	1.089	219,567	219.09	-1.4%	32,966	7.6%	6.65	-8.4%		
2007.2	162	1,056,585	7,049	257,084	1.089	279,913	264.92	-2.6%	39,711	11.3%	6.67	-12.5%	242.61	-2.1%
2008.1	156	1,052,596	6,470	230,506	1.084	249,776	237.30	8.3%	38,608	17.1%	6.15	-7.5%		
2008.2	150	1,097,151	6,774	263,444	1.084	285,468	260.19	-1.8%	42,144	6.1%	6.17	-7.5%	248.98	2.6%
2009.1	144	1,079,662	6,200	211,963	1.105	234,240	216.96	-8.6%	37,778	-2.1%	5.74	-6.6%		
2009.2	138	1,119,139	7,035	267,186	1.105	295,267	263.83	1.4%	41,970	-0.4%	6.29	1.8%	240.82	-3.3%
2010.1	132	1,100,167	6,182	194,047	1.102	213,782	194.32	-10.4%	34,584	-8.5%	5.62	-2.2%		
2010.2	126	1,147,128	7,447	276,153	1.102	304,238	265.22	0.5%	40,853	-2.7%	6.49	3.3%	230.51	-4.3%
2011.1	120	1,128,676	7,016	226,062	1.095	247,425	219.22	12.8%	35,268	2.0%	6.22	10.6%		
2011.2	114	1,178,555	7,007	295,613	1.095	323,549	274.53	3.5%	46,173	13.0%	5.95	-8.4%	247.47	7.4%
2012.1	108	1,171,059	6,656	274,416	1.091	299,443	255.70	16.6%	44,991	27.6%	5.68	-8.6%		
2012.2	102	1,220,908	7,739	333,527	1.091	363,945	298.09	8.6%	47,030	1.9%	6.34	6.6%	277.34	12.1%
2013.1	96	1,210,580	7,168	297,101	1.099	326,652	269.83	5.5%	45,572	1.3%	5.92	4.2%		
2013.2	90	1,269,813	8,616	376,668	1.099	414,133	326.14	9.4%	48,064	2.2%	6.79	7.1%	298.66	7.7%
2014.1	84	1,257,071	7,562	319,446	1.093	349,186	277.78	2.9%	46,174	1.3%	6.02	1.6%		
2014.2	78	1,319,765	8,820	434,555	1.093	475,012	359.92	10.4%	53,854	12.0%	6.68	-1.5%	319.85	7.1%
2015.1	72	1,302,868	8,092	385,401	1.103	425,058	326.25	17.4%	52,526	13.8%	6.21	3.2%		
2015.2	66	1,349,405	8,825	482,062	1.103	531,666	394.00	9.5%	60,242	11.9%	6.54	-2.1%	360.72	12.8%
2016.1	60	1,324,208	7,755	434,699	1.085	471,604	356.14	9.2%	60,815	15.8%	5.86	-5.7%		
2016.2	54	1,354,537	9,069	531,613	1.085	576,747	425.79	8.1%	63,598	5.6%	6.70	2.4%	391.36	8.5%
2017.1	48	1,323,345	8,606	482,218	1.092	526,341	397.74	11.7%	61,158	0.6%	6.50	11.1%		
2017.2	42	1,369,502	9,085	562,240	1.092	613,685	448.11	5.2%	67,546	6.2%	6.63	-0.9%	423.35	8.2%
2018.1	36	1,348,691	8,731	528,778	1.101	582,026	431.55	8.5%	66,659	9.0%	6.47	-0.5%		
2018.2	30	1,399,253	8,866	607,282	1.101	668,435	477.71	6.6%	75,390	11.6%	6.34	-4.5%	455.05	7.5%
2019.1	24	1,372,279	8,780	562,955	1.108	623,755	454.54	5.3%	71,042	6.6%	6.40	-1.2%		
2019.2	18	1,411,068	8,962	625,050	1.108	692,555	490.80	2.7%	77,280	2.5%	6.35	0.2%	472.92	3.9%
2020.1	12	1,374,975	5,797	400,996	1.103	442,172	321.59	-29.3%	76,270	7.4%	4.22	-34.1%		
2020.2	6	1,422,587	6,579	475,534	1.103	524,364	368.60	-24.9%	79,697	3.1%	4.62	-27.2%	345.49	-26.9%
Total		45,399,879	301,937	13,683,456		14,988,587								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
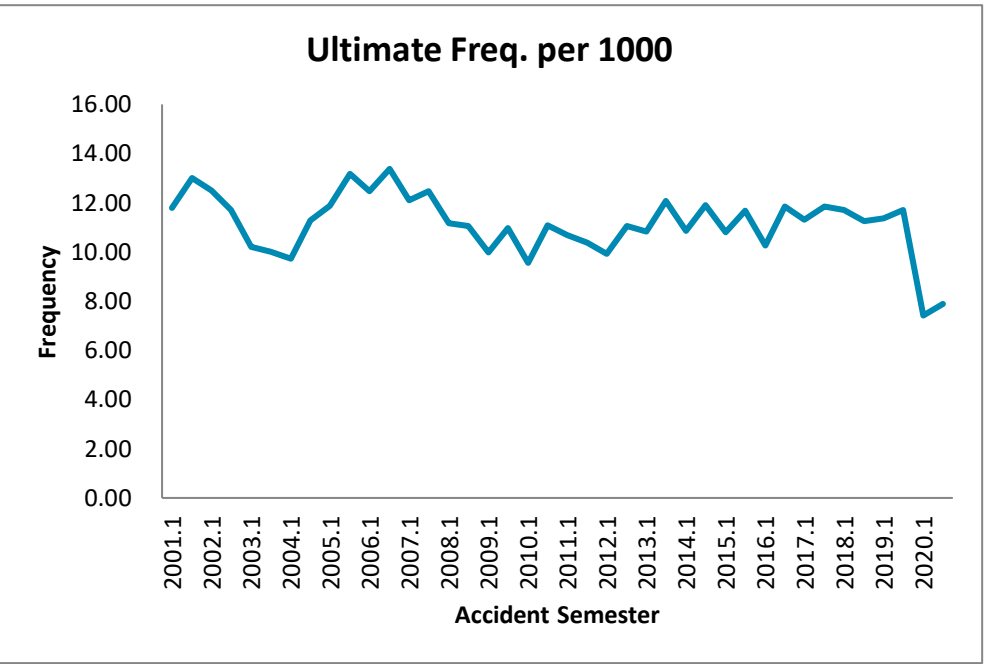
Loss Cost Summary
Data as of 31 Dec 2020

(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	830,225	21,967	66,286	1.076	71,324	85.91		3,247		26.46			
2001.2	234	851,902	23,891	80,351	1.076	86,458	101.49		3,619		28.04		93.80	
2002.1	228	834,467	24,233	83,270	1.089	90,682	108.67	26.5%	3,742	15.3%	29.04	9.8%		
2002.2	222	869,888	22,311	84,764	1.089	92,308	106.11	4.6%	4,137	14.3%	25.65	-8.5%	107.37	14.5%
2003.1	216	853,491	21,590	79,853	1.093	87,279	102.26	-5.9%	4,043	8.0%	25.30	-12.9%		
2003.2	210	874,530	19,748	78,172	1.093	85,441	97.70	-7.9%	4,327	4.6%	22.58	-12.0%	99.95	-6.9%
2004.1	204	861,318	20,359	73,246	1.103	80,790	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%		
2004.2	198	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%	99.52	-0.4%
2005.1	192	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	2.1%	25.43	7.6%		
2005.2	186	939,935	25,852	99,753	1.097	109,469	116.46	10.9%	4,234	2.1%	27.50	8.6%	109.97	10.5%
2006.1	180	945,687	26,424	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%		
2006.2	174	1,001,659	32,322	130,627	1.087	141,926	141.69	21.7%	4,391	3.7%	32.27	17.3%	127.67	16.1%
2007.1	168	1,002,163	30,643	126,378	1.089	137,600	137.30	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	162	1,056,585	33,105	150,270	1.089	163,615	154.85	9.3%	4,942	12.6%	31.33	-2.9%	146.31	14.6%
2008.1	156	1,052,596	32,850	141,016	1.084	152,805	145.17	5.7%	4,652	3.6%	31.21	2.1%		
2008.2	150	1,097,151	35,308	156,644	1.084	169,739	154.71	-0.1%	4,807	-2.7%	32.18	2.7%	150.04	2.5%
2009.1	144	1,079,662	34,398	140,591	1.105	155,367	143.90	-0.9%	4,517	-2.9%	31.86	2.1%		
2009.2	138	1,119,139	37,467	158,904	1.105	175,605	156.91	1.4%	4,687	-2.5%	33.48	4.0%	150.52	0.3%
2010.1	132	1,100,167	32,649	132,574	1.102	146,056	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%		
2010.2	126	1,147,128	39,310	162,931	1.102	179,501	156.48	-0.3%	4,566	-2.6%	34.27	2.4%	144.87	-3.8%
2011.1	120	1,128,676	40,122	163,580	1.095	179,038	158.63	19.5%	4,462	-0.3%	35.55	19.8%		
2011.2	114	1,178,555	35,010	160,425	1.095	175,586	148.98	-4.8%	5,015	9.8%	29.71	-13.3%	153.70	6.1%
2012.1	108	1,171,059	34,576	150,265	1.091	163,969	140.02	-11.7%	4,742	6.3%	29.53	-16.9%		
2012.2	102	1,220,908	40,522	190,768	1.091	208,166	170.50	14.4%	5,137	2.4%	33.19	11.7%	155.58	1.2%
2013.1	96	1,210,580	38,042	168,388	1.099	185,137	152.93	9.2%	4,867	2.6%	31.42	6.4%		
2013.2	90	1,269,813	43,633	205,723	1.099	226,185	178.12	4.5%	5,184	0.9%	34.36	3.5%	165.83	6.6%
2014.1	84	1,257,071	40,474	184,045	1.093	201,180	160.04	4.6%	4,971	2.1%	32.20	2.5%		
2014.2	78	1,319,765	43,376	211,568	1.093	231,264	175.23	-1.6%	5,332	2.9%	32.87	-4.4%	167.82	1.2%
2015.1	72	1,302,868	41,471	195,810	1.103	215,959	165.76	3.6%	5,208	4.8%	31.83	-1.1%		
2015.2	66	1,349,405	42,231	212,484	1.103	234,349	173.67	-0.9%	5,549	4.1%	31.30	-4.8%	169.78	1.2%
2016.1	60	1,324,208	37,627	180,359	1.085	195,672	147.77	-10.9%	5,200	-0.1%	28.41	-10.7%		
2016.2	54	1,354,537	41,291	210,703	1.085	228,591	168.76	-2.8%	5,536	-0.2%	30.48	-2.6%	158.38	-6.7%
2017.1	48	1,323,345	40,803	205,938	1.092	224,781	169.86	15.0%	5,509	5.9%	30.83	8.5%		
2017.2	42	1,369,502	42,013	222,009	1.092	242,323	176.94	4.8%	5,768	4.2%	30.68	0.6%	173.46	9.5%
2018.1	36	1,348,691	43,563	224,360	1.101	246,954	183.11	7.8%	5,669	2.9%	32.30	4.8%		
2018.2	30	1,399,253	39,553	213,677	1.101	235,194	168.09	-5.0%	5,946	3.1%	28.27	-7.9%	175.46	1.2%
2019.1	24	1,372,279	40,836	212,566	1.108	235,523	171.63	-6.3%	5,767	1.7%	29.76	-7.9%		
2019.2	18	1,411,068	39,045	215,773	1.108	239,076	169.43	0.8%	6,123	3.0%	27.67	-2.1%	170.51	-2.8%
2020.1	12	1,374,975	28,069	149,475	1.103	164,823	119.87	-30.2%	5,872	1.8%	20.41	-31.4%		
2020.2	6	1,422,587	29,401	163,138	1.103	179,890	126.45	-25.4%	6,119	-0.1%	20.67	-25.3%	123.22	-27.7%
Total		45,399,879	1,341,093	6,052,585		6,630,829								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
Data as of 31 Dec 2020
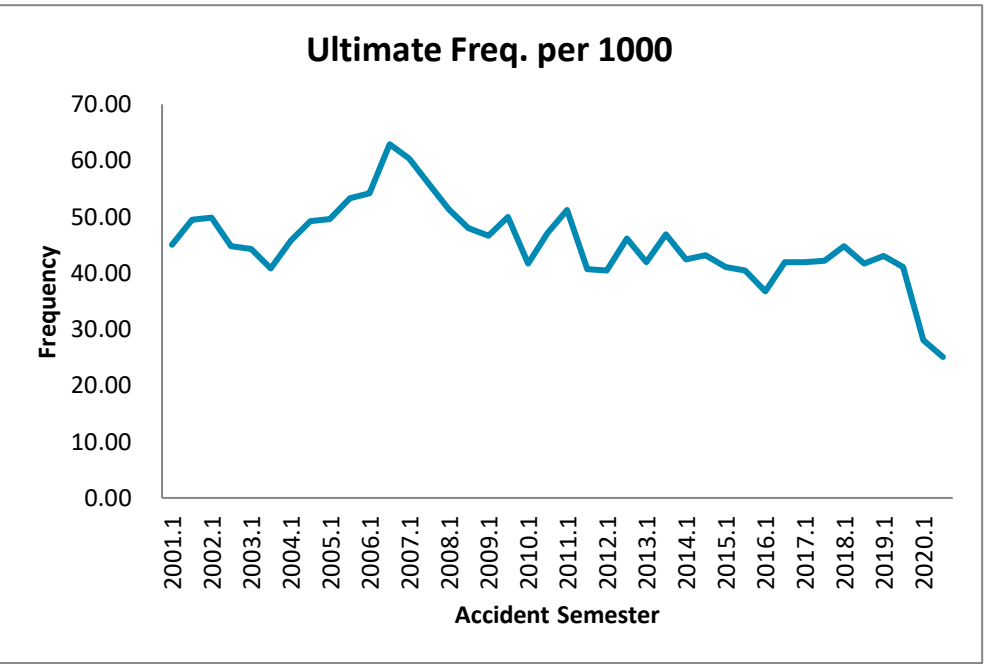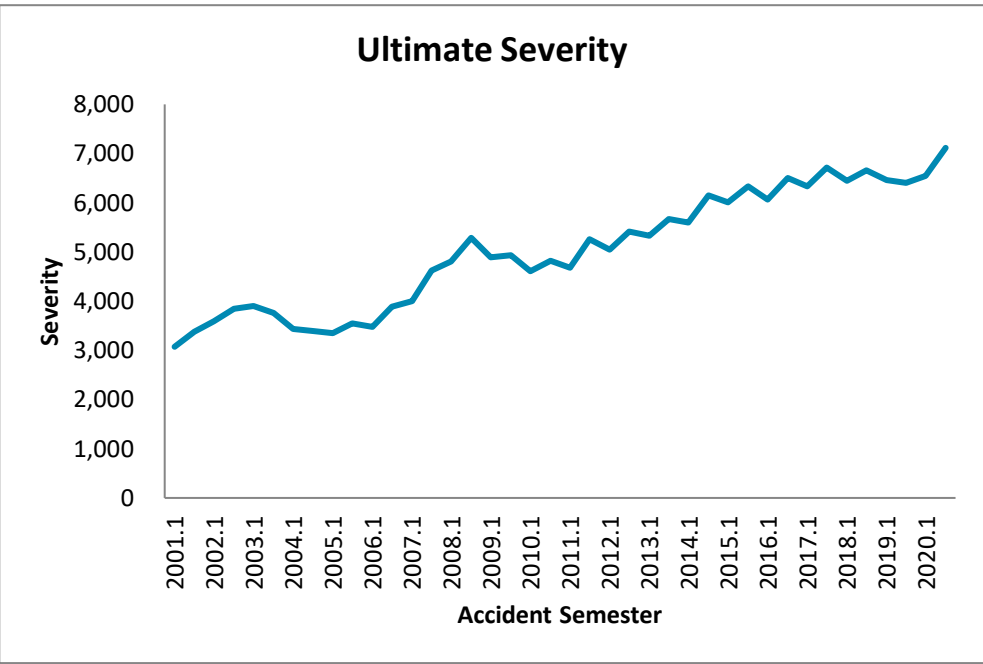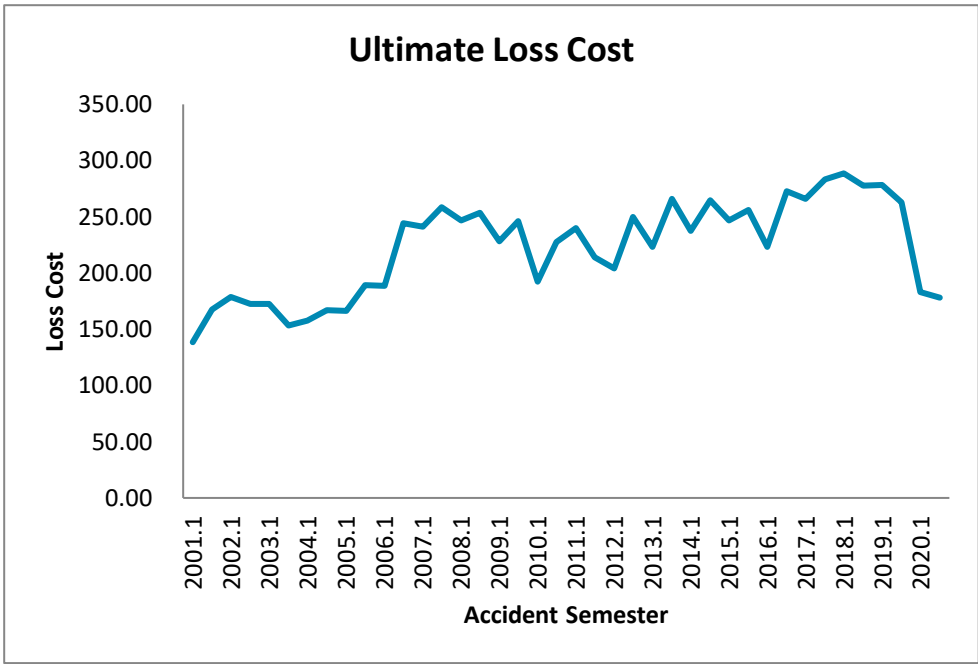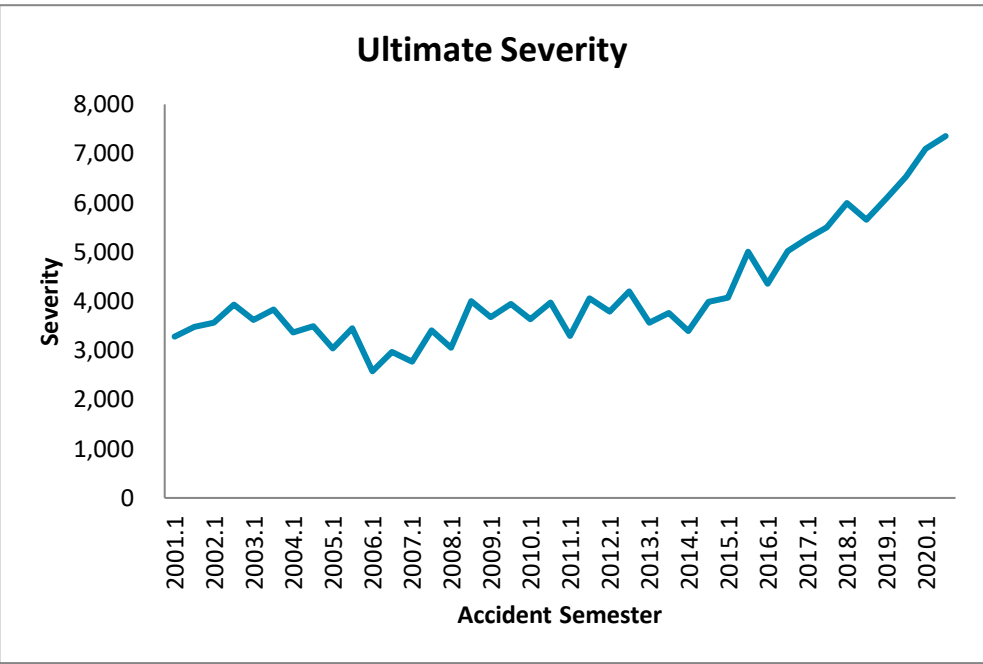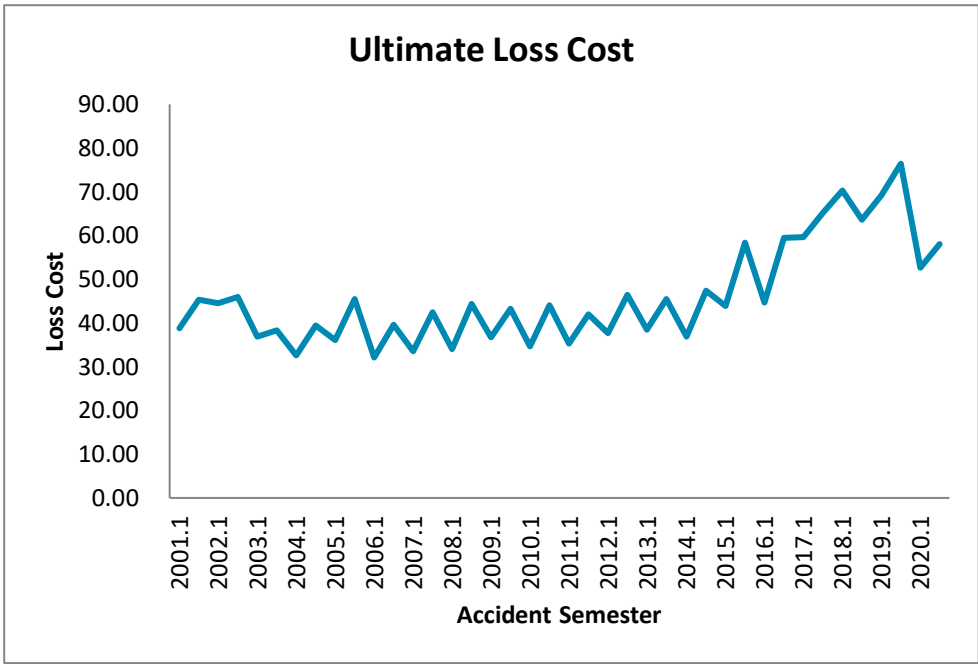
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	812,444	9,579	29,252	1.076	31,475	38.74		3,286		11.79			
2001.2	234	844,102	10,980	35,544	1.076	38,245	45.31		3,483		13.01		42.09	
2002.1	228	832,380	10,406	34,029	1.089	37,058	44.52	14.9%	3,561	8.4%	12.50	6.0%		
2002.2	222	869,521	10,187	36,695	1.089	39,961	45.96	1.4%	3,923	12.6%	11.72	-9.9%	45.25	7.5%
2003.1	216	853,159	8,697	28,761	1.093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%		
2003.2	210	875,870	8,776	30,707	1.093	33,563	38.32	-16.6%	3,824	-2.5%	10.02	-14.5%	37.59	-16.9%
2004.1	204	864,304	8,406	25,600	1.103	28,236	32.67	-11.3%	3,359	-7.1%	9.73	-4.6%		
2004.2	198	893,639	10,077	31,957	1.103	35,249	39.44	2.9%	3,498	-8.5%	11.28	12.5%	36.11	-3.9%
2005.1	192	888,576	10,544	29,206	1.097	32,051	36.07	10.4%	3,040	-9.5%	11.87	22.0%		
2005.2	186	941,651	12,400	39,035	1.097	42,837	45.49	15.3%	3,455	-1.2%	13.17	16.8%	40.92	13.3%
2006.1	180	945,399	11,793	27,946	1.087	30,364	32.12	-11.0%	2,575	-15.3%	12.47	5.1%		
2006.2	174	1,000,816	13,388	36,508	1.087	39,666	39.63	-12.9%	2,963	-14.2%	13.38	1.6%	35.98	-12.1%
2007.1	168	1,001,482	12,116	30,875	1.089	33,617	33.57	4.5%	2,775	7.8%	12.10	-3.0%		
2007.2	162	1,056,480	13,185	41,252	1.089	44,915	42.51	7.3%	3,407	15.0%	12.48	-6.7%	38.16	6.1%
2008.1	156	1,053,269	11,753	33,073	1.084	35,838	34.03	1.4%	3,049	9.9%	11.16	-7.8%		
2008.2	150	1,098,120	12,152	44,932	1.084	48,688	44.34	4.3%	4,007	17.6%	11.07	-11.3%	39.29	3.0%
2009.1	144	1,080,605	10,798	35,938	1.105	39,715	36.75	8.0%	3,678	20.6%	9.99	-10.4%		
2009.2	138	1,119,821	12,288	43,819	1.105	48,424	43.24	-2.5%	3,941	-1.6%	10.97	-0.8%	40.06	2.0%
2010.1	132	1,100,484	10,503	34,578	1.102	38,095	34.62	-5.8%	3,627	-1.4%	9.54	-4.5%		
2010.2	126	1,147,366	12,703	45,873	1.102	50,539	44.05	1.9%	3,978	1.0%	11.07	0.9%	39.43	-1.6%
2011.1	120	1,128,483	12,055	36,315	1.095	39,747	35.22	1.7%	3,297	-9.1%	10.68	11.9%		
2011.2	114	1,178,586	12,214	45,201	1.095	49,473	41.98	-4.7%	4,050	1.8%	10.36	-6.4%	38.67	-1.9%
2012.1	108	1,171,426	11,638	40,466	1.091	44,157	37.69	7.0%	3,794	15.1%	9.94	-7.0%		
2012.2	102	1,221,822	13,507	52,016	1.091	56,759	46.45	10.7%	4,202	3.7%	11.05	6.7%	42.17	9.0%
2013.1	96	1,211,527	13,134	42,486	1.099	46,712	38.56	2.3%	3,557	-6.3%	10.84	9.1%		
2013.2	90	1,270,776	15,334	52,487	1.099	57,707	45.41	-2.2%	3,763	-10.4%	12.07	9.2%	42.07	-0.2%
2014.1	84	1,257,885	13,672	42,482	1.093	46,437	36.92	-4.3%	3,396	-4.5%	10.87	0.3%		
2014.2	78	1,319,428	15,697	57,274	1.093	62,607	47.45	4.5%	3,988	6.0%	11.90	-1.4%	42.31	0.6%
2015.1	72	1,301,687	14,046	51,852	1.103	57,187	43.93	19.0%	4,072	19.9%	10.79	-0.7%		
2015.2	66	1,347,550	15,724	71,286	1.103	78,621	58.34	23.0%	5,000	25.4%	11.67	-1.9%	51.26	21.2%
2016.1	60	1,322,773	13,563	54,488	1.085	59,114	44.69	1.7%	4,359	7.0%	10.25	-5.0%		
2016.2	54	1,354,712	16,058	74,317	1.085	80,626	59.52	2.0%	5,021	0.4%	11.85	1.6%	52.19	1.8%
2017.1	48	1,324,346	14,966	72,295	1.092	78,910	59.58	33.3%	5,273	21.0%	11.30	10.2%		
2017.2	42	1,370,834	16,241	81,802	1.092	89,287	65.13	9.4%	5,498	9.5%	11.85	-0.1%	62.41	19.6%
2018.1	36	1,350,139	15,806	86,142	1.101	94,816	70.23	17.9%	5,999	13.8%	11.71	3.6%		
2018.2	30	1,400,400	15,759	80,993	1.101	89,149	63.66	-2.3%	5,657	2.9%	11.25	-5.0%	66.88	7.2%
2019.1	24	1,372,167	15,583	85,660	1.108	94,911	69.17	-1.5%	6,091	1.5%	11.36	-3.0%		
2019.2	18	1,411,310	16,507	97,356	1.108	107,870	76.43	20.1%	6,535	15.5%	11.70	3.9%	72.85	8.9%
2020.1	12	1,374,906	10,196	65,572	1.103	72,305	52.59	-24.0%	7,091	16.4%	7.42	-34.7%		
2020.2	6	1,422,131	11,237	74,949	1.103	82,645	58.11	-24.0%	7,355	12.5%	7.90	-32.4%	55.40	-24.0%
Total		45,392,376	503,669	1,961,017		2,149,010								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta
Collision
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
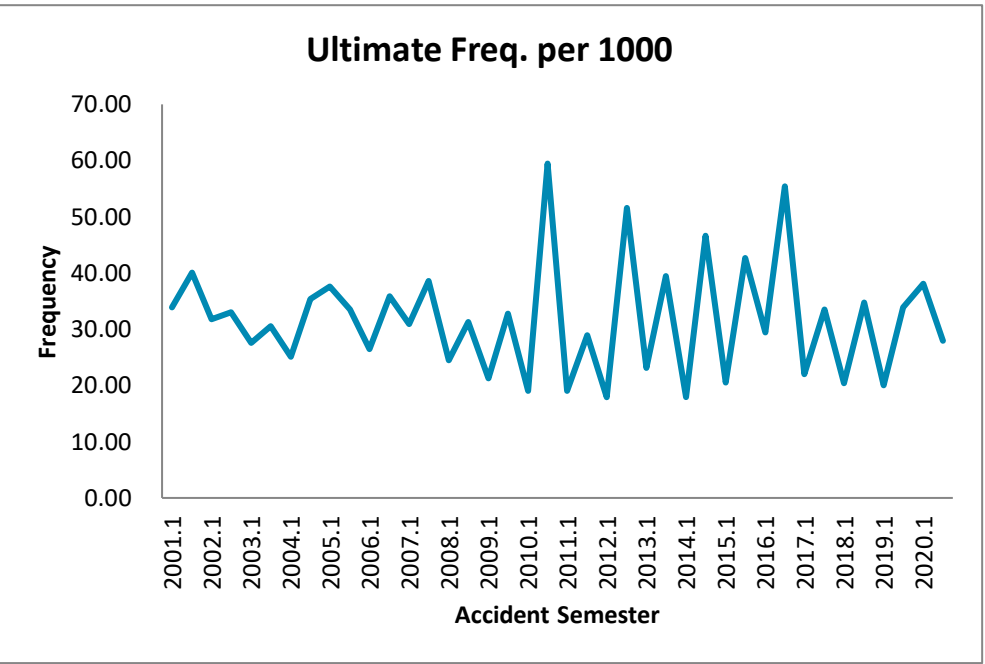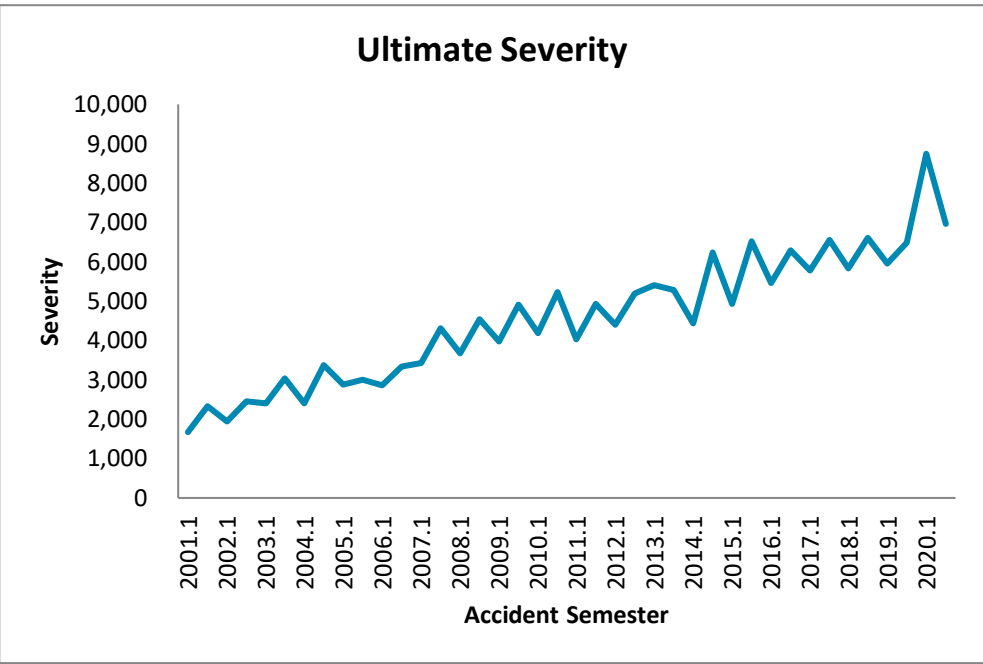
Loss Cost Summary
Data as of 31 Dec 2020

(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	563,695	25,410	72,563	1.076	78,078	138.51		3,073		45.08			
2001.2	234	583,784	28,905	90,916	1.076	97,826	167.57		3,384		49.51		153.30	
2002.1	228	584,116	29,119	96,024	1.089	104,570	179.02	29.2%	3,591	16.9%	49.85	10.6%		
2002.2	222	608,784	27,238	96,337	1.089	104,911	172.33	2.8%	3,852	13.8%	44.74	-9.6%	175.61	14.6%
2003.1	216	601,882	26,632	94,909	1.093	103,735	172.35	-3.7%	3,895	8.5%	44.25	-11.2%		
2003.2	210	621,939	25,413	87,393	1.093	95,520	153.58	-10.9%	3,759	-2.4%	40.86	-8.7%	162.81	-7.3%
2004.1	204	618,616	28,349	88,275	1.103	97,367	157.40	-8.7%	3,435	-11.8%	45.83	3.6%		
2004.2	198	642,167	31,609	97,193	1.103	107,204	166.94	8.7%	3,392	-9.8%	49.22	20.5%	162.26	-0.3%
2005.1	192	647,383	32,091	98,079	1.097	107,632	166.26	5.6%	3,354	-2.3%	49.57	8.2%		
2005.2	186	687,146	36,676	118,375	1.097	129,905	189.05	13.2%	3,542	4.4%	53.37	8.4%	177.99	9.7%
2006.1	180	696,013	37,742	120,849	1.087	131,302	188.65	13.5%	3,479	3.7%	54.23	9.4%		
2006.2	174	741,282	46,633	166,720	1.087	181,142	244.36	29.3%	3,884	9.7%	62.91	17.9%	217.38	22.1%
2007.1	168	750,060	45,255	166,232	1.089	180,993	241.30	27.9%	3,999	15.0%	60.33	11.3%		
2007.2	162	792,471	44,265	187,973	1.089	204,665	258.26	5.7%	4,624	19.0%	55.86	-11.2%	250.02	15.0%
2008.1	156	798,345	40,951	181,617	1.084	196,800	246.51	2.2%	4,806	20.2%	51.29	-15.0%		
2008.2	150	834,468	40,020	195,142	1.084	211,456	253.40	-1.9%	5,284	14.3%	47.96	-14.1%	250.03	0.0%
2009.1	144	823,603	38,448	170,110	1.105	187,989	228.25	-7.4%	4,889	1.7%	46.68	-9.0%		
2009.2	138	845,121	42,188	188,219	1.105	208,000	246.12	-2.9%	4,930	-6.7%	49.92	4.1%	237.30	-5.1%
2010.1	132	828,624	34,578	144,627	1.102	159,336	192.29	-15.8%	4,608	-5.8%	41.73	-10.6%		
2010.2	126	854,564	40,324	176,311	1.102	194,242	227.30	-7.6%	4,817	-2.3%	47.19	-5.5%	210.06	-11.5%
2011.1	120	841,047	43,037	184,237	1.095	201,647	239.76	24.7%	4,685	1.7%	51.17	22.6%		
2011.2	114	872,429	35,462	170,582	1.095	186,703	214.00	-5.8%	5,265	9.3%	40.65	-13.9%	226.64	7.9%
2012.1	108	868,929	35,131	162,409	1.091	177,221	203.95	-14.9%	5,045	7.7%	40.43	-21.0%		
2012.2	102	903,591	41,646	206,813	1.091	225,674	249.75	16.7%	5,419	2.9%	46.09	13.4%	227.30	0.3%
2013.1	96	900,198	37,737	182,780	1.099	200,960	223.24	9.5%	5,325	5.6%	41.92	3.7%		
2013.2	90	942,654	44,193	227,892	1.099	250,559	265.80	6.4%	5,670	4.6%	46.88	1.7%	245.01	7.8%
2014.1	84	937,675	39,744	203,630	1.093	222,588	237.38	6.3%	5,600	5.2%	42.39	1.1%		
2014.2	78	981,095	42,311	237,821	1.093	259,962	264.97	-0.3%	6,144	8.4%	43.13	-8.0%	251.49	2.6%
2015.1	72	970,728	39,922	217,266	1.103	239,622	246.85	4.0%	6,002	7.2%	41.13	-3.0%		
2015.2	66	1,000,570	40,467	232,580	1.103	256,512	256.37	-3.2%	6,339	3.2%	40.44	-6.2%	251.68	0.1%
2016.1	60	981,091	36,079	201,812	1.085	218,945	223.17	-9.6%	6,069	1.1%	36.77	-10.6%		
2016.2	54	999,729	41,966	251,308	1.085	272,644	272.72	6.4%	6,497	2.5%	41.98	3.8%	248.17	-1.4%
2017.1	48	979,362	41,087	238,380	1.092	260,192	265.68	19.0%	6,333	4.4%	41.95	14.1%		
2017.2	42	1,010,535	42,671	262,552	1.092	286,576	283.59	4.0%	6,716	3.4%	42.23	0.6%	274.77	10.7%
2018.1	36	998,203	44,698	261,750	1.101	288,108	288.63	8.6%	6,446	1.8%	44.78	6.7%		
2018.2	30	1,031,357	43,013	260,040	1.101	286,226	277.52	-2.1%	6,654	-0.9%	41.71	-1.2%	282.98	3.0%
2019.1	24	1,011,631	43,584	254,201	1.108	281,654	278.42	-3.5%	6,462	0.3%	43.08	-3.8%		
2019.2	18	1,034,868	42,445	245,350	1.108	271,848	262.69	-5.3%	6,405	-3.8%	41.01	-1.7%	270.46	-4.4%
2020.1	12	1,007,374	28,244	167,485	1.103	184,683	183.33	-34.2%	6,539	1.2%	28.04	-34.9%		
2020.2	6	1,033,996	25,923	167,292	1.103	184,470	178.41	-32.1%	7,116	11.1%	25.07	-38.9%	180.84	-33.1%
Total		33,431,127	1,491,203	6,974,044		7,639,469								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
Data as of 31 Dec 2020

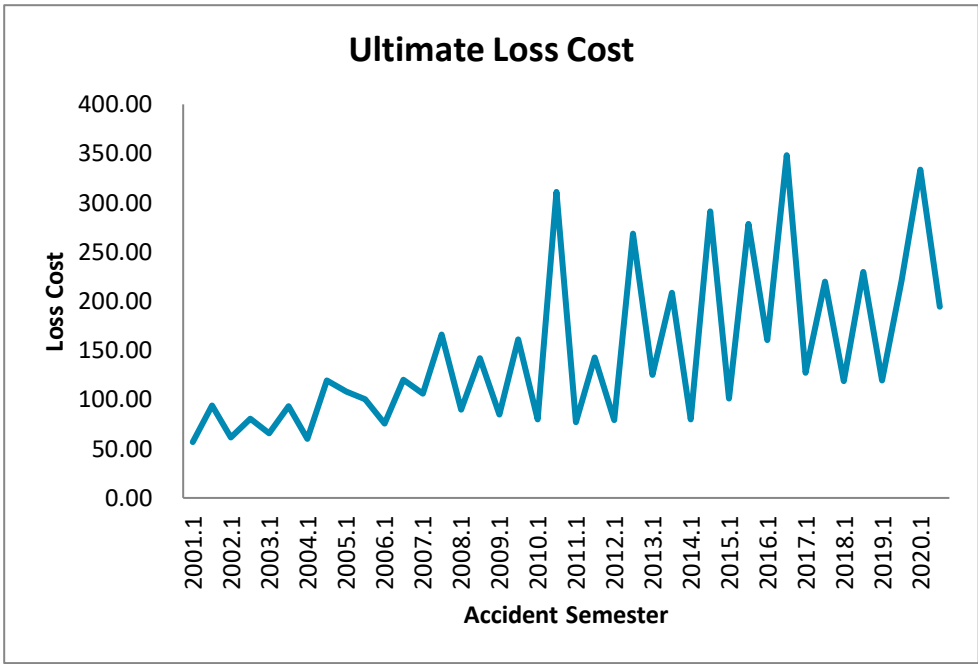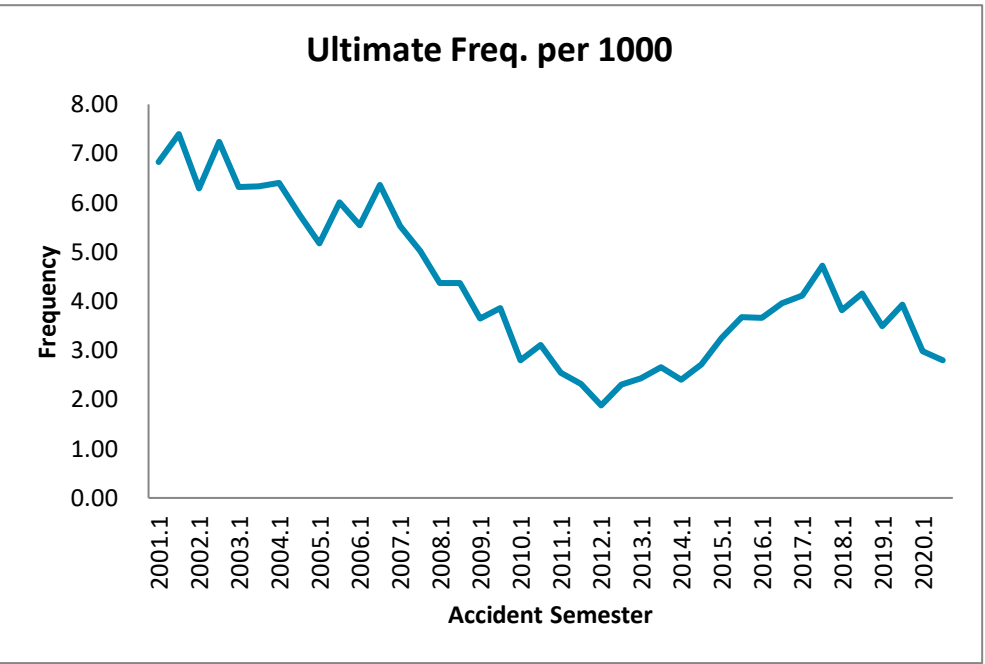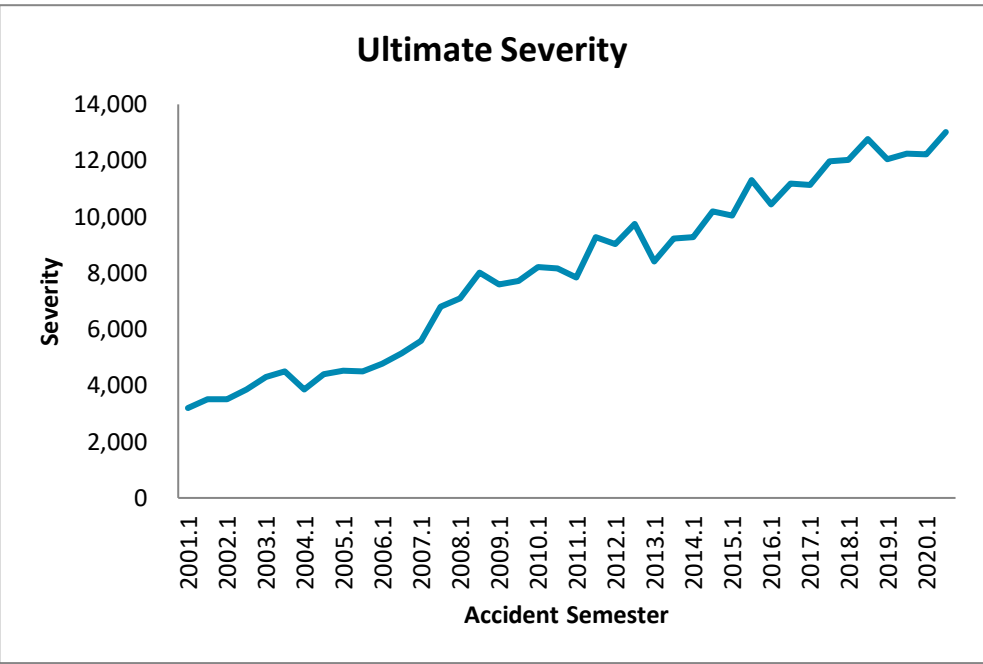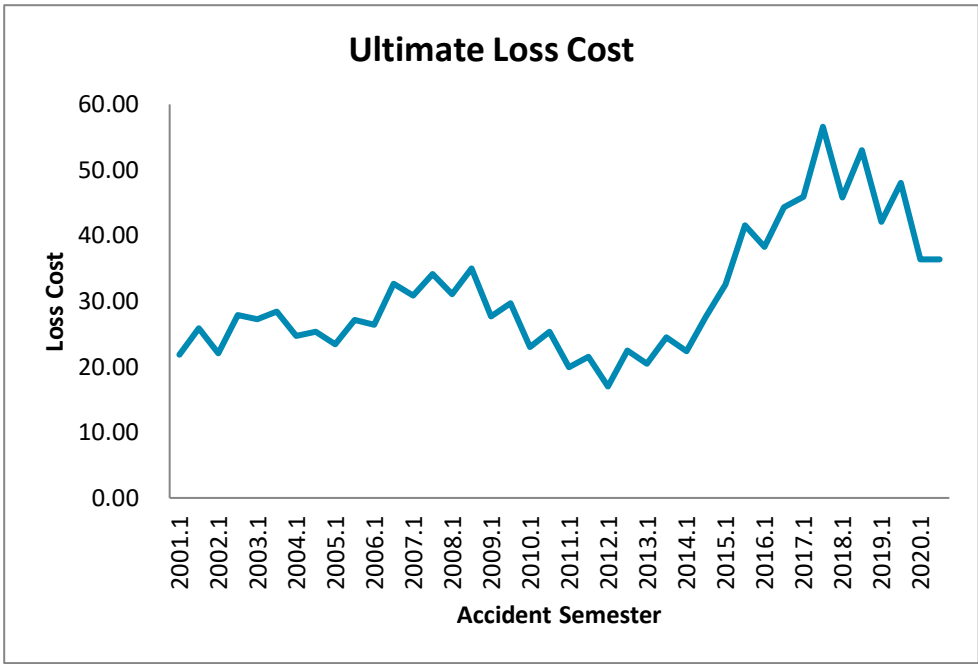| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	672,444	22,827	35,486	1.076	38,183	56.78		1,673		33.95			
2001.2	234	699,556	28,028	60,889	1.076	65,517	93.65		2,338		40.07		75.58	
2002.1	228	704,351	22,350	39,958	1.089	43,514	61.78	8.8%	1,947	16.4%	31.73	-6.5%		
2002.2	222	731,460	24,135	54,246	1.089	59,074	80.76	-13.8%	2,448	4.7%	33.00	-17.6%	71.45	-5.5%
2003.1	216	729,421	20,110	44,063	1.093	48,160	66.03	6.9%	2,395	23.0%	27.57	-13.1%		
2003.2	210	751,857	22,953	63,967	1.093	69,916	92.99	15.1%	3,046	24.4%	30.53	-7.5%	79.71	11.6%
2004.1	204	753,862	18,912	41,135	1.103	45,372	60.19	-8.8%	2,399	0.2%	25.09	-9.0%		
2004.2	198	778,049	27,539	84,072	1.103	92,731	119.18	28.2%	3,367	10.5%	35.39	15.9%	90.15	13.1%
2005.1	192	785,901	29,597	77,571	1.097	85,127	108.32	80.0%	2,876	19.9%	37.66	50.1%		
2005.2	186	832,748	27,889	76,093	1.097	83,504	100.28	-15.9%	2,994	-11.1%	33.49	-5.4%	104.18	15.6%
2006.1	180	842,892	22,280	58,706	1.087	63,784	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	174	890,498	31,992	98,463	1.087	106,980	120.13	19.8%	3,344	11.7%	35.93	7.3%	98.51	-5.4%
2007.1	168	905,984	28,051	88,131	1.089	95,957	105.91	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	162	955,162	36,870	145,947	1.089	158,907	166.37	38.5%	4,310	28.9%	38.60	7.4%	136.94	39.0%
2008.1	156	967,929	23,659	80,132	1.084	86,831	89.71	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	150	1,007,535	31,543	132,055	1.084	143,094	142.02	-14.6%	4,536	5.3%	31.31	-18.9%	116.39	-15.0%
2009.1	144	1,003,882	21,404	77,121	1.105	85,226	84.90	-5.4%	3,982	8.5%	21.32	-12.8%		
2009.2	138	1,028,559	33,705	150,040	1.105	165,809	161.20	13.5%	4,919	8.4%	32.77	4.7%	123.51	6.1%
2010.1	132	1,018,733	19,397	73,626	1.102	81,114	79.62	-6.2%	4,182	5.0%	19.04	-10.7%		
2010.2	126	1,047,655	62,305	295,772	1.102	325,852	311.03	92.9%	5,230	6.3%	59.47	81.5%	196.95	59.5%
2011.1	120	1,040,159	19,784	72,836	1.095	79,719	76.64	-3.7%	4,030	-3.6%	19.02	-0.1%		
2011.2	114	1,071,640	31,030	139,783	1.095	152,993	142.76	-54.1%	4,930	-5.7%	28.96	-51.3%	110.20	-44.0%
2012.1	108	1,073,025	19,216	77,487	1.091	84,554	78.80	2.8%	4,400	9.2%	17.91	-5.8%		
2012.2	102	1,105,694	57,059	272,070	1.091	296,883	268.50	88.1%	5,203	5.5%	51.60	78.2%	175.07	58.9%
2013.1	96	1,104,777	25,558	125,784	1.099	138,295	125.18	58.9%	5,411	23.0%	23.13	29.2%		
2013.2	90	1,144,156	45,101	216,921	1.099	238,497	208.45	-22.4%	5,288	1.6%	39.42	-23.6%	167.54	-4.3%
2014.1	84	1,142,615	20,492	83,156	1.093	90,897	79.55	-36.4%	4,436	-18.0%	17.93	-22.5%		
2014.2	78	1,181,595	55,111	314,688	1.093	343,986	291.12	39.7%	6,242	18.0%	46.64	18.3%	187.11	11.7%
2015.1	72	1,173,182	24,058	107,571	1.103	118,640	101.13	27.1%	4,931	11.2%	20.51	14.3%		
2015.2	66	1,197,914	51,147	302,387	1.103	333,503	278.40	-4.4%	6,520	4.5%	42.70	-8.5%	190.69	1.9%
2016.1	60	1,176,817	34,602	174,218	1.085	189,009	160.61	58.8%	5,462	10.8%	29.40	43.4%		
2016.2	54	1,187,903	65,826	381,423	1.085	413,806	348.35	25.1%	6,286	-3.6%	55.41	29.8%	254.92	33.7%
2017.1	48	1,170,153	25,766	136,406	1.092	148,887	127.24	-20.8%	5,778	5.8%	22.02	-25.1%		
2017.2	42	1,198,017	40,184	241,315	1.092	263,395	219.86	-36.9%	6,555	4.3%	33.54	-39.5%	174.09	-31.7%
2018.1	36	1,188,803	24,276	128,551	1.101	141,496	119.02	-6.5%	5,829	0.9%	20.42	-7.3%		
2018.2	30	1,215,333	42,220	253,834	1.101	279,395	229.89	4.6%	6,618	1.0%	34.74	3.6%	175.07	0.6%
2019.1	24	1,193,937	23,980	128,771	1.108	142,678	119.50	0.4%	5,950	2.1%	20.09	-1.6%		
2019.2	18	1,206,621	40,936	239,827	1.108	265,728	220.23	-4.2%	6,491	-1.9%	33.93	-2.3%	170.13	-2.8%
2020.1	12	1,186,667	45,256	358,920	1.103	395,775	333.52	179.1%	8,745	47.0%	38.14	89.9%		
2020.2	6	1,207,277	33,718	213,071	1.103	234,949	194.61	-11.6%	6,968	7.3%	27.93	-17.7%	263.47	54.9%
Total		40,274,763	1,280,867	5,746,489		6,297,736								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

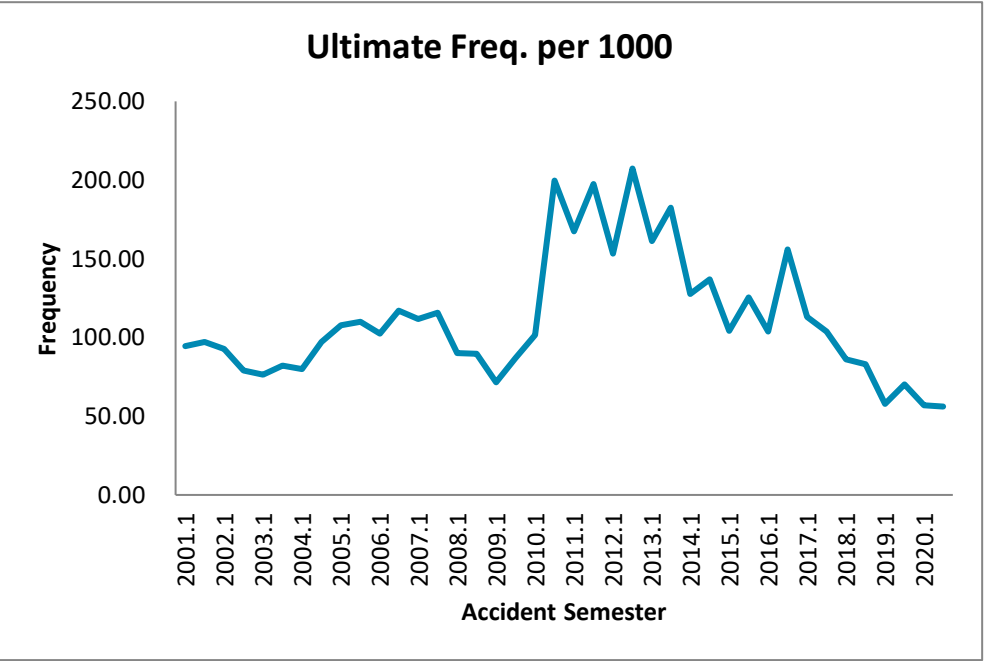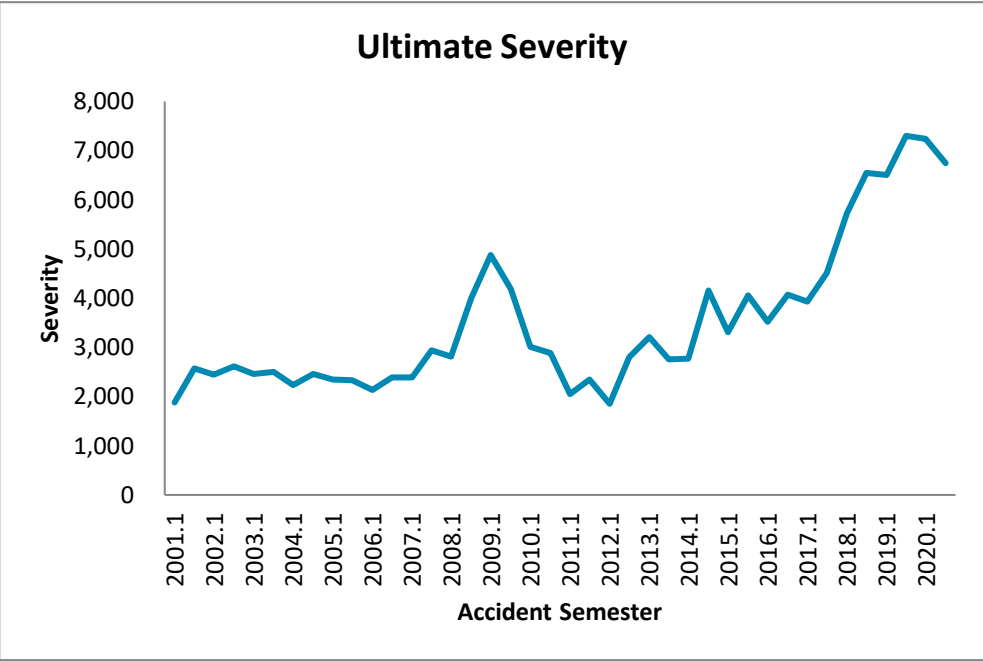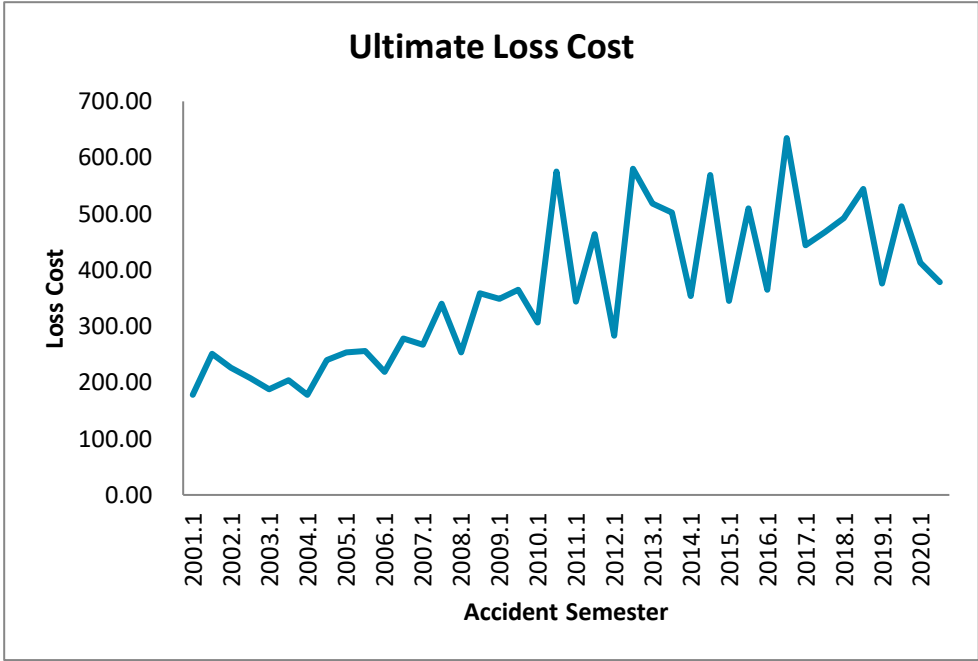**Loss Cost Summary**
Data as of 31 Dec 2020

(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	672,444	4,593	13,651	1.076	14,689	21.84		3,198		6.83			
2001.2	234	699,556	5,174	16,838	1.076	18,118	25.90		3,502		7.40		23.91	
2002.1	228	704,351	4,432	14,242	1.089	15,510	22.02	0.8%	3,499	9.4%	6.29	-7.9%		
2002.2	222	731,460	5,294	18,713	1.089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%	24.99	4.5%
2003.1	216	729,421	4,609	18,173	1.093	19,863	27.23	23.7%	4,310	23.2%	6.32	0.4%		
2003.2	210	751,857	4,757	19,575	1.093	21,396	28.46	2.1%	4,498	16.8%	6.33	-12.6%	27.85	11.4%
2004.1	204	753,862	4,825	16,889	1.103	18,629	24.71	-9.3%	3,861	-10.4%	6.40	1.3%		
2004.2	198	778,049	4,490	17,890	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%	25.04	-10.1%
2005.1	192	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%		
2005.2	186	832,748	5,004	20,568	1.097	22,571	27.10	6.9%	4,511	2.6%	6.01	4.1%	25.33	1.2%
2006.1	180	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	174	890,498	5,671	26,796	1.087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%	29.65	17.0%
2007.1	168	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	162	955,162	4,799	29,984	1.089	32,647	34.18	4.5%	6,803	32.5%	5.02	-21.1%	32.55	9.8%
2008.1	156	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	150	1,007,535	4,403	32,536	1.084	35,256	34.99	2.4%	8,007	17.7%	4.37	-13.0%	33.07	1.6%
2009.1	144	1,003,882	3,662	25,127	1.105	27,768	27.66	-11.0%	7,583	6.6%	3.65	-16.5%		
2009.2	138	1,028,559	3,967	27,662	1.105	30,569	29.72	-15.1%	7,706	-3.8%	3.86	-11.7%	28.70	-13.2%
2010.1	132	1,018,733	2,851	21,258	1.102	23,420	22.99	-16.9%	8,215	8.3%	2.80	-23.3%		
2010.2	126	1,047,655	3,261	24,130	1.102	26,584	25.38	-14.6%	8,152	5.8%	3.11	-19.3%	24.20	-15.7%
2011.1	120	1,040,159	2,642	18,949	1.095	20,740	19.94	-13.3%	7,850	-4.4%	2.54	-9.2%		
2011.2	114	1,071,640	2,485	21,066	1.095	23,057	21.52	-15.2%	9,279	13.8%	2.32	-25.5%	20.74	-14.3%
2012.1	108	1,073,025	2,018	16,706	1.091	18,230	16.99	-14.8%	9,034	15.1%	1.88	-26.0%		
2012.2	102	1,105,694	2,553	22,807	1.091	24,887	22.51	4.6%	9,750	5.1%	2.31	-0.4%	19.79	-4.6%
2013.1	96	1,104,777	2,687	20,530	1.099	22,572	20.43	20.3%	8,402	-7.0%	2.43	29.3%		
2013.2	90	1,144,156	3,043	25,530	1.099	28,069	24.53	9.0%	9,224	-5.4%	2.66	15.2%	22.52	13.8%
2014.1	84	1,142,615	2,750	23,364	1.093	25,539	22.35	9.4%	9,286	10.5%	2.41	-1.0%		
2014.2	78	1,181,595	3,211	29,948	1.093	32,736	27.70	12.9%	10,195	10.5%	2.72	2.2%	25.07	11.3%
2015.1	72	1,173,182	3,809	34,658	1.103	38,225	32.58	45.8%	10,036	8.1%	3.25	34.9%		
2015.2	66	1,197,914	4,403	45,152	1.103	49,798	41.57	50.0%	11,311	10.9%	3.68	35.2%	37.12	48.1%
2016.1	60	1,176,817	4,306	41,476	1.085	44,997	38.24	17.4%	10,451	4.1%	3.66	12.7%		
2016.2	54	1,187,903	4,707	48,479	1.085	52,595	44.28	6.5%	11,174	-1.2%	3.96	7.8%	41.27	11.2%
2017.1	48	1,170,153	4,818	49,188	1.092	53,688	45.88	20.0%	11,144	6.6%	4.12	12.5%		
2017.2	42	1,198,017	5,658	62,111	1.092	67,795	56.59	27.8%	11,982	7.2%	4.72	19.2%	51.30	24.3%
2018.1	36	1,188,803	4,530	49,472	1.101	54,454	45.81	-0.2%	12,021	7.9%	3.81	-7.5%		
2018.2	30	1,215,333	5,049	58,551	1.101	64,447	53.03	-6.3%	12,765	6.5%	4.15	-12.0%	49.46	-3.6%
2019.1	24	1,193,937	4,173	45,387	1.108	50,289	42.12	-8.0%	12,050	0.2%	3.50	-8.3%		
2019.2	18	1,206,621	4,736	52,296	1.108	57,944	48.02	-9.4%	12,235	-4.2%	3.92	-5.5%	45.09	-8.8%
2020.1	12	1,186,667	3,532	39,178	1.103	43,201	36.41	-13.6%	12,233	1.5%	2.98	-14.9%		
2020.2	6	1,207,277	3,370	39,776	1.103	43,860	36.33	-24.3%	13,015	6.4%	2.79	-28.9%	36.37	-19.3%
Total		40,274,763	164,238	1,179,358		1,292,074								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
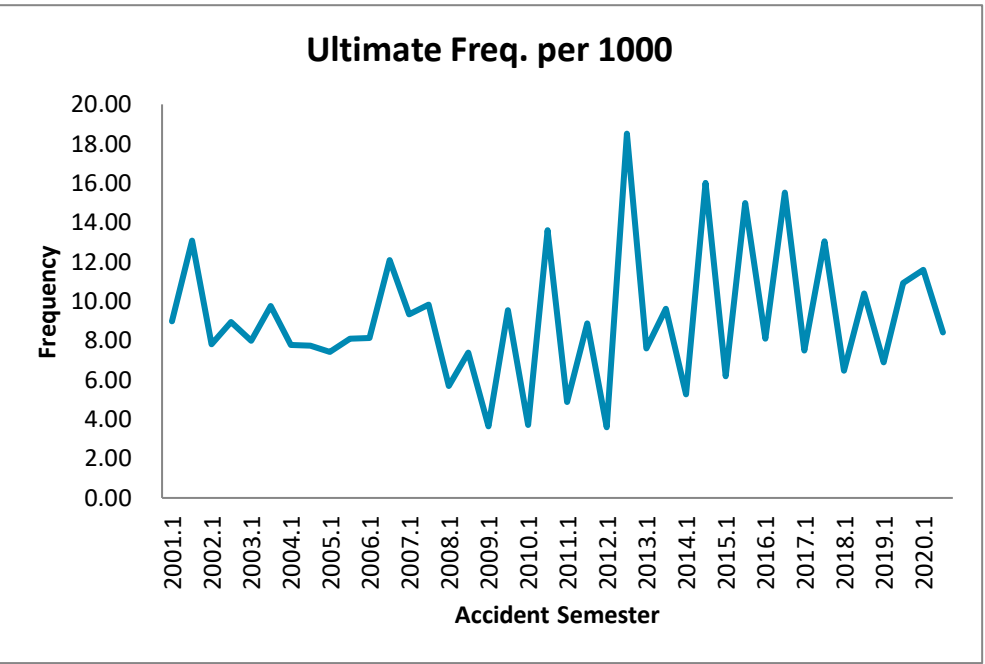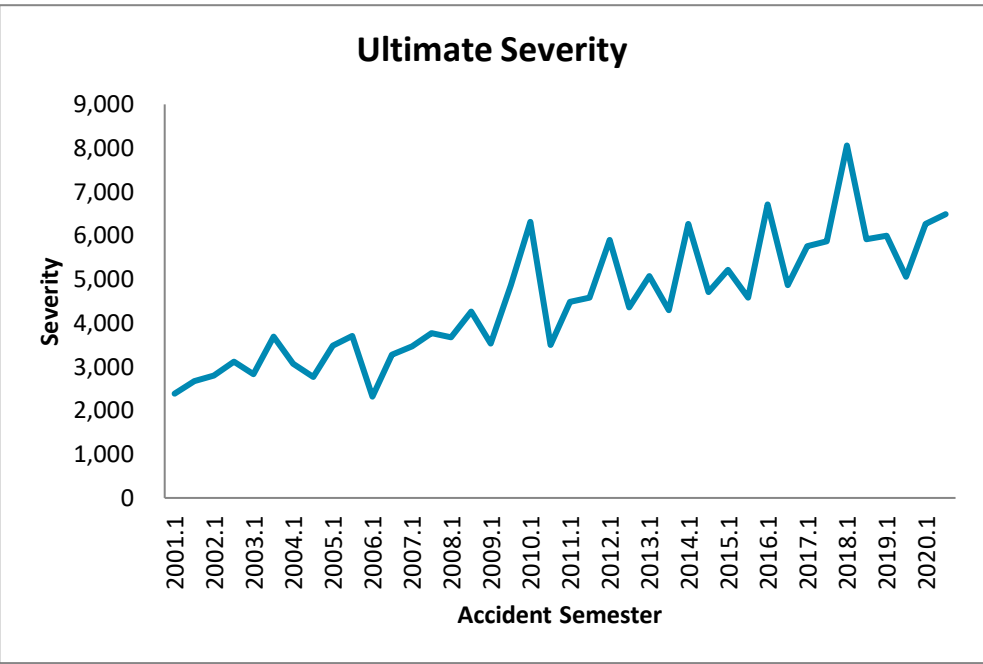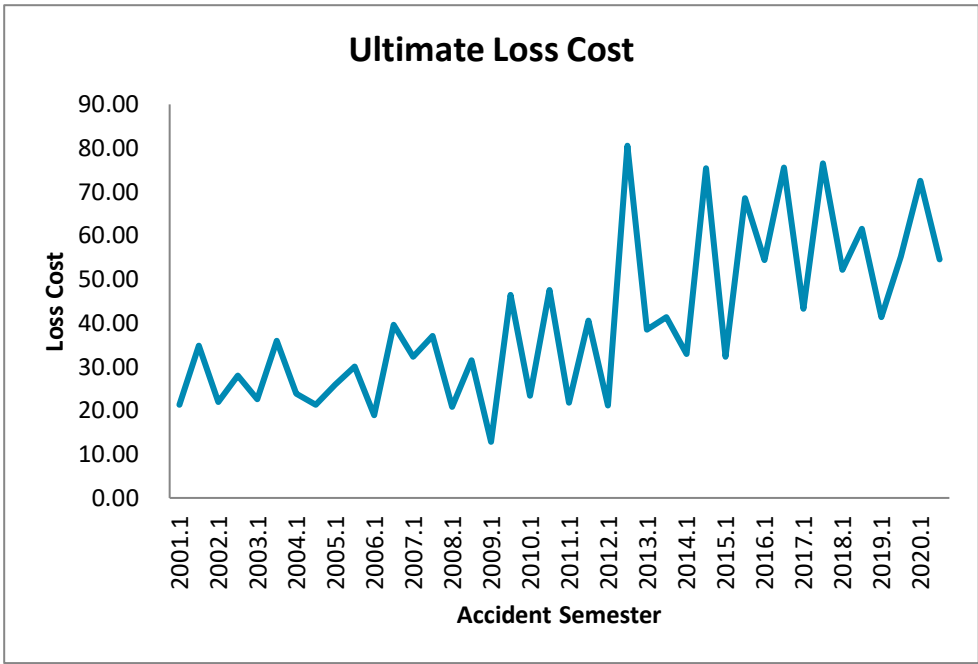
Loss Cost Summary
Data as of 31 Dec 2020

(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	26,476	2,506	4,381	1.076	4,714	178.06		1,881		94.65			
2001.2	234	26,756	2,599	6,228	1.076	6,702	250.46		2,578		97.14		214.45	
2002.1	228	27,383	2,537	5,692	1.089	6,199	226.37	27.1%	2,443	29.9%	92.65	-2.1%		
2002.2	222	28,982	2,295	5,521	1.089	6,013	207.46	-17.2%	2,620	1.6%	79.19	-18.5%	216.65	1.0%
2003.1	216	27,792	2,129	4,776	1.093	5,221	187.84	-17.0%	2,452	0.4%	76.60	-17.3%		
2003.2	210	28,818	2,362	5,395	1.093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%	196.38	-9.4%
2004.1	204	27,917	2,231	4,521	1.103	4,986	178.61	-4.9%	2,235	-8.9%	79.92	4.3%		
2004.2	198	27,107	2,639	5,898	1.103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%	208.86	6.4%
2005.1	192	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	5.2%	107.98	35.1%		
2005.2	186	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%	255.08	22.1%
2006.1	180	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%		
2006.2	174	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%	248.95	-2.4%
2007.1	168	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	162	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%	305.17	22.6%
2008.1	156	19,098	1,717	4,464	1.084	4,837	253.29	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	150	16,151	1,446	5,339	1.084	5,785	358.20	5.2%	4,001	35.8%	89.53	-22.5%	301.36	-1.3%
2009.1	144	13,978	999	4,415	1.105	4,879	349.05	37.8%	4,884	73.4%	71.47	-20.5%		
2009.2	138	13,536	1,178	4,463	1.105	4,932	364.34	1.7%	4,187	4.6%	87.03	-2.8%	356.57	18.3%
2010.1	132	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%		
2010.2	126	11,946	2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%	440.33	23.5%
2011.1	120	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%		
2011.2	114	10,787	2,131	4,571	1.095	5,003	463.78	-19.4%	2,348	-18.6%	197.55	-1.0%	403.12	-8.5%
2012.1	108	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%		
2012.2	102	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%	431.01	6.9%
2013.1	96	9,851	1,587	4,640	1.099	5,102	517.93	82.6%	3,215	73.5%	161.10	5.2%		
2013.2	90	10,249	1,872	4,682	1.099	5,148	502.25	-13.3%	2,750	-1.6%	182.65	-11.9%	509.93	18.3%
2014.1	84	10,275	1,313	3,326	1.093	3,636	353.87	-31.7%	2,769	-13.9%	127.79	-20.7%		
2014.2	78	12,002	1,643	6,245	1.093	6,826	568.76	13.2%	4,155	51.1%	136.89	-25.1%	469.64	-7.9%
2015.1	72	12,139	1,268	3,796	1.103	4,187	344.94	-2.5%	3,302	19.2%	104.46	-18.3%		
2015.2	66	12,181	1,530	5,624	1.103	6,203	509.25	-10.5%	4,054	-2.4%	125.61	-8.2%	427.24	-9.0%
2016.1	60	11,504	1,195	3,873	1.085	4,201	365.22	5.9%	3,516	6.5%	103.88	-0.6%		
2016.2	54	11,093	1,729	6,490	1.085	7,041	634.74	24.6%	4,072	0.4%	155.88	24.1%	497.53	16.5%
2017.1	48	10,772	1,217	4,385	1.092	4,786	444.28	21.6%	3,934	11.9%	112.95	8.7%		
2017.2	42	11,231	1,167	4,814	1.092	5,254	467.81	-26.3%	4,503	10.6%	103.88	-33.4%	456.29	-8.3%
2018.1	36	10,910	940	4,885	1.101	5,377	492.86	10.9%	5,722	45.5%	86.13	-23.7%		
2018.2	30	11,334	943	5,603	1.101	6,167	544.15	16.3%	6,539	45.2%	83.21	-19.9%	518.99	13.7%
2019.1	24	11,315	654	3,842	1.108	4,257	376.21	-23.7%	6,508	13.7%	57.81	-32.9%		
2019.2	18	11,818	831	5,476	1.108	6,067	513.39	-5.7%	7,299	11.6%	70.34	-15.5%	446.29	-14.0%
2020.1	12	10,909	622	4,081	1.103	4,501	412.55	9.7%	7,234	11.2%	57.03	-1.4%		
2020.2	6	11,264	632	3,868	1.103	4,265	378.68	-26.2%	6,745	-7.6%	56.14	-20.2%	395.34	-11.4%
Total		651,729	68,619	192,714		210,905								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

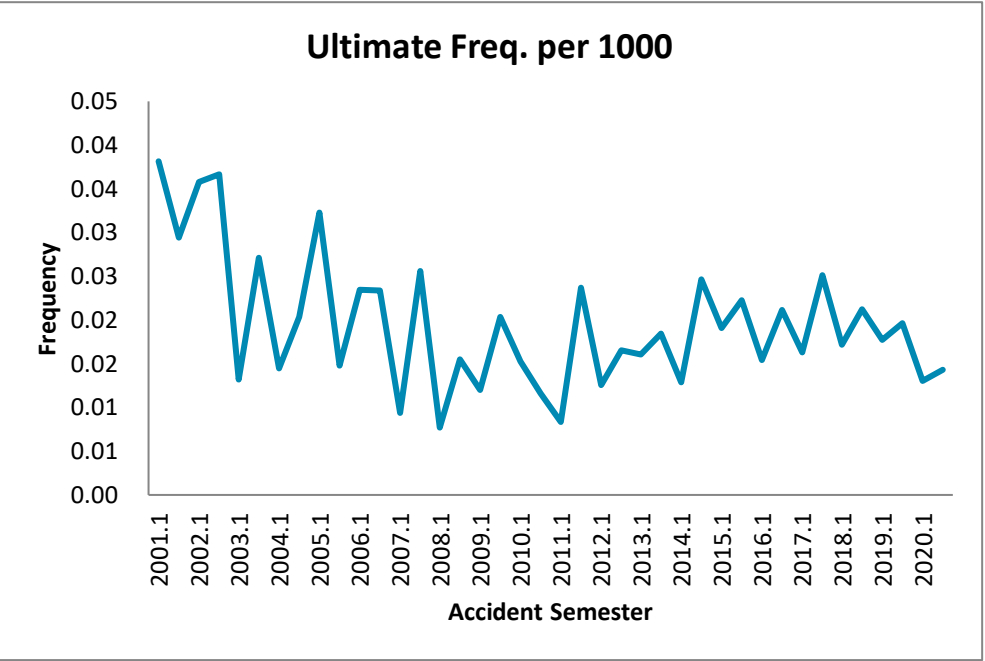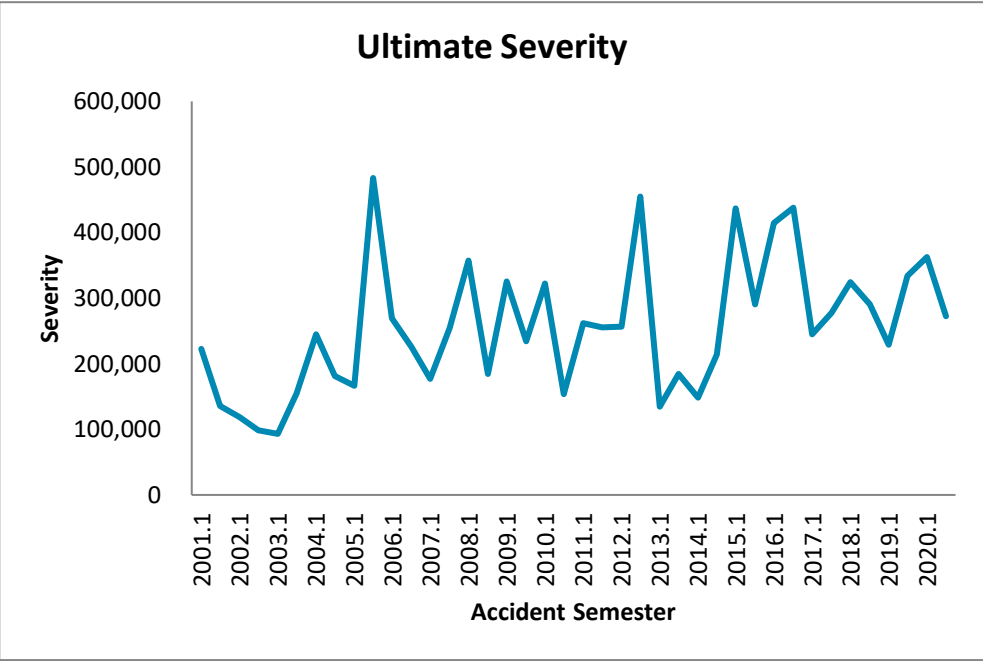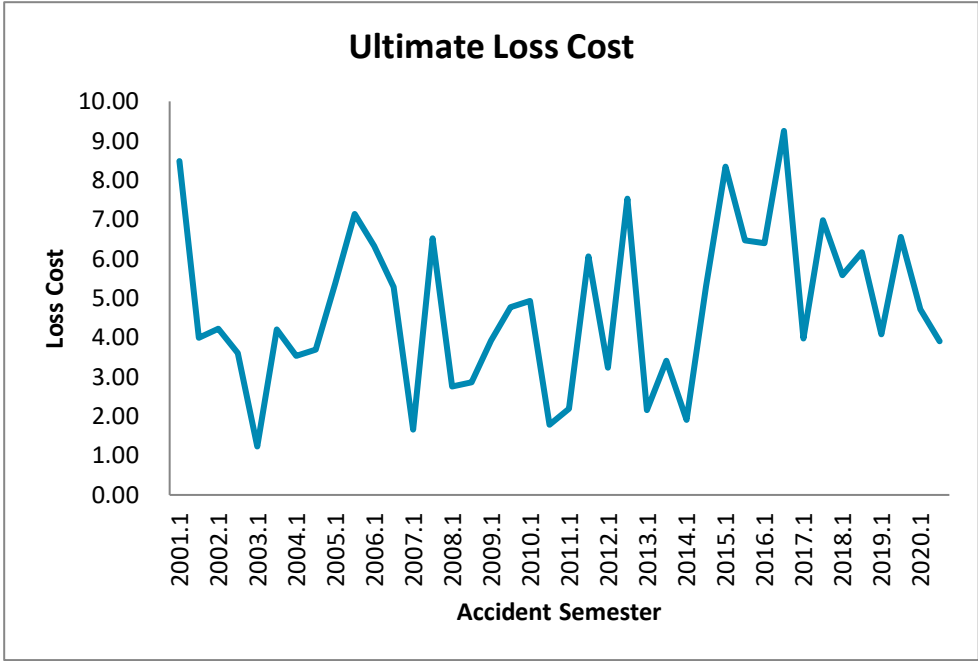**Loss Cost Summary**
Data as of 31 Dec 2020

(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	19,513	175	387	1.076	416	21.33		2,378		8.97			
2001.2	234	17,834	233	578	1.076	621	34.85		2,667		13.06		27.78	
2002.1	228	17,164	134	345	1.089	376	21.88	2.6%	2,803	17.9%	7.81	-12.9%		
2002.2	222	16,307	146	418	1.089	456	27.95	-19.8%	3,121	17.0%	8.95	-31.5%	24.84	-10.6%
2003.1	216	15,427	123	318	1.093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%		
2003.2	210	14,869	145	489	1.093	534	35.92	28.5%	3,684	18.0%	9.75	8.9%	29.10	17.2%
2004.1	204	14,258	111	309	1.103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%		
2004.2	198	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-25.1%	7.73	-20.7%	22.58	-22.4%
2005.1	192	14,848	110	350	1.097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%		
2005.2	186	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%	27.75	22.9%
2006.1	180	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	174	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%	29.11	4.9%
2007.1	168	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	162	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%	34.66	19.1%
2008.1	156	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	150	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%	25.91	-25.3%
2009.1	144	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%		
2009.2	138	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%	29.72	14.7%
2010.1	132	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%		
2010.2	126	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%	35.41	19.2%
2011.1	120	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	114	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%	31.08	-12.2%
2012.1	108	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%		
2012.2	102	9,183	170	678	1.091	740	80.55	98.7%	4,351	-4.9%	18.51	109.0%	50.41	62.2%
2013.1	96	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%		
2013.2	90	8,724	84	328	1.099	360	41.30	-48.7%	4,289	-1.4%	9.63	-48.0%	39.86	-20.9%
2014.1	84	8,766	46	263	1.093	288	32.85	-14.6%	6,259	23.3%	5.25	-30.8%		
2014.2	78	8,612	138	595	1.093	650	75.46	82.7%	4,709	9.8%	16.02	66.4%	53.96	35.4%
2015.1	72	8,717	54	255	1.103	282	32.32	-1.6%	5,218	-16.6%	6.19	18.1%		
2015.2	66	8,615	129	535	1.103	591	68.55	-9.2%	4,578	-2.8%	14.97	-6.5%	50.33	-6.7%
2016.1	60	8,882	72	445	1.085	483	54.39	68.3%	6,709	28.6%	8.11	30.9%		
2016.2	54	8,952	139	623	1.085	676	75.54	10.2%	4,865	6.3%	15.53	3.7%	65.00	29.2%
2017.1	48	9,329	70	370	1.092	403	43.24	-20.5%	5,762	-14.1%	7.50	-7.4%		
2017.2	42	9,803	128	688	1.092	751	76.57	1.4%	5,864	20.5%	13.06	-15.9%	60.31	-7.2%
2018.1	36	10,818	70	513	1.101	564	52.18	20.7%	8,059	39.9%	6.47	-13.7%		
2018.2	30	10,679	111	597	1.101	657	61.54	-19.6%	5,914	0.8%	10.41	-20.3%	56.83	-5.8%
2019.1	24	10,877	75	406	1.108	449	41.33	-20.8%	5,993	-25.6%	6.90	6.5%		
2019.2	18	10,933	119	545	1.108	603	55.18	-10.3%	5,061	-14.4%	10.90	4.8%	48.27	-15.1%
2020.1	12	11,842	137	779	1.103	859	72.54	75.5%	6,263	4.5%	11.58	68.0%		
2020.2	6	12,407	104	614	1.103	677	54.54	-1.2%	6,485	28.1%	8.41	-22.9%	63.33	31.2%
Total		457,532	4,154	16,074		17,596								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
Data as of 31 Dec 2020

(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	786,424	30	6,200	1.076	6,672	8.48		222,387		0.04			
2001.2	234	816,118	24	3,025	1.076	3,255	3.99		135,624		0.03		6.19	
2002.1	228	811,213	29	3,150	1.089	3,431	4.23	-50.1%	118,302	-46.8%	0.04	-6.3%		
2002.2	222	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,263	-27.5%	0.04	24.6%	3.91	-36.9%
2003.1	216	756,040	10	852	1.093	931	1.23	-70.9%	93,099	-21.3%	0.01	-63.0%		
2003.2	210	775,095	21	2,983	1.093	3,260	4.21	16.8%	155,233	58.0%	0.03	-26.0%	2.74	-30.0%
2004.1	204	761,568	11	2,441	1.103	2,692	3.54	187.1%	244,751	162.9%	0.01	9.2%		
2004.2	198	786,350	16	2,631	1.103	2,902	3.69	-12.3%	181,365	16.8%	0.02	-24.9%	3.61	32.0%
2005.1	192	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%		
2005.2	186	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%	6.27	73.6%
2006.1	180	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%		
2006.2	174	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%	5.79	-7.7%
2007.1	168	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%		
2007.2	162	899,626	23	5,383	1.089	5,861	6.51	23.2%	254,814	12.7%	0.03	9.3%	4.15	-28.3%
2008.1	156	1,038,913	8	2,636	1.084	2,857	2.75	65.7%	357,098	101.8%	0.01	-17.9%		
2008.2	150	1,084,284	17	2,858	1.084	3,097	2.86	-56.2%	184,056	-27.8%	0.02	-39.3%	2.80	-32.5%
2009.1	144	1,067,335	13	3,783	1.105	4,181	3.92	42.5%	325,979	-8.7%	0.01	56.1%		
2009.2	138	1,106,401	23	4,779	1.105	5,281	4.77	67.1%	234,164	27.2%	0.02	31.4%	4.35	55.2%
2010.1	132	1,089,430	17	4,876	1.102	5,372	4.93	25.9%	322,266	-1.1%	0.02	27.3%		
2010.2	126	1,137,651	13	1,844	1.102	2,031	1.79	-62.6%	153,620	-34.4%	0.01	-43.0%	3.32	-23.6%
2011.1	120	1,118,919	9	2,240	1.095	2,452	2.19	-55.6%	261,573	-18.8%	0.01	-45.2%		
2011.2	114	1,168,796	28	6,469	1.095	7,081	6.06	239.3%	255,597	66.4%	0.02	103.9%	4.17	25.3%
2012.1	108	1,161,584	15	3,441	1.091	3,754	3.23	47.5%	256,820	-1.8%	0.01	50.2%		
2012.2	102	1,211,404	20	8,366	1.091	9,129	7.54	24.4%	454,895	78.0%	0.02	-30.1%	5.43	30.3%
2013.1	96	1,201,135	19	2,351	1.099	2,585	2.15	-33.4%	134,145	-47.8%	0.02	27.5%		
2013.2	90	1,259,943	23	3,911	1.099	4,300	3.41	-54.7%	184,691	-59.4%	0.02	11.6%	2.80	-48.5%
2014.1	84	1,245,975	16	2,184	1.093	2,387	1.92	-11.0%	148,693	10.8%	0.01	-19.7%		
2014.2	78	1,305,285	32	6,321	1.093	6,909	5.29	55.1%	214,604	16.2%	0.02	33.5%	3.64	30.2%
2015.1	72	1,286,323	25	9,736	1.103	10,738	8.35	335.7%	436,883	193.8%	0.02	48.3%		
2015.2	66	1,329,727	30	7,798	1.103	8,601	6.47	22.2%	290,153	35.2%	0.02	-9.6%	7.39	102.9%
2016.1	60	1,304,045	20	7,680	1.085	8,332	6.39	-23.5%	414,205	-5.2%	0.02	-19.3%		
2016.2	54	1,334,358	28	11,377	1.085	12,342	9.25	43.0%	438,142	51.0%	0.02	-5.3%	7.84	6.0%
2017.1	48	1,303,769	21	4,753	1.092	5,187	3.98	-37.7%	244,409	-41.0%	0.02	5.5%		
2017.2	42	1,347,107	34	8,610	1.092	9,397	6.98	-24.6%	277,518	-36.7%	0.03	19.1%	5.50	-29.8%
2018.1	36	1,326,335	23	6,721	1.101	7,398	5.58	40.2%	324,709	32.9%	0.02	5.5%		
2018.2	30	1,372,787	29	7,695	1.101	8,470	6.17	-11.6%	290,430	4.7%	0.02	-15.5%	5.88	6.9%
2019.1	24	1,341,292	24	4,933	1.108	5,466	4.08	-26.9%	229,390	-29.4%	0.02	3.4%		
2019.2	18	1,376,339	27	8,136	1.108	9,015	6.55	6.2%	333,717	14.9%	0.02	-7.6%	5.33	-9.4%
2020.1	12	1,339,759	17	5,732	1.103	6,320	4.72	15.8%	362,405	58.0%	0.01	-26.7%		
2020.2	6	1,384,149	20	4,893	1.103	5,396	3.90	-40.5%	271,939	-18.5%	0.01	-27.0%	4.30	-19.3%
Total		43,586,003	829	192,831		211,142								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	277,798	277,806	1.000	277,806	277,798	8
2001.2	234	325,937	325,937	1.000	325,937	325,937	0
2002.1	228	302,886	302,886	1.000	302,886	302,888	(3)
2002.2	222	332,224	332,224	1.000	332,224	332,209	15
2003.1	216	283,662	284,576	1.000	284,563	284,464	99
2003.2	210	290,912	291,996	1.000	292,005	291,974	31
2004.1	204	245,560	245,560	1.000	245,566	245,590	(24)
2004.2	198	232,374	232,401	1.000	232,458	232,482	(24)
2005.1	192	188,065	188,245	1.001	188,346	188,423	(78)
2005.2	186	218,141	219,126	1.001	219,295	219,234	62
2006.1	180	193,301	193,303	1.001	193,457	193,441	16
2006.2	174	249,511	250,397	1.001	250,653	250,477	175
2007.1	168	199,338	201,532	1.001	201,660	200,642	1,017
2007.2	162	255,799	256,659	1.002	257,084	257,174	(90)
2008.1	156	227,853	229,881	1.003	230,506	230,476	30
2008.2	150	260,883	262,779	1.003	263,444	263,181	262
2009.1	144	210,150	210,921	1.005	211,963	211,702	261
2009.2	138	264,987	265,647	1.006	267,186	266,292	894
2010.1	132	189,222	192,845	1.006	194,047	192,467	1,581
2010.2	126	269,462	274,288	1.007	276,153	276,061	92
2011.1	120	220,394	224,422	1.007	226,062	225,470	592
2011.2	114	286,362	293,431	1.007	295,613	295,806	(192)
2012.1	108	263,569	271,694	1.010	274,416	274,778	(362)
2012.2	102	311,976	329,281	1.013	333,527	335,814	(2,288)
2013.1	96	274,633	292,382	1.016	297,101	297,748	(647)
2013.2	90	337,933	369,579	1.019	376,668	376,261	407
2014.1	84	288,839	312,325	1.023	319,446	320,467	(1,021)
2014.2	78	364,979	423,616	1.026	434,555	435,208	(653)
2015.1	72	301,129	373,624	1.032	385,401	384,170	1,230
2015.2	66	357,710	462,509	1.042	482,062	476,931	5,131
2016.1	60	289,639	411,400	1.057	434,699	429,637	5,062
2016.2	54	322,761	491,645	1.081	531,613	527,909	3,704
2017.1	48	253,627	434,059	1.111	482,218	484,029	(1,811)
2017.2	42	246,477	483,880	1.162	562,240	560,789	1,451
2018.1	36	171,909	422,497	1.252	528,778	525,154	3,624
2018.2	30	126,230	438,395	1.385	607,282	608,204	(923)
2019.1	24	70,494	352,078	1.599	562,955	557,411	5,545
2019.2	18	44,052	338,924	1.844	625,050	618,520	6,530
2020.1	12	12,264	187,970	2.133	400,996	384,577	16,419
2020.2	6	2,988	161,105	2.952	475,534		
Total		9,566,028	12,113,823		13,683,456	13,161,797	46,124

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	66,286	66,286	1.000	66,286	66,286	0
2001.2	234	80,351	80,351	1.000	80,351	80,351	0
2002.1	228	83,270	83,270	1.000	83,270	83,271	(0)
2002.2	222	84,764	84,764	1.000	84,764	84,764	0
2003.1	216	79,821	79,853	1.000	79,853	79,853	0
2003.2	210	78,172	78,172	1.000	78,172	78,174	(3)
2004.1	204	73,246	73,246	1.000	73,246	73,247	(1)
2004.2	198	84,640	84,640	1.000	84,640	84,640	0
2005.1	192	83,059	83,059	1.000	83,059	83,059	0
2005.2	186	99,750	99,753	1.000	99,753	99,753	0
2006.1	180	98,202	98,202	1.000	98,202	98,202	0
2006.2	174	130,624	130,627	1.000	130,627	130,611	16
2007.1	168	126,377	126,378	1.000	126,378	126,378	(0)
2007.2	162	150,270	150,270	1.000	150,270	150,273	(3)
2008.1	156	141,016	141,016	1.000	141,016	141,016	0
2008.2	150	156,643	156,644	1.000	156,644	156,643	1
2009.1	144	140,591	140,591	1.000	140,591	140,591	0
2009.2	138	158,904	158,904	1.000	158,904	158,904	0
2010.1	132	132,574	132,574	1.000	132,574	132,574	0
2010.2	126	162,927	162,931	1.000	162,931	162,969	(38)
2011.1	120	163,580	163,580	1.000	163,580	163,578	1
2011.2	114	160,425	160,425	1.000	160,425	160,426	(1)
2012.1	108	150,262	150,265	1.000	150,265	150,264	0
2012.2	102	190,257	190,768	1.000	190,768	190,257	511
2013.1	96	168,331	168,388	1.000	168,388	168,396	(8)
2013.2	90	205,031	205,723	1.000	205,723	205,728	(5)
2014.1	84	183,976	184,045	1.000	184,045	184,040	5
2014.2	78	211,402	211,568	1.000	211,568	211,581	(14)
2015.1	72	195,285	195,816	1.000	195,810	195,879	(69)
2015.2	66	212,357	212,411	1.000	212,484	212,433	51
2016.1	60	180,154	180,359	1.000	180,359	180,293	67
2016.2	54	210,488	210,698	1.000	210,703	210,675	28
2017.1	48	205,599	205,975	1.000	205,938	205,849	89
2017.2	42	221,508	222,136	0.999	222,009	222,147	(138)
2018.1	36	223,632	224,423	1.000	224,360	224,593	(232)
2018.2	30	212,178	213,667	1.000	213,677	213,716	(39)
2019.1	24	206,979	211,778	1.004	212,566	211,914	651
2019.2	18	202,663	211,050	1.022	215,773	223,126	(7,353)
2020.1	12	129,345	141,613	1.056	149,475	158,116	(8,641)
2020.2	6	57,448	123,893	1.317	163,138		
Total		5,902,387	6,000,112		6,052,585	5,904,572	(15,125)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	28,746	29,252	1.000	29,252	29,252	0
2001.2	234	35,544	35,544	1.000	35,544	35,544	0
2002.1	228	33,172	34,029	1.000	34,029	34,029	0
2002.2	222	36,695	36,695	1.000	36,695	36,695	0
2003.1	216	28,761	28,761	1.000	28,761	28,761	0
2003.2	210	30,707	30,707	1.000	30,707	30,707	0
2004.1	204	25,600	25,600	1.000	25,600	25,600	0
2004.2	198	31,935	31,957	1.000	31,957	31,952	5
2005.1	192	29,205	29,206	1.000	29,206	29,206	0
2005.2	186	38,934	39,035	1.000	39,035	38,982	52
2006.1	180	27,898	27,903	1.002	27,946	27,908	38
2006.2	174	36,182	36,449	1.002	36,508	36,442	66
2007.1	168	30,836	30,840	1.001	30,875	30,834	41
2007.2	162	41,196	41,205	1.001	41,252	41,200	52
2008.1	156	33,016	33,023	1.002	33,073	33,042	31
2008.2	150	44,708	44,847	1.002	44,932	44,893	38
2009.1	144	35,873	35,873	1.002	35,938	35,917	20
2009.2	138	43,622	43,710	1.002	43,819	43,814	4
2010.1	132	34,444	34,453	1.004	34,578	34,551	27
2010.2	126	43,913	45,687	1.004	45,873	44,293	1,580
2011.1	120	36,064	36,066	1.007	36,315	36,029	286
2011.2	114	44,517	44,879	1.007	45,201	44,975	226
2012.1	108	39,281	40,214	1.006	40,466	40,317	150
2012.2	102	49,790	51,668	1.007	52,016	51,820	196
2013.1	96	40,342	42,166	1.008	42,486	42,349	137
2013.2	90	50,281	52,074	1.008	52,487	52,274	213
2014.1	84	41,545	42,157	1.008	42,482	42,277	205
2014.2	78	55,881	56,808	1.008	57,274	57,114	160
2015.1	72	50,913	51,418	1.008	51,852	51,866	(15)
2015.2	66	63,821	70,728	1.008	71,286	70,994	292
2016.1	60	53,428	53,855	1.012	54,488	54,387	100
2016.2	54	70,392	73,292	1.014	74,317	73,899	417
2017.1	48	65,790	70,907	1.020	72,295	71,644	651
2017.2	42	74,142	80,038	1.022	81,802	81,059	743
2018.1	36	74,046	83,810	1.028	86,142	85,152	989
2018.2	30	74,064	78,625	1.030	80,993	81,648	(655)
2019.1	24	72,127	84,825	1.010	85,660	85,798	(138)
2019.2	18	65,324	91,679	1.062	97,356	97,785	(430)
2020.1	12	32,904	59,990	1.093	65,572	59,787	5,786
2020.2	6	14,034	70,600	1.062	74,949		
Total		1,759,673	1,930,576		1,961,017	1,874,799	11,269

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	72,563	72,563	1.000	72,563	72,563	0
2001.2	234	90,916	90,916	1.000	90,916	90,917	(1)
2002.1	228	96,024	96,024	1.000	96,024	96,025	(1)
2002.2	222	96,337	96,337	1.000	96,337	96,338	(1)
2003.1	216	94,908	94,909	1.000	94,909	94,910	(2)
2003.2	210	87,393	87,393	1.000	87,393	87,393	(0)
2004.1	204	88,275	88,275	1.000	88,275	88,275	(1)
2004.2	198	97,193	97,193	1.000	97,193	97,193	(0)
2005.1	192	98,079	98,079	1.000	98,079	98,079	0
2005.2	186	118,370	118,375	1.000	118,375	118,375	0
2006.1	180	120,850	120,849	1.000	120,849	120,850	(1)
2006.2	174	166,718	166,720	1.000	166,720	166,724	(3)
2007.1	168	166,228	166,232	1.000	166,232	166,235	(3)
2007.2	162	187,951	187,973	1.000	187,973	187,975	(2)
2008.1	156	181,616	181,617	1.000	181,617	181,618	(1)
2008.2	150	195,140	195,142	1.000	195,142	195,151	(8)
2009.1	144	170,102	170,110	1.000	170,110	170,107	3
2009.2	138	188,217	188,219	1.000	188,219	188,232	(14)
2010.1	132	144,615	144,627	1.000	144,627	144,628	(1)
2010.2	126	176,289	176,311	1.000	176,311	176,313	(2)
2011.1	120	184,235	184,237	1.000	184,237	184,241	(4)
2011.2	114	170,550	170,582	1.000	170,582	170,568	14
2012.1	108	162,404	162,409	1.000	162,409	162,423	(14)
2012.2	102	206,775	206,813	1.000	206,813	206,814	(1)
2013.1	96	182,705	182,780	1.000	182,780	182,780	(0)
2013.2	90	227,866	227,895	1.000	227,892	227,904	(12)
2014.1	84	203,619	203,649	1.000	203,630	203,660	(30)
2014.2	78	237,816	237,856	1.000	237,821	237,810	11
2015.1	72	217,196	217,297	1.000	217,266	217,237	29
2015.2	66	232,422	232,627	1.000	232,580	232,659	(80)
2016.1	60	201,689	201,870	1.000	201,812	201,773	39
2016.2	54	251,289	251,443	0.999	251,308	251,297	11
2017.1	48	238,239	238,488	1.000	238,380	238,452	(72)
2017.2	42	262,418	262,670	1.000	262,552	262,407	145
2018.1	36	261,605	261,979	0.999	261,750	261,848	(98)
2018.2	30	260,171	260,643	0.998	260,040	259,247	792
2019.1	24	256,372	257,357	0.988	254,201	251,490	2,711
2019.2	18	252,616	255,195	0.961	245,350	236,165	9,185
2020.1	12	181,713	188,244	0.890	167,485	145,263	22,222
2020.2	6	172,228	256,122	0.653	167,292		
Total		7,001,714	7,098,021		6,974,044	6,771,943	34,809

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	35,486	35,486	1.000	35,486	35,486	0
2001.2	234	60,889	60,889	1.000	60,889	60,889	0
2002.1	228	39,958	39,958	1.000	39,958	39,958	0
2002.2	222	54,246	54,246	1.000	54,246	54,246	0
2003.1	216	44,063	44,063	1.000	44,063	44,063	(0)
2003.2	210	63,967	63,967	1.000	63,967	63,967	0
2004.1	204	41,135	41,135	1.000	41,135	41,136	(1)
2004.2	198	84,072	84,072	1.000	84,072	84,071	1
2005.1	192	77,572	77,572	1.000	77,571	77,571	0
2005.2	186	76,086	76,093	1.000	76,093	76,093	(0)
2006.1	180	58,706	58,706	1.000	58,706	58,704	2
2006.2	174	98,467	98,467	1.000	98,463	98,462	1
2007.1	168	88,133	88,135	1.000	88,131	88,130	1
2007.2	162	145,954	145,954	1.000	145,947	145,946	1
2008.1	156	80,136	80,136	1.000	80,132	80,129	3
2008.2	150	132,062	132,062	1.000	132,055	132,053	1
2009.1	144	77,124	77,126	1.000	77,121	77,129	(8)
2009.2	138	150,053	150,053	1.000	150,040	150,038	1
2010.1	132	73,631	73,635	1.000	73,626	73,622	4
2010.2	126	295,808	295,816	1.000	295,772	295,763	8
2011.1	120	72,845	72,845	1.000	72,836	72,832	5
2011.2	114	139,799	139,802	1.000	139,783	139,769	14
2012.1	108	77,493	77,498	1.000	77,487	77,479	8
2012.2	102	272,109	272,112	1.000	272,070	272,050	20
2013.1	96	125,801	125,802	1.000	125,784	125,774	9
2013.2	90	216,926	216,956	1.000	216,921	216,898	23
2014.1	84	83,156	83,168	1.000	83,156	83,148	7
2014.2	78	314,700	314,727	1.000	314,688	314,690	(2)
2015.1	72	107,513	107,579	1.000	107,571	107,551	20
2015.2	66	302,309	302,434	1.000	302,387	302,350	37
2016.1	60	174,214	174,245	1.000	174,218	174,227	(9)
2016.2	54	381,475	381,547	1.000	381,423	381,457	(34)
2017.1	48	136,243	136,453	1.000	136,406	136,420	(14)
2017.2	42	241,315	241,398	1.000	241,315	241,415	(100)
2018.1	36	128,528	128,615	1.000	128,551	128,591	(40)
2018.2	30	253,802	253,978	0.999	253,834	253,919	(86)
2019.1	24	127,984	128,690	1.001	128,771	128,912	(141)
2019.2	18	237,973	239,372	1.002	239,827	238,694	1,133
2020.1	12	346,958	359,463	0.998	358,920	249,571	109,349
2020.2	6	167,959	210,429	1.013	213,071		
Total		5,686,645	5,744,680		5,746,489	5,423,205	110,213

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	13,651	13,651	1.000	13,651	13,651	0
2001.2	234	16,838	16,838	1.000	16,838	16,838	0
2002.1	228	14,242	14,242	1.000	14,242	14,242	0
2002.2	222	18,713	18,713	1.000	18,713	18,713	0
2003.1	216	18,173	18,173	1.000	18,173	18,173	(0)
2003.2	210	19,575	19,575	1.000	19,575	19,575	0
2004.1	204	16,889	16,889	1.000	16,889	16,890	(1)
2004.2	198	17,890	17,890	1.000	17,890	17,890	0
2005.1	192	16,794	16,794	1.000	16,794	16,794	0
2005.2	186	20,566	20,568	1.000	20,568	20,568	(0)
2006.1	180	20,503	20,503	1.000	20,503	20,503	0
2006.2	174	26,796	26,796	1.000	26,796	26,796	0
2007.1	168	25,651	25,651	1.000	25,651	25,651	0
2007.2	162	29,984	29,984	1.000	29,984	29,985	(1)
2008.1	156	27,751	27,751	1.000	27,751	27,749	2
2008.2	150	32,536	32,536	1.000	32,536	32,538	(2)
2009.1	144	25,127	25,127	1.000	25,127	25,140	(13)
2009.2	138	27,662	27,662	1.000	27,662	27,663	(1)
2010.1	132	21,255	21,258	1.000	21,258	21,259	(1)
2010.2	126	24,130	24,130	1.000	24,130	24,129	1
2011.1	120	18,949	18,949	1.000	18,949	18,948	1
2011.2	114	21,067	21,068	1.000	21,066	21,066	0
2012.1	108	16,708	16,708	1.000	16,706	16,705	1
2012.2	102	22,810	22,810	1.000	22,807	22,806	1
2013.1	96	20,533	20,533	1.000	20,530	20,530	0
2013.2	90	25,535	25,537	1.000	25,530	25,525	4
2014.1	84	23,371	23,371	1.000	23,364	23,361	3
2014.2	78	29,944	29,956	1.000	29,948	29,950	(2)
2015.1	72	34,632	34,660	1.000	34,658	34,653	5
2015.2	66	45,108	45,150	1.000	45,152	45,138	14
2016.1	60	41,477	41,481	1.000	41,476	41,482	(5)
2016.2	54	48,478	48,519	0.999	48,479	48,492	(13)
2017.1	48	49,092	49,219	0.999	49,188	49,210	(22)
2017.2	42	62,117	62,151	0.999	62,111	62,227	(116)
2018.1	36	49,481	49,528	0.999	49,472	49,492	(20)
2018.2	30	58,566	58,664	0.998	58,551	58,616	(65)
2019.1	24	45,081	45,472	0.998	45,387	45,481	(94)
2019.2	18	52,057	52,571	0.995	52,296	52,787	(491)
2020.1	12	39,027	39,893	0.982	39,178	38,478	700
2020.2	6	31,777	41,981	0.947	39,776		
Total		1,170,537	1,182,953		1,179,358	1,139,696	(113)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	4,381	4,381	1.000	4,381	4,381	0
2001.2	234	6,228	6,228	1.000	6,228	6,228	0
2002.1	228	5,692	5,692	1.000	5,692	5,692	0
2002.2	222	5,521	5,521	1.000	5,521	5,521	0
2003.1	216	4,776	4,776	1.000	4,776	4,776	(0)
2003.2	210	5,395	5,395	1.000	5,395	5,395	0
2004.1	204	4,521	4,521	1.000	4,521	4,521	0
2004.2	198	5,898	5,898	1.000	5,898	5,898	0
2005.1	192	5,288	5,288	1.000	5,288	5,288	0
2005.2	186	4,725	4,725	1.000	4,725	4,725	0
2006.1	180	3,941	3,941	1.000	3,941	3,941	0
2006.2	174	5,100	5,100	1.000	5,100	5,100	0
2007.1	168	4,747	4,747	1.000	4,747	4,747	0
2007.2	162	6,506	6,506	1.000	6,506	6,506	0
2008.1	156	4,464	4,464	1.000	4,464	4,464	0
2008.2	150	5,339	5,339	1.000	5,339	5,340	(1)
2009.1	144	4,414	4,415	1.000	4,415	4,415	0
2009.2	138	4,463	4,463	1.000	4,463	4,465	(2)
2010.1	132	3,370	3,370	1.000	3,370	3,370	0
2010.2	126	6,242	6,242	1.000	6,242	6,242	0
2011.1	120	3,435	3,435	1.000	3,435	3,435	(0)
2011.2	114	4,571	4,571	1.000	4,571	4,571	0
2012.1	108	2,664	2,664	1.000	2,664	2,664	0
2012.2	102	5,400	5,400	1.000	5,400	5,400	0
2013.1	96	4,640	4,640	1.000	4,640	4,640	1
2013.2	90	4,682	4,682	1.000	4,682	4,681	1
2014.1	84	3,326	3,327	1.000	3,326	3,321	5
2014.2	78	6,243	6,243	1.000	6,245	6,230	14
2015.1	72	3,798	3,798	0.999	3,796	3,799	(2)
2015.2	66	5,614	5,619	1.001	5,624	5,618	6
2016.1	60	3,869	3,869	1.001	3,873	3,874	(2)
2016.2	54	6,470	6,478	1.002	6,490	6,476	14
2017.1	48	4,385	4,385	1.000	4,385	4,391	(6)
2017.2	42	4,774	4,807	1.001	4,814	4,797	17
2018.1	36	4,889	4,889	0.999	4,885	4,898	(13)
2018.2	30	5,596	5,603	1.000	5,603	5,628	(25)
2019.1	24	3,865	3,874	0.992	3,842	3,767	75
2019.2	18	5,589	5,643	0.970	5,476	5,535	(59)
2020.1	12	4,316	4,474	0.912	4,081	3,615	467
2020.2	6	3,088	4,564	0.848	3,868		
Total		192,226	193,977		192,714	188,358	488

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	387	387	1.000	387	387	0
2001.2	234	578	578	1.000	578	578	0
2002.1	228	345	345	1.000	345	345	0
2002.2	222	418	418	1.000	418	418	0
2003.1	216	318	318	1.000	318	318	0
2003.2	210	489	489	1.000	489	489	0
2004.1	204	309	309	1.000	309	309	0
2004.2	198	298	298	1.000	298	298	0
2005.1	192	350	350	1.000	350	350	0
2005.2	186	347	347	1.000	347	347	0
2006.1	180	205	205	1.000	205	205	0
2006.2	174	419	419	1.000	419	419	0
2007.1	168	330	330	1.000	330	330	0
2007.2	162	377	377	1.000	377	377	0
2008.1	156	200	200	1.000	200	200	0
2008.2	150	279	279	1.000	279	279	0
2009.1	144	112	112	1.000	112	112	0
2009.2	138	409	409	1.000	409	409	0
2010.1	132	206	206	1.000	206	206	0
2010.2	126	419	419	1.000	419	419	0
2011.1	120	193	193	1.000	193	193	0
2011.2	114	351	351	1.000	351	351	(0)
2012.1	108	184	184	1.000	184	184	(0)
2012.2	102	678	678	1.000	678	678	(0)
2013.1	96	319	319	1.000	319	319	(0)
2013.2	90	327	327	1.001	328	328	(0)
2014.1	84	263	263	1.001	263	264	(0)
2014.2	78	594	594	1.002	595	595	(0)
2015.1	72	255	255	1.002	255	256	(0)
2015.2	66	534	534	1.002	535	535	(0)
2016.1	60	444	444	1.002	445	445	0
2016.2	54	622	622	1.002	623	624	(0)
2017.1	48	369	369	1.002	370	370	(0)
2017.2	42	679	686	1.002	688	679	9
2018.1	36	512	512	1.001	513	514	(1)
2018.2	30	596	596	1.001	597	596	1
2019.1	24	402	407	0.997	406	422	(16)
2019.2	18	548	548	0.994	545	544	1
2020.1	12	724	798	0.977	779	688	91
2020.2	6	486	677	0.906	614		
Total		15,875	16,152		16,074	15,377	83

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 31 Dec 2020

(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	6,200	6,200	1.000	6,200	6,200	0
2001.2	234	3,025	3,025	1.000	3,025	3,025	0
2002.1	228	3,150	3,150	1.000	3,150	3,150	0
2002.2	222	2,797	2,797	1.000	2,797	2,797	0
2003.1	216	771	852	1.000	852	852	(0)
2003.2	210	2,973	2,983	1.000	2,983	2,983	0
2004.1	204	2,441	2,441	1.000	2,441	2,441	0
2004.2	198	2,631	2,631	1.000	2,631	2,631	0
2005.1	192	3,786	3,786	1.000	3,786	3,786	0
2005.2	186	5,284	5,284	1.000	5,284	5,284	0
2006.1	180	4,715	4,715	1.000	4,715	4,715	0
2006.2	174	4,161	4,161	1.000	4,161	4,161	0
2007.1	168	1,300	1,300	1.000	1,300	1,300	0
2007.2	162	5,099	5,383	1.000	5,383	5,411	(29)
2008.1	156	2,623	2,623	1.005	2,636	2,661	(25)
2008.2	150	2,815	2,815	1.015	2,858	2,901	(43)
2009.1	144	3,423	3,718	1.018	3,783	3,761	22
2009.2	138	4,671	4,720	1.013	4,779	4,752	27
2010.1	132	4,770	4,838	1.008	4,876	4,864	12
2010.2	126	1,623	1,836	1.005	1,844	1,779	65
2011.1	120	1,995	2,258	0.992	2,240	2,304	(64)
2011.2	114	5,439	6,565	0.985	6,469	7,033	(564)
2012.1	108	3,467	3,467	0.992	3,441	3,541	(101)
2012.2	102	7,969	8,283	1.010	8,366	8,461	(94)
2013.1	96	2,334	2,365	0.994	2,351	2,344	8
2013.2	90	2,135	3,925	0.997	3,911	4,023	(112)
2014.1	84	1,398	2,218	0.985	2,184	2,332	(148)
2014.2	78	5,030	6,382	0.990	6,321	6,901	(581)
2015.1	72	4,517	9,872	0.986	9,736	10,404	(668)
2015.2	66	3,883	7,850	0.993	7,798	8,401	(603)
2016.1	60	2,272	7,583	1.013	7,680	7,874	(194)
2016.2	54	3,775	10,795	1.054	11,377	10,674	703
2017.1	48	1,786	4,497	1.057	4,753	4,701	52
2017.2	42	1,126	7,928	1.086	8,610	8,894	(284)
2018.1	36	414	5,647	1.190	6,721	6,820	(99)
2018.2	30	196	5,456	1.410	7,695	7,372	323
2019.1	24	166	2,741	1.800	4,933	5,469	(536)
2019.2	18	244	3,747	2.171	8,136	10,001	(1,865)
2020.1	12	56	1,992	2.877	5,732	2,919	2,813
2020.2	6	84	643	7.610	4,893		
Total		116,545	173,471		192,831	189,923	(1,985)

Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Reported Claim Counts: Development Method			
			Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
2001.1	240	7,690	1.000	7,690	7,690	0
2001.2	234	8,394	1.000	8,394	8,394	0
2002.1	228	7,952	1.000	7,952	7,952	0
2002.2	222	7,981	1.000	7,981	7,981	0
2003.1	216	7,483	1.000	7,483	7,483	0
2003.2	210	7,073	1.000	7,073	7,073	0
2004.1	204	6,596	1.000	6,596	6,596	(0)
2004.2	198	6,836	1.000	6,836	6,836	(0)
2005.1	192	6,442	1.000	6,442	6,442	(0)
2005.2	186	7,446	1.000	7,446	7,446	0
2006.1	180	6,859	1.000	6,859	6,859	0
2006.2	174	7,636	1.000	7,635	7,635	(0)
2007.1	168	6,661	1.000	6,660	6,660	0
2007.2	162	7,050	1.000	7,049	7,049	0
2008.1	156	6,471	1.000	6,470	6,471	(1)
2008.2	150	6,775	1.000	6,774	6,775	(1)
2009.1	144	6,202	1.000	6,200	6,201	(0)
2009.2	138	7,037	1.000	7,035	7,035	1
2010.1	132	6,184	1.000	6,182	6,183	(1)
2010.2	126	7,450	1.000	7,447	7,448	(1)
2011.1	120	7,018	1.000	7,016	7,016	(0)
2011.2	114	7,011	0.999	7,007	7,009	(2)
2012.1	108	6,660	0.999	6,656	6,658	(2)
2012.2	102	7,744	0.999	7,739	7,742	(4)
2013.1	96	7,173	0.999	7,168	7,168	(1)
2013.2	90	8,624	0.999	8,616	8,617	(0)
2014.1	84	7,574	0.998	7,562	7,560	3
2014.2	78	8,838	0.998	8,820	8,820	1
2015.1	72	8,113	0.997	8,092	8,095	(3)
2015.2	66	8,861	0.996	8,825	8,821	4
2016.1	60	7,797	0.995	7,755	7,744	10
2016.2	54	9,132	0.993	9,069	9,069	(0)
2017.1	48	8,687	0.991	8,606	8,605	1
2017.2	42	9,195	0.988	9,085	9,078	7
2018.1	36	8,804	0.992	8,731	8,701	31
2018.2	30	8,920	0.994	8,866	8,777	89
2019.1	24	8,554	1.026	8,780	8,621	159
2019.2	18	8,464	1.059	8,962	8,733	229
2020.1	12	5,452	1.063	5,797	5,659	139
2020.2	6	5,277	1.247	6,579		
Total		300,116		301,937	294,697	660

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

	(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	21,967	1.000	21,967	21,967	0
2001.2		234	23,891	1.000	23,891	23,891	0
2002.1		228	24,233	1.000	24,233	24,233	0
2002.2		222	22,311	1.000	22,311	22,311	0
2003.1		216	21,590	1.000	21,590	21,590	0
2003.2		210	19,748	1.000	19,748	19,748	0
2004.1		204	20,359	1.000	20,359	20,359	0
2004.2		198	22,514	1.000	22,514	22,514	0
2005.1		192	22,494	1.000	22,494	22,494	0
2005.2		186	25,852	1.000	25,852	25,852	(0)
2006.1		180	26,424	1.000	26,424	26,424	0
2006.2		174	32,322	1.000	32,322	32,320	2
2007.1		168	30,643	1.000	30,643	30,642	1
2007.2		162	33,105	1.000	33,105	33,103	2
2008.1		156	32,851	1.000	32,850	32,849	1
2008.2		150	35,309	1.000	35,308	35,307	1
2009.1		144	34,399	1.000	34,398	34,397	1
2009.2		138	37,468	1.000	37,467	37,467	(0)
2010.1		132	32,649	1.000	32,649	32,647	1
2010.2		126	39,311	1.000	39,310	39,309	1
2011.1		120	40,123	1.000	40,122	40,121	2
2011.2		114	35,010	1.000	35,010	35,008	2
2012.1		108	34,577	1.000	34,576	34,575	2
2012.2		102	40,523	1.000	40,522	40,519	3
2013.1		96	38,043	1.000	38,042	38,040	2
2013.2		90	43,635	1.000	43,633	43,630	3
2014.1		84	40,476	1.000	40,474	40,471	2
2014.2		78	43,379	1.000	43,376	43,371	4
2015.1		72	41,475	1.000	41,471	41,467	4
2015.2		66	42,236	1.000	42,231	42,228	3
2016.1		60	37,633	1.000	37,627	37,636	(9)
2016.2		54	41,299	1.000	41,291	41,300	(8)
2017.1		48	40,811	1.000	40,803	40,813	(11)
2017.2		42	42,025	1.000	42,013	42,060	(47)
2018.1		36	43,576	1.000	43,563	43,603	(40)
2018.2		30	39,580	0.999	39,553	39,604	(51)
2019.1		24	40,922	0.998	40,836	40,772	64
2019.2		18	38,762	1.007	39,045	40,193	(1,148)
2020.1		12	27,530	1.020	28,069	29,344	(1,275)
2020.2		6	24,812	1.185	29,401		
Total			1,335,867		1,341,093	1,314,180	(2,488)

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	9,579	1.000	9,579	9,579	0
2001.2	234	10,980	1.000	10,980	10,980	0
2002.1	228	10,406	1.000	10,406	10,406	0
2002.2	222	10,187	1.000	10,187	10,187	0
2003.1	216	8,697	1.000	8,697	8,697	0
2003.2	210	8,776	1.000	8,776	8,776	0
2004.1	204	8,406	1.000	8,406	8,406	0
2004.2	198	10,077	1.000	10,077	10,077	0
2005.1	192	10,544	1.000	10,544	10,544	0
2005.2	186	12,400	1.000	12,400	12,400	0
2006.1	180	11,793	1.000	11,793	11,793	0
2006.2	174	13,388	1.000	13,388	13,388	0
2007.1	168	12,116	1.000	12,116	12,116	0
2007.2	162	13,185	1.000	13,185	13,185	0
2008.1	156	11,753	1.000	11,753	11,753	0
2008.2	150	12,152	1.000	12,152	12,152	0
2009.1	144	10,798	1.000	10,798	10,798	0
2009.2	138	12,288	1.000	12,288	12,288	(0)
2010.1	132	10,503	1.000	10,503	10,503	0
2010.2	126	12,704	1.000	12,703	12,704	(1)
2011.1	120	12,055	1.000	12,055	12,054	2
2011.2	114	12,214	1.000	12,214	12,214	1
2012.1	108	11,638	1.000	11,638	11,638	0
2012.2	102	13,507	1.000	13,507	13,506	1
2013.1	96	13,134	1.000	13,134	13,134	0
2013.2	90	15,335	1.000	15,334	15,334	0
2014.1	84	13,673	1.000	13,672	13,671	2
2014.2	78	15,698	1.000	15,697	15,697	0
2015.1	72	14,047	1.000	14,046	14,046	(1)
2015.2	66	15,727	1.000	15,724	15,725	(1)
2016.1	60	13,565	1.000	13,563	13,549	14
2016.2	54	16,061	1.000	16,058	16,030	28
2017.1	48	14,969	1.000	14,966	14,923	42
2017.2	42	16,246	1.000	16,241	16,172	68
2018.1	36	15,811	1.000	15,806	15,773	33
2018.2	30	15,765	1.000	15,759	15,735	25
2019.1	24	15,585	1.000	15,583	15,555	28
2019.2	18	16,502	1.000	16,507	16,480	27
2020.1	12	10,222	0.997	10,196	10,071	125
2020.2	6	11,463	0.980	11,237		
Total		503,949		503,669	492,038	394

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	25,410	1.000	25,410	25,410	0
2001.2	234	28,905	1.000	28,905	28,905	0
2002.1	228	29,119	1.000	29,119	29,119	0
2002.2	222	27,238	1.000	27,238	27,238	0
2003.1	216	26,632	1.000	26,632	26,633	(1)
2003.2	210	25,413	1.000	25,413	25,414	(1)
2004.1	204	28,349	1.000	28,349	28,350	(1)
2004.2	198	31,610	1.000	31,609	31,609	(0)
2005.1	192	32,092	1.000	32,091	32,091	(0)
2005.2	186	36,677	1.000	36,676	36,676	(0)
2006.1	180	37,743	1.000	37,742	37,742	(0)
2006.2	174	46,634	1.000	46,633	46,633	(0)
2007.1	168	45,256	1.000	45,255	45,255	(1)
2007.2	162	44,266	1.000	44,265	44,264	1
2008.1	156	40,953	1.000	40,951	40,951	0
2008.2	150	40,022	1.000	40,020	40,020	(0)
2009.1	144	38,450	1.000	38,448	38,448	(0)
2009.2	138	42,191	1.000	42,188	42,189	(1)
2010.1	132	34,581	1.000	34,578	34,578	0
2010.2	126	40,327	1.000	40,324	40,323	1
2011.1	120	43,042	1.000	43,037	43,035	2
2011.2	114	35,469	1.000	35,462	35,460	2
2012.1	108	35,138	1.000	35,131	35,131	(0)
2012.2	102	41,655	1.000	41,646	41,645	1
2013.1	96	37,746	1.000	37,737	37,736	1
2013.2	90	44,204	1.000	44,193	44,194	(2)
2014.1	84	39,757	1.000	39,744	39,745	(0)
2014.2	78	42,326	1.000	42,311	42,313	(2)
2015.1	72	39,937	1.000	39,922	39,920	1
2015.2	66	40,484	1.000	40,467	40,465	1
2016.1	60	36,094	1.000	36,079	36,614	(536)
2016.2	54	41,987	0.999	41,966	42,599	(633)
2017.1	48	41,110	0.999	41,087	41,695	(608)
2017.2	42	42,695	0.999	42,671	43,362	(691)
2018.1	36	44,730	0.999	44,698	45,353	(656)
2018.2	30	43,075	0.999	43,013	43,409	(396)
2019.1	24	43,821	0.995	43,584	43,763	(179)
2019.2	18	43,325	0.980	42,445	41,419	1,025
2020.1	12	30,674	0.921	28,244	26,709	1,535
2020.2	6	35,878	0.723	25,923		
Total		1,505,015		1,491,203	1,466,418	(1,137)

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	22,827	1.000	22,827	22,827	0
2001.2	234	28,028	1.000	28,028	28,028	0
2002.1	228	22,350	1.000	22,350	22,350	0
2002.2	222	24,135	1.000	24,135	24,135	0
2003.1	216	20,110	1.000	20,110	20,110	0
2003.2	210	22,953	1.000	22,953	22,953	0
2004.1	204	18,912	1.000	18,912	18,912	0
2004.2	198	27,539	1.000	27,539	27,539	0
2005.1	192	29,597	1.000	29,597	29,597	0
2005.2	186	27,889	1.000	27,889	27,889	0
2006.1	180	22,280	1.000	22,280	22,280	(0)
2006.2	174	31,992	1.000	31,992	31,992	(0)
2007.1	168	28,051	1.000	28,051	28,051	(0)
2007.2	162	36,870	1.000	36,870	36,870	0
2008.1	156	23,659	1.000	23,659	23,659	0
2008.2	150	31,543	1.000	31,543	31,544	(1)
2009.1	144	21,404	1.000	21,404	21,404	0
2009.2	138	33,705	1.000	33,705	33,706	(1)
2010.1	132	19,397	1.000	19,397	19,398	(1)
2010.2	126	62,306	1.000	62,305	62,306	(1)
2011.1	120	19,784	1.000	19,784	19,784	(0)
2011.2	114	31,031	1.000	31,030	31,031	(1)
2012.1	108	19,217	1.000	19,216	19,218	(1)
2012.2	102	57,061	1.000	57,059	57,060	(2)
2013.1	96	25,559	1.000	25,558	25,558	(0)
2013.2	90	45,103	1.000	45,101	45,101	(1)
2014.1	84	20,493	1.000	20,492	20,492	(0)
2014.2	78	55,113	1.000	55,111	55,108	3
2015.1	72	24,060	1.000	24,058	24,058	0
2015.2	66	51,151	1.000	51,147	51,147	1
2016.1	60	34,605	1.000	34,602	34,642	(40)
2016.2	54	65,833	1.000	65,826	65,981	(155)
2017.1	48	25,769	1.000	25,766	25,815	(49)
2017.2	42	40,187	1.000	40,184	40,381	(197)
2018.1	36	24,277	1.000	24,276	24,303	(27)
2018.2	30	42,218	1.000	42,220	42,110	110
2019.1	24	23,926	1.002	23,980	23,961	19
2019.2	18	40,672	1.006	40,936	40,631	306
2020.1	12	44,597	1.015	45,256	44,476	780
2020.2	6	32,191	1.047	33,718		
Total		1,278,394		1,280,867	1,246,407	743

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	4,593	1.000	4,593	4,593	0
2001.2	234	5,174	1.000	5,174	5,174	0
2002.1	228	4,432	1.000	4,432	4,432	0
2002.2	222	5,294	1.000	5,294	5,294	0
2003.1	216	4,609	1.000	4,609	4,609	0
2003.2	210	4,757	1.000	4,757	4,757	0
2004.1	204	4,825	1.000	4,825	4,825	0
2004.2	198	4,490	1.000	4,490	4,490	0
2005.1	192	4,067	1.000	4,067	4,067	0
2005.2	186	5,004	1.000	5,004	5,004	0
2006.1	180	4,667	1.000	4,667	4,667	0
2006.2	174	5,671	1.000	5,671	5,671	0
2007.1	168	5,006	1.000	5,006	5,006	0
2007.2	162	4,799	1.000	4,799	4,799	0
2008.1	156	4,229	1.000	4,229	4,229	0
2008.2	150	4,403	1.000	4,403	4,404	(1)
2009.1	144	3,662	1.000	3,662	3,662	0
2009.2	138	3,967	1.000	3,967	3,968	(1)
2010.1	132	2,851	1.000	2,851	2,852	(1)
2010.2	126	3,261	1.000	3,261	3,261	0
2011.1	120	2,642	1.000	2,642	2,642	0
2011.2	114	2,485	1.000	2,485	2,485	(0)
2012.1	108	2,018	1.000	2,018	2,019	(1)
2012.2	102	2,553	1.000	2,553	2,553	(0)
2013.1	96	2,687	1.000	2,687	2,686	0
2013.2	90	3,044	1.000	3,043	3,042	1
2014.1	84	2,752	0.999	2,750	2,750	0
2014.2	78	3,213	0.999	3,211	3,211	0
2015.1	72	3,811	0.999	3,809	3,808	1
2015.2	66	4,405	0.999	4,403	4,402	1
2016.1	60	4,308	0.999	4,306	4,299	6
2016.2	54	4,710	0.999	4,707	4,705	1
2017.1	48	4,820	1.000	4,818	4,818	(1)
2017.2	42	5,660	1.000	5,658	5,685	(28)
2018.1	36	4,531	1.000	4,530	4,537	(7)
2018.2	30	5,051	1.000	5,049	5,045	3
2019.1	24	4,173	1.000	4,173	4,169	4
2019.2	18	4,736	1.000	4,736	4,734	2
2020.1	12	3,536	0.999	3,532	3,530	1
2020.2	6	3,352	1.005	3,370		
Total		164,248		164,238	160,886	(19)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	2,506	1.000	2,506	2,506	0
2001.2	234	2,599	1.000	2,599	2,599	0
2002.1	228	2,537	1.000	2,537	2,537	0
2002.2	222	2,295	1.000	2,295	2,295	0
2003.1	216	2,129	1.000	2,129	2,129	0
2003.2	210	2,362	1.000	2,362	2,362	0
2004.1	204	2,231	1.000	2,231	2,231	0
2004.2	198	2,639	1.000	2,639	2,639	0
2005.1	192	2,468	1.000	2,468	2,468	0
2005.2	186	2,221	1.000	2,221	2,221	0
2006.1	180	2,002	1.000	2,002	2,002	0
2006.2	174	2,326	1.000	2,326	2,326	0
2007.1	168	2,158	1.000	2,158	2,158	0
2007.2	162	2,404	1.000	2,404	2,404	0
2008.1	156	1,717	1.000	1,717	1,717	0
2008.2	150	1,446	1.000	1,446	1,446	0
2009.1	144	999	1.000	999	999	0
2009.2	138	1,178	1.000	1,178	1,178	0
2010.1	132	1,232	1.000	1,232	1,232	0
2010.2	126	2,384	1.000	2,384	2,384	0
2011.1	120	1,835	1.000	1,835	1,836	(1)
2011.2	114	2,131	1.000	2,131	2,131	0
2012.1	108	1,569	1.000	1,569	1,569	0
2012.2	102	2,108	1.000	2,108	2,108	0
2013.1	96	1,587	1.000	1,587	1,587	0
2013.2	90	1,872	1.000	1,872	1,872	0
2014.1	84	1,313	1.000	1,313	1,313	0
2014.2	78	1,643	1.000	1,643	1,643	0
2015.1	72	1,268	1.000	1,268	1,268	0
2015.2	66	1,530	1.000	1,530	1,530	0
2016.1	60	1,195	1.000	1,195	1,217	(22)
2016.2	54	1,729	1.000	1,729	1,743	(14)
2017.1	48	1,217	1.000	1,217	1,242	(25)
2017.2	42	1,167	1.000	1,167	1,175	(8)
2018.1	36	940	1.000	940	960	(20)
2018.2	30	943	1.000	943	958	(15)
2019.1	24	654	1.000	654	670	(16)
2019.2	18	832	0.999	831	845	(14)
2020.1	12	635	0.980	622	624	(2)
2020.2	6	678	0.933	632		
Total		68,679		68,619	68,124	(137)

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	175	1.000	175	175	0
2001.2	234	233	1.000	233	233	0
2002.1	228	134	1.000	134	134	0
2002.2	222	146	1.000	146	146	0
2003.1	216	123	1.000	123	123	0
2003.2	210	145	1.000	145	145	0
2004.1	204	111	1.000	111	111	0
2004.2	198	119	1.000	119	119	0
2005.1	192	110	1.000	110	110	0
2005.2	186	103	1.000	103	103	0
2006.1	180	96	1.000	96	96	0
2006.2	174	139	1.000	139	139	0
2007.1	168	104	1.000	104	104	0
2007.2	162	109	1.000	109	109	0
2008.1	156	59	1.000	59	59	0
2008.2	150	71	1.000	71	71	0
2009.1	144	35	1.000	35	35	0
2009.2	138	93	1.000	93	93	0
2010.1	132	36	1.000	36	36	0
2010.2	126	132	1.000	132	132	0
2011.1	120	47	1.000	47	47	0
2011.2	114	84	1.000	84	84	0
2012.1	108	34	1.000	34	34	0
2012.2	102	170	1.000	170	170	0
2013.1	96	69	1.000	69	69	0
2013.2	90	84	1.000	84	84	0
2014.1	84	46	1.000	46	46	0
2014.2	78	138	1.000	138	138	0
2015.1	72	54	1.000	54	54	0
2015.2	66	129	1.000	129	129	0
2016.1	60	72	1.000	72	72	0
2016.2	54	139	1.000	139	139	0
2017.1	48	70	1.000	70	69	1
2017.2	42	128	1.000	128	129	(1)
2018.1	36	70	1.001	70	71	(1)
2018.2	30	111	1.001	111	111	0
2019.1	24	75	1.000	75	75	(0)
2019.2	18	119	1.002	119	119	0
2020.1	12	137	1.001	137	128	9
2020.2	6	101	1.033	104		
Total		4,150		4,154	4,041	8

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2020

(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	30	1.000	30	30	0
2001.2	234	24	1.000	24	24	0
2002.1	228	29	1.000	29	29	0
2002.2	222	31	1.000	31	31	0
2003.1	216	10	1.000	10	10	0
2003.2	210	21	1.000	21	21	0
2004.1	204	11	1.000	11	11	0
2004.2	198	16	1.000	16	16	0
2005.1	192	25	1.000	25	25	0
2005.2	186	12	1.000	12	12	0
2006.1	180	19	1.000	19	19	0
2006.2	174	20	1.000	20	20	0
2007.1	168	8	1.000	8	8	0
2007.2	162	23	1.000	23	23	0
2008.1	156	8	1.000	8	8	0
2008.2	150	17	0.990	17	18	(1)
2009.1	144	13	0.987	13	13	0
2009.2	138	23	0.981	23	23	(0)
2010.1	132	17	0.981	17	16	1
2010.2	126	14	0.945	13	12	1
2011.1	120	10	0.937	9	11	(1)
2011.2	114	31	0.894	28	27	1
2012.1	108	17	0.860	15	14	0
2012.2	102	24	0.836	20	21	(1)
2013.1	96	24	0.803	19	19	1
2013.2	90	30	0.776	23	21	2
2014.1	84	22	0.730	16	15	1
2014.2	78	47	0.685	32	28	4
2015.1	72	39	0.630	25	25	(0)
2015.2	66	50	0.593	30	27	2
2016.1	60	37	0.544	20	20	0
2016.2	54	55	0.512	28	26	2
2017.1	48	44	0.482	21	22	(0)
2017.2	42	74	0.458	34	35	(1)
2018.1	36	49	0.465	23	22	1
2018.2	30	56	0.521	29	28	1
2019.1	24	33	0.722	24	27	(3)
2019.2	18	32	0.844	27	34	(7)
2020.1	12	17	1.026	17	15	2
2020.2	6	14	1.417	20		
Total		1,076		829	805	5

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	0.047 (CI = +/-0.010; p = 0.000)	-0.146 (CI = +/-0.090; p = 0.002)	0.781	+4.80%
Loss Cost	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.089; p = 0.001)	0.791	+5.03%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.149 (CI = +/-0.091; p = 0.002)	0.794	+5.20%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.092; p = 0.002)	0.790	+5.38%
Loss Cost	2007.1	0.055 (CI = +/-0.011; p = 0.000)	-0.145 (CI = +/-0.093; p = 0.003)	0.803	+5.64%
Loss Cost	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.095; p = 0.003)	0.793	+5.79%
Loss Cost	2008.1	0.058 (CI = +/-0.013; p = 0.000)	-0.142 (CI = +/-0.097; p = 0.006)	0.797	+6.02%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.098; p = 0.004)	0.800	+6.31%
Loss Cost	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.102; p = 0.007)	0.797	+6.49%
Loss Cost	2009.2	0.063 (CI = +/-0.016; p = 0.000)	-0.149 (CI = +/-0.107; p = 0.009)	0.772	+6.55%
Loss Cost	2010.1	0.065 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.112; p = 0.014)	0.763	+6.68%
Loss Cost	2010.2	0.061 (CI = +/-0.019; p = 0.000)	-0.130 (CI = +/-0.113; p = 0.026)	0.717	+6.26%
Loss Cost	2011.1	0.060 (CI = +/-0.021; p = 0.000)	-0.133 (CI = +/-0.120; p = 0.032)	0.695	+6.18%
Loss Cost	2011.2	0.056 (CI = +/-0.022; p = 0.000)	-0.120 (CI = +/-0.123; p = 0.055)	0.626	+5.74%
Loss Cost	2012.1	0.053 (CI = +/-0.025; p = 0.000)	-0.130 (CI = +/-0.130; p = 0.050)	0.594	+5.42%
Loss Cost	2012.2	0.050 (CI = +/-0.028; p = 0.002)	-0.121 (CI = +/-0.137; p = 0.078)	0.505	+5.12%
Loss Cost	2013.1	0.046 (CI = +/-0.032; p = 0.008)	-0.133 (CI = +/-0.146; p = 0.069)	0.468	+4.68%
Loss Cost	2013.2	0.040 (CI = +/-0.035; p = 0.029)	-0.120 (CI = +/-0.153; p = 0.114)	0.335	+4.10%
Loss Cost	2014.1	0.034 (CI = +/-0.041; p = 0.091)	-0.134 (CI = +/-0.164; p = 0.099)	0.302	+3.49%
Loss Cost	2014.2	0.022 (CI = +/-0.044; p = 0.289)	-0.107 (CI = +/-0.163; p = 0.173)	0.105	+2.21%
Loss Cost	2015.1	0.013 (CI = +/-0.051; p = 0.584)	-0.127 (CI = +/-0.177; p = 0.138)	0.106	+1.29%
Loss Cost	2015.2	0.000 (CI = +/-0.058; p = 0.991)	-0.104 (CI = +/-0.185; p = 0.232)	-0.033	+0.03%
Loss Cost	2016.1	-0.013 (CI = +/-0.071; p = 0.670)	-0.129 (CI = +/-0.205; p = 0.179)	0.028	-1.33%
Loss Cost	2016.2	-0.033 (CI = +/-0.084; p = 0.376)	-0.100 (CI = +/-0.217; p = 0.302)	0.023	-3.22%
Severity	2005.1	0.060 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.002)	0.951	+6.24%
Severity	2005.2	0.062 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.047; p = 0.001)	0.952	+6.37%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.001)	0.949	+6.37%
Severity	2006.2	0.062 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.050; p = 0.002)	0.943	+6.38%
Severity	2007.1	0.063 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.003)	0.940	+6.45%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.054; p = 0.003)	0.933	+6.49%
Severity	2008.1	0.065 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.053; p = 0.007)	0.937	+6.69%
Severity	2008.2	0.067 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.049; p = 0.001)	0.947	+6.97%
Severity	2009.1	0.070 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.045; p = 0.002)	0.959	+7.28%
Severity	2009.2	0.072 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.962	+7.50%
Severity	2010.1	0.075 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.040; p = 0.001)	0.969	+7.77%
Severity	2010.2	0.074 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.041; p = 0.002)	0.964	+7.64%
Severity	2011.1	0.074 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.004)	0.960	+7.68%
Severity	2011.2	0.070 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.004)	0.967	+7.28%
Severity	2012.1	0.072 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.009)	0.968	+7.48%
Severity	2012.2	0.074 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.035; p = 0.004)	0.969	+7.70%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.008)	0.964	+7.76%
Severity	2013.2	0.075 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.041; p = 0.013)	0.955	+7.77%
Severity	2014.1	0.072 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.008)	0.951	+7.49%
Severity	2014.2	0.067 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.008)	0.958	+6.94%
Severity	2015.1	0.064 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.006)	0.954	+6.66%
Severity	2015.2	0.060 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.031; p = 0.008)	0.954	+6.18%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.015)	0.942	+6.12%
Severity	2016.2	0.063 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.012)	0.940	+6.53%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.074; p = 0.079)	0.289	-1.35%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.005)	-0.071 (CI = +/-0.076; p = 0.065)	0.267	-1.25%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.017)	-0.063 (CI = +/-0.077; p = 0.103)	0.191	-1.10%
Frequency	2006.2	-0.009 (CI = +/-0.009; p = 0.047)	-0.071 (CI = +/-0.078; p = 0.072)	0.173	-0.94%
Frequency	2007.1	-0.008 (CI = +/-0.010; p = 0.121)	-0.062 (CI = +/-0.079; p = 0.117)	0.097	-0.76%
Frequency	2007.2	-0.007 (CI = +/-0.010; p = 0.207)	-0.067 (CI = +/-0.081; p = 0.102)	0.090	-0.65%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.264)	-0.066 (CI = +/-0.085; p = 0.123)	0.062	-0.63%
Frequency	2008.2	-0.006 (CI = +/-0.012; p = 0.308)	-0.066 (CI = +/-0.089; p = 0.137)	0.058	-0.62%
Frequency	2009.1	-0.007 (CI = +/-0.013; p = 0.263)	-0.071 (CI = +/-0.093; p = 0.125)	0.066	-0.74%
Frequency	2009.2	-0.009 (CI = +/-0.014; p = 0.215)	-0.065 (CI = +/-0.096; p = 0.173)	0.070	-0.89%
Frequency	2010.1	-0.010 (CI = +/-0.016; p = 0.195)	-0.071 (CI = +/-0.101; p = 0.159)	0.073	-1.02%
Frequency	2010.2	-0.013 (CI = +/-0.017; p = 0.128)	-0.061 (CI = +/-0.104; p = 0.233)	0.094	-1.29%
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.065 (CI = +/-0.110; p = 0.231)	0.080	-1.39%
Frequency	2011.2	-0.014 (CI = +/-0.021; p = 0.166)	-0.063 (CI = +/-0.116; p = 0.266)	0.074	-1.44%
Frequency	2012.1	-0.019 (CI = +/-0.023; p = 0.093)	-0.079 (CI = +/-0.119; p = 0.181)	0.139	-1.92%
Frequency	2012.2	-0.024 (CI = +/-0.025; p = 0.056)	-0.065 (CI = +/-0.122; p = 0.276)	0.185	-2.39%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.042)	-0.078 (CI = +/-0.129; p = 0.211)	0.220	-2.86%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.031)	-0.064 (CI = +/-0.134; p = 0.316)	0.266	-3.41%
Frequency	2014.1	-0.038 (CI = +/-0.036; p = 0.041)	-0.072 (CI = +/-0.146; p = 0.297)	0.236	-3.72%
Frequency	2014.2	-0.045 (CI = +/-0.041; p = 0.033)	-0.057 (CI = +/-0.153; p = 0.429)	0.284	-4.42%
Frequency	2015.1	-0.052 (CI = +/-0.049; p = 0.041)	-0.071 (CI = +/-0.169; p = 0.368)	0.271	-5.03%
Frequency	2015.2	-0.060 (CI = +/-0.058; p = 0.045)	-0.056 (CI = +/-0.184; p = 0.503)	0.294	-5.80%
Frequency	2016.1	-0.073 (CI = +/-0.071; p = 0.045)	-0.080 (CI = +/-0.204; p = 0.384)	0.317	-7.02%
Frequency	2016.2	-0.096 (CI = +/-0.079; p = 0.025)	-0.045 (CI = +/-0.205; p = 0.609)	0.471	-9.15%

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	0.050 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.085; p = 0.001)	0.812	+5.13%
Loss Cost	2005.2	0.053 (CI = +/-0.010; p = 0.000)	-0.177 (CI = +/-0.083; p = 0.000)	0.829	+5.43%
Loss Cost	2006.1	0.055 (CI = +/-0.010; p = 0.000)	-0.168 (CI = +/-0.084; p = 0.000)	0.834	+5.61%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	-0.179 (CI = +/-0.084; p = 0.000)	0.838	+5.86%
Loss Cost	2007.1	0.060 (CI = +/-0.011; p = 0.000)	-0.167 (CI = +/-0.082; p = 0.000)	0.854	+6.15%
Loss Cost	2007.2	0.062 (CI = +/-0.011; p = 0.000)	-0.177 (CI = +/-0.083; p = 0.000)	0.852	+6.39%
Loss Cost	2008.1	0.064 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.084; p = 0.000)	0.860	+6.65%
Loss Cost	2008.2	0.068 (CI = +/-0.012; p = 0.000)	-0.183 (CI = +/-0.080; p = 0.000)	0.876	+7.06%
Loss Cost	2009.1	0.070 (CI = +/-0.012; p = 0.000)	-0.175 (CI = +/-0.082; p = 0.000)	0.878	+7.28%
Loss Cost	2009.2	0.072 (CI = +/-0.013; p = 0.000)	-0.182 (CI = +/-0.085; p = 0.000)	0.867	+7.48%
Loss Cost	2010.1	0.074 (CI = +/-0.015; p = 0.000)	-0.176 (CI = +/-0.089; p = 0.001)	0.865	+7.66%
Loss Cost	2010.2	0.071 (CI = +/-0.016; p = 0.000)	-0.165 (CI = +/-0.091; p = 0.001)	0.836	+7.33%
Loss Cost	2011.1	0.070 (CI = +/-0.018; p = 0.000)	-0.166 (CI = +/-0.096; p = 0.002)	0.823	+7.30%
Loss Cost	2011.2	0.068 (CI = +/-0.019; p = 0.000)	-0.157 (CI = +/-0.101; p = 0.005)	0.777	+6.99%
Loss Cost	2012.1	0.065 (CI = +/-0.022; p = 0.000)	-0.164 (CI = +/-0.106; p = 0.005)	0.758	+6.71%
Loss Cost	2012.2	0.064 (CI = +/-0.025; p = 0.000)	-0.162 (CI = +/-0.115; p = 0.010)	0.699	+6.62%
Loss Cost	2013.1	0.061 (CI = +/-0.028; p = 0.001)	-0.171 (CI = +/-0.122; p = 0.010)	0.676	+6.25%
Loss Cost	2013.2	0.057 (CI = +/-0.033; p = 0.003)	-0.163 (CI = +/-0.133; p = 0.021)	0.578	+5.91%
Loss Cost	2014.1	0.052 (CI = +/-0.038; p = 0.012)	-0.174 (CI = +/-0.142; p = 0.022)	0.554	+5.38%
Loss Cost	2014.2	0.042 (CI = +/-0.043; p = 0.056)	-0.150 (CI = +/-0.149; p = 0.048)	0.381	+4.26%
Loss Cost	2015.1	0.034 (CI = +/-0.051; p = 0.164)	-0.165 (CI = +/-0.161; p = 0.045)	0.375	+3.42%
Loss Cost	2015.2	0.024 (CI = +/-0.063; p = 0.394)	-0.148 (CI = +/-0.181; p = 0.094)	0.188	+2.45%
Loss Cost	2016.1	0.012 (CI = +/-0.077; p = 0.725)	-0.167 (CI = +/-0.201; p = 0.088)	0.221	+1.17%
Loss Cost	2016.2	-0.005 (CI = +/-0.104; p = 0.911)	-0.142 (CI = +/-0.238; p = 0.185)	0.076	-0.48%
Severity	2005.1	0.061 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.002)	0.946	+6.25%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.048; p = 0.001)	0.948	+6.40%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.001)	0.943	+6.40%
Severity	2006.2	0.062 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.052; p = 0.002)	0.936	+6.42%
Severity	2007.1	0.063 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.054; p = 0.003)	0.933	+6.49%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.925	+6.54%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.055; p = 0.007)	0.930	+6.75%
Severity	2008.2	0.068 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.051; p = 0.001)	0.943	+7.08%
Severity	2009.1	0.071 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.046; p = 0.002)	0.956	+7.40%
Severity	2009.2	0.074 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.043; p = 0.000)	0.962	+7.68%
Severity	2010.1	0.077 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.039; p = 0.000)	0.970	+7.97%
Severity	2010.2	0.076 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.040; p = 0.001)	0.965	+7.86%
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.043; p = 0.002)	0.961	+7.90%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.036; p = 0.002)	0.967	+7.48%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.004)	0.969	+7.69%
Severity	2012.2	0.077 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.033; p = 0.001)	0.972	+8.01%
Severity	2013.1	0.078 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.002)	0.969	+8.10%
Severity	2013.2	0.079 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.039; p = 0.003)	0.962	+8.20%
Severity	2014.1	0.076 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.039; p = 0.003)	0.958	+7.93%
Severity	2014.2	0.071 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.033; p = 0.003)	0.963	+7.34%
Severity	2015.1	0.068 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.034; p = 0.003)	0.959	+7.06%
Severity	2015.2	0.064 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.032; p = 0.005)	0.953	+6.56%
Severity	2016.1	0.063 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.037; p = 0.011)	0.940	+6.54%
Severity	2016.2	0.071 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.031; p = 0.002)	0.965	+7.36%
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.008)	-0.082 (CI = +/-0.069; p = 0.021)	0.286	-1.05%
Frequency	2005.2	-0.009 (CI = +/-0.008; p = 0.026)	-0.089 (CI = +/-0.069; p = 0.014)	0.279	-0.91%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.076)	-0.081 (CI = +/-0.069; p = 0.024)	0.203	-0.74%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.215)	-0.092 (CI = +/-0.069; p = 0.011)	0.220	-0.52%
Frequency	2007.1	-0.003 (CI = +/-0.009; p = 0.458)	-0.082 (CI = +/-0.068; p = 0.020)	0.155	-0.32%
Frequency	2007.2	-0.001 (CI = +/-0.009; p = 0.749)	-0.090 (CI = +/-0.069; p = 0.013)	0.181	-0.14%
Frequency	2008.1	-0.001 (CI = +/-0.010; p = 0.846)	-0.088 (CI = +/-0.072; p = 0.019)	0.157	-0.09%
Frequency	2008.2	0.000 (CI = +/-0.011; p = 0.983)	-0.092 (CI = +/-0.075; p = 0.019)	0.162	-0.01%
Frequency	2009.1	-0.001 (CI = +/-0.012; p = 0.847)	-0.095 (CI = +/-0.078; p = 0.019)	0.170	-0.11%
Frequency	2009.2	-0.002 (CI = +/-0.013; p = 0.765)	-0.092 (CI = +/-0.082; p = 0.030)	0.152	-0.19%
Frequency	2010.1	-0.003 (CI = +/-0.014; p = 0.672)	-0.096 (CI = +/-0.086; p = 0.031)	0.154	-0.29%
Frequency	2010.2	-0.005 (CI = +/-0.016; p = 0.515)	-0.089 (CI = +/-0.090; p = 0.053)	0.138	-0.49%
Frequency	2011.1	-0.006 (CI = +/-0.017; p = 0.503)	-0.091 (CI = +/-0.095; p = 0.060)	0.125	-0.56%
Frequency	2011.2	-0.005 (CI = +/-0.020; p = 0.627)	-0.094 (CI = +/-0.102; p = 0.067)	0.123	-0.46%
Frequency	2012.1	-0.009 (CI = +/-0.021; p = 0.369)	-0.107 (CI = +/-0.104; p = 0.043)	0.191	-0.91%
Frequency	2012.2	-0.013 (CI = +/-0.024; p = 0.262)	-0.097 (CI = +/-0.110; p = 0.079)	0.192	-1.28%
Frequency	2013.1	-0.017 (CI = +/-0.026; p = 0.180)	-0.108 (CI = +/-0.115; p = 0.063)	0.232	-1.71%
Frequency	2013.2	-0.021 (CI = +/-0.031; p = 0.153)	-0.098 (CI = +/-0.123; p = 0.110)	0.242	-2.12%
Frequency	2014.1	-0.024 (CI = +/-0.036; p = 0.169)	-0.103 (CI = +/-0.135; p = 0.119)	0.206	-2.36%
Frequency	2014.2	-0.029 (CI = +/-0.043; p = 0.160)	-0.092 (CI = +/-0.148; p = 0.196)	0.215	-2.87%
Frequency	2015.1	-0.035 (CI = +/-0.052; p = 0.160)	-0.102 (CI = +/-0.164; p = 0.189)	0.198	-3.40%
Frequency	2015.2	-0.039 (CI = +/-0.066; p = 0.200)	-0.093 (CI = +/-0.189; p = 0.282)	0.187	-3.86%
Frequency	2016.1	-0.052 (CI = +/-0.081; p = 0.170)	-0.112 (CI = +/-0.211; p = 0.243)	0.209	-5.04%
Frequency	2016.2	-0.076 (CI = +/-0.104; p = 0.119)	-0.075 (CI = +/-0.238; p = 0.452)	0.307	-7.30%

Bodily Injury

Coverage = BI
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	0.048 (CI = +/-0.011; p = 0.000)	0.707	+4.89%
Loss Cost	2005.2	0.049 (CI = +/-0.012; p = 0.000)	0.703	+5.03%
Loss Cost	2006.1	0.052 (CI = +/-0.012; p = 0.000)	0.718	+5.31%
Loss Cost	2006.2	0.052 (CI = +/-0.013; p = 0.000)	0.703	+5.38%
Loss Cost	2007.1	0.056 (CI = +/-0.013; p = 0.000)	0.732	+5.76%
Loss Cost	2007.2	0.056 (CI = +/-0.014; p = 0.000)	0.711	+5.79%
Loss Cost	2008.1	0.060 (CI = +/-0.015; p = 0.000)	0.728	+6.15%
Loss Cost	2008.2	0.061 (CI = +/-0.016; p = 0.000)	0.716	+6.31%
Loss Cost	2009.1	0.064 (CI = +/-0.017; p = 0.000)	0.724	+6.65%
Loss Cost	2009.2	0.063 (CI = +/-0.019; p = 0.000)	0.691	+6.55%
Loss Cost	2010.1	0.066 (CI = +/-0.020; p = 0.000)	0.689	+6.87%
Loss Cost	2010.2	0.061 (CI = +/-0.021; p = 0.000)	0.644	+6.26%
Loss Cost	2011.1	0.062 (CI = +/-0.023; p = 0.000)	0.619	+6.39%
Loss Cost	2011.2	0.056 (CI = +/-0.024; p = 0.000)	0.554	+5.74%
Loss Cost	2012.1	0.055 (CI = +/-0.027; p = 0.001)	0.504	+5.67%
Loss Cost	2012.2	0.050 (CI = +/-0.030; p = 0.003)	0.419	+5.12%
Loss Cost	2013.1	0.049 (CI = +/-0.034; p = 0.009)	0.357	+5.00%
Loss Cost	2013.2	0.040 (CI = +/-0.038; p = 0.038)	0.237	+4.10%
Loss Cost	2014.1	0.038 (CI = +/-0.044; p = 0.079)	0.171	+3.92%
Loss Cost	2014.2	0.022 (CI = +/-0.045; p = 0.309)	0.011	+2.21%
Loss Cost	2015.1	0.018 (CI = +/-0.054; p = 0.469)	-0.041	+1.83%
Loss Cost	2015.2	0.000 (CI = +/-0.059; p = 0.992)	-0.111	+0.03%
Loss Cost	2016.1	-0.006 (CI = +/-0.074; p = 0.866)	-0.121	-0.56%
Loss Cost	2016.2	-0.033 (CI = +/-0.082; p = 0.379)	-0.015	-3.22%
Severity	2005.1	0.061 (CI = +/-0.006; p = 0.000)	0.934	+6.29%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	0.931	+6.37%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.926	+6.43%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	0.918	+6.38%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.917	+6.52%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	0.908	+6.49%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.916	+6.76%
Severity	2008.2	0.067 (CI = +/-0.008; p = 0.000)	0.918	+6.97%
Severity	2009.1	0.071 (CI = +/-0.008; p = 0.000)	0.938	+7.36%
Severity	2009.2	0.072 (CI = +/-0.008; p = 0.000)	0.934	+7.50%
Severity	2010.1	0.076 (CI = +/-0.008; p = 0.000)	0.947	+7.87%
Severity	2010.2	0.074 (CI = +/-0.009; p = 0.000)	0.942	+7.64%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	0.938	+7.79%
Severity	2011.2	0.070 (CI = +/-0.008; p = 0.000)	0.947	+7.28%
Severity	2012.1	0.073 (CI = +/-0.008; p = 0.000)	0.952	+7.58%
Severity	2012.2	0.074 (CI = +/-0.009; p = 0.000)	0.946	+7.70%
Severity	2013.1	0.076 (CI = +/-0.010; p = 0.000)	0.942	+7.90%
Severity	2013.2	0.075 (CI = +/-0.012; p = 0.000)	0.930	+7.77%
Severity	2014.1	0.074 (CI = +/-0.014; p = 0.000)	0.913	+7.70%
Severity	2014.2	0.067 (CI = +/-0.012; p = 0.000)	0.921	+6.94%
Severity	2015.1	0.067 (CI = +/-0.015; p = 0.000)	0.900	+6.91%
Severity	2015.2	0.060 (CI = +/-0.015; p = 0.000)	0.894	+6.18%
Severity	2016.1	0.062 (CI = +/-0.018; p = 0.000)	0.876	+6.44%
Severity	2016.2	0.063 (CI = +/-0.023; p = 0.000)	0.838	+6.53%
Frequency	2005.1	-0.013 (CI = +/-0.008; p = 0.003)	0.234	-1.31%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.007)	0.199	-1.25%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.025)	0.138	-1.06%
Frequency	2006.2	-0.009 (CI = +/-0.010; p = 0.056)	0.096	-0.94%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.155)	0.041	-0.71%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.223)	0.021	-0.65%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.323)	0.001	-0.57%
Frequency	2008.2	-0.006 (CI = +/-0.013; p = 0.321)	0.001	-0.62%
Frequency	2009.1	-0.007 (CI = +/-0.014; p = 0.327)	0.000	-0.66%
Frequency	2009.2	-0.009 (CI = +/-0.015; p = 0.225)	0.025	-0.89%
Frequency	2010.1	-0.009 (CI = +/-0.016; p = 0.245)	0.020	-0.93%
Frequency	2010.2	-0.013 (CI = +/-0.017; p = 0.132)	0.069	-1.29%
Frequency	2011.1	-0.013 (CI = +/-0.019; p = 0.169)	0.053	-1.30%
Frequency	2011.2	-0.014 (CI = +/-0.021; p = 0.169)	0.056	-1.44%
Frequency	2012.1	-0.018 (CI = +/-0.023; p = 0.125)	0.087	-1.77%
Frequency	2012.2	-0.024 (CI = +/-0.025; p = 0.057)	0.169	-2.39%
Frequency	2013.1	-0.027 (CI = +/-0.028; p = 0.058)	0.179	-2.68%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.030)	0.261	-3.41%
Frequency	2014.1	-0.036 (CI = +/-0.036; p = 0.050)	0.223	-3.51%
Frequency	2014.2	-0.045 (CI = +/-0.040; p = 0.029)	0.304	-4.42%
Frequency	2015.1	-0.049 (CI = +/-0.047; p = 0.045)	0.278	-4.75%
Frequency	2015.2	-0.060 (CI = +/-0.055; p = 0.037)	0.333	-5.80%
Frequency	2016.1	-0.068 (CI = +/-0.067; p = 0.049)	0.328	-6.57%
Frequency	2016.2	-0.096 (CI = +/-0.072; p = 0.016)	0.525	-9.15%

Bodily Injury

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.010 (CI = +/-0.026; p = 0.452)	-0.147 (CI = +/-0.078; p = 0.001)	0.056 (CI = +/-0.036; p = 0.004)	0.833	+0.96%	+6.82%	
Loss Cost	2005.2	0.013 (CI = +/-0.029; p = 0.367)	-0.151 (CI = +/-0.081; p = 0.001)	0.052 (CI = +/-0.040; p = 0.012)	0.829	+1.31%	+6.76%	
Loss Cost	2006.1	0.013 (CI = +/-0.033; p = 0.421)	-0.151 (CI = +/-0.084; p = 0.001)	0.052 (CI = +/-0.045; p = 0.024)	0.825	+1.34%	+6.75%	
Loss Cost	2006.2	0.014 (CI = +/-0.039; p = 0.466)	-0.151 (CI = +/-0.087; p = 0.001)	0.051 (CI = +/-0.050; p = 0.047)	0.814	+1.42%	+6.74%	
Loss Cost	2007.1	0.021 (CI = +/-0.046; p = 0.366)	-0.147 (CI = +/-0.090; p = 0.003)	0.044 (CI = +/-0.057; p = 0.125)	0.814	+2.08%	+6.67%	
Loss Cost	2007.2	0.021 (CI = +/-0.056; p = 0.447)	-0.147 (CI = +/-0.094; p = 0.004)	0.044 (CI = +/-0.067; p = 0.191)	0.799	+2.11%	+6.67%	
Loss Cost	2008.1	0.028 (CI = +/-0.069; p = 0.408)	-0.143 (CI = +/-0.098; p = 0.006)	0.036 (CI = +/-0.080; p = 0.362)	0.796	+2.84%	+6.61%	
Loss Cost	2008.2	0.050 (CI = +/-0.087; p = 0.245)	-0.152 (CI = +/-0.101; p = 0.005)	0.012 (CI = +/-0.098; p = 0.794)	0.791	+5.15%	+6.47%	
Loss Cost	2009.1	0.073 (CI = +/-0.116; p = 0.203)	-0.146 (CI = +/-0.105; p = 0.009)	-0.012 (CI = +/-0.127; p = 0.851)	0.787	+7.61%	+6.37%	
Loss Cost	2009.2	0.100 (CI = +/-0.169; p = 0.229)	-0.152 (CI = +/-0.110; p = 0.009)	-0.039 (CI = +/-0.179; p = 0.651)	0.762	+10.56%	+6.29%	
Loss Cost	2010.1	0.218 (CI = +/-0.268; p = 0.105)	-0.139 (CI = +/-0.111; p = 0.017)	-0.159 (CI = +/-0.277; p = 0.244)	0.769	+24.33%	+6.10%	
Loss Cost	2010.2	0.119 (CI = +/-0.597; p = 0.680)	-0.133 (CI = +/-0.120; p = 0.032)	-0.059 (CI = +/-0.605; p = 0.840)	0.701	+12.62%	+6.18%	
Loss Cost	2011.1	0.060 (CI = +/-0.021; p = 0.000)	-0.133 (CI = +/-0.120; p = 0.032)		0.695			+6.18%
Loss Cost	2011.2	0.056 (CI = +/-0.022; p = 0.000)	-0.120 (CI = +/-0.123; p = 0.055)		0.626			+5.74%
Loss Cost	2012.1	0.053 (CI = +/-0.025; p = 0.000)	-0.130 (CI = +/-0.130; p = 0.050)		0.594			+5.42%
Loss Cost	2012.2	0.050 (CI = +/-0.028; p = 0.002)	-0.121 (CI = +/-0.137; p = 0.078)		0.505			+5.12%
Loss Cost	2013.1	0.046 (CI = +/-0.032; p = 0.008)	-0.133 (CI = +/-0.146; p = 0.069)		0.468			+4.68%
Loss Cost	2013.2	0.040 (CI = +/-0.035; p = 0.029)	-0.120 (CI = +/-0.153; p = 0.114)		0.335			+4.10%
Loss Cost	2014.1	0.034 (CI = +/-0.041; p = 0.091)	-0.134 (CI = +/-0.164; p = 0.099)		0.302			+3.49%
Loss Cost	2014.2	0.022 (CI = +/-0.044; p = 0.289)	-0.107 (CI = +/-0.163; p = 0.173)		0.105			+2.21%
Loss Cost	2015.1	0.013 (CI = +/-0.051; p = 0.584)	-0.127 (CI = +/-0.177; p = 0.138)		0.106			+1.29%
Loss Cost	2015.2	0.000 (CI = +/-0.058; p = 0.991)	-0.104 (CI = +/-0.185; p = 0.232)		-0.033			+0.03%
Loss Cost	2016.1	-0.013 (CI = +/-0.071; p = 0.670)	-0.129 (CI = +/-0.205; p = 0.179)		0.028			-1.33%
Loss Cost	2016.2	-0.033 (CI = +/-0.084; p = 0.376)	-0.100 (CI = +/-0.217; p = 0.302)		0.023			-3.22%
Severity	2005.1	0.037 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.038; p = 0.000)	0.035 (CI = +/-0.018; p = 0.000)	0.968	+3.80%	+7.50%	
Severity	2005.2	0.039 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.040; p = 0.000)	0.033 (CI = +/-0.020; p = 0.002)	0.966	+3.95%	+7.48%	
Severity	2006.1	0.033 (CI = +/-0.016; p = 0.000)	-0.087 (CI = +/-0.039; p = 0.000)	0.039 (CI = +/-0.021; p = 0.001)	0.966	+3.40%	+7.56%	
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.005)	-0.081 (CI = +/-0.039; p = 0.000)	0.048 (CI = +/-0.022; p = 0.000)	0.966	+2.65%	+7.66%	
Severity	2007.1	0.020 (CI = +/-0.020; p = 0.047)	-0.085 (CI = +/-0.039; p = 0.000)	0.054 (CI = +/-0.025; p = 0.000)	0.966	+2.04%	+7.73%	
Severity	2007.2	0.008 (CI = +/-0.022; p = 0.462)	-0.077 (CI = +/-0.037; p = 0.000)	0.068 (CI = +/-0.026; p = 0.000)	0.969	+0.80%	+7.85%	
Severity	2008.1	0.004 (CI = +/-0.027; p = 0.762)	-0.079 (CI = +/-0.038; p = 0.000)	0.072 (CI = +/-0.031; p = 0.000)	0.967	+0.40%	+7.88%	
Severity	2008.2	0.009 (CI = +/-0.035; p = 0.611)	-0.081 (CI = +/-0.040; p = 0.000)	0.067 (CI = +/-0.039; p = 0.002)	0.965	+0.87%	+7.85%	
Severity	2009.1	0.022 (CI = +/-0.046; p = 0.332)	-0.077 (CI = +/-0.041; p = 0.001)	0.053 (CI = +/-0.050; p = 0.037)	0.965	+2.20%	+7.80%	
Severity	2009.2	0.036 (CI = +/-0.066; p = 0.270)	-0.080 (CI = +/-0.043; p = 0.001)	0.039 (CI = +/-0.070; p = 0.262)	0.963	+3.66%	+7.75%	
Severity	2010.1	0.112 (CI = +/-0.098; p = 0.027)	-0.072 (CI = +/-0.041; p = 0.001)	-0.038 (CI = +/-0.101; p = 0.435)	0.968	+11.83%	+7.63%	
Severity	2010.2	0.051 (CI = +/-0.216; p = 0.622)	-0.068 (CI = +/-0.043; p = 0.004)	0.023 (CI = +/-0.219; p = 0.830)	0.962	+5.27%	+7.68%	
Severity	2011.1	0.074 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.004)		0.960			+7.68%
Severity	2011.2	0.070 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.004)		0.967			+7.28%
Severity	2012.1	0.072 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.009)		0.968			+7.48%
Severity	2012.2	0.074 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.035; p = 0.004)		0.969			+7.70%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.008)		0.964			+7.76%
Severity	2013.2	0.075 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.041; p = 0.013)		0.955			+7.77%
Severity	2014.1	0.072 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.008)		0.951			+7.49%
Severity	2014.2	0.067 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.008)		0.958			+6.94%
Severity	2015.1	0.064 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.006)		0.954			+6.66%
Severity	2015.2	0.060 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.031; p = 0.008)		0.954			+6.18%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.015)		0.942			+6.12%
Severity	2016.2	0.063 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.012)		0.940			+6.53%
Frequency	2005.1	-0.028 (CI = +/-0.024; p = 0.025)	-0.067 (CI = +/-0.074; p = 0.074)	0.021 (CI = +/-0.034; p = 0.211)	0.304	-2.74%	-0.63%	
Frequency	2005.2	-0.026 (CI = +/-0.027; p = 0.065)	-0.069 (CI = +/-0.076; p = 0.074)	0.019 (CI = +/-0.038; p = 0.311)	0.268	-2.54%	-0.67%	
Frequency	2006.1	-0.020 (CI = +/-0.031; p = 0.195)	-0.064 (CI = +/-0.079; p = 0.106)	0.013 (CI = +/-0.042; p = 0.535)	0.173	-2.00%	-0.75%	
Frequency	2006.2	-0.012 (CI = +/-0.036; p = 0.493)	-0.071 (CI = +/-0.080; p = 0.080)	0.004 (CI = +/-0.046; p = 0.876)	0.141	-1.20%	-0.85%	
Frequency	2007.1	0.000 (CI = +/-0.041; p = 0.984)	-0.062 (CI = +/-0.081; p = 0.126)	-0.010 (CI = +/-0.051; p = 0.682)	0.066	+0.04%	-0.98%	
Frequency	2007.2	0.013 (CI = +/-0.049; p = 0.590)	-0.070 (CI = +/-0.082; p = 0.094)	-0.024 (CI = +/-0.059; p = 0.407)	0.079	+1.30%	-1.10%	
Frequency	2008.1	0.024 (CI = +/-0.060; p = 0.415)	-0.064 (CI = +/-0.085; p = 0.131)	-0.036 (CI = +/-0.070; p = 0.297)	0.067	+2.43%	-1.18%	
Frequency	2008.2	0.042 (CI = +/-0.076; p = 0.269)	-0.071 (CI = +/-0.088; p = 0.106)	-0.055 (CI = +/-0.086; p = 0.200)	0.089	+4.25%	-1.28%	
Frequency	2009.1	0.052 (CI = +/-0.102; p = 0.305)	-0.069 (CI = +/-0.092; p = 0.135)	-0.065 (CI = +/-0.111; p = 0.239)	0.087	+5.29%	-1.32%	
Frequency	2009.2	0.064 (CI = +/-0.149; p = 0.377)	-0.071 (CI = +/-0.097; p = 0.140)	-0.078 (CI = +/-0.158; p = 0.314)	0.073	+6.65%	-1.36%	
Frequency	2010.1	0.106 (CI = +/-0.244; p = 0.373)	-0.067 (CI = +/-0.101; p = 0.181)	-0.120 (CI = +/-0.252; p = 0.329)	0.074	+11.18%	-1.42%	
Frequency	2010.2	0.068 (CI = +/-0.546; p = 0.797)	-0.065 (CI = +/-0.110; p = 0.231)	-0.082 (CI = +/-0.553; p = 0.760)	0.046	+6.98%	-1.39%	
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.065 (CI = +/-0.110; p = 0.231)		0.080			-1.39%
Frequency	2011.2	-0.014 (CI = +/-0.021; p = 0.166)	-0.063 (CI = +/-0.116; p = 0.266)		0.074			-1.44%
Frequency	2012.1	-0.019 (CI = +/-0.023; p = 0.093)	-0.079 (CI = +/-0.119; p = 0.181)		0.139			-1.92%
Frequency	2012.2	-0.024 (CI = +/-0.025; p = 0.056)	-0.065 (CI = +/-0.122; p = 0.276)		0.185			-2.39%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.042)	-0.078 (CI = +/-0.129; p = 0.211)		0.220			-2.86%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.031)	-0.064 (CI = +/-0.134; p = 0.316)		0.266			-3.41%
Frequency	2014.1	-0.038 (CI = +/-0.036; p = 0.041)	-0.072 (CI = +/-0.146; p = 0.297)		0.236			-3.72%
Frequency	2014.2	-0.045 (CI = +/-0.041; p = 0.033)	-0.057 (CI = +/-0.153; p = 0.429)		0.284			-4.42%
Frequency	2015.1	-0.052 (CI = +/-0.049; p = 0.041)	-0.071 (CI = +/-0.169; p = 0.368)		0.271			-5.03%
Frequency	2015.2	-0.060 (CI = +/-0.058; p = 0.045)	-0.056 (CI = +/-0.184; p = 0.503)		0.294			-5.80%
Frequency	2016.1	-0.073 (CI = +/-0.071; p = 0.045)	-0.080 (CI = +/-0.204; p = 0.384)		0.317			-7.02%
Frequency	2016.2	-0.096 (CI = +/-0.079; p = 0.025)	-0.045 (CI = +/-0.205; p = 0.609)		0.471			-9.15%

Bodily Injury

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.053 (CI = +/-0.009; p = 0.000)	-0.145 (CI = +/-0.080; p = 0.001)	0.844	+5.49%
Loss Cost	2005.2	0.056 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.076; p = 0.000)	0.864	+5.80%
Loss Cost	2006.1	0.059 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.076; p = 0.000)	0.875	+6.06%
Loss Cost	2006.2	0.061 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.074; p = 0.000)	0.883	+6.33%
Loss Cost	2007.1	0.065 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.069; p = 0.000)	0.906	+6.72%
Loss Cost	2007.2	0.068 (CI = +/-0.009; p = 0.000)	-0.153 (CI = +/-0.067; p = 0.000)	0.911	+6.99%
Loss Cost	2008.1	0.071 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.063; p = 0.000)	0.928	+7.37%
Loss Cost	2008.2	0.075 (CI = +/-0.008; p = 0.000)	-0.155 (CI = +/-0.053; p = 0.000)	0.951	+7.84%
Loss Cost	2009.1	0.079 (CI = +/-0.007; p = 0.000)	-0.142 (CI = +/-0.047; p = 0.000)	0.963	+8.21%
Loss Cost	2009.2	0.081 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.046; p = 0.000)	0.965	+8.46%
Loss Cost	2010.1	0.085 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.041; p = 0.000)	0.975	+8.83%
Loss Cost	2010.2	0.082 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.038; p = 0.000)	0.975	+8.54%
Loss Cost	2011.1	0.084 (CI = +/-0.007; p = 0.000)	-0.124 (CI = +/-0.038; p = 0.000)	0.975	+8.74%
Loss Cost	2011.2	0.081 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.037; p = 0.000)	0.973	+8.49%
Loss Cost	2012.1	0.081 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.040; p = 0.000)	0.970	+8.48%
Loss Cost	2012.2	0.082 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.043; p = 0.000)	0.961	+8.50%
Loss Cost	2013.1	0.082 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.048; p = 0.000)	0.956	+8.49%
Loss Cost	2013.2	0.080 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.051; p = 0.001)	0.941	+8.30%
Loss Cost	2014.1	0.080 (CI = +/-0.017; p = 0.000)	-0.114 (CI = +/-0.057; p = 0.001)	0.933	+8.32%
Loss Cost	2014.2	0.071 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.039; p = 0.000)	0.954	+7.33%
Loss Cost	2015.1	0.070 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.045; p = 0.001)	0.946	+7.30%
Loss Cost	2015.2	0.064 (CI = +/-0.016; p = 0.000)	-0.088 (CI = +/-0.041; p = 0.002)	0.939	+6.62%
Loss Cost	2016.1	0.065 (CI = +/-0.022; p = 0.001)	-0.086 (CI = +/-0.051; p = 0.007)	0.930	+6.74%
Loss Cost	2016.2	0.054 (CI = +/-0.015; p = 0.001)	-0.074 (CI = +/-0.031; p = 0.003)	0.958	+5.56%
Severity	2005.1	0.060 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.942	+6.17%
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.049; p = 0.001)	0.943	+6.32%
Severity	2006.1	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.051; p = 0.001)	0.939	+6.32%
Severity	2006.2	0.061 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.054; p = 0.002)	0.931	+6.33%
Severity	2007.1	0.062 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.056; p = 0.003)	0.927	+6.40%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.058; p = 0.004)	0.918	+6.45%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.058; p = 0.008)	0.923	+6.67%
Severity	2008.2	0.068 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.001)	0.936	+7.01%
Severity	2009.1	0.071 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.048; p = 0.002)	0.951	+7.37%
Severity	2009.2	0.074 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.001)	0.957	+7.66%
Severity	2010.1	0.077 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.041; p = 0.001)	0.967	+8.00%
Severity	2010.2	0.076 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.043; p = 0.002)	0.960	+7.88%
Severity	2011.1	0.076 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.046; p = 0.004)	0.956	+7.94%
Severity	2011.2	0.072 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.038; p = 0.004)	0.962	+7.49%
Severity	2012.1	0.075 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.008)	0.964	+7.76%
Severity	2012.2	0.078 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.002)	0.969	+8.10%
Severity	2013.1	0.079 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.038; p = 0.006)	0.966	+8.23%
Severity	2013.2	0.080 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.008)	0.957	+8.35%
Severity	2014.1	0.077 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.044; p = 0.007)	0.952	+8.04%
Severity	2014.2	0.071 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.037; p = 0.007)	0.955	+7.41%
Severity	2015.1	0.068 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.007)	0.950	+7.06%
Severity	2015.2	0.063 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.037; p = 0.011)	0.940	+6.50%
Severity	2016.1	0.062 (CI = +/-0.020; p = 0.001)	-0.057 (CI = +/-0.046; p = 0.026)	0.924	+6.43%
Severity	2016.2	0.071 (CI = +/-0.019; p = 0.001)	-0.067 (CI = +/-0.039; p = 0.009)	0.954	+7.36%
Frequency	2005.1	-0.006 (CI = +/-0.006; p = 0.046)	-0.061 (CI = +/-0.055; p = 0.032)	0.195	-0.64%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.134)	-0.068 (CI = +/-0.054; p = 0.015)	0.203	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.427)	-0.057 (CI = +/-0.050; p = 0.029)	0.123	-0.24%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.993)	-0.068 (CI = +/-0.046; p = 0.005)	0.220	+0.00%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.232)	-0.054 (CI = +/-0.038; p = 0.007)	0.260	+0.30%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.037)	-0.063 (CI = +/-0.034; p = 0.001)	0.422	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.010)	-0.057 (CI = +/-0.033; p = 0.002)	0.466	+0.66%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.004)	-0.061 (CI = +/-0.033; p = 0.001)	0.513	+0.78%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.008)	-0.061 (CI = +/-0.035; p = 0.002)	0.510	+0.78%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.020)	-0.060 (CI = +/-0.037; p = 0.003)	0.448	+0.74%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.028)	-0.059 (CI = +/-0.039; p = 0.005)	0.447	+0.77%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.089)	-0.054 (CI = +/-0.039; p = 0.011)	0.349	+0.62%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.066)	-0.050 (CI = +/-0.041; p = 0.021)	0.363	+0.74%
Frequency	2011.2	0.009 (CI = +/-0.009; p = 0.036)	-0.055 (CI = +/-0.042; p = 0.013)	0.416	+0.93%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.138)	-0.063 (CI = +/-0.042; p = 0.007)	0.446	+0.67%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.407)	-0.055 (CI = +/-0.041; p = 0.013)	0.344	+0.37%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.640)	-0.059 (CI = +/-0.044; p = 0.014)	0.355	+0.24%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.930)	-0.052 (CI = +/-0.045; p = 0.028)	0.278	-0.05%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.689)	-0.046 (CI = +/-0.048; p = 0.060)	0.223	+0.25%
Frequency	2014.2	-0.001 (CI = +/-0.016; p = 0.919)	-0.040 (CI = +/-0.051; p = 0.109)	0.112	-0.07%
Frequency	2015.1	0.002 (CI = +/-0.020; p = 0.793)	-0.034 (CI = +/-0.057; p = 0.200)	0.030	+0.23%
Frequency	2015.2	0.001 (CI = +/-0.026; p = 0.918)	-0.032 (CI = +/-0.066; p = 0.278)	-0.076	+0.11%
Frequency	2016.1	0.003 (CI = +/-0.036; p = 0.847)	-0.030 (CI = +/-0.082; p = 0.394)	-0.158	+0.28%
Frequency	2016.2	-0.017 (CI = +/-0.013; p = 0.023)	-0.007 (CI = +/-0.026; p = 0.516)	0.657	-1.68%

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	0.053 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.083; p = 0.002)	0.824	+5.44%
Loss Cost	2005.2	0.056 (CI = +/-0.010; p = 0.000)	-0.159 (CI = +/-0.080; p = 0.000)	0.846	+5.80%
Loss Cost	2006.1	0.059 (CI = +/-0.010; p = 0.000)	-0.148 (CI = +/-0.079; p = 0.001)	0.858	+6.06%
Loss Cost	2006.2	0.062 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.077; p = 0.000)	0.867	+6.36%
Loss Cost	2007.1	0.066 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.072; p = 0.000)	0.895	+6.77%
Loss Cost	2007.2	0.068 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.070; p = 0.000)	0.901	+7.08%
Loss Cost	2008.1	0.072 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.065; p = 0.000)	0.920	+7.48%
Loss Cost	2008.2	0.077 (CI = +/-0.008; p = 0.000)	-0.163 (CI = +/-0.053; p = 0.000)	0.949	+8.04%
Loss Cost	2009.1	0.081 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.046; p = 0.000)	0.964	+8.44%
Loss Cost	2009.2	0.084 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.043; p = 0.000)	0.969	+8.77%
Loss Cost	2010.1	0.088 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.035; p = 0.000)	0.981	+9.18%
Loss Cost	2010.2	0.085 (CI = +/-0.006; p = 0.000)	-0.140 (CI = +/-0.032; p = 0.000)	0.981	+8.91%
Loss Cost	2011.1	0.087 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.031; p = 0.000)	0.984	+9.13%
Loss Cost	2011.2	0.085 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.031; p = 0.000)	0.981	+8.91%
Loss Cost	2012.1	0.086 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.033; p = 0.000)	0.979	+8.93%
Loss Cost	2012.2	0.087 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.036; p = 0.000)	0.974	+9.07%
Loss Cost	2013.1	0.087 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.039; p = 0.000)	0.971	+9.11%
Loss Cost	2013.2	0.087 (CI = +/-0.013; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.958	+9.04%
Loss Cost	2014.1	0.087 (CI = +/-0.015; p = 0.000)	-0.128 (CI = +/-0.049; p = 0.000)	0.953	+9.12%
Loss Cost	2014.2	0.078 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.031; p = 0.000)	0.973	+8.06%
Loss Cost	2015.1	0.078 (CI = +/-0.014; p = 0.000)	-0.109 (CI = +/-0.036; p = 0.000)	0.968	+8.11%
Loss Cost	2015.2	0.072 (CI = +/-0.016; p = 0.000)	-0.100 (CI = +/-0.036; p = 0.001)	0.959	+7.48%
Loss Cost	2016.1	0.075 (CI = +/-0.022; p = 0.001)	-0.097 (CI = +/-0.044; p = 0.003)	0.955	+7.74%
Loss Cost	2016.2	0.062 (CI = +/-0.015; p = 0.001)	-0.083 (CI = +/-0.025; p = 0.002)	0.978	+6.41%
Severity	2005.1	0.060 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.003)	0.935	+6.14%
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.051; p = 0.001)	0.936	+6.30%
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.053; p = 0.002)	0.930	+6.29%
Severity	2006.2	0.061 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.056; p = 0.003)	0.921	+6.30%
Severity	2007.1	0.062 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.058; p = 0.005)	0.916	+6.38%
Severity	2007.2	0.062 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.061; p = 0.006)	0.906	+6.43%
Severity	2008.1	0.064 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.060; p = 0.011)	0.911	+6.66%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.927	+7.05%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.050; p = 0.003)	0.944	+7.43%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.047; p = 0.001)	0.952	+7.78%
Severity	2010.1	0.078 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.963	+8.14%
Severity	2010.2	0.077 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.045; p = 0.002)	0.955	+8.03%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.048; p = 0.003)	0.950	+8.10%
Severity	2011.2	0.073 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.041; p = 0.005)	0.954	+7.59%
Severity	2012.1	0.076 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.041; p = 0.009)	0.958	+7.88%
Severity	2012.2	0.080 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.002)	0.966	+8.33%
Severity	2013.1	0.082 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.039; p = 0.004)	0.963	+8.50%
Severity	2013.2	0.084 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.043; p = 0.005)	0.955	+8.73%
Severity	2014.1	0.081 (CI = +/-0.014; p = 0.000)	-0.075 (CI = +/-0.045; p = 0.005)	0.949	+8.43%
Severity	2014.2	0.074 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.041; p = 0.008)	0.945	+7.70%
Severity	2015.1	0.071 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.044; p = 0.010)	0.935	+7.34%
Severity	2015.2	0.064 (CI = +/-0.020; p = 0.000)	-0.058 (CI = +/-0.046; p = 0.023)	0.906	+6.64%
Severity	2016.1	0.064 (CI = +/-0.029; p = 0.004)	-0.058 (CI = +/-0.059; p = 0.051)	0.877	+6.58%
Severity	2016.2	0.080 (CI = +/-0.022; p = 0.001)	-0.077 (CI = +/-0.038; p = 0.008)	0.965	+8.33%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.059)	-0.060 (CI = +/-0.057; p = 0.039)	0.192	-0.65%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.172)	-0.069 (CI = +/-0.056; p = 0.018)	0.201	-0.47%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.498)	-0.058 (CI = +/-0.052; p = 0.033)	0.122	-0.22%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.856)	-0.070 (CI = +/-0.048; p = 0.006)	0.227	+0.06%
Frequency	2007.1	0.004 (CI = +/-0.005; p = 0.173)	-0.057 (CI = +/-0.039; p = 0.006)	0.276	+0.37%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.019)	-0.067 (CI = +/-0.035; p = 0.001)	0.459	+0.61%
Frequency	2008.1	0.008 (CI = +/-0.005; p = 0.005)	-0.061 (CI = +/-0.033; p = 0.001)	0.510	+0.77%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.001)	-0.067 (CI = +/-0.033; p = 0.000)	0.574	+0.93%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.003)	-0.067 (CI = +/-0.034; p = 0.001)	0.571	+0.94%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.007)	-0.066 (CI = +/-0.036; p = 0.001)	0.514	+0.92%
Frequency	2010.1	0.010 (CI = +/-0.007; p = 0.011)	-0.065 (CI = +/-0.039; p = 0.003)	0.515	+0.96%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.040)	-0.060 (CI = +/-0.040; p = 0.006)	0.417	+0.81%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.029)	-0.056 (CI = +/-0.041; p = 0.011)	0.437	+0.96%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.010)	-0.064 (CI = +/-0.041; p = 0.005)	0.522	+1.24%
Frequency	2012.1	0.010 (CI = +/-0.009; p = 0.044)	-0.070 (CI = +/-0.041; p = 0.003)	0.551	+0.98%
Frequency	2012.2	0.007 (CI = +/-0.010; p = 0.170)	-0.063 (CI = +/-0.041; p = 0.006)	0.445	+0.68%
Frequency	2013.1	0.006 (CI = +/-0.012; p = 0.317)	-0.065 (CI = +/-0.044; p = 0.008)	0.451	+0.56%
Frequency	2013.2	0.003 (CI = +/-0.014; p = 0.657)	-0.059 (CI = +/-0.048; p = 0.020)	0.352	+0.28%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.370)	-0.053 (CI = +/-0.049; p = 0.039)	0.332	+0.64%
Frequency	2014.2	0.003 (CI = +/-0.019; p = 0.693)	-0.047 (CI = +/-0.055; p = 0.084)	0.186	+0.34%
Frequency	2015.1	0.007 (CI = +/-0.024; p = 0.488)	-0.041 (CI = +/-0.062; p = 0.151)	0.136	+0.72%
Frequency	2015.2	0.008 (CI = +/-0.033; p = 0.573)	-0.042 (CI = +/-0.077; p = 0.213)	0.017	+0.79%
Frequency	2016.1	0.011 (CI = +/-0.048; p = 0.564)	-0.039 (CI = +/-0.096; p = 0.323)	-0.060	+1.08%
Frequency	2016.2	-0.018 (CI = +/-0.023; p = 0.087)	-0.006 (CI = +/-0.039; p = 0.673)	0.539	-1.77%

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	0.015 (CI = +/-0.010; p = 0.003)	-0.076 (CI = +/-0.089; p = 0.092)	0.285	+1.55%
Loss Cost	2005.2	0.012 (CI = +/-0.010; p = 0.012)	-0.061 (CI = +/-0.086; p = 0.156)	0.195	+1.26%
Loss Cost	2006.1	0.010 (CI = +/-0.010; p = 0.051)	-0.076 (CI = +/-0.083; p = 0.069)	0.177	+0.96%
Loss Cost	2006.2	0.006 (CI = +/-0.009; p = 0.170)	-0.062 (CI = +/-0.079; p = 0.121)	0.084	+0.65%
Loss Cost	2007.1	0.005 (CI = +/-0.010; p = 0.301)	-0.068 (CI = +/-0.081; p = 0.096)	0.080	+0.52%
Loss Cost	2007.2	0.004 (CI = +/-0.011; p = 0.441)	-0.063 (CI = +/-0.083; p = 0.131)	0.039	+0.41%
Loss Cost	2008.1	0.004 (CI = +/-0.012; p = 0.518)	-0.065 (CI = +/-0.087; p = 0.137)	0.037	+0.37%
Loss Cost	2008.2	0.003 (CI = +/-0.013; p = 0.606)	-0.063 (CI = +/-0.091; p = 0.166)	0.013	+0.32%
Loss Cost	2009.1	0.002 (CI = +/-0.014; p = 0.714)	-0.066 (CI = +/-0.095; p = 0.165)	0.013	+0.25%
Loss Cost	2009.2	0.001 (CI = +/-0.015; p = 0.853)	-0.061 (CI = +/-0.099; p = 0.211)	-0.013	+0.13%
Loss Cost	2010.1	0.000 (CI = +/-0.016; p = 0.957)	-0.065 (CI = +/-0.104; p = 0.208)	-0.013	+0.04%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.657)	-0.051 (CI = +/-0.104; p = 0.321)	-0.039	-0.37%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.521)	-0.058 (CI = +/-0.109; p = 0.277)	-0.023	-0.59%
Loss Cost	2011.2	-0.006 (CI = +/-0.021; p = 0.541)	-0.057 (CI = +/-0.116; p = 0.311)	-0.029	-0.62%
Loss Cost	2012.1	-0.012 (CI = +/-0.023; p = 0.293)	-0.074 (CI = +/-0.118; p = 0.199)	0.041	-1.15%
Loss Cost	2012.2	-0.018 (CI = +/-0.024; p = 0.118)	-0.055 (CI = +/-0.116; p = 0.325)	0.101	-1.82%
Loss Cost	2013.1	-0.021 (CI = +/-0.027; p = 0.115)	-0.063 (CI = +/-0.124; p = 0.294)	0.101	-2.08%
Loss Cost	2013.2	-0.027 (CI = +/-0.030; p = 0.070)	-0.048 (CI = +/-0.128; p = 0.431)	0.158	-2.67%
Loss Cost	2014.1	-0.029 (CI = +/-0.035; p = 0.095)	-0.052 (CI = +/-0.140; p = 0.428)	0.115	-2.84%
Loss Cost	2014.2	-0.035 (CI = +/-0.040; p = 0.081)	-0.040 (CI = +/-0.149; p = 0.568)	0.150	-3.41%
Loss Cost	2015.1	-0.039 (CI = +/-0.048; p = 0.101)	-0.049 (CI = +/-0.166; p = 0.525)	0.120	-3.81%
Loss Cost	2015.2	-0.044 (CI = +/-0.058; p = 0.115)	-0.039 (CI = +/-0.184; p = 0.642)	0.119	-4.34%
Loss Cost	2016.1	-0.051 (CI = +/-0.074; p = 0.142)	-0.051 (CI = +/-0.211; p = 0.583)	0.084	-5.01%
Loss Cost	2016.2	-0.078 (CI = +/-0.078; p = 0.049)	-0.011 (CI = +/-0.203; p = 0.899)	0.336	-7.54%
Severity	2005.1	0.024 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.022; p = 0.000)	0.934	+2.40%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.023; p = 0.000)	0.926	+2.39%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.023; p = 0.000)	0.921	+2.35%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.024; p = 0.000)	0.912	+2.30%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.906	+2.27%
Severity	2007.2	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.024; p = 0.000)	0.905	+2.33%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.021; p = 0.000)	0.935	+2.48%
Severity	2008.2	0.026 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.018; p = 0.000)	0.955	+2.62%
Severity	2009.1	0.027 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.967	+2.73%
Severity	2009.2	0.028 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.015; p = 0.000)	0.969	+2.81%
Severity	2010.1	0.028 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.016; p = 0.000)	0.968	+2.84%
Severity	2010.2	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.016; p = 0.000)	0.962	+2.85%
Severity	2011.1	0.027 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.014; p = 0.000)	0.970	+2.72%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.975	+2.60%
Severity	2012.1	0.026 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.012; p = 0.000)	0.975	+2.65%
Severity	2012.2	0.026 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.013; p = 0.000)	0.969	+2.62%
Severity	2013.1	0.027 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.013; p = 0.000)	0.971	+2.70%
Severity	2013.2	0.026 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.014; p = 0.000)	0.963	+2.66%
Severity	2014.1	0.026 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.015; p = 0.000)	0.958	+2.66%
Severity	2014.2	0.025 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.016; p = 0.000)	0.947	+2.56%
Severity	2015.1	0.025 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.018; p = 0.001)	0.940	+2.55%
Severity	2015.2	0.025 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.020; p = 0.001)	0.918	+2.58%
Severity	2016.1	0.027 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.021; p = 0.003)	0.928	+2.78%
Severity	2016.2	0.024 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.018; p = 0.004)	0.923	+2.46%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.083)	-0.027 (CI = +/-0.087; p = 0.525)	0.047	-0.83%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.022)	-0.013 (CI = +/-0.084; p = 0.756)	0.117	-1.11%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.006)	-0.027 (CI = +/-0.082; p = 0.515)	0.195	-1.37%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.002)	-0.014 (CI = +/-0.081; p = 0.717)	0.264	-1.61%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	-0.019 (CI = +/-0.084; p = 0.637)	0.268	-1.71%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.001)	-0.012 (CI = +/-0.085; p = 0.779)	0.296	-1.88%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.020 (CI = +/-0.087; p = 0.637)	0.321	-2.06%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.013 (CI = +/-0.089; p = 0.774)	0.343	-2.24%
Frequency	2009.1	-0.025 (CI = +/-0.013; p = 0.001)	-0.020 (CI = +/-0.092; p = 0.653)	0.356	-2.42%
Frequency	2009.2	-0.026 (CI = +/-0.014; p = 0.001)	-0.013 (CI = +/-0.095; p = 0.776)	0.368	-2.60%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	-0.018 (CI = +/-0.100; p = 0.710)	0.354	-2.72%
Frequency	2010.2	-0.032 (CI = +/-0.016; p = 0.001)	-0.003 (CI = +/-0.099; p = 0.945)	0.425	-3.13%
Frequency	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.007 (CI = +/-0.105; p = 0.897)	0.396	-3.22%
Frequency	2011.2	-0.032 (CI = +/-0.020; p = 0.004)	-0.009 (CI = +/-0.111; p = 0.862)	0.338	-3.13%
Frequency	2012.1	-0.038 (CI = +/-0.021; p = 0.002)	-0.028 (CI = +/-0.111; p = 0.599)	0.419	-3.71%
Frequency	2012.2	-0.044 (CI = +/-0.022; p = 0.001)	-0.010 (CI = +/-0.109; p = 0.852)	0.506	-4.33%
Frequency	2013.1	-0.048 (CI = +/-0.025; p = 0.001)	-0.019 (CI = +/-0.115; p = 0.723)	0.499	-4.65%
Frequency	2013.2	-0.053 (CI = +/-0.027; p = 0.001)	-0.005 (CI = +/-0.119; p = 0.925)	0.532	-5.19%
Frequency	2014.1	-0.055 (CI = +/-0.032; p = 0.003)	-0.010 (CI = +/-0.130; p = 0.872)	0.485	-5.36%
Frequency	2014.2	-0.060 (CI = +/-0.037; p = 0.005)	0.001 (CI = +/-0.139; p = 0.989)	0.478	-5.83%
Frequency	2015.1	-0.064 (CI = +/-0.045; p = 0.010)	-0.008 (CI = +/-0.155; p = 0.912)	0.437	-6.20%
Frequency	2015.2	-0.070 (CI = +/-0.054; p = 0.017)	0.003 (CI = +/-0.171; p = 0.970)	0.411	-6.74%
Frequency	2016.1	-0.079 (CI = +/-0.067; p = 0.028)	-0.014 (CI = +/-0.194; p = 0.872)	0.390	-7.58%
Frequency	2016.2	-0.103 (CI = +/-0.073; p = 0.014)	0.022 (CI = +/-0.189; p = 0.786)	0.555	-9.76%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.077; p = 0.014)	0.472	+1.99%
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.074; p = 0.028)	0.396	+1.71%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.002)	-0.098 (CI = +/-0.070; p = 0.008)	0.397	+1.41%
Loss Cost	2006.2	0.011 (CI = +/-0.008; p = 0.010)	-0.084 (CI = +/-0.066; p = 0.015)	0.306	+1.12%
Loss Cost	2007.1	0.010 (CI = +/-0.009; p = 0.026)	-0.090 (CI = +/-0.068; p = 0.012)	0.299	+1.00%
Loss Cost	2007.2	0.009 (CI = +/-0.009; p = 0.051)	-0.087 (CI = +/-0.070; p = 0.018)	0.245	+0.94%
Loss Cost	2008.1	0.009 (CI = +/-0.010; p = 0.075)	-0.088 (CI = +/-0.074; p = 0.022)	0.241	+0.92%
Loss Cost	2008.2	0.009 (CI = +/-0.011; p = 0.096)	-0.088 (CI = +/-0.077; p = 0.027)	0.211	+0.94%
Loss Cost	2009.1	0.009 (CI = +/-0.012; p = 0.144)	-0.090 (CI = +/-0.081; p = 0.030)	0.207	+0.89%
Loss Cost	2009.2	0.009 (CI = +/-0.013; p = 0.198)	-0.089 (CI = +/-0.085; p = 0.041)	0.165	+0.86%
Loss Cost	2010.1	0.008 (CI = +/-0.015; p = 0.274)	-0.091 (CI = +/-0.090; p = 0.046)	0.162	+0.80%
Loss Cost	2010.2	0.004 (CI = +/-0.016; p = 0.566)	-0.079 (CI = +/-0.091; p = 0.085)	0.074	+0.44%
Loss Cost	2011.1	0.002 (CI = +/-0.017; p = 0.765)	-0.085 (CI = +/-0.095; p = 0.078)	0.084	+0.25%
Loss Cost	2011.2	0.004 (CI = +/-0.020; p = 0.696)	-0.088 (CI = +/-0.102; p = 0.083)	0.081	+0.37%
Loss Cost	2012.1	-0.001 (CI = +/-0.021; p = 0.883)	-0.103 (CI = +/-0.102; p = 0.048)	0.145	-0.15%
Loss Cost	2012.2	-0.007 (CI = +/-0.022; p = 0.485)	-0.086 (CI = +/-0.103; p = 0.095)	0.122	-0.74%
Loss Cost	2013.1	-0.010 (CI = +/-0.025; p = 0.427)	-0.091 (CI = +/-0.110; p = 0.096)	0.121	-0.96%
Loss Cost	2013.2	-0.014 (CI = +/-0.029; p = 0.307)	-0.080 (CI = +/-0.118; p = 0.165)	0.123	-1.41%
Loss Cost	2014.1	-0.015 (CI = +/-0.034; p = 0.348)	-0.082 (CI = +/-0.129; p = 0.188)	0.074	-1.51%
Loss Cost	2014.2	-0.019 (CI = +/-0.042; p = 0.334)	-0.074 (CI = +/-0.144; p = 0.273)	0.068	-1.86%
Loss Cost	2015.1	-0.022 (CI = +/-0.051; p = 0.347)	-0.080 (CI = +/-0.160; p = 0.284)	0.030	-2.16%
Loss Cost	2015.2	-0.023 (CI = +/-0.065; p = 0.429)	-0.078 (CI = +/-0.186; p = 0.358)	0.003	-2.28%
Loss Cost	2016.1	-0.029 (CI = +/-0.083; p = 0.433)	-0.086 (CI = +/-0.216; p = 0.368)	-0.046	-2.81%
Loss Cost	2016.2	-0.057 (CI = +/-0.102; p = 0.207)	-0.042 (CI = +/-0.234; p = 0.661)	0.096	-5.59%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.023; p = 0.000)	0.928	+2.41%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.918	+2.40%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.024; p = 0.000)	0.913	+2.37%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.024; p = 0.000)	0.902	+2.31%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.001)	0.894	+2.27%
Severity	2007.2	0.023 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.025; p = 0.000)	0.894	+2.35%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.022; p = 0.000)	0.927	+2.51%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.018; p = 0.000)	0.951	+2.66%
Severity	2009.1	0.027 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.016; p = 0.000)	0.966	+2.79%
Severity	2009.2	0.028 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.015; p = 0.000)	0.970	+2.88%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.015; p = 0.000)	0.969	+2.92%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.016; p = 0.000)	0.964	+2.94%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.014; p = 0.000)	0.973	+2.81%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.011; p = 0.000)	0.977	+2.68%
Severity	2012.1	0.027 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.011; p = 0.000)	0.978	+2.74%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.972	+2.73%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.012; p = 0.000)	0.975	+2.81%
Severity	2013.2	0.028 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.013; p = 0.000)	0.967	+2.80%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.014; p = 0.000)	0.963	+2.81%
Severity	2014.2	0.027 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.015; p = 0.000)	0.949	+2.72%
Severity	2015.1	0.027 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.017; p = 0.000)	0.942	+2.72%
Severity	2015.2	0.028 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.019; p = 0.001)	0.923	+2.82%
Severity	2016.1	0.030 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.002)	0.944	+3.08%
Severity	2016.2	0.027 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.018; p = 0.003)	0.928	+2.74%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.330)	-0.049 (CI = +/-0.076; p = 0.196)	0.024	-0.41%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.112)	-0.035 (CI = +/-0.073; p = 0.332)	0.061	-0.68%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.031)	-0.048 (CI = +/-0.070; p = 0.175)	0.156	-0.93%
Frequency	2006.2	-0.012 (CI = +/-0.009; p = 0.010)	-0.037 (CI = +/-0.069; p = 0.286)	0.214	-1.16%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.010)	-0.041 (CI = +/-0.072; p = 0.252)	0.219	-1.24%
Frequency	2007.2	-0.014 (CI = +/-0.010; p = 0.008)	-0.035 (CI = +/-0.074; p = 0.340)	0.239	-1.38%
Frequency	2008.1	-0.016 (CI = +/-0.010; p = 0.005)	-0.042 (CI = +/-0.075; p = 0.259)	0.272	-1.55%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.005)	-0.036 (CI = +/-0.078; p = 0.342)	0.287	-1.68%
Frequency	2009.1	-0.019 (CI = +/-0.012; p = 0.004)	-0.043 (CI = +/-0.080; p = 0.279)	0.303	-1.84%
Frequency	2009.2	-0.020 (CI = +/-0.013; p = 0.005)	-0.038 (CI = +/-0.084; p = 0.354)	0.307	-1.96%
Frequency	2010.1	-0.021 (CI = +/-0.015; p = 0.007)	-0.042 (CI = +/-0.088; p = 0.334)	0.288	-2.06%
Frequency	2010.2	-0.025 (CI = +/-0.015; p = 0.004)	-0.028 (CI = +/-0.089; p = 0.508)	0.352	-2.43%
Frequency	2011.1	-0.025 (CI = +/-0.017; p = 0.007)	-0.030 (CI = +/-0.094; p = 0.504)	0.312	-2.49%
Frequency	2011.2	-0.023 (CI = +/-0.019; p = 0.023)	-0.038 (CI = +/-0.099; p = 0.427)	0.248	-2.25%
Frequency	2012.1	-0.028 (CI = +/-0.020; p = 0.008)	-0.054 (CI = +/-0.097; p = 0.253)	0.358	-2.81%
Frequency	2012.2	-0.034 (CI = +/-0.021; p = 0.004)	-0.038 (CI = +/-0.098; p = 0.423)	0.437	-3.38%
Frequency	2013.1	-0.037 (CI = +/-0.024; p = 0.005)	-0.045 (CI = +/-0.104; p = 0.363)	0.426	-3.67%
Frequency	2013.2	-0.042 (CI = +/-0.028; p = 0.007)	-0.034 (CI = +/-0.111; p = 0.516)	0.444	-4.10%
Frequency	2014.1	-0.043 (CI = +/-0.032; p = 0.014)	-0.036 (CI = +/-0.122; p = 0.523)	0.374	-4.20%
Frequency	2014.2	-0.046 (CI = +/-0.039; p = 0.027)	-0.030 (CI = +/-0.136; p = 0.626)	0.341	-4.46%
Frequency	2015.1	-0.049 (CI = +/-0.048; p = 0.046)	-0.036 (CI = +/-0.151; p = 0.599)	0.279	-4.75%
Frequency	2015.2	-0.051 (CI = +/-0.061; p = 0.089)	-0.032 (CI = +/-0.176; p = 0.681)	0.217	-4.97%
Frequency	2016.1	-0.059 (CI = +/-0.077; p = 0.112)	-0.044 (CI = +/-0.201; p = 0.613)	0.180	-5.72%
Frequency	2016.2	-0.085 (CI = +/-0.096; p = 0.073)	-0.005 (CI = +/-0.220; p = 0.954)	0.329	-8.11%

Property Damage

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	0.237	+1.60%
Loss Cost	2005.2	0.012 (CI = +/-0.010; p = 0.014)	0.164	+1.26%
Loss Cost	2006.1	0.010 (CI = +/-0.010; p = 0.048)	0.101	+1.01%
Loss Cost	2006.2	0.006 (CI = +/-0.010; p = 0.181)	0.031	+0.65%
Loss Cost	2007.1	0.006 (CI = +/-0.010; p = 0.272)	0.010	+0.57%
Loss Cost	2007.2	0.004 (CI = +/-0.011; p = 0.453)	-0.016	+0.41%
Loss Cost	2008.1	0.004 (CI = +/-0.012; p = 0.467)	-0.018	+0.43%
Loss Cost	2008.2	0.003 (CI = +/-0.013; p = 0.614)	-0.032	+0.32%
Loss Cost	2009.1	0.003 (CI = +/-0.014; p = 0.646)	-0.035	+0.31%
Loss Cost	2009.2	0.001 (CI = +/-0.015; p = 0.855)	-0.046	+0.13%
Loss Cost	2010.1	0.001 (CI = +/-0.017; p = 0.878)	-0.049	+0.12%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.657)	-0.041	-0.37%
Loss Cost	2011.1	-0.005 (CI = +/-0.019; p = 0.585)	-0.038	-0.50%
Loss Cost	2011.2	-0.006 (CI = +/-0.021; p = 0.542)	-0.035	-0.62%
Loss Cost	2012.1	-0.010 (CI = +/-0.023; p = 0.361)	-0.007	-1.02%
Loss Cost	2012.2	-0.018 (CI = +/-0.024; p = 0.117)	0.099	-1.82%
Loss Cost	2013.1	-0.020 (CI = +/-0.027; p = 0.139)	0.088	-1.94%
Loss Cost	2013.2	-0.027 (CI = +/-0.029; p = 0.065)	0.180	-2.67%
Loss Cost	2014.1	-0.027 (CI = +/-0.034; p = 0.104)	0.139	-2.69%
Loss Cost	2014.2	-0.035 (CI = +/-0.038; p = 0.070)	0.201	-3.41%
Loss Cost	2015.1	-0.037 (CI = +/-0.046; p = 0.102)	0.169	-3.62%
Loss Cost	2015.2	-0.044 (CI = +/-0.054; p = 0.098)	0.194	-4.34%
Loss Cost	2016.1	-0.048 (CI = +/-0.068; p = 0.138)	0.160	-4.72%
Loss Cost	2016.2	-0.078 (CI = +/-0.070; p = 0.033)	0.429	-7.54%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.892	+2.43%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.881	+2.39%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.870	+2.39%
Severity	2006.2	0.023 (CI = +/-0.004; p = 0.000)	0.861	+2.30%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.848	+2.30%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.837	+2.33%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.885	+2.52%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.889	+2.62%
Severity	2009.1	0.027 (CI = +/-0.004; p = 0.000)	0.914	+2.78%
Severity	2009.2	0.028 (CI = +/-0.004; p = 0.000)	0.905	+2.81%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	0.906	+2.90%
Severity	2010.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.85%
Severity	2011.1	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.80%
Severity	2011.2	0.026 (CI = +/-0.005; p = 0.000)	0.869	+2.60%
Severity	2012.1	0.027 (CI = +/-0.005; p = 0.000)	0.876	+2.74%
Severity	2012.2	0.026 (CI = +/-0.006; p = 0.000)	0.854	+2.62%
Severity	2013.1	0.028 (CI = +/-0.006; p = 0.000)	0.865	+2.80%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.837	+2.66%
Severity	2014.1	0.028 (CI = +/-0.008; p = 0.000)	0.829	+2.80%
Severity	2014.2	0.025 (CI = +/-0.008; p = 0.000)	0.791	+2.56%
Severity	2015.1	0.027 (CI = +/-0.010; p = 0.000)	0.779	+2.72%
Severity	2015.2	0.025 (CI = +/-0.011; p = 0.001)	0.711	+2.58%
Severity	2016.1	0.030 (CI = +/-0.012; p = 0.001)	0.768	+3.02%
Severity	2016.2	0.024 (CI = +/-0.013; p = 0.003)	0.703	+2.46%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.085)	0.065	-0.81%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.020)	0.144	-1.11%
Frequency	2006.1	-0.014 (CI = +/-0.009; p = 0.006)	0.211	-1.35%
Frequency	2006.2	-0.016 (CI = +/-0.009; p = 0.002)	0.288	-1.61%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	0.290	-1.70%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.001)	0.322	-1.88%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.343	-2.05%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.001)	0.369	-2.24%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.001)	0.379	-2.40%
Frequency	2009.2	-0.026 (CI = +/-0.014; p = 0.001)	0.396	-2.60%
Frequency	2010.1	-0.027 (CI = +/-0.015; p = 0.001)	0.382	-2.70%
Frequency	2010.2	-0.032 (CI = +/-0.016; p = 0.000)	0.455	-3.13%
Frequency	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	0.429	-3.21%
Frequency	2011.2	-0.032 (CI = +/-0.020; p = 0.003)	0.376	-3.13%
Frequency	2012.1	-0.037 (CI = +/-0.021; p = 0.002)	0.444	-3.66%
Frequency	2012.2	-0.044 (CI = +/-0.021; p = 0.000)	0.537	-4.33%
Frequency	2013.1	-0.047 (CI = +/-0.024; p = 0.001)	0.530	-4.61%
Frequency	2013.2	-0.053 (CI = +/-0.026; p = 0.001)	0.568	-5.19%
Frequency	2014.1	-0.055 (CI = +/-0.030; p = 0.002)	0.527	-5.33%
Frequency	2014.2	-0.060 (CI = +/-0.035; p = 0.003)	0.525	-5.83%
Frequency	2015.1	-0.064 (CI = +/-0.042; p = 0.007)	0.493	-6.17%
Frequency	2015.2	-0.070 (CI = +/-0.050; p = 0.011)	0.476	-6.74%
Frequency	2016.1	-0.078 (CI = +/-0.061; p = 0.018)	0.464	-7.51%
Frequency	2016.2	-0.103 (CI = +/-0.066; p = 0.008)	0.613	-9.76%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.060; p = 0.018)	0.673	+2.48%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.055; p = 0.032)	0.644	+2.21%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.005)	0.655	+1.93%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.043; p = 0.007)	0.633	+1.65%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.044; p = 0.006)	0.615	+1.58%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.046; p = 0.010)	0.563	+1.54%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.048; p = 0.016)	0.563	+1.60%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.050; p = 0.018)	0.534	+1.65%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.052; p = 0.028)	0.529	+1.70%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	-0.060 (CI = +/-0.055; p = 0.035)	0.478	+1.70%
Loss Cost	2010.1	0.018 (CI = +/-0.010; p = 0.002)	-0.058 (CI = +/-0.058; p = 0.053)	0.474	+1.77%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.009)	-0.047 (CI = +/-0.056; p = 0.094)	0.354	+1.44%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.022)	-0.049 (CI = +/-0.060; p = 0.107)	0.331	+1.40%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.019)	-0.054 (CI = +/-0.063; p = 0.087)	0.344	+1.60%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.079)	-0.064 (CI = +/-0.064; p = 0.049)	0.329	+1.23%
Loss Cost	2012.2	0.007 (CI = +/-0.014; p = 0.297)	-0.050 (CI = +/-0.058; p = 0.085)	0.163	+0.68%
Loss Cost	2013.1	0.008 (CI = +/-0.016; p = 0.316)	-0.048 (CI = +/-0.064; p = 0.125)	0.154	+0.76%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.632)	-0.040 (CI = +/-0.067; p = 0.206)	0.006	+0.39%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.396)	-0.031 (CI = +/-0.071; p = 0.345)	0.008	+0.82%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.574)	-0.028 (CI = +/-0.079; p = 0.437)	-0.110	+0.64%
Loss Cost	2015.1	0.012 (CI = +/-0.031; p = 0.406)	-0.019 (CI = +/-0.089; p = 0.635)	-0.095	+1.16%
Loss Cost	2015.2	0.014 (CI = +/-0.040; p = 0.422)	-0.022 (CI = +/-0.103; p = 0.616)	-0.139	+1.40%
Loss Cost	2016.1	0.024 (CI = +/-0.052; p = 0.283)	-0.007 (CI = +/-0.119; p = 0.890)	-0.057	+2.45%
Loss Cost	2016.2	-0.001 (CI = +/-0.037; p = 0.925)	0.023 (CI = +/-0.075; p = 0.440)	-0.265	-0.13%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.024; p = 0.000)	0.922	+2.40%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.000)	0.912	+2.39%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.35%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.894	+2.29%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.886	+2.25%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.885	+2.32%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.023; p = 0.000)	0.921	+2.50%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.019; p = 0.000)	0.947	+2.66%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.016; p = 0.000)	0.963	+2.80%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.015; p = 0.000)	0.968	+2.90%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.016; p = 0.000)	0.968	+2.95%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.017; p = 0.000)	0.962	+2.98%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.014; p = 0.000)	0.970	+2.83%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.012; p = 0.000)	0.974	+2.69%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.977	+2.77%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.013; p = 0.000)	0.970	+2.76%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.013; p = 0.000)	0.975	+2.87%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.966	+2.86%
Severity	2014.1	0.029 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.015; p = 0.000)	0.962	+2.89%
Severity	2014.2	0.028 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.017; p = 0.000)	0.947	+2.80%
Severity	2015.1	0.028 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.001)	0.940	+2.83%
Severity	2015.2	0.029 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.003)	0.923	+2.96%
Severity	2016.1	0.034 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.018; p = 0.003)	0.963	+3.42%
Severity	2016.2	0.030 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.015; p = 0.004)	0.963	+3.08%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.802)	-0.024 (CI = +/-0.057; p = 0.406)	-0.043	+0.08%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.563)	-0.011 (CI = +/-0.052; p = 0.666)	-0.055	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.178)	-0.022 (CI = +/-0.049; p = 0.359)	0.023	-0.41%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.038)	-0.012 (CI = +/-0.046; p = 0.578)	0.108	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.043)	-0.014 (CI = +/-0.048; p = 0.551)	0.101	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.026)	-0.009 (CI = +/-0.048; p = 0.698)	0.138	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.014 (CI = +/-0.050; p = 0.567)	0.170	-0.88%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.051; p = 0.699)	0.198	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.013 (CI = +/-0.053; p = 0.617)	0.203	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.010 (CI = +/-0.056; p = 0.717)	0.211	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	-0.009 (CI = +/-0.059; p = 0.748)	0.162	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.056; p = 0.946)	0.297	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	0.005 (CI = +/-0.060; p = 0.853)	0.221	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.079)	-0.004 (CI = +/-0.060; p = 0.893)	0.091	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.013; p = 0.022)	-0.016 (CI = +/-0.058; p = 0.555)	0.246	-1.50%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.003 (CI = +/-0.051; p = 0.907)	0.467	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	-0.004 (CI = +/-0.056; p = 0.893)	0.404	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	0.004 (CI = +/-0.057; p = 0.873)	0.467	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	0.013 (CI = +/-0.061; p = 0.649)	0.336	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.051)	0.014 (CI = +/-0.068; p = 0.640)	0.258	-2.11%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.184)	0.023 (CI = +/-0.076; p = 0.489)	0.116	-1.63%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.312)	0.022 (CI = +/-0.088; p = 0.569)	-0.055	-1.52%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.625)	0.031 (CI = +/-0.106; p = 0.492)	-0.160	-0.93%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	0.057 (CI = +/-0.072; p = 0.094)	0.597	-3.12%

Property Damage

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.026 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.059; p = 0.009)	0.695	+2.66%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.055; p = 0.017)	0.665	+2.37%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.003)	0.680	+2.09%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.043; p = 0.003)	0.657	+1.79%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.044; p = 0.003)	0.640	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.590	+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.592	+1.76%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.570	+1.84%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.567	+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	-0.068 (CI = +/-0.056; p = 0.019)	0.522	+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	-0.066 (CI = +/-0.059; p = 0.030)	0.521	+2.03%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	-0.055 (CI = +/-0.058; p = 0.061)	0.397	+1.69%
Loss Cost	2011.1	0.016 (CI = +/-0.013; p = 0.014)	-0.056 (CI = +/-0.062; p = 0.073)	0.376	+1.66%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	-0.064 (CI = +/-0.064; p = 0.051)	0.409	+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.041)	-0.073 (CI = +/-0.065; p = 0.031)	0.397	+1.58%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.188)	-0.058 (CI = +/-0.062; p = 0.063)	0.217	+0.98%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.206)	-0.055 (CI = +/-0.067; p = 0.096)	0.211	+1.09%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.464)	-0.047 (CI = +/-0.073; p = 0.175)	0.042	+0.71%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.288)	-0.038 (CI = +/-0.077; p = 0.283)	0.059	+1.20%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.432)	-0.037 (CI = +/-0.089; p = 0.365)	-0.072	+1.10%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.311)	-0.027 (CI = +/-0.099; p = 0.527)	-0.042	+1.74%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.296)	-0.037 (CI = +/-0.120; p = 0.465)	-0.051	+2.40%
Loss Cost	2016.1	0.037 (CI = +/-0.068; p = 0.204)	-0.021 (CI = +/-0.136; p = 0.685)	0.076	+3.76%
Loss Cost	2016.2	0.002 (CI = +/-0.065; p = 0.942)	0.020 (CI = +/-0.110; p = 0.609)	-0.475	+0.16%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.38%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.37%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.892	+2.33%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.026; p = 0.001)	0.877	+2.25%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.027; p = 0.001)	0.867	+2.21%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.028; p = 0.001)	0.865	+2.29%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.024; p = 0.001)	0.907	+2.47%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.020; p = 0.000)	0.937	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.017; p = 0.000)	0.957	+2.80%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.016; p = 0.000)	0.962	+2.92%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.017; p = 0.000)	0.962	+2.97%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.018; p = 0.000)	0.954	+3.00%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.015; p = 0.000)	0.964	+2.84%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.013; p = 0.000)	0.967	+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.013; p = 0.000)	0.970	+2.77%
Severity	2012.2	0.027 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.014; p = 0.000)	0.960	+2.75%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.966	+2.87%
Severity	2013.2	0.028 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.016; p = 0.000)	0.952	+2.86%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.017; p = 0.000)	0.946	+2.89%
Severity	2014.2	0.027 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.001)	0.919	+2.77%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.023; p = 0.004)	0.908	+2.80%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	-0.044 (CI = +/-0.027; p = 0.008)	0.872	+2.98%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	-0.038 (CI = +/-0.022; p = 0.009)	0.940	+3.50%
Severity	2016.2	0.029 (CI = +/-0.013; p = 0.006)	-0.032 (CI = +/-0.022; p = 0.020)	0.917	+2.98%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.415)	-0.033 (CI = +/-0.056; p = 0.240)	0.005	+0.27%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.997)	-0.020 (CI = +/-0.051; p = 0.434)	-0.053	+0.00%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.442)	-0.030 (CI = +/-0.047; p = 0.202)	0.013	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.130)	-0.020 (CI = +/-0.045; p = 0.359)	0.059	-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.138)	-0.021 (CI = +/-0.047; p = 0.352)	0.050	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.094)	-0.017 (CI = +/-0.048; p = 0.470)	0.074	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.065)	-0.021 (CI = +/-0.049; p = 0.380)	0.107	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.053)	-0.017 (CI = +/-0.051; p = 0.487)	0.126	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.051)	-0.020 (CI = +/-0.053; p = 0.438)	0.130	-0.87%
Frequency	2009.2	-0.009 (CI = +/-0.010; p = 0.057)	-0.018 (CI = +/-0.056; p = 0.518)	0.132	-0.94%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.093)	-0.017 (CI = +/-0.060; p = 0.562)	0.079	-0.91%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.005 (CI = +/-0.058; p = 0.856)	0.195	-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.068)	-0.001 (CI = +/-0.062; p = 0.961)	0.106	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.257)	-0.014 (CI = +/-0.060; p = 0.624)	-0.013	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.083)	-0.025 (CI = +/-0.058; p = 0.364)	0.149	-1.15%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	-0.010 (CI = +/-0.053; p = 0.672)	0.353	-1.72%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.031)	-0.011 (CI = +/-0.058; p = 0.693)	0.271	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	-0.003 (CI = +/-0.062; p = 0.925)	0.324	-2.09%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.099)	0.006 (CI = +/-0.065; p = 0.846)	0.133	-1.64%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.184)	0.005 (CI = +/-0.076; p = 0.872)	0.020	-1.63%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.453)	0.014 (CI = +/-0.082; p = 0.685)	-0.172	-1.03%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.751)	0.007 (CI = +/-0.100; p = 0.859)	-0.366	-0.57%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.915)	0.017 (CI = +/-0.121; p = 0.719)	-0.442	+0.24%
Frequency	2016.2	-0.028 (CI = +/-0.061; p = 0.245)	0.052 (CI = +/-0.105; p = 0.212)	0.236	-2.74%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.611	+2.53%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.589	+2.21%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.545	+1.99%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.520	+1.65%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.486	+1.64%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.430	+1.54%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.448	+1.66%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.409	+1.65%
Loss Cost	2009.1	0.018 (CI = +/-0.009; p = 0.001)	0.419	+1.77%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.002)	0.363	+1.70%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.002)	0.377	+1.86%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.013)	0.271	+1.44%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.020)	0.249	+1.49%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.027)	0.240	+1.60%
Loss Cost	2012.1	0.014 (CI = +/-0.015; p = 0.076)	0.151	+1.38%
Loss Cost	2012.2	0.007 (CI = +/-0.015; p = 0.337)	0.000	+0.68%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.260)	0.030	+0.91%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.643)	-0.069	+0.39%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.320)	0.009	+0.95%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.565)	-0.069	+0.64%
Loss Cost	2015.1	0.013 (CI = +/-0.028; p = 0.331)	0.008	+1.27%
Loss Cost	2015.2	0.014 (CI = +/-0.036; p = 0.393)	-0.022	+1.40%
Loss Cost	2016.1	0.025 (CI = +/-0.044; p = 0.216)	0.116	+2.52%
Loss Cost	2016.2	-0.001 (CI = +/-0.033; p = 0.922)	-0.197	-0.13%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.873	+2.43%
Severity	2005.2	0.024 (CI = +/-0.004; p = 0.000)	0.860	+2.39%
Severity	2006.1	0.024 (CI = +/-0.004; p = 0.000)	0.846	+2.39%
Severity	2006.2	0.023 (CI = +/-0.004; p = 0.000)	0.832	+2.29%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.816	+2.29%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.32%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.862	+2.55%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.868	+2.66%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.901	+2.86%
Severity	2009.2	0.029 (CI = +/-0.005; p = 0.000)	0.891	+2.90%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.895	+3.03%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.877	+2.98%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.855	+2.93%
Severity	2011.2	0.027 (CI = +/-0.006; p = 0.000)	0.842	+2.69%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.856	+2.89%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.824	+2.76%
Severity	2013.1	0.030 (CI = +/-0.008; p = 0.000)	0.848	+3.01%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	0.809	+2.86%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.809	+3.08%
Severity	2014.2	0.028 (CI = +/-0.011; p = 0.000)	0.751	+2.80%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.752	+3.10%
Severity	2015.2	0.029 (CI = +/-0.017; p = 0.005)	0.664	+2.96%
Severity	2016.1	0.037 (CI = +/-0.017; p = 0.002)	0.794	+3.78%
Severity	2016.2	0.030 (CI = +/-0.020; p = 0.012)	0.702	+3.08%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.763)	-0.032	+0.10%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.557)	-0.024	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.194)	0.028	-0.39%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.035)	0.133	-0.62%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.043)	0.124	-0.64%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.023)	0.169	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	0.195	-0.87%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.012)	0.231	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.013)	0.233	-1.06%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.247	-1.17%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.026)	0.204	-1.14%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.338	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.016)	0.268	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.069)	0.151	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.020)	0.280	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.507	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.453	-2.04%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.003)	0.514	-2.40%
Frequency	2014.1	-0.021 (CI = +/-0.017; p = 0.018)	0.388	-2.07%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.321	-2.11%
Frequency	2015.1	-0.018 (CI = +/-0.025; p = 0.132)	0.168	-1.77%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.285)	0.041	-1.52%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.495)	-0.072	-1.22%
Frequency	2016.2	-0.032 (CI = +/-0.044; p = 0.121)	0.293	-3.12%

Property Damage

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.617	+2.66%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.593	+2.32%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.548	+2.09%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.519	+1.73%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.485	+1.72%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.429	+1.62%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.450	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.412	+1.76%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.426	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.84%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.390	+2.03%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.280	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.261	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.256	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.074)	0.165	+1.58%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.326)	0.004	+0.80%
Loss Cost	2013.1	0.011 (CI = +/-0.020; p = 0.246)	0.040	+1.09%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.610)	-0.070	+0.51%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.292)	0.025	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.516)	-0.064	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.287)	0.040	+1.74%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.334)	0.015	+2.04%
Loss Cost	2016.1	0.037 (CI = +/-0.057; p = 0.158)	0.225	+3.76%
Loss Cost	2016.2	0.005 (CI = +/-0.049; p = 0.792)	-0.226	+0.50%
Severity	2005.1	0.024 (CI = +/-0.004; p = 0.000)	0.860	+2.38%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.33%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.33%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.21%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.794	+2.21%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.843	+2.47%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.849	+2.59%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.886	+2.80%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.873	+2.84%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.877	+2.97%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.855	+2.91%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.827	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.810	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.824	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.783	+2.60%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.809	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.755	+2.67%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.749	+2.89%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.002)	0.665	+2.51%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.655	+2.80%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.027)	0.514	+2.55%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.013)	0.685	+3.50%
Severity	2016.2	0.024 (CI = +/-0.027; p = 0.069)	0.504	+2.41%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.418)	-0.012	+0.27%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.964)	-0.038	-0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.448)	-0.016	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.114)	0.063	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.137)	0.054	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.080)	0.093	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.063)	0.115	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.044)	0.147	-0.81%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.147	-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.046)	0.159	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.086)	0.114	-0.91%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.022)	0.243	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.059)	0.166	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.221)	0.041	-0.74%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.080)	0.157	-1.15%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.397	-1.75%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.024)	0.326	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.018)	0.391	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.080)	0.225	-1.64%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.156)	0.139	-1.59%
Frequency	2015.1	-0.010 (CI = +/-0.029; p = 0.422)	-0.035	-1.03%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.753)	-0.146	-0.50%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.906)	-0.196	+0.24%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.432)	-0.050	-1.87%

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	0.041 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.089; p = 0.001)	0.745	+4.17%
Loss Cost	2005.2	0.043 (CI = +/-0.010; p = 0.000)	-0.171 (CI = +/-0.089; p = 0.000)	0.752	+4.38%
Loss Cost	2006.1	0.046 (CI = +/-0.010; p = 0.000)	-0.155 (CI = +/-0.086; p = 0.001)	0.786	+4.71%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.089; p = 0.001)	0.768	+4.77%
Loss Cost	2007.1	0.048 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.092; p = 0.002)	0.768	+4.91%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.095; p = 0.002)	0.751	+5.01%
Loss Cost	2008.1	0.051 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.096; p = 0.005)	0.761	+5.26%
Loss Cost	2008.2	0.052 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.100; p = 0.005)	0.740	+5.36%
Loss Cost	2009.1	0.055 (CI = +/-0.015; p = 0.000)	-0.136 (CI = +/-0.101; p = 0.011)	0.758	+5.71%
Loss Cost	2009.2	0.058 (CI = +/-0.016; p = 0.000)	-0.145 (CI = +/-0.103; p = 0.008)	0.751	+5.96%
Loss Cost	2010.1	0.061 (CI = +/-0.017; p = 0.000)	-0.133 (CI = +/-0.106; p = 0.017)	0.760	+6.28%
Loss Cost	2010.2	0.061 (CI = +/-0.018; p = 0.000)	-0.135 (CI = +/-0.112; p = 0.020)	0.728	+6.34%
Loss Cost	2011.1	0.065 (CI = +/-0.020; p = 0.000)	-0.124 (CI = +/-0.116; p = 0.038)	0.735	+6.69%
Loss Cost	2011.2	0.065 (CI = +/-0.022; p = 0.000)	-0.123 (CI = +/-0.123; p = 0.049)	0.690	+6.68%
Loss Cost	2012.1	0.065 (CI = +/-0.025; p = 0.000)	-0.121 (CI = +/-0.131; p = 0.068)	0.670	+6.74%
Loss Cost	2012.2	0.065 (CI = +/-0.029; p = 0.000)	-0.121 (CI = +/-0.140; p = 0.085)	0.614	+6.75%
Loss Cost	2013.1	0.068 (CI = +/-0.033; p = 0.001)	-0.113 (CI = +/-0.150; p = 0.129)	0.605	+7.07%
Loss Cost	2013.2	0.066 (CI = +/-0.037; p = 0.002)	-0.108 (CI = +/-0.162; p = 0.171)	0.519	+6.87%
Loss Cost	2014.1	0.065 (CI = +/-0.044; p = 0.008)	-0.112 (CI = +/-0.178; p = 0.193)	0.475	+6.71%
Loss Cost	2014.2	0.053 (CI = +/-0.048; p = 0.034)	-0.086 (CI = +/-0.180; p = 0.314)	0.299	+5.42%
Loss Cost	2015.1	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)	0.227	+4.50%
Loss Cost	2015.2	0.030 (CI = +/-0.065; p = 0.316)	-0.079 (CI = +/-0.206; p = 0.401)	-0.007	+3.06%
Loss Cost	2016.1	0.029 (CI = +/-0.084; p = 0.434)	-0.081 (CI = +/-0.240; p = 0.452)	-0.046	+2.98%
Loss Cost	2016.2	-0.006 (CI = +/-0.082; p = 0.875)	-0.028 (CI = +/-0.214; p = 0.756)	-0.304	-0.55%
Severity	2005.1	0.053 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.079; p = 0.027)	0.843	+5.42%
Severity	2005.2	0.055 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.079; p = 0.015)	0.846	+5.61%
Severity	2006.1	0.057 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.078; p = 0.029)	0.858	+5.86%
Severity	2006.2	0.056 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.081; p = 0.040)	0.840	+5.80%
Severity	2007.1	0.056 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.084; p = 0.044)	0.827	+5.76%
Severity	2007.2	0.055 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.087; p = 0.058)	0.804	+5.70%
Severity	2008.1	0.056 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.090; p = 0.083)	0.797	+5.81%
Severity	2008.2	0.057 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.094; p = 0.094)	0.773	+5.82%
Severity	2009.1	0.061 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.093; p = 0.169)	0.798	+6.24%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.091; p = 0.088)	0.816	+6.64%
Severity	2010.1	0.069 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.089; p = 0.162)	0.838	+7.10%
Severity	2010.2	0.073 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.087; p = 0.084)	0.851	+7.53%
Severity	2011.1	0.078 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.083; p = 0.162)	0.877	+8.09%
Severity	2011.2	0.079 (CI = +/-0.016; p = 0.000)	-0.061 (CI = +/-0.087; p = 0.159)	0.860	+8.21%
Severity	2012.1	0.085 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.083; p = 0.301)	0.886	+8.87%
Severity	2012.2	0.091 (CI = +/-0.016; p = 0.000)	-0.057 (CI = +/-0.078; p = 0.138)	0.903	+9.48%
Severity	2013.1	0.100 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.277)	0.948	+10.47%
Severity	2013.2	0.102 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.064; p = 0.215)	0.942	+10.74%
Severity	2014.1	0.104 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.069; p = 0.309)	0.934	+10.96%
Severity	2014.2	0.098 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.515)	0.929	+10.26%
Severity	2015.1	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)	0.910	+9.98%
Severity	2015.2	0.091 (CI = +/-0.024; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.619)	0.881	+9.49%
Severity	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.066; p = 0.861)	0.926	+10.82%
Severity	2016.2	0.093 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.056; p = 0.410)	0.932	+9.70%
Frequency	2005.1	-0.012 (CI = +/-0.008; p = 0.008)	-0.071 (CI = +/-0.078; p = 0.075)	0.227	-1.19%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.013)	-0.072 (CI = +/-0.081; p = 0.081)	0.217	-1.17%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.028)	-0.068 (CI = +/-0.084; p = 0.109)	0.164	-1.09%
Frequency	2006.2	-0.010 (CI = +/-0.010; p = 0.063)	-0.074 (CI = +/-0.086; p = 0.090)	0.149	-0.97%
Frequency	2007.1	-0.008 (CI = +/-0.011; p = 0.139)	-0.066 (CI = +/-0.088; p = 0.136)	0.083	-0.80%
Frequency	2007.2	-0.007 (CI = +/-0.012; p = 0.254)	-0.073 (CI = +/-0.090; p = 0.109)	0.076	-0.65%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.394)	-0.067 (CI = +/-0.093; p = 0.152)	0.031	-0.52%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.503)	-0.070 (CI = +/-0.097; p = 0.148)	0.029	-0.44%
Frequency	2009.1	-0.005 (CI = +/-0.015; p = 0.484)	-0.073 (CI = +/-0.101; p = 0.152)	0.025	-0.50%
Frequency	2009.2	-0.006 (CI = +/-0.016; p = 0.407)	-0.067 (CI = +/-0.106; p = 0.200)	0.021	-0.64%
Frequency	2010.1	-0.008 (CI = +/-0.017; p = 0.369)	-0.072 (CI = +/-0.111; p = 0.192)	0.023	-0.77%
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.227)	-0.060 (CI = +/-0.113; p = 0.282)	0.038	-1.11%
Frequency	2011.1	-0.013 (CI = +/-0.021; p = 0.202)	-0.066 (CI = +/-0.119; p = 0.257)	0.045	-1.29%
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.206)	-0.062 (CI = +/-0.126; p = 0.310)	0.044	-1.42%
Frequency	2012.1	-0.020 (CI = +/-0.025; p = 0.111)	-0.080 (CI = +/-0.129; p = 0.207)	0.115	-1.95%
Frequency	2012.2	-0.025 (CI = +/-0.027; p = 0.063)	-0.064 (CI = +/-0.132; p = 0.316)	0.166	-2.50%
Frequency	2013.1	-0.031 (CI = +/-0.030; p = 0.041)	-0.081 (CI = +/-0.137; p = 0.225)	0.221	-3.08%
Frequency	2013.2	-0.036 (CI = +/-0.034; p = 0.039)	-0.070 (CI = +/-0.145; p = 0.314)	0.242	-3.50%
Frequency	2014.1	-0.039 (CI = +/-0.039; p = 0.051)	-0.079 (CI = +/-0.158; p = 0.296)	0.212	-3.83%
Frequency	2014.2	-0.045 (CI = +/-0.045; p = 0.051)	-0.066 (CI = +/-0.170; p = 0.405)	0.233	-4.39%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)	0.212	-4.98%
Frequency	2015.2	-0.060 (CI = +/-0.064; p = 0.061)	-0.062 (CI = +/-0.203; p = 0.501)	0.244	-5.87%
Frequency	2016.1	-0.073 (CI = +/-0.079; p = 0.065)	-0.086 (CI = +/-0.228; p = 0.403)	0.253	-7.07%
Frequency	2016.2	-0.098 (CI = +/-0.090; p = 0.037)	-0.049 (CI = +/-0.233; p = 0.627)	0.403	-9.34%

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	0.042 (CI = +/-0.011; p = 0.000)	0.637	+4.27%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.628	+4.38%
Loss Cost	2006.1	0.047 (CI = +/-0.012; p = 0.000)	0.688	+4.82%
Loss Cost	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.662	+4.77%
Loss Cost	2007.1	0.049 (CI = +/-0.013; p = 0.000)	0.673	+5.03%
Loss Cost	2007.2	0.049 (CI = +/-0.014; p = 0.000)	0.645	+5.01%
Loss Cost	2008.1	0.053 (CI = +/-0.015; p = 0.000)	0.674	+5.40%
Loss Cost	2008.2	0.052 (CI = +/-0.016; p = 0.000)	0.643	+5.36%
Loss Cost	2009.1	0.057 (CI = +/-0.017; p = 0.000)	0.683	+5.86%
Loss Cost	2009.2	0.058 (CI = +/-0.018; p = 0.000)	0.662	+5.96%
Loss Cost	2010.1	0.063 (CI = +/-0.019; p = 0.000)	0.689	+6.45%
Loss Cost	2010.2	0.061 (CI = +/-0.021; p = 0.000)	0.650	+6.34%
Loss Cost	2011.1	0.067 (CI = +/-0.022; p = 0.000)	0.674	+6.89%
Loss Cost	2011.2	0.065 (CI = +/-0.024; p = 0.000)	0.626	+6.68%
Loss Cost	2012.1	0.068 (CI = +/-0.027; p = 0.000)	0.611	+6.98%
Loss Cost	2012.2	0.065 (CI = +/-0.031; p = 0.000)	0.551	+6.75%
Loss Cost	2013.1	0.071 (CI = +/-0.034; p = 0.001)	0.559	+7.35%
Loss Cost	2013.2	0.066 (CI = +/-0.039; p = 0.003)	0.477	+6.87%
Loss Cost	2014.1	0.068 (CI = +/-0.045; p = 0.006)	0.435	+7.08%
Loss Cost	2014.2	0.053 (CI = +/-0.048; p = 0.033)	0.292	+5.42%
Loss Cost	2015.1	0.048 (CI = +/-0.057; p = 0.086)	0.192	+4.96%
Loss Cost	2015.2	0.030 (CI = +/-0.063; p = 0.307)	0.017	+3.06%
Loss Cost	2016.1	0.034 (CI = +/-0.078; p = 0.343)	0.002	+3.48%
Loss Cost	2016.2	-0.006 (CI = +/-0.074; p = 0.866)	-0.138	-0.55%
Severity	2005.1	0.053 (CI = +/-0.009; p = 0.000)	0.819	+5.48%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.816	+5.61%
Severity	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.836	+5.92%
Severity	2006.2	0.056 (CI = +/-0.010; p = 0.000)	0.818	+5.80%
Severity	2007.1	0.057 (CI = +/-0.011; p = 0.000)	0.804	+5.83%
Severity	2007.2	0.055 (CI = +/-0.012; p = 0.000)	0.781	+5.70%
Severity	2008.1	0.057 (CI = +/-0.013; p = 0.000)	0.777	+5.88%
Severity	2008.2	0.057 (CI = +/-0.014; p = 0.000)	0.752	+5.82%
Severity	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.789	+6.31%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.797	+6.64%
Severity	2010.1	0.069 (CI = +/-0.014; p = 0.000)	0.829	+7.18%
Severity	2010.2	0.073 (CI = +/-0.015; p = 0.000)	0.833	+7.53%
Severity	2011.1	0.079 (CI = +/-0.015; p = 0.000)	0.869	+8.18%
Severity	2011.2	0.079 (CI = +/-0.016; p = 0.000)	0.850	+8.21%
Severity	2012.1	0.086 (CI = +/-0.016; p = 0.000)	0.885	+8.96%
Severity	2012.2	0.091 (CI = +/-0.017; p = 0.000)	0.893	+9.48%
Severity	2013.1	0.100 (CI = +/-0.013; p = 0.000)	0.947	+10.55%
Severity	2013.2	0.102 (CI = +/-0.015; p = 0.000)	0.939	+10.74%
Severity	2014.1	0.105 (CI = +/-0.017; p = 0.000)	0.934	+11.07%
Severity	2014.2	0.098 (CI = +/-0.017; p = 0.000)	0.932	+10.26%
Severity	2015.1	0.096 (CI = +/-0.020; p = 0.000)	0.913	+10.09%
Severity	2015.2	0.091 (CI = +/-0.023; p = 0.000)	0.891	+9.49%
Severity	2016.1	0.102 (CI = +/-0.021; p = 0.000)	0.935	+10.78%
Severity	2016.2	0.093 (CI = +/-0.021; p = 0.000)	0.934	+9.70%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.012)	0.165	-1.14%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.016)	0.155	-1.17%
Frequency	2006.1	-0.010 (CI = +/-0.010; p = 0.039)	0.112	-1.04%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.072)	0.082	-0.97%
Frequency	2007.1	-0.008 (CI = +/-0.011; p = 0.174)	0.034	-0.75%
Frequency	2007.2	-0.007 (CI = +/-0.012; p = 0.270)	0.010	-0.65%
Frequency	2008.1	-0.005 (CI = +/-0.013; p = 0.458)	-0.018	-0.46%
Frequency	2008.2	-0.004 (CI = +/-0.014; p = 0.514)	-0.024	-0.44%
Frequency	2009.1	-0.004 (CI = +/-0.015; p = 0.561)	-0.029	-0.43%
Frequency	2009.2	-0.006 (CI = +/-0.016; p = 0.414)	-0.014	-0.64%
Frequency	2010.1	-0.007 (CI = +/-0.018; p = 0.433)	-0.017	-0.68%
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.229)	0.027	-1.11%
Frequency	2011.1	-0.012 (CI = +/-0.021; p = 0.239)	0.025	-1.19%
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.207)	0.039	-1.42%
Frequency	2012.1	-0.018 (CI = +/-0.025; p = 0.143)	0.074	-1.81%
Frequency	2012.2	-0.025 (CI = +/-0.027; p = 0.062)	0.161	-2.50%
Frequency	2013.1	-0.029 (CI = +/-0.030; p = 0.054)	0.186	-2.89%
Frequency	2013.2	-0.036 (CI = +/-0.033; p = 0.038)	0.235	-3.50%
Frequency	2014.1	-0.037 (CI = +/-0.039; p = 0.062)	0.199	-3.60%
Frequency	2014.2	-0.045 (CI = +/-0.044; p = 0.047)	0.250	-4.39%
Frequency	2015.1	-0.048 (CI = +/-0.053; p = 0.071)	0.218	-4.66%
Frequency	2015.2	-0.060 (CI = +/-0.061; p = 0.052)	0.287	-5.87%
Frequency	2016.1	-0.068 (CI = +/-0.075; p = 0.070)	0.272	-6.59%
Frequency	2016.2	-0.098 (CI = +/-0.082; p = 0.026)	0.466	-9.34%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.012 (CI = +/-0.015; p = 0.125)	-0.170 (CI = +/-0.071; p = 0.000)	0.216 (CI = +/-0.150; p = 0.006)	0.029 (CI = +/-0.037; p = 0.112)	0.842	+1.20%	+4.21%	
Loss Cost	2005.2	0.014 (CI = +/-0.017; p = 108)	-0.174 (CI = +/-0.073; p = 0.000)	0.211 (CI = +/-0.153; p = 0.009)	0.027 (CI = +/-0.038; p = 0.148)	0.838	+1.38%	+4.20%	
Loss Cost	2006.1	0.018 (CI = +/-0.018; p = 0.047)	-0.164 (CI = +/-0.073; p = 0.000)	0.196 (CI = +/-0.153; p = 0.014)	0.023 (CI = +/-0.038; p = 0.219)	0.848	+1.85%	+4.24%	
Loss Cost	2006.2	0.016 (CI = +/-0.020; p = 104)	-0.161 (CI = +/-0.075; p = 0.000)	0.201 (CI = +/-0.156; p = 0.014)	0.025 (CI = +/-0.039; p = 0.198)	0.836	+1.65%	+4.25%	
Loss Cost	2007.1	0.016 (CI = +/-0.022; p = 0.167)	-0.163 (CI = +/-0.079; p = 0.000)	0.203 (CI = +/-0.162; p = 0.016)	0.026 (CI = +/-0.041; p = 0.204)	0.832	+1.57%	+4.25%	
Loss Cost	2007.2	0.014 (CI = +/-0.025; p = 0.275)	-0.160 (CI = +/-0.082; p = 0.001)	0.207 (CI = +/-0.167; p = 0.017)	0.028 (CI = +/-0.044; p = 0.195)	0.818	+1.37%	+4.26%	
Loss Cost	2008.1	0.015 (CI = +/-0.029; p = 0.281)	-0.158 (CI = +/-0.086; p = 0.001)	0.203 (CI = +/-0.174; p = 0.024)	0.026 (CI = +/-0.046; p = 0.246)	0.816	+1.54%	+4.27%	
Loss Cost	2008.2	0.012 (CI = +/-0.033; p = 0.442)	-0.154 (CI = +/-0.089; p = 0.002)	0.209 (CI = +/-0.180; p = 0.025)	0.030 (CI = +/-0.050; p = 0.227)	0.799	+1.24%	+4.28%	
Loss Cost	2009.1	0.017 (CI = +/-0.038; p = 0.357)	-0.149 (CI = +/-0.093; p = 0.003)	0.199 (CI = +/-0.187; p = 0.038)	0.025 (CI = +/-0.053; p = 0.339)	0.799	+1.73%	+4.31%	
Loss Cost	2009.2	0.020 (CI = +/-0.044; p = 0.358)	-0.151 (CI = +/-0.098; p = 0.004)	0.195 (CI = +/-0.195; p = 0.050)	0.022 (CI = +/-0.059; p = 0.441)	0.784	+2.01%	+4.30%	
Loss Cost	2010.1	0.025 (CI = +/-0.053; p = 0.327)	-0.146 (CI = +/-0.103; p = 0.008)	0.186 (CI = +/-0.205; p = 0.073)	0.017 (CI = +/-0.066; p = 0.597)	0.781	+2.57%	+4.32%	
Loss Cost	2010.2	0.021 (CI = +/-0.064; p = 0.503)	-0.143 (CI = +/-0.109; p = 0.013)	0.191 (CI = +/-0.216; p = 0.078)	0.022 (CI = +/-0.076; p = 0.552)	0.751	+2.08%	+4.33%	
Loss Cost	2011.1	0.030 (CI = +/-0.079; p = 0.430)	-0.137 (CI = +/-0.116; p = 0.023)	0.179 (CI = +/-0.230; p = 0.117)	0.012 (CI = +/-0.090; p = 0.770)	0.746	+3.06%	+4.36%	
Loss Cost	2011.2	0.022 (CI = +/-0.100; p = 0.649)	-0.133 (CI = +/-0.122; p = 0.035)	0.187 (CI = +/-0.244; p = 0.123)	0.021 (CI = +/-0.109; p = 0.684)	0.703	+2.19%	+4.38%	
Loss Cost	2012.1	0.012 (CI = +/-0.134; p = 0.848)	-0.138 (CI = +/-0.133; p = 0.042)	0.196 (CI = +/-0.266; p = 0.136)	0.031 (CI = +/-0.141; p = 0.647)	0.683	+1.22%	+4.36%	
Loss Cost	2012.2	0.000 (CI = +/-0.183; p = 0.998)	-0.135 (CI = +/-0.142; p = 0.061)	0.203 (CI = +/-0.287; p = 0.149)	0.043 (CI = +/-0.189; p = 0.629)	0.626	-0.02%	+4.37%	
Loss Cost	2013.1	0.032 (CI = +/-0.278; p = 0.802)	-0.127 (CI = +/-0.157; p = 0.103)	0.185 (CI = +/-0.322; p = 0.232)	0.011 (CI = +/-0.281; p = 0.935)	0.610	+3.30%	+4.41%	
Loss Cost	2013.2	0.044 (CI = +/-0.454; p = 0.834)	-0.128 (CI = +/-0.169; p = 0.123)	0.182 (CI = +/-0.357; p = 0.284)	-0.001 (CI = +/-0.458; p = 0.997)	0.515	+4.49%	+4.40%	
Loss Cost	2014.1	0.292 (CI = +/-1.031; p = 0.537)	-0.105 (CI = +/-0.197; p = 0.259)	0.133 (CI = +/-0.415; p = 0.486)	-0.248 (CI = +/-1.029; p = 0.598)	0.482	+33.97%	+4.50%	
Loss Cost	2014.2	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)	0.133 (CI = +/-0.415; p = 0.486)		0.265			+4.50%
Loss Cost	2015.1	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)			0.227			+4.50%
Loss Cost	2015.2	0.030 (CI = +/-0.065; p = 0.316)	-0.079 (CI = +/-0.206; p = 0.401)			-0.007			+3.06%
Loss Cost	2016.1	0.029 (CI = +/-0.084; p = 0.434)	-0.081 (CI = +/-0.240; p = 0.452)			-0.046			+2.98%
Loss Cost	2016.2	-0.006 (CI = +/-0.082; p = 0.875)	-0.028 (CI = +/-0.214; p = 0.756)			-0.304			-0.55%
Severity	2005.1	0.028 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.059; p = 0.004)	0.033 (CI = +/-0.125; p = 0.588)	0.064 (CI = +/-0.030; p = 0.000)	0.915	+2.86%	+9.67%	
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.093 (CI = +/-0.060; p = 0.004)	0.030 (CI = +/-0.127; p = 0.636)	0.063 (CI = +/-0.031; p = 0.000)	0.911	+3.00%	+9.66%	
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.007)	0.021 (CI = +/-0.129; p = 0.743)	0.060 (CI = +/-0.032; p = 0.001)	0.913	+3.29%	+9.69%	
Severity	2006.2	0.026 (CI = +/-0.016; p = 0.002)	-0.078 (CI = +/-0.060; p = 0.012)	0.035 (CI = +/-0.124; p = 0.567)	0.066 (CI = +/-0.031; p = 0.000)	0.914	+2.68%	+9.73%	
Severity	2007.1	0.020 (CI = +/-0.016; p = 0.019)	-0.089 (CI = +/-0.058; p = 0.004)	0.053 (CI = +/-0.119; p = 0.369)	0.072 (CI = +/-0.030; p = 0.000)	0.920	+2.03%	+9.68%	
Severity	2007.2	0.011 (CI = +/-0.016; p = 155)	-0.077 (CI = +/-0.052; p = 0.006)	0.071 (CI = +/-0.107; p = 0.183)	0.081 (CI = +/-0.028; p = 0.000)	0.931	+1.15%	+9.74%	
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.484)	-0.084 (CI = +/-0.052; p = 0.003)	0.084 (CI = +/-0.106; p = 0.115)	0.087 (CI = +/-0.028; p = 0.000)	0.934	+0.60%	+9.70%	
Severity	2008.2	-0.005 (CI = +/-0.017; p = 0.571)	-0.072 (CI = +/-0.045; p = 0.003)	0.103 (CI = +/-0.091; p = 0.029)	0.098 (CI = +/-0.025; p = 0.000)	0.949	-0.46%	+9.76%	
Severity	2009.1	-0.004 (CI = +/-0.019; p = 0.703)	-0.071 (CI = +/-0.048; p = 0.006)	0.101 (CI = +/-0.095; p = 0.040)	0.097 (CI = +/-0.027; p = 0.000)	0.948	-0.36%	+9.76%	
Severity	2009.2	-0.003 (CI = +/-0.023; p = 0.764)	-0.071 (CI = +/-0.050; p = 0.008)	0.100 (CI = +/-0.100; p = 0.049)	0.096 (CI = +/-0.030; p = 0.000)	0.946	-0.33%	+9.76%	
Severity	2010.1	-0.003 (CI = +/-0.027; p = 0.829)	-0.071 (CI = +/-0.053; p = 0.012)	0.100 (CI = +/-0.106; p = 0.063)	0.096 (CI = +/-0.034; p = 0.000)	0.944	-0.28%	+9.76%	
Severity	2010.2	-0.004 (CI = +/-0.033; p = 0.812)	-0.071 (CI = +/-0.056; p = 0.017)	0.101 (CI = +/-0.111; p = 0.073)	0.097 (CI = +/-0.039; p = 0.000)	0.940	-0.37%	+9.77%	
Severity	2011.1	0.000 (CI = +/-0.041; p = 0.988)	-0.068 (CI = +/-0.060; p = 0.028)	0.096 (CI = +/-0.119; p = 0.105)	0.094 (CI = +/-0.046; p = 0.001)	0.938	-0.03%	+9.78%	
Severity	2011.2	-0.027 (CI = +/-0.044; p = 0.212)	-0.057 (CI = +/-0.054; p = 0.042)	0.121 (CI = +/-0.108; p = 0.031)	0.121 (CI = +/-0.048; p = 0.000)	0.948	-2.66%	+9.83%	
Severity	2012.1	-0.029 (CI = +/-0.059; p = 0.313)	-0.058 (CI = +/-0.059; p = 0.055)	0.122 (CI = +/-0.118; p = 0.043)	0.123 (CI = +/-0.062; p = 0.001)	0.945	-2.85%	+9.83%	
Severity	2012.2	-0.030 (CI = +/-0.081; p = 0.435)	-0.057 (CI = +/-0.063; p = 0.071)	0.123 (CI = +/-0.128; p = 0.058)	0.124 (CI = +/-0.084; p = 0.007)	0.940	-2.96%	+9.83%	
Severity	2013.1	0.031 (CI = +/-0.111; p = 0.548)	-0.042 (CI = +/-0.063; p = 0.163)	0.089 (CI = +/-0.128; p = 0.156)	0.063 (CI = +/-0.112; p = 0.242)	0.950	+3.17%	+9.90%	
Severity	2013.2	0.058 (CI = +/-0.180; p = 0.488)	-0.045 (CI = +/-0.067; p = 0.166)	0.081 (CI = +/-0.141; p = 0.233)	0.036 (CI = +/-0.181; p = 0.666)	0.941	+5.98%	+9.88%	
Severity	2014.1	0.271 (CI = +/-0.375; p = 137)	-0.025 (CI = +/-0.072; p = 0.445)	0.039 (CI = +/-0.151; p = 0.571)	-0.176 (CI = +/-0.374; p = 0.316)	0.943	+31.11%	+9.98%	
Severity	2014.2	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)	0.039 (CI = +/-0.151; p = 0.571)		0.924			+9.98%
Severity	2015.1	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)			0.910			+9.98%
Severity	2015.2	0.091 (CI = +/-0.024; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.619)			0.881			+9.49%
Severity	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.066; p = 0.861)			0.926			+10.82%
Severity	2016.2	0.093 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.056; p = 0.410)			0.932			+9.70%
Frequency	2005.1	-0.016 (CI = +/-0.016; p = 0.048)	-0.079 (CI = +/-0.074; p = 0.035)	0.183 (CI = +/-0.156; p = 0.024)	-0.035 (CI = +/-0.038; p = 0.072)	0.331	-1.61%	-4.98%	
Frequency	2005.2	-0.016 (CI = +/-0.018; p = 0.077)	-0.080 (CI = +/-0.076; p = 0.040)	0.181 (CI = +/-0.160; p = 0.028)	-0.035 (CI = +/-0.040; p = 0.079)	0.321	-1.57%	-4.98%	
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.153)	-0.077 (CI = +/-0.079; p = 0.057)	0.176 (CI = +/-0.165; p = 0.038)	-0.037 (CI = +/-0.041; p = 0.075)	0.273	-1.39%	-4.97%	
Frequency	2006.2	-0.010 (CI = +/-0.021; p = 0.339)	-0.083 (CI = +/-0.080; p = 0.043)	0.166 (CI = +/-0.167; p = 0.050)	-0.041 (CI = +/-0.042; p = 0.055)	0.267	-1.00%	-4.99%	
Frequency	2007.1	-0.005 (CI = +/-0.023; p = 0.691)	-0.074 (CI = +/-0.082; p = 0.074)	0.151 (CI = +/-0.168; p = 0.076)	-0.046 (CI = +/-0.043; p = 0.035)	0.224	-0.45%	-4.95%	
Frequency	2007.2	0.002 (CI = +/-0.025; p = 0.861)	-0.083 (CI = +/-0.082; p = 0.046)	0.137 (CI = +/-0.167; p = 0.103)	-0.053 (CI = +/-0.044; p = 0.019)	0.252	+0.22%	-4.99%	
Frequency	2008.1	0.009 (CI = +/-0.028; p = 0.496)	-0.073 (CI = +/-0.083; p = 0.081)	0.120 (CI = +/-0.168; p = 0.154)	-0.060 (CI = +/-0.045; p = 0.011)	0.249	+0.93%	-4.95%	
Frequency	2008.2	0.017 (CI = +/-0.031; p = 0.266)	-0.082 (CI = +/-0.084; p = 0.055)	0.106 (CI = +/-0.169; p = 0.206)	-0.068 (CI = +/-0.047; p = 0.006)	0.289	+1.71%	-4.99%	
Frequency	2009.1	0.021 (CI = +/-0.036; p = 0.241)	-0.078 (CI = +/-0.088; p = 0.080)	0.098 (CI = +/-0.176; p = 0.258)	-0.072 (CI = +/-0.050; p = 0.008)	0.288	+2.09%	-4.97%	
Frequency	2009.2	0.023 (CI = +/-0.042; p = 0.259)	-0.080 (CI = +/-0.092; p = 0.086)	0.094 (CI = +/-0.184; p = 0.295)	-0.074 (CI = +/-0.056; p = 0.012)	0.274	+2.35%	-4.98%	
Frequency	2010.1	0.028 (CI = +/-0.050; p = 0.250)	-0.075 (CI = +/-0.097; p = 0.121)	0.086 (CI = +/-0.194; p = 0.362)	-0.079 (CI = +/-0.062; p = 0.016)	0.272	+2.86%	-4.96%	
Frequency	2010.2	0.024 (CI = +/-0.060; p = 0.403)	-0.073 (CI = +/-0.103; p = 0.152)	0.091 (CI = +/-0.204; p = 0.359)	-0.075 (CI = +/-0.072; p = 0.041)	0.234	+2.47%	-4.95%	
Frequency	2011.1	0.030 (CI = +/-0.075; p = 0.401)	-0.069 (CI = +/-0.110; p = 0.200)	0.083 (CI = +/-0.218; p = 0.430)	-0.081 (CI = +/-0.085; p = 0.060)	0.227	+3.09%	-4.94%	
Frequency	2011.2	0.049 (CI = +/-0.093; p = 0.281)	-0.077 (CI = +/-0.114; p = 0.172)	0.066 (CI = +/-0.228; p = 0.542)	-0.100 (CI = +/-0.102; p = 0.055)	0.245	+4.99%	-4.97%	
Frequency	2012.1	0.041 (CI = +/-0.125; p = 0.490)	-0.080 (CI = +/-0.124; p = 0.186)	0.073 (CI = +/-0.248; p = 0.534)	-0.092 (CI = +/-0.131; p = 0.154)	0.231	+4.18%	-4.98%	
Frequency	2012.2	0.030 (CI = +/-0.170; p = 0.709)	-0.077 (CI = +/-0.132; p = 0.228)	0.080 (CI = +/-0.268; p = 0.527)	-0.081 (CI = +/-0.176; p = 0.338)	0.200	+3.03%	-4.97%	
Frequency	2013.1	0.001 (CI = +/-0.260; p = 0.992)	-0.084 (CI = +/-0.146; p = 0.231)	0.096 (CI = +/-0.301; p = 0.496)	-0.052 (CI = +/-0.263; p = 0.669)	0.189	+0.12%	-5.00%	
Frequency	2013.2	-0.014 (CI = +/-0.424; p = 0.942)	-0.083 (CI = +/-0.158; p = 0.270)	0.101 (CI = +/-0.334; p = 0.516)	-0.037 (CI = +/-0.427; p = 0.851)	0.169	-1.41%	-4.99%	
Frequency	2014.1	0.022 (CI = +/-0.982; p = 0.961)	-0.080 (CI = +/-0.187; p = 0.362)	0.094 (CI = +/-0.395; p = 0.604)	-0.073 (CI = +/-0.981; p = 0.871)	0.106	+2.19%	-4.98%	
Frequency	2014.2	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)	0.094 (CI = +/-0.395; p = 0.604)		0.175			-4.98%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)			0.212			-4.98%
Frequency	2015.2	-0.060 (CI = +/-0.064; p = 0.061)	-0.062 (CI = +/-0.203; p = 0.501)			0.244			-5.87%
Frequency	2016.1	-0.073 (CI = +/-0.079; p = 0.065)	-0.086 (CI = +/-0.228; p = 0.403)			0.253			-7.07%
Frequency	2016.2	-0.098 (CI = +/-0.090; p = 0.037)	-0.049 (CI = +/-0.233; p = 0.627)			0.403			-9.34%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.017 (CI = +/-0.014; p = 0.022)	-0.173 (CI = +/-0.073; p = 0.000)	0.270 (CI = +/-0.137; p = 0.000)	0.833	+1.72%
Loss Cost	2005.2	0.019 (CI = +/-0.015; p = 0.017)	-0.178 (CI = +/-0.074; p = 0.000)	0.258 (CI = +/-0.142; p = 0.001)	0.831	+1.93%
Loss Cost	2006.1	0.024 (CI = +/-0.016; p = 0.006)	-0.167 (CI = +/-0.074; p = 0.000)	0.232 (CI = +/-0.142; p = 0.002)	0.845	+2.39%
Loss Cost	2006.2	0.023 (CI = +/-0.017; p = 0.012)	-0.165 (CI = +/-0.076; p = 0.000)	0.236 (CI = +/-0.148; p = 0.003)	0.831	+2.32%
Loss Cost	2007.1	0.023 (CI = +/-0.019; p = 0.020)	-0.164 (CI = +/-0.080; p = 0.000)	0.234 (CI = +/-0.156; p = 0.005)	0.827	+2.35%
Loss Cost	2007.2	0.023 (CI = +/-0.021; p = 0.032)	-0.164 (CI = +/-0.083; p = 0.000)	0.235 (CI = +/-0.164; p = 0.007)	0.812	+2.33%
Loss Cost	2008.1	0.026 (CI = +/-0.023; p = 0.030)	-0.159 (CI = +/-0.086; p = 0.001)	0.223 (CI = +/-0.171; p = 0.013)	0.812	+2.58%
Loss Cost	2008.2	0.025 (CI = +/-0.025; p = 0.046)	-0.158 (CI = +/-0.090; p = 0.001)	0.224 (CI = +/-0.180; p = 0.017)	0.794	+2.56%
Loss Cost	2009.1	0.030 (CI = +/-0.027; p = 0.032)	-0.149 (CI = +/-0.093; p = 0.003)	0.205 (CI = +/-0.186; p = 0.032)	0.800	+3.01%
Loss Cost	2009.2	0.032 (CI = +/-0.029; p = 0.030)	-0.154 (CI = +/-0.096; p = 0.003)	0.195 (CI = +/-0.192; p = 0.047)	0.789	+3.29%
Loss Cost	2010.1	0.036 (CI = +/-0.031; p = 0.027)	-0.146 (CI = +/-0.101; p = 0.007)	0.181 (CI = +/-0.200; p = 0.072)	0.789	+3.68%
Loss Cost	2010.2	0.036 (CI = +/-0.034; p = 0.040)	-0.145 (CI = +/-0.106; p = 0.010)	0.182 (CI = +/-0.208; p = 0.083)	0.760	+3.66%
Loss Cost	2011.1	0.040 (CI = +/-0.037; p = 0.035)	-0.136 (CI = +/-0.111; p = 0.020)	0.171 (CI = +/-0.215; p = 0.111)	0.761	+4.07%
Loss Cost	2011.2	0.039 (CI = +/-0.039; p = 0.050)	-0.135 (CI = +/-0.118; p = 0.028)	0.172 (CI = +/-0.223; p = 0.122)	0.720	+4.01%
Loss Cost	2012.1	0.040 (CI = +/-0.043; p = 0.066)	-0.134 (CI = +/-0.127; p = 0.040)	0.172 (CI = +/-0.233; p = 0.137)	0.700	+4.03%
Loss Cost	2012.2	0.040 (CI = +/-0.045; p = 0.079)	-0.136 (CI = +/-0.136; p = 0.051)	0.172 (CI = +/-0.244; p = 0.151)	0.648	+4.07%
Loss Cost	2013.1	0.043 (CI = +/-0.048; p = 0.075)	-0.126 (CI = +/-0.145; p = 0.085)	0.178 (CI = +/-0.253; p = 0.151)	0.642	+4.37%
Loss Cost	2013.2	0.043 (CI = +/-0.051; p = 0.088)	-0.128 (CI = +/-0.159; p = 0.105)	0.182 (CI = +/-0.276; p = 0.175)	0.559	+4.40%
Loss Cost	2014.1	0.044 (CI = +/-0.054; p = 0.100)	-0.123 (CI = +/-0.173; p = 0.146)	0.195 (CI = +/-0.309; p = 0.190)	0.518	+4.50%
Loss Cost	2014.2	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)	0.133 (CI = +/-0.415; p = 0.486)	0.265	+4.50%
Loss Cost	2015.1	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)		0.227	+4.50%
Loss Cost	2015.2	0.030 (CI = +/-0.065; p = 0.316)	-0.079 (CI = +/-0.206; p = 0.401)		-0.007	+3.06%
Loss Cost	2016.1	0.029 (CI = +/-0.084; p = 0.434)	-0.081 (CI = +/-0.240; p = 0.452)		-0.046	+2.98%
Loss Cost	2016.2	-0.006 (CI = +/-0.082; p = 0.875)	-0.028 (CI = +/-0.214; p = 0.756)		-0.304	-0.55%
Severity	2005.1	0.039 (CI = +/-0.015; p = 0.000)	-0.097 (CI = +/-0.075; p = 0.013)	0.152 (CI = +/-0.142; p = 0.036)	0.861	+4.02%
Severity	2005.2	0.042 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.076; p = 0.009)	0.137 (CI = +/-0.145; p = 0.063)	0.860	+4.29%
Severity	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.093 (CI = +/-0.076; p = 0.019)	0.114 (CI = +/-0.147; p = 0.123)	0.866	+4.70%
Severity	2006.2	0.044 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.078; p = 0.028)	0.127 (CI = +/-0.152; p = 0.099)	0.851	+4.46%
Severity	2007.1	0.041 (CI = +/-0.020; p = 0.000)	-0.094 (CI = +/-0.081; p = 0.025)	0.139 (CI = +/-0.159; p = 0.084)	0.841	+4.22%
Severity	2007.2	0.039 (CI = +/-0.021; p = 0.001)	-0.089 (CI = +/-0.083; p = 0.037)	0.151 (CI = +/-0.164; p = 0.070)	0.823	+3.96%
Severity	2008.1	0.039 (CI = +/-0.023; p = 0.002)	-0.088 (CI = +/-0.087; p = 0.049)	0.149 (CI = +/-0.174; p = 0.090)	0.814	+4.01%
Severity	2008.2	0.038 (CI = +/-0.025; p = 0.005)	-0.086 (CI = +/-0.091; p = 0.063)	0.154 (CI = +/-0.181; p = 0.093)	0.792	+3.89%
Severity	2009.1	0.045 (CI = +/-0.026; p = 0.002)	-0.071 (CI = +/-0.091; p = 0.119)	0.125 (CI = +/-0.183; p = 0.169)	0.808	+4.58%
Severity	2009.2	0.051 (CI = +/-0.027; p = 0.001)	-0.083 (CI = +/-0.090; p = 0.071)	0.102 (CI = +/-0.181; p = 0.250)	0.820	+5.23%
Severity	2010.1	0.058 (CI = +/-0.028; p = 0.000)	-0.067 (CI = +/-0.090; p = 0.138)	0.076 (CI = +/-0.179; p = 0.387)	0.836	+6.00%
Severity	2010.2	0.064 (CI = +/-0.029; p = 0.000)	-0.079 (CI = +/-0.089; p = 0.079)	0.059 (CI = +/-0.175; p = 0.486)	0.847	+6.64%
Severity	2011.1	0.072 (CI = +/-0.028; p = 0.000)	-0.060 (CI = +/-0.086; p = 0.159)	0.036 (CI = +/-0.166; p = 0.647)	0.871	+7.52%
Severity	2011.2	0.074 (CI = +/-0.030; p = 0.000)	-0.063 (CI = +/-0.091; p = 0.159)	0.035 (CI = +/-0.172; p = 0.671)	0.853	+7.66%
Severity	2012.1	0.081 (CI = +/-0.029; p = 0.000)	-0.043 (CI = +/-0.086; p = 0.299)	0.026 (CI = +/-0.159; p = 0.734)	0.879	+8.45%
Severity	2012.2	0.086 (CI = +/-0.027; p = 0.000)	-0.060 (CI = +/-0.082; p = 0.136)	0.034 (CI = +/-0.147; p = 0.621)	0.897	+8.93%
Severity	2013.1	0.093 (CI = +/-0.020; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.237)	0.049 (CI = +/-0.108; p = 0.346)	0.948	+9.70%
Severity	2013.2	0.094 (CI = +/-0.020; p = 0.000)	-0.045 (CI = +/-0.064; p = 0.147)	0.065 (CI = +/-0.110; p = 0.225)	0.945	+9.83%
Severity	2014.1	0.095 (CI = +/-0.021; p = 0.000)	-0.038 (CI = +/-0.066; p = 0.229)	0.083 (CI = +/-0.117; p = 0.145)	0.942	+9.98%
Severity	2014.2	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)	0.039 (CI = +/-0.151; p = 0.571)	0.924	+9.98%
Severity	2015.1	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)		0.910	+9.98%
Severity	2015.2	0.091 (CI = +/-0.024; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.619)		0.881	+9.49%
Severity	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.066; p = 0.861)		0.926	+10.82%
Severity	2016.2	0.093 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.056; p = 0.410)		0.932	+9.70%
Frequency	2005.1	-0.022 (CI = +/-0.015; p = 0.006)	-0.076 (CI = +/-0.077; p = 0.052)	0.118 (CI = +/-0.145; p = 0.106)	0.271	-2.21%
Frequency	2005.2	-0.023 (CI = +/-0.016; p = 0.008)	-0.075 (CI = +/-0.079; p = 0.063)	0.121 (CI = +/-0.151; p = 0.112)	0.262	-2.26%
Frequency	2006.1	-0.022 (CI = +/-0.018; p = 0.017)	-0.073 (CI = +/-0.082; p = 0.079)	0.118 (CI = +/-0.159; p = 0.138)	0.204	-2.21%
Frequency	2006.2	-0.021 (CI = +/-0.019; p = 0.038)	-0.077 (CI = +/-0.085; p = 0.074)	0.109 (CI = +/-0.165; p = 0.185)	0.176	-2.05%
Frequency	2007.1	-0.018 (CI = +/-0.021; p = 0.089)	-0.071 (CI = +/-0.088; p = 0.110)	0.096 (CI = +/-0.172; p = 0.263)	0.094	-1.80%
Frequency	2007.2	-0.016 (CI = +/-0.023; p = 0.166)	-0.075 (CI = +/-0.090; p = 0.098)	0.084 (CI = +/-0.179; p = 0.341)	0.074	-1.56%
Frequency	2008.1	-0.014 (CI = +/-0.025; p = 0.265)	-0.071 (CI = +/-0.095; p = 0.134)	0.075 (CI = +/-0.188; p = 0.420)	0.017	-1.37%
Frequency	2008.2	-0.013 (CI = +/-0.027; p = 0.338)	-0.073 (CI = +/-0.098; p = 0.140)	0.070 (CI = +/-0.197; p = 0.465)	0.009	-1.28%
Frequency	2009.1	-0.015 (CI = +/-0.030; p = 0.305)	-0.078 (CI = +/-0.103; p = 0.133)	0.080 (CI = +/-0.207; p = 0.428)	0.008	-1.50%
Frequency	2009.2	-0.019 (CI = +/-0.032; p = 0.241)	-0.071 (CI = +/-0.107; p = 0.179)	0.093 (CI = +/-0.214; p = 0.374)	0.013	-1.84%
Frequency	2010.1	-0.022 (CI = +/-0.035; p = 0.202)	-0.079 (CI = +/-0.112; p = 0.157)	0.106 (CI = +/-0.223; p = 0.331)	0.023	-2.19%
Frequency	2010.2	-0.028 (CI = +/-0.036; p = 0.117)	-0.066 (CI = +/-0.113; p = 0.232)	0.123 (CI = +/-0.222; p = 0.259)	0.057	-2.80%
Frequency	2011.1	-0.033 (CI = +/-0.039; p = 0.096)	-0.076 (CI = +/-0.119; p = 0.194)	0.135 (CI = +/-0.229; p = 0.231)	0.075	-3.21%
Frequency	2011.2	-0.034 (CI = +/-0.042; p = 0.099)	-0.071 (CI = +/-0.126; p = 0.244)	0.137 (CI = +/-0.237; p = 0.238)	0.074	-3.39%
Frequency	2012.1	-0.042 (CI = +/-0.043; p = 0.055)	-0.091 (CI = +/-0.128; p = 0.150)	0.146 (CI = +/-0.234; p = 0.202)	0.159	-4.08%
Frequency	2012.2	-0.046 (CI = +/-0.043; p = 0.041)	-0.075 (CI = +/-0.131; p = 0.237)	0.138 (CI = +/-0.235; p = 0.226)	0.201	-4.46%
Frequency	2013.1	-0.050 (CI = +/-0.045; p = 0.033)	-0.090 (CI = +/-0.137; p = 0.178)	0.130 (CI = +/-0.238; p = 0.259)	0.244	-4.86%
Frequency	2013.2	-0.051 (CI = +/-0.047; p = 0.038)	-0.083 (CI = +/-0.149; p = 0.248)	0.117 (CI = +/-0.259; p = 0.339)	0.242	-4.94%
Frequency	2014.1	-0.051 (CI = +/-0.051; p = 0.049)	-0.085 (CI = +/-0.163; p = 0.273)	0.112 (CI = +/-0.290; p = 0.410)	0.193	-4.98%
Frequency	2014.2	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)	0.094 (CI = +/-0.395; p = 0.604)	0.175	-4.98%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)		0.212	-4.98%
Frequency	2015.2	-0.060 (CI = +/-0.064; p = 0.061)	-0.062 (CI = +/-0.203; p = 0.501)		0.244	-5.87%
Frequency	2016.1	-0.073 (CI = +/-0.079; p = 0.065)	-0.086 (CI = +/-0.228; p = 0.403)		0.253	-7.07%
Frequency	2016.2	-0.098 (CI = +/-0.090; p = 0.037)	-0.049 (CI = +/-0.233; p = 0.627)		0.403	-9.34%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.023 (CI = +/-0.015; p = 0.004)	-0.160 (CI = +/-0.079; p = 0.000)	0.053 (CI = +/-0.037; p = 0.006)	0.799	+2.32%	+7.91%	
Loss Cost	2005.2	0.025 (CI = +/-0.016; p = 0.004)	-0.166 (CI = +/-0.081; p = 0.000)	0.049 (CI = +/-0.038; p = 0.013)	0.796	+2.56%	+7.76%	
Loss Cost	2006.1	0.030 (CI = +/-0.017; p = 0.001)	-0.155 (CI = +/-0.080; p = 0.001)	0.042 (CI = +/-0.039; p = 0.035)	0.813	+3.07%	+7.49%	
Loss Cost	2006.2	0.030 (CI = +/-0.019; p = 0.004)	-0.153 (CI = +/-0.084; p = 0.001)	0.043 (CI = +/-0.041; p = 0.041)	0.797	+3.00%	+7.52%	
Loss Cost	2007.1	0.030 (CI = +/-0.021; p = 0.009)	-0.152 (CI = +/-0.087; p = 0.001)	0.042 (CI = +/-0.044; p = 0.060)	0.792	+3.09%	+7.48%	
Loss Cost	2007.2	0.030 (CI = +/-0.024; p = 0.015)	-0.152 (CI = +/-0.091; p = 0.002)	0.042 (CI = +/-0.047; p = 0.076)	0.774	+3.07%	+7.49%	
Loss Cost	2008.1	0.034 (CI = +/-0.027; p = 0.016)	-0.146 (CI = +/-0.094; p = 0.004)	0.037 (CI = +/-0.050; p = 0.136)	0.775	+3.43%	+7.36%	
Loss Cost	2008.2	0.033 (CI = +/-0.030; p = 0.033)	-0.145 (CI = +/-0.098; p = 0.006)	0.038 (CI = +/-0.054; p = 0.162)	0.753	+3.38%	+7.37%	
Loss Cost	2009.1	0.040 (CI = +/-0.034; p = 0.024)	-0.136 (CI = +/-0.101; p = 0.011)	0.029 (CI = +/-0.058; p = 0.309)	0.759	+4.08%	+7.16%	
Loss Cost	2009.2	0.045 (CI = +/-0.039; p = 0.027)	-0.142 (CI = +/-0.105; p = 0.011)	0.023 (CI = +/-0.064; p = 0.470)	0.746	+4.61%	+7.00%	
Loss Cost	2010.1	0.054 (CI = +/-0.046; p = 0.024)	-0.134 (CI = +/-0.109; p = 0.019)	0.012 (CI = +/-0.070; p = 0.722)	0.749	+5.51%	+6.79%	
Loss Cost	2010.2	0.054 (CI = +/-0.055; p = 0.053)	-0.134 (CI = +/-0.115; p = 0.025)	0.012 (CI = +/-0.080; p = 0.765)	0.714	+5.55%	+6.78%	
Loss Cost	2011.1	0.068 (CI = +/-0.066; p = 0.043)	-0.123 (CI = +/-0.120; p = 0.044)	-0.005 (CI = +/-0.091; p = 0.910)	0.718	+7.05%	+6.53%	
Loss Cost	2011.2	0.069 (CI = +/-0.083; p = 0.097)	-0.124 (CI = +/-0.128; p = 0.057)	-0.005 (CI = +/-0.109; p = 0.916)	0.670	+7.11%	+6.52%	
Loss Cost	2012.1	0.075 (CI = +/-0.107; p = 0.156)	-0.120 (CI = +/-0.137; p = 0.079)	-0.013 (CI = +/-0.134; p = 0.842)	0.648	+7.80%	+6.45%	
Loss Cost	2012.2	0.082 (CI = +/-0.147; p = 0.251)	-0.123 (CI = +/-0.147; p = 0.094)	-0.020 (CI = +/-0.174; p = 0.809)	0.586	+8.51%	+6.38%	
Loss Cost	2013.1	0.138 (CI = +/-0.211; p = 0.179)	-0.108 (CI = +/-0.155; p = 0.157)	-0.080 (CI = +/-0.237; p = 0.478)	0.590	+14.84%	+6.06%	
Loss Cost	2013.2	0.191 (CI = +/-0.351; p = 0.257)	-0.115 (CI = +/-0.168; p = 0.158)	-0.134 (CI = +/-0.376; p = 0.450)	0.503	+21.00%	+5.86%	
Loss Cost	2014.1	0.506 (CI = +/-0.757; p = 0.167)	-0.086 (CI = +/-0.180; p = 0.314)	-0.453 (CI = +/-0.776; p = 0.222)	0.506	+65.87%	+5.42%	
Loss Cost	2014.2	0.053 (CI = +/-0.048; p = 0.034)	-0.086 (CI = +/-0.180; p = 0.314)		0.299			+5.42%
Loss Cost	2015.1	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)		0.227			+4.50%
Loss Cost	2015.2	0.030 (CI = +/-0.065; p = 0.316)	-0.079 (CI = +/-0.206; p = 0.401)		-0.007			+3.06%
Loss Cost	2016.1	0.029 (CI = +/-0.084; p = 0.434)	-0.081 (CI = +/-0.240; p = 0.452)		-0.046			+2.98%
Loss Cost	2016.2	-0.006 (CI = +/-0.082; p = 0.875)	-0.028 (CI = +/-0.214; p = 0.756)		-0.304			-0.55%
Severity	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.058; p = 0.004)	0.068 (CI = +/-0.027; p = 0.000)	0.917	+3.03%	+10.26%	
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.059; p = 0.004)	0.066 (CI = +/-0.028; p = 0.000)	0.914	+3.17%	+10.18%	
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.060; p = 0.006)	0.062 (CI = +/-0.029; p = 0.000)	0.916	+3.42%	+10.04%	
Severity	2006.2	0.029 (CI = +/-0.013; p = 0.000)	-0.077 (CI = +/-0.059; p = 0.000)	0.069 (CI = +/-0.029; p = 0.000)	0.916	+2.92%	+10.32%	
Severity	2007.1	0.024 (CI = +/-0.014; p = 0.002)	-0.086 (CI = +/-0.057; p = 0.005)	0.076 (CI = +/-0.029; p = 0.000)	0.920	+2.42%	+10.55%	
Severity	2007.2	0.017 (CI = +/-0.014; p = 0.018)	-0.074 (CI = +/-0.053; p = 0.008)	0.086 (CI = +/-0.027; p = 0.000)	0.928	+1.73%	+10.89%	
Severity	2008.1	0.014 (CI = +/-0.015; p = 0.078)	-0.080 (CI = +/-0.054; p = 0.006)	0.091 (CI = +/-0.029; p = 0.000)	0.929	+1.37%	+11.03%	
Severity	2008.2	0.006 (CI = +/-0.015; p = 0.447)	-0.068 (CI = +/-0.050; p = 0.010)	0.102 (CI = +/-0.027; p = 0.000)	0.938	+0.57%	+11.35%	
Severity	2009.1	0.008 (CI = +/-0.017; p = 0.349)	-0.065 (CI = +/-0.051; p = 0.016)	0.099 (CI = +/-0.030; p = 0.000)	0.938	+0.80%	+11.27%	
Severity	2009.2	0.010 (CI = +/-0.020; p = 0.329)	-0.067 (CI = +/-0.054; p = 0.018)	0.097 (CI = +/-0.033; p = 0.000)	0.936	+0.97%	+11.22%	
Severity	2010.1	0.012 (CI = +/-0.024; p = 0.290)	-0.064 (CI = +/-0.057; p = 0.026)	0.093 (CI = +/-0.036; p = 0.000)	0.935	+1.24%	+11.15%	
Severity	2010.2	0.014 (CI = +/-0.028; p = 0.318)	-0.066 (CI = +/-0.060; p = 0.033)	0.092 (CI = +/-0.042; p = 0.000)	0.931	+1.39%	+11.11%	
Severity	2011.1	0.020 (CI = +/-0.034; p = 0.230)	-0.061 (CI = +/-0.062; p = 0.055)	0.084 (CI = +/-0.047; p = 0.002)	0.931	+2.03%	+11.00%	
Severity	2011.2	0.003 (CI = +/-0.040; p = 0.862)	-0.050 (CI = +/-0.062; p = 0.101)	0.104 (CI = +/-0.052; p = 0.001)	0.932	+0.33%	+11.28%	
Severity	2012.1	0.010 (CI = +/-0.051; p = 0.668)	-0.047 (CI = +/-0.065; p = 0.146)	0.096 (CI = +/-0.064; p = 0.006)	0.930	+1.05%	+11.20%	
Severity	2012.2	0.020 (CI = +/-0.070; p = 0.557)	-0.050 (CI = +/-0.070; p = 0.144)	0.086 (CI = +/-0.083; p = 0.043)	0.925	+1.97%	+11.11%	
Severity	2013.1	0.082 (CI = +/-0.087; p = 0.061)	-0.033 (CI = +/-0.064; p = 0.277)	0.020 (CI = +/-0.097; p = 0.665)	0.944	+8.56%	+10.73%	
Severity	2013.2	0.123 (CI = +/-0.141; p = 0.080)	-0.039 (CI = +/-0.067; p = 0.223)	-0.023 (CI = +/-0.151; p = 0.745)	0.938	+13.12%	+10.56%	
Severity	2014.1	0.334 (CI = +/-0.273; p = 0.021)	-0.020 (CI = +/-0.065; p = 0.515)	-0.236 (CI = +/-0.280; p = 0.089)	0.947	+39.63%	+10.26%	
Severity	2014.2	0.098 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.515)		0.929			+10.26%
Severity	2015.1	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)		0.910			+9.98%
Severity	2015.2	0.091 (CI = +/-0.024; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.619)		0.881			+9.49%
Severity	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.066; p = 0.861)		0.926			+10.82%
Severity	2016.2	0.093 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.056; p = 0.410)		0.932			+9.70%
Frequency	2005.1	-0.007 (CI = +/-0.015; p = 0.352)	-0.071 (CI = +/-0.079; p = 0.076)	-0.015 (CI = +/-0.037; p = 0.422)	0.218	-0.70%	-2.14%	
Frequency	2005.2	-0.006 (CI = +/-0.017; p = 0.468)	-0.074 (CI = +/-0.082; p = 0.076)	-0.016 (CI = +/-0.039; p = 0.395)	0.210	-0.59%	-2.20%	
Frequency	2006.1	-0.003 (CI = +/-0.018; p = 0.702)	-0.068 (CI = +/-0.084; p = 0.108)	-0.020 (CI = +/-0.040; p = 0.314)	0.166	-0.34%	-2.32%	
Frequency	2006.2	0.001 (CI = +/-0.019; p = 0.932)	-0.077 (CI = +/-0.085; p = 0.075)	-0.026 (CI = +/-0.042; p = 0.203)	0.171	+0.08%	-2.54%	
Frequency	2007.1	0.006 (CI = +/-0.021; p = 0.525)	-0.066 (CI = +/-0.085; p = 0.123)	-0.035 (CI = +/-0.043; p = 0.106)	0.145	+0.65%	-2.78%	
Frequency	2007.2	0.013 (CI = +/-0.022; p = 0.234)	-0.078 (CI = +/-0.084; p = 0.070)	-0.044 (CI = +/-0.044; p = 0.047)	0.190	+1.32%	-3.06%	
Frequency	2008.1	0.020 (CI = +/-0.024; p = 0.095)	-0.066 (CI = +/-0.084; p = 0.117)	-0.054 (CI = +/-0.045; p = 0.021)	0.209	+2.03%	-3.31%	
Frequency	2008.2	0.028 (CI = +/-0.026; p = 0.040)	-0.077 (CI = +/-0.085; p = 0.071)	-0.064 (CI = +/-0.047; p = 0.010)	0.265	+2.79%	-3.57%	
Frequency	2009.1	0.032 (CI = +/-0.030; p = 0.036)	-0.071 (CI = +/-0.088; p = 0.105)	-0.070 (CI = +/-0.051; p = 0.009)	0.275	+3.25%	-3.70%	
Frequency	2009.2	0.035 (CI = +/-0.034; p = 0.044)	-0.075 (CI = +/-0.092; p = 0.102)	-0.074 (CI = +/-0.056; p = 0.012)	0.267	+3.61%	-3.79%	
Frequency	2010.1	0.041 (CI = +/-0.040; p = 0.044)	-0.069 (CI = +/-0.096; p = 0.145)	-0.081 (CI = +/-0.062; p = 0.013)	0.277	+4.22%	-3.92%	
Frequency	2010.2	0.040 (CI = +/-0.048; p = 0.096)	-0.068 (CI = +/-0.101; p = 0.172)	-0.080 (CI = +/-0.070; p = 0.028)	0.239	+4.10%	-3.90%	
Frequency	2011.1	0.048 (CI = +/-0.058; p = 0.100)	-0.063 (CI = +/-0.107; p = 0.232)	-0.089 (CI = +/-0.081; p = 0.033)	0.243	+4.92%	-4.03%	
Frequency	2011.2	0.065 (CI = +/-0.072; p = 0.071)	-0.073 (CI = +/-0.111; p = 0.179)	-0.109 (CI = +/-0.094; p = 0.026)	0.275	+6.75%	-4.28%	
Frequency	2012.1	0.065 (CI = +/-0.093; p = 0.159)	-0.074 (CI = +/-0.119; p = 0.204)	-0.108 (CI = +/-0.116; p = 0.065)	0.263	+6.67%	-4.27%	
Frequency	2012.2	0.062 (CI = +/-0.128; p = 0.312)	-0.073 (CI = +/-0.128; p = 0.240)	-0.106 (CI = +/-0.151; p = 0.154)	0.236	+6.42%	-4.25%	
Frequency	2013.1	0.056 (CI = +/-0.188; p = 0.528)	-0.074 (CI = +/-0.139; p = 0.265)	-0.099 (CI = +/-0.211; p = 0.326)	0.224	+5.78%	-4.22%	
Frequency	2013.2	0.067 (CI = +/-0.316; p = 0.648)	-0.076 (CI = +/-0.151; p = 0.291)	-0.111 (CI = +/-0.338; p = 0.485)	0.210	+6.96%	-4.26%	
Frequency	2014.1	0.172 (CI = +/-0.712; p = 0.602)	-0.066 (CI = +/-0.170; p = 0.405)	-0.217 (CI = +/-0.730; p = 0.523)	0.170	+18.80%	-4.39%	
Frequency	2014.2	-0.045 (CI = +/-0.045; p = 0.051)	-0.066 (CI = +/-0.170; p = 0.405)		0.233			-4.39%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)		0.212			-4.98%
Frequency	2015.2	-0.060 (CI = +/-0.064; p = 0.061)	-0.062 (CI = +/-0.203; p = 0.501)		0.244			-5.87%
Frequency	2016.1	-0.073 (CI = +/-0.079; p = 0.065)	-0.086 (CI = +/-0.228; p = 0.403)		0.253			-7.07%
Frequency	2016.2	-0.098 (CI = +/-0.090; p = 0.037)	-0.049 (CI = +/-0.233; p = 0.627)		0.403			-9.34%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.163 (CI = +/-0.090; p = 0.001)	0.099 (CI = +/-0.024; p = 0.000)	0.739	0.00%	+10.42%
Loss Cost	2005.2	-0.160 (CI = +/-0.093; p = 0.001)	0.099 (CI = +/-0.024; p = 0.000)	0.731	0.00%	+10.37%
Loss Cost	2006.1	-0.159 (CI = +/-0.096; p = 0.002)	0.099 (CI = +/-0.025; p = 0.000)	0.730	0.00%	+10.41%
Loss Cost	2006.2	-0.147 (CI = +/-0.097; p = 0.004)	0.097 (CI = +/-0.025; p = 0.000)	0.725	0.00%	+10.20%
Loss Cost	2007.1	-0.156 (CI = +/-0.099; p = 0.003)	0.096 (CI = +/-0.025; p = 0.000)	0.728	0.00%	+10.03%
Loss Cost	2007.2	-0.146 (CI = +/-0.101; p = 0.007)	0.094 (CI = +/-0.025; p = 0.000)	0.719	0.00%	+9.84%
Loss Cost	2008.1	-0.150 (CI = +/-0.105; p = 0.007)	0.093 (CI = +/-0.026; p = 0.000)	0.717	0.00%	+9.75%
Loss Cost	2008.2	-0.139 (CI = +/-0.107; p = 0.013)	0.091 (CI = +/-0.026; p = 0.000)	0.706	0.00%	+9.54%
Loss Cost	2009.1	-0.141 (CI = +/-0.112; p = 0.016)	0.091 (CI = +/-0.028; p = 0.000)	0.703	0.00%	+9.50%
Loss Cost	2009.2	-0.135 (CI = +/-0.116; p = 0.025)	0.090 (CI = +/-0.028; p = 0.000)	0.685	0.00%	+9.37%
Loss Cost	2010.1	-0.140 (CI = +/-0.122; p = 0.027)	0.088 (CI = +/-0.030; p = 0.000)	0.681	0.00%	+9.25%
Loss Cost	2010.2	-0.126 (CI = +/-0.125; p = 0.048)	0.086 (CI = +/-0.030; p = 0.000)	0.661	0.00%	+8.95%
Loss Cost	2011.1	-0.131 (CI = +/-0.132; p = 0.052)	0.085 (CI = +/-0.032; p = 0.000)	0.654	0.00%	+8.83%
Loss Cost	2011.2	-0.115 (CI = +/-0.135; p = 0.089)	0.081 (CI = +/-0.032; p = 0.000)	0.626	0.00%	+8.45%
Loss Cost	2012.1	-0.128 (CI = +/-0.141; p = 0.072)	0.078 (CI = +/-0.034; p = 0.000)	0.619	0.00%	+8.11%
Loss Cost	2012.2	-0.115 (CI = +/-0.147; p = 0.116)	0.075 (CI = +/-0.036; p = 0.000)	0.573	0.00%	+7.76%
Loss Cost	2013.1	-0.119 (CI = +/-0.159; p = 0.129)	0.074 (CI = +/-0.039; p = 0.001)	0.557	0.00%	+7.63%
Loss Cost	2013.2	-0.105 (CI = +/-0.168; p = 0.199)	0.069 (CI = +/-0.041; p = 0.003)	0.485	0.00%	+7.16%
Loss Cost	2014.1	-0.117 (CI = +/-0.181; p = 0.184)	0.065 (CI = +/-0.046; p = 0.010)	0.452	0.00%	+6.72%
Loss Cost	2014.2	-0.086 (CI = +/-0.180; p = 0.314)	0.053 (CI = +/-0.048; p = 0.034)	0.299	0.00%	+5.42%
Loss Cost	2015.1	-0.105 (CI = +/-0.197; p = 0.259)	0.044 (CI = +/-0.057; p = 0.114)	0.227	0.00%	+4.50%
Loss Cost	2015.2	-0.079 (CI = +/-0.206; p = 0.401)	0.030 (CI = +/-0.065; p = 0.316)	-0.007	0.00%	+3.06%
Loss Cost	2016.1	-0.081 (CI = +/-0.240; p = 0.452)	0.029 (CI = +/-0.084; p = 0.434)	-0.046	0.00%	+2.98%
Loss Cost	2016.2	-0.028 (CI = +/-0.214; p = 0.756)	-0.006 (CI = +/-0.082; p = 0.875)	-0.304	0.00%	-0.55%
Severity	2005.1	-0.093 (CI = +/-0.082; p = 0.028)	0.128 (CI = +/-0.022; p = 0.000)	0.831	0.00%	+13.63%
Severity	2005.2	-0.086 (CI = +/-0.083; p = 0.045)	0.127 (CI = +/-0.022; p = 0.000)	0.830	0.00%	+13.49%
Severity	2006.1	-0.091 (CI = +/-0.086; p = 0.038)	0.126 (CI = +/-0.022; p = 0.000)	0.829	0.00%	+13.38%
Severity	2006.2	-0.071 (CI = +/-0.076; p = 0.068)	0.122 (CI = +/-0.020; p = 0.000)	0.857	0.00%	+12.99%
Severity	2007.1	-0.089 (CI = +/-0.069; p = 0.013)	0.119 (CI = +/-0.018; p = 0.000)	0.884	0.00%	+12.61%
Severity	2007.2	-0.071 (CI = +/-0.058; p = 0.020)	0.116 (CI = +/-0.015; p = 0.000)	0.912	0.00%	+12.25%
Severity	2008.1	-0.081 (CI = +/-0.056; p = 0.007)	0.114 (CI = +/-0.014; p = 0.000)	0.921	0.00%	+12.02%
Severity	2008.2	-0.067 (CI = +/-0.049; p = 0.010)	0.111 (CI = +/-0.012; p = 0.000)	0.939	0.00%	+11.73%
Severity	2009.1	-0.066 (CI = +/-0.051; p = 0.014)	0.111 (CI = +/-0.013; p = 0.000)	0.938	0.00%	+11.75%
Severity	2009.2	-0.065 (CI = +/-0.054; p = 0.020)	0.111 (CI = +/-0.013; p = 0.000)	0.936	0.00%	+11.74%
Severity	2010.1	-0.066 (CI = +/-0.057; p = 0.025)	0.111 (CI = +/-0.014; p = 0.000)	0.934	0.00%	+11.73%
Severity	2010.2	-0.064 (CI = +/-0.059; p = 0.038)	0.111 (CI = +/-0.014; p = 0.000)	0.930	0.00%	+11.69%
Severity	2011.1	-0.063 (CI = +/-0.063; p = 0.050)	0.111 (CI = +/-0.015; p = 0.000)	0.928	0.00%	+11.70%
Severity	2011.2	-0.050 (CI = +/-0.059; p = 0.092)	0.108 (CI = +/-0.014; p = 0.000)	0.936	0.00%	+11.38%
Severity	2012.1	-0.048 (CI = +/-0.063; p = 0.126)	0.108 (CI = +/-0.015; p = 0.000)	0.934	0.00%	+11.44%
Severity	2012.2	-0.048 (CI = +/-0.067; p = 0.146)	0.108 (CI = +/-0.016; p = 0.000)	0.928	0.00%	+11.45%
Severity	2013.1	-0.040 (CI = +/-0.070; p = 0.237)	0.111 (CI = +/-0.017; p = 0.000)	0.930	0.00%	+11.70%
Severity	2013.2	-0.032 (CI = +/-0.073; p = 0.353)	0.108 (CI = +/-0.018; p = 0.000)	0.924	0.00%	+11.44%
Severity	2014.1	-0.040 (CI = +/-0.078; p = 0.283)	0.106 (CI = +/-0.020; p = 0.000)	0.915	0.00%	+11.15%
Severity	2014.2	-0.020 (CI = +/-0.065; p = 0.515)	0.098 (CI = +/-0.017; p = 0.000)	0.929	0.00%	+10.26%
Severity	2015.1	-0.025 (CI = +/-0.072; p = 0.445)	0.095 (CI = +/-0.021; p = 0.000)	0.910	0.00%	+9.98%
Severity	2015.2	-0.017 (CI = +/-0.076; p = 0.619)	0.091 (CI = +/-0.024; p = 0.000)	0.881	0.00%	+9.49%
Severity	2016.1	0.005 (CI = +/-0.066; p = 0.861)	0.103 (CI = +/-0.023; p = 0.000)	0.926	0.00%	+10.82%
Severity	2016.2	0.020 (CI = +/-0.056; p = 0.410)	0.093 (CI = +/-0.022; p = 0.000)	0.932	0.00%	+9.70%
Frequency	2005.1	-0.070 (CI = +/-0.079; p = 0.079)	-0.029 (CI = +/-0.021; p = 0.009)	0.220	0.00%	-2.82%
Frequency	2005.2	-0.075 (CI = +/-0.081; p = 0.068)	-0.028 (CI = +/-0.021; p = 0.012)	0.223	0.00%	-2.75%
Frequency	2006.1	-0.067 (CI = +/-0.082; p = 0.104)	-0.027 (CI = +/-0.021; p = 0.017)	0.192	0.00%	-2.62%
Frequency	2006.2	-0.077 (CI = +/-0.083; p = 0.070)	-0.025 (CI = +/-0.021; p = 0.023)	0.203	0.00%	-2.47%
Frequency	2007.1	-0.067 (CI = +/-0.084; p = 0.114)	-0.023 (CI = +/-0.021; p = 0.034)	0.165	0.00%	-2.29%
Frequency	2007.2	-0.075 (CI = +/-0.085; p = 0.081)	-0.022 (CI = +/-0.021; p = 0.047)	0.174	0.00%	-2.15%
Frequency	2008.1	-0.069 (CI = +/-0.088; p = 0.119)	-0.020 (CI = +/-0.022; p = 0.066)	0.139	0.00%	-2.03%
Frequency	2008.2	-0.072 (CI = +/-0.091; p = 0.115)	-0.020 (CI = +/-0.023; p = 0.082)	0.138	0.00%	-1.96%
Frequency	2009.1	-0.075 (CI = +/-0.095; p = 0.117)	-0.020 (CI = +/-0.023; p = 0.085)	0.135	0.00%	-2.02%
Frequency	2009.2	-0.069 (CI = +/-0.099; p = 0.160)	-0.021 (CI = +/-0.024; p = 0.079)	0.134	0.00%	-2.13%
Frequency	2010.1	-0.074 (CI = +/-0.104; p = 0.153)	-0.022 (CI = +/-0.025; p = 0.078)	0.137	0.00%	-2.22%
Frequency	2010.2	-0.062 (CI = +/-0.106; p = 0.234)	-0.025 (CI = +/-0.026; p = 0.057)	0.150	0.00%	-2.45%
Frequency	2011.1	-0.068 (CI = +/-0.112; p = 0.220)	-0.026 (CI = +/-0.027; p = 0.058)	0.152	0.00%	-2.57%
Frequency	2011.2	-0.065 (CI = +/-0.119; p = 0.263)	-0.027 (CI = +/-0.028; p = 0.065)	0.149	0.00%	-2.62%
Frequency	2012.1	-0.080 (CI = +/-0.122; p = 0.183)	-0.030 (CI = +/-0.029; p = 0.044)	0.204	0.00%	-2.99%
Frequency	2012.2	-0.067 (CI = +/-0.127; p = 0.277)	-0.034 (CI = +/-0.030; p = 0.033)	0.230	0.00%	-3.31%
Frequency	2013.1	-0.079 (CI = +/-0.133; p = 0.223)	-0.037 (CI = +/-0.032; p = 0.028)	0.258	0.00%	-3.64%
Frequency	2013.2	-0.072 (CI = +/-0.143; p = 0.294)	-0.039 (CI = +/-0.035; p = 0.033)	0.261	0.00%	-3.84%
Frequency	2014.1	-0.077 (CI = +/-0.157; p = 0.304)	-0.041 (CI = +/-0.040; p = 0.046)	0.223	0.00%	-3.99%
Frequency	2014.2	-0.066 (CI = +/-0.170; p = 0.405)	-0.045 (CI = +/-0.045; p = 0.051)	0.233	0.00%	-4.39%
Frequency	2015.1	-0.080 (CI = +/-0.187; p = 0.362)	-0.051 (CI = +/-0.054; p = 0.062)	0.212	0.00%	-4.98%
Frequency	2015.2	-0.062 (CI = +/-0.203; p = 0.501)	-0.060 (CI = +/-0.064; p = 0.061)	0.244	0.00%	-5.87%
Frequency	2016.1	-0.086 (CI = +/-0.228; p = 0.403)	-0.073 (CI = +/-0.079; p = 0.065)	0.253	0.00%	-7.07%
Frequency	2016.2	-0.049 (CI = +/-0.233; p = 0.627)	-0.098 (CI = +/-0.090; p = 0.037)	0.403	0.00%	-9.34%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.187 (CI = +/-0.077; p = 0.000)	0.117 (CI = +/-0.023; p = 0.000)	0.814	0.00%	+12.39%
Loss Cost	2005.2	-0.185 (CI = +/-0.080; p = 0.000)	0.117 (CI = +/-0.023; p = 0.000)	0.808	0.00%	+12.36%
Loss Cost	2006.1	-0.184 (CI = +/-0.083; p = 0.000)	0.117 (CI = +/-0.024; p = 0.000)	0.807	0.00%	+12.39%
Loss Cost	2006.2	-0.173 (CI = +/-0.084; p = 0.000)	0.115 (CI = +/-0.024; p = 0.000)	0.805	0.00%	+12.16%
Loss Cost	2007.1	-0.182 (CI = +/-0.085; p = 0.000)	0.113 (CI = +/-0.024; p = 0.000)	0.811	0.00%	+11.99%
Loss Cost	2007.2	-0.173 (CI = +/-0.086; p = 0.000)	0.111 (CI = +/-0.024; p = 0.000)	0.805	0.00%	+11.79%
Loss Cost	2008.1	-0.178 (CI = +/-0.090; p = 0.000)	0.111 (CI = +/-0.025; p = 0.000)	0.805	0.00%	+11.69%
Loss Cost	2008.2	-0.168 (CI = +/-0.092; p = 0.001)	0.109 (CI = +/-0.025; p = 0.000)	0.797	0.00%	+11.46%
Loss Cost	2009.1	-0.170 (CI = +/-0.096; p = 0.001)	0.108 (CI = +/-0.026; p = 0.000)	0.796	0.00%	+11.42%
Loss Cost	2009.2	-0.166 (CI = +/-0.101; p = 0.003)	0.107 (CI = +/-0.027; p = 0.000)	0.783	0.00%	+11.31%
Loss Cost	2010.1	-0.171 (CI = +/-0.105; p = 0.003)	0.106 (CI = +/-0.028; p = 0.000)	0.781	0.00%	+11.20%
Loss Cost	2010.2	-0.159 (CI = +/-0.108; p = 0.007)	0.103 (CI = +/-0.029; p = 0.000)	0.767	0.00%	+10.89%
Loss Cost	2011.1	-0.164 (CI = +/-0.115; p = 0.008)	0.102 (CI = +/-0.030; p = 0.000)	0.763	0.00%	+10.77%
Loss Cost	2011.2	-0.151 (CI = +/-0.118; p = 0.016)	0.099 (CI = +/-0.031; p = 0.000)	0.743	0.00%	+10.39%
Loss Cost	2012.1	-0.163 (CI = +/-0.122; p = 0.013)	0.096 (CI = +/-0.032; p = 0.000)	0.744	0.00%	+10.04%
Loss Cost	2012.2	-0.154 (CI = +/-0.130; p = 0.024)	0.093 (CI = +/-0.034; p = 0.000)	0.710	0.00%	+9.74%
Loss Cost	2013.1	-0.158 (CI = +/-0.141; p = 0.031)	0.092 (CI = +/-0.037; p = 0.000)	0.699	0.00%	+9.62%
Loss Cost	2013.2	-0.147 (CI = +/-0.152; p = 0.056)	0.088 (CI = +/-0.041; p = 0.001)	0.642	0.00%	+9.24%
Loss Cost	2014.1	-0.158 (CI = +/-0.164; p = 0.058)	0.085 (CI = +/-0.045; p = 0.002)	0.621	0.00%	+8.83%
Loss Cost	2014.2	-0.130 (CI = +/-0.170; p = 0.119)	0.073 (CI = +/-0.049; p = 0.009)	0.495	0.00%	+7.57%
Loss Cost	2015.1	-0.144 (CI = +/-0.186; p = 0.112)	0.065 (CI = +/-0.059; p = 0.033)	0.438	0.00%	+6.74%
Loss Cost	2015.2	-0.123 (CI = +/-0.209; p = 0.206)	0.054 (CI = +/-0.073; p = 0.122)	0.204	0.00%	+5.56%
Loss Cost	2016.1	-0.121 (CI = +/-0.244; p = 0.272)	0.056 (CI = +/-0.094; p = 0.195)	0.166	0.00%	+5.75%
Loss Cost	2016.2	-0.062 (CI = +/-0.245; p = 0.544)	0.017 (CI = +/-0.107; p = 0.702)	-0.274	0.00%	+1.70%
Severity	2005.1	-0.099 (CI = +/-0.084; p = 0.022)	0.133 (CI = +/-0.024; p = 0.000)	0.808	0.00%	+14.18%
Severity	2005.2	-0.092 (CI = +/-0.085; p = 0.036)	0.131 (CI = +/-0.025; p = 0.000)	0.806	0.00%	+14.02%
Severity	2006.1	-0.098 (CI = +/-0.088; p = 0.030)	0.130 (CI = +/-0.025; p = 0.000)	0.806	0.00%	+13.91%
Severity	2006.2	-0.076 (CI = +/-0.079; p = 0.056)	0.126 (CI = +/-0.022; p = 0.000)	0.835	0.00%	+13.43%
Severity	2007.1	-0.095 (CI = +/-0.070; p = 0.010)	0.123 (CI = +/-0.020; p = 0.000)	0.867	0.00%	+13.06%
Severity	2007.2	-0.076 (CI = +/-0.060; p = 0.016)	0.119 (CI = +/-0.017; p = 0.000)	0.898	0.00%	+12.62%
Severity	2008.1	-0.086 (CI = +/-0.058; p = 0.005)	0.117 (CI = +/-0.016; p = 0.000)	0.909	0.00%	+12.39%
Severity	2008.2	-0.071 (CI = +/-0.050; p = 0.008)	0.114 (CI = +/-0.014; p = 0.000)	0.929	0.00%	+12.03%
Severity	2009.1	-0.070 (CI = +/-0.053; p = 0.011)	0.114 (CI = +/-0.014; p = 0.000)	0.928	0.00%	+12.06%
Severity	2009.2	-0.070 (CI = +/-0.056; p = 0.016)	0.114 (CI = +/-0.015; p = 0.000)	0.925	0.00%	+12.05%
Severity	2010.1	-0.071 (CI = +/-0.059; p = 0.021)	0.114 (CI = +/-0.016; p = 0.000)	0.923	0.00%	+12.04%
Severity	2010.2	-0.069 (CI = +/-0.062; p = 0.032)	0.113 (CI = +/-0.016; p = 0.000)	0.918	0.00%	+11.99%
Severity	2011.1	-0.068 (CI = +/-0.066; p = 0.043)	0.113 (CI = +/-0.016; p = 0.000)	0.916	0.00%	+12.01%
Severity	2011.2	-0.054 (CI = +/-0.062; p = 0.083)	0.110 (CI = +/-0.016; p = 0.000)	0.923	0.00%	+11.62%
Severity	2012.1	-0.052 (CI = +/-0.067; p = 0.114)	0.110 (CI = +/-0.017; p = 0.000)	0.921	0.00%	+11.68%
Severity	2012.2	-0.053 (CI = +/-0.072; p = 0.133)	0.111 (CI = +/-0.019; p = 0.000)	0.914	0.00%	+11.71%
Severity	2013.1	-0.045 (CI = +/-0.075; p = 0.212)	0.113 (CI = +/-0.020; p = 0.000)	0.917	0.00%	+11.97%
Severity	2013.2	-0.037 (CI = +/-0.080; p = 0.329)	0.110 (CI = +/-0.021; p = 0.000)	0.908	0.00%	+11.67%
Severity	2014.1	-0.044 (CI = +/-0.085; p = 0.273)	0.108 (CI = +/-0.023; p = 0.000)	0.897	0.00%	+11.37%
Severity	2014.2	-0.020 (CI = +/-0.073; p = 0.557)	0.098 (CI = +/-0.021; p = 0.000)	0.908	0.00%	+10.26%
Severity	2015.1	-0.025 (CI = +/-0.080; p = 0.496)	0.095 (CI = +/-0.025; p = 0.000)	0.880	0.00%	+9.95%
Severity	2015.2	-0.013 (CI = +/-0.088; p = 0.729)	0.089 (CI = +/-0.031; p = 0.000)	0.835	0.00%	+9.27%
Severity	2016.1	0.006 (CI = +/-0.077; p = 0.845)	0.102 (CI = +/-0.030; p = 0.000)	0.896	0.00%	+10.72%
Severity	2016.2	0.030 (CI = +/-0.063; p = 0.279)	0.086 (CI = +/-0.028; p = 0.000)	0.911	0.00%	+9.00%
Frequency	2005.1	-0.087 (CI = +/-0.072; p = 0.020)	-0.016 (CI = +/-0.021; p = 0.135)	0.184	0.00%	-1.57%
Frequency	2005.2	-0.093 (CI = +/-0.074; p = 0.015)	-0.015 (CI = +/-0.021; p = 0.170)	0.198	0.00%	-1.46%
Frequency	2006.1	-0.086 (CI = +/-0.075; p = 0.026)	-0.013 (CI = +/-0.021; p = 0.209)	0.163	0.00%	-1.33%
Frequency	2006.2	-0.097 (CI = +/-0.074; p = 0.013)	-0.011 (CI = +/-0.021; p = 0.280)	0.201	0.00%	-1.12%
Frequency	2007.1	-0.087 (CI = +/-0.074; p = 0.024)	-0.010 (CI = +/-0.021; p = 0.353)	0.159	0.00%	-0.95%
Frequency	2007.2	-0.097 (CI = +/-0.074; p = 0.012)	-0.007 (CI = +/-0.021; p = 0.463)	0.200	0.00%	-0.74%
Frequency	2008.1	-0.091 (CI = +/-0.076; p = 0.021)	-0.006 (CI = +/-0.021; p = 0.540)	0.164	0.00%	-0.62%
Frequency	2008.2	-0.097 (CI = +/-0.079; p = 0.018)	-0.005 (CI = +/-0.021; p = 0.626)	0.178	0.00%	-0.51%
Frequency	2009.1	-0.100 (CI = +/-0.082; p = 0.020)	-0.006 (CI = +/-0.022; p = 0.598)	0.179	0.00%	-0.57%
Frequency	2009.2	-0.096 (CI = +/-0.086; p = 0.031)	-0.007 (CI = +/-0.023; p = 0.557)	0.160	0.00%	-0.66%
Frequency	2010.1	-0.101 (CI = +/-0.090; p = 0.031)	-0.008 (CI = +/-0.024; p = 0.515)	0.168	0.00%	-0.75%
Frequency	2010.2	-0.091 (CI = +/-0.093; p = 0.055)	-0.010 (CI = +/-0.024; p = 0.404)	0.147	0.00%	-0.99%
Frequency	2011.1	-0.096 (CI = +/-0.098; p = 0.054)	-0.011 (CI = +/-0.026; p = 0.370)	0.156	0.00%	-1.11%
Frequency	2011.2	-0.096 (CI = +/-0.104; p = 0.068)	-0.011 (CI = +/-0.027; p = 0.401)	0.147	0.00%	-1.10%
Frequency	2012.1	-0.111 (CI = +/-0.105; p = 0.040)	-0.015 (CI = +/-0.027; p = 0.268)	0.225	0.00%	-1.47%
Frequency	2012.2	-0.100 (CI = +/-0.111; p = 0.072)	-0.018 (CI = +/-0.029; p = 0.209)	0.216	0.00%	-1.76%
Frequency	2013.1	-0.113 (CI = +/-0.116; p = 0.056)	-0.021 (CI = +/-0.030; p = 0.156)	0.262	0.00%	-2.10%
Frequency	2013.2	-0.110 (CI = +/-0.127; p = 0.082)	-0.022 (CI = +/-0.034; p = 0.183)	0.252	0.00%	-2.17%
Frequency	2014.1	-0.114 (CI = +/-0.139; p = 0.099)	-0.023 (CI = +/-0.038; p = 0.207)	0.212	0.00%	-2.29%
Frequency	2014.2	-0.110 (CI = +/-0.156; p = 0.145)	-0.025 (CI = +/-0.045; p = 0.247)	0.200	0.00%	-2.44%
Frequency	2015.1	-0.119 (CI = +/-0.173; p = 0.151)	-0.030 (CI = +/-0.054; p = 0.245)	0.174	0.00%	-2.92%
Frequency	2015.2	-0.110 (CI = +/-0.199; p = 0.233)	-0.035 (CI = +/-0.069; p = 0.278)	0.162	0.00%	-3.39%
Frequency	2016.1	-0.127 (CI = +/-0.225; p = 0.216)	-0.046 (CI = +/-0.087; p = 0.242)	0.166	0.00%	-4.49%
Frequency	2016.2	-0.092 (CI = +/-0.258; p = 0.402)	-0.069 (CI = +/-0.113; p = 0.175)	0.236	0.00%	-6.69%

Accident Benefits Total

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

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.165 (CI = +/-0.064; p = 0.000)	0.136 (CI = +/-0.021; p = 0.000)	0.880	0.00%	+14.54%
Loss Cost	2005.2	-0.163 (CI = +/-0.066; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.877	0.00%	+14.50%
Loss Cost	2006.1	-0.160 (CI = +/-0.069; p = 0.000)	0.136 (CI = +/-0.022; p = 0.000)	0.877	0.00%	+14.57%
Loss Cost	2006.2	-0.149 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.882	0.00%	+14.34%
Loss Cost	2007.1	-0.156 (CI = +/-0.068; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.886	0.00%	+14.16%
Loss Cost	2007.2	-0.147 (CI = +/-0.068; p = 0.000)	0.131 (CI = +/-0.021; p = 0.000)	0.888	0.00%	+13.96%
Loss Cost	2008.1	-0.150 (CI = +/-0.071; p = 0.000)	0.130 (CI = +/-0.022; p = 0.000)	0.887	0.00%	+13.88%
Loss Cost	2008.2	-0.140 (CI = +/-0.071; p = 0.001)	0.128 (CI = +/-0.021; p = 0.000)	0.888	0.00%	+13.65%
Loss Cost	2009.1	-0.140 (CI = +/-0.075; p = 0.001)	0.128 (CI = +/-0.022; p = 0.000)	0.887	0.00%	+13.65%
Loss Cost	2009.2	-0.136 (CI = +/-0.078; p = 0.002)	0.127 (CI = +/-0.023; p = 0.000)	0.881	0.00%	+13.54%
Loss Cost	2010.1	-0.139 (CI = +/-0.083; p = 0.003)	0.126 (CI = +/-0.024; p = 0.000)	0.879	0.00%	+13.47%
Loss Cost	2010.2	-0.126 (CI = +/-0.083; p = 0.005)	0.124 (CI = +/-0.024; p = 0.000)	0.879	0.00%	+13.15%
Loss Cost	2011.1	-0.128 (CI = +/-0.088; p = 0.007)	0.123 (CI = +/-0.025; p = 0.000)	0.876	0.00%	+13.10%
Loss Cost	2011.2	-0.114 (CI = +/-0.088; p = 0.015)	0.120 (CI = +/-0.025; p = 0.000)	0.874	0.00%	+12.71%
Loss Cost	2012.1	-0.124 (CI = +/-0.092; p = 0.012)	0.117 (CI = +/-0.026; p = 0.000)	0.874	0.00%	+12.40%
Loss Cost	2012.2	-0.114 (CI = +/-0.097; p = 0.024)	0.114 (CI = +/-0.028; p = 0.000)	0.862	0.00%	+12.10%
Loss Cost	2013.1	-0.113 (CI = +/-0.106; p = 0.039)	0.115 (CI = +/-0.030; p = 0.000)	0.856	0.00%	+12.17%
Loss Cost	2013.2	-0.103 (CI = +/-0.113; p = 0.070)	0.112 (CI = +/-0.033; p = 0.000)	0.832	0.00%	+11.80%
Loss Cost	2014.1	-0.106 (CI = +/-0.126; p = 0.090)	0.110 (CI = +/-0.038; p = 0.000)	0.816	0.00%	+11.66%
Loss Cost	2014.2	-0.081 (CI = +/-0.122; p = 0.163)	0.099 (CI = +/-0.039; p = 0.000)	0.781	0.00%	+10.43%
Loss Cost	2015.1	-0.083 (CI = +/-0.142; p = 0.210)	0.098 (CI = +/-0.050; p = 0.002)	0.736	0.00%	+10.34%
Loss Cost	2015.2	-0.070 (CI = +/-0.160; p = 0.325)	0.090 (CI = +/-0.061; p = 0.012)	0.597	0.00%	+9.38%
Loss Cost	2016.1	-0.039 (CI = +/-0.175; p = 0.590)	0.110 (CI = +/-0.076; p = 0.014)	0.662	0.00%	+11.64%
Loss Cost	2016.2	0.004 (CI = +/-0.119; p = 0.935)	0.073 (CI = +/-0.059; p = 0.026)	0.624	0.00%	+7.60%
Severity	2005.1	-0.100 (CI = +/-0.087; p = 0.025)	0.132 (CI = +/-0.028; p = 0.000)	0.773	0.00%	+14.11%
Severity	2005.2	-0.093 (CI = +/-0.088; p = 0.041)	0.131 (CI = +/-0.028; p = 0.000)	0.769	0.00%	+13.95%
Severity	2006.1	-0.099 (CI = +/-0.091; p = 0.035)	0.129 (CI = +/-0.029; p = 0.000)	0.770	0.00%	+13.81%
Severity	2006.2	-0.077 (CI = +/-0.082; p = 0.063)	0.125 (CI = +/-0.026; p = 0.000)	0.801	0.00%	+13.35%
Severity	2007.1	-0.097 (CI = +/-0.073; p = 0.012)	0.121 (CI = +/-0.023; p = 0.000)	0.839	0.00%	+12.87%
Severity	2007.2	-0.078 (CI = +/-0.063; p = 0.017)	0.117 (CI = +/-0.019; p = 0.000)	0.875	0.00%	+12.45%
Severity	2008.1	-0.089 (CI = +/-0.060; p = 0.005)	0.115 (CI = +/-0.018; p = 0.000)	0.889	0.00%	+12.15%
Severity	2008.2	-0.074 (CI = +/-0.052; p = 0.008)	0.112 (CI = +/-0.016; p = 0.000)	0.912	0.00%	+11.81%
Severity	2009.1	-0.073 (CI = +/-0.055; p = 0.012)	0.112 (CI = +/-0.016; p = 0.000)	0.911	0.00%	+11.83%
Severity	2009.2	-0.073 (CI = +/-0.058; p = 0.016)	0.112 (CI = +/-0.017; p = 0.000)	0.907	0.00%	+11.83%
Severity	2010.1	-0.074 (CI = +/-0.062; p = 0.021)	0.112 (CI = +/-0.018; p = 0.000)	0.905	0.00%	+11.81%
Severity	2010.2	-0.072 (CI = +/-0.065; p = 0.032)	0.111 (CI = +/-0.019; p = 0.000)	0.900	0.00%	+11.76%
Severity	2011.1	-0.072 (CI = +/-0.070; p = 0.044)	0.111 (CI = +/-0.020; p = 0.000)	0.897	0.00%	+11.77%
Severity	2011.2	-0.058 (CI = +/-0.066; p = 0.081)	0.108 (CI = +/-0.019; p = 0.000)	0.905	0.00%	+11.38%
Severity	2012.1	-0.056 (CI = +/-0.071; p = 0.113)	0.108 (CI = +/-0.020; p = 0.000)	0.902	0.00%	+11.44%
Severity	2012.2	-0.057 (CI = +/-0.077; p = 0.132)	0.109 (CI = +/-0.022; p = 0.000)	0.893	0.00%	+11.48%
Severity	2013.1	-0.048 (CI = +/-0.082; p = 0.218)	0.111 (CI = +/-0.023; p = 0.000)	0.897	0.00%	+11.79%
Severity	2013.2	-0.040 (CI = +/-0.087; p = 0.327)	0.109 (CI = +/-0.025; p = 0.000)	0.883	0.00%	+11.48%
Severity	2014.1	-0.050 (CI = +/-0.094; p = 0.262)	0.105 (CI = +/-0.028; p = 0.000)	0.870	0.00%	+11.07%
Severity	2014.2	-0.026 (CI = +/-0.079; p = 0.471)	0.094 (CI = +/-0.025; p = 0.000)	0.881	0.00%	+9.88%
Severity	2015.1	-0.036 (CI = +/-0.089; p = 0.374)	0.089 (CI = +/-0.031; p = 0.000)	0.845	0.00%	+9.31%
Severity	2015.2	-0.024 (CI = +/-0.096; p = 0.559)	0.081 (CI = +/-0.037; p = 0.002)	0.775	0.00%	+8.48%
Severity	2016.1	0.000 (CI = +/-0.093; p = 0.999)	0.098 (CI = +/-0.041; p = 0.002)	0.844	0.00%	+10.25%
Severity	2016.2	0.022 (CI = +/-0.072; p = 0.451)	0.079 (CI = +/-0.036; p = 0.003)	0.860	0.00%	+8.23%
Frequency	2005.1	-0.064 (CI = +/-0.056; p = 0.025)	0.004 (CI = +/-0.018; p = 0.673)	0.119	0.00%	+0.38%
Frequency	2005.2	-0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.589)	0.150	0.00%	+0.48%
Frequency	2006.1	-0.061 (CI = +/-0.055; p = 0.032)	0.007 (CI = +/-0.018; p = 0.436)	0.130	0.00%	+0.68%
Frequency	2006.2	-0.072 (CI = +/-0.052; p = 0.009)	0.009 (CI = +/-0.016; p = 0.283)	0.222	0.00%	+0.88%
Frequency	2007.1	-0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.124)	0.238	0.00%	+1.14%
Frequency	2007.2	-0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.051)	0.363	0.00%	+1.34%
Frequency	2008.1	-0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.020)	0.391	0.00%	+1.54%
Frequency	2008.2	-0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.013)	0.436	0.00%	+1.65%
Frequency	2009.1	-0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.018)	0.434	0.00%	+1.63%
Frequency	2009.2	-0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.027)	0.390	0.00%	+1.53%
Frequency	2010.1	-0.065 (CI = +/-0.048; p = 0.011)	0.015 (CI = +/-0.014; p = 0.039)	0.392	0.00%	+1.48%
Frequency	2010.2	-0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.055)	0.346	0.00%	+1.24%
Frequency	2011.1	-0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.079)	0.347	0.00%	+1.19%
Frequency	2011.2	-0.056 (CI = +/-0.050; p = 0.029)	0.012 (CI = +/-0.014; p = 0.095)	0.315	0.00%	+1.19%
Frequency	2012.1	-0.068 (CI = +/-0.046; p = 0.007)	0.009 (CI = +/-0.013; p = 0.180)	0.428	0.00%	+0.86%
Frequency	2012.2	-0.057 (CI = +/-0.041; p = 0.011)	0.006 (CI = +/-0.012; p = 0.321)	0.375	0.00%	+0.56%
Frequency	2013.1	-0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.548)	0.444	0.00%	+0.34%
Frequency	2013.2	-0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.640)	0.388	0.00%	+0.29%
Frequency	2014.1	-0.056 (CI = +/-0.048; p = 0.028)	0.005 (CI = +/-0.015; p = 0.425)	0.363	0.00%	+0.54%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.047)	0.005 (CI = +/-0.017; p = 0.520)	0.284	0.00%	+0.50%
Frequency	2015.1	-0.047 (CI = +/-0.060; p = 0.102)	0.009 (CI = +/-0.021; p = 0.320)	0.283	0.00%	+0.94%
Frequency	2015.2	-0.046 (CI = +/-0.069; p = 0.158)	0.008 (CI = +/-0.027; p = 0.478)	0.128	0.00%	+0.83%
Frequency	2016.1	-0.039 (CI = +/-0.084; p = 0.282)	0.013 (CI = +/-0.037; p = 0.420)	0.105	0.00%	+1.26%
Frequency	2016.2	-0.018 (CI = +/-0.051; p = 0.383)	-0.006 (CI = +/-0.025; p = 0.554)	-0.116	0.00%	-0.58%

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	0.044 (CI = +/-0.011; p = 0.000)	-0.165 (CI = +/-0.091; p = 0.001)	0.759	+4.54%
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.177 (CI = +/-0.090; p = 0.000)	0.773	+4.81%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.085; p = 0.001)	0.814	+5.22%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.087; p = 0.001)	0.801	+5.34%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.089; p = 0.002)	0.806	+5.54%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.092; p = 0.001)	0.796	+5.72%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.091; p = 0.003)	0.814	+6.07%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	-0.155 (CI = +/-0.094; p = 0.003)	0.803	+6.27%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	-0.137 (CI = +/-0.091; p = 0.005)	0.834	+6.78%
Loss Cost	2009.2	0.069 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.090; p = 0.002)	0.843	+7.19%
Loss Cost	2010.1	0.074 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.087; p = 0.005)	0.866	+7.72%
Loss Cost	2010.2	0.077 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.091; p = 0.005)	0.854	+7.96%
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)	-0.121 (CI = +/-0.087; p = 0.010)	0.880	+8.62%
Loss Cost	2011.2	0.085 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.092; p = 0.010)	0.863	+8.84%
Loss Cost	2012.1	0.088 (CI = +/-0.021; p = 0.000)	-0.116 (CI = +/-0.096; p = 0.022)	0.863	+9.24%
Loss Cost	2012.2	0.092 (CI = +/-0.023; p = 0.000)	-0.125 (CI = +/-0.102; p = 0.020)	0.847	+9.60%
Loss Cost	2013.1	0.100 (CI = +/-0.025; p = 0.000)	-0.104 (CI = +/-0.100; p = 0.043)	0.872	+10.52%
Loss Cost	2013.2	0.103 (CI = +/-0.029; p = 0.000)	-0.110 (CI = +/-0.108; p = 0.048)	0.847	+10.83%
Loss Cost	2014.1	0.108 (CI = +/-0.034; p = 0.000)	-0.098 (CI = +/-0.118; p = 0.093)	0.841	+11.42%
Loss Cost	2014.2	0.099 (CI = +/-0.039; p = 0.000)	-0.081 (CI = +/-0.122; p = 0.163)	0.781	+10.43%
Loss Cost	2015.1	0.098 (CI = +/-0.050; p = 0.002)	-0.083 (CI = +/-0.142; p = 0.210)	0.736	+10.34%
Loss Cost	2015.2	0.090 (CI = +/-0.061; p = 0.012)	-0.070 (CI = +/-0.160; p = 0.325)	0.597	+9.38%
Loss Cost	2016.1	0.110 (CI = +/-0.076; p = 0.014)	-0.039 (CI = +/-0.175; p = 0.590)	0.662	+11.64%
Loss Cost	2016.2	0.073 (CI = +/-0.059; p = 0.026)	0.004 (CI = +/-0.119; p = 0.935)	0.624	+7.60%
Severity	2005.1	0.048 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.077; p = 0.014)	0.823	+4.96%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.077; p = 0.008)	0.825	+5.15%
Severity	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.077; p = 0.016)	0.837	+5.39%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.079; p = 0.026)	0.814	+5.29%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.082; p = 0.025)	0.798	+5.20%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.085; p = 0.038)	0.767	+5.09%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.089; p = 0.052)	0.755	+5.15%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.093; p = 0.066)	0.720	+5.12%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	-0.072 (CI = +/-0.093; p = 0.121)	0.748	+5.53%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	-0.086 (CI = +/-0.092; p = 0.064)	0.769	+5.96%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.071 (CI = +/-0.091; p = 0.120)	0.792	+6.42%
Severity	2010.2	0.067 (CI = +/-0.016; p = 0.000)	-0.084 (CI = +/-0.090; p = 0.065)	0.807	+6.88%
Severity	2011.1	0.072 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.088; p = 0.127)	0.836	+7.48%
Severity	2011.2	0.073 (CI = +/-0.019; p = 0.000)	-0.069 (CI = +/-0.094; p = 0.135)	0.809	+7.58%
Severity	2012.1	0.080 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.091; p = 0.257)	0.840	+8.31%
Severity	2012.2	0.087 (CI = +/-0.020; p = 0.000)	-0.067 (CI = +/-0.088; p = 0.122)	0.862	+9.04%
Severity	2013.1	0.097 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.071; p = 0.244)	0.923	+10.24%
Severity	2013.2	0.101 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.075; p = 0.194)	0.914	+10.60%
Severity	2014.1	0.103 (CI = +/-0.024; p = 0.000)	-0.042 (CI = +/-0.083; p = 0.281)	0.899	+10.84%
Severity	2014.2	0.094 (CI = +/-0.025; p = 0.000)	-0.026 (CI = +/-0.079; p = 0.471)	0.881	+9.88%
Severity	2015.1	0.089 (CI = +/-0.031; p = 0.000)	-0.036 (CI = +/-0.089; p = 0.374)	0.845	+9.31%
Severity	2015.2	0.081 (CI = +/-0.037; p = 0.002)	-0.024 (CI = +/-0.096; p = 0.559)	0.775	+8.48%
Severity	2016.1	0.098 (CI = +/-0.041; p = 0.002)	0.000 (CI = +/-0.093; p = 0.999)	0.844	+10.25%
Severity	2016.2	0.079 (CI = +/-0.036; p = 0.003)	0.022 (CI = +/-0.072; p = 0.451)	0.860	+8.23%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.202)	-0.067 (CI = +/-0.054; p = 0.018)	0.166	-0.40%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.327)	-0.071 (CI = +/-0.056; p = 0.015)	0.172	-0.32%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.626)	-0.063 (CI = +/-0.056; p = 0.028)	0.117	-0.16%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.887)	-0.072 (CI = +/-0.053; p = 0.010)	0.184	+0.05%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.307)	-0.060 (CI = +/-0.049; p = 0.018)	0.192	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.053)	-0.071 (CI = +/-0.044; p = 0.003)	0.362	+0.60%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	-0.060 (CI = +/-0.038; p = 0.004)	0.473	+0.87%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.597	+1.09%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	0.610	+1.18%
Frequency	2009.2	0.012 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.558	+1.16%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.040; p = 0.005)	0.560	+1.23%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.009)	-0.055 (CI = +/-0.039; p = 0.009)	0.465	+1.01%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.015)	-0.054 (CI = +/-0.042; p = 0.015)	0.463	+1.05%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.015)	-0.057 (CI = +/-0.044; p = 0.015)	0.457	+1.17%
Frequency	2012.1	0.009 (CI = +/-0.009; p = 0.071)	-0.066 (CI = +/-0.043; p = 0.006)	0.491	+0.86%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.258)	-0.058 (CI = +/-0.041; p = 0.009)	0.390	+0.51%
Frequency	2013.1	0.003 (CI = +/-0.010; p = 0.597)	-0.064 (CI = +/-0.042; p = 0.006)	0.440	+0.26%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.724)	-0.063 (CI = +/-0.046; p = 0.012)	0.382	+0.20%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.421)	-0.056 (CI = +/-0.049; p = 0.029)	0.364	+0.53%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.520)	-0.055 (CI = +/-0.054; p = 0.047)	0.284	+0.50%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.320)	-0.047 (CI = +/-0.060; p = 0.102)	0.283	+0.94%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.478)	-0.046 (CI = +/-0.069; p = 0.158)	0.128	+0.83%
Frequency	2016.1	0.013 (CI = +/-0.037; p = 0.420)	-0.039 (CI = +/-0.084; p = 0.282)	0.105	+1.26%
Frequency	2016.2	-0.006 (CI = +/-0.025; p = 0.554)	-0.018 (CI = +/-0.051; p = 0.383)	-0.116	-0.58%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.043 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.092; p = 0.002)	0.724	+4.37%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.092; p = 0.001)	0.737	+4.64%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.087; p = 0.001)	0.785	+5.06%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.090; p = 0.001)	0.768	+5.17%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.092; p = 0.003)	0.774	+5.38%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	-0.156 (CI = +/-0.095; p = 0.003)	0.760	+5.56%
Loss Cost	2008.1	0.058 (CI = +/-0.014; p = 0.000)	-0.142 (CI = +/-0.095; p = 0.005)	0.781	+5.92%
Loss Cost	2008.2	0.059 (CI = +/-0.016; p = 0.000)	-0.150 (CI = +/-0.099; p = 0.005)	0.765	+6.12%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	-0.132 (CI = +/-0.095; p = 0.009)	0.801	+6.65%
Loss Cost	2009.2	0.069 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.095; p = 0.005)	0.811	+7.11%
Loss Cost	2010.1	0.074 (CI = +/-0.017; p = 0.000)	-0.131 (CI = +/-0.092; p = 0.008)	0.838	+7.66%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	-0.139 (CI = +/-0.097; p = 0.008)	0.822	+7.94%
Loss Cost	2011.1	0.083 (CI = +/-0.019; p = 0.000)	-0.121 (CI = +/-0.093; p = 0.014)	0.854	+8.63%
Loss Cost	2011.2	0.085 (CI = +/-0.022; p = 0.000)	-0.128 (CI = +/-0.099; p = 0.015)	0.833	+8.90%
Loss Cost	2012.1	0.089 (CI = +/-0.024; p = 0.000)	-0.118 (CI = +/-0.104; p = 0.029)	0.833	+9.33%
Loss Cost	2012.2	0.094 (CI = +/-0.028; p = 0.000)	-0.129 (CI = +/-0.111; p = 0.027)	0.813	+9.80%
Loss Cost	2013.1	0.103 (CI = +/-0.029; p = 0.000)	-0.109 (CI = +/-0.108; p = 0.048)	0.846	+10.82%
Loss Cost	2013.2	0.107 (CI = +/-0.035; p = 0.000)	-0.119 (CI = +/-0.119; p = 0.051)	0.816	+11.30%
Loss Cost	2014.1	0.113 (CI = +/-0.041; p = 0.000)	-0.107 (CI = +/-0.129; p = 0.091)	0.811	+11.99%
Loss Cost	2014.2	0.103 (CI = +/-0.049; p = 0.002)	-0.088 (CI = +/-0.141; p = 0.183)	0.718	+10.84%
Loss Cost	2015.1	0.102 (CI = +/-0.063; p = 0.008)	-0.089 (CI = +/-0.165; p = 0.234)	0.658	+10.78%
Loss Cost	2015.2	0.091 (CI = +/-0.087; p = 0.042)	-0.072 (CI = +/-0.198; p = 0.391)	0.439	+9.56%
Loss Cost	2016.1	0.115 (CI = +/-0.110; p = 0.044)	-0.045 (CI = +/-0.222; p = 0.604)	0.530	+12.18%
Loss Cost	2016.2	0.054 (CI = +/-0.088; p = 0.145)	0.026 (CI = +/-0.150; p = 0.619)	0.391	+5.56%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.023)	0.799	+4.83%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.079; p = 0.015)	0.800	+5.02%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.079; p = 0.026)	0.814	+5.27%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.081; p = 0.042)	0.786	+5.13%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.084; p = 0.040)	0.766	+5.03%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.088; p = 0.063)	0.728	+4.89%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.092; p = 0.081)	0.713	+4.95%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.097; p = 0.107)	0.668	+4.88%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	-0.064 (CI = +/-0.096; p = 0.177)	0.702	+5.30%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	-0.079 (CI = +/-0.096; p = 0.100)	0.722	+5.75%
Severity	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.065 (CI = +/-0.096; p = 0.169)	0.750	+6.23%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.096; p = 0.096)	0.765	+6.74%
Severity	2011.1	0.071 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.094; p = 0.166)	0.800	+7.37%
Severity	2011.2	0.072 (CI = +/-0.022; p = 0.000)	-0.066 (CI = +/-0.101; p = 0.181)	0.764	+7.46%
Severity	2012.1	0.079 (CI = +/-0.023; p = 0.000)	-0.048 (CI = +/-0.098; p = 0.306)	0.802	+8.23%
Severity	2012.2	0.087 (CI = +/-0.024; p = 0.000)	-0.069 (CI = +/-0.096; p = 0.144)	0.830	+9.12%
Severity	2013.1	0.099 (CI = +/-0.020; p = 0.000)	-0.043 (CI = +/-0.077; p = 0.239)	0.907	+10.43%
Severity	2013.2	0.104 (CI = +/-0.024; p = 0.000)	-0.054 (CI = +/-0.082; p = 0.174)	0.897	+10.96%
Severity	2014.1	0.107 (CI = +/-0.029; p = 0.000)	-0.049 (CI = +/-0.091; p = 0.251)	0.880	+11.24%
Severity	2014.2	0.096 (CI = +/-0.032; p = 0.000)	-0.029 (CI = +/-0.092; p = 0.475)	0.844	+10.07%
Severity	2015.1	0.090 (CI = +/-0.040; p = 0.001)	-0.038 (CI = +/-0.103; p = 0.407)	0.788	+9.46%
Severity	2015.2	0.080 (CI = +/-0.052; p = 0.011)	-0.022 (CI = +/-0.119; p = 0.659)	0.663	+8.30%
Severity	2016.1	0.098 (CI = +/-0.059; p = 0.010)	0.000 (CI = +/-0.119; p = 0.994)	0.764	+10.29%
Severity	2016.2	0.066 (CI = +/-0.050; p = 0.025)	0.037 (CI = +/-0.085; p = 0.261)	0.822	+6.81%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.188)	-0.065 (CI = +/-0.056; p = 0.025)	0.164	-0.44%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.309)	-0.069 (CI = +/-0.058; p = 0.022)	0.167	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.587)	-0.061 (CI = +/-0.058; p = 0.038)	0.108	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.919)	-0.072 (CI = +/-0.056; p = 0.014)	0.170	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.344)	-0.060 (CI = +/-0.051; p = 0.023)	0.169	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.059)	-0.073 (CI = +/-0.046; p = 0.003)	0.344	+0.64%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	-0.062 (CI = +/-0.040; p = 0.004)	0.456	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.036; p = 0.001)	0.596	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.610	+1.28%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	-0.068 (CI = +/-0.040; p = 0.002)	0.559	+1.28%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.563	+1.35%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	-0.059 (CI = +/-0.042; p = 0.009)	0.456	+1.12%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.015)	-0.057 (CI = +/-0.044; p = 0.015)	0.455	+1.17%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	-0.062 (CI = +/-0.047; p = 0.013)	0.460	+1.34%
Frequency	2012.1	0.010 (CI = +/-0.011; p = 0.059)	-0.070 (CI = +/-0.046; p = 0.006)	0.494	+1.01%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.240)	-0.060 (CI = +/-0.044; p = 0.012)	0.375	+0.62%
Frequency	2013.1	0.004 (CI = +/-0.012; p = 0.532)	-0.066 (CI = +/-0.046; p = 0.009)	0.424	+0.36%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.651)	-0.065 (CI = +/-0.051; p = 0.018)	0.363	+0.31%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.388)	-0.059 (CI = +/-0.054; p = 0.037)	0.339	+0.67%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.476)	-0.059 (CI = +/-0.063; p = 0.061)	0.256	+0.70%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.305)	-0.051 (CI = +/-0.068; p = 0.115)	0.249	+1.21%
Frequency	2015.2	0.012 (CI = +/-0.037; p = 0.456)	-0.051 (CI = +/-0.085; p = 0.184)	0.080	+1.17%
Frequency	2016.1	0.017 (CI = +/-0.052; p = 0.412)	-0.045 (CI = +/-0.104; p = 0.301)	0.039	+1.71%
Frequency	2016.2	-0.012 (CI = +/-0.041; p = 0.426)	-0.011 (CI = +/-0.069; p = 0.649)	-0.112	-1.17%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2014.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.014 (CI = +/-0.010; p = 0.010)	-0.203 (CI = +/-0.040; p = 0.000)	0.916	+1.40%
Loss Cost	2008.2	0.012 (CI = +/-0.011; p = 0.037)	-0.199 (CI = +/-0.043; p = 0.000)	0.902	+1.24%
Severity	2008.1	0.004 (CI = +/-0.018; p = 0.586)	-0.135 (CI = +/-0.071; p = 0.001)	0.564	+0.45%
Severity	2008.2	-0.005 (CI = +/-0.014; p = 0.494)	-0.115 (CI = +/-0.054; p = 0.001)	0.636	-0.46%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.212)	-0.068 (CI = +/-0.063; p = 0.038)	0.323	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	-0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2015.1	0.044 (CI = +/-0.057; p = 0.114)	-0.105 (CI = +/-0.197; p = 0.259)	0.227	+4.50%
Loss Cost	2015.2	0.030 (CI = +/-0.065; p = 0.316)	-0.079 (CI = +/-0.206; p = 0.401)	-0.007	+3.06%
Loss Cost	2016.1	0.029 (CI = +/-0.084; p = 0.434)	-0.081 (CI = +/-0.240; p = 0.452)	-0.046	+2.98%
Loss Cost	2016.2	-0.006 (CI = +/-0.082; p = 0.875)	-0.028 (CI = +/-0.214; p = 0.756)	-0.304	-0.55%
Severity	2015.1	0.095 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.445)	0.910	+9.98%
Severity	2015.2	0.091 (CI = +/-0.024; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.619)	0.881	+9.49%
Severity	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.066; p = 0.861)	0.926	+10.82%
Severity	2016.2	0.093 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.056; p = 0.410)	0.932	+9.70%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.062)	-0.080 (CI = +/-0.187; p = 0.362)	0.212	-4.98%
Frequency	2015.2	-0.060 (CI = +/-0.064; p = 0.061)	-0.062 (CI = +/-0.203; p = 0.501)	0.244	-5.87%
Frequency	2016.1	-0.073 (CI = +/-0.079; p = 0.065)	-0.086 (CI = +/-0.228; p = 0.403)	0.253	-7.07%
Frequency	2016.2	-0.098 (CI = +/-0.090; p = 0.037)	-0.049 (CI = +/-0.233; p = 0.627)	0.403	-9.34%

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	0.010 (CI = +/-0.011; p = 0.058)	-0.075 (CI = +/-0.100; p = 0.138)	0.129	+1.05%
Loss Cost	2005.2	0.008 (CI = +/-0.011; p = 0.169)	-0.059 (CI = +/-0.098; p = 0.222)	0.049	+0.75%
Loss Cost	2006.1	0.005 (CI = +/-0.011; p = 0.399)	-0.074 (CI = +/-0.096; p = 0.125)	0.046	+0.47%
Loss Cost	2006.2	0.002 (CI = +/-0.011; p = 0.702)	-0.062 (CI = +/-0.096; p = 0.194)	-0.003	+0.22%
Loss Cost	2007.1	0.002 (CI = +/-0.012; p = 0.728)	-0.063 (CI = +/-0.100; p = 0.209)	-0.006	+0.21%
Loss Cost	2007.2	0.003 (CI = +/-0.013; p = 0.658)	-0.066 (CI = +/-0.104; p = 0.201)	-0.003	+0.29%
Loss Cost	2008.1	0.004 (CI = +/-0.014; p = 0.577)	-0.061 (CI = +/-0.108; p = 0.252)	-0.008	+0.39%
Loss Cost	2008.2	0.006 (CI = +/-0.015; p = 0.467)	-0.068 (CI = +/-0.112; p = 0.220)	0.006	+0.55%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.416)	-0.063 (CI = +/-0.117; p = 0.274)	0.004	+0.67%
Loss Cost	2009.2	0.007 (CI = +/-0.018; p = 0.424)	-0.065 (CI = +/-0.122; p = 0.282)	-0.005	+0.72%
Loss Cost	2010.1	0.008 (CI = +/-0.020; p = 0.416)	-0.061 (CI = +/-0.129; p = 0.330)	-0.008	+0.81%
Loss Cost	2010.2	0.004 (CI = +/-0.022; p = 0.717)	-0.046 (CI = +/-0.130; p = 0.464)	-0.070	+0.38%
Loss Cost	2011.1	0.001 (CI = +/-0.024; p = 0.899)	-0.055 (CI = +/-0.137; p = 0.414)	-0.071	+0.15%
Loss Cost	2011.2	0.002 (CI = +/-0.027; p = 0.869)	-0.057 (CI = +/-0.146; p = 0.422)	-0.077	+0.21%
Loss Cost	2012.1	-0.004 (CI = +/-0.029; p = 0.768)	-0.076 (CI = +/-0.149; p = 0.295)	-0.048	-0.40%
Loss Cost	2012.2	-0.011 (CI = +/-0.031; p = 0.441)	-0.055 (CI = +/-0.151; p = 0.443)	-0.049	-1.13%
Loss Cost	2013.1	-0.015 (CI = +/-0.035; p = 0.376)	-0.065 (CI = +/-0.161; p = 0.397)	-0.038	-1.47%
Loss Cost	2013.2	-0.022 (CI = +/-0.039; p = 0.233)	-0.047 (CI = +/-0.167; p = 0.552)	-0.004	-2.20%
Loss Cost	2014.1	-0.025 (CI = +/-0.045; p = 0.251)	-0.054 (CI = +/-0.183; p = 0.531)	-0.022	-2.47%
Loss Cost	2014.2	-0.033 (CI = +/-0.052; p = 0.190)	-0.037 (CI = +/-0.195; p = 0.682)	0.013	-3.22%
Loss Cost	2015.1	-0.038 (CI = +/-0.063; p = 0.199)	-0.049 (CI = +/-0.216; p = 0.621)	0.002	-3.77%
Loss Cost	2015.2	-0.048 (CI = +/-0.075; p = 0.176)	-0.031 (CI = +/-0.237; p = 0.767)	0.029	-4.69%
Loss Cost	2016.1	-0.064 (CI = +/-0.092; p = 0.146)	-0.060 (CI = +/-0.264; p = 0.608)	0.075	-6.16%
Loss Cost	2016.2	-0.100 (CI = +/-0.094; p = 0.040)	-0.005 (CI = +/-0.244; p = 0.958)	0.374	-9.52%
Severity	2005.1	0.041 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.060)	0.891	+4.22%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.102)	0.884	+4.06%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.045; p = 0.031)	0.888	+3.86%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.040; p = 0.054)	0.894	+3.63%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.009)	0.904	+3.42%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.034; p = 0.016)	0.900	+3.26%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.035; p = 0.017)	0.891	+3.23%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.011)	0.889	+3.32%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.021)	0.911	+3.53%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.033; p = 0.011)	0.913	+3.65%
Severity	2010.1	0.036 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.035; p = 0.017)	0.906	+3.68%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.030)	0.889	+3.58%
Severity	2011.1	0.033 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.036; p = 0.013)	0.883	+3.40%
Severity	2011.2	0.031 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.023)	0.874	+3.16%
Severity	2012.1	0.030 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.035; p = 0.020)	0.859	+3.07%
Severity	2012.2	0.028 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.034; p = 0.037)	0.832	+2.86%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.034; p = 0.019)	0.820	+2.65%
Severity	2013.2	0.024 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.034)	0.777	+2.40%
Severity	2014.1	0.021 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.032; p = 0.011)	0.779	+2.09%
Severity	2014.2	0.018 (CI = +/-0.008; p = 0.001)	-0.038 (CI = +/-0.029; p = 0.017)	0.722	+1.78%
Severity	2015.1	0.017 (CI = +/-0.009; p = 0.003)	-0.040 (CI = +/-0.033; p = 0.022)	0.696	+1.67%
Severity	2015.2	0.016 (CI = +/-0.011; p = 0.013)	-0.038 (CI = +/-0.036; p = 0.041)	0.584	+1.59%
Severity	2016.1	0.015 (CI = +/-0.015; p = 0.044)	-0.039 (CI = +/-0.042; p = 0.063)	0.554	+1.53%
Severity	2016.2	0.012 (CI = +/-0.018; p = 0.146)	-0.035 (CI = +/-0.047; p = 0.117)	0.341	+1.23%
Frequency	2005.1	-0.031 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.086; p = 0.525)	0.584	-3.04%
Frequency	2005.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.088; p = 0.651)	0.594	-3.18%
Frequency	2006.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.090; p = 0.587)	0.583	-3.27%
Frequency	2006.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.094; p = 0.620)	0.562	-3.29%
Frequency	2007.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.095; p = 0.777)	0.510	-3.10%
Frequency	2007.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.023 (CI = +/-0.096; p = 0.621)	0.458	-2.88%
Frequency	2008.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.100; p = 0.725)	0.400	-2.75%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.001)	-0.020 (CI = +/-0.104; p = 0.695)	0.359	-2.68%
Frequency	2009.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.023 (CI = +/-0.109; p = 0.664)	0.336	-2.76%
Frequency	2009.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.020 (CI = +/-0.114; p = 0.714)	0.318	-2.83%
Frequency	2010.1	-0.028 (CI = +/-0.019; p = 0.006)	-0.018 (CI = +/-0.120; p = 0.759)	0.266	-2.77%
Frequency	2010.2	-0.031 (CI = +/-0.020; p = 0.004)	-0.006 (CI = +/-0.123; p = 0.919)	0.300	-3.10%
Frequency	2011.1	-0.032 (CI = +/-0.023; p = 0.009)	-0.008 (CI = +/-0.131; p = 0.899)	0.265	-3.15%
Frequency	2011.2	-0.029 (CI = +/-0.025; p = 0.025)	-0.017 (CI = +/-0.137; p = 0.792)	0.188	-2.86%
Frequency	2012.1	-0.034 (CI = +/-0.027; p = 0.017)	-0.034 (CI = +/-0.142; p = 0.618)	0.235	-3.37%
Frequency	2012.2	-0.040 (CI = +/-0.030; p = 0.013)	-0.019 (CI = +/-0.146; p = 0.786)	0.278	-3.88%
Frequency	2013.1	-0.041 (CI = +/-0.034; p = 0.023)	-0.023 (CI = +/-0.158; p = 0.760)	0.237	-4.01%
Frequency	2013.2	-0.046 (CI = +/-0.039; p = 0.024)	-0.010 (CI = +/-0.167; p = 0.895)	0.252	-4.49%
Frequency	2014.1	-0.046 (CI = +/-0.046; p = 0.050)	-0.010 (CI = +/-0.184; p = 0.911)	0.181	-4.46%
Frequency	2014.2	-0.050 (CI = +/-0.053; p = 0.061)	0.001 (CI = +/-0.200; p = 0.993)	0.170	-4.92%
Frequency	2015.1	-0.055 (CI = +/-0.064; p = 0.086)	-0.009 (CI = +/-0.223; p = 0.928)	0.138	-5.35%
Frequency	2015.2	-0.064 (CI = +/-0.077; p = 0.093)	0.007 (CI = +/-0.245; p = 0.950)	0.141	-6.17%
Frequency	2016.1	-0.079 (CI = +/-0.096; p = 0.093)	-0.021 (CI = +/-0.275; p = 0.864)	0.168	-7.58%
Frequency	2016.2	-0.112 (CI = +/-0.104; p = 0.038)	0.029 (CI = +/-0.270; p = 0.798)	0.387	-10.62%

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	0.016 (CI = +/-0.009; p = 0.002)	-0.101 (CI = +/-0.085; p = 0.021)	0.337	+1.57%
Loss Cost	2005.2	0.013 (CI = +/-0.010; p = 0.010)	-0.087 (CI = +/-0.083; p = 0.040)	0.248	+1.29%
Loss Cost	2006.1	0.010 (CI = +/-0.010; p = 0.041)	-0.100 (CI = +/-0.080; p = 0.016)	0.249	+1.01%
Loss Cost	2006.2	0.008 (CI = +/-0.010; p = 0.115)	-0.090 (CI = +/-0.080; p = 0.030)	0.170	+0.79%
Loss Cost	2007.1	0.008 (CI = +/-0.011; p = 0.135)	-0.089 (CI = +/-0.084; p = 0.037)	0.168	+0.81%
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.095)	-0.097 (CI = +/-0.086; p = 0.029)	0.192	+0.97%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.076)	-0.091 (CI = +/-0.089; p = 0.045)	0.199	+1.11%
Loss Cost	2008.2	0.014 (CI = +/-0.013; p = 0.038)	-0.102 (CI = +/-0.090; p = 0.027)	0.254	+1.39%
Loss Cost	2009.1	0.015 (CI = +/-0.014; p = 0.033)	-0.096 (CI = +/-0.093; p = 0.043)	0.265	+1.55%
Loss Cost	2009.2	0.017 (CI = +/-0.015; p = 0.029)	-0.103 (CI = +/-0.097; p = 0.038)	0.271	+1.74%
Loss Cost	2010.1	0.019 (CI = +/-0.017; p = 0.031)	-0.098 (CI = +/-0.101; p = 0.056)	0.277	+1.88%
Loss Cost	2010.2	0.015 (CI = +/-0.018; p = 0.091)	-0.087 (CI = +/-0.105; p = 0.097)	0.167	+1.55%
Loss Cost	2011.1	0.014 (CI = +/-0.020; p = 0.170)	-0.093 (CI = +/-0.110; p = 0.092)	0.154	+1.37%
Loss Cost	2011.2	0.017 (CI = +/-0.022; p = 0.133)	-0.103 (CI = +/-0.116; p = 0.078)	0.174	+1.68%
Loss Cost	2012.1	0.011 (CI = +/-0.024; p = 0.339)	-0.119 (CI = +/-0.116; p = 0.047)	0.190	+1.10%
Loss Cost	2012.2	0.005 (CI = +/-0.026; p = 0.666)	-0.103 (CI = +/-0.120; p = 0.089)	0.088	+0.54%
Loss Cost	2013.1	0.003 (CI = +/-0.030; p = 0.847)	-0.109 (CI = +/-0.129; p = 0.090)	0.094	+0.27%
Loss Cost	2013.2	-0.002 (CI = +/-0.034; p = 0.894)	-0.097 (CI = +/-0.139; p = 0.151)	0.036	-0.21%
Loss Cost	2014.1	-0.004 (CI = +/-0.040; p = 0.850)	-0.100 (CI = +/-0.152; p = 0.172)	0.017	-0.35%
Loss Cost	2014.2	-0.007 (CI = +/-0.049; p = 0.746)	-0.092 (CI = +/-0.169; p = 0.249)	-0.020	-0.72%
Loss Cost	2015.1	-0.011 (CI = +/-0.059; p = 0.679)	-0.099 (CI = +/-0.189; p = 0.260)	-0.036	-1.10%
Loss Cost	2015.2	-0.014 (CI = +/-0.076; p = 0.677)	-0.094 (CI = +/-0.219; p = 0.345)	-0.070	-1.39%
Loss Cost	2016.1	-0.028 (CI = +/-0.095; p = 0.502)	-0.114 (CI = +/-0.246; p = 0.299)	-0.026	-2.72%
Loss Cost	2016.2	-0.064 (CI = +/-0.112; p = 0.199)	-0.059 (CI = +/-0.256; p = 0.578)	0.133	-6.21%
Severity	2005.1	0.042 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.051; p = 0.050)	0.885	+4.28%
Severity	2005.2	0.040 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.090)	0.877	+4.12%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.047; p = 0.029)	0.879	+3.91%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.042; p = 0.054)	0.884	+3.66%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.037; p = 0.010)	0.894	+3.44%
Severity	2007.2	0.032 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.036; p = 0.020)	0.888	+3.27%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.021)	0.876	+3.24%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.038; p = 0.014)	0.874	+3.34%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.035; p = 0.023)	0.900	+3.56%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.035; p = 0.011)	0.903	+3.70%
Severity	2010.1	0.037 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.036; p = 0.017)	0.895	+3.73%
Severity	2010.2	0.036 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.032)	0.874	+3.64%
Severity	2011.1	0.034 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.038; p = 0.016)	0.865	+3.45%
Severity	2011.2	0.031 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.035; p = 0.031)	0.849	+3.17%
Severity	2012.1	0.030 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.037; p = 0.028)	0.829	+3.07%
Severity	2012.2	0.028 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.037; p = 0.058)	0.789	+2.82%
Severity	2013.1	0.026 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.037; p = 0.031)	0.770	+2.59%
Severity	2013.2	0.022 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.036; p = 0.065)	0.703	+2.27%
Severity	2014.1	0.019 (CI = +/-0.009; p = 0.001)	-0.041 (CI = +/-0.033; p = 0.022)	0.701	+1.92%
Severity	2014.2	0.015 (CI = +/-0.008; p = 0.003)	-0.031 (CI = +/-0.029; p = 0.037)	0.612	+1.47%
Severity	2015.1	0.013 (CI = +/-0.010; p = 0.015)	-0.034 (CI = +/-0.031; p = 0.038)	0.579	+1.32%
Severity	2015.2	0.011 (CI = +/-0.012; p = 0.071)	-0.029 (CI = +/-0.034; p = 0.084)	0.372	+1.08%
Severity	2016.1	0.010 (CI = +/-0.015; p = 0.174)	-0.031 (CI = +/-0.039; p = 0.104)	0.336	+0.96%
Severity	2016.2	0.002 (CI = +/-0.016; p = 0.720)	-0.020 (CI = +/-0.036; p = 0.215)	0.002	+0.23%
Frequency	2005.1	-0.026 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.073; p = 0.168)	0.596	-2.60%
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.074; p = 0.233)	0.602	-2.72%
Frequency	2006.1	-0.028 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.077; p = 0.210)	0.588	-2.79%
Frequency	2006.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.080; p = 0.216)	0.563	-2.77%
Frequency	2007.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.080; p = 0.322)	0.501	-2.54%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.077; p = 0.163)	0.464	-2.23%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.047 (CI = +/-0.079; p = 0.232)	0.388	-2.06%
Frequency	2008.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.054 (CI = +/-0.081; p = 0.183)	0.346	-1.89%
Frequency	2009.1	-0.020 (CI = +/-0.013; p = 0.005)	-0.055 (CI = +/-0.085; p = 0.188)	0.313	-1.93%
Frequency	2009.2	-0.019 (CI = +/-0.014; p = 0.010)	-0.057 (CI = +/-0.089; p = 0.198)	0.288	-1.89%
Frequency	2010.1	-0.018 (CI = +/-0.015; p = 0.025)	-0.053 (CI = +/-0.094; p = 0.250)	0.213	-1.79%
Frequency	2010.2	-0.020 (CI = +/-0.017; p = 0.022)	-0.045 (CI = +/-0.098; p = 0.345)	0.234	-2.01%
Frequency	2011.1	-0.020 (CI = +/-0.019; p = 0.037)	-0.045 (CI = +/-0.104; p = 0.371)	0.183	-2.01%
Frequency	2011.2	-0.015 (CI = +/-0.020; p = 0.139)	-0.063 (CI = +/-0.103; p = 0.212)	0.132	-1.45%
Frequency	2012.1	-0.019 (CI = +/-0.021; p = 0.074)	-0.076 (CI = +/-0.105; p = 0.141)	0.207	-1.91%
Frequency	2012.2	-0.022 (CI = +/-0.024; p = 0.066)	-0.067 (CI = +/-0.112; p = 0.216)	0.225	-2.22%
Frequency	2013.1	-0.023 (CI = +/-0.028; p = 0.099)	-0.068 (CI = +/-0.121; p = 0.241)	0.162	-2.26%
Frequency	2013.2	-0.025 (CI = +/-0.033; p = 0.127)	-0.064 (CI = +/-0.132; p = 0.309)	0.154	-2.43%
Frequency	2014.1	-0.023 (CI = +/-0.038; p = 0.220)	-0.060 (CI = +/-0.144; p = 0.379)	0.044	-2.23%
Frequency	2014.2	-0.022 (CI = +/-0.047; p = 0.320)	-0.061 (CI = +/-0.162; p = 0.415)	0.013	-2.16%
Frequency	2015.1	-0.024 (CI = +/-0.057; p = 0.356)	-0.066 (CI = +/-0.181; p = 0.428)	-0.036	-2.39%
Frequency	2015.2	-0.025 (CI = +/-0.073; p = 0.451)	-0.065 (CI = +/-0.211; p = 0.491)	-0.071	-2.44%
Frequency	2016.1	-0.037 (CI = +/-0.091; p = 0.358)	-0.083 (CI = +/-0.237; p = 0.423)	-0.035	-3.64%
Frequency	2016.2	-0.066 (CI = +/-0.115; p = 0.196)	-0.039 (CI = +/-0.263; p = 0.717)	0.097	-6.43%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.036)	0.502	+2.04%
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.068; p = 0.065)	0.431	+1.77%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.001)	-0.077 (CI = +/-0.066; p = 0.025)	0.414	+1.51%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.004)	-0.067 (CI = +/-0.065; p = 0.044)	0.327	+1.30%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.005)	-0.064 (CI = +/-0.068; p = 0.064)	0.334	+1.38%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.072 (CI = +/-0.068; p = 0.041)	0.376	+1.58%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.062 (CI = +/-0.068; p = 0.074)	0.425	+1.82%
Loss Cost	2008.2	0.021 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.066; p = 0.029)	0.517	+2.14%
Loss Cost	2009.1	0.024 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.065; p = 0.056)	0.577	+2.45%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.065; p = 0.034)	0.602	+2.69%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.064; p = 0.067)	0.651	+3.01%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.065; p = 0.114)	0.573	+2.72%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.001)	-0.051 (CI = +/-0.069; p = 0.137)	0.545	+2.72%
Loss Cost	2011.2	0.031 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.068; p = 0.070)	0.606	+3.13%
Loss Cost	2012.1	0.027 (CI = +/-0.015; p = 0.002)	-0.073 (CI = +/-0.069; p = 0.040)	0.578	+2.74%
Loss Cost	2012.2	0.022 (CI = +/-0.015; p = 0.009)	-0.061 (CI = +/-0.067; p = 0.071)	0.453	+2.23%
Loss Cost	2013.1	0.023 (CI = +/-0.018; p = 0.018)	-0.059 (CI = +/-0.073; p = 0.106)	0.439	+2.32%
Loss Cost	2013.2	0.019 (CI = +/-0.021; p = 0.063)	-0.051 (CI = +/-0.077; p = 0.174)	0.273	+1.95%
Loss Cost	2014.1	0.024 (CI = +/-0.024; p = 0.051)	-0.041 (CI = +/-0.083; p = 0.296)	0.319	+2.42%
Loss Cost	2014.2	0.022 (CI = +/-0.029; p = 0.116)	-0.038 (CI = +/-0.093; p = 0.374)	0.166	+2.26%
Loss Cost	2015.1	0.028 (CI = +/-0.036; p = 0.108)	-0.027 (CI = +/-0.104; p = 0.557)	0.203	+2.86%
Loss Cost	2015.2	0.029 (CI = +/-0.047; p = 0.176)	-0.029 (CI = +/-0.121; p = 0.583)	0.080	+2.97%
Loss Cost	2016.1	0.031 (CI = +/-0.066; p = 0.285)	-0.027 (CI = +/-0.151; p = 0.667)	-0.004	+3.11%
Loss Cost	2016.2	-0.003 (CI = +/-0.042; p = 0.860)	0.012 (CI = +/-0.086; p = 0.711)	-0.431	-0.29%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.081)	0.886	+4.39%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.134)	0.877	+4.22%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.048; p = 0.047)	0.878	+4.00%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.083)	0.882	+3.74%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.018)	0.890	+3.51%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.032)	0.884	+3.33%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.035)	0.872	+3.30%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.023)	0.870	+3.42%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.044)	0.901	+3.67%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.035; p = 0.021)	0.906	+3.83%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.034)	0.899	+3.89%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.056)	0.878	+3.79%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.039; p = 0.031)	0.867	+3.60%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.055)	0.851	+3.32%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.054)	0.830	+3.22%
Severity	2012.2	0.029 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.098)	0.789	+2.97%
Severity	2013.1	0.027 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.059)	0.764	+2.71%
Severity	2013.2	0.023 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.039; p = 0.105)	0.692	+2.38%
Severity	2014.1	0.019 (CI = +/-0.011; p = 0.003)	-0.040 (CI = +/-0.037; p = 0.039)	0.682	+1.96%
Severity	2014.2	0.015 (CI = +/-0.010; p = 0.010)	-0.031 (CI = +/-0.032; p = 0.057)	0.583	+1.47%
Severity	2015.1	0.013 (CI = +/-0.013; p = 0.049)	-0.035 (CI = +/-0.036; p = 0.058)	0.551	+1.27%
Severity	2015.2	0.010 (CI = +/-0.015; p = 0.165)	-0.030 (CI = +/-0.040; p = 0.109)	0.335	+0.99%
Severity	2016.1	0.008 (CI = +/-0.021; p = 0.390)	-0.034 (CI = +/-0.048; p = 0.133)	0.305	+0.77%
Severity	2016.2	-0.001 (CI = +/-0.021; p = 0.920)	-0.024 (CI = +/-0.043; p = 0.203)	0.052	-0.08%
Frequency	2005.1	-0.023 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.064; p = 0.323)	0.569	-2.25%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.065; p = 0.417)	0.576	-2.35%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.068; p = 0.399)	0.554	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.070; p = 0.385)	0.522	-2.35%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.016 (CI = +/-0.067; p = 0.621)	0.455	-2.05%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.061; p = 0.299)	0.413	-1.70%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.020 (CI = +/-0.059; p = 0.487)	0.316	-1.44%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	-0.028 (CI = +/-0.059; p = 0.334)	0.253	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.020)	-0.026 (CI = +/-0.062; p = 0.390)	0.191	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.043)	-0.029 (CI = +/-0.065; p = 0.363)	0.152	-1.11%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.136)	-0.020 (CI = +/-0.066; p = 0.537)	0.035	-0.85%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.096)	-0.014 (CI = +/-0.068; p = 0.677)	0.067	-1.03%
Frequency	2011.1	-0.009 (CI = +/-0.014; p = 0.210)	-0.008 (CI = +/-0.072; p = 0.821)	-0.016	-0.85%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.754)	-0.027 (CI = +/-0.059; p = 0.350)	-0.064	-0.18%
Frequency	2012.1	-0.005 (CI = +/-0.013; p = 0.456)	-0.035 (CI = +/-0.061; p = 0.238)	-0.004	-0.47%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.313)	-0.029 (CI = +/-0.064; p = 0.344)	0.006	-0.71%
Frequency	2013.1	-0.004 (CI = +/-0.017; p = 0.627)	-0.021 (CI = +/-0.068; p = 0.516)	-0.118	-0.38%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.646)	-0.020 (CI = +/-0.074; p = 0.565)	-0.134	-0.42%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.620)	-0.001 (CI = +/-0.068; p = 0.976)	-0.186	+0.45%
Frequency	2014.2	0.008 (CI = +/-0.024; p = 0.468)	-0.007 (CI = +/-0.075; p = 0.837)	-0.159	+0.78%
Frequency	2015.1	0.016 (CI = +/-0.027; p = 0.216)	0.007 (CI = +/-0.078; p = 0.828)	-0.017	+1.57%
Frequency	2015.2	0.019 (CI = +/-0.034; p = 0.213)	0.002 (CI = +/-0.089; p = 0.966)	-0.007	+1.96%
Frequency	2016.1	0.023 (CI = +/-0.048; p = 0.271)	0.007 (CI = +/-0.109; p = 0.879)	-0.070	+2.32%
Frequency	2016.2	-0.002 (CI = +/-0.027; p = 0.841)	0.036 (CI = +/-0.054; p = 0.138)	0.196	-0.21%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.022 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.073; p = 0.026)	0.512	+2.18%
Loss Cost	2005.2	0.019 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.051)	0.437	+1.89%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	-0.082 (CI = +/-0.068; p = 0.020)	0.421	+1.62%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	-0.072 (CI = +/-0.068; p = 0.038)	0.329	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	-0.068 (CI = +/-0.070; p = 0.055)	0.337	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	-0.078 (CI = +/-0.070; p = 0.032)	0.387	+1.73%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	-0.068 (CI = +/-0.070; p = 0.056)	0.440	+1.99%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.016)	0.550	+2.39%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.030)	0.615	+2.72%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.063; p = 0.013)	0.658	+3.05%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.061; p = 0.024)	0.714	+3.41%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.063; p = 0.047)	0.642	+3.14%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.067; p = 0.063)	0.619	+3.16%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.062; p = 0.016)	0.717	+3.76%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.062; p = 0.009)	0.703	+3.38%
Loss Cost	2012.2	0.029 (CI = +/-0.015; p = 0.002)	-0.077 (CI = +/-0.062; p = 0.020)	0.601	+2.90%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	-0.074 (CI = +/-0.068; p = 0.035)	0.596	+3.05%
Loss Cost	2013.2	0.027 (CI = +/-0.022; p = 0.018)	-0.068 (CI = +/-0.075; p = 0.068)	0.451	+2.78%
Loss Cost	2014.1	0.033 (CI = +/-0.024; p = 0.014)	-0.058 (CI = +/-0.077; p = 0.123)	0.521	+3.38%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.035)	-0.060 (CI = +/-0.090; p = 0.156)	0.407	+3.52%
Loss Cost	2015.1	0.042 (CI = +/-0.037; p = 0.031)	-0.048 (CI = +/-0.096; p = 0.265)	0.478	+4.33%
Loss Cost	2015.2	0.051 (CI = +/-0.049; p = 0.045)	-0.062 (CI = +/-0.113; p = 0.220)	0.454	+5.25%
Loss Cost	2016.1	0.056 (CI = +/-0.070; p = 0.092)	-0.056 (CI = +/-0.142; p = 0.334)	0.404	+5.74%
Loss Cost	2016.2	0.016 (CI = +/-0.052; p = 0.397)	-0.010 (CI = +/-0.089; p = 0.748)	-0.257	+1.62%
Severity	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.031)	0.899	+4.58%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.057)	0.890	+4.42%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.016)	0.893	+4.20%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.030)	0.897	+3.93%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.908	+3.70%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.035; p = 0.009)	0.901	+3.52%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.011)	0.890	+3.50%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.005)	0.896	+3.66%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.030; p = 0.005)	0.933	+3.94%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.027; p = 0.001)	0.949	+4.18%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.028; p = 0.001)	0.947	+4.25%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.003)	0.934	+4.21%
Severity	2011.1	0.039 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.029; p = 0.001)	0.933	+4.02%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.002)	0.928	+3.77%
Severity	2012.1	0.036 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.003)	0.918	+3.70%
Severity	2012.2	0.034 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.029; p = 0.006)	0.897	+3.50%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.003)	0.893	+3.26%
Severity	2013.2	0.029 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.029; p = 0.007)	0.859	+2.99%
Severity	2014.1	0.026 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.024; p = 0.001)	0.894	+2.59%
Severity	2014.2	0.021 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.018; p = 0.001)	0.901	+2.15%
Severity	2015.1	0.020 (CI = +/-0.008; p = 0.001)	-0.045 (CI = +/-0.020; p = 0.001)	0.900	+2.00%
Severity	2015.2	0.019 (CI = +/-0.011; p = 0.005)	-0.045 (CI = +/-0.024; p = 0.005)	0.832	+1.94%
Severity	2016.1	0.018 (CI = +/-0.015; p = 0.028)	-0.046 (CI = +/-0.030; p = 0.014)	0.819	+1.83%
Severity	2016.2	0.011 (CI = +/-0.017; p = 0.129)	-0.038 (CI = +/-0.029; p = 0.026)	0.760	+1.11%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.066; p = 0.380)	0.559	-2.30%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.068; p = 0.496)	0.569	-2.42%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.070; p = 0.473)	0.547	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.073; p = 0.461)	0.514	-2.43%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.697)	0.446	-2.12%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.064; p = 0.341)	0.397	-1.73%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.019 (CI = +/-0.062; p = 0.525)	0.295	-1.46%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.016)	-0.028 (CI = +/-0.062; p = 0.355)	0.230	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.033)	-0.026 (CI = +/-0.065; p = 0.409)	0.167	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.072)	-0.030 (CI = +/-0.069; p = 0.378)	0.130	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.196)	-0.021 (CI = +/-0.070; p = 0.536)	0.012	-0.81%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.140)	-0.014 (CI = +/-0.073; p = 0.690)	0.042	-1.03%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.273)	-0.008 (CI = +/-0.077; p = 0.819)	-0.042	-0.83%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.984)	-0.032 (CI = +/-0.063; p = 0.301)	-0.058	-0.01%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.658)	-0.039 (CI = +/-0.065; p = 0.217)	-0.007	-0.31%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.479)	-0.032 (CI = +/-0.070; p = 0.329)	-0.016	-0.58%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.819)	-0.024 (CI = +/-0.073; p = 0.476)	-0.132	-0.21%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.851)	-0.024 (CI = +/-0.082; p = 0.518)	-0.153	-0.20%
Frequency	2014.1	0.008 (CI = +/-0.024; p = 0.475)	-0.007 (CI = +/-0.075; p = 0.842)	-0.162	+0.77%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.309)	-0.017 (CI = +/-0.082; p = 0.640)	-0.085	+1.34%
Frequency	2015.1	0.023 (CI = +/-0.032; p = 0.135)	-0.003 (CI = +/-0.083; p = 0.930)	0.110	+2.29%
Frequency	2015.2	0.032 (CI = +/-0.041; p = 0.103)	-0.017 (CI = +/-0.094; p = 0.661)	0.220	+3.24%
Frequency	2016.1	0.038 (CI = +/-0.058; p = 0.144)	-0.010 (CI = +/-0.116; p = 0.817)	0.184	+3.84%
Frequency	2016.2	0.005 (CI = +/-0.042; p = 0.731)	0.028 (CI = +/-0.072; p = 0.310)	0.014	+0.50%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.009; p = 0.000)	0.434	+2.09%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.374	+1.77%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.309	+1.57%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.006)	0.232	+1.30%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.005)	0.257	+1.44%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.004)	0.275	+1.58%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.359	+1.88%
Loss Cost	2008.2	0.021 (CI = +/-0.011; p = 0.001)	0.413	+2.14%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.511	+2.53%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.513	+2.69%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.596	+3.10%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.528	+2.72%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.001)	0.504	+2.82%
Loss Cost	2011.2	0.031 (CI = +/-0.015; p = 0.001)	0.531	+3.13%
Loss Cost	2012.1	0.029 (CI = +/-0.017; p = 0.003)	0.451	+2.91%
Loss Cost	2012.2	0.022 (CI = +/-0.017; p = 0.015)	0.330	+2.23%
Loss Cost	2013.1	0.025 (CI = +/-0.019; p = 0.017)	0.342	+2.51%
Loss Cost	2013.2	0.019 (CI = +/-0.021; p = 0.072)	0.197	+1.95%
Loss Cost	2014.1	0.026 (CI = +/-0.024; p = 0.037)	0.303	+2.60%
Loss Cost	2014.2	0.022 (CI = +/-0.028; p = 0.110)	0.177	+2.26%
Loss Cost	2015.1	0.030 (CI = +/-0.033; p = 0.073)	0.265	+3.03%
Loss Cost	2015.2	0.029 (CI = +/-0.043; p = 0.151)	0.167	+2.97%
Loss Cost	2016.1	0.033 (CI = +/-0.057; p = 0.204)	0.129	+3.37%
Loss Cost	2016.2	-0.003 (CI = +/-0.036; p = 0.844)	-0.190	-0.29%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	0.876	+4.42%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.870	+4.22%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.862	+4.04%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.872	+3.74%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.865	+3.55%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.862	+3.33%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.848	+3.35%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.838	+3.42%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.883	+3.72%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.880	+3.83%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.875	+3.95%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.855	+3.79%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.829	+3.68%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.818	+3.32%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.787	+3.32%
Severity	2012.2	0.029 (CI = +/-0.010; p = 0.000)	0.753	+2.97%
Severity	2013.1	0.028 (CI = +/-0.011; p = 0.000)	0.696	+2.83%
Severity	2013.2	0.023 (CI = +/-0.011; p = 0.001)	0.631	+2.38%
Severity	2014.1	0.021 (CI = +/-0.013; p = 0.004)	0.530	+2.13%
Severity	2014.2	0.015 (CI = +/-0.012; p = 0.022)	0.401	+1.47%
Severity	2015.1	0.015 (CI = +/-0.015; p = 0.052)	0.319	+1.48%
Severity	2015.2	0.010 (CI = +/-0.017; p = 0.217)	0.095	+0.99%
Severity	2016.1	0.011 (CI = +/-0.023; p = 0.287)	0.049	+1.10%
Severity	2016.2	-0.001 (CI = +/-0.022; p = 0.928)	-0.198	-0.08%
Frequency	2005.1	-0.023 (CI = +/-0.007; p = 0.000)	0.569	-2.23%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.581	-2.35%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.559	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.526	-2.35%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.472	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.410	-1.70%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.332	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.008)	0.254	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.021)	0.200	-1.15%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.042)	0.158	-1.11%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.141)	0.068	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.088)	0.112	-1.03%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.201)	0.044	-0.83%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.753)	-0.059	-0.18%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.541)	-0.042	-0.39%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.311)	0.008	-0.71%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.675)	-0.067	-0.32%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.636)	-0.068	-0.42%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.593)	-0.067	+0.46%
Frequency	2014.2	0.008 (CI = +/-0.022; p = 0.441)	-0.036	+0.78%
Frequency	2015.1	0.015 (CI = +/-0.024; p = 0.191)	0.103	+1.52%
Frequency	2015.2	0.019 (CI = +/-0.031; p = 0.176)	0.137	+1.96%
Frequency	2016.1	0.022 (CI = +/-0.040; p = 0.227)	0.104	+2.25%
Frequency	2016.2	-0.002 (CI = +/-0.030; p = 0.867)	-0.193	-0.21%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.022 (CI = +/-0.009; p = 0.000)	0.430	+2.18%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.367	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.300	+1.62%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.009)	0.221	+1.34%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.247	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.267	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.356	+1.99%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.416	+2.28%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.523	+2.72%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.530	+2.92%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.625	+3.41%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.559	+3.02%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.541	+3.16%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.581	+3.56%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.505	+3.38%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.387	+2.66%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.415	+3.05%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.048)	0.270	+2.49%
Loss Cost	2014.1	0.033 (CI = +/-0.026; p = 0.019)	0.416	+3.38%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.061)	0.294	+3.14%
Loss Cost	2015.1	0.042 (CI = +/-0.037; p = 0.031)	0.440	+4.33%
Loss Cost	2015.2	0.045 (CI = +/-0.049; p = 0.066)	0.366	+4.63%
Loss Cost	2016.1	0.056 (CI = +/-0.066; p = 0.083)	0.380	+5.74%
Loss Cost	2016.2	0.014 (CI = +/-0.038; p = 0.355)	0.018	+1.45%
Severity	2005.1	0.045 (CI = +/-0.006; p = 0.000)	0.883	+4.58%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.877	+4.38%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.868	+4.20%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.878	+3.89%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.871	+3.70%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.867	+3.47%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.854	+3.50%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.847	+3.59%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.900	+3.94%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.901	+4.09%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.902	+4.25%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	0.885	+4.11%
Severity	2011.1	0.039 (CI = +/-0.008; p = 0.000)	0.863	+4.02%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.856	+3.65%
Severity	2012.1	0.036 (CI = +/-0.009; p = 0.000)	0.834	+3.70%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.806	+3.36%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.759	+3.26%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.706	+2.80%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.003)	0.617	+2.59%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.012)	0.512	+1.88%
Severity	2015.1	0.020 (CI = +/-0.017; p = 0.028)	0.453	+2.00%
Severity	2015.2	0.015 (CI = +/-0.021; p = 0.130)	0.229	+1.51%
Severity	2016.1	0.018 (CI = +/-0.029; p = 0.166)	0.213	+1.83%
Severity	2016.2	0.005 (CI = +/-0.032; p = 0.705)	-0.200	+0.46%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.563	-2.30%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.578	-2.44%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.556	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.523	-2.46%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.466	-2.12%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.398	-1.76%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.315	-1.46%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.013)	0.234	-1.26%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	0.180	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.059)	0.139	-1.13%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.187)	0.047	-0.81%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.119)	0.092	-1.05%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.257)	0.024	-0.83%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.893)	-0.070	-0.09%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.666)	-0.061	-0.31%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.404)	-0.020	-0.68%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.815)	-0.085	-0.21%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.769)	-0.090	-0.31%
Frequency	2014.1	0.008 (CI = +/-0.022; p = 0.449)	-0.039	+0.77%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.312)	0.018	+1.23%
Frequency	2015.1	0.023 (CI = +/-0.029; p = 0.105)	0.236	+2.29%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.083)	0.321	+3.07%
Frequency	2016.1	0.038 (CI = +/-0.048; p = 0.100)	0.337	+3.84%
Frequency	2016.2	0.010 (CI = +/-0.037; p = 0.509)	-0.105	+0.98%

Comprehensive

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.056 (CI = +/-0.017; p = 0.000)	-0.568 (CI = +/-0.182; p = 0.000)	0.706	+5.74%
Loss Cost	2002.2	0.056 (CI = +/-0.018; p = 0.000)	-0.569 (CI = +/-0.187; p = 0.000)	0.686	+5.78%
Loss Cost	2003.1	0.053 (CI = +/-0.018; p = 0.000)	-0.587 (CI = +/-0.190; p = 0.000)	0.687	+5.48%
Loss Cost	2003.2	0.054 (CI = +/-0.019; p = 0.000)	-0.589 (CI = +/-0.195; p = 0.000)	0.665	+5.51%
Loss Cost	2004.1	0.051 (CI = +/-0.020; p = 0.000)	-0.604 (CI = +/-0.199; p = 0.000)	0.666	+5.22%
Loss Cost	2004.2	0.049 (CI = +/-0.021; p = 0.000)	-0.596 (CI = +/-0.205; p = 0.000)	0.634	+5.06%
Loss Cost	2005.1	0.048 (CI = +/-0.023; p = 0.000)	-0.602 (CI = +/-0.211; p = 0.000)	0.632	+4.93%
Loss Cost	2005.2	0.053 (CI = +/-0.024; p = 0.000)	-0.627 (CI = +/-0.212; p = 0.000)	0.651	+5.44%
Loss Cost	2006.1	0.049 (CI = +/-0.025; p = 0.000)	-0.649 (CI = +/-0.215; p = 0.000)	0.658	+4.99%
Loss Cost	2006.2	0.049 (CI = +/-0.027; p = 0.001)	-0.648 (CI = +/-0.223; p = 0.000)	0.631	+4.98%
Loss Cost	2007.1	0.045 (CI = +/-0.028; p = 0.003)	-0.666 (CI = +/-0.229; p = 0.000)	0.636	+4.60%
Loss Cost	2007.2	0.049 (CI = +/-0.030; p = 0.002)	-0.685 (CI = +/-0.234; p = 0.000)	0.640	+5.06%
Loss Cost	2008.1	0.050 (CI = +/-0.033; p = 0.004)	-0.681 (CI = +/-0.244; p = 0.000)	0.639	+5.15%
Loss Cost	2008.2	0.052 (CI = +/-0.035; p = 0.006)	-0.689 (CI = +/-0.254; p = 0.000)	0.620	+5.35%
Loss Cost	2009.1	0.049 (CI = +/-0.038; p = 0.015)	-0.703 (CI = +/-0.265; p = 0.000)	0.622	+5.01%
Loss Cost	2009.2	0.049 (CI = +/-0.042; p = 0.025)	-0.702 (CI = +/-0.278; p = 0.000)	0.590	+4.99%
Loss Cost	2010.1	0.046 (CI = +/-0.046; p = 0.050)	-0.712 (CI = +/-0.292; p = 0.000)	0.590	+4.71%
Loss Cost	2010.2	0.042 (CI = +/-0.050; p = 0.097)	-0.698 (CI = +/-0.306; p = 0.000)	0.546	+4.29%
Loss Cost	2011.1	0.058 (CI = +/-0.052; p = 0.032)	-0.643 (CI = +/-0.301; p = 0.000)	0.576	+5.94%
Loss Cost	2011.2	0.051 (CI = +/-0.057; p = 0.077)	-0.623 (CI = +/-0.315; p = 0.001)	0.515	+5.26%
Loss Cost	2012.1	0.040 (CI = +/-0.063; p = 0.194)	-0.657 (CI = +/-0.328; p = 0.001)	0.533	+4.11%
Loss Cost	2012.2	0.027 (CI = +/-0.069; p = 0.414)	-0.619 (CI = +/-0.337; p = 0.001)	0.472	+2.73%
Loss Cost	2013.1	0.037 (CI = +/-0.078; p = 0.320)	-0.590 (CI = +/-0.358; p = 0.003)	0.459	+3.78%
Loss Cost	2013.2	0.041 (CI = +/-0.089; p = 0.334)	-0.600 (CI = +/-0.386; p = 0.005)	0.429	+4.20%
Loss Cost	2014.1	0.040 (CI = +/-0.105; p = 0.419)	-0.603 (CI = +/-0.423; p = 0.009)	0.419	+4.08%
Loss Cost	2014.2	0.009 (CI = +/-0.113; p = 0.861)	-0.536 (CI = +/-0.424; p = 0.018)	0.332	+0.91%
Loss Cost	2015.1	0.027 (CI = +/-0.135; p = 0.661)	-0.497 (CI = +/-0.466; p = 0.039)	0.290	+2.74%
Loss Cost	2015.2	-0.006 (CI = +/-0.154; p = 0.932)	-0.437 (CI = +/-0.489; p = 0.074)	0.183	-0.59%
Loss Cost	2016.1	0.012 (CI = +/-0.196; p = 0.891)	-0.405 (CI = +/-0.562; p = 0.133)	0.108	+1.19%
Loss Cost	2016.2	0.019 (CI = +/-0.252; p = 0.860)	-0.415 (CI = +/-0.655; p = 0.172)	0.052	+1.92%
Severity	2002.1	0.060 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.069; p = 0.000)	0.913	+6.14%
Severity	2002.2	0.058 (CI = +/-0.006; p = 0.000)	-0.122 (CI = +/-0.067; p = 0.001)	0.910	+5.95%
Severity	2003.1	0.056 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.066; p = 0.000)	0.908	+5.79%
Severity	2003.2	0.055 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.067; p = 0.001)	0.899	+5.69%
Severity	2004.1	0.055 (CI = +/-0.007; p = 0.000)	-0.127 (CI = +/-0.069; p = 0.001)	0.892	+5.67%
Severity	2004.2	0.053 (CI = +/-0.007; p = 0.000)	-0.117 (CI = +/-0.068; p = 0.001)	0.884	+5.47%
Severity	2005.1	0.053 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.070; p = 0.002)	0.878	+5.48%
Severity	2005.2	0.053 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.072; p = 0.003)	0.862	+5.40%
Severity	2006.1	0.050 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.070; p = 0.001)	0.861	+5.14%
Severity	2006.2	0.048 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.068; p = 0.002)	0.847	+4.92%
Severity	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.066; p = 0.001)	0.848	+4.65%
Severity	2007.2	0.044 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.068; p = 0.001)	0.824	+4.55%
Severity	2008.1	0.045 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.071; p = 0.002)	0.816	+4.58%
Severity	2008.2	0.044 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.074; p = 0.003)	0.787	+4.50%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.077; p = 0.005)	0.778	+4.55%
Severity	2009.2	0.044 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.081; p = 0.008)	0.744	+4.53%
Severity	2010.1	0.046 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.084; p = 0.014)	0.745	+4.71%
Severity	2010.2	0.046 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.089; p = 0.019)	0.707	+4.72%
Severity	2011.1	0.049 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.091; p = 0.037)	0.722	+5.05%
Severity	2011.2	0.047 (CI = +/-0.017; p = 0.000)	-0.090 (CI = +/-0.095; p = 0.061)	0.662	+4.80%
Severity	2012.1	0.047 (CI = +/-0.020; p = 0.000)	-0.090 (CI = +/-0.101; p = 0.079)	0.639	+4.81%
Severity	2012.2	0.045 (CI = +/-0.022; p = 0.001)	-0.084 (CI = +/-0.107; p = 0.115)	0.560	+4.61%
Severity	2013.1	0.045 (CI = +/-0.025; p = 0.002)	-0.084 (CI = +/-0.116; p = 0.143)	0.531	+4.63%
Severity	2013.2	0.051 (CI = +/-0.027; p = 0.002)	-0.099 (CI = +/-0.119; p = 0.096)	0.559	+5.25%
Severity	2014.1	0.051 (CI = +/-0.032; p = 0.005)	-0.099 (CI = +/-0.131; p = 0.122)	0.526	+5.22%
Severity	2014.2	0.043 (CI = +/-0.036; p = 0.024)	-0.081 (CI = +/-0.134; p = 0.205)	0.365	+4.35%
Severity	2015.1	0.051 (CI = +/-0.042; p = 0.022)	-0.063 (CI = +/-0.143; p = 0.344)	0.412	+5.23%
Severity	2015.2	0.043 (CI = +/-0.049; p = 0.075)	-0.049 (CI = +/-0.155; p = 0.485)	0.213	+4.42%
Severity	2016.1	0.058 (CI = +/-0.057; p = 0.047)	-0.022 (CI = +/-0.164; p = 0.766)	0.326	+6.01%
Severity	2016.2	0.055 (CI = +/-0.074; p = 0.116)	-0.017 (CI = +/-0.191; p = 0.837)	0.150	+5.68%
Frequency	2002.1	-0.004 (CI = +/-0.014; p = 0.585)	-0.434 (CI = +/-0.151; p = 0.000)	0.464	-0.37%
Frequency	2002.2	-0.002 (CI = +/-0.014; p = 0.821)	-0.447 (CI = +/-0.153; p = 0.000)	0.481	-0.16%
Frequency	2003.1	-0.003 (CI = +/-0.015; p = 0.693)	-0.455 (CI = +/-0.157; p = 0.000)	0.485	-0.29%
Frequency	2003.2	-0.002 (CI = +/-0.016; p = 0.825)	-0.463 (CI = +/-0.161; p = 0.000)	0.488	-0.17%
Frequency	2004.1	-0.004 (CI = +/-0.017; p = 0.612)	-0.477 (CI = +/-0.163; p = 0.000)	0.504	-0.42%
Frequency	2004.2	-0.004 (CI = +/-0.018; p = 0.657)	-0.478 (CI = +/-0.168; p = 0.000)	0.499	-0.39%
Frequency	2005.1	-0.005 (CI = +/-0.019; p = 0.579)	-0.485 (CI = +/-0.174; p = 0.000)	0.498	-0.52%
Frequency	2005.2	0.000 (CI = +/-0.019; p = 0.966)	-0.514 (CI = +/-0.168; p = 0.000)	0.555	+0.04%
Frequency	2006.1	-0.001 (CI = +/-0.020; p = 0.884)	-0.524 (CI = +/-0.173; p = 0.000)	0.558	-0.14%
Frequency	2006.2	0.001 (CI = +/-0.021; p = 0.956)	-0.533 (CI = +/-0.178; p = 0.000)	0.562	+0.06%
Frequency	2007.1	0.000 (CI = +/-0.023; p = 0.965)	-0.539 (CI = +/-0.185; p = 0.000)	0.558	-0.05%
Frequency	2007.2	0.005 (CI = +/-0.024; p = 0.677)	-0.563 (CI = +/-0.184; p = 0.000)	0.593	+0.48%
Frequency	2008.1	0.005 (CI = +/-0.026; p = 0.668)	-0.560 (CI = +/-0.193; p = 0.000)	0.583	+0.54%
Frequency	2008.2	0.008 (CI = +/-0.028; p = 0.549)	-0.571 (CI = +/-0.199; p = 0.000)	0.584	+0.81%
Frequency	2009.1	0.004 (CI = +/-0.030; p = 0.763)	-0.587 (CI = +/-0.206; p = 0.000)	0.593	+0.44%
Frequency	2009.2	0.004 (CI = +/-0.033; p = 0.783)	-0.587 (CI = +/-0.216; p = 0.000)	0.578	+0.44%
Frequency	2010.1	0.000 (CI = +/-0.035; p = 0.999)	-0.603 (CI = +/-0.225; p = 0.000)	0.585	0.00%
Frequency	2010.2	-0.004 (CI = +/-0.039; p = 0.830)	-0.589 (CI = +/-0.235; p = 0.000)	0.564	-0.40%
Frequency	2011.1	0.008 (CI = +/-0.040; p = 0.659)	-0.546 (CI = +/-0.229; p = 0.000)	0.558	+0.85%
Frequency	2011.2	0.004 (CI = +/-0.044; p = 0.836)	-0.533 (CI = +/-0.241; p = 0.000)	0.526	+0.44%
Frequency	2012.1	-0.007 (CI = +/-0.047; p = 0.766)	-0.568 (CI = +/-0.245; p = 0.000)	0.568	-0.67%
Frequency	2012.2	-0.018 (CI = +/-0.051; p = 0.454)	-0.535 (CI = +/-0.249; p = 0.000)	0.554	-1.80%
Frequency	2013.1	-0.008 (CI = +/-0.057; p = 0.762)	-0.507 (CI = +/-0.261; p = 0.001)	0.511	-0.81%
Frequency	2013.2	-0.010 (CI = +/-0.065; p = 0.741)	-0.502 (CI = +/-0.281; p = 0.002)	0.486	-1.00%
Frequency	2014.1	-0.011 (CI = +/-0.077; p = 0.761)	-0.504 (CI = +/-0.309; p = 0.004)	0.456	-1.08%
Frequency	2014.2	-0.033 (CI = +/-0.082; p = 0.386)	-0.455 (CI = +/-0.309; p = 0.008)	0.443	-3.29%
Frequency	2015.1	-0.024 (CI = +/-0.099; p = 0.599)	-0.434 (CI = +/-0.343; p = 0.019)	0.360	-2.37%
Frequency	2015.2	-0.049 (CI = +/-0.113; p = 0.345)	-0.388 (CI = +/-0.358; p = 0.037)	0.344	-4.80%
Frequency	2016.1	-0.047 (CI = +/-0.145; p = 0.473)	-0.383 (CI = +/-0.416; p = 0.066)	0.242	-4.55%
Frequency	2016.2	-0.036 (CI = +/-0.186; p = 0.651)	-0.398 (CI = +/-0.483; p = 0.090)	0.223	-3.56%

Comprehensive

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.058 (CI = +/-0.024; p = 0.000)	0.387	+5.99%
Loss Cost	2002.2	0.056 (CI = +/-0.025; p = 0.000)	0.352	+5.78%
Loss Cost	2003.1	0.056 (CI = +/-0.027; p = 0.000)	0.331	+5.77%
Loss Cost	2003.2	0.054 (CI = +/-0.028; p = 0.000)	0.293	+5.51%
Loss Cost	2004.1	0.054 (CI = +/-0.030; p = 0.001)	0.277	+5.56%
Loss Cost	2004.2	0.049 (CI = +/-0.031; p = 0.003)	0.228	+5.06%
Loss Cost	2005.1	0.052 (CI = +/-0.033; p = 0.003)	0.229	+5.31%
Loss Cost	2005.2	0.053 (CI = +/-0.035; p = 0.005)	0.219	+5.44%
Loss Cost	2006.1	0.053 (CI = +/-0.038; p = 0.008)	0.200	+5.45%
Loss Cost	2006.2	0.049 (CI = +/-0.040; p = 0.020)	0.156	+4.98%
Loss Cost	2007.1	0.050 (CI = +/-0.043; p = 0.025)	0.148	+5.13%
Loss Cost	2007.2	0.049 (CI = +/-0.047; p = 0.039)	0.126	+5.06%
Loss Cost	2008.1	0.056 (CI = +/-0.050; p = 0.028)	0.152	+5.79%
Loss Cost	2008.2	0.052 (CI = +/-0.054; p = 0.056)	0.112	+5.35%
Loss Cost	2009.1	0.056 (CI = +/-0.058; p = 0.058)	0.116	+5.78%
Loss Cost	2009.2	0.049 (CI = +/-0.063; p = 0.123)	0.067	+4.99%
Loss Cost	2010.1	0.055 (CI = +/-0.069; p = 0.111)	0.078	+5.64%
Loss Cost	2010.2	0.042 (CI = +/-0.074; p = 0.248)	0.021	+4.29%
Loss Cost	2011.1	0.067 (CI = +/-0.075; p = 0.074)	0.121	+6.97%
Loss Cost	2011.2	0.051 (CI = +/-0.080; p = 0.196)	0.043	+5.26%
Loss Cost	2012.1	0.053 (CI = +/-0.090; p = 0.235)	0.030	+5.39%
Loss Cost	2012.2	0.027 (CI = +/-0.096; p = 0.558)	-0.042	+2.73%
Loss Cost	2013.1	0.051 (CI = +/-0.104; p = 0.310)	0.007	+5.24%
Loss Cost	2013.2	0.041 (CI = +/-0.119; p = 0.468)	-0.032	+4.20%
Loss Cost	2014.1	0.059 (CI = +/-0.136; p = 0.366)	-0.009	+6.03%
Loss Cost	2014.2	0.009 (CI = +/-0.143; p = 0.891)	-0.089	+0.91%
Loss Cost	2015.1	0.048 (CI = +/-0.160; p = 0.520)	-0.053	+4.91%
Loss Cost	2015.2	-0.006 (CI = +/-0.176; p = 0.941)	-0.110	-0.59%
Loss Cost	2016.1	0.036 (CI = +/-0.209; p = 0.699)	-0.103	+3.70%
Loss Cost	2016.2	0.019 (CI = +/-0.267; p = 0.871)	-0.138	+1.92%
Severity	2002.1	0.060 (CI = +/-0.007; p = 0.000)	0.878	+6.20%
Severity	2002.2	0.058 (CI = +/-0.007; p = 0.000)	0.877	+5.95%
Severity	2003.1	0.057 (CI = +/-0.008; p = 0.000)	0.867	+5.85%
Severity	2003.2	0.055 (CI = +/-0.008; p = 0.000)	0.857	+5.69%
Severity	2004.1	0.056 (CI = +/-0.008; p = 0.000)	0.848	+5.74%
Severity	2004.2	0.053 (CI = +/-0.008; p = 0.000)	0.841	+5.47%
Severity	2005.1	0.054 (CI = +/-0.009; p = 0.000)	0.834	+5.55%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.818	+5.40%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.799	+5.23%
Severity	2006.2	0.048 (CI = +/-0.010; p = 0.000)	0.786	+4.92%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	0.762	+4.75%
Severity	2007.2	0.044 (CI = +/-0.011; p = 0.000)	0.734	+4.55%
Severity	2008.1	0.046 (CI = +/-0.011; p = 0.000)	0.729	+4.70%
Severity	2008.2	0.044 (CI = +/-0.012; p = 0.000)	0.694	+4.50%
Severity	2009.1	0.046 (CI = +/-0.013; p = 0.000)	0.690	+4.68%
Severity	2009.2	0.044 (CI = +/-0.014; p = 0.000)	0.650	+4.53%
Severity	2010.1	0.047 (CI = +/-0.015; p = 0.000)	0.665	+4.85%
Severity	2010.2	0.046 (CI = +/-0.017; p = 0.000)	0.621	+4.72%
Severity	2011.1	0.051 (CI = +/-0.017; p = 0.000)	0.659	+5.20%
Severity	2011.2	0.047 (CI = +/-0.019; p = 0.000)	0.601	+4.80%
Severity	2012.1	0.049 (CI = +/-0.021; p = 0.000)	0.581	+4.99%
Severity	2012.2	0.045 (CI = +/-0.023; p = 0.001)	0.506	+4.61%
Severity	2013.1	0.047 (CI = +/-0.026; p = 0.002)	0.483	+4.83%
Severity	2013.2	0.051 (CI = +/-0.030; p = 0.002)	0.482	+5.25%
Severity	2014.1	0.054 (CI = +/-0.034; p = 0.005)	0.455	+5.54%
Severity	2014.2	0.043 (CI = +/-0.037; p = 0.026)	0.317	+4.35%
Severity	2015.1	0.054 (CI = +/-0.040; p = 0.015)	0.412	+5.51%
Severity	2015.2	0.043 (CI = +/-0.047; p = 0.065)	0.254	+4.42%
Severity	2016.1	0.060 (CI = +/-0.052; p = 0.029)	0.402	+6.15%
Severity	2016.2	0.055 (CI = +/-0.066; p = 0.089)	0.266	+5.68%
Frequency	2002.1	-0.002 (CI = +/-0.019; p = 0.838)	-0.027	-0.19%
Frequency	2002.2	-0.002 (CI = +/-0.020; p = 0.872)	-0.028	-0.16%
Frequency	2003.1	-0.001 (CI = +/-0.021; p = 0.937)	-0.029	-0.08%
Frequency	2003.2	-0.002 (CI = +/-0.023; p = 0.876)	-0.030	-0.17%
Frequency	2004.1	-0.002 (CI = +/-0.024; p = 0.885)	-0.031	-0.17%
Frequency	2004.2	-0.004 (CI = +/-0.025; p = 0.756)	-0.029	-0.39%
Frequency	2005.1	-0.002 (CI = +/-0.027; p = 0.861)	-0.032	-0.23%
Frequency	2005.2	0.000 (CI = +/-0.029; p = 0.978)	-0.034	+0.04%
Frequency	2006.1	0.002 (CI = +/-0.030; p = 0.891)	-0.035	+0.21%
Frequency	2006.2	0.001 (CI = +/-0.033; p = 0.971)	-0.037	+0.06%
Frequency	2007.1	0.004 (CI = +/-0.035; p = 0.833)	-0.037	+0.36%
Frequency	2007.2	0.005 (CI = +/-0.038; p = 0.794)	-0.037	+0.48%
Frequency	2008.1	0.010 (CI = +/-0.040; p = 0.599)	-0.029	+1.04%
Frequency	2008.2	0.008 (CI = +/-0.043; p = 0.704)	-0.037	+0.81%
Frequency	2009.1	0.011 (CI = +/-0.047; p = 0.650)	-0.035	+1.06%
Frequency	2009.2	0.004 (CI = +/-0.051; p = 0.861)	-0.046	+0.44%
Frequency	2010.1	0.007 (CI = +/-0.056; p = 0.783)	-0.046	+0.75%
Frequency	2010.2	-0.004 (CI = +/-0.060; p = 0.890)	-0.052	-0.40%
Frequency	2011.1	0.017 (CI = +/-0.060; p = 0.569)	-0.036	+1.68%
Frequency	2011.2	0.004 (CI = +/-0.065; p = 0.890)	-0.058	+0.44%
Frequency	2012.1	0.004 (CI = +/-0.073; p = 0.913)	-0.062	+0.38%
Frequency	2012.2	-0.018 (CI = +/-0.077; p = 0.623)	-0.049	-1.80%
Frequency	2013.1	0.004 (CI = +/-0.083; p = 0.922)	-0.071	+0.38%
Frequency	2013.2	-0.010 (CI = +/-0.093; p = 0.819)	-0.072	-1.00%
Frequency	2014.1	0.005 (CI = +/-0.106; p = 0.926)	-0.083	+0.47%
Frequency	2014.2	-0.033 (CI = +/-0.112; p = 0.523)	-0.049	-3.29%
Frequency	2015.1	-0.006 (CI = +/-0.127; p = 0.922)	-0.099	-0.57%
Frequency	2015.2	-0.049 (CI = +/-0.139; p = 0.445)	-0.038	-4.80%
Frequency	2016.1	-0.023 (CI = +/-0.169; p = 0.758)	-0.111	-2.31%
Frequency	2016.2	-0.036 (CI = +/-0.216; p = 0.703)	-0.118	-3.56%

Comprehensive - Theft

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.030 (CI = +/-0.014; p = 0.000)	-0.127 (CI = +/-0.158; p = 0.113)	0.336	+3.01%
Loss Cost	2002.2	0.030 (CI = +/-0.015; p = 0.000)	-0.128 (CI = +/-0.163; p = 0.120)	0.313	+3.03%
Loss Cost	2003.1	0.031 (CI = +/-0.016; p = 0.000)	-0.121 (CI = +/-0.167; p = 0.151)	0.315	+3.15%
Loss Cost	2003.2	0.033 (CI = +/-0.017; p = 0.000)	-0.133 (CI = +/-0.170; p = 0.119)	0.329	+3.37%
Loss Cost	2004.1	0.035 (CI = +/-0.018; p = 0.000)	-0.124 (CI = +/-0.174; p = 0.156)	0.335	+3.53%
Loss Cost	2004.2	0.036 (CI = +/-0.019; p = 0.000)	-0.132 (CI = +/-0.179; p = 0.141)	0.330	+3.69%
Loss Cost	2005.1	0.037 (CI = +/-0.020; p = 0.001)	-0.131 (CI = +/-0.185; p = 0.160)	0.320	+3.72%
Loss Cost	2005.2	0.037 (CI = +/-0.021; p = 0.001)	-0.135 (CI = +/-0.192; p = 0.160)	0.301	+3.81%
Loss Cost	2006.1	0.038 (CI = +/-0.023; p = 0.002)	-0.130 (CI = +/-0.199; p = 0.191)	0.296	+3.91%
Loss Cost	2006.2	0.041 (CI = +/-0.024; p = 0.002)	-0.142 (CI = +/-0.204; p = 0.165)	0.298	+4.17%
Loss Cost	2007.1	0.045 (CI = +/-0.026; p = 0.001)	-0.122 (CI = +/-0.208; p = 0.239)	0.323	+4.59%
Loss Cost	2007.2	0.051 (CI = +/-0.027; p = 0.001)	-0.148 (CI = +/-0.208; p = 0.156)	0.372	+5.19%
Loss Cost	2008.1	0.057 (CI = +/-0.028; p = 0.000)	-0.119 (CI = +/-0.209; p = 0.250)	0.420	+5.87%
Loss Cost	2008.2	0.065 (CI = +/-0.028; p = 0.000)	-0.152 (CI = +/-0.204; p = 0.135)	0.491	+6.71%
Loss Cost	2009.1	0.074 (CI = +/-0.028; p = 0.000)	-0.113 (CI = +/-0.196; p = 0.244)	0.570	+7.73%
Loss Cost	2009.2	0.083 (CI = +/-0.029; p = 0.000)	-0.145 (CI = +/-0.191; p = 0.128)	0.626	+8.63%
Loss Cost	2010.1	0.092 (CI = +/-0.029; p = 0.000)	-0.111 (CI = +/-0.187; p = 0.227)	0.674	+9.59%
Loss Cost	2010.2	0.098 (CI = +/-0.031; p = 0.000)	-0.133 (CI = +/-0.190; p = 0.160)	0.682	+10.25%
Loss Cost	2011.1	0.104 (CI = +/-0.034; p = 0.000)	-0.111 (CI = +/-0.196; p = 0.248)	0.691	+10.92%
Loss Cost	2011.2	0.106 (CI = +/-0.038; p = 0.000)	-0.117 (CI = +/-0.207; p = 0.249)	0.657	+11.13%
Loss Cost	2012.1	0.104 (CI = +/-0.043; p = 0.000)	-0.120 (CI = +/-0.222; p = 0.265)	0.621	+11.01%
Loss Cost	2012.2	0.096 (CI = +/-0.046; p = 0.001)	-0.095 (CI = +/-0.228; p = 0.386)	0.532	+10.02%
Loss Cost	2013.1	0.089 (CI = +/-0.053; p = 0.003)	-0.115 (CI = +/-0.243; p = 0.325)	0.469	+9.27%
Loss Cost	2013.2	0.077 (CI = +/-0.058; p = 0.013)	-0.086 (CI = +/-0.251; p = 0.469)	0.333	+8.01%
Loss Cost	2014.1	0.061 (CI = +/-0.064; p = 0.059)	-0.125 (CI = +/-0.259; p = 0.310)	0.245	+6.33%
Loss Cost	2014.2	0.037 (CI = +/-0.065; p = 0.227)	-0.073 (CI = +/-0.243; p = 0.518)	0.009	+3.82%
Loss Cost	2015.1	0.005 (CI = +/-0.060; p = 0.856)	-0.143 (CI = +/-0.208; p = 0.154)	0.052	+0.50%
Loss Cost	2015.2	-0.016 (CI = +/-0.064; p = 0.588)	-0.106 (CI = +/-0.203; p = 0.265)	-0.025	-1.56%
Loss Cost	2016.1	-0.037 (CI = +/-0.074; p = 0.271)	-0.145 (CI = +/-0.211; p = 0.149)	0.142	-3.65%
Loss Cost	2016.2	-0.063 (CI = +/-0.079; p = 0.099)	-0.106 (CI = +/-0.206; p = 0.256)	0.297	-6.13%
Severity	2002.1	0.070 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.070; p = 0.218)	0.930	+7.24%
Severity	2002.2	0.069 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.071; p = 0.301)	0.925	+7.12%
Severity	2003.1	0.068 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.071; p = 0.222)	0.921	+7.00%
Severity	2003.2	0.068 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.073; p = 0.243)	0.913	+6.98%
Severity	2004.1	0.067 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.076; p = 0.224)	0.906	+6.93%
Severity	2004.2	0.065 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.073; p = 0.354)	0.903	+6.69%
Severity	2005.1	0.063 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.072; p = 0.211)	0.899	+6.47%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.071; p = 0.319)	0.891	+6.27%
Severity	2006.1	0.057 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.063; p = 0.096)	0.902	+5.91%
Severity	2006.2	0.054 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.173)	0.908	+5.59%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.057 (CI = +/-0.043; p = 0.011)	0.936	+5.18%
Severity	2007.2	0.048 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.034; p = 0.012)	0.953	+4.88%
Severity	2008.1	0.046 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.033; p = 0.004)	0.952	+4.75%
Severity	2008.2	0.046 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.034; p = 0.007)	0.945	+4.72%
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.035; p = 0.013)	0.943	+4.80%
Severity	2009.2	0.047 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.037; p = 0.015)	0.935	+4.83%
Severity	2010.1	0.046 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.010)	0.930	+4.70%
Severity	2010.2	0.047 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.039; p = 0.007)	0.926	+4.82%
Severity	2011.1	0.046 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.040; p = 0.006)	0.919	+4.69%
Severity	2011.2	0.044 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.040; p = 0.011)	0.905	+4.51%
Severity	2012.1	0.045 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.021)	0.901	+4.62%
Severity	2012.2	0.047 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.043; p = 0.015)	0.895	+4.80%
Severity	2013.1	0.049 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.044; p = 0.033)	0.902	+5.06%
Severity	2013.2	0.046 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.041; p = 0.057)	0.891	+4.69%
Severity	2014.1	0.042 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.039; p = 0.018)	0.892	+4.30%
Severity	2014.2	0.039 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.032)	0.867	+3.97%
Severity	2015.1	0.036 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.040; p = 0.023)	0.852	+3.68%
Severity	2015.2	0.033 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.041; p = 0.045)	0.793	+3.37%
Severity	2016.1	0.036 (CI = +/-0.016; p = 0.001)	-0.037 (CI = +/-0.046; p = 0.096)	0.794	+3.66%
Severity	2016.2	0.031 (CI = +/-0.018; p = 0.006)	-0.030 (CI = +/-0.047; p = 0.171)	0.690	+3.16%
Frequency	2002.1	-0.040 (CI = +/-0.017; p = 0.000)	-0.083 (CI = +/-0.189; p = 0.378)	0.362	-3.95%
Frequency	2002.2	-0.039 (CI = +/-0.018; p = 0.000)	-0.091 (CI = +/-0.194; p = 0.345)	0.333	-3.82%
Frequency	2003.1	-0.037 (CI = +/-0.019; p = 0.000)	-0.077 (CI = +/-0.197; p = 0.432)	0.283	-3.60%
Frequency	2003.2	-0.034 (CI = +/-0.020; p = 0.001)	-0.091 (CI = +/-0.201; p = 0.366)	0.248	-3.38%
Frequency	2004.1	-0.032 (CI = +/-0.021; p = 0.004)	-0.078 (CI = +/-0.206; p = 0.444)	0.199	-3.17%
Frequency	2004.2	-0.029 (CI = +/-0.022; p = 0.012)	-0.099 (CI = +/-0.208; p = 0.340)	0.160	-2.81%
Frequency	2005.1	-0.026 (CI = +/-0.023; p = 0.028)	-0.086 (CI = +/-0.213; p = 0.419)	0.110	-2.58%
Frequency	2005.2	-0.023 (CI = +/-0.024; p = 0.059)	-0.100 (CI = +/-0.219; p = 0.358)	0.084	-2.32%
Frequency	2006.1	-0.019 (CI = +/-0.026; p = 0.139)	-0.077 (CI = +/-0.222; p = 0.483)	0.024	-1.88%
Frequency	2006.2	-0.014 (CI = +/-0.026; p = 0.303)	-0.103 (CI = +/-0.222; p = 0.347)	0.001	-1.34%
Frequency	2007.1	-0.006 (CI = +/-0.027; p = 0.670)	-0.065 (CI = +/-0.216; p = 0.541)	-0.057	-0.56%
Frequency	2007.2	0.003 (CI = +/-0.026; p = 0.819)	-0.104 (CI = +/-0.206; p = 0.310)	-0.035	+0.30%
Frequency	2008.1	0.011 (CI = +/-0.027; p = 0.422)	-0.069 (CI = +/-0.202; p = 0.487)	-0.031	+1.07%
Frequency	2008.2	0.019 (CI = +/-0.027; p = 0.164)	-0.103 (CI = +/-0.195; p = 0.286)	0.050	+1.90%
Frequency	2009.1	0.028 (CI = +/-0.027; p = 0.049)	-0.067 (CI = +/-0.189; p = 0.472)	0.121	+2.79%
Frequency	2009.2	0.036 (CI = +/-0.028; p = 0.014)	-0.098 (CI = +/-0.184; p = 0.280)	0.226	+3.63%
Frequency	2010.1	0.046 (CI = +/-0.028; p = 0.003)	-0.060 (CI = +/-0.175; p = 0.482)	0.342	+4.66%
Frequency	2010.2	0.050 (CI = +/-0.030; p = 0.002)	-0.077 (CI = +/-0.180; p = 0.379)	0.367	+5.18%
Frequency	2011.1	0.058 (CI = +/-0.032; p = 0.001)	-0.051 (CI = +/-0.182; p = 0.559)	0.421	+5.95%
Frequency	2011.2	0.061 (CI = +/-0.035; p = 0.002)	-0.063 (CI = +/-0.191; p = 0.495)	0.410	+6.34%
Frequency	2012.1	0.059 (CI = +/-0.039; p = 0.006)	-0.070 (CI = +/-0.204; p = 0.476)	0.357	+6.10%
Frequency	2012.2	0.049 (CI = +/-0.042; p = 0.025)	-0.040 (CI = +/-0.204; p = 0.680)	0.220	+4.99%
Frequency	2013.1	0.039 (CI = +/-0.046; p = 0.087)	-0.067 (CI = +/-0.212; p = 0.508)	0.128	+4.01%
Frequency	2013.2	0.031 (CI = +/-0.051; p = 0.210)	-0.046 (CI = +/-0.222; p = 0.657)	-0.002	+3.17%
Frequency	2014.1	0.019 (CI = +/-0.058; p = 0.477)	-0.076 (CI = +/-0.233; p = 0.488)	-0.065	+1.95%
Frequency	2014.2	-0.001 (CI = +/-0.059; p = 0.958)	-0.031 (CI = +/-0.222; p = 0.762)	-0.188	-0.14%
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.233)	-0.095 (CI = +/-0.190; p = 0.286)	0.048	-3.07%
Frequency	2015.2	-0.049 (CI = +/-0.060; p = 0.096)	-0.063 (CI = +/-0.189; p = 0.465)	0.177	-4.77%
Frequency	2016.1	-0.073 (CI = +/-0.064; p = 0.031)	-0.108 (CI = +/-0.185; p = 0.211)	0.403	-7.05%
Frequency	2016.2	-0.094 (CI = +/-0.071; p = 0.018)	-0.076 (CI = +/-0.186; p = 0.357)	0.542	-9.01%

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	2002.1	0.030 (CI = +/-0.015; p = 0.000)	0.305	+3.06%
Loss Cost	2002.2	0.030 (CI = +/-0.016; p = 0.000)	0.282	+3.03%
Loss Cost	2003.1	0.032 (CI = +/-0.016; p = 0.000)	0.292	+3.20%
Loss Cost	2003.2	0.033 (CI = +/-0.017; p = 0.000)	0.298	+3.37%
Loss Cost	2004.1	0.035 (CI = +/-0.018; p = 0.000)	0.312	+3.60%
Loss Cost	2004.2	0.036 (CI = +/-0.019; p = 0.001)	0.302	+3.69%
Loss Cost	2005.1	0.037 (CI = +/-0.020; p = 0.001)	0.295	+3.80%
Loss Cost	2005.2	0.037 (CI = +/-0.022; p = 0.001)	0.275	+3.81%
Loss Cost	2006.1	0.039 (CI = +/-0.023; p = 0.002)	0.275	+4.00%
Loss Cost	2006.2	0.041 (CI = +/-0.025; p = 0.002)	0.271	+4.17%
Loss Cost	2007.1	0.046 (CI = +/-0.026; p = 0.001)	0.311	+4.69%
Loss Cost	2007.2	0.051 (CI = +/-0.027; p = 0.001)	0.344	+5.19%
Loss Cost	2008.1	0.058 (CI = +/-0.028; p = 0.000)	0.411	+5.98%
Loss Cost	2008.2	0.065 (CI = +/-0.029; p = 0.000)	0.460	+6.71%
Loss Cost	2009.1	0.076 (CI = +/-0.028; p = 0.000)	0.562	+7.85%
Loss Cost	2009.2	0.083 (CI = +/-0.030; p = 0.000)	0.598	+8.63%
Loss Cost	2010.1	0.093 (CI = +/-0.030; p = 0.000)	0.665	+9.74%
Loss Cost	2010.2	0.098 (CI = +/-0.032; p = 0.000)	0.663	+10.25%
Loss Cost	2011.1	0.105 (CI = +/-0.034; p = 0.000)	0.683	+11.11%
Loss Cost	2011.2	0.106 (CI = +/-0.038; p = 0.000)	0.648	+11.13%
Loss Cost	2012.1	0.107 (CI = +/-0.043; p = 0.000)	0.613	+11.26%
Loss Cost	2012.2	0.096 (CI = +/-0.046; p = 0.000)	0.539	+10.02%
Loss Cost	2013.1	0.091 (CI = +/-0.052; p = 0.002)	0.468	+9.56%
Loss Cost	2013.2	0.077 (CI = +/-0.056; p = 0.011)	0.355	+8.01%
Loss Cost	2014.1	0.065 (CI = +/-0.063; p = 0.044)	0.237	+6.74%
Loss Cost	2014.2	0.037 (CI = +/-0.062; p = 0.213)	0.059	+3.82%
Loss Cost	2015.1	0.011 (CI = +/-0.063; p = 0.705)	-0.084	+1.11%
Loss Cost	2015.2	-0.016 (CI = +/-0.064; p = 0.594)	-0.075	-1.56%
Loss Cost	2016.1	-0.028 (CI = +/-0.078; p = 0.423)	-0.033	-2.80%
Loss Cost	2016.2	-0.063 (CI = +/-0.080; p = 0.103)	0.239	-6.13%
Severity	2002.1	0.070 (CI = +/-0.006; p = 0.000)	0.929	+7.26%
Severity	2002.2	0.069 (CI = +/-0.007; p = 0.000)	0.925	+7.12%
Severity	2003.1	0.068 (CI = +/-0.007; p = 0.000)	0.919	+7.02%
Severity	2003.2	0.068 (CI = +/-0.007; p = 0.000)	0.912	+6.98%
Severity	2004.1	0.067 (CI = +/-0.008; p = 0.000)	0.904	+6.95%
Severity	2004.2	0.065 (CI = +/-0.008; p = 0.000)	0.903	+6.69%
Severity	2005.1	0.063 (CI = +/-0.008; p = 0.000)	0.897	+6.50%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	0.891	+6.27%
Severity	2006.1	0.058 (CI = +/-0.008; p = 0.000)	0.895	+5.94%
Severity	2006.2	0.054 (CI = +/-0.007; p = 0.000)	0.904	+5.59%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.920	+5.22%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	0.941	+4.88%
Severity	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.934	+4.79%
Severity	2008.2	0.046 (CI = +/-0.005; p = 0.000)	0.926	+4.72%
Severity	2009.1	0.047 (CI = +/-0.006; p = 0.000)	0.927	+4.85%
Severity	2009.2	0.047 (CI = +/-0.006; p = 0.000)	0.917	+4.83%
Severity	2010.1	0.047 (CI = +/-0.007; p = 0.000)	0.905	+4.77%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.894	+4.82%
Severity	2011.1	0.047 (CI = +/-0.008; p = 0.000)	0.878	+4.78%
Severity	2011.2	0.044 (CI = +/-0.009; p = 0.000)	0.864	+4.51%
Severity	2012.1	0.046 (CI = +/-0.009; p = 0.000)	0.866	+4.72%
Severity	2012.2	0.047 (CI = +/-0.010; p = 0.000)	0.849	+4.80%
Severity	2013.1	0.050 (CI = +/-0.011; p = 0.000)	0.869	+5.18%
Severity	2013.2	0.046 (CI = +/-0.011; p = 0.000)	0.862	+4.69%
Severity	2014.1	0.044 (CI = +/-0.012; p = 0.000)	0.831	+4.45%
Severity	2014.2	0.039 (CI = +/-0.012; p = 0.000)	0.805	+3.97%
Severity	2015.1	0.038 (CI = +/-0.014; p = 0.000)	0.755	+3.89%
Severity	2015.2	0.033 (CI = +/-0.016; p = 0.001)	0.686	+3.37%
Severity	2016.1	0.038 (CI = +/-0.018; p = 0.001)	0.724	+3.90%
Severity	2016.2	0.031 (CI = +/-0.019; p = 0.007)	0.627	+3.16%
Frequency	2002.1	-0.040 (CI = +/-0.017; p = 0.000)	0.365	-3.91%
Frequency	2002.2	-0.039 (CI = +/-0.018; p = 0.000)	0.335	-3.82%
Frequency	2003.1	-0.036 (CI = +/-0.019; p = 0.000)	0.290	-3.57%
Frequency	2003.2	-0.034 (CI = +/-0.020; p = 0.001)	0.251	-3.38%
Frequency	2004.1	-0.032 (CI = +/-0.021; p = 0.004)	0.209	-3.14%
Frequency	2004.2	-0.029 (CI = +/-0.022; p = 0.012)	0.161	-2.81%
Frequency	2005.1	-0.026 (CI = +/-0.023; p = 0.029)	0.120	-2.53%
Frequency	2005.2	-0.023 (CI = +/-0.024; p = 0.058)	0.088	-2.32%
Frequency	2006.1	-0.018 (CI = +/-0.025; p = 0.145)	0.041	-1.83%
Frequency	2006.2	-0.014 (CI = +/-0.026; p = 0.302)	0.004	-1.34%
Frequency	2007.1	-0.005 (CI = +/-0.026; p = 0.694)	-0.032	-0.51%
Frequency	2007.2	0.003 (CI = +/-0.026; p = 0.819)	-0.038	+0.30%
Frequency	2008.1	0.011 (CI = +/-0.027; p = 0.390)	-0.009	+1.13%
Frequency	2008.2	0.019 (CI = +/-0.027; p = 0.165)	0.042	+1.90%
Frequency	2009.1	0.028 (CI = +/-0.027; p = 0.041)	0.139	+2.86%
Frequency	2009.2	0.036 (CI = +/-0.028; p = 0.014)	0.218	+3.63%
Frequency	2010.1	0.046 (CI = +/-0.027; p = 0.002)	0.358	+4.74%
Frequency	2010.2	0.050 (CI = +/-0.029; p = 0.002)	0.373	+5.18%
Frequency	2011.1	0.059 (CI = +/-0.031; p = 0.001)	0.442	+6.04%
Frequency	2011.2	0.061 (CI = +/-0.034; p = 0.001)	0.428	+6.34%
Frequency	2012.1	0.061 (CI = +/-0.038; p = 0.004)	0.376	+6.24%
Frequency	2012.2	0.049 (CI = +/-0.040; p = 0.021)	0.262	+4.99%
Frequency	2013.1	0.041 (CI = +/-0.044; p = 0.069)	0.162	+4.17%
Frequency	2013.2	0.031 (CI = +/-0.049; p = 0.194)	0.059	+3.17%
Frequency	2014.1	0.022 (CI = +/-0.056; p = 0.413)	-0.022	+2.19%
Frequency	2014.2	-0.001 (CI = +/-0.056; p = 0.956)	-0.091	-0.14%
Frequency	2015.1	-0.027 (CI = +/-0.054; p = 0.293)	0.021	-2.68%
Frequency	2015.2	-0.049 (CI = +/-0.057; p = 0.085)	0.215	-4.77%
Frequency	2016.1	-0.067 (CI = +/-0.065; p = 0.046)	0.336	-6.44%
Frequency	2016.2	-0.094 (CI = +/-0.069; p = 0.014)	0.542	-9.01%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.050 (CI = +/-0.011; p = 0.000)	-0.221 (CI = +/-0.121; p = 0.001)	0.733	+5.11%
Loss Cost	2001.2	0.049 (CI = +/-0.011; p = 0.000)	-0.218 (CI = +/-0.125; p = 0.001)	0.709	+5.06%
Loss Cost	2002.1	0.050 (CI = +/-0.012; p = 0.000)	-0.217 (CI = +/-0.128; p = 0.002)	0.702	+5.09%
Loss Cost	2002.2	0.051 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.131; p = 0.001)	0.692	+5.21%
Loss Cost	2003.1	0.049 (CI = +/-0.013; p = 0.000)	-0.235 (CI = +/-0.133; p = 0.001)	0.680	+5.02%
Loss Cost	2003.2	0.048 (CI = +/-0.013; p = 0.000)	-0.229 (CI = +/-0.136; p = 0.002)	0.646	+4.90%
Loss Cost	2004.1	0.045 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.135; p = 0.001)	0.639	+4.57%
Loss Cost	2004.2	0.042 (CI = +/-0.014; p = 0.000)	-0.232 (CI = +/-0.135; p = 0.001)	0.593	+4.28%
Loss Cost	2005.1	0.039 (CI = +/-0.015; p = 0.000)	-0.249 (CI = +/-0.135; p = 0.001)	0.586	+3.96%
Loss Cost	2005.2	0.039 (CI = +/-0.016; p = 0.000)	-0.249 (CI = +/-0.140; p = 0.001)	0.553	+3.96%
Loss Cost	2006.1	0.035 (CI = +/-0.016; p = 0.000)	-0.268 (CI = +/-0.140; p = 0.001)	0.552	+3.58%
Loss Cost	2006.2	0.032 (CI = +/-0.017; p = 0.001)	-0.253 (CI = +/-0.141; p = 0.001)	0.491	+3.26%
Loss Cost	2007.1	0.027 (CI = +/-0.017; p = 0.003)	-0.275 (CI = +/-0.139; p = 0.000)	0.503	+2.79%
Loss Cost	2007.2	0.026 (CI = +/-0.018; p = 0.008)	-0.266 (CI = +/-0.143; p = 0.001)	0.448	+2.59%
Loss Cost	2008.1	0.022 (CI = +/-0.019; p = 0.026)	-0.281 (CI = +/-0.146; p = 0.001)	0.455	+2.25%
Loss Cost	2008.2	0.018 (CI = +/-0.020; p = 0.083)	-0.261 (CI = +/-0.145; p = 0.001)	0.388	+1.78%
Loss Cost	2009.1	0.013 (CI = +/-0.021; p = 0.217)	-0.281 (CI = +/-0.146; p = 0.001)	0.416	+1.30%
Loss Cost	2009.2	0.013 (CI = +/-0.023; p = 0.261)	-0.281 (CI = +/-0.153; p = 0.001)	0.387	+1.29%
Loss Cost	2010.1	0.006 (CI = +/-0.024; p = 0.605)	-0.307 (CI = +/-0.151; p = 0.000)	0.444	+0.60%
Loss Cost	2010.2	0.001 (CI = +/-0.025; p = 0.949)	-0.288 (CI = +/-0.153; p = 0.001)	0.406	+0.08%
Loss Cost	2011.1	0.004 (CI = +/-0.028; p = 0.737)	-0.275 (CI = +/-0.160; p = 0.002)	0.380	+0.45%
Loss Cost	2011.2	0.001 (CI = +/-0.031; p = 0.948)	-0.264 (CI = +/-0.167; p = 0.004)	0.339	+0.10%
Loss Cost	2012.1	-0.003 (CI = +/-0.034; p = 0.856)	-0.277 (CI = +/-0.177; p = 0.005)	0.350	-0.30%
Loss Cost	2012.2	-0.018 (CI = +/-0.032; p = 0.246)	-0.234 (CI = +/-0.155; p = 0.006)	0.384	-1.77%
Loss Cost	2013.1	-0.016 (CI = +/-0.036; p = 0.370)	-0.228 (CI = +/-0.167; p = 0.011)	0.320	-1.54%
Loss Cost	2013.2	-0.005 (CI = +/-0.038; p = 0.773)	-0.254 (CI = +/-0.167; p = 0.006)	0.394	-0.52%
Loss Cost	2014.1	-0.008 (CI = +/-0.045; p = 0.719)	-0.260 (CI = +/-0.182; p = 0.009)	0.376	-0.76%
Loss Cost	2014.2	-0.018 (CI = +/-0.051; p = 0.449)	-0.238 (CI = +/-0.190; p = 0.019)	0.347	-1.77%
Loss Cost	2015.1	-0.013 (CI = +/-0.061; p = 0.653)	-0.226 (CI = +/-0.211; p = 0.039)	0.260	-1.25%
Loss Cost	2015.2	-0.033 (CI = +/-0.065; p = 0.279)	-0.189 (CI = +/-0.208; p = 0.070)	0.272	-3.24%
Loss Cost	2016.1	-0.043 (CI = +/-0.082; p = 0.255)	-0.207 (CI = +/-0.236; p = 0.077)	0.256	-4.22%
Loss Cost	2016.2	-0.079 (CI = +/-0.078; p = 0.048)	-0.153 (CI = +/-0.203; p = 0.114)	0.485	-7.60%
Severity	2001.1	0.052 (CI = +/-0.014; p = 0.000)	-0.095 (CI = +/-0.157; p = 0.225)	0.604	+5.29%
Severity	2001.2	0.052 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.161; p = 0.237)	0.582	+5.29%
Severity	2002.1	0.053 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.164; p = 0.304)	0.585	+5.47%
Severity	2002.2	0.055 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.166; p = 0.244)	0.588	+5.69%
Severity	2003.1	0.057 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.170; p = 0.317)	0.592	+5.90%
Severity	2003.2	0.060 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.172; p = 0.256)	0.595	+6.14%
Severity	2004.1	0.061 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.177; p = 0.316)	0.592	+6.32%
Severity	2004.2	0.063 (CI = +/-0.019; p = 0.000)	-0.096 (CI = +/-0.182; p = 0.290)	0.579	+6.46%
Severity	2005.1	0.064 (CI = +/-0.020; p = 0.000)	-0.088 (CI = +/-0.188; p = 0.344)	0.571	+6.61%
Severity	2005.2	0.066 (CI = +/-0.022; p = 0.000)	-0.097 (CI = +/-0.193; p = 0.310)	0.560	+6.80%
Severity	2006.1	0.066 (CI = +/-0.023; p = 0.000)	-0.096 (CI = +/-0.200; p = 0.336)	0.541	+6.83%
Severity	2006.2	0.066 (CI = +/-0.025; p = 0.000)	-0.096 (CI = +/-0.208; p = 0.351)	0.508	+6.84%
Severity	2007.1	0.066 (CI = +/-0.027; p = 0.000)	-0.097 (CI = +/-0.216; p = 0.363)	0.483	+6.81%
Severity	2007.2	0.067 (CI = +/-0.029; p = 0.000)	-0.101 (CI = +/-0.225; p = 0.363)	0.454	+6.90%
Severity	2008.1	0.069 (CI = +/-0.031; p = 0.000)	-0.090 (CI = +/-0.234; p = 0.435)	0.449	+7.17%
Severity	2008.2	0.073 (CI = +/-0.033; p = 0.000)	-0.104 (CI = +/-0.242; p = 0.383)	0.442	+7.53%
Severity	2009.1	0.082 (CI = +/-0.034; p = 0.000)	-0.064 (CI = +/-0.239; p = 0.581)	0.504	+8.56%
Severity	2009.2	0.100 (CI = +/-0.029; p = 0.000)	-0.131 (CI = +/-0.193; p = 0.172)	0.699	+10.47%
Severity	2010.1	0.115 (CI = +/-0.024; p = 0.000)	-0.071 (CI = +/-0.155; p = 0.348)	0.823	+12.20%
Severity	2010.2	0.127 (CI = +/-0.022; p = 0.000)	-0.112 (CI = +/-0.131; p = 0.091)	0.884	+13.50%
Severity	2011.1	0.136 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.118; p = 0.180)	0.914	+14.59%
Severity	2011.2	0.137 (CI = +/-0.023; p = 0.000)	-0.082 (CI = +/-0.125; p = 0.181)	0.901	+14.74%
Severity	2012.1	0.139 (CI = +/-0.026; p = 0.000)	-0.078 (CI = +/-0.133; p = 0.230)	0.890	+14.89%
Severity	2012.2	0.131 (CI = +/-0.026; p = 0.000)	-0.055 (CI = +/-0.129; p = 0.378)	0.875	+13.95%
Severity	2013.1	0.133 (CI = +/-0.030; p = 0.000)	-0.048 (CI = +/-0.139; p = 0.469)	0.860	+14.23%
Severity	2013.2	0.143 (CI = +/-0.031; p = 0.000)	-0.074 (CI = +/-0.133; p = 0.247)	0.881	+15.42%
Severity	2014.1	0.140 (CI = +/-0.036; p = 0.000)	-0.083 (CI = +/-0.144; p = 0.230)	0.857	+15.00%
Severity	2014.2	0.136 (CI = +/-0.042; p = 0.000)	-0.074 (CI = +/-0.156; p = 0.313)	0.813	+14.54%
Severity	2015.1	0.154 (CI = +/-0.041; p = 0.000)	-0.034 (CI = +/-0.142; p = 0.605)	0.869	+16.70%
Severity	2015.2	0.156 (CI = +/-0.050; p = 0.000)	-0.036 (CI = +/-0.160; p = 0.618)	0.831	+16.84%
Severity	2016.1	0.172 (CI = +/-0.058; p = 0.000)	-0.006 (CI = +/-0.167; p = 0.934)	0.843	+18.76%
Severity	2016.2	0.165 (CI = +/-0.074; p = 0.002)	0.005 (CI = +/-0.192; p = 0.953)	0.776	+17.90%
Frequency	2001.1	-0.002 (CI = +/-0.019; p = 0.857)	-0.126 (CI = +/-0.218; p = 0.248)	-0.016	-0.17%
Frequency	2001.2	-0.002 (CI = +/-0.020; p = 0.825)	-0.123 (CI = +/-0.223; p = 0.272)	-0.019	-0.22%
Frequency	2002.1	-0.004 (CI = +/-0.021; p = 0.728)	-0.132 (CI = +/-0.229; p = 0.249)	-0.015	-0.36%
Frequency	2002.2	-0.005 (CI = +/-0.022; p = 0.680)	-0.127 (CI = +/-0.235; p = 0.282)	-0.018	-0.45%
Frequency	2003.1	-0.008 (CI = +/-0.023; p = 0.461)	-0.150 (CI = +/-0.237; p = 0.206)	0.004	-0.83%
Frequency	2003.2	-0.012 (CI = +/-0.024; p = 0.323)	-0.131 (CI = +/-0.241; p = 0.276)	0.007	-1.17%
Frequency	2004.1	-0.017 (CI = +/-0.025; p = 0.179)	-0.159 (CI = +/-0.241; p = 0.188)	0.044	-1.64%
Frequency	2004.2	-0.021 (CI = +/-0.026; p = 0.108)	-0.136 (CI = +/-0.244; p = 0.263)	0.060	-2.05%
Frequency	2005.1	-0.025 (CI = +/-0.027; p = 0.065)	-0.161 (CI = +/-0.247; p = 0.194)	0.093	-2.48%
Frequency	2005.2	-0.027 (CI = +/-0.028; p = 0.063)	-0.151 (CI = +/-0.255; p = 0.234)	0.097	-2.66%
Frequency	2006.1	-0.031 (CI = +/-0.030; p = 0.045)	-0.172 (CI = +/-0.261; p = 0.187)	0.120	-3.05%
Frequency	2006.2	-0.034 (CI = +/-0.032; p = 0.038)	-0.157 (CI = +/-0.268; p = 0.241)	0.131	-3.35%
Frequency	2007.1	-0.038 (CI = +/-0.034; p = 0.029)	-0.178 (CI = +/-0.276; p = 0.197)	0.150	-3.77%
Frequency	2007.2	-0.041 (CI = +/-0.037; p = 0.029)	-0.165 (CI = +/-0.286; p = 0.245)	0.156	-4.03%
Frequency	2008.1	-0.047 (CI = +/-0.039; p = 0.021)	-0.191 (CI = +/-0.293; p = 0.190)	0.183	-4.59%
Frequency	2008.2	-0.055 (CI = +/-0.041; p = 0.011)	-0.158 (CI = +/-0.296; p = 0.281)	0.225	-5.35%
Frequency	2009.1	-0.069 (CI = +/-0.041; p = 0.002)	-0.217 (CI = +/-0.283; p = 0.126)	0.347	-6.68%
Frequency	2009.2	-0.087 (CI = +/-0.038; p = 0.000)	-0.149 (CI = +/-0.249; p = 0.226)	0.509	-8.30%
Frequency	2010.1	-0.109 (CI = +/-0.029; p = 0.000)	-0.235 (CI = +/-0.183; p = 0.014)	0.757	-10.34%
Frequency	2010.2	-0.126 (CI = +/-0.021; p = 0.000)	-0.177 (CI = +/-0.130; p = 0.010)	0.888	-11.82%
Frequency	2011.1	-0.132 (CI = +/-0.023; p = 0.000)	-0.197 (CI = +/-0.130; p = 0.005)	0.890	-12.34%
Frequency	2011.2	-0.137 (CI = +/-0.024; p = 0.000)	-0.182 (CI = +/-0.133; p = 0.010)	0.893	-12.76%
Frequency	2012.1	-0.142 (CI = +/-0.026; p = 0.000)	-0.199 (CI = +/-0.137; p = 0.007)	0.887	-13.22%
Frequency	2012.2	-0.148 (CI = +/-0.028; p = 0.000)	-0.180 (CI = +/-0.138; p = 0.014)	0.893	-13.79%
Frequency	2013.1	-0.149 (CI = +/-0.032; p = 0.000)	-0.180 (CI = +/-0.149; p = 0.022)	0.868	-13.81%
Frequency	2013.2	-0.149 (CI = +/-0.037; p = 0.000)	-0.180 (CI = +/-0.161; p = 0.032)	0.850	-13.81%
Frequency	2014.1	-0.147 (CI = +/-0.044; p = 0.000)	-0.177 (CI = +/-0.177; p = 0.050)	0.807	-13.70%
Frequency	2014.2	-0.154 (CI = +/-0.051; p = 0.000)	-0.163 (CI = +/-0.190; p = 0.085)	0.797	-14.24%
Frequency	2015.1	-0.167 (CI = +/-0.058; p = 0.000)	-0.192 (CI = +/-0.201; p = 0.059)	0.791	-15.38%
Frequency	2015.2	-0.189 (CI = +/-0.060; p = 0.000)	-0.153 (CI = +/-0.190; p = 0.102)	0.844	-17.19%
Frequency	2016.1	-0.215 (CI = +/-0.062; p = 0.000)	-0.201 (CI = +/-0.179; p = 0.033)	0.880	-19.35%
Frequency	2016.2	-0.244 (CI = +/-0.056; p = 0.000)	-0.158 (CI = +/-0.147; p = 0.039)	0.936	-21.64%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.054 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.111; p = 0.000)	0.788	+5.53%
Loss Cost	2001.2	0.054 (CI = +/-0.010; p = 0.000)	-0.246 (CI = +/-0.114; p = 0.000)	0.769	+5.51%
Loss Cost	2002.1	0.054 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.117; p = 0.000)	0.763	+5.56%
Loss Cost	2002.2	0.056 (CI = +/-0.011; p = 0.000)	-0.254 (CI = +/-0.119; p = 0.000)	0.760	+5.73%
Loss Cost	2003.1	0.054 (CI = +/-0.012; p = 0.000)	-0.264 (CI = +/-0.120; p = 0.000)	0.752	+5.54%
Loss Cost	2003.2	0.053 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.124; p = 0.000)	0.724	+5.47%
Loss Cost	2004.1	0.050 (CI = +/-0.013; p = 0.000)	-0.277 (CI = +/-0.122; p = 0.000)	0.722	+5.14%
Loss Cost	2004.2	0.048 (CI = +/-0.013; p = 0.000)	-0.264 (CI = +/-0.123; p = 0.000)	0.684	+4.87%
Loss Cost	2005.1	0.045 (CI = +/-0.014; p = 0.000)	-0.279 (CI = +/-0.123; p = 0.000)	0.682	+4.56%
Loss Cost	2005.2	0.045 (CI = +/-0.015; p = 0.000)	-0.282 (CI = +/-0.127; p = 0.000)	0.658	+4.63%
Loss Cost	2006.1	0.042 (CI = +/-0.015; p = 0.000)	-0.299 (CI = +/-0.126; p = 0.000)	0.661	+4.26%
Loss Cost	2006.2	0.039 (CI = +/-0.016; p = 0.000)	-0.286 (CI = +/-0.128; p = 0.000)	0.610	+3.97%
Loss Cost	2007.1	0.034 (CI = +/-0.016; p = 0.000)	-0.306 (CI = +/-0.125; p = 0.000)	0.626	+3.51%
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.001)	-0.300 (CI = +/-0.130; p = 0.000)	0.579	+3.38%
Loss Cost	2008.1	0.030 (CI = +/-0.018; p = 0.002)	-0.313 (CI = +/-0.132; p = 0.000)	0.586	+3.06%
Loss Cost	2008.2	0.026 (CI = +/-0.019; p = 0.011)	-0.296 (CI = +/-0.133; p = 0.000)	0.526	+2.62%
Loss Cost	2009.1	0.021 (CI = +/-0.020; p = 0.038)	-0.313 (CI = +/-0.133; p = 0.000)	0.551	+2.16%
Loss Cost	2009.2	0.022 (CI = +/-0.022; p = 0.047)	-0.317 (CI = +/-0.140; p = 0.000)	0.529	+2.27%
Loss Cost	2010.1	0.016 (CI = +/-0.022; p = 0.158)	-0.341 (CI = +/-0.136; p = 0.000)	0.582	+1.59%
Loss Cost	2010.2	0.011 (CI = +/-0.024; p = 0.341)	-0.325 (CI = +/-0.140; p = 0.000)	0.539	+1.14%
Loss Cost	2011.1	0.016 (CI = +/-0.026; p = 0.223)	-0.311 (CI = +/-0.145; p = 0.000)	0.532	+1.59%
Loss Cost	2011.2	0.014 (CI = +/-0.030; p = 0.342)	-0.305 (CI = +/-0.154; p = 0.001)	0.486	+1.38%
Loss Cost	2012.1	0.010 (CI = +/-0.033; p = 0.517)	-0.314 (CI = +/-0.163; p = 0.001)	0.493	+1.03%
Loss Cost	2012.2	-0.005 (CI = +/-0.031; p = 0.738)	-0.271 (CI = +/-0.145; p = 0.001)	0.499	-0.50%
Loss Cost	2013.1	-0.002 (CI = +/-0.036; p = 0.920)	-0.263 (CI = +/-0.155; p = 0.003)	0.455	-0.17%
Loss Cost	2013.2	0.015 (CI = +/-0.034; p = 0.366)	-0.304 (CI = +/-0.139; p = 0.001)	0.621	+1.49%
Loss Cost	2014.1	0.014 (CI = +/-0.041; p = 0.468)	-0.306 (CI = +/-0.152; p = 0.001)	0.609	+1.38%
Loss Cost	2014.2	0.007 (CI = +/-0.048; p = 0.760)	-0.291 (CI = +/-0.166; p = 0.003)	0.555	+0.67%
Loss Cost	2015.1	0.015 (CI = +/-0.057; p = 0.567)	-0.276 (CI = +/-0.181; p = 0.008)	0.517	+1.49%
Loss Cost	2015.2	-0.003 (CI = +/-0.067; p = 0.918)	-0.243 (CI = +/-0.192; p = 0.020)	0.452	-0.30%
Loss Cost	2016.1	-0.011 (CI = +/-0.085; p = 0.761)	-0.255 (CI = +/-0.220; p = 0.029)	0.436	-1.10%
Loss Cost	2016.2	-0.049 (CI = +/-0.092; p = 0.232)	-0.199 (CI = +/-0.212; p = 0.061)	0.519	-4.77%
Severity	2001.1	0.050 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.160; p = 0.282)	0.570	+5.13%
Severity	2001.2	0.050 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.164; p = 0.299)	0.545	+5.12%
Severity	2002.1	0.052 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.167; p = 0.371)	0.548	+5.30%
Severity	2002.2	0.054 (CI = +/-0.016; p = 0.000)	-0.088 (CI = +/-0.170; p = 0.303)	0.551	+5.52%
Severity	2003.1	0.056 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.174; p = 0.381)	0.556	+5.74%
Severity	2003.2	0.058 (CI = +/-0.018; p = 0.000)	-0.090 (CI = +/-0.177; p = 0.311)	0.558	+5.99%
Severity	2004.1	0.060 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.182; p = 0.373)	0.555	+6.16%
Severity	2004.2	0.061 (CI = +/-0.020; p = 0.000)	-0.088 (CI = +/-0.187; p = 0.346)	0.540	+6.31%
Severity	2005.1	0.063 (CI = +/-0.022; p = 0.000)	-0.081 (CI = +/-0.193; p = 0.399)	0.531	+6.45%
Severity	2005.2	0.064 (CI = +/-0.023; p = 0.000)	-0.090 (CI = +/-0.200; p = 0.362)	0.518	+6.65%
Severity	2006.1	0.065 (CI = +/-0.025; p = 0.000)	-0.089 (CI = +/-0.207; p = 0.387)	0.497	+6.68%
Severity	2006.2	0.065 (CI = +/-0.027; p = 0.000)	-0.088 (CI = +/-0.216; p = 0.408)	0.461	+6.67%
Severity	2007.1	0.064 (CI = +/-0.029; p = 0.000)	-0.090 (CI = +/-0.224; p = 0.417)	0.433	+6.63%
Severity	2007.2	0.065 (CI = +/-0.031; p = 0.000)	-0.093 (CI = +/-0.234; p = 0.420)	0.402	+6.71%
Severity	2008.1	0.067 (CI = +/-0.034; p = 0.000)	-0.082 (CI = +/-0.243; p = 0.490)	0.396	+6.98%
Severity	2008.2	0.071 (CI = +/-0.037; p = 0.001)	-0.097 (CI = +/-0.253; p = 0.433)	0.389	+7.37%
Severity	2009.1	0.081 (CI = +/-0.038; p = 0.000)	-0.060 (CI = +/-0.250; p = 0.623)	0.455	+8.43%
Severity	2009.2	0.101 (CI = +/-0.032; p = 0.000)	-0.136 (CI = +/-0.203; p = 0.178)	0.667	+10.60%
Severity	2010.1	0.117 (CI = +/-0.027; p = 0.000)	-0.079 (CI = +/-0.163; p = 0.324)	0.806	+12.43%
Severity	2010.2	0.131 (CI = +/-0.023; p = 0.000)	-0.127 (CI = +/-0.135; p = 0.065)	0.878	+13.99%
Severity	2011.1	0.141 (CI = +/-0.022; p = 0.000)	-0.094 (CI = +/-0.118; p = 0.111)	0.915	+15.17%
Severity	2011.2	0.144 (CI = +/-0.024; p = 0.000)	-0.102 (CI = +/-0.126; p = 0.104)	0.903	+15.45%
Severity	2012.1	0.145 (CI = +/-0.027; p = 0.000)	-0.097 (CI = +/-0.134; p = 0.142)	0.892	+15.66%
Severity	2012.2	0.137 (CI = +/-0.029; p = 0.000)	-0.073 (CI = +/-0.133; p = 0.259)	0.873	+14.68%
Severity	2013.1	0.140 (CI = +/-0.033; p = 0.000)	-0.065 (CI = +/-0.142; p = 0.338)	0.859	+15.02%
Severity	2013.2	0.155 (CI = +/-0.032; p = 0.000)	-0.102 (CI = +/-0.129; p = 0.109)	0.896	+16.73%
Severity	2014.1	0.152 (CI = +/-0.037; p = 0.000)	-0.109 (CI = +/-0.140; p = 0.114)	0.874	+16.38%
Severity	2014.2	0.150 (CI = +/-0.045; p = 0.000)	-0.105 (CI = +/-0.157; p = 0.164)	0.830	+16.18%
Severity	2015.1	0.172 (CI = +/-0.040; p = 0.000)	-0.065 (CI = +/-0.127; p = 0.272)	0.906	+18.73%
Severity	2015.2	0.180 (CI = +/-0.050; p = 0.000)	-0.080 (CI = +/-0.143; p = 0.226)	0.888	+19.70%
Severity	2016.1	0.201 (CI = +/-0.049; p = 0.000)	-0.049 (CI = +/-0.127; p = 0.382)	0.926	+22.21%
Severity	2016.2	0.204 (CI = +/-0.069; p = 0.001)	-0.054 (CI = +/-0.157; p = 0.416)	0.891	+22.63%
Frequency	2001.1	0.004 (CI = +/-0.019; p = 0.683)	-0.161 (CI = +/-0.209; p = 0.127)	0.016	+0.38%
Frequency	2001.2	0.004 (CI = +/-0.020; p = 0.704)	-0.161 (CI = +/-0.216; p = 0.138)	0.011	+0.37%
Frequency	2002.1	0.002 (CI = +/-0.021; p = 0.815)	-0.169 (CI = +/-0.221; p = 0.129)	0.013	+0.24%
Frequency	2002.2	0.002 (CI = +/-0.022; p = 0.858)	-0.166 (CI = +/-0.228; p = 0.147)	0.006	+0.19%
Frequency	2003.1	-0.002 (CI = +/-0.023; p = 0.869)	-0.189 (CI = +/-0.229; p = 0.104)	0.024	-0.18%
Frequency	2003.2	-0.005 (CI = +/-0.024; p = 0.678)	-0.171 (CI = +/-0.234; p = 0.147)	0.014	-0.49%
Frequency	2004.1	-0.010 (CI = +/-0.025; p = 0.427)	-0.197 (CI = +/-0.234; p = 0.096)	0.047	-0.96%
Frequency	2004.2	-0.014 (CI = +/-0.026; p = 0.291)	-0.176 (CI = +/-0.238; p = 0.143)	0.049	-1.35%
Frequency	2005.1	-0.018 (CI = +/-0.027; p = 0.185)	-0.198 (CI = +/-0.241; p = 0.104)	0.082	-1.78%
Frequency	2005.2	-0.019 (CI = +/-0.029; p = 0.187)	-0.192 (CI = +/-0.250; p = 0.127)	0.081	-1.89%
Frequency	2006.1	-0.023 (CI = +/-0.031; p = 0.135)	-0.211 (CI = +/-0.256; p = 0.103)	0.104	-2.27%
Frequency	2006.2	-0.026 (CI = +/-0.033; p = 0.121)	-0.198 (CI = +/-0.265; p = 0.137)	0.108	-2.53%
Frequency	2007.1	-0.030 (CI = +/-0.035; p = 0.092)	-0.217 (CI = +/-0.273; p = 0.114)	0.126	-2.93%
Frequency	2007.2	-0.032 (CI = +/-0.038; p = 0.097)	-0.207 (CI = +/-0.284; p = 0.145)	0.128	-3.12%
Frequency	2008.1	-0.037 (CI = +/-0.040; p = 0.068)	-0.231 (CI = +/-0.291; p = 0.114)	0.155	-3.67%
Frequency	2008.2	-0.045 (CI = +/-0.043; p = 0.040)	-0.198 (CI = +/-0.297; p = 0.180)	0.184	-4.42%
Frequency	2009.1	-0.060 (CI = +/-0.043; p = 0.009)	-0.253 (CI = +/-0.283; p = 0.077)	0.312	-5.78%
Frequency	2009.2	-0.078 (CI = +/-0.040; p = 0.001)	-0.181 (CI = +/-0.253; p = 0.150)	0.464	-7.53%
Frequency	2010.1	-0.101 (CI = +/-0.030; p = 0.000)	-0.262 (CI = +/-0.181; p = 0.007)	0.744	-9.64%
Frequency	2010.2	-0.120 (CI = +/-0.022; p = 0.000)	-0.198 (CI = +/-0.129; p = 0.005)	0.883	-11.28%
Frequency	2011.1	-0.125 (CI = +/-0.024; p = 0.000)	-0.217 (CI = +/-0.129; p = 0.003)	0.885	-11.79%
Frequency	2011.2	-0.130 (CI = +/-0.026; p = 0.000)	-0.203 (CI = +/-0.134; p = 0.006)	0.885	-12.19%
Frequency	2012.1	-0.135 (CI = +/-0.028; p = 0.000)	-0.217 (CI = +/-0.143; p = 0.005)	0.878	-12.65%
Frequency	2012.2	-0.142 (CI = +/-0.031; p = 0.000)	-0.198 (CI = +/-0.143; p = 0.010)	0.882	-13.23%
Frequency	2013.1	-0.142 (CI = +/-0.036; p = 0.000)	-0.198 (CI = +/-0.155; p = 0.017)	0.852	-13.20%
Frequency	2013.2	-0.140 (CI = +/-0.042; p = 0.000)	-0.202 (CI = +/-0.169; p = 0.024)	0.832	-13.06%
Frequency	2014.1	-0.138 (CI = +/-0.049; p = 0.000)	-0.197 (CI = +/-0.185; p = 0.039)	0.779	-12.88%
Frequency	2014.2	-0.143 (CI = +/-0.060; p = 0.000)	-0.186 (CI = +/-0.206; p = 0.072)	0.764	-13.34%
Frequency	2015.1	-0.157 (CI = +/-0.069; p = 0.001)	-0.211 (CI = +/-0.218; p = 0.057)	0.754	-14.52%
Frequency	2015.2	-0.183 (CI = +/-0.076; p = 0.001)	-0.163 (CI = +/-0.219; p = 0.122)	0.808	-16.71%
Frequency	2016.1	-0.212 (CI = +/-0.080; p = 0.001)	-0.206 (CI = +/-0.208; p = 0.051)	0.851	-19.07%
Frequency	2016.2	-0.253 (CI = +/-0.077; p = 0.000)	-0.144 (CI = +/-0.177; p = 0.090)	0.924	-22.35%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.056 (CI = +/-0.010; p = 0.000)	-0.236 (CI = +/-0.112; p = 0.000)	0.796	+5.72%
Loss Cost	2001.2	0.055 (CI = +/-0.011; p = 0.000)	-0.235 (CI = +/-0.115; p = 0.000)	0.777	+5.70%
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	-0.231 (CI = +/-0.118; p = 0.000)	0.772	+5.77%
Loss Cost	2002.2	0.058 (CI = +/-0.012; p = 0.000)	-0.242 (CI = +/-0.120; p = 0.000)	0.771	+5.95%
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.122; p = 0.000)	0.761	+5.77%
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.125; p = 0.000)	0.734	+5.70%
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.124; p = 0.000)	0.731	+5.36%
Loss Cost	2004.2	0.050 (CI = +/-0.014; p = 0.000)	-0.253 (CI = +/-0.125; p = 0.000)	0.695	+5.09%
Loss Cost	2005.1	0.047 (CI = +/-0.014; p = 0.000)	-0.269 (CI = +/-0.125; p = 0.000)	0.690	+4.77%
Loss Cost	2005.2	0.047 (CI = +/-0.016; p = 0.000)	-0.272 (CI = +/-0.130; p = 0.000)	0.667	+4.85%
Loss Cost	2006.1	0.044 (CI = +/-0.016; p = 0.000)	-0.290 (CI = +/-0.129; p = 0.000)	0.667	+4.46%
Loss Cost	2006.2	0.041 (CI = +/-0.017; p = 0.000)	-0.278 (CI = +/-0.132; p = 0.000)	0.617	+4.17%
Loss Cost	2007.1	0.036 (CI = +/-0.017; p = 0.000)	-0.299 (CI = +/-0.129; p = 0.000)	0.630	+3.67%
Loss Cost	2007.2	0.035 (CI = +/-0.019; p = 0.001)	-0.294 (CI = +/-0.134; p = 0.000)	0.583	+3.54%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.308 (CI = +/-0.138; p = 0.000)	0.587	+3.19%
Loss Cost	2008.2	0.027 (CI = +/-0.021; p = 0.014)	-0.291 (CI = +/-0.139; p = 0.000)	0.526	+2.75%
Loss Cost	2009.1	0.022 (CI = +/-0.022; p = 0.050)	-0.310 (CI = +/-0.140; p = 0.000)	0.548	+2.23%
Loss Cost	2009.2	0.023 (CI = +/-0.024; p = 0.060)	-0.315 (CI = +/-0.147; p = 0.000)	0.525	+2.35%
Loss Cost	2010.1	0.016 (CI = +/-0.025; p = 0.207)	-0.341 (CI = +/-0.145; p = 0.000)	0.577	+1.57%
Loss Cost	2010.2	0.011 (CI = +/-0.027; p = 0.407)	-0.327 (CI = +/-0.149; p = 0.000)	0.531	+1.10%
Loss Cost	2011.1	0.016 (CI = +/-0.030; p = 0.268)	-0.310 (CI = +/-0.155; p = 0.001)	0.524	+1.62%
Loss Cost	2011.2	0.014 (CI = +/-0.034; p = 0.389)	-0.304 (CI = +/-0.165; p = 0.001)	0.475	+1.40%
Loss Cost	2012.1	0.010 (CI = +/-0.038; p = 0.587)	-0.315 (CI = +/-0.176; p = 0.002)	0.482	+0.99%
Loss Cost	2012.2	-0.006 (CI = +/-0.036; p = 0.704)	-0.275 (CI = +/-0.156; p = 0.002)	0.479	-0.64%
Loss Cost	2013.1	-0.003 (CI = +/-0.042; p = 0.891)	-0.265 (CI = +/-0.170; p = 0.006)	0.432	-0.27%
Loss Cost	2013.2	0.015 (CI = +/-0.041; p = 0.431)	-0.303 (CI = +/-0.152; p = 0.001)	0.606	+1.50%
Loss Cost	2014.1	0.014 (CI = +/-0.049; p = 0.548)	-0.306 (CI = +/-0.171; p = 0.003)	0.592	+1.37%
Loss Cost	2014.2	0.006 (CI = +/-0.059; p = 0.821)	-0.292 (CI = +/-0.187; p = 0.007)	0.526	+0.60%
Loss Cost	2015.1	0.017 (CI = +/-0.073; p = 0.605)	-0.272 (CI = +/-0.210; p = 0.018)	0.488	+1.69%
Loss Cost	2015.2	-0.003 (CI = +/-0.086; p = 0.940)	-0.243 (CI = +/-0.224; p = 0.038)	0.388	-0.28%
Loss Cost	2016.1	-0.015 (CI = +/-0.119; p = 0.765)	-0.261 (CI = +/-0.273; p = 0.057)	0.369	-1.45%
Loss Cost	2016.2	-0.058 (CI = +/-0.131; p = 0.284)	-0.210 (CI = +/-0.265; p = 0.093)	0.421	-5.68%
Severity	2001.1	0.047 (CI = +/-0.014; p = 0.000)	-0.108 (CI = +/-0.158; p = 0.174)	0.544	+4.78%
Severity	2001.2	0.046 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.162; p = 0.190)	0.516	+4.76%
Severity	2002.1	0.048 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.166; p = 0.243)	0.518	+4.92%
Severity	2002.2	0.050 (CI = +/-0.017; p = 0.000)	-0.109 (CI = +/-0.169; p = 0.199)	0.521	+5.14%
Severity	2003.1	0.052 (CI = +/-0.018; p = 0.000)	-0.098 (CI = +/-0.173; p = 0.257)	0.523	+5.34%
Severity	2003.2	0.054 (CI = +/-0.019; p = 0.000)	-0.111 (CI = +/-0.177; p = 0.210)	0.525	+5.58%
Severity	2004.1	0.056 (CI = +/-0.020; p = 0.000)	-0.103 (CI = +/-0.182; p = 0.257)	0.520	+5.73%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	-0.109 (CI = +/-0.188; p = 0.243)	0.503	+5.87%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	-0.104 (CI = +/-0.195; p = 0.283)	0.492	+5.98%
Severity	2005.2	0.060 (CI = +/-0.024; p = 0.000)	-0.112 (CI = +/-0.201; p = 0.261)	0.477	+6.16%
Severity	2006.1	0.060 (CI = +/-0.026; p = 0.000)	-0.113 (CI = +/-0.209; p = 0.276)	0.454	+6.14%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	-0.112 (CI = +/-0.218; p = 0.300)	0.414	+6.11%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	-0.116 (CI = +/-0.227; p = 0.300)	0.384	+6.00%
Severity	2007.2	0.059 (CI = +/-0.033; p = 0.001)	-0.119 (CI = +/-0.237; p = 0.311)	0.349	+6.05%
Severity	2008.1	0.061 (CI = +/-0.036; p = 0.002)	-0.110 (CI = +/-0.248; p = 0.367)	0.340	+6.27%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	-0.123 (CI = +/-0.258; p = 0.331)	0.332	+6.65%
Severity	2009.1	0.075 (CI = +/-0.041; p = 0.001)	-0.084 (CI = +/-0.258; p = 0.504)	0.395	+7.75%
Severity	2009.2	0.095 (CI = +/-0.034; p = 0.000)	-0.156 (CI = +/-0.209; p = 0.134)	0.631	+9.98%
Severity	2010.1	0.113 (CI = +/-0.030; p = 0.000)	-0.092 (CI = +/-0.170; p = 0.269)	0.779	+12.00%
Severity	2010.2	0.128 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.141; p = 0.056)	0.862	+13.61%
Severity	2011.1	0.139 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.126; p = 0.109)	0.902	+14.93%
Severity	2011.2	0.142 (CI = +/-0.027; p = 0.000)	-0.108 (CI = +/-0.133; p = 0.105)	0.887	+15.22%
Severity	2012.1	0.143 (CI = +/-0.031; p = 0.000)	-0.103 (CI = +/-0.144; p = 0.146)	0.873	+15.42%
Severity	2012.2	0.134 (CI = +/-0.033; p = 0.000)	-0.080 (CI = +/-0.143; p = 0.246)	0.848	+14.36%
Severity	2013.1	0.137 (CI = +/-0.039; p = 0.000)	-0.072 (CI = +/-0.156; p = 0.329)	0.830	+14.70%
Severity	2013.2	0.153 (CI = +/-0.038; p = 0.000)	-0.106 (CI = +/-0.141; p = 0.124)	0.874	+16.52%
Severity	2014.1	0.148 (CI = +/-0.045; p = 0.000)	-0.116 (CI = +/-0.156; p = 0.127)	0.847	+15.99%
Severity	2014.2	0.146 (CI = +/-0.055; p = 0.000)	-0.112 (CI = +/-0.175; p = 0.178)	0.790	+15.74%
Severity	2015.1	0.175 (CI = +/-0.051; p = 0.000)	-0.060 (CI = +/-0.148; p = 0.370)	0.884	+19.09%
Severity	2015.2	0.184 (CI = +/-0.064; p = 0.000)	-0.074 (CI = +/-0.165; p = 0.316)	0.860	+20.20%
Severity	2016.1	0.217 (CI = +/-0.060; p = 0.000)	-0.024 (CI = +/-0.138; p = 0.675)	0.928	+24.27%
Severity	2016.2	0.224 (CI = +/-0.086; p = 0.002)	-0.031 (CI = +/-0.173; p = 0.642)	0.894	+25.06%
Frequency	2001.1	0.009 (CI = +/-0.019; p = 0.337)	-0.128 (CI = +/-0.204; p = 0.211)	0.018	+0.90%
Frequency	2001.2	0.009 (CI = +/-0.020; p = 0.359)	-0.128 (CI = +/-0.210; p = 0.222)	0.011	+0.90%
Frequency	2002.1	0.008 (CI = +/-0.021; p = 0.438)	-0.134 (CI = +/-0.216; p = 0.214)	0.009	+0.81%
Frequency	2002.2	0.008 (CI = +/-0.022; p = 0.480)	-0.133 (CI = +/-0.222; p = 0.233)	0.000	+0.78%
Frequency	2003.1	0.004 (CI = +/-0.023; p = 0.718)	-0.154 (CI = +/-0.225; p = 0.174)	0.004	+0.41%
Frequency	2003.2	0.001 (CI = +/-0.024; p = 0.923)	-0.137 (CI = +/-0.230; p = 0.232)	-0.016	+0.11%
Frequency	2004.1	-0.004 (CI = +/-0.025; p = 0.777)	-0.163 (CI = +/-0.232; p = 0.161)	0.004	-0.35%
Frequency	2004.2	-0.007 (CI = +/-0.026; p = 0.573)	-0.143 (CI = +/-0.236; p = 0.223)	-0.004	-0.73%
Frequency	2005.1	-0.011 (CI = +/-0.028; p = 0.405)	-0.165 (CI = +/-0.240; p = 0.171)	0.019	-1.14%
Frequency	2005.2	-0.012 (CI = +/-0.030; p = 0.397)	-0.160 (CI = +/-0.249; p = 0.199)	0.017	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.309)	-0.177 (CI = +/-0.257; p = 0.168)	0.033	-1.59%
Frequency	2006.2	-0.018 (CI = +/-0.034; p = 0.275)	-0.166 (CI = +/-0.266; p = 0.210)	0.034	-1.83%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.223)	-0.183 (CI = +/-0.275; p = 0.183)	0.047	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.223)	-0.175 (CI = +/-0.287; p = 0.218)	0.047	-2.37%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.169)	-0.198 (CI = +/-0.297; p = 0.181)	0.068	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	-0.168 (CI = +/-0.303; p = 0.262)	0.092	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	-0.226 (CI = +/-0.293; p = 0.122)	0.215	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	-0.159 (CI = +/-0.261; p = 0.218)	0.373	-6.93%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	-0.249 (CI = +/-0.190; p = 0.013)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	-0.189 (CI = +/-0.135; p = 0.009)	0.857	-11.01%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	-0.209 (CI = +/-0.137; p = 0.005)	0.857	-11.58%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	-0.196 (CI = +/-0.142; p = 0.010)	0.857	-11.99%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	-0.213 (CI = +/-0.149; p = 0.009)	0.845	-12.50%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	-0.195 (CI = +/-0.154; p = 0.018)	0.850	-13.11%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	-0.193 (CI = +/-0.169; p = 0.029)	0.807	-13.05%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	-0.197 (CI = +/-0.185; p = 0.039)	0.779	-12.89%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	-0.190 (CI = +/-0.207; p = 0.068)	0.699	-12.61%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	-0.180 (CI = +/-0.231; p = 0.109)	0.678	-13.08%
Frequency	2015.1	-0.158 (CI = +/-0.088; p = 0.004)	-0.213 (CI = +/-0.254; p = 0.088)	0.660	-14.61%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.004)	-0.169 (CI = +/-0.255; p = 0.156)	0.736	-17.04%
Frequency	2016.1	-0.232 (CI = +/-0.105; p = 0.002)	-0.237 (CI = +/-0.242; p = 0.053)	0.819	-20.70%
Frequency	2016.2	-0.282 (CI = +/-0.084; p = 0.001)	-0.178 (CI = +/-0.169; p = 0.043)	0.940	-24.58%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.058 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.112; p = 0.000)	0.800	+5.93%
Loss Cost	2001.2	0.058 (CI = +/-0.011; p = 0.000)	-0.248 (CI = +/-0.115; p = 0.000)	0.781	+5.93%
Loss Cost	2002.1	0.058 (CI = +/-0.012; p = 0.000)	-0.244 (CI = +/-0.118; p = 0.000)	0.777	+6.00%
Loss Cost	2002.2	0.060 (CI = +/-0.012; p = 0.000)	-0.257 (CI = +/-0.119; p = 0.000)	0.778	+6.23%
Loss Cost	2003.1	0.059 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.121; p = 0.000)	0.769	+6.05%
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	-0.264 (CI = +/-0.126; p = 0.000)	0.743	+6.00%
Loss Cost	2004.1	0.055 (CI = +/-0.014; p = 0.000)	-0.280 (CI = +/-0.124; p = 0.000)	0.740	+5.66%
Loss Cost	2004.2	0.052 (CI = +/-0.015; p = 0.000)	-0.267 (CI = +/-0.126; p = 0.000)	0.702	+5.39%
Loss Cost	2005.1	0.049 (CI = +/-0.015; p = 0.000)	-0.282 (CI = +/-0.126; p = 0.000)	0.697	+5.07%
Loss Cost	2005.2	0.051 (CI = +/-0.016; p = 0.000)	-0.288 (CI = +/-0.131; p = 0.000)	0.676	+5.19%
Loss Cost	2006.1	0.047 (CI = +/-0.017; p = 0.000)	-0.305 (CI = +/-0.130; p = 0.000)	0.677	+4.79%
Loss Cost	2006.2	0.044 (CI = +/-0.018; p = 0.000)	-0.292 (CI = +/-0.134; p = 0.000)	0.625	+4.51%
Loss Cost	2007.1	0.039 (CI = +/-0.018; p = 0.000)	-0.313 (CI = +/-0.131; p = 0.000)	0.638	+4.00%
Loss Cost	2007.2	0.038 (CI = +/-0.020; p = 0.001)	-0.308 (CI = +/-0.138; p = 0.000)	0.591	+3.90%
Loss Cost	2008.1	0.035 (CI = +/-0.021; p = 0.003)	-0.321 (CI = +/-0.141; p = 0.000)	0.595	+3.55%
Loss Cost	2008.2	0.030 (CI = +/-0.023; p = 0.011)	-0.304 (CI = +/-0.144; p = 0.000)	0.530	+3.09%
Loss Cost	2009.1	0.025 (CI = +/-0.024; p = 0.039)	-0.322 (CI = +/-0.145; p = 0.000)	0.552	+2.56%
Loss Cost	2009.2	0.027 (CI = +/-0.027; p = 0.045)	-0.329 (CI = +/-0.153; p = 0.000)	0.532	+2.76%
Loss Cost	2010.1	0.019 (CI = +/-0.027; p = 0.153)	-0.354 (CI = +/-0.150; p = 0.000)	0.583	+1.96%
Loss Cost	2010.2	0.015 (CI = +/-0.030; p = 0.322)	-0.338 (CI = +/-0.157; p = 0.000)	0.533	+1.46%
Loss Cost	2011.1	0.020 (CI = +/-0.033; p = 0.210)	-0.322 (CI = +/-0.163; p = 0.001)	0.526	+2.05%
Loss Cost	2011.2	0.019 (CI = +/-0.038; p = 0.313)	-0.317 (CI = +/-0.175; p = 0.002)	0.476	+1.87%
Loss Cost	2012.1	0.014 (CI = +/-0.043; p = 0.481)	-0.327 (CI = +/-0.188; p = 0.003)	0.480	+1.46%
Loss Cost	2012.2	-0.005 (CI = +/-0.042; p = 0.811)	-0.279 (CI = +/-0.171; p = 0.004)	0.466	-0.47%
Loss Cost	2013.1	-0.001 (CI = +/-0.050; p = 0.980)	-0.270 (CI = +/-0.186; p = 0.009)	0.414	-0.06%
Loss Cost	2013.2	0.023 (CI = +/-0.048; p = 0.306)	-0.321 (CI = +/-0.165; p = 0.002)	0.614	+2.32%
Loss Cost	2014.1	0.022 (CI = +/-0.058; p = 0.404)	-0.322 (CI = +/-0.185; p = 0.004)	0.598	+2.25%
Loss Cost	2014.2	0.015 (CI = +/-0.074; p = 0.646)	-0.309 (CI = +/-0.212; p = 0.011)	0.522	+1.51%
Loss Cost	2015.1	0.028 (CI = +/-0.092; p = 0.484)	-0.289 (CI = +/-0.239; p = 0.025)	0.479	+2.84%
Loss Cost	2015.2	0.004 (CI = +/-0.121; p = 0.930)	-0.254 (CI = +/-0.276; p = 0.065)	0.350	+0.43%
Loss Cost	2016.1	-0.008 (CI = +/-0.171; p = 0.900)	-0.268 (CI = +/-0.346; p = 0.097)	0.308	-0.82%
Loss Cost	2016.2	-0.080 (CI = +/-0.221; p = 0.333)	-0.185 (CI = +/-0.378; p = 0.218)	0.393	-7.70%
Severity	2001.1	0.043 (CI = +/-0.015; p = 0.000)	-0.088 (CI = +/-0.156; p = 0.261)	0.498	+4.44%
Severity	2001.2	0.043 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.161; p = 0.292)	0.465	+4.38%
Severity	2002.1	0.044 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.165; p = 0.355)	0.467	+4.54%
Severity	2002.2	0.046 (CI = +/-0.017; p = 0.000)	-0.087 (CI = +/-0.168; p = 0.300)	0.467	+4.74%
Severity	2003.1	0.048 (CI = +/-0.018; p = 0.000)	-0.077 (CI = +/-0.172; p = 0.369)	0.470	+4.93%
Severity	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.177; p = 0.313)	0.469	+5.16%
Severity	2004.1	0.052 (CI = +/-0.020; p = 0.000)	-0.082 (CI = +/-0.182; p = 0.366)	0.463	+5.30%
Severity	2004.2	0.053 (CI = +/-0.022; p = 0.000)	-0.087 (CI = +/-0.189; p = 0.354)	0.441	+5.40%
Severity	2005.1	0.054 (CI = +/-0.023; p = 0.000)	-0.082 (CI = +/-0.196; p = 0.396)	0.428	+5.51%
Severity	2005.2	0.055 (CI = +/-0.025; p = 0.000)	-0.089 (CI = +/-0.203; p = 0.376)	0.409	+5.65%
Severity	2006.1	0.055 (CI = +/-0.027; p = 0.000)	-0.091 (CI = +/-0.211; p = 0.385)	0.382	+5.61%
Severity	2006.2	0.054 (CI = +/-0.029; p = 0.001)	-0.086 (CI = +/-0.221; p = 0.427)	0.334	+5.51%
Severity	2007.1	0.052 (CI = +/-0.032; p = 0.003)	-0.092 (CI = +/-0.230; p = 0.417)	0.300	+5.37%
Severity	2007.2	0.052 (CI = +/-0.035; p = 0.005)	-0.091 (CI = +/-0.241; p = 0.442)	0.258	+5.35%
Severity	2008.1	0.054 (CI = +/-0.038; p = 0.008)	-0.084 (CI = +/-0.252; p = 0.497)	0.248	+5.55%
Severity	2008.2	0.057 (CI = +/-0.042; p = 0.010)	-0.095 (CI = +/-0.265; p = 0.462)	0.234	+5.86%
Severity	2009.1	0.067 (CI = +/-0.044; p = 0.005)	-0.059 (CI = +/-0.265; p = 0.647)	0.304	+6.97%
Severity	2009.2	0.090 (CI = +/-0.038; p = 0.000)	-0.138 (CI = +/-0.218; p = 0.198)	0.559	+9.43%
Severity	2010.1	0.109 (CI = +/-0.032; p = 0.000)	-0.079 (CI = +/-0.177; p = 0.361)	0.736	+11.52%
Severity	2010.2	0.125 (CI = +/-0.029; p = 0.000)	-0.130 (CI = +/-0.150; p = 0.085)	0.832	+13.33%
Severity	2011.1	0.137 (CI = +/-0.027; p = 0.000)	-0.095 (CI = +/-0.134; p = 0.149)	0.880	+14.71%
Severity	2011.2	0.140 (CI = +/-0.031; p = 0.000)	-0.103 (CI = +/-0.144; p = 0.147)	0.860	+15.01%
Severity	2012.1	0.142 (CI = +/-0.036; p = 0.000)	-0.098 (CI = +/-0.155; p = 0.192)	0.841	+15.21%
Severity	2012.2	0.130 (CI = +/-0.038; p = 0.000)	-0.068 (CI = +/-0.154; p = 0.350)	0.805	+13.84%
Severity	2013.1	0.133 (CI = +/-0.045; p = 0.000)	-0.062 (CI = +/-0.168; p = 0.430)	0.778	+14.17%
Severity	2013.2	0.152 (CI = +/-0.046; p = 0.000)	-0.103 (CI = +/-0.158; p = 0.173)	0.831	+16.37%
Severity	2014.1	0.147 (CI = +/-0.055; p = 0.000)	-0.113 (CI = +/-0.175; p = 0.176)	0.791	+15.78%
Severity	2014.2	0.143 (CI = +/-0.071; p = 0.002)	-0.106 (CI = +/-0.203; p = 0.257)	0.701	+15.35%
Severity	2015.1	0.174 (CI = +/-0.066; p = 0.001)	-0.059 (CI = +/-0.172; p = 0.435)	0.833	+19.02%
Severity	2015.2	0.188 (CI = +/-0.089; p = 0.003)	-0.080 (CI = +/-0.205; p = 0.364)	0.796	+20.66%
Severity	2016.1	0.226 (CI = +/-0.084; p = 0.002)	-0.035 (CI = +/-0.170; p = 0.603)	0.900	+25.41%
Severity	2016.2	0.244 (CI = +/-0.138; p = 0.011)	-0.055 (CI = +/-0.236; p = 0.510)	0.859	+27.67%
Frequency	2001.1	0.014 (CI = +/-0.018; p = 0.129)	-0.160 (CI = +/-0.197; p = 0.108)	0.081	+1.43%
Frequency	2001.2	0.015 (CI = +/-0.020; p = 0.136)	-0.164 (CI = +/-0.203; p = 0.111)	0.074	+1.48%
Frequency	2002.1	0.014 (CI = +/-0.021; p = 0.182)	-0.169 (CI = +/-0.209; p = 0.111)	0.070	+1.40%
Frequency	2002.2	0.014 (CI = +/-0.022; p = 0.202)	-0.170 (CI = +/-0.216; p = 0.119)	0.059	+1.42%
Frequency	2003.1	0.011 (CI = +/-0.023; p = 0.355)	-0.189 (CI = +/-0.219; p = 0.088)	0.059	+1.06%
Frequency	2003.2	0.008 (CI = +/-0.024; p = 0.509)	-0.175 (CI = +/-0.225; p = 0.122)	0.027	+0.80%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.788)	-0.199 (CI = +/-0.226; p = 0.083)	0.042	+0.34%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.991)	-0.181 (CI = +/-0.231; p = 0.121)	0.019	-0.01%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.764)	-0.200 (CI = +/-0.236; p = 0.093)	0.039	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.767)	-0.199 (CI = +/-0.246; p = 0.108)	0.034	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.624)	-0.214 (CI = +/-0.253; p = 0.094)	0.047	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.579)	-0.206 (CI = +/-0.264; p = 0.120)	0.041	-0.95%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.481)	-0.221 (CI = +/-0.273; p = 0.108)	0.052	-1.30%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.493)	-0.217 (CI = +/-0.287; p = 0.130)	0.048	-1.38%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.384)	-0.237 (CI = +/-0.297; p = 0.111)	0.067	-1.89%
Frequency	2008.2	-0.027 (CI = +/-0.048; p = 0.265)	-0.209 (CI = +/-0.307; p = 0.171)	0.072	-2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	-0.263 (CI = +/-0.295; p = 0.078)	0.193	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	-0.190 (CI = +/-0.268; p = 0.153)	0.326	-6.09%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	-0.275 (CI = +/-0.191; p = 0.008)	0.673	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	-0.208 (CI = +/-0.138; p = 0.006)	0.846	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	-0.227 (CI = +/-0.140; p = 0.004)	0.846	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	-0.214 (CI = +/-0.148; p = 0.008)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	-0.229 (CI = +/-0.156; p = 0.008)	0.829	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.211 (CI = +/-0.165; p = 0.017)	0.831	-12.57%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	-0.208 (CI = +/-0.181; p = 0.029)	0.779	-12.46%
Frequency	2013.2	-0.129 (CI = +/-0.058; p = 0.001)	-0.218 (CI = +/-0.202; p = 0.037)	0.750	-12.07%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	-0.210 (CI = +/-0.225; p = 0.064)	0.654	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	-0.203 (CI = +/-0.261; p = 0.109)	0.626	-12.00%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.018)	-0.230 (CI = +/-0.290; p = 0.100)	0.601	-13.59%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	-0.174 (CI = +/-0.317; p = 0.217)	0.674	-16.77%
Frequency	2016.1	-0.235 (CI = +/-0.152; p = 0.013)	-0.234 (CI = +/-0.307; p = 0.102)	0.776	-20.91%
Frequency	2016.2	-0.324 (CI = +/-0.086; p = 0.001)	-0.129 (CI = +/-0.147; p = 0.068)	0.974	-27.70%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.048 (CI = +/-0.009; p = 0.000)	-0.164 (CI = +/-0.111; p = 0.005)	0.766	+4.96%
Loss Cost	2001.2	0.048 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.114; p = 0.007)	0.744	+4.89%
Loss Cost	2002.1	0.048 (CI = +/-0.010; p = 0.000)	-0.156 (CI = +/-0.117; p = 0.011)	0.740	+4.96%
Loss Cost	2002.2	0.050 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.120; p = 0.010)	0.732	+5.08%
Loss Cost	2003.1	0.048 (CI = +/-0.011; p = 0.000)	-0.172 (CI = +/-0.123; p = 0.007)	0.719	+4.93%
Loss Cost	2003.2	0.047 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.125; p = 0.012)	0.688	+4.81%
Loss Cost	2004.1	0.044 (CI = +/-0.012; p = 0.000)	-0.183 (CI = +/-0.125; p = 0.006)	0.678	+4.54%
Loss Cost	2004.2	0.041 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.124; p = 0.010)	0.639	+4.24%
Loss Cost	2005.1	0.039 (CI = +/-0.013; p = 0.000)	-0.182 (CI = +/-0.126; p = 0.006)	0.625	+4.00%
Loss Cost	2005.2	0.039 (CI = +/-0.014; p = 0.000)	-0.182 (CI = +/-0.130; p = 0.008)	0.594	+4.00%
Loss Cost	2006.1	0.036 (CI = +/-0.015; p = 0.000)	-0.199 (CI = +/-0.132; p = 0.005)	0.583	+3.71%
Loss Cost	2006.2	0.033 (CI = +/-0.015; p = 0.000)	-0.185 (CI = +/-0.132; p = 0.008)	0.522	+3.39%
Loss Cost	2007.1	0.030 (CI = +/-0.016; p = 0.001)	-0.206 (CI = +/-0.133; p = 0.004)	0.519	+3.02%
Loss Cost	2007.2	0.028 (CI = +/-0.017; p = 0.003)	-0.199 (CI = +/-0.137; p = 0.007)	0.458	+2.84%
Loss Cost	2008.1	0.026 (CI = +/-0.019; p = 0.008)	-0.209 (CI = +/-0.144; p = 0.007)	0.452	+2.64%
Loss Cost	2008.2	0.022 (CI = +/-0.019; p = 0.030)	-0.194 (CI = +/-0.142; p = 0.010)	0.370	+2.17%
Loss Cost	2009.1	0.018 (CI = +/-0.021; p = 0.086)	-0.210 (CI = +/-0.150; p = 0.009)	0.374	+1.84%
Loss Cost	2009.2	0.019 (CI = +/-0.023; p = 0.106)	-0.212 (CI = +/-0.157; p = 0.011)	0.346	+1.91%
Loss Cost	2010.1	0.013 (CI = +/-0.026; p = 0.297)	-0.238 (CI = +/-0.165; p = 0.008)	0.368	+1.33%
Loss Cost	2011.1	0.008 (CI = +/-0.028; p = 0.561)	-0.228 (CI = +/-0.167; p = 0.011)	0.307	+0.79%
Loss Cost	2011.2	0.005 (CI = +/-0.032; p = 0.760)	-0.220 (CI = +/-0.175; p = 0.017)	0.256	+0.46%
Loss Cost	2012.1	0.003 (CI = +/-0.037; p = 0.874)	-0.227 (CI = +/-0.193; p = 0.025)	0.247	+0.28%
Loss Cost	2013.1	-0.014 (CI = +/-0.035; p = 0.394)	-0.197 (CI = +/-0.166; p = 0.024)	0.264	-1.40%
Loss Cost	2013.2	-0.003 (CI = +/-0.036; p = 0.839)	-0.223 (CI = +/-0.162; p = 0.011)	0.357	-0.34%
Loss Cost	2014.1	-0.003 (CI = +/-0.043; p = 0.876)	-0.222 (CI = +/-0.181; p = 0.021)	0.315	-0.31%
Loss Cost	2014.2	-0.013 (CI = +/-0.049; p = 0.573)	-0.204 (CI = +/-0.189; p = 0.037)	0.276	-1.26%
Loss Cost	2015.1	-0.001 (CI = +/-0.059; p = 0.984)	-0.173 (CI = +/-0.209; p = 0.092)	0.155	-0.05%
Loss Cost	2015.2	-0.019 (CI = +/-0.065; p = 0.501)	-0.148 (CI = +/-0.206; p = 0.134)	0.115	-1.93%
Loss Cost	2016.1	-0.018 (CI = +/-0.093; p = 0.656)	-0.144 (CI = +/-0.260; p = 0.224)	-0.020	-1.78%
Severity	2001.1	0.052 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.165; p = 0.124)	0.622	+5.39%
Severity	2001.2	0.053 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.170; p = 0.132)	0.600	+5.40%
Severity	2002.1	0.054 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.174; p = 0.177)	0.601	+5.55%
Severity	2002.2	0.056 (CI = +/-0.016; p = 0.000)	-0.132 (CI = +/-0.177; p = 0.139)	0.606	+5.78%
Severity	2003.1	0.058 (CI = +/-0.017; p = 0.000)	-0.119 (CI = +/-0.181; p = 0.189)	0.608	+5.97%
Severity	2003.2	0.060 (CI = +/-0.018; p = 0.000)	-0.134 (CI = +/-0.184; p = 0.149)	0.612	+6.22%
Severity	2004.1	0.062 (CI = +/-0.019; p = 0.000)	-0.124 (CI = +/-0.190; p = 0.191)	0.606	+6.37%
Severity	2004.2	0.063 (CI = +/-0.020; p = 0.000)	-0.132 (CI = +/-0.196; p = 0.177)	0.593	+6.52%
Severity	2005.1	0.064 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.204; p = 0.215)	0.583	+6.63%
Severity	2005.2	0.066 (CI = +/-0.023; p = 0.000)	-0.135 (CI = +/-0.210; p = 0.196)	0.571	+6.83%
Severity	2006.1	0.066 (CI = +/-0.024; p = 0.000)	-0.136 (CI = +/-0.220; p = 0.213)	0.550	+6.81%
Severity	2006.2	0.066 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.228; p = 0.228)	0.516	+6.81%
Severity	2007.1	0.065 (CI = +/-0.029; p = 0.000)	-0.143 (CI = +/-0.240; p = 0.231)	0.489	+6.70%
Severity	2007.2	0.066 (CI = +/-0.031; p = 0.000)	-0.146 (CI = +/-0.250; p = 0.238)	0.456	+6.78%
Severity	2008.1	0.067 (CI = +/-0.034; p = 0.001)	-0.136 (CI = +/-0.265; p = 0.295)	0.443	+6.96%
Severity	2008.2	0.071 (CI = +/-0.037; p = 0.001)	-0.148 (CI = +/-0.273; p = 0.271)	0.432	+7.33%
Severity	2009.1	0.081 (CI = +/-0.039; p = 0.000)	-0.097 (CI = +/-0.279; p = 0.475)	0.484	+8.42%
Severity	2009.2	0.101 (CI = +/-0.033; p = 0.000)	-0.151 (CI = +/-0.222; p = 0.170)	0.694	+10.58%
Severity	2010.1	0.122 (CI = +/-0.028; p = 0.000)	-0.052 (CI = +/-0.178; p = 0.545)	0.835	+12.98%
Severity	2011.1	0.138 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.131; p = 0.206)	0.915	+14.79%
Severity	2011.2	0.140 (CI = +/-0.025; p = 0.000)	-0.086 (CI = +/-0.138; p = 0.204)	0.901	+14.99%
Severity	2012.1	0.142 (CI = +/-0.029; p = 0.000)	-0.078 (CI = +/-0.152; p = 0.287)	0.888	+15.23%
Severity	2013.1	0.132 (CI = +/-0.031; p = 0.000)	-0.062 (CI = +/-0.147; p = 0.379)	0.865	+14.15%
Severity	2013.2	0.143 (CI = +/-0.031; p = 0.000)	-0.087 (CI = +/-0.140; p = 0.201)	0.885	+15.34%
Severity	2014.1	0.138 (CI = +/-0.037; p = 0.000)	-0.101 (CI = +/-0.154; p = 0.173)	0.862	+14.76%
Severity	2014.2	0.133 (CI = +/-0.043; p = 0.000)	-0.092 (CI = +/-0.166; p = 0.241)	0.817	+14.22%
Severity	2015.1	0.152 (CI = +/-0.046; p = 0.000)	-0.045 (CI = +/-0.162; p = 0.543)	0.862	+16.41%
Severity	2015.2	0.153 (CI = +/-0.057; p = 0.000)	-0.045 (CI = +/-0.181; p = 0.572)	0.813	+16.48%
Severity	2016.1	0.174 (CI = +/-0.075; p = 0.001)	-0.001 (CI = +/-0.209; p = 0.988)	0.813	+18.99%
Frequency	2001.1	-0.004 (CI = +/-0.018; p = 0.640)	-0.036 (CI = +/-0.208; p = 0.728)	-0.048	-0.41%
Frequency	2001.2	-0.005 (CI = +/-0.019; p = 0.604)	-0.031 (CI = +/-0.214; p = 0.767)	-0.049	-0.48%
Frequency	2002.1	-0.006 (CI = +/-0.020; p = 0.562)	-0.038 (CI = +/-0.221; p = 0.731)	-0.048	-0.56%
Frequency	2002.2	-0.007 (CI = +/-0.021; p = 0.512)	-0.031 (CI = +/-0.227; p = 0.784)	-0.047	-0.67%
Frequency	2003.1	-0.010 (CI = +/-0.021; p = 0.357)	-0.053 (CI = +/-0.231; p = 0.644)	-0.030	-0.98%
Frequency	2003.2	-0.013 (CI = +/-0.022; p = 0.229)	-0.032 (CI = +/-0.233; p = 0.783)	-0.013	-1.33%
Frequency	2004.1	-0.017 (CI = +/-0.023; p = 0.136)	-0.058 (CI = +/-0.236; p = 0.616)	0.018	-1.72%
Frequency	2004.2	-0.022 (CI = +/-0.024; p = 0.074)	-0.034 (CI = +/-0.237; p = 0.767)	0.051	-2.15%
Frequency	2005.1	-0.025 (CI = +/-0.025; p = 0.053)	-0.056 (CI = +/-0.243; p = 0.640)	0.075	-2.47%
Frequency	2005.2	-0.027 (CI = +/-0.027; p = 0.052)	-0.047 (CI = +/-0.251; p = 0.704)	0.080	-2.64%
Frequency	2006.1	-0.029 (CI = +/-0.029; p = 0.046)	-0.063 (CI = +/-0.261; p = 0.623)	0.089	-2.90%
Frequency	2006.2	-0.033 (CI = +/-0.031; p = 0.039)	-0.049 (CI = +/-0.268; p = 0.711)	0.104	-3.20%
Frequency	2007.1	-0.035 (CI = +/-0.033; p = 0.040)	-0.063 (CI = +/-0.281; p = 0.645)	0.105	-3.45%
Frequency	2007.2	-0.038 (CI = +/-0.036; p = 0.042)	-0.053 (CI = +/-0.291; p = 0.708)	0.109	-3.69%
Frequency	2008.1	-0.041 (CI = +/-0.039; p = 0.041)	-0.073 (CI = +/-0.307; p = 0.625)	0.114	-4.04%
Frequency	2008.2	-0.049 (CI = +/-0.042; p = 0.023)	-0.046 (CI = +/-0.309; p = 0.761)	0.165	-4.80%
Frequency	2009.1	-0.063 (CI = +/-0.043; p = 0.007)	-0.113 (CI = +/-0.309; p = 0.451)	0.266	-6.06%
Frequency	2009.2	-0.082 (CI = +/-0.040; p = 0.000)	-0.061 (CI = +/-0.266; p = 0.636)	0.470	-7.84%
Frequency	2010.1	-0.109 (CI = +/-0.032; p = 0.000)	-0.186 (CI = +/-0.201; p = 0.067)	0.740	-10.31%
Frequency	2011.1	-0.130 (CI = +/-0.020; p = 0.000)	-0.147 (CI = +/-0.117; p = 0.017)	0.920	-12.19%
Frequency	2011.2	-0.135 (CI = +/-0.021; p = 0.000)	-0.134 (CI = +/-0.116; p = 0.027)	0.923	-12.63%
Frequency	2012.1	-0.139 (CI = +/-0.024; p = 0.000)	-0.149 (CI = +/-0.126; p = 0.024)	0.910	-12.97%
Frequency	2013.1	-0.146 (CI = +/-0.026; p = 0.000)	-0.135 (CI = +/-0.122; p = 0.033)	0.917	-13.63%
Frequency	2013.2	-0.146 (CI = +/-0.030; p = 0.000)	-0.136 (CI = +/-0.132; p = 0.044)	0.903	-13.60%
Frequency	2014.1	-0.141 (CI = +/-0.034; p = 0.000)	-0.121 (CI = +/-0.144; p = 0.091)	0.871	-13.13%
Frequency	2014.2	-0.146 (CI = +/-0.040; p = 0.000)	-0.111 (CI = +/-0.155; p = 0.138)	0.859	-13.55%
Frequency	2015.1	-0.152 (CI = +/-0.050; p = 0.000)	-0.129 (CI = +/-0.176; p = 0.130)	0.828	-14.14%
Frequency	2015.2	-0.172 (CI = +/-0.051; p = 0.000)	-0.102 (CI = +/-0.160; p = 0.175)	0.876	-15.81%
Frequency	2016.1	-0.192 (CI = +/-0.066; p = 0.000)	-0.143 (CI = +/-0.183; p = 0.104)	0.861	-17.45%

All Perils

Coverage = AP
End Trend Period = 2020.1
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.052 (CI = +/-0.009; p = 0.000)	-0.193 (CI = +/-0.101; p = 0.000)	0.817	+5.35%
Loss Cost	2001.2	0.052 (CI = +/-0.009; p = 0.000)	-0.191 (CI = +/-0.104; p = 0.001)	0.799	+5.32%
Loss Cost	2002.1	0.053 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.107; p = 0.001)	0.796	+5.39%
Loss Cost	2002.2	0.054 (CI = +/-0.010; p = 0.000)	-0.195 (CI = +/-0.109; p = 0.001)	0.795	+5.56%
Loss Cost	2003.1	0.053 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.111; p = 0.001)	0.786	+5.42%
Loss Cost	2003.2	0.052 (CI = +/-0.011; p = 0.000)	-0.199 (CI = +/-0.114; p = 0.001)	0.761	+5.33%
Loss Cost	2004.1	0.049 (CI = +/-0.011; p = 0.000)	-0.216 (CI = +/-0.113; p = 0.000)	0.757	+5.06%
Loss Cost	2004.2	0.047 (CI = +/-0.012; p = 0.000)	-0.201 (CI = +/-0.112; p = 0.001)	0.727	+4.78%
Loss Cost	2005.1	0.044 (CI = +/-0.012; p = 0.000)	-0.215 (CI = +/-0.113; p = 0.001)	0.720	+4.54%
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.117; p = 0.001)	0.698	+4.61%
Loss Cost	2006.1	0.042 (CI = +/-0.013; p = 0.000)	-0.234 (CI = +/-0.118; p = 0.000)	0.695	+4.32%
Loss Cost	2006.2	0.040 (CI = +/-0.014; p = 0.000)	-0.221 (CI = +/-0.119; p = 0.001)	0.646	+4.03%
Loss Cost	2007.1	0.036 (CI = +/-0.015; p = 0.000)	-0.241 (CI = +/-0.119; p = 0.000)	0.652	+3.67%
Loss Cost	2007.2	0.035 (CI = +/-0.016; p = 0.000)	-0.236 (CI = +/-0.123; p = 0.001)	0.603	+3.55%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.001)	-0.246 (CI = +/-0.130; p = 0.001)	0.598	+3.37%
Loss Cost	2008.2	0.029 (CI = +/-0.018; p = 0.003)	-0.231 (CI = +/-0.130; p = 0.002)	0.530	+2.94%
Loss Cost	2009.1	0.026 (CI = +/-0.020; p = 0.013)	-0.246 (CI = +/-0.136; p = 0.001)	0.535	+2.62%
Loss Cost	2009.2	0.028 (CI = +/-0.022; p = 0.016)	-0.252 (CI = +/-0.142; p = 0.002)	0.520	+2.83%
Loss Cost	2010.1	0.022 (CI = +/-0.024; p = 0.065)	-0.276 (CI = +/-0.148; p = 0.001)	0.542	+2.27%
Loss Cost	2011.1	0.018 (CI = +/-0.027; p = 0.167)	-0.267 (CI = +/-0.153; p = 0.002)	0.480	+1.85%
Loss Cost	2011.2	0.017 (CI = +/-0.031; p = 0.267)	-0.262 (CI = +/-0.163; p = 0.004)	0.427	+1.67%
Loss Cost	2012.1	0.015 (CI = +/-0.036; p = 0.373)	-0.266 (CI = +/-0.179; p = 0.007)	0.419	+1.54%
Loss Cost	2013.1	-0.002 (CI = +/-0.035; p = 0.917)	-0.233 (CI = +/-0.156; p = 0.007)	0.404	-0.17%
Loss Cost	2013.2	0.015 (CI = +/-0.032; p = 0.326)	-0.274 (CI = +/-0.133; p = 0.001)	0.616	+1.49%
Loss Cost	2014.1	0.016 (CI = +/-0.038; p = 0.363)	-0.271 (CI = +/-0.149; p = 0.003)	0.593	+1.62%
Loss Cost	2014.2	0.010 (CI = +/-0.045; p = 0.638)	-0.258 (CI = +/-0.163; p = 0.007)	0.531	+0.97%
Loss Cost	2015.1	0.024 (CI = +/-0.051; p = 0.304)	-0.225 (CI = +/-0.169; p = 0.016)	0.519	+2.42%
Loss Cost	2015.2	0.009 (CI = +/-0.061; p = 0.741)	-0.203 (CI = +/-0.178; p = 0.032)	0.417	+0.87%
Loss Cost	2016.1	0.014 (CI = +/-0.087; p = 0.694)	-0.192 (CI = +/-0.225; p = 0.080)	0.337	+1.43%
Severity	2001.1	0.051 (CI = +/-0.015; p = 0.000)	-0.119 (CI = +/-0.170; p = 0.163)	0.587	+5.26%
Severity	2001.2	0.051 (CI = +/-0.016; p = 0.000)	-0.119 (CI = +/-0.176; p = 0.176)	0.562	+5.26%
Severity	2002.1	0.053 (CI = +/-0.016; p = 0.000)	-0.109 (CI = +/-0.180; p = 0.227)	0.563	+5.42%
Severity	2002.2	0.055 (CI = +/-0.017; p = 0.000)	-0.123 (CI = +/-0.183; p = 0.179)	0.567	+5.66%
Severity	2003.1	0.057 (CI = +/-0.018; p = 0.000)	-0.111 (CI = +/-0.188; p = 0.235)	0.570	+5.84%
Severity	2003.2	0.059 (CI = +/-0.019; p = 0.000)	-0.126 (CI = +/-0.191; p = 0.187)	0.573	+6.11%
Severity	2004.1	0.061 (CI = +/-0.020; p = 0.000)	-0.118 (CI = +/-0.198; p = 0.233)	0.568	+6.26%
Severity	2004.2	0.062 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.204; p = 0.216)	0.553	+6.42%
Severity	2005.1	0.063 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.213; p = 0.257)	0.542	+6.52%
Severity	2005.2	0.065 (CI = +/-0.024; p = 0.000)	-0.130 (CI = +/-0.220; p = 0.234)	0.528	+6.73%
Severity	2006.1	0.065 (CI = +/-0.026; p = 0.000)	-0.131 (CI = +/-0.230; p = 0.251)	0.506	+6.71%
Severity	2006.2	0.065 (CI = +/-0.028; p = 0.000)	-0.131 (CI = +/-0.240; p = 0.271)	0.467	+6.70%
Severity	2007.1	0.064 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.252; p = 0.272)	0.438	+6.58%
Severity	2007.2	0.064 (CI = +/-0.034; p = 0.001)	-0.140 (CI = +/-0.263; p = 0.281)	0.402	+6.66%
Severity	2008.1	0.066 (CI = +/-0.037; p = 0.001)	-0.131 (CI = +/-0.279; p = 0.339)	0.389	+6.85%
Severity	2008.2	0.070 (CI = +/-0.040; p = 0.002)	-0.144 (CI = +/-0.290; p = 0.310)	0.377	+7.24%
Severity	2009.1	0.080 (CI = +/-0.043; p = 0.001)	-0.094 (CI = +/-0.296; p = 0.511)	0.433	+8.35%
Severity	2009.2	0.103 (CI = +/-0.037; p = 0.000)	-0.160 (CI = +/-0.236; p = 0.171)	0.664	+10.81%
Severity	2010.1	0.125 (CI = +/-0.030; p = 0.000)	-0.063 (CI = +/-0.187; p = 0.486)	0.821	+13.28%
Severity	2011.1	0.144 (CI = +/-0.023; p = 0.000)	-0.102 (CI = +/-0.131; p = 0.117)	0.918	+15.43%
Severity	2011.2	0.147 (CI = +/-0.026; p = 0.000)	-0.111 (CI = +/-0.138; p = 0.107)	0.907	+15.80%
Severity	2012.1	0.149 (CI = +/-0.030; p = 0.000)	-0.102 (CI = +/-0.151; p = 0.168)	0.894	+16.09%
Severity	2013.1	0.140 (CI = +/-0.033; p = 0.000)	-0.084 (CI = +/-0.151; p = 0.246)	0.867	+15.02%
Severity	2013.2	0.155 (CI = +/-0.032; p = 0.000)	-0.121 (CI = +/-0.134; p = 0.073)	0.905	+16.73%
Severity	2014.1	0.150 (CI = +/-0.037; p = 0.000)	-0.133 (CI = +/-0.147; p = 0.071)	0.887	+16.19%
Severity	2014.2	0.148 (CI = +/-0.046; p = 0.000)	-0.128 (CI = +/-0.165; p = 0.110)	0.844	+15.93%
Severity	2015.1	0.169 (CI = +/-0.043; p = 0.000)	-0.081 (CI = +/-0.144; p = 0.227)	0.906	+18.40%
Severity	2015.2	0.176 (CI = +/-0.056; p = 0.000)	-0.092 (CI = +/-0.163; p = 0.215)	0.880	+19.29%
Severity	2016.1	0.202 (CI = +/-0.063; p = 0.000)	-0.044 (CI = +/-0.162; p = 0.513)	0.912	+22.44%
Frequency	2001.1	0.001 (CI = +/-0.018; p = 0.921)	-0.074 (CI = +/-0.203; p = 0.467)	-0.043	+0.09%
Frequency	2001.2	0.001 (CI = +/-0.019; p = 0.953)	-0.071 (CI = +/-0.209; p = 0.493)	-0.047	+0.05%
Frequency	2002.1	0.000 (CI = +/-0.020; p = 0.982)	-0.077 (CI = +/-0.216; p = 0.474)	-0.047	-0.02%
Frequency	2002.2	-0.001 (CI = +/-0.021; p = 0.928)	-0.072 (CI = +/-0.223; p = 0.513)	-0.051	-0.09%
Frequency	2003.1	-0.004 (CI = +/-0.022; p = 0.707)	-0.093 (CI = +/-0.226; p = 0.407)	-0.038	-0.40%
Frequency	2003.2	-0.007 (CI = +/-0.023; p = 0.509)	-0.073 (CI = +/-0.230; p = 0.521)	-0.036	-0.74%
Frequency	2004.1	-0.011 (CI = +/-0.023; p = 0.331)	-0.098 (CI = +/-0.233; p = 0.393)	-0.008	-1.12%
Frequency	2004.2	-0.016 (CI = +/-0.025; p = 0.205)	-0.075 (CI = +/-0.235; p = 0.519)	0.009	-1.54%
Frequency	2005.1	-0.019 (CI = +/-0.026; p = 0.147)	-0.095 (CI = +/-0.241; p = 0.425)	0.034	-1.86%
Frequency	2005.2	-0.020 (CI = +/-0.028; p = 0.149)	-0.088 (CI = +/-0.251; p = 0.474)	0.035	-1.99%
Frequency	2006.1	-0.023 (CI = +/-0.030; p = 0.128)	-0.103 (CI = +/-0.260; p = 0.420)	0.045	-2.24%
Frequency	2006.2	-0.025 (CI = +/-0.032; p = 0.115)	-0.091 (CI = +/-0.270; p = 0.493)	0.053	-2.50%
Frequency	2007.1	-0.028 (CI = +/-0.035; p = 0.110)	-0.104 (CI = +/-0.283; p = 0.452)	0.055	-2.73%
Frequency	2007.2	-0.030 (CI = +/-0.038; p = 0.117)	-0.096 (CI = +/-0.295; p = 0.503)	0.055	-2.91%
Frequency	2008.1	-0.033 (CI = +/-0.041; p = 0.108)	-0.115 (CI = +/-0.310; p = 0.448)	0.061	-3.26%
Frequency	2008.2	-0.041 (CI = +/-0.044; p = 0.066)	-0.086 (CI = +/-0.316; p = 0.572)	0.100	-4.01%
Frequency	2009.1	-0.054 (CI = +/-0.046; p = 0.022)	-0.152 (CI = +/-0.315; p = 0.324)	0.208	-5.29%
Frequency	2009.2	-0.075 (CI = +/-0.043; p = 0.002)	-0.092 (CI = +/-0.276; p = 0.491)	0.407	-7.20%
Frequency	2010.1	-0.102 (CI = +/-0.033; p = 0.000)	-0.213 (CI = +/-0.203; p = 0.041)	0.719	-9.72%
Frequency	2011.1	-0.125 (CI = +/-0.021; p = 0.000)	-0.165 (CI = +/-0.117; p = 0.009)	0.915	-11.77%
Frequency	2011.2	-0.130 (CI = +/-0.023; p = 0.000)	-0.152 (CI = +/-0.119; p = 0.017)	0.916	-12.20%
Frequency	2012.1	-0.134 (CI = +/-0.026; p = 0.000)	-0.165 (CI = +/-0.129; p = 0.016)	0.901	-12.53%
Frequency	2013.1	-0.142 (CI = +/-0.028; p = 0.000)	-0.150 (CI = +/-0.129; p = 0.027)	0.906	-13.20%
Frequency	2013.2	-0.140 (CI = +/-0.034; p = 0.000)	-0.154 (CI = +/-0.141; p = 0.036)	0.889	-13.06%
Frequency	2014.1	-0.134 (CI = +/-0.039; p = 0.000)	-0.138 (CI = +/-0.153; p = 0.071)	0.850	-12.54%
Frequency	2014.2	-0.138 (CI = +/-0.047; p = 0.000)	-0.130 (CI = +/-0.170; p = 0.117)	0.832	-12.91%
Frequency	2015.1	-0.145 (CI = +/-0.058; p = 0.001)	-0.145 (CI = +/-0.194; p = 0.121)	0.791	-13.49%
Frequency	2015.2	-0.168 (CI = +/-0.064; p = 0.001)	-0.111 (CI = +/-0.188; p = 0.200)	0.842	-15.44%
Frequency	2016.1	-0.188 (CI = +/-0.084; p = 0.002)	-0.148 (CI = +/-0.216; p = 0.139)	0.819	-17.16%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.054 (CI = +/-0.009; p = 0.000)	-0.183 (CI = +/-0.101; p = 0.001)	0.824	+5.53%
Loss Cost	2001.2	0.054 (CI = +/-0.010; p = 0.000)	-0.181 (CI = +/-0.104; p = 0.001)	0.807	+5.50%
Loss Cost	2002.1	0.054 (CI = +/-0.010; p = 0.000)	-0.175 (CI = +/-0.107; p = 0.002)	0.806	+5.60%
Loss Cost	2002.2	0.056 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.108; p = 0.002)	0.806	+5.78%
Loss Cost	2003.1	0.055 (CI = +/-0.011; p = 0.000)	-0.193 (CI = +/-0.111; p = 0.001)	0.796	+5.64%
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.189 (CI = +/-0.114; p = 0.002)	0.772	+5.56%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.205 (CI = +/-0.114; p = 0.001)	0.767	+5.28%
Loss Cost	2004.2	0.049 (CI = +/-0.012; p = 0.000)	-0.191 (CI = +/-0.113; p = 0.002)	0.738	+5.00%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.115; p = 0.001)	0.730	+4.76%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.119; p = 0.001)	0.709	+4.83%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.225 (CI = +/-0.121; p = 0.001)	0.703	+4.54%
Loss Cost	2006.2	0.042 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.122; p = 0.002)	0.657	+4.25%
Loss Cost	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.233 (CI = +/-0.123; p = 0.001)	0.658	+3.86%
Loss Cost	2007.2	0.037 (CI = +/-0.017; p = 0.000)	-0.229 (CI = +/-0.128; p = 0.001)	0.610	+3.74%
Loss Cost	2008.1	0.035 (CI = +/-0.019; p = 0.001)	-0.238 (CI = +/-0.135; p = 0.002)	0.604	+3.56%
Loss Cost	2008.2	0.031 (CI = +/-0.020; p = 0.004)	-0.224 (CI = +/-0.135; p = 0.003)	0.535	+3.12%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.017)	-0.239 (CI = +/-0.144; p = 0.001)	0.537	+2.79%
Loss Cost	2009.2	0.030 (CI = +/-0.024; p = 0.020)	-0.245 (CI = +/-0.150; p = 0.003)	0.522	+3.02%
Loss Cost	2010.1	0.024 (CI = +/-0.027; p = 0.086)	-0.271 (CI = +/-0.160; p = 0.003)	0.539	+2.40%
Loss Cost	2011.1	0.019 (CI = +/-0.031; p = 0.202)	-0.264 (CI = +/-0.165; p = 0.004)	0.474	+1.94%
Loss Cost	2011.2	0.017 (CI = +/-0.035; p = 0.305)	-0.260 (CI = +/-0.175; p = 0.007)	0.417	+1.75%
Loss Cost	2012.1	0.016 (CI = +/-0.043; p = 0.423)	-0.264 (CI = +/-0.197; p = 0.013)	0.408	+1.62%
Loss Cost	2013.1	-0.003 (CI = +/-0.041; p = 0.886)	-0.236 (CI = +/-0.172; p = 0.012)	0.381	-0.27%
Loss Cost	2013.2	0.015 (CI = +/-0.038; p = 0.395)	-0.274 (CI = +/-0.147; p = 0.002)	0.601	+1.50%
Loss Cost	2014.1	0.017 (CI = +/-0.047; p = 0.435)	-0.270 (CI = +/-0.169; p = 0.006)	0.577	+1.68%
Loss Cost	2014.2	0.010 (CI = +/-0.056; p = 0.695)	-0.258 (CI = +/-0.186; p = 0.013)	0.501	+0.98%
Loss Cost	2015.1	0.030 (CI = +/-0.067; p = 0.316)	-0.214 (CI = +/-0.200; p = 0.040)	0.503	+3.02%
Loss Cost	2015.2	0.013 (CI = +/-0.082; p = 0.695)	-0.195 (CI = +/-0.215; p = 0.067)	0.355	+1.33%
Loss Cost	2016.1	0.027 (CI = +/-0.135; p = 0.609)	-0.171 (CI = +/-0.305; p = 0.196)	0.279	+2.74%
Severity	2001.1	0.048 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.168; p = 0.102)	0.560	+4.90%
Severity	2001.2	0.048 (CI = +/-0.016; p = 0.000)	-0.138 (CI = +/-0.173; p = 0.113)	0.533	+4.89%
Severity	2002.1	0.049 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.178; p = 0.150)	0.533	+5.03%
Severity	2002.2	0.051 (CI = +/-0.017; p = 0.000)	-0.142 (CI = +/-0.181; p = 0.119)	0.537	+5.27%
Severity	2003.1	0.053 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.187; p = 0.160)	0.538	+5.44%
Severity	2003.2	0.055 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.191; p = 0.129)	0.541	+5.70%
Severity	2004.1	0.057 (CI = +/-0.021; p = 0.000)	-0.139 (CI = +/-0.198; p = 0.162)	0.534	+5.82%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	-0.146 (CI = +/-0.205; p = 0.154)	0.517	+5.97%
Severity	2005.1	0.059 (CI = +/-0.024; p = 0.000)	-0.142 (CI = +/-0.214; p = 0.183)	0.504	+6.04%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	-0.151 (CI = +/-0.221; p = 0.172)	0.489	+6.23%
Severity	2006.1	0.060 (CI = +/-0.028; p = 0.000)	-0.155 (CI = +/-0.232; p = 0.180)	0.465	+6.15%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	-0.154 (CI = +/-0.242; p = 0.200)	0.422	+6.12%
Severity	2007.1	0.057 (CI = +/-0.033; p = 0.001)	-0.165 (CI = +/-0.255; p = 0.193)	0.392	+5.91%
Severity	2007.2	0.058 (CI = +/-0.036; p = 0.003)	-0.166 (CI = +/-0.267; p = 0.207)	0.352	+5.96%
Severity	2008.1	0.059 (CI = +/-0.039; p = 0.006)	-0.161 (CI = +/-0.285; p = 0.249)	0.338	+6.06%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.007)	-0.173 (CI = +/-0.296; p = 0.235)	0.323	+6.43%
Severity	2009.1	0.073 (CI = +/-0.047; p = 0.005)	-0.123 (CI = +/-0.307; p = 0.410)	0.373	+7.57%
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	-0.182 (CI = +/-0.245; p = 0.134)	0.627	+10.12%
Severity	2010.1	0.121 (CI = +/-0.034; p = 0.000)	-0.075 (CI = +/-0.200; p = 0.437)	0.794	+12.91%
Severity	2011.1	0.142 (CI = +/-0.026; p = 0.000)	-0.108 (CI = +/-0.141; p = 0.122)	0.905	+15.22%
Severity	2011.2	0.145 (CI = +/-0.030; p = 0.000)	-0.115 (CI = +/-0.149; p = 0.116)	0.891	+15.60%
Severity	2012.1	0.148 (CI = +/-0.036; p = 0.000)	-0.106 (CI = +/-0.166; p = 0.187)	0.876	+15.91%
Severity	2013.1	0.137 (CI = +/-0.039; p = 0.000)	-0.091 (CI = +/-0.165; p = 0.249)	0.840	+14.70%
Severity	2013.2	0.153 (CI = +/-0.038; p = 0.000)	-0.125 (CI = +/-0.147; p = 0.088)	0.886	+16.52%
Severity	2014.1	0.146 (CI = +/-0.046; p = 0.000)	-0.142 (CI = +/-0.165; p = 0.083)	0.864	+15.75%
Severity	2014.2	0.143 (CI = +/-0.056; p = 0.001)	-0.137 (CI = +/-0.185; p = 0.124)	0.809	+15.43%
Severity	2015.1	0.171 (CI = +/-0.057; p = 0.000)	-0.077 (CI = +/-0.172; p = 0.318)	0.883	+18.64%
Severity	2015.2	0.180 (CI = +/-0.075; p = 0.002)	-0.087 (CI = +/-0.196; p = 0.309)	0.849	+19.70%
Severity	2016.1	0.228 (CI = +/-0.083; p = 0.002)	-0.001 (CI = +/-0.187; p = 0.985)	0.921	+25.57%
Frequency	2001.1	0.006 (CI = +/-0.017; p = 0.490)	-0.044 (CI = +/-0.196; p = 0.649)	-0.040	+0.60%
Frequency	2001.2	0.006 (CI = +/-0.018; p = 0.527)	-0.043 (CI = +/-0.202; p = 0.667)	-0.045	+0.58%
Frequency	2002.1	0.005 (CI = +/-0.020; p = 0.578)	-0.046 (CI = +/-0.209; p = 0.657)	-0.048	+0.54%
Frequency	2002.2	0.005 (CI = +/-0.021; p = 0.637)	-0.042 (CI = +/-0.215; p = 0.689)	-0.055	+0.48%
Frequency	2003.1	0.002 (CI = +/-0.022; p = 0.855)	-0.062 (CI = +/-0.220; p = 0.571)	-0.058	+0.20%
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.905)	-0.043 (CI = +/-0.223; p = 0.696)	-0.067	-0.13%
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.665)	-0.067 (CI = +/-0.227; p = 0.551)	-0.055	-0.51%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.453)	-0.045 (CI = +/-0.230; p = 0.689)	-0.048	-0.92%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.351)	-0.063 (CI = +/-0.238; p = 0.588)	-0.033	-1.21%
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.344)	-0.058 (CI = +/-0.247; p = 0.632)	-0.034	-1.32%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.311)	-0.070 (CI = +/-0.258; p = 0.581)	-0.029	-1.52%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.275)	-0.059 (CI = +/-0.268; p = 0.652)	-0.023	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.272)	-0.068 (CI = +/-0.283; p = 0.620)	-0.026	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.276)	-0.062 (CI = +/-0.295; p = 0.664)	-0.027	-2.09%
Frequency	2008.1	-0.024 (CI = +/-0.044; p = 0.265)	-0.076 (CI = +/-0.314; p = 0.616)	-0.027	-2.36%
Frequency	2008.2	-0.032 (CI = +/-0.047; p = 0.172)	-0.051 (CI = +/-0.320; p = 0.740)	0.006	-3.11%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	-0.117 (CI = +/-0.325; p = 0.458)	0.100	-4.44%
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	-0.063 (CI = +/-0.284; p = 0.643)	0.306	-6.44%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	-0.197 (CI = +/-0.216; p = 0.072)	0.653	-9.31%
Frequency	2011.1	-0.122 (CI = +/-0.023; p = 0.000)	-0.156 (CI = +/-0.125; p = 0.018)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	-0.144 (CI = +/-0.127; p = 0.029)	0.895	-11.98%
Frequency	2012.1	-0.132 (CI = +/-0.030; p = 0.000)	-0.158 (CI = +/-0.141; p = 0.031)	0.872	-12.33%
Frequency	2013.1	-0.140 (CI = +/-0.034; p = 0.000)	-0.145 (CI = +/-0.141; p = 0.045)	0.877	-13.05%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	-0.149 (CI = +/-0.155; p = 0.057)	0.854	-12.89%
Frequency	2014.1	-0.130 (CI = +/-0.047; p = 0.000)	-0.128 (CI = +/-0.171; p = 0.122)	0.794	-12.16%
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	-0.121 (CI = +/-0.191; p = 0.178)	0.766	-12.52%
Frequency	2015.1	-0.141 (CI = +/-0.077; p = 0.004)	-0.137 (CI = +/-0.231; p = 0.196)	0.695	-13.16%
Frequency	2015.2	-0.167 (CI = +/-0.087; p = 0.004)	-0.109 (CI = +/-0.228; p = 0.275)	0.767	-15.35%
Frequency	2016.1	-0.201 (CI = +/-0.130; p = 0.013)	-0.169 (CI = +/-0.293; p = 0.184)	0.733	-18.18%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.055 (CI = +/-0.009; p = 0.000)	-0.194 (CI = +/-0.103; p = 0.001)	0.821	+5.69%
Loss Cost	2001.2	0.055 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.107; p = 0.001)	0.803	+5.67%
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.109; p = 0.002)	0.802	+5.78%
Loss Cost	2002.2	0.058 (CI = +/-0.011; p = 0.000)	-0.199 (CI = +/-0.110; p = 0.001)	0.805	+5.99%
Loss Cost	2003.1	0.057 (CI = +/-0.011; p = 0.000)	-0.207 (CI = +/-0.113; p = 0.001)	0.795	+5.86%
Loss Cost	2003.2	0.056 (CI = +/-0.012; p = 0.000)	-0.203 (CI = +/-0.117; p = 0.001)	0.770	+5.79%
Loss Cost	2004.1	0.054 (CI = +/-0.013; p = 0.000)	-0.219 (CI = +/-0.116; p = 0.001)	0.765	+5.51%
Loss Cost	2004.2	0.051 (CI = +/-0.013; p = 0.000)	-0.204 (CI = +/-0.117; p = 0.001)	0.732	+5.21%
Loss Cost	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.217 (CI = +/-0.118; p = 0.001)	0.724	+4.97%
Loss Cost	2005.2	0.050 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.123; p = 0.001)	0.704	+5.08%
Loss Cost	2006.1	0.047 (CI = +/-0.015; p = 0.000)	-0.238 (CI = +/-0.125; p = 0.001)	0.699	+4.79%
Loss Cost	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.225 (CI = +/-0.127; p = 0.001)	0.647	+4.48%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	-0.245 (CI = +/-0.128; p = 0.001)	0.649	+4.10%
Loss Cost	2007.2	0.039 (CI = +/-0.019; p = 0.000)	-0.241 (CI = +/-0.134; p = 0.001)	0.598	+4.00%
Loss Cost	2008.1	0.037 (CI = +/-0.020; p = 0.001)	-0.250 (CI = +/-0.142; p = 0.002)	0.592	+3.82%
Loss Cost	2008.2	0.033 (CI = +/-0.022; p = 0.005)	-0.234 (CI = +/-0.144; p = 0.003)	0.514	+3.35%
Loss Cost	2009.1	0.030 (CI = +/-0.024; p = 0.019)	-0.249 (CI = +/-0.152; p = 0.002)	0.516	+3.01%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.021)	-0.257 (CI = +/-0.159; p = 0.004)	0.505	+3.33%
Loss Cost	2010.1	0.027 (CI = +/-0.030; p = 0.080)	-0.282 (CI = +/-0.169; p = 0.003)	0.524	+2.70%
Loss Cost	2011.1	0.022 (CI = +/-0.035; p = 0.191)	-0.274 (CI = +/-0.177; p = 0.006)	0.452	+2.24%
Loss Cost	2011.2	0.021 (CI = +/-0.041; p = 0.291)	-0.270 (CI = +/-0.192; p = 0.010)	0.393	+2.08%
Loss Cost	2012.1	0.019 (CI = +/-0.049; p = 0.396)	-0.274 (CI = +/-0.215; p = 0.018)	0.380	+1.96%
Loss Cost	2013.1	-0.003 (CI = +/-0.049; p = 0.898)	-0.236 (CI = +/-0.192; p = 0.022)	0.342	-0.28%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.340)	-0.287 (CI = +/-0.166; p = 0.004)	0.584	+2.04%
Loss Cost	2014.1	0.022 (CI = +/-0.056; p = 0.381)	-0.283 (CI = +/-0.191; p = 0.010)	0.553	+2.25%
Loss Cost	2014.2	0.015 (CI = +/-0.073; p = 0.631)	-0.269 (CI = +/-0.221; p = 0.025)	0.463	+1.51%
Loss Cost	2015.1	0.036 (CI = +/-0.085; p = 0.323)	-0.227 (CI = +/-0.239; p = 0.059)	0.440	+3.70%
Loss Cost	2015.2	0.016 (CI = +/-0.117; p = 0.721)	-0.200 (CI = +/-0.281; p = 0.119)	0.242	+1.63%
Loss Cost	2016.1	0.031 (CI = +/-0.202; p = 0.655)	-0.176 (CI = +/-0.422; p = 0.276)	0.086	+3.18%
Severity	2001.1	0.045 (CI = +/-0.015; p = 0.000)	-0.116 (CI = +/-0.169; p = 0.172)	0.507	+4.56%
Severity	2001.2	0.044 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.174; p = 0.196)	0.474	+4.52%
Severity	2002.1	0.046 (CI = +/-0.017; p = 0.000)	-0.104 (CI = +/-0.179; p = 0.244)	0.474	+4.66%
Severity	2002.2	0.048 (CI = +/-0.018; p = 0.000)	-0.117 (CI = +/-0.184; p = 0.202)	0.476	+4.88%
Severity	2003.1	0.049 (CI = +/-0.019; p = 0.000)	-0.107 (CI = +/-0.189; p = 0.256)	0.477	+5.04%
Severity	2003.2	0.052 (CI = +/-0.020; p = 0.000)	-0.121 (CI = +/-0.194; p = 0.213)	0.478	+5.29%
Severity	2004.1	0.053 (CI = +/-0.022; p = 0.000)	-0.114 (CI = +/-0.202; p = 0.254)	0.469	+5.41%
Severity	2004.2	0.054 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.210; p = 0.248)	0.448	+5.53%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	-0.117 (CI = +/-0.219; p = 0.281)	0.433	+5.59%
Severity	2005.2	0.056 (CI = +/-0.027; p = 0.000)	-0.125 (CI = +/-0.228; p = 0.269)	0.413	+5.76%
Severity	2006.1	0.055 (CI = +/-0.029; p = 0.001)	-0.129 (CI = +/-0.239; p = 0.273)	0.385	+5.67%
Severity	2006.2	0.054 (CI = +/-0.032; p = 0.002)	-0.125 (CI = +/-0.250; p = 0.310)	0.334	+5.56%
Severity	2007.1	0.052 (CI = +/-0.035; p = 0.005)	-0.136 (CI = +/-0.263; p = 0.293)	0.299	+5.34%
Severity	2007.2	0.052 (CI = +/-0.038; p = 0.011)	-0.135 (CI = +/-0.277; p = 0.319)	0.251	+5.31%
Severity	2008.1	0.053 (CI = +/-0.042; p = 0.018)	-0.131 (CI = +/-0.295; p = 0.363)	0.235	+5.40%
Severity	2008.2	0.056 (CI = +/-0.047; p = 0.024)	-0.141 (CI = +/-0.311; p = 0.349)	0.215	+5.72%
Severity	2009.1	0.066 (CI = +/-0.051; p = 0.014)	-0.093 (CI = +/-0.322; p = 0.546)	0.271	+6.85%
Severity	2009.2	0.092 (CI = +/-0.044; p = 0.001)	-0.165 (CI = +/-0.262; p = 0.199)	0.548	+9.66%
Severity	2010.1	0.118 (CI = +/-0.038; p = 0.000)	-0.061 (CI = +/-0.212; p = 0.548)	0.750	+12.49%
Severity	2011.1	0.141 (CI = +/-0.030; p = 0.000)	-0.104 (CI = +/-0.153; p = 0.164)	0.883	+15.09%
Severity	2011.2	0.144 (CI = +/-0.035; p = 0.000)	-0.113 (CI = +/-0.164; p = 0.156)	0.863	+15.52%
Severity	2012.1	0.147 (CI = +/-0.041; p = 0.000)	-0.105 (CI = +/-0.183; p = 0.231)	0.843	+15.84%
Severity	2013.1	0.134 (CI = +/-0.047; p = 0.000)	-0.082 (CI = +/-0.183; p = 0.338)	0.789	+14.32%
Severity	2013.2	0.153 (CI = +/-0.047; p = 0.000)	-0.126 (CI = +/-0.170; p = 0.125)	0.847	+16.59%
Severity	2014.1	0.147 (CI = +/-0.056; p = 0.000)	-0.142 (CI = +/-0.190; p = 0.120)	0.814	+15.78%
Severity	2014.2	0.143 (CI = +/-0.073; p = 0.003)	-0.135 (CI = +/-0.223; p = 0.187)	0.727	+15.35%
Severity	2015.1	0.172 (CI = +/-0.075; p = 0.002)	-0.078 (CI = +/-0.209; p = 0.383)	0.832	+18.72%
Severity	2015.2	0.184 (CI = +/-0.107; p = 0.009)	-0.095 (CI = +/-0.256; p = 0.363)	0.779	+20.26%
Severity	2016.1	0.236 (CI = +/-0.120; p = 0.008)	-0.012 (CI = +/-0.250; p = 0.885)	0.889	+26.61%
Frequency	2001.1	0.011 (CI = +/-0.018; p = 0.223)	-0.078 (CI = +/-0.192; p = 0.412)	0.004	+1.08%
Frequency	2001.2	0.011 (CI = +/-0.019; p = 0.240)	-0.080 (CI = +/-0.199; p = 0.417)	-0.002	+1.10%
Frequency	2002.1	0.011 (CI = +/-0.020; p = 0.280)	-0.082 (CI = +/-0.206; p = 0.423)	-0.007	+1.07%
Frequency	2002.2	0.011 (CI = +/-0.021; p = 0.314)	-0.082 (CI = +/-0.213; p = 0.439)	-0.017	+1.06%
Frequency	2003.1	0.008 (CI = +/-0.022; p = 0.478)	-0.100 (CI = +/-0.217; p = 0.355)	-0.023	+0.78%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.684)	-0.082 (CI = +/-0.223; p = 0.455)	-0.049	+0.47%
Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.936)	-0.105 (CI = +/-0.226; p = 0.350)	-0.042	+0.10%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.813)	-0.084 (CI = +/-0.231; p = 0.463)	-0.054	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.659)	-0.100 (CI = +/-0.238; p = 0.392)	-0.042	-0.59%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.659)	-0.098 (CI = +/-0.249; p = 0.423)	-0.046	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.592)	-0.109 (CI = +/-0.260; p = 0.395)	-0.042	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.545)	-0.100 (CI = +/-0.272; p = 0.451)	-0.045	-1.02%
Frequency	2007.1	-0.012 (CI = +/-0.038; p = 0.519)	-0.109 (CI = +/-0.287; p = 0.439)	-0.047	-1.18%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.536)	-0.106 (CI = +/-0.302; p = 0.471)	-0.052	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.497)	-0.119 (CI = +/-0.321; p = 0.447)	-0.052	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.354)	-0.093 (CI = +/-0.332; p = 0.561)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.163)	-0.156 (CI = +/-0.336; p = 0.339)	0.054	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	-0.093 (CI = +/-0.299; p = 0.517)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	-0.222 (CI = +/-0.224; p = 0.052)	0.622	-8.71%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	-0.170 (CI = +/-0.131; p = 0.015)	0.882	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	-0.157 (CI = +/-0.137; p = 0.028)	0.880	-11.64%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	-0.169 (CI = +/-0.152; p = 0.032)	0.852	-11.98%
Frequency	2013.1	-0.137 (CI = +/-0.040; p = 0.000)	-0.153 (CI = +/-0.156; p = 0.054)	0.854	-12.78%
Frequency	2013.2	-0.133 (CI = +/-0.049; p = 0.000)	-0.161 (CI = +/-0.176; p = 0.068)	0.828	-12.48%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	-0.141 (CI = +/-0.194; p = 0.130)	0.752	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.075; p = 0.006)	-0.134 (CI = +/-0.227; p = 0.199)	0.716	-12.00%
Frequency	2015.1	-0.135 (CI = +/-0.099; p = 0.017)	-0.149 (CI = +/-0.277; p = 0.227)	0.625	-12.65%
Frequency	2015.2	-0.168 (CI = +/-0.125; p = 0.020)	-0.106 (CI = +/-0.299; p = 0.381)	0.706	-15.49%
Frequency	2016.1	-0.205 (CI = +/-0.193; p = 0.043)	-0.164 (CI = +/-0.404; p = 0.288)	0.657	-18.51%

SP

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.053 (CI = +/-0.015; p = 0.000)	-0.434 (CI = +/-0.169; p = 0.000)	0.676	+5.39%
Loss Cost	2001.2	0.054 (CI = +/-0.015; p = 0.000)	-0.444 (CI = +/-0.172; p = 0.000)	0.670	+5.56%
Loss Cost	2002.1	0.056 (CI = +/-0.016; p = 0.000)	-0.431 (CI = +/-0.175; p = 0.000)	0.678	+5.78%
Loss Cost	2002.2	0.058 (CI = +/-0.017; p = 0.000)	-0.442 (CI = +/-0.178; p = 0.000)	0.672	+5.98%
Loss Cost	2003.1	0.058 (CI = +/-0.018; p = 0.000)	-0.442 (CI = +/-0.183; p = 0.000)	0.668	+5.99%
Loss Cost	2003.2	0.060 (CI = +/-0.018; p = 0.000)	-0.454 (CI = +/-0.187; p = 0.000)	0.662	+6.22%
Loss Cost	2004.1	0.063 (CI = +/-0.019; p = 0.000)	-0.440 (CI = +/-0.191; p = 0.000)	0.670	+6.48%
Loss Cost	2004.2	0.066 (CI = +/-0.020; p = 0.000)	-0.456 (CI = +/-0.193; p = 0.000)	0.670	+6.80%
Loss Cost	2005.1	0.062 (CI = +/-0.021; p = 0.000)	-0.476 (CI = +/-0.195; p = 0.000)	0.668	+6.40%
Loss Cost	2005.2	0.066 (CI = +/-0.022; p = 0.000)	-0.496 (CI = +/-0.198; p = 0.000)	0.673	+6.80%
Loss Cost	2006.1	0.065 (CI = +/-0.024; p = 0.000)	-0.499 (CI = +/-0.205; p = 0.000)	0.668	+6.73%
Loss Cost	2006.2	0.064 (CI = +/-0.025; p = 0.000)	-0.495 (CI = +/-0.212; p = 0.000)	0.633	+6.66%
Loss Cost	2007.1	0.067 (CI = +/-0.027; p = 0.000)	-0.483 (CI = +/-0.220; p = 0.000)	0.637	+6.94%
Loss Cost	2007.2	0.074 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.673	+7.73%
Loss Cost	2008.1	0.076 (CI = +/-0.030; p = 0.000)	-0.507 (CI = +/-0.224; p = 0.000)	0.673	+7.94%
Loss Cost	2008.2	0.077 (CI = +/-0.032; p = 0.000)	-0.509 (CI = +/-0.234; p = 0.000)	0.639	+7.98%
Loss Cost	2009.1	0.074 (CI = +/-0.035; p = 0.000)	-0.519 (CI = +/-0.244; p = 0.000)	0.633	+7.69%
Loss Cost	2009.2	0.061 (CI = +/-0.034; p = 0.001)	-0.469 (CI = +/-0.226; p = 0.000)	0.583	+6.28%
Loss Cost	2010.1	0.064 (CI = +/-0.037; p = 0.002)	-0.458 (CI = +/-0.237; p = 0.001)	0.585	+6.58%
Loss Cost	2010.2	0.060 (CI = +/-0.041; p = 0.006)	-0.445 (CI = +/-0.248; p = 0.001)	0.521	+6.17%
Loss Cost	2011.1	0.062 (CI = +/-0.045; p = 0.010)	-0.437 (CI = +/-0.262; p = 0.003)	0.520	+6.42%
Loss Cost	2011.2	0.052 (CI = +/-0.049; p = 0.037)	-0.405 (CI = +/-0.267; p = 0.005)	0.429	+5.35%
Loss Cost	2012.1	0.045 (CI = +/-0.054; p = 0.098)	-0.429 (CI = +/-0.280; p = 0.005)	0.433	+4.57%
Loss Cost	2012.2	0.024 (CI = +/-0.052; p = 0.351)	-0.369 (CI = +/-0.257; p = 0.008)	0.343	+2.39%
Loss Cost	2013.1	0.041 (CI = +/-0.055; p = 0.134)	-0.320 (CI = +/-0.254; p = 0.018)	0.375	+4.17%
Loss Cost	2013.2	0.041 (CI = +/-0.063; p = 0.186)	-0.320 (CI = +/-0.275; p = 0.026)	0.314	+4.18%
Loss Cost	2014.1	0.022 (CI = +/-0.069; p = 0.505)	-0.368 (CI = +/-0.279; p = 0.014)	0.367	+2.19%
Loss Cost	2014.2	0.002 (CI = +/-0.075; p = 0.954)	-0.325 (CI = +/-0.281; p = 0.028)	0.279	+0.20%
Loss Cost	2015.1	0.016 (CI = +/-0.089; p = 0.698)	-0.296 (CI = +/-0.307; p = 0.057)	0.229	+1.59%
Loss Cost	2015.2	-0.023 (CI = +/-0.085; p = 0.557)	-0.225 (CI = +/-0.270; p = 0.090)	0.173	-2.23%
Loss Cost	2016.1	-0.022 (CI = +/-0.109; p = 0.642)	-0.225 (CI = +/-0.313; p = 0.133)	0.093	-2.22%
Loss Cost	2016.2	-0.021 (CI = +/-0.141; p = 0.724)	-0.227 (CI = +/-0.366; p = 0.180)	0.052	-2.11%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.099; p = 0.178)	0.762	+4.86%
Severity	2001.2	0.046 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.100; p = 0.134)	0.746	+4.72%
Severity	2002.1	0.046 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.103; p = 0.149)	0.727	+4.71%
Severity	2002.2	0.045 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.105; p = 0.141)	0.709	+4.65%
Severity	2003.1	0.046 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.108; p = 0.125)	0.699	+4.74%
Severity	2003.2	0.045 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.111; p = 0.108)	0.679	+4.63%
Severity	2004.1	0.048 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.111; p = 0.065)	0.693	+4.88%
Severity	2004.2	0.047 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.114; p = 0.063)	0.674	+4.81%
Severity	2005.1	0.046 (CI = +/-0.013; p = 0.000)	0.101 (CI = +/-0.117; p = 0.088)	0.637	+4.68%
Severity	2005.2	0.046 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.121; p = 0.099)	0.620	+4.68%
Severity	2006.1	0.048 (CI = +/-0.014; p = 0.000)	0.111 (CI = +/-0.124; p = 0.077)	0.618	+4.88%
Severity	2006.2	0.041 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.106; p = 0.011)	0.641	+4.20%
Severity	2007.1	0.040 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.110; p = 0.016)	0.595	+4.11%
Severity	2007.2	0.037 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.111; p = 0.010)	0.576	+3.81%
Severity	2008.1	0.038 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.116; p = 0.012)	0.540	+3.84%
Severity	2008.2	0.034 (CI = +/-0.016; p = 0.000)	0.168 (CI = +/-0.116; p = 0.007)	0.525	+3.47%
Severity	2009.1	0.036 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.120; p = 0.006)	0.511	+3.67%
Severity	2009.2	0.029 (CI = +/-0.017; p = 0.001)	0.201 (CI = +/-0.111; p = 0.001)	0.540	+2.99%
Severity	2010.1	0.034 (CI = +/-0.017; p = 0.001)	0.218 (CI = +/-0.111; p = 0.001)	0.580	+3.45%
Severity	2010.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.102; p = 0.001)	0.664	+4.13%
Severity	2011.1	0.036 (CI = +/-0.018; p = 0.001)	0.180 (CI = +/-0.103; p = 0.002)	0.588	+3.69%
Severity	2011.2	0.032 (CI = +/-0.019; p = 0.003)	0.192 (CI = +/-0.105; p = 0.001)	0.589	+3.28%
Severity	2012.1	0.034 (CI = +/-0.021; p = 0.004)	0.199 (CI = +/-0.111; p = 0.002)	0.563	+3.51%
Severity	2012.2	0.039 (CI = +/-0.023; p = 0.003)	0.186 (CI = +/-0.114; p = 0.004)	0.593	+4.00%
Severity	2013.1	0.039 (CI = +/-0.027; p = 0.007)	0.186 (CI = +/-0.123; p = 0.006)	0.527	+4.02%
Severity	2013.2	0.037 (CI = +/-0.030; p = 0.022)	0.193 (CI = +/-0.132; p = 0.008)	0.518	+3.73%
Severity	2014.1	0.032 (CI = +/-0.035; p = 0.069)	0.182 (CI = +/-0.143; p = 0.017)	0.402	+3.30%
Severity	2014.2	0.040 (CI = +/-0.040; p = 0.051)	0.166 (CI = +/-0.150; p = 0.033)	0.430	+4.06%
Severity	2015.1	0.040 (CI = +/-0.049; p = 0.099)	0.166 (CI = +/-0.168; p = 0.052)	0.327	+4.05%
Severity	2015.2	0.030 (CI = +/-0.057; p = 0.255)	0.183 (CI = +/-0.182; p = 0.048)	0.330	+3.09%
Severity	2016.1	0.016 (CI = +/-0.070; p = 0.593)	0.158 (CI = +/-0.200; p = 0.104)	0.147	+1.66%
Severity	2016.2	0.027 (CI = +/-0.087; p = 0.478)	0.142 (CI = +/-0.227; p = 0.176)	0.104	+2.73%
Frequency	2001.1	0.005 (CI = +/-0.017; p = 0.540)	-0.501 (CI = +/-0.192; p = 0.000)	0.407	+0.51%
Frequency	2001.2	0.008 (CI = +/-0.017; p = 0.354)	-0.520 (CI = +/-0.193; p = 0.000)	0.431	+0.80%
Frequency	2002.1	0.010 (CI = +/-0.018; p = 0.257)	-0.505 (CI = +/-0.196; p = 0.000)	0.425	+1.02%
Frequency	2002.2	0.013 (CI = +/-0.019; p = 0.177)	-0.521 (CI = +/-0.199; p = 0.000)	0.439	+1.27%
Frequency	2003.1	0.012 (CI = +/-0.020; p = 0.229)	-0.525 (CI = +/-0.205; p = 0.000)	0.439	+1.19%
Frequency	2003.2	0.015 (CI = +/-0.020; p = 0.144)	-0.544 (CI = +/-0.207; p = 0.000)	0.459	+1.52%
Frequency	2004.1	0.015 (CI = +/-0.022; p = 0.165)	-0.543 (CI = +/-0.214; p = 0.000)	0.456	+1.53%
Frequency	2004.2	0.019 (CI = +/-0.023; p = 0.100)	-0.563 (CI = +/-0.216; p = 0.000)	0.478	+1.90%
Frequency	2005.1	0.016 (CI = +/-0.024; p = 0.175)	-0.577 (CI = +/-0.222; p = 0.000)	0.485	+1.65%
Frequency	2005.2	0.020 (CI = +/-0.025; p = 0.114)	-0.597 (CI = +/-0.225; p = 0.000)	0.501	+2.02%
Frequency	2006.1	0.017 (CI = +/-0.027; p = 0.192)	-0.610 (CI = +/-0.232; p = 0.000)	0.507	+1.76%
Frequency	2006.2	0.023 (CI = +/-0.028; p = 0.096)	-0.638 (CI = +/-0.232; p = 0.000)	0.540	+2.36%
Frequency	2007.1	0.027 (CI = +/-0.030; p = 0.074)	-0.621 (CI = +/-0.239; p = 0.000)	0.539	+2.71%
Frequency	2007.2	0.037 (CI = +/-0.029; p = 0.014)	-0.667 (CI = +/-0.224; p = 0.000)	0.622	+3.78%
Frequency	2008.1	0.039 (CI = +/-0.031; p = 0.017)	-0.660 (CI = +/-0.234; p = 0.000)	0.620	+3.95%
Frequency	2008.2	0.043 (CI = +/-0.033; p = 0.015)	-0.676 (CI = +/-0.241; p = 0.000)	0.618	+4.35%
Frequency	2009.1	0.038 (CI = +/-0.036; p = 0.040)	-0.695 (CI = +/-0.250; p = 0.000)	0.625	+3.88%
Frequency	2009.2	0.031 (CI = +/-0.038; p = 0.102)	-0.670 (CI = +/-0.255; p = 0.000)	0.585	+3.20%
Frequency	2010.1	0.030 (CI = +/-0.042; p = 0.156)	-0.676 (CI = +/-0.268; p = 0.000)	0.583	+3.03%
Frequency	2010.2	0.019 (CI = +/-0.044; p = 0.370)	-0.639 (CI = +/-0.269; p = 0.000)	0.544	+1.96%
Frequency	2011.1	0.026 (CI = +/-0.049; p = 0.276)	-0.616 (CI = +/-0.280; p = 0.000)	0.535	+2.63%
Frequency	2011.2	0.020 (CI = +/-0.054; p = 0.443)	-0.597 (CI = +/-0.293; p = 0.001)	0.489	+2.01%
Frequency	2012.1	0.010 (CI = +/-0.059; p = 0.717)	-0.628 (CI = +/-0.306; p = 0.001)	0.510	+1.03%
Frequency	2012.2	-0.016 (CI = +/-0.055; p = 0.551)	-0.554 (CI = +/-0.268; p = 0.001)	0.530	-1.55%
Frequency	2013.1	0.002 (CI = +/-0.058; p = 0.956)	-0.506 (CI = +/-0.268; p = 0.001)	0.499	+0.15%
Frequency	2013.2	0.004 (CI = +/-0.067; p = 0.892)	-0.513 (CI = +/-0.289; p = 0.002)	0.482	+0.42%
Frequency	2014.1	-0.011 (CI = +/-0.075; p = 0.759)	-0.550 (CI = +/-0.304; p = 0.002)	0.517	-1.07%
Frequency	2014.2	-0.038 (CI = +/-0.077; p = 0.301)	-0.492 (CI = +/-0.290; p = 0.004)	0.530	-3.71%
Frequency	2015.1	-0.024 (CI = +/-0.092; p = 0.569)	-0.462 (CI = +/-0.316; p = 0.009)	0.448	-2.37%
Frequency	2015.2	-0.053 (CI = +/-0.099; p = 0.254)	-0.409 (CI = +/-0.316; p = 0.017)	0.457	-5.16%
Frequency	2016.1	-0.039 (CI = +/-0.125; p = 0.488)	-0.383 (CI = +/-0.360; p = 0.040)	0.328	-3.81%
Frequency	2016.2	-0.048 (CI = +/-0.161; p = 0.491)	-0.369 (CI = +/-0.418; p = 0.074)	0.286	-4.71%

Specified Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.054 (CI = +/-0.019; p = 0.000)	0.454	+5.57%
Loss Cost	2001.2	0.054 (CI = +/-0.020; p = 0.000)	0.434	+5.56%
Loss Cost	2002.1	0.058 (CI = +/-0.021; p = 0.000)	0.462	+5.97%
Loss Cost	2002.2	0.058 (CI = +/-0.022; p = 0.000)	0.442	+5.98%
Loss Cost	2003.1	0.060 (CI = +/-0.023; p = 0.000)	0.443	+6.21%
Loss Cost	2003.2	0.060 (CI = +/-0.024; p = 0.000)	0.422	+6.22%
Loss Cost	2004.1	0.065 (CI = +/-0.025; p = 0.000)	0.452	+6.73%
Loss Cost	2004.2	0.066 (CI = +/-0.027; p = 0.000)	0.434	+6.80%
Loss Cost	2005.1	0.065 (CI = +/-0.028; p = 0.000)	0.403	+6.70%
Loss Cost	2005.2	0.066 (CI = +/-0.030; p = 0.000)	0.386	+6.80%
Loss Cost	2006.1	0.068 (CI = +/-0.032; p = 0.000)	0.384	+7.09%
Loss Cost	2006.2	0.064 (CI = +/-0.034; p = 0.001)	0.334	+6.66%
Loss Cost	2007.1	0.071 (CI = +/-0.036; p = 0.000)	0.364	+7.33%
Loss Cost	2007.2	0.074 (CI = +/-0.038; p = 0.000)	0.365	+7.73%
Loss Cost	2008.1	0.081 (CI = +/-0.041; p = 0.000)	0.388	+8.43%
Loss Cost	2008.2	0.077 (CI = +/-0.044; p = 0.001)	0.335	+7.98%
Loss Cost	2009.1	0.080 (CI = +/-0.048; p = 0.002)	0.323	+8.28%
Loss Cost	2009.2	0.061 (CI = +/-0.046; p = 0.012)	0.230	+6.28%
Loss Cost	2010.1	0.069 (CI = +/-0.049; p = 0.008)	0.266	+7.19%
Loss Cost	2010.2	0.060 (CI = +/-0.053; p = 0.029)	0.187	+6.17%
Loss Cost	2011.1	0.069 (CI = +/-0.058; p = 0.022)	0.218	+7.12%
Loss Cost	2011.2	0.052 (CI = +/-0.060; p = 0.085)	0.115	+5.35%
Loss Cost	2012.1	0.053 (CI = +/-0.068; p = 0.118)	0.092	+5.41%
Loss Cost	2012.2	0.024 (CI = +/-0.065; p = 0.452)	-0.026	+2.39%
Loss Cost	2013.1	0.048 (CI = +/-0.066; p = 0.137)	0.091	+4.96%
Loss Cost	2013.2	0.041 (CI = +/-0.075; p = 0.260)	0.027	+4.18%
Loss Cost	2014.1	0.033 (CI = +/-0.087; p = 0.422)	-0.024	+3.36%
Loss Cost	2014.2	0.002 (CI = +/-0.091; p = 0.963)	-0.091	+0.20%
Loss Cost	2015.1	0.028 (CI = +/-0.102; p = 0.551)	-0.060	+2.86%
Loss Cost	2015.2	-0.023 (CI = +/-0.095; p = 0.604)	-0.077	-2.23%
Loss Cost	2016.1	-0.009 (CI = +/-0.116; p = 0.866)	-0.121	-0.87%
Loss Cost	2016.2	-0.021 (CI = +/-0.148; p = 0.744)	-0.124	-2.11%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.756	+4.83%
Severity	2001.2	0.046 (CI = +/-0.009; p = 0.000)	0.737	+4.72%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.718	+4.68%
Severity	2002.2	0.045 (CI = +/-0.010; p = 0.000)	0.699	+4.65%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.686	+4.70%
Severity	2003.2	0.045 (CI = +/-0.011; p = 0.000)	0.662	+4.63%
Severity	2004.1	0.047 (CI = +/-0.012; p = 0.000)	0.668	+4.82%
Severity	2004.2	0.047 (CI = +/-0.012; p = 0.000)	0.645	+4.81%
Severity	2005.1	0.045 (CI = +/-0.013; p = 0.000)	0.612	+4.62%
Severity	2005.2	0.046 (CI = +/-0.014; p = 0.000)	0.595	+4.68%
Severity	2006.1	0.047 (CI = +/-0.015; p = 0.000)	0.585	+4.81%
Severity	2006.2	0.041 (CI = +/-0.014; p = 0.000)	0.553	+4.20%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.507	+4.00%
Severity	2007.2	0.037 (CI = +/-0.016; p = 0.000)	0.459	+3.81%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.416	+3.70%
Severity	2008.2	0.034 (CI = +/-0.019; p = 0.001)	0.359	+3.47%
Severity	2009.1	0.034 (CI = +/-0.020; p = 0.002)	0.329	+3.48%
Severity	2009.2	0.029 (CI = +/-0.021; p = 0.009)	0.249	+2.99%
Severity	2010.1	0.031 (CI = +/-0.023; p = 0.011)	0.245	+3.17%
Severity	2010.2	0.040 (CI = +/-0.022; p = 0.001)	0.398	+4.13%
Severity	2011.1	0.034 (CI = +/-0.023; p = 0.007)	0.303	+3.41%
Severity	2011.2	0.032 (CI = +/-0.026; p = 0.017)	0.250	+3.28%
Severity	2012.1	0.031 (CI = +/-0.029; p = 0.038)	0.195	+3.12%
Severity	2012.2	0.039 (CI = +/-0.031; p = 0.015)	0.289	+4.00%
Severity	2013.1	0.035 (CI = +/-0.034; p = 0.046)	0.202	+3.56%
Severity	2013.2	0.037 (CI = +/-0.039; p = 0.066)	0.178	+3.73%
Severity	2014.1	0.027 (CI = +/-0.044; p = 0.205)	0.058	+2.72%
Severity	2014.2	0.040 (CI = +/-0.048; p = 0.094)	0.164	+4.06%
Severity	2015.1	0.033 (CI = +/-0.056; p = 0.224)	0.058	+3.33%
Severity	2015.2	0.030 (CI = +/-0.068; p = 0.342)	0.001	+3.09%
Severity	2016.1	0.007 (CI = +/-0.076; p = 0.840)	-0.119	+0.69%
Severity	2016.2	0.027 (CI = +/-0.092; p = 0.511)	-0.070	+2.73%
Frequency	2001.1	0.007 (CI = +/-0.022; p = 0.521)	-0.015	+0.70%
Frequency	2001.2	0.008 (CI = +/-0.023; p = 0.486)	-0.013	+0.80%
Frequency	2002.1	0.012 (CI = +/-0.023; p = 0.297)	0.003	+1.23%
Frequency	2002.2	0.013 (CI = +/-0.025; p = 0.309)	0.002	+1.27%
Frequency	2003.1	0.014 (CI = +/-0.026; p = 0.275)	0.007	+1.44%
Frequency	2003.2	0.015 (CI = +/-0.028; p = 0.278)	0.006	+1.52%
Frequency	2004.1	0.018 (CI = +/-0.029; p = 0.219)	0.017	+1.82%
Frequency	2004.2	0.019 (CI = +/-0.031; p = 0.225)	0.016	+1.90%
Frequency	2005.1	0.020 (CI = +/-0.033; p = 0.234)	0.015	+1.99%
Frequency	2005.2	0.020 (CI = +/-0.035; p = 0.256)	0.011	+2.02%
Frequency	2006.1	0.022 (CI = +/-0.038; p = 0.253)	0.012	+2.18%
Frequency	2006.2	0.023 (CI = +/-0.041; p = 0.248)	0.014	+2.36%
Frequency	2007.1	0.032 (CI = +/-0.042; p = 0.138)	0.047	+3.20%
Frequency	2007.2	0.037 (CI = +/-0.045; p = 0.103)	0.067	+3.78%
Frequency	2008.1	0.045 (CI = +/-0.048; p = 0.067)	0.097	+4.56%
Frequency	2008.2	0.043 (CI = +/-0.052; p = 0.103)	0.073	+4.35%
Frequency	2009.1	0.045 (CI = +/-0.056; p = 0.110)	0.072	+4.64%
Frequency	2009.2	0.031 (CI = +/-0.059; p = 0.280)	0.010	+3.20%
Frequency	2010.1	0.038 (CI = +/-0.064; p = 0.229)	0.025	+3.90%
Frequency	2010.2	0.019 (CI = +/-0.066; p = 0.548)	-0.032	+1.96%
Frequency	2011.1	0.035 (CI = +/-0.071; p = 0.308)	0.005	+3.59%
Frequency	2011.2	0.020 (CI = +/-0.076; p = 0.588)	-0.040	+2.01%
Frequency	2012.1	0.022 (CI = +/-0.085; p = 0.594)	-0.043	+2.21%
Frequency	2012.2	-0.016 (CI = +/-0.081; p = 0.689)	-0.055	-1.55%
Frequency	2013.1	0.013 (CI = +/-0.083; p = 0.736)	-0.062	+1.35%
Frequency	2013.2	0.004 (CI = +/-0.095; p = 0.925)	-0.076	+0.42%
Frequency	2014.1	0.006 (CI = +/-0.111; p = 0.906)	-0.082	+0.62%
Frequency	2014.2	-0.038 (CI = +/-0.113; p = 0.478)	-0.040	-3.71%
Frequency	2015.1	-0.005 (CI = +/-0.126; p = 0.937)	-0.099	-0.45%
Frequency	2015.2	-0.053 (CI = +/-0.134; p = 0.393)	-0.020	-5.16%
Frequency	2016.1	-0.016 (CI = +/-0.155; p = 0.822)	-0.117	-1.55%
Frequency	2016.2	-0.048 (CI = +/-0.192; p = 0.571)	-0.088	-4.71%

Specified Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.053 (CI = +/-0.015; p = 0.000)	-0.429 (CI = +/-0.173; p = 0.000)	0.677	+5.43%
Loss Cost	2001.2	0.054 (CI = +/-0.016; p = 0.000)	-0.439 (CI = +/-0.176; p = 0.000)	0.670	+5.60%
Loss Cost	2002.1	0.057 (CI = +/-0.016; p = 0.000)	-0.424 (CI = +/-0.180; p = 0.000)	0.679	+5.84%
Loss Cost	2002.2	0.059 (CI = +/-0.017; p = 0.000)	-0.435 (CI = +/-0.183; p = 0.000)	0.674	+6.05%
Loss Cost	2003.1	0.059 (CI = +/-0.018; p = 0.000)	-0.433 (CI = +/-0.189; p = 0.000)	0.670	+6.08%
Loss Cost	2003.2	0.061 (CI = +/-0.019; p = 0.000)	-0.445 (CI = +/-0.192; p = 0.000)	0.665	+6.32%
Loss Cost	2004.1	0.064 (CI = +/-0.020; p = 0.000)	-0.428 (CI = +/-0.196; p = 0.000)	0.674	+6.63%
Loss Cost	2004.2	0.068 (CI = +/-0.021; p = 0.000)	-0.443 (CI = +/-0.198; p = 0.000)	0.675	+6.98%
Loss Cost	2005.1	0.064 (CI = +/-0.022; p = 0.000)	-0.465 (CI = +/-0.202; p = 0.000)	0.671	+6.57%
Loss Cost	2005.2	0.068 (CI = +/-0.023; p = 0.000)	-0.483 (CI = +/-0.203; p = 0.000)	0.677	+7.02%
Loss Cost	2006.1	0.068 (CI = +/-0.025; p = 0.000)	-0.485 (CI = +/-0.212; p = 0.000)	0.672	+6.99%
Loss Cost	2007.1	0.067 (CI = +/-0.027; p = 0.000)	-0.483 (CI = +/-0.220; p = 0.000)	0.637	+6.94%
Loss Cost	2007.2	0.074 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.673	+7.73%
Loss Cost	2008.1	0.076 (CI = +/-0.030; p = 0.000)	-0.507 (CI = +/-0.224; p = 0.000)	0.673	+7.94%
Loss Cost	2008.2	0.077 (CI = +/-0.032; p = 0.000)	-0.509 (CI = +/-0.234; p = 0.000)	0.639	+7.98%
Loss Cost	2009.1	0.074 (CI = +/-0.035; p = 0.000)	-0.519 (CI = +/-0.244; p = 0.000)	0.633	+7.69%
Loss Cost	2009.2	0.061 (CI = +/-0.034; p = 0.001)	-0.469 (CI = +/-0.226; p = 0.000)	0.583	+6.28%
Loss Cost	2010.1	0.064 (CI = +/-0.037; p = 0.002)	-0.458 (CI = +/-0.237; p = 0.001)	0.585	+6.58%
Loss Cost	2010.2	0.060 (CI = +/-0.041; p = 0.006)	-0.445 (CI = +/-0.248; p = 0.001)	0.521	+6.17%
Loss Cost	2011.1	0.062 (CI = +/-0.045; p = 0.010)	-0.437 (CI = +/-0.262; p = 0.003)	0.520	+6.42%
Loss Cost	2011.2	0.052 (CI = +/-0.049; p = 0.037)	-0.405 (CI = +/-0.267; p = 0.005)	0.429	+5.35%
Loss Cost	2012.1	0.045 (CI = +/-0.054; p = 0.098)	-0.429 (CI = +/-0.280; p = 0.005)	0.433	+4.57%
Loss Cost	2012.2	0.024 (CI = +/-0.052; p = 0.351)	-0.369 (CI = +/-0.257; p = 0.008)	0.343	+2.39%
Loss Cost	2013.1	0.041 (CI = +/-0.055; p = 0.134)	-0.320 (CI = +/-0.254; p = 0.018)	0.375	+4.17%
Loss Cost	2013.2	0.041 (CI = +/-0.063; p = 0.186)	-0.320 (CI = +/-0.275; p = 0.026)	0.314	+4.18%
Loss Cost	2014.1	0.022 (CI = +/-0.069; p = 0.505)	-0.368 (CI = +/-0.279; p = 0.014)	0.367	+2.19%
Loss Cost	2014.2	0.002 (CI = +/-0.075; p = 0.954)	-0.325 (CI = +/-0.281; p = 0.028)	0.279	+0.20%
Loss Cost	2015.1	0.016 (CI = +/-0.089; p = 0.698)	-0.296 (CI = +/-0.307; p = 0.057)	0.229	+1.59%
Loss Cost	2015.2	-0.023 (CI = +/-0.085; p = 0.557)	-0.225 (CI = +/-0.270; p = 0.090)	0.173	-2.23%
Loss Cost	2016.1	-0.022 (CI = +/-0.109; p = 0.642)	-0.225 (CI = +/-0.313; p = 0.133)	0.093	-2.22%
Loss Cost	2016.2	-0.021 (CI = +/-0.141; p = 0.724)	-0.227 (CI = +/-0.366; p = 0.180)	0.052	-2.11%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.102; p = 0.202)	0.757	+4.85%
Severity	2001.2	0.046 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.103; p = 0.155)	0.740	+4.71%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.106; p = 0.174)	0.719	+4.69%
Severity	2002.2	0.045 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.108; p = 0.165)	0.700	+4.63%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.112; p = 0.147)	0.688	+4.72%
Severity	2003.2	0.045 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.114; p = 0.128)	0.665	+4.61%
Severity	2004.1	0.048 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.115; p = 0.077)	0.679	+4.87%
Severity	2004.2	0.047 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.118; p = 0.075)	0.656	+4.79%
Severity	2005.1	0.045 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.122; p = 0.108)	0.613	+4.65%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.125; p = 0.118)	0.591	+4.64%
Severity	2006.1	0.048 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.129; p = 0.092)	0.586	+4.87%
Severity	2007.1	0.040 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.110; p = 0.016)	0.595	+4.11%
Severity	2007.2	0.037 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.111; p = 0.010)	0.576	+3.81%
Severity	2008.1	0.038 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.116; p = 0.012)	0.540	+3.84%
Severity	2008.2	0.034 (CI = +/-0.016; p = 0.000)	0.168 (CI = +/-0.116; p = 0.007)	0.525	+3.47%
Severity	2009.1	0.036 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.120; p = 0.006)	0.511	+3.67%
Severity	2009.2	0.029 (CI = +/-0.017; p = 0.001)	0.201 (CI = +/-0.111; p = 0.001)	0.540	+2.99%
Severity	2010.1	0.034 (CI = +/-0.017; p = 0.001)	0.218 (CI = +/-0.111; p = 0.001)	0.580	+3.45%
Severity	2010.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.102; p = 0.001)	0.664	+4.13%
Severity	2011.1	0.036 (CI = +/-0.018; p = 0.001)	0.180 (CI = +/-0.103; p = 0.002)	0.588	+3.69%
Severity	2011.2	0.032 (CI = +/-0.019; p = 0.003)	0.192 (CI = +/-0.105; p = 0.001)	0.589	+3.28%
Severity	2012.1	0.034 (CI = +/-0.021; p = 0.004)	0.199 (CI = +/-0.111; p = 0.002)	0.563	+3.51%
Severity	2012.2	0.039 (CI = +/-0.023; p = 0.003)	0.186 (CI = +/-0.114; p = 0.004)	0.593	+4.00%
Severity	2013.1	0.039 (CI = +/-0.027; p = 0.007)	0.186 (CI = +/-0.123; p = 0.006)	0.527	+4.02%
Severity	2013.2	0.037 (CI = +/-0.030; p = 0.022)	0.193 (CI = +/-0.132; p = 0.008)	0.518	+3.73%
Severity	2014.1	0.032 (CI = +/-0.035; p = 0.069)	0.182 (CI = +/-0.143; p = 0.017)	0.402	+3.30%
Severity	2014.2	0.040 (CI = +/-0.040; p = 0.051)	0.166 (CI = +/-0.150; p = 0.033)	0.430	+4.06%
Severity	2015.1	0.040 (CI = +/-0.049; p = 0.099)	0.166 (CI = +/-0.168; p = 0.052)	0.327	+4.05%
Severity	2015.2	0.030 (CI = +/-0.057; p = 0.255)	0.183 (CI = +/-0.182; p = 0.048)	0.330	+3.09%
Severity	2016.1	0.016 (CI = +/-0.070; p = 0.593)	0.158 (CI = +/-0.200; p = 0.104)	0.147	+1.66%
Severity	2016.2	0.027 (CI = +/-0.087; p = 0.478)	0.142 (CI = +/-0.227; p = 0.176)	0.104	+2.73%
Frequency	2001.1	0.006 (CI = +/-0.017; p = 0.514)	-0.494 (CI = +/-0.197; p = 0.000)	0.396	+0.55%
Frequency	2001.2	0.008 (CI = +/-0.017; p = 0.332)	-0.513 (CI = +/-0.198; p = 0.000)	0.421	+0.85%
Frequency	2002.1	0.011 (CI = +/-0.018; p = 0.234)	-0.496 (CI = +/-0.201; p = 0.000)	0.415	+1.10%
Frequency	2002.2	0.014 (CI = +/-0.019; p = 0.158)	-0.511 (CI = +/-0.204; p = 0.000)	0.431	+1.36%
Frequency	2003.1	0.013 (CI = +/-0.020; p = 0.205)	-0.515 (CI = +/-0.211; p = 0.000)	0.430	+1.30%
Frequency	2003.2	0.016 (CI = +/-0.021; p = 0.125)	-0.533 (CI = +/-0.212; p = 0.000)	0.452	+1.64%
Frequency	2004.1	0.017 (CI = +/-0.023; p = 0.142)	-0.530 (CI = +/-0.220; p = 0.000)	0.449	+1.68%
Frequency	2004.2	0.021 (CI = +/-0.023; p = 0.082)	-0.550 (CI = +/-0.222; p = 0.000)	0.473	+2.09%
Frequency	2005.1	0.018 (CI = +/-0.025; p = 0.149)	-0.564 (CI = +/-0.229; p = 0.000)	0.478	+1.84%
Frequency	2005.2	0.022 (CI = +/-0.026; p = 0.092)	-0.582 (CI = +/-0.232; p = 0.000)	0.497	+2.27%
Frequency	2006.1	0.020 (CI = +/-0.029; p = 0.162)	-0.595 (CI = +/-0.241; p = 0.000)	0.500	+2.02%
Frequency	2007.1	0.027 (CI = +/-0.030; p = 0.074)	-0.621 (CI = +/-0.239; p = 0.000)	0.539	+2.71%
Frequency	2007.2	0.037 (CI = +/-0.029; p = 0.014)	-0.667 (CI = +/-0.224; p = 0.000)	0.622	+3.78%
Frequency	2008.1	0.039 (CI = +/-0.031; p = 0.017)	-0.660 (CI = +/-0.234; p = 0.000)	0.620	+3.95%
Frequency	2008.2	0.043 (CI = +/-0.033; p = 0.015)	-0.676 (CI = +/-0.241; p = 0.000)	0.618	+4.35%
Frequency	2009.1	0.038 (CI = +/-0.036; p = 0.040)	-0.695 (CI = +/-0.250; p = 0.000)	0.625	+3.88%
Frequency	2009.2	0.031 (CI = +/-0.038; p = 0.102)	-0.670 (CI = +/-0.255; p = 0.000)	0.585	+3.20%
Frequency	2010.1	0.030 (CI = +/-0.042; p = 0.156)	-0.676 (CI = +/-0.268; p = 0.000)	0.583	+3.03%
Frequency	2010.2	0.019 (CI = +/-0.044; p = 0.370)	-0.639 (CI = +/-0.269; p = 0.000)	0.544	+1.96%
Frequency	2011.1	0.026 (CI = +/-0.049; p = 0.276)	-0.616 (CI = +/-0.280; p = 0.000)	0.535	+2.63%
Frequency	2011.2	0.020 (CI = +/-0.054; p = 0.443)	-0.597 (CI = +/-0.293; p = 0.001)	0.489	+2.01%
Frequency	2012.1	0.010 (CI = +/-0.059; p = 0.717)	-0.628 (CI = +/-0.306; p = 0.001)	0.510	+1.03%
Frequency	2012.2	-0.016 (CI = +/-0.055; p = 0.551)	-0.554 (CI = +/-0.268; p = 0.001)	0.530	-1.55%
Frequency	2013.1	0.002 (CI = +/-0.058; p = 0.956)	-0.506 (CI = +/-0.268; p = 0.001)	0.499	+0.15%
Frequency	2013.2	0.004 (CI = +/-0.067; p = 0.892)	-0.513 (CI = +/-0.289; p = 0.002)	0.482	+0.42%
Frequency	2014.1	-0.011 (CI = +/-0.075; p = 0.759)	-0.550 (CI = +/-0.304; p = 0.002)	0.517	-1.07%
Frequency	2014.2	-0.038 (CI = +/-0.077; p = 0.301)	-0.492 (CI = +/-0.290; p = 0.004)	0.530	-3.71%
Frequency	2015.1	-0.024 (CI = +/-0.092; p = 0.569)	-0.462 (CI = +/-0.316; p = 0.009)	0.448	-2.37%
Frequency	2015.2	-0.053 (CI = +/-0.099; p = 0.254)	-0.409 (CI = +/-0.316; p = 0.017)	0.457	-5.16%
Frequency	2016.1	-0.039 (CI = +/-0.125; p = 0.488)	-0.383 (CI = +/-0.360; p = 0.040)	0.328	-3.81%
Frequency	2016.2	-0.048 (CI = +/-0.161; p = 0.491)	-0.369 (CI = +/-0.418; p = 0.074)	0.286	-4.71%

Specified Perils

Coverage = SP
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	2001.1	0.055 (CI = +/-0.015; p = 0.000)	-0.451 (CI = +/-0.169; p = 0.000)	0.685	+5.67%
Loss Cost	2001.2	0.057 (CI = +/-0.016; p = 0.000)	-0.464 (CI = +/-0.172; p = 0.000)	0.680	+5.88%
Loss Cost	2002.1	0.059 (CI = +/-0.016; p = 0.000)	-0.450 (CI = +/-0.175; p = 0.000)	0.689	+6.11%
Loss Cost	2002.2	0.062 (CI = +/-0.017; p = 0.000)	-0.464 (CI = +/-0.177; p = 0.000)	0.687	+6.36%
Loss Cost	2003.1	0.062 (CI = +/-0.018; p = 0.000)	-0.463 (CI = +/-0.183; p = 0.000)	0.683	+6.38%
Loss Cost	2003.2	0.065 (CI = +/-0.019; p = 0.000)	-0.479 (CI = +/-0.186; p = 0.000)	0.680	+6.67%
Loss Cost	2004.1	0.067 (CI = +/-0.020; p = 0.000)	-0.464 (CI = +/-0.189; p = 0.000)	0.689	+6.96%
Loss Cost	2004.2	0.071 (CI = +/-0.021; p = 0.000)	-0.484 (CI = +/-0.191; p = 0.000)	0.694	+7.36%
Loss Cost	2005.1	0.067 (CI = +/-0.022; p = 0.000)	-0.503 (CI = +/-0.193; p = 0.000)	0.692	+6.96%
Loss Cost	2005.2	0.072 (CI = +/-0.022; p = 0.000)	-0.527 (CI = +/-0.194; p = 0.000)	0.704	+7.46%
Loss Cost	2006.1	0.072 (CI = +/-0.024; p = 0.000)	-0.530 (CI = +/-0.201; p = 0.000)	0.699	+7.41%
Loss Cost	2006.2	0.071 (CI = +/-0.026; p = 0.000)	-0.529 (CI = +/-0.209; p = 0.000)	0.667	+7.41%
Loss Cost	2007.1	0.074 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.673	+7.73%
Loss Cost	2007.2	0.084 (CI = +/-0.027; p = 0.000)	-0.558 (CI = +/-0.206; p = 0.000)	0.721	+8.73%
Loss Cost	2008.1	0.086 (CI = +/-0.030; p = 0.000)	-0.547 (CI = +/-0.214; p = 0.000)	0.722	+8.99%
Loss Cost	2008.2	0.088 (CI = +/-0.032; p = 0.000)	-0.554 (CI = +/-0.224; p = 0.000)	0.695	+9.17%
Loss Cost	2009.1	0.085 (CI = +/-0.035; p = 0.000)	-0.563 (CI = +/-0.234; p = 0.000)	0.689	+8.93%
Loss Cost	2009.2	0.072 (CI = +/-0.035; p = 0.000)	-0.512 (CI = +/-0.219; p = 0.000)	0.643	+7.47%
Loss Cost	2010.1	0.075 (CI = +/-0.038; p = 0.001)	-0.499 (CI = +/-0.229; p = 0.000)	0.647	+7.84%
Loss Cost	2010.2	0.073 (CI = +/-0.042; p = 0.002)	-0.491 (CI = +/-0.242; p = 0.001)	0.589	+7.57%
Loss Cost	2011.1	0.076 (CI = +/-0.047; p = 0.003)	-0.481 (CI = +/-0.256; p = 0.001)	0.590	+7.91%
Loss Cost	2011.2	0.067 (CI = +/-0.051; p = 0.014)	-0.451 (CI = +/-0.265; p = 0.002)	0.502	+6.91%
Loss Cost	2012.1	0.060 (CI = +/-0.057; p = 0.041)	-0.471 (CI = +/-0.279; p = 0.003)	0.503	+6.16%
Loss Cost	2012.2	0.037 (CI = +/-0.057; p = 0.181)	-0.408 (CI = +/-0.263; p = 0.005)	0.407	+3.81%
Loss Cost	2013.1	0.057 (CI = +/-0.059; p = 0.057)	-0.360 (CI = +/-0.254; p = 0.009)	0.461	+5.83%
Loss Cost	2013.2	0.061 (CI = +/-0.069; p = 0.078)	-0.370 (CI = +/-0.278; p = 0.014)	0.412	+6.26%
Loss Cost	2014.1	0.042 (CI = +/-0.075; p = 0.245)	-0.411 (CI = +/-0.281; p = 0.009)	0.458	+4.24%
Loss Cost	2014.2	0.022 (CI = +/-0.086; p = 0.579)	-0.368 (CI = +/-0.297; p = 0.020)	0.349	+2.21%
Loss Cost	2015.1	0.039 (CI = +/-0.101; p = 0.401)	-0.338 (CI = +/-0.320; p = 0.041)	0.321	+3.95%
Loss Cost	2015.2	-0.005 (CI = +/-0.105; p = 0.907)	-0.257 (CI = +/-0.302; p = 0.084)	0.202	-0.54%
Loss Cost	2016.1	-0.003 (CI = +/-0.136; p = 0.954)	-0.254 (CI = +/-0.352; p = 0.129)	0.122	-0.33%
Loss Cost	2016.2	0.008 (CI = +/-0.190; p = 0.919)	-0.270 (CI = +/-0.435; p = 0.171)	0.081	+0.80%
Severity	2001.1	0.048 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.102; p = 0.194)	0.750	+4.87%
Severity	2001.2	0.046 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.103; p = 0.146)	0.733	+4.73%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.106; p = 0.161)	0.713	+4.71%
Severity	2002.2	0.045 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.109; p = 0.152)	0.695	+4.65%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.111; p = 0.136)	0.684	+4.74%
Severity	2003.2	0.045 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.114; p = 0.117)	0.662	+4.62%
Severity	2004.1	0.048 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.114; p = 0.073)	0.678	+4.88%
Severity	2004.2	0.047 (CI = +/-0.013; p = 0.000)	0.108 (CI = +/-0.118; p = 0.071)	0.658	+4.80%
Severity	2005.1	0.046 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.121; p = 0.096)	0.619	+4.67%
Severity	2005.2	0.046 (CI = +/-0.015; p = 0.000)	0.102 (CI = +/-0.126; p = 0.108)	0.601	+4.66%
Severity	2006.1	0.048 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.128; p = 0.086)	0.599	+4.87%
Severity	2006.2	0.040 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.110; p = 0.011)	0.623	+4.11%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.114; p = 0.017)	0.575	+4.01%
Severity	2007.2	0.036 (CI = +/-0.015; p = 0.000)	0.158 (CI = +/-0.115; p = 0.009)	0.558	+3.66%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.159 (CI = +/-0.120; p = 0.012)	0.520	+3.69%
Severity	2008.2	0.032 (CI = +/-0.017; p = 0.001)	0.176 (CI = +/-0.120; p = 0.006)	0.510	+3.25%
Severity	2009.1	0.034 (CI = +/-0.019; p = 0.001)	0.184 (CI = +/-0.124; p = 0.006)	0.496	+3.45%
Severity	2009.2	0.026 (CI = +/-0.018; p = 0.007)	0.214 (CI = +/-0.113; p = 0.001)	0.544	+2.63%
Severity	2010.1	0.030 (CI = +/-0.019; p = 0.003)	0.230 (CI = +/-0.113; p = 0.000)	0.584	+3.09%
Severity	2010.2	0.038 (CI = +/-0.018; p = 0.000)	0.205 (CI = +/-0.106; p = 0.001)	0.657	+3.83%
Severity	2011.1	0.033 (CI = +/-0.019; p = 0.002)	0.190 (CI = +/-0.106; p = 0.002)	0.584	+3.35%
Severity	2011.2	0.028 (CI = +/-0.021; p = 0.012)	0.207 (CI = +/-0.107; p = 0.001)	0.599	+2.81%
Severity	2012.1	0.030 (CI = +/-0.023; p = 0.016)	0.213 (CI = +/-0.114; p = 0.001)	0.574	+3.02%
Severity	2012.2	0.034 (CI = +/-0.026; p = 0.013)	0.199 (CI = +/-0.119; p = 0.003)	0.593	+3.51%
Severity	2013.1	0.034 (CI = +/-0.030; p = 0.027)	0.199 (CI = +/-0.129; p = 0.006)	0.527	+3.49%
Severity	2013.2	0.030 (CI = +/-0.034; p = 0.084)	0.210 (CI = +/-0.139; p = 0.007)	0.529	+3.01%
Severity	2014.1	0.025 (CI = +/-0.040; p = 0.197)	0.199 (CI = +/-0.149; p = 0.014)	0.423	+2.49%
Severity	2014.2	0.032 (CI = +/-0.047; p = 0.161)	0.184 (CI = +/-0.163; p = 0.031)	0.428	+3.23%
Severity	2015.1	0.031 (CI = +/-0.057; p = 0.249)	0.182 (CI = +/-0.182; p = 0.050)	0.327	+3.14%
Severity	2015.2	0.015 (CI = +/-0.069; p = 0.624)	0.212 (CI = +/-0.197; p = 0.038)	0.376	+1.50%
Severity	2016.1	-0.002 (CI = +/-0.081; p = 0.947)	0.186 (CI = +/-0.212; p = 0.075)	0.247	-0.23%
Severity	2016.2	0.004 (CI = +/-0.114; p = 0.931)	0.176 (CI = +/-0.261; p = 0.143)	0.150	+0.40%
Frequency	2001.1	0.008 (CI = +/-0.017; p = 0.377)	-0.518 (CI = +/-0.194; p = 0.000)	0.426	+0.76%
Frequency	2001.2	0.011 (CI = +/-0.018; p = 0.220)	-0.539 (CI = +/-0.194; p = 0.000)	0.454	+1.10%
Frequency	2002.1	0.013 (CI = +/-0.018; p = 0.154)	-0.525 (CI = +/-0.197; p = 0.000)	0.449	+1.33%
Frequency	2002.2	0.016 (CI = +/-0.019; p = 0.095)	-0.543 (CI = +/-0.200; p = 0.000)	0.467	+1.64%
Frequency	2003.1	0.016 (CI = +/-0.020; p = 0.129)	-0.547 (CI = +/-0.206; p = 0.000)	0.467	+1.57%
Frequency	2003.2	0.019 (CI = +/-0.021; p = 0.071)	-0.569 (CI = +/-0.207; p = 0.000)	0.492	+1.96%
Frequency	2004.1	0.020 (CI = +/-0.022; p = 0.084)	-0.568 (CI = +/-0.214; p = 0.000)	0.489	+1.98%
Frequency	2004.2	0.024 (CI = +/-0.023; p = 0.043)	-0.592 (CI = +/-0.215; p = 0.000)	0.516	+2.44%
Frequency	2005.1	0.022 (CI = +/-0.025; p = 0.082)	-0.605 (CI = +/-0.221; p = 0.000)	0.522	+2.19%
Frequency	2005.2	0.026 (CI = +/-0.026; p = 0.045)	-0.629 (CI = +/-0.223; p = 0.000)	0.544	+2.67%
Frequency	2006.1	0.024 (CI = +/-0.027; p = 0.085)	-0.641 (CI = +/-0.230; p = 0.000)	0.549	+2.42%
Frequency	2006.2	0.031 (CI = +/-0.028; p = 0.031)	-0.676 (CI = +/-0.227; p = 0.000)	0.592	+3.17%
Frequency	2007.1	0.035 (CI = +/-0.030; p = 0.023)	-0.658 (CI = +/-0.233; p = 0.000)	0.593	+3.57%
Frequency	2007.2	0.048 (CI = +/-0.028; p = 0.002)	-0.715 (CI = +/-0.211; p = 0.000)	0.694	+4.88%
Frequency	2008.1	0.050 (CI = +/-0.030; p = 0.003)	-0.706 (CI = +/-0.219; p = 0.000)	0.694	+5.11%
Frequency	2008.2	0.056 (CI = +/-0.032; p = 0.002)	-0.731 (CI = +/-0.223; p = 0.000)	0.701	+5.73%
Frequency	2009.1	0.052 (CI = +/-0.035; p = 0.006)	-0.747 (CI = +/-0.231; p = 0.000)	0.707	+5.30%
Frequency	2009.2	0.046 (CI = +/-0.038; p = 0.019)	-0.725 (CI = +/-0.239; p = 0.000)	0.670	+4.71%
Frequency	2010.1	0.045 (CI = +/-0.042; p = 0.035)	-0.729 (CI = +/-0.252; p = 0.000)	0.668	+4.61%
Frequency	2010.2	0.035 (CI = +/-0.044; p = 0.111)	-0.695 (CI = +/-0.256; p = 0.000)	0.629	+3.60%
Frequency	2011.1	0.043 (CI = +/-0.048; p = 0.077)	-0.671 (CI = +/-0.265; p = 0.000)	0.628	+4.41%
Frequency	2011.2	0.039 (CI = +/-0.054; p = 0.146)	-0.658 (CI = +/-0.282; p = 0.000)	0.584	+3.99%
Frequency	2012.1	0.030 (CI = +/-0.060; p = 0.300)	-0.684 (CI = +/-0.294; p = 0.000)	0.600	+3.05%
Frequency	2012.2	0.003 (CI = +/-0.057; p = 0.913)	-0.607 (CI = +/-0.264; p = 0.000)	0.604	+0.29%
Frequency	2013.1	0.022 (CI = +/-0.059; p = 0.421)	-0.558 (CI = +/-0.254; p = 0.000)	0.608	+2.26%
Frequency	2013.2	0.031 (CI = +/-0.068; p = 0.336)	-0.580 (CI = +/-0.274; p = 0.001)	0.606	+3.15%
Frequency	2014.1	0.017 (CI = +/-0.077; p = 0.633)	-0.610 (CI = +/-0.287; p = 0.001)	0.632	+1.71%
Frequency	2014.2	-0.010 (CI = +/-0.083; p = 0.794)	-0.552 (CI = +/-0.288; p = 0.002)	0.616	-0.99%
Frequency	2015.1	0.008 (CI = +/-0.097; p = 0.858)	-0.520 (CI = +/-0.308; p = 0.005)	0.570	+0.78%
Frequency	2015.2	-0.020 (CI = +/-0.115; p = 0.689)	-0.469 (CI = +/-0.330; p = 0.012)	0.534	-2.01%
Frequency	2016.1	-0.001 (CI = +/-0.143; p = 0.987)	-0.440 (CI = +/-0.372; p = 0.028)	0.443	-0.10%
Frequency	2016.2	0.004 (CI = +/-0.202; p = 0.962)	-0.447 (CI = +/-0.462; p = 0.055)	0.388	+0.39%

Specified Perils

Coverage = SP
End Trend Period = 2020.1
Excluded Points = 2006.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.055 (CI = +/-0.015; p = 0.000)	-0.447 (CI = +/-0.174; p = 0.000)	0.685	+5.70%
Loss Cost	2001.2	0.057 (CI = +/-0.016; p = 0.000)	-0.459 (CI = +/-0.177; p = 0.000)	0.681	+5.91%
Loss Cost	2002.1	0.060 (CI = +/-0.017; p = 0.000)	-0.443 (CI = +/-0.180; p = 0.000)	0.690	+6.17%
Loss Cost	2002.2	0.062 (CI = +/-0.017; p = 0.000)	-0.457 (CI = +/-0.182; p = 0.000)	0.688	+6.43%
Loss Cost	2003.1	0.063 (CI = +/-0.019; p = 0.000)	-0.455 (CI = +/-0.188; p = 0.000)	0.684	+6.47%
Loss Cost	2003.2	0.066 (CI = +/-0.020; p = 0.000)	-0.470 (CI = +/-0.191; p = 0.000)	0.683	+6.77%
Loss Cost	2004.1	0.069 (CI = +/-0.021; p = 0.000)	-0.452 (CI = +/-0.195; p = 0.000)	0.693	+7.11%
Loss Cost	2004.2	0.073 (CI = +/-0.021; p = 0.000)	-0.472 (CI = +/-0.196; p = 0.000)	0.700	+7.54%
Loss Cost	2005.1	0.069 (CI = +/-0.023; p = 0.000)	-0.492 (CI = +/-0.199; p = 0.000)	0.696	+7.14%
Loss Cost	2005.2	0.074 (CI = +/-0.023; p = 0.000)	-0.515 (CI = +/-0.199; p = 0.000)	0.709	+7.70%
Loss Cost	2006.1	0.074 (CI = +/-0.025; p = 0.000)	-0.515 (CI = +/-0.207; p = 0.000)	0.704	+7.70%
Loss Cost	2007.1	0.074 (CI = +/-0.028; p = 0.000)	-0.516 (CI = +/-0.215; p = 0.000)	0.673	+7.73%
Loss Cost	2007.2	0.084 (CI = +/-0.027; p = 0.000)	-0.558 (CI = +/-0.206; p = 0.000)	0.721	+8.73%
Loss Cost	2008.1	0.086 (CI = +/-0.030; p = 0.000)	-0.547 (CI = +/-0.214; p = 0.000)	0.722	+8.99%
Loss Cost	2008.2	0.088 (CI = +/-0.032; p = 0.000)	-0.554 (CI = +/-0.224; p = 0.000)	0.695	+9.17%
Loss Cost	2009.1	0.085 (CI = +/-0.035; p = 0.000)	-0.563 (CI = +/-0.234; p = 0.000)	0.689	+8.93%
Loss Cost	2009.2	0.072 (CI = +/-0.035; p = 0.000)	-0.512 (CI = +/-0.219; p = 0.000)	0.643	+7.47%
Loss Cost	2010.1	0.075 (CI = +/-0.038; p = 0.001)	-0.499 (CI = +/-0.229; p = 0.000)	0.647	+7.84%
Loss Cost	2010.2	0.073 (CI = +/-0.042; p = 0.002)	-0.491 (CI = +/-0.242; p = 0.001)	0.589	+7.57%
Loss Cost	2011.1	0.076 (CI = +/-0.047; p = 0.003)	-0.481 (CI = +/-0.256; p = 0.001)	0.590	+7.91%
Loss Cost	2011.2	0.067 (CI = +/-0.051; p = 0.014)	-0.451 (CI = +/-0.265; p = 0.002)	0.502	+6.91%
Loss Cost	2012.1	0.060 (CI = +/-0.057; p = 0.041)	-0.471 (CI = +/-0.279; p = 0.003)	0.503	+6.16%
Loss Cost	2012.2	0.037 (CI = +/-0.057; p = 0.181)	-0.408 (CI = +/-0.263; p = 0.005)	0.407	+3.81%
Loss Cost	2013.1	0.057 (CI = +/-0.059; p = 0.057)	-0.360 (CI = +/-0.254; p = 0.009)	0.461	+5.83%
Loss Cost	2013.2	0.061 (CI = +/-0.069; p = 0.078)	-0.370 (CI = +/-0.278; p = 0.014)	0.412	+6.26%
Loss Cost	2014.1	0.042 (CI = +/-0.075; p = 0.245)	-0.411 (CI = +/-0.281; p = 0.009)	0.458	+4.24%
Loss Cost	2014.2	0.022 (CI = +/-0.086; p = 0.579)	-0.368 (CI = +/-0.297; p = 0.020)	0.349	+2.21%
Loss Cost	2015.1	0.039 (CI = +/-0.101; p = 0.401)	-0.338 (CI = +/-0.320; p = 0.041)	0.321	+3.95%
Loss Cost	2015.2	-0.005 (CI = +/-0.105; p = 0.907)	-0.257 (CI = +/-0.302; p = 0.084)	0.202	-0.54%
Loss Cost	2016.1	-0.003 (CI = +/-0.136; p = 0.954)	-0.254 (CI = +/-0.352; p = 0.129)	0.122	-0.33%
Loss Cost	2016.2	0.008 (CI = +/-0.190; p = 0.919)	-0.270 (CI = +/-0.435; p = 0.171)	0.081	+0.80%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.105; p = 0.219)	0.746	+4.86%
Severity	2001.2	0.046 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.106; p = 0.168)	0.727	+4.71%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.109; p = 0.187)	0.705	+4.69%
Severity	2002.2	0.045 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.112; p = 0.177)	0.685	+4.63%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.115; p = 0.159)	0.673	+4.72%
Severity	2003.2	0.045 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.118; p = 0.138)	0.648	+4.60%
Severity	2004.1	0.048 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.118; p = 0.086)	0.663	+4.87%
Severity	2004.2	0.047 (CI = +/-0.013; p = 0.000)	0.107 (CI = +/-0.122; p = 0.083)	0.639	+4.78%
Severity	2005.1	0.045 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.126; p = 0.117)	0.593	+4.63%
Severity	2005.2	0.045 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.130; p = 0.128)	0.571	+4.62%
Severity	2006.1	0.047 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.134; p = 0.101)	0.566	+4.86%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.114; p = 0.017)	0.575	+4.01%
Severity	2007.2	0.036 (CI = +/-0.015; p = 0.000)	0.158 (CI = +/-0.115; p = 0.009)	0.558	+3.66%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.159 (CI = +/-0.120; p = 0.012)	0.520	+3.69%
Severity	2008.2	0.032 (CI = +/-0.017; p = 0.001)	0.176 (CI = +/-0.120; p = 0.006)	0.510	+3.25%
Severity	2009.1	0.034 (CI = +/-0.019; p = 0.001)	0.184 (CI = +/-0.124; p = 0.006)	0.496	+3.45%
Severity	2009.2	0.026 (CI = +/-0.018; p = 0.007)	0.214 (CI = +/-0.113; p = 0.001)	0.544	+2.63%
Severity	2010.1	0.030 (CI = +/-0.019; p = 0.003)	0.230 (CI = +/-0.113; p = 0.000)	0.584	+3.09%
Severity	2010.2	0.038 (CI = +/-0.018; p = 0.000)	0.205 (CI = +/-0.106; p = 0.001)	0.657	+3.83%
Severity	2011.1	0.033 (CI = +/-0.019; p = 0.002)	0.190 (CI = +/-0.106; p = 0.002)	0.584	+3.35%
Severity	2011.2	0.028 (CI = +/-0.021; p = 0.012)	0.207 (CI = +/-0.107; p = 0.001)	0.599	+2.81%
Severity	2012.1	0.030 (CI = +/-0.023; p = 0.016)	0.213 (CI = +/-0.114; p = 0.001)	0.574	+3.02%
Severity	2012.2	0.034 (CI = +/-0.026; p = 0.013)	0.199 (CI = +/-0.119; p = 0.003)	0.593	+3.51%
Severity	2013.1	0.034 (CI = +/-0.030; p = 0.027)	0.199 (CI = +/-0.129; p = 0.006)	0.527	+3.49%
Severity	2013.2	0.030 (CI = +/-0.034; p = 0.084)	0.210 (CI = +/-0.139; p = 0.007)	0.529	+3.01%
Severity	2014.1	0.025 (CI = +/-0.040; p = 0.197)	0.199 (CI = +/-0.149; p = 0.014)	0.423	+2.49%
Severity	2014.2	0.032 (CI = +/-0.047; p = 0.161)	0.184 (CI = +/-0.163; p = 0.031)	0.428	+3.23%
Severity	2015.1	0.031 (CI = +/-0.057; p = 0.249)	0.182 (CI = +/-0.182; p = 0.050)	0.327	+3.14%
Severity	2015.2	0.015 (CI = +/-0.069; p = 0.624)	0.212 (CI = +/-0.197; p = 0.038)	0.376	+1.50%
Severity	2016.1	-0.002 (CI = +/-0.081; p = 0.947)	0.186 (CI = +/-0.212; p = 0.075)	0.247	-0.23%
Severity	2016.2	0.004 (CI = +/-0.114; p = 0.931)	0.176 (CI = +/-0.261; p = 0.143)	0.150	+0.40%
Frequency	2001.1	0.008 (CI = +/-0.018; p = 0.362)	-0.511 (CI = +/-0.199; p = 0.000)	0.415	+0.80%
Frequency	2001.2	0.011 (CI = +/-0.018; p = 0.209)	-0.532 (CI = +/-0.199; p = 0.000)	0.444	+1.15%
Frequency	2002.1	0.014 (CI = +/-0.019; p = 0.141)	-0.515 (CI = +/-0.203; p = 0.000)	0.440	+1.41%
Frequency	2002.2	0.017 (CI = +/-0.020; p = 0.086)	-0.533 (CI = +/-0.205; p = 0.000)	0.459	+1.72%
Frequency	2003.1	0.017 (CI = +/-0.021; p = 0.117)	-0.536 (CI = +/-0.211; p = 0.000)	0.458	+1.67%
Frequency	2003.2	0.021 (CI = +/-0.022; p = 0.062)	-0.558 (CI = +/-0.212; p = 0.000)	0.485	+2.08%
Frequency	2004.1	0.021 (CI = +/-0.023; p = 0.073)	-0.555 (CI = +/-0.220; p = 0.000)	0.482	+2.14%
Frequency	2004.2	0.026 (CI = +/-0.024; p = 0.035)	-0.579 (CI = +/-0.220; p = 0.000)	0.512	+2.64%
Frequency	2005.1	0.024 (CI = +/-0.026; p = 0.070)	-0.591 (CI = +/-0.228; p = 0.000)	0.517	+2.40%
Frequency	2005.2	0.029 (CI = +/-0.027; p = 0.037)	-0.614 (CI = +/-0.229; p = 0.000)	0.542	+2.94%
Frequency	2006.1	0.027 (CI = +/-0.029; p = 0.071)	-0.626 (CI = +/-0.238; p = 0.000)	0.544	+2.70%
Frequency	2007.1	0.035 (CI = +/-0.030; p = 0.023)	-0.658 (CI = +/-0.233; p = 0.000)	0.593	+3.57%
Frequency	2007.2	0.048 (CI = +/-0.028; p = 0.002)	-0.715 (CI = +/-0.211; p = 0.000)	0.694	+4.88%
Frequency	2008.1	0.050 (CI = +/-0.030; p = 0.003)	-0.706 (CI = +/-0.219; p = 0.000)	0.694	+5.11%
Frequency	2008.2	0.056 (CI = +/-0.032; p = 0.002)	-0.731 (CI = +/-0.223; p = 0.000)	0.701	+5.73%
Frequency	2009.1	0.052 (CI = +/-0.035; p = 0.006)	-0.747 (CI = +/-0.231; p = 0.000)	0.707	+5.30%
Frequency	2009.2	0.046 (CI = +/-0.038; p = 0.019)	-0.725 (CI = +/-0.239; p = 0.000)	0.670	+4.71%
Frequency	2010.1	0.045 (CI = +/-0.042; p = 0.035)	-0.729 (CI = +/-0.252; p = 0.000)	0.668	+4.61%
Frequency	2010.2	0.035 (CI = +/-0.044; p = 0.111)	-0.695 (CI = +/-0.256; p = 0.000)	0.629	+3.60%
Frequency	2011.1	0.043 (CI = +/-0.048; p = 0.077)	-0.671 (CI = +/-0.265; p = 0.000)	0.628	+4.41%
Frequency	2011.2	0.039 (CI = +/-0.054; p = 0.146)	-0.658 (CI = +/-0.282; p = 0.000)	0.584	+3.99%
Frequency	2012.1	0.030 (CI = +/-0.060; p = 0.300)	-0.684 (CI = +/-0.294; p = 0.000)	0.600	+3.05%
Frequency	2012.2	0.003 (CI = +/-0.057; p = 0.913)	-0.607 (CI = +/-0.264; p = 0.000)	0.604	+0.29%
Frequency	2013.1	0.022 (CI = +/-0.059; p = 0.421)	-0.558 (CI = +/-0.254; p = 0.000)	0.608	+2.26%
Frequency	2013.2	0.031 (CI = +/-0.068; p = 0.336)	-0.580 (CI = +/-0.274; p = 0.001)	0.606	+3.15%
Frequency	2014.1	0.017 (CI = +/-0.077; p = 0.633)	-0.610 (CI = +/-0.287; p = 0.001)	0.632	+1.71%
Frequency	2014.2	-0.010 (CI = +/-0.083; p = 0.794)	-0.552 (CI = +/-0.288; p = 0.002)	0.616	-0.99%
Frequency	2015.1	0.008 (CI = +/-0.097; p = 0.858)	-0.520 (CI = +/-0.308; p = 0.005)	0.570	+0.78%
Frequency	2015.2	-0.020 (CI = +/-0.115; p = 0.689)	-0.469 (CI = +/-0.330; p = 0.012)	0.534	-2.01%
Frequency	2016.1	-0.001 (CI = +/-0.143; p = 0.987)	-0.440 (CI = +/-0.372; p = 0.028)	0.443	-0.10%
Frequency	2016.2	0.004 (CI = +/-0.202; p = 0.962)	-0.447 (CI = +/-0.462; p = 0.055)	0.388	+0.39%

Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.017 (CI = +/-0.026; p = 0.184)	-0.264 (CI = +/-0.297; p = 0.080)	0.078	+1.73%
Loss Cost	2001.2	0.025 (CI = +/-0.025; p = 0.051)	-0.315 (CI = +/-0.283; p = 0.030)	0.159	+2.54%
Loss Cost	2002.1	0.025 (CI = +/-0.027; p = 0.061)	-0.314 (CI = +/-0.292; p = 0.036)	0.158	+2.56%
Loss Cost	2002.2	0.029 (CI = +/-0.028; p = 0.042)	-0.336 (CI = +/-0.296; p = 0.027)	0.178	+2.93%
Loss Cost	2003.1	0.028 (CI = +/-0.029; p = 0.059)	-0.340 (CI = +/-0.305; p = 0.030)	0.174	+2.86%
Loss Cost	2003.2	0.020 (CI = +/-0.029; p = 0.176)	-0.291 (CI = +/-0.295; p = 0.053)	0.104	+2.01%
Loss Cost	2004.1	0.020 (CI = +/-0.031; p = 0.207)	-0.292 (CI = +/-0.305; p = 0.060)	0.102	+1.99%
Loss Cost	2004.2	0.021 (CI = +/-0.033; p = 0.212)	-0.298 (CI = +/-0.315; p = 0.063)	0.095	+2.09%
Loss Cost	2005.1	0.019 (CI = +/-0.035; p = 0.289)	-0.309 (CI = +/-0.325; p = 0.061)	0.093	+1.88%
Loss Cost	2005.2	0.025 (CI = +/-0.037; p = 0.178)	-0.341 (CI = +/-0.328; p = 0.042)	0.129	+2.51%
Loss Cost	2006.1	0.032 (CI = +/-0.038; p = 0.100)	-0.305 (CI = +/-0.332; p = 0.071)	0.143	+3.24%
Loss Cost	2006.2	0.043 (CI = +/-0.038; p = 0.030)	-0.358 (CI = +/-0.322; p = 0.030)	0.233	+4.39%
Loss Cost	2007.1	0.048 (CI = +/-0.041; p = 0.022)	-0.332 (CI = +/-0.330; p = 0.049)	0.248	+4.96%
Loss Cost	2007.2	0.041 (CI = +/-0.043; p = 0.062)	-0.297 (CI = +/-0.334; p = 0.079)	0.167	+4.15%
Loss Cost	2008.1	0.050 (CI = +/-0.045; p = 0.029)	-0.253 (CI = +/-0.336; p = 0.132)	0.203	+5.16%
Loss Cost	2008.2	0.050 (CI = +/-0.049; p = 0.045)	-0.251 (CI = +/-0.351; p = 0.151)	0.165	+5.11%
Loss Cost	2009.1	0.044 (CI = +/-0.053; p = 0.098)	-0.277 (CI = +/-0.364; p = 0.129)	0.146	+4.48%
Loss Cost	2009.2	0.050 (CI = +/-0.057; p = 0.085)	-0.299 (CI = +/-0.378; p = 0.115)	0.154	+5.08%
Loss Cost	2010.1	0.054 (CI = +/-0.063; p = 0.085)	-0.281 (CI = +/-0.397; p = 0.155)	0.158	+5.57%
Loss Cost	2010.2	0.069 (CI = +/-0.066; p = 0.042)	-0.331 (CI = +/-0.400; p = 0.099)	0.225	+7.10%
Loss Cost	2011.1	0.044 (CI = +/-0.065; p = 0.177)	-0.418 (CI = +/-0.377; p = 0.032)	0.243	+4.46%
Loss Cost	2011.2	0.031 (CI = +/-0.071; p = 0.365)	-0.378 (CI = +/-0.387; p = 0.055)	0.150	+3.15%
Loss Cost	2012.1	0.038 (CI = +/-0.079; p = 0.327)	-0.357 (CI = +/-0.411; p = 0.084)	0.144	+3.84%
Loss Cost	2012.2	0.034 (CI = +/-0.089; p = 0.425)	-0.347 (CI = +/-0.439; p = 0.112)	0.089	+3.48%
Loss Cost	2013.1	0.054 (CI = +/-0.099; p = 0.255)	-0.290 (CI = +/-0.456; p = 0.193)	0.102	+5.60%
Loss Cost	2013.2	0.027 (CI = +/-0.106; p = 0.583)	-0.222 (CI = +/-0.458; p = 0.311)	-0.042	+2.78%
Loss Cost	2014.1	-0.003 (CI = +/-0.116; p = 0.957)	-0.298 (CI = +/-0.469; p = 0.189)	-0.002	-0.29%
Loss Cost	2014.2	-0.071 (CI = +/-0.081; p = 0.079)	-0.151 (CI = +/-0.303; p = 0.294)	0.203	-6.85%
Loss Cost	2015.1	-0.108 (CI = +/-0.080; p = 0.014)	-0.231 (CI = +/-0.275; p = 0.090)	0.464	-10.23%
Loss Cost	2015.2	-0.088 (CI = +/-0.091; p = 0.055)	-0.267 (CI = +/-0.289; p = 0.066)	0.430	-8.45%
Loss Cost	2016.1	-0.119 (CI = +/-0.105; p = 0.031)	-0.323 (CI = +/-0.301; p = 0.039)	0.517	-11.19%
Loss Cost	2016.2	-0.113 (CI = +/-0.135; p = 0.086)	-0.331 (CI = +/-0.350; p = 0.059)	0.487	-10.67%
Severity	2001.1	0.037 (CI = +/-0.020; p = 0.001)	0.017 (CI = +/-0.233; p = 0.887)	0.230	+3.75%
Severity	2001.2	0.039 (CI = +/-0.021; p = 0.001)	0.001 (CI = +/-0.237; p = 0.992)	0.243	+4.00%
Severity	2002.1	0.038 (CI = +/-0.022; p = 0.002)	-0.009 (CI = +/-0.243; p = 0.939)	0.211	+3.83%
Severity	2002.2	0.034 (CI = +/-0.023; p = 0.005)	0.011 (CI = +/-0.246; p = 0.932)	0.166	+3.50%
Severity	2003.1	0.029 (CI = +/-0.023; p = 0.018)	-0.026 (CI = +/-0.243; p = 0.831)	0.109	+2.90%
Severity	2003.2	0.021 (CI = +/-0.023; p = 0.068)	0.017 (CI = +/-0.231; p = 0.880)	0.045	+2.14%
Severity	2004.1	0.018 (CI = +/-0.024; p = 0.142)	-0.003 (CI = +/-0.235; p = 0.977)	0.008	+1.78%
Severity	2004.2	0.019 (CI = +/-0.025; p = 0.146)	-0.008 (CI = +/-0.242; p = 0.945)	0.007	+1.87%
Severity	2005.1	0.016 (CI = +/-0.027; p = 0.241)	-0.024 (CI = +/-0.249; p = 0.846)	-0.016	+1.59%
Severity	2005.2	0.011 (CI = +/-0.028; p = 0.413)	-0.001 (CI = +/-0.252; p = 0.991)	-0.046	+1.15%
Severity	2006.1	0.021 (CI = +/-0.028; p = 0.132)	0.048 (CI = +/-0.240; p = 0.685)	0.018	+2.12%
Severity	2006.2	0.023 (CI = +/-0.030; p = 0.119)	0.037 (CI = +/-0.248; p = 0.759)	0.024	+2.34%
Severity	2007.1	0.024 (CI = +/-0.032; p = 0.141)	0.039 (CI = +/-0.258; p = 0.756)	0.013	+2.38%
Severity	2007.2	0.019 (CI = +/-0.034; p = 0.258)	0.060 (CI = +/-0.264; p = 0.644)	-0.017	+1.92%
Severity	2008.1	0.021 (CI = +/-0.037; p = 0.252)	0.068 (CI = +/-0.275; p = 0.614)	-0.018	+2.10%
Severity	2008.2	0.028 (CI = +/-0.038; p = 0.142)	0.037 (CI = +/-0.278; p = 0.786)	0.016	+2.87%
Severity	2009.1	0.024 (CI = +/-0.042; p = 0.244)	0.019 (CI = +/-0.289; p = 0.891)	-0.025	+2.44%
Severity	2009.2	0.031 (CI = +/-0.044; p = 0.156)	-0.009 (CI = +/-0.295; p = 0.950)	0.008	+3.20%
Severity	2010.1	0.032 (CI = +/-0.049; p = 0.185)	-0.006 (CI = +/-0.312; p = 0.968)	-0.004	+3.28%
Severity	2010.2	0.042 (CI = +/-0.052; p = 0.108)	-0.041 (CI = +/-0.317; p = 0.791)	0.044	+4.30%
Severity	2011.1	0.030 (CI = +/-0.056; p = 0.277)	-0.084 (CI = +/-0.323; p = 0.592)	-0.017	+3.03%
Severity	2011.2	0.034 (CI = +/-0.062; p = 0.259)	-0.098 (CI = +/-0.341; p = 0.551)	-0.015	+3.49%
Severity	2012.1	0.035 (CI = +/-0.070; p = 0.300)	-0.094 (CI = +/-0.364; p = 0.589)	-0.025	+3.60%
Severity	2012.2	0.040 (CI = +/-0.079; p = 0.290)	-0.109 (CI = +/-0.388; p = 0.557)	-0.027	+4.13%
Severity	2013.1	0.072 (CI = +/-0.079; p = 0.068)	-0.018 (CI = +/-0.363; p = 0.915)	0.120	+7.51%
Severity	2013.2	0.048 (CI = +/-0.082; p = 0.227)	0.042 (CI = +/-0.357; p = 0.801)	-0.023	+4.93%
Severity	2014.1	0.031 (CI = +/-0.094; p = 0.486)	-0.001 (CI = +/-0.378; p = 0.994)	-0.128	+3.12%
Severity	2014.2	-0.014 (CI = +/-0.083; p = 0.718)	0.095 (CI = +/-0.313; p = 0.512)	-0.132	-1.38%
Severity	2015.1	-0.050 (CI = +/-0.084; p = 0.209)	0.017 (CI = +/-0.290; p = 0.900)	-0.006	-4.90%
Severity	2015.2	-0.032 (CI = +/-0.097; p = 0.471)	-0.017 (CI = +/-0.309; p = 0.902)	-0.164	-3.14%
Severity	2016.1	-0.055 (CI = +/-0.119; p = 0.310)	-0.059 (CI = +/-0.341; p = 0.693)	-0.091	-5.35%
Severity	2016.2	-0.023 (CI = +/-0.140; p = 0.695)	-0.107 (CI = +/-0.363; p = 0.499)	-0.197	-2.32%
Frequency	2001.1	-0.020 (CI = +/-0.019; p = 0.047)	-0.281 (CI = +/-0.224; p = 0.015)	0.175	-1.95%
Frequency	2001.2	-0.014 (CI = +/-0.019; p = 0.143)	-0.317 (CI = +/-0.215; p = 0.005)	0.194	-1.40%
Frequency	2002.1	-0.012 (CI = +/-0.020; p = 0.223)	-0.305 (CI = +/-0.220; p = 0.008)	0.161	-1.22%
Frequency	2002.2	-0.006 (CI = +/-0.019; p = 0.564)	-0.346 (CI = +/-0.207; p = 0.002)	0.215	-0.56%
Frequency	2003.1	0.000 (CI = +/-0.020; p = 0.970)	-0.314 (CI = +/-0.203; p = 0.003)	0.184	-0.04%
Frequency	2003.2	-0.001 (CI = +/-0.021; p = 0.897)	-0.308 (CI = +/-0.209; p = 0.005)	0.172	-0.13%
Frequency	2004.1	0.002 (CI = +/-0.022; p = 0.852)	-0.289 (CI = +/-0.212; p = 0.009)	0.151	+0.20%
Frequency	2004.2	0.002 (CI = +/-0.023; p = 0.855)	-0.290 (CI = +/-0.219; p = 0.011)	0.143	+0.21%
Frequency	2005.1	0.003 (CI = +/-0.025; p = 0.815)	-0.285 (CI = +/-0.226; p = 0.015)	0.134	+0.28%
Frequency	2005.2	0.013 (CI = +/-0.022; p = 0.230)	-0.340 (CI = +/-0.199; p = 0.002)	0.280	+1.34%
Frequency	2006.1	0.011 (CI = +/-0.024; p = 0.355)	-0.353 (CI = +/-0.205; p = 0.002)	0.288	+1.09%
Frequency	2006.2	0.020 (CI = +/-0.023; p = 0.082)	-0.396 (CI = +/-0.189; p = 0.000)	0.415	+2.00%
Frequency	2007.1	0.025 (CI = +/-0.023; p = 0.039)	-0.371 (CI = +/-0.189; p = 0.000)	0.429	+2.52%
Frequency	2007.2	0.022 (CI = +/-0.025; p = 0.086)	-0.357 (CI = +/-0.194; p = 0.001)	0.375	+2.19%
Frequency	2008.1	0.029 (CI = +/-0.025; p = 0.023)	-0.321 (CI = +/-0.188; p = 0.002)	0.414	+2.99%
Frequency	2008.2	0.022 (CI = +/-0.025; p = 0.087)	-0.288 (CI = +/-0.180; p = 0.003)	0.337	+2.18%
Frequency	2009.1	0.020 (CI = +/-0.027; p = 0.147)	-0.296 (CI = +/-0.188; p = 0.004)	0.337	+1.99%
Frequency	2009.2	0.018 (CI = +/-0.030; p = 0.219)	-0.290 (CI = +/-0.197; p = 0.006)	0.291	+1.82%
Frequency	2010.1	0.022 (CI = +/-0.032; p = 0.171)	-0.275 (CI = +/-0.205; p = 0.011)	0.290	+2.22%
Frequency	2010.2	0.027 (CI = +/-0.035; p = 0.130)	-0.290 (CI = +/-0.213; p = 0.010)	0.304	+2.69%
Frequency	2011.1	0.014 (CI = +/-0.035; p = 0.418)	-0.335 (CI = +/-0.203; p = 0.003)	0.375	+1.39%
Frequency	2011.2	-0.003 (CI = +/-0.031; p = 0.824)	-0.281 (CI = +/-0.168; p = 0.003)	0.371	-0.33%
Frequency	2012.1	0.002 (CI = +/-0.034; p = 0.885)	-0.263 (CI = +/-0.175; p = 0.006)	0.332	+0.23%
Frequency	2012.2	-0.006 (CI = +/-0.036; p = 0.714)	-0.239 (CI = +/-0.176; p = 0.012)	0.291	-0.62%
Frequency	2013.1	-0.018 (CI = +/-0.038; p = 0.325)	-0.272 (CI = +/-0.175; p = 0.005)	0.393	-1.78%
Frequency	2013.2	-0.021 (CI = +/-0.043; p = 0.318)	-0.265 (CI = +/-0.188; p = 0.010)	0.378	-2.05%
Frequency	2014.1	-0.034 (CI = +/-0.047; p = 0.147)	-0.297 (CI = +/-0.191; p = 0.006)	0.458	-3.31%
Frequency	2014.2	-0.057 (CI = +/-0.041; p = 0.011)	-0.246 (CI = +/-0.153; p = 0.005)	0.631	-5.55%
Frequency	2015.1	-0.058 (CI = +/-0.050; p = 0.028)	-0.247 (CI = +/-0.172; p = 0.010)	0.547	-5.60%
Frequency	2015.2	-0.056 (CI = +/-0.061; p = 0.065)	-0.250 (CI = +/-0.193; p = 0.017)	0.535	-5.48%
Frequency	2016.1	-0.064 (CI = +/-0.077; p = 0.092)	-0.263 (CI = +/-0.221; p = 0.026)	0.474	-6.17%
Frequency	2016.2	-0.089 (CI = +/-0.085; p = 0.043)	-0.225 (CI = +/-0.221; p = 0.048)	0.573	-8.55%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.018 (CI = +/-0.026; p = 0.172)	0.023	+1.83%
Loss Cost	2001.2	0.025 (CI = +/-0.026; p = 0.063)	0.066	+2.54%
Loss Cost	2002.1	0.027 (CI = +/-0.028; p = 0.061)	0.069	+2.70%
Loss Cost	2002.2	0.029 (CI = +/-0.029; p = 0.054)	0.076	+2.93%
Loss Cost	2003.1	0.030 (CI = +/-0.031; p = 0.060)	0.074	+3.02%
Loss Cost	2003.2	0.020 (CI = +/-0.031; p = 0.194)	0.022	+2.01%
Loss Cost	2004.1	0.021 (CI = +/-0.032; p = 0.192)	0.023	+2.14%
Loss Cost	2004.2	0.021 (CI = +/-0.034; p = 0.231)	0.015	+2.09%
Loss Cost	2005.1	0.020 (CI = +/-0.037; p = 0.265)	0.009	+2.06%
Loss Cost	2005.2	0.025 (CI = +/-0.039; p = 0.202)	0.023	+2.51%
Loss Cost	2006.1	0.034 (CI = +/-0.040; p = 0.093)	0.065	+3.45%
Loss Cost	2006.2	0.043 (CI = +/-0.041; p = 0.042)	0.113	+4.39%
Loss Cost	2007.1	0.051 (CI = +/-0.043; p = 0.023)	0.153	+5.23%
Loss Cost	2007.2	0.041 (CI = +/-0.045; p = 0.073)	0.088	+4.15%
Loss Cost	2008.1	0.053 (CI = +/-0.046; p = 0.027)	0.155	+5.40%
Loss Cost	2008.2	0.050 (CI = +/-0.050; p = 0.050)	0.121	+5.11%
Loss Cost	2009.1	0.047 (CI = +/-0.054; p = 0.087)	0.088	+4.78%
Loss Cost	2009.2	0.050 (CI = +/-0.059; p = 0.096)	0.085	+5.08%
Loss Cost	2010.1	0.058 (CI = +/-0.064; p = 0.074)	0.108	+5.94%
Loss Cost	2010.2	0.069 (CI = +/-0.069; p = 0.051)	0.142	+7.10%
Loss Cost	2011.1	0.050 (CI = +/-0.072; p = 0.165)	0.055	+5.12%
Loss Cost	2011.2	0.031 (CI = +/-0.077; p = 0.405)	-0.015	+3.15%
Loss Cost	2012.1	0.044 (CI = +/-0.084; p = 0.281)	0.014	+4.53%
Loss Cost	2012.2	0.034 (CI = +/-0.094; p = 0.451)	-0.026	+3.48%
Loss Cost	2013.1	0.061 (CI = +/-0.101; p = 0.212)	0.045	+6.32%
Loss Cost	2013.2	0.027 (CI = +/-0.105; p = 0.584)	-0.051	+2.78%
Loss Cost	2014.1	0.006 (CI = +/-0.119; p = 0.911)	-0.082	+0.63%
Loss Cost	2014.2	-0.071 (CI = +/-0.081; p = 0.079)	0.187	-6.85%
Loss Cost	2015.1	-0.098 (CI = +/-0.087; p = 0.031)	0.325	-9.36%
Loss Cost	2015.2	-0.088 (CI = +/-0.105; p = 0.090)	0.206	-8.45%
Loss Cost	2016.1	-0.099 (CI = +/-0.130; p = 0.117)	0.188	-9.44%
Loss Cost	2016.2	-0.113 (CI = +/-0.166; p = 0.151)	0.166	-10.67%
Severity	2001.1	0.037 (CI = +/-0.020; p = 0.001)	0.250	+3.75%
Severity	2001.2	0.039 (CI = +/-0.021; p = 0.000)	0.264	+4.00%
Severity	2002.1	0.038 (CI = +/-0.022; p = 0.001)	0.233	+3.84%
Severity	2002.2	0.034 (CI = +/-0.023; p = 0.004)	0.190	+3.50%
Severity	2003.1	0.029 (CI = +/-0.023; p = 0.016)	0.134	+2.91%
Severity	2003.2	0.021 (CI = +/-0.023; p = 0.064)	0.073	+2.14%
Severity	2004.1	0.018 (CI = +/-0.023; p = 0.135)	0.039	+1.78%
Severity	2004.2	0.019 (CI = +/-0.025; p = 0.139)	0.039	+1.87%
Severity	2005.1	0.016 (CI = +/-0.026; p = 0.228)	0.016	+1.60%
Severity	2005.2	0.011 (CI = +/-0.028; p = 0.404)	-0.010	+1.15%
Severity	2006.1	0.021 (CI = +/-0.027; p = 0.131)	0.047	+2.09%
Severity	2006.2	0.023 (CI = +/-0.029; p = 0.113)	0.057	+2.34%
Severity	2007.1	0.023 (CI = +/-0.031; p = 0.138)	0.047	+2.35%
Severity	2007.2	0.019 (CI = +/-0.033; p = 0.251)	0.015	+1.92%
Severity	2008.1	0.020 (CI = +/-0.036; p = 0.257)	0.014	+2.04%
Severity	2008.2	0.028 (CI = +/-0.038; p = 0.133)	0.056	+2.87%
Severity	2009.1	0.024 (CI = +/-0.041; p = 0.235)	0.021	+2.42%
Severity	2009.2	0.031 (CI = +/-0.043; p = 0.145)	0.055	+3.20%
Severity	2010.1	0.032 (CI = +/-0.048; p = 0.172)	0.046	+3.28%
Severity	2010.2	0.042 (CI = +/-0.051; p = 0.099)	0.091	+4.30%
Severity	2011.1	0.031 (CI = +/-0.054; p = 0.246)	0.022	+3.16%
Severity	2011.2	0.034 (CI = +/-0.061; p = 0.249)	0.023	+3.49%
Severity	2012.1	0.037 (CI = +/-0.068; p = 0.264)	0.020	+3.78%
Severity	2012.2	0.040 (CI = +/-0.077; p = 0.279)	0.016	+4.13%
Severity	2013.1	0.073 (CI = +/-0.075; p = 0.056)	0.183	+7.56%
Severity	2013.2	0.048 (CI = +/-0.079; p = 0.209)	0.050	+4.93%
Severity	2014.1	0.031 (CI = +/-0.088; p = 0.462)	-0.034	+3.12%
Severity	2014.2	-0.014 (CI = +/-0.080; p = 0.710)	-0.077	-1.38%
Severity	2015.1	-0.051 (CI = +/-0.078; p = 0.175)	0.093	-4.97%
Severity	2015.2	-0.032 (CI = +/-0.090; p = 0.443)	-0.037	-3.14%
Severity	2016.1	-0.051 (CI = +/-0.108; p = 0.304)	0.022	-5.01%
Severity	2016.2	-0.023 (CI = +/-0.130; p = 0.683)	-0.114	-2.32%
Frequency	2001.1	-0.019 (CI = +/-0.021; p = 0.076)	0.056	-1.85%
Frequency	2001.2	-0.014 (CI = +/-0.021; p = 0.183)	0.022	-1.40%
Frequency	2002.1	-0.011 (CI = +/-0.022; p = 0.314)	0.001	-1.10%
Frequency	2002.2	-0.006 (CI = +/-0.022; p = 0.613)	-0.021	-0.56%
Frequency	2003.1	0.001 (CI = +/-0.022; p = 0.920)	-0.029	+0.11%
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.908)	-0.030	-0.13%
Frequency	2004.1	0.003 (CI = +/-0.024; p = 0.766)	-0.028	+0.35%
Frequency	2004.2	0.002 (CI = +/-0.025; p = 0.868)	-0.031	+0.21%
Frequency	2005.1	0.004 (CI = +/-0.027; p = 0.733)	-0.029	+0.45%
Frequency	2005.2	0.013 (CI = +/-0.026; p = 0.306)	0.003	+1.34%
Frequency	2006.1	0.013 (CI = +/-0.028; p = 0.342)	-0.002	+1.33%
Frequency	2006.2	0.020 (CI = +/-0.029; p = 0.171)	0.034	+2.00%
Frequency	2007.1	0.028 (CI = +/-0.029; p = 0.064)	0.092	+2.81%
Frequency	2007.2	0.022 (CI = +/-0.031; p = 0.161)	0.040	+2.19%
Frequency	2008.1	0.032 (CI = +/-0.030; p = 0.038)	0.133	+3.29%
Frequency	2008.2	0.022 (CI = +/-0.030; p = 0.149)	0.049	+2.18%
Frequency	2009.1	0.023 (CI = +/-0.032; p = 0.160)	0.046	+2.31%
Frequency	2009.2	0.018 (CI = +/-0.035; p = 0.295)	0.007	+1.82%
Frequency	2010.1	0.025 (CI = +/-0.037; p = 0.170)	0.047	+2.57%
Frequency	2010.2	0.027 (CI = +/-0.041; p = 0.192)	0.040	+2.69%
Frequency	2011.1	0.019 (CI = +/-0.044; p = 0.384)	-0.011	+1.91%
Frequency	2011.2	-0.003 (CI = +/-0.039; p = 0.864)	-0.057	-0.33%
Frequency	2012.1	0.007 (CI = +/-0.042; p = 0.721)	-0.054	+0.72%
Frequency	2012.2	-0.006 (CI = +/-0.044; p = 0.764)	-0.060	-0.62%
Frequency	2013.1	-0.012 (CI = +/-0.049; p = 0.623)	-0.052	-1.15%
Frequency	2013.2	-0.021 (CI = +/-0.055; p = 0.431)	-0.025	-2.05%
Frequency	2014.1	-0.025 (CI = +/-0.064; p = 0.421)	-0.024	-2.42%
Frequency	2014.2	-0.057 (CI = +/-0.058; p = 0.053)	0.235	-5.55%
Frequency	2015.1	-0.047 (CI = +/-0.068; p = 0.152)	0.113	-4.62%
Frequency	2015.2	-0.056 (CI = +/-0.082; p = 0.153)	0.126	-5.48%
Frequency	2016.1	-0.048 (CI = +/-0.101; p = 0.307)	0.020	-4.66%
Frequency	2016.2	-0.089 (CI = +/-0.109; p = 0.093)	0.258	-8.55%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2001.1	0.020 (CI = +/-0.028; p = 0.144)	0.031	+2.06%
Loss Cost	2001.2	0.028 (CI = +/-0.028; p = 0.049)	0.078	+2.82%
Loss Cost	2002.1	0.030 (CI = +/-0.029; p = 0.047)	0.082	+3.00%
Loss Cost	2002.2	0.032 (CI = +/-0.031; p = 0.042)	0.091	+3.26%
Loss Cost	2003.1	0.033 (CI = +/-0.033; p = 0.046)	0.089	+3.38%
Loss Cost	2003.2	0.023 (CI = +/-0.032; p = 0.155)	0.033	+2.33%
Loss Cost	2004.1	0.025 (CI = +/-0.034; p = 0.152)	0.035	+2.49%
Loss Cost	2004.2	0.024 (CI = +/-0.036; p = 0.184)	0.027	+2.45%
Loss Cost	2005.1	0.024 (CI = +/-0.039; p = 0.213)	0.020	+2.45%
Loss Cost	2005.2	0.029 (CI = +/-0.041; p = 0.158)	0.037	+2.96%
Loss Cost	2006.1	0.039 (CI = +/-0.042; p = 0.068)	0.085	+4.00%
Loss Cost	2006.2	0.049 (CI = +/-0.044; p = 0.028)	0.140	+5.06%
Loss Cost	2007.1	0.058 (CI = +/-0.046; p = 0.014)	0.186	+6.02%
Loss Cost	2007.2	0.048 (CI = +/-0.048; p = 0.048)	0.118	+4.91%
Loss Cost	2008.1	0.061 (CI = +/-0.049; p = 0.015)	0.196	+6.34%
Loss Cost	2008.2	0.059 (CI = +/-0.053; p = 0.030)	0.161	+6.11%
Loss Cost	2009.1	0.057 (CI = +/-0.058; p = 0.054)	0.126	+5.83%
Loss Cost	2009.2	0.061 (CI = +/-0.063; p = 0.058)	0.126	+6.26%
Loss Cost	2010.1	0.071 (CI = +/-0.068; p = 0.043)	0.156	+7.35%
Loss Cost	2010.2	0.084 (CI = +/-0.074; p = 0.027)	0.201	+8.80%
Loss Cost	2011.1	0.065 (CI = +/-0.078; p = 0.096)	0.105	+6.75%
Loss Cost	2011.2	0.046 (CI = +/-0.084; p = 0.262)	0.020	+4.70%
Loss Cost	2012.1	0.063 (CI = +/-0.092; p = 0.166)	0.066	+6.48%
Loss Cost	2012.2	0.054 (CI = +/-0.104; p = 0.286)	0.015	+5.53%
Loss Cost	2013.1	0.088 (CI = +/-0.110; p = 0.108)	0.123	+9.15%
Loss Cost	2013.2	0.052 (CI = +/-0.117; p = 0.348)	-0.004	+5.39%
Loss Cost	2014.1	0.032 (CI = +/-0.135; p = 0.612)	-0.065	+3.25%
Loss Cost	2014.2	-0.055 (CI = +/-0.093; p = 0.221)	0.060	-5.32%
Loss Cost	2015.1	-0.084 (CI = +/-0.104; p = 0.101)	0.190	-8.06%
Loss Cost	2015.2	-0.069 (CI = +/-0.128; p = 0.249)	0.057	-6.65%
Loss Cost	2016.1	-0.077 (CI = +/-0.163; p = 0.299)	0.031	-7.45%
Loss Cost	2016.2	-0.089 (CI = +/-0.217; p = 0.355)	0.000	-8.50%
Severity	2001.1	0.039 (CI = +/-0.021; p = 0.001)	0.255	+3.93%
Severity	2001.2	0.041 (CI = +/-0.022; p = 0.000)	0.270	+4.21%
Severity	2002.1	0.040 (CI = +/-0.023; p = 0.001)	0.239	+4.04%
Severity	2002.2	0.036 (CI = +/-0.024; p = 0.004)	0.196	+3.70%
Severity	2003.1	0.030 (CI = +/-0.024; p = 0.016)	0.139	+3.09%
Severity	2003.2	0.023 (CI = +/-0.024; p = 0.063)	0.076	+2.28%
Severity	2004.1	0.019 (CI = +/-0.025; p = 0.132)	0.042	+1.91%
Severity	2004.2	0.020 (CI = +/-0.027; p = 0.136)	0.042	+2.01%
Severity	2005.1	0.017 (CI = +/-0.028; p = 0.222)	0.018	+1.73%
Severity	2005.2	0.013 (CI = +/-0.030; p = 0.394)	-0.009	+1.26%
Severity	2006.1	0.022 (CI = +/-0.029; p = 0.125)	0.051	+2.27%
Severity	2006.2	0.025 (CI = +/-0.031; p = 0.107)	0.062	+2.56%
Severity	2007.1	0.026 (CI = +/-0.034; p = 0.130)	0.053	+2.59%
Severity	2007.2	0.021 (CI = +/-0.036; p = 0.236)	0.019	+2.13%
Severity	2008.1	0.023 (CI = +/-0.039; p = 0.241)	0.018	+2.29%
Severity	2008.2	0.032 (CI = +/-0.041; p = 0.122)	0.065	+3.21%
Severity	2009.1	0.027 (CI = +/-0.044; p = 0.216)	0.028	+2.75%
Severity	2009.2	0.036 (CI = +/-0.047; p = 0.130)	0.066	+3.64%
Severity	2010.1	0.037 (CI = +/-0.052; p = 0.153)	0.057	+3.78%
Severity	2010.2	0.048 (CI = +/-0.056; p = 0.085)	0.109	+4.96%
Severity	2011.1	0.037 (CI = +/-0.060; p = 0.215)	0.035	+3.75%
Severity	2011.2	0.041 (CI = +/-0.067; p = 0.215)	0.038	+4.20%
Severity	2012.1	0.045 (CI = +/-0.076; p = 0.225)	0.036	+4.62%
Severity	2012.2	0.050 (CI = +/-0.087; p = 0.235)	0.035	+5.13%
Severity	2013.1	0.088 (CI = +/-0.083; p = 0.039)	0.233	+9.24%
Severity	2013.2	0.062 (CI = +/-0.089; p = 0.155)	0.091	+6.43%
Severity	2014.1	0.044 (CI = +/-0.102; p = 0.360)	-0.007	+4.53%
Severity	2014.2	-0.006 (CI = +/-0.095; p = 0.892)	-0.098	-0.59%
Severity	2015.1	-0.049 (CI = +/-0.095; p = 0.274)	0.034	-4.77%
Severity	2015.2	-0.025 (CI = +/-0.112; p = 0.619)	-0.089	-2.48%
Severity	2016.1	-0.048 (CI = +/-0.139; p = 0.442)	-0.044	-4.66%
Severity	2016.2	-0.011 (CI = +/-0.172; p = 0.883)	-0.162	-1.08%
Frequency	2001.1	-0.018 (CI = +/-0.022; p = 0.100)	0.047	-1.80%
Frequency	2001.2	-0.013 (CI = +/-0.022; p = 0.230)	0.013	-1.33%
Frequency	2002.1	-0.010 (CI = +/-0.023; p = 0.383)	-0.006	-1.00%
Frequency	2002.2	-0.004 (CI = +/-0.023; p = 0.714)	-0.025	-0.42%
Frequency	2003.1	0.003 (CI = +/-0.023; p = 0.801)	-0.028	+0.29%
Frequency	2003.2	0.000 (CI = +/-0.024; p = 0.971)	-0.031	+0.04%
Frequency	2004.1	0.006 (CI = +/-0.025; p = 0.648)	-0.025	+0.57%
Frequency	2004.2	0.004 (CI = +/-0.027; p = 0.745)	-0.030	+0.43%
Frequency	2005.1	0.007 (CI = +/-0.028; p = 0.616)	-0.025	+0.70%
Frequency	2005.2	0.017 (CI = +/-0.028; p = 0.229)	0.017	+1.68%
Frequency	2006.1	0.017 (CI = +/-0.030; p = 0.258)	0.012	+1.69%
Frequency	2006.2	0.024 (CI = +/-0.031; p = 0.118)	0.056	+2.44%
Frequency	2007.1	0.033 (CI = +/-0.031; p = 0.039)	0.127	+3.35%
Frequency	2007.2	0.027 (CI = +/-0.033; p = 0.104)	0.069	+2.71%
Frequency	2008.1	0.039 (CI = +/-0.032; p = 0.019)	0.182	+3.96%
Frequency	2008.2	0.028 (CI = +/-0.032; p = 0.083)	0.091	+2.80%
Frequency	2009.1	0.030 (CI = +/-0.034; p = 0.089)	0.090	+3.00%
Frequency	2009.2	0.025 (CI = +/-0.037; p = 0.178)	0.043	+2.53%
Frequency	2010.1	0.034 (CI = +/-0.040; p = 0.090)	0.099	+3.44%
Frequency	2010.2	0.036 (CI = +/-0.044; p = 0.102)	0.094	+3.65%
Frequency	2011.1	0.028 (CI = +/-0.048; p = 0.226)	0.031	+2.89%
Frequency	2011.2	0.005 (CI = +/-0.043; p = 0.814)	-0.059	+0.49%
Frequency	2012.1	0.018 (CI = +/-0.045; p = 0.419)	-0.020	+1.78%
Frequency	2012.2	0.004 (CI = +/-0.048; p = 0.868)	-0.069	+0.38%
Frequency	2013.1	-0.001 (CI = +/-0.055; p = 0.974)	-0.077	-0.09%
Frequency	2013.2	-0.010 (CI = +/-0.062; p = 0.737)	-0.073	-0.98%
Frequency	2014.1	-0.012 (CI = +/-0.073; p = 0.717)	-0.077	-1.23%
Frequency	2014.2	-0.049 (CI = +/-0.068; p = 0.144)	0.121	-4.75%
Frequency	2015.1	-0.035 (CI = +/-0.081; p = 0.349)	-0.002	-3.46%
Frequency	2015.2	-0.044 (CI = +/-0.100; p = 0.343)	0.002	-4.27%
Frequency	2016.1	-0.030 (CI = +/-0.126; p = 0.595)	-0.094	-2.93%
Frequency	2016.2	-0.078 (CI = +/-0.144; p = 0.232)	0.099	-7.51%

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