

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2021

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 23, 2022

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1. Introduction

1.1. Purpose and Scope

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board’s “2022 Annual Review” of insurance industry (or industry) loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2022 and March 31, 2023.

This report presents the results of our analysis of insurance industry commercial vehicles loss and expense experience in Alberta reported as of December 31, 2021 for the 2022 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

1.2. Summary of Key Findings

In Table 1, we present a summary of our selected benchmarks¹ for the prior and current reviews:

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

	2021 Annual Review: Data as of December 31, 2020	2022 Annual Review: Data as of December 31, 2021
Trend Benchmarks		
TPL-Bodily Injury	+6.0%	+6.0%
TPL-Property Damage	+2.0%	+0.0% ‡
DCPD ²	+2.0%	+0.0% ‡
AB – Total	+1.0%	+1.0%/+2.0% ³
Collision	+0.0%	+0.0% ‡
Comprehensive	+5.0%/+3.5% ⁴	+4.0% ‡

¹ We refer to these as “selections” in this report.

² The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.

³ Future trend rate begins November 1, 2020.

⁴ Future trend rate begins October 1, 2020.

	2021 Annual Review: Data as of December 31, 2020	2022 Annual Review: Data as of December 31, 2021
Trend Benchmarks		
All Perils	+1.5%/+1.0%	+1.0% ‡
Specified Perils	+5.0%/+3.5%	+4.0% ‡
Underinsured Motorist	+6.0%	+6.0%
‡ For the 2022 Annual Review the <i>future</i> trend rates for property damage including DCPD, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions in a manner as suggested in Section 5. Consideration of recent unusual economic changes should be considered for all coverages when selecting future trend rates.		
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	3.55% of TPL Premiums
Operating Expenses	26.0%	27.1% ⁵
Profit Provision	7%	7%

1.3. Relevant Comments

Loss Trend Benchmarks

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

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

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

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

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

Applicability of Benchmarks

In this report we present our findings as respect to the assumptions, factors, and provisions for the Board’s consideration in its review of individual rate filings. The projection of future rate needs is subject

⁵ We were provided by the AIRB with an advance copy of the data underlying the 2021 Expense Report (currently in draft form).

to considerable uncertainty. For this reason, we provide rationale for the assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

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

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

Data

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

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

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

This change has materially reduced the number of vehicles included with the commercial vehicle exhibits beginning in 2019-2. Consistent with the commercial vehicle reports published by GISA, and with our prior analysis, we continue to include fleet vehicles (i.e., Type of Business 4 – Individually rated Fleets) in the analysis that we present.

Heightened Uncertainty – COVID 19, Bill 41 Reforms, and Rising Inflation

There is greater uncertainty in the estimates we present in this report due to several factors.

- The COVID-19 pandemic affected loss costs for 2020 and 2021, mainly driven by a decline in the claims frequency rate. As return to a “new” normal in 2022 unfolds, there is uncertainty as to the lasting impacts of the pandemic with respect to future claim frequency rates.

Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic levels in 2022. Consistent with those projections, our analysis and loss trend selections assume a return to pre-pandemic frequency levels for rate applications subject to the proposed benchmarks.

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. The timing of the reform introduction occurring during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms.

- The rise in inflation associated with vehicle parts, replacement vehicles, rental fees, maintenance and repair costs that began late in 2021, and began to surge into 2022 is not fully embedded in the claims cost data (through to December 31, 2021) we analyze in this review. As a result, particularly for physical damage coverages, our measure of the past loss trend rates may not be an accurate indication of future trend rates. For this reason, we present an approach to consider the changes in the consumer price index for these related costs since 2021 that will apply to the future trend rate.
- When selecting the future trend rates for any coverage, consideration should be given to the rising inflation impact as it ripples through the economy, including bodily injury and accident benefits.
- In contrast to rising costs for vehicle parts and other claim components a surge in gas prices may lead drivers to reduce their vehicle usage. This possible vehicle usage reduction would likely be correlated with a reduction in the claims frequency rate. Reaction by consumers to surging gas prices can be considered as part of the future trend rate selection.

1.4. Report Organization

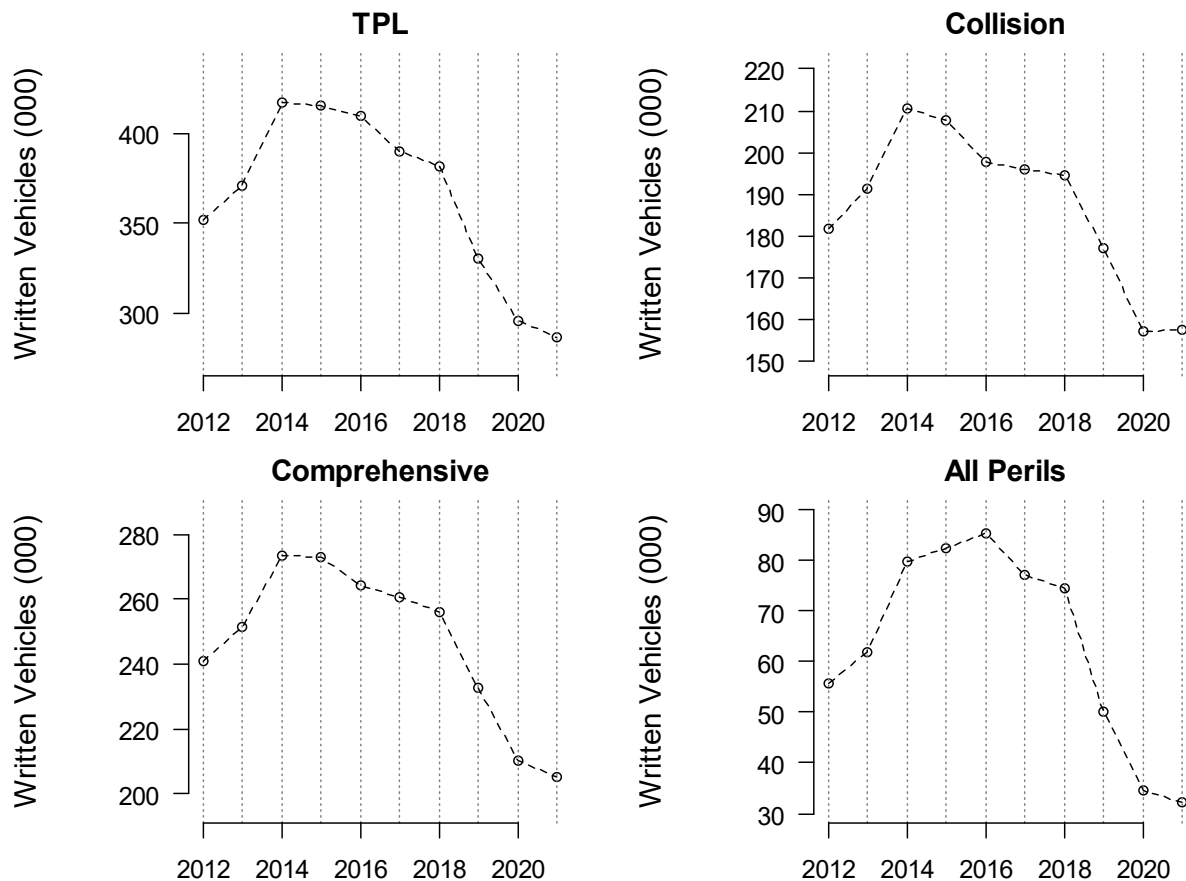
- In Section 2, we present the most recent 10-years of industry commercial vehicle (CV) premium and loss experience in Alberta.
- In Section 3, we present the background of automobile insurance regulation in Alberta, including the historical legislative reforms and government actions taken since the creation of the AIRB.
- In Section 4, we discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend analyses.
- In Section 5, we present our trend analysis for each major coverage.
- In Section 6, we present the Board's current benchmarks and information regarding the additional provisions that insurers must consider in their rate filings, including: Loss Adjustment Expenses, Catastrophe Provision, Investment Income on Cash Flow, Health Cost Recovery, Operating Expenses, and Profit.

2. Summary of Alberta Commercial Vehicle 2012 to 2021 Experience

2.1. Growth of Insured Vehicles

Following a rise from 2012 to 2014, since 2014, the number of commercial vehicles in Alberta has decreased annually. As noted earlier, GISA changed its definition of fleets beginning the second half of 2019, and as a result the number of vehicles included in the commercial exhibits reduced significantly. Figure 1 presents the number of written vehicles insured over each of the last ten years for TPL⁶, collision, comprehensive and all perils coverages. The significant decline in 2019 and 2020⁷ is due, in part, to the GISA change in definition of fleets beginning July 1, 2019.

Figure 1: Written Vehicles

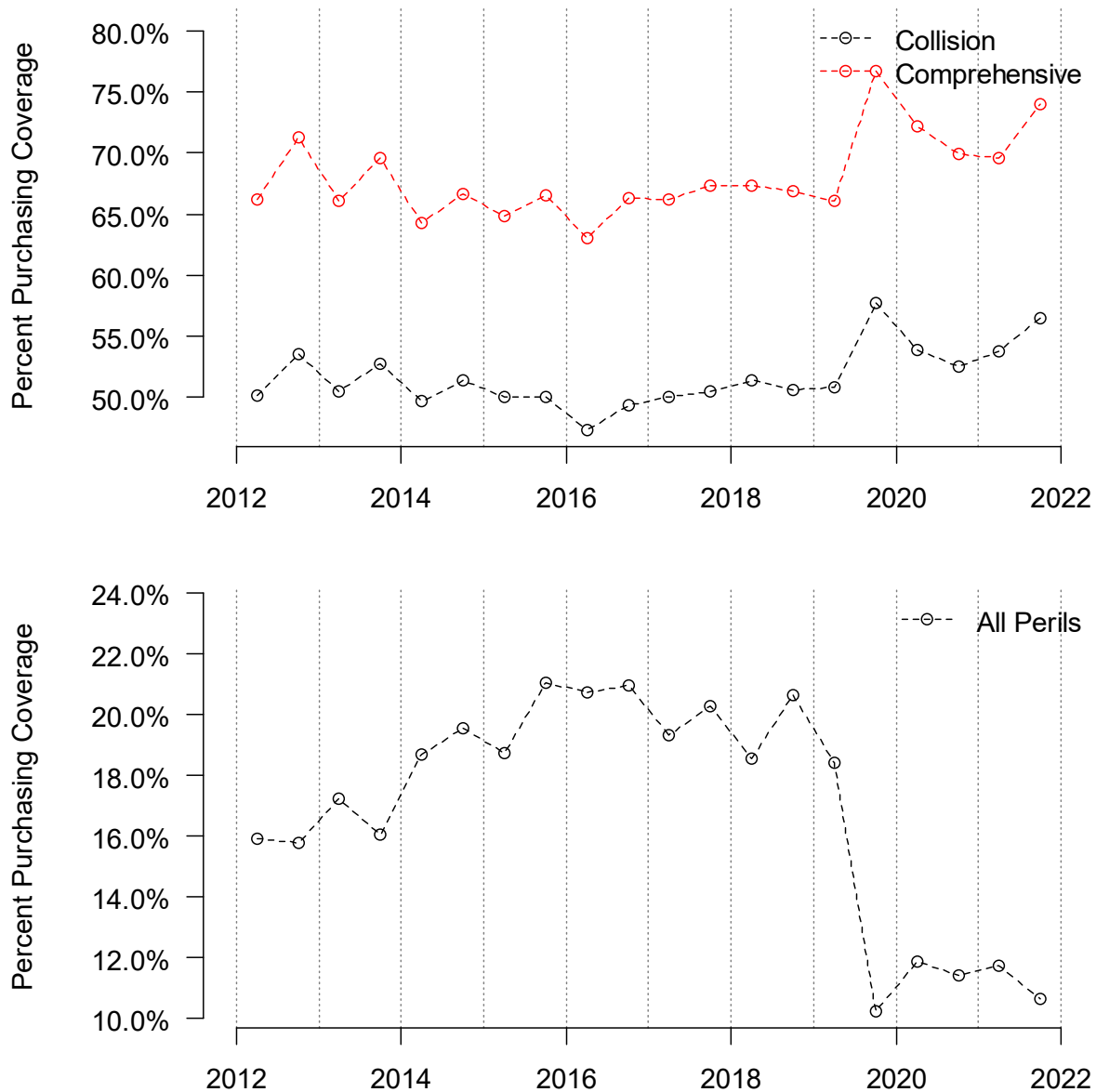


⁶ The growth in TPL is representative of all mandatory coverages which includes; bodily injury, property damage-tort, accident benefits and uninsured automobile.

⁷ When reviewing the comparative change in insured commercial vehicles fleet, both 2019 and 2020 are affected because the GISA change in fleet definition was effective July 1, 2019.

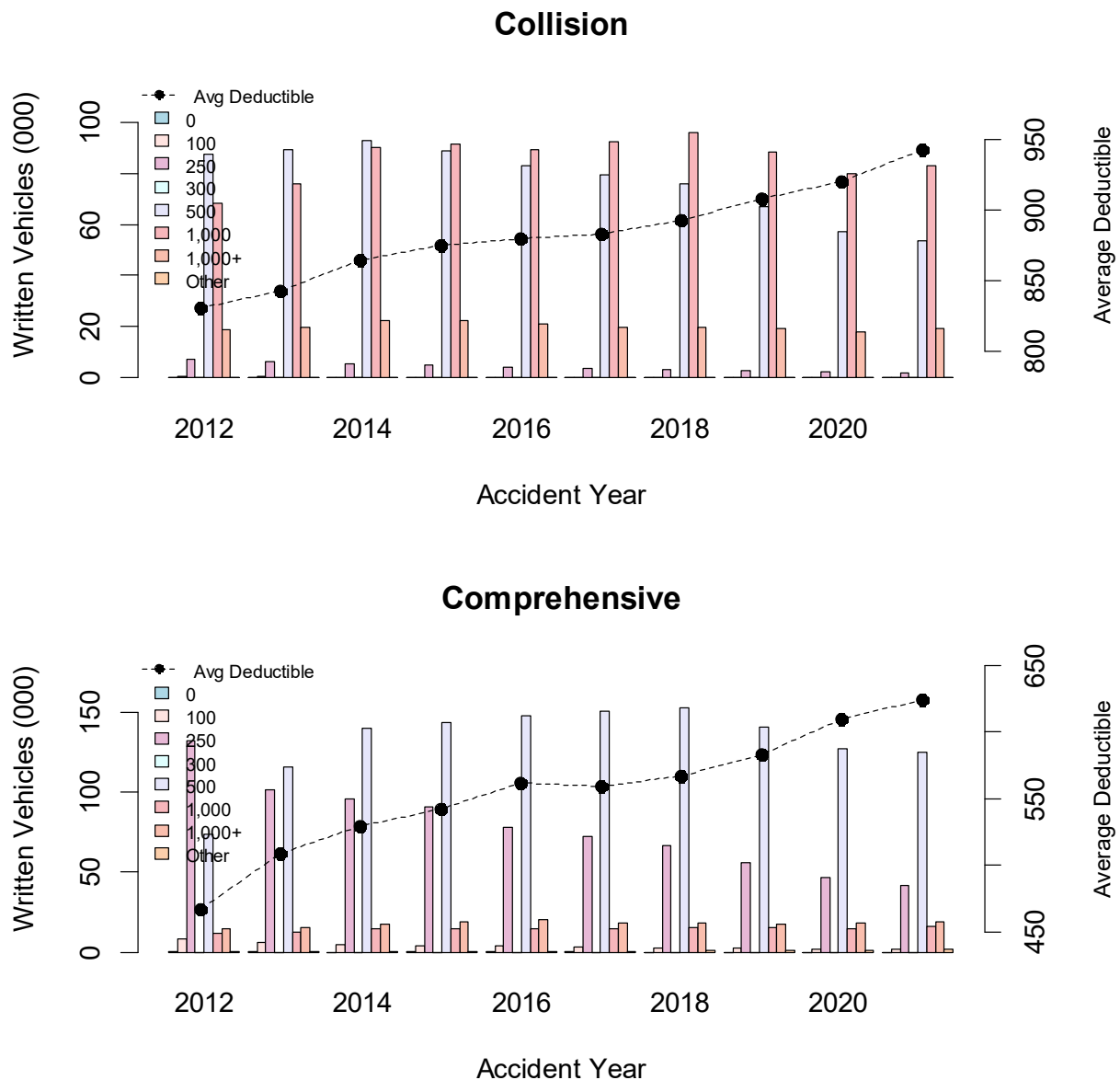
In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Up until the first half of 2019, the percentage of risks purchasing the optional coverages was relatively flat; in the 70% range for comprehensive, low 50% range for collision and 20% range for all perils. The changes beginning the second half of 2019 is likely associated with the GISA change in fleet definition.

Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



In Figure 3 we plot the number of written vehicles at various deductible levels against time and include a line plot representing the average deductible for each accident year. We observe a consistent shift toward larger deductibles for collisions and comprehensive over the last ten years, with the shift more noticeable in recent years.

Figure 3: Average Deductible Summary



2.2. Change in Average Premiums

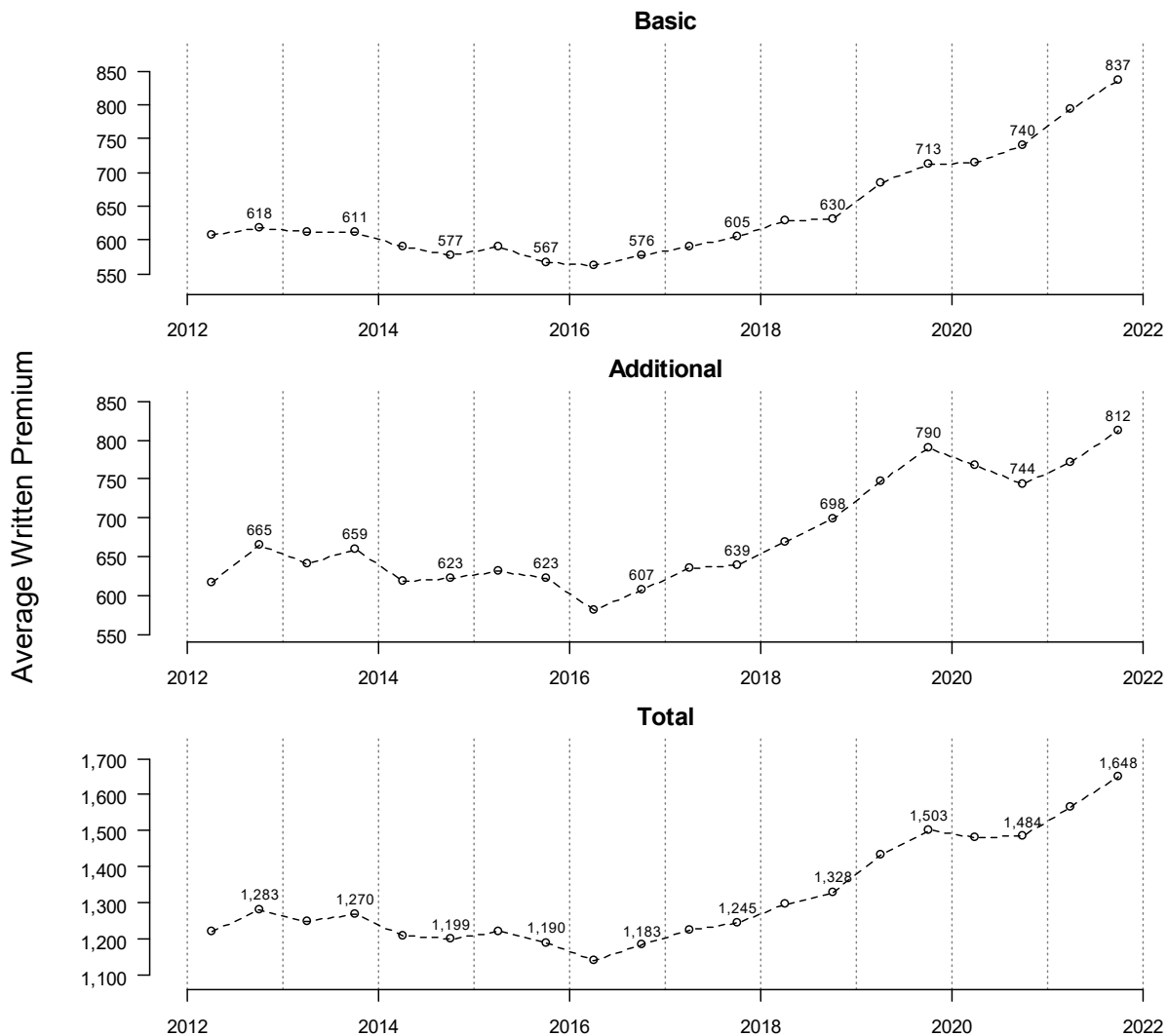
In Alberta, there are specific coverages that are mandatory (TPL and accident benefits), while the remainder are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the

optional coverages as Additional Coverages. In Figure 4, we present the average written premiums for the Basic Coverages, Additional Coverages, and the total for all coverages, respectively, over the ten-year period, 2012 to 2021, in half-year increments.

The Basic Coverages average premium has gradually increased since 2016. In Section 3 we described the historical reform changes. These reform changes can affect the level of benefits, and in turn, the average premium. Many of the reforms focussed on accident benefits, which is included in the Basic Coverage category.

The average premium for Additional Coverages was relatively flat until changing to an increasing pattern beginning in 2016, subject to seasonal variability. This increase in additional (physical damage) coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary

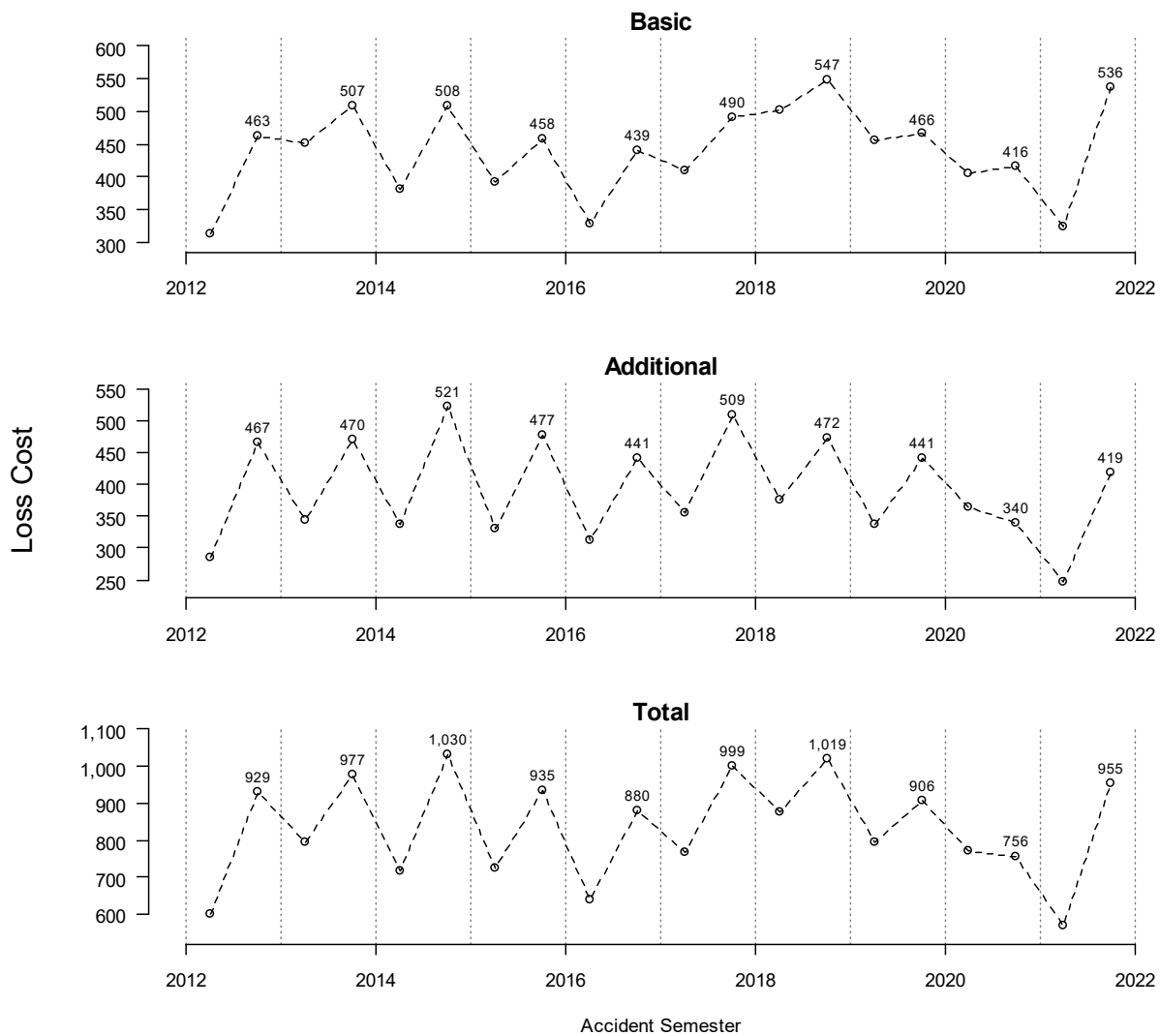


2.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. On the same basis as we presented the change in average premiums over time above, in Figure 5 we present the average claims cost per earned vehicle for the Alberta Basic Coverage, Additional Coverage, and total categories. In the average claim cost estimate we include:

- indemnity amounts to fully settle and close the claim⁸, and
- all internal and external claims settlement costs⁹ (e.g., legal fees and claims adjusters).¹⁰

Figure 5: Claim Costs - Summary



⁸ The claims costs presented are on an ultimate basis. See Section 4 for more details.

⁹ External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors are based on aggregated costs reported to GISA.

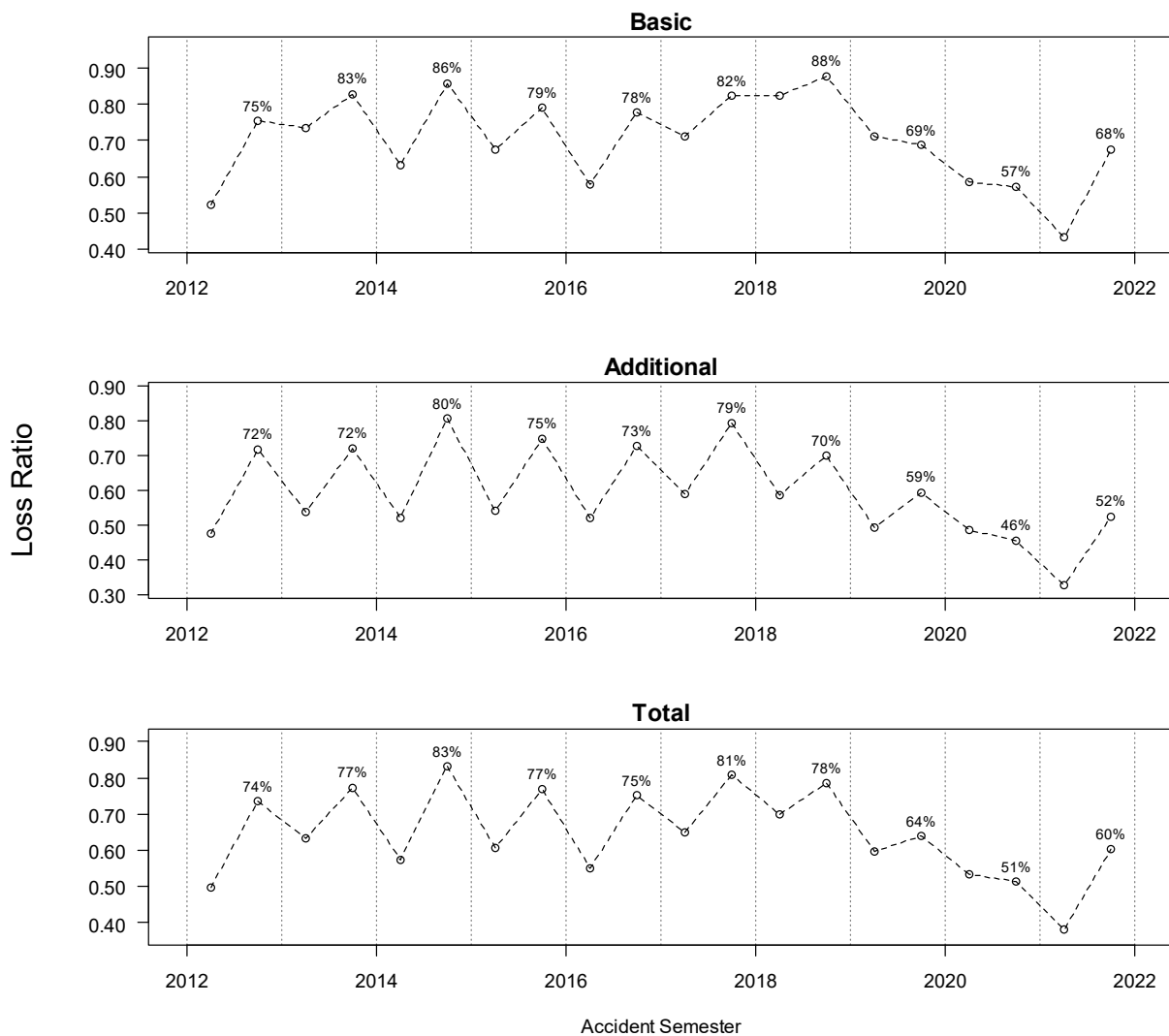
¹⁰ The Health Levy is not included in the noted average claim costs.

Summary of Alberta Commercial Vehicle 2012 to 2021 Experience

The claims data presented for each half-year represents amounts for claims where the event that gave rise to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. The COVID-19 pandemic resulted in a decline in vehicle usage and accident events in 2020 and 2021. However, hailstorms in 2020 and 2021 had an offsetting effect from the low claim frequency during the pandemic on the comprehensive coverage included with Additional Coverages.

In Figure 6 we present the ratio of the loss and loss adjustment expense amount to the average earned premiums to provide an indication of the change in the loss ratio over time.

Figure 6: Loss Ratio - Summary¹¹



Claims costs are a combination of the claims frequency rate (i.e., the average number of claims per 100 insured vehicles) and the average cost of each claim (referred to as the claim severity, measured as the

¹¹ For visual ease, the accident half-year loss ratio numerical values are only presented for the second half of each year.

total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 5.

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 in the Province of Alberta.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation the Board's mandate was expanded to also regulate Additional Coverage.

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

3.2. 2020 Reforms

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

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

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

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent) Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020) See Section 3.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020) Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new benefit limit for treatment by any combination of these adjunct therapists is \$1,000.
- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims) See Section 3.4 for details.

- **Direct Compensation Property Damage Introduction** (Effective January 1, 2022) Insurers will be required to provide DCPD premiums separated from third party liability premiums.
- **File and Use:** Insurers will be permitted to use a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

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, 2021, does not include sufficient claims experience to update the expected cost impact of Bill 41. Due to the impact of COVID-19, we expect an additional time lag before the effect of the reforms can be accurately measured using the industry claims experience.

3.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

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

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

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

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

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

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.¹²

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 clarify¹³ that some temporomandibular joint injuries, as well as physical or

¹² It is our understanding that the changes were administrative in nature (clarifications).

¹³ Insufficient data is available at this time to assess if this clarification will affect claims costs.

psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 5.2.

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

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

3.4. Automobile Insurance Benefits Revision

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

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

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

- Clarified that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications and home modifications; and
- 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.

3.5. Legalization of Cannabis

Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available on how this change may affect claims costs and it is assumed any impact of this change will be implicit within the claims experience data.

4. Loss Development Factor Analysis

4.1. Claim Cost – Data

The source for the claim data that we analyze is the 2021-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2021) provided by GISA, and it includes the experience of all drivers in Alberta, including the Facility Association. We refer to this information as the AIX report.

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

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – the insurance company’s estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$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) events (accidents) that occurred for which a claim has 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.

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

We estimate the final (ultimate) number of claims and cost¹⁴ of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2021 (referred to as “accident half-years”¹⁵) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry) and adding that amount to the reported incurred claim amounts as published by GISA.¹⁶ 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 “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 the historical adequacy of individual claim case reserves established by insurance companies (in aggregate). We refer to the historical emergence of aggregate claim values as loss development patterns.

We select loss¹⁷ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2021 (we group claims by the accident half-year that 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, 2021, separately for each of the coverages.

4.3. Selection of Claim Count and Claim Amount Development Factors

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7002 Automobile Industry Exhibit, 2021-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.^{18 19}

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

¹⁴ 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.

¹⁵ 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.

¹⁶ GISA edits and compiles the data reported by individual insurers.

¹⁷ 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).

¹⁸ Our selections are based on the Incurred Development Method.

¹⁹ In this Alberta Exhibit AUTO 7002, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7002 exhibits, we chose not to adjust the data for the noted issues.

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

Due to the COVID-19 pandemic, the estimates for the 2020 and 2021 accident years are subject to additional uncertainty.

4.4. 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.²⁰ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,²¹ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

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

AY	2021 AR (as of December 31, 2020)			2022 AR (as of December 31, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$285.88	\$86,156	3.32	\$270.30	\$81,019	3.34
2018	\$350.49	\$100,212	3.50	\$341.99	\$98,317	3.48
2019	\$317.61	\$94,184	3.37	\$302.10	\$90,239	3.35
2020	\$264.75	\$95,062	2.78	\$285.84	\$106,670	2.68
2021				\$297.59	\$109,648	2.71

Overall, for the four-year period 2017 to 2020, our estimates of average ultimate loss costs have decreased by 1.5%.

²⁰ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

²¹ Number of claims per 1,000 insured vehicles.

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

AY	2021 AR (as of December 31, 2020)			2022 AR (as of December 31, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$165.96	\$9,425	17.61	\$166.19	\$9,412	17.66
2018	\$172.23	\$9,359	18.40	\$170.21	\$9,261	18.38
2019	\$144.33	\$8,989	16.06	\$142.63	\$8,897	16.03
2020	\$107.60	\$8,970	12.00	\$106.35	\$8,804	12.08
2021				\$110.29	\$9,720	11.35

Overall, for the four-year period 2017 to 2020, our estimates of average ultimate loss costs have decreased by 0.8%.

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

AY	2021 AR (as of December 31, 2020)			2022 AR (as of December 31, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$13.65	\$6,582	2.07	\$13.70	\$6,590	2.08
2018	\$12.40	\$6,314	1.96	\$12.31	\$6,291	1.96
2019	\$15.88	\$7,734	2.05	\$15.86	\$7,720	2.05
2010	\$16.06	\$9,159	1.75	\$18.95	\$10,599	1.79
2021				\$19.24	\$9,831	1.96

Overall, for the four-year period 2017 to 2020, our estimates of average ultimate loss costs have increased by 4.9%.

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

AY	2021 AR (as of December 31, 2020)			2022 AR (as of December 31, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$252.68	\$11,180	22.60	\$253.30	\$11,219	22.58
2018	\$255.88	\$11,028	23.20	\$256.06	\$11,047	23.18
2019	\$225.13	\$9,944	22.64	\$229.76	\$10,095	22.76
2020	\$181.30	\$10,732	16.89	\$182.64	\$10,431	17.51
2021				\$178.54	\$11,519	15.50

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

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

AY	2021 AR (as of December 31, 2020)			2022 AR (as of December 31, 2021)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$268.53	\$9,816	27.36	\$268.62	\$9,819	27.36
2018	\$235.46	\$10,181	23.13	\$235.64	\$10,184	23.14
2019	\$245.94	\$10,078	24.40	\$245.52	\$10,014	24.52
2010	\$276.97	\$10,192	27.17	\$279.12	\$10,311	27.07
2021				\$240.91	\$10,511	22.92

Overall, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 0.2%.

5. Selection of Loss Trend Rates

5.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the industry Alberta ultimate claim frequency, claim severity and loss cost²² by accident half-year that we derive (as we discuss in Section 4) 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.

²² 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 2002-1 to 2021-2.

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

Seasonality

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

Other Variables

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

Reforms and Level Changes

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

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

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

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

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

Other Considerations

In selecting loss trend rates, we also consider:

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

In selecting future loss trend rates, we consider changes in current economic conditions that may not be evident in the current data available for the regression analysis. In particular, we consider the recent rise in inflation which is generally attributed to supply chain issues affecting availability of cars and parts.

GISA Fleet Data Change

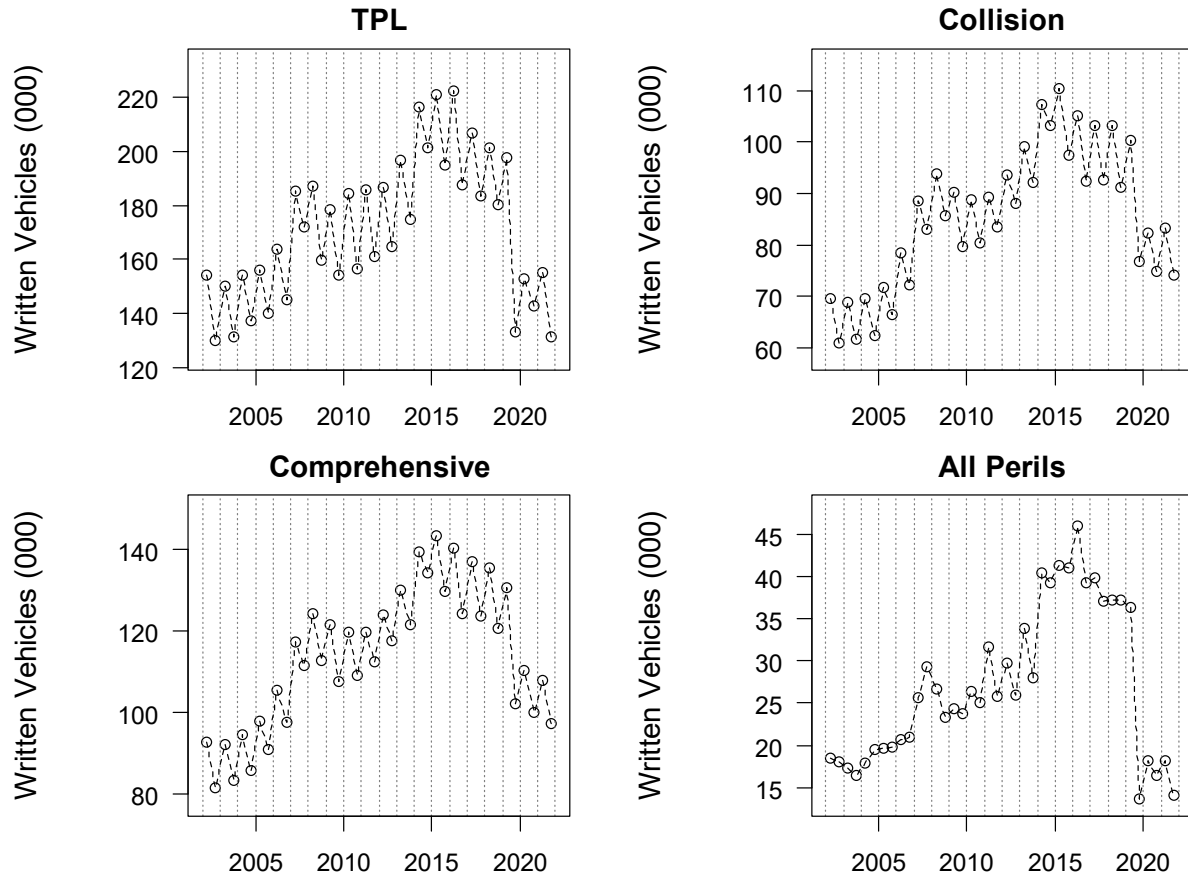
As noted in Section 2.1, GISA has made a change to the definition of fleets beginning July 1, 2019. Risks categorized as Individual Risk Rated Fleets- Business Type 4 are included with the Auto 7002 commercial vehicle data, but those classified as Business Type 3 are not. GISA's definition change results in fewer risks categorized as Business Type 3, and therefore, fewer vehicles are included with this commercial data beginning 2019-2.

In Figure 7 we present the number of written vehicles by accident half-year from 2001 to 2020. We observe a significant decline between 2019-1 and 2019-2, which is likely driven by the change in definition.

The ASP revised definition of Type of Business 3 - Fleet rated vehicles decreases the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., mix of business change) has a material impact on our models, we compare the estimated ultimate frequency severity, and loss cost values for all exposures (including fleets) to those excluding fleets. In general, we find the trend patterns are similar over both data sets.²³ We note that if this issue were material, we would expect to see a divergence in patterns in the last five data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

²³ We note for accident benefits, comprehensive-theft and all perils, the ultimate frequency level between the two data sets is fairly wide, but the pattern for trend purposes seems generally similar.

Figure 7: Accident Half-Year Exposure History



COVID-19

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

Trend Rates

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

Therefore, we exclude the 2020 and 2021 observations from our selected models for the coverages where we observe 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 the COVID-19 pandemic 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 the COVID-19 pandemic.²⁴

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 during²⁵ the proposed rating program.

Other Economic Considerations

Inflation

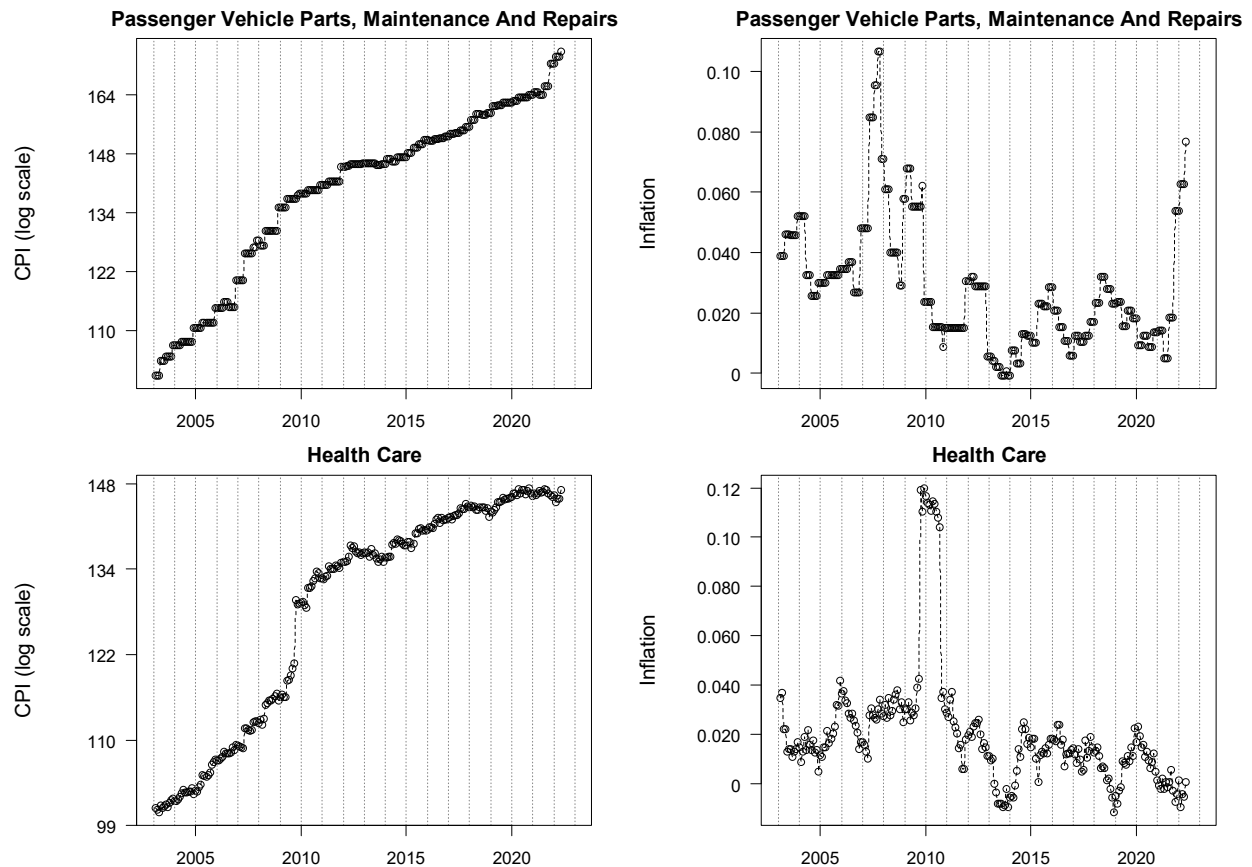
Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. As an example, in Figure 8, we present the consumer price index (CPI) and inflation rate²⁶ over the last 20 years in Alberta, separately, for vehicle maintenance and repair costs and health care.

²⁴ An alternative is to assign zero weight to the accident year data distorted by COVID-19.

²⁵ This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

²⁶ As measured by the 12-month change in CPI.

Figure 8: Consumer Price Index



A review of the historical data points (as presented in Figure 8) shows that subject to variability:

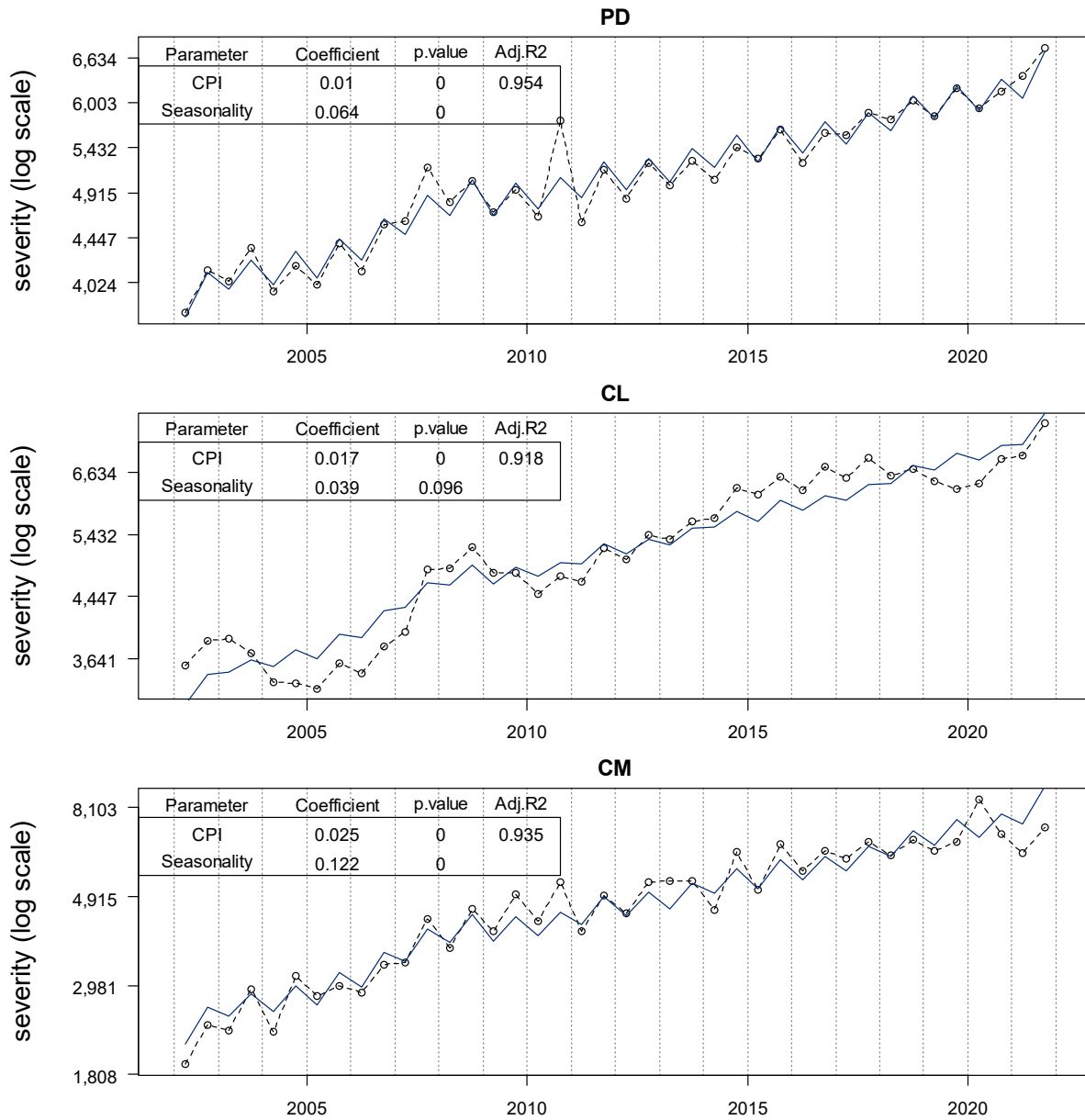
- Since 2010, the historical inflation rate for passenger vehicle parts, maintenance and repair costs has generally ranged between +1% to +3%. The average inflation rate between 2010 and 2021 is approximately +1.65%.
- The recent increase the CPI for passenger vehicle parts, maintenance and repair costs has resulted in the highest inflation levels since 2007.
- Health Care costs appear unaffected by the recent inflationary trends.²⁷

We expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages since more costly repairs will increase the total amount needed to settle claims. In Figure 9, we examine the historical relationship between claims severity for physical damage coverages and the CPI over the last 20 years. More specifically, we fit regression models to the severity experience using average CPI over the period and seasonality as predictor variables. As expected, we observe significant correlation between the historical physical damage claim costs and the

²⁷ We acknowledge the impact of inflation on health care costs (affecting bodily injury and accident benefits) may change in the future as inflation ripples through the economy.

CPI index for vehicle parts, maintenance and repair costs, as indicated by the large Adjusted R² values and significant *p*-values.

Figure 9: Physical Damage x CPI Correlation



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

The increase in inflation that will affect future claims costs is not limited to vehicle parts, maintenance and repair costs. While vehicle parts and repair costs are a large proportion of the claim settlement,

other components of claim costs, such as new or used vehicles, as well as vehicle rental rates, could be considered.

The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels, which may vary in degree amongst the various components of claims costs, is difficult to predict.

Additional Economic Factors

As presented in Figure 5, although there is a high degree of correlation between CPI and the physical damage trend rate, other social and economic factors may also affect claim costs and the measured loss cost trend rate. This is why the loss cost trend rate is not equal to the CPI, but instead correlated with it. These other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In addition to the impact of rising car parts and repair costs, the following economic factors may affect claims costs:

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

Application

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

To recognize the expectation of higher than historical inflation we use the most recent *CPI data for vehicle maintenance and repair costs* in Alberta to calculate an adjustment to the selected past severity trend for physical damage coverages as a basis for the future trend rate.

Insurers could consider using a more refined approach by considering a broader measure of CPI on claims costs by weighting the CPI of each component of an average claim; e.g., car rental rates, new and used car prices, vehicle parts, repair wage rates, etc.

If we consider claim cost trend to be the combination of inflation and a residual trend amount, then the future *severity* trend rate may be estimated using the following formula:

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

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

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

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

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

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

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

- The **residual trend** is equal to the selected past loss cost trend (varies by coverage) less the average historical inflation rate of +1.65% that we measure between 2010 and 2021. The residual trend is presented for each of the physical damage coverages in the following subsections.
- As discussed above if **other social or economic environment changes** are influencing vehicle usage or purchase of vehicles, this too could be considered in the selection of the future loss cost trend rate.

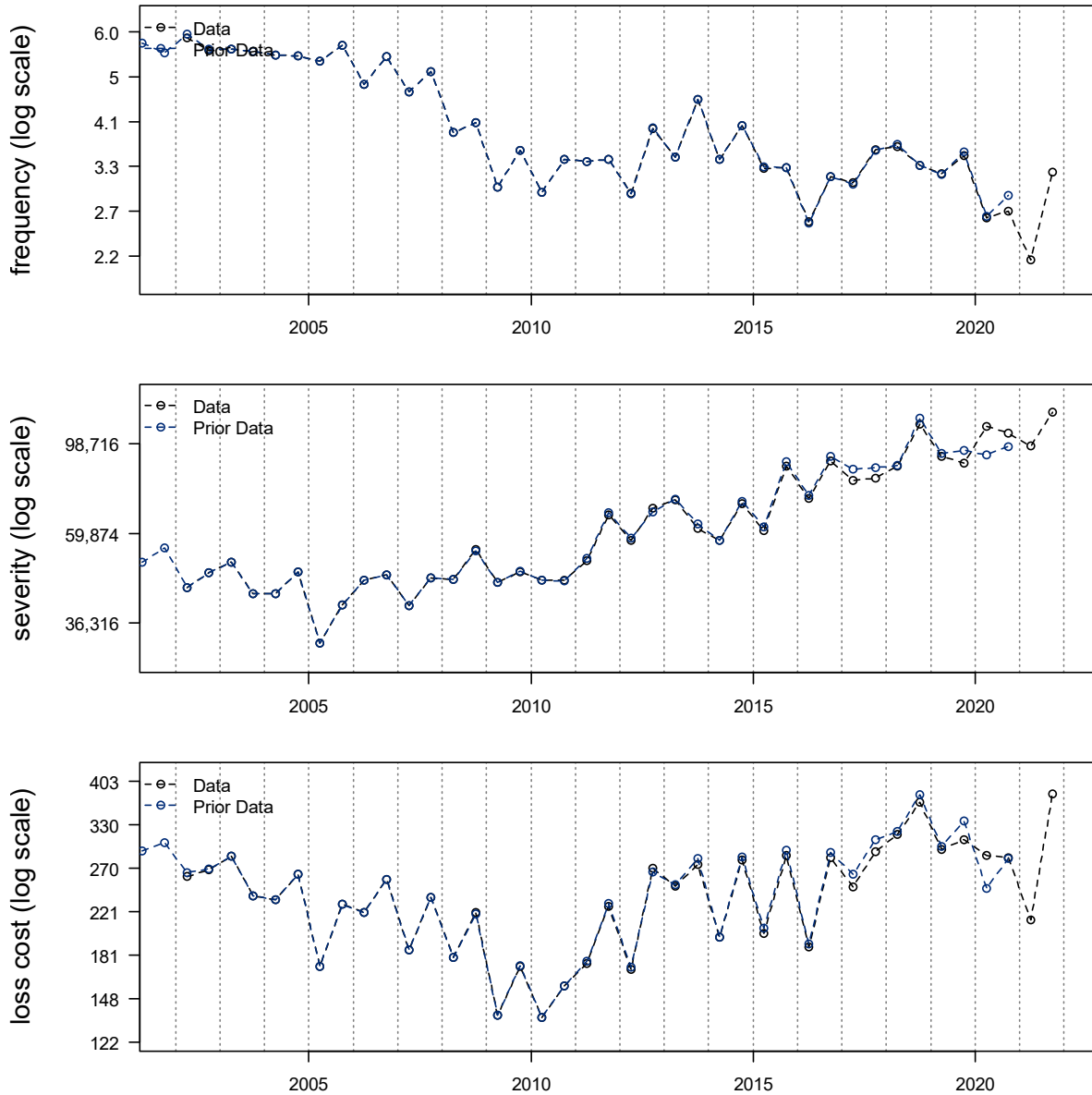
The proposed application of selecting a future loss cost trend based on the most recent increase in CPI and other economic changes should be viewed as a temporary solution until inflation stabilizes. It is expected that these adjustments would no longer be necessary once inflation has returned to historical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

5.2. Bodily Injury

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

In Figure 10, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe an increase in the 2020-1 severity and loss cost estimates.

Figure 10: Observed Bodily Injury Loss Cost Experience



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

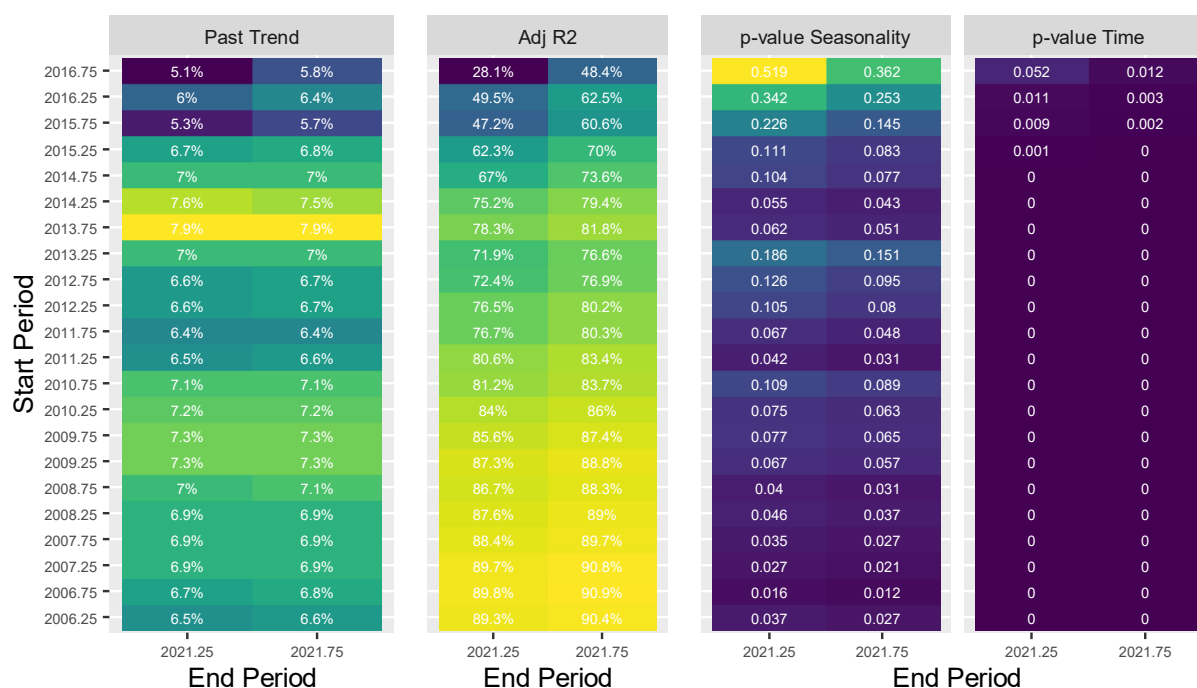
- Loss cost exhibited a declining pattern through 2010 where it then began to increase. Followed by a relatively flat period between 2013 to 2017 and the continuation of an upward trend after 2017. We observe a decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited an upward trend beginning in 2006.
- Frequency, subject to more variability than severity, exhibited a downward trend until about 2009-2011 when it flattened. Followed by an increasing pattern, and then a generally decreasing pattern

since 2013. We observe a decrease in 2020 and 2021-1 coincident with the COVID-19 pandemic. The 2021-2 period appears to have minimal impact from 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 C. We begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

In Figure 11 we present a heatmap of indicated severity trends beginning 2006-1 through 2016-2, ending 2021-1 and 2021-2 with time and seasonality parameters included in the model. Although changes under Bill 41 (as discussed in Section 3.2) would affect commercial vehicles, no *a-priori* estimate is available to support a data adjustment. The severity trend rates we present below in Figure 11 implicitly account for the impact of Bill 41, although with early limited data.

Figure 11: Bodily Injury Severity Heatmap (Time and Seasonality)

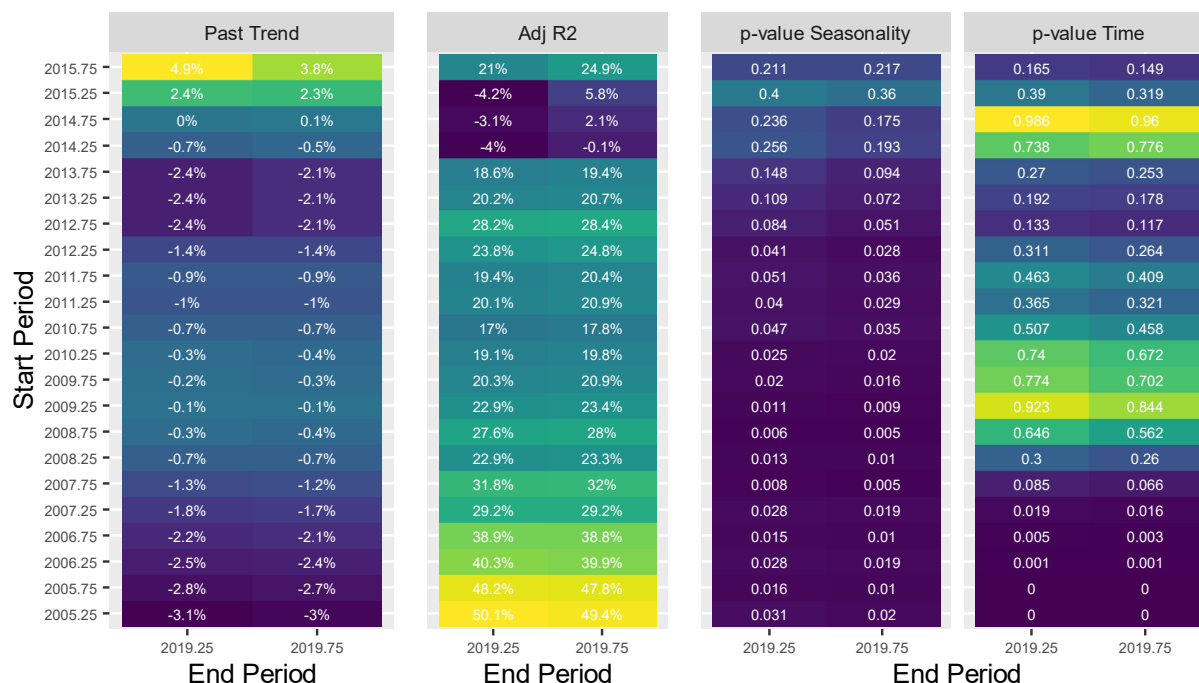


- Except for the shortest periods, the models with experience period ending 2021-2 have indicated severity trend rates that generally range from approximately +6.5% to +7.5%; and have high Adjusted R-squared values and significant *p*-values for time and generally, seasonality.
- The models with the longer experience periods generally have the highest adjusted R-squared values and have indicated trend rates that cluster around +7.0%.
- The models with experience periods ending 2021-1 have indicated trend rates that are similar to those ending 2021-2.

The selection of a frequency trend is challenging due to the flat period over 2009 to 2011. In Figure 12, we present a heatmap of indicated frequency trends beginning 2005-1 through 2015-2, ending 2019-1

and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 12: Bodily Injury Frequency Heatmap (Time and Seasonality)



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

In the AUTO 7002 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

“A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015- 1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Additionally, another major writer has reported an unusual decrease in incurred claim counts for Bodily Injury Kind of Loss for 2015 and 2016-1, which was the result of a lag in reporting. Users should exercise caution when using this data.

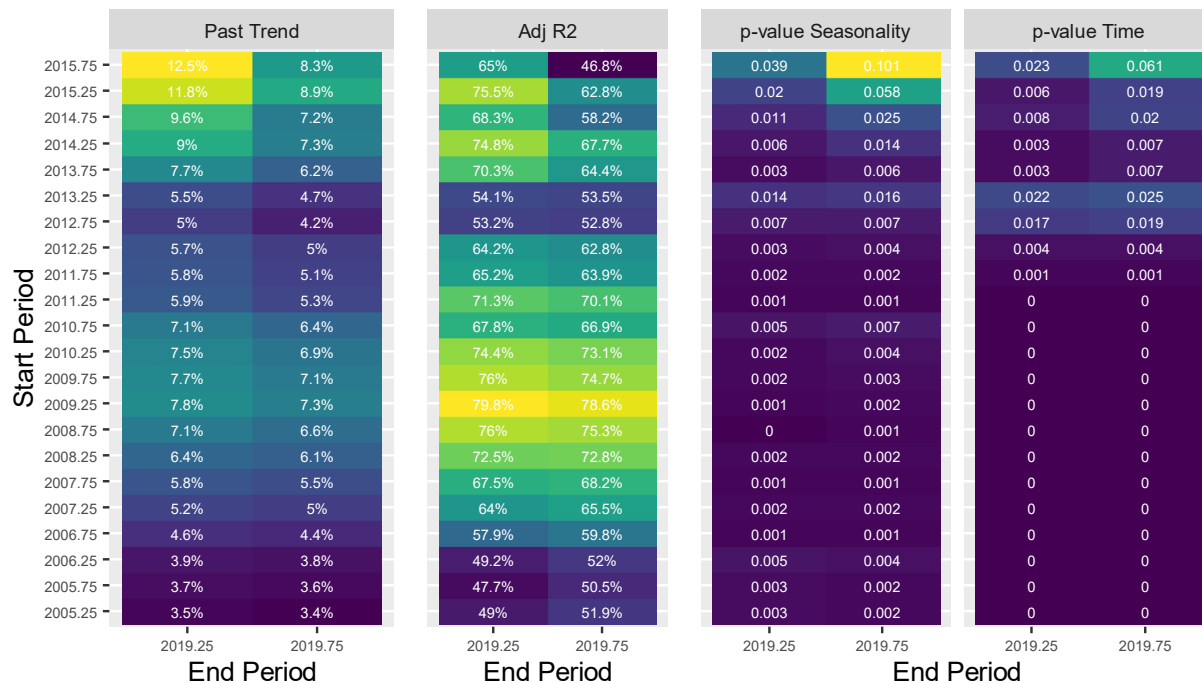
A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2015-1 to 2019-1. Users should take note of these corrections and exercise caution when using this data.

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

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

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 13: Bodily Injury Loss Cost Heatmap (Time and Seasonality)



- The models with experience periods ending 2019-2 have indicated loss cost trend rates that range from approximately +3.5% to +9.0%; and have moderate 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, excluding the shortest experience periods in 2015, hits a maximum with the model beginning in 2009.
- The models with experience periods ending 2019-1 have indicated trend rates that are modestly higher than those ending 2019-2.

We select a past loss cost trend rate of +6.0% based on the models with the higher adjusted R-squared values, while giving less weight to the dip during 2009-2010, the same as our prior review.

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. There are a limited number of data points since the introduction of Bill 41, which is clouded by the pandemic. We expect Bill 41 will likely temper the future loss cost trend, but likely less so than for private passenger vehicles due to the nature of the size of commercial vehicles involved in accident events.

For these reasons, combined with the uncertainty of inflation, we recommend a future loss cost trend of +6.0% beginning November 1, 2020; one point higher than our prior selection.

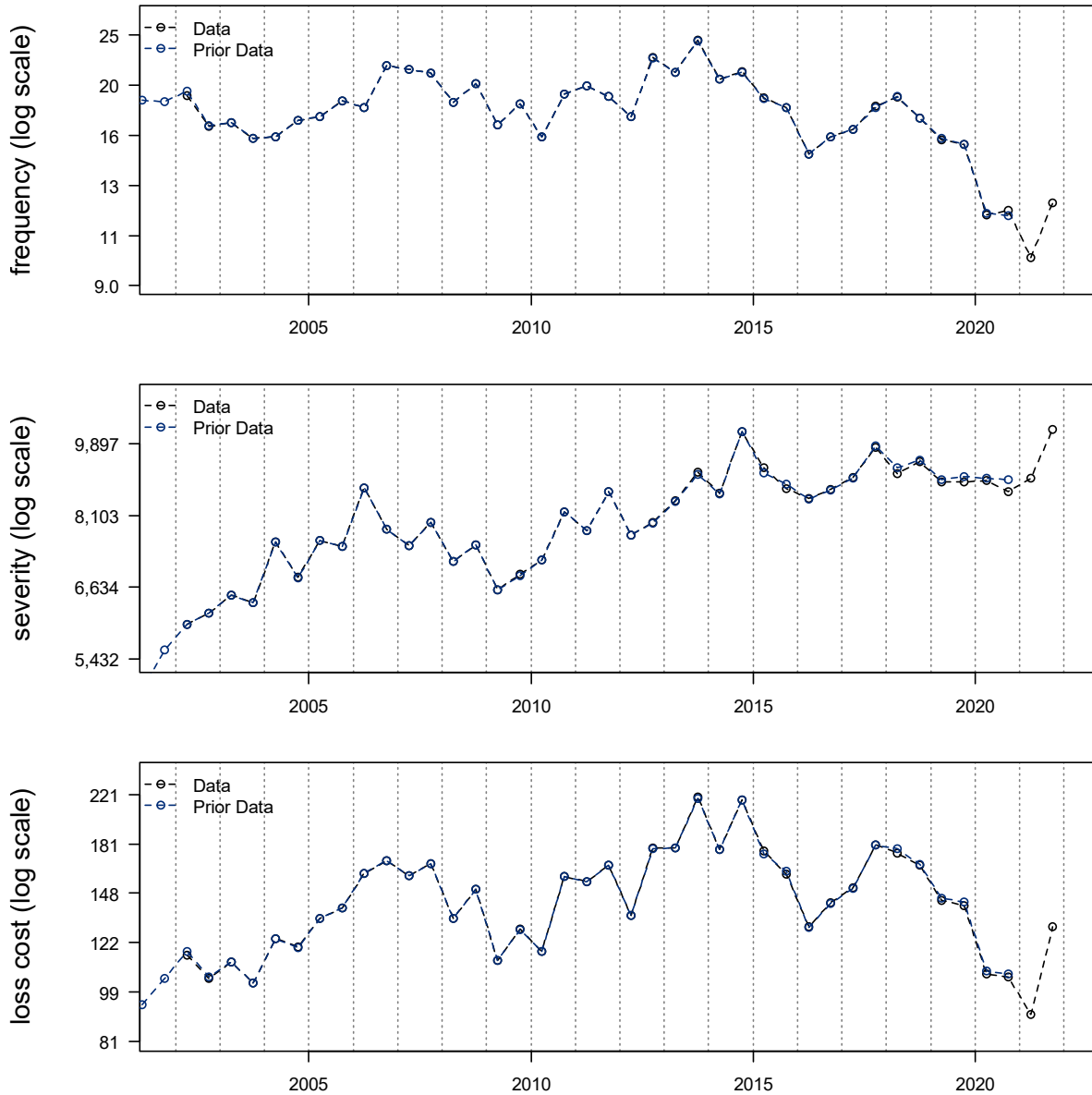
We recognize that it may be reasonable to adjust the bodily injury future loss cost trend rate for inflation to the extent that sufficient evidence can be presented in an insurer's rate application to support this adjustment.

5.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +2.0%.

In Figure 14, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 14: Observed Property Damage Loss Cost Experience



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

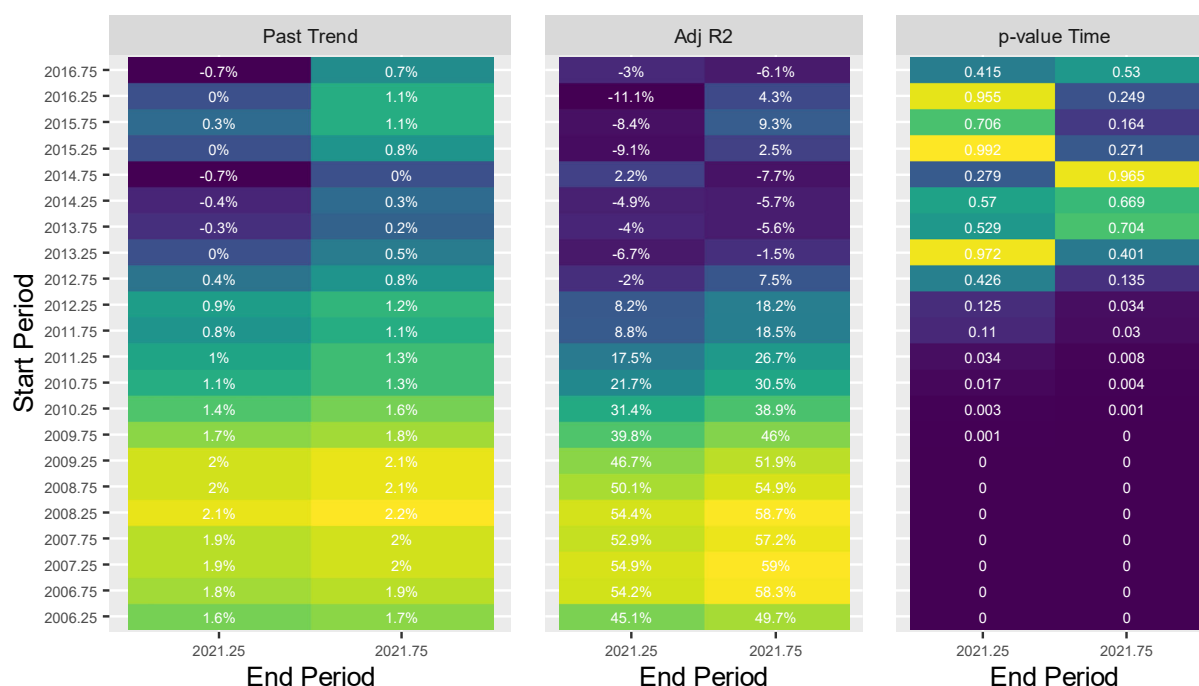
- Following a short period of incline, loss cost appears to be relatively flat since 2011, subject to random large increases and decreases. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity, subject to volatility, has generally trended upward (excluding a decline from 2007 to 2009). Other than the spike in the immature 2021-2 period, we observe severity appears to have flattened out over the more recent periods.

- Frequency has been variable, with repeated pattern changes. 2014 appears to be a change from a somewhat flat pattern to the beginning of a declining pattern. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

In Figure 15, we present a heatmap of indicated severity trends beginning 2006-1 through 2016-2, ending 2021-1 and 2021-2 with only a time parameter included in the model, as seasonality is not significant.

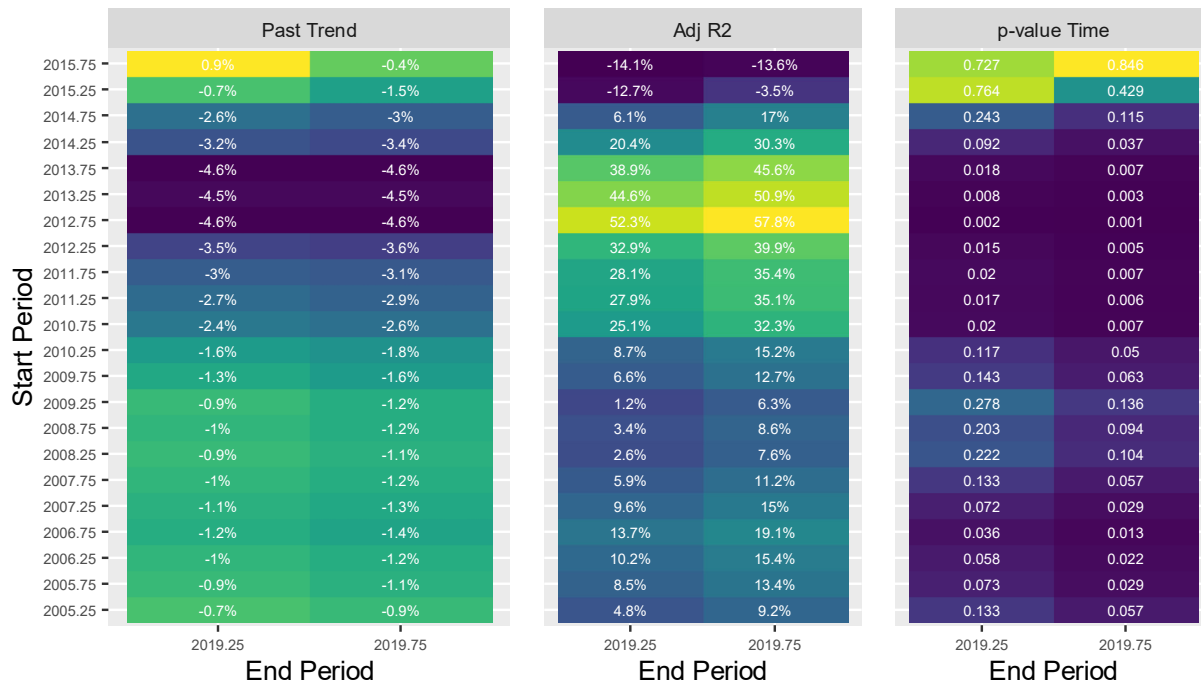
Figure 15: Property Damage Severity Heatmap (Time)



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

In Figure 16, we present a heatmap of indicated frequency trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 16: Property Damage Frequency Heatmap (Time)

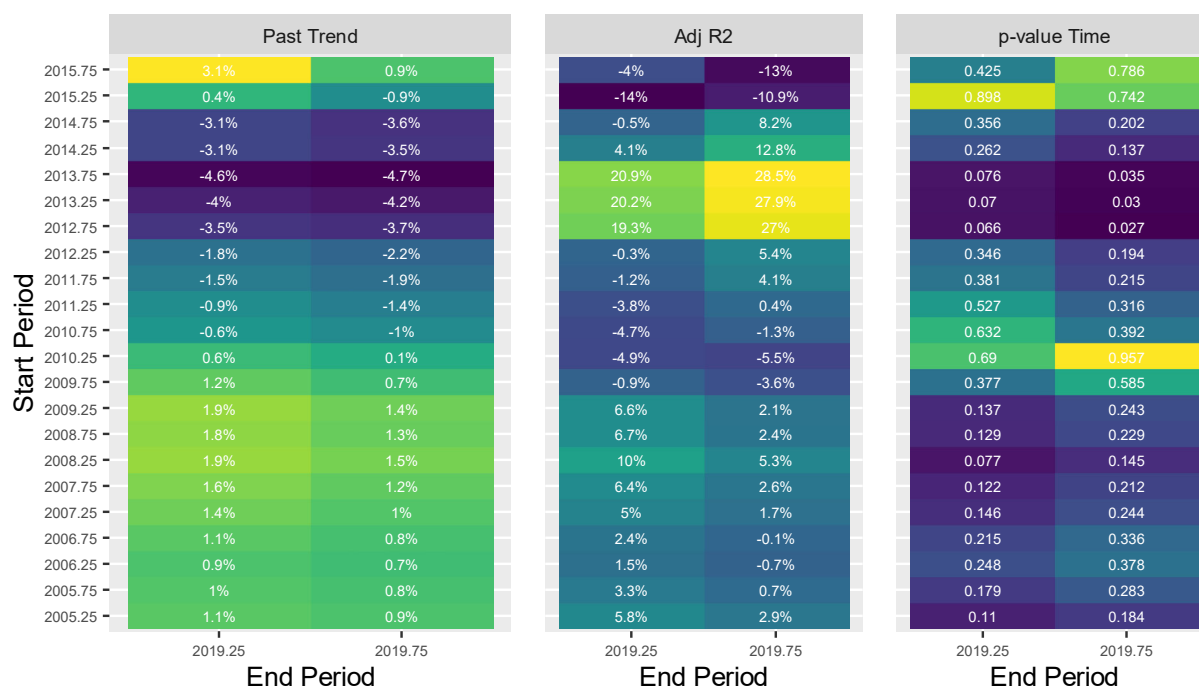


- The models beginning 2005-1 to 2010-1 generally have implied frequency trends that fall in the range of -1.0% to -2.0% with very low Adjusted R-squared values, and *p*-values that are generally insignificant for time.
- The models beginning 2010-1 to 2014-2 have lower (more negative) implied frequency trend rates, low to moderate Adjusted R-squared values, and *p*-values that are significant for time.

Given the statistical support is only for the longer-term severity trend rates and shorter-term frequency trend rates, we consider the loss cost trend rates.

In Figure 17, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 17: Property Damage Loss Cost Heatmap (Time)



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

We find there is no discernable loss cost trend over the longer-term periods. The trend rates for models with shorter experience periods, beginning 2012-2 to 2014-2, cluster around -4%, but with low Adjusted R-squared values and mixed levels of significance for time.

We select a past loss cost trend rate of +0.0%, giving consideration to (i) the offsetting (small positive) severity trend and (newly emerging negative) frequency trend and (ii) the insignificant loss cost trend indications.

We estimate *future loss cost* trend will be approximately 1.65²⁸ percentage points below the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 5.1 for more details regarding our view on future loss cost trend for physical damage coverages.

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.

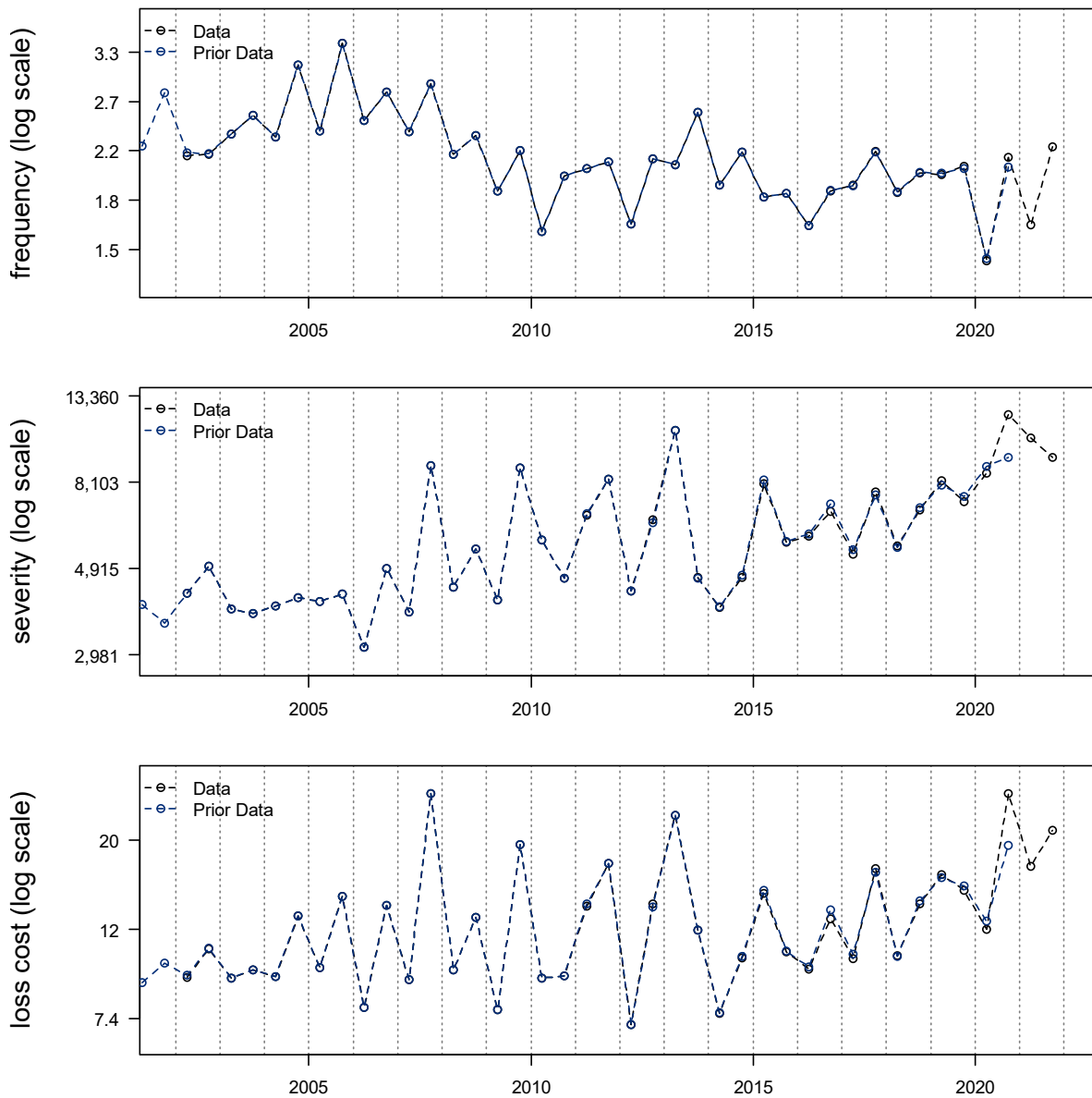
5.4. Accident Benefits

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

²⁸ -1.65% = 0.0% (past loss cost trend) - 1.65% (historical inflation)

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe our severity and loss cost estimates for 2021-1 have increased modestly.

Figure 18: Observed Accident Benefits Loss Cost Experience



The historical data points show, subject to variability:

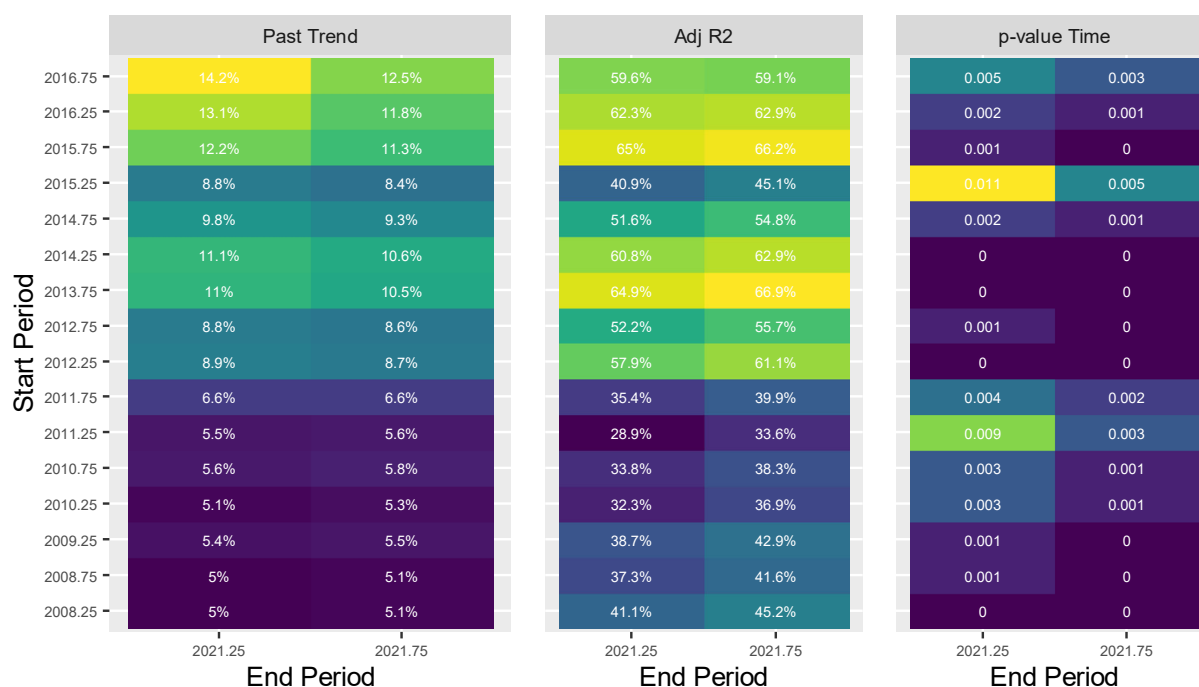
- Loss cost and severity generally exhibited a slight upward trend, however, are subject to relatively high variability. The rise in severity at 2020-2 is likely due, in part, to the November 2020 reforms.

- Frequency exhibited a downward trend between 2005 and 2010, followed by a relatively flat pattern. As we only observe large decreases during 2020-1 and 2021-1, not the second half of 2020 and 2021, the COVID-19 pandemic may or may not have influenced claims frequency levels.

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 C.

In Figure 19 we present a heatmap of indicated severity trends beginning 2008-1 through 2016-2 ending 2021-1 and 2021-2, excluding the spike points of 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant.

Figure 19: Accident Benefits Severity Heatmap (Time and excluding 2009-2 and 2013-1)

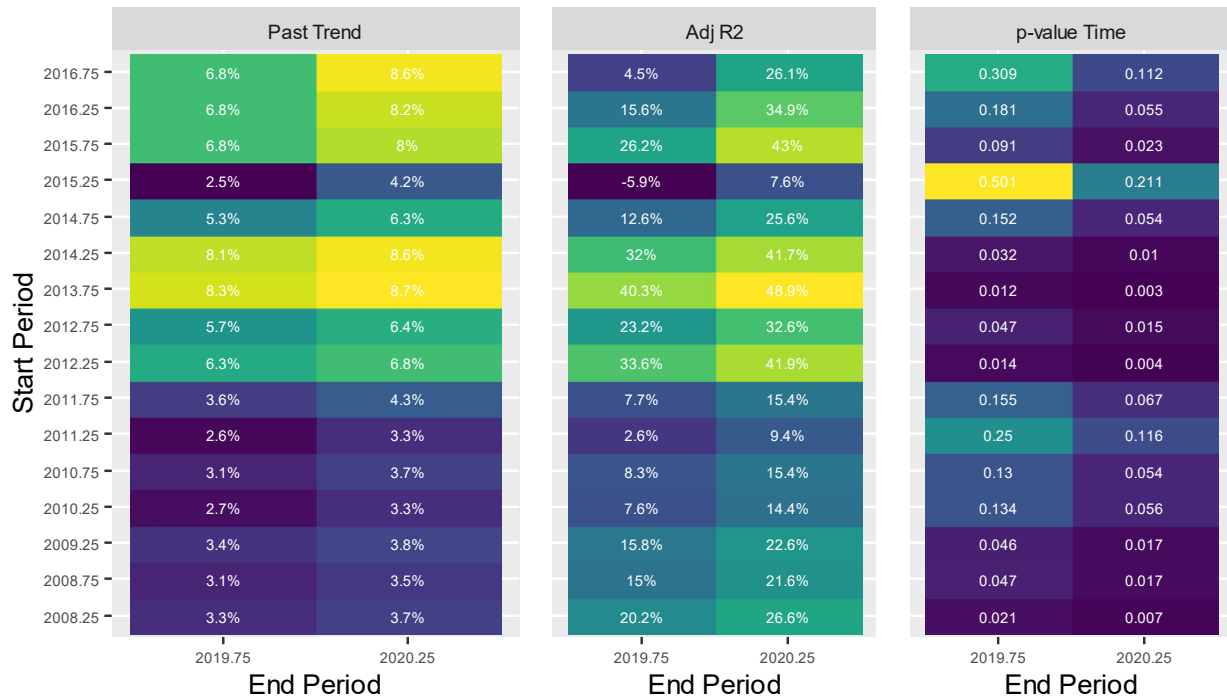


- The models have indicated severity trend rates that range from approximately +5.0% to +13.0%; and have low to moderate Adjusted R-squared values and significant *p*-values for time.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and range between +5.0% to +7.0%.

As noted above, the rise in severity at 2020-2 and subsequent is likely due, in part, to the November 2020 reforms. Therefore, we also consider model before the reform was effective.²⁹ In Figure 20 we present a heatmap of indicated severity trends beginning 2008-1 through 2016-2 ending 2019-2 and 2020-1, excluding the spike points of 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant.

²⁹ Due to the limited claims experience post reform, we do not include a level change parameter for the reform in our final model design.

Figure 20: Accident Benefits Severity Heatmap (Time and excluding 2009-2 and 2013-1)



- The models ending 2020-1, before the reforms, have indicated severity trend rates that range from approximately +3.0% to +8.0%; and have low to moderate Adjusted R-squared values and *p*-values that are generally significant for time.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and range between +3.0% to +4.0%.

In Figure 21 we present a heatmap of indicated frequency trends beginning 2007-1 through 2015-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the 2020 and 2021 observations to limit any influence of COVID-19 on the indicated frequency trend rates.

Figure 21: Accident Benefits Frequency Heatmap (Time and Seasonality)



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

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

In Figure 22 we present a heatmap of indicated loss cost trends beginning 2007-1 through 2015-2 ending 2019-2 and 2019-1, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant. We exclude the 2020 and 2021 observations to limit any influence of COVID-19 on the indicated loss cost trend rates.

Figure 22: Accident Benefits Loss Cost Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)



- The models have indicated loss cost trend rates that range from approximately +2.0% to +11.0%; and have low Adjusted R-squared values and *p*-values that are insignificant.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and tend to cluster between 3.0% and +4.0%, however the models have *p*-values that are insignificant.

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

In Figure 23 we present loss cost heatmap that is of the same form as above, however including these three datapoints.

Figure 23: Accident Benefits Loss Cost Heatmap (Time)



- We observe the models have indicated loss cost trend rates that range from approximately 0.0% to +11.0%; and have low Adjusted R-squared values and *p*-values for time that are generally not significant.
- Although, the insignificant *p*-value implies a 0% trend rate, we believe a slight positive trend is warranted given:
 - a slight positive trend visible in the loss cost data as supported by generally positive, although generally insignificant trend rates.
 - positive and significant trend rates if “spike” points are excluded from the model fit, as presented in Figure 22.
 - A slight positive trend visible in the severity data, while frequency appears flat.

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

We find there is insufficient data since the reforms were introduced in November 2020 to evaluate the impact of Bill 41 on accident benefits claim costs. As a result we select a future loss cost trend rate of +2.0%, beginning November 1, 2020.

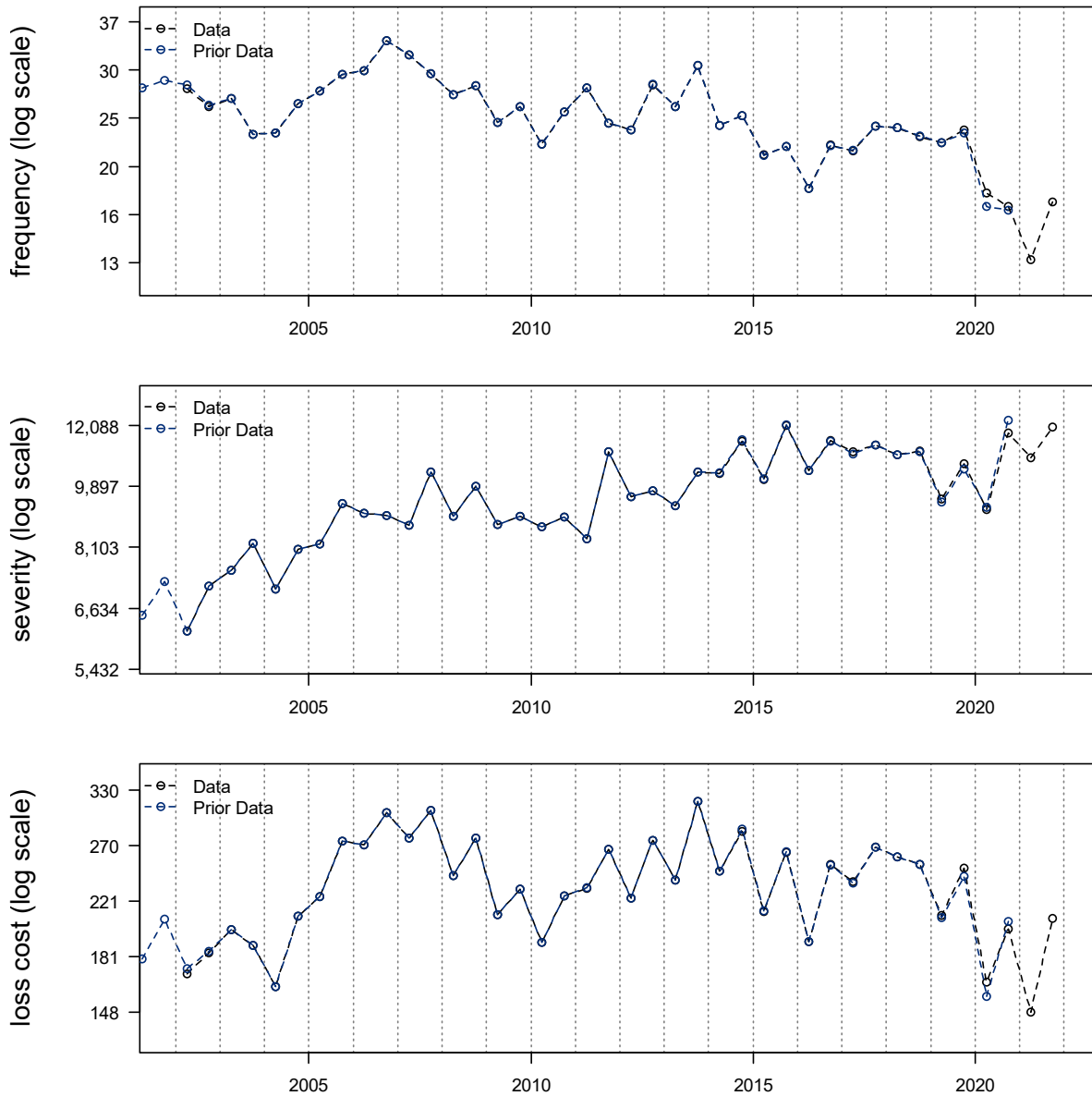
We recognize that it may be reasonable to adjust the accident benefits future loss cost trend rate for inflation to the extent that sufficient evidence can be presented in an insurer’s rate application to support this adjustment.

5.5. Collision

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

In Figure 24, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 24: Observed Collision Loss Cost Experience



The historical data points indicate a considerable amount of variability:

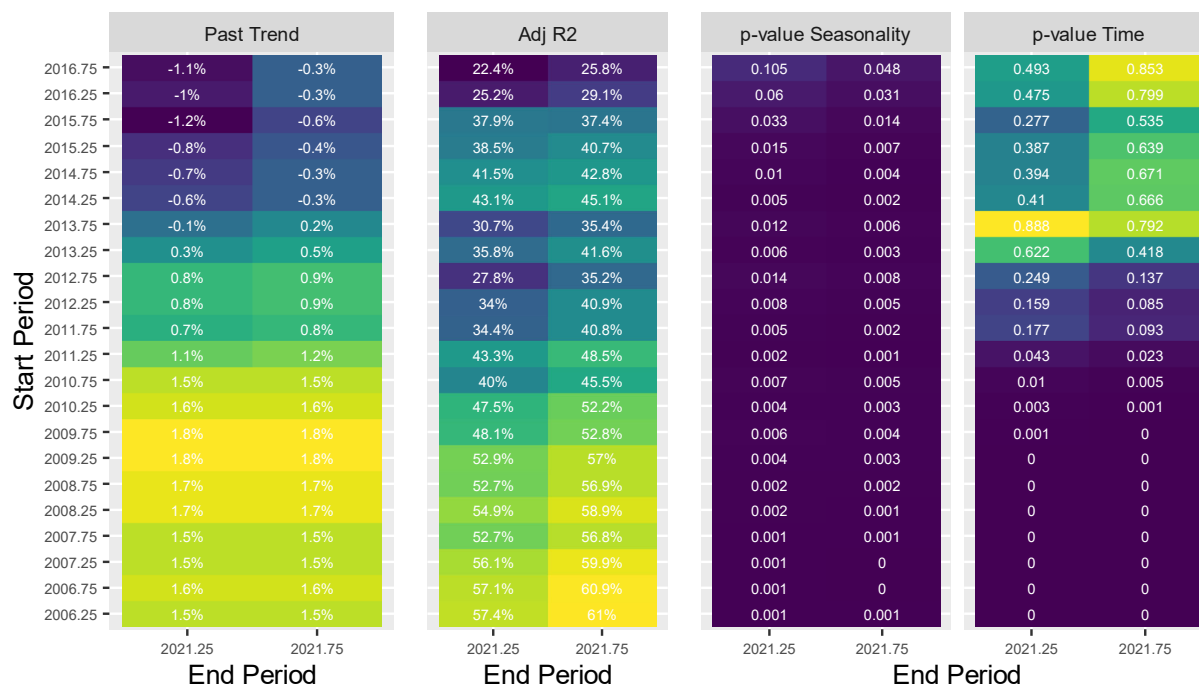
- Loss cost has exhibited an upward trend through 2007, followed by a downward trend through 2010, an upward trend through 2014, and further volatility in 2015 – 2019. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

- Severity has generally exhibited an upward trend which appears to have flattened out beginning in 2014, including downward spikes at 2019-1 and 2020-1.
- Frequency has exhibited changing trend patterns, but subject to volatility a generally downward trend since 2007. The downward pattern since then includes a relatively flat period from 2009 through 2014, with declines in 2015 and 2016, and increases in 2017. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

In Figure 25, we present a heatmap of indicated severity trends beginning 2005-1 through 2016-2, ending 2021-2, and 2021-1 with time and seasonality parameters included in the model.

Figure 25: Collision Severity Heatmap (Time and Seasonality)

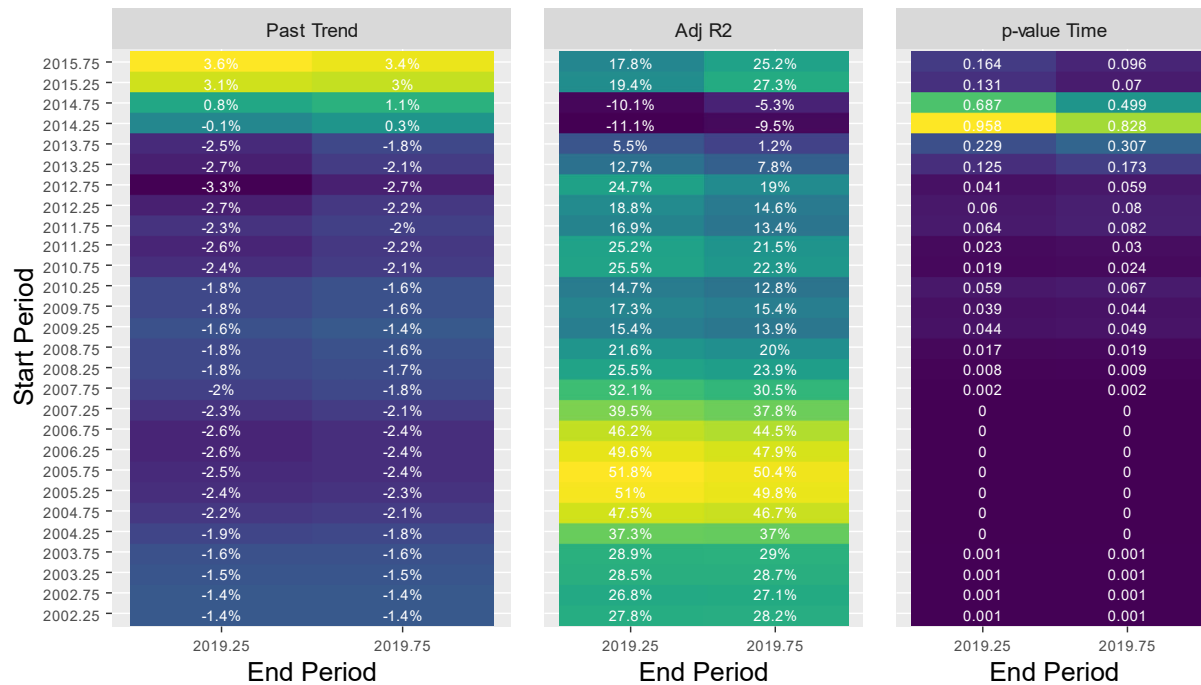


- The models with longer experience periods generally have implied severity trend rates that cluster around +1.5% to +2.0%, with moderate Adjusted R-squared values and *p*-values that are significant for time and seasonality.
- The models with shorter experience periods have insignificant *p*-value for time, indicating a 0% trend rate, but lower adjusted R-squared values.
- The implied trend rate for the models ending 2021-1 and 2020-2 are relatively consistent.

In Figure 26, we present a heatmap of indicated frequency trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1 with only a time parameter included in the model, as seasonality is not

significant. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 26: Collision Frequency Heatmap (Time)

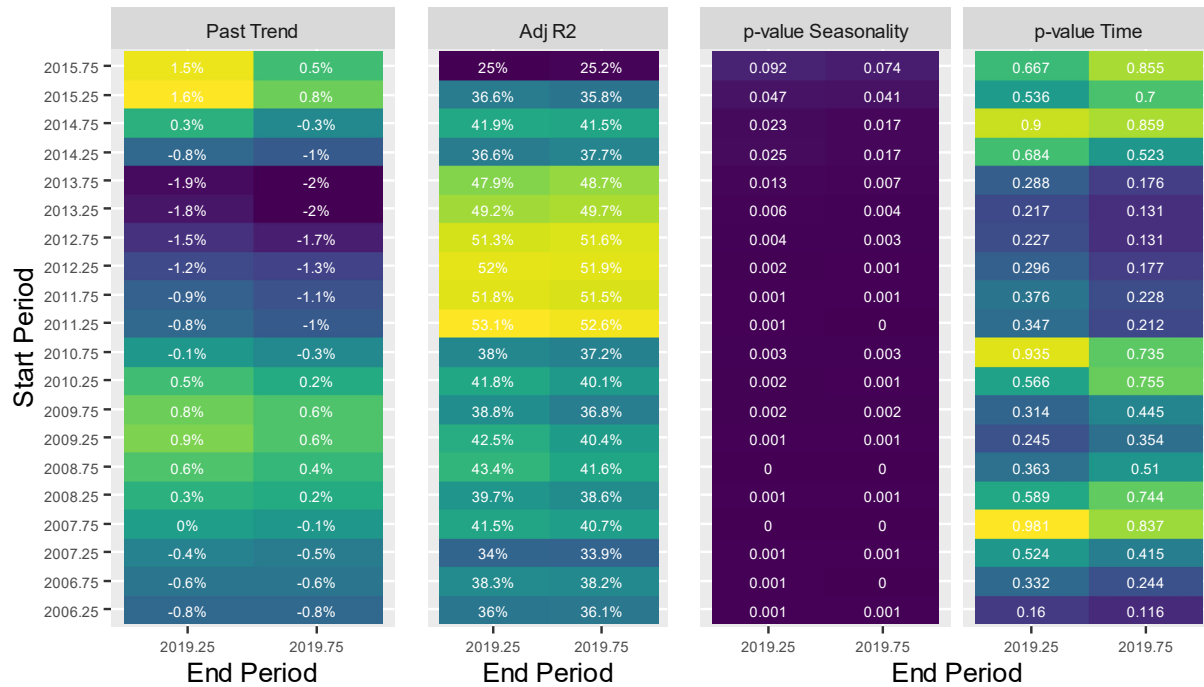


- We observe the models with experience period beginning 2002-1 through 2012-2 have indicated frequency trend rates that range from approximately -2.5% to -1.5%; and have low to moderate Adjusted R-squared values and generally significant p -values for time.

Given the low adjusted R-squared values for the short-term severity and frequency models, we consider the loss cost trend rates.

In Figure 17, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 27: Collision Loss Cost Heatmap (Time and Seasonality)



- The models have implied loss cost trends that range from -2.0% to +1.0%, with low to moderate Adjusted R-squared values, and p-values that are not significant for time.

Therefore, we select a past loss cost trend rate of +0.0%, the same as our prior selected loss cost trend.

We estimate *future loss cost* trend will be approximately 1.65³⁰ percentage points below the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 5.1 for more details regarding our view on future loss cost trend for physical damage coverages.

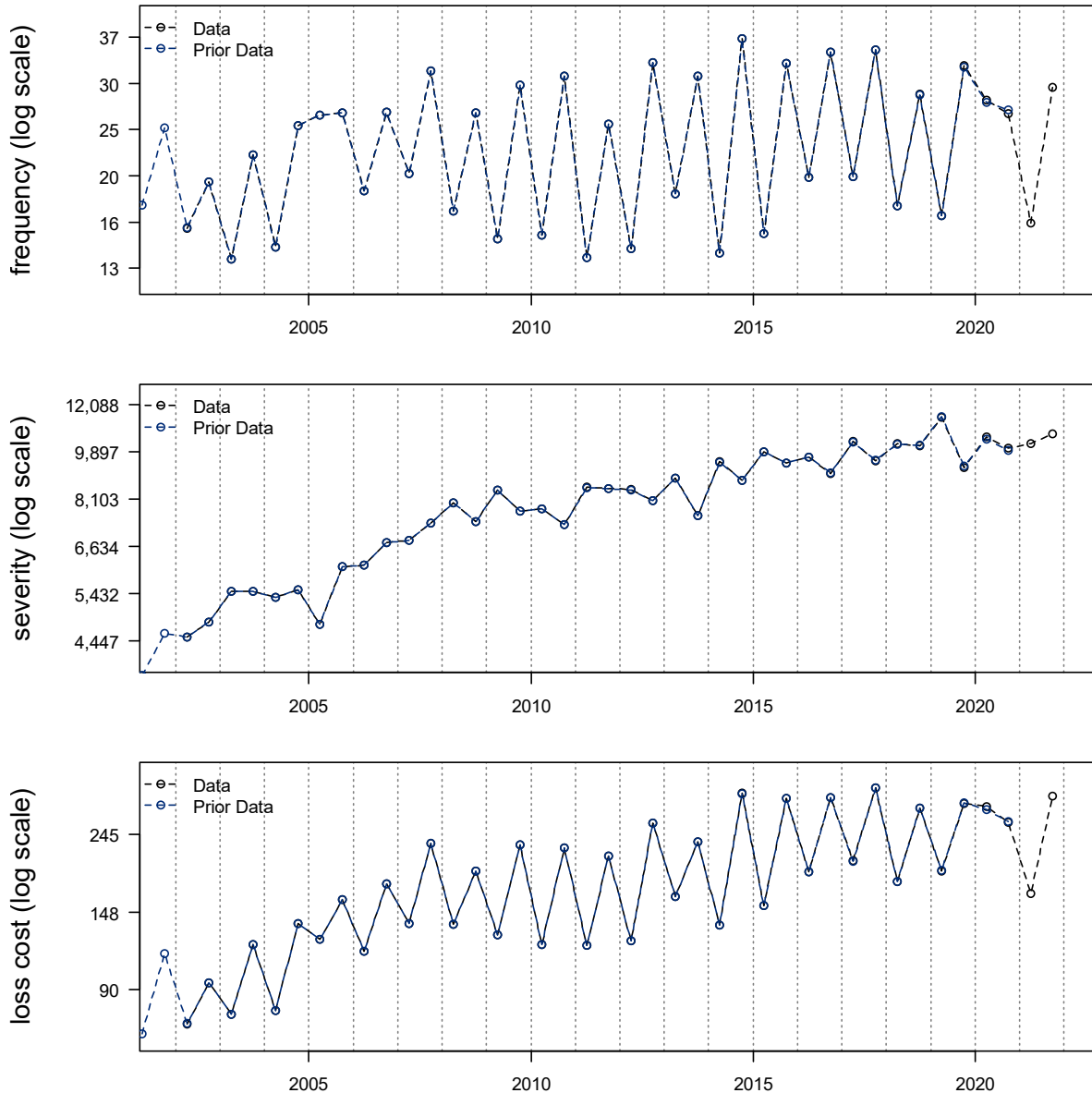
5.6. Comprehensive

For the prior review we selected past and future loss cost trend rates of +5.0% and +3.5%, respectively.

In Figure 28, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

³⁰ -1.65% = 0.0% (past loss cost trend) - 1.65% (historical inflation)

Figure 28: Observed Comprehensive Loss Cost Experience



The comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively, which are not considered catastrophes by GISA.

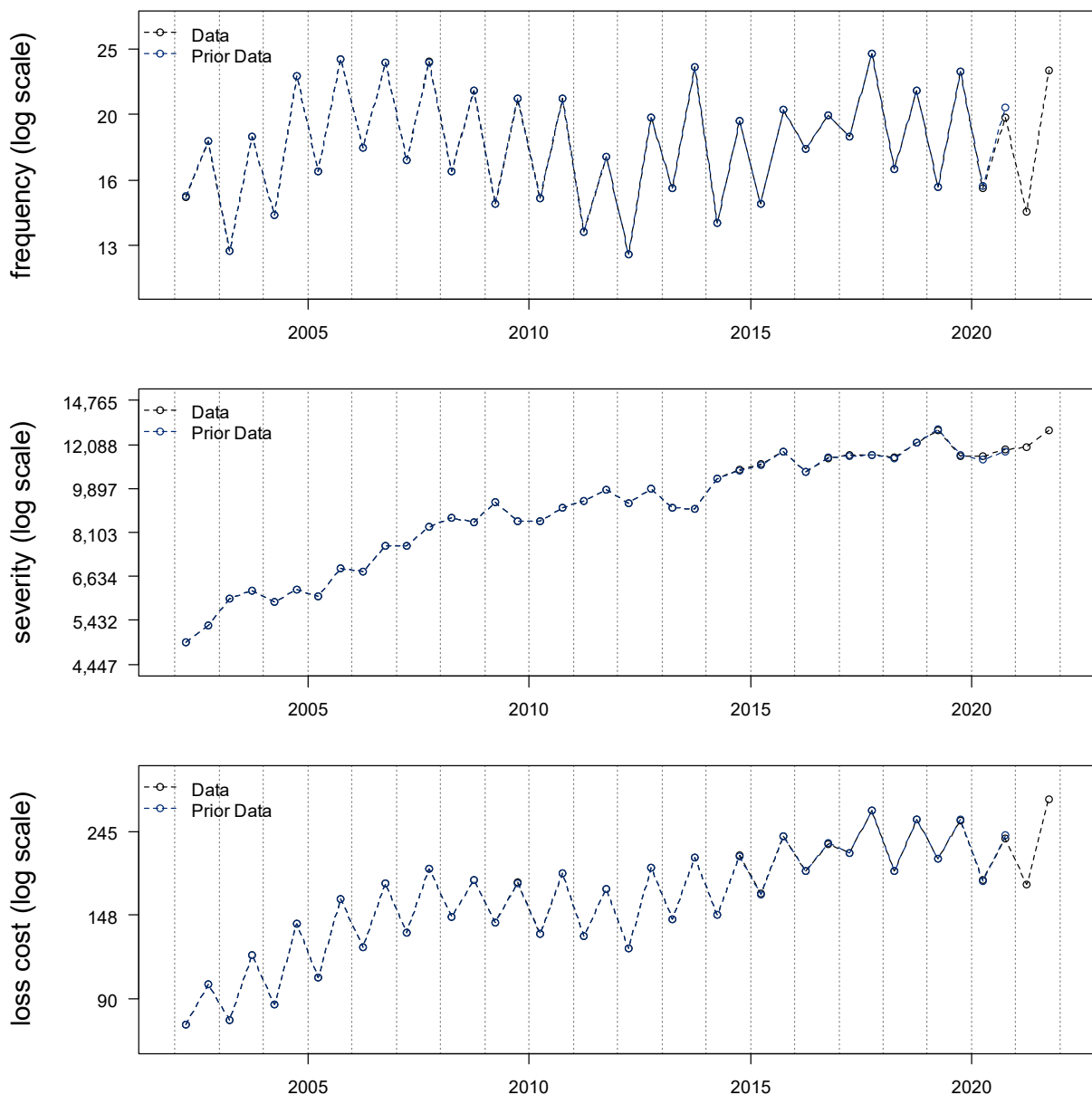
The seasonal nature of catastrophes, which generally occur in the second half of the year, contributes to the strong zig-zag pattern. We assume the Southern Alberta June 2020 hailstorm contributes to the unusual rise in frequency and loss cost in 2020-1.

GISA’s released the 2021 Catastrophe Report in August 2022. We have updated our comprehensive trend analysis since our preliminary report to consider this information.

We separately review:

- Comprehensive Including Theft and Catastrophes (Figure 29 and Figure 31),
- Comprehensive Excluding Catastrophes (Figure 29, and Figure 33)
- Theft-only claims (Figure 30 and Figure 32).

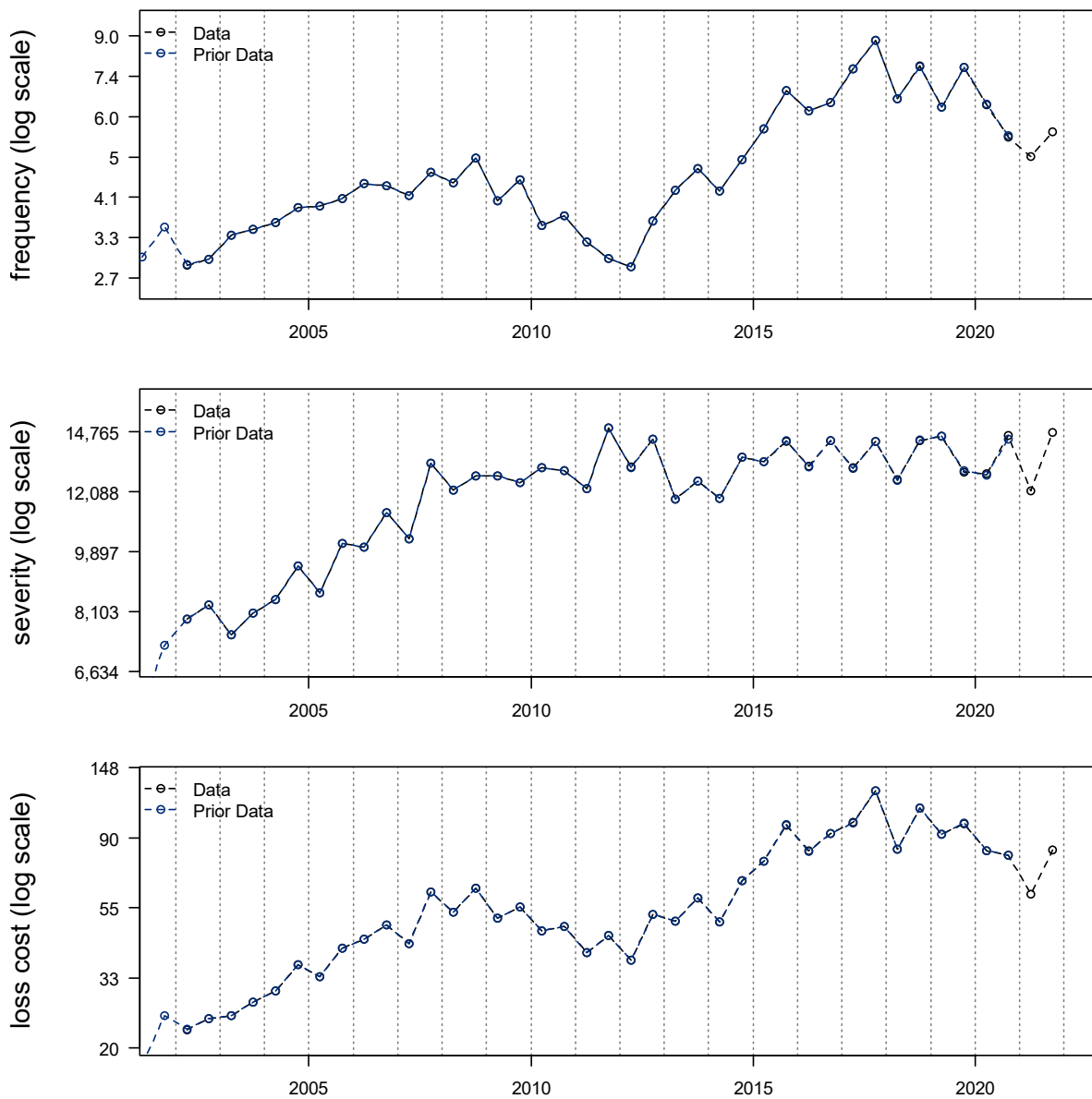
Figure 29: Comprehensive – Excluding Catastrophes



The historical data points show, subject to variability:

- severity has consistently trended upward during the experience period, with a slight dip in 2019-2.
- frequency declined between 2005 and 2012, followed by an increasing pattern, which appears to have turned flat more recently.
- loss cost increased through 2008, then declined from 2008 through 2011, followed by an increasing pattern, which appears to have turned flat more recently.

Figure 30: Comprehensive – Theft Only



The historical data points show, subject to variability:

- Severity exhibited a relatively steep increasing trend through to 2008, followed by a less steep trend that turned flat beginning 2015.
- Frequency was increasing rapidly between 2012-2018 followed by a flat/decreasing trend. We observe lower levels during the pandemic, but with a rise in the recent 2021-2 observation.
- Loss cost increased rapidly beginning in 2014, however has begun to decrease since 2018.

Selected Trends

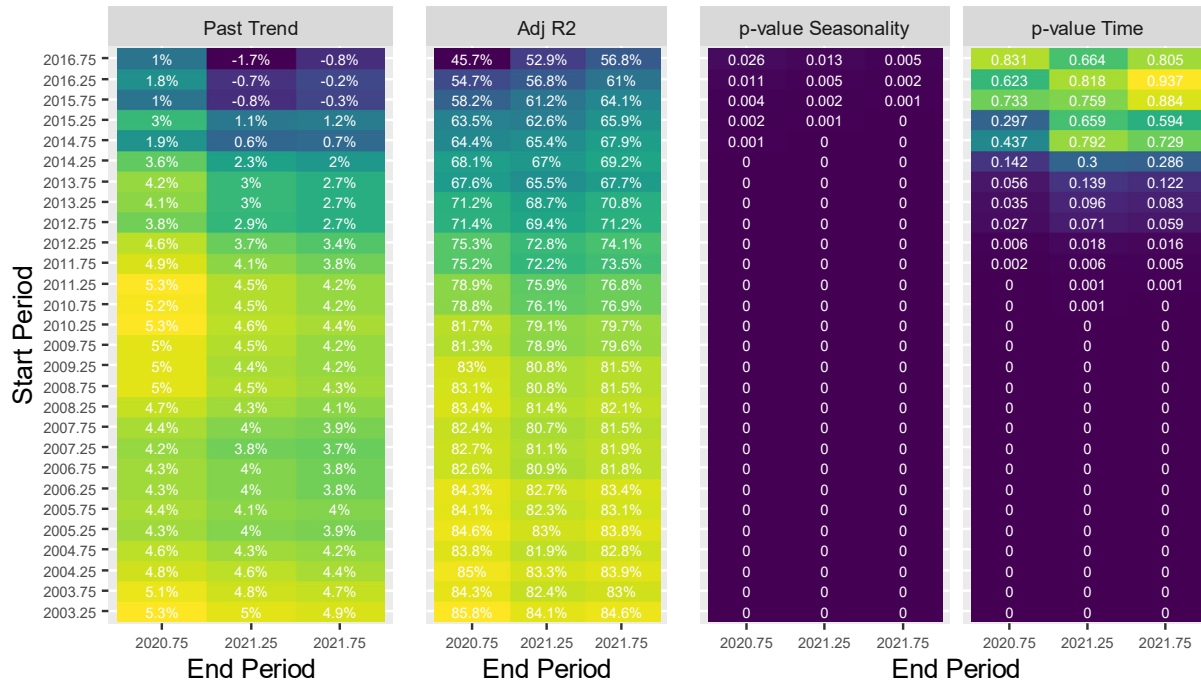
The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, p -values, and confidence intervals over various trend measurement periods, with theft and catastrophe claims, without catastrophe claims and for theft only are presented in Appendix C.

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

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected, if at all. Alberta's own comprehensive loss cost experience also appears to follow this pattern. Therefore, we consider models ending 2020-2, 2021-1, and 2021-2.

In Figure 31, we present a heatmap of indicated loss cost trends beginning 2003-1 through 2016-2, ending 2021-2, 2021-1 and 2020-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 31: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2003-1 through 2013-2 ending 2021-2 generally have implied loss cost trend rates ranging from +3.0% to +5.0%, with moderate to high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- For the longer periods, the implied trend rate for the models ending 2021-1 are slightly higher with those ending 2021-2, while those ending 2020-2 are generally half a percentage point larger.
- Over the shorter time periods, the time parameter is generally insignificant due to the flattening of the observations since 2015.

The theft loss costs began to increase significantly beginning in 2011. In Figure 32, we present a heatmap of indicated loss cost trends beginning 2012-1 through 2017-2, ending 2021-2, 2021-1 and 2020-2, for comprehensive theft claims, with only a time parameter included in the model.

Figure 32: Comprehensive Theft: Loss Cost Heatmap (Time)

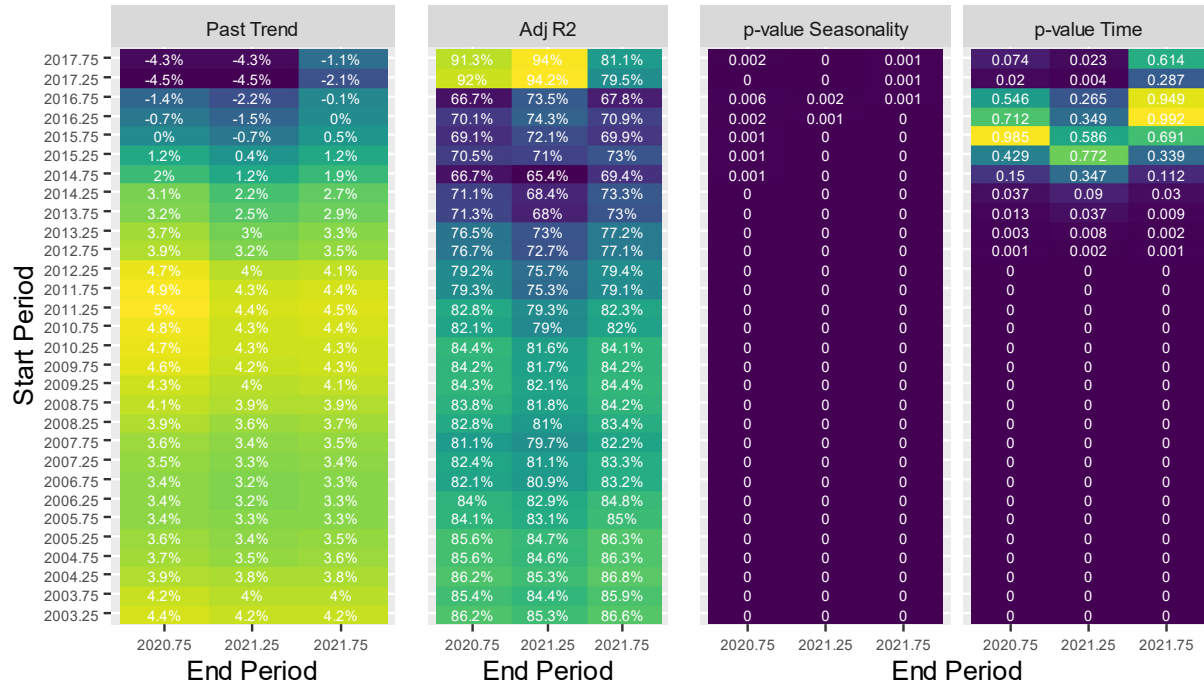


- The models beginning 2012-1 through 2013-2 ending 2021-2 generally have implied loss cost trend rates ranging from +3.0% to +6.5%, with low Adjusted R-squared values, and *p*-values that are generally insignificant for time.
- Due to the recent change in trend pattern over the most recent four years, the models with shorter experience periods have much lower implied trend rates, slightly higher Adjusted R-squared values and *p*-values that are (sometimes) significant for time.
- The estimated trend rates ending 2020-2, are generally larger than those ending 2021-1 and 2021-2, due to the continued decline observed with the 2020 and 2021 observations.

The large year-to-year increase in the number of theft claims since 2012 contributes to the higher comprehensive loss costs and trend rates. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of the sharp increase to theft claims, while excluding the additional variability caused by the catastrophe experience.

In Figure 33, we present a heatmap of indicated loss cost trends beginning 2003-1 through 2017-2, ending 2021-2, 2021-1 and 2020-2, excluding the catastrophe claims, with time and seasonality parameters included in the model.

Figure 33: Comprehensive Excluding CATs: Loss Cost Heatmap (Time and Seasonality)



- The models beginning 2003-1 through 2014-1 generally have implied loss cost trend rates ranging from +3.0% to +4.5% with moderate-high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The models beginning 2010-1 through 2012-2 (that capture the beginning of the large theft increase) ending 2020-2 generally have implied loss cost trend rates that are at the higher end of the range.
- Due to the flattening of the observations over the most recent three years, the models with shorter experience periods have much lower implied trend rates, moderate-high adjusted R-squared values and *p*-values that are not significant for time.

Considering results since 2011, as well as the more recent flattening, with some consideration to the variability in the claim experience, we select past and future loss cost trend of +4.0%, one percentage point lower than our prior past trend selection and one-half percentage point higher than our prior future trend selection.

We estimate *future loss cost* trend will be approximately 2.35³¹ percentage points above the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post- October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 5.1 for more details regarding our view on future loss cost trend for physical damage coverages.

³¹ +2.35% = 4.0% (past loss cost trend) - 1.65% (historical inflation)

5.7. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive.³²

5.8. Specified Perils

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

5.9. Underinsured Motorists

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

5.10. Summary of Selections

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

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

Coverages	2020 Annual Review Data as of December 31, 2019	2021 Annual Review Data as of December 31, 2021
TPL-Bodily Injury	+6.0%	+6.0%
TPL-Property Damage	+2.0%	+0.0% ‡
DCPD ³³	+2.0%	+0.0% ‡
AB – Total	+1.0%	+1.0%/+2.0% ³⁴
Collision	+0.0%	+0.0% ‡
Comprehensive	+5.0%/+3.5% ³⁵	+4.0% ‡
All Perils	+1.5%/+1.0%	+1.0% ‡
Specified Perils	+5.0%/+3.5%	+4.0% ‡
Underinsured Motorist	+6.0%	+6.0%

‡ For the 2022 Annual Review the *future* trend rates for property damage, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions in a manner as suggested in Section 5. Consideration of recent unusual economic changes should be considered for all coverages when selecting future trend rates.

³² We assign 30% and 70% weight to the comprehensive and collision trend rates, respectively.

³³ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.

³⁴ Future trend rate begins November 1, 2020.

³⁵ Future trend rate begins October 1, 2020.

6. Additional Considerations

6.1. 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 GISA³⁶ to be applied to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the industry average ULAE³⁷ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 9: Unallocated Loss Adjustment Expenses

Year	ULAE %	Year	ULAE %
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%
2013	9.9%	2021	12.6%

We include these provisions in our analysis of trends.

6.2. Catastrophe Provision

The AIRB is no longer approving a benchmark for catastrophe loading. As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

³⁶ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

³⁷ ULAE factors prior to 2004 are presented in Appendix B.

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 summary table below. 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 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.

We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2021 for commercial vehicle comprehensive coverage as reported in GISA’s 2021 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$108 million of catastrophe losses have been reported as compared to approximately \$445 million of non-catastrophe losses - a ratio of 24%. Over the last five years approximately \$47 million of catastrophe losses have been reported as compared to approximately \$238 million of non-catastrophe losses - a ratio of 20%. We observe relatively low levels of catastrophe claims between 2017 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary. The level of catastrophe claims in 2021 is relatively consistent with the level observed between 2017 through 2019.

Table 10: Catastrophe Experience

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	3,166	121	4%	13,813,688	443,210	1.033
2003	3,138	348	11%	15,850,377	1,437,375	1.100
2004	3,532	214	6%	17,486,278	772,643	1.046
2005	4,822	1,070	22%	23,965,003	3,527,973	1.173
2006	4,477	367	8%	26,940,473	1,456,956	1.057
2007	5,744	1,206	21%	37,989,950	6,875,342	1.221
2008	5,161	605	12%	36,596,048	2,912,925	1.086
2009	5,292	1,005	19%	38,284,067	6,930,186	1.221
2010	5,342	1,135	21%	36,295,652	5,376,639	1.174
2011	4,551	884	19%	36,020,003	5,769,779	1.191
2012	5,701	1,729	30%	42,898,811	10,483,671	1.323

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2013	6,206	1,275	21%	45,857,253	8,446,482	1.226
2014	6,811	2,247	33%	56,078,662	15,400,119	1.379
2015	6,739	1,763	26%	58,756,186	11,802,146	1.251
2016	7,346	2,168	30%	62,739,117	14,178,916	1.292
2017	7,220	1,535	21%	65,413,960	10,047,166	1.181
2018	6,033	992	16%	56,153,802	6,635,512	1.134
2019	6,209	1,259	20%	57,136,270	7,589,446	1.153
2020	6,275	1,985	32%	60,176,086	17,651,928	1.415
2021	5,069	821	16%	47,564,091	5,555,843	1.132
All Years	108,834	22,729	21%	836,015,777	143,294,257	1.207
Last 10 Years	63,609	15,774	25%	552,774,238	107,791,229	1.242
Last 5 Years	30,806	6,592	21%	286,444,209	47,479,895	1.199

6.3. Investment Income on Cash Flow

The Board Guidelines direct insurers to use their own expected return on investment rate in their rate applications.

To provide a perspective on the investment income rate of individual insurers, we provide an average of the reported return on investment rates of all insurers based on a weighted average of written automobile premiums in Alberta.

Table 11: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%

6.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2022 Health Cost Recovery assessment factor (percentage) at 3.55% of TPL premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 3.55% as the Benchmark.

6.5. Operating Expenses

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

We recommend the same 27.1% operating expense provision that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles.

6.6. Profit

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

7. Summary of Benchmarks

In Table 12 we present a summary of our selected benchmarks for the 2021 Annual Review

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

	2021 Annual Review Data as of December 31, 2020	2022 Annual Review Data as of December 31, 2021
Trend Benchmarks		
TPL-Bodily Injury	+6.0%	+6.0%
TPL-Property Damage	+2.0%	+0.0% ‡
DCPD ³⁸	+2.0%	+0.0% ‡
AB – Total	+1.0%	+1.0%/+2.0% ³⁹
Collision	+0.0%	+0.0% ‡
Comprehensive	+5.0%/+3.5% ⁴⁰	+4.0% ‡
All Perils	+1.5%/+1.0%	+1.0% ‡
Specified Perils	+6.0%	+4.0% ‡
Underinsured Motorist	+5.0%/+3.5%	+6.0%
<p>‡ For the 2022 Annual Review the <i>future</i> trend rates for property damage including DCPD, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions in a manner as suggested in Section 5. Consideration of recent unusual economic changes should be considered for all coverages when selecting future trend rates.</p>		
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	3.55% of TPL Premiums
Operating Expenses	26.0%	27.1%
Profit Provision	7%	7%

³⁸ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.

³⁹ Future trend rate begins November 1, 2020.

⁴⁰ Future date is October 1, 2020.

8. Distribution and Use

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9. 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.

10. Definition of Key Terms

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

10.1. 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.

10.2. Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

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

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

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

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

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

Rating Territory

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

Reported Incurred Loss

The sum of:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

11. Closing

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

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

Sincerely,



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12. Appendices A - C

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.

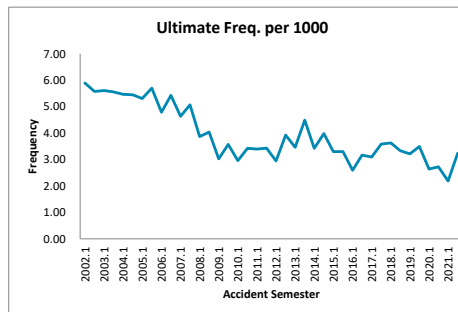
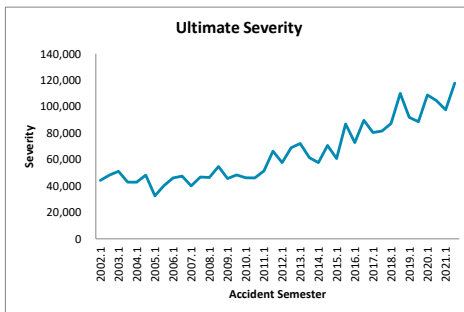
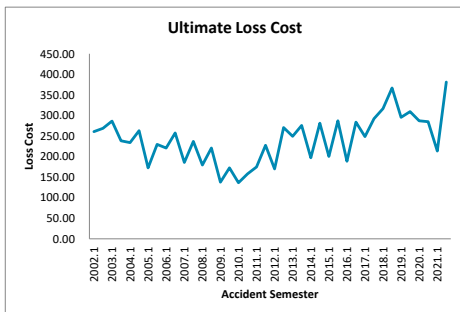
Appendix C: Summary of loss trend regression analysis which includes estimated trend results for various time periods; with and without a seasonality parameter; with and without certain data points; with and without certain level change parameters.

- Bodily Injury: Pages 1 to 5
- Property Damage: Pages 6 to 10
- Accident Benefits: Pages 11 to 19
- Collision: Pages 20 to 27
- Comprehensive: Pages 28 to 37

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

Loss Cost Summary
Data as of 12/31/21

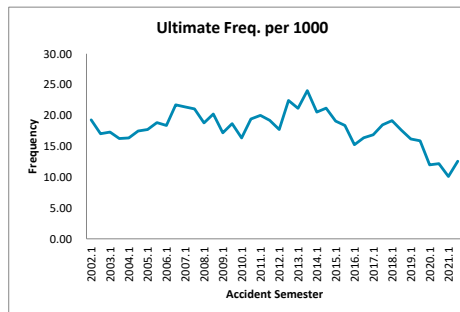
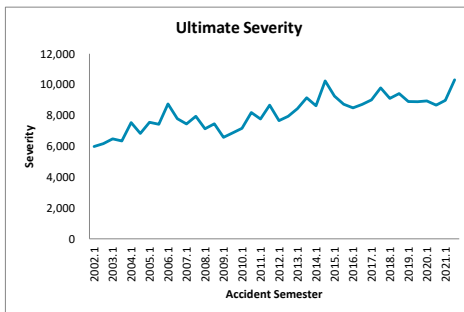
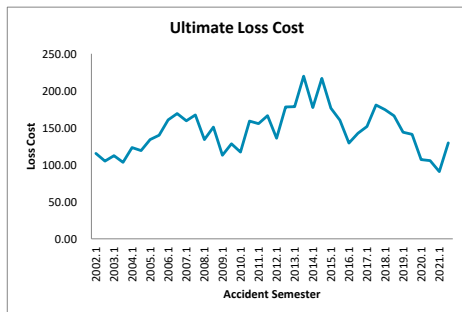
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	142,894	842	34,208	1,089	37,253	260.70		44,243		5.89			
2002.2	234	146,636	817	36,160	1,089	39,378	268.54		48,198		5.57		264.67	
2003.1	228	138,627	777	36,305	1,093	39,682	286.25	9.8%	51,071	15.4%	5.60	-4.9%		
2003.2	222	142,185	790	30,993	1,093	33,876	238.25	-11.3%	42,881	-11.0%	5.56	-0.3%	261.95	-1.0%
2004.1	216	138,549	757	29,402	1,103	32,430	234.07	-18.2%	42,840	-16.1%	5.46	-2.5%		
2004.2	210	145,566	793	34,705	1,103	38,279	262.97	10.4%	48,271	12.6%	5.45	-2.0%	248.88	-5.0%
2005.1	204	144,352	766	22,705	1,097	24,917	172.61	-26.3%	32,525	-24.1%	5.31	-2.9%		
2005.2	198	146,449	834	30,618	1,097	33,600	229.43	-12.8%	40,278	-16.6%	5.70	4.6%	201.23	-19.1%
2006.1	192	147,591	707	29,980	1,087	32,573	220.70	27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	186	156,062	847	36,971	1,087	40,169	257.39	12.2%	47,430	17.8%	5.43	-4.7%	239.56	19.0%
2007.1	180	164,487	763	28,039	1,089	30,528	185.60	-15.9%	40,019	-13.1%	4.64	-3.2%		
2007.2	174	176,457	894	38,373	1,089	41,780	236.77	-8.0%	46,738	-1.5%	5.07	-6.6%	212.08	-11.5%
2008.1	168	176,620	683	29,233	1,084	31,677	179.35	-3.4%	46,363	15.9%	3.87	-16.6%		
2008.2	162	177,733	718	36,242	1,084	39,272	220.96	-6.7%	54,697	17.0%	4.04	-20.3%	200.22	-5.6%
2009.1	156	168,131	509	20,983	1,105	23,188	137.92	-23.1%	45,556	-1.7%	3.03	-21.7%		
2009.2	150	170,780	610	26,664	1,105	29,467	172.54	-21.9%	48,306	-11.7%	3.57	-11.6%	155.37	-22.4%
2010.1	144	166,455	492	20,603	1,102	22,699	136.37	-1.1%	46,136	1.3%	2.96	-2.4%		
2010.2	138	173,705	595	24,882	1,102	27,412	157.81	-8.5%	46,071	-4.6%	3.43	-4.1%	147.32	-5.2%
2011.1	132	168,712	573	26,928	1,095	29,472	174.69	28.1%	51,435	11.9%	3.40	14.9%		
2011.2	126	174,154	597	36,176	1,095	39,595	227.35	44.1%	66,323	44.0%	3.43	0.1%	201.44	36.7%
2012.1	120	172,211	507	26,799	1,091	29,243	169.81	-2.8%	57,695	12.2%	2.94	-13.3%		
2012.2	114	175,745	690	43,569	1,091	47,542	270.52	19.0%	68,902	3.9%	3.93	14.5%	220.67	9.5%
2013.1	108	175,273	607	39,760	1,099	43,715	249.41	46.9%	72,059	24.9%	3.46	17.6%		
2013.2	102	186,138	835	46,668	1,099	51,310	275.66	1.9%	61,446	-10.8%	4.49	14.3%	262.93	19.1%
2014.1	96	187,141	640	33,753	1,093	36,896	197.15	-21.0%	57,625	-20.0%	3.42	-1.2%		
2014.2	90	204,975	816	52,746	1,093	57,657	281.29	2.0%	70,638	15.0%	3.98	-11.2%	241.13	-8.3%
2015.1	84	207,348	684	37,678	1,103	41,555	200.41	1.7%	60,782	5.5%	3.30	-3.6%		
2015.2	78	211,513	698	55,035	1,103	60,698	286.97	2.0%	86,942	23.1%	3.30	-17.1%	244.12	1.2%
2016.1	72	204,495	530	35,574	1,085	38,594	188.73	-5.8%	72,808	19.8%	2.59	-21.4%		
2016.2	66	209,511	664	54,816	1,085	59,470	283.85	-1.1%	89,573	3.0%	3.17	-4.0%	236.87	-3.0%
2017.1	60	199,057	615	45,316	1,092	49,462	248.48	31.7%	80,376	10.4%	3.09	19.3%		
2017.2	54	197,429	707	52,869	1,092	57,707	292.29	3.0%	81,579	-8.9%	3.58	13.1%	270.30	14.1%
2018.1	48	189,308	687	54,457	1,101	59,941	316.63	27.4%	87,249	8.6%	3.63	17.4%		
2018.2	42	194,587	648	64,820	1,101	71,347	366.66	25.4%	110,043	34.9%	3.33	-7.0%	341.99	26.5%
2019.1	36	187,054	601	49,852	1,108	55,236	295.30	-6.7%	91,957	5.4%	3.21	-11.5%		
2019.2	30	179,809	628	50,175	1,108	55,594	309.18	-15.7%	88,594	-19.5%	3.49	4.7%	302.10	-11.7%
2020.1	24	153,372	405	39,919	1,103	44,018	287.00	-2.8%	108,800	18.3%	2.64	-17.9%		
2020.2	18	147,526	402	38,081	1,103	41,991	284.63	-7.9%	104,525	18.0%	2.72	-22.0%	285.84	-5.4%
2021.1	12	147,269	322	27,907	1,126	31,430	213.42	-25.6%	97,609	-10.3%	2.19	-17.1%		
2021.2	6	148,407	480	50,221	1,126	56,561	381.12	33.9%	117,716	12.6%	3.24	18.9%	297.59	4.1%
Total		6,844,312	26,530	1,510,185			1,657,215							



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

Loss Cost Summary
Data as of 12/31/21

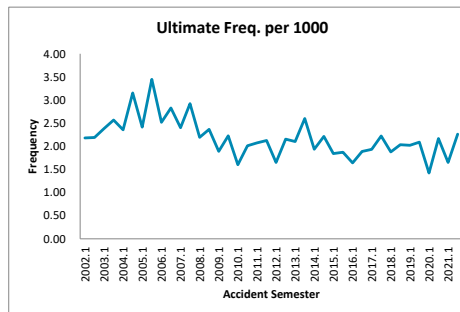
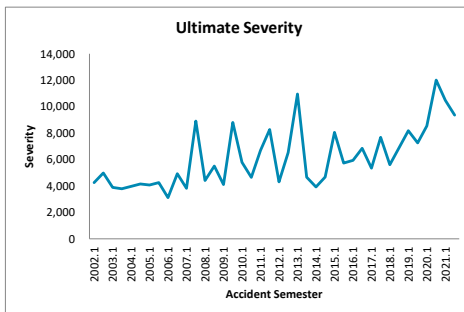
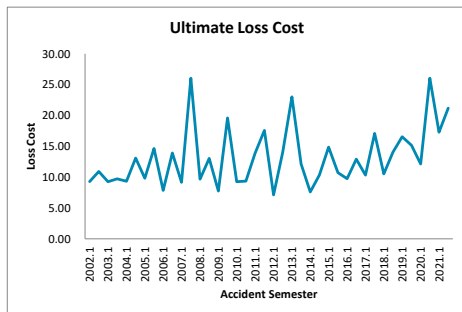
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	142,894	2,756	15,148	1,089	16,496	115.44		5,985		19.29			
2002.2	234	146,636	2,497	14,151	1,089	15,411	105.09		6,172		17.03		110.20	
2003.1	228	138,627	2,399	14,238	1,093	15,562	112.26	-2.8%	6,487	8.4%	17.31	-10.3%		
2003.2	222	142,185	2,312	13,435	1,093	14,684	103.27	-1.7%	6,351	2.9%	16.26	-4.5%	107.71	-2.3%
2004.1	216	138,549	2,267	15,484	1,103	17,079	123.27	9.8%	7,534	16.1%	16.36	-5.4%		
2004.2	210	145,566	2,543	15,745	1,103	17,367	119.31	15.5%	6,829	7.5%	17.47	7.4%	121.24	12.6%
2005.1	204	144,352	2,558	17,623	1,097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	198	146,449	2,760	18,680	1,097	20,500	139.98	17.3%	7,428	8.8%	18.85	7.9%	137.00	13.0%
2006.1	192	147,591	2,711	21,827	1,087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	186	156,062	3,389	24,305	1,087	26,407	169.21	20.9%	7,793	4.9%	21.71	15.2%	165.07	20.5%
2007.1	180	164,487	3,517	24,075	1,089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	174	176,457	3,716	27,122	1,089	29,530	167.35	-1.1%	7,946	2.0%	21.06	-3.0%	163.50	-1.0%
2008.1	168	176,620	3,317	21,833	1,084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	162	177,733	3,596	24,758	1,084	26,827	150.94	-9.8%	7,460	-6.1%	20.23	-3.9%	142.47	-12.9%
2009.1	156	168,131	2,887	17,193	1,105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	150	170,780	3,188	19,829	1,105	21,913	128.31	-15.0%	6,874	-7.9%	18.67	-7.7%	120.72	-15.3%
2010.1	144	166,455	2,721	17,693	1,102	19,492	117.10	3.6%	7,164	8.8%	16.35	-4.8%		
2010.2	138	173,705	3,373	25,069	1,102	27,616	159.00	23.9%	8,188	19.1%	19.42	4.0%	138.49	14.7%
2011.1	132	168,712	3,376	23,967	1,095	26,232	155.49	32.8%	7,770	8.5%	20.01	22.4%		
2011.2	126	174,154	3,344	26,470	1,095	28,972	166.36	4.6%	8,664	5.8%	19.20	-1.1%	161.01	16.3%
2012.1	120	172,211	3,052	21,433	1,091	23,388	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	114	175,745	3,942	28,703	1,091	31,321	178.22	7.1%	7,945	-8.3%	22.43	16.8%	157.23	-2.3%
2013.1	108	175,273	3,707	28,468	1,099	31,299	178.57	31.5%	8,443	10.2%	21.15	19.3%		
2013.2	102	186,138	4,471	37,194	1,099	40,894	219.70	23.3%	9,146	15.1%	24.02	7.1%	199.75	27.0%
2014.1	96	187,141	3,847	30,362	1,093	33,189	177.35	-0.7%	8,628	2.2%	20.56	-2.8%		
2014.2	90	204,975	4,342	40,650	1,093	44,435	216.78	-1.3%	10,234	11.9%	21.18	-11.8%	197.96	-0.9%
2015.1	84	207,348	3,955	33,182	1,103	36,596	176.50	-0.5%	9,254	7.3%	19.07	-7.2%		
2015.2	78	211,513	3,886	30,747	1,103	33,911	160.33	-26.0%	8,727	-14.7%	18.37	-13.3%	168.33	-15.0%
2016.1	72	204,495	3,118	24,395	1,085	26,466	129.42	-26.7%	8,489	-8.3%	15.25	-20.1%		
2016.2	66	209,511	3,430	27,551	1,085	29,890	142.66	-11.0%	8,715	-0.1%	16.37	-10.9%	136.12	-19.1%
2017.1	60	199,057	3,355	27,680	1,092	30,212	151.78	17.3%	9,004	6.1%	16.86	10.6%		
2017.2	54	197,429	3,646	32,690	1,092	35,682	180.73	26.7%	9,787	12.3%	18.47	12.8%	166.19	22.1%
2018.1	48	189,308	3,626	30,005	1,101	33,026	174.46	14.9%	9,108	1.2%	19.15	13.6%		
2018.2	42	194,587	3,430	29,361	1,101	32,318	166.09	-8.1%	9,423	-3.7%	17.63	-4.6%	170.21	2.4%
2019.1	36	187,054	3,026	24,305	1,108	26,930	143.97	-17.5%	8,901	-2.3%	16.18	-15.6%		
2019.2	30	179,809	2,856	22,920	1,108	25,395	141.23	-15.0%	8,893	-5.6%	15.88	-9.9%	142.63	-16.2%
2020.1	24	153,372	1,838	14,900	1,103	16,430	107.12	-25.6%	8,939	0.4%	11.98	-25.9%		
2020.2	18	147,526	1,797	14,120	1,103	15,570	105.54	-25.3%	8,666	-2.6%	12.18	-23.3%	106.35	-25.4%
2021.1	12	147,269	1,489	11,875	1,126	13,374	90.81	-15.2%	8,984	0.5%	10.11	-15.6%		
2021.2	6	148,407	1,866	17,079	1,126	19,235	129.61	22.8%	10,308	18.9%	12.57	3.2%	110.29	3.7%
Total		6,844,312	123,905	926,285		1,015,577								



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

Loss Cost Summary
Data as of 12/31/21

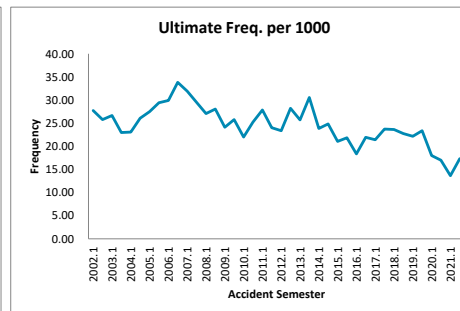
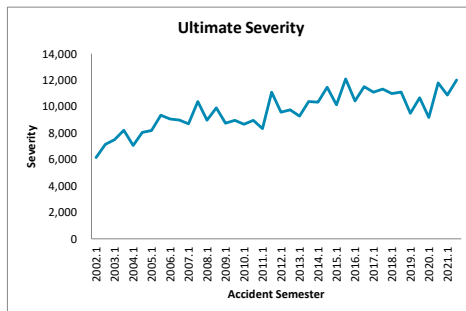
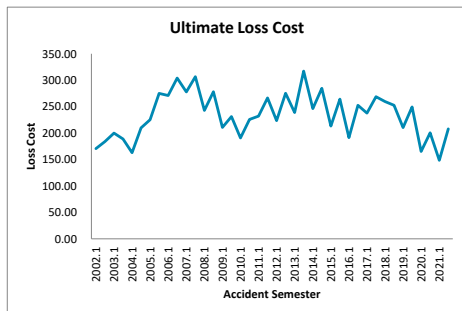
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	138,573	302	1,181	1,089	1,286	9.28		4,257		2.18			
2002.2	234	143,318	314	1,438	1,089	1,566	10.93		4,986		2.19		10.12	
2003.1	228	135,232	322	1,146	1,093	1,253	9.26	-0.2%	3,890	-8.6%	2.38	9.3%		
2003.2	222	137,863	354	1,225	1,093	1,339	9.71	-11.1%	3,782	-24.2%	2.57	17.2%	9.49	-6.2%
2004.1	216	135,450	319	1,147	1,103	1,265	9.34	0.8%	3,964	1.9%	2.36	-1.1%		
2004.2	210	142,414	449	1,691	1,103	1,865	13.10	34.8%	4,154	9.8%	3.15	22.8%	11.26	18.7%
2005.1	204	140,371	339	1,256	1,097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	198	143,329	494	1,914	1,097	2,100	14.65	11.9%	4,251	2.4%	3.45	9.3%	12.26	8.9%
2006.1	192	144,515	364	1,044	1,087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	186	152,715	432	1,956	1,087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	180	159,525	383	1,343	1,089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	174	169,443	495	4,051	1,089	4,411	26.03	87.1%	8,911	81.2%	2.92	3.3%	17.85	62.8%
2008.1	168	167,849	368	1,499	1,084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	162	169,118	400	2,033	1,084	2,203	13.03	-50.0%	5,508	-38.2%	2.37	-19.0%	11.36	-36.4%
2009.1	156	160,175	303	1,124	1,105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	150	164,034	365	2,908	1,105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	144	159,334	255	1,341	1,102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	138	167,115	336	1,420	1,102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	132	164,476	341	2,084	1,095	2,281	13.87	49.6%	6,689	15.5%	2.07	29.5%		
2011.2	126	170,768	363	2,742	1,095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.76	69.1%
2012.1	120	170,079	281	1,111	1,091	1,212	7.13	-48.6%	4,313	-35.5%	1.65	-20.3%		
2012.2	114	174,490	376	2,248	1,091	2,453	14.06	-20.0%	6,524	-21.1%	2.15	1.4%	10.64	-32.5%
2013.1	108	174,195	366	3,646	1,099	4,008	23.01	222.9%	10,951	153.9%	2.10	27.2%		
2013.2	102	185,448	482	2,046	1,099	2,250	12.13	-13.7%	4,668	-28.5%	2.60	20.6%	17.40	63.6%
2014.1	96	185,720	360	1,293	1,093	1,413	7.61	-66.9%	3,927	-64.1%	1.94	-7.8%		
2014.2	90	200,606	444	1,899	1,093	2,076	10.35	-14.7%	4,678	0.2%	2.21	-14.9%	9.03	-48.1%
2015.1	84	202,217	373	2,724	1,103	3,004	14.86	95.3%	8,057	105.2%	1.84	-4.8%		
2015.2	78	209,313	392	2,037	1,103	2,246	10.73	3.7%	5,733	22.5%	1.87	-15.4%	12.76	41.3%
2016.1	72	203,960	335	1,831	1,085	1,987	9.74	-34.4%	5,934	-26.4%	1.64	-11.0%		
2016.2	66	208,841	394	2,488	1,085	2,700	12.93	20.4%	6,843	19.4%	1.89	0.9%	11.35	-11.0%
2017.1	60	198,182	383	1,878	1,092	2,050	10.34	6.2%	5,348	-9.9%	1.93	17.8%		
2017.2	54	196,535	437	3,075	1,092	3,356	17.08	32.1%	7,680	12.2%	2.22	17.7%	13.70	20.6%
2018.1	48	188,807	354	1,804	1,101	1,985	10.52	1.7%	5,602	4.8%	1.88	-3.0%		
2018.2	42	194,178	395	2,479	1,101	2,729	14.05	-17.7%	6,908	-10.0%	2.03	-8.5%	12.31	-10.1%
2019.1	36	186,685	378	2,787	1,108	3,088	16.54	57.3%	8,179	46.0%	2.02	7.7%		
2019.2	30	179,369	375	2,454	1,108	2,719	15.16	7.9%	7,258	5.1%	2.09	2.7%	15.86	28.9%
2020.1	24	153,120	218	1,687	1,103	1,860	12.15	-26.6%	8,538	4.4%	1.42	-29.7%		
2020.2	18	147,072	319	3,472	1,103	3,829	26.03	71.7%	12,007	65.4%	2.17	3.8%	18.95	19.4%
2021.1	12	146,917	242	2,255	1,126	2,540	17.29	42.4%	10,481	22.8%	1.65	16.0%		
2021.2	6	148,161	335	2,785	1,126	3,137	21.17	-18.7%	9,361	-22.0%	2.26	4.3%	19.24	1.5%
Total		6,719,513	14,537	80,542		88,434								



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

Loss Cost Summary
Data as of 12/31/21

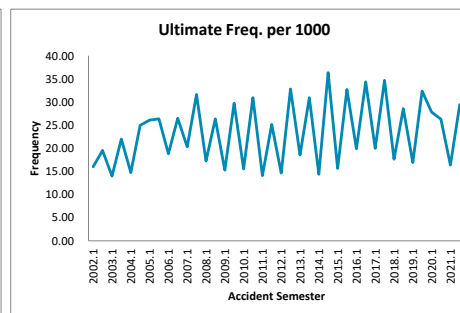
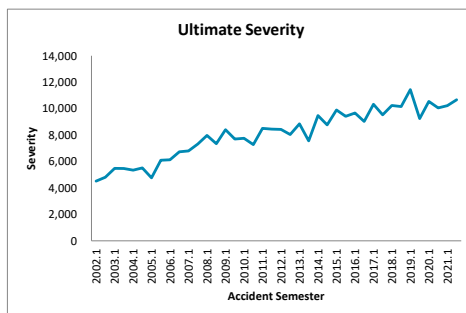
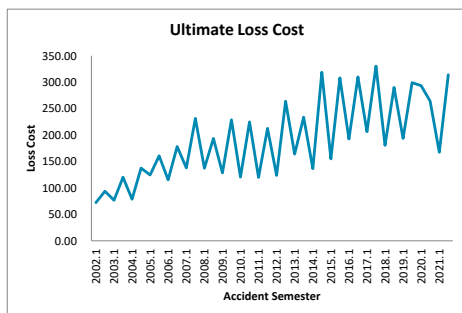
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	64,371	1,785	10,083	1,089	10,981	170.59		6,152		27.73			
2002.2	234	66,118	1,703	11,165	1,089	12,158	183.89		7,139		25.76		177.33	
2003.1	228	64,167	1,710	11,744	1,093	12,836	200.04	17.3%	7,506	22.0%	26.65	-3.9%		
2003.2	222	65,683	1,509	11,338	1,093	12,392	188.66	2.6%	8,212	15.0%	22.97	-10.8%	194.28	9.6%
2004.1	216	64,280	1,483	9,491	1,103	10,469	162.87	-18.6%	7,059	-6.0%	23.07	-13.4%		
2004.2	210	66,212	1,725	12,592	1,103	13,889	209.76	11.2%	8,052	-2.0%	26.05	13.4%	186.66	-3.9%
2005.1	204	65,603	1,804	13,466	1,097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	198	68,684	2,020	17,204	1,097	18,879	274.87	31.0%	9,346	16.1%	29.41	12.9%	250.63	34.3%
2006.1	192	70,100	2,097	17,489	1,087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	186	74,814	2,530	20,931	1,087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	180	79,056	2,523	20,174	1,089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	174	84,739	2,500	23,851	1,089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	168	86,340	2,338	19,353	1,084	20,971	242.88	-12.6%	8,969	3.0%	27.08	-15.2%		
2008.2	162	90,091	2,527	23,114	1,084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.82	-10.9%
2009.1	156	87,498	2,110	16,692	1,105	18,446	210.81	-13.2%	8,742	-2.5%	24.11	-10.9%		
2009.2	150	87,050	2,243	18,202	1,105	20,116	231.08	-16.9%	8,968	-9.5%	25.77	-8.1%	220.92	-15.3%
2010.1	144	83,790	1,844	14,505	1,102	15,980	190.72	-9.5%	8,666	-0.9%	22.01	-8.7%		
2010.2	138	85,592	2,158	17,549	1,102	19,334	225.88	-2.2%	8,959	-0.1%	25.21	-2.2%	208.49	-5.6%
2011.1	132	83,472	2,325	17,700	1,095	19,373	232.09	21.7%	8,332	-3.9%	27.85	26.6%		
2011.2	126	86,408	2,076	21,041	1,095	23,029	266.52	18.0%	11,093	23.8%	24.03	-4.7%	249.60	19.7%
2012.1	120	86,613	2,023	17,746	1,091	19,364	223.57	-3.7%	9,572	14.9%	23.36	-16.1%		
2012.2	114	90,575	2,555	22,854	1,091	24,939	275.34	3.3%	9,762	-12.0%	28.21	17.4%	250.03	0.2%
2013.1	108	91,135	2,343	19,792	1,099	21,760	238.77	6.8%	9,286	-3.0%	25.71	10.1%		
2013.2	102	95,617	2,920	27,581	1,099	30,325	317.15	15.2%	10,384	6.4%	30.54	8.3%	278.90	11.5%
2014.1	96	95,950	2,287	21,622	1,093	23,635	246.33	3.2%	10,334	11.3%	23.84	-7.3%		
2014.2	90	103,852	2,577	27,047	1,093	29,565	284.69	-10.2%	11,471	10.5%	24.82	-18.7%	266.27	-4.5%
2015.1	84	104,860	2,208	20,284	1,103	22,371	213.34	-13.4%	10,130	-2.0%	21.06	-11.6%		
2015.2	78	105,995	2,314	25,385	1,103	27,997	264.13	-7.2%	12,096	5.5%	21.84	-12.0%	238.87	-10.3%
2016.1	72	101,085	1,855	17,840	1,085	19,354	191.47	-10.3%	10,431	3.0%	18.36	-12.8%		
2016.2	66	100,700	2,208	23,438	1,085	25,427	252.51	-4.4%	11,514	-4.8%	21.93	0.4%	221.93	-7.1%
2017.1	60	97,195	2,082	21,165	1,092	23,102	237.69	24.1%	11,094	6.4%	21.42	16.7%		
2017.2	54	98,776	2,342	24,312	1,092	26,537	268.66	6.4%	11,329	-1.6%	23.71	8.1%	253.30	14.1%
2018.1	48	96,458	2,279	22,748	1,101	25,039	259.58	9.2%	10,989	-0.9%	23.62	10.3%		
2018.2	42	98,950	2,251	22,711	1,101	24,998	252.63	-6.0%	11,106	-2.0%	22.75	-4.1%	256.06	1.1%
2019.1	36	95,328	2,112	18,115	1,108	20,072	210.56	-18.9%	9,502	-13.5%	22.16	-6.2%		
2019.2	30	93,272	2,180	20,994	1,108	23,262	249.39	-1.3%	10,670	-3.9%	23.37	2.7%	229.76	-10.3%
2020.1	24	82,894	1,493	12,425	1,103	13,700	165.28	-21.5%	9,179	-3.4%	18.01	-18.7%		
2020.2	18	80,390	1,366	14,621	1,103	16,122	200.55	-19.6%	11,799	10.6%	17.00	-27.3%	182.64	-20.5%
2021.1	12	78,170	1,067	10,304	1,126	11,605	148.46	-10.2%	10,877	18.5%	13.65	-24.2%		
2021.2	6	79,882	1,383	14,751	1,126	16,613	207.97	3.7%	12,014	1.8%	17.31	1.8%	178.54	-2.2%
Total		3,401,766	82,858	733,418		804,141								



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

Loss Cost Summary
Data as of 12/31/21

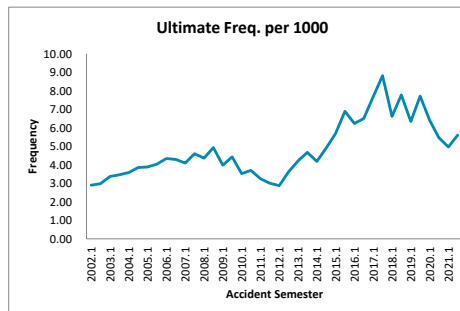
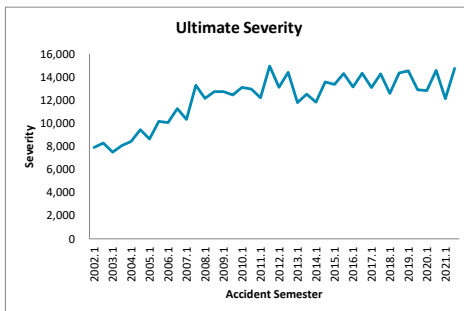
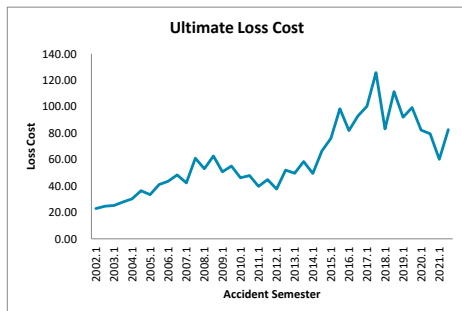
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	84,495	1,353	5,612	1,089	6,112	72.33		4,517		16.01			
2002.2	234	87,476	1,709	7,544	1,089	8,215	93.91		4,807		19.54		83.31	
2003.1	228	85,800	1,201	6,028	1,093	6,589	76.79	6.2%	5,486	21.4%	14.00	-12.6%		
2003.2	222	87,604	1,927	9,650	1,093	10,547	120.40	28.2%	5,473	13.9%	22.00	12.6%	98.82	18.6%
2004.1	216	87,034	1,284	6,221	1,103	6,862	78.84	2.7%	5,344	-2.6%	14.75	5.4%		
2004.2	210	90,035	2,247	11,235	1,103	12,392	137.64	14.3%	5,515	0.8%	24.96	13.5%	108.74	10.0%
2005.1	204	89,971	2,348	10,198	1,097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	198	93,644	2,468	13,703	1,097	15,038	160.58	16.7%	6,093	10.5%	26.36	5.6%	142.85	31.4%
2006.1	192	95,454	1,797	10,138	1,087	11,015	115.39	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	186	100,625	2,665	16,524	1,087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.4%
2007.1	180	106,279	2,158	13,471	1,089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	174	112,706	3,563	23,962	1,089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	168	114,668	1,978	14,546	1,084	15,762	137.46	-0.4%	7,969	17.2%	17.25	-15.0%		
2008.2	162	118,897	3,133	21,256	1,084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.8%	166.10	-10.8%
2009.1	156	116,536	1,780	13,541	1,105	14,964	128.41	-6.6%	8,407	5.5%	15.27	-11.5%		
2009.2	150	116,182	3,454	24,070	1,105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.61	7.5%
2010.1	144	113,049	1,756	12,361	1,102	13,618	120.46	-6.2%	7,755	-7.8%	15.53	1.7%		
2010.2	138	115,178	3,562	23,516	1,102	25,908	224.94	-1.8%	7,273	-5.6%	30.93	4.0%	173.19	-3.0%
2011.1	132	113,141	1,596	12,400	1,095	13,571	119.95	-0.4%	8,503	9.6%	14.11	-9.2%		
2011.2	126	115,919	2,916	22,524	1,095	24,652	212.67	-5.5%	8,454	16.2%	25.16	-18.7%	166.87	-3.6%
2012.1	120	116,236	1,705	13,162	1,091	14,362	123.56	3.0%	8,424	-0.9%	14.67	4.0%		
2012.2	114	120,110	3,941	29,040	1,091	31,689	263.83	24.1%	8,041	-4.9%	32.81	30.4%	194.85	16.8%
2013.1	108	120,961	2,244	18,058	1,099	19,854	164.13	32.8%	8,847	5.0%	18.55	26.5%		
2013.2	102	125,829	3,891	26,756	1,099	29,417	233.79	-11.4%	7,560	-6.0%	30.92	-5.8%	199.65	2.5%
2014.1	96	126,351	1,819	15,764	1,093	17,231	136.38	-16.9%	9,473	7.1%	14.40	-22.4%		
2014.2	90	134,798	4,901	39,313	1,093	42,973	318.80	36.4%	8,768	16.0%	36.36	17.6%	230.54	15.5%
2015.1	84	136,524	2,138	19,174	1,103	21,147	154.89	13.6%	9,890	4.4%	15.66	8.8%		
2015.2	78	138,073	4,516	38,586	1,103	42,557	308.22	-3.3%	9,423	7.5%	32.71	-10.0%	231.99	0.6%
2016.1	72	134,391	2,678	23,863	1,085	25,889	192.64	24.4%	9,667	-2.3%	19.93	27.2%		
2016.2	66	133,982	4,600	38,290	1,085	41,541	310.05	0.6%	9,030	-4.2%	34.34	5.0%	251.26	8.3%
2017.1	60	130,278	2,605	24,649	1,092	26,904	206.51	7.2%	10,327	6.8%	20.00	0.3%		
2017.2	54	131,076	4,545	39,672	1,092	43,302	330.36	6.6%	9,527	5.5%	34.68	1.0%	268.62	6.9%
2018.1	48	128,376	2,264	21,055	1,101	23,175	180.52	-12.6%	10,234	-0.9%	17.64	-11.8%		
2018.2	42	129,974	3,713	34,254	1,101	37,703	290.08	-12.2%	10,154	6.6%	28.57	-17.6%	235.64	-12.3%
2019.1	36	125,737	2,127	21,962	1,108	24,334	193.53	7.2%	11,438	11.8%	16.92	-4.1%		
2019.2	30	121,734	3,940	32,874	1,108	36,424	299.21	3.1%	9,245	-8.9%	32.36	13.3%	245.52	4.2%
2020.1	24	110,517	3,076	29,408	1,103	32,428	293.42	51.6%	10,542	-7.8%	27.83	64.5%		
2020.2	18	106,619	2,802	25,555	1,103	28,179	264.30	-11.7%	10,057	8.8%	26.28	-18.8%	279.12	13.7%
2021.1	12	103,798	1,701	15,438	1,126	17,387	167.51	-42.9%	10,223	-3.0%	16.38	-41.1%		
2021.2	6	104,220	3,067	29,058	1,126	32,727	314.02	18.8%	10,670	6.1%	29.43	12.0%	240.91	-13.7%
Total		4,524,276	107,170	814,431		894,004								



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

Loss Cost Summary
Data as of 12/31/21

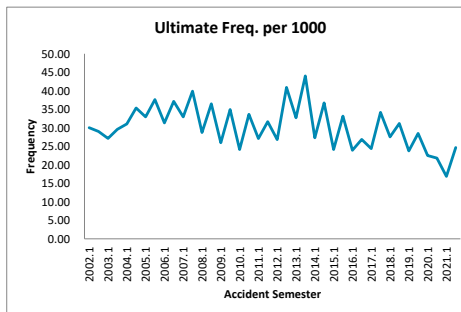
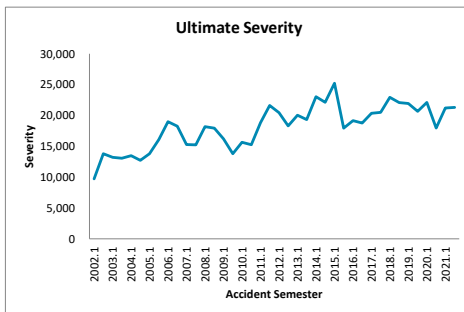
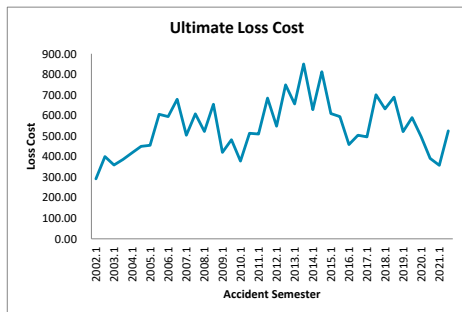
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	84,495	245	1,777	1,089	1,935	22.90		7,897		2.90			
2002.2	234	87,476	261	1,985	1,089	2,162	24.72		8,284		2.98		23.82	
2003.1	228	85,800	289	1,982	1,093	2,166	25.24	10.2%	7,495	-5.1%	3.37	16.2%		
2003.2	222	87,604	303	2,233	1,093	2,441	27.86	12.7%	8,055	-2.8%	3.46	15.9%	26.57	11.5%
2004.1	216	87,034	312	2,384	1,103	2,630	30.21	19.7%	8,429	12.5%	3.58	6.4%		
2004.2	210	90,035	347	2,970	1,103	3,276	36.39	30.6%	9,441	17.2%	3.85	11.4%	33.35	25.5%
2005.1	204	89,971	349	2,744	1,097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	198	93,644	378	3,499	1,097	3,840	41.01	12.7%	10,159	7.6%	4.04	4.7%	37.32	11.9%
2006.1	192	95,454	414	3,829	1,087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	186	100,625	432	4,476	1,087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.3%
2007.1	180	106,279	435	4,125	1,089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	174	112,706	518	6,313	1,089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	168	114,668	500	5,603	1,084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	162	118,897	586	6,882	1,084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	156	116,536	464	5,344	1,105	5,905	50.68	-4.3%	12,727	4.8%	3.98	-8.7%		
2009.2	150	116,182	514	5,785	1,105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.85	-8.8%
2010.1	144	113,049	399	4,740	1,102	5,222	46.19	-8.8%	13,088	2.8%	3.53	-11.4%		
2010.2	138	115,178	426	5,004	1,102	5,513	47.87	-13.0%	12,942	4.0%	3.70	-16.4%	47.04	-11.0%
2011.1	132	113,141	368	4,101	1,095	4,489	39.67	-14.1%	12,198	-6.8%	3.25	-7.8%		
2011.2	126	115,919	348	4,749	1,095	5,197	44.84	-6.3%	14,935	15.4%	3.00	-18.8%	42.29	-10.1%
2012.1	120	116,236	334	4,010	1,091	4,376	37.65	-5.1%	13,102	7.4%	2.87	-11.7%		
2012.2	114	120,110	434	5,722	1,091	6,244	51.98	15.9%	14,386	-3.7%	3.61	20.4%	44.93	6.3%
2013.1	108	120,961	509	5,455	1,099	5,997	49.58	31.7%	11,782	-10.1%	4.21	46.4%		
2013.2	102	125,829	588	6,689	1,099	7,354	58.44	12.4%	12,507	-13.1%	4.67	29.3%	54.10	20.4%
2014.1	96	126,351	529	5,718	1,093	6,250	49.47	-0.2%	11,816	0.3%	4.19	-0.5%		
2014.2	90	134,798	660	8,187	1,093	8,949	66.39	13.6%	13,559	8.4%	4.90	4.8%	58.20	7.6%
2015.1	84	136,524	777	9,408	1,103	10,376	76.00	53.6%	13,350	13.0%	5.69	36.0%		
2015.2	78	138,073	951	12,324	1,103	13,592	98.44	48.3%	14,288	5.4%	6.89	40.7%	87.28	50.0%
2016.1	72	134,391	837	10,138	1,085	10,998	81.84	7.7%	13,136	-1.6%	6.23	9.4%		
2016.2	66	133,982	870	11,479	1,085	12,454	92.95	-5.6%	14,310	0.2%	6.50	-5.7%	87.39	0.1%
2017.1	60	130,278	1,000	11,980	1,092	13,077	100.37	22.6%	13,080	-0.4%	7.67	23.2%		
2017.2	54	131,076	1,155	15,099	1,092	16,480	125.73	35.3%	14,264	-0.3%	8.81	35.7%	113.09	29.4%
2018.1	48	128,376	849	9,694	1,101	10,670	83.12	-17.2%	12,569	-3.9%	6.61	-13.8%		
2018.2	42	129,974	1,010	13,154	1,101	14,478	111.39	-11.4%	14,333	0.5%	7.77	-11.8%	97.34	-13.9%
2019.1	36	125,737	797	10,444	1,108	11,572	92.04	10.7%	14,524	15.6%	6.34	-4.2%		
2019.2	30	121,734	939	10,908	1,108	12,086	99.28	-10.9%	12,877	-10.2%	7.71	-0.8%	95.60	-1.8%
2020.1	24	110,517	709	8,238	1,103	9,084	82.19	-10.7%	12,818	-11.7%	6.41	1.2%		
2020.2	18	106,619	582	7,689	1,103	8,478	79.52	-19.9%	14,565	13.1%	5.46	-29.2%	80.88	-15.4%
2021.1	12	103,798	515	5,544	1,126	6,244	60.16	-26.8%	12,115	-5.5%	4.97	-22.6%		
2021.2	6	104,220	584	7,638	1,126	8,603	82.54	3.8%	14,728	1.1%	5.60	2.7%	71.37	-11.8%
Total		4,524,276	22,518	260,043		285,461								



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

Loss Cost Summary
Data as of 12/31/21

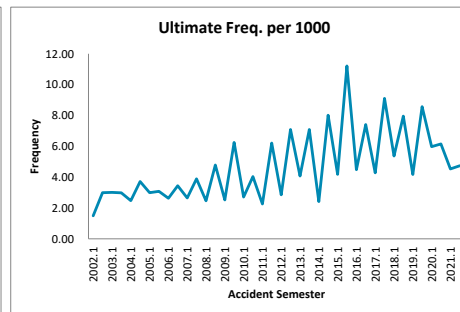
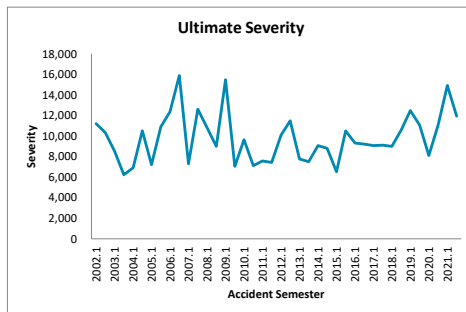
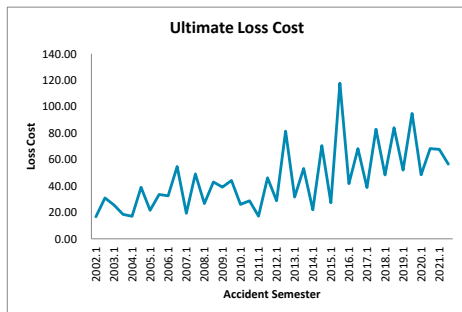
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	21,763	653	5,830	1,089	6,349	291.75		9,723		30.01			
2002.2	234	21,848	634	8,029	1,089	8,743	400.17		13,791		29.02		346.07	
2003.1	228	17,977	488	5,901	1,093	6,450	358.81	23.0%	13,218	35.9%	27.15	-9.5%		
2003.2	222	17,217	509	6,085	1,093	6,651	386.32	-3.5%	13,067	-5.2%	29.56	1.9%	372.27	7.6%
2004.1	216	16,500	512	6,254	1,103	6,899	418.10	16.5%	13,474	1.9%	31.03	14.3%		
2004.2	210	18,090	639	7,369	1,103	8,128	449.33	16.3%	12,720	-2.7%	35.32	19.5%	434.43	16.7%
2005.1	204	18,901	623	7,830	1,097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	198	18,051	679	9,960	1,097	10,930	605.47	34.8%	16,097	26.5%	37.61	6.5%	528.30	21.6%
2006.1	192	19,740	618	10,803	1,087	11,737	594.58	30.8%	18,992	37.7%	31.31	-5.0%		
2006.2	186	21,111	784	13,180	1,087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.86	20.7%
2007.1	180	24,351	802	11,259	1,089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	174	25,796	1,029	14,397	1,089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	168	27,302	784	13,158	1,084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	162	26,586	970	16,050	1,084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	156	24,305	631	9,253	1,105	10,226	420.72	-19.4%	16,205	-10.9%	25.96	-9.6%		
2009.2	150	24,932	871	10,867	1,105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.58	-23.1%
2010.1	144	24,890	601	8,539	1,102	9,408	377.98	-10.2%	15,654	-3.4%	24.15	-7.0%		
2010.2	138	27,261	917	12,695	1,102	13,987	513.06	6.5%	15,253	10.6%	33.64	-3.7%	448.59	-0.7%
2011.1	132	27,759	752	12,924	1,095	14,146	509.58	34.8%	18,811	20.2%	27.09	12.2%		
2011.2	126	28,595	905	17,884	1,095	19,574	684.54	33.4%	21,629	41.8%	31.65	-5.9%	598.36	33.4%
2012.1	120	27,844	746	13,974	1,091	15,248	547.62	7.5%	20,440	8.7%	26.79	-1.1%		
2012.2	114	27,765	1,136	19,059	1,091	20,798	749.06	9.4%	18,308	-15.4%	40.91	29.3%	648.19	8.3%
2013.1	108	28,464	931	16,972	1,099	18,660	655.56	19.7%	20,043	-1.9%	32.71	22.1%		
2013.2	102	31,293	1,377	24,196	1,099	26,603	850.13	13.5%	19,320	5.5%	44.00	7.5%	757.45	16.9%
2014.1	96	32,242	880	18,535	1,093	20,261	628.40	-4.1%	23,028	14.9%	27.29	-16.6%		
2014.2	90	37,226	1,367	27,663	1,093	30,238	812.29	-4.5%	22,124	14.5%	36.72	-16.6%	726.94	-4.0%
2015.1	84	40,230	971	22,209	1,103	24,494	608.86	-3.1%	25,220	9.5%	24.14	-11.5%		
2015.2	78	40,997	1,359	22,102	1,103	24,377	594.60	-26.8%	17,941	-18.9%	33.14	-9.7%	601.66	-17.2%
2016.1	72	41,398	991	17,496	1,085	18,981	458.50	-24.7%	19,148	-24.1%	23.94	-0.8%		
2016.2	66	43,912	1,178	20,387	1,085	22,117	503.68	-15.3%	18,772	4.6%	26.83	-19.0%	481.75	-19.9%
2017.1	60	40,646	990	18,448	1,092	20,136	495.39	8.0%	20,341	6.2%	24.35	1.7%		
2017.2	54	39,138	1,337	25,109	1,092	27,406	700.24	39.0%	20,499	9.2%	34.16	27.3%	595.88	23.7%
2018.1	48	36,354	1,001	20,859	1,101	22,959	631.55	27.5%	22,947	12.8%	27.52	13.0%		
2018.2	42	37,958	1,183	23,748	1,101	26,139	688.63	-1.7%	22,095	7.8%	31.17	-8.8%	660.70	10.9%
2019.1	36	36,491	868	17,169	1,108	19,024	521.32	-17.5%	21,925	-4.5%	23.78	-13.6%		
2019.2	30	31,302	892	16,642	1,108	18,439	589.07	-14.5%	20,675	-6.4%	28.49	-8.6%	552.60	-16.4%
2020.1	24	21,362	481	9,632	1,103	10,620	497.16	-4.6%	22,097	0.8%	22.50	-5.4%		
2020.2	18	17,025	371	6,043	1,103	6,664	391.42	-33.6%	17,958	-13.1%	21.80	-23.5%	450.26	-18.5%
2021.1	12	17,359	293	5,516	1,126	6,212	357.87	-28.0%	21,210	-4.0%	16.87	-25.0%		
2021.2	6	16,657	410	7,760	1,126	8,740	524.70	34.1%	21,295	18.6%	24.64	13.0%	439.56	-2.4%
Total		1,098,640	33,162	561,787		615,850								



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

Loss Cost Summary
Data as of 12/31/21

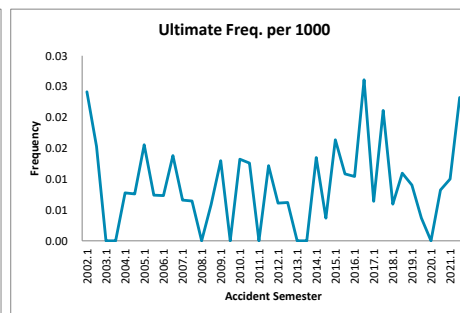
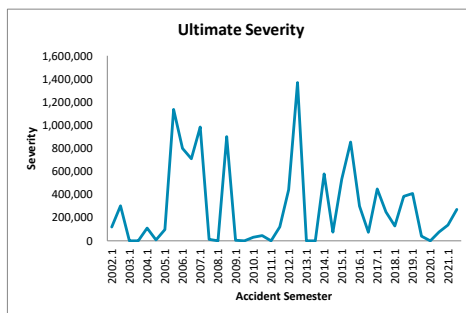
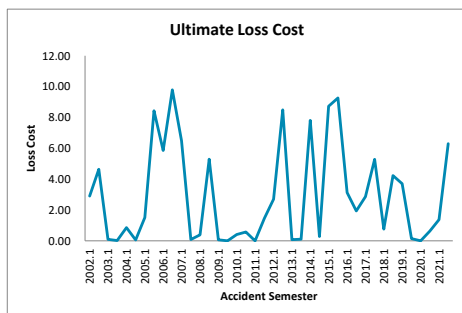
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240	18,743	28	288	1,089	314	16.73		11,199		1.49			
2002.2	234	18,367	55	522	1,089	568	30.93		10,328		2.99		23.76	
2003.1	228	17,618	53	412	1,093	451	25.59	52.9%	8,505	-24.1%	3.01	101.4%		
2003.2	222	17,457	52	296	1,093	324	18.56	-40.0%	6,230	-39.7%	2.98	-0.5%	22.09	-7.0%
2004.1	216	16,996	42	263	1,103	290	17.08	-33.3%	6,911	-18.7%	2.47	-17.9%		
2004.2	210	16,702	62	591	1,103	652	39.06	110.5%	10,521	68.9%	3.71	24.6%	27.97	26.6%
2005.1	204	16,041	48	315	1,097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	198	15,906	49	486	1,097	534	33.55	-14.1%	10,890	3.5%	3.08	-17.0%	27.54	-1.6%
2006.1	192	15,578	41	466	1,087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	186	15,681	54	789	1,087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	180	16,206	43	288	1,089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	174	15,927	62	718	1,089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	168	15,789	39	389	1,084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	162	15,677	75	622	1,084	674	43.01	-12.4%	8,980	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	156	15,045	38	532	1,105	588	39.10	46.3%	15,480	43.1%	6.53	2.3%		
2009.2	150	14,555	91	581	1,105	642	44.08	2.5%	7,050	-21.6%	2.53	30.7%	41.55	19.2%
2010.1	144	14,039	38	332	1,102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	138	13,876	56	362	1,102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	132	13,262	30	208	1,095	227	17.13	-24.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	126	12,881	80	543	1,095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	120	12,243	35	323	1,091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	114	11,985	85	895	1,091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	108	11,790	48	339	1,099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	102	11,713	83	567	1,099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	96	11,567	28	232	1,093	252	21.96	-30.6%	9,070	16.8%	2.42	-40.5%		
2014.2	90	11,979	96	773	1,093	845	70.53	32.6%	8,801	17.2%	8.01	13.1%	46.67	10.1%
2015.1	84	11,960	50	296	1,103	326	27.27	24.2%	6,523	-28.1%	4.18	72.7%		
2015.2	78	11,411	128	1,218	1,103	1,343	117.72	66.9%	10,504	19.4%	11.21	39.8%	71.43	53.1%
2016.1	72	11,361	51	438	1,085	475	41.79	53.2%	9,317	42.8%	4.48	7.3%		
2016.2	66	11,592	86	730	1,085	792	68.30	-42.0%	9,214	-12.3%	7.41	-33.9%	55.17	-22.8%
2017.1	60	11,197	48	398	1,092	435	38.82	-7.1%	9,063	-2.7%	4.28	-4.5%		
2017.2	54	10,758	98	817	1,092	892	82.90	21.4%	9,108	-1.1%	9.10	22.8%	60.42	9.5%
2018.1	48	10,606	57	465	1,101	512	48.30	24.4%	8,995	-0.8%	5.37	25.4%		
2018.2	42	10,429	83	796	1,101	876	84.04	1.4%	10,569	16.0%	7.95	-12.6%	66.02	9.3%
2019.1	36	10,303	43	483	1,108	536	51.99	7.7%	12,470	38.6%	4.17	-22.3%		
2019.2	30	10,372	89	888	1,108	983	94.82	12.8%	11,060	4.6%	8.57	7.8%	73.48	11.3%
2020.1	24	10,397	62	456	1,103	503	48.39	-6.9%	8,104	-35.0%	5.97	43.2%		
2020.2	18	10,269	63	635	1,103	701	68.22	-28.1%	11,087	0.2%	6.15	-28.2%	58.24	-20.7%
2021.1	12	10,334	47	621	1,126	700	67.71	39.9%	14,922	84.1%	4.54	-24.0%		
2021.2	6	10,328	49	519	1,126	584	56.58	-17.1%	11,933	7.6%	4.74	-22.9%	62.15	6.7%
Total		538,940	2,365	20,895		22,932								



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

Loss Cost Summary
Data as of 12/31/21

(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
2002.1	240	124,172	3	331	1,089	360	2.90		120,067		0.02			
2002.2	234	130,672	2	556	1,089	606	4.64		302,975		0.02		3.79	
2003.1	228	127,208	0	11	1,093	12	0.09	-96.7%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2003.2	222	131,848	0	2	1,093	2	0.01	-99.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.05	-98.6%
2004.1	216	128,850	1	100	1,103	110	0.85	801.3%	110,086	#DIV/0!	0.01	#DIV/0!		
2004.2	210	131,664	1	6	1,103	7	0.05	287.5%	7,106	#DIV/0!	0.01	#DIV/0!	0.45	738.7%
2005.1	204	128,476	2	177	1,097	195	1.51	77.2%	97,278	-11.6%	0.02	100.6%		
2005.2	198	134,792	1	1,036	1,097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.06	1024.0%
2006.1	192	136,395	1	736	1,087	800	5.86	287.2%	799,696	722.1%	0.01	-52.9%		
2006.2	186	144,853	2	1,305	1,087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	55.9%
2007.1	180	151,488	1	904	1,089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	174	155,176	1	12	1,089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	168	169,167	0	60	1,084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	162	170,266	1	831	1,084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	156	154,102	2	10	1,105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	150	155,431	0	0	1,105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	144	151,225	2	57	1,102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	138	158,710	2	83	1,102	91	0.58	#DIV/0!	45,718	#DIV/0!	0.01	#DIV/0!	0.50	1315.2%
2011.1	132	156,552	0	0	1,095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	126	164,235	2	219	1,095	240	1.46	153.9%	120,098	162.7%	0.01	-3.4%	0.75	51.2%
2012.1	120	163,593	1	405	1,091	442	2.70	81336.9%	442,422	#DIV/0!	0.01	#DIV/0!		
2012.2	114	167,492	1	1,304	1,091	1,423	8.50	480.8%	1,368,123	1039.2%	0.01	-49.0%	5.63	650.8%
2013.1	108	166,739	0	11	1,099	12	0.07	-97.3%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	102	176,781	0	17	1,099	19	0.11	-98.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.09	-98.4%
2014.1	96	176,778	2	1,262	1,093	1,380	7.81	10585.1%	578,305	#DIV/0!	0.01	#DIV/0!		
2014.2	90	194,747	1	50	1,093	54	0.28	160.6%	75,671	#DIV/0!	0.00	#DIV/0!	3.86	4163.8%
2015.1	84	198,922	3	1,575	1,103	1,737	8.73	11.8%	532,892	-7.9%	0.02	21.4%		
2015.2	78	205,392	2	1,725	1,103	1,902	9.26	3220.8%	854,169	1028.8%	0.01	194.2%	9.00	133.2%
2016.1	72	197,041	2	568	1,085	616	3.13	-64.2%	299,611	-43.8%	0.01	-36.3%		
2016.2	66	195,759	5	349	1,085	379	1.94	-79.1%	74,185	-91.3%	0.03	140.8%	2.53	-71.9%
2017.1	60	185,574	1	488	1,092	532	2.87	-8.2%	447,748	49.4%	0.01	-38.6%		
2017.2	54	186,881	4	904	1,092	987	5.28	172.6%	249,956	236.9%	0.02	-19.1%	4.08	61.0%
2018.1	48	180,857	1	125	1,101	138	0.76	-73.4%	127,878	-71.4%	0.01	-7.0%		
2018.2	42	186,004	2	715	1,101	787	4.23	-19.9%	385,243	54.1%	0.01	-48.0%	2.52	-38.2%
2019.1	36	178,311	2	597	1,108	661	3.71	386.7%	409,993	220.6%	0.01	51.8%		
2019.2	30	170,982	1	23	1,108	25	0.15	-96.5%	39,635	-89.7%	0.00	-66.2%	1.96	-22.0%
2020.1	24	146,012	0	0	1,103	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2020.2	18	140,734	1	80	1,103	89	0.63	328.1%	76,485	93.0%	0.01	121.9%	0.31	-84.3%
2021.1	12	139,488	1	170	1,126	191	1.37	#DIV/0!	136,860	#DIV/0!	0.01	#DIV/0!		
2021.2	6	141,411	3	791	1,126	890	6.30	899.9%	270,999	254.3%	0.02	182.2%	3.85	1145.7%
Total		6,404,782	58	17,594		19,278								



Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.032 (CI = +/-0.013; p = 0.000)	0.227 (CI = +/-0.123; p = 0.001)	0.557	+3.26%
Loss Cost	2005.2	0.033 (CI = +/-0.013; p = 0.000)	0.233 (CI = +/-0.127; p = 0.001)	0.543	+3.37%
Loss Cost	2006.1	0.035 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.130; p = 0.001)	0.553	+3.54%
Loss Cost	2006.2	0.039 (CI = +/-0.014; p = 0.000)	0.245 (CI = +/-0.125; p = 0.000)	0.612	+3.98%
Loss Cost	2007.1	0.043 (CI = +/-0.014; p = 0.000)	0.225 (CI = +/-0.122; p = 0.001)	0.652	+4.39%
Loss Cost	2007.2	0.046 (CI = +/-0.015; p = 0.000)	0.239 (CI = +/-0.122; p = 0.000)	0.666	+4.70%
Loss Cost	2008.1	0.049 (CI = +/-0.015; p = 0.000)	0.222 (CI = +/-0.122; p = 0.001)	0.693	+5.07%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.123; p = 0.001)	0.701	+5.39%
Loss Cost	2009.1	0.056 (CI = +/-0.017; p = 0.000)	0.222 (CI = +/-0.125; p = 0.001)	0.716	+5.72%
Loss Cost	2009.2	0.054 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.129; p = 0.002)	0.670	+5.54%
Loss Cost	2010.1	0.051 (CI = +/-0.019; p = 0.000)	0.226 (CI = +/-0.133; p = 0.002)	0.657	+5.25%
Loss Cost	2010.2	0.047 (CI = +/-0.020; p = 0.000)	0.210 (CI = +/-0.134; p = 0.004)	0.593	+4.80%
Loss Cost	2011.1	0.038 (CI = +/-0.019; p = 0.001)	0.242 (CI = +/-0.122; p = 0.001)	0.629	+3.92%
Loss Cost	2011.2	0.037 (CI = +/-0.021; p = 0.002)	0.236 (CI = +/-0.128; p = 0.001)	0.568	+3.72%
Loss Cost	2012.1	0.034 (CI = +/-0.023; p = 0.007)	0.244 (CI = +/-0.134; p = 0.001)	0.564	+3.47%
Loss Cost	2012.2	0.029 (CI = +/-0.025; p = 0.026)	0.227 (CI = +/-0.136; p = 0.003)	0.480	+2.90%
Loss Cost	2013.1	0.029 (CI = +/-0.028; p = 0.040)	0.224 (CI = +/-0.145; p = 0.005)	0.477	+2.99%
Loss Cost	2013.2	0.036 (CI = +/-0.030; p = 0.021)	0.244 (CI = +/-0.147; p = 0.003)	0.522	+3.70%
Loss Cost	2014.1	0.039 (CI = +/-0.034; p = 0.030)	0.237 (CI = +/-0.158; p = 0.006)	0.522	+3.95%
Loss Cost	2014.2	0.035 (CI = +/-0.039; p = 0.071)	0.229 (CI = +/-0.169; p = 0.012)	0.431	+3.61%
Loss Cost	2015.1	0.038 (CI = +/-0.046; p = 0.098)	0.223 (CI = +/-0.185; p = 0.023)	0.426	+3.84%
Loss Cost	2015.2	0.031 (CI = +/-0.053; p = 0.224)	0.208 (CI = +/-0.199; p = 0.042)	0.299	+3.13%
Loss Cost	2016.1	0.031 (CI = +/-0.065; p = 0.299)	0.207 (CI = +/-0.223; p = 0.065)	0.287	+3.19%
Loss Cost	2016.2	0.008 (CI = +/-0.067; p = 0.799)	0.163 (CI = +/-0.212; p = 0.114)	0.109	+0.76%
Severity	2005.1	0.065 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.068; p = 0.015)	0.919	+6.71%
Severity	2005.2	0.064 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.069; p = 0.025)	0.911	+6.58%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.071; p = 0.027)	0.904	+6.56%
Severity	2006.2	0.066 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.070; p = 0.012)	0.909	+6.77%
Severity	2007.1	0.067 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.071; p = 0.021)	0.908	+6.91%
Severity	2007.2	0.067 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.074; p = 0.027)	0.897	+6.89%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.077; p = 0.037)	0.890	+6.93%
Severity	2008.2	0.068 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.079; p = 0.031)	0.883	+7.05%
Severity	2009.1	0.071 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.079; p = 0.057)	0.888	+7.31%
Severity	2009.2	0.071 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.083; p = 0.065)	0.874	+7.33%
Severity	2010.1	0.070 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.086; p = 0.063)	0.860	+7.23%
Severity	2010.2	0.069 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.090; p = 0.089)	0.837	+7.10%
Severity	2011.1	0.064 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.086; p = 0.031)	0.834	+6.59%
Severity	2011.2	0.062 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.089; p = 0.048)	0.803	+6.45%
Severity	2012.1	0.065 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.093; p = 0.080)	0.802	+6.71%
Severity	2012.2	0.065 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.099; p = 0.095)	0.769	+6.72%
Severity	2013.1	0.068 (CI = +/-0.020; p = 0.000)	0.073 (CI = +/-0.104; p = 0.151)	0.766	+7.03%
Severity	2013.2	0.076 (CI = +/-0.019; p = 0.000)	0.095 (CI = +/-0.095; p = 0.051)	0.818	+7.85%
Severity	2014.1	0.072 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.101; p = 0.043)	0.794	+7.50%
Severity	2014.2	0.068 (CI = +/-0.024; p = 0.000)	0.093 (CI = +/-0.105; p = 0.077)	0.736	+7.01%
Severity	2015.1	0.065 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.114; p = 0.083)	0.700	+6.75%
Severity	2015.2	0.055 (CI = +/-0.029; p = 0.002)	0.077 (CI = +/-0.109; p = 0.145)	0.606	+5.68%
Severity	2016.1	0.062 (CI = +/-0.034; p = 0.003)	0.063 (CI = +/-0.117; p = 0.253)	0.625	+6.37%
Severity	2016.2	0.057 (CI = +/-0.040; p = 0.012)	0.054 (CI = +/-0.128; p = 0.362)	0.484	+5.82%
Frequency	2005.1	-0.033 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.097; p = 0.006)	0.605	-3.24%
Frequency	2005.2	-0.031 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.097; p = 0.003)	0.593	-3.02%
Frequency	2006.1	-0.029 (CI = +/-0.011; p = 0.000)	0.142 (CI = +/-0.097; p = 0.006)	0.539	-2.83%
Frequency	2006.2	-0.026 (CI = +/-0.011; p = 0.000)	0.154 (CI = +/-0.097; p = 0.003)	0.526	-2.61%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.097; p = 0.006)	0.458	-2.36%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	0.155 (CI = +/-0.094; p = 0.002)	0.459	-2.05%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.140 (CI = +/-0.093; p = 0.005)	0.379	-1.74%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.013)	0.148 (CI = +/-0.094; p = 0.003)	0.376	-1.55%
Frequency	2009.1	-0.015 (CI = +/-0.013; p = 0.027)	0.145 (CI = +/-0.098; p = 0.006)	0.325	-1.49%
Frequency	2009.2	-0.017 (CI = +/-0.014; p = 0.020)	0.138 (CI = +/-0.101; p = 0.010)	0.337	-1.67%
Frequency	2010.1	-0.019 (CI = +/-0.015; p = 0.018)	0.145 (CI = +/-0.105; p = 0.009)	0.339	-1.84%
Frequency	2010.2	-0.022 (CI = +/-0.016; p = 0.010)	0.133 (CI = +/-0.106; p = 0.017)	0.369	-2.15%
Frequency	2011.1	-0.025 (CI = +/-0.017; p = 0.005)	0.147 (CI = +/-0.108; p = 0.010)	0.412	-2.51%
Frequency	2011.2	-0.026 (CI = +/-0.019; p = 0.009)	0.145 (CI = +/-0.113; p = 0.015)	0.408	-2.56%
Frequency	2012.1	-0.031 (CI = +/-0.020; p = 0.004)	0.163 (CI = +/-0.114; p = 0.008)	0.461	-3.03%
Frequency	2012.2	-0.037 (CI = +/-0.020; p = 0.002)	0.144 (CI = +/-0.112; p = 0.015)	0.523	-3.59%
Frequency	2013.1	-0.038 (CI = +/-0.023; p = 0.003)	0.151 (CI = +/-0.119; p = 0.017)	0.489	-3.77%
Frequency	2013.2	-0.039 (CI = +/-0.026; p = 0.006)	0.148 (CI = +/-0.127; p = 0.026)	0.480	-3.85%
Frequency	2014.1	-0.034 (CI = +/-0.029; p = 0.026)	0.132 (CI = +/-0.133; p = 0.051)	0.346	-3.30%
Frequency	2014.2	-0.032 (CI = +/-0.033; p = 0.055)	0.136 (CI = +/-0.143; p = 0.061)	0.326	-3.17%
Frequency	2015.1	-0.028 (CI = +/-0.038; p = 0.141)	0.124 (CI = +/-0.155; p = 0.105)	0.188	-2.72%
Frequency	2015.2	-0.024 (CI = +/-0.045; p = 0.253)	0.131 (CI = +/-0.168; p = 0.114)	0.171	-2.41%
Frequency	2016.1	-0.030 (CI = +/-0.054; p = 0.237)	0.144 (CI = +/-0.186; p = 0.115)	0.160	-2.98%
Frequency	2016.2	-0.049 (CI = +/-0.057; p = 0.083)	0.109 (CI = +/-0.181; p = 0.202)	0.278	-4.78%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.031 (CI = +/-0.013; p = 0.000)	0.220 (CI = +/-0.126; p = 0.001)	0.509	+3.12%
Loss Cost	2005.2	0.032 (CI = +/-0.014; p = 0.000)	0.225 (CI = +/-0.130; p = 0.001)	0.492	+3.22%
Loss Cost	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.216 (CI = +/-0.133; p = 0.002)	0.502	+3.40%
Loss Cost	2006.2	0.038 (CI = +/-0.015; p = 0.000)	0.239 (CI = +/-0.129; p = 0.001)	0.566	+3.87%
Loss Cost	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.220 (CI = +/-0.126; p = 0.001)	0.609	+4.28%
Loss Cost	2007.2	0.045 (CI = +/-0.016; p = 0.000)	0.235 (CI = +/-0.127; p = 0.001)	0.624	+4.61%
Loss Cost	2008.1	0.049 (CI = +/-0.016; p = 0.000)	0.219 (CI = +/-0.127; p = 0.002)	0.654	+4.99%
Loss Cost	2008.2	0.052 (CI = +/-0.017; p = 0.000)	0.234 (CI = +/-0.128; p = 0.001)	0.662	+5.35%
Loss Cost	2009.1	0.055 (CI = +/-0.018; p = 0.000)	0.221 (CI = +/-0.130; p = 0.002)	0.678	+5.68%
Loss Cost	2009.2	0.053 (CI = +/-0.020; p = 0.000)	0.213 (CI = +/-0.136; p = 0.004)	0.624	+5.48%
Loss Cost	2010.1	0.050 (CI = +/-0.021; p = 0.000)	0.224 (CI = +/-0.140; p = 0.003)	0.608	+5.18%
Loss Cost	2010.2	0.045 (CI = +/-0.022; p = 0.000)	0.204 (CI = +/-0.141; p = 0.007)	0.529	+4.64%
Loss Cost	2011.1	0.036 (CI = +/-0.021; p = 0.002)	0.236 (CI = +/-0.128; p = 0.001)	0.567	+3.71%
Loss Cost	2011.2	0.034 (CI = +/-0.023; p = 0.007)	0.227 (CI = +/-0.134; p = 0.002)	0.493	+3.45%
Loss Cost	2012.1	0.031 (CI = +/-0.026; p = 0.020)	0.235 (CI = +/-0.141; p = 0.003)	0.490	+3.17%
Loss Cost	2012.2	0.024 (CI = +/-0.027; p = 0.079)	0.213 (CI = +/-0.141; p = 0.006)	0.388	+2.44%
Loss Cost	2013.1	0.025 (CI = +/-0.031; p = 0.106)	0.211 (CI = +/-0.151; p = 0.010)	0.383	+2.51%
Loss Cost	2013.2	0.032 (CI = +/-0.034; p = 0.061)	0.232 (CI = +/-0.156; p = 0.007)	0.427	+3.26%
Loss Cost	2014.1	0.034 (CI = +/-0.039; p = 0.077)	0.226 (CI = +/-0.168; p = 0.013)	0.424	+3.50%
Loss Cost	2014.2	0.029 (CI = +/-0.045; p = 0.181)	0.213 (CI = +/-0.182; p = 0.026)	0.312	+2.97%
Loss Cost	2015.1	0.031 (CI = +/-0.053; p = 0.219)	0.209 (CI = +/-0.199; p = 0.041)	0.302	+3.17%
Loss Cost	2015.2	0.020 (CI = +/-0.062; p = 0.481)	0.185 (CI = +/-0.216; p = 0.084)	0.153	+2.05%
Loss Cost	2016.1	0.020 (CI = +/-0.076; p = 0.561)	0.186 (CI = +/-0.242; p = 0.114)	0.131	+2.02%
Loss Cost	2016.2	-0.017 (CI = +/-0.075; p = 0.606)	0.118 (CI = +/-0.214; p = 0.234)	0.032	-1.69%
Severity	2005.1	0.065 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.071; p = 0.020)	0.910	+6.69%
Severity	2005.2	0.063 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.071; p = 0.034)	0.901	+6.54%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.074; p = 0.037)	0.893	+6.51%
Severity	2006.2	0.065 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.073; p = 0.016)	0.898	+6.75%
Severity	2007.1	0.067 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.074; p = 0.027)	0.897	+6.89%
Severity	2007.2	0.066 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.077; p = 0.035)	0.884	+6.87%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.080; p = 0.046)	0.876	+6.91%
Severity	2008.2	0.068 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.082; p = 0.040)	0.867	+7.04%
Severity	2009.1	0.071 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.083; p = 0.067)	0.873	+7.31%
Severity	2009.2	0.071 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.087; p = 0.077)	0.856	+7.33%
Severity	2010.1	0.070 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.090; p = 0.075)	0.840	+7.23%
Severity	2010.2	0.068 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.095; p = 0.109)	0.812	+7.08%
Severity	2011.1	0.063 (CI = +/-0.015; p = 0.000)	0.094 (CI = +/-0.090; p = 0.042)	0.806	+6.54%
Severity	2011.2	0.062 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.095; p = 0.067)	0.767	+6.37%
Severity	2012.1	0.064 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.098; p = 0.105)	0.765	+6.64%
Severity	2012.2	0.064 (CI = +/-0.020; p = 0.000)	0.080 (CI = +/-0.105; p = 0.126)	0.724	+6.64%
Severity	2013.1	0.067 (CI = +/-0.023; p = 0.000)	0.072 (CI = +/-0.111; p = 0.186)	0.719	+6.96%
Severity	2013.2	0.076 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.103; p = 0.062)	0.783	+7.95%
Severity	2014.1	0.073 (CI = +/-0.025; p = 0.000)	0.106 (CI = +/-0.109; p = 0.055)	0.752	+7.57%
Severity	2014.2	0.067 (CI = +/-0.029; p = 0.000)	0.093 (CI = +/-0.115; p = 0.104)	0.670	+6.98%
Severity	2015.1	0.065 (CI = +/-0.033; p = 0.001)	0.098 (CI = +/-0.125; p = 0.111)	0.623	+6.70%
Severity	2015.2	0.052 (CI = +/-0.035; p = 0.009)	0.069 (CI = +/-0.121; p = 0.226)	0.472	+5.30%
Severity	2016.1	0.058 (CI = +/-0.041; p = 0.011)	0.057 (CI = +/-0.130; p = 0.342)	0.495	+6.01%
Severity	2016.2	0.050 (CI = +/-0.051; p = 0.052)	0.042 (CI = +/-0.146; p = 0.519)	0.281	+5.13%
Frequency	2005.1	-0.034 (CI = +/-0.010; p = 0.000)	0.135 (CI = +/-0.099; p = 0.010)	0.610	-3.35%
Frequency	2005.2	-0.032 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.099; p = 0.005)	0.596	-3.12%
Frequency	2006.1	-0.030 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.100; p = 0.009)	0.542	-2.93%
Frequency	2006.2	-0.027 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.101; p = 0.005)	0.528	-2.70%
Frequency	2007.1	-0.025 (CI = +/-0.012; p = 0.000)	0.136 (CI = +/-0.100; p = 0.010)	0.460	-2.44%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	0.152 (CI = +/-0.098; p = 0.004)	0.458	-2.11%
Frequency	2008.1	-0.018 (CI = +/-0.012; p = 0.006)	0.138 (CI = +/-0.096; p = 0.007)	0.378	-1.79%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.019)	0.147 (CI = +/-0.099; p = 0.005)	0.374	-1.59%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.036)	0.144 (CI = +/-0.103; p = 0.008)	0.323	-1.52%
Frequency	2009.2	-0.017 (CI = +/-0.015; p = 0.027)	0.135 (CI = +/-0.106; p = 0.015)	0.336	-1.73%
Frequency	2010.1	-0.019 (CI = +/-0.017; p = 0.024)	0.142 (CI = +/-0.110; p = 0.014)	0.339	-1.91%
Frequency	2010.2	-0.023 (CI = +/-0.018; p = 0.013)	0.128 (CI = +/-0.112; p = 0.026)	0.371	-2.27%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.007)	0.142 (CI = +/-0.113; p = 0.016)	0.416	-2.66%
Frequency	2011.2	-0.028 (CI = +/-0.021; p = 0.012)	0.139 (CI = +/-0.119; p = 0.025)	0.413	-2.74%
Frequency	2012.1	-0.033 (CI = +/-0.022; p = 0.005)	0.155 (CI = +/-0.120; p = 0.014)	0.469	-3.25%
Frequency	2012.2	-0.040 (CI = +/-0.023; p = 0.002)	0.133 (CI = +/-0.117; p = 0.029)	0.543	-3.94%
Frequency	2013.1	-0.043 (CI = +/-0.025; p = 0.003)	0.139 (CI = +/-0.124; p = 0.031)	0.512	-4.16%
Frequency	2013.2	-0.044 (CI = +/-0.029; p = 0.006)	0.134 (CI = +/-0.134; p = 0.050)	0.505	-4.34%
Frequency	2014.1	-0.039 (CI = +/-0.032; p = 0.023)	0.120 (CI = +/-0.139; p = 0.086)	0.373	-3.79%
Frequency	2014.2	-0.038 (CI = +/-0.038; p = 0.049)	0.121 (CI = +/-0.153; p = 0.110)	0.350	-3.75%
Frequency	2015.1	-0.034 (CI = +/-0.044; p = 0.120)	0.111 (CI = +/-0.165; p = 0.166)	0.207	-3.31%
Frequency	2015.2	-0.031 (CI = +/-0.054; p = 0.219)	0.116 (CI = +/-0.185; p = 0.191)	0.178	-3.09%
Frequency	2016.1	-0.038 (CI = +/-0.064; p = 0.207)	0.129 (CI = +/-0.204; p = 0.184)	0.167	-3.76%
Frequency	2016.2	-0.067 (CI = +/-0.066; p = 0.048)	0.076 (CI = +/-0.191; p = 0.377)	0.383	-6.49%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.034 (CI = +/-0.016; p = 0.000)	0.221 (CI = +/-0.134; p = 0.002)	0.519	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.017; p = 0.000)	0.228 (CI = +/-0.138; p = 0.002)	0.505	+3.58%
Loss Cost	2006.1	0.038 (CI = +/-0.018; p = 0.000)	0.216 (CI = +/-0.142; p = 0.004)	0.520	+3.84%
Loss Cost	2006.2	0.043 (CI = +/-0.017; p = 0.000)	0.242 (CI = +/-0.135; p = 0.001)	0.598	+4.44%
Loss Cost	2007.1	0.049 (CI = +/-0.017; p = 0.000)	0.216 (CI = +/-0.130; p = 0.002)	0.655	+5.04%
Loss Cost	2007.2	0.054 (CI = +/-0.018; p = 0.000)	0.235 (CI = +/-0.128; p = 0.001)	0.682	+5.50%
Loss Cost	2008.1	0.059 (CI = +/-0.018; p = 0.000)	0.211 (CI = +/-0.124; p = 0.002)	0.728	+6.11%
Loss Cost	2008.2	0.064 (CI = +/-0.018; p = 0.000)	0.230 (CI = +/-0.122; p = 0.001)	0.753	+6.64%
Loss Cost	2009.1	0.070 (CI = +/-0.019; p = 0.000)	0.208 (CI = +/-0.119; p = 0.002)	0.786	+7.25%
Loss Cost	2009.2	0.069 (CI = +/-0.021; p = 0.000)	0.205 (CI = +/-0.125; p = 0.003)	0.747	+7.14%
Loss Cost	2010.1	0.067 (CI = +/-0.023; p = 0.000)	0.212 (CI = +/-0.132; p = 0.004)	0.731	+6.92%
Loss Cost	2010.2	0.062 (CI = +/-0.025; p = 0.000)	0.197 (CI = +/-0.135; p = 0.007)	0.669	+6.42%
Loss Cost	2011.1	0.052 (CI = +/-0.024; p = 0.000)	0.231 (CI = +/-0.122; p = 0.001)	0.701	+5.29%
Loss Cost	2011.2	0.050 (CI = +/-0.027; p = 0.001)	0.227 (CI = +/-0.130; p = 0.002)	0.639	+5.15%
Loss Cost	2012.1	0.049 (CI = +/-0.031; p = 0.004)	0.231 (CI = +/-0.141; p = 0.004)	0.628	+4.98%
Loss Cost	2012.2	0.041 (CI = +/-0.033; p = 0.019)	0.213 (CI = +/-0.144; p = 0.007)	0.528	+4.23%
Loss Cost	2013.1	0.046 (CI = +/-0.039; p = 0.025)	0.202 (CI = +/-0.156; p = 0.016)	0.535	+4.68%
Loss Cost	2013.2	0.060 (CI = +/-0.039; p = 0.007)	0.233 (CI = +/-0.148; p = 0.006)	0.644	+6.18%
Loss Cost	2014.1	0.070 (CI = +/-0.045; p = 0.007)	0.211 (CI = +/-0.157; p = 0.014)	0.677	+7.26%
Loss Cost	2014.2	0.069 (CI = +/-0.055; p = 0.020)	0.210 (CI = +/-0.176; p = 0.025)	0.582	+7.20%
Loss Cost	2015.1	0.085 (CI = +/-0.066; p = 0.019)	0.182 (CI = +/-0.190; p = 0.058)	0.628	+8.86%
Loss Cost	2015.2	0.080 (CI = +/-0.085; p = 0.061)	0.174 (CI = +/-0.221; p = 0.101)	0.468	+8.31%
Loss Cost	2016.1	0.103 (CI = +/-0.110; p = 0.060)	0.139 (CI = +/-0.252; p = 0.215)	0.527	+10.90%
Loss Cost	2016.2	0.059 (CI = +/-0.112; p = 0.218)	0.087 (CI = +/-0.227; p = 0.346)	0.175	+6.10%
Severity	2005.1	0.064 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.076; p = 0.018)	0.890	+6.62%
Severity	2005.2	0.063 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.077; p = 0.031)	0.877	+6.45%
Severity	2006.1	0.062 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.080; p = 0.033)	0.867	+6.40%
Severity	2006.2	0.065 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.078; p = 0.015)	0.875	+6.68%
Severity	2007.1	0.066 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.080; p = 0.026)	0.874	+6.85%
Severity	2007.2	0.066 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.084; p = 0.034)	0.856	+6.83%
Severity	2008.1	0.066 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.088; p = 0.046)	0.845	+6.87%
Severity	2008.2	0.068 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.091; p = 0.039)	0.834	+7.04%
Severity	2009.1	0.071 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.092; p = 0.072)	0.843	+7.40%
Severity	2009.2	0.072 (CI = +/-0.016; p = 0.000)	0.085 (CI = +/-0.096; p = 0.081)	0.821	+7.45%
Severity	2010.1	0.070 (CI = +/-0.018; p = 0.000)	0.090 (CI = +/-0.102; p = 0.080)	0.800	+7.30%
Severity	2010.2	0.069 (CI = +/-0.020; p = 0.000)	0.085 (CI = +/-0.107; p = 0.113)	0.759	+7.14%
Severity	2011.1	0.062 (CI = +/-0.020; p = 0.000)	0.108 (CI = +/-0.102; p = 0.038)	0.752	+6.35%
Severity	2011.2	0.059 (CI = +/-0.022; p = 0.000)	0.102 (CI = +/-0.108; p = 0.060)	0.693	+6.13%
Severity	2012.1	0.063 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.114; p = 0.102)	0.690	+6.47%
Severity	2012.2	0.063 (CI = +/-0.029; p = 0.000)	0.094 (CI = +/-0.124; p = 0.124)	0.630	+6.50%
Severity	2013.1	0.067 (CI = +/-0.033; p = 0.001)	0.083 (CI = +/-0.133; p = 0.196)	0.626	+6.95%
Severity	2013.2	0.081 (CI = +/-0.032; p = 0.000)	0.113 (CI = +/-0.120; p = 0.062)	0.741	+8.43%
Severity	2014.1	0.075 (CI = +/-0.038; p = 0.002)	0.125 (CI = +/-0.131; p = 0.058)	0.705	+7.81%
Severity	2014.2	0.068 (CI = +/-0.045; p = 0.008)	0.113 (CI = +/-0.142; p = 0.104)	0.581	+7.08%
Severity	2015.1	0.063 (CI = +/-0.057; p = 0.035)	0.124 (CI = +/-0.162; p = 0.115)	0.529	+6.46%
Severity	2015.2	0.042 (CI = +/-0.061; p = 0.139)	0.093 (CI = +/-0.158; p = 0.198)	0.273	+4.32%
Severity	2016.1	0.052 (CI = +/-0.083; p = 0.166)	0.078 (CI = +/-0.191; p = 0.341)	0.279	+5.38%
Severity	2016.2	0.038 (CI = +/-0.114; p = 0.406)	0.061 (CI = +/-0.231; p = 0.502)	-0.110	+3.90%
Frequency	2005.1	-0.030 (CI = +/-0.012; p = 0.000)	0.128 (CI = +/-0.107; p = 0.020)	0.494	-2.98%
Frequency	2005.2	-0.027 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.105; p = 0.010)	0.478	-2.69%
Frequency	2006.1	-0.024 (CI = +/-0.013; p = 0.001)	0.128 (CI = +/-0.105; p = 0.019)	0.399	-2.40%
Frequency	2006.2	-0.021 (CI = +/-0.013; p = 0.003)	0.142 (CI = +/-0.105; p = 0.010)	0.388	-2.10%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.016)	0.124 (CI = +/-0.102; p = 0.019)	0.292	-1.70%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.066)	0.143 (CI = +/-0.096; p = 0.005)	0.320	-1.24%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.260)	0.121 (CI = +/-0.089; p = 0.010)	0.233	-0.71%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.562)	0.134 (CI = +/-0.088; p = 0.005)	0.280	-0.37%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.844)	0.125 (CI = +/-0.090; p = 0.009)	0.234	-0.14%
Frequency	2009.2	-0.003 (CI = +/-0.016; p = 0.702)	0.120 (CI = +/-0.094; p = 0.016)	0.209	-0.29%
Frequency	2010.1	-0.004 (CI = +/-0.017; p = 0.672)	0.122 (CI = +/-0.100; p = 0.020)	0.198	-0.35%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.458)	0.112 (CI = +/-0.103; p = 0.035)	0.178	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.321)	0.122 (CI = +/-0.108; p = 0.029)	0.209	-0.99%
Frequency	2011.2	-0.009 (CI = +/-0.023; p = 0.409)	0.124 (CI = +/-0.115; p = 0.036)	0.204	-0.92%
Frequency	2012.1	-0.014 (CI = +/-0.026; p = 0.264)	0.138 (CI = +/-0.120; p = 0.028)	0.248	-1.40%
Frequency	2012.2	-0.022 (CI = +/-0.028; p = 0.117)	0.119 (CI = +/-0.120; p = 0.051)	0.284	-2.13%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.178)	0.119 (CI = +/-0.132; p = 0.072)	0.207	-2.12%
Frequency	2013.2	-0.021 (CI = +/-0.039; p = 0.253)	0.120 (CI = +/-0.145; p = 0.094)	0.194	-2.08%
Frequency	2014.1	-0.005 (CI = +/-0.040; p = 0.776)	0.086 (CI = +/-0.138; p = 0.193)	-0.001	-0.52%
Frequency	2014.2	0.001 (CI = +/-0.047; p = 0.960)	0.097 (CI = +/-0.151; p = 0.175)	0.021	+0.11%
Frequency	2015.1	0.022 (CI = +/-0.049; p = 0.319)	0.058 (CI = +/-0.141; p = 0.360)	0.058	+2.25%
Frequency	2015.2	0.038 (CI = +/-0.055; p = 0.149)	0.081 (CI = +/-0.144; p = 0.217)	0.249	+3.82%
Frequency	2016.1	0.051 (CI = +/-0.073; p = 0.134)	0.061 (CI = +/-0.168; p = 0.394)	0.301	+5.23%
Frequency	2016.2	0.021 (CI = +/-0.074; p = 0.475)	0.026 (CI = +/-0.149; p = 0.653)	-0.236	+2.11%

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	0.034 (CI = +/-0.017; p = 0.000)	0.223 (CI = +/-0.139; p = 0.003)	0.490	+3.49%
Loss Cost	2005.2	0.036 (CI = +/-0.018; p = 0.000)	0.231 (CI = +/-0.144; p = 0.003)	0.477	+3.66%
Loss Cost	2006.1	0.039 (CI = +/-0.019; p = 0.000)	0.219 (CI = +/-0.147; p = 0.005)	0.492	+3.93%
Loss Cost	2006.2	0.045 (CI = +/-0.019; p = 0.000)	0.249 (CI = +/-0.140; p = 0.001)	0.579	+4.62%
Loss Cost	2007.1	0.051 (CI = +/-0.019; p = 0.000)	0.224 (CI = +/-0.134; p = 0.002)	0.640	+5.24%
Loss Cost	2007.2	0.056 (CI = +/-0.019; p = 0.000)	0.246 (CI = +/-0.132; p = 0.001)	0.675	+5.80%
Loss Cost	2008.1	0.063 (CI = +/-0.019; p = 0.000)	0.223 (CI = +/-0.127; p = 0.002)	0.725	+6.45%
Loss Cost	2008.2	0.069 (CI = +/-0.019; p = 0.000)	0.247 (CI = +/-0.123; p = 0.000)	0.760	+7.12%
Loss Cost	2009.1	0.075 (CI = +/-0.020; p = 0.000)	0.226 (CI = +/-0.118; p = 0.001)	0.798	+7.78%
Loss Cost	2009.2	0.075 (CI = +/-0.022; p = 0.000)	0.224 (CI = +/-0.126; p = 0.002)	0.760	+7.74%
Loss Cost	2010.1	0.073 (CI = +/-0.024; p = 0.000)	0.230 (CI = +/-0.132; p = 0.002)	0.744	+7.54%
Loss Cost	2010.2	0.068 (CI = +/-0.027; p = 0.000)	0.216 (CI = +/-0.138; p = 0.005)	0.678	+7.05%
Loss Cost	2011.1	0.057 (CI = +/-0.025; p = 0.000)	0.247 (CI = +/-0.124; p = 0.001)	0.713	+5.89%
Loss Cost	2011.2	0.057 (CI = +/-0.029; p = 0.001)	0.245 (CI = +/-0.134; p = 0.002)	0.652	+5.84%
Loss Cost	2012.1	0.056 (CI = +/-0.033; p = 0.004)	0.248 (CI = +/-0.145; p = 0.003)	0.642	+5.71%
Loss Cost	2012.2	0.048 (CI = +/-0.038; p = 0.017)	0.230 (CI = +/-0.153; p = 0.007)	0.532	+4.95%
Loss Cost	2013.1	0.054 (CI = +/-0.044; p = 0.022)	0.219 (CI = +/-0.165; p = 0.014)	0.541	+5.50%
Loss Cost	2013.2	0.074 (CI = +/-0.043; p = 0.003)	0.264 (CI = +/-0.147; p = 0.003)	0.703	+7.71%
Loss Cost	2014.1	0.087 (CI = +/-0.047; p = 0.003)	0.242 (CI = +/-0.150; p = 0.006)	0.748	+9.05%
Loss Cost	2014.2	0.092 (CI = +/-0.060; p = 0.008)	0.252 (CI = +/-0.172; p = 0.011)	0.683	+9.64%
Loss Cost	2015.1	0.112 (CI = +/-0.067; p = 0.006)	0.222 (CI = +/-0.173; p = 0.020)	0.755	+11.81%
Loss Cost	2015.2	0.117 (CI = +/-0.093; p = 0.023)	0.231 (CI = +/-0.214; p = 0.039)	0.650	+12.47%
Loss Cost	2016.1	0.150 (CI = +/-0.107; p = 0.018)	0.193 (CI = +/-0.216; p = 0.068)	0.763	+16.16%
Loss Cost	2016.2	0.107 (CI = +/-0.144; p = 0.098)	0.143 (CI = +/-0.245; p = 0.160)	0.506	+11.31%
Severity	2005.1	0.066 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.076; p = 0.010)	0.892	+6.83%
Severity	2005.2	0.064 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.077; p = 0.019)	0.878	+6.66%
Severity	2006.1	0.064 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.080; p = 0.021)	0.867	+6.61%
Severity	2006.2	0.067 (CI = +/-0.010; p = 0.000)	0.111 (CI = +/-0.078; p = 0.007)	0.879	+6.96%
Severity	2007.1	0.069 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.079; p = 0.013)	0.879	+7.14%
Severity	2007.2	0.069 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.083; p = 0.017)	0.862	+7.15%
Severity	2008.1	0.070 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.087; p = 0.024)	0.852	+7.21%
Severity	2008.2	0.072 (CI = +/-0.014; p = 0.000)	0.111 (CI = +/-0.090; p = 0.018)	0.845	+7.47%
Severity	2009.1	0.076 (CI = +/-0.015; p = 0.000)	0.098 (CI = +/-0.089; p = 0.033)	0.857	+7.86%
Severity	2009.2	0.077 (CI = +/-0.016; p = 0.000)	0.103 (CI = +/-0.094; p = 0.034)	0.839	+8.00%
Severity	2010.1	0.076 (CI = +/-0.018; p = 0.000)	0.106 (CI = +/-0.099; p = 0.037)	0.819	+7.87%
Severity	2010.2	0.075 (CI = +/-0.020; p = 0.000)	0.104 (CI = +/-0.106; p = 0.055)	0.781	+7.78%
Severity	2011.1	0.067 (CI = +/-0.020; p = 0.000)	0.125 (CI = +/-0.100; p = 0.018)	0.778	+6.98%
Severity	2011.2	0.066 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.108; p = 0.030)	0.721	+6.85%
Severity	2012.1	0.070 (CI = +/-0.026; p = 0.000)	0.112 (CI = +/-0.113; p = 0.053)	0.724	+7.26%
Severity	2012.2	0.072 (CI = +/-0.031; p = 0.000)	0.117 (CI = +/-0.124; p = 0.061)	0.675	+7.50%
Severity	2013.1	0.078 (CI = +/-0.035; p = 0.001)	0.106 (CI = +/-0.132; p = 0.104)	0.679	+8.06%
Severity	2013.2	0.099 (CI = +/-0.027; p = 0.000)	0.151 (CI = +/-0.095; p = 0.006)	0.864	+10.35%
Severity	2014.1	0.094 (CI = +/-0.032; p = 0.000)	0.160 (CI = +/-0.103; p = 0.007)	0.847	+9.85%
Severity	2014.2	0.092 (CI = +/-0.042; p = 0.001)	0.155 (CI = +/-0.119; p = 0.018)	0.769	+9.59%
Severity	2015.1	0.088 (CI = +/-0.053; p = 0.007)	0.161 (CI = +/-0.138; p = 0.029)	0.738	+9.17%
Severity	2015.2	0.070 (CI = +/-0.066; p = 0.041)	0.134 (CI = +/-0.151; p = 0.070)	0.547	+7.23%
Severity	2016.1	0.085 (CI = +/-0.086; p = 0.052)	0.116 (CI = +/-0.175; p = 0.138)	0.598	+8.90%
Severity	2016.2	0.085 (CI = +/-0.151; p = 0.171)	0.116 (CI = +/-0.258; p = 0.248)	0.296	+8.88%
Frequency	2005.1	-0.032 (CI = +/-0.013; p = 0.000)	0.121 (CI = +/-0.109; p = 0.031)	0.501	-3.12%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.109; p = 0.016)	0.482	-2.81%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.123 (CI = +/-0.109; p = 0.028)	0.403	-2.52%
Frequency	2006.2	-0.022 (CI = +/-0.015; p = 0.005)	0.138 (CI = +/-0.109; p = 0.015)	0.389	-2.18%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.019)	0.121 (CI = +/-0.106; p = 0.028)	0.292	-1.77%
Frequency	2007.2	-0.013 (CI = +/-0.015; p = 0.085)	0.142 (CI = +/-0.101; p = 0.008)	0.318	-1.26%
Frequency	2008.1	-0.007 (CI = +/-0.014; p = 0.300)	0.121 (CI = +/-0.093; p = 0.013)	0.229	-0.71%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.646)	0.136 (CI = +/-0.092; p = 0.006)	0.276	-0.32%
Frequency	2009.1	-0.001 (CI = +/-0.016; p = 0.923)	0.127 (CI = +/-0.095; p = 0.011)	0.229	-0.07%
Frequency	2009.2	-0.002 (CI = +/-0.017; p = 0.774)	0.121 (CI = +/-0.100; p = 0.020)	0.203	-0.24%
Frequency	2010.1	-0.003 (CI = +/-0.019; p = 0.740)	0.124 (CI = +/-0.106; p = 0.025)	0.191	-0.31%
Frequency	2010.2	-0.007 (CI = +/-0.021; p = 0.507)	0.112 (CI = +/-0.110; p = 0.047)	0.170	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.023; p = 0.365)	0.122 (CI = +/-0.115; p = 0.040)	0.201	-1.02%
Frequency	2011.2	-0.009 (CI = +/-0.027; p = 0.463)	0.124 (CI = +/-0.124; p = 0.051)	0.194	-0.94%
Frequency	2012.1	-0.015 (CI = +/-0.030; p = 0.311)	0.137 (CI = +/-0.130; p = 0.041)	0.238	-1.45%
Frequency	2012.2	-0.024 (CI = +/-0.033; p = 0.133)	0.113 (CI = +/-0.131; p = 0.084)	0.282	-2.37%
Frequency	2013.1	-0.024 (CI = +/-0.038; p = 0.192)	0.113 (CI = +/-0.144; p = 0.109)	0.202	-2.38%
Frequency	2013.2	-0.024 (CI = +/-0.047; p = 0.270)	0.113 (CI = +/-0.161; p = 0.148)	0.186	-2.40%
Frequency	2014.1	-0.007 (CI = +/-0.049; p = 0.738)	0.082 (CI = +/-0.154; p = 0.256)	-0.040	-0.73%
Frequency	2014.2	0.000 (CI = +/-0.061; p = 0.986)	0.096 (CI = +/-0.175; p = 0.236)	-0.031	+0.05%
Frequency	2015.1	0.024 (CI = +/-0.063; p = 0.390)	0.061 (CI = +/-0.164; p = 0.400)	-0.042	+2.42%
Frequency	2015.2	0.048 (CI = +/-0.076; p = 0.165)	0.096 (CI = +/-0.173; p = 0.211)	0.210	+4.88%
Frequency	2016.1	0.065 (CI = +/-0.100; p = 0.149)	0.077 (CI = +/-0.203; p = 0.352)	0.277	+6.66%
Frequency	2016.2	0.022 (CI = +/-0.129; p = 0.624)	0.027 (CI = +/-0.220; p = 0.720)	-0.490	+2.23%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.035 (CI = +/-0.018; p = 0.000)	0.340	+3.59%
Loss Cost	2005.2	0.035 (CI = +/-0.019; p = 0.001)	0.314	+3.58%
Loss Cost	2006.1	0.039 (CI = +/-0.020; p = 0.000)	0.357	+4.01%
Loss Cost	2006.2	0.043 (CI = +/-0.021; p = 0.000)	0.393	+4.44%
Loss Cost	2007.1	0.051 (CI = +/-0.021; p = 0.000)	0.498	+5.24%
Loss Cost	2007.2	0.054 (CI = +/-0.022; p = 0.000)	0.497	+5.50%
Loss Cost	2008.1	0.061 (CI = +/-0.022; p = 0.000)	0.586	+6.34%
Loss Cost	2008.2	0.064 (CI = +/-0.024; p = 0.000)	0.582	+6.64%
Loss Cost	2009.1	0.073 (CI = +/-0.024; p = 0.000)	0.654	+7.53%
Loss Cost	2009.2	0.069 (CI = +/-0.026; p = 0.000)	0.603	+7.14%
Loss Cost	2010.1	0.070 (CI = +/-0.029; p = 0.000)	0.574	+7.27%
Loss Cost	2010.2	0.062 (CI = +/-0.030; p = 0.000)	0.502	+6.42%
Loss Cost	2011.1	0.056 (CI = +/-0.033; p = 0.002)	0.418	+5.74%
Loss Cost	2011.2	0.050 (CI = +/-0.036; p = 0.010)	0.328	+5.15%
Loss Cost	2012.1	0.054 (CI = +/-0.041; p = 0.013)	0.321	+5.55%
Loss Cost	2012.2	0.041 (CI = +/-0.043; p = 0.059)	0.189	+4.23%
Loss Cost	2013.1	0.052 (CI = +/-0.048; p = 0.036)	0.259	+5.34%
Loss Cost	2013.2	0.060 (CI = +/-0.056; p = 0.037)	0.279	+6.18%
Loss Cost	2014.1	0.079 (CI = +/-0.060; p = 0.015)	0.409	+8.21%
Loss Cost	2014.2	0.069 (CI = +/-0.072; p = 0.056)	0.277	+7.20%
Loss Cost	2015.1	0.096 (CI = +/-0.078; p = 0.022)	0.437	+10.07%
Loss Cost	2015.2	0.080 (CI = +/-0.097; p = 0.092)	0.260	+8.31%
Loss Cost	2016.1	0.117 (CI = +/-0.111; p = 0.042)	0.448	+12.37%
Loss Cost	2016.2	0.059 (CI = +/-0.106; p = 0.209)	0.152	+6.10%
Severity	2005.1	0.065 (CI = +/-0.010; p = 0.000)	0.870	+6.69%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	0.858	+6.45%
Severity	2006.1	0.063 (CI = +/-0.011; p = 0.000)	0.846	+6.47%
Severity	2006.2	0.065 (CI = +/-0.011; p = 0.000)	0.846	+6.68%
Severity	2007.1	0.067 (CI = +/-0.012; p = 0.000)	0.849	+6.94%
Severity	2007.2	0.066 (CI = +/-0.013; p = 0.000)	0.830	+6.83%
Severity	2008.1	0.067 (CI = +/-0.014; p = 0.000)	0.820	+6.97%
Severity	2008.2	0.068 (CI = +/-0.015; p = 0.000)	0.804	+7.04%
Severity	2009.1	0.072 (CI = +/-0.015; p = 0.000)	0.822	+7.51%
Severity	2009.2	0.072 (CI = +/-0.017; p = 0.000)	0.798	+7.45%
Severity	2010.1	0.072 (CI = +/-0.019; p = 0.000)	0.772	+7.45%
Severity	2010.2	0.069 (CI = +/-0.020; p = 0.000)	0.734	+7.14%
Severity	2011.1	0.064 (CI = +/-0.022; p = 0.000)	0.687	+6.56%
Severity	2011.2	0.059 (CI = +/-0.024; p = 0.000)	0.628	+6.13%
Severity	2012.1	0.065 (CI = +/-0.026; p = 0.000)	0.644	+6.70%
Severity	2012.2	0.063 (CI = +/-0.030; p = 0.001)	0.581	+6.50%
Severity	2013.1	0.070 (CI = +/-0.034; p = 0.001)	0.598	+7.22%
Severity	2013.2	0.081 (CI = +/-0.036; p = 0.000)	0.660	+8.43%
Severity	2014.1	0.080 (CI = +/-0.043; p = 0.002)	0.595	+8.38%
Severity	2014.2	0.068 (CI = +/-0.049; p = 0.012)	0.470	+7.08%
Severity	2015.1	0.070 (CI = +/-0.061; p = 0.030)	0.397	+7.26%
Severity	2015.2	0.042 (CI = +/-0.063; p = 0.157)	0.159	+4.32%
Severity	2016.1	0.060 (CI = +/-0.078; p = 0.109)	0.266	+6.17%
Severity	2016.2	0.038 (CI = +/-0.101; p = 0.375)	-0.009	+3.90%
Frequency	2005.1	-0.029 (CI = +/-0.013; p = 0.000)	0.402	-2.90%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.000)	0.347	-2.69%
Frequency	2006.1	-0.023 (CI = +/-0.014; p = 0.002)	0.277	-2.31%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.008)	0.220	-2.10%
Frequency	2007.1	-0.016 (CI = +/-0.015; p = 0.037)	0.134	-1.59%
Frequency	2007.2	-0.012 (CI = +/-0.016; p = 0.112)	0.067	-1.24%
Frequency	2008.1	-0.006 (CI = +/-0.015; p = 0.416)	-0.014	-0.58%
Frequency	2008.2	-0.004 (CI = +/-0.016; p = 0.628)	-0.036	-0.37%
Frequency	2009.1	0.000 (CI = +/-0.017; p = 0.980)	-0.050	+0.02%
Frequency	2009.2	-0.003 (CI = +/-0.018; p = 0.739)	-0.046	-0.29%
Frequency	2010.1	-0.002 (CI = +/-0.020; p = 0.858)	-0.054	-0.17%
Frequency	2010.2	-0.007 (CI = +/-0.021; p = 0.507)	-0.031	-0.67%
Frequency	2011.1	-0.008 (CI = +/-0.023; p = 0.496)	-0.031	-0.77%
Frequency	2011.2	-0.009 (CI = +/-0.026; p = 0.466)	-0.028	-0.92%
Frequency	2012.1	-0.011 (CI = +/-0.030; p = 0.453)	-0.028	-1.08%
Frequency	2012.2	-0.022 (CI = +/-0.031; p = 0.160)	0.081	-2.13%
Frequency	2013.1	-0.018 (CI = +/-0.036; p = 0.302)	0.012	-1.76%
Frequency	2013.2	-0.021 (CI = +/-0.042; p = 0.296)	0.017	-2.08%
Frequency	2014.1	-0.002 (CI = +/-0.041; p = 0.933)	-0.099	-0.16%
Frequency	2014.2	0.001 (CI = +/-0.050; p = 0.962)	-0.111	+0.11%
Frequency	2015.1	0.026 (CI = +/-0.047; p = 0.241)	0.063	+2.61%
Frequency	2015.2	0.038 (CI = +/-0.057; p = 0.163)	0.152	+3.82%
Frequency	2016.1	0.057 (CI = +/-0.067; p = 0.085)	0.316	+5.84%
Frequency	2016.2	0.021 (CI = +/-0.063; p = 0.431)	-0.047	+2.11%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.008 (CI = +/-0.013; p = 0.235)	0.115 (CI = +/-0.132; p = 0.085)	0.068	-0.80%
Loss Cost	2005.2	-0.009 (CI = +/-0.014; p = 0.192)	0.108 (CI = +/-0.136; p = 0.114)	0.071	-0.93%
Loss Cost	2006.1	-0.012 (CI = +/-0.015; p = 0.118)	0.121 (CI = +/-0.138; p = 0.082)	0.103	-1.17%
Loss Cost	2006.2	-0.011 (CI = +/-0.016; p = 0.159)	0.124 (CI = +/-0.142; p = 0.085)	0.099	-1.12%
Loss Cost	2007.1	-0.012 (CI = +/-0.017; p = 0.177)	0.126 (CI = +/-0.148; p = 0.092)	0.085	-1.14%
Loss Cost	2007.2	-0.011 (CI = +/-0.018; p = 0.235)	0.129 (CI = +/-0.153; p = 0.095)	0.082	-1.08%
Loss Cost	2008.1	-0.011 (CI = +/-0.020; p = 0.256)	0.130 (CI = +/-0.159; p = 0.104)	0.068	-1.11%
Loss Cost	2008.2	-0.013 (CI = +/-0.021; p = 0.216)	0.122 (CI = +/-0.164; p = 0.139)	0.070	-1.29%
Loss Cost	2009.1	-0.015 (CI = +/-0.023; p = 0.173)	0.133 (CI = +/-0.170; p = 0.120)	0.085	-1.53%
Loss Cost	2009.2	-0.021 (CI = +/-0.023; p = 0.068)	0.108 (CI = +/-0.168; p = 0.196)	0.126	-2.13%
Loss Cost	2010.1	-0.029 (CI = +/-0.023; p = 0.017)	0.140 (CI = +/-0.162; p = 0.087)	0.242	-2.87%
Loss Cost	2010.2	-0.037 (CI = +/-0.023; p = 0.003)	0.108 (CI = +/-0.151; p = 0.153)	0.352	-3.68%
Loss Cost	2011.1	-0.043 (CI = +/-0.024; p = 0.001)	0.130 (CI = +/-0.152; p = 0.088)	0.412	-4.25%
Loss Cost	2011.2	-0.047 (CI = +/-0.026; p = 0.001)	0.116 (CI = +/-0.156; p = 0.135)	0.437	-4.64%
Loss Cost	2012.1	-0.054 (CI = +/-0.027; p = 0.001)	0.140 (CI = +/-0.157; p = 0.077)	0.487	-5.28%
Loss Cost	2012.2	-0.065 (CI = +/-0.026; p = 0.000)	0.107 (CI = +/-0.144; p = 0.136)	0.606	-6.27%
Loss Cost	2013.1	-0.072 (CI = +/-0.028; p = 0.000)	0.131 (CI = +/-0.144; p = 0.071)	0.645	-6.99%
Loss Cost	2013.2	-0.076 (CI = +/-0.031; p = 0.000)	0.122 (CI = +/-0.152; p = 0.108)	0.640	-7.30%
Loss Cost	2014.1	-0.075 (CI = +/-0.036; p = 0.001)	0.118 (CI = +/-0.164; p = 0.144)	0.566	-7.19%
Loss Cost	2014.2	-0.076 (CI = +/-0.041; p = 0.002)	0.115 (CI = +/-0.177; p = 0.185)	0.539	-7.33%
Loss Cost	2015.1	-0.070 (CI = +/-0.047; p = 0.008)	0.099 (CI = +/-0.191; p = 0.279)	0.411	-6.75%
Loss Cost	2015.2	-0.066 (CI = +/-0.055; p = 0.025)	0.108 (CI = +/-0.208; p = 0.275)	0.345	-6.36%
Loss Cost	2016.1	-0.075 (CI = +/-0.066; p = 0.030)	0.128 (CI = +/-0.228; p = 0.235)	0.332	-7.24%
Loss Cost	2016.2	-0.096 (CI = +/-0.072; p = 0.015)	0.090 (CI = +/-0.227; p = 0.388)	0.457	-9.16%
Severity	2005.1	0.016 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.052; p = 0.177)	0.540	+1.62%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.054; p = 0.152)	0.534	+1.68%
Severity	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.055; p = 0.161)	0.514	+1.67%
Severity	2006.2	0.019 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.050; p = 0.045)	0.627	+1.91%
Severity	2007.1	0.020 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.052; p = 0.065)	0.626	+1.97%
Severity	2007.2	0.020 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.053; p = 0.057)	0.615	+2.04%
Severity	2008.1	0.021 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.055; p = 0.087)	0.619	+2.13%
Severity	2008.2	0.021 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.057; p = 0.103)	0.580	+2.11%
Severity	2009.1	0.020 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.059; p = 0.103)	0.554	+2.07%
Severity	2009.2	0.018 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.058; p = 0.174)	0.482	+1.84%
Severity	2010.1	0.015 (CI = +/-0.008; p = 0.001)	0.053 (CI = +/-0.053; p = 0.051)	0.468	+1.51%
Severity	2010.2	0.013 (CI = +/-0.008; p = 0.003)	0.044 (CI = +/-0.052; p = 0.090)	0.370	+1.29%
Severity	2011.1	0.012 (CI = +/-0.009; p = 0.008)	0.047 (CI = +/-0.054; p = 0.085)	0.343	+1.22%
Severity	2011.2	0.011 (CI = +/-0.009; p = 0.025)	0.043 (CI = +/-0.056; p = 0.128)	0.246	+1.09%
Severity	2012.1	0.011 (CI = +/-0.010; p = 0.040)	0.042 (CI = +/-0.060; p = 0.154)	0.235	+1.10%
Severity	2012.2	0.008 (CI = +/-0.011; p = 0.132)	0.033 (CI = +/-0.059; p = 0.251)	0.097	+0.81%
Severity	2013.1	0.004 (CI = +/-0.011; p = 0.469)	0.047 (CI = +/-0.055; p = 0.087)	0.115	+0.37%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.690)	0.043 (CI = +/-0.058; p = 0.132)	0.043	+0.22%
Severity	2014.1	0.002 (CI = +/-0.014; p = 0.778)	0.044 (CI = +/-0.062; p = 0.150)	0.036	+0.18%
Severity	2014.2	0.000 (CI = +/-0.015; p = 0.964)	0.041 (CI = +/-0.067; p = 0.210)	-0.018	+0.03%
Severity	2015.1	0.007 (CI = +/-0.015; p = 0.327)	0.024 (CI = +/-0.061; p = 0.412)	0.002	+0.71%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.160)	0.033 (CI = +/-0.062; p = 0.266)	0.123	+1.13%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.316)	0.037 (CI = +/-0.069; p = 0.257)	0.086	+0.94%
Severity	2016.2	0.007 (CI = +/-0.024; p = 0.534)	0.032 (CI = +/-0.076; p = 0.358)	-0.067	+0.68%
Frequency	2005.1	-0.024 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.104; p = 0.128)	0.391	-2.38%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.105; p = 0.186)	0.418	-2.56%
Frequency	2006.1	-0.028 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.105; p = 0.120)	0.452	-2.79%
Frequency	2006.2	-0.030 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.107; p = 0.174)	0.472	-2.97%
Frequency	2007.1	-0.031 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.110; p = 0.163)	0.456	-3.06%
Frequency	2007.2	-0.031 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.114; p = 0.176)	0.436	-3.05%
Frequency	2008.1	-0.032 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.118; p = 0.161)	0.423	-3.17%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	0.075 (CI = +/-0.122; p = 0.214)	0.430	-3.33%
Frequency	2009.1	-0.036 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.126; p = 0.178)	0.429	-3.53%
Frequency	2009.2	-0.040 (CI = +/-0.017; p = 0.000)	0.069 (CI = +/-0.126; p = 0.270)	0.472	-3.89%
Frequency	2010.1	-0.044 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.126; p = 0.166)	0.515	-4.31%
Frequency	2010.2	-0.050 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.119; p = 0.282)	0.602	-4.91%
Frequency	2011.1	-0.056 (CI = +/-0.019; p = 0.000)	0.083 (CI = +/-0.118; p = 0.157)	0.643	-5.40%
Frequency	2011.2	-0.058 (CI = +/-0.020; p = 0.000)	0.073 (CI = +/-0.122; p = 0.223)	0.646	-5.66%
Frequency	2012.1	-0.065 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.118; p = 0.099)	0.701	-6.31%
Frequency	2012.2	-0.073 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.110; p = 0.175)	0.768	-7.02%
Frequency	2013.1	-0.076 (CI = +/-0.022; p = 0.000)	0.084 (CI = +/-0.115; p = 0.140)	0.755	-7.33%
Frequency	2013.2	-0.078 (CI = +/-0.025; p = 0.000)	0.079 (CI = +/-0.122; p = 0.188)	0.738	-7.51%
Frequency	2014.1	-0.076 (CI = +/-0.029; p = 0.000)	0.074 (CI = +/-0.132; p = 0.246)	0.679	-7.35%
Frequency	2014.2	-0.076 (CI = +/-0.033; p = 0.000)	0.074 (CI = +/-0.142; p = 0.279)	0.640	-7.36%
Frequency	2015.1	-0.077 (CI = +/-0.039; p = 0.001)	0.075 (CI = +/-0.156; p = 0.312)	0.572	-7.40%
Frequency	2015.2	-0.077 (CI = +/-0.046; p = 0.004)	0.075 (CI = +/-0.171; p = 0.352)	0.521	-7.41%
Frequency	2016.1	-0.085 (CI = +/-0.054; p = 0.007)	0.091 (CI = +/-0.188; p = 0.299)	0.493	-8.11%
Frequency	2016.2	-0.103 (CI = +/-0.058; p = 0.004)	0.058 (CI = +/-0.185; p = 0.489)	0.603	-9.77%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	-0.007 (CI = +/-0.014; p = 0.286)	0.005	-0.74%
Loss Cost	2005.2	-0.009 (CI = +/-0.015; p = 0.203)	0.021	-0.93%
Loss Cost	2006.1	-0.011 (CI = +/-0.015; p = 0.155)	0.035	-1.10%
Loss Cost	2006.2	-0.011 (CI = +/-0.016; p = 0.174)	0.030	-1.12%
Loss Cost	2007.1	-0.011 (CI = +/-0.018; p = 0.225)	0.018	-1.06%
Loss Cost	2007.2	-0.011 (CI = +/-0.019; p = 0.251)	0.013	-1.08%
Loss Cost	2008.1	-0.010 (CI = +/-0.020; p = 0.315)	0.002	-1.01%
Loss Cost	2008.2	-0.013 (CI = +/-0.022; p = 0.227)	0.020	-1.29%
Loss Cost	2009.1	-0.014 (CI = +/-0.023; p = 0.220)	0.023	-1.41%
Loss Cost	2009.2	-0.021 (CI = +/-0.024; p = 0.072)	0.096	-2.13%
Loss Cost	2010.1	-0.028 (CI = +/-0.024; p = 0.028)	0.165	-2.73%
Loss Cost	2010.2	-0.037 (CI = +/-0.023; p = 0.003)	0.315	-3.68%
Loss Cost	2011.1	-0.042 (CI = +/-0.025; p = 0.002)	0.346	-4.09%
Loss Cost	2011.2	-0.047 (CI = +/-0.027; p = 0.001)	0.394	-4.64%
Loss Cost	2012.1	-0.052 (CI = +/-0.029; p = 0.001)	0.415	-5.08%
Loss Cost	2012.2	-0.065 (CI = +/-0.027; p = 0.000)	0.572	-6.27%
Loss Cost	2013.1	-0.070 (CI = +/-0.030; p = 0.000)	0.584	-6.76%
Loss Cost	2013.2	-0.076 (CI = +/-0.033; p = 0.000)	0.593	-7.30%
Loss Cost	2014.1	-0.072 (CI = +/-0.037; p = 0.001)	0.522	-6.93%
Loss Cost	2014.2	-0.076 (CI = +/-0.042; p = 0.002)	0.504	-7.33%
Loss Cost	2015.1	-0.067 (CI = +/-0.047; p = 0.009)	0.396	-6.46%
Loss Cost	2015.2	-0.066 (CI = +/-0.056; p = 0.025)	0.325	-6.36%
Loss Cost	2016.1	-0.070 (CI = +/-0.066; p = 0.041)	0.290	-6.74%
Loss Cost	2016.2	-0.096 (CI = +/-0.070; p = 0.012)	0.467	-9.16%
Severity	2005.1	0.016 (CI = +/-0.005; p = 0.000)	0.527	+1.64%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.517	+1.68%
Severity	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.497	+1.69%
Severity	2006.2	0.019 (CI = +/-0.006; p = 0.000)	0.583	+1.91%
Severity	2007.1	0.020 (CI = +/-0.006; p = 0.000)	0.590	+2.01%
Severity	2007.2	0.020 (CI = +/-0.007; p = 0.000)	0.572	+2.04%
Severity	2008.1	0.021 (CI = +/-0.007; p = 0.000)	0.587	+2.16%
Severity	2008.2	0.021 (CI = +/-0.008; p = 0.000)	0.549	+2.11%
Severity	2009.1	0.021 (CI = +/-0.008; p = 0.000)	0.519	+2.11%
Severity	2009.2	0.018 (CI = +/-0.008; p = 0.000)	0.460	+1.84%
Severity	2010.1	0.016 (CI = +/-0.008; p = 0.001)	0.389	+1.56%
Severity	2010.2	0.013 (CI = +/-0.008; p = 0.004)	0.305	+1.29%
Severity	2011.1	0.013 (CI = +/-0.009; p = 0.008)	0.267	+1.28%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.030)	0.185	+1.09%
Severity	2012.1	0.012 (CI = +/-0.011; p = 0.034)	0.182	+1.16%
Severity	2012.2	0.008 (CI = +/-0.011; p = 0.135)	0.075	+0.81%
Severity	2013.1	0.005 (CI = +/-0.011; p = 0.401)	-0.015	+0.46%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.704)	-0.056	+0.22%
Severity	2014.1	0.003 (CI = +/-0.014; p = 0.669)	-0.057	+0.29%
Severity	2014.2	0.000 (CI = +/-0.016; p = 0.965)	-0.077	+0.03%
Severity	2015.1	0.008 (CI = +/-0.015; p = 0.271)	0.025	+0.78%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.164)	0.093	+1.13%
Severity	2016.1	0.011 (CI = +/-0.020; p = 0.249)	0.043	+1.10%
Severity	2016.2	0.007 (CI = +/-0.023; p = 0.530)	-0.061	+0.68%
Frequency	2005.1	-0.024 (CI = +/-0.011; p = 0.000)	0.364	-2.34%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.403	-2.56%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	0.423	-2.74%
Frequency	2006.2	-0.030 (CI = +/-0.012; p = 0.000)	0.455	-2.97%
Frequency	2007.1	-0.031 (CI = +/-0.013; p = 0.000)	0.436	-3.01%
Frequency	2007.2	-0.031 (CI = +/-0.014; p = 0.000)	0.417	-3.05%
Frequency	2008.1	-0.032 (CI = +/-0.015; p = 0.000)	0.399	-3.10%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	0.416	-3.33%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	0.407	-3.46%
Frequency	2009.2	-0.040 (CI = +/-0.018; p = 0.000)	0.465	-3.89%
Frequency	2010.1	-0.043 (CI = +/-0.019; p = 0.000)	0.492	-4.23%
Frequency	2010.2	-0.050 (CI = +/-0.018; p = 0.000)	0.598	-4.91%
Frequency	2011.1	-0.054 (CI = +/-0.019; p = 0.000)	0.622	-5.30%
Frequency	2011.2	-0.058 (CI = +/-0.020; p = 0.000)	0.635	-5.66%
Frequency	2012.1	-0.064 (CI = +/-0.021; p = 0.000)	0.667	-6.18%
Frequency	2012.2	-0.073 (CI = +/-0.021; p = 0.000)	0.754	-7.02%
Frequency	2013.1	-0.075 (CI = +/-0.023; p = 0.000)	0.733	-7.19%
Frequency	2013.2	-0.078 (CI = +/-0.025; p = 0.000)	0.722	-7.51%
Frequency	2014.1	-0.075 (CI = +/-0.029; p = 0.000)	0.668	-7.19%
Frequency	2014.2	-0.076 (CI = +/-0.033; p = 0.000)	0.633	-7.36%
Frequency	2015.1	-0.075 (CI = +/-0.038; p = 0.001)	0.567	-7.19%
Frequency	2015.2	-0.077 (CI = +/-0.045; p = 0.003)	0.523	-7.41%
Frequency	2016.1	-0.081 (CI = +/-0.054; p = 0.007)	0.482	-7.76%
Frequency	2016.2	-0.103 (CI = +/-0.055; p = 0.002)	0.624	-9.77%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	-0.007 (CI = +/-0.015; p = 0.375)	-0.006	-0.65%
Loss Cost	2005.2	-0.008 (CI = +/-0.016; p = 0.273)	0.008	-0.84%
Loss Cost	2006.1	-0.010 (CI = +/-0.016; p = 0.212)	0.020	-1.02%
Loss Cost	2006.2	-0.010 (CI = +/-0.018; p = 0.236)	0.016	-1.04%
Loss Cost	2007.1	-0.010 (CI = +/-0.019; p = 0.298)	0.005	-0.97%
Loss Cost	2007.2	-0.010 (CI = +/-0.020; p = 0.328)	0.000	-0.98%
Loss Cost	2008.1	-0.009 (CI = +/-0.022; p = 0.403)	-0.011	-0.90%
Loss Cost	2008.2	-0.012 (CI = +/-0.023; p = 0.298)	0.005	-1.20%
Loss Cost	2009.1	-0.013 (CI = +/-0.025; p = 0.288)	0.008	-1.32%
Loss Cost	2009.2	-0.021 (CI = +/-0.026; p = 0.102)	0.077	-2.09%
Loss Cost	2010.1	-0.028 (CI = +/-0.027; p = 0.042)	0.144	-2.74%
Loss Cost	2010.2	-0.039 (CI = +/-0.026; p = 0.005)	0.297	-3.79%
Loss Cost	2011.1	-0.043 (CI = +/-0.028; p = 0.004)	0.331	-4.25%
Loss Cost	2011.2	-0.050 (CI = +/-0.029; p = 0.002)	0.383	-4.87%
Loss Cost	2012.1	-0.055 (CI = +/-0.032; p = 0.002)	0.409	-5.39%
Loss Cost	2012.2	-0.070 (CI = +/-0.030; p = 0.000)	0.580	-6.74%
Loss Cost	2013.1	-0.076 (CI = +/-0.033; p = 0.000)	0.600	-7.35%
Loss Cost	2013.2	-0.084 (CI = +/-0.036; p = 0.000)	0.619	-8.04%
Loss Cost	2014.1	-0.080 (CI = +/-0.041; p = 0.001)	0.550	-7.72%
Loss Cost	2014.2	-0.087 (CI = +/-0.047; p = 0.002)	0.542	-8.30%
Loss Cost	2015.1	-0.078 (CI = +/-0.053; p = 0.008)	0.435	-7.46%
Loss Cost	2015.2	-0.078 (CI = +/-0.064; p = 0.021)	0.370	-7.52%
Loss Cost	2016.1	-0.086 (CI = +/-0.077; p = 0.033)	0.347	-8.20%
Loss Cost	2016.2	-0.121 (CI = +/-0.077; p = 0.007)	0.577	-11.42%
Severity	2005.1	0.015 (CI = +/-0.006; p = 0.000)	0.484	+1.55%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.473	+1.59%
Severity	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.451	+1.60%
Severity	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.542	+1.83%
Severity	2007.1	0.019 (CI = +/-0.007; p = 0.000)	0.549	+1.92%
Severity	2007.2	0.019 (CI = +/-0.007; p = 0.000)	0.529	+1.95%
Severity	2008.1	0.021 (CI = +/-0.007; p = 0.000)	0.544	+2.08%
Severity	2008.2	0.020 (CI = +/-0.008; p = 0.000)	0.501	+2.01%
Severity	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.467	+2.01%
Severity	2009.2	0.017 (CI = +/-0.009; p = 0.001)	0.398	+1.70%
Severity	2010.1	0.014 (CI = +/-0.009; p = 0.003)	0.314	+1.39%
Severity	2010.2	0.011 (CI = +/-0.009; p = 0.017)	0.217	+1.07%
Severity	2011.1	0.010 (CI = +/-0.009; p = 0.034)	0.175	+1.04%
Severity	2011.2	0.008 (CI = +/-0.010; p = 0.110)	0.088	+0.80%
Severity	2012.1	0.009 (CI = +/-0.011; p = 0.125)	0.082	+0.85%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.426)	-0.020	+0.43%
Severity	2013.1	0.000 (CI = +/-0.011; p = 0.972)	-0.067	-0.02%
Severity	2013.2	-0.003 (CI = +/-0.012; p = 0.529)	-0.040	-0.35%
Severity	2014.1	-0.004 (CI = +/-0.013; p = 0.570)	-0.049	-0.36%
Severity	2014.2	-0.007 (CI = +/-0.014; p = 0.279)	0.022	-0.75%
Severity	2015.1	0.000 (CI = +/-0.013; p = 0.992)	-0.091	-0.01%
Severity	2015.2	0.003 (CI = +/-0.015; p = 0.706)	-0.084	+0.26%
Severity	2016.1	0.000 (CI = +/-0.018; p = 0.955)	-0.111	+0.05%
Severity	2016.2	-0.007 (CI = +/-0.019; p = 0.415)	-0.030	-0.70%
Frequency	2005.1	-0.022 (CI = +/-0.011; p = 0.000)	0.314	-2.17%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	0.354	-2.40%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	0.374	-2.58%
Frequency	2006.2	-0.029 (CI = +/-0.013; p = 0.000)	0.407	-2.81%
Frequency	2007.1	-0.029 (CI = +/-0.014; p = 0.000)	0.386	-2.84%
Frequency	2007.2	-0.029 (CI = +/-0.015; p = 0.000)	0.365	-2.87%
Frequency	2008.1	-0.030 (CI = +/-0.016; p = 0.001)	0.345	-2.92%
Frequency	2008.2	-0.032 (CI = +/-0.017; p = 0.001)	0.362	-3.15%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	0.352	-3.27%
Frequency	2009.2	-0.038 (CI = +/-0.019; p = 0.000)	0.413	-3.72%
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	0.441	-4.08%
Frequency	2010.2	-0.049 (CI = +/-0.020; p = 0.000)	0.554	-4.81%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.581	-5.23%
Frequency	2011.2	-0.058 (CI = +/-0.023; p = 0.000)	0.594	-5.62%
Frequency	2012.1	-0.064 (CI = +/-0.024; p = 0.000)	0.631	-6.19%
Frequency	2012.2	-0.074 (CI = +/-0.023; p = 0.000)	0.728	-7.14%
Frequency	2013.1	-0.076 (CI = +/-0.026; p = 0.000)	0.706	-7.34%
Frequency	2013.2	-0.080 (CI = +/-0.029; p = 0.000)	0.697	-7.72%
Frequency	2014.1	-0.077 (CI = +/-0.033; p = 0.000)	0.635	-7.39%
Frequency	2014.2	-0.079 (CI = +/-0.038; p = 0.001)	0.599	-7.61%
Frequency	2015.1	-0.077 (CI = +/-0.045; p = 0.003)	0.527	-7.45%
Frequency	2015.2	-0.081 (CI = +/-0.054; p = 0.007)	0.483	-7.76%
Frequency	2016.1	-0.086 (CI = +/-0.065; p = 0.015)	0.444	-8.24%
Frequency	2016.2	-0.114 (CI = +/-0.067; p = 0.004)	0.618	-10.80%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.009 (CI = +/-0.013; p = 0.184)	0.029	+0.89%
Loss Cost	2005.2	0.008 (CI = +/-0.014; p = 0.283)	0.007	+0.76%
Loss Cost	2006.1	0.007 (CI = +/-0.015; p = 0.378)	-0.007	+0.67%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.336)	-0.001	+0.78%
Loss Cost	2007.1	0.010 (CI = +/-0.018; p = 0.244)	0.017	+1.02%
Loss Cost	2007.2	0.012 (CI = +/-0.019; p = 0.212)	0.026	+1.18%
Loss Cost	2008.1	0.015 (CI = +/-0.020; p = 0.145)	0.053	+1.48%
Loss Cost	2008.2	0.013 (CI = +/-0.022; p = 0.229)	0.024	+1.32%
Loss Cost	2009.1	0.014 (CI = +/-0.024; p = 0.243)	0.021	+1.41%
Loss Cost	2009.2	0.007 (CI = +/-0.025; p = 0.585)	-0.036	+0.66%
Loss Cost	2010.1	0.001 (CI = +/-0.026; p = 0.957)	-0.055	+0.07%
Loss Cost	2010.2	-0.011 (CI = +/-0.025; p = 0.392)	-0.013	-1.05%
Loss Cost	2011.1	-0.014 (CI = +/-0.028; p = 0.316)	0.004	-1.36%
Loss Cost	2011.2	-0.019 (CI = +/-0.031; p = 0.215)	0.041	-1.86%
Loss Cost	2012.1	-0.022 (CI = +/-0.035; p = 0.194)	0.054	-2.20%
Loss Cost	2012.2	-0.038 (CI = +/-0.033; p = 0.027)	0.270	-3.75%
Loss Cost	2013.1	-0.043 (CI = +/-0.038; p = 0.030)	0.279	-4.20%
Loss Cost	2013.2	-0.048 (CI = +/-0.044; p = 0.035)	0.285	-4.71%
Loss Cost	2014.1	-0.036 (CI = +/-0.049; p = 0.137)	0.128	-3.52%
Loss Cost	2014.2	-0.037 (CI = +/-0.060; p = 0.202)	0.082	-3.60%
Loss Cost	2015.1	-0.009 (CI = +/-0.060; p = 0.742)	-0.109	-0.89%
Loss Cost	2015.2	0.009 (CI = +/-0.071; p = 0.786)	-0.130	+0.86%
Loss Cost	2016.1	0.021 (CI = +/-0.093; p = 0.595)	-0.108	+2.15%
Loss Cost	2016.2	-0.016 (CI = +/-0.108; p = 0.722)	-0.167	-1.56%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.499	+1.79%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.492	+1.85%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.473	+1.88%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.585	+2.18%
Severity	2007.1	0.023 (CI = +/-0.008; p = 0.000)	0.602	+2.33%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.589	+2.40%
Severity	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.620	+2.60%
Severity	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.582	+2.57%
Severity	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.557	+2.62%
Severity	2009.2	0.023 (CI = +/-0.010; p = 0.000)	0.491	+2.28%
Severity	2010.1	0.019 (CI = +/-0.011; p = 0.001)	0.409	+1.92%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.008)	0.309	+1.56%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.016)	0.271	+1.57%
Severity	2011.2	0.013 (CI = +/-0.013; p = 0.056)	0.171	+1.31%
Severity	2012.1	0.014 (CI = +/-0.015; p = 0.059)	0.177	+1.46%
Severity	2012.2	0.009 (CI = +/-0.016; p = 0.229)	0.041	+0.92%
Severity	2013.1	0.003 (CI = +/-0.016; p = 0.662)	-0.066	+0.33%
Severity	2013.2	-0.001 (CI = +/-0.018; p = 0.893)	-0.089	-0.11%
Severity	2014.1	-0.001 (CI = +/-0.021; p = 0.931)	-0.099	-0.09%
Severity	2014.2	-0.007 (CI = +/-0.024; p = 0.548)	-0.065	-0.67%
Severity	2015.1	0.006 (CI = +/-0.022; p = 0.526)	-0.066	+0.63%
Severity	2015.2	0.013 (CI = +/-0.026; p = 0.277)	0.047	+1.29%
Severity	2016.1	0.012 (CI = +/-0.034; p = 0.433)	-0.044	+1.19%
Severity	2016.2	0.000 (CI = +/-0.042; p = 1.000)	-0.200	0.00%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.057)	0.092	-0.88%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.029)	0.134	-1.06%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.022)	0.154	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	0.191	-1.37%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.029)	0.150	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.057)	0.112	-1.19%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.104)	0.076	-1.09%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.094)	0.086	-1.22%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.136)	0.063	-1.18%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.063)	0.127	-1.58%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.050)	0.152	-1.82%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.007)	0.323	-2.57%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.351	-2.88%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.354	-3.13%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.399	-3.60%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.578	-4.63%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.509	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.456	-4.61%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.303	-3.44%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.115)	0.170	-2.95%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.429)	-0.035	-1.51%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.846)	-0.136	-0.43%
Frequency	2016.1	0.009 (CI = +/-0.063; p = 0.727)	-0.141	+0.95%
Frequency	2016.2	-0.016 (CI = +/-0.073; p = 0.605)	-0.131	-1.56%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.011 (CI = +/-0.014; p = 0.110)	0.058	+1.13%
Loss Cost	2005.2	0.010 (CI = +/-0.015; p = 0.179)	0.033	+1.01%
Loss Cost	2006.1	0.009 (CI = +/-0.016; p = 0.248)	0.015	+0.93%
Loss Cost	2006.2	0.011 (CI = +/-0.017; p = 0.215)	0.024	+1.08%
Loss Cost	2007.1	0.013 (CI = +/-0.019; p = 0.146)	0.050	+1.36%
Loss Cost	2007.2	0.016 (CI = +/-0.020; p = 0.122)	0.064	+1.56%
Loss Cost	2008.1	0.019 (CI = +/-0.021; p = 0.077)	0.100	+1.93%
Loss Cost	2008.2	0.018 (CI = +/-0.023; p = 0.129)	0.067	+1.79%
Loss Cost	2009.1	0.019 (CI = +/-0.026; p = 0.137)	0.066	+1.93%
Loss Cost	2009.2	0.012 (CI = +/-0.027; p = 0.377)	-0.009	+1.16%
Loss Cost	2010.1	0.006 (CI = +/-0.029; p = 0.690)	-0.049	+0.55%
Loss Cost	2010.2	-0.006 (CI = +/-0.028; p = 0.632)	-0.047	-0.64%
Loss Cost	2011.1	-0.009 (CI = +/-0.031; p = 0.527)	-0.038	-0.94%
Loss Cost	2011.2	-0.015 (CI = +/-0.035; p = 0.381)	-0.012	-1.46%
Loss Cost	2012.1	-0.018 (CI = +/-0.040; p = 0.346)	-0.003	-1.79%
Loss Cost	2012.2	-0.036 (CI = +/-0.039; p = 0.066)	0.193	-3.52%
Loss Cost	2013.1	-0.041 (CI = +/-0.045; p = 0.070)	0.202	-4.01%
Loss Cost	2013.2	-0.047 (CI = +/-0.053; p = 0.076)	0.209	-4.58%
Loss Cost	2014.1	-0.032 (CI = +/-0.060; p = 0.262)	0.041	-3.12%
Loss Cost	2014.2	-0.032 (CI = +/-0.075; p = 0.356)	-0.005	-3.13%
Loss Cost	2015.1	0.004 (CI = +/-0.074; p = 0.898)	-0.140	+0.42%
Loss Cost	2015.2	0.030 (CI = +/-0.087; p = 0.425)	-0.040	+3.08%
Loss Cost	2016.1	0.054 (CI = +/-0.112; p = 0.268)	0.085	+5.60%
Loss Cost	2016.2	0.016 (CI = +/-0.148; p = 0.778)	-0.222	+1.62%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.500	+1.87%
Severity	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.494	+1.94%
Severity	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.477	+1.98%
Severity	2006.2	0.023 (CI = +/-0.008; p = 0.000)	0.597	+2.32%
Severity	2007.1	0.025 (CI = +/-0.008; p = 0.000)	0.619	+2.49%
Severity	2007.2	0.025 (CI = +/-0.009; p = 0.000)	0.609	+2.58%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.647	+2.82%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.612	+2.80%
Severity	2009.1	0.028 (CI = +/-0.011; p = 0.000)	0.591	+2.88%
Severity	2009.2	0.025 (CI = +/-0.011; p = 0.000)	0.526	+2.53%
Severity	2010.1	0.021 (CI = +/-0.011; p = 0.001)	0.446	+2.16%
Severity	2010.2	0.018 (CI = +/-0.012; p = 0.006)	0.346	+1.78%
Severity	2011.1	0.018 (CI = +/-0.013; p = 0.012)	0.311	+1.82%
Severity	2011.2	0.015 (CI = +/-0.015; p = 0.043)	0.209	+1.55%
Severity	2012.1	0.017 (CI = +/-0.017; p = 0.044)	0.222	+1.76%
Severity	2012.2	0.012 (CI = +/-0.018; p = 0.175)	0.076	+1.19%
Severity	2013.1	0.005 (CI = +/-0.019; p = 0.539)	-0.052	+0.54%
Severity	2013.2	0.001 (CI = +/-0.021; p = 0.954)	-0.100	+0.06%
Severity	2014.1	0.001 (CI = +/-0.026; p = 0.918)	-0.110	+0.12%
Severity	2014.2	-0.006 (CI = +/-0.030; p = 0.686)	-0.101	-0.55%
Severity	2015.1	0.011 (CI = +/-0.027; p = 0.364)	-0.007	+1.11%
Severity	2015.2	0.021 (CI = +/-0.031; p = 0.153)	0.194	+2.11%
Severity	2016.1	0.022 (CI = +/-0.044; p = 0.251)	0.102	+2.24%
Severity	2016.2	0.010 (CI = +/-0.061; p = 0.680)	-0.191	+0.98%
Frequency	2005.1	-0.007 (CI = +/-0.010; p = 0.133)	0.048	-0.72%
Frequency	2005.2	-0.009 (CI = +/-0.010; p = 0.073)	0.085	-0.91%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.058)	0.102	-1.03%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.036)	0.137	-1.21%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.072)	0.096	-1.11%
Frequency	2007.2	-0.010 (CI = +/-0.013; p = 0.133)	0.059	-0.99%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.222)	0.026	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.016; p = 0.203)	0.034	-0.99%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.278)	0.012	-0.92%
Frequency	2009.2	-0.013 (CI = +/-0.018; p = 0.143)	0.066	-1.33%
Frequency	2010.1	-0.016 (CI = +/-0.020; p = 0.117)	0.087	-1.57%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.020)	0.251	-2.38%
Frequency	2011.1	-0.027 (CI = +/-0.022; p = 0.017)	0.279	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.025; p = 0.020)	0.281	-2.97%
Frequency	2012.1	-0.035 (CI = +/-0.027; p = 0.015)	0.329	-3.49%
Frequency	2012.2	-0.048 (CI = +/-0.027; p = 0.002)	0.523	-4.65%
Frequency	2013.1	-0.046 (CI = +/-0.031; p = 0.008)	0.446	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.037; p = 0.018)	0.389	-4.64%
Frequency	2014.1	-0.033 (CI = +/-0.039; p = 0.092)	0.204	-3.24%
Frequency	2014.2	-0.026 (CI = +/-0.048; p = 0.243)	0.061	-2.59%
Frequency	2015.1	-0.007 (CI = +/-0.052; p = 0.764)	-0.127	-0.69%
Frequency	2015.2	0.009 (CI = +/-0.063; p = 0.727)	-0.141	+0.95%
Frequency	2016.1	0.032 (CI = +/-0.076; p = 0.325)	0.031	+3.29%
Frequency	2016.2	0.006 (CI = +/-0.100; p = 0.870)	-0.241	+0.63%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.020 (CI = +/-0.022; p = 0.063)	0.311 (CI = +/-0.211; p = 0.005)	0.256	+2.06%
Loss Cost	2005.2	0.021 (CI = +/-0.023; p = 0.071)	0.314 (CI = +/-0.218; p = 0.006)	0.242	+2.12%
Loss Cost	2006.1	0.023 (CI = +/-0.024; p = 0.066)	0.305 (CI = +/-0.225; p = 0.010)	0.243	+2.30%
Loss Cost	2006.2	0.021 (CI = +/-0.026; p = 0.114)	0.294 (CI = +/-0.231; p = 0.015)	0.199	+2.08%
Loss Cost	2007.1	0.022 (CI = +/-0.028; p = 0.122)	0.288 (CI = +/-0.240; p = 0.020)	0.198	+2.18%
Loss Cost	2007.2	0.021 (CI = +/-0.030; p = 0.163)	0.284 (CI = +/-0.248; p = 0.026)	0.167	+2.10%
Loss Cost	2008.1	0.032 (CI = +/-0.029; p = 0.030)	0.230 (CI = +/-0.231; p = 0.051)	0.232	+3.25%
Loss Cost	2008.2	0.033 (CI = +/-0.031; p = 0.038)	0.233 (CI = +/-0.240; p = 0.056)	0.208	+3.32%
Loss Cost	2009.1	0.035 (CI = +/-0.033; p = 0.043)	0.225 (CI = +/-0.250; p = 0.076)	0.209	+3.51%
Loss Cost	2009.2	0.031 (CI = +/-0.036; p = 0.090)	0.209 (CI = +/-0.258; p = 0.108)	0.142	+3.11%
Loss Cost	2010.1	0.041 (CI = +/-0.037; p = 0.029)	0.164 (CI = +/-0.254; p = 0.192)	0.202	+4.21%
Loss Cost	2010.2	0.041 (CI = +/-0.040; p = 0.047)	0.162 (CI = +/-0.266; p = 0.219)	0.157	+4.14%
Loss Cost	2011.1	0.035 (CI = +/-0.044; p = 0.110)	0.184 (CI = +/-0.276; p = 0.180)	0.130	+3.55%
Loss Cost	2011.2	0.043 (CI = +/-0.046; p = 0.066)	0.213 (CI = +/-0.282; p = 0.129)	0.179	+4.43%
Loss Cost	2012.1	0.056 (CI = +/-0.049; p = 0.028)	0.169 (CI = +/-0.283; p = 0.223)	0.239	+5.75%
Loss Cost	2012.2	0.046 (CI = +/-0.053; p = 0.083)	0.138 (CI = +/-0.290; p = 0.326)	0.120	+4.71%
Loss Cost	2013.1	0.053 (CI = +/-0.059; p = 0.077)	0.117 (CI = +/-0.306; p = 0.426)	0.134	+5.41%
Loss Cost	2013.2	0.088 (CI = +/-0.042; p = 0.001)	0.217 (CI = +/-0.206; p = 0.041)	0.590	+9.16%
Loss Cost	2014.1	0.096 (CI = +/-0.047; p = 0.001)	0.194 (CI = +/-0.217; p = 0.076)	0.607	+10.04%
Loss Cost	2014.2	0.089 (CI = +/-0.053; p = 0.003)	0.177 (CI = +/-0.230; p = 0.119)	0.502	+9.30%
Loss Cost	2015.1	0.084 (CI = +/-0.062; p = 0.013)	0.191 (CI = +/-0.251; p = 0.122)	0.458	+8.73%
Loss Cost	2015.2	0.115 (CI = +/-0.053; p = 0.001)	0.258 (CI = +/-0.199; p = 0.016)	0.712	+12.16%
Loss Cost	2016.1	0.109 (CI = +/-0.064; p = 0.004)	0.271 (CI = +/-0.221; p = 0.022)	0.687	+11.49%
Loss Cost	2016.2	0.112 (CI = +/-0.078; p = 0.011)	0.277 (CI = +/-0.247; p = 0.033)	0.610	+11.83%
Severity	2005.1	0.041 (CI = +/-0.019; p = 0.000)	0.129 (CI = +/-0.191; p = 0.178)	0.370	+4.23%
Severity	2005.2	0.041 (CI = +/-0.021; p = 0.000)	0.129 (CI = +/-0.197; p = 0.192)	0.340	+4.23%
Severity	2006.1	0.040 (CI = +/-0.022; p = 0.001)	0.136 (CI = +/-0.203; p = 0.181)	0.316	+4.09%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.003)	0.115 (CI = +/-0.205; p = 0.260)	0.243	+3.66%
Severity	2007.1	0.035 (CI = +/-0.025; p = 0.007)	0.119 (CI = +/-0.213; p = 0.262)	0.224	+3.58%
Severity	2007.2	0.032 (CI = +/-0.026; p = 0.018)	0.104 (CI = +/-0.218; p = 0.338)	0.161	+3.26%
Severity	2008.1	0.040 (CI = +/-0.026; p = 0.004)	0.066 (CI = +/-0.212; p = 0.530)	0.240	+4.07%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.010)	0.059 (CI = +/-0.220; p = 0.585)	0.193	+3.92%
Severity	2009.1	0.039 (CI = +/-0.031; p = 0.014)	0.055 (CI = +/-0.229; p = 0.622)	0.180	+4.00%
Severity	2009.2	0.035 (CI = +/-0.033; p = 0.037)	0.038 (CI = +/-0.236; p = 0.743)	0.112	+3.56%
Severity	2010.1	0.045 (CI = +/-0.033; p = 0.010)	-0.005 (CI = +/-0.229; p = 0.964)	0.209	+4.63%
Severity	2010.2	0.048 (CI = +/-0.036; p = 0.012)	0.005 (CI = +/-0.239; p = 0.965)	0.205	+4.90%
Severity	2011.1	0.045 (CI = +/-0.040; p = 0.029)	0.017 (CI = +/-0.251; p = 0.891)	0.151	+4.58%
Severity	2011.2	0.051 (CI = +/-0.043; p = 0.022)	0.038 (CI = +/-0.259; p = 0.759)	0.180	+5.23%
Severity	2012.1	0.065 (CI = +/-0.044; p = 0.006)	-0.011 (CI = +/-0.253; p = 0.930)	0.292	+6.72%
Severity	2012.2	0.060 (CI = +/-0.048; p = 0.018)	-0.028 (CI = +/-0.264; p = 0.826)	0.215	+6.14%
Severity	2013.1	0.068 (CI = +/-0.053; p = 0.015)	-0.056 (CI = +/-0.276; p = 0.671)	0.247	+7.09%
Severity	2013.2	0.100 (CI = +/-0.038; p = 0.000)	0.033 (CI = +/-0.187; p = 0.714)	0.649	+10.49%
Severity	2014.1	0.100 (CI = +/-0.044; p = 0.000)	0.032 (CI = +/-0.203; p = 0.737)	0.604	+10.51%
Severity	2014.2	0.089 (CI = +/-0.048; p = 0.002)	0.006 (CI = +/-0.207; p = 0.954)	0.510	+9.34%
Severity	2015.1	0.080 (CI = +/-0.055; p = 0.008)	0.029 (CI = +/-0.220; p = 0.779)	0.405	+8.33%
Severity	2015.2	0.107 (CI = +/-0.048; p = 0.001)	0.087 (CI = +/-0.179; p = 0.306)	0.667	+11.25%
Severity	2016.1	0.108 (CI = +/-0.058; p = 0.002)	0.083 (CI = +/-0.201; p = 0.374)	0.624	+11.44%
Severity	2016.2	0.118 (CI = +/-0.069; p = 0.004)	0.101 (CI = +/-0.218; p = 0.319)	0.597	+12.53%
Frequency	2005.1	-0.021 (CI = +/-0.009; p = 0.000)	0.182 (CI = +/-0.086; p = 0.000)	0.540	-2.08%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	0.186 (CI = +/-0.088; p = 0.000)	0.535	-2.02%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.169 (CI = +/-0.084; p = 0.000)	0.478	-1.72%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.002)	0.179 (CI = +/-0.084; p = 0.000)	0.486	-1.53%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.008)	0.170 (CI = +/-0.085; p = 0.000)	0.428	-1.36%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.029)	0.181 (CI = +/-0.084; p = 0.000)	0.449	-1.13%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.113)	0.164 (CI = +/-0.081; p = 0.000)	0.395	-0.79%
Frequency	2008.2	-0.006 (CI = +/-0.010; p = 0.262)	0.174 (CI = +/-0.081; p = 0.000)	0.425	-0.57%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.396)	0.169 (CI = +/-0.084; p = 0.000)	0.389	-0.47%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.467)	0.171 (CI = +/-0.087; p = 0.001)	0.385	-0.43%
Frequency	2010.1	-0.004 (CI = +/-0.013; p = 0.538)	0.169 (CI = +/-0.091; p = 0.001)	0.360	-0.40%
Frequency	2010.2	-0.007 (CI = +/-0.014; p = 0.280)	0.157 (CI = +/-0.091; p = 0.002)	0.356	-0.73%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.173)	0.167 (CI = +/-0.093; p = 0.001)	0.387	-0.99%
Frequency	2011.2	-0.008 (CI = +/-0.016; p = 0.325)	0.175 (CI = +/-0.096; p = 0.001)	0.404	-0.76%
Frequency	2012.1	-0.009 (CI = +/-0.018; p = 0.288)	0.180 (CI = +/-0.102; p = 0.002)	0.399	-0.91%
Frequency	2012.2	-0.014 (CI = +/-0.019; p = 0.142)	0.166 (CI = +/-0.102; p = 0.003)	0.406	-1.35%
Frequency	2013.1	-0.016 (CI = +/-0.021; p = 0.126)	0.173 (CI = +/-0.108; p = 0.004)	0.402	-1.57%
Frequency	2013.2	-0.012 (CI = +/-0.023; p = 0.274)	0.184 (CI = +/-0.112; p = 0.003)	0.422	-1.21%
Frequency	2014.1	-0.004 (CI = +/-0.024; p = 0.702)	0.162 (CI = +/-0.110; p = 0.007)	0.351	-0.43%
Frequency	2014.2	0.000 (CI = +/-0.027; p = 0.977)	0.172 (CI = +/-0.116; p = 0.007)	0.376	-0.04%
Frequency	2015.1	0.004 (CI = +/-0.031; p = 0.800)	0.162 (CI = +/-0.125; p = 0.016)	0.333	+0.37%
Frequency	2015.2	0.008 (CI = +/-0.036; p = 0.625)	0.171 (CI = +/-0.134; p = 0.017)	0.346	+0.81%
Frequency	2016.1	0.000 (CI = +/-0.042; p = 0.984)	0.188 (CI = +/-0.145; p = 0.017)	0.383	+0.04%
Frequency	2016.2	-0.006 (CI = +/-0.050; p = 0.782)	0.176 (CI = +/-0.158; p = 0.033)	0.318	-0.62%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.018 (CI = +/-0.023; p = 0.109)	0.300 (CI = +/-0.217; p = 0.008)	0.214	+1.85%
Loss Cost	2005.2	0.019 (CI = +/-0.024; p = 0.123)	0.303 (CI = +/-0.224; p = 0.010)	0.199	+1.90%
Loss Cost	2006.1	0.021 (CI = +/-0.026; p = 0.114)	0.294 (CI = +/-0.231; p = 0.015)	0.199	+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.028; p = 0.192)	0.280 (CI = +/-0.238; p = 0.023)	0.154	+1.81%
Loss Cost	2007.1	0.019 (CI = +/-0.029; p = 0.199)	0.276 (CI = +/-0.247; p = 0.030)	0.152	+1.91%
Loss Cost	2007.2	0.018 (CI = +/-0.032; p = 0.263)	0.270 (CI = +/-0.257; p = 0.040)	0.121	+1.78%
Loss Cost	2008.1	0.029 (CI = +/-0.031; p = 0.060)	0.218 (CI = +/-0.238; p = 0.072)	0.173	+2.97%
Loss Cost	2008.2	0.030 (CI = +/-0.033; p = 0.078)	0.220 (CI = +/-0.249; p = 0.081)	0.147	+3.01%
Loss Cost	2009.1	0.031 (CI = +/-0.036; p = 0.083)	0.212 (CI = +/-0.259; p = 0.104)	0.148	+3.20%
Loss Cost	2009.2	0.027 (CI = +/-0.039; p = 0.168)	0.192 (CI = +/-0.269; p = 0.152)	0.078	+2.70%
Loss Cost	2010.1	0.038 (CI = +/-0.040; p = 0.062)	0.150 (CI = +/-0.264; p = 0.249)	0.131	+3.83%
Loss Cost	2010.2	0.036 (CI = +/-0.044; p = 0.100)	0.145 (CI = +/-0.278; p = 0.289)	0.083	+3.68%
Loss Cost	2011.1	0.030 (CI = +/-0.047; p = 0.201)	0.167 (CI = +/-0.288; p = 0.240)	0.058	+3.04%
Loss Cost	2011.2	0.039 (CI = +/-0.052; p = 0.128)	0.198 (CI = +/-0.297; p = 0.177)	0.103	+3.99%
Loss Cost	2012.1	0.052 (CI = +/-0.054; p = 0.059)	0.157 (CI = +/-0.298; p = 0.280)	0.158	+5.34%
Loss Cost	2012.2	0.040 (CI = +/-0.059; p = 0.173)	0.118 (CI = +/-0.307; p = 0.424)	0.030	+4.05%
Loss Cost	2013.1	0.046 (CI = +/-0.066; p = 0.155)	0.099 (CI = +/-0.324; p = 0.521)	0.042	+4.74%
Loss Cost	2013.2	0.087 (CI = +/-0.048; p = 0.002)	0.216 (CI = +/-0.223; p = 0.057)	0.516	+9.13%
Loss Cost	2014.1	0.096 (CI = +/-0.054; p = 0.002)	0.195 (CI = +/-0.234; p = 0.095)	0.536	+10.07%
Loss Cost	2014.2	0.088 (CI = +/-0.063; p = 0.010)	0.174 (CI = +/-0.253; p = 0.158)	0.403	+9.16%
Loss Cost	2015.1	0.082 (CI = +/-0.073; p = 0.032)	0.187 (CI = +/-0.275; p = 0.161)	0.351	+8.53%
Loss Cost	2015.2	0.122 (CI = +/-0.064; p = 0.002)	0.273 (CI = +/-0.220; p = 0.020)	0.662	+12.94%
Loss Cost	2016.1	0.116 (CI = +/-0.077; p = 0.009)	0.284 (CI = +/-0.245; p = 0.028)	0.632	+12.27%
Loss Cost	2016.2	0.123 (CI = +/-0.098; p = 0.021)	0.296 (CI = +/-0.282; p = 0.042)	0.543	+13.05%
Severity	2005.1	0.041 (CI = +/-0.021; p = 0.000)	0.128 (CI = +/-0.197; p = 0.195)	0.338	+4.21%
Severity	2005.2	0.041 (CI = +/-0.022; p = 0.001)	0.128 (CI = +/-0.204; p = 0.211)	0.306	+4.20%
Severity	2006.1	0.040 (CI = +/-0.024; p = 0.002)	0.135 (CI = +/-0.210; p = 0.200)	0.281	+4.06%
Severity	2006.2	0.035 (CI = +/-0.025; p = 0.007)	0.111 (CI = +/-0.213; p = 0.294)	0.204	+3.58%
Severity	2007.1	0.034 (CI = +/-0.026; p = 0.012)	0.115 (CI = +/-0.220; p = 0.294)	0.185	+3.50%
Severity	2007.2	0.031 (CI = +/-0.028; p = 0.033)	0.097 (CI = +/-0.226; p = 0.384)	0.120	+3.13%
Severity	2008.1	0.039 (CI = +/-0.028; p = 0.009)	0.061 (CI = +/-0.220; p = 0.573)	0.198	+3.97%
Severity	2008.2	0.037 (CI = +/-0.031; p = 0.019)	0.053 (CI = +/-0.229; p = 0.638)	0.150	+3.78%
Severity	2009.1	0.038 (CI = +/-0.033; p = 0.027)	0.050 (CI = +/-0.239; p = 0.670)	0.136	+3.86%
Severity	2009.2	0.033 (CI = +/-0.036; p = 0.069)	0.029 (CI = +/-0.247; p = 0.810)	0.068	+3.34%
Severity	2010.1	0.043 (CI = +/-0.036; p = 0.021)	-0.012 (CI = +/-0.240; p = 0.919)	0.164	+4.44%
Severity	2010.2	0.046 (CI = +/-0.040; p = 0.025)	-0.001 (CI = +/-0.252; p = 0.992)	0.159	+4.73%
Severity	2011.1	0.043 (CI = +/-0.044; p = 0.053)	0.010 (CI = +/-0.264; p = 0.937)	0.103	+4.39%
Severity	2011.2	0.050 (CI = +/-0.048; p = 0.042)	0.034 (CI = +/-0.275; p = 0.795)	0.131	+5.11%
Severity	2012.1	0.065 (CI = +/-0.049; p = 0.013)	-0.012 (CI = +/-0.268; p = 0.924)	0.246	+6.67%
Severity	2012.2	0.058 (CI = +/-0.054; p = 0.038)	-0.033 (CI = +/-0.283; p = 0.808)	0.166	+5.97%
Severity	2013.1	0.067 (CI = +/-0.060; p = 0.030)	-0.059 (CI = +/-0.294; p = 0.673)	0.199	+6.97%
Severity	2013.2	0.105 (CI = +/-0.043; p = 0.000)	0.048 (CI = +/-0.200; p = 0.614)	0.630	+11.08%
Severity	2014.1	0.106 (CI = +/-0.050; p = 0.001)	0.046 (CI = +/-0.216; p = 0.648)	0.583	+11.14%
Severity	2014.2	0.094 (CI = +/-0.056; p = 0.004)	0.017 (CI = +/-0.226; p = 0.874)	0.473	+9.83%
Severity	2015.1	0.084 (CI = +/-0.064; p = 0.015)	0.038 (CI = +/-0.240; p = 0.734)	0.357	+8.77%
Severity	2015.2	0.120 (CI = +/-0.054; p = 0.001)	0.115 (CI = +/-0.187; p = 0.198)	0.680	+12.74%
Severity	2016.1	0.123 (CI = +/-0.066; p = 0.003)	0.110 (CI = +/-0.210; p = 0.262)	0.642	+13.08%
Severity	2016.2	0.142 (CI = +/-0.079; p = 0.004)	0.144 (CI = +/-0.226; p = 0.174)	0.652	+15.23%
Frequency	2005.1	-0.023 (CI = +/-0.009; p = 0.000)	0.172 (CI = +/-0.086; p = 0.000)	0.565	-2.26%
Frequency	2005.2	-0.022 (CI = +/-0.010; p = 0.000)	0.175 (CI = +/-0.089; p = 0.000)	0.558	-2.21%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	0.159 (CI = +/-0.084; p = 0.001)	0.504	-1.90%
Frequency	2006.2	-0.017 (CI = +/-0.010; p = 0.001)	0.169 (CI = +/-0.085; p = 0.000)	0.506	-1.71%
Frequency	2007.1	-0.015 (CI = +/-0.010; p = 0.005)	0.161 (CI = +/-0.086; p = 0.001)	0.446	-1.54%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.018)	0.172 (CI = +/-0.086; p = 0.000)	0.459	-1.30%
Frequency	2008.1	-0.010 (CI = +/-0.010; p = 0.069)	0.157 (CI = +/-0.082; p = 0.001)	0.399	-0.96%
Frequency	2008.2	-0.007 (CI = +/-0.011; p = 0.176)	0.167 (CI = +/-0.083; p = 0.000)	0.422	-0.74%
Frequency	2009.1	-0.006 (CI = +/-0.012; p = 0.278)	0.162 (CI = +/-0.086; p = 0.001)	0.379	-0.63%
Frequency	2009.2	-0.006 (CI = +/-0.013; p = 0.332)	0.163 (CI = +/-0.090; p = 0.001)	0.375	-0.62%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.394)	0.162 (CI = +/-0.094; p = 0.002)	0.346	-0.59%
Frequency	2010.2	-0.010 (CI = +/-0.015; p = 0.169)	0.146 (CI = +/-0.093; p = 0.004)	0.357	-1.00%
Frequency	2011.1	-0.013 (CI = +/-0.016; p = 0.099)	0.156 (CI = +/-0.095; p = 0.003)	0.394	-1.29%
Frequency	2011.2	-0.011 (CI = +/-0.017; p = 0.205)	0.164 (CI = +/-0.099; p = 0.003)	0.402	-1.07%
Frequency	2012.1	-0.013 (CI = +/-0.019; p = 0.182)	0.170 (CI = +/-0.104; p = 0.003)	0.396	-1.24%
Frequency	2012.2	-0.018 (CI = +/-0.020; p = 0.069)	0.151 (CI = +/-0.104; p = 0.007)	0.430	-1.82%
Frequency	2013.1	-0.021 (CI = +/-0.022; p = 0.061)	0.159 (CI = +/-0.109; p = 0.007)	0.427	-2.08%
Frequency	2013.2	-0.018 (CI = +/-0.025; p = 0.152)	0.168 (CI = +/-0.116; p = 0.008)	0.431	-1.75%
Frequency	2014.1	-0.010 (CI = +/-0.026; p = 0.433)	0.148 (CI = +/-0.113; p = 0.014)	0.327	-0.97%
Frequency	2014.2	-0.006 (CI = +/-0.030; p = 0.666)	0.157 (CI = +/-0.122; p = 0.016)	0.338	-0.61%
Frequency	2015.1	-0.002 (CI = +/-0.035; p = 0.889)	0.149 (CI = +/-0.132; p = 0.031)	0.265	-0.23%
Frequency	2015.2	0.002 (CI = +/-0.043; p = 0.927)	0.158 (CI = +/-0.147; p = 0.038)	0.265	+0.18%
Frequency	2016.1	-0.007 (CI = +/-0.049; p = 0.744)	0.174 (CI = +/-0.157; p = 0.034)	0.318	-0.72%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.476)	0.152 (CI = +/-0.173; p = 0.075)	0.288	-1.89%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.026; p = 0.551)	0.296 (CI = +/-0.225; p = 0.012)	0.169	+0.77%
Loss Cost	2005.2	0.007 (CI = +/-0.028; p = 0.591)	0.295 (CI = +/-0.233; p = 0.015)	0.153	+0.74%
Loss Cost	2006.1	0.009 (CI = +/-0.030; p = 0.555)	0.288 (CI = +/-0.242; p = 0.022)	0.145	+0.87%
Loss Cost	2006.2	0.005 (CI = +/-0.032; p = 0.771)	0.269 (CI = +/-0.248; p = 0.035)	0.107	+0.46%
Loss Cost	2007.1	0.005 (CI = +/-0.035; p = 0.780)	0.269 (CI = +/-0.259; p = 0.043)	0.100	+0.47%
Loss Cost	2007.2	0.002 (CI = +/-0.037; p = 0.916)	0.257 (CI = +/-0.269; p = 0.060)	0.074	+0.19%
Loss Cost	2008.1	0.016 (CI = +/-0.036; p = 0.374)	0.199 (CI = +/-0.252; p = 0.117)	0.070	+1.61%
Loss Cost	2008.2	0.015 (CI = +/-0.040; p = 0.442)	0.195 (CI = +/-0.264; p = 0.140)	0.043	+1.51%
Loss Cost	2009.1	0.016 (CI = +/-0.044; p = 0.450)	0.190 (CI = +/-0.279; p = 0.169)	0.038	+1.63%
Loss Cost	2009.2	0.008 (CI = +/-0.047; p = 0.719)	0.162 (CI = +/-0.286; p = 0.248)	-0.023	+0.82%
Loss Cost	2010.1	0.022 (CI = +/-0.049; p = 0.363)	0.115 (CI = +/-0.284; p = 0.407)	-0.013	+2.21%
Loss Cost	2010.2	0.018 (CI = +/-0.055; p = 0.504)	0.101 (CI = +/-0.299; p = 0.484)	-0.060	-1.77%
Loss Cost	2011.1	0.007 (CI = +/-0.060; p = 0.808)	0.135 (CI = +/-0.311; p = 0.370)	-0.065	+0.70%
Loss Cost	2011.2	0.015 (CI = +/-0.067; p = 0.632)	0.158 (CI = +/-0.327; p = 0.317)	-0.044	+1.53%
Loss Cost	2012.1	0.032 (CI = +/-0.073; p = 0.355)	0.110 (CI = +/-0.336; p = 0.491)	-0.028	+3.29%
Loss Cost	2012.2	0.011 (CI = +/-0.077; p = 0.761)	0.057 (CI = +/-0.333; p = 0.718)	-0.144	+1.11%
Loss Cost	2013.1	0.019 (CI = +/-0.090; p = 0.659)	0.038 (CI = +/-0.363; p = 0.823)	-0.152	+1.87%
Loss Cost	2013.2	0.070 (CI = +/-0.065; p = 0.036)	0.150 (CI = +/-0.243; p = 0.199)	0.324	+7.28%
Loss Cost	2014.1	0.084 (CI = +/-0.076; p = 0.033)	0.119 (CI = +/-0.262; p = 0.329)	0.365	+8.80%
Loss Cost	2014.2	0.065 (CI = +/-0.086; p = 0.119)	0.084 (CI = +/-0.273; p = 0.498)	0.134	+6.72%
Loss Cost	2015.1	0.053 (CI = +/-0.109; p = 0.285)	0.106 (CI = +/-0.312; p = 0.450)	0.040	+5.47%
Loss Cost	2015.2	0.105 (CI = +/-0.095; p = 0.035)	0.183 (CI = +/-0.246; p = 0.118)	0.520	+11.08%
Loss Cost	2016.1	0.094 (CI = +/-0.132; p = 0.125)	0.200 (CI = +/-0.302; p = 0.151)	0.462	+9.90%
Loss Cost	2016.2	0.087 (CI = +/-0.190; p = 0.270)	0.191 (CI = +/-0.383; p = 0.238)	0.206	+9.12%
Severity	2005.1	0.030 (CI = +/-0.024; p = 0.014)	0.139 (CI = +/-0.206; p = 0.176)	0.201	+3.10%
Severity	2005.2	0.030 (CI = +/-0.025; p = 0.024)	0.135 (CI = +/-0.213; p = 0.203)	0.163	+3.02%
Severity	2006.1	0.027 (CI = +/-0.027; p = 0.052)	0.149 (CI = +/-0.220; p = 0.176)	0.142	+2.73%
Severity	2006.2	0.021 (CI = +/-0.028; p = 0.145)	0.120 (CI = +/-0.219; p = 0.270)	0.056	+2.08%
Severity	2007.1	0.018 (CI = +/-0.030; p = 0.228)	0.131 (CI = +/-0.228; p = 0.248)	0.044	+1.83%
Severity	2007.2	0.013 (CI = +/-0.032; p = 0.425)	0.107 (CI = +/-0.231; p = 0.347)	-0.018	+1.27%
Severity	2008.1	0.022 (CI = +/-0.033; p = 0.191)	0.070 (CI = +/-0.229; p = 0.532)	0.016	+2.17%
Severity	2008.2	0.018 (CI = +/-0.036; p = 0.313)	0.056 (CI = +/-0.238; p = 0.631)	-0.032	+1.79%
Severity	2009.1	0.017 (CI = +/-0.039; p = 0.387)	0.060 (CI = +/-0.250; p = 0.624)	-0.044	+1.68%
Severity	2009.2	0.008 (CI = +/-0.042; p = 0.682)	0.030 (CI = +/-0.254; p = 0.805)	-0.097	+0.84%
Severity	2010.1	0.020 (CI = +/-0.044; p = 0.341)	-0.012 (CI = +/-0.253; p = 0.923)	-0.058	+2.06%
Severity	2010.2	0.021 (CI = +/-0.049; p = 0.371)	-0.009 (CI = +/-0.268; p = 0.943)	-0.068	+2.14%
Severity	2011.1	0.013 (CI = +/-0.054; p = 0.609)	0.016 (CI = +/-0.281; p = 0.906)	-0.111	+1.34%
Severity	2011.2	0.019 (CI = +/-0.061; p = 0.521)	0.031 (CI = +/-0.298; p = 0.827)	-0.105	+1.88%
Severity	2012.1	0.036 (CI = +/-0.065; p = 0.248)	-0.019 (CI = +/-0.300; p = 0.891)	-0.037	+3.71%
Severity	2012.2	0.023 (CI = +/-0.072; p = 0.500)	-0.053 (CI = +/-0.312; p = 0.718)	-0.109	+2.33%
Severity	2013.1	0.033 (CI = +/-0.084; p = 0.411)	-0.077 (CI = +/-0.338; p = 0.627)	-0.093	+3.31%
Severity	2013.2	0.080 (CI = +/-0.062; p = 0.016)	0.026 (CI = +/-0.231; p = 0.809)	0.348	+8.31%
Severity	2014.1	0.076 (CI = +/-0.075; p = 0.047)	0.033 (CI = +/-0.259; p = 0.777)	0.252	+7.94%
Severity	2014.2	0.051 (CI = +/-0.080; p = 0.178)	-0.013 (CI = +/-0.254; p = 0.910)	0.019	+5.25%
Severity	2015.1	0.023 (CI = +/-0.091; p = 0.572)	0.039 (CI = +/-0.260; p = 0.730)	-0.189	+2.30%
Severity	2015.2	0.066 (CI = +/-0.079; p = 0.088)	0.104 (CI = +/-0.206; p = 0.262)	0.314	+6.79%
Severity	2016.1	0.054 (CI = +/-0.109; p = 0.259)	0.122 (CI = +/-0.250; p = 0.266)	0.229	+5.55%
Severity	2016.2	0.066 (CI = +/-0.155; p = 0.303)	0.135 (CI = +/-0.312; p = 0.295)	0.123	+6.80%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.091; p = 0.002)	0.495	-2.26%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	0.486	-2.21%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	0.139 (CI = +/-0.089; p = 0.003)	0.411	-1.81%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.008)	0.149 (CI = +/-0.089; p = 0.002)	0.412	-1.59%
Frequency	2007.1	-0.013 (CI = +/-0.012; p = 0.030)	0.138 (CI = +/-0.090; p = 0.004)	0.333	-1.34%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.090)	0.150 (CI = +/-0.090; p = 0.002)	0.352	-1.06%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.341)	0.129 (CI = +/-0.083; p = 0.004)	0.283	-0.56%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.647)	0.139 (CI = +/-0.083; p = 0.002)	0.325	-0.28%
Frequency	2009.1	0.000 (CI = +/-0.013; p = 0.941)	0.131 (CI = +/-0.085; p = 0.005)	0.285	-0.05%
Frequency	2009.2	0.000 (CI = +/-0.015; p = 0.987)	0.132 (CI = +/-0.089; p = 0.006)	0.275	-0.01%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.854)	0.126 (CI = +/-0.094; p = 0.011)	0.246	+0.14%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.653)	0.110 (CI = +/-0.092; p = 0.021)	0.209	-0.36%
Frequency	2011.1	-0.006 (CI = +/-0.019; p = 0.477)	0.119 (CI = +/-0.096; p = 0.018)	0.235	-0.63%
Frequency	2011.2	-0.003 (CI = +/-0.020; p = 0.726)	0.127 (CI = +/-0.100; p = 0.017)	0.257	-0.34%
Frequency	2012.1	-0.004 (CI = +/-0.024; p = 0.713)	0.129 (CI = +/-0.109; p = 0.023)	0.236	-0.41%
Frequency	2012.2	-0.012 (CI = +/-0.024; p = 0.301)	0.110 (CI = +/-0.105; p = 0.042)	0.238	-1.19%
Frequency	2013.1	-0.014 (CI = +/-0.028; p = 0.302)	0.115 (CI = +/-0.114; p = 0.050)	0.213	-1.39%
Frequency	2013.2	-0.010 (CI = +/-0.033; p = 0.529)	0.124 (CI = +/-0.123; p = 0.048)	0.226	-0.95%
Frequency	2014.1	0.008 (CI = +/-0.029; p = 0.548)	0.086 (CI = +/-0.100; p = 0.082)	0.195	+0.80%
Frequency	2014.2	0.014 (CI = +/-0.034; p = 0.369)	0.097 (CI = +/-0.107; p = 0.070)	0.247	+1.40%
Frequency	2015.1	0.031 (CI = +/-0.032; p = 0.060)	0.066 (CI = +/-0.093; p = 0.136)	0.452	+3.11%
Frequency	2015.2	0.039 (CI = +/-0.038; p = 0.044)	0.079 (CI = +/-0.098; p = 0.096)	0.511	+4.02%
Frequency	2016.1	0.040 (CI = +/-0.053; p = 0.109)	0.078 (CI = +/-0.122; p = 0.162)	0.472	+4.12%
Frequency	2016.2	0.022 (CI = +/-0.060; p = 0.378)	0.056 (CI = +/-0.122; p = 0.272)	0.090	+2.18%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.022 (CI = +/-0.024; p = 0.071)	0.070	+2.22%
Loss Cost	2005.2	0.021 (CI = +/-0.026; p = 0.103)	0.054	+2.12%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.072)	0.074	+2.48%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.147)	0.039	+2.08%
Loss Cost	2007.1	0.023 (CI = +/-0.030; p = 0.120)	0.051	+2.38%
Loss Cost	2007.2	0.021 (CI = +/-0.032; p = 0.195)	0.027	+2.10%
Loss Cost	2008.1	0.034 (CI = +/-0.030; p = 0.030)	0.137	+3.43%
Loss Cost	2008.2	0.033 (CI = +/-0.033; p = 0.049)	0.112	+3.32%
Loss Cost	2009.1	0.037 (CI = +/-0.035; p = 0.041)	0.128	+3.72%
Loss Cost	2009.2	0.031 (CI = +/-0.037; p = 0.101)	0.074	+3.11%
Loss Cost	2010.1	0.043 (CI = +/-0.037; p = 0.025)	0.172	+4.39%
Loss Cost	2010.2	0.041 (CI = +/-0.040; p = 0.049)	0.132	+4.14%
Loss Cost	2011.1	0.037 (CI = +/-0.044; p = 0.095)	0.090	+3.78%
Loss Cost	2011.2	0.043 (CI = +/-0.048; p = 0.075)	0.113	+4.43%
Loss Cost	2012.1	0.058 (CI = +/-0.049; p = 0.023)	0.214	+6.02%
Loss Cost	2012.2	0.046 (CI = +/-0.053; p = 0.082)	0.118	+4.71%
Loss Cost	2013.1	0.055 (CI = +/-0.058; p = 0.062)	0.152	+5.64%
Loss Cost	2013.2	0.088 (CI = +/-0.047; p = 0.001)	0.479	+9.16%
Loss Cost	2014.1	0.100 (CI = +/-0.051; p = 0.001)	0.530	+10.54%
Loss Cost	2014.2	0.089 (CI = +/-0.056; p = 0.005)	0.433	+9.30%
Loss Cost	2015.1	0.090 (CI = +/-0.066; p = 0.012)	0.377	+9.37%
Loss Cost	2015.2	0.115 (CI = +/-0.068; p = 0.003)	0.519	+12.16%
Loss Cost	2016.1	0.120 (CI = +/-0.081; p = 0.008)	0.477	+12.76%
Loss Cost	2016.2	0.112 (CI = +/-0.097; p = 0.029)	0.365	+11.83%
Severity	2005.1	0.042 (CI = +/-0.020; p = 0.000)	0.353	+4.30%
Severity	2005.2	0.041 (CI = +/-0.021; p = 0.000)	0.323	+4.23%
Severity	2006.1	0.041 (CI = +/-0.022; p = 0.001)	0.296	+4.17%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.003)	0.235	+3.66%
Severity	2007.1	0.036 (CI = +/-0.025; p = 0.006)	0.216	+3.67%
Severity	2007.2	0.032 (CI = +/-0.026; p = 0.017)	0.162	+3.26%
Severity	2008.1	0.040 (CI = +/-0.026; p = 0.003)	0.258	+4.13%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.009)	0.216	+3.92%
Severity	2009.1	0.040 (CI = +/-0.030; p = 0.012)	0.206	+4.05%
Severity	2009.2	0.035 (CI = +/-0.032; p = 0.033)	0.146	+3.56%
Severity	2010.1	0.045 (CI = +/-0.032; p = 0.008)	0.245	+4.62%
Severity	2010.2	0.048 (CI = +/-0.035; p = 0.010)	0.243	+4.90%
Severity	2011.1	0.045 (CI = +/-0.038; p = 0.024)	0.192	+4.61%
Severity	2011.2	0.051 (CI = +/-0.042; p = 0.019)	0.219	+5.23%
Severity	2012.1	0.065 (CI = +/-0.042; p = 0.005)	0.331	+6.70%
Severity	2012.2	0.060 (CI = +/-0.047; p = 0.015)	0.259	+6.14%
Severity	2013.1	0.067 (CI = +/-0.051; p = 0.013)	0.285	+6.98%
Severity	2013.2	0.100 (CI = +/-0.037; p = 0.000)	0.669	+10.49%
Severity	2014.1	0.101 (CI = +/-0.042; p = 0.000)	0.629	+10.60%
Severity	2014.2	0.089 (CI = +/-0.046; p = 0.001)	0.548	+9.34%
Severity	2015.1	0.081 (CI = +/-0.052; p = 0.005)	0.451	+8.43%
Severity	2015.2	0.107 (CI = +/-0.047; p = 0.000)	0.662	+11.25%
Severity	2016.1	0.112 (CI = +/-0.056; p = 0.001)	0.629	+11.83%
Severity	2016.2	0.118 (CI = +/-0.068; p = 0.003)	0.591	+12.53%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.286	-1.99%
Frequency	2005.2	-0.020 (CI = +/-0.012; p = 0.001)	0.272	-2.02%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.006)	0.202	-1.62%
Frequency	2006.2	-0.015 (CI = +/-0.012; p = 0.013)	0.166	-1.53%
Frequency	2007.1	-0.013 (CI = +/-0.012; p = 0.045)	0.105	-1.24%
Frequency	2007.2	-0.011 (CI = +/-0.013; p = 0.086)	0.072	-1.13%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.290)	0.006	-0.67%
Frequency	2008.2	-0.006 (CI = +/-0.014; p = 0.394)	-0.010	-0.57%
Frequency	2009.1	-0.003 (CI = +/-0.014; p = 0.655)	-0.033	-0.32%
Frequency	2009.2	-0.004 (CI = +/-0.016; p = 0.573)	-0.029	-0.43%
Frequency	2010.1	-0.002 (CI = +/-0.017; p = 0.787)	-0.042	-0.22%
Frequency	2010.2	-0.007 (CI = +/-0.017; p = 0.385)	-0.010	-0.73%
Frequency	2011.1	-0.008 (CI = +/-0.019; p = 0.392)	-0.011	-0.78%
Frequency	2011.2	-0.008 (CI = +/-0.021; p = 0.449)	-0.021	-0.76%
Frequency	2012.1	-0.006 (CI = +/-0.023; p = 0.562)	-0.035	-0.64%
Frequency	2012.2	-0.014 (CI = +/-0.024; p = 0.245)	0.024	-1.35%
Frequency	2013.1	-0.013 (CI = +/-0.027; p = 0.330)	0.000	-1.25%
Frequency	2013.2	-0.012 (CI = +/-0.030; p = 0.404)	-0.017	-1.21%
Frequency	2014.1	-0.001 (CI = +/-0.030; p = 0.971)	-0.071	-0.05%
Frequency	2014.2	0.000 (CI = +/-0.035; p = 0.982)	-0.077	-0.04%
Frequency	2015.1	0.009 (CI = +/-0.038; p = 0.634)	-0.062	+0.87%
Frequency	2015.2	0.008 (CI = +/-0.045; p = 0.702)	-0.076	+0.81%
Frequency	2016.1	0.008 (CI = +/-0.054; p = 0.741)	-0.087	+0.83%
Frequency	2016.2	-0.006 (CI = +/-0.062; p = 0.827)	-0.105	-0.62%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.018 (CI = +/-0.025; p = 0.146)	0.037	+1.85%
Loss Cost	2005.2	0.017 (CI = +/-0.027; p = 0.202)	0.022	+1.72%
Loss Cost	2006.1	0.021 (CI = +/-0.028; p = 0.147)	0.039	+2.08%
Loss Cost	2006.2	0.016 (CI = +/-0.030; p = 0.277)	0.008	+1.62%
Loss Cost	2007.1	0.019 (CI = +/-0.032; p = 0.231)	0.018	+1.91%
Loss Cost	2007.2	0.016 (CI = +/-0.034; p = 0.351)	-0.004	+1.57%
Loss Cost	2008.1	0.029 (CI = +/-0.032; p = 0.072)	0.089	+2.97%
Loss Cost	2008.2	0.028 (CI = +/-0.035; p = 0.112)	0.065	+2.81%
Loss Cost	2009.1	0.031 (CI = +/-0.037; p = 0.094)	0.079	+3.20%
Loss Cost	2009.2	0.025 (CI = +/-0.040; p = 0.211)	0.028	+2.49%
Loss Cost	2010.1	0.038 (CI = +/-0.040; p = 0.064)	0.114	+3.83%
Loss Cost	2010.2	0.034 (CI = +/-0.044; p = 0.117)	0.075	+3.50%
Loss Cost	2011.1	0.030 (CI = +/-0.048; p = 0.206)	0.035	+3.04%
Loss Cost	2011.2	0.036 (CI = +/-0.053; p = 0.166)	0.054	+3.68%
Loss Cost	2012.1	0.052 (CI = +/-0.055; p = 0.060)	0.145	+5.34%
Loss Cost	2012.2	0.037 (CI = +/-0.058; p = 0.189)	0.049	+3.82%
Loss Cost	2013.1	0.046 (CI = +/-0.064; p = 0.146)	0.078	+4.74%
Loss Cost	2013.2	0.082 (CI = +/-0.053; p = 0.005)	0.400	+8.58%
Loss Cost	2014.1	0.096 (CI = +/-0.058; p = 0.003)	0.455	+10.07%
Loss Cost	2014.2	0.082 (CI = +/-0.065; p = 0.017)	0.339	+8.58%
Loss Cost	2015.1	0.082 (CI = +/-0.076; p = 0.038)	0.275	+8.53%
Loss Cost	2015.2	0.110 (CI = +/-0.081; p = 0.012)	0.429	+11.65%
Loss Cost	2016.1	0.116 (CI = +/-0.098; p = 0.026)	0.380	+12.27%
Loss Cost	2016.2	0.105 (CI = +/-0.121; p = 0.081)	0.248	+11.03%
Severity	2005.1	0.041 (CI = +/-0.021; p = 0.000)	0.321	+4.21%
Severity	2005.2	0.040 (CI = +/-0.022; p = 0.001)	0.291	+4.12%
Severity	2006.1	0.040 (CI = +/-0.024; p = 0.002)	0.263	+4.06%
Severity	2006.2	0.034 (CI = +/-0.025; p = 0.008)	0.200	+3.50%
Severity	2007.1	0.034 (CI = +/-0.026; p = 0.012)	0.181	+3.50%
Severity	2007.2	0.030 (CI = +/-0.028; p = 0.035)	0.127	+3.05%
Severity	2008.1	0.039 (CI = +/-0.028; p = 0.008)	0.220	+3.97%
Severity	2008.2	0.037 (CI = +/-0.030; p = 0.019)	0.177	+3.73%
Severity	2009.1	0.038 (CI = +/-0.032; p = 0.024)	0.167	+3.86%
Severity	2009.2	0.033 (CI = +/-0.035; p = 0.065)	0.108	+3.31%
Severity	2010.1	0.043 (CI = +/-0.035; p = 0.018)	0.203	+4.44%
Severity	2010.2	0.046 (CI = +/-0.038; p = 0.021)	0.201	+4.73%
Severity	2011.1	0.043 (CI = +/-0.042; p = 0.047)	0.150	+4.39%
Severity	2011.2	0.049 (CI = +/-0.046; p = 0.037)	0.176	+5.06%
Severity	2012.1	0.065 (CI = +/-0.047; p = 0.010)	0.290	+6.67%
Severity	2012.2	0.059 (CI = +/-0.052; p = 0.030)	0.215	+6.04%
Severity	2013.1	0.067 (CI = +/-0.058; p = 0.026)	0.243	+6.97%
Severity	2013.2	0.104 (CI = +/-0.042; p = 0.000)	0.649	+10.96%
Severity	2014.1	0.106 (CI = +/-0.048; p = 0.000)	0.608	+11.14%
Severity	2014.2	0.093 (CI = +/-0.053; p = 0.002)	0.516	+9.77%
Severity	2015.1	0.084 (CI = +/-0.061; p = 0.011)	0.409	+8.77%
Severity	2015.2	0.115 (CI = +/-0.055; p = 0.001)	0.650	+12.20%
Severity	2016.1	0.123 (CI = +/-0.066; p = 0.002)	0.623	+13.08%
Severity	2016.2	0.133 (CI = +/-0.081; p = 0.005)	0.596	+14.23%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.344	-2.26%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.000)	0.332	-2.31%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.002)	0.264	-1.90%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.005)	0.227	-1.82%
Frequency	2007.1	-0.015 (CI = +/-0.013; p = 0.018)	0.161	-1.54%
Frequency	2007.2	-0.014 (CI = +/-0.013; p = 0.037)	0.125	-1.43%
Frequency	2008.1	-0.010 (CI = +/-0.013; p = 0.143)	0.047	-0.96%
Frequency	2008.2	-0.009 (CI = +/-0.014; p = 0.208)	0.026	-0.89%
Frequency	2009.1	-0.006 (CI = +/-0.015; p = 0.393)	-0.010	-0.63%
Frequency	2009.2	-0.008 (CI = +/-0.016; p = 0.327)	0.000	-0.79%
Frequency	2010.1	-0.006 (CI = +/-0.018; p = 0.494)	-0.024	-0.59%
Frequency	2010.2	-0.012 (CI = +/-0.018; p = 0.180)	0.042	-1.18%
Frequency	2011.1	-0.013 (CI = +/-0.020; p = 0.183)	0.044	-1.29%
Frequency	2011.2	-0.013 (CI = +/-0.022; p = 0.217)	0.032	-1.31%
Frequency	2012.1	-0.013 (CI = +/-0.024; p = 0.291)	0.010	-1.24%
Frequency	2012.2	-0.021 (CI = +/-0.025; p = 0.086)	0.121	-2.09%
Frequency	2013.1	-0.021 (CI = +/-0.028; p = 0.127)	0.092	-2.08%
Frequency	2013.2	-0.022 (CI = +/-0.032; p = 0.165)	0.071	-2.14%
Frequency	2014.1	-0.010 (CI = +/-0.032; p = 0.526)	-0.043	-0.97%
Frequency	2014.2	-0.011 (CI = +/-0.038; p = 0.536)	-0.048	-1.09%
Frequency	2015.1	-0.002 (CI = +/-0.042; p = 0.909)	-0.090	-0.23%
Frequency	2015.2	-0.005 (CI = +/-0.051; p = 0.835)	-0.095	-0.48%
Frequency	2016.1	-0.007 (CI = +/-0.062; p = 0.797)	-0.102	-0.72%
Frequency	2016.2	-0.028 (CI = +/-0.069; p = 0.369)	-0.011	-2.80%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.029; p = 0.497)	-0.019	+0.97%
Loss Cost	2005.2	0.007 (CI = +/-0.031; p = 0.625)	-0.028	+0.74%
Loss Cost	2006.1	0.011 (CI = +/-0.033; p = 0.498)	-0.020	+1.10%
Loss Cost	2006.2	0.005 (CI = +/-0.034; p = 0.787)	-0.037	+0.46%
Loss Cost	2007.1	0.007 (CI = +/-0.037; p = 0.695)	-0.035	+0.71%
Loss Cost	2007.2	0.002 (CI = +/-0.040; p = 0.921)	-0.043	+0.19%
Loss Cost	2008.1	0.018 (CI = +/-0.038; p = 0.332)	-0.001	+1.82%
Loss Cost	2008.2	0.015 (CI = +/-0.041; p = 0.456)	-0.020	+1.51%
Loss Cost	2009.1	0.019 (CI = +/-0.045; p = 0.397)	-0.012	+1.87%
Loss Cost	2009.2	0.008 (CI = +/-0.047; p = 0.722)	-0.045	+0.82%
Loss Cost	2010.1	0.024 (CI = +/-0.049; p = 0.321)	0.002	+2.38%
Loss Cost	2010.2	0.018 (CI = +/-0.054; p = 0.498)	-0.030	+1.77%
Loss Cost	2011.1	0.009 (CI = +/-0.059; p = 0.739)	-0.055	+0.95%
Loss Cost	2011.2	0.015 (CI = +/-0.066; p = 0.632)	-0.050	+1.53%
Loss Cost	2012.1	0.035 (CI = +/-0.071; p = 0.306)	0.008	+3.55%
Loss Cost	2012.2	0.011 (CI = +/-0.074; p = 0.752)	-0.068	+1.11%
Loss Cost	2013.1	0.020 (CI = +/-0.085; p = 0.622)	-0.061	+1.99%
Loss Cost	2013.2	0.070 (CI = +/-0.066; p = 0.040)	0.269	+7.28%
Loss Cost	2014.1	0.089 (CI = +/-0.074; p = 0.023)	0.361	+9.34%
Loss Cost	2014.2	0.065 (CI = +/-0.082; p = 0.107)	0.181	+6.72%
Loss Cost	2015.1	0.060 (CI = +/-0.102; p = 0.214)	0.083	+6.15%
Loss Cost	2015.2	0.105 (CI = +/-0.106; p = 0.051)	0.361	+11.08%
Loss Cost	2016.1	0.113 (CI = +/-0.140; p = 0.096)	0.293	+12.01%
Loss Cost	2016.2	0.087 (CI = +/-0.191; p = 0.293)	0.060	+9.12%
Severity	2005.1	0.031 (CI = +/-0.024; p = 0.012)	0.175	+3.19%
Severity	2005.2	0.030 (CI = +/-0.026; p = 0.025)	0.141	+3.02%
Severity	2006.1	0.028 (CI = +/-0.028; p = 0.047)	0.111	+2.85%
Severity	2006.2	0.021 (CI = +/-0.028; p = 0.146)	0.046	+2.08%
Severity	2007.1	0.019 (CI = +/-0.030; p = 0.203)	0.028	+1.95%
Severity	2007.2	0.013 (CI = +/-0.032; p = 0.424)	-0.014	+1.27%
Severity	2008.1	0.022 (CI = +/-0.032; p = 0.169)	0.042	+2.25%
Severity	2008.2	0.018 (CI = +/-0.035; p = 0.304)	0.005	+1.79%
Severity	2009.1	0.017 (CI = +/-0.038; p = 0.356)	-0.005	+1.76%
Severity	2009.2	0.008 (CI = +/-0.041; p = 0.674)	-0.043	+0.84%
Severity	2010.1	0.020 (CI = +/-0.042; p = 0.329)	0.000	+2.04%
Severity	2010.2	0.021 (CI = +/-0.047; p = 0.356)	-0.006	+2.14%
Severity	2011.1	0.014 (CI = +/-0.052; p = 0.587)	-0.042	+1.37%
Severity	2011.2	0.019 (CI = +/-0.058; p = 0.506)	-0.035	+1.88%
Severity	2012.1	0.036 (CI = +/-0.062; p = 0.234)	0.035	+3.66%
Severity	2012.2	0.023 (CI = +/-0.069; p = 0.484)	-0.036	+2.33%
Severity	2013.1	0.030 (CI = +/-0.080; p = 0.425)	-0.025	+3.06%
Severity	2013.2	0.080 (CI = +/-0.058; p = 0.012)	0.403	+8.31%
Severity	2014.1	0.078 (CI = +/-0.070; p = 0.032)	0.320	+8.09%
Severity	2014.2	0.051 (CI = +/-0.074; p = 0.152)	0.126	+5.25%
Severity	2015.1	0.025 (CI = +/-0.082; p = 0.501)	-0.059	+2.54%
Severity	2015.2	0.066 (CI = +/-0.079; p = 0.091)	0.262	+6.79%
Severity	2016.1	0.066 (CI = +/-0.106; p = 0.181)	0.156	+6.78%
Severity	2016.2	0.066 (CI = +/-0.149; p = 0.309)	0.045	+6.80%
Frequency	2005.1	-0.022 (CI = +/-0.012; p = 0.001)	0.290	-2.16%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.278	-2.21%
Frequency	2006.1	-0.017 (CI = +/-0.013; p = 0.010)	0.197	-1.70%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.024)	0.155	-1.59%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.084)	0.082	-1.22%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.158)	0.045	-1.06%
Frequency	2008.1	-0.004 (CI = +/-0.014; p = 0.542)	-0.027	-0.42%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.712)	-0.041	-0.28%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.884)	-0.049	+0.11%
Frequency	2009.2	0.000 (CI = +/-0.018; p = 0.989)	-0.053	-0.01%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.717)	-0.048	+0.33%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.696)	-0.049	-0.36%
Frequency	2011.1	-0.004 (CI = +/-0.021; p = 0.689)	-0.052	-0.41%
Frequency	2011.2	-0.003 (CI = +/-0.024; p = 0.769)	-0.060	-0.34%
Frequency	2012.1	-0.001 (CI = +/-0.028; p = 0.936)	-0.071	-0.11%
Frequency	2012.2	-0.012 (CI = +/-0.028; p = 0.365)	-0.009	-1.19%
Frequency	2013.1	-0.010 (CI = +/-0.032; p = 0.492)	-0.040	-1.04%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.588)	-0.061	-0.95%
Frequency	2014.1	0.012 (CI = +/-0.032; p = 0.437)	-0.032	+1.16%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.438)	-0.035	+1.40%
Frequency	2015.1	0.035 (CI = +/-0.034; p = 0.049)	0.326	+3.52%
Frequency	2015.2	0.039 (CI = +/-0.044; p = 0.070)	0.309	+4.02%
Frequency	2016.1	0.048 (CI = +/-0.056; p = 0.082)	0.323	+4.90%
Frequency	2016.2	0.022 (CI = +/-0.059; p = 0.393)	-0.022	+2.18%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.032 (CI = +/-0.020; p = 0.003)	0.238	+3.22%
Loss Cost	2005.2	0.032 (CI = +/-0.022; p = 0.005)	0.226	+3.29%
Loss Cost	2006.1	0.039 (CI = +/-0.022; p = 0.001)	0.301	+3.94%
Loss Cost	2006.2	0.037 (CI = +/-0.024; p = 0.004)	0.254	+3.74%
Loss Cost	2007.1	0.044 (CI = +/-0.024; p = 0.001)	0.327	+4.46%
Loss Cost	2008.1	0.044 (CI = +/-0.027; p = 0.002)	0.303	+4.55%
Loss Cost	2008.2	0.046 (CI = +/-0.029; p = 0.004)	0.285	+4.67%
Loss Cost	2009.1	0.053 (CI = +/-0.031; p = 0.002)	0.343	+5.46%
Loss Cost	2010.1	0.050 (CI = +/-0.034; p = 0.006)	0.280	+5.12%
Loss Cost	2010.2	0.049 (CI = +/-0.037; p = 0.012)	0.242	+5.04%
Loss Cost	2011.1	0.048 (CI = +/-0.041; p = 0.025)	0.198	+4.88%
Loss Cost	2011.2	0.057 (CI = +/-0.044; p = 0.013)	0.255	+5.90%
Loss Cost	2012.1	0.078 (CI = +/-0.041; p = 0.001)	0.454	+8.14%
Loss Cost	2012.2	0.069 (CI = +/-0.046; p = 0.005)	0.356	+7.18%
Loss Cost	2013.2	0.088 (CI = +/-0.047; p = 0.001)	0.479	+9.16%
Loss Cost	2014.1	0.100 (CI = +/-0.051; p = 0.001)	0.530	+10.54%
Loss Cost	2014.2	0.089 (CI = +/-0.056; p = 0.005)	0.433	+9.30%
Loss Cost	2015.1	0.090 (CI = +/-0.066; p = 0.012)	0.377	+9.37%
Loss Cost	2015.2	0.115 (CI = +/-0.068; p = 0.003)	0.519	+12.16%
Loss Cost	2016.1	0.120 (CI = +/-0.081; p = 0.008)	0.477	+12.76%
Loss Cost	2016.2	0.112 (CI = +/-0.097; p = 0.029)	0.365	+11.83%
Severity	2005.1	0.050 (CI = +/-0.016; p = 0.000)	0.586	+5.15%
Severity	2005.2	0.051 (CI = +/-0.017; p = 0.000)	0.568	+5.23%
Severity	2006.1	0.052 (CI = +/-0.018; p = 0.000)	0.554	+5.37%
Severity	2006.2	0.049 (CI = +/-0.019; p = 0.000)	0.500	+5.00%
Severity	2007.1	0.052 (CI = +/-0.020; p = 0.000)	0.503	+5.29%
Severity	2008.1	0.050 (CI = +/-0.022; p = 0.000)	0.452	+5.12%
Severity	2008.2	0.050 (CI = +/-0.024; p = 0.000)	0.416	+5.10%
Severity	2009.1	0.054 (CI = +/-0.026; p = 0.000)	0.429	+5.54%
Severity	2010.1	0.051 (CI = +/-0.029; p = 0.001)	0.369	+5.28%
Severity	2010.2	0.056 (CI = +/-0.031; p = 0.001)	0.383	+5.75%
Severity	2011.1	0.055 (CI = +/-0.034; p = 0.003)	0.336	+5.65%
Severity	2011.2	0.064 (CI = +/-0.037; p = 0.002)	0.399	+6.63%
Severity	2012.1	0.084 (CI = +/-0.033; p = 0.000)	0.611	+8.72%
Severity	2012.2	0.083 (CI = +/-0.037; p = 0.000)	0.557	+8.63%
Severity	2013.2	0.100 (CI = +/-0.037; p = 0.000)	0.669	+10.49%
Severity	2014.1	0.101 (CI = +/-0.042; p = 0.000)	0.629	+10.60%
Severity	2014.2	0.089 (CI = +/-0.046; p = 0.001)	0.548	+9.34%
Severity	2015.1	0.081 (CI = +/-0.052; p = 0.005)	0.451	+8.43%
Severity	2015.2	0.107 (CI = +/-0.047; p = 0.000)	0.662	+11.25%
Severity	2016.1	0.112 (CI = +/-0.056; p = 0.001)	0.629	+11.83%
Severity	2016.2	0.118 (CI = +/-0.068; p = 0.003)	0.591	+12.53%
Frequency	2005.1	-0.019 (CI = +/-0.011; p = 0.002)	0.249	-1.83%
Frequency	2005.2	-0.019 (CI = +/-0.012; p = 0.004)	0.229	-1.84%
Frequency	2006.1	-0.014 (CI = +/-0.012; p = 0.025)	0.143	-1.35%
Frequency	2006.2	-0.012 (CI = +/-0.013; p = 0.060)	0.096	-1.19%
Frequency	2007.1	-0.008 (CI = +/-0.013; p = 0.215)	0.023	-0.78%
Frequency	2008.1	-0.005 (CI = +/-0.014; p = 0.419)	-0.013	-0.54%
Frequency	2008.2	-0.004 (CI = +/-0.015; p = 0.570)	-0.029	-0.41%
Frequency	2009.1	-0.001 (CI = +/-0.016; p = 0.928)	-0.045	-0.07%
Frequency	2010.1	-0.002 (CI = +/-0.017; p = 0.855)	-0.046	-0.15%
Frequency	2010.2	-0.007 (CI = +/-0.018; p = 0.438)	-0.018	-0.68%
Frequency	2011.1	-0.007 (CI = +/-0.020; p = 0.451)	-0.021	-0.73%
Frequency	2011.2	-0.007 (CI = +/-0.022; p = 0.521)	-0.031	-0.69%
Frequency	2012.1	-0.005 (CI = +/-0.025; p = 0.658)	-0.046	-0.53%
Frequency	2012.2	-0.013 (CI = +/-0.026; p = 0.295)	0.010	-1.33%
Frequency	2013.2	-0.012 (CI = +/-0.030; p = 0.404)	-0.017	-1.21%
Frequency	2014.1	-0.001 (CI = +/-0.030; p = 0.971)	-0.071	-0.05%
Frequency	2014.2	0.000 (CI = +/-0.035; p = 0.982)	-0.077	-0.04%
Frequency	2015.1	0.009 (CI = +/-0.038; p = 0.634)	-0.062	+0.87%
Frequency	2015.2	0.008 (CI = +/-0.045; p = 0.702)	-0.076	+0.81%
Frequency	2016.1	0.008 (CI = +/-0.054; p = 0.741)	-0.087	+0.83%
Frequency	2016.2	-0.006 (CI = +/-0.062; p = 0.827)	-0.105	-0.62%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = 2007.2, 2009.2, 2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.028 (CI = +/-0.021; p = 0.010)	0.185	+2.85%
Loss Cost	2005.2	0.029 (CI = +/-0.022; p = 0.014)	0.172	+2.91%
Loss Cost	2006.1	0.035 (CI = +/-0.023; p = 0.004)	0.246	+3.56%
Loss Cost	2006.2	0.033 (CI = +/-0.025; p = 0.012)	0.197	+3.32%
Loss Cost	2007.1	0.040 (CI = +/-0.026; p = 0.004)	0.269	+4.05%
Loss Cost	2008.1	0.040 (CI = +/-0.028; p = 0.007)	0.242	+4.10%
Loss Cost	2008.2	0.041 (CI = +/-0.031; p = 0.012)	0.222	+4.19%
Loss Cost	2009.1	0.049 (CI = +/-0.033; p = 0.005)	0.281	+5.00%
Loss Cost	2010.1	0.045 (CI = +/-0.036; p = 0.018)	0.213	+4.57%
Loss Cost	2010.2	0.043 (CI = +/-0.040; p = 0.035)	0.172	+4.42%
Loss Cost	2011.1	0.041 (CI = +/-0.044; p = 0.067)	0.128	+4.19%
Loss Cost	2011.2	0.051 (CI = +/-0.048; p = 0.039)	0.182	+5.22%
Loss Cost	2012.1	0.073 (CI = +/-0.046; p = 0.004)	0.383	+7.62%
Loss Cost	2012.2	0.063 (CI = +/-0.051; p = 0.019)	0.272	+6.47%
Loss Cost	2013.2	0.082 (CI = +/-0.053; p = 0.005)	0.400	+8.58%
Loss Cost	2014.1	0.096 (CI = +/-0.058; p = 0.003)	0.455	+10.07%
Loss Cost	2014.2	0.082 (CI = +/-0.065; p = 0.017)	0.339	+8.58%
Loss Cost	2015.1	0.082 (CI = +/-0.076; p = 0.038)	0.275	+8.53%
Loss Cost	2015.2	0.110 (CI = +/-0.081; p = 0.012)	0.429	+11.65%
Loss Cost	2016.1	0.116 (CI = +/-0.098; p = 0.026)	0.380	+12.27%
Loss Cost	2016.2	0.105 (CI = +/-0.121; p = 0.081)	0.248	+11.03%
Severity	2005.1	0.049 (CI = +/-0.017; p = 0.000)	0.556	+5.06%
Severity	2005.2	0.050 (CI = +/-0.018; p = 0.000)	0.537	+5.15%
Severity	2006.1	0.051 (CI = +/-0.019; p = 0.000)	0.522	+5.28%
Severity	2006.2	0.048 (CI = +/-0.020; p = 0.000)	0.463	+4.88%
Severity	2007.1	0.051 (CI = +/-0.022; p = 0.000)	0.466	+5.18%
Severity	2008.1	0.049 (CI = +/-0.024; p = 0.000)	0.411	+4.99%
Severity	2008.2	0.048 (CI = +/-0.026; p = 0.001)	0.373	+4.96%
Severity	2009.1	0.053 (CI = +/-0.028; p = 0.001)	0.387	+5.41%
Severity	2010.1	0.050 (CI = +/-0.031; p = 0.003)	0.323	+5.12%
Severity	2010.2	0.055 (CI = +/-0.034; p = 0.003)	0.338	+5.62%
Severity	2011.1	0.053 (CI = +/-0.038; p = 0.009)	0.289	+5.49%
Severity	2011.2	0.063 (CI = +/-0.041; p = 0.004)	0.354	+6.55%
Severity	2012.1	0.085 (CI = +/-0.036; p = 0.000)	0.579	+8.87%
Severity	2012.2	0.084 (CI = +/-0.042; p = 0.001)	0.522	+8.79%
Severity	2013.2	0.104 (CI = +/-0.042; p = 0.000)	0.649	+10.96%
Severity	2014.1	0.106 (CI = +/-0.048; p = 0.000)	0.608	+11.14%
Severity	2014.2	0.093 (CI = +/-0.053; p = 0.002)	0.516	+9.77%
Severity	2015.1	0.084 (CI = +/-0.061; p = 0.011)	0.409	+8.77%
Severity	2015.2	0.115 (CI = +/-0.055; p = 0.001)	0.650	+12.20%
Severity	2016.1	0.123 (CI = +/-0.066; p = 0.002)	0.623	+13.08%
Severity	2016.2	0.133 (CI = +/-0.081; p = 0.005)	0.596	+14.23%
Frequency	2005.1	-0.021 (CI = +/-0.012; p = 0.001)	0.309	-2.10%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.290	-2.13%
Frequency	2006.1	-0.016 (CI = +/-0.012; p = 0.009)	0.205	-1.63%
Frequency	2006.2	-0.015 (CI = +/-0.013; p = 0.025)	0.154	-1.49%
Frequency	2007.1	-0.011 (CI = +/-0.013; p = 0.103)	0.070	-1.07%
Frequency	2008.1	-0.008 (CI = +/-0.014; p = 0.228)	0.022	-0.85%
Frequency	2008.2	-0.007 (CI = +/-0.015; p = 0.335)	-0.001	-0.73%
Frequency	2009.1	-0.004 (CI = +/-0.017; p = 0.624)	-0.035	-0.40%
Frequency	2010.1	-0.005 (CI = +/-0.018; p = 0.555)	-0.031	-0.53%
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.216)	0.031	-1.13%
Frequency	2011.1	-0.012 (CI = +/-0.021; p = 0.223)	0.030	-1.24%
Frequency	2011.2	-0.013 (CI = +/-0.023; p = 0.268)	0.017	-1.25%
Frequency	2012.1	-0.012 (CI = +/-0.026; p = 0.364)	-0.007	-1.15%
Frequency	2012.2	-0.022 (CI = +/-0.027; p = 0.111)	0.105	-2.14%
Frequency	2013.2	-0.022 (CI = +/-0.032; p = 0.165)	0.071	-2.14%
Frequency	2014.1	-0.010 (CI = +/-0.032; p = 0.526)	-0.043	-0.97%
Frequency	2014.2	-0.011 (CI = +/-0.038; p = 0.536)	-0.048	-1.09%
Frequency	2015.1	-0.002 (CI = +/-0.042; p = 0.909)	-0.090	-0.23%
Frequency	2015.2	-0.005 (CI = +/-0.051; p = 0.835)	-0.095	-0.48%
Frequency	2016.1	-0.007 (CI = +/-0.062; p = 0.797)	-0.102	-0.72%
Frequency	2016.2	-0.028 (CI = +/-0.069; p = 0.369)	-0.011	-2.80%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.019 (CI = +/-0.023; p = 0.091)	0.074	+1.96%
Loss Cost	2005.2	0.019 (CI = +/-0.025; p = 0.120)	0.060	+1.94%
Loss Cost	2006.1	0.026 (CI = +/-0.025; p = 0.043)	0.130	+2.66%
Loss Cost	2006.2	0.022 (CI = +/-0.027; p = 0.104)	0.076	+2.27%
Loss Cost	2007.1	0.030 (CI = +/-0.029; p = 0.040)	0.146	+3.06%
Loss Cost	2008.1	0.030 (CI = +/-0.032; p = 0.068)	0.115	+3.00%
Loss Cost	2008.2	0.029 (CI = +/-0.035; p = 0.098)	0.092	+2.99%
Loss Cost	2009.1	0.038 (CI = +/-0.038; p = 0.051)	0.151	+3.88%
Loss Cost	2010.1	0.031 (CI = +/-0.042; p = 0.140)	0.072	+3.16%
Loss Cost	2010.2	0.027 (CI = +/-0.047; p = 0.236)	0.029	+2.79%
Loss Cost	2011.1	0.022 (CI = +/-0.053; p = 0.389)	-0.013	+2.24%
Loss Cost	2011.2	0.033 (CI = +/-0.059; p = 0.251)	0.028	+3.36%
Loss Cost	2012.1	0.062 (CI = +/-0.056; p = 0.032)	0.252	+6.43%
Loss Cost	2012.2	0.044 (CI = +/-0.062; p = 0.147)	0.097	+4.50%
Loss Cost	2013.2	0.070 (CI = +/-0.066; p = 0.040)	0.269	+7.28%
Loss Cost	2014.1	0.089 (CI = +/-0.074; p = 0.023)	0.361	+9.34%
Loss Cost	2014.2	0.065 (CI = +/-0.082; p = 0.107)	0.181	+6.72%
Loss Cost	2015.1	0.060 (CI = +/-0.102; p = 0.214)	0.083	+6.15%
Loss Cost	2015.2	0.105 (CI = +/-0.106; p = 0.051)	0.361	+11.08%
Loss Cost	2016.1	0.113 (CI = +/-0.140; p = 0.096)	0.293	+12.01%
Loss Cost	2016.2	0.087 (CI = +/-0.191; p = 0.293)	0.060	+9.12%
Severity	2005.1	0.039 (CI = +/-0.018; p = 0.000)	0.422	+4.01%
Severity	2005.2	0.039 (CI = +/-0.020; p = 0.000)	0.393	+4.03%
Severity	2006.1	0.040 (CI = +/-0.021; p = 0.001)	0.369	+4.09%
Severity	2006.2	0.034 (CI = +/-0.022; p = 0.004)	0.285	+3.48%
Severity	2007.1	0.036 (CI = +/-0.024; p = 0.005)	0.281	+3.71%
Severity	2008.1	0.032 (CI = +/-0.027; p = 0.021)	0.202	+3.28%
Severity	2008.2	0.030 (CI = +/-0.030; p = 0.047)	0.150	+3.05%
Severity	2009.1	0.033 (CI = +/-0.033; p = 0.046)	0.158	+3.40%
Severity	2010.1	0.027 (CI = +/-0.036; p = 0.134)	0.076	+2.74%
Severity	2010.2	0.030 (CI = +/-0.041; p = 0.130)	0.083	+3.10%
Severity	2011.1	0.026 (CI = +/-0.045; p = 0.250)	0.026	+2.59%
Severity	2011.2	0.035 (CI = +/-0.050; p = 0.155)	0.077	+3.60%
Severity	2012.1	0.061 (CI = +/-0.047; p = 0.014)	0.336	+6.34%
Severity	2012.2	0.056 (CI = +/-0.055; p = 0.047)	0.232	+5.73%
Severity	2013.2	0.080 (CI = +/-0.058; p = 0.012)	0.403	+8.31%
Severity	2014.1	0.078 (CI = +/-0.070; p = 0.032)	0.320	+8.09%
Severity	2014.2	0.051 (CI = +/-0.074; p = 0.152)	0.126	+5.25%
Severity	2015.1	0.025 (CI = +/-0.082; p = 0.501)	-0.059	+2.54%
Severity	2015.2	0.066 (CI = +/-0.079; p = 0.091)	0.262	+6.79%
Severity	2016.1	0.066 (CI = +/-0.106; p = 0.181)	0.156	+6.78%
Severity	2016.2	0.066 (CI = +/-0.149; p = 0.309)	0.045	+6.80%
Frequency	2005.1	-0.020 (CI = +/-0.013; p = 0.004)	0.254	-1.98%
Frequency	2005.2	-0.020 (CI = +/-0.014; p = 0.007)	0.234	-2.00%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.041)	0.133	-1.38%
Frequency	2006.2	-0.012 (CI = +/-0.014; p = 0.102)	0.077	-1.17%
Frequency	2007.1	-0.006 (CI = +/-0.014; p = 0.374)	-0.008	-0.62%
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.715)	-0.043	-0.27%
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.939)	-0.052	-0.06%
Frequency	2009.1	0.005 (CI = +/-0.017; p = 0.584)	-0.038	+0.46%
Frequency	2010.1	0.004 (CI = +/-0.020; p = 0.670)	-0.047	+0.41%
Frequency	2010.2	-0.003 (CI = +/-0.020; p = 0.755)	-0.056	-0.30%
Frequency	2011.1	-0.003 (CI = +/-0.023; p = 0.758)	-0.060	-0.33%
Frequency	2011.2	-0.002 (CI = +/-0.026; p = 0.854)	-0.069	-0.23%
Frequency	2012.1	0.001 (CI = +/-0.030; p = 0.952)	-0.077	+0.08%
Frequency	2012.2	-0.012 (CI = +/-0.031; p = 0.427)	-0.026	-1.17%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.588)	-0.061	-0.95%
Frequency	2014.1	0.012 (CI = +/-0.032; p = 0.437)	-0.032	+1.16%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.438)	-0.035	+1.40%
Frequency	2015.1	0.035 (CI = +/-0.034; p = 0.049)	0.326	+3.52%
Frequency	2015.2	0.039 (CI = +/-0.044; p = 0.070)	0.309	+4.02%
Frequency	2016.1	0.048 (CI = +/-0.056; p = 0.082)	0.323	+4.90%
Frequency	2016.2	0.022 (CI = +/-0.059; p = 0.393)	-0.022	+2.18%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.017 (CI = +/-0.009; p = 0.001)	0.177 (CI = +/-0.088; p = 0.000)	0.459	-1.65%
Loss Cost	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.170 (CI = +/-0.089; p = 0.000)	0.472	-1.78%
Loss Cost	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	0.176 (CI = +/-0.091; p = 0.000)	0.470	-1.89%
Loss Cost	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	0.181 (CI = +/-0.094; p = 0.000)	0.466	-1.80%
Loss Cost	2007.1	-0.018 (CI = +/-0.011; p = 0.003)	0.179 (CI = +/-0.097; p = 0.001)	0.426	-1.77%
Loss Cost	2007.2	-0.016 (CI = +/-0.012; p = 0.010)	0.188 (CI = +/-0.099; p = 0.001)	0.428	-1.59%
Loss Cost	2008.1	-0.015 (CI = +/-0.013; p = 0.023)	0.183 (CI = +/-0.103; p = 0.001)	0.377	-1.48%
Loss Cost	2008.2	-0.014 (CI = +/-0.014; p = 0.040)	0.186 (CI = +/-0.106; p = 0.001)	0.376	-1.42%
Loss Cost	2009.1	-0.014 (CI = +/-0.015; p = 0.057)	0.186 (CI = +/-0.111; p = 0.002)	0.344	-1.43%
Loss Cost	2009.2	-0.016 (CI = +/-0.016; p = 0.048)	0.179 (CI = +/-0.115; p = 0.004)	0.347	-1.59%
Loss Cost	2010.1	-0.020 (CI = +/-0.017; p = 0.019)	0.196 (CI = +/-0.115; p = 0.002)	0.408	-2.00%
Loss Cost	2010.2	-0.025 (CI = +/-0.017; p = 0.005)	0.177 (CI = +/-0.111; p = 0.003)	0.461	-2.48%
Loss Cost	2011.1	-0.032 (CI = +/-0.016; p = 0.001)	0.203 (CI = +/-0.102; p = 0.001)	0.592	-3.16%
Loss Cost	2011.2	-0.034 (CI = +/-0.017; p = 0.001)	0.196 (CI = +/-0.106; p = 0.001)	0.600	-3.36%
Loss Cost	2012.1	-0.039 (CI = +/-0.019; p = 0.000)	0.211 (CI = +/-0.107; p = 0.001)	0.624	-3.78%
Loss Cost	2012.2	-0.042 (CI = +/-0.020; p = 0.000)	0.199 (CI = +/-0.109; p = 0.001)	0.650	-4.16%
Loss Cost	2013.1	-0.047 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.112; p = 0.001)	0.662	-4.62%
Loss Cost	2013.2	-0.050 (CI = +/-0.024; p = 0.001)	0.207 (CI = +/-0.118; p = 0.002)	0.666	-4.86%
Loss Cost	2014.1	-0.048 (CI = +/-0.028; p = 0.002)	0.203 (CI = +/-0.127; p = 0.004)	0.591	-4.72%
Loss Cost	2014.2	-0.048 (CI = +/-0.032; p = 0.007)	0.205 (CI = +/-0.137; p = 0.007)	0.579	-4.66%
Loss Cost	2015.1	-0.049 (CI = +/-0.037; p = 0.014)	0.208 (CI = +/-0.151; p = 0.011)	0.514	-4.80%
Loss Cost	2015.2	-0.056 (CI = +/-0.043; p = 0.015)	0.194 (CI = +/-0.160; p = 0.022)	0.534	-5.43%
Loss Cost	2016.1	-0.063 (CI = +/-0.051; p = 0.020)	0.210 (CI = +/-0.175; p = 0.024)	0.509	-6.13%
Loss Cost	2016.2	-0.084 (CI = +/-0.049; p = 0.004)	0.171 (CI = +/-0.157; p = 0.036)	0.666	-8.10%
Severity	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.047; p = 0.000)	0.653	+1.55%
Severity	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.048; p = 0.000)	0.617	+1.52%
Severity	2006.1	0.015 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.050; p = 0.001)	0.610	+1.52%
Severity	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.098 (CI = +/-0.051; p = 0.000)	0.609	+1.60%
Severity	2007.1	0.015 (CI = +/-0.006; p = 0.000)	0.101 (CI = +/-0.052; p = 0.000)	0.599	+1.53%
Severity	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.054; p = 0.001)	0.568	+1.54%
Severity	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.055; p = 0.001)	0.589	+1.67%
Severity	2008.2	0.017 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.057; p = 0.002)	0.569	+1.73%
Severity	2009.1	0.018 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.059; p = 0.003)	0.570	+1.79%
Severity	2009.2	0.018 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.061; p = 0.004)	0.528	+1.78%
Severity	2010.1	0.016 (CI = +/-0.009; p = 0.001)	0.103 (CI = +/-0.062; p = 0.003)	0.522	+1.60%
Severity	2010.2	0.015 (CI = +/-0.010; p = 0.005)	0.099 (CI = +/-0.065; p = 0.005)	0.455	+1.50%
Severity	2011.1	0.012 (CI = +/-0.010; p = 0.023)	0.112 (CI = +/-0.062; p = 0.001)	0.485	+1.17%
Severity	2011.2	0.008 (CI = +/-0.010; p = 0.093)	0.100 (CI = +/-0.059; p = 0.002)	0.408	+0.83%
Severity	2012.1	0.009 (CI = +/-0.011; p = 0.085)	0.096 (CI = +/-0.062; p = 0.005)	0.409	+0.94%
Severity	2012.2	0.009 (CI = +/-0.012; p = 0.137)	0.095 (CI = +/-0.066; p = 0.008)	0.352	+0.89%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.418)	0.108 (CI = +/-0.064; p = 0.003)	0.416	+0.49%
Severity	2013.2	0.002 (CI = +/-0.013; p = 0.792)	0.099 (CI = +/-0.065; p = 0.006)	0.354	+0.17%
Severity	2014.1	-0.003 (CI = +/-0.014; p = 0.666)	0.111 (CI = +/-0.064; p = 0.002)	0.451	-0.28%
Severity	2014.2	-0.003 (CI = +/-0.016; p = 0.671)	0.110 (CI = +/-0.069; p = 0.004)	0.428	-0.32%
Severity	2015.1	-0.004 (CI = +/-0.019; p = 0.639)	0.113 (CI = +/-0.075; p = 0.007)	0.407	-0.41%
Severity	2015.2	-0.006 (CI = +/-0.022; p = 0.535)	0.108 (CI = +/-0.081; p = 0.014)	0.374	-0.62%
Severity	2016.1	-0.003 (CI = +/-0.026; p = 0.799)	0.101 (CI = +/-0.090; p = 0.031)	0.291	-0.30%
Severity	2016.2	-0.003 (CI = +/-0.032; p = 0.853)	0.102 (CI = +/-0.100; p = 0.048)	0.258	-0.26%
Frequency	2005.1	-0.032 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.079; p = 0.044)	0.667	-3.15%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.081; p = 0.065)	0.668	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.083; p = 0.051)	0.664	-3.36%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.086; p = 0.057)	0.647	-3.35%
Frequency	2007.1	-0.033 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.088; p = 0.081)	0.604	-3.25%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.090; p = 0.058)	0.577	-3.09%
Frequency	2008.1	-0.032 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.093; p = 0.065)	0.543	-3.10%
Frequency	2008.2	-0.031 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.097; p = 0.075)	0.524	-3.10%
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	0.090 (CI = +/-0.101; p = 0.078)	0.494	-3.15%
Frequency	2009.2	-0.034 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.104; p = 0.112)	0.501	-3.32%
Frequency	2010.1	-0.036 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.108; p = 0.087)	0.504	-3.54%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.107; p = 0.145)	0.555	-3.93%
Frequency	2011.1	-0.044 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.108; p = 0.093)	0.577	-4.28%
Frequency	2011.2	-0.042 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.113; p = 0.092)	0.544	-4.15%
Frequency	2012.1	-0.048 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.113; p = 0.045)	0.593	-4.67%
Frequency	2012.2	-0.051 (CI = +/-0.021; p = 0.000)	0.104 (CI = +/-0.116; p = 0.076)	0.609	-5.01%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	0.106 (CI = +/-0.124; p = 0.087)	0.558	-5.08%
Frequency	2013.2	-0.051 (CI = +/-0.027; p = 0.001)	0.108 (CI = +/-0.133; p = 0.101)	0.526	-5.01%
Frequency	2014.1	-0.046 (CI = +/-0.030; p = 0.006)	0.092 (CI = +/-0.138; p = 0.175)	0.399	-4.45%
Frequency	2014.2	-0.045 (CI = +/-0.034; p = 0.015)	0.094 (CI = +/-0.149; p = 0.194)	0.360	-4.36%
Frequency	2015.1	-0.045 (CI = +/-0.041; p = 0.032)	0.096 (CI = +/-0.164; p = 0.225)	0.277	-4.41%
Frequency	2015.2	-0.050 (CI = +/-0.047; p = 0.042)	0.086 (CI = +/-0.177; p = 0.305)	0.278	-4.83%
Frequency	2016.1	-0.060 (CI = +/-0.055; p = 0.035)	0.109 (CI = +/-0.190; p = 0.226)	0.314	-5.85%
Frequency	2016.2	-0.082 (CI = +/-0.055; p = 0.009)	0.070 (CI = +/-0.176; p = 0.388)	0.510	-7.86%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.016 (CI = +/-0.009; p = 0.002)	0.183 (CI = +/-0.089; p = 0.000)	0.457	-1.55%
Loss Cost	2005.2	-0.017 (CI = +/-0.010; p = 0.002)	0.176 (CI = +/-0.091; p = 0.000)	0.467	-1.68%
Loss Cost	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.182 (CI = +/-0.094; p = 0.000)	0.466	-1.79%
Loss Cost	2006.2	-0.017 (CI = +/-0.011; p = 0.004)	0.187 (CI = +/-0.097; p = 0.000)	0.463	-1.68%
Loss Cost	2007.1	-0.017 (CI = +/-0.012; p = 0.008)	0.185 (CI = +/-0.100; p = 0.001)	0.424	-1.64%
Loss Cost	2007.2	-0.014 (CI = +/-0.013; p = 0.027)	0.196 (CI = +/-0.102; p = 0.001)	0.432	-1.43%
Loss Cost	2008.1	-0.013 (CI = +/-0.013; p = 0.054)	0.191 (CI = +/-0.105; p = 0.001)	0.383	-1.31%
Loss Cost	2008.2	-0.012 (CI = +/-0.015; p = 0.094)	0.195 (CI = +/-0.110; p = 0.001)	0.383	-1.22%
Loss Cost	2009.1	-0.012 (CI = +/-0.016; p = 0.123)	0.194 (CI = +/-0.114; p = 0.002)	0.352	-1.22%
Loss Cost	2009.2	-0.014 (CI = +/-0.017; p = 0.108)	0.188 (CI = +/-0.119; p = 0.004)	0.351	-1.38%
Loss Cost	2010.1	-0.018 (CI = +/-0.018; p = 0.047)	0.204 (CI = +/-0.119; p = 0.002)	0.410	-1.80%
Loss Cost	2010.2	-0.024 (CI = +/-0.018; p = 0.015)	0.183 (CI = +/-0.117; p = 0.004)	0.454	-2.33%
Loss Cost	2011.1	-0.031 (CI = +/-0.018; p = 0.002)	0.208 (CI = +/-0.107; p = 0.001)	0.586	-3.02%
Loss Cost	2011.2	-0.033 (CI = +/-0.019; p = 0.002)	0.201 (CI = +/-0.112; p = 0.001)	0.592	-3.23%
Loss Cost	2012.1	-0.037 (CI = +/-0.021; p = 0.001)	0.215 (CI = +/-0.113; p = 0.001)	0.617	-3.67%
Loss Cost	2012.2	-0.042 (CI = +/-0.022; p = 0.001)	0.201 (CI = +/-0.117; p = 0.002)	0.641	-4.11%
Loss Cost	2013.1	-0.047 (CI = +/-0.024; p = 0.001)	0.215 (CI = +/-0.119; p = 0.002)	0.653	-4.59%
Loss Cost	2013.2	-0.050 (CI = +/-0.028; p = 0.002)	0.207 (CI = +/-0.128; p = 0.004)	0.657	-4.87%
Loss Cost	2014.1	-0.048 (CI = +/-0.032; p = 0.006)	0.203 (CI = +/-0.137; p = 0.007)	0.581	-4.73%
Loss Cost	2014.2	-0.048 (CI = +/-0.037; p = 0.017)	0.205 (CI = +/-0.151; p = 0.012)	0.569	-4.65%
Loss Cost	2015.1	-0.049 (CI = +/-0.044; p = 0.032)	0.208 (CI = +/-0.165; p = 0.018)	0.502	-4.81%
Loss Cost	2015.2	-0.058 (CI = +/-0.052; p = 0.033)	0.190 (CI = +/-0.179; p = 0.041)	0.524	-5.62%
Loss Cost	2016.1	-0.066 (CI = +/-0.062; p = 0.038)	0.205 (CI = +/-0.196; p = 0.042)	0.499	-6.41%
Loss Cost	2016.2	-0.096 (CI = +/-0.060; p = 0.007)	0.150 (CI = +/-0.173; p = 0.079)	0.689	-9.19%
Severity	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.048; p = 0.000)	0.621	+1.54%
Severity	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.093 (CI = +/-0.050; p = 0.001)	0.580	+1.51%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.051; p = 0.001)	0.574	+1.51%
Severity	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.053; p = 0.001)	0.571	+1.59%
Severity	2007.1	0.015 (CI = +/-0.006; p = 0.000)	0.101 (CI = +/-0.054; p = 0.001)	0.561	+1.52%
Severity	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.101 (CI = +/-0.056; p = 0.001)	0.527	+1.53%
Severity	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.057; p = 0.002)	0.549	+1.66%
Severity	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.059; p = 0.002)	0.527	+1.72%
Severity	2009.1	0.018 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.061; p = 0.004)	0.529	+1.79%
Severity	2009.2	0.018 (CI = +/-0.009; p = 0.001)	0.095 (CI = +/-0.065; p = 0.006)	0.481	+1.78%
Severity	2010.1	0.016 (CI = +/-0.010; p = 0.003)	0.103 (CI = +/-0.065; p = 0.004)	0.475	+1.59%
Severity	2010.2	0.015 (CI = +/-0.011; p = 0.010)	0.099 (CI = +/-0.068; p = 0.007)	0.400	+1.48%
Severity	2011.1	0.011 (CI = +/-0.011; p = 0.043)	0.111 (CI = +/-0.066; p = 0.002)	0.433	+1.13%
Severity	2011.2	0.007 (CI = +/-0.011; p = 0.177)	0.097 (CI = +/-0.062; p = 0.005)	0.344	+0.72%
Severity	2012.1	0.008 (CI = +/-0.012; p = 0.159)	0.093 (CI = +/-0.066; p = 0.008)	0.340	+0.84%
Severity	2012.2	0.008 (CI = +/-0.013; p = 0.249)	0.091 (CI = +/-0.070; p = 0.014)	0.278	+0.76%
Severity	2013.1	0.003 (CI = +/-0.014; p = 0.622)	0.103 (CI = +/-0.068; p = 0.006)	0.358	+0.33%
Severity	2013.2	-0.001 (CI = +/-0.015; p = 0.888)	0.091 (CI = +/-0.068; p = 0.012)	0.307	-0.10%
Severity	2014.1	-0.006 (CI = +/-0.015; p = 0.410)	0.103 (CI = +/-0.065; p = 0.005)	0.431	-0.59%
Severity	2014.2	-0.007 (CI = +/-0.018; p = 0.394)	0.100 (CI = +/-0.071; p = 0.010)	0.415	-0.71%
Severity	2015.1	-0.008 (CI = +/-0.021; p = 0.387)	0.103 (CI = +/-0.078; p = 0.015)	0.385	-0.84%
Severity	2015.2	-0.013 (CI = +/-0.025; p = 0.277)	0.094 (CI = +/-0.085; p = 0.033)	0.379	-1.25%
Severity	2016.1	-0.010 (CI = +/-0.029; p = 0.475)	0.089 (CI = +/-0.094; p = 0.060)	0.252	-0.95%
Severity	2016.2	-0.012 (CI = +/-0.038; p = 0.493)	0.085 (CI = +/-0.108; p = 0.105)	0.224	-1.15%
Frequency	2005.1	-0.031 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.081; p = 0.034)	0.646	-3.04%
Frequency	2005.2	-0.032 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.083; p = 0.051)	0.647	-3.14%
Frequency	2006.1	-0.033 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.085; p = 0.041)	0.641	-3.25%
Frequency	2006.2	-0.033 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.088; p = 0.045)	0.623	-3.22%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.090; p = 0.065)	0.577	-3.12%
Frequency	2007.2	-0.030 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.092; p = 0.043)	0.550	-2.92%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.095; p = 0.050)	0.514	-2.93%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.099; p = 0.056)	0.494	-2.90%
Frequency	2009.1	-0.030 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.104; p = 0.060)	0.462	-2.95%
Frequency	2009.2	-0.032 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.108; p = 0.089)	0.467	-3.11%
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.111; p = 0.072)	0.469	-3.33%
Frequency	2010.2	-0.038 (CI = +/-0.018; p = 0.000)	0.085 (CI = +/-0.111; p = 0.128)	0.519	-3.75%
Frequency	2011.1	-0.042 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.113; p = 0.086)	0.542	-4.11%
Frequency	2011.2	-0.040 (CI = +/-0.021; p = 0.001)	0.104 (CI = +/-0.119; p = 0.083)	0.508	-3.93%
Frequency	2012.1	-0.046 (CI = +/-0.022; p = 0.000)	0.122 (CI = +/-0.118; p = 0.044)	0.561	-4.47%
Frequency	2012.2	-0.050 (CI = +/-0.024; p = 0.000)	0.110 (CI = +/-0.123; p = 0.077)	0.576	-4.83%
Frequency	2013.1	-0.050 (CI = +/-0.027; p = 0.001)	0.112 (CI = +/-0.132; p = 0.090)	0.521	-4.90%
Frequency	2013.2	-0.049 (CI = +/-0.031; p = 0.005)	0.115 (CI = +/-0.142; p = 0.104)	0.488	-4.78%
Frequency	2014.1	-0.042 (CI = +/-0.034; p = 0.019)	0.099 (CI = +/-0.148; p = 0.169)	0.349	-4.16%
Frequency	2014.2	-0.041 (CI = +/-0.040; p = 0.048)	0.104 (CI = +/-0.162; p = 0.184)	0.310	-3.97%
Frequency	2015.1	-0.041 (CI = +/-0.047; p = 0.083)	0.105 (CI = +/-0.177; p = 0.217)	0.223	-4.00%
Frequency	2015.2	-0.045 (CI = +/-0.057; p = 0.107)	0.095 (CI = +/-0.198; p = 0.304)	0.218	-4.43%
Frequency	2016.1	-0.057 (CI = +/-0.067; p = 0.087)	0.116 (CI = +/-0.212; p = 0.243)	0.254	-5.51%
Frequency	2016.2	-0.085 (CI = +/-0.071; p = 0.026)	0.064 (CI = +/-0.204; p = 0.481)	0.455	-8.14%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.007 (CI = +/-0.009; p = 0.142)	0.159 (CI = +/-0.077; p = 0.000)	0.376	-0.66%
Loss Cost	2005.2	-0.008 (CI = +/-0.009; p = 0.113)	0.154 (CI = +/-0.079; p = 0.000)	0.373	-0.75%
Loss Cost	2006.1	-0.008 (CI = +/-0.010; p = 0.116)	0.157 (CI = +/-0.083; p = 0.001)	0.361	-0.81%
Loss Cost	2006.2	-0.006 (CI = +/-0.011; p = 0.244)	0.165 (CI = +/-0.084; p = 0.000)	0.382	-0.62%
Loss Cost	2007.1	-0.005 (CI = +/-0.011; p = 0.415)	0.158 (CI = +/-0.086; p = 0.001)	0.339	-0.46%
Loss Cost	2007.2	-0.001 (CI = +/-0.012; p = 0.837)	0.172 (CI = +/-0.083; p = 0.000)	0.407	-0.12%
Loss Cost	2008.1	0.002 (CI = +/-0.012; p = 0.744)	0.160 (CI = +/-0.083; p = 0.001)	0.386	+0.19%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.510)	0.168 (CI = +/-0.084; p = 0.000)	0.416	+0.41%
Loss Cost	2009.1	0.006 (CI = +/-0.014; p = 0.354)	0.160 (CI = +/-0.087; p = 0.001)	0.404	+0.63%
Loss Cost	2009.2	0.006 (CI = +/-0.015; p = 0.445)	0.158 (CI = +/-0.092; p = 0.002)	0.368	+0.56%
Loss Cost	2010.1	0.002 (CI = +/-0.016; p = 0.755)	0.169 (CI = +/-0.094; p = 0.001)	0.401	+0.25%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.735)	0.152 (CI = +/-0.091; p = 0.003)	0.372	-0.27%
Loss Cost	2011.1	-0.010 (CI = +/-0.016; p = 0.212)	0.175 (CI = +/-0.083; p = 0.000)	0.526	-0.98%
Loss Cost	2011.2	-0.011 (CI = +/-0.018; p = 0.228)	0.173 (CI = +/-0.089; p = 0.001)	0.515	-1.06%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.177)	0.181 (CI = +/-0.094; p = 0.001)	0.519	-1.34%
Loss Cost	2012.2	-0.017 (CI = +/-0.023; p = 0.131)	0.172 (CI = +/-0.099; p = 0.003)	0.516	-1.68%
Loss Cost	2013.1	-0.020 (CI = +/-0.027; p = 0.131)	0.179 (CI = +/-0.107; p = 0.004)	0.497	-1.96%
Loss Cost	2013.2	-0.021 (CI = +/-0.031; p = 0.176)	0.177 (CI = +/-0.118; p = 0.007)	0.487	-2.03%
Loss Cost	2014.1	-0.010 (CI = +/-0.035; p = 0.523)	0.155 (CI = +/-0.120; p = 0.017)	0.377	-1.01%
Loss Cost	2014.2	-0.003 (CI = +/-0.040; p = 0.859)	0.168 (CI = +/-0.129; p = 0.017)	0.415	-0.32%
Loss Cost	2015.1	0.008 (CI = +/-0.048; p = 0.700)	0.147 (CI = +/-0.139; p = 0.041)	0.358	+0.82%
Loss Cost	2015.2	0.005 (CI = +/-0.062; p = 0.855)	0.142 (CI = +/-0.161; p = 0.074)	0.252	+0.48%
Loss Cost	2016.1	0.014 (CI = +/-0.085; p = 0.697)	0.128 (CI = +/-0.196; p = 0.152)	0.176	+1.38%
Loss Cost	2016.2	-0.024 (CI = +/-0.077; p = 0.427)	0.084 (CI = +/-0.155; p = 0.206)	0.149	-2.41%
Severity	2005.1	0.017 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.049; p = 0.001)	0.639	+1.71%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.597	+1.67%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.053; p = 0.003)	0.591	+1.70%
Severity	2006.2	0.018 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.054; p = 0.003)	0.593	+1.80%
Severity	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.056; p = 0.003)	0.579	+1.74%
Severity	2007.2	0.017 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.058; p = 0.004)	0.544	+1.76%
Severity	2008.1	0.019 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.058; p = 0.008)	0.582	+1.96%
Severity	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.060; p = 0.008)	0.563	+2.05%
Severity	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.063; p = 0.015)	0.573	+2.19%
Severity	2009.2	0.022 (CI = +/-0.011; p = 0.001)	0.081 (CI = +/-0.066; p = 0.019)	0.526	+2.20%
Severity	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.088 (CI = +/-0.068; p = 0.015)	0.506	+2.00%
Severity	2010.2	0.019 (CI = +/-0.013; p = 0.008)	0.084 (CI = +/-0.072; p = 0.025)	0.422	+1.88%
Severity	2011.1	0.014 (CI = +/-0.014; p = 0.041)	0.098 (CI = +/-0.071; p = 0.010)	0.436	+1.44%
Severity	2011.2	0.009 (CI = +/-0.013; p = 0.166)	0.083 (CI = +/-0.065; p = 0.016)	0.322	+0.91%
Severity	2012.1	0.011 (CI = +/-0.015; p = 0.126)	0.077 (CI = +/-0.069; p = 0.032)	0.330	+1.14%
Severity	2012.2	0.010 (CI = +/-0.017; p = 0.216)	0.074 (CI = +/-0.074; p = 0.050)	0.240	+1.03%
Severity	2013.1	0.004 (CI = +/-0.018; p = 0.621)	0.089 (CI = +/-0.073; p = 0.021)	0.315	+0.42%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.785)	0.075 (CI = +/-0.069; p = 0.036)	0.245	-0.23%
Severity	2014.1	-0.011 (CI = +/-0.018; p = 0.220)	0.093 (CI = +/-0.063; p = 0.009)	0.471	-1.06%
Severity	2014.2	-0.014 (CI = +/-0.021; p = 0.163)	0.087 (CI = +/-0.068; p = 0.019)	0.472	-1.42%
Severity	2015.1	-0.018 (CI = +/-0.027; p = 0.154)	0.094 (CI = +/-0.077; p = 0.024)	0.456	-1.80%
Severity	2015.2	-0.029 (CI = +/-0.027; p = 0.042)	0.078 (CI = +/-0.071; p = 0.036)	0.597	-2.84%
Severity	2016.1	-0.027 (CI = +/-0.038; p = 0.131)	0.075 (CI = +/-0.088; p = 0.079)	0.400	-2.65%
Severity	2016.2	-0.040 (CI = +/-0.044; p = 0.068)	0.060 (CI = +/-0.090; p = 0.138)	0.559	-3.91%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.071; p = 0.040)	0.556	-2.32%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.073; p = 0.056)	0.553	-2.39%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.075; p = 0.053)	0.535	-2.46%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.078; p = 0.049)	0.509	-2.38%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.078; p = 0.086)	0.430	-2.16%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.082 (CI = +/-0.076; p = 0.036)	0.408	-1.84%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.077 (CI = +/-0.079; p = 0.054)	0.335	-1.74%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.012)	0.082 (CI = +/-0.082; p = 0.048)	0.312	-1.61%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.028)	0.079 (CI = +/-0.086; p = 0.069)	0.242	-1.53%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.035)	0.077 (CI = +/-0.090; p = 0.091)	0.242	-1.60%
Frequency	2010.1	-0.017 (CI = +/-0.017; p = 0.041)	0.081 (CI = +/-0.095; p = 0.092)	0.222	-1.72%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.020)	0.068 (CI = +/-0.096; p = 0.153)	0.277	-2.11%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.018)	0.077 (CI = +/-0.101; p = 0.125)	0.288	-2.38%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.064)	0.089 (CI = +/-0.103; p = 0.084)	0.257	-1.95%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.037)	0.104 (CI = +/-0.106; p = 0.054)	0.316	-2.45%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.098 (CI = +/-0.114; p = 0.085)	0.322	-2.69%
Frequency	2013.1	-0.024 (CI = +/-0.031; p = 0.112)	0.090 (CI = +/-0.123; p = 0.137)	0.184	-2.37%
Frequency	2013.2	-0.018 (CI = +/-0.035; p = 0.271)	0.102 (CI = +/-0.130; p = 0.111)	0.167	-1.80%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.971)	0.062 (CI = +/-0.106; p = 0.219)	-0.019	+0.05%
Frequency	2014.2	0.011 (CI = +/-0.032; p = 0.452)	0.081 (CI = +/-0.103; p = 0.106)	0.163	+1.11%
Frequency	2015.1	0.026 (CI = +/-0.032; p = 0.095)	0.053 (CI = +/-0.093; p = 0.218)	0.341	+2.67%
Frequency	2015.2	0.034 (CI = +/-0.039; p = 0.080)	0.064 (CI = +/-0.102; p = 0.174)	0.375	+3.42%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.107)	0.053 (CI = +/-0.122; p = 0.312)	0.384	+4.15%
Frequency	2016.2	0.016 (CI = +/-0.043; p = 0.376)	0.024 (CI = +/-0.087; p = 0.485)	-0.075	+1.56%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.016 (CI = +/-0.011; p = 0.006)	0.189	-1.56%
Loss Cost	2005.2	-0.018 (CI = +/-0.011; p = 0.003)	0.229	-1.78%
Loss Cost	2006.1	-0.018 (CI = +/-0.012; p = 0.005)	0.212	-1.78%
Loss Cost	2006.2	-0.018 (CI = +/-0.013; p = 0.007)	0.197	-1.80%
Loss Cost	2007.1	-0.017 (CI = +/-0.014; p = 0.018)	0.154	-1.65%
Loss Cost	2007.2	-0.016 (CI = +/-0.015; p = 0.033)	0.127	-1.59%
Loss Cost	2008.1	-0.014 (CI = +/-0.015; p = 0.082)	0.078	-1.35%
Loss Cost	2008.2	-0.014 (CI = +/-0.017; p = 0.087)	0.077	-1.42%
Loss Cost	2009.1	-0.013 (CI = +/-0.018; p = 0.154)	0.045	-1.26%
Loss Cost	2009.2	-0.016 (CI = +/-0.019; p = 0.091)	0.081	-1.59%
Loss Cost	2010.1	-0.018 (CI = +/-0.020; p = 0.078)	0.095	-1.80%
Loss Cost	2010.2	-0.025 (CI = +/-0.020; p = 0.018)	0.204	-2.48%
Loss Cost	2011.1	-0.030 (CI = +/-0.022; p = 0.010)	0.255	-2.91%
Loss Cost	2011.2	-0.034 (CI = +/-0.023; p = 0.006)	0.302	-3.36%
Loss Cost	2012.1	-0.035 (CI = +/-0.025; p = 0.009)	0.283	-3.47%
Loss Cost	2012.2	-0.042 (CI = +/-0.027; p = 0.004)	0.363	-4.16%
Loss Cost	2013.1	-0.043 (CI = +/-0.030; p = 0.007)	0.330	-4.24%
Loss Cost	2013.2	-0.050 (CI = +/-0.033; p = 0.005)	0.373	-4.86%
Loss Cost	2014.1	-0.044 (CI = +/-0.036; p = 0.022)	0.273	-4.26%
Loss Cost	2014.2	-0.048 (CI = +/-0.041; p = 0.027)	0.271	-4.66%
Loss Cost	2015.1	-0.043 (CI = +/-0.048; p = 0.074)	0.179	-4.19%
Loss Cost	2015.2	-0.056 (CI = +/-0.053; p = 0.040)	0.268	-5.43%
Loss Cost	2016.1	-0.054 (CI = +/-0.063; p = 0.084)	0.196	-5.30%
Loss Cost	2016.2	-0.084 (CI = +/-0.061; p = 0.012)	0.467	-8.10%
Severity	2005.1	0.016 (CI = +/-0.006; p = 0.000)	0.474	+1.60%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.431	+1.52%
Severity	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.429	+1.58%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.411	+1.60%
Severity	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.386	+1.60%
Severity	2007.2	0.015 (CI = +/-0.008; p = 0.000)	0.344	+1.54%
Severity	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.401	+1.75%
Severity	2008.2	0.017 (CI = +/-0.009; p = 0.000)	0.367	+1.73%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.387	+1.87%
Severity	2009.2	0.018 (CI = +/-0.010; p = 0.001)	0.336	+1.78%
Severity	2010.1	0.017 (CI = +/-0.011; p = 0.004)	0.288	+1.71%
Severity	2010.2	0.015 (CI = +/-0.012; p = 0.015)	0.216	+1.50%
Severity	2011.1	0.013 (CI = +/-0.013; p = 0.043)	0.148	+1.31%
Severity	2011.2	0.008 (CI = +/-0.012; p = 0.179)	0.045	+0.83%
Severity	2012.1	0.011 (CI = +/-0.013; p = 0.105)	0.092	+1.09%
Severity	2012.2	0.009 (CI = +/-0.015; p = 0.216)	0.035	+0.89%
Severity	2013.1	0.007 (CI = +/-0.016; p = 0.382)	-0.011	+0.69%
Severity	2013.2	0.002 (CI = +/-0.017; p = 0.837)	-0.064	+0.17%
Severity	2014.1	0.000 (CI = +/-0.019; p = 0.982)	-0.071	-0.02%
Severity	2014.2	-0.003 (CI = +/-0.021; p = 0.755)	-0.069	-0.32%
Severity	2015.1	-0.001 (CI = +/-0.025; p = 0.957)	-0.083	-0.06%
Severity	2015.2	-0.006 (CI = +/-0.028; p = 0.633)	-0.067	-0.62%
Severity	2016.1	0.001 (CI = +/-0.031; p = 0.932)	-0.099	+0.12%
Severity	2016.2	-0.003 (CI = +/-0.038; p = 0.879)	-0.108	-0.26%
Frequency	2005.1	-0.032 (CI = +/-0.008; p = 0.000)	0.632	-3.11%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	0.640	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	0.629	-3.31%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.611	-3.35%
Frequency	2007.1	-0.033 (CI = +/-0.011; p = 0.000)	0.572	-3.20%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	0.531	-3.09%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	0.495	-3.04%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	0.477	-3.10%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	0.444	-3.08%
Frequency	2009.2	-0.034 (CI = +/-0.015; p = 0.000)	0.463	-3.32%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	0.453	-3.44%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.528	-3.93%
Frequency	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	0.532	-4.17%
Frequency	2011.2	-0.042 (CI = +/-0.020; p = 0.000)	0.492	-4.15%
Frequency	2012.1	-0.046 (CI = +/-0.021; p = 0.000)	0.510	-4.51%
Frequency	2012.2	-0.051 (CI = +/-0.023; p = 0.000)	0.549	-5.01%
Frequency	2013.1	-0.050 (CI = +/-0.025; p = 0.001)	0.494	-4.89%
Frequency	2013.2	-0.051 (CI = +/-0.029; p = 0.002)	0.460	-5.01%
Frequency	2014.1	-0.043 (CI = +/-0.031; p = 0.009)	0.354	-4.24%
Frequency	2014.2	-0.045 (CI = +/-0.035; p = 0.017)	0.315	-4.36%
Frequency	2015.1	-0.042 (CI = +/-0.041; p = 0.044)	0.237	-4.13%
Frequency	2015.2	-0.050 (CI = +/-0.047; p = 0.041)	0.267	-4.83%
Frequency	2016.1	-0.056 (CI = +/-0.056; p = 0.049)	0.267	-5.42%
Frequency	2016.2	-0.082 (CI = +/-0.054; p = 0.007)	0.519	-7.86%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.006 (CI = +/-0.011; p = 0.324)	0.000	-0.55%
Loss Cost	2005.2	-0.008 (CI = +/-0.012; p = 0.199)	0.026	-0.75%
Loss Cost	2006.1	-0.007 (CI = +/-0.013; p = 0.274)	0.009	-0.69%
Loss Cost	2006.2	-0.006 (CI = +/-0.014; p = 0.358)	-0.005	-0.62%
Loss Cost	2007.1	-0.003 (CI = +/-0.014; p = 0.648)	-0.032	-0.32%
Loss Cost	2007.2	-0.001 (CI = +/-0.015; p = 0.876)	-0.042	-0.12%
Loss Cost	2008.1	0.004 (CI = +/-0.015; p = 0.636)	-0.035	+0.36%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.619)	-0.035	+0.41%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.345)	-0.003	+0.83%
Loss Cost	2009.2	0.006 (CI = +/-0.019; p = 0.548)	-0.032	+0.56%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.630)	-0.042	+0.50%
Loss Cost	2010.2	-0.003 (CI = +/-0.021; p = 0.794)	-0.054	-0.27%
Loss Cost	2011.1	-0.007 (CI = +/-0.024; p = 0.562)	-0.040	-0.65%
Loss Cost	2011.2	-0.011 (CI = +/-0.026; p = 0.397)	-0.015	-1.06%
Loss Cost	2012.1	-0.009 (CI = +/-0.030; p = 0.514)	-0.038	-0.92%
Loss Cost	2012.2	-0.017 (CI = +/-0.032; p = 0.276)	0.021	-1.68%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.422)	-0.024	-1.42%
Loss Cost	2013.2	-0.021 (CI = +/-0.043; p = 0.317)	0.008	-2.03%
Loss Cost	2014.1	-0.004 (CI = +/-0.045; p = 0.858)	-0.096	-0.37%
Loss Cost	2014.2	-0.003 (CI = +/-0.055; p = 0.897)	-0.109	-0.32%
Loss Cost	2015.1	0.017 (CI = +/-0.060; p = 0.528)	-0.067	+1.72%
Loss Cost	2015.2	0.005 (CI = +/-0.074; p = 0.882)	-0.139	+0.48%
Loss Cost	2016.1	0.026 (CI = +/-0.091; p = 0.510)	-0.079	+2.63%
Loss Cost	2016.2	-0.024 (CI = +/-0.079; p = 0.466)	-0.067	-2.41%
Severity	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.487	+1.76%
Severity	2005.2	0.017 (CI = +/-0.007; p = 0.000)	0.439	+1.67%
Severity	2006.1	0.017 (CI = +/-0.008; p = 0.000)	0.443	+1.76%
Severity	2006.2	0.018 (CI = +/-0.008; p = 0.000)	0.426	+1.80%
Severity	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.401	+1.82%
Severity	2007.2	0.017 (CI = +/-0.010; p = 0.001)	0.356	+1.76%
Severity	2008.1	0.020 (CI = +/-0.010; p = 0.000)	0.437	+2.05%
Severity	2008.2	0.020 (CI = +/-0.011; p = 0.001)	0.402	+2.05%
Severity	2009.1	0.023 (CI = +/-0.011; p = 0.000)	0.441	+2.29%
Severity	2009.2	0.022 (CI = +/-0.012; p = 0.002)	0.386	+2.20%
Severity	2010.1	0.021 (CI = +/-0.014; p = 0.005)	0.332	+2.13%
Severity	2010.2	0.019 (CI = +/-0.015; p = 0.018)	0.247	+1.88%
Severity	2011.1	0.016 (CI = +/-0.016; p = 0.054)	0.164	+1.62%
Severity	2011.2	0.009 (CI = +/-0.016; p = 0.240)	0.030	+0.91%
Severity	2012.1	0.013 (CI = +/-0.017; p = 0.122)	0.102	+1.32%
Severity	2012.2	0.010 (CI = +/-0.019; p = 0.271)	0.023	+1.03%
Severity	2013.1	0.007 (CI = +/-0.022; p = 0.504)	-0.042	+0.70%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.820)	-0.086	-0.23%
Severity	2014.1	-0.007 (CI = +/-0.025; p = 0.565)	-0.062	-0.68%
Severity	2014.2	-0.014 (CI = +/-0.029; p = 0.288)	0.027	-1.42%
Severity	2015.1	-0.012 (CI = +/-0.036; p = 0.443)	-0.040	-1.24%
Severity	2015.2	-0.029 (CI = +/-0.036; p = 0.103)	0.240	-2.84%
Severity	2016.1	-0.020 (CI = +/-0.046; p = 0.330)	0.017	-1.96%
Severity	2016.2	-0.040 (CI = +/-0.050; p = 0.097)	0.346	-3.91%
Frequency	2005.1	-0.023 (CI = +/-0.009; p = 0.000)	0.498	-2.27%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.504	-2.39%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.479	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.445	-2.38%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	0.378	-2.10%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	0.305	-1.84%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.009)	0.239	-1.66%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.019)	0.200	-1.61%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.049)	0.139	-1.43%
Frequency	2009.2	-0.016 (CI = +/-0.016; p = 0.044)	0.154	-1.60%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.067)	0.128	-1.60%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.024)	0.223	-2.11%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.030)	0.215	-2.24%
Frequency	2011.2	-0.020 (CI = +/-0.022; p = 0.082)	0.134	-1.95%
Frequency	2012.1	-0.022 (CI = +/-0.025; p = 0.080)	0.146	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.028; p = 0.059)	0.190	-2.69%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.173)	0.078	-2.10%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.307)	0.012	-1.80%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.828)	-0.095	+0.31%
Frequency	2014.2	0.011 (CI = +/-0.036; p = 0.499)	-0.053	+1.11%
Frequency	2015.1	0.030 (CI = +/-0.033; p = 0.070)	0.273	+3.00%
Frequency	2015.2	0.034 (CI = +/-0.041; p = 0.096)	0.252	+3.42%
Frequency	2016.1	0.046 (CI = +/-0.051; p = 0.069)	0.357	+4.68%
Frequency	2016.2	0.016 (CI = +/-0.038; p = 0.346)	0.013	+1.56%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.006 (CI = +/-0.012; p = 0.305)	0.003	-0.61%
Loss Cost	2005.2	-0.008 (CI = +/-0.013; p = 0.184)	0.031	-0.84%
Loss Cost	2006.1	-0.008 (CI = +/-0.014; p = 0.254)	0.014	-0.77%
Loss Cost	2006.2	-0.007 (CI = +/-0.015; p = 0.332)	-0.001	-0.70%
Loss Cost	2007.1	-0.004 (CI = +/-0.015; p = 0.610)	-0.031	-0.39%
Loss Cost	2007.2	-0.002 (CI = +/-0.017; p = 0.833)	-0.043	-0.17%
Loss Cost	2008.1	0.003 (CI = +/-0.017; p = 0.680)	-0.039	+0.34%
Loss Cost	2008.2	0.004 (CI = +/-0.019; p = 0.662)	-0.040	+0.40%
Loss Cost	2009.1	0.008 (CI = +/-0.020; p = 0.376)	-0.009	+0.85%
Loss Cost	2009.2	0.006 (CI = +/-0.021; p = 0.586)	-0.038	+0.57%
Loss Cost	2010.1	0.005 (CI = +/-0.024; p = 0.668)	-0.047	+0.49%
Loss Cost	2010.2	-0.004 (CI = +/-0.024; p = 0.751)	-0.056	-0.37%
Loss Cost	2011.1	-0.008 (CI = +/-0.027; p = 0.523)	-0.037	-0.81%
Loss Cost	2011.2	-0.013 (CI = +/-0.029; p = 0.362)	-0.008	-1.29%
Loss Cost	2012.1	-0.012 (CI = +/-0.034; p = 0.470)	-0.033	-1.16%
Loss Cost	2012.2	-0.021 (CI = +/-0.037; p = 0.241)	0.039	-2.08%
Loss Cost	2013.1	-0.019 (CI = +/-0.044; p = 0.370)	-0.011	-1.83%
Loss Cost	2013.2	-0.027 (CI = +/-0.051; p = 0.269)	0.032	-2.63%
Loss Cost	2014.1	-0.008 (CI = +/-0.054; p = 0.756)	-0.099	-0.77%
Loss Cost	2014.2	-0.008 (CI = +/-0.068; p = 0.792)	-0.115	-0.80%
Loss Cost	2015.1	0.016 (CI = +/-0.077; p = 0.634)	-0.104	+1.63%
Loss Cost	2015.2	0.000 (CI = +/-0.098; p = 0.998)	-0.167	+0.01%
Loss Cost	2016.1	0.027 (CI = +/-0.128; p = 0.614)	-0.134	+2.71%
Loss Cost	2016.2	-0.043 (CI = +/-0.113; p = 0.348)	0.025	-4.25%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.485	+1.84%
Severity	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.437	+1.75%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.442	+1.85%
Severity	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.427	+1.90%
Severity	2007.1	0.019 (CI = +/-0.009; p = 0.000)	0.404	+1.92%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.358	+1.87%
Severity	2008.1	0.022 (CI = +/-0.010; p = 0.000)	0.446	+2.20%
Severity	2008.2	0.022 (CI = +/-0.011; p = 0.001)	0.413	+2.21%
Severity	2009.1	0.025 (CI = +/-0.012; p = 0.000)	0.458	+2.49%
Severity	2009.2	0.024 (CI = +/-0.013; p = 0.002)	0.404	+2.41%
Severity	2010.1	0.023 (CI = +/-0.015; p = 0.004)	0.351	+2.36%
Severity	2010.2	0.021 (CI = +/-0.016; p = 0.017)	0.265	+2.10%
Severity	2011.1	0.018 (CI = +/-0.018; p = 0.051)	0.180	+1.84%
Severity	2011.2	0.011 (CI = +/-0.018; p = 0.226)	0.039	+1.06%
Severity	2012.1	0.015 (CI = +/-0.019; p = 0.110)	0.122	+1.56%
Severity	2012.2	0.012 (CI = +/-0.022; p = 0.245)	0.037	+1.26%
Severity	2013.1	0.009 (CI = +/-0.026; p = 0.459)	-0.036	+0.90%
Severity	2013.2	-0.002 (CI = +/-0.026; p = 0.894)	-0.098	-0.16%
Severity	2014.1	-0.007 (CI = +/-0.031; p = 0.631)	-0.081	-0.68%
Severity	2014.2	-0.016 (CI = +/-0.036; p = 0.330)	0.008	-1.59%
Severity	2015.1	-0.014 (CI = +/-0.046; p = 0.488)	-0.062	-1.41%
Severity	2015.2	-0.036 (CI = +/-0.047; p = 0.112)	0.260	-3.50%
Severity	2016.1	-0.026 (CI = +/-0.063; p = 0.340)	0.018	-2.55%
Severity	2016.2	-0.056 (CI = +/-0.067; p = 0.079)	0.474	-5.49%
Frequency	2005.1	-0.024 (CI = +/-0.009; p = 0.000)	0.510	-2.41%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	0.518	-2.54%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.496	-2.57%
Frequency	2006.2	-0.026 (CI = +/-0.011; p = 0.000)	0.462	-2.55%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.395	-2.27%
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.002)	0.321	-2.00%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.008)	0.255	-1.82%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.216	-1.78%
Frequency	2009.1	-0.016 (CI = +/-0.016; p = 0.044)	0.154	-1.60%
Frequency	2009.2	-0.018 (CI = +/-0.017; p = 0.039)	0.173	-1.80%
Frequency	2010.1	-0.018 (CI = +/-0.019; p = 0.059)	0.147	-1.82%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.019)	0.255	-2.42%
Frequency	2011.1	-0.026 (CI = +/-0.022; p = 0.023)	0.252	-2.61%
Frequency	2011.2	-0.024 (CI = +/-0.025; p = 0.064)	0.169	-2.33%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.060)	0.188	-2.68%
Frequency	2012.2	-0.033 (CI = +/-0.032; p = 0.041)	0.247	-3.29%
Frequency	2013.1	-0.027 (CI = +/-0.036; p = 0.125)	0.127	-2.71%
Frequency	2013.2	-0.025 (CI = +/-0.044; p = 0.229)	0.055	-2.47%
Frequency	2014.1	-0.001 (CI = +/-0.037; p = 0.958)	-0.111	-0.09%
Frequency	2014.2	0.008 (CI = +/-0.044; p = 0.687)	-0.101	+0.80%
Frequency	2015.1	0.030 (CI = +/-0.042; p = 0.131)	0.194	+3.08%
Frequency	2015.2	0.036 (CI = +/-0.055; p = 0.164)	0.178	+3.64%
Frequency	2016.1	0.053 (CI = +/-0.070; p = 0.111)	0.313	+5.40%
Frequency	2016.2	0.013 (CI = +/-0.058; p = 0.568)	-0.140	+1.31%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = 2013.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.017 (CI = +/-0.009; p = 0.000)	0.165 (CI = +/-0.087; p = 0.001)	0.458	-1.65%
Loss Cost	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.158 (CI = +/-0.088; p = 0.001)	0.472	-1.78%
Loss Cost	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	0.164 (CI = +/-0.091; p = 0.001)	0.466	-1.87%
Loss Cost	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	0.168 (CI = +/-0.093; p = 0.001)	0.459	-1.78%
Loss Cost	2007.1	-0.017 (CI = +/-0.011; p = 0.003)	0.165 (CI = +/-0.097; p = 0.002)	0.412	-1.73%
Loss Cost	2007.2	-0.016 (CI = +/-0.012; p = 0.010)	0.174 (CI = +/-0.098; p = 0.001)	0.413	-1.55%
Loss Cost	2008.1	-0.014 (CI = +/-0.012; p = 0.026)	0.167 (CI = +/-0.101; p = 0.002)	0.352	-1.41%
Loss Cost	2008.2	-0.014 (CI = +/-0.013; p = 0.046)	0.170 (CI = +/-0.105; p = 0.003)	0.350	-1.34%
Loss Cost	2009.1	-0.013 (CI = +/-0.014; p = 0.073)	0.168 (CI = +/-0.110; p = 0.005)	0.306	-1.30%
Loss Cost	2009.2	-0.015 (CI = +/-0.016; p = 0.063)	0.162 (CI = +/-0.114; p = 0.008)	0.310	-1.46%
Loss Cost	2010.1	-0.018 (CI = +/-0.016; p = 0.030)	0.179 (CI = +/-0.115; p = 0.004)	0.363	-1.83%
Loss Cost	2010.2	-0.023 (CI = +/-0.017; p = 0.009)	0.162 (CI = +/-0.112; p = 0.007)	0.420	-2.31%
Loss Cost	2011.1	-0.030 (CI = +/-0.016; p = 0.001)	0.190 (CI = +/-0.105; p = 0.001)	0.549	-2.98%
Loss Cost	2011.2	-0.032 (CI = +/-0.018; p = 0.002)	0.184 (CI = +/-0.109; p = 0.002)	0.556	-3.16%
Loss Cost	2012.1	-0.036 (CI = +/-0.020; p = 0.001)	0.200 (CI = +/-0.113; p = 0.002)	0.567	-3.57%
Loss Cost	2012.2	-0.040 (CI = +/-0.021; p = 0.001)	0.190 (CI = +/-0.115; p = 0.003)	0.593	-3.96%
Loss Cost	2013.1	-0.046 (CI = +/-0.024; p = 0.001)	0.208 (CI = +/-0.121; p = 0.002)	0.590	-4.46%
Loss Cost	2014.1	-0.048 (CI = +/-0.028; p = 0.002)	0.203 (CI = +/-0.127; p = 0.004)	0.591	-4.72%
Loss Cost	2014.2	-0.048 (CI = +/-0.032; p = 0.007)	0.205 (CI = +/-0.137; p = 0.007)	0.579	-4.66%
Loss Cost	2015.1	-0.049 (CI = +/-0.037; p = 0.014)	0.208 (CI = +/-0.151; p = 0.011)	0.514	-4.80%
Loss Cost	2015.2	-0.056 (CI = +/-0.043; p = 0.015)	0.194 (CI = +/-0.160; p = 0.022)	0.534	-5.43%
Loss Cost	2016.1	-0.063 (CI = +/-0.051; p = 0.020)	0.210 (CI = +/-0.175; p = 0.024)	0.509	-6.13%
Loss Cost	2016.2	-0.084 (CI = +/-0.049; p = 0.004)	0.171 (CI = +/-0.157; p = 0.036)	0.666	-8.10%
Severity	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.048; p = 0.000)	0.651	+1.55%
Severity	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.050; p = 0.001)	0.615	+1.52%
Severity	2006.1	0.015 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.051; p = 0.001)	0.609	+1.52%
Severity	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.052; p = 0.001)	0.607	+1.60%
Severity	2007.1	0.015 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.054; p = 0.001)	0.598	+1.53%
Severity	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.103 (CI = +/-0.056; p = 0.001)	0.567	+1.54%
Severity	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.057; p = 0.002)	0.588	+1.67%
Severity	2008.2	0.017 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.059; p = 0.002)	0.568	+1.72%
Severity	2009.1	0.018 (CI = +/-0.008; p = 0.000)	0.096 (CI = +/-0.062; p = 0.004)	0.569	+1.78%
Severity	2009.2	0.018 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.064; p = 0.006)	0.526	+1.78%
Severity	2010.1	0.016 (CI = +/-0.009; p = 0.002)	0.104 (CI = +/-0.066; p = 0.003)	0.521	+1.58%
Severity	2010.2	0.015 (CI = +/-0.010; p = 0.007)	0.101 (CI = +/-0.068; p = 0.006)	0.454	+1.48%
Severity	2011.1	0.011 (CI = +/-0.010; p = 0.037)	0.116 (CI = +/-0.066; p = 0.002)	0.492	+1.11%
Severity	2011.2	0.007 (CI = +/-0.010; p = 0.146)	0.105 (CI = +/-0.061; p = 0.002)	0.424	+0.74%
Severity	2012.1	0.008 (CI = +/-0.012; p = 0.147)	0.102 (CI = +/-0.066; p = 0.005)	0.420	+0.83%
Severity	2012.2	0.008 (CI = +/-0.013; p = 0.231)	0.100 (CI = +/-0.069; p = 0.008)	0.363	+0.76%
Severity	2013.1	0.002 (CI = +/-0.013; p = 0.783)	0.120 (CI = +/-0.066; p = 0.002)	0.469	+0.17%
Severity	2014.1	-0.003 (CI = +/-0.014; p = 0.666)	0.111 (CI = +/-0.064; p = 0.002)	0.451	-0.28%
Severity	2014.2	-0.003 (CI = +/-0.016; p = 0.671)	0.110 (CI = +/-0.069; p = 0.004)	0.428	-0.32%
Severity	2015.1	-0.004 (CI = +/-0.019; p = 0.639)	0.113 (CI = +/-0.075; p = 0.007)	0.407	-0.41%
Severity	2015.2	-0.006 (CI = +/-0.022; p = 0.535)	0.108 (CI = +/-0.081; p = 0.014)	0.374	-0.62%
Severity	2016.1	-0.003 (CI = +/-0.026; p = 0.799)	0.101 (CI = +/-0.090; p = 0.031)	0.291	-0.30%
Severity	2016.2	-0.003 (CI = +/-0.032; p = 0.853)	0.102 (CI = +/-0.100; p = 0.048)	0.258	-0.26%
Frequency	2005.1	-0.032 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.077; p = 0.080)	0.691	-3.15%
Frequency	2005.2	-0.033 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.079; p = 0.112)	0.692	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.081; p = 0.092)	0.685	-3.34%
Frequency	2006.2	-0.034 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.083; p = 0.099)	0.667	-3.33%
Frequency	2007.1	-0.033 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.086; p = 0.144)	0.624	-3.21%
Frequency	2007.2	-0.031 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.087; p = 0.103)	0.595	-3.04%
Frequency	2008.1	-0.031 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.091; p = 0.120)	0.556	-3.03%
Frequency	2008.2	-0.031 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.094; p = 0.131)	0.533	-3.01%
Frequency	2009.1	-0.031 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.099; p = 0.144)	0.494	-3.03%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.066 (CI = +/-0.102; p = 0.191)	0.498	-3.18%
Frequency	2010.1	-0.034 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.106; p = 0.160)	0.489	-3.36%
Frequency	2010.2	-0.038 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.105; p = 0.242)	0.542	-3.74%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.109; p = 0.172)	0.550	-4.04%
Frequency	2011.2	-0.039 (CI = +/-0.019; p = 0.000)	0.079 (CI = +/-0.113; p = 0.159)	0.504	-3.87%
Frequency	2012.1	-0.045 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.116; p = 0.091)	0.539	-4.37%
Frequency	2012.2	-0.048 (CI = +/-0.022; p = 0.000)	0.090 (CI = +/-0.120; p = 0.129)	0.549	-4.68%
Frequency	2013.1	-0.047 (CI = +/-0.026; p = 0.002)	0.088 (CI = +/-0.131; p = 0.169)	0.460	-4.63%
Frequency	2014.1	-0.046 (CI = +/-0.030; p = 0.006)	0.092 (CI = +/-0.138; p = 0.175)	0.399	-4.45%
Frequency	2014.2	-0.045 (CI = +/-0.034; p = 0.015)	0.094 (CI = +/-0.149; p = 0.194)	0.360	-4.36%
Frequency	2015.1	-0.045 (CI = +/-0.041; p = 0.032)	0.096 (CI = +/-0.164; p = 0.225)	0.277	-4.41%
Frequency	2015.2	-0.050 (CI = +/-0.047; p = 0.042)	0.086 (CI = +/-0.177; p = 0.305)	0.278	-4.83%
Frequency	2016.1	-0.060 (CI = +/-0.055; p = 0.035)	0.109 (CI = +/-0.190; p = 0.226)	0.314	-5.85%
Frequency	2016.2	-0.082 (CI = +/-0.055; p = 0.009)	0.070 (CI = +/-0.176; p = 0.388)	0.510	-7.86%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = 2013.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.016 (CI = +/-0.010; p = 0.004)	0.211	-1.57%
Loss Cost	2005.2	-0.018 (CI = +/-0.011; p = 0.002)	0.253	-1.78%
Loss Cost	2006.1	-0.018 (CI = +/-0.012; p = 0.004)	0.232	-1.77%
Loss Cost	2006.2	-0.018 (CI = +/-0.012; p = 0.006)	0.214	-1.78%
Loss Cost	2007.1	-0.016 (CI = +/-0.013; p = 0.016)	0.165	-1.61%
Loss Cost	2007.2	-0.015 (CI = +/-0.014; p = 0.032)	0.133	-1.53%
Loss Cost	2008.1	-0.013 (CI = +/-0.015; p = 0.086)	0.078	-1.26%
Loss Cost	2008.2	-0.013 (CI = +/-0.016; p = 0.097)	0.073	-1.31%
Loss Cost	2009.1	-0.011 (CI = +/-0.017; p = 0.185)	0.035	-1.11%
Loss Cost	2009.2	-0.014 (CI = +/-0.018; p = 0.117)	0.067	-1.41%
Loss Cost	2010.1	-0.016 (CI = +/-0.020; p = 0.108)	0.076	-1.57%
Loss Cost	2010.2	-0.023 (CI = +/-0.020; p = 0.027)	0.182	-2.23%
Loss Cost	2011.1	-0.027 (CI = +/-0.021; p = 0.017)	0.226	-2.62%
Loss Cost	2011.2	-0.031 (CI = +/-0.023; p = 0.012)	0.264	-3.02%
Loss Cost	2012.1	-0.031 (CI = +/-0.026; p = 0.022)	0.231	-3.05%
Loss Cost	2012.2	-0.038 (CI = +/-0.028; p = 0.011)	0.301	-3.71%
Loss Cost	2013.1	-0.037 (CI = +/-0.032; p = 0.025)	0.246	-3.67%
Loss Cost	2014.1	-0.044 (CI = +/-0.036; p = 0.022)	0.273	-4.26%
Loss Cost	2014.2	-0.048 (CI = +/-0.041; p = 0.027)	0.271	-4.66%
Loss Cost	2015.1	-0.043 (CI = +/-0.048; p = 0.074)	0.179	-4.19%
Loss Cost	2015.2	-0.056 (CI = +/-0.053; p = 0.040)	0.268	-5.43%
Loss Cost	2016.1	-0.054 (CI = +/-0.063; p = 0.084)	0.196	-5.30%
Loss Cost	2016.2	-0.084 (CI = +/-0.061; p = 0.012)	0.467	-8.10%
Severity	2005.1	0.016 (CI = +/-0.006; p = 0.000)	0.474	+1.60%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.432	+1.52%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.430	+1.58%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.413	+1.60%
Severity	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.388	+1.61%
Severity	2007.2	0.015 (CI = +/-0.008; p = 0.001)	0.346	+1.55%
Severity	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.404	+1.76%
Severity	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.371	+1.74%
Severity	2009.1	0.019 (CI = +/-0.010; p = 0.000)	0.393	+1.90%
Severity	2009.2	0.018 (CI = +/-0.010; p = 0.002)	0.342	+1.81%
Severity	2010.1	0.017 (CI = +/-0.011; p = 0.005)	0.292	+1.74%
Severity	2010.2	0.015 (CI = +/-0.012; p = 0.016)	0.218	+1.53%
Severity	2011.1	0.013 (CI = +/-0.013; p = 0.048)	0.147	+1.34%
Severity	2011.2	0.008 (CI = +/-0.013; p = 0.203)	0.038	+0.82%
Severity	2012.1	0.011 (CI = +/-0.014; p = 0.120)	0.086	+1.11%
Severity	2012.2	0.009 (CI = +/-0.016; p = 0.251)	0.024	+0.90%
Severity	2013.1	0.006 (CI = +/-0.018; p = 0.451)	-0.026	+0.65%
Severity	2014.1	0.000 (CI = +/-0.019; p = 0.982)	-0.071	-0.02%
Severity	2014.2	-0.003 (CI = +/-0.021; p = 0.755)	-0.069	-0.32%
Severity	2015.1	-0.001 (CI = +/-0.025; p = 0.957)	-0.083	-0.06%
Severity	2015.2	-0.006 (CI = +/-0.028; p = 0.633)	-0.067	-0.62%
Severity	2016.1	0.001 (CI = +/-0.031; p = 0.932)	-0.099	+0.12%
Severity	2016.2	-0.003 (CI = +/-0.038; p = 0.879)	-0.108	-0.26%
Frequency	2005.1	-0.032 (CI = +/-0.008; p = 0.000)	0.668	-3.12%
Frequency	2005.2	-0.033 (CI = +/-0.008; p = 0.000)	0.675	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	0.663	-3.30%
Frequency	2006.2	-0.034 (CI = +/-0.009; p = 0.000)	0.644	-3.33%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	0.607	-3.17%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	0.566	-3.03%
Frequency	2008.1	-0.030 (CI = +/-0.011; p = 0.000)	0.528	-2.97%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.505	-3.00%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	0.466	-2.95%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.479	-3.16%
Frequency	2010.1	-0.033 (CI = +/-0.015; p = 0.000)	0.461	-3.25%
Frequency	2010.2	-0.038 (CI = +/-0.016; p = 0.000)	0.531	-3.71%
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.526	-3.90%
Frequency	2011.2	-0.039 (CI = +/-0.019; p = 0.000)	0.472	-3.81%
Frequency	2012.1	-0.042 (CI = +/-0.021; p = 0.001)	0.478	-4.11%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.504	-4.57%
Frequency	2013.1	-0.044 (CI = +/-0.026; p = 0.003)	0.421	-4.29%
Frequency	2014.1	-0.043 (CI = +/-0.031; p = 0.009)	0.354	-4.24%
Frequency	2014.2	-0.045 (CI = +/-0.035; p = 0.017)	0.315	-4.36%
Frequency	2015.1	-0.042 (CI = +/-0.041; p = 0.044)	0.237	-4.13%
Frequency	2015.2	-0.050 (CI = +/-0.047; p = 0.041)	0.267	-4.83%
Frequency	2016.1	-0.056 (CI = +/-0.056; p = 0.049)	0.267	-5.42%
Frequency	2016.2	-0.082 (CI = +/-0.054; p = 0.007)	0.519	-7.86%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.048 (CI = +/-0.009; p = 0.000)	0.469 (CI = +/-0.102; p = 0.000)	0.846	+4.88%
Loss Cost	2003.2	0.046 (CI = +/-0.010; p = 0.000)	0.458 (CI = +/-0.102; p = 0.000)	0.830	+4.69%
Loss Cost	2004.1	0.043 (CI = +/-0.010; p = 0.000)	0.473 (CI = +/-0.100; p = 0.000)	0.839	+4.43%
Loss Cost	2004.2	0.041 (CI = +/-0.010; p = 0.000)	0.458 (CI = +/-0.098; p = 0.000)	0.828	+4.16%
Loss Cost	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.472 (CI = +/-0.096; p = 0.000)	0.838	+3.91%
Loss Cost	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.478 (CI = +/-0.098; p = 0.000)	0.831	+4.02%
Loss Cost	2006.1	0.038 (CI = +/-0.011; p = 0.000)	0.487 (CI = +/-0.100; p = 0.000)	0.834	+3.85%
Loss Cost	2006.2	0.038 (CI = +/-0.012; p = 0.000)	0.486 (CI = +/-0.104; p = 0.000)	0.818	+3.82%
Loss Cost	2007.1	0.036 (CI = +/-0.012; p = 0.000)	0.493 (CI = +/-0.107; p = 0.000)	0.819	+3.69%
Loss Cost	2007.2	0.038 (CI = +/-0.013; p = 0.000)	0.501 (CI = +/-0.109; p = 0.000)	0.815	+3.87%
Loss Cost	2008.1	0.040 (CI = +/-0.014; p = 0.000)	0.490 (CI = +/-0.111; p = 0.000)	0.821	+4.09%
Loss Cost	2008.2	0.042 (CI = +/-0.015; p = 0.000)	0.499 (CI = +/-0.114; p = 0.000)	0.815	+4.28%
Loss Cost	2009.1	0.041 (CI = +/-0.016; p = 0.000)	0.503 (CI = +/-0.119; p = 0.000)	0.815	+4.18%
Loss Cost	2009.2	0.041 (CI = +/-0.017; p = 0.000)	0.504 (CI = +/-0.124; p = 0.000)	0.796	+4.21%
Loss Cost	2010.1	0.043 (CI = +/-0.019; p = 0.000)	0.497 (CI = +/-0.130; p = 0.000)	0.797	+4.37%
Loss Cost	2010.2	0.041 (CI = +/-0.020; p = 0.000)	0.490 (CI = +/-0.135; p = 0.000)	0.769	+4.16%
Loss Cost	2011.1	0.041 (CI = +/-0.022; p = 0.001)	0.489 (CI = +/-0.142; p = 0.000)	0.768	+4.20%
Loss Cost	2011.2	0.037 (CI = +/-0.024; p = 0.005)	0.474 (CI = +/-0.145; p = 0.000)	0.735	+3.77%
Loss Cost	2012.1	0.034 (CI = +/-0.026; p = 0.016)	0.486 (CI = +/-0.152; p = 0.000)	0.741	+3.41%
Loss Cost	2012.2	0.026 (CI = +/-0.027; p = 0.059)	0.463 (CI = +/-0.151; p = 0.000)	0.712	+2.67%
Loss Cost	2013.1	0.027 (CI = +/-0.031; p = 0.083)	0.461 (CI = +/-0.161; p = 0.000)	0.708	+2.75%
Loss Cost	2013.2	0.027 (CI = +/-0.035; p = 0.122)	0.461 (CI = +/-0.172; p = 0.000)	0.677	+2.73%
Loss Cost	2014.1	0.020 (CI = +/-0.039; p = 0.286)	0.479 (CI = +/-0.181; p = 0.000)	0.692	+2.05%
Loss Cost	2014.2	0.007 (CI = +/-0.040; p = 0.729)	0.445 (CI = +/-0.173; p = 0.000)	0.679	+0.65%
Loss Cost	2015.1	0.012 (CI = +/-0.047; p = 0.594)	0.432 (CI = +/-0.188; p = 0.000)	0.659	+1.17%
Loss Cost	2015.2	-0.003 (CI = +/-0.049; p = 0.884)	0.400 (CI = +/-0.184; p = 0.001)	0.641	-0.33%
Loss Cost	2016.1	-0.002 (CI = +/-0.060; p = 0.937)	0.398 (CI = +/-0.207; p = 0.002)	0.610	-0.21%
Loss Cost	2016.2	-0.008 (CI = +/-0.072; p = 0.805)	0.387 (CI = +/-0.230; p = 0.005)	0.568	-0.80%
Severity	2003.1	0.038 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.056; p = 0.110)	0.860	+3.87%
Severity	2003.2	0.037 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.057; p = 0.093)	0.850	+3.81%
Severity	2004.1	0.037 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.059; p = 0.119)	0.835	+3.77%
Severity	2004.2	0.036 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.058; p = 0.066)	0.828	+3.63%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.058; p = 0.101)	0.810	+3.53%
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.041; p = 0.002)	0.874	+3.16%
Severity	2006.1	0.030 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.042; p = 0.004)	0.860	+3.08%
Severity	2006.2	0.028 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.037; p = 0.000)	0.876	+2.88%
Severity	2007.1	0.028 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.038; p = 0.001)	0.859	+2.85%
Severity	2007.2	0.027 (CI = +/-0.004; p = 0.000)	-0.079 (CI = +/-0.036; p = 0.000)	0.864	+2.70%
Severity	2008.1	0.027 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.038; p = 0.000)	0.851	+2.73%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.039; p = 0.000)	0.845	+2.76%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.041; p = 0.000)	0.825	+2.77%
Severity	2009.2	0.028 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.001)	0.828	+2.86%
Severity	2010.1	0.029 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.043; p = 0.001)	0.814	+2.93%
Severity	2010.2	0.028 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.803	+2.81%
Severity	2011.1	0.026 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.045; p = 0.002)	0.764	+2.65%
Severity	2011.2	0.026 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.047; p = 0.003)	0.751	+2.64%
Severity	2012.1	0.028 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.002)	0.752	+2.82%
Severity	2012.2	0.027 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.050; p = 0.002)	0.737	+2.70%
Severity	2013.1	0.026 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.004)	0.678	+2.63%
Severity	2013.2	0.025 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.056; p = 0.004)	0.661	+2.52%
Severity	2014.1	0.019 (CI = +/-0.010; p = 0.001)	-0.072 (CI = +/-0.046; p = 0.005)	0.605	+1.91%
Severity	2014.2	0.018 (CI = +/-0.012; p = 0.005)	-0.073 (CI = +/-0.050; p = 0.008)	0.591	+1.86%
Severity	2015.1	0.017 (CI = +/-0.013; p = 0.019)	-0.069 (CI = +/-0.054; p = 0.017)	0.473	+1.68%
Severity	2015.2	0.017 (CI = +/-0.016; p = 0.035)	-0.067 (CI = +/-0.059; p = 0.029)	0.465	+1.74%
Severity	2016.1	0.019 (CI = +/-0.019; p = 0.046)	-0.072 (CI = +/-0.065; p = 0.034)	0.425	+1.96%
Severity	2016.2	0.017 (CI = +/-0.023; p = 0.126)	-0.077 (CI = +/-0.072; p = 0.039)	0.412	+1.69%
Frequency	2003.1	0.010 (CI = +/-0.010; p = 0.049)	0.514 (CI = +/-0.106; p = 0.000)	0.733	+0.97%
Frequency	2003.2	0.008 (CI = +/-0.010; p = 0.097)	0.507 (CI = +/-0.108; p = 0.000)	0.720	+0.85%
Frequency	2004.1	0.006 (CI = +/-0.010; p = 0.218)	0.520 (CI = +/-0.108; p = 0.000)	0.735	+0.64%
Frequency	2004.2	0.005 (CI = +/-0.011; p = 0.344)	0.512 (CI = +/-0.110; p = 0.000)	0.724	+0.51%
Frequency	2005.1	0.004 (CI = +/-0.011; p = 0.519)	0.521 (CI = +/-0.112; p = 0.000)	0.730	+0.37%
Frequency	2005.2	0.008 (CI = +/-0.011; p = 0.119)	0.546 (CI = +/-0.100; p = 0.000)	0.795	+0.83%
Frequency	2006.1	0.007 (CI = +/-0.011; p = 0.185)	0.551 (CI = +/-0.104; p = 0.000)	0.795	+0.75%
Frequency	2006.2	0.009 (CI = +/-0.012; p = 0.122)	0.560 (CI = +/-0.105; p = 0.000)	0.799	+0.92%
Frequency	2007.1	0.008 (CI = +/-0.013; p = 0.193)	0.565 (CI = +/-0.109; p = 0.000)	0.799	+0.82%
Frequency	2007.2	0.011 (CI = +/-0.013; p = 0.080)	0.580 (CI = +/-0.107; p = 0.000)	0.817	+1.14%
Frequency	2008.1	0.013 (CI = +/-0.014; p = 0.058)	0.571 (CI = +/-0.110; p = 0.000)	0.815	+1.32%
Frequency	2008.2	0.015 (CI = +/-0.015; p = 0.048)	0.578 (CI = +/-0.113; p = 0.000)	0.813	+1.48%
Frequency	2009.1	0.014 (CI = +/-0.016; p = 0.085)	0.583 (CI = +/-0.118; p = 0.000)	0.813	+1.38%
Frequency	2009.2	0.013 (CI = +/-0.017; p = 0.128)	0.580 (CI = +/-0.123; p = 0.000)	0.800	+1.31%
Frequency	2010.1	0.014 (CI = +/-0.019; p = 0.136)	0.576 (CI = +/-0.129; p = 0.000)	0.795	+1.40%
Frequency	2010.2	0.013 (CI = +/-0.020; p = 0.194)	0.573 (CI = +/-0.135; p = 0.000)	0.781	+1.32%
Frequency	2011.1	0.015 (CI = +/-0.022; p = 0.176)	0.566 (CI = +/-0.141; p = 0.000)	0.775	+1.51%
Frequency	2011.2	0.011 (CI = +/-0.024; p = 0.348)	0.552 (CI = +/-0.145; p = 0.000)	0.759	+1.10%
Frequency	2012.1	0.006 (CI = +/-0.026; p = 0.642)	0.570 (CI = +/-0.149; p = 0.000)	0.774	+0.58%
Frequency	2012.2	0.000 (CI = +/-0.027; p = 0.985)	0.551 (CI = +/-0.150; p = 0.000)	0.765	-0.02%
Frequency	2013.1	0.001 (CI = +/-0.031; p = 0.939)	0.547 (CI = +/-0.160; p = 0.000)	0.751	+0.11%
Frequency	2013.2	0.002 (CI = +/-0.035; p = 0.903)	0.549 (CI = +/-0.171; p = 0.000)	0.739	+0.20%
Frequency	2014.1	0.001 (CI = +/-0.040; p = 0.945)	0.551 (CI = +/-0.185; p = 0.000)	0.727	+0.13%
Frequency	2014.2	-0.012 (CI = +/-0.041; p = 0.542)	0.518 (CI = +/-0.180; p = 0.000)	0.730	-1.19%
Frequency	2015.1	-0.005 (CI = +/-0.048; p = 0.820)	0.501 (CI = +/-0.193; p = 0.000)	0.704	-0.51%
Frequency	2015.2	-0.021 (CI = +/-0.050; p = 0.385)	0.468 (CI = +/-0.189; p = 0.000)	0.708	-2.03%
Frequency	2016.1	-0.022 (CI = +/-0.062; p = 0.449)	0.470 (CI = +/-0.212; p = 0.001)	0.677	-2.13%
Frequency	2016.2	-0.025 (CI = +/-0.075; p = 0.467)	0.464 (CI = +/-0.238; p = 0.002)	0.653	-2.45%

Comprehensive

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2003.1	0.049 (CI = +/-0.018; p = 0.000)	0.448	+5.00%
Loss Cost	2003.2	0.045 (CI = +/-0.018; p = 0.000)	0.401	+4.59%
Loss Cost	2004.1	0.045 (CI = +/-0.020; p = 0.000)	0.376	+4.55%
Loss Cost	2004.2	0.039 (CI = +/-0.020; p = 0.000)	0.319	+4.01%
Loss Cost	2005.1	0.039 (CI = +/-0.021; p = 0.001)	0.297	+4.00%
Loss Cost	2005.2	0.038 (CI = +/-0.022; p = 0.002)	0.261	+3.84%
Loss Cost	2006.1	0.039 (CI = +/-0.024; p = 0.002)	0.253	+3.96%
Loss Cost	2006.2	0.035 (CI = +/-0.025; p = 0.007)	0.203	+3.61%
Loss Cost	2007.1	0.037 (CI = +/-0.027; p = 0.008)	0.205	+3.82%
Loss Cost	2007.2	0.036 (CI = +/-0.029; p = 0.017)	0.169	+3.63%
Loss Cost	2008.1	0.042 (CI = +/-0.030; p = 0.008)	0.218	+4.27%
Loss Cost	2008.2	0.040 (CI = +/-0.032; p = 0.019)	0.177	+4.03%
Loss Cost	2009.1	0.043 (CI = +/-0.035; p = 0.017)	0.189	+4.41%
Loss Cost	2009.2	0.038 (CI = +/-0.037; p = 0.045)	0.133	+3.91%
Loss Cost	2010.1	0.045 (CI = +/-0.040; p = 0.027)	0.174	+4.65%
Loss Cost	2010.2	0.037 (CI = +/-0.042; p = 0.081)	0.101	+3.81%
Loss Cost	2011.1	0.044 (CI = +/-0.046; p = 0.059)	0.131	+4.51%
Loss Cost	2011.2	0.032 (CI = +/-0.049; p = 0.178)	0.048	+3.30%
Loss Cost	2012.1	0.036 (CI = +/-0.054; p = 0.175)	0.053	+3.69%
Loss Cost	2012.2	0.020 (CI = +/-0.056; p = 0.472)	-0.028	+1.97%
Loss Cost	2013.1	0.029 (CI = +/-0.062; p = 0.334)	0.000	+2.96%
Loss Cost	2013.2	0.018 (CI = +/-0.069; p = 0.579)	-0.047	+1.86%
Loss Cost	2014.1	0.022 (CI = +/-0.080; p = 0.554)	-0.047	+2.27%
Loss Cost	2014.2	-0.008 (CI = +/-0.082; p = 0.837)	-0.079	-0.78%
Loss Cost	2015.1	0.011 (CI = +/-0.092; p = 0.794)	-0.084	+1.12%
Loss Cost	2015.2	-0.025 (CI = +/-0.096; p = 0.580)	-0.065	-2.43%
Loss Cost	2016.1	-0.007 (CI = +/-0.114; p = 0.885)	-0.108	-0.75%
Loss Cost	2016.2	-0.040 (CI = +/-0.132; p = 0.505)	-0.060	-3.92%
Severity	2003.1	0.038 (CI = +/-0.005; p = 0.000)	0.850	+3.91%
Severity	2003.2	0.038 (CI = +/-0.006; p = 0.000)	0.838	+3.88%
Severity	2004.1	0.037 (CI = +/-0.006; p = 0.000)	0.823	+3.82%
Severity	2004.2	0.036 (CI = +/-0.006; p = 0.000)	0.808	+3.69%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.792	+3.56%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.825	+3.20%
Severity	2006.1	0.030 (CI = +/-0.005; p = 0.000)	0.810	+3.08%
Severity	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.798	+2.91%
Severity	2007.1	0.028 (CI = +/-0.006; p = 0.000)	0.776	+2.83%
Severity	2007.2	0.027 (CI = +/-0.006; p = 0.000)	0.751	+2.72%
Severity	2008.1	0.027 (CI = +/-0.007; p = 0.000)	0.726	+2.69%
Severity	2008.2	0.028 (CI = +/-0.007; p = 0.000)	0.723	+2.79%
Severity	2009.1	0.027 (CI = +/-0.008; p = 0.000)	0.691	+2.72%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.709	+2.90%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	0.679	+2.89%
Severity	2010.2	0.028 (CI = +/-0.009; p = 0.000)	0.642	+2.85%
Severity	2011.1	0.025 (CI = +/-0.010; p = 0.000)	0.589	+2.58%
Severity	2011.2	0.026 (CI = +/-0.011; p = 0.000)	0.573	+2.67%
Severity	2012.1	0.027 (CI = +/-0.012; p = 0.000)	0.544	+2.73%
Severity	2012.2	0.027 (CI = +/-0.013; p = 0.001)	0.503	+2.75%
Severity	2013.1	0.025 (CI = +/-0.015; p = 0.003)	0.418	+2.50%
Severity	2013.2	0.025 (CI = +/-0.017; p = 0.006)	0.383	+2.57%
Severity	2014.1	0.017 (CI = +/-0.015; p = 0.033)	0.252	+1.68%
Severity	2014.2	0.018 (CI = +/-0.017; p = 0.044)	0.237	+1.81%
Severity	2015.1	0.013 (CI = +/-0.019; p = 0.159)	0.097	+1.34%
Severity	2015.2	0.016 (CI = +/-0.023; p = 0.142)	0.123	+1.64%
Severity	2016.1	0.015 (CI = +/-0.028; p = 0.252)	0.048	+1.51%
Severity	2016.2	0.015 (CI = +/-0.035; p = 0.340)	0.003	+1.53%
Frequency	2003.1	0.010 (CI = +/-0.019; p = 0.283)	0.005	+1.05%
Frequency	2003.2	0.007 (CI = +/-0.020; p = 0.495)	-0.015	+0.68%
Frequency	2004.1	0.007 (CI = +/-0.021; p = 0.503)	-0.016	+0.71%
Frequency	2004.2	0.003 (CI = +/-0.022; p = 0.779)	-0.029	+0.31%
Frequency	2005.1	0.004 (CI = +/-0.023; p = 0.714)	-0.028	+0.43%
Frequency	2005.2	0.006 (CI = +/-0.025; p = 0.616)	-0.025	+0.62%
Frequency	2006.1	0.009 (CI = +/-0.026; p = 0.511)	-0.019	+0.86%
Frequency	2006.2	0.007 (CI = +/-0.028; p = 0.624)	-0.027	+0.68%
Frequency	2007.1	0.010 (CI = +/-0.030; p = 0.515)	-0.021	+0.97%
Frequency	2007.2	0.009 (CI = +/-0.032; p = 0.579)	-0.026	+0.88%
Frequency	2008.1	0.015 (CI = +/-0.034; p = 0.360)	-0.005	+1.54%
Frequency	2008.2	0.012 (CI = +/-0.036; p = 0.500)	-0.022	+1.21%
Frequency	2009.1	0.016 (CI = +/-0.039; p = 0.396)	-0.011	+1.65%
Frequency	2009.2	0.010 (CI = +/-0.042; p = 0.633)	-0.034	+0.98%
Frequency	2010.1	0.017 (CI = +/-0.045; p = 0.438)	-0.017	+1.71%
Frequency	2010.2	0.009 (CI = +/-0.048; p = 0.692)	-0.042	+0.93%
Frequency	2011.1	0.019 (CI = +/-0.051; p = 0.457)	-0.022	+1.88%
Frequency	2011.2	0.006 (CI = +/-0.055; p = 0.817)	-0.052	+0.61%
Frequency	2012.1	0.009 (CI = +/-0.061; p = 0.750)	-0.052	+0.94%
Frequency	2012.2	-0.008 (CI = +/-0.064; p = 0.805)	-0.058	-0.76%
Frequency	2013.1	0.004 (CI = +/-0.071; p = 0.895)	-0.065	+0.45%
Frequency	2013.2	-0.007 (CI = +/-0.079; p = 0.853)	-0.069	-0.69%
Frequency	2014.1	0.006 (CI = +/-0.089; p = 0.891)	-0.075	+0.58%
Frequency	2014.2	-0.026 (CI = +/-0.093; p = 0.558)	-0.051	-2.55%
Frequency	2015.1	-0.002 (CI = +/-0.104; p = 0.965)	-0.091	-0.21%
Frequency	2015.2	-0.041 (CI = +/-0.110; p = 0.427)	-0.029	-4.01%
Frequency	2016.1	-0.022 (CI = +/-0.131; p = 0.707)	-0.093	-2.22%
Frequency	2016.2	-0.055 (CI = +/-0.155; p = 0.435)	-0.037	-5.36%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.054 (CI = +/-0.018; p = 0.000)	0.502	+5.52%
Loss Cost	2003.2	0.050 (CI = +/-0.019; p = 0.000)	0.458	+5.11%
Loss Cost	2004.1	0.050 (CI = +/-0.020; p = 0.000)	0.435	+5.10%
Loss Cost	2004.2	0.045 (CI = +/-0.020; p = 0.000)	0.382	+4.56%
Loss Cost	2005.1	0.045 (CI = +/-0.021; p = 0.000)	0.361	+4.58%
Loss Cost	2005.2	0.044 (CI = +/-0.023; p = 0.000)	0.325	+4.45%
Loss Cost	2006.1	0.045 (CI = +/-0.024; p = 0.001)	0.320	+4.62%
Loss Cost	2006.2	0.042 (CI = +/-0.026; p = 0.002)	0.269	+4.29%
Loss Cost	2007.1	0.045 (CI = +/-0.027; p = 0.002)	0.275	+4.56%
Loss Cost	2007.2	0.043 (CI = +/-0.029; p = 0.006)	0.237	+4.41%
Loss Cost	2008.1	0.050 (CI = +/-0.030; p = 0.002)	0.299	+5.18%
Loss Cost	2008.2	0.049 (CI = +/-0.033; p = 0.006)	0.257	+4.99%
Loss Cost	2009.1	0.053 (CI = +/-0.035; p = 0.005)	0.276	+5.49%
Loss Cost	2009.2	0.049 (CI = +/-0.038; p = 0.015)	0.217	+5.04%
Loss Cost	2010.1	0.058 (CI = +/-0.041; p = 0.007)	0.273	+5.97%
Loss Cost	2010.2	0.050 (CI = +/-0.044; p = 0.026)	0.195	+5.16%
Loss Cost	2011.1	0.059 (CI = +/-0.047; p = 0.016)	0.240	+6.09%
Loss Cost	2011.2	0.048 (CI = +/-0.050; p = 0.060)	0.145	+4.90%
Loss Cost	2012.1	0.054 (CI = +/-0.056; p = 0.057)	0.159	+5.54%
Loss Cost	2012.2	0.037 (CI = +/-0.059; p = 0.196)	0.049	+3.80%
Loss Cost	2013.1	0.051 (CI = +/-0.064; p = 0.114)	0.109	+5.18%
Loss Cost	2013.2	0.041 (CI = +/-0.073; p = 0.243)	0.034	+4.22%
Loss Cost	2014.1	0.049 (CI = +/-0.084; p = 0.224)	0.047	+5.07%
Loss Cost	2014.2	0.019 (CI = +/-0.088; p = 0.650)	-0.070	+1.88%
Loss Cost	2015.1	0.046 (CI = +/-0.097; p = 0.315)	0.011	+4.71%
Loss Cost	2015.2	0.010 (CI = +/-0.104; p = 0.833)	-0.105	+1.00%
Loss Cost	2016.1	0.039 (CI = +/-0.121; p = 0.482)	-0.053	+3.94%
Loss Cost	2016.2	0.010 (CI = +/-0.147; p = 0.882)	-0.139	+0.96%
Severity	2003.1	0.039 (CI = +/-0.006; p = 0.000)	0.852	+4.02%
Severity	2003.2	0.039 (CI = +/-0.006; p = 0.000)	0.839	+3.98%
Severity	2004.1	0.038 (CI = +/-0.006; p = 0.000)	0.825	+3.92%
Severity	2004.2	0.037 (CI = +/-0.007; p = 0.000)	0.809	+3.80%
Severity	2005.1	0.036 (CI = +/-0.007; p = 0.000)	0.792	+3.67%
Severity	2005.2	0.032 (CI = +/-0.006; p = 0.000)	0.824	+3.29%
Severity	2006.1	0.031 (CI = +/-0.006; p = 0.000)	0.808	+3.16%
Severity	2006.2	0.029 (CI = +/-0.006; p = 0.000)	0.794	+2.99%
Severity	2007.1	0.029 (CI = +/-0.006; p = 0.000)	0.771	+2.91%
Severity	2007.2	0.028 (CI = +/-0.006; p = 0.000)	0.745	+2.79%
Severity	2008.1	0.027 (CI = +/-0.007; p = 0.000)	0.719	+2.77%
Severity	2008.2	0.028 (CI = +/-0.007; p = 0.000)	0.718	+2.89%
Severity	2009.1	0.028 (CI = +/-0.008; p = 0.000)	0.684	+2.82%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	0.707	+3.03%
Severity	2010.1	0.030 (CI = +/-0.009; p = 0.000)	0.676	+3.03%
Severity	2010.2	0.030 (CI = +/-0.010; p = 0.000)	0.640	+3.00%
Severity	2011.1	0.027 (CI = +/-0.011; p = 0.000)	0.582	+2.71%
Severity	2011.2	0.028 (CI = +/-0.012; p = 0.000)	0.568	+2.83%
Severity	2012.1	0.029 (CI = +/-0.013; p = 0.000)	0.542	+2.92%
Severity	2012.2	0.029 (CI = +/-0.015; p = 0.001)	0.503	+2.96%
Severity	2013.1	0.027 (CI = +/-0.017; p = 0.004)	0.415	+2.70%
Severity	2013.2	0.028 (CI = +/-0.019; p = 0.008)	0.383	+2.81%
Severity	2014.1	0.018 (CI = +/-0.017; p = 0.044)	0.239	+1.82%
Severity	2014.2	0.020 (CI = +/-0.020; p = 0.056)	0.228	+1.99%
Severity	2015.1	0.015 (CI = +/-0.023; p = 0.190)	0.082	+1.47%
Severity	2015.2	0.018 (CI = +/-0.028; p = 0.165)	0.114	+1.86%
Severity	2016.1	0.017 (CI = +/-0.034; p = 0.279)	0.038	+1.75%
Severity	2016.2	0.018 (CI = +/-0.044; p = 0.363)	-0.007	+1.83%
Frequency	2003.1	0.014 (CI = +/-0.020; p = 0.154)	0.031	+1.44%
Frequency	2003.2	0.011 (CI = +/-0.021; p = 0.299)	0.003	+1.08%
Frequency	2004.1	0.011 (CI = +/-0.022; p = 0.305)	0.003	+1.13%
Frequency	2004.2	0.007 (CI = +/-0.023; p = 0.522)	-0.019	+0.73%
Frequency	2005.1	0.009 (CI = +/-0.024; p = 0.467)	-0.015	+0.88%
Frequency	2005.2	0.011 (CI = +/-0.026; p = 0.385)	-0.007	+1.12%
Frequency	2006.1	0.014 (CI = +/-0.027; p = 0.302)	0.004	+1.41%
Frequency	2006.2	0.013 (CI = +/-0.029; p = 0.388)	-0.008	+1.26%
Frequency	2007.1	0.016 (CI = +/-0.031; p = 0.302)	0.004	+1.61%
Frequency	2007.2	0.016 (CI = +/-0.034; p = 0.349)	-0.003	+1.57%
Frequency	2008.1	0.023 (CI = +/-0.035; p = 0.187)	0.033	+2.34%
Frequency	2008.2	0.020 (CI = +/-0.038; p = 0.281)	0.009	+2.05%
Frequency	2009.1	0.026 (CI = +/-0.041; p = 0.206)	0.030	+2.60%
Frequency	2009.2	0.019 (CI = +/-0.044; p = 0.370)	-0.007	+1.95%
Frequency	2010.1	0.028 (CI = +/-0.047; p = 0.224)	0.027	+2.85%
Frequency	2010.2	0.021 (CI = +/-0.051; p = 0.402)	-0.013	+2.10%
Frequency	2011.1	0.032 (CI = +/-0.054; p = 0.224)	0.030	+3.29%
Frequency	2011.2	0.020 (CI = +/-0.058; p = 0.478)	-0.027	+2.01%
Frequency	2012.1	0.025 (CI = +/-0.065; p = 0.422)	-0.019	+2.55%
Frequency	2012.2	0.008 (CI = +/-0.069; p = 0.806)	-0.062	+0.82%
Frequency	2013.1	0.024 (CI = +/-0.076; p = 0.511)	-0.038	+2.42%
Frequency	2013.2	0.014 (CI = +/-0.086; p = 0.739)	-0.067	+1.37%
Frequency	2014.1	0.031 (CI = +/-0.097; p = 0.493)	-0.040	+3.20%
Frequency	2014.2	-0.001 (CI = +/-0.104; p = 0.982)	-0.091	-0.11%
Frequency	2015.1	0.031 (CI = +/-0.114; p = 0.553)	-0.060	+3.19%
Frequency	2015.2	-0.008 (CI = +/-0.124; p = 0.881)	-0.108	-0.84%
Frequency	2016.1	0.021 (CI = +/-0.147; p = 0.747)	-0.110	+2.15%
Frequency	2016.2	-0.009 (CI = +/-0.182; p = 0.914)	-0.141	-0.85%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.061 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.139; p = 0.037)	0.729	+6.29%
Loss Cost	2003.2	0.059 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.142; p = 0.055)	0.701	+6.11%
Loss Cost	2004.1	0.057 (CI = +/-0.014; p = 0.000)	0.156 (CI = +/-0.142; p = 0.032)	0.685	+5.82%
Loss Cost	2004.2	0.055 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.145; p = 0.044)	0.653	+5.69%
Loss Cost	2005.1	0.054 (CI = +/-0.015; p = 0.000)	0.157 (CI = +/-0.149; p = 0.040)	0.633	+5.55%
Loss Cost	2005.2	0.053 (CI = +/-0.016; p = 0.000)	0.151 (CI = +/-0.153; p = 0.053)	0.596	+5.43%
Loss Cost	2006.1	0.052 (CI = +/-0.017; p = 0.000)	0.157 (CI = +/-0.158; p = 0.052)	0.575	+5.32%
Loss Cost	2006.2	0.053 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.163; p = 0.050)	0.557	+5.44%
Loss Cost	2007.1	0.053 (CI = +/-0.020; p = 0.000)	0.161 (CI = +/-0.169; p = 0.061)	0.543	+5.48%
Loss Cost	2007.2	0.054 (CI = +/-0.021; p = 0.000)	0.163 (CI = +/-0.175; p = 0.067)	0.512	+5.52%
Loss Cost	2008.1	0.057 (CI = +/-0.022; p = 0.000)	0.147 (CI = +/-0.179; p = 0.104)	0.527	+5.88%
Loss Cost	2008.2	0.061 (CI = +/-0.023; p = 0.000)	0.164 (CI = +/-0.182; p = 0.076)	0.539	+6.28%
Loss Cost	2009.1	0.066 (CI = +/-0.025; p = 0.000)	0.143 (CI = +/-0.185; p = 0.123)	0.563	+6.78%
Loss Cost	2009.2	0.069 (CI = +/-0.026; p = 0.000)	0.159 (CI = +/-0.189; p = 0.096)	0.564	+7.19%
Loss Cost	2010.1	0.072 (CI = +/-0.028; p = 0.000)	0.147 (CI = +/-0.197; p = 0.135)	0.562	+7.48%
Loss Cost	2010.2	0.074 (CI = +/-0.031; p = 0.000)	0.155 (CI = +/-0.206; p = 0.132)	0.535	+7.70%
Loss Cost	2011.1	0.073 (CI = +/-0.034; p = 0.000)	0.161 (CI = +/-0.217; p = 0.138)	0.505	+7.54%
Loss Cost	2011.2	0.069 (CI = +/-0.037; p = 0.001)	0.148 (CI = +/-0.226; p = 0.187)	0.428	+7.15%
Loss Cost	2012.1	0.062 (CI = +/-0.040; p = 0.005)	0.174 (CI = +/-0.233; p = 0.135)	0.383	+6.36%
Loss Cost	2012.2	0.050 (CI = +/-0.042; p = 0.022)	0.138 (CI = +/-0.231; p = 0.223)	0.252	+5.18%
Loss Cost	2013.1	0.040 (CI = +/-0.045; p = 0.080)	0.171 (CI = +/-0.236; p = 0.143)	0.211	+4.09%
Loss Cost	2013.2	0.030 (CI = +/-0.049; p = 0.209)	0.143 (CI = +/-0.242; p = 0.225)	0.077	+3.07%
Loss Cost	2014.1	0.015 (CI = +/-0.052; p = 0.555)	0.187 (CI = +/-0.241; p = 0.116)	0.088	+1.47%
Loss Cost	2014.2	-0.007 (CI = +/-0.050; p = 0.753)	0.132 (CI = +/-0.215; p = 0.204)	-0.007	-0.73%
Loss Cost	2015.1	-0.033 (CI = +/-0.044; p = 0.127)	0.197 (CI = +/-0.178; p = 0.033)	0.307	-3.26%
Loss Cost	2015.2	-0.046 (CI = +/-0.048; p = 0.057)	0.169 (CI = +/-0.179; p = 0.061)	0.371	-4.50%
Loss Cost	2016.1	-0.059 (CI = +/-0.055; p = 0.037)	0.197 (CI = +/-0.188; p = 0.042)	0.423	-5.72%
Loss Cost	2016.2	-0.076 (CI = +/-0.060; p = 0.019)	0.166 (CI = +/-0.190; p = 0.078)	0.514	-7.27%
Severity	2003.1	0.024 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.073; p = 0.028)	0.609	+2.42%
Severity	2003.2	0.022 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.070; p = 0.050)	0.571	+2.21%
Severity	2004.1	0.019 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.064; p = 0.010)	0.575	+1.95%
Severity	2004.2	0.018 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.062; p = 0.019)	0.527	+1.77%
Severity	2005.1	0.016 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.060; p = 0.006)	0.521	+1.57%
Severity	2005.2	0.013 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.054; p = 0.009)	0.471	+1.32%
Severity	2006.1	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.050; p = 0.002)	0.484	+1.11%
Severity	2006.2	0.009 (CI = +/-0.005; p = 0.001)	0.076 (CI = +/-0.048; p = 0.003)	0.416	+0.95%
Severity	2007.1	0.008 (CI = +/-0.005; p = 0.006)	0.085 (CI = +/-0.047; p = 0.001)	0.431	+0.79%
Severity	2007.2	0.006 (CI = +/-0.005; p = 0.029)	0.075 (CI = +/-0.043; p = 0.001)	0.367	+0.58%
Severity	2008.1	0.006 (CI = +/-0.006; p = 0.038)	0.074 (CI = +/-0.045; p = 0.002)	0.366	+0.59%
Severity	2008.2	0.006 (CI = +/-0.006; p = 0.058)	0.074 (CI = +/-0.046; p = 0.003)	0.328	+0.57%
Severity	2009.1	0.005 (CI = +/-0.006; p = 0.122)	0.077 (CI = +/-0.048; p = 0.003)	0.332	+0.50%
Severity	2009.2	0.005 (CI = +/-0.007; p = 0.113)	0.079 (CI = +/-0.050; p = 0.003)	0.327	+0.55%
Severity	2010.1	0.004 (CI = +/-0.007; p = 0.283)	0.086 (CI = +/-0.050; p = 0.002)	0.356	+0.38%
Severity	2010.2	0.005 (CI = +/-0.008; p = 0.203)	0.090 (CI = +/-0.051; p = 0.002)	0.374	+0.49%
Severity	2011.1	0.004 (CI = +/-0.008; p = 0.383)	0.095 (CI = +/-0.053; p = 0.001)	0.392	+0.36%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.527)	0.093 (CI = +/-0.056; p = 0.003)	0.348	+0.28%
Severity	2012.1	0.005 (CI = +/-0.010; p = 0.260)	0.084 (CI = +/-0.056; p = 0.005)	0.349	+0.53%
Severity	2012.2	0.007 (CI = +/-0.010; p = 0.178)	0.089 (CI = +/-0.058; p = 0.005)	0.374	+0.70%
Severity	2013.1	0.010 (CI = +/-0.011; p = 0.094)	0.081 (CI = +/-0.059; p = 0.010)	0.392	+0.96%
Severity	2013.2	0.008 (CI = +/-0.013; p = 0.211)	0.076 (CI = +/-0.061; p = 0.019)	0.295	+0.77%
Severity	2014.1	0.004 (CI = +/-0.013; p = 0.570)	0.087 (CI = +/-0.061; p = 0.008)	0.361	+0.36%
Severity	2014.2	-0.001 (CI = +/-0.014; p = 0.904)	0.076 (CI = +/-0.059; p = 0.015)	0.300	-0.08%
Severity	2015.1	-0.004 (CI = +/-0.015; p = 0.601)	0.084 (CI = +/-0.062; p = 0.013)	0.346	-0.38%
Severity	2015.2	-0.003 (CI = +/-0.018; p = 0.720)	0.086 (CI = +/-0.068; p = 0.019)	0.334	-0.30%
Severity	2016.1	-0.003 (CI = +/-0.022; p = 0.754)	0.086 (CI = +/-0.076; p = 0.031)	0.290	-0.32%
Severity	2016.2	-0.003 (CI = +/-0.027; p = 0.801)	0.086 (CI = +/-0.086; p = 0.049)	0.257	-0.30%
Frequency	2003.1	0.037 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.136; p = 0.326)	0.497	+3.78%
Frequency	2003.2	0.037 (CI = +/-0.013; p = 0.000)	0.069 (CI = +/-0.140; p = 0.325)	0.476	+3.81%
Frequency	2004.1	0.037 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.144; p = 0.331)	0.456	+3.79%
Frequency	2004.2	0.038 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.148; p = 0.319)	0.439	+3.86%
Frequency	2005.1	0.038 (CI = +/-0.016; p = 0.000)	0.070 (CI = +/-0.153; p = 0.357)	0.428	+3.92%
Frequency	2005.2	0.040 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.157; p = 0.321)	0.421	+4.06%
Frequency	2006.1	0.041 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.162; p = 0.371)	0.414	+4.16%
Frequency	2006.2	0.044 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.165; p = 0.290)	0.431	+4.45%
Frequency	2007.1	0.045 (CI = +/-0.020; p = 0.000)	0.077 (CI = +/-0.169; p = 0.362)	0.433	+4.65%
Frequency	2007.2	0.048 (CI = +/-0.021; p = 0.000)	0.088 (CI = +/-0.174; p = 0.305)	0.436	+4.91%
Frequency	2008.1	0.051 (CI = +/-0.022; p = 0.000)	0.073 (CI = +/-0.178; p = 0.408)	0.452	+5.25%
Frequency	2008.2	0.055 (CI = +/-0.023; p = 0.000)	0.090 (CI = +/-0.180; p = 0.311)	0.473	+5.67%
Frequency	2009.1	0.061 (CI = +/-0.024; p = 0.000)	0.066 (CI = +/-0.181; p = 0.458)	0.513	+6.25%
Frequency	2009.2	0.064 (CI = +/-0.026; p = 0.000)	0.080 (CI = +/-0.186; p = 0.384)	0.513	+6.60%
Frequency	2010.1	0.068 (CI = +/-0.028; p = 0.000)	0.061 (CI = +/-0.191; p = 0.511)	0.527	+7.07%
Frequency	2010.2	0.069 (CI = +/-0.030; p = 0.000)	0.065 (CI = +/-0.200; p = 0.506)	0.494	+7.17%
Frequency	2011.1	0.069 (CI = +/-0.033; p = 0.000)	0.065 (CI = +/-0.211; p = 0.524)	0.461	+7.16%
Frequency	2011.2	0.066 (CI = +/-0.036; p = 0.001)	0.055 (CI = +/-0.221; p = 0.607)	0.391	+6.85%
Frequency	2012.1	0.056 (CI = +/-0.038; p = 0.007)	0.090 (CI = +/-0.221; p = 0.404)	0.318	+5.79%
Frequency	2012.2	0.044 (CI = +/-0.039; p = 0.030)	0.049 (CI = +/-0.212; p = 0.628)	0.180	+4.45%
Frequency	2013.1	0.031 (CI = +/-0.040; p = 0.123)	0.090 (CI = +/-0.207; p = 0.367)	0.099	+3.11%
Frequency	2013.2	0.023 (CI = +/-0.043; p = 0.284)	0.068 (CI = +/-0.213; p = 0.508)	-0.019	+2.28%
Frequency	2014.1	0.011 (CI = +/-0.047; p = 0.621)	0.100 (CI = +/-0.218; p = 0.339)	-0.044	+1.11%
Frequency	2014.2	-0.007 (CI = +/-0.047; p = 0.767)	0.056 (CI = +/-0.204; p = 0.561)	-0.125	-0.65%
Frequency	2015.1	-0.029 (CI = +/-0.044; p = 0.171)	0.113 (CI = +/-0.178; p = 0.189)	0.113	-2.89%
Frequency	2015.2	-0.043 (CI = +/-0.047; p = 0.068)	0.083 (CI = +/-0.176; p = 0.316)	0.215	-4.21%
Frequency	2016.1	-0.056 (CI = +/-0.054; p = 0.044)	0.111 (CI = +/-0.186; p = 0.209)	0.292	-5.42%
Frequency	2016.2	-0.072 (CI = +/-0.059; p = 0.021)	0.080 (CI = +/-0.186; p = 0.349)	0.417	-6.99%

Comprehensive - Theft

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2003.1	0.063 (CI = +/-0.014; p = 0.000)	0.703	+6.55%
Loss Cost	2003.2	0.061 (CI = +/-0.014; p = 0.000)	0.677	+6.31%
Loss Cost	2004.1	0.059 (CI = +/-0.015; p = 0.000)	0.648	+6.09%
Loss Cost	2004.2	0.057 (CI = +/-0.016; p = 0.000)	0.617	+5.89%
Loss Cost	2005.1	0.057 (CI = +/-0.017; p = 0.000)	0.591	+5.84%
Loss Cost	2005.2	0.055 (CI = +/-0.018; p = 0.000)	0.555	+5.64%
Loss Cost	2006.1	0.055 (CI = +/-0.019; p = 0.000)	0.530	+5.63%
Loss Cost	2006.2	0.055 (CI = +/-0.020; p = 0.000)	0.508	+5.68%
Loss Cost	2007.1	0.057 (CI = +/-0.022; p = 0.000)	0.499	+5.85%
Loss Cost	2007.2	0.056 (CI = +/-0.023; p = 0.000)	0.466	+5.79%
Loss Cost	2008.1	0.061 (CI = +/-0.024; p = 0.000)	0.499	+6.33%
Loss Cost	2008.2	0.065 (CI = +/-0.026; p = 0.000)	0.501	+6.67%
Loss Cost	2009.1	0.071 (CI = +/-0.027; p = 0.000)	0.547	+7.39%
Loss Cost	2009.2	0.074 (CI = +/-0.029; p = 0.000)	0.542	+7.73%
Loss Cost	2010.1	0.080 (CI = +/-0.031; p = 0.000)	0.554	+8.28%
Loss Cost	2010.2	0.081 (CI = +/-0.034; p = 0.000)	0.526	+8.39%
Loss Cost	2011.1	0.082 (CI = +/-0.038; p = 0.000)	0.497	+8.53%
Loss Cost	2011.2	0.076 (CI = +/-0.041; p = 0.001)	0.429	+7.93%
Loss Cost	2012.1	0.072 (CI = +/-0.045; p = 0.004)	0.360	+7.45%
Loss Cost	2012.2	0.057 (CI = +/-0.047; p = 0.020)	0.251	+5.91%
Loss Cost	2013.1	0.050 (CI = +/-0.052; p = 0.059)	0.166	+5.14%
Loss Cost	2013.2	0.036 (CI = +/-0.056; p = 0.190)	0.057	+3.69%
Loss Cost	2014.1	0.024 (CI = +/-0.063; p = 0.417)	-0.022	+2.46%
Loss Cost	2014.2	-0.005 (CI = +/-0.059; p = 0.848)	-0.080	-0.53%
Loss Cost	2015.1	-0.028 (CI = +/-0.061; p = 0.332)	0.002	-2.76%
Loss Cost	2015.2	-0.051 (CI = +/-0.064; p = 0.110)	0.159	-4.93%
Loss Cost	2016.1	-0.057 (CI = +/-0.078; p = 0.132)	0.149	-5.54%
Loss Cost	2016.2	-0.089 (CI = +/-0.082; p = 0.037)	0.368	-8.50%
Severity	2003.1	0.025 (CI = +/-0.007; p = 0.000)	0.549	+2.48%
Severity	2003.2	0.022 (CI = +/-0.007; p = 0.000)	0.516	+2.23%
Severity	2004.1	0.020 (CI = +/-0.007; p = 0.000)	0.475	+2.00%
Severity	2004.2	0.017 (CI = +/-0.007; p = 0.000)	0.428	+1.76%
Severity	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.376	+1.60%
Severity	2005.2	0.013 (CI = +/-0.007; p = 0.000)	0.320	+1.29%
Severity	2006.1	0.011 (CI = +/-0.007; p = 0.002)	0.256	+1.11%
Severity	2006.2	0.009 (CI = +/-0.007; p = 0.011)	0.182	+0.88%
Severity	2007.1	0.008 (CI = +/-0.007; p = 0.033)	0.127	+0.76%
Severity	2007.2	0.005 (CI = +/-0.006; p = 0.147)	0.044	+0.47%
Severity	2008.1	0.005 (CI = +/-0.007; p = 0.123)	0.056	+0.54%
Severity	2008.2	0.004 (CI = +/-0.007; p = 0.222)	0.022	+0.45%
Severity	2009.1	0.004 (CI = +/-0.008; p = 0.280)	0.009	+0.43%
Severity	2009.2	0.004 (CI = +/-0.009; p = 0.353)	-0.004	+0.40%
Severity	2010.1	0.003 (CI = +/-0.009; p = 0.513)	-0.026	+0.30%
Severity	2010.2	0.003 (CI = +/-0.010; p = 0.547)	-0.031	+0.31%
Severity	2011.1	0.003 (CI = +/-0.011; p = 0.625)	-0.039	+0.27%
Severity	2011.2	0.000 (CI = +/-0.012; p = 0.950)	-0.055	+0.04%
Severity	2012.1	0.004 (CI = +/-0.013; p = 0.487)	-0.028	+0.43%
Severity	2012.2	0.004 (CI = +/-0.014; p = 0.519)	-0.034	+0.45%
Severity	2013.1	0.009 (CI = +/-0.015; p = 0.238)	0.031	+0.87%
Severity	2013.2	0.005 (CI = +/-0.016; p = 0.556)	-0.044	+0.46%
Severity	2014.1	0.002 (CI = +/-0.018; p = 0.836)	-0.073	+0.18%
Severity	2014.2	-0.006 (CI = +/-0.018; p = 0.467)	-0.035	-0.61%
Severity	2015.1	-0.008 (CI = +/-0.021; p = 0.444)	-0.032	-0.75%
Severity	2015.2	-0.011 (CI = +/-0.025; p = 0.349)	-0.003	-1.08%
Severity	2016.1	-0.008 (CI = +/-0.030; p = 0.545)	-0.064	-0.82%
Severity	2016.2	-0.014 (CI = +/-0.036; p = 0.377)	-0.014	-1.44%
Frequency	2003.1	0.039 (CI = +/-0.013; p = 0.000)	0.503	+3.97%
Frequency	2003.2	0.039 (CI = +/-0.014; p = 0.000)	0.484	+3.99%
Frequency	2004.1	0.039 (CI = +/-0.014; p = 0.000)	0.464	+4.01%
Frequency	2004.2	0.040 (CI = +/-0.015; p = 0.000)	0.448	+4.06%
Frequency	2005.1	0.041 (CI = +/-0.016; p = 0.000)	0.440	+4.17%
Frequency	2005.2	0.042 (CI = +/-0.017; p = 0.000)	0.433	+4.30%
Frequency	2006.1	0.044 (CI = +/-0.018; p = 0.000)	0.431	+4.47%
Frequency	2006.2	0.046 (CI = +/-0.019; p = 0.000)	0.444	+4.75%
Frequency	2007.1	0.049 (CI = +/-0.020; p = 0.000)	0.455	+5.05%
Frequency	2007.2	0.052 (CI = +/-0.022; p = 0.000)	0.456	+5.29%
Frequency	2008.1	0.056 (CI = +/-0.023; p = 0.000)	0.484	+5.76%
Frequency	2008.2	0.060 (CI = +/-0.024; p = 0.000)	0.502	+6.19%
Frequency	2009.1	0.067 (CI = +/-0.025; p = 0.000)	0.559	+6.93%
Frequency	2009.2	0.070 (CI = +/-0.027; p = 0.000)	0.560	+7.29%
Frequency	2010.1	0.076 (CI = +/-0.028; p = 0.000)	0.588	+7.95%
Frequency	2010.2	0.078 (CI = +/-0.031; p = 0.000)	0.561	+8.06%
Frequency	2011.1	0.079 (CI = +/-0.034; p = 0.000)	0.535	+8.24%
Frequency	2011.2	0.076 (CI = +/-0.037; p = 0.000)	0.477	+7.89%
Frequency	2012.1	0.068 (CI = +/-0.040; p = 0.002)	0.394	+6.99%
Frequency	2012.2	0.053 (CI = +/-0.040; p = 0.013)	0.285	+5.44%
Frequency	2013.1	0.041 (CI = +/-0.043; p = 0.056)	0.171	+4.23%
Frequency	2013.2	0.032 (CI = +/-0.047; p = 0.168)	0.069	+3.22%
Frequency	2014.1	0.023 (CI = +/-0.052; p = 0.368)	-0.009	+2.28%
Frequency	2014.2	0.001 (CI = +/-0.052; p = 0.972)	-0.083	+0.09%
Frequency	2015.1	-0.020 (CI = +/-0.053; p = 0.409)	-0.022	-2.03%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.142)	0.123	-3.90%
Frequency	2016.1	-0.049 (CI = +/-0.066; p = 0.131)	0.149	-4.75%
Frequency	2016.2	-0.074 (CI = +/-0.072; p = 0.043)	0.345	-7.17%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.068 (CI = +/-0.013; p = 0.000)	0.754	+7.08%
Loss Cost	2003.2	0.066 (CI = +/-0.014; p = 0.000)	0.732	+6.85%
Loss Cost	2004.1	0.064 (CI = +/-0.015; p = 0.000)	0.707	+6.65%
Loss Cost	2004.2	0.063 (CI = +/-0.015; p = 0.000)	0.680	+6.47%
Loss Cost	2005.1	0.063 (CI = +/-0.016; p = 0.000)	0.658	+6.46%
Loss Cost	2005.2	0.061 (CI = +/-0.017; p = 0.000)	0.626	+6.28%
Loss Cost	2006.1	0.061 (CI = +/-0.019; p = 0.000)	0.605	+6.32%
Loss Cost	2006.2	0.062 (CI = +/-0.020; p = 0.000)	0.588	+6.42%
Loss Cost	2007.1	0.064 (CI = +/-0.021; p = 0.000)	0.583	+6.66%
Loss Cost	2007.2	0.064 (CI = +/-0.023; p = 0.000)	0.555	+6.66%
Loss Cost	2008.1	0.071 (CI = +/-0.024; p = 0.000)	0.598	+7.31%
Loss Cost	2008.2	0.075 (CI = +/-0.025; p = 0.000)	0.608	+7.76%
Loss Cost	2009.1	0.083 (CI = +/-0.025; p = 0.000)	0.667	+8.65%
Loss Cost	2009.2	0.087 (CI = +/-0.027; p = 0.000)	0.672	+9.14%
Loss Cost	2010.1	0.094 (CI = +/-0.028; p = 0.000)	0.697	+9.89%
Loss Cost	2010.2	0.097 (CI = +/-0.031; p = 0.000)	0.681	+10.18%
Loss Cost	2011.1	0.100 (CI = +/-0.034; p = 0.000)	0.665	+10.53%
Loss Cost	2011.2	0.096 (CI = +/-0.037; p = 0.000)	0.612	+10.08%
Loss Cost	2012.1	0.093 (CI = +/-0.042; p = 0.000)	0.557	+9.78%
Loss Cost	2012.2	0.080 (CI = +/-0.043; p = 0.001)	0.473	+8.29%
Loss Cost	2013.1	0.074 (CI = +/-0.049; p = 0.006)	0.392	+7.73%
Loss Cost	2013.2	0.062 (CI = +/-0.053; p = 0.026)	0.274	+6.40%
Loss Cost	2014.1	0.052 (CI = +/-0.061; p = 0.085)	0.162	+5.36%
Loss Cost	2014.2	0.022 (CI = +/-0.056; p = 0.400)	-0.020	+2.26%
Loss Cost	2015.1	0.001 (CI = +/-0.058; p = 0.984)	-0.100	+0.05%
Loss Cost	2015.2	-0.021 (CI = +/-0.063; p = 0.473)	-0.046	-2.06%
Loss Cost	2016.1	-0.022 (CI = +/-0.079; p = 0.536)	-0.069	-2.18%
Loss Cost	2016.2	-0.053 (CI = +/-0.086; p = 0.187)	0.125	-5.18%
Severity	2003.1	0.027 (CI = +/-0.007; p = 0.000)	0.598	+2.70%
Severity	2003.2	0.024 (CI = +/-0.007; p = 0.000)	0.569	+2.44%
Severity	2004.1	0.022 (CI = +/-0.007; p = 0.000)	0.533	+2.21%
Severity	2004.2	0.019 (CI = +/-0.007; p = 0.000)	0.493	+1.97%
Severity	2005.1	0.018 (CI = +/-0.007; p = 0.000)	0.444	+1.81%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.399	+1.49%
Severity	2006.1	0.013 (CI = +/-0.007; p = 0.000)	0.338	+1.32%
Severity	2006.2	0.011 (CI = +/-0.007; p = 0.002)	0.267	+1.08%
Severity	2007.1	0.010 (CI = +/-0.007; p = 0.009)	0.208	+0.97%
Severity	2007.2	0.007 (CI = +/-0.006; p = 0.044)	0.118	+0.67%
Severity	2008.1	0.008 (CI = +/-0.007; p = 0.034)	0.139	+0.76%
Severity	2008.2	0.007 (CI = +/-0.007; p = 0.072)	0.096	+0.68%
Severity	2009.1	0.007 (CI = +/-0.008; p = 0.098)	0.080	+0.68%
Severity	2009.2	0.007 (CI = +/-0.009; p = 0.133)	0.061	+0.67%
Severity	2010.1	0.006 (CI = +/-0.010; p = 0.221)	0.027	+0.59%
Severity	2010.2	0.006 (CI = +/-0.011; p = 0.241)	0.023	+0.62%
Severity	2011.1	0.006 (CI = +/-0.012; p = 0.291)	0.009	+0.62%
Severity	2011.2	0.004 (CI = +/-0.013; p = 0.530)	-0.034	+0.39%
Severity	2012.1	0.009 (CI = +/-0.013; p = 0.173)	0.057	+0.88%
Severity	2012.2	0.009 (CI = +/-0.015; p = 0.189)	0.053	+0.95%
Severity	2013.1	0.015 (CI = +/-0.015; p = 0.049)	0.197	+1.50%
Severity	2013.2	0.011 (CI = +/-0.016; p = 0.162)	0.079	+1.11%
Severity	2014.1	0.009 (CI = +/-0.019; p = 0.317)	0.007	+0.89%
Severity	2014.2	0.001 (CI = +/-0.018; p = 0.923)	-0.090	+0.08%
Severity	2015.1	0.000 (CI = +/-0.022; p = 0.965)	-0.100	+0.04%
Severity	2015.2	-0.002 (CI = +/-0.027; p = 0.875)	-0.108	-0.19%
Severity	2016.1	0.003 (CI = +/-0.032; p = 0.823)	-0.118	+0.32%
Severity	2016.2	-0.002 (CI = +/-0.040; p = 0.924)	-0.141	-0.17%
Frequency	2003.1	0.042 (CI = +/-0.013; p = 0.000)	0.536	+4.27%
Frequency	2003.2	0.042 (CI = +/-0.014; p = 0.000)	0.518	+4.30%
Frequency	2004.1	0.043 (CI = +/-0.015; p = 0.000)	0.500	+4.35%
Frequency	2004.2	0.043 (CI = +/-0.016; p = 0.000)	0.486	+4.42%
Frequency	2005.1	0.045 (CI = +/-0.017; p = 0.000)	0.481	+4.56%
Frequency	2005.2	0.046 (CI = +/-0.018; p = 0.000)	0.476	+4.72%
Frequency	2006.1	0.048 (CI = +/-0.019; p = 0.000)	0.477	+4.94%
Frequency	2006.2	0.051 (CI = +/-0.020; p = 0.000)	0.495	+5.28%
Frequency	2007.1	0.055 (CI = +/-0.021; p = 0.000)	0.511	+5.64%
Frequency	2007.2	0.058 (CI = +/-0.022; p = 0.000)	0.516	+5.95%
Frequency	2008.1	0.063 (CI = +/-0.023; p = 0.000)	0.552	+6.50%
Frequency	2008.2	0.068 (CI = +/-0.024; p = 0.000)	0.577	+7.03%
Frequency	2009.1	0.076 (CI = +/-0.024; p = 0.000)	0.646	+7.92%
Frequency	2009.2	0.081 (CI = +/-0.026; p = 0.000)	0.655	+8.41%
Frequency	2010.1	0.088 (CI = +/-0.026; p = 0.000)	0.696	+9.25%
Frequency	2010.2	0.091 (CI = +/-0.029; p = 0.000)	0.678	+9.50%
Frequency	2011.1	0.094 (CI = +/-0.032; p = 0.000)	0.664	+9.85%
Frequency	2011.2	0.092 (CI = +/-0.035; p = 0.000)	0.618	+9.64%
Frequency	2012.1	0.085 (CI = +/-0.038; p = 0.000)	0.550	+8.82%
Frequency	2012.2	0.070 (CI = +/-0.039; p = 0.002)	0.466	+7.28%
Frequency	2013.1	0.060 (CI = +/-0.042; p = 0.008)	0.360	+6.13%
Frequency	2013.2	0.051 (CI = +/-0.046; p = 0.033)	0.250	+5.23%
Frequency	2014.1	0.043 (CI = +/-0.053; p = 0.098)	0.145	+4.43%
Frequency	2014.2	0.022 (CI = +/-0.053; p = 0.391)	-0.017	+2.18%
Frequency	2015.1	0.000 (CI = +/-0.055; p = 0.997)	-0.100	+0.01%
Frequency	2015.2	-0.019 (CI = +/-0.059; p = 0.489)	-0.050	-1.88%
Frequency	2016.1	-0.025 (CI = +/-0.074; p = 0.451)	-0.043	-2.49%
Frequency	2016.2	-0.051 (CI = +/-0.083; p = 0.187)	0.125	-5.02%

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.062 (CI = +/-0.013; p = 0.000)	0.701	+6.35%
Loss Cost	2003.2	0.059 (CI = +/-0.014; p = 0.000)	0.676	+6.11%
Loss Cost	2004.1	0.057 (CI = +/-0.014; p = 0.000)	0.648	+5.89%
Loss Cost	2004.2	0.055 (CI = +/-0.015; p = 0.000)	0.618	+5.69%
Loss Cost	2005.1	0.055 (CI = +/-0.016; p = 0.000)	0.592	+5.64%
Loss Cost	2005.2	0.053 (CI = +/-0.017; p = 0.000)	0.556	+5.43%
Loss Cost	2006.1	0.053 (CI = +/-0.018; p = 0.000)	0.531	+5.42%
Loss Cost	2006.2	0.053 (CI = +/-0.019; p = 0.000)	0.508	+5.44%
Loss Cost	2007.1	0.054 (CI = +/-0.020; p = 0.000)	0.497	+5.59%
Loss Cost	2007.2	0.054 (CI = +/-0.022; p = 0.000)	0.464	+5.52%
Loss Cost	2008.1	0.058 (CI = +/-0.023; p = 0.000)	0.494	+5.99%
Loss Cost	2008.2	0.061 (CI = +/-0.024; p = 0.000)	0.494	+6.28%
Loss Cost	2009.1	0.067 (CI = +/-0.025; p = 0.000)	0.534	+6.91%
Loss Cost	2009.2	0.069 (CI = +/-0.027; p = 0.000)	0.526	+7.19%
Loss Cost	2010.1	0.074 (CI = +/-0.029; p = 0.000)	0.533	+7.65%
Loss Cost	2010.2	0.074 (CI = +/-0.032; p = 0.000)	0.503	+7.70%
Loss Cost	2011.1	0.075 (CI = +/-0.035; p = 0.000)	0.471	+7.76%
Loss Cost	2011.2	0.069 (CI = +/-0.038; p = 0.001)	0.401	+7.15%
Loss Cost	2012.1	0.064 (CI = +/-0.042; p = 0.005)	0.332	+6.63%
Loss Cost	2012.2	0.050 (CI = +/-0.043; p = 0.023)	0.225	+5.18%
Loss Cost	2013.1	0.043 (CI = +/-0.047; p = 0.068)	0.142	+4.43%
Loss Cost	2013.2	0.030 (CI = +/-0.050; p = 0.217)	0.040	+3.07%
Loss Cost	2014.1	0.019 (CI = +/-0.055; p = 0.468)	-0.031	+1.92%
Loss Cost	2014.2	-0.007 (CI = +/-0.051; p = 0.760)	-0.069	-0.73%
Loss Cost	2015.1	-0.027 (CI = +/-0.052; p = 0.275)	0.023	-2.67%
Loss Cost	2015.2	-0.046 (CI = +/-0.054; p = 0.087)	0.174	-4.50%
Loss Cost	2016.1	-0.051 (CI = +/-0.064; p = 0.110)	0.159	-4.93%
Loss Cost	2016.2	-0.076 (CI = +/-0.068; p = 0.033)	0.348	-7.27%
Severity	2003.1	0.024 (CI = +/-0.007; p = 0.000)	0.563	+2.45%
Severity	2003.2	0.022 (CI = +/-0.007; p = 0.000)	0.533	+2.21%
Severity	2004.1	0.020 (CI = +/-0.007; p = 0.000)	0.496	+1.99%
Severity	2004.2	0.018 (CI = +/-0.007; p = 0.000)	0.453	+1.77%
Severity	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.404	+1.62%
Severity	2005.2	0.013 (CI = +/-0.006; p = 0.000)	0.355	+1.32%
Severity	2006.1	0.012 (CI = +/-0.006; p = 0.001)	0.295	+1.16%
Severity	2006.2	0.009 (CI = +/-0.006; p = 0.004)	0.225	+0.95%
Severity	2007.1	0.008 (CI = +/-0.007; p = 0.013)	0.171	+0.84%
Severity	2007.2	0.006 (CI = +/-0.006; p = 0.064)	0.088	+0.58%
Severity	2008.1	0.006 (CI = +/-0.007; p = 0.053)	0.103	+0.65%
Severity	2008.2	0.006 (CI = +/-0.007; p = 0.104)	0.066	+0.57%
Severity	2009.1	0.006 (CI = +/-0.008; p = 0.137)	0.052	+0.57%
Severity	2009.2	0.005 (CI = +/-0.008; p = 0.181)	0.036	+0.55%
Severity	2010.1	0.005 (CI = +/-0.009; p = 0.283)	0.009	+0.47%
Severity	2010.2	0.005 (CI = +/-0.010; p = 0.308)	0.004	+0.49%
Severity	2011.1	0.005 (CI = +/-0.011; p = 0.365)	-0.007	+0.48%
Severity	2011.2	0.003 (CI = +/-0.012; p = 0.615)	-0.038	+0.28%
Severity	2012.1	0.007 (CI = +/-0.012; p = 0.254)	0.020	+0.66%
Severity	2012.2	0.007 (CI = +/-0.013; p = 0.277)	0.014	+0.70%
Severity	2013.1	0.011 (CI = +/-0.014; p = 0.106)	0.102	+1.11%
Severity	2013.2	0.008 (CI = +/-0.015; p = 0.286)	0.014	+0.77%
Severity	2014.1	0.006 (CI = +/-0.017; p = 0.479)	-0.032	+0.56%
Severity	2014.2	-0.001 (CI = +/-0.017; p = 0.922)	-0.076	-0.08%
Severity	2015.1	-0.001 (CI = +/-0.019; p = 0.896)	-0.082	-0.12%
Severity	2015.2	-0.003 (CI = +/-0.023; p = 0.778)	-0.083	-0.30%
Severity	2016.1	0.000 (CI = +/-0.027; p = 0.971)	-0.100	+0.04%
Severity	2016.2	-0.003 (CI = +/-0.032; p = 0.835)	-0.105	-0.30%
Frequency	2003.1	0.037 (CI = +/-0.012; p = 0.000)	0.497	+3.81%
Frequency	2003.2	0.037 (CI = +/-0.013; p = 0.000)	0.476	+3.81%
Frequency	2004.1	0.038 (CI = +/-0.014; p = 0.000)	0.457	+3.82%
Frequency	2004.2	0.038 (CI = +/-0.015; p = 0.000)	0.439	+3.86%
Frequency	2005.1	0.039 (CI = +/-0.016; p = 0.000)	0.430	+3.95%
Frequency	2005.2	0.040 (CI = +/-0.016; p = 0.000)	0.421	+4.06%
Frequency	2006.1	0.041 (CI = +/-0.017; p = 0.000)	0.417	+4.20%
Frequency	2006.2	0.044 (CI = +/-0.018; p = 0.000)	0.428	+4.45%
Frequency	2007.1	0.046 (CI = +/-0.019; p = 0.000)	0.436	+4.71%
Frequency	2007.2	0.048 (CI = +/-0.021; p = 0.000)	0.434	+4.91%
Frequency	2008.1	0.052 (CI = +/-0.022; p = 0.000)	0.459	+5.31%
Frequency	2008.2	0.055 (CI = +/-0.023; p = 0.000)	0.472	+5.67%
Frequency	2009.1	0.061 (CI = +/-0.024; p = 0.000)	0.522	+6.31%
Frequency	2009.2	0.064 (CI = +/-0.026; p = 0.000)	0.517	+6.60%
Frequency	2010.1	0.069 (CI = +/-0.027; p = 0.000)	0.539	+7.14%
Frequency	2010.2	0.069 (CI = +/-0.030; p = 0.000)	0.507	+7.17%
Frequency	2011.1	0.070 (CI = +/-0.033; p = 0.000)	0.476	+7.25%
Frequency	2011.2	0.066 (CI = +/-0.036; p = 0.001)	0.415	+6.85%
Frequency	2012.1	0.058 (CI = +/-0.038; p = 0.005)	0.328	+5.93%
Frequency	2012.2	0.044 (CI = +/-0.038; p = 0.026)	0.216	+4.45%
Frequency	2013.1	0.032 (CI = +/-0.039; p = 0.101)	0.107	+3.28%
Frequency	2013.2	0.023 (CI = +/-0.042; p = 0.274)	0.018	+2.28%
Frequency	2014.1	0.013 (CI = +/-0.047; p = 0.547)	-0.043	+1.35%
Frequency	2014.2	-0.007 (CI = +/-0.046; p = 0.761)	-0.069	-0.65%
Frequency	2015.1	-0.026 (CI = +/-0.045; p = 0.234)	0.042	-2.56%
Frequency	2015.2	-0.043 (CI = +/-0.047; p = 0.067)	0.207	-4.21%
Frequency	2016.1	-0.051 (CI = +/-0.055; p = 0.063)	0.234	-4.98%
Frequency	2016.2	-0.072 (CI = +/-0.057; p = 0.019)	0.417	-6.99%

Comprehensive - Excluding CATs

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.041 (CI = +/-0.007; p = 0.000)	0.321 (CI = +/-0.074; p = 0.000)	0.866	+4.23%
Loss Cost	2003.2	0.039 (CI = +/-0.007; p = 0.000)	0.308 (CI = +/-0.071; p = 0.000)	0.859	+4.02%
Loss Cost	2004.1	0.038 (CI = +/-0.007; p = 0.000)	0.320 (CI = +/-0.069; p = 0.000)	0.868	+3.82%
Loss Cost	2004.2	0.035 (CI = +/-0.006; p = 0.000)	0.307 (CI = +/-0.065; p = 0.000)	0.863	+3.59%
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.313 (CI = +/-0.066; p = 0.000)	0.863	+3.49%
Loss Cost	2005.2	0.033 (CI = +/-0.007; p = 0.000)	0.305 (CI = +/-0.066; p = 0.000)	0.850	+3.34%
Loss Cost	2006.1	0.033 (CI = +/-0.007; p = 0.000)	0.305 (CI = +/-0.068; p = 0.000)	0.848	+3.33%
Loss Cost	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.305 (CI = +/-0.071; p = 0.000)	0.832	+3.33%
Loss Cost	2007.1	0.033 (CI = +/-0.008; p = 0.000)	0.301 (CI = +/-0.073; p = 0.000)	0.833	+3.41%
Loss Cost	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.304 (CI = +/-0.075; p = 0.000)	0.822	+3.48%
Loss Cost	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.295 (CI = +/-0.075; p = 0.000)	0.834	+3.69%
Loss Cost	2008.2	0.039 (CI = +/-0.010; p = 0.000)	0.305 (CI = +/-0.075; p = 0.000)	0.842	+3.93%
Loss Cost	2009.1	0.040 (CI = +/-0.010; p = 0.000)	0.300 (CI = +/-0.077; p = 0.000)	0.844	+4.05%
Loss Cost	2009.2	0.042 (CI = +/-0.011; p = 0.000)	0.308 (CI = +/-0.078; p = 0.000)	0.842	+4.25%
Loss Cost	2010.1	0.042 (CI = +/-0.012; p = 0.000)	0.305 (CI = +/-0.082; p = 0.000)	0.841	+4.32%
Loss Cost	2010.2	0.043 (CI = +/-0.013; p = 0.000)	0.306 (CI = +/-0.086; p = 0.000)	0.820	+4.35%
Loss Cost	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.301 (CI = +/-0.090; p = 0.000)	0.823	+4.50%
Loss Cost	2011.2	0.043 (CI = +/-0.016; p = 0.000)	0.297 (CI = +/-0.094; p = 0.000)	0.791	+4.39%
Loss Cost	2012.1	0.040 (CI = +/-0.017; p = 0.000)	0.306 (CI = +/-0.098; p = 0.000)	0.794	+4.12%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	0.287 (CI = +/-0.092; p = 0.000)	0.771	+3.48%
Loss Cost	2013.1	0.032 (CI = +/-0.019; p = 0.002)	0.293 (CI = +/-0.097; p = 0.000)	0.772	+3.30%
Loss Cost	2013.2	0.029 (CI = +/-0.020; p = 0.009)	0.282 (CI = +/-0.100; p = 0.000)	0.730	+2.91%
Loss Cost	2014.1	0.026 (CI = +/-0.023; p = 0.030)	0.288 (CI = +/-0.108; p = 0.000)	0.733	+2.67%
Loss Cost	2014.2	0.019 (CI = +/-0.025; p = 0.112)	0.271 (CI = +/-0.106; p = 0.000)	0.694	+1.95%
Loss Cost	2015.1	0.012 (CI = +/-0.027; p = 0.339)	0.288 (CI = +/-0.109; p = 0.000)	0.730	+1.23%
Loss Cost	2015.2	0.005 (CI = +/-0.030; p = 0.691)	0.274 (CI = +/-0.112; p = 0.000)	0.699	+0.55%
Loss Cost	2016.1	0.000 (CI = +/-0.035; p = 0.992)	0.286 (CI = +/-0.122; p = 0.000)	0.709	-0.02%
Loss Cost	2016.2	-0.001 (CI = +/-0.043; p = 0.949)	0.284 (CI = +/-0.136; p = 0.001)	0.678	-0.12%
Severity	2003.1	0.040 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.047; p = 0.440)	0.907	+4.09%
Severity	2003.2	0.040 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.048; p = 0.532)	0.899	+4.04%
Severity	2004.1	0.039 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.049; p = 0.440)	0.891	+3.97%
Severity	2004.2	0.038 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.047; p = 0.631)	0.887	+3.84%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.046; p = 0.417)	0.883	+3.71%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.042; p = 0.691)	0.890	+3.51%
Severity	2006.1	0.033 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.041; p = 0.482)	0.884	+3.40%
Severity	2006.2	0.032 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.038; p = 0.750)	0.885	+3.23%
Severity	2007.1	0.031 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.039; p = 0.619)	0.874	+3.16%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.039; p = 0.791)	0.862	+3.06%
Severity	2008.1	0.030 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.041; p = 0.768)	0.848	+3.05%
Severity	2008.2	0.030 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.042; p = 0.710)	0.837	+3.09%
Severity	2009.1	0.030 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.044; p = 0.671)	0.818	+3.05%
Severity	2009.2	0.031 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.044; p = 0.504)	0.823	+3.19%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.046; p = 0.425)	0.802	+3.10%
Severity	2010.2	0.030 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.047; p = 0.541)	0.772	+3.00%
Severity	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.049; p = 0.500)	0.743	+2.94%
Severity	2011.2	0.029 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.052; p = 0.510)	0.711	+2.95%
Severity	2012.1	0.030 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.055; p = 0.613)	0.698	+3.05%
Severity	2012.2	0.029 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.057; p = 0.717)	0.644	+2.94%
Severity	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.061; p = 0.752)	0.608	+2.96%
Severity	2013.2	0.025 (CI = +/-0.012; p = 0.001)	-0.002 (CI = +/-0.059; p = 0.957)	0.532	+2.57%
Severity	2014.1	0.019 (CI = +/-0.010; p = 0.001)	0.018 (CI = +/-0.046; p = 0.413)	0.514	+1.87%
Severity	2014.2	0.017 (CI = +/-0.011; p = 0.006)	0.014 (CI = +/-0.048; p = 0.549)	0.397	+1.69%
Severity	2015.1	0.015 (CI = +/-0.013; p = 0.026)	0.018 (CI = +/-0.052; p = 0.461)	0.310	+1.52%
Severity	2015.2	0.015 (CI = +/-0.015; p = 0.050)	0.018 (CI = +/-0.057; p = 0.493)	0.224	+1.52%
Severity	2016.1	0.019 (CI = +/-0.018; p = 0.041)	0.011 (CI = +/-0.061; p = 0.704)	0.279	+1.88%
Severity	2016.2	0.014 (CI = +/-0.020; p = 0.138)	0.003 (CI = +/-0.064; p = 0.918)	0.068	+1.46%
Frequency	2003.1	0.001 (CI = +/-0.006; p = 0.647)	0.303 (CI = +/-0.064; p = 0.000)	0.710	+0.13%
Frequency	2003.2	0.000 (CI = +/-0.006; p = 0.957)	0.294 (CI = +/-0.063; p = 0.000)	0.710	-0.02%
Frequency	2004.1	-0.001 (CI = +/-0.006; p = 0.624)	0.302 (CI = +/-0.063; p = 0.000)	0.729	-0.15%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.444)	0.296 (CI = +/-0.063; p = 0.000)	0.724	-0.24%
Frequency	2005.1	-0.002 (CI = +/-0.007; p = 0.525)	0.295 (CI = +/-0.065; p = 0.000)	0.714	-0.21%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.626)	0.297 (CI = +/-0.067; p = 0.000)	0.713	-0.17%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.865)	0.291 (CI = +/-0.069; p = 0.000)	0.703	-0.06%
Frequency	2006.2	0.001 (CI = +/-0.008; p = 0.808)	0.299 (CI = +/-0.069; p = 0.000)	0.721	+0.09%
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.547)	0.291 (CI = +/-0.069; p = 0.000)	0.717	+0.24%
Frequency	2007.2	0.004 (CI = +/-0.008; p = 0.323)	0.299 (CI = +/-0.070; p = 0.000)	0.734	+0.41%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.142)	0.289 (CI = +/-0.069; p = 0.000)	0.741	+0.63%
Frequency	2008.2	0.008 (CI = +/-0.009; p = 0.068)	0.297 (CI = +/-0.069; p = 0.000)	0.758	+0.82%
Frequency	2009.1	0.010 (CI = +/-0.009; p = 0.044)	0.291 (CI = +/-0.070; p = 0.000)	0.758	+0.97%
Frequency	2009.2	0.010 (CI = +/-0.010; p = 0.046)	0.293 (CI = +/-0.073; p = 0.000)	0.749	+1.04%
Frequency	2010.1	0.012 (CI = +/-0.011; p = 0.036)	0.287 (CI = +/-0.076; p = 0.000)	0.748	+1.18%
Frequency	2010.2	0.013 (CI = +/-0.012; p = 0.032)	0.292 (CI = +/-0.078; p = 0.000)	0.744	+1.31%
Frequency	2011.1	0.015 (CI = +/-0.013; p = 0.023)	0.285 (CI = +/-0.081; p = 0.000)	0.745	+1.52%
Frequency	2011.2	0.014 (CI = +/-0.014; p = 0.051)	0.281 (CI = +/-0.085; p = 0.000)	0.717	+1.40%
Frequency	2012.1	0.010 (CI = +/-0.015; p = 0.159)	0.293 (CI = +/-0.086; p = 0.000)	0.742	+1.04%
Frequency	2012.2	0.005 (CI = +/-0.015; p = 0.462)	0.277 (CI = +/-0.081; p = 0.000)	0.738	+0.53%
Frequency	2013.1	0.003 (CI = +/-0.017; p = 0.683)	0.283 (CI = +/-0.086; p = 0.000)	0.741	+0.32%
Frequency	2013.2	0.003 (CI = +/-0.019; p = 0.714)	0.284 (CI = +/-0.092; p = 0.000)	0.724	+0.33%
Frequency	2014.1	0.008 (CI = +/-0.021; p = 0.423)	0.271 (CI = +/-0.095; p = 0.000)	0.719	+0.79%
Frequency	2014.2	0.002 (CI = +/-0.022; p = 0.810)	0.257 (CI = +/-0.096; p = 0.000)	0.698	+0.25%
Frequency	2015.1	-0.003 (CI = +/-0.025; p = 0.809)	0.270 (CI = +/-0.100; p = 0.000)	0.721	-0.28%
Frequency	2015.2	-0.010 (CI = +/-0.027; p = 0.445)	0.255 (CI = +/-0.102; p = 0.000)	0.715	-0.96%
Frequency	2016.1	-0.019 (CI = +/-0.030; p = 0.188)	0.275 (CI = +/-0.103; p = 0.000)	0.761	-1.86%
Frequency	2016.2	-0.016 (CI = +/-0.036; p = 0.343)	0.281 (CI = +/-0.114; p = 0.000)	0.758	-1.56%

Comprehensive - Excluding CATs

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.041 (CI = +/-0.007; p = 0.000)	0.320 (CI = +/-0.076; p = 0.000)	0.853	+4.22%
Loss Cost	2003.2	0.039 (CI = +/-0.007; p = 0.000)	0.307 (CI = +/-0.073; p = 0.000)	0.844	+3.99%
Loss Cost	2004.1	0.037 (CI = +/-0.007; p = 0.000)	0.318 (CI = +/-0.071; p = 0.000)	0.853	+3.79%
Loss Cost	2004.2	0.035 (CI = +/-0.007; p = 0.000)	0.304 (CI = +/-0.067; p = 0.000)	0.846	+3.54%
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.310 (CI = +/-0.068; p = 0.000)	0.847	+3.43%
Loss Cost	2005.2	0.032 (CI = +/-0.007; p = 0.000)	0.300 (CI = +/-0.068; p = 0.000)	0.831	+3.25%
Loss Cost	2006.1	0.032 (CI = +/-0.008; p = 0.000)	0.301 (CI = +/-0.070; p = 0.000)	0.829	+3.24%
Loss Cost	2006.2	0.032 (CI = +/-0.008; p = 0.000)	0.300 (CI = +/-0.073; p = 0.000)	0.809	+3.23%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.296 (CI = +/-0.075; p = 0.000)	0.811	+3.31%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.300 (CI = +/-0.077; p = 0.000)	0.797	+3.38%
Loss Cost	2008.1	0.035 (CI = +/-0.010; p = 0.000)	0.290 (CI = +/-0.078; p = 0.000)	0.810	+3.60%
Loss Cost	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.301 (CI = +/-0.078; p = 0.000)	0.818	+3.85%
Loss Cost	2009.1	0.039 (CI = +/-0.011; p = 0.000)	0.297 (CI = +/-0.080; p = 0.000)	0.821	+3.98%
Loss Cost	2009.2	0.041 (CI = +/-0.012; p = 0.000)	0.305 (CI = +/-0.082; p = 0.000)	0.817	+4.19%
Loss Cost	2010.1	0.042 (CI = +/-0.013; p = 0.000)	0.303 (CI = +/-0.086; p = 0.000)	0.816	+4.26%
Loss Cost	2010.2	0.042 (CI = +/-0.014; p = 0.000)	0.304 (CI = +/-0.090; p = 0.000)	0.790	+4.28%
Loss Cost	2011.1	0.043 (CI = +/-0.016; p = 0.000)	0.299 (CI = +/-0.094; p = 0.000)	0.793	+4.44%
Loss Cost	2011.2	0.042 (CI = +/-0.017; p = 0.000)	0.294 (CI = +/-0.100; p = 0.000)	0.753	+4.30%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.303 (CI = +/-0.103; p = 0.000)	0.757	+4.01%
Loss Cost	2012.2	0.032 (CI = +/-0.019; p = 0.002)	0.279 (CI = +/-0.097; p = 0.000)	0.727	+3.23%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.008)	0.285 (CI = +/-0.102; p = 0.000)	0.730	+3.02%
Loss Cost	2013.2	0.025 (CI = +/-0.023; p = 0.037)	0.271 (CI = +/-0.105; p = 0.000)	0.680	+2.49%
Loss Cost	2014.1	0.022 (CI = +/-0.026; p = 0.090)	0.277 (CI = +/-0.112; p = 0.000)	0.684	+2.22%
Loss Cost	2014.2	0.012 (CI = +/-0.027; p = 0.347)	0.252 (CI = +/-0.108; p = 0.000)	0.654	+1.20%
Loss Cost	2015.1	0.004 (CI = +/-0.029; p = 0.772)	0.270 (CI = +/-0.108; p = 0.000)	0.710	+0.38%
Loss Cost	2015.2	-0.008 (CI = +/-0.030; p = 0.586)	0.245 (CI = +/-0.104; p = 0.000)	0.721	-0.75%
Loss Cost	2016.1	-0.015 (CI = +/-0.034; p = 0.349)	0.259 (CI = +/-0.109; p = 0.001)	0.743	-1.47%
Loss Cost	2016.2	-0.022 (CI = +/-0.043; p = 0.265)	0.246 (CI = +/-0.122; p = 0.002)	0.735	-2.16%
Severity	2003.1	0.041 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.048; p = 0.382)	0.903	+4.14%
Severity	2003.2	0.040 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.049; p = 0.469)	0.895	+4.09%
Severity	2004.1	0.039 (CI = +/-0.005; p = 0.000)	0.021 (CI = +/-0.050; p = 0.390)	0.886	+4.02%
Severity	2004.2	0.038 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.049; p = 0.579)	0.880	+3.88%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	0.021 (CI = +/-0.048; p = 0.385)	0.875	+3.74%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.043; p = 0.666)	0.881	+3.53%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.043; p = 0.473)	0.874	+3.41%
Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.040; p = 0.759)	0.874	+3.23%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.040; p = 0.636)	0.861	+3.16%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.041; p = 0.825)	0.847	+3.05%
Severity	2008.1	0.030 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.042; p = 0.801)	0.830	+3.03%
Severity	2008.2	0.030 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.044; p = 0.740)	0.818	+3.07%
Severity	2009.1	0.030 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.046; p = 0.702)	0.797	+3.04%
Severity	2009.2	0.031 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.046; p = 0.521)	0.802	+3.19%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.048; p = 0.447)	0.777	+3.10%
Severity	2010.2	0.029 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.050; p = 0.579)	0.741	+2.98%
Severity	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.052; p = 0.538)	0.707	+2.92%
Severity	2011.2	0.029 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.055; p = 0.553)	0.670	+2.93%
Severity	2012.1	0.030 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.058; p = 0.647)	0.654	+3.03%
Severity	2012.2	0.029 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.061; p = 0.767)	0.591	+2.89%
Severity	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.065; p = 0.796)	0.549	+2.92%
Severity	2013.2	0.024 (CI = +/-0.014; p = 0.002)	-0.005 (CI = +/-0.064; p = 0.860)	0.454	+2.43%
Severity	2014.1	0.017 (CI = +/-0.011; p = 0.007)	0.013 (CI = +/-0.048; p = 0.558)	0.395	+1.68%
Severity	2014.2	0.014 (CI = +/-0.012; p = 0.031)	0.007 (CI = +/-0.050; p = 0.775)	0.242	+1.41%
Severity	2015.1	0.012 (CI = +/-0.014; p = 0.092)	0.011 (CI = +/-0.053; p = 0.651)	0.124	+1.20%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.182)	0.009 (CI = +/-0.060; p = 0.732)	0.010	+1.11%
Severity	2016.1	0.015 (CI = +/-0.020; p = 0.137)	0.003 (CI = +/-0.064; p = 0.916)	0.069	+1.46%
Severity	2016.2	0.007 (CI = +/-0.023; p = 0.476)	-0.010 (CI = +/-0.066; p = 0.725)	-0.151	+0.73%
Frequency	2003.1	0.001 (CI = +/-0.006; p = 0.793)	0.299 (CI = +/-0.066; p = 0.000)	0.700	+0.08%
Frequency	2003.2	-0.001 (CI = +/-0.006; p = 0.776)	0.289 (CI = +/-0.064; p = 0.000)	0.702	-0.09%
Frequency	2004.1	-0.002 (CI = +/-0.006; p = 0.476)	0.297 (CI = +/-0.064; p = 0.000)	0.723	-0.22%
Frequency	2004.2	-0.003 (CI = +/-0.007; p = 0.312)	0.291 (CI = +/-0.064; p = 0.000)	0.720	-0.33%
Frequency	2005.1	-0.003 (CI = +/-0.007; p = 0.379)	0.289 (CI = +/-0.066; p = 0.000)	0.709	-0.30%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.463)	0.291 (CI = +/-0.069; p = 0.000)	0.707	-0.27%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.674)	0.286 (CI = +/-0.070; p = 0.000)	0.694	-0.16%
Frequency	2006.2	0.000 (CI = +/-0.008; p = 0.996)	0.294 (CI = +/-0.070; p = 0.000)	0.712	0.00%
Frequency	2007.1	0.001 (CI = +/-0.009; p = 0.727)	0.287 (CI = +/-0.071; p = 0.000)	0.704	+0.15%
Frequency	2007.2	0.003 (CI = +/-0.009; p = 0.461)	0.295 (CI = +/-0.072; p = 0.000)	0.721	+0.32%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.227)	0.285 (CI = +/-0.071; p = 0.000)	0.724	+0.55%
Frequency	2008.2	0.008 (CI = +/-0.010; p = 0.117)	0.294 (CI = +/-0.072; p = 0.000)	0.741	+0.75%
Frequency	2009.1	0.009 (CI = +/-0.010; p = 0.078)	0.288 (CI = +/-0.073; p = 0.000)	0.739	+0.91%
Frequency	2009.2	0.010 (CI = +/-0.011; p = 0.082)	0.291 (CI = +/-0.077; p = 0.000)	0.729	+0.98%
Frequency	2010.1	0.011 (CI = +/-0.012; p = 0.064)	0.285 (CI = +/-0.079; p = 0.000)	0.726	+1.13%
Frequency	2010.2	0.013 (CI = +/-0.013; p = 0.057)	0.290 (CI = +/-0.083; p = 0.000)	0.721	+1.27%
Frequency	2011.1	0.015 (CI = +/-0.014; p = 0.042)	0.283 (CI = +/-0.085; p = 0.000)	0.720	+1.48%
Frequency	2011.2	0.013 (CI = +/-0.016; p = 0.090)	0.278 (CI = +/-0.090; p = 0.000)	0.690	+1.34%
Frequency	2012.1	0.009 (CI = +/-0.016; p = 0.240)	0.290 (CI = +/-0.090; p = 0.000)	0.718	+0.95%
Frequency	2012.2	0.003 (CI = +/-0.017; p = 0.678)	0.271 (CI = +/-0.086; p = 0.000)	0.717	+0.33%
Frequency	2013.1	0.001 (CI = +/-0.018; p = 0.907)	0.277 (CI = +/-0.090; p = 0.000)	0.721	+0.10%
Frequency	2013.2	0.001 (CI = +/-0.021; p = 0.954)	0.276 (CI = +/-0.098; p = 0.000)	0.704	+0.06%
Frequency	2014.1	0.005 (CI = +/-0.023; p = 0.628)	0.264 (CI = +/-0.101; p = 0.000)	0.688	+0.53%
Frequency	2014.2	-0.002 (CI = +/-0.025; p = 0.862)	0.246 (CI = +/-0.101; p = 0.000)	0.676	-0.20%
Frequency	2015.1	-0.008 (CI = +/-0.028; p = 0.534)	0.259 (CI = +/-0.105; p = 0.000)	0.704	-0.81%
Frequency	2015.2	-0.019 (CI = +/-0.030; p = 0.193)	0.236 (CI = +/-0.103; p = 0.001)	0.729	-1.84%
Frequency	2016.1	-0.029 (CI = +/-0.031; p = 0.062)	0.256 (CI = +/-0.099; p = 0.000)	0.793	-2.89%
Frequency	2016.2	-0.029 (CI = +/-0.040; p = 0.130)	0.256 (CI = +/-0.115; p = 0.001)	0.785	-2.87%

Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.007; p = 0.000)	0.311 (CI = +/-0.076; p = 0.000)	0.862	+4.39%
Loss Cost	2003.2	0.041 (CI = +/-0.007; p = 0.000)	0.298 (CI = +/-0.073; p = 0.000)	0.854	+4.16%
Loss Cost	2004.1	0.039 (CI = +/-0.007; p = 0.000)	0.310 (CI = +/-0.071; p = 0.000)	0.862	+3.94%
Loss Cost	2004.2	0.036 (CI = +/-0.007; p = 0.000)	0.296 (CI = +/-0.067; p = 0.000)	0.856	+3.69%
Loss Cost	2005.1	0.035 (CI = +/-0.007; p = 0.000)	0.302 (CI = +/-0.068; p = 0.000)	0.856	+3.58%
Loss Cost	2005.2	0.033 (CI = +/-0.008; p = 0.000)	0.293 (CI = +/-0.068; p = 0.000)	0.841	+3.41%
Loss Cost	2006.1	0.034 (CI = +/-0.008; p = 0.000)	0.292 (CI = +/-0.070; p = 0.000)	0.840	+3.42%
Loss Cost	2006.2	0.033 (CI = +/-0.009; p = 0.000)	0.292 (CI = +/-0.073; p = 0.000)	0.821	+3.40%
Loss Cost	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.286 (CI = +/-0.075; p = 0.000)	0.824	+3.51%
Loss Cost	2007.2	0.035 (CI = +/-0.010; p = 0.000)	0.290 (CI = +/-0.078; p = 0.000)	0.811	+3.60%
Loss Cost	2008.1	0.038 (CI = +/-0.010; p = 0.000)	0.279 (CI = +/-0.077; p = 0.000)	0.828	+3.87%
Loss Cost	2008.2	0.041 (CI = +/-0.011; p = 0.000)	0.290 (CI = +/-0.076; p = 0.000)	0.838	+4.15%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	0.282 (CI = +/-0.078; p = 0.000)	0.843	+4.33%
Loss Cost	2009.2	0.045 (CI = +/-0.012; p = 0.000)	0.291 (CI = +/-0.079; p = 0.000)	0.842	+4.57%
Loss Cost	2010.1	0.046 (CI = +/-0.013; p = 0.000)	0.287 (CI = +/-0.083; p = 0.000)	0.844	+4.70%
Loss Cost	2010.2	0.046 (CI = +/-0.014; p = 0.000)	0.288 (CI = +/-0.087; p = 0.000)	0.821	+4.75%
Loss Cost	2011.1	0.049 (CI = +/-0.016; p = 0.000)	0.280 (CI = +/-0.091; p = 0.000)	0.828	+5.01%
Loss Cost	2011.2	0.048 (CI = +/-0.017; p = 0.000)	0.276 (CI = +/-0.096; p = 0.000)	0.793	+4.90%
Loss Cost	2012.1	0.046 (CI = +/-0.020; p = 0.000)	0.284 (CI = +/-0.101; p = 0.000)	0.792	+4.66%
Loss Cost	2012.2	0.038 (CI = +/-0.019; p = 0.001)	0.262 (CI = +/-0.093; p = 0.000)	0.767	+3.87%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.003)	0.265 (CI = +/-0.101; p = 0.000)	0.765	+3.75%
Loss Cost	2013.2	0.032 (CI = +/-0.024; p = 0.013)	0.253 (CI = +/-0.103; p = 0.000)	0.713	+3.23%
Loss Cost	2014.1	0.030 (CI = +/-0.028; p = 0.037)	0.257 (CI = +/-0.113; p = 0.000)	0.711	+3.06%
Loss Cost	2014.2	0.020 (CI = +/-0.029; p = 0.150)	0.235 (CI = +/-0.108; p = 0.001)	0.667	+2.03%
Loss Cost	2015.1	0.012 (CI = +/-0.033; p = 0.429)	0.253 (CI = +/-0.112; p = 0.001)	0.705	+1.20%
Loss Cost	2015.2	0.000 (CI = +/-0.034; p = 0.985)	0.231 (CI = +/-0.108; p = 0.001)	0.691	+0.03%
Loss Cost	2016.1	-0.007 (CI = +/-0.042; p = 0.712)	0.244 (CI = +/-0.121; p = 0.002)	0.701	-0.68%
Loss Cost	2016.2	-0.014 (CI = +/-0.052; p = 0.546)	0.234 (CI = +/-0.136; p = 0.006)	0.667	-1.36%
Severity	2003.1	0.042 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.048; p = 0.526)	0.906	+4.24%
Severity	2003.2	0.041 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.049; p = 0.618)	0.897	+4.18%
Severity	2004.1	0.040 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.050; p = 0.529)	0.888	+4.12%
Severity	2004.2	0.039 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.049; p = 0.738)	0.882	+3.98%
Severity	2005.1	0.038 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.048; p = 0.517)	0.876	+3.84%
Severity	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.043; p = 0.831)	0.882	+3.62%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.043; p = 0.617)	0.874	+3.50%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.040; p = 0.922)	0.874	+3.32%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.041; p = 0.793)	0.860	+3.24%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.041; p = 0.976)	0.845	+3.14%
Severity	2008.1	0.031 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.043; p = 0.961)	0.829	+3.13%
Severity	2008.2	0.031 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.045; p = 0.889)	0.817	+3.18%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.047; p = 0.858)	0.794	+3.15%
Severity	2009.2	0.033 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.047; p = 0.664)	0.802	+3.31%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.049; p = 0.586)	0.775	+3.23%
Severity	2010.2	0.031 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.051; p = 0.714)	0.738	+3.11%
Severity	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.054; p = 0.678)	0.702	+3.05%
Severity	2011.2	0.030 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.057; p = 0.680)	0.666	+3.07%
Severity	2012.1	0.032 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.061; p = 0.812)	0.654	+3.22%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.064; p = 0.913)	0.590	+3.09%
Severity	2013.1	0.031 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.069; p = 0.966)	0.550	+3.16%
Severity	2013.2	0.026 (CI = +/-0.016; p = 0.003)	-0.011 (CI = +/-0.067; p = 0.733)	0.455	+2.66%
Severity	2014.1	0.018 (CI = +/-0.013; p = 0.013)	0.011 (CI = +/-0.052; p = 0.652)	0.367	+1.77%
Severity	2014.2	0.015 (CI = +/-0.015; p = 0.048)	0.005 (CI = +/-0.055; p = 0.841)	0.206	+1.49%
Severity	2015.1	0.012 (CI = +/-0.017; p = 0.145)	0.010 (CI = +/-0.060; p = 0.703)	0.079	+1.23%
Severity	2015.2	0.011 (CI = +/-0.021; p = 0.250)	0.009 (CI = +/-0.067; p = 0.770)	-0.038	+1.14%
Severity	2016.1	0.016 (CI = +/-0.026; p = 0.182)	0.000 (CI = +/-0.074; p = 0.998)	0.028	+1.63%
Severity	2016.2	0.008 (CI = +/-0.030; p = 0.513)	-0.012 (CI = +/-0.077; p = 0.719)	-0.208	+0.84%
Frequency	2003.1	0.001 (CI = +/-0.006; p = 0.657)	0.296 (CI = +/-0.067; p = 0.000)	0.693	+0.14%
Frequency	2003.2	0.000 (CI = +/-0.006; p = 0.932)	0.286 (CI = +/-0.066; p = 0.000)	0.692	-0.03%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.605)	0.294 (CI = +/-0.065; p = 0.000)	0.713	-0.17%
Frequency	2004.2	-0.003 (CI = +/-0.007; p = 0.416)	0.288 (CI = +/-0.066; p = 0.000)	0.708	-0.28%
Frequency	2005.1	-0.002 (CI = +/-0.007; p = 0.502)	0.286 (CI = +/-0.068; p = 0.000)	0.696	-0.25%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.592)	0.288 (CI = +/-0.071; p = 0.000)	0.694	-0.21%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.839)	0.282 (CI = +/-0.072; p = 0.000)	0.682	-0.08%
Frequency	2006.2	0.001 (CI = +/-0.009; p = 0.841)	0.290 (CI = +/-0.072; p = 0.000)	0.701	+0.09%
Frequency	2007.1	0.003 (CI = +/-0.009; p = 0.558)	0.281 (CI = +/-0.073; p = 0.000)	0.696	+0.26%
Frequency	2007.2	0.004 (CI = +/-0.009; p = 0.336)	0.290 (CI = +/-0.074; p = 0.000)	0.714	+0.45%
Frequency	2008.1	0.007 (CI = +/-0.010; p = 0.138)	0.278 (CI = +/-0.072; p = 0.000)	0.723	+0.72%
Frequency	2008.2	0.009 (CI = +/-0.010; p = 0.066)	0.287 (CI = +/-0.072; p = 0.000)	0.742	+0.94%
Frequency	2009.1	0.011 (CI = +/-0.011; p = 0.038)	0.278 (CI = +/-0.074; p = 0.000)	0.745	+1.14%
Frequency	2009.2	0.012 (CI = +/-0.012; p = 0.041)	0.281 (CI = +/-0.077; p = 0.000)	0.734	+1.22%
Frequency	2010.1	0.014 (CI = +/-0.013; p = 0.028)	0.274 (CI = +/-0.079; p = 0.000)	0.736	+1.43%
Frequency	2010.2	0.016 (CI = +/-0.014; p = 0.025)	0.279 (CI = +/-0.083; p = 0.000)	0.731	+1.59%
Frequency	2011.1	0.019 (CI = +/-0.015; p = 0.015)	0.269 (CI = +/-0.085; p = 0.000)	0.739	+1.90%
Frequency	2011.2	0.018 (CI = +/-0.016; p = 0.036)	0.265 (CI = +/-0.089; p = 0.000)	0.705	+1.77%
Frequency	2012.1	0.014 (CI = +/-0.018; p = 0.116)	0.277 (CI = +/-0.092; p = 0.000)	0.725	+1.39%
Frequency	2012.2	0.008 (CI = +/-0.018; p = 0.375)	0.259 (CI = +/-0.087; p = 0.000)	0.714	+0.76%
Frequency	2013.1	0.006 (CI = +/-0.020; p = 0.553)	0.264 (CI = +/-0.093; p = 0.000)	0.714	+0.57%
Frequency	2013.2	0.006 (CI = +/-0.023; p = 0.613)	0.264 (CI = +/-0.100; p = 0.000)	0.689	+0.55%
Frequency	2014.1	0.013 (CI = +/-0.025; p = 0.292)	0.246 (CI = +/-0.101; p = 0.000)	0.695	+1.27%
Frequency	2014.2	0.005 (CI = +/-0.027; p = 0.672)	0.230 (CI = +/-0.102; p = 0.001)	0.662	+0.53%
Frequency	2015.1	0.000 (CI = +/-0.032; p = 0.981)	0.242 (CI = +/-0.110; p = 0.001)	0.679	-0.03%
Frequency	2015.2	-0.011 (CI = +/-0.034; p = 0.474)	0.222 (CI = +/-0.108; p = 0.001)	0.679	-1.10%
Frequency	2016.1	-0.023 (CI = +/-0.039; p = 0.201)	0.244 (CI = +/-0.111; p = 0.001)	0.739	-2.28%
Frequency	2016.2	-0.022 (CI = +/-0.050; p = 0.319)	0.246 (CI = +/-0.129; p = 0.004)	0.722	-2.19%



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