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SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – PRELIMINARY REPORT AS OF JUNE 30, 2022

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

January 19, 2023

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1. Executive Summary

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 "2023 Semi-Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2023 and September 30, 2023.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2022 for the 2023 Semi-Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)[1] and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between April 1, 2023 and September 30, 2023, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2023 and September 30, 2023.

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

In Table 1, we present a summary of our selected benchmarks[2] for the current and prior reviews:

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2022) Trend Rates

	2022 Annual Review: Data as of December 31, 2021	2023 Semi-Annual Review: Data as of June 30, 2022
Trend Benchmarks		
TPL-Bodily Injury	+7.0%/5.0%[3]	+7.0%/5.0%[4]
TPL-Property Damage	+1.5%	+1.5%

[1] Effective January 1, 2022, TPL was split into bodily injury, property damage and direct compensation property damage (DCPD).
[2] We refer to these as "selections" in this report.
[3] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.
[4] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

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	2022 Annual Review: Data as of December 31, 2021	2023 Semi-Annual Review: Data as of June 30, 2022
DCPD[5]	+1.5%	+1.5%
AB – Total	+1.0%/+12.0%[6]	+1.0%/+12.0%[7]
Collision	+2.5%	+3.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+2.5%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+2.0%	+1.5%
Other Benchmarks		
Health Cost Recovery	3.55% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1% of Premiums	27.1% of Premiums
Profit Provision	7% of Premiums	7% of Premiums

1.3. Relevant Comments

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) through to June 30, 2022.

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)[8] and the two Risk Sharing Pools (RSPs), and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

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

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

[6] Trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

[7] Trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

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

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.

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

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. 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, also adds uncertainty around selecting an appropriate future trend rate.

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1 mainly driven by a decline in the claims frequency rate. As return to a "new" normal in 2022 unfolds, there is uncertainty as to the lasting impacts of the pandemic with respect to future claim frequency rates. Will the increase of remote and hybrid work result in a sustained lower frequency level? Or will increased use of private vehicles with reduced use of public transit offset effects of remote and hybrid work?

  Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. Our loss trend selections are based on a frequency level without the influence of COVID-19. Insurers may find it appropriate to include an adjustment to the frequency level assumed in the rate application to reflect the new normal in the post pandemic era.

- 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. Several insurers suggested the anticipated claims cost reduction from Bill 41 may not materialize. Until sufficient data emerges to evaluate the impact on claims costs, we continue to assume the *a priori* claims cost savings of the reforms will be realized.

- The reported CPI rise associated with categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs) began to rise in late 2021, and has continued to rise into 2022. We expect this partially influences the claims cost data (through to June 30, 2022) we analyze in this review.[9] 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.

  The Federal Government's steps to curb inflation through higher interest rates will likely temper the rate of annual inflation in the near future. The rapid rise in claims cost due to the inflation surge may begin to diminish if those efforts are successful, resulting in a more moderate pace of year-over-year change in the CPI as observed prior to the pandemic. The challenge for government, as well as the insurance industry, is the simultaneous monitoring of inflation and identification of the necessary peak and then decline of interest rates to drive down inflation.

[9] As discussed more fully in Section 5.4, we observe a limited impact to the industry-wide severity in 2022-1.

A surge in gas prices may lead drivers to reduce their vehicle usage. General inflation and/or a recession may cause consumer to "do less" leading to a reduction in vehicle usage. This possible vehicle usage reduction may lead to a reduction in the future claims frequency rate.

For this reason, when selecting the future trend rate, we suggest consideration of:

- The correlation of the historical CPI index with historical claim cost changes; and the recent rise in the CPI.
- The actual change in claim costs data that has emerged during the recent high inflationary period.
- The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.
- The impact of higher gas prices and general high inflation on vehicle usage.

We discuss this further in Section 5.4.

Profit Levels

As discussed in our 2022 annual review, the COVID-19 pandemic impact on driver behaviour and resulting reduction in claims costs produced windfall profit in 2020 and 2021. Any reasonable expectation of vehicle usage in the post-pandemic era anticipates profit levels to reduce from the high 2020 and 2021 levels. While the industry experienced unusually high profit levels in 2020 and 2021, well beyond the Board's 7% of premium profit provision, the industry experienced profit levels well below the 7% of premium level since 2013.

Rate setting is a prospective analysis of future costs without carry-forward of past profits (or losses). The recent unprecedented profit levels during 2020 and 2021 is not a consideration in setting loss trend rate benchmarks[10] for this report.

As directed by the Board, we will continue to monitor profit levels on an annual basis.

Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and the first half of 2022 claim experience is exceptional due to the COVID-19 pandemic, the introduction of bodily injury and accident benefit reforms in the last quarter of 2020 and the introduction of DCPD on January 1, 2022.

There are several adjustments that can be applied to rate filings to consider the impact from the COVID-19 pandemic. The options include applying adjustments factors to unwind the COVID-19 impact and/or reduce the weight assigned to the COVID-19 periods. Each method has shortcomings:

- Exclude Affected Years: The removal of COVID-19 affected periods would eliminate any influence from the COVID-19 pandemic, however, the rate change indication would be dependent on older accident year experience that may not be representative of portfolio changes occurring during the pandemic (i.e., a change in the mix of business).

[10] Past profits are not considered in any selection of assumptions or benchmarks in this report.

- Apply COVID-19 Unwinding Factors: Applying an adjustment to unwind the impact of COVID-19 would allow inclusion of the most recent data; however, the estimation of those factors adds to the uncertainty of the indication.
- Temper the Accident Year Weights: This lessens the use of the COVID-19 period but determining appropriate weights for each accident year and the COVID-19 unwinding factors adjustments for those years adds to the uncertainty of the indication.

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

We suggest the Board consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so 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.

1.4. Report Organization

In Section 2, we present the most recent 10-years of industry private passenger vehicle (PPV) 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.

In Sections 5 and 6, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.

In Section 7, we present our trend analysis for each major coverage.

In Section 8, we present 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.

In Section 9, we discuss our methodology for estimating the historical impact of the COVID-19 pandemic using models similar to those underlying our loss trend selections.

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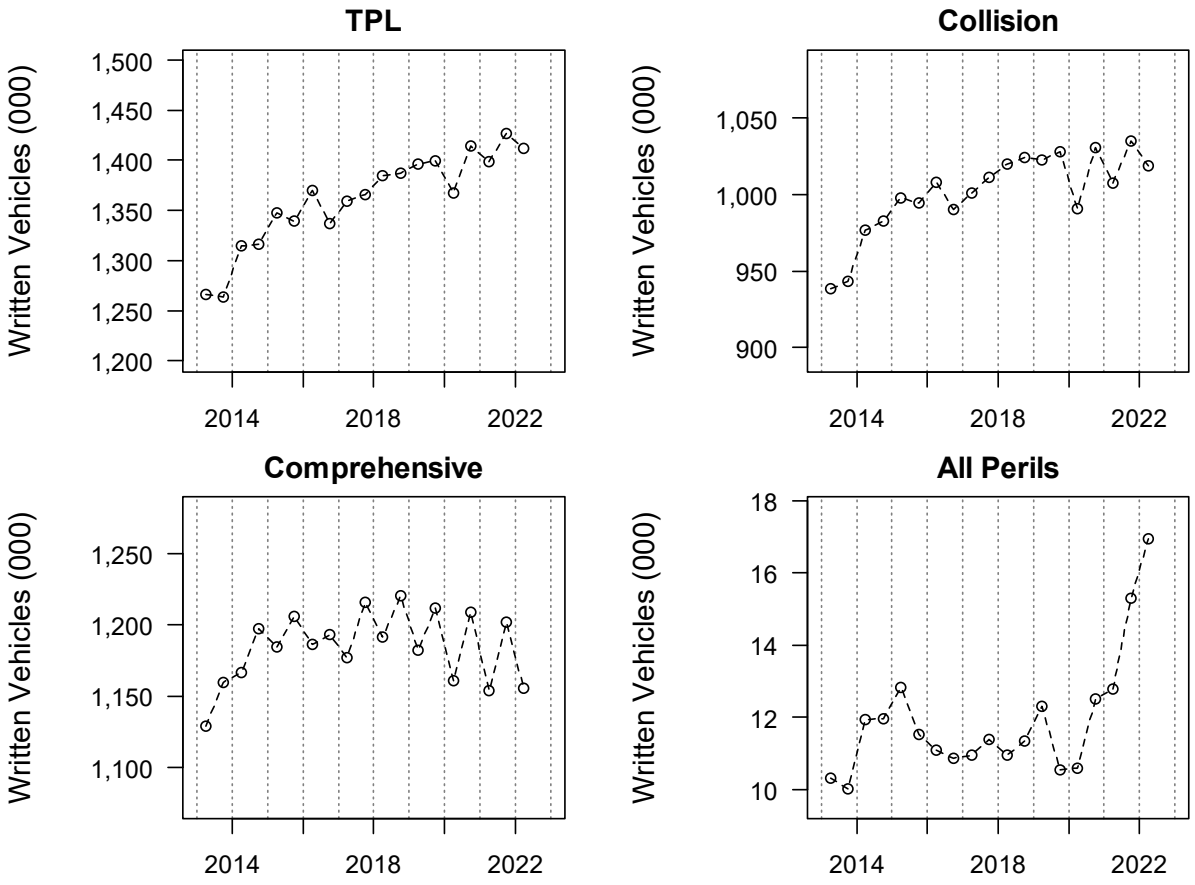
2. Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience

2.1. Growth of Insured Vehicles

Since 2013, the number of private passenger vehicles in Alberta has generally increased, except for a decrease in 2020-1, likely due to the COVID-19 pandemic. Figure 1 presents the number of written vehicles insured by half-year increments over the last ten years for third party liability[11], collision, comprehensive and all perils coverages. The number of insured vehicles rose from approximately 1.27 million in 2013-1 to 1.41 million in 2022-1.

Figure 1: Written Vehicles



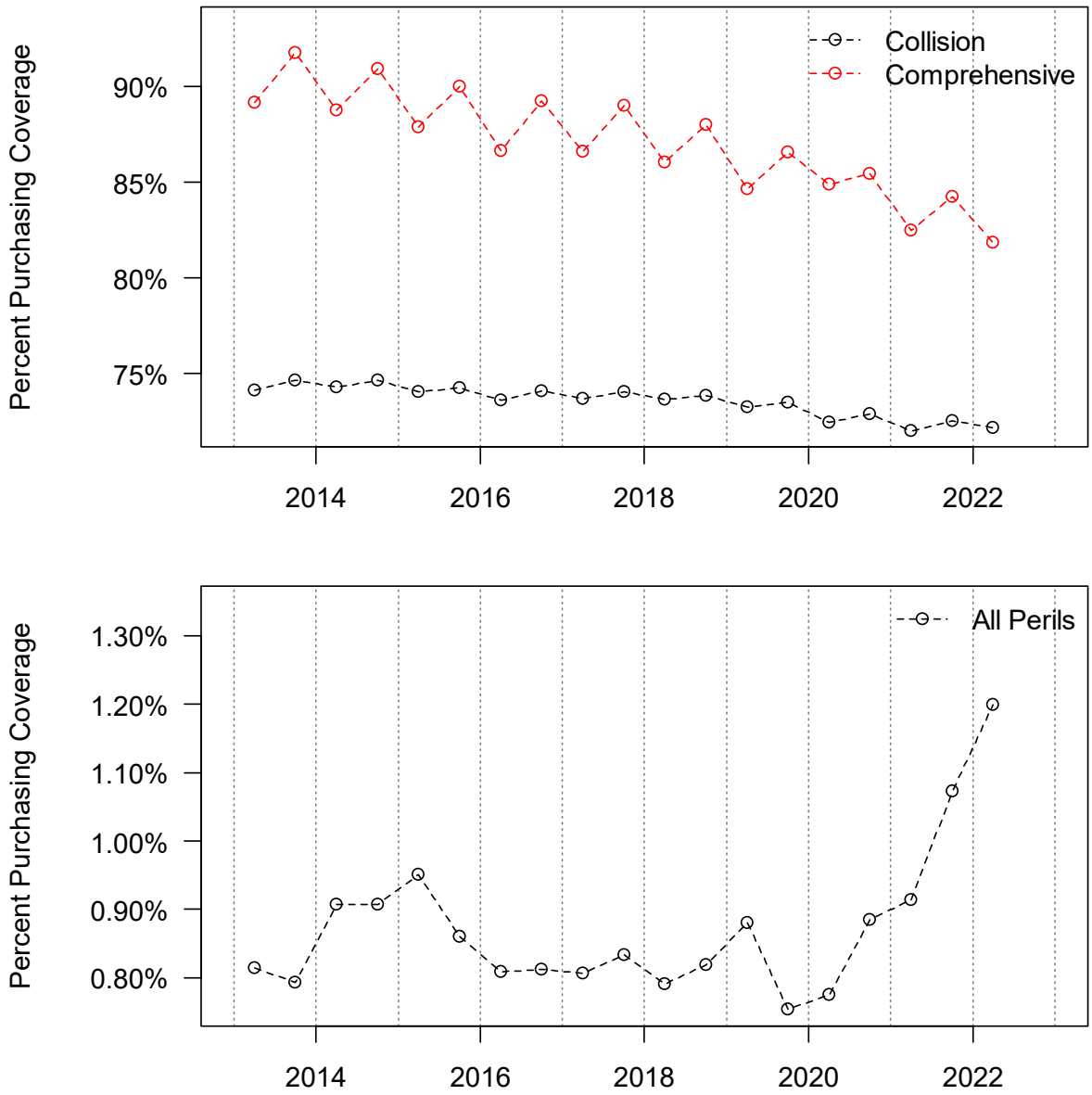
In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018. The steep rise shown in the lower right panel of Figure 1 during 2021-2 and 2022-1

[11] The growth in TPL is representative of all mandatory coverages which includes accident benefits.

for all perils is due to an additional 2,500 and 4,100 risks on a small volume, increasing from approximately 12,800 in 2021-1 to 16,900 in 2022-1.

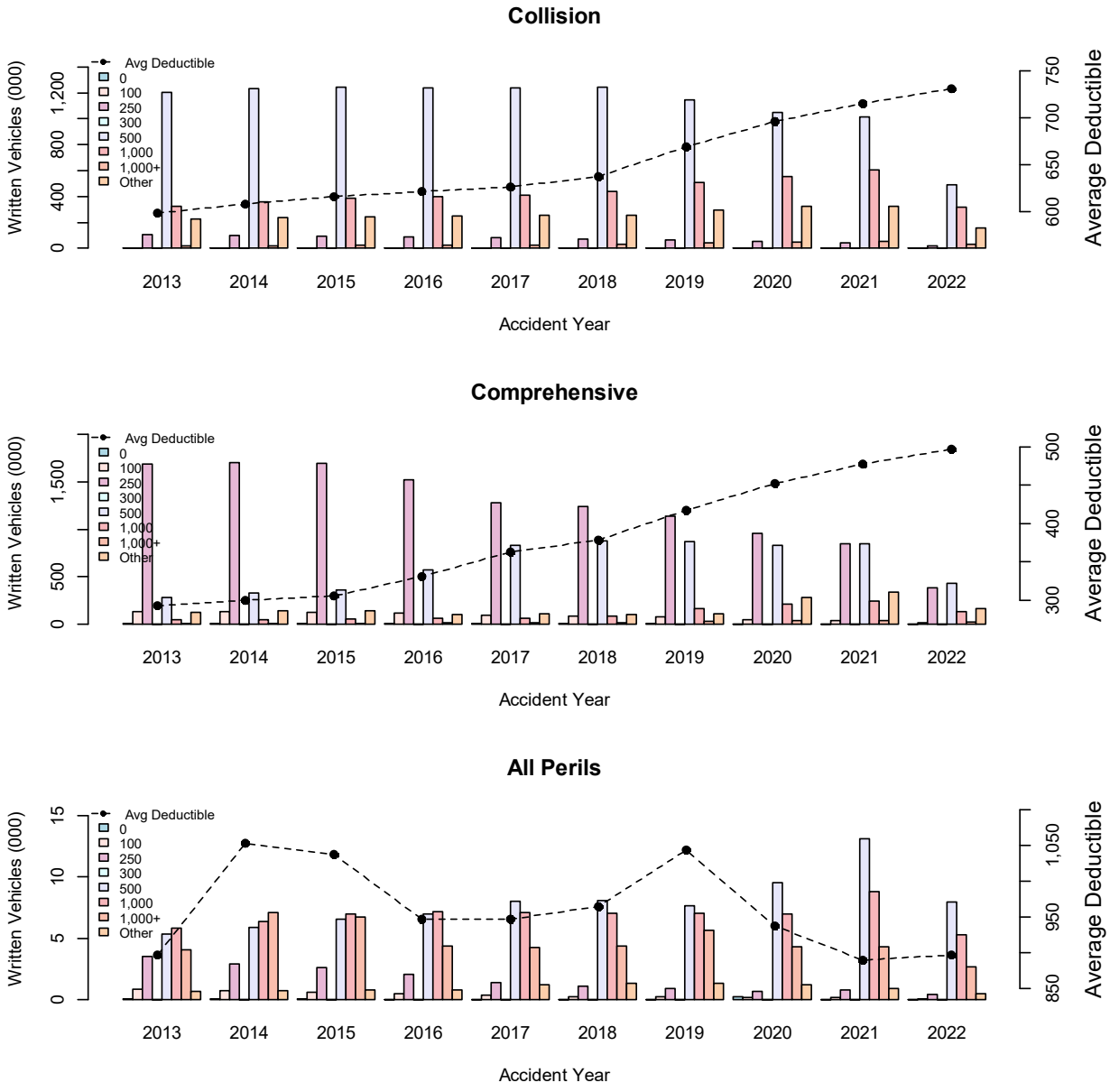
In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten years there is a decreasing percentage of risks with comprehensive coverage and a modest decrease in the percentage of risks with collision coverage.

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. Note that the 2022 accident year only reflects the first half of the year.

Figure 3: Average Deductible Summary



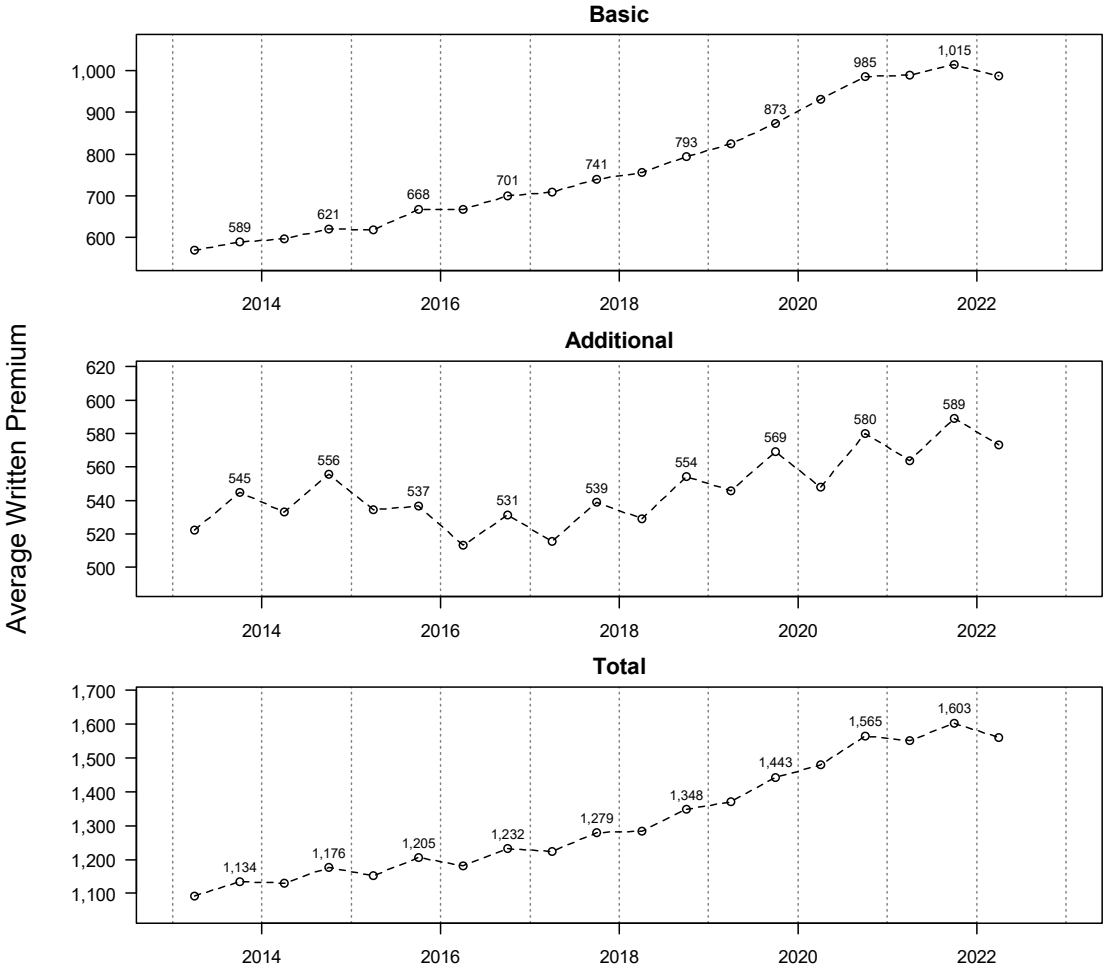
2.2. Change in Average Premiums

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, Additional, and the total for all coverages, respectively, over the ten-year period, 2013 to 2022, in half-year increments.

The Basic Coverages average premium has gradually increased since 2013, however has been relatively flat over the last 2 years. The average premiums for Additional Coverages were relatively flat until changing to an increasing pattern beginning in 2016, subject to seasonal variability. This increase in Additional 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

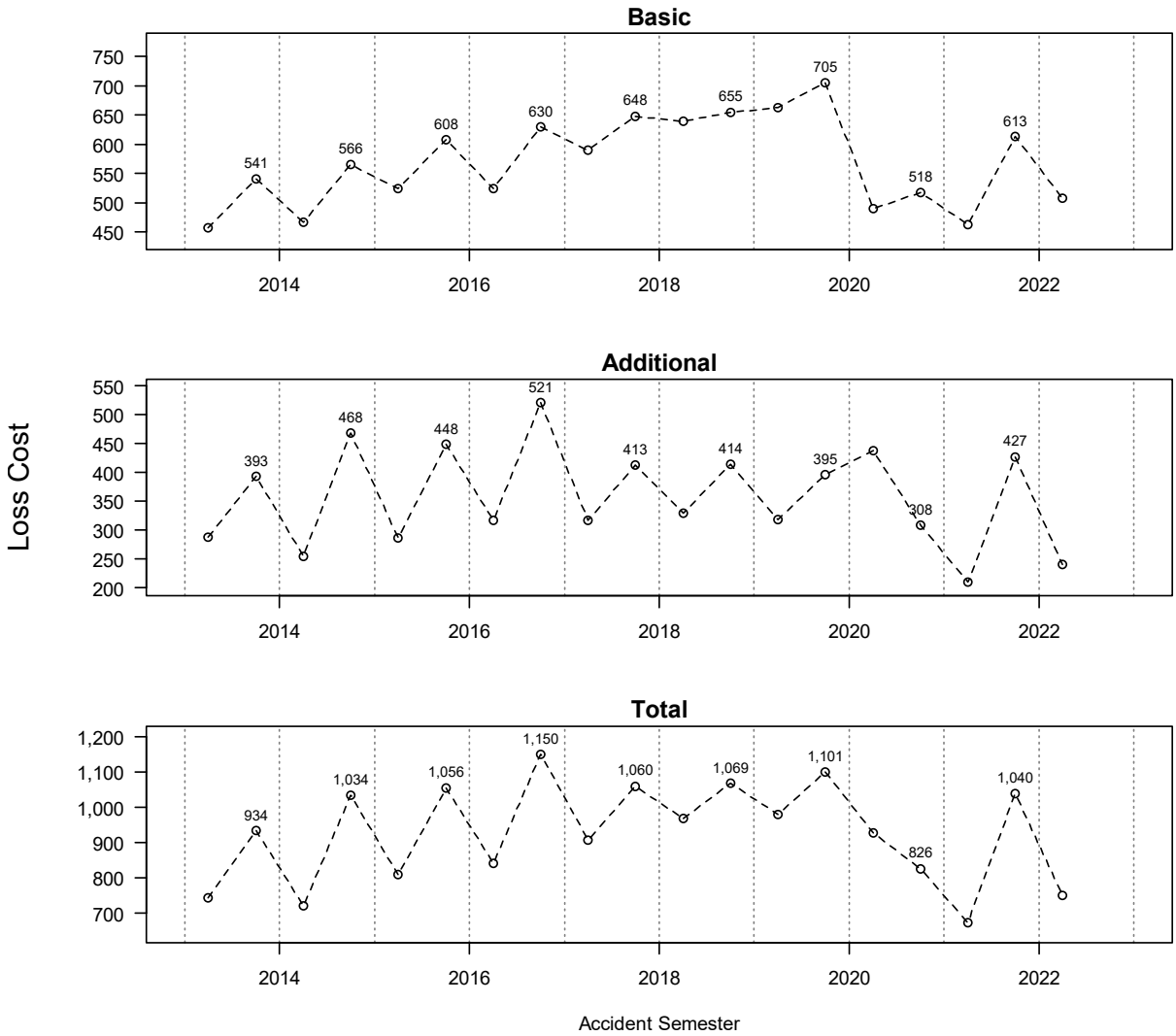
Claims costs comprise the largest component of premiums. In Figure 5 we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending June 30, 2022. This claims data presented for each half-year represents amounts for claims where the event that gave rise to the

claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. In the average claim cost estimate we include:

(a) indemnity amounts to fully settle and close the claim[12], and

(b) all internal and external claims settlement costs[13] (e.g., legal fees and claim adjuster costs).[14]

Figure 5: Claim Costs - Summary



The COVID-19 pandemic resulted in a decline in vehicle usage and accident events in 2020, 2021 and 2022-1. 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.

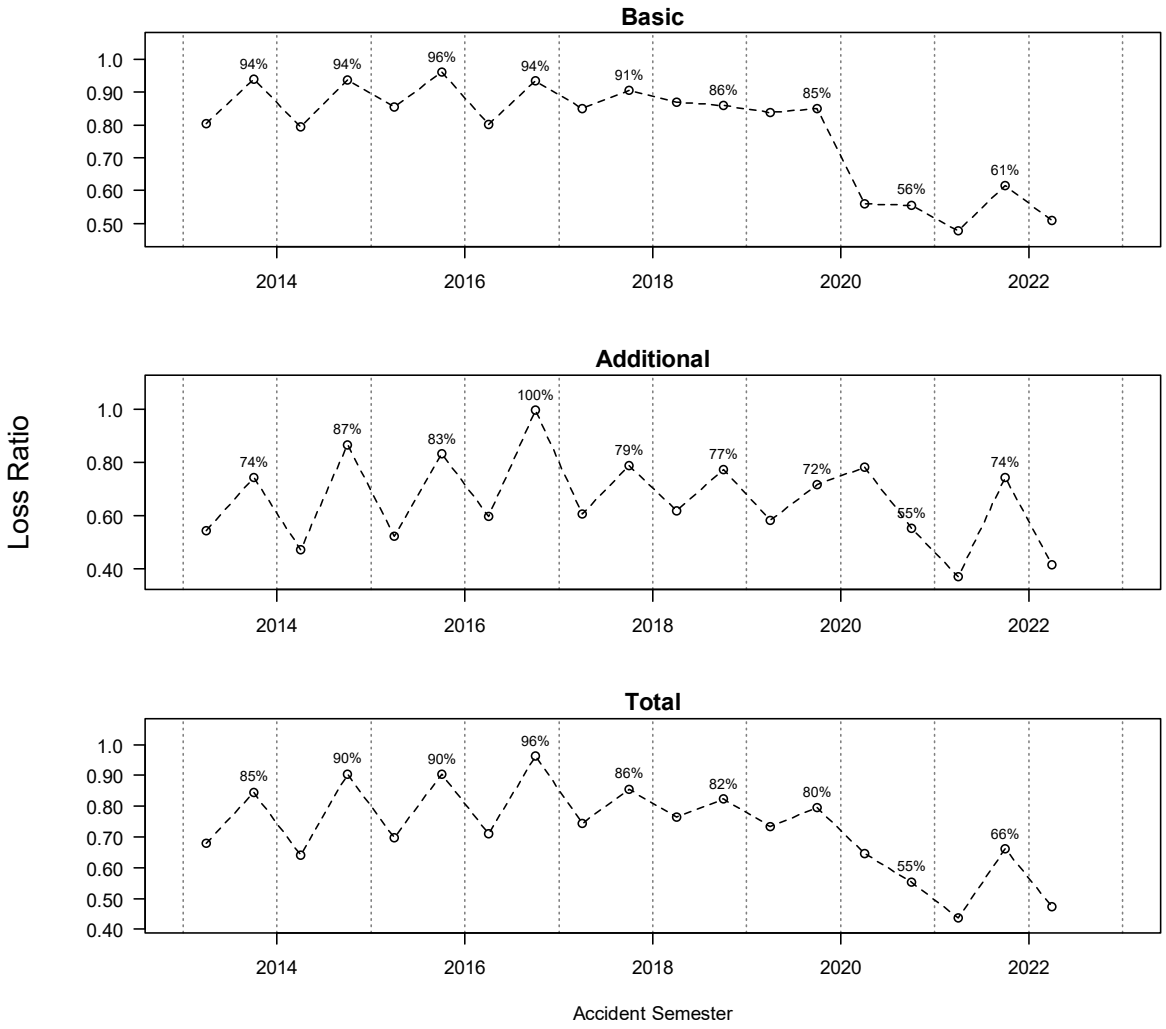
[12] The claims costs presented are on an ultimate basis. See Section **Error! Reference source not found.** for more details.

[13] 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 estimate by GISA are based on aggregated costs reported to GISA.

[14] The Health Levy is not included in the noted average claim costs.

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

Figure 6: Loss Ratio - Summary[15]



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 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 6.

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

3. Legislative Reforms and Government Actions

3.1. History of Rate Regulation

On October 5, 2004 the AIRB was established to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage for private passenger vehicles in the Province of Alberta.

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

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

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

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

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

3.2. 2020 Reforms

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

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

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

Insurance Act – Prejudgment Interest (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.

Minor Injury Regulation (Effective for accidents occurring on or after November 1, 2020): See Section 3.3 for details.

Diagnostic and Treatment Protocols Regulation (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is $1,000.

Automobile Accident Insurance Benefits Regulation (Effective October 29, 2020, applicable to both new and existing claims): See Section 3.5 for details.

Introduction of Direct Compensation Property Damage (Effective January 1, 2022): Insurers are 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 June 30, 2022, 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
January 1, 2023 – December 31, 2023	$5,817

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.[16]

On May 17, 2018 the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify[17] that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

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

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

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

3.4. Grid Rate System

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

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

3.5. Automobile Accidents Benefits Revisions

Effective March 1, 2007, the Government revised the accident benefits coverage limits as follows: (1) increased the funeral benefits from $2,000 to $5,000 and (2) increased the maximum weekly disability income limit from $300 to $400 for employed individuals and from $100 to $135 for other individuals.

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

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

Increased benefit amounts:

a) chiropractic services from $750 to $1,000;

b) massage therapy and acupuncture from $250 to $350;

[16] It is our understanding that the changes were administrative in nature (clarifications).
[17] Insufficient data is available at this time to assess if this clarification will affect claims costs.

c) funeral expenses from $5,000 to $6,150;

d) grief counselling from $400 to $500;

e) employed disability income benefits from $400 to $600 per week;

f) non-earner disability income benefits from the current $135 for 26 weeks, to $200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from $600 to $750.

3.6. Legalization of Cannabis

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

4. Analysis – General Discussion

4.1. Data

The source for the claim data that we analyze is the 2022-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2022) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the AIX report.

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

Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).

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

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company: For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements: This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

4.2. Data Exclusions

As part of our review process, we consider the individual data of the largest ten insurers/groups in the province for any anomalies in the data that we find may inadvertently lead to an erroneous selected loss trend rate. Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis.

In our 2022 annual report we identified a major insurer/group with erroneous data and the physical damage[18] data of this one insurer/group was excluded from our analysis. As previously noted in our prior 2022 annual report, GISA confirmed that they were working with the insurer/group to correct this over-reporting error.

For this 2023 semi-annual report, the erroneous data reported by one major insurer/group has been resolved and therefore, is included in our analysis.

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

We estimate the final (ultimate) number of claims and cost[19] of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2022 (referred to as "accident half-years"[20]). These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA[21]. In doing so, we consider the Industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. [22] The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

[18] In this instance, we define physical damage coverages to include property damage, collision, comprehensive, all perils, and specified perils.

[19] 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.

[20] 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.

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

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

We select loss[23] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2022 (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 June 30, 2022, separately for each of the coverages.

4.4. Selection of Claim Count and Claim Amount Development Factors

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

In Section 4.5 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.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022-1 accident year periods.

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

We note that the selection of development factors influences the selected loss trend rates.[24] As a result of a data correction for the physical damage coverages from one major writer,[25] the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[26] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

[23] 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).

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

[25] Our prior analysis excluded one major writer’s physical damage data due to a reporting error. As this insurer’s corrected data is now included in our analysis, this is not a direct comparison as the underlying exposure is not the same.

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

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

	2022 AR (as of December 31, 2021)			2023 SAR (as of June 30, 2022)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$440.90	$68,920	6.40	$422.68	$66,832	6.32
2019	$466.67	$71,586	6.52	$462.29	$71,814	6.44
2020	$340.28	$76,857	4.43	$343.27	$78,907	4.35
2021	$328.96	$71,208	4.62	$340.98	$71,507	4.77
2022				$277.18	$72,785	3.81

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 0.5%.[27]

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

	2022 AR (as of December 31, 2021)			2023 SAR (as of June 30, 2022)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$174.19	$5,903	29.51	$175.50	$5,801	30.25
2019	$167.00	$6,010	27.79	$169.66	$5,912	28.70
2020	$111.90	$6,039	18.53	$115.56	$5,950	19.42
2021	$129.83	$6,604	19.66	$136.72	$6,622	20.65
2022				$166.31	$7,555	22.01

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 2.5%. Most of the change from the prior review is due to the inclusion of the corrected data by one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 4.2.

[27] We have adjusted our selection basis for bodily injury incurred loss amounts due to unusual (favorable) development along the most recent diagonal. More specifically, our selected age-to-age factors for maturities between 48 and 108 months are based on the 6- semester weighted average (excluding high/low) rather than a 4-semester weighted average.

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

	2022 AR (as of December 31, 2021)			2023 SAR (as of June 30, 2022)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	$66.90	$5,829	11.48	$66.48	$5,792	11.48
2019	$72.84	$6,331	11.50	$72.13	$6,270	11.50
2020	$62.35	$8,166	7.64	$59.90	$7,850	7.63
2021	$74.97	$8,662	8.65	$76.37	$8,736	8.74
2022				$76.77	$9,217	8.33

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 0.8%.

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

	2022 AR (as of December 31, 2021)			2023 SAR (as of June 30, 2022)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	$262.21	$6,626	39.57	$282.98	$6,556	43.17
2019	$250.98	$6,363	39.45	$273.33	$6,464	42.29
2020	$171.07	$6,639	25.77	$186.78	$6,737	27.72
2021	$182.36	$7,430	24.54	$211.93	$7,757	27.32
2022				$162.37	$8,475	19.16

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 10.2%. Most of the change from the prior review is due to the inclusion of the corrected data by one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 4.2.

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

	2022 AR (as of December 31, 2021)			2023 SAR (as of June 30, 2022)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	$177.23	$6,581	26.93	$174.93	$6,326	27.65
2019	$174.16	$6,568	26.52	$170.25	$6,283	27.10
2020	$244.88	$7,831	31.27	$264.66	$7,960	33.25
2021	$185.65	$6,971	26.63	$189.45	$6,721	28.19
2022				$136.25	$6,362	21.42

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 2.2%. Most of the change from the prior review is due to the inclusion of the

corrected data by one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 4.2.

5. Loss Trend Methodology

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 trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost[28] by accident half-year that we derive (as we discuss in Section 4.4) 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.

[28] 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.

5.2. Model Considerations

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-2 to 2022-1.

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

Seasonality

Some coverages exhibit "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's 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 2004 Bill 53 reforms, we do not include a reform parameter in our regression models for Bill 53.

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 for the 2007 reforms.

As discussed more fully below, the COVID-19 pandemic has impacted claims costs during 2020, 2021, and 2022-1. 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.

Other Considerations

In selecting past loss trend rates, we also consider:

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

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. The recent rise in inflation is likely to affect future trend rates and should be considered for the future trend period, which is the mid-point of the latest accident half-year (April 1, 2022 in this review) to the average accident date of the proposed rate program. We discuss the issue of inflation in the context of the future trend rate below.

A discussion of our selected past and future trend rates for each coverage follows in Section 6.

5.3. COVID-19

Introduction

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

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

Therefore, we exclude the 2020, 2021, and 2022-1 observations from our selected models for the coverages that have seen a significant change in claim costs as a result of the COVID-19 pandemic. We find severity has been unaffected by the COVID-19 pandemic. 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 decrease coincident with the COVID-19 pandemic.

Rate Level Considerations

For those rating programs intended to be effective once the COVID-19 pandemic is not expected to have an impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of the pandemic.[29]

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during[30] the proposed rating program.

When considering the degree to which the pandemic is expected to impact claims cost during the proposed rate program, consideration should be given to the most recent experience available at the time of filing. For example, monthly frequency data may give insight into consumer driving habits.

5.4. Other Economic Considerations

Recent Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the

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

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

consumer price index (left panel) and year-over year percentage change (right panel)[31] over the last 20 years in Alberta, separately, for:

All-Items

Transportation

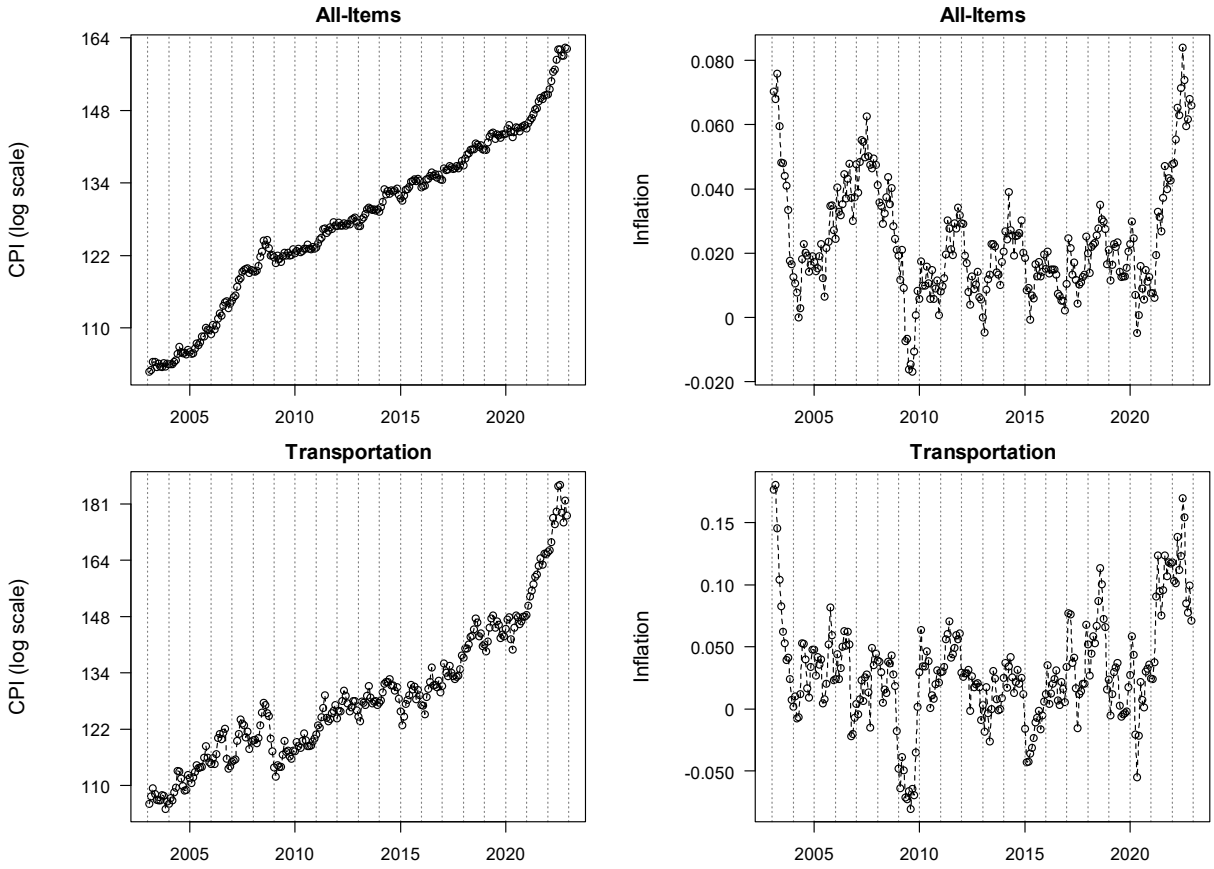
Purchase of passenger vehicles

Rental of passenger vehicles

Passenger vehicle parts, maintenance, and repair

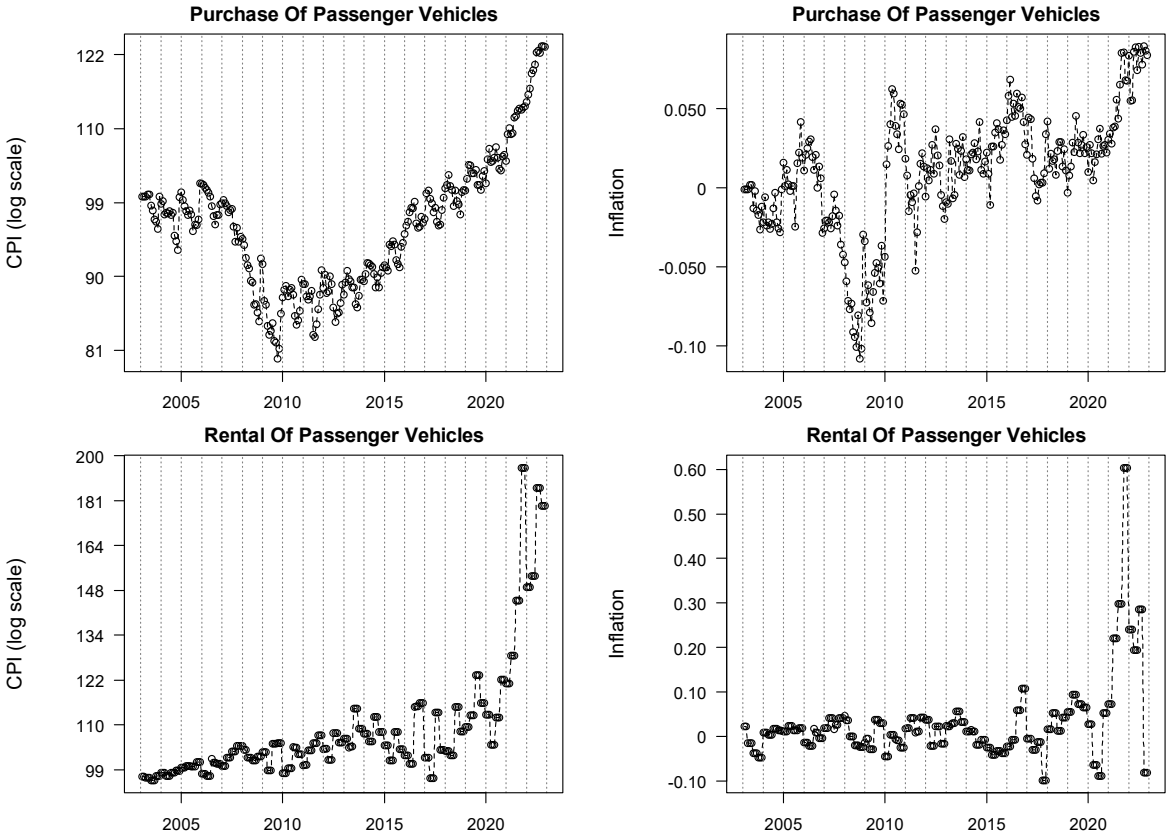
Health Care

Figure 7: Consumer Price Index – All Items & Transportation



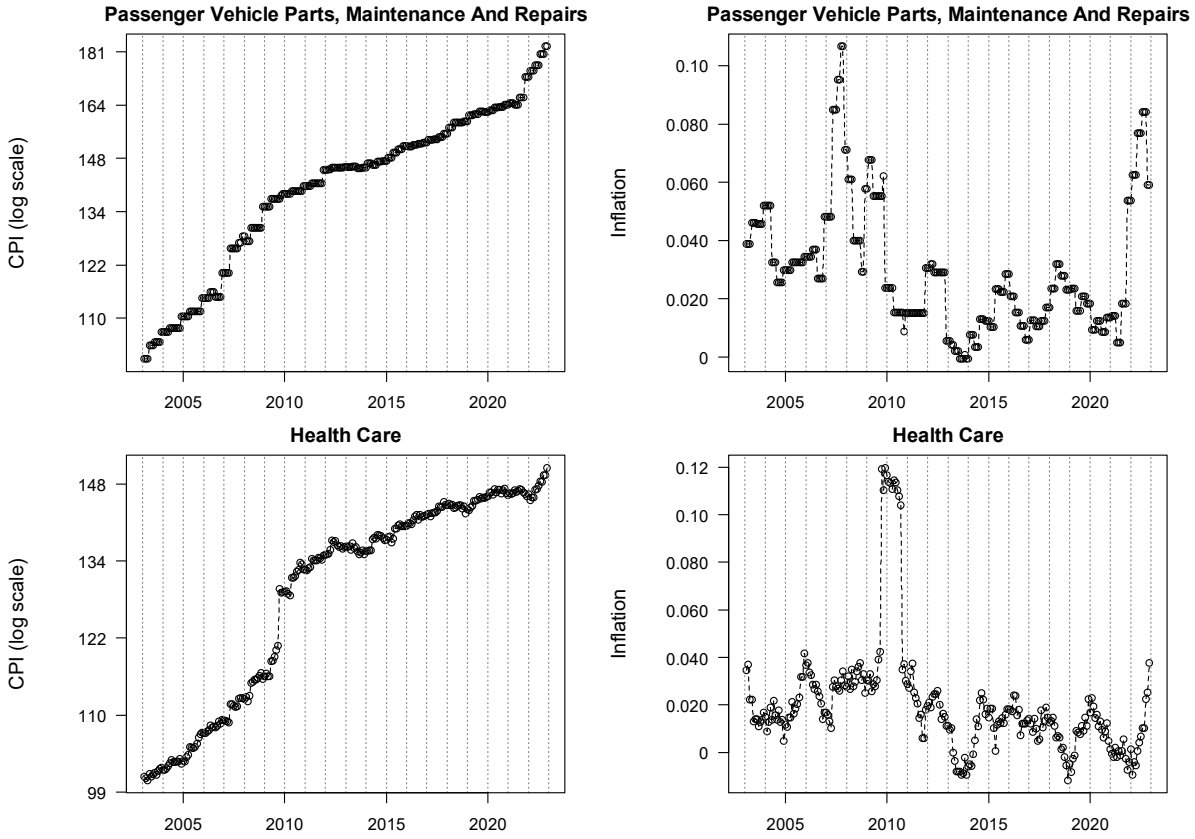
[31] As measured by the 12-month change in CPI.

Figure 8[32]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



[32] Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

Figure 9: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 20 years, with the exception of a spike in inflation during 2010 for passenger vehicle parts, maintenance and repairs.
- Health Care costs, considering the high amount of variability, appear significantly less affected by the recent inflationary trends.[33]

As discussed in our prior report, we expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages[34] since more costly repairs will increase the total amount needed to settle claims. The increase in inflation 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 (for total loss claims),

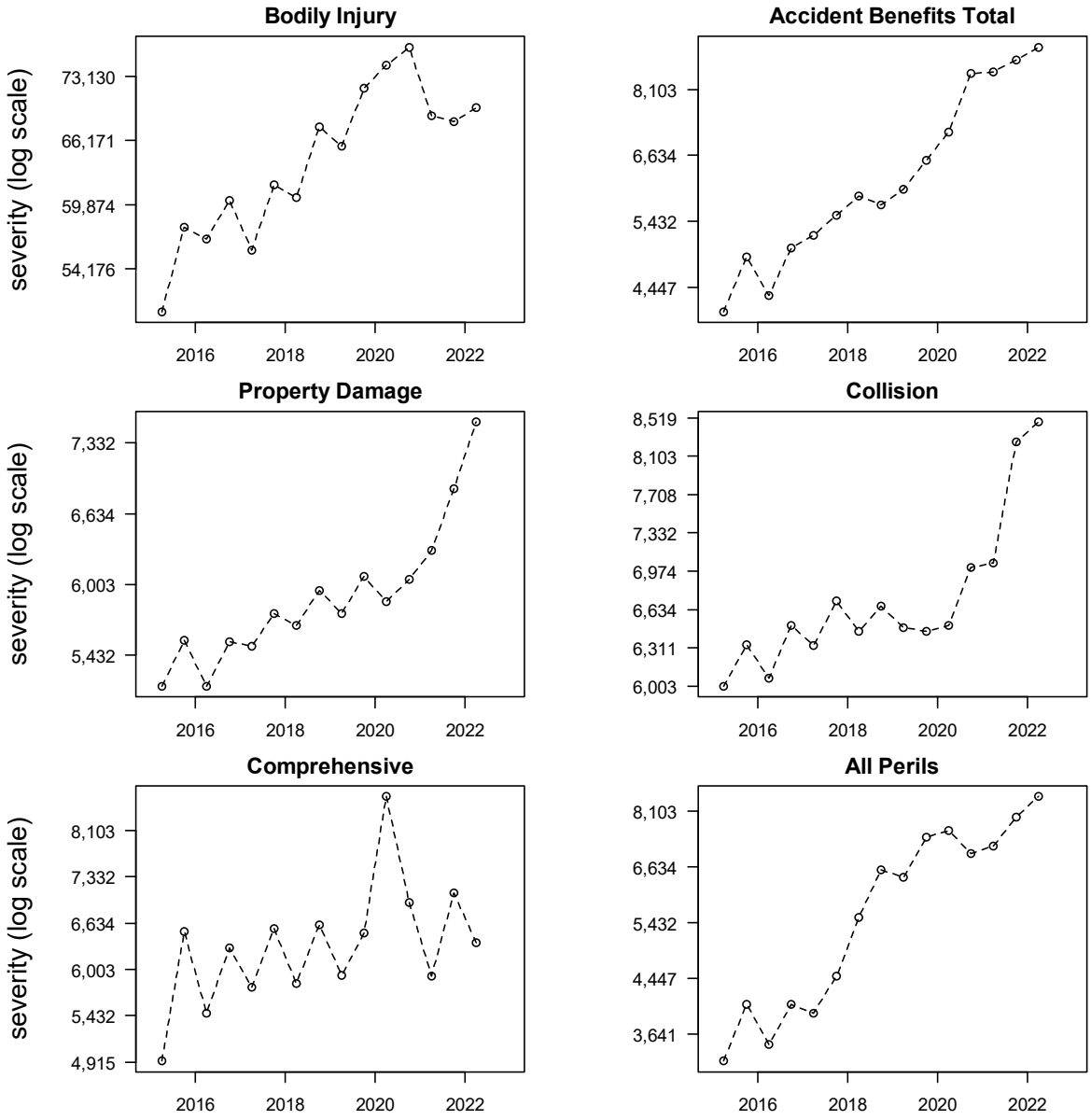
[33] We acknowledge the impact of inflation on health care costs (affecting bodily injury and accident benefits) may change in the future as inflation ripples through the economy.

[34] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

labour rates, 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.

We present a summary of the most recent five years of severity estimates for all major coverages in Figure 10. We observe the 2021-2 and 2022-1 property damage and collision severity has risen steeply, deviating from historical patterns. The change to a steep rise is not as evident for comprehensive and all perils. Recent inflationary impact, if any, for bodily injury and accident benefits severity are comingled with the reform impact and can't be separately identified.

Figure 10: Historical Severity by Coverage



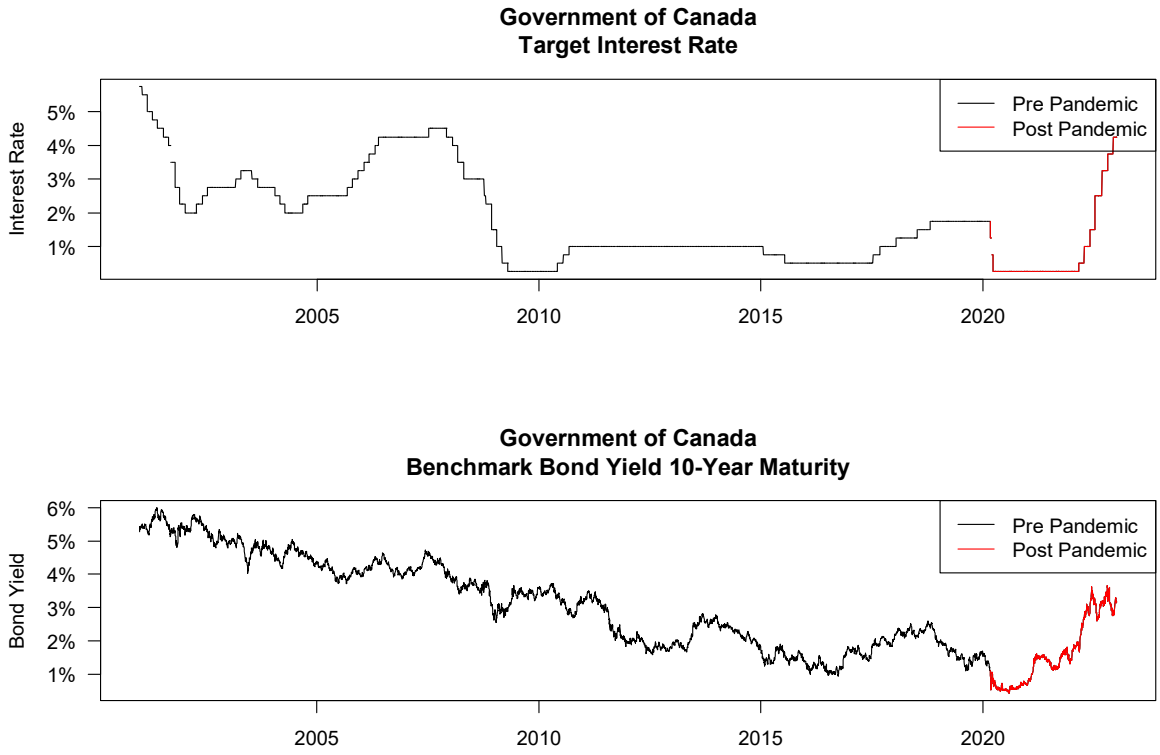
Future Inflation

The Government of Canada is raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rates peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.

At some point in the near future, assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. Inflation forecasts (see Figure 12 below) that align with the rating program period could be considered when selecting future trend rates.

In Figure 11 we present the historical Government of Canada's target interest rate and benchmark 10-year bond yield.[35] There was a large decrease in 2020 to stimulate the economy during the COVID-19 pandemic. The Government of Canada has increased the target interest rate 6 times in late 2021 and 2022 in an attempt to curb the dramatic rise in inflation. It is generally expected that the Government will continue to increase rates until total CPI is within the target range of 1 to 3 percent.

Figure 11: Government of Canada Target Interest Rate

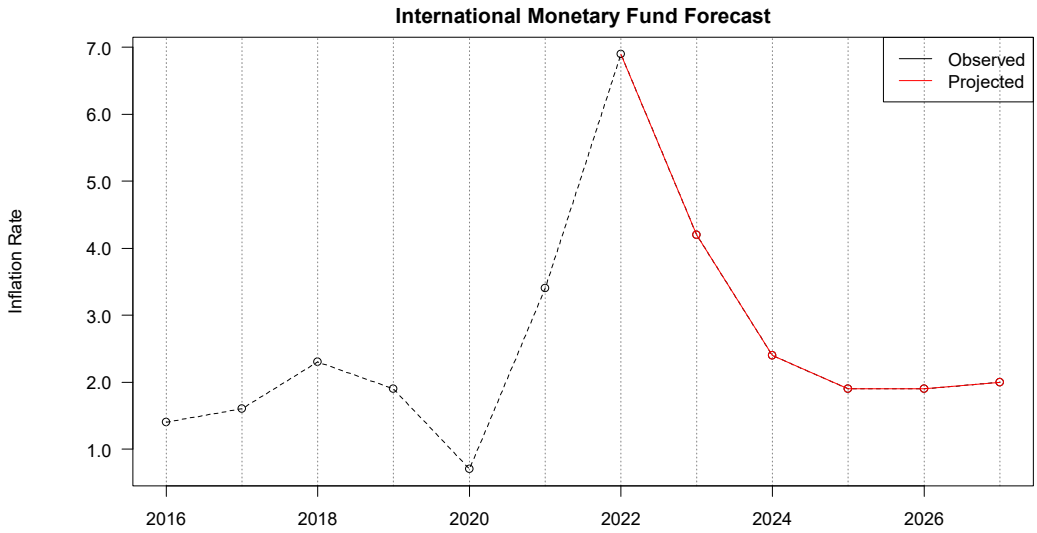


[35] Bond yields and interest rates are positively correlated. Increased interest rates, results in decrease to the cost of the bond (present value of future payments) and higher yields.

Insurer rate applications should consider the impact of the changing interest rate environment on (i) the insurer's expectation of inflation and loss trend through the future rating period and (ii) the additional investment income resulting from higher bond yields.

In Figure 12 we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 12, the IMF expects inflation to decrease in 2023 but remain above the Government's target range, followed by a further decrease in 2024.

Figure 12: IMF Forecasted Inflation



Additional Economic Factors

The loss cost trend rate is not equal to the CPI, but instead correlated with it, as other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In addition to the impact of high inflation, the following economic factors may affect claims costs:

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

Application

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.

In our prior analysis, we proposed the observed change in inflation, as measured by the annual change in CPI for vehicle maintenance and repair costs in Alberta,[36] may be a temporary indicator of the expected change in future severity trend for physical damage coverages. Although we still find this approach reasonable, insurers proposing an inflation adjustment to the future trend rate should consider:

- Economic changes (e.g., CPI) that consider both recent observations and forecasts over the rating program period; and
- How recent inflation has actually affected recent claims costs for the company and industry.

The proposed approach of selecting a future loss cost trend based on the most recent increase in CPI, internal company data, 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.

5.5. Bill 41

As discussed in Section 3, Bill 41 included a suite of product reforms impacting bodily injury and accident benefits effective November 1, 2020. In addition, DCPD was introduced to the Province on January 1, 2022.

Bodily Injury and Accident Benefits

In our August 25, 2020, and November 20, 2020 reports for the Board, we estimated preliminary reform impacts for bodily injury and accident benefits of -18% and +8%, respectively. In this review, we consider the early emerged data on the impact of these reforms. In Figure 13 below, we present bodily injury and accident benefits severity regression models consistent with the regression models underlying our selected severity trend rates presented in Section 6 of this report. Unlike the models in Section 6, the models in Figure 13 also measure the impact of the reform via an additional scalar parameter. Although the post-reform data is still limited and immature, these models provide an early assessment and insight to the reform's *actual* impact on bodily injury and accident benefits severity. Consistent with our expectation, bodily injury severity has decrease and the accident benefits severity has increased. In addition, the magnitudes of these changes are relatively consistent with our initial expectation.[37] [38]

As discussed more fully in our 2020 reform reports, Bill 41 may also influence frequency as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. At this time we are unable to determine a reform impact on bodily injury or accident benefits frequency due to the co-mingled effect of the COVID-19 pandemic. Therefore, we have yet to update our reform estimates and continue to adjust the historical bodily injury and accident benefits data underlying our

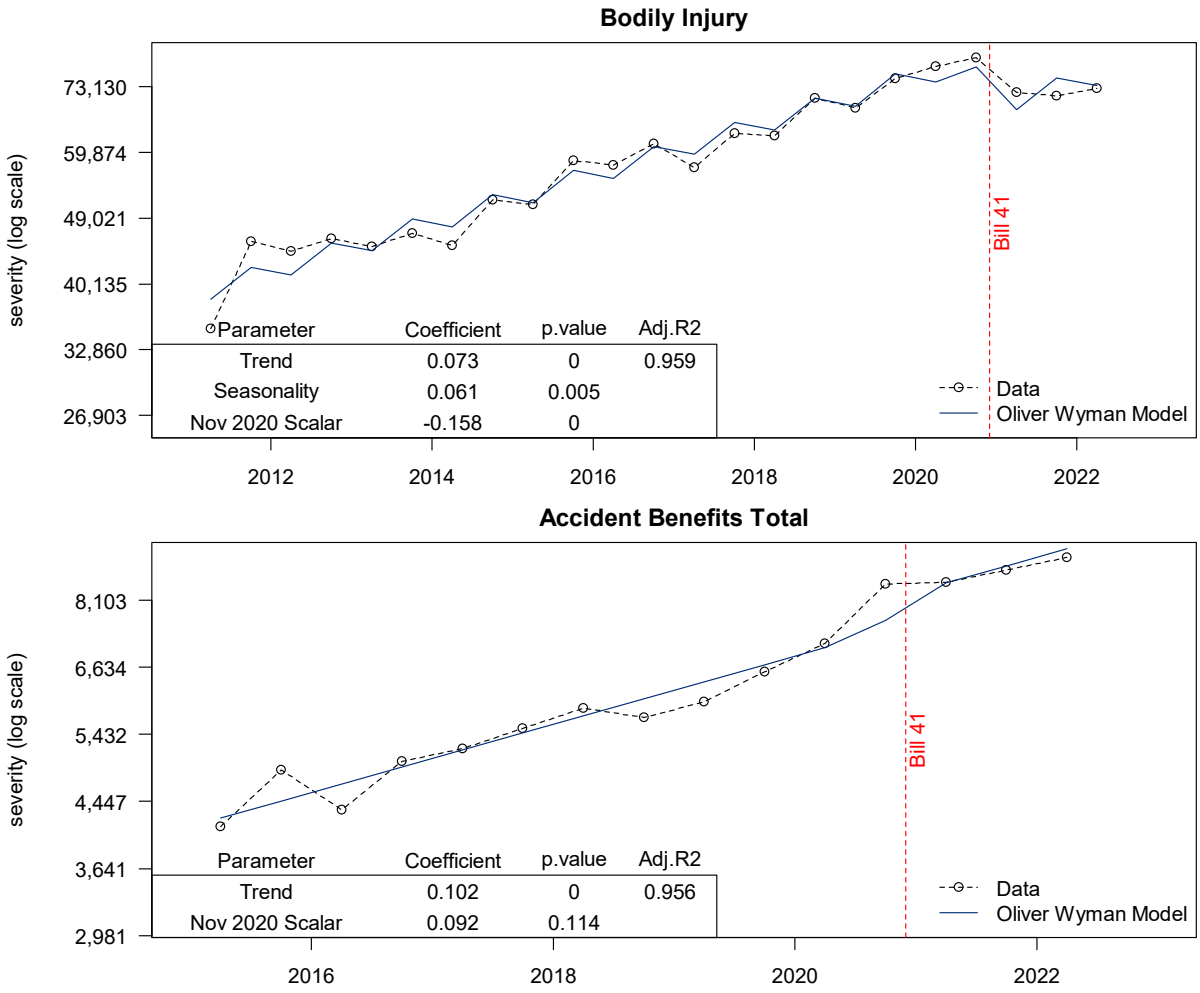
[36] We also noted insurers could consider using a more refined approach by considering a broader measure of CPI on claims costs by weighting the CPI of each component of an average claim; e.g., car rental rates, new and used car prices, vehicle parts, repair wage rates, etc.

[37] The indicated bodily injury severity impact of -14.6% is significant based on the *p-value* and slightly greater (less negative) than our *a-priori* assumption. We are unable to measure the impact on frequency due to the pandemic.

[38] Although the indicated accident benefits severity impact of +9.6% is slightly greater than our *a priori* assumption, this is not considered statistically significant based on the *p-value* test.

loss trend models in Section 6 of this report by −18% and +8% for the November 2020 reforms. This estimate will be updated as experience data under the November 2020 reforms continues to emerge.

Figure 13: BI and AB Severity Bill 41 Impact



DCPD

The introduction of DCPD may have resulted in a shifting of claims from collision to DCPD.[39] Due to the lack of post-reform data, we rely on pre-2022 experience in selecting our collision and total property damage trend rates.

[39] We have observed a decline in the collision claim frequency level in 2022-1.

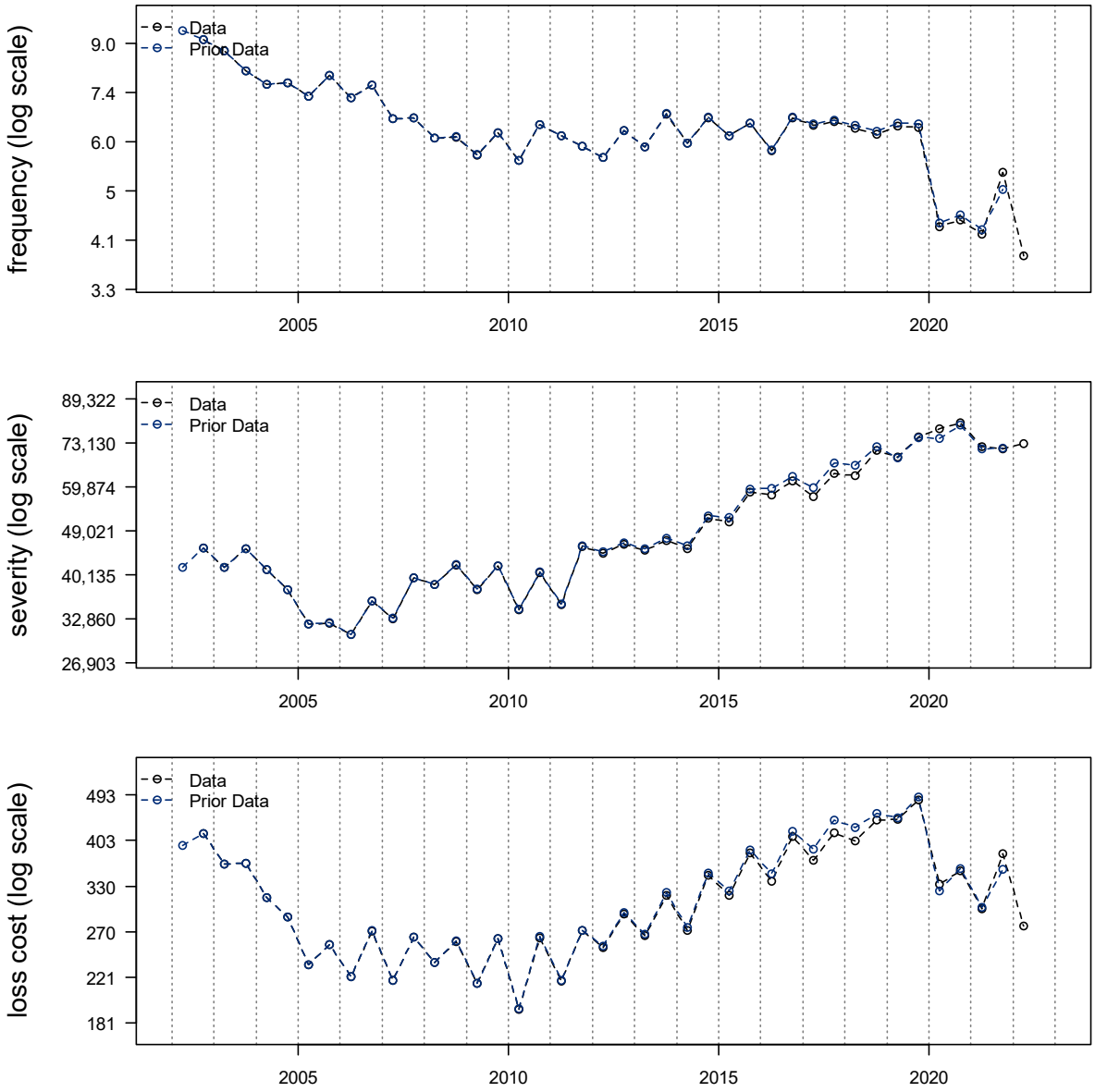
6. Selected Loss Trend Rates

6.1. Bodily Injury

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

In Figure 14, 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 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe the 2016-1 through 2019-1 severity and loss cost estimates have decreased slightly.

Figure 14: Observed Bodily Injury Loss Cost Experience



A review of the historical data points (as presented in Figure 14) shows that subject to variability:

- Loss Cost exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a large positive trend between 2010 and 2017. Since 2017 we observe early signs of flattening and a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend from 2009 through the first half of 2011. Severity begins to increase in 2011-2 which turns to a steeper increase beginning in 2014. In 2021 we observe a decrease coincident with the reforms effective November 2020.

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As described in our prior reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may, in part, be attributed to the January 2012 Sparrowhawk Decision.[40]

- Frequency exhibited a downward trend through 2010, followed by a slight increased trend between 2010 to 2016. More recently we observe early signs of a flattening pattern since 2016 and a large decrease during 2020, 2021, and the first half of 2022 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 begin our review at 2005-1, following the Bill 53 reforms introduced in 2004.

In Figure 15 we present a heatmap of indicated severity trends beginning 2006-1 through 2017-1, ending 2022-1, 2021-2 and 2021-1 with time, seasonality. As discussed in more detail in Section 5.5, the historical data is adjusted by −18% for the November 2020 reform.[41][42]

Figure 15: Bodily Injury Severity Heatmap (Time and Seasonality)

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

[41] The initial estimate of the impact of the November 2020 reforms is an 18% reduction in claims costs. This estimate will be updated as data under the November 2020 reforms emerges.

[42] We have tested the significance of a scalar parameter coincident with the MIR reform. We observe the severity impact is significant and generally consistent with our *a-priori* assumption. We are unable to measure the impact the reform has had on frequency due to the co-mingled effect of the COVID-19 pandemic.

For bodily injury severity, we observe that:

We observe the models with experience periods beginning 2006-1 to 2014-2 ending 2022-1 have indicated severity trend rates that range from approximately +6.5% to +8.5%, and have high Adjusted R-squared values and significant *p*-values for time and seasonality.

The models with experience periods ending 2021-2 and 2021-1 have indicated trend rates that are similar to those ending 2022-1.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2007-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 16: Bodily Injury Frequency Heatmap (Time and Seasonality)

For bodily injury frequency, we observe that:

- The implied frequency trends from the models beginning 2012-1 to 2014-2 are generally flat and have *p*-values for time that are insignificant. The models fit to longer experience periods have *p*-values that are significant for time and a small positive trend.
- All models have low to moderate Adjusted R-squared values and, except for the periods starting 2014-1 and subsequent, *p*-values that are significant for seasonality.

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

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

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

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

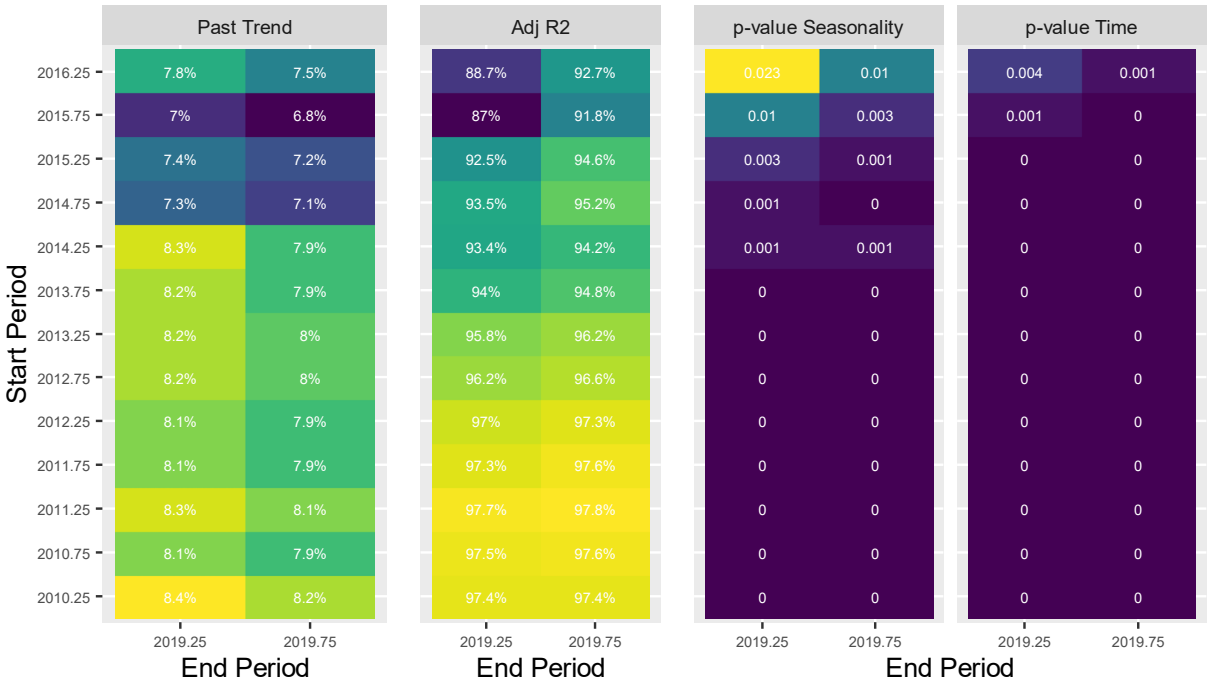
A large writer has confirmed its change in claims handling practice for Bodily Injury claims, which results in larger than historical claims closure across the 2017-1 and later diagonals of the Bodily Injury claim count and amount triangles. Users should exercise caution when using this data.

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

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

In Figure 17, we present a heatmap of indicated loss cost trends beginning 2010-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 17: Bodily Injury Loss Cost Heatmap (Time and Seasonality)



For bodily injury loss costs, we observe that:

- The estimated loss cost trends range from approximately +7.0% to 8.5% with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The same estimated loss cost trends ending 2019-1 are slightly higher than those ending 2019-2.

Based on these findings, we select a past loss cost trend rate of +7.0% up to October 31, 2020, the approximate trend rate over the models beginning 2011-2 to 2014-1 and ending 2019-2, the same as our prior selection.

The uncertainties related to ultimate claim amounts - particularly for the more recent accident years - make the selection of the loss trend rate beginning November 1, 2020 more challenging. Specifically, the time span since November 1, 2020 is too limited to separately identify the trend rate, the impact of the pandemic and the impact of Bill 41 simultaneously. We expect Bill 41 will likely increase the number of claimants subject to the cap and therefore temper the loss cost trend beginning November 1, 2020.

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

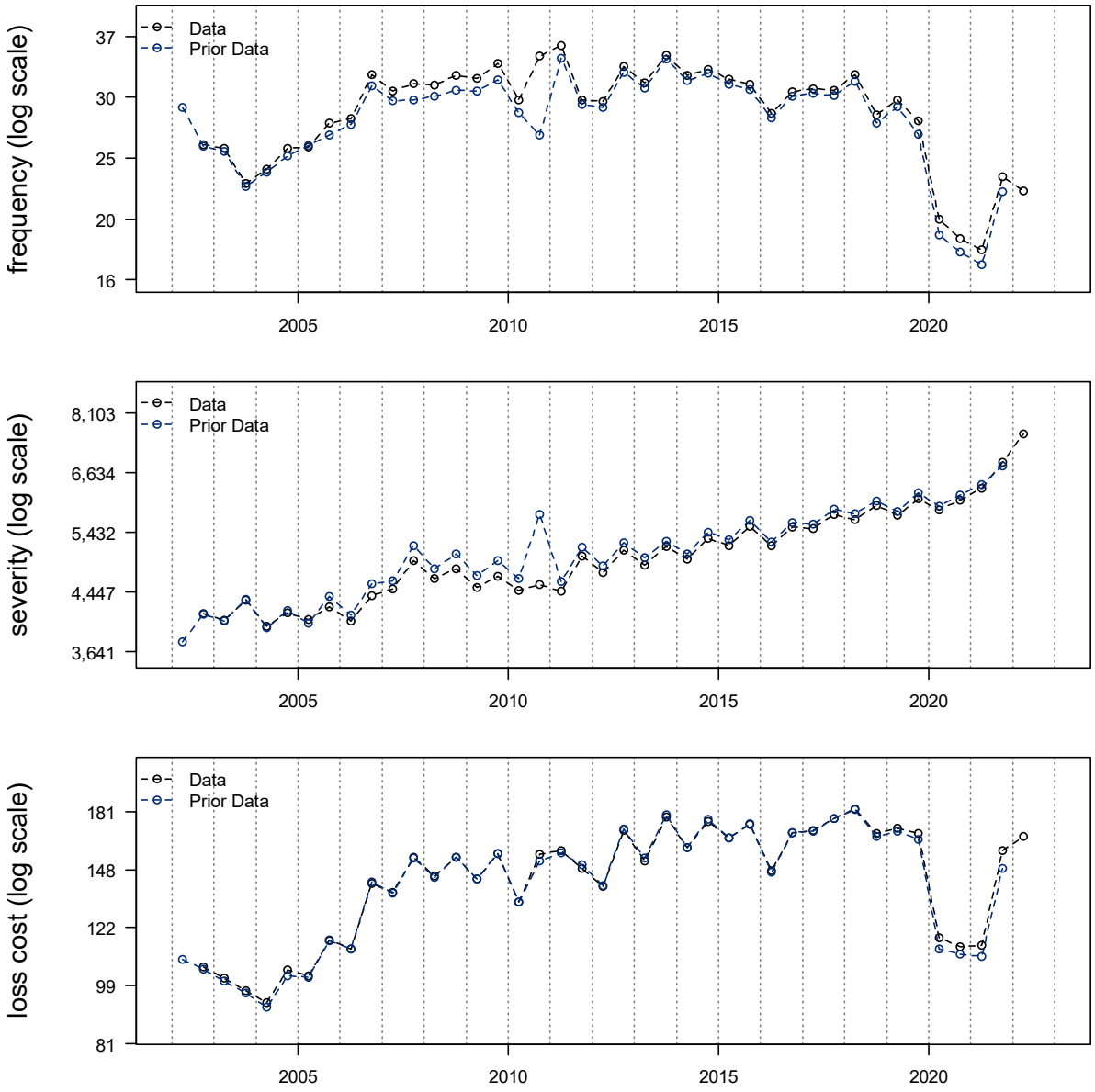
At this time, our selected future loss cost trend is +5.0%. However, given the dynamic nature of the changes in inflation, please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.2. Property Damage

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

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the frequency and loss cost estimates have increased slightly in the 2020 and 2021 accident semesters. The majority of this change is due to the reporting issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 4.2.

Figure 18: Observed Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 18) shows that subject to variability:

- Loss cost has experienced a modest upward loss cost trend beginning 2007, then changing to a flatter trend beginning 2013 until a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity generally exhibited an upward trend over the last twenty years, except for some isolated periods of a flatter or declining pattern. We observe a steeper increase beginning in 2021-2 which is likely related to the high inflationary environment observed during this period. [43]
- Frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. Due to the decline in the collision claim frequency rate in 2022-1, the introduction of DCPD may have resulted in a shift of claims from collision to DCPD.

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 2009-2 through 2017-1, ending 2021-2 and 2021-1 with time and seasonality parameters included in the model. As discussed in more detail in Section 5.5, we exclude the 2022-1 observation as it is the sole data point since introducing DCPD.

[43] The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

Figure 19: Property Damage Severity Heatmap (Time and Seasonality)

For property damage severity, we observe that:

- The models ending 2021-2 generally have implied severity trends that fall in the range of +3.0% to +3.5% with high Adjusted R-squared values, and *p*-values that are significant for time and, except for the shortest experience periods, seasonality.
- The estimated trends ending 2021-1 are slightly lower than those ending 2021-2.

In Figure 20, we present a heatmap of indicated frequency trends beginning 2008-2 through 2016-1, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 20: Property Damage Frequency Heatmap (Time)

For property damage frequency, we observe that:

- The models beginning 2011-1 through 2014-2 ending 2019-2 generally have implied frequency trends that fall in the range of -1.0% to -2.5% with low to moderate Adjusted R-squared values, and *p*-values that are significant for time.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

Given the weak frequency Adjusted R-squared values, we also considered the loss cost trends rates. In Figure 21, we present a heatmap of indicated loss cost trends beginning 2008-2 through 2016-1, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations coincident with the COVID-19 pandemic.

Figure 21: Property Damage Loss Cost Heatmap (Time and Seasonality)

For property damage loss costs, we observe that:

- The models beginning 2008-2 through 2011-2 ending 2019-2 generally have implied loss cost trends that cluster around 1.5%, with moderate to low Adjusted R-squared values, and *p*-values that are significant for time and, for the longer periods, seasonality.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

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

Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

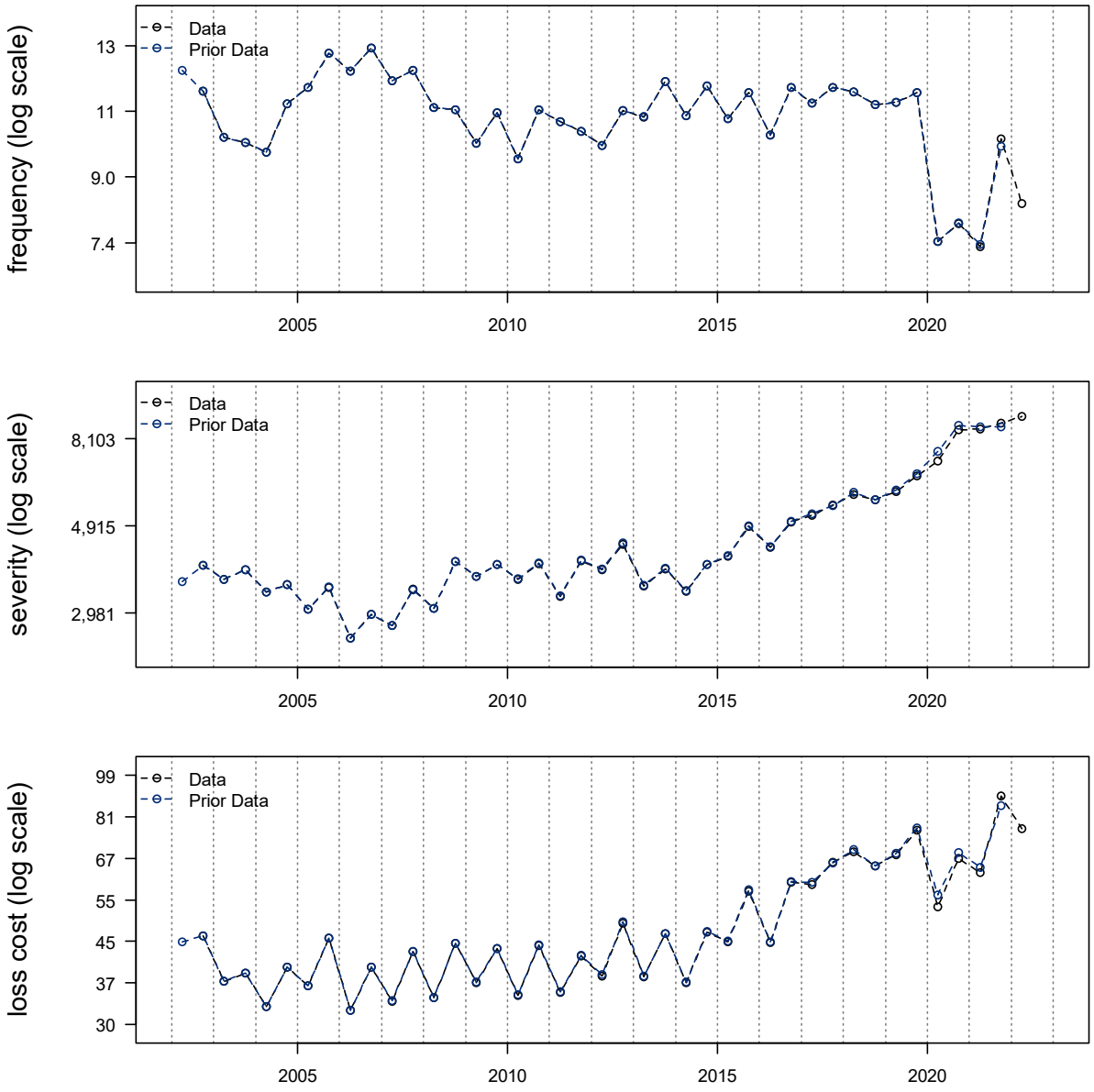
Effective January 1, 2022, premiums for Third Party Liability are split into three separate coverages: Bodily Injury, Property Damage -Tort and DCPD. Until sufficient separate Property Damage-Tort and DCPD data is available from GISA, the loss cost trend rate that we select for Property Damage is intended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

6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +1.0% and a future loss cost trend rate of +12.0% beginning January 1, 2015. We note most rate applications will consider data more recent than 2015 in the experience period to which the trend rates apply.

In Figure 22, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 22: Observed Accident Benefits Loss Cost Experience



A review of the historical data points (as presented in Figure 22) shows that subject to variability:

- Loss cost experienced a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a significant decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity increased with the reforms in April 2007, followed by a flat pattern between 2008-2 and 2015-1, which changed to a steeper increasing pattern since 2015.[44] The large rise in 2020-2 is

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

coincident with the reform changes effective November 2020. There are early signs of flattening in the trend pattern following the reform implementation.

Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and with and without a change in level and/or a change in trend rate during 2015, are presented in Appendix C. We begin our review at 2007-2, following the 2007 accident benefit reforms.

In Figure 23, we present a heatmap of indicated frequency trends beginning 2007-2 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with COVID-19 pandemic.

Figure 23: Accident Benefits Frequency Heatmap (Time and Seasonality)

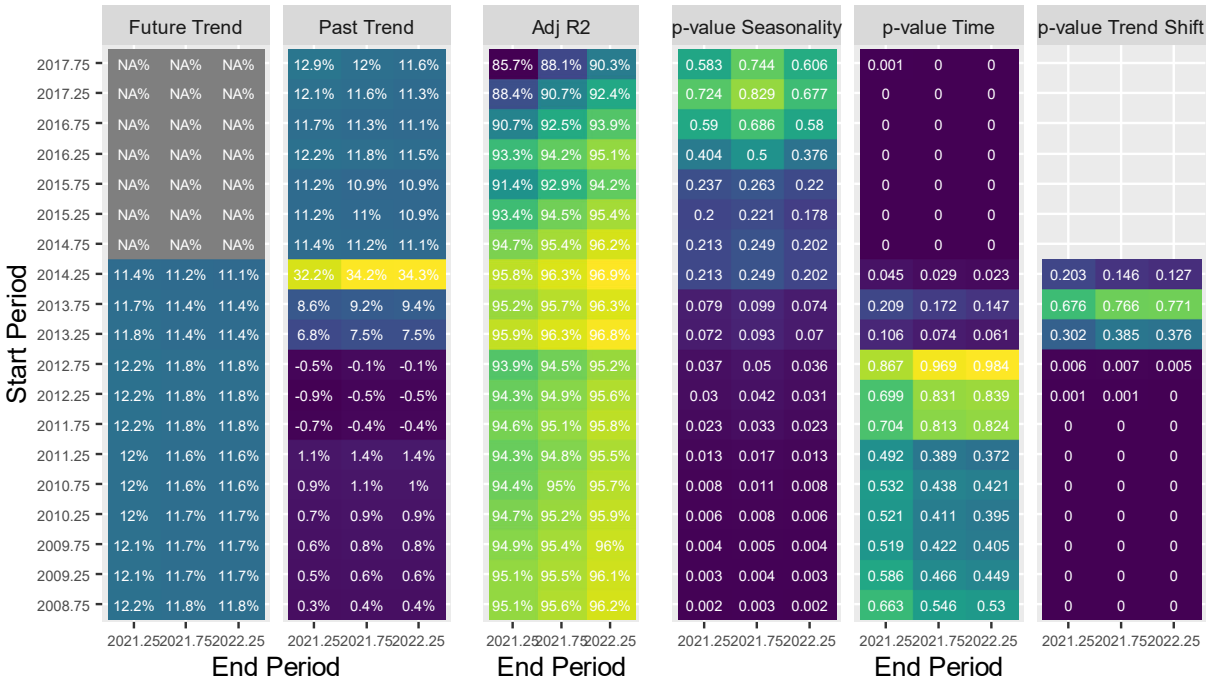
We observe the following for accident benefits frequency:

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

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

In Figure 24, we present a heatmap of indicated severity trends beginning 2008-2 through 2017-2, ending 2022-1, 2021-2 and 2021-1 with time, seasonality, and a 2015-1 change in trend parameter included in the model. As discussed in more detail in Section 5.5, the historical data is adjusted by +8% for the November 2020 reforms.[45] [46]

Figure 24: Accident Benefits Severity Heatmap (Time, Seasonality, 2015-1 Change in Trend)



We observe the following for accident benefits severity:

- The models with experience periods beginning 2008-2 through 2012-2 and ending 2022-1 have implied trend rates that range from -0.5% to +1.5% prior to January 1, 2015 and +11.5% to +12.0% beginning thereafter. These models have high Adjusted R-squared values, and *p*-values that are significant for a change in trend rate beginning January 2015 and generally for seasonality, but not for time. We therefore find there is no discernable trend (i.e., +0.0%) for time periods prior to January 1, 2015.
- The models with experience periods beginning 2014-2 and subsequent and ending 2022-1 have implied trend rates ranging from +11.0% to +11.5%.[47] These models have high Adjusted R-squared

[45] The initial estimate of the impact of the November 2020 reforms is a +8% increase in claims costs. This estimate will be updated as data under the November 2020 reforms emerges.

[46] We have tested the significance of a scalar parameter coincident with the reform. We observe the severity impact is not significant, although generally consistent with our *a priori* assumption. We are unable to measure the impact the reform has had on frequency due to the co-mingled effect of the COVID-19 pandemic.

[47] See Appendix C for additional details.

values and *p*-values that are significant for time (during the period of higher trend), but not seasonality (also during the period of higher trend).

- The estimated trends ending 2021-1 are slightly higher than those ending 2021-2 and 2022-1.

Giving greater weight to the models ending 2020-1, we select a severity trend rate for periods prior to January 1, 2015 of +0.0%, and a severity trend rate for periods after January 1, 2015 of +11.0%.[48]

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

Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

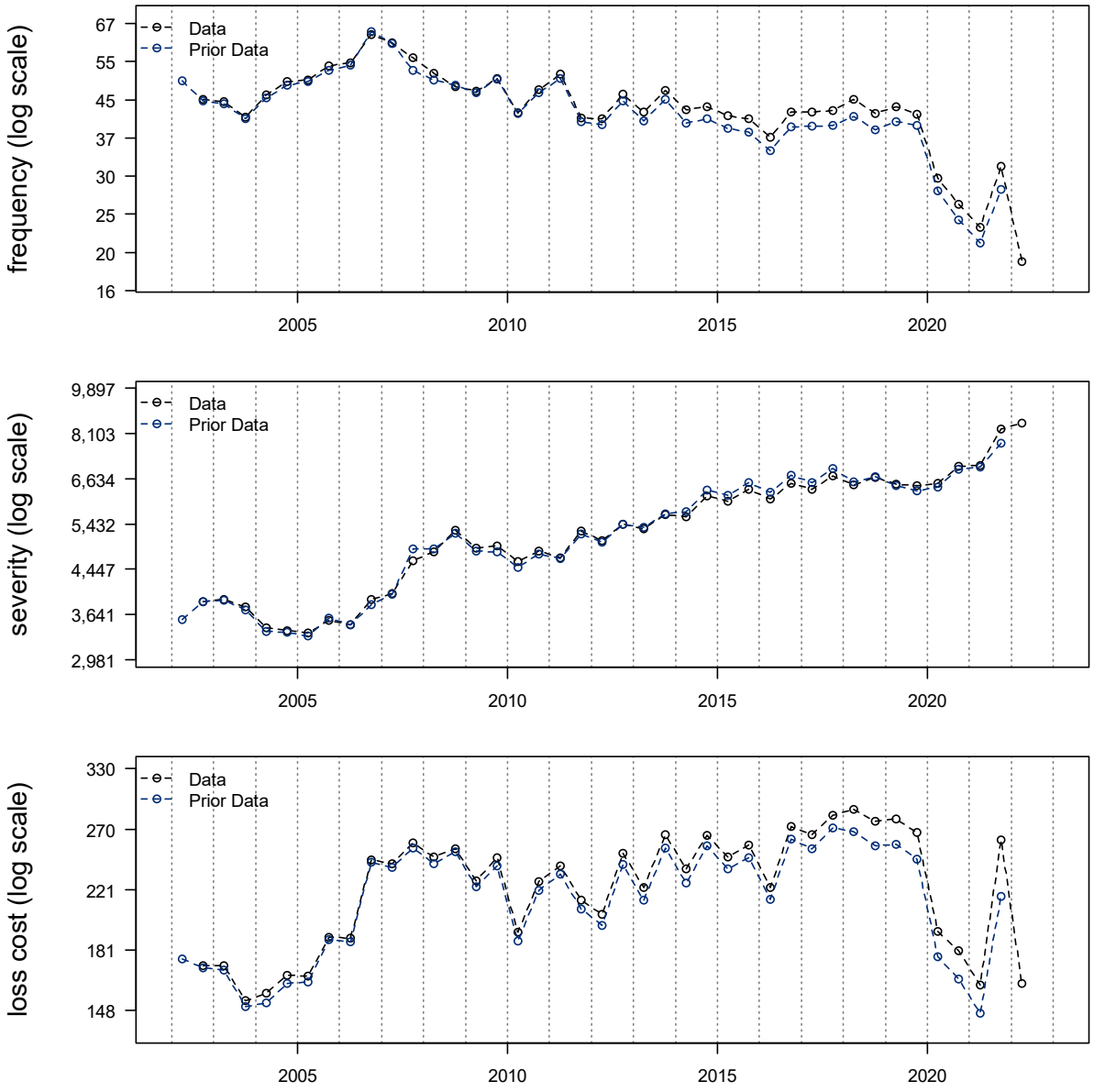
6.4. Collision

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

In Figure 25, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe our frequency and loss cost estimates increased slightly. The majority of this change is due to the data issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 4.2.

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

Figure 25: Observed Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 25) shows that subject to variability:

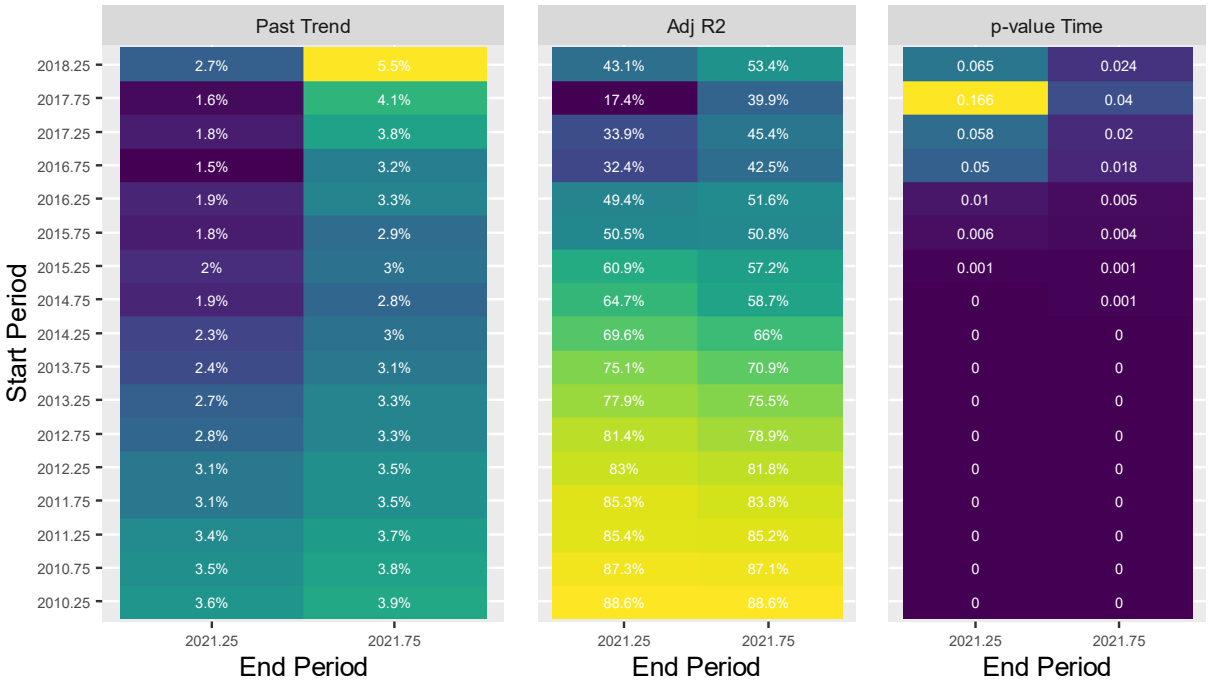
- Loss costs has experienced a small positive trend since 2010, which appeared to be flattening out (and possibly declining) over 2018 and 2019, then large decreases during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.

- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which then levelled out during 2017 to 2019, followed by a continued upward trend. We observe a steeper increase beginning in 2021. [49]
- Frequency has been relatively flat since 2010. We observe large decreases during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The decrease in 2022-1 may, in part, be associated with the introduction of DCPD.

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 26, we present a heatmap of indicated severity trends beginning 2010-1 through 2018-1, ending 2021-2 and 2021-1 with a time parameter included in the model. As discussed in more detail in Section 5.5, we exclude the 2022-1 observation as that represents a single data point since the introduction of DCPD and the possibility that collision has been affected by the introduction of DCPD.

Figure 26: Collision Severity Heatmap (Time)



For collision severity, we observe that:

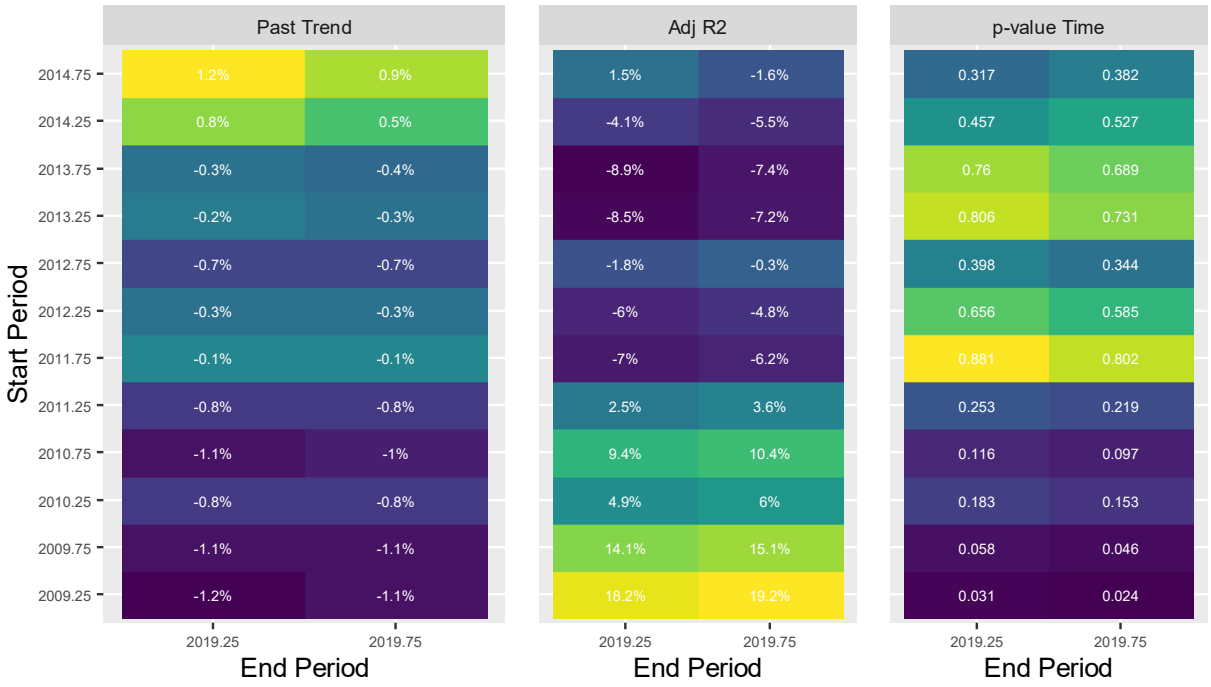
- The models with experience periods ending 2021-2 generally have implied severity trend rates that range from approximately +3.0% to +5.5%.

[49] The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

- The longer trend periods (beginning 2010-1 through 2012-1) range from about +3.5% to +4.0%, have high Adjusted R-squared values and significant *p*-values for time.

In Figure 27, we present a heatmap of indicated frequency trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1 with only a time parameter included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

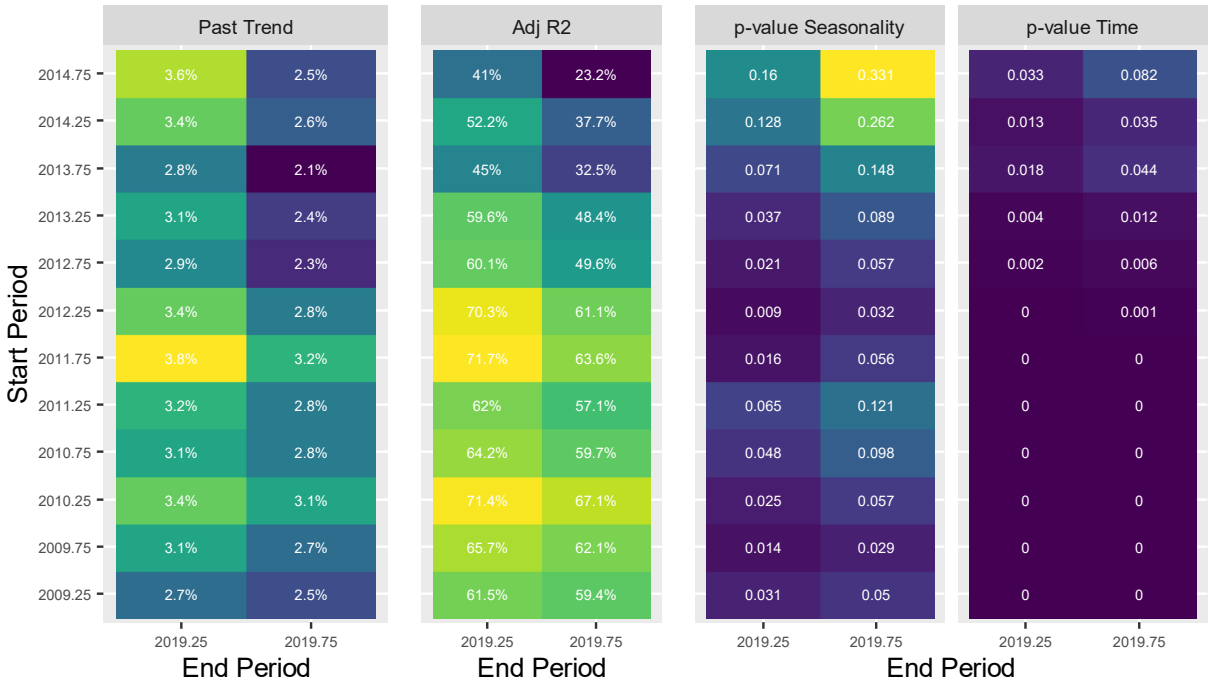
Figure 27: Collision Frequency Heatmap (Time)



The estimated frequency trends generally range from approximately -1.0% to +1.0%, with very low to moderate Adjusted R-squared values and *p*-values (for time) that are only significant for longer periods.

Given the weak frequency Adjusted R-squared values, we also considered the loss cost trends rates. In Figure 28, we present a heatmap of indicated loss cost trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 28**: Collision Loss Cost Heatmap (Time and Seasonality)**



We observe the following for collision loss costs:

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

- The estimated trends ending 2019-1 have indicated trend rates that are generally one-half to one percentage point higher than those ending 2019-2 as a result of the observed flattening in recent years.
- We note seasonality is generally significant for models ending 2019-1, however insignificant for many models ending 2019-2.

Given the higher Adjusted R-squared values of our direct loss cost models, we select a past loss cost trend rate of +3.0%, one-half percentage point higher than our prior selection.

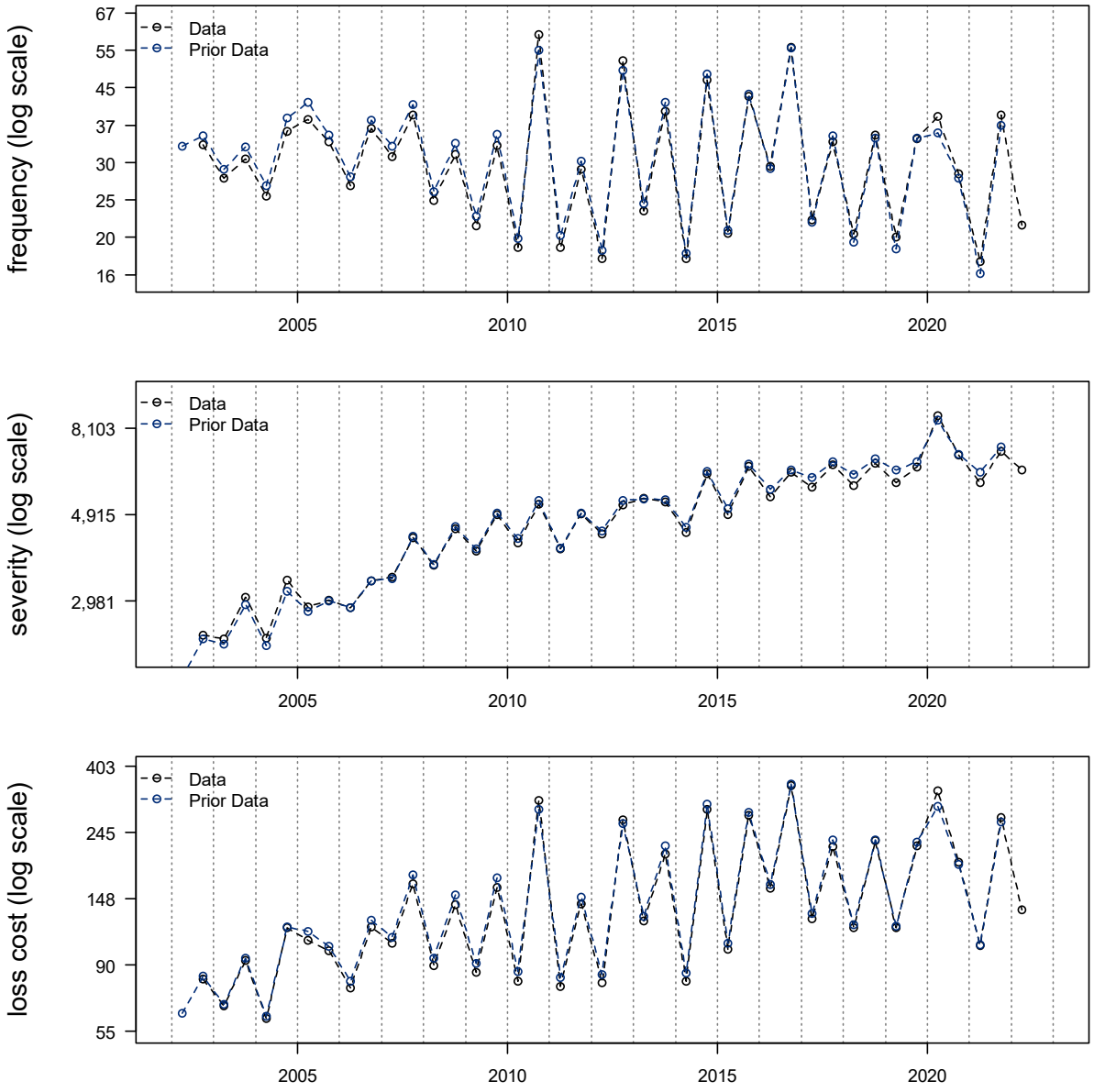
Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.5. Comprehensive

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

In Figure 29, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 29: Observed Comprehensive Loss Cost Experience



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

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

As GISA's 2022 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe charts and discussion that we had presented in our 2022 annual report based on

the GISA Catastrophe data through December 2021 and make no change to our prior selected trend rate.

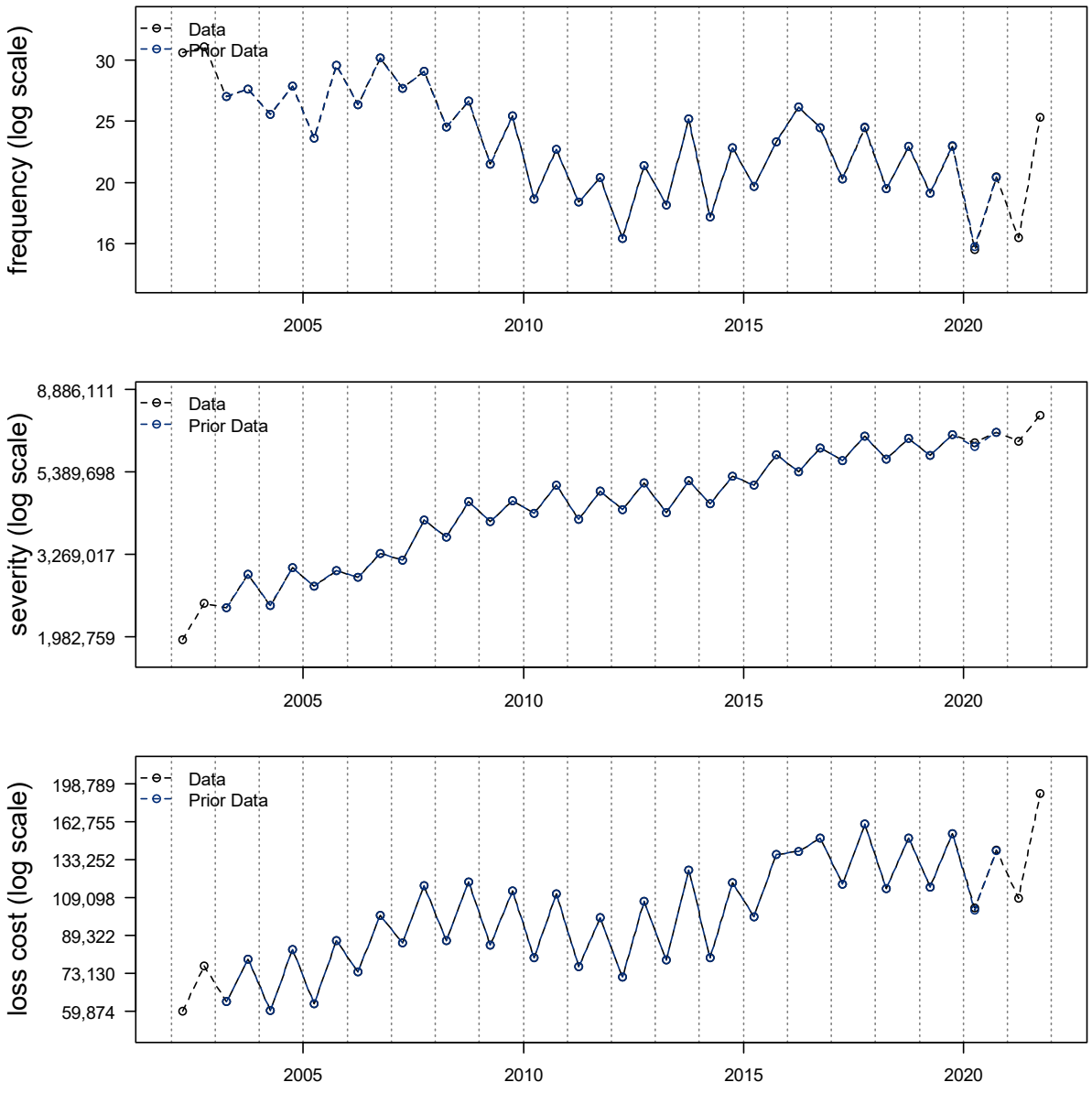
Three sets of graphs are presented:

Total Comprehensive Excluding Catastrophes,

Comprehensive Excluding both Catastrophes and Theft Claims, and

Theft-only claims. (Updated with June 30, 2022 data)

Figure 30: Comprehensive – Total Excluding Catastrophes – As of December 31, 2021

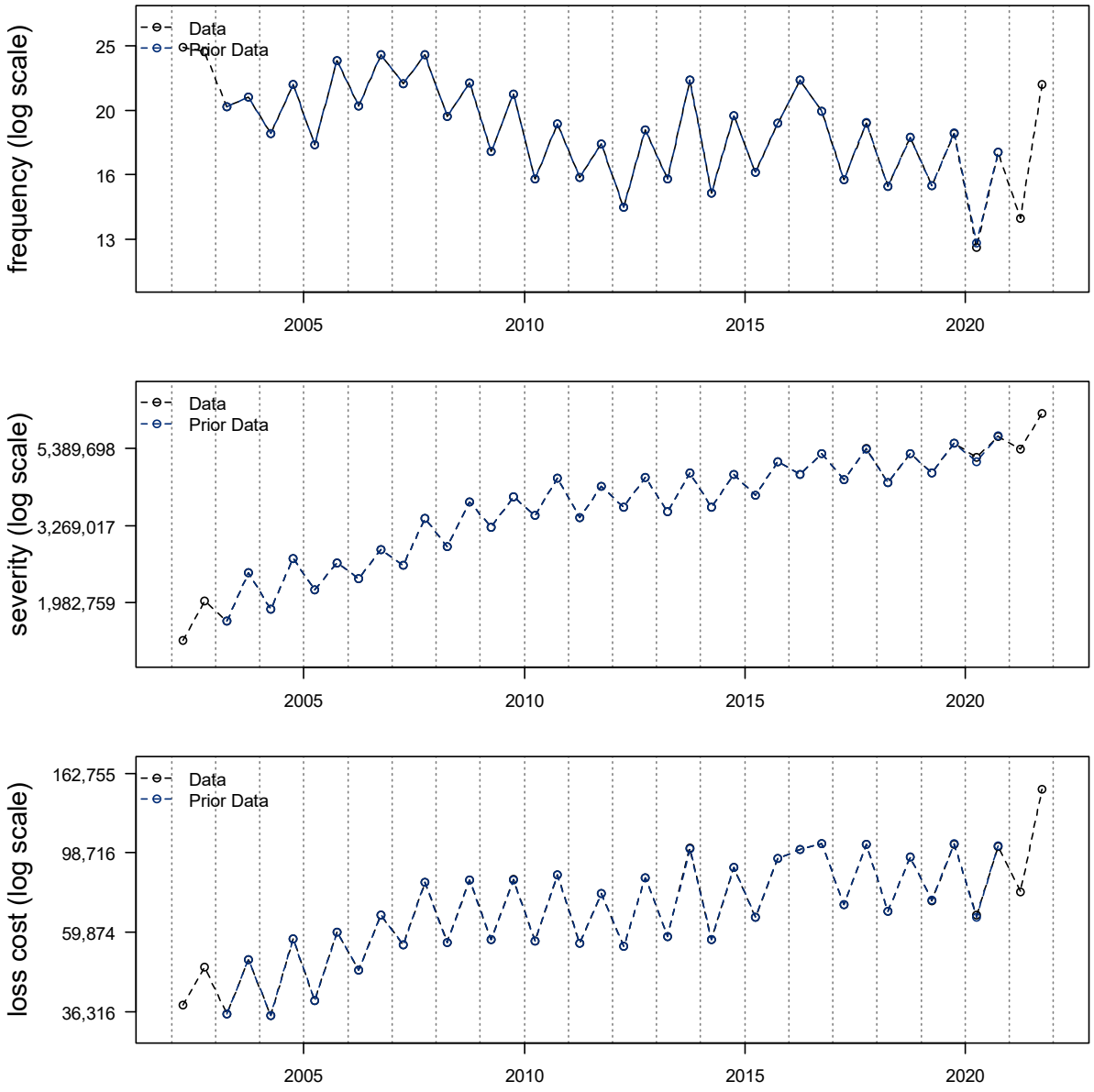


With the removal of catastrophe-related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

Severity has consistently trended upward during the experience period.

- *Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since. We observe a modest decrease at 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease at 2020-2 or 2021-2.*
- *Loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, a sharper increase since 2014, and a small decline since 2016. We observe large increase at 2021-2.*

Figure 31: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2021



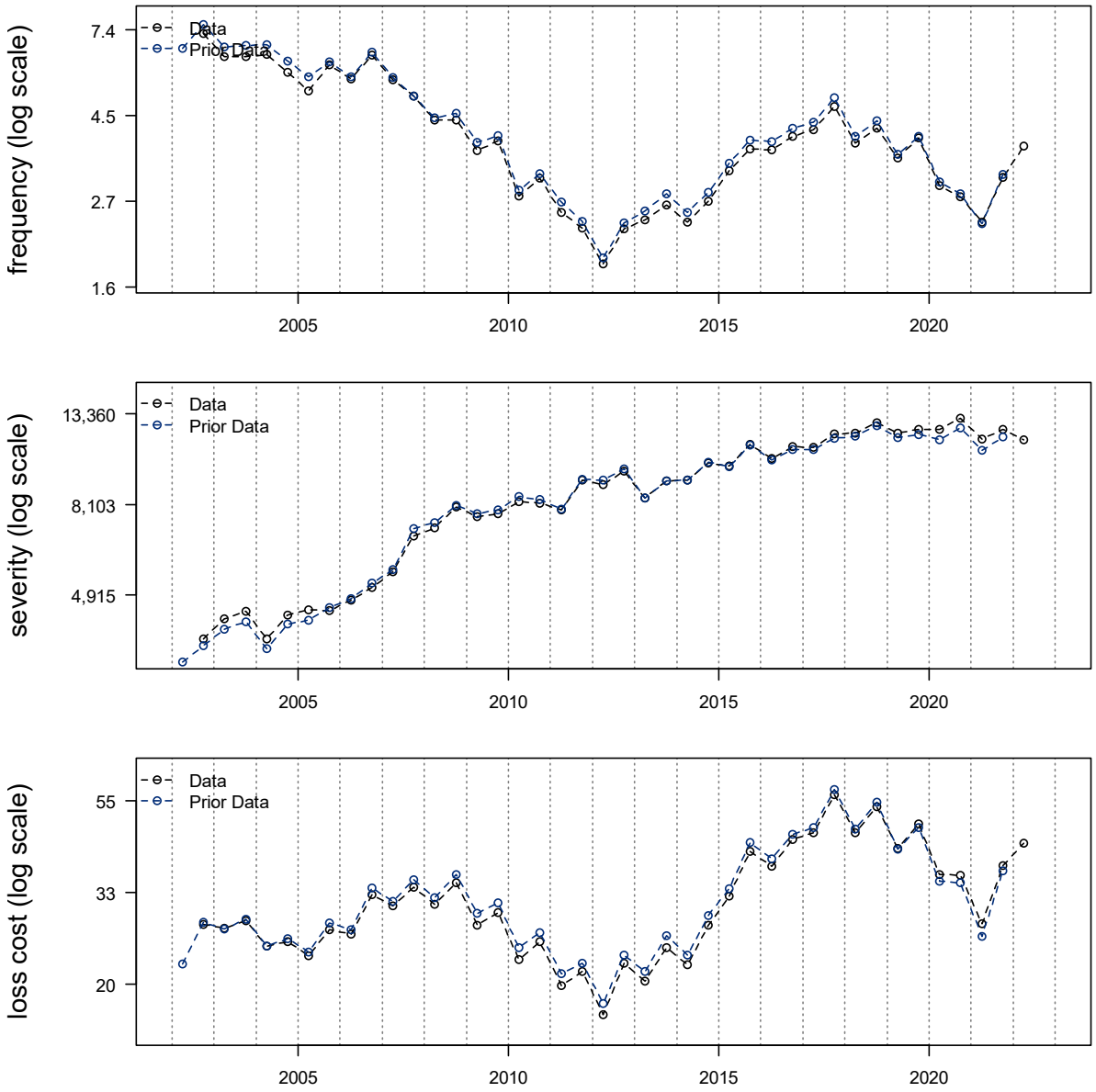
With the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

Severity has consistently trended upward during the experience period.

- *Frequency has exhibited a relatively flat pattern since 2011, excluding a spike in 2016-1 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA). We observe a decrease at 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease for 2020-2 or 2021-2.*

- *Loss cost has exhibited an upward trend, including a sharp increase in 2016, followed by a relatively flat trend. We observe a small decrease at 2020-1 coincident to the COVID-19 pandemic as well as a spike at 2021-2.*[50]

Figure 32: Comprehensive – Theft Only – As of June 30, 2022 (Updated)



Subject to variability, the historical data points show:

- Severity has been generally increasing but may be flattening more recently.

[50] Since we are unable to exclude the data of the one insurer with the material reporting error, the spike is 2021-2 may, in part, be due to this problematic data.

- Frequency was increasing rapidly between 2012-2018 followed by a decreasing trend. We observe lower levels during the pandemic, but with a rise in the recent 2021-2 and 2022-1 observation.
- Loss cost increased rapidly beginning in 2014, however has begun to decrease since 2018.

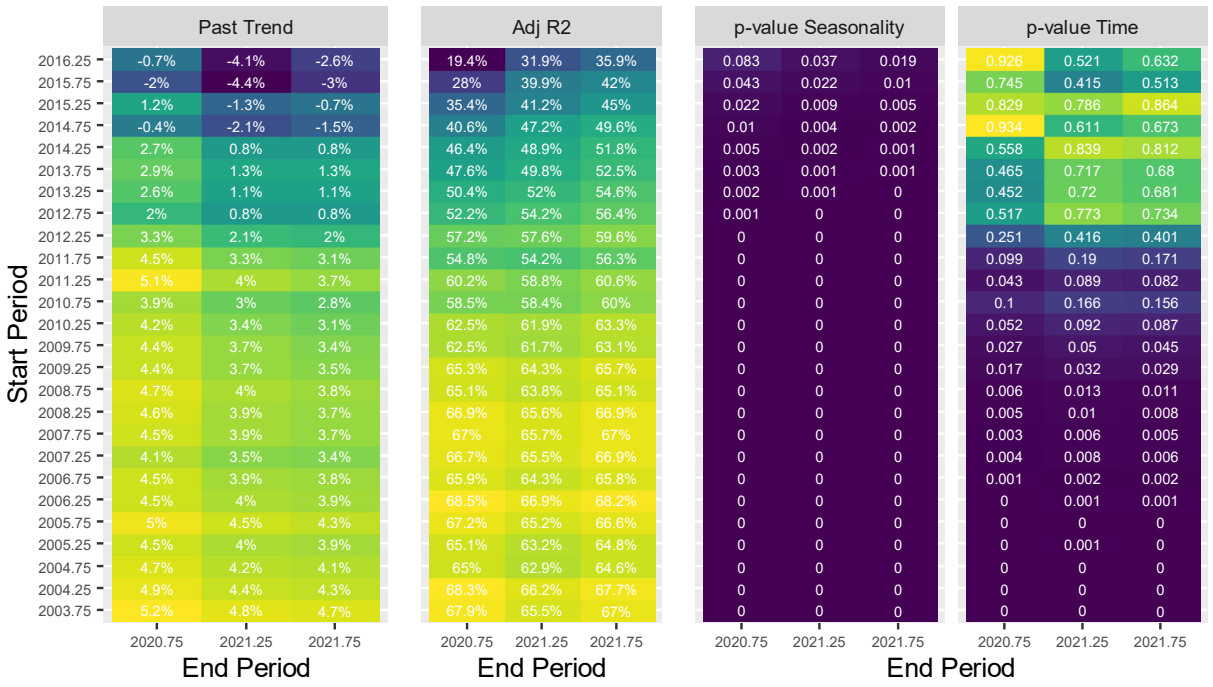
The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix C.

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 directly.

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 comprehensive loss cost experience also appears to follow this pattern. Therefore, we consider models ending 2020-2, 2021-1, and 2021-2.

In Figure 33*, we present a heatmap of indicated loss cost trends beginning 2003-2 through 2016-1, ending 2021-2, 2021-1, and 2020-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.*

Figure 33: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2021

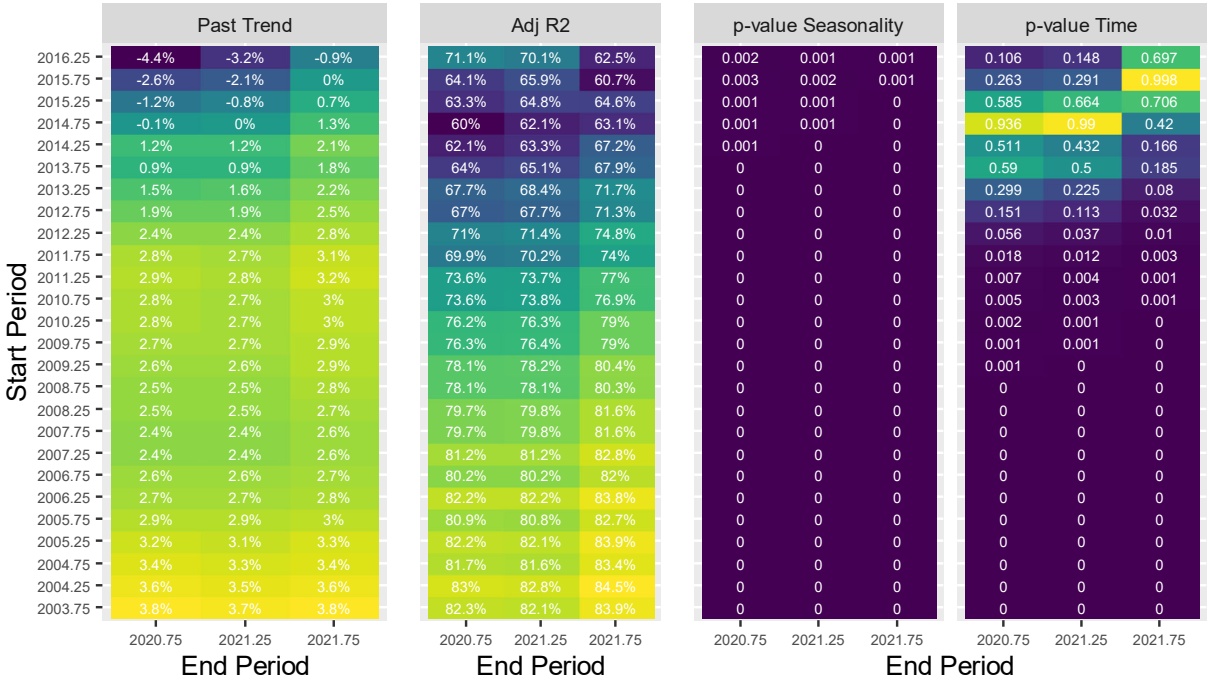


- *The models beginning 2003-2 through 2009-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +3.5% to +4.5%, with moderate Adjusted R-squared values, and p-values that are significant for time and seasonality.*

- *The estimated trends ending 2020-2 are generally larger than those ending 2021-1 and 2021-2 due to the spike in loss costs coincident with the June 2020 hailstorm in southern Alberta.*
- *The indicated trend rates are lower and time parameter is insignificant for shorter experience periods due the recent flattening observable in the data.*

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure *34, we present a heatmap of indicated annual loss cost trends beginning 2003-2 through 2016-1, ending 2020-2, 2021-1, and 2021-2, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.*

Figure *34*: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2021



- *The models beginning 2003-2 through 2012-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +4.0%, with moderate-high Adjusted R-squared values, and p-values that are significant for time and seasonality.*
- *The models with longer experience periods have higher Adjusted R-squared values, and trend rates that are on the higher end of the observed range. The Fort McMurray event in 2016-1 has a proportionally greater impact on the shorter periods resulting in lower Adjusted R-squared and higher p-values.*
- *The estimated trends ending 2020-2 and 2021-1 which excludes the spike at 2021-2 are modestly lower those ending 2021-2, due to the unusually high 2021-2 observation.*

A key driver of the higher trend rates presented in Figure 29 *(including catastrophe and theft claims) relative to* Figure 31 *(excluding catastrophe and theft claims) is the inclusion of theft claims. We note*

theft claims began to increase significantly beginning in 2011. In Figure 35*, we present a heatmap of indicated loss cost trends beginning 2011-2 through 2019-1, ending 2021-2, 2021-1 and 2020-2, for comprehensive theft claims, with a time and seasonality parameter included in the model.*

Figure 35: Comprehensive Theft: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2021

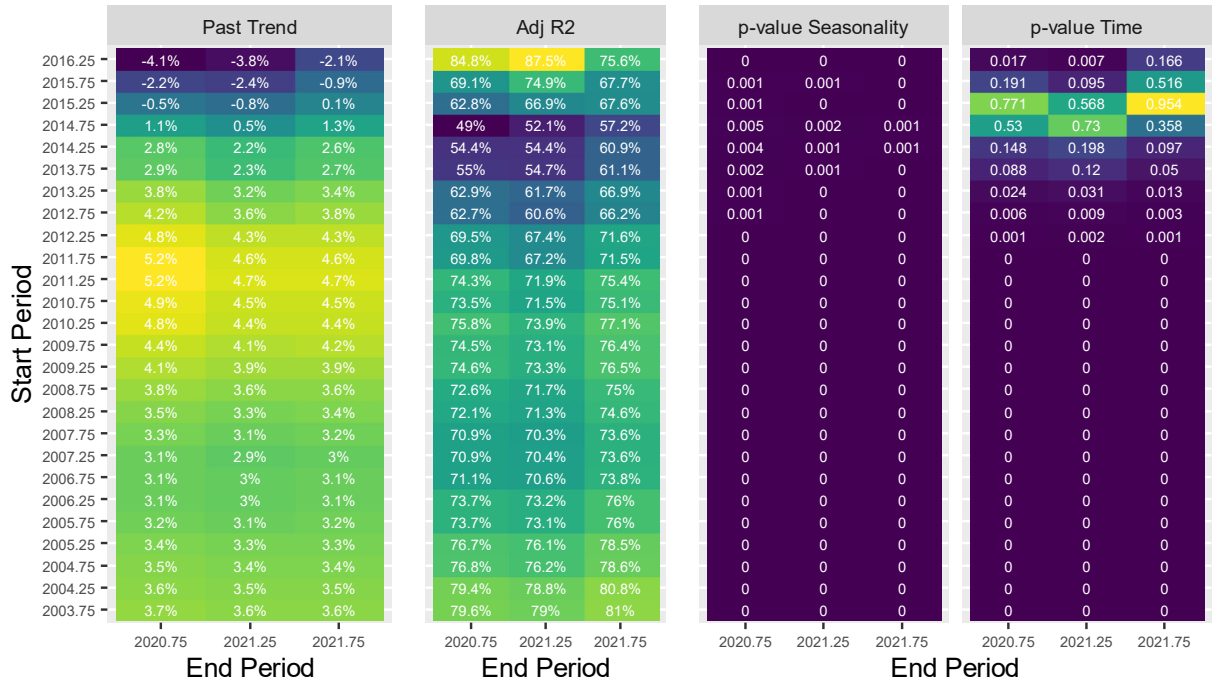
- *The models beginning 2011-2 through 2013-2 ending 2021-2 generally have implied loss cost trend rates ranging from +3.0% to +7.0%[51], with low Adjusted R-squared values, and p-values that are significant for time for the longer experience periods.*
- *Due to the recent change in trend pattern of the observed theft claims over the most recent four years, the models with shorter experience periods have significant negative implied trend rates with high Adjusted R-squared values and p-values that are significant for time and seasonality.*
- *The estimated trend rates ending 2020-2 and 2021-1 are generally two to four percentage-point higher than those ending 2021-2. This is a result of the high 2021-2 observation.*

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

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

In Figure 36*, we present a heatmap of indicated loss cost trends beginning 2003-2 through 2016-1, ending 2021-2, 2021-1 and 2020-2, for comprehensive excluding catastrophe claims, with time and seasonality parameters included in the model.*

Figure 36: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2021



- *The models beginning 2003-2 through 2014-1 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +3.0% to +5.0%, with moderate-high Adjusted R-squared values, and p-values that are significant for time and seasonality.*
- *The peak is for the models beginning 2010-1 through 2012-1 (when thefts began to increase) and ending 2021-2 that generally have implied loss cost trend rates clustering around +4.5% and have moderate Adjusted R-squared values.*
- *Due to the flatting of the observations over the most recent three years, the models with shorter experience periods have lower implied trend rates slightly Adjusted R-squared values and p-values that are generally not significant for time.*
- *The estimated trends ending 2020-2 and 2021-1 which excludes the spike at 2021-2, are modestly lower than those ending 2021-2.*

Considering results since 2011, as well as the more recent flattening, with some consideration to the variability in the claim experience, we select a past loss cost trend of +4.0%.

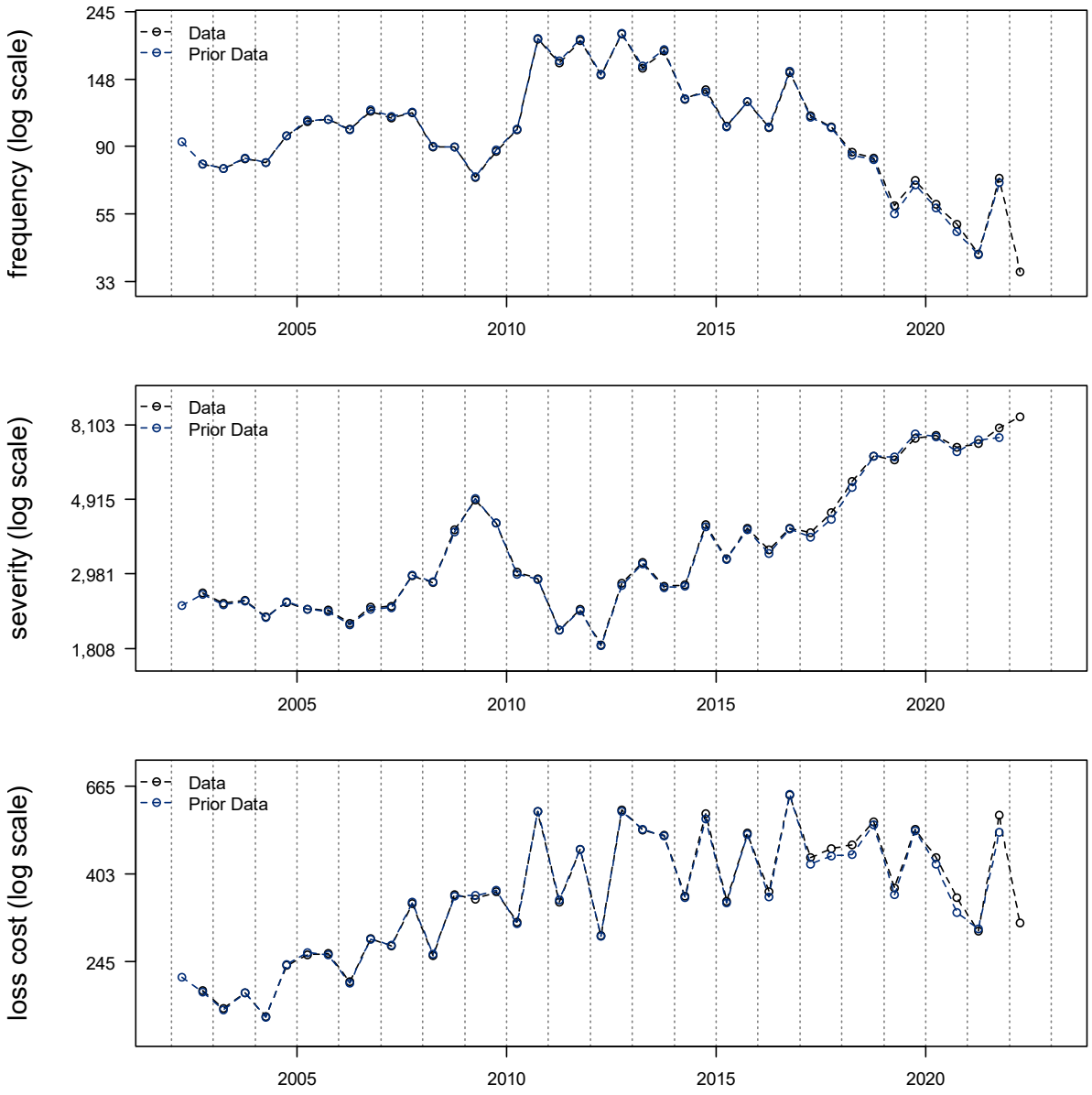
Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.6. All Perils

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

In Figure 37, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 37: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 37) shows that subject to variability:

- Loss cost exhibited a long-term upward trend since 2004, then more volatility since 2010 where the trend turns somewhat flat. We observe a decrease at 2020-2, 2021-1, and 2022-1 that may or may not, in part, be attributed to the COVID-19 pandemic.
- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply with a consistent upward trend following the drop.
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009 (coincident with the drop on severity in that same period), but a declining trend in recent years with the exception of a spike in 2016-2. We observe a large decrease at 2020-2, 2021-1, and 2022-1 that may or may not, in part, be attributed to the COVID-19 pandemic.

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

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

In Figure 38, we present a heatmap of indicated loss cost trends beginning 2002-2 through 2012-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. Although it is unclear if the low 2020, 2021, and 2022-1 observations are (in part) due to the COVID-19 pandemic, we chose to exclude these low observations so as to not understate the trend rate.

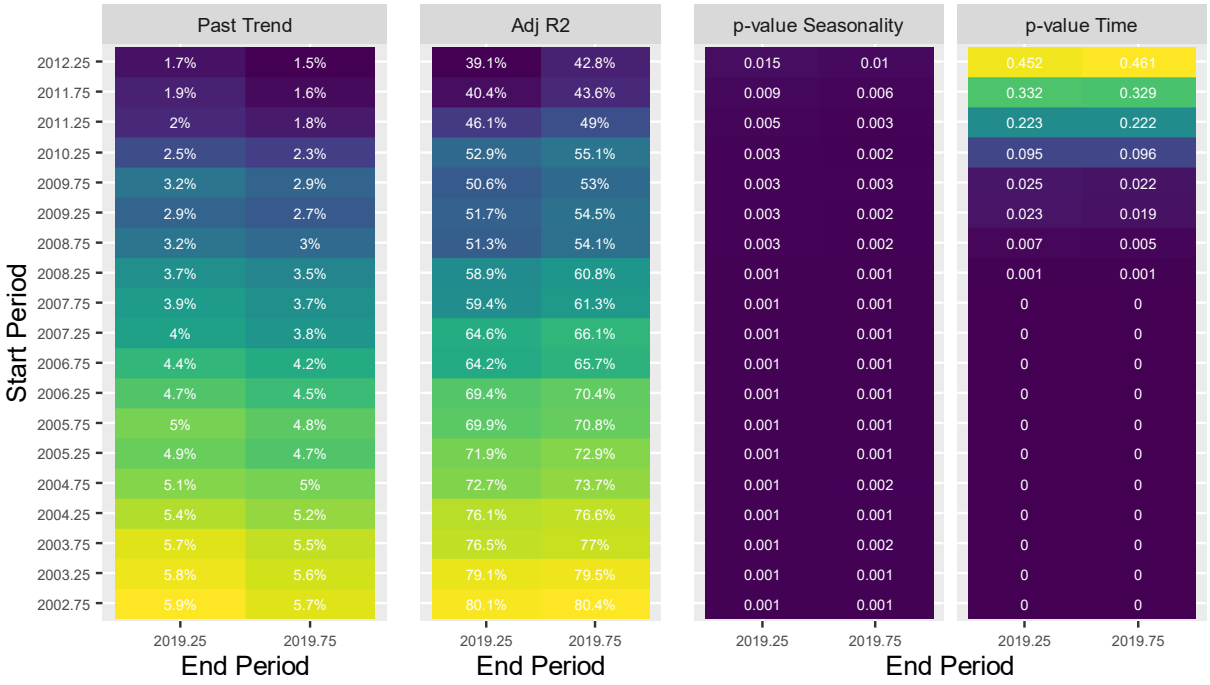
Figure 38: All Perils Loss Cost Heatmap (Time and Seasonality)

For all peril loss cost, we observe the following:

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

In Figure 39, we present the same models as above, however excluding the 2010-2, 2012-2 and 2016-2 "spike" points that are likely associated with catastrophes (as per GISA's AUTO 6001 Exhibit).

Figure 39: All Perils Loss Cost Heatmap (Time and Seasonality, Excluding 2010-2, 2012-2, 2016-2)



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

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

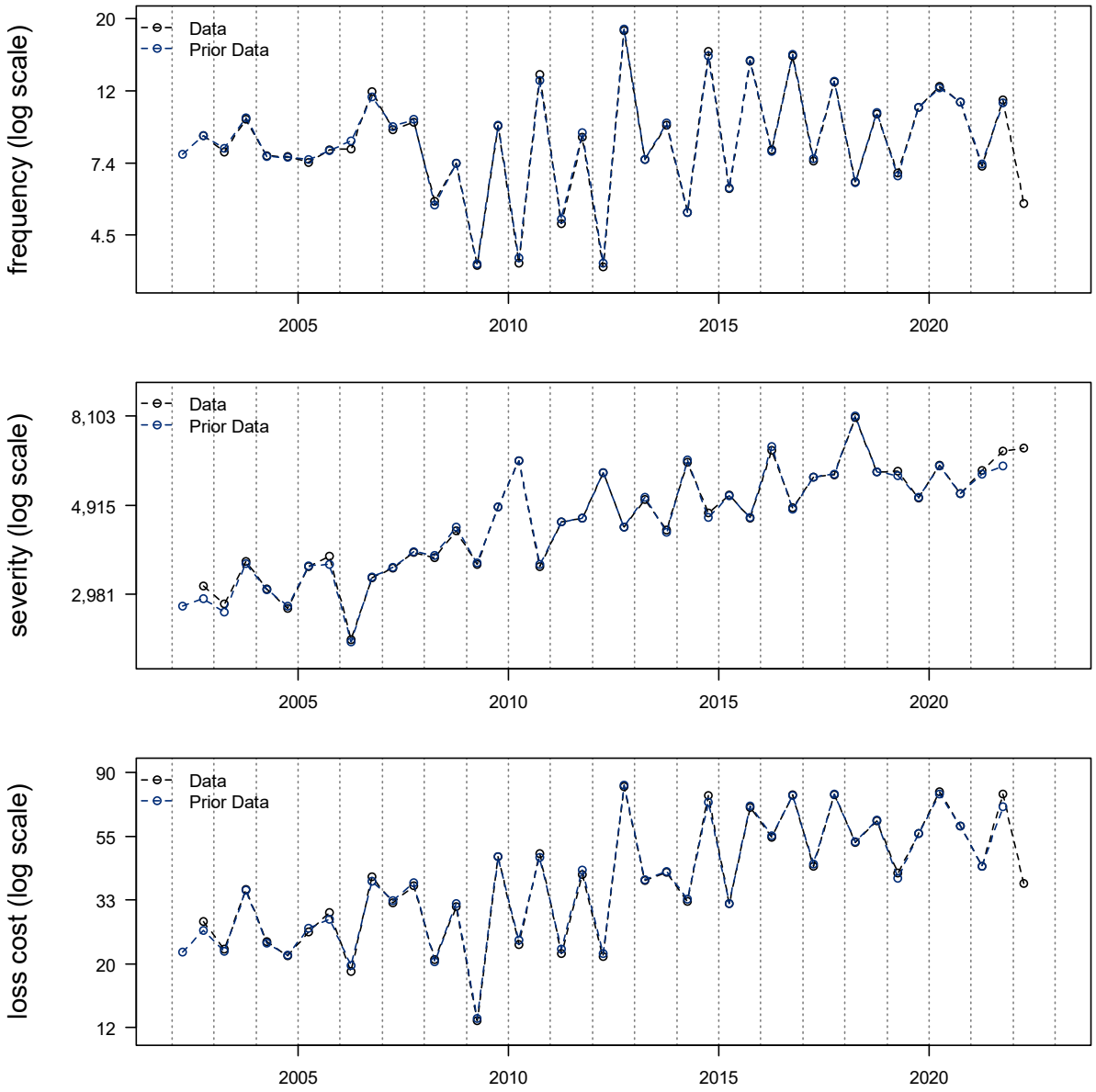
Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.7. Specified Perils

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

In Figure 40, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 40: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 40) shows that subject to variability:

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

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

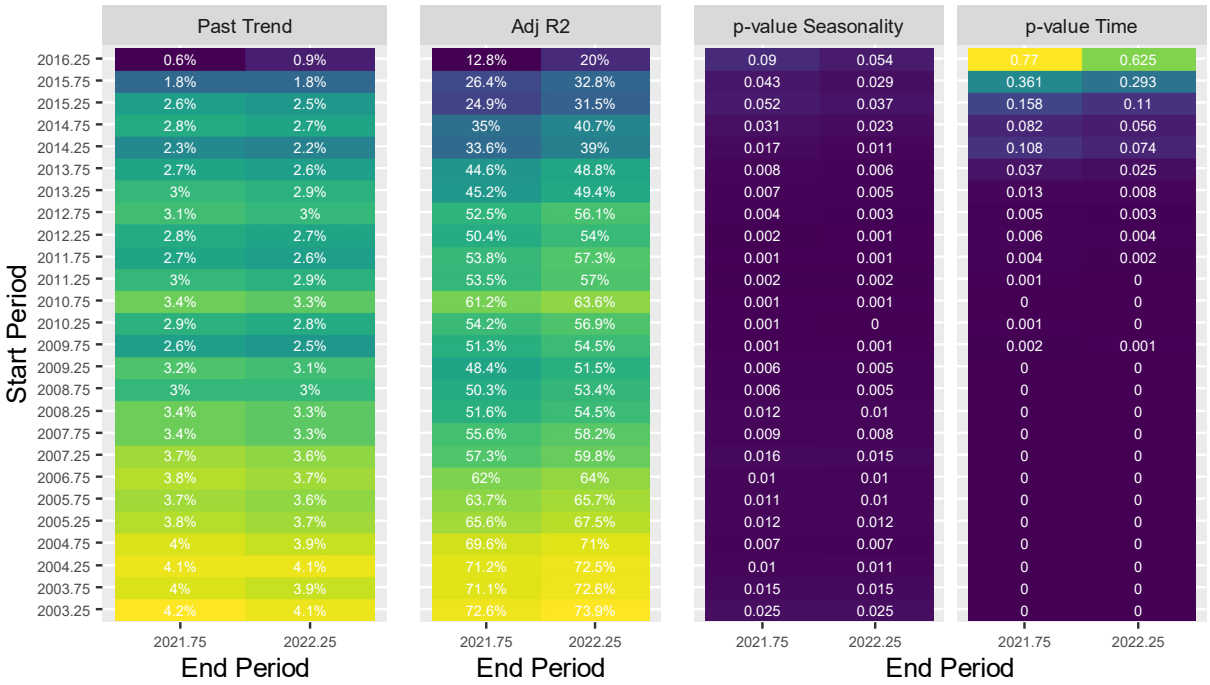
Frequency is subject to considerable volatility and an upward trend since about 2009, with some flattening since 2014.

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

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

In Figure 41, we present a heatmap of indicated severity trends beginning 2003-1 through 2016-1, ending 2022-1 and 2021-2, excluding the unusually low 2006-1 observation, with time and seasonality parameters included in the model.

Figure 41: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-1)



For specified perils severity, we observe the following:

- The models with experience periods beginning 2003-1 through 2013-2 and ending 2022-1 generally have implied severity trend rates ranging from +2.5% to +4.0%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and seasonality.

The trend rates are generally higher for the models with longer experience periods.

The models with experience periods ending 2021-2 have indicated trend rates that are similar to those ending 2022-1.

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

As a result, we select a past loss cost trend rate of +3.0%, the same as our prior selection.

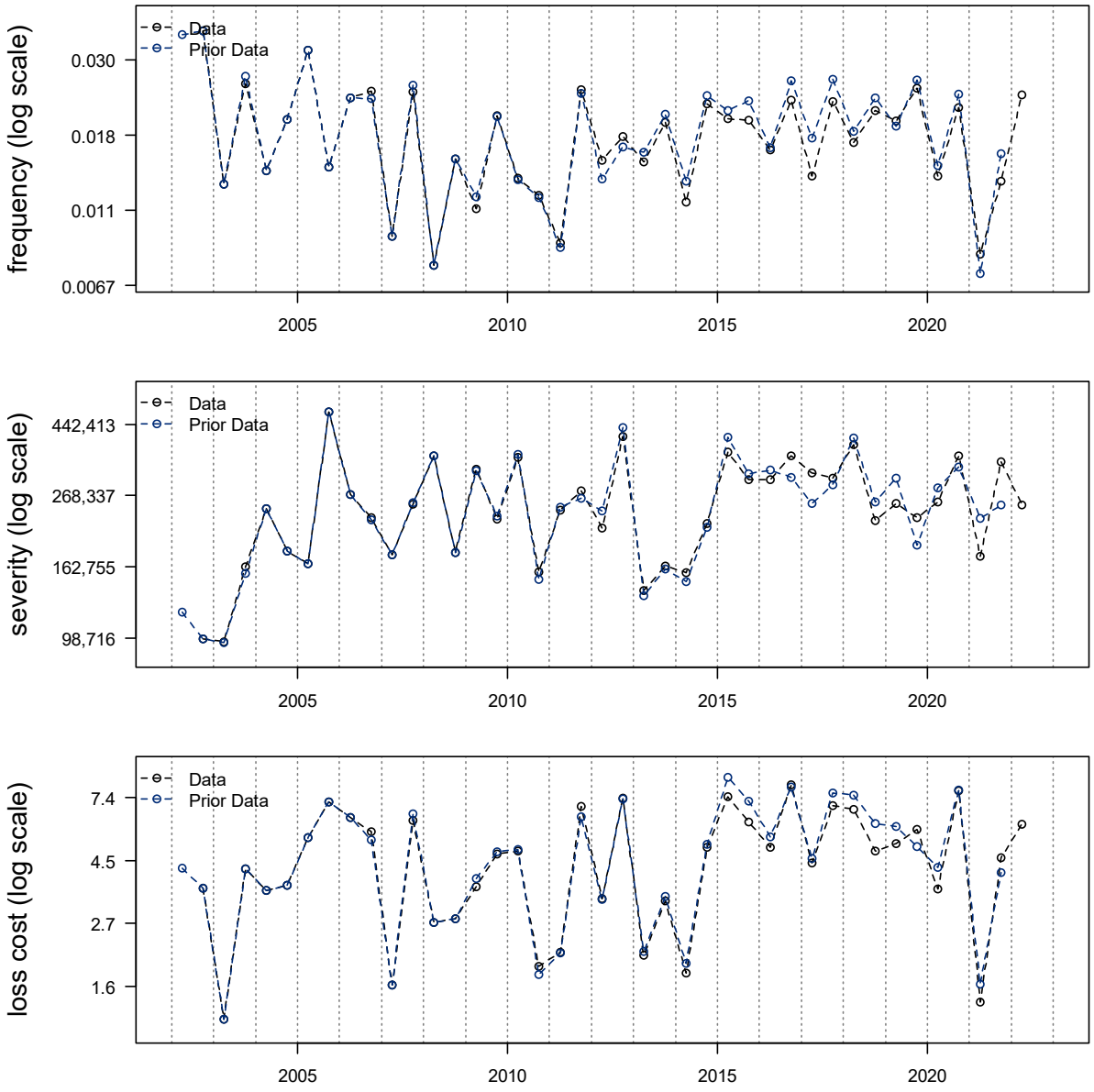
Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.8. Underinsured Motorists

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

In Figure 42, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe generally similar estimates.

Figure 42: Observed Underinsured Motorists Loss Cost Experience



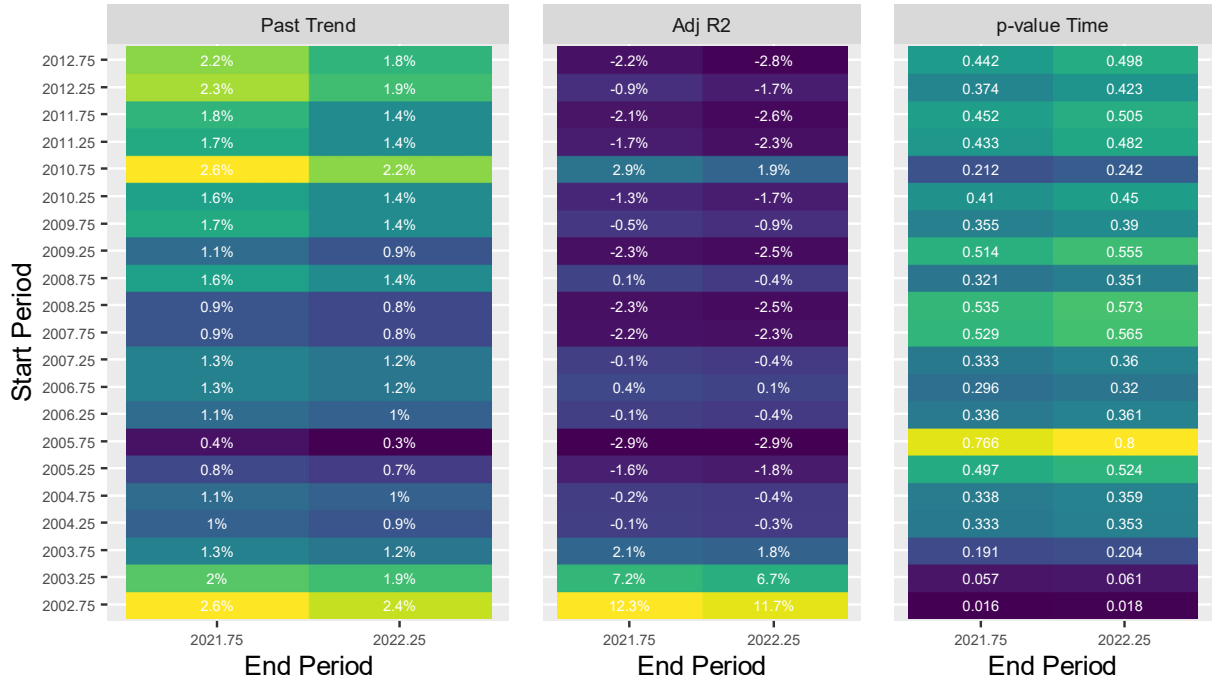
The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year, averaging close to 50), with severity generally exhibiting a highly variable upward or flat trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency at 2021-1 which may, in part, be attributed to the COVID-19 pandemic. Interestingly, there is no apparent impact on the 2020, 2021-2 and 2022-1 observations.

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.

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

In Figure 43, we present a heatmap of indicated severity trends beginning 2002-2 through 2012-2, ending 2022-1 and 2021-2 with only a time parameter included in the model.

Figure 43: Underinsured Motorist Severity Heatmap (Time)



For underinsured motorist severity, we observe the following:

- The models ending 2022-1 have implied severity trend rates ranging between +0.5% and +2.5%, with low Adjusted R-squared values, but *p*-values that are generally insignificant for time.

Models ending 2021-2 have implied trends similar to those ending 2022-1.

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

Due to the limited and volatile claims data, we give consideration to the range of longer- term trend rates, and select a past loss cost trend of +1.5%; one half percentage point less than our prior review.

Please refer to Section 5.4 for more details regarding considerations when selecting the future loss cost trend.

6.9. 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 Loss Cost Trend Rates

Coverages	2022 Annual Review Data as of December 31, 2021	2023 Semi-Annual Review Data as of June 30, 2022
TPL-Bodily Injury	+7.0%/5.0%[52]	+7.0%/5.0%[53]
TPL-Property Damage	+1.5%	+1.5%
DCPD[54]	+1.5%	+1.5%
AB – Total	+1.0%/+12.0%[55]	+1.0%/+12.0%[56]
Collision	+2.5%	+3.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+2.5%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+2.0%	+1.5%

[52] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

[53] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

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

[55] +12.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

[56] +12.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

7. Additional Considerations

7.1. 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 GISA[57] to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE[58] expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 9: Unallocated Loss Adjustment Expenses[59]

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%

7.2. Catastrophe Provision

As GISA has not updated its annual Catastrophe report through June 30, 2022, we repeat the discussion and recommendation we presented in our 2022 AR report.

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

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

[58] ULAE factors prior to 2005 are presented in Appendix B.

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

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.

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.

Total Comprehensive (including thefts)

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

We continue to provide the Board with 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. We summarize the catastrophe losses that have occurred in Alberta over the years 2002 – 2021 for private passenger vehicle comprehensive coverage as reported in GISA's 2021 Catastrophe Report for Alberta. These data show, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years approximately $1.6 billion of catastrophe losses have been reported as compared to approximately $2.6 billion of non-catastrophe losses - a ratio of 60%. Over the last five years approximately $700 million of catastrophe losses have been reported as compared to approximately $1.4 billion of non-catastrophe losses - a ratio of 47%. We observe relatively low levels of catastrophe claims between 2017 and 2021, except in 2020 due to the large hailstorm near Calgary.[60]

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

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

Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	*Number of Total Claims*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
2002	*46,052*	*1,933*	*4%*	*93,461,243*	*4,388,752*	*1.049*
2003	*43,059*	*3,154*	*7%*	*108,027,281*	*11,697,960*	*1.121*
2004	*46,325*	*6,137*	*13%*	*125,206,132*	*25,614,074*	*1.257*
2005	*57,486*	*14,713*	*26%*	*153,664,381*	*42,833,271*	*1.386*
2006	*54,272*	*5,547*	*10%*	*157,173,221*	*18,597,791*	*1.134*
2007	*64,921*	*12,555*	*19%*	*234,084,298*	*60,651,950*	*1.350*
2008	*55,203*	*5,478*	*10%*	*212,191,629*	*24,386,347*	*1.130*
2009	*55,110*	*8,003*	*15%*	*227,182,461*	*44,782,888*	*1.246*
2010	*81,702*	*38,853*	*48%*	*369,418,894*	*189,947,165*	*2.058*
2011	*50,814*	*9,339*	*18%*	*212,643,381*	*44,486,301*	*1.265*
2012	*76,277*	*34,856*	*46%*	*349,606,544*	*170,622,185*	*1.953*
2013	*70,662*	*21,759*	*31%*	*342,761,639*	*132,608,897*	*1.631*
2014	*75,608*	*28,558*	*38%*	*397,900,957*	*187,382,925*	*1.890*
2015	*75,213*	*24,464*	*33%*	*409,922,421*	*156,425,560*	*1.617*
2016	*100,411*	*41,621*	*41%*	*555,702,410*	*241,840,300*	*1.771*
2017	*65,931*	*13,351*	*20%*	*377,693,963*	*75,810,067*	*1.251*
2018	*66,474*	*15,603*	*23%*	*382,451,559*	*94,230,312*	*1.327*
2019	*65,026*	*14,640*	*23%*	*369,381,787*	*79,070,636*	*1.272*
2020	*78,808*	*35,627*	*45%*	*578,558,314*	*316,446,863*	*2.207*
2021	*64,273*	*17,606*	*27%*	*421,682,550*	*119,637,328*	*1.396*
All Years	*1,293,627*	*353,798*	*27%*	*6,078,715,065*	*2,041,461,572*	*1.506*
Last 10 Years	*738,683*	*248,085*	*34%*	*4,185,662,144*	*1,574,075,073*	*1.603*
Last 5 Years	*340,512*	*96,827*	*28%*	*2,129,768,173*	*685,195,206*	*1.474*

Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

Accident Year	*Number of Total Claims Excluding Theft*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
2002	*36,326*	*1,933*	*5%*	*60,506,527*	*4,388,752*	*1.078*
2003	*33,694*	*3,154*	*9%*	*70,281,433*	*11,697,960*	*1.200*
2004	*37,010*	*6,137*	*17%*	*90,427,249*	*25,614,074*	*1.395*
2005	*48,415*	*14,713*	*30%*	*116,302,636*	*42,833,271*	*1.583*
2006	*43,933*	*5,547*	*13%*	*109,874,473*	*18,597,791*	*1.204*
2007	*55,117*	*12,555*	*23%*	*178,453,746*	*60,651,950*	*1.515*
2008	*46,571*	*5,478*	*12%*	*151,911,614*	*24,386,347*	*1.191*
2009	*47,480*	*8,003*	*17%*	*174,380,805*	*44,782,888*	*1.346*
2010	*75,590*	*38,853*	*51%*	*324,036,604*	*189,947,165*	*2.417*
2011	*45,688*	*9,339*	*20%*	*172,627,557*	*44,486,301*	*1.347*
2012	*71,706*	*34,856*	*49%*	*310,088,398*	*170,622,185*	*2.223*
2013	*64,931*	*21,759*	*34%*	*296,689,557*	*132,608,897*	*1.808*
2014	*69,642*	*28,558*	*41%*	*344,573,489*	*187,382,925*	*2.192*
2015	*66,996*	*24,464*	*37%*	*330,143,914*	*156,425,560*	*1.900*
2016	*91,389*	*41,621*	*46%*	*465,698,564*	*241,840,300*	*2.080*
2017	*55,448*	*13,351*	*24%*	*266,395,133*	*75,810,067*	*1.398*
2018	*56,889*	*15,603*	*27%*	*274,425,676*	*94,230,312*	*1.523*
2019	*56,111*	*14,640*	*26%*	*271,358,359*	*79,070,636*	*1.411*
2020	*71,932*	*35,627*	*50%*	*498,718,679*	*316,446,863*	*2.736*
2021	*57,751*	*17,606*	*30%*	*343,124,707*	*119,637,328*	*1.535*
All Years	*1,132,620*	*353,798*	*31%*	*4,850,019,120*	*2,041,461,572*	*1.727*
Last 10 Years	*662,795*	*248,085*	*37%*	*3,401,216,476*	*1,574,075,073*	*1.861*
Last 5 Years	*298,131*	*96,827*	*32%*	*1,654,022,554*	*685,195,206*	*1.707*

7.3. 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 a weighted average of the OSFI P&C-1 reported return on investment rates of all insurers based on each insurers' written automobile premiums in Alberta as weights.

Table 12: 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%

7.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2023 Health Cost Recovery assessment factor (percentage) at 2.86% of third party liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 2.86% as the Benchmark.

7.5. Operating Expenses

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

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2021 Expense Report was released by GISA in August 2022. The 2021 Industry Expense Report was the basis for the 2022 AR Benchmark.

As no new additional expense information is available, we recommend the current Benchmark remain unchanged until the 2022 Expense Report is released by GISA.

We present the previously recommended and approved Benchmark based on the 2021 Expense Report:

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

General Expenses be based on direct earned premium.

The resulting recommended Benchmark based on the 2021 Expense Report data and the limitation on contingent commissions and general expenses is 27.1%.

The components of the current and recommended Benchmark are as follows.

Table 13: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2022 AR)	Recommended Benchmark (2023 SAR)
Direct Commissions	11.5%	Unchanged
Contingent Commissions	1.4%	Unchanged
Total Commissions	12.9%	Unchanged
Premium and Fire Taxes	3.8%	Unchanged
Other Acquisition Expenses	2.9%	Unchanged
General Expenses	7.5%	Unchanged
Total Expenses	27.1%	Unchanged

7.6. Profit

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

8. Summary of Benchmarks

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

Table 14: Estimated Annual Past Loss Cost Trend Rates

	2022 Annual Review Data as of December 31, 2021	2023 Semi Annual Review Data as of June 30, 2022
Trend Benchmarks		
TPL-Bodily Injury	+7.0%/5.0%[62]	+7.0%/5.0%[63]
TPL-Property Damage	+1.5%	+1.5%
DCPD[64]	+1.5%	+1.5%
AB – Total	+1.0%/+12.0%[65]	+1.0%/+12.0%[66]
Collision	+2.5%	+3.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+2.5%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+2.0%	+1.5%
Other Benchmarks		
Health Cost Recovery	3.55% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1%	27.1%
Profit Provision	7%	7%

[62] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

[63] +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

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

[65] +12.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

[66] Trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

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9. Historical Impact of COVID-19

As discussed in Section 5.3, to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations from the models where a significant decrease in frequency was present. This approach does not quantify the impact of COVID-19; instead, it excludes the impact from consideration.

In order to quantify this impact, we consider models that are analogous to those underlying our selected trend rate with the following adjustments:

2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations are included and,

if significant[67] an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience during the pandemic.

The resulting model has similar coefficients[68] (and trend rates) as the models we presented in Section 6 but quantifies the difference between the frequency observed during the pandemic and what may have been expected without the pandemic. We present these models in Appendix F.

In order to measure the affect the pandemic has had, we consider the use of the mobility composite metric published by the IHME.[69] We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. In Figure 44, we present the IHME observed and predicted Alberta mobility composite metric. [70]

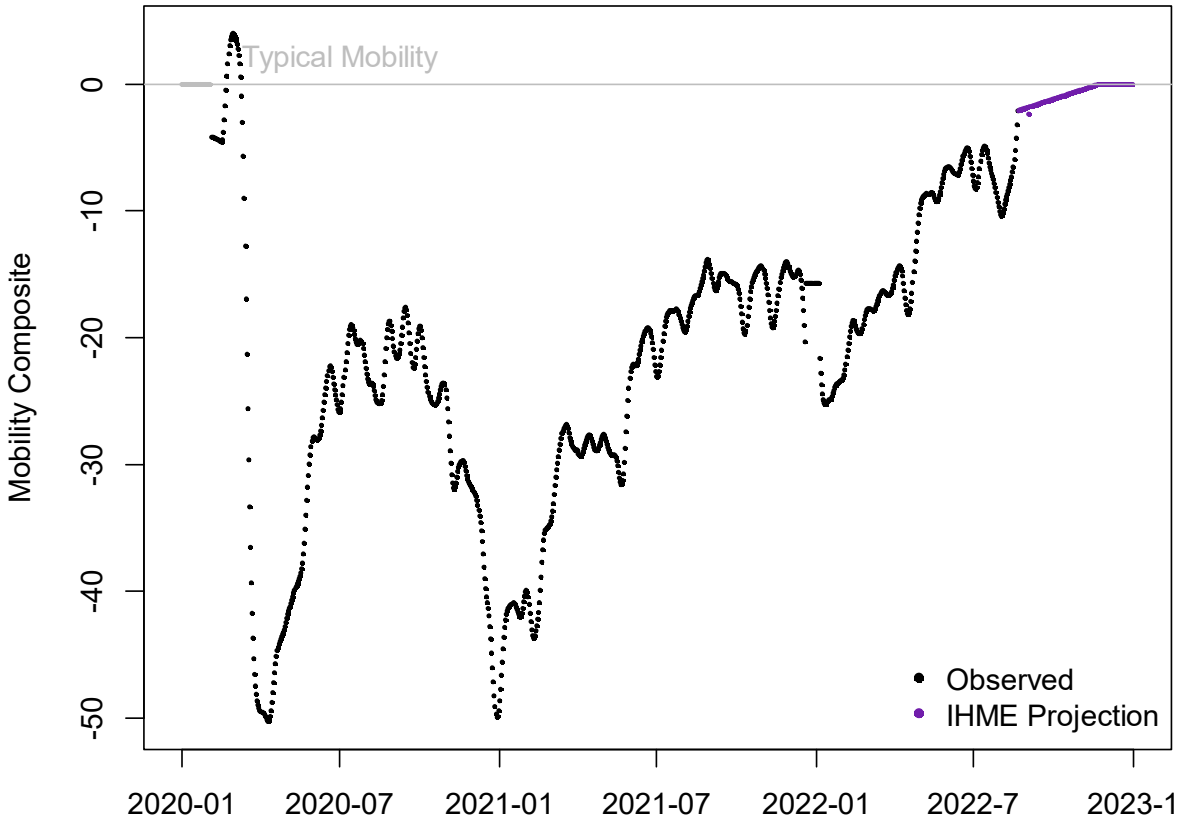
[67] Before inclusion of the mobility parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with *p*-value less than 5% are considered statistically significant.

[68] The fitted coefficients (and trend rates) are similar to an analogous model with an experience period ending 2019-2 and excluding the mobility parameters. The additional mobility parameter explains a large portion of the variance observed in the pandemic-impacted data points and limits their influence on the indicated trend rates.

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

[70] We use IHME's data and forecast published September 12, 2022. We note IHME did not provide a mobility projection in their most recent data release.

Figure 44: Mobility Composite Data



As presented in Figure 44, the mobility composite metric is forecasted through to December 31, 2022. Although we are not experts in the IHME model, we observe IHME estimates mobility will continue to increase and return to pre-pandemic levels in the second half of 2022.

The rate at which mobility returns to the pre-pandemic normal is uncertain and may be influenced by such reasons as potential future new variants of COVID-19 and broad acceptance of hybrid work models, amongst other reasons. Due to this increased level of uncertainty, our methodology is unable to quantify the post pandemic's expected impact on claim costs for 2023 and beyond.

Our approach to determine COVID-19 pandemic adjustment factors is to consider the average mobility during an accident semester as an additional predictor in our trend model. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent "typical mobility." For each of the accident periods 2020-1, 2020-2, 2021-1, 2021-2, 2022-1, and 2022-2 we select an average mobility change value based on the mobility projection data available to us.

In Table 15, we present the IHME's Alberta average mobility as measured by the mobility composite metric across accident semester.

Table 15: Average Mobility Composite

	Average Mobility					
Scenario	**2020-1**	**2020-2**	**2021-1**	**2021-2**	**2022-1**	**2022-2**
Projection	-22.2	-26.3	-31.5	-16.6	-14.9	-2.6

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the "mobility parameter" in the loss trend models presented in Appendix F. By applying the mobility parameter's coefficient to the mobility, we are able to estimate the effect of the COVID-19 pandemic on claims experience.

In Table 16 we summarize our projected COVID-19 industry adjustment factors for each coverage based on IHME's projection scenario.[71] These estimates are highly dependent upon:

the assumption that mobility is correlated with a decline in traffic and change in claims experience,

the assumption that this relationship is measurable and meaningful given limited data observations, and

the accuracy of the selected average mobility values.

With these caveats, the estimates presented in Table 16 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume that the COVID-19 pandemic has not materially impacted severity. Individual insurers may have experienced different COVID-19 pandemic impacts on frequency and severity than the industry. An additional adjustment may be required to unwind the historical effect of COVID-19 on an insurer's severity estimates if they are materially impacted by the pandemic.

We provide an example of how these factors should be applied in an industry rate indication model and interpreted. Our factor of 1.364 implies that the 2020-1 bodily injury loss experience was 26.7%[72] lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

[71] These COVID-19 adjustment factors are only applicable to private passenger vehicles. COVID-19 adjustment factors for other lines of business are likely material different than those for private passenger.

[72] -26.7%= (1/1.364)-1 is derived from the bodily injury trend model.

Table 16: COVID-19 Adjustment Factors

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
TPL-Bodily Injury	1.364	1.446	1.554	1.262	1.232
TPL-Property Damage	1.426	1.524	1.655	1.305	1.269
DCPD[73]	1.426	1.524	1.655	1.305	1.269
AB – Total	1.490	1.606	1.763	1.349	1.308
Collision	1.000	1.000	1.000	1.000	1.000
Comprehensive	1.000	1.000	1.000	1.000	1.000
All Perils	1.000	1.000	1.000	1.000	1.000
Specified Perils	1.000	1.000	1.000	1.000	1.000
Underinsured Motorist	1.364	1.446	1.554	1.262	1.232

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

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11. 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.

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12. Definition of Key Terms

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

12.1. 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:

(c) 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.

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

(e) 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.

12.2. Other Terms

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

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

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

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

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

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

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

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

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

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

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

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

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

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

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

Reported Incurred Loss
The sum of:

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

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

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

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

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

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

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

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

13. Closing

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

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

Sincerely,

Paula Elliott, FCAS, FCIA
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Rajesh Sahasrabuddhe, FCAS, ACIA
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Chris Schneider, FCAS, ACIA
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14. Appendices

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

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

Appendix C: Reported incurred claim amount, reported paid claim amount, estimated ultimate claim amount by accident half-year.

Appendix D: Reported incurred claim count, estimated ultimate claim count by accident half-year.

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

Bodily Injury: Pages 1 to 11

Property Damage: Pages 12 to 19

Accident Benefits: Pages 20 to 34

Collision: Pages 35 to 42

All Perils: Pages 43 to 50

Specified Perils: Pages 51 to 55

Underinsured Motorists (UM): Pages 56 to 58

Appendix F: Summary of loss trend regression analysis which presents loss trend models analogous to those underlying our selected trend rates except that the models include the 2020-1 through 2022-1 accident half years and the mobility parameter.

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

Claim Count Development Summary
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.163	1.081	0.978	0.747	1.118	1.003	0.875	1.042	1.406
12	1.074	1.006	0.994	0.934	1.018	0.999	0.971	1.003	1.037
18	1.066	1.004	0.999	0.989	1.007	1.000	0.996	1.003	0.856
24	1.026	0.997	0.999	0.996	1.003	1.000	1.000	1.000	0.737
30	0.988	1.000	1.000	0.998	1.000	1.000	1.000	1.001	0.518
36	0.986	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.459
42	0.982	1.000	1.000	0.999	1.000	1.000	1.000	0.999	0.451
48	0.986	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.476
54	0.990	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.504
60	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.532
66	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.570
72	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.604
78	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.656
84	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.708
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.752
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.776
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.812
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.838
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.878
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.918
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.928
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.961
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.971
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selections
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: Last 3 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6; Excluding 2020.1	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: All Semesters
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	1
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	1
174	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1	1
180	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
186	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
192	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
198	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
204	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1	1	1	1
210	1	1	1	1	1	1	1	1	1
216	1	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	2.907	1.153	1.186	0.686	1.018	0.948	0.844	0.915	7.828
12	2.112	1.046	1.097	0.903	0.998	0.979	0.921	0.984	2.875
18	1.783	1.017	1.051	0.974	0.999	0.994	0.975	0.994	2.152
24	1.533	1.002	0.994	0.990	1.000	0.997	0.990	0.997	1.818
30	1.332	1.000	1.031	0.997	0.999	0.997	0.998	0.999	1.394
36	1.208	1.000	1.026	0.999	0.999	0.998	0.998	0.999	1.167
42	1.124	0.999	1.019	0.999	0.999	0.998	0.998	1.000	1.059
48	1.077	0.999	1.015	0.999	0.999	0.998	0.998	1.001	1.026
54	1.051	0.999	1.013	0.999	1.000	0.999	0.999	1.001	1.019
60	1.030	0.999	1.008	0.999	1.000	0.999	1.000	1.001	0.983
66	1.018	1.000	1.004	1.000	1.000	0.999	1.000	1.001	0.978
72	1.010	1.000	1.005	1.000	1.000	0.999	1.000	1.000	0.955
78	1.003	1.000	1.007	1.000	1.000	0.999	1.000	1.000	0.968
84	1.005	1.000	1.008	1.000	1.000	0.999	1.000	1.000	0.971
90	1.001	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.976
96	1.001	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.974
102	1.001	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.989
108	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.978
114	0.999	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.980
120	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988
126	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995
132	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987
138	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993
144	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
150	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
156	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

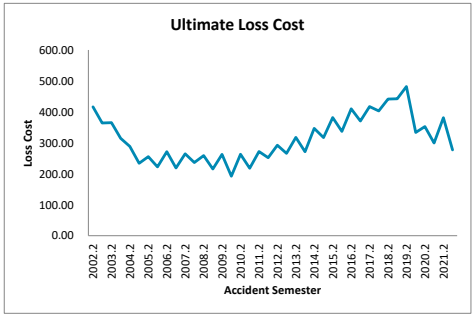
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2022

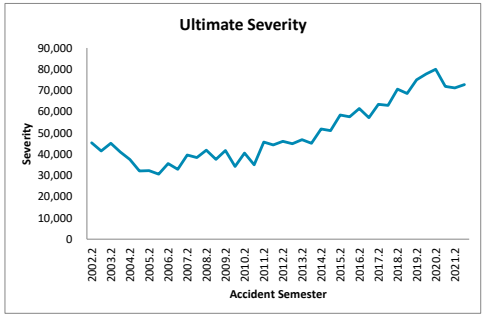
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: 6 Semesters ex hi/lo	Wght Avg: Last 4 Semesters ending in 6; Excluding 2020.1	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
12	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
78	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
84	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
90	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
96	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
102	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
108	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
114	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 4 Semester	1	1	1	1	1	1	1	Wght Avg: All Semesters
162	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
168	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
174	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
180	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
186	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
192	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
198	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
204	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
210	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
216	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

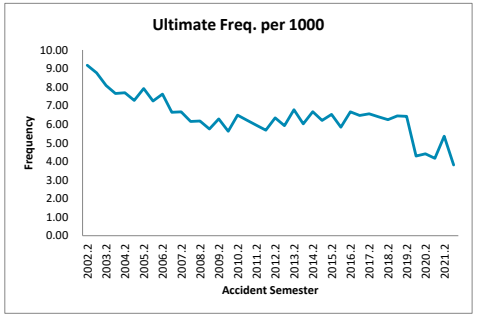
Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	869,888	7,981	332,222	1.089	361,790	415.90		45,331		9.17			
2003.1	234	853,491	7,484	284,490	1.093	310,948	364.33		41,548		8.77		390.36	
2003.2	228	874,530	7,073	292,026	1.093	319,185	364.98	-12.2%	45,127	-0.5%	8.09	-11.8%		
2004.1	222	861,318	6,596	245,554	1.103	270,847	314.46	-13.7%	41,062	-1.2%	7.66	-12.7%	339.91	-12.9%
2004.2	216	888,607	6,836	232,381	1.103	256,316	288.45	-21.0%	37,495	-16.9%	7.69	-4.9%		
2005.1	210	884,433	6,442	188,356	1.097	206,702	233.71	-25.7%	32,087	-21.9%	7.28	-4.9%	261.14	-23.2%
2005.2	204	939,935	7,446	218,754	1.097	240,061	255.40	-11.5%	32,241	-14.0%	7.92	3.0%		
2006.1	198	945,687	6,859	193,291	1.087	210,011	222.07	-5.0%	30,619	-4.6%	7.25	-0.4%	238.69	-8.6%
2006.2	192	1,001,659	7,636	250,239	1.087	271,884	271.43	6.3%	35,606	10.4%	7.62	-3.8%		
2007.1	186	1,002,163	6,661	201,325	1.089	219,203	218.73	-1.5%	32,909	7.5%	6.65	-8.4%	245.08	2.7%
2007.2	180	1,056,585	7,050	256,490	1.089	279,267	264.31	-2.6%	39,613	11.3%	6.67	-12.5%		
2008.1	174	1,052,596	6,471	229,425	1.084	248,605	236.18	8.0%	38,419	16.7%	6.15	-7.5%	250.27	2.1%
2008.2	168	1,097,151	6,777	262,022	1.084	283,927	258.79	-2.1%	41,898	5.8%	6.18	-7.4%		
2009.1	162	1,079,662	6,201	210,711	1.105	232,857	215.68	-8.7%	37,553	-2.3%	5.74	-6.6%	237.40	-5.1%
2009.2	156	1,119,138	7,035	265,713	1.105	293,639	262.38	1.4%	41,737	-0.4%	6.29	1.8%		
2010.1	150	1,100,167	6,184	191,978	1.102	211,502	192.25	-10.9%	34,204	-8.9%	5.62	-2.1%	227.61	-4.1%
2010.2	144	1,147,127	7,448	274,150	1.102	302,031	263.29	0.3%	40,550	-2.8%	6.49	3.3%		
2011.1	138	1,128,675	7,014	224,571	1.095	245,793	217.77	13.3%	35,045	2.5%	6.21	10.6%	240.72	5.8%
2011.2	132	1,178,554	7,010	292,696	1.095	320,356	271.82	3.2%	45,701	12.7%	5.95	-8.4%		
2012.1	126	1,171,059	6,656	270,427	1.091	295,090	251.99	15.7%	44,333	26.5%	5.68	-8.5%	261.93	8.8%
2012.2	120	1,220,907	7,742	326,732	1.091	356,530	292.02	7.4%	46,052	0.8%	6.34	6.6%		
2013.1	114	1,210,576	7,170	293,078	1.099	322,229	266.18	5.6%	44,941	1.4%	5.92	4.2%	279.15	6.6%
2013.2	108	1,269,781	8,614	366,811	1.099	403,296	317.61	8.8%	46,817	1.7%	6.78	7.0%		
2014.1	102	1,257,016	7,564	312,260	1.093	341,331	271.54	2.0%	45,129	0.4%	6.02	1.6%	294.69	5.6%
2014.2	96	1,319,708	8,816	418,393	1.093	457,345	346.55	9.1%	51,879	10.8%	6.68	-1.5%		
2015.1	90	1,302,828	8,085	374,720	1.103	413,278	317.22	16.8%	51,114	13.3%	6.21	3.1%	331.98	12.7%
2015.2	84	1,349,391	8,814	467,189	1.103	515,263	381.85	10.2%	58,461	12.7%	6.53	-2.2%		
2016.1	78	1,324,195	7,741	411,237	1.085	446,151	336.92	6.2%	57,631	12.8%	5.85	-5.8%	359.60	8.3%
2016.2	72	1,354,520	9,029	511,806	1.085	555,259	409.93	7.4%	61,501	5.2%	6.67	2.0%		
2017.1	66	1,323,275	8,571	448,943	1.092	490,022	370.31	9.9%	57,174	-0.8%	6.48	10.8%	390.35	8.6%
2017.2	60	1,369,366	8,991	522,990	1.092	570,844	416.87	1.7%	63,491	3.2%	6.57	-1.5%		
2018.1	54	1,348,593	8,634	493,995	1.101	543,740	403.19	8.9%	62,977	10.1%	6.40	-1.2%	410.08	5.1%
2018.2	48	1,399,113	8,744	561,140	1.101	617,647	441.46	5.9%	70,638	11.3%	6.25	-4.8%		
2019.1	42	1,372,089	8,853	547,692	1.108	606,843	442.28	9.7%	68,545	8.8%	6.45	0.8%	441.86	7.7%
2019.2	36	1,410,707	9,061	613,371	1.108	679,615	481.75	9.1%	75,008	6.2%	6.42	2.8%		
2020.1	30	1,371,335	5,881	414,853	1.103	457,451	333.58	-24.6%	77,779	13.5%	4.29	-33.5%	408.72	-7.5%
2020.2	24	1,408,911	6,214	450,651	1.103	496,925	352.70	-26.8%	79,974	6.6%	4.41	-31.3%		
2021.1	18	1,380,710	5,748	366,990	1.126	413,320	299.35	-10.3%	71,904	-7.6%	4.16	-2.9%	326.30	-20.2%
2021.2	12	1,426,285	7,637	482,864	1.126	543,822	381.29	8.1%	71,209	-11.0%	5.35	21.4%		
2022.1	6	1,395,873	5,316	343,535	1.126	386,905	277.18	-7.4%	72,785	1.2%	3.81	-8.5%	329.79	1.1%
Total		47,067,604	296,082	13,646,071		14,997,827								



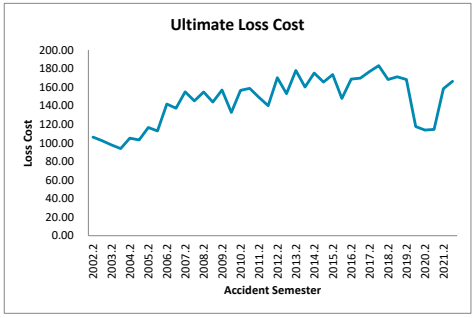


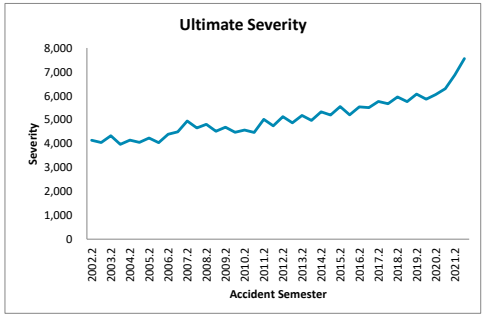


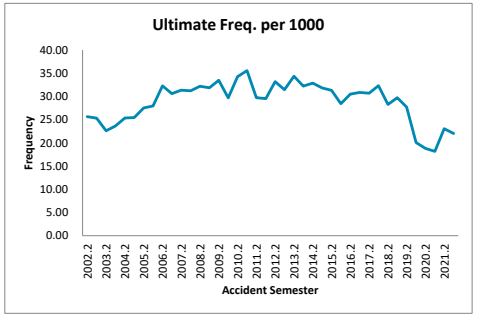
Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	869,888	22,311	84,764	1.089	92,308	106.11		4,137		25.65			
2003.1	234	853,491	21,591	79,853	1.093	87,279	102.26		4,042		25.30		104.21	
2003.2	228	874,530	19,748	78,167	1.093	85,437	97.69	-7.9%	4,326	4.6%	22.58	-12.0%		
2004.1	222	861,318	20,359	73,246	1.103	80,790	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%	95.76	-8.1%
2004.2	216	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%		
2005.1	210	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	2.1%	25.43	7.6%	104.06	8.7%
2005.2	204	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%		
2006.1	198	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	192	1,001,659	32,321	130,655	1.087	141,957	141.72	21.7%	4,392	3.7%	32.27	17.3%		
2007.1	186	1,002,163	30,643	126,376	1.089	137,599	137.30	21.7%	4,490	11.2%	30.58	9.4%	139.51	21.7%
2007.2	180	1,056,585	33,104	150,265	1.089	163,608	154.85	9.3%	4,942	12.5%	31.33	-2.9%		
2008.1	174	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%	150.02	7.5%
2008.2	168	1,097,151	35,309	156,642	1.084	169,738	154.71	-0.1%	4,807	-2.7%	32.18	2.7%		
2009.1	162	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	149.35	-0.4%
2009.2	156	1,119,138	37,467	158,899	1.105	175,599	156.91	1.4%	4,687	-2.5%	33.48	4.0%		
2010.1	150	1,100,167	32,648	132,574	1.102	146,056	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%	144.94	-3.0%
2010.2	144	1,147,127	39,310	162,926	1.102	179,496	156.47	-0.3%	4,566	-2.6%	34.27	2.4%		
2011.1	138	1,128,675	40,119	163,580	1.095	179,038	158.63	19.5%	4,463	-0.2%	35.55	19.8%	157.54	8.7%
2011.2	132	1,178,554	35,009	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%		
2012.1	126	1,171,059	34,574	150,263	1.091	163,967	140.02	-11.7%	4,742	6.3%	29.52	-16.9%	144.51	-8.3%
2012.2	120	1,220,907	40,522	190,263	1.091	207,615	170.05	14.1%	5,124	2.2%	33.19	11.7%		
2013.1	114	1,210,576	38,044	168,505	1.099	185,265	153.04	9.3%	4,870	2.7%	31.43	6.4%	161.58	11.8%
2013.2	108	1,269,781	43,628	205,422	1.099	225,854	177.87	4.6%	5,177	1.0%	34.36	3.5%		
2014.1	102	1,257,016	40,473	184,006	1.093	201,137	160.01	4.6%	4,970	2.1%	32.20	2.5%	168.99	4.6%
2014.2	96	1,319,708	43,370	211,470	1.093	231,157	175.16	-1.5%	5,330	3.0%	32.86	-4.4%		
2015.1	90	1,302,828	41,468	195,382	1.103	215,487	165.40	3.4%	5,196	4.6%	31.83	-1.1%	170.31	0.8%
2015.2	84	1,349,391	42,229	212,358	1.103	234,210	173.57	-0.9%	5,546	4.1%	31.29	-4.8%		
2016.1	78	1,324,195	37,627	180,311	1.085	195,619	147.73	-10.7%	5,199	0.0%	28.41	-10.7%	160.77	-5.6%
2016.2	72	1,354,520	41,291	210,599	1.085	228,479	168.68	-2.8%	5,533	-0.2%	30.48	-2.6%		
2017.1	66	1,323,275	40,805	205,684	1.092	224,504	169.66	14.8%	5,502	5.8%	30.84	8.5%	169.16	5.2%
2017.2	60	1,369,366	42,015	221,822	1.092	242,119	176.81	4.8%	5,763	4.1%	30.68	0.6%		
2018.1	54	1,348,593	43,569	224,326	1.101	246,916	183.09	7.9%	5,667	3.0%	32.31	4.8%	179.93	6.4%
2018.2	48	1,399,113	39,560	213,788	1.101	235,316	168.19	-4.9%	5,948	3.2%	28.27	-7.8%		
2019.1	42	1,372,089	40,786	211,965	1.108	234,857	171.17	-6.5%	5,758	1.6%	29.73	-8.0%	169.66	-5.7%
2019.2	36	1,410,707	39,075	214,141	1.108	237,268	168.19	0.0%	6,072	2.1%	27.70	-2.0%		
2020.1	30	1,371,335	27,499	146,027	1.103	161,021	117.42	-31.4%	5,856	1.7%	20.05	-32.5%	143.16	-15.6%
2020.2	24	1,408,911	26,496	145,344	1.103	160,268	113.75	-32.4%	6,049	-0.4%	18.81	-32.1%		
2021.1	18	1,380,710	25,069	140,186	1.126	157,883	114.35	-2.6%	6,298	7.6%	18.16	-9.5%	114.05	-20.3%
2021.2	12	1,426,285	32,884	200,564	1.126	225,884	158.37	39.2%	6,869	13.6%	23.06	22.6%		
2022.1	6	1,395,873	30,729	206,128	1.126	232,151	166.31	45.4%	7,555	20.0%	22.01	21.2%	162.30	42.3%
Total		47,067,604	1,356,187	6,344,180		6,970,306								



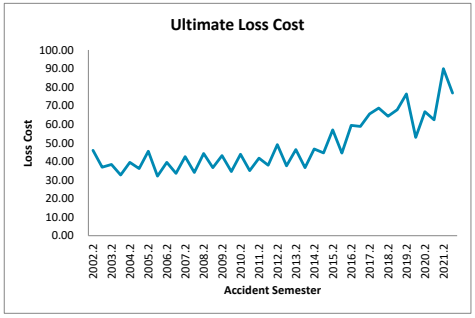


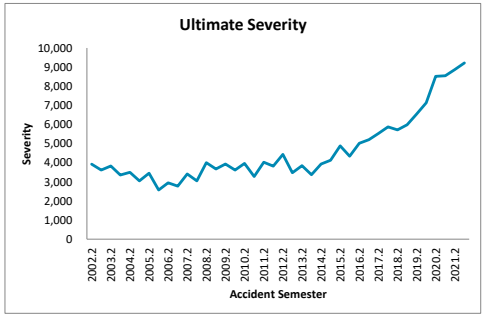


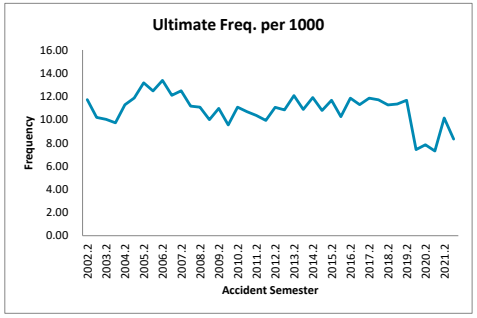
Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	869,521	10,187	36,695	1.089	39,961	45.96		3,923		11.72			
2003.1	234	853,159	8,697	28,761	1.093	31,436	36.85		3,615		10.19		41.45	
2003.2	228	875,870	8,776	30,707	1.093	33,563	38.32	-16.6%	3,824	-2.5%	10.02	-14.5%		
2004.1	222	864,304	8,406	25,600	1.103	28,236	32.67	-11.3%	3,359	-7.1%	9.73	-4.6%	35.51	-14.3%
2004.2	216	893,639	10,077	31,950	1.103	35,241	39.44	2.9%	3,497	-8.6%	11.28	12.5%		
2005.1	210	888,576	10,544	29,260	1.097	32,110	36.14	10.6%	3,045	-9.3%	11.87	22.0%	37.79	6.4%
2005.2	204	941,651	12,400	38,993	1.097	42,790	45.44	15.2%	3,451	-1.3%	13.17	16.8%		
2006.1	198	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%	38.75	2.5%
2006.2	192	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.1%	2,950	-14.5%	13.38	1.6%		
2007.1	186	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%	36.50	-5.8%
2007.2	180	1,056,480	13,185	41,280	1.089	44,945	42.54	7.8%	3,409	15.5%	12.48	-6.7%		
2008.1	174	1,053,269	11,753	33,097	1.084	35,864	34.05	1.6%	3,051	10.1%	11.16	-7.8%	38.30	5.0%
2008.2	168	1,098,120	12,152	44,826	1.084	48,574	44.23	4.0%	3,997	17.3%	11.07	-11.3%		
2009.1	162	1,080,605	10,798	35,857	1.105	39,625	36.67	7.7%	3,670	20.3%	9.99	-10.4%	40.48	5.7%
2009.2	156	1,119,821	12,288	43,716	1.105	48,311	43.14	-2.5%	3,932	-1.6%	10.97	-0.8%		
2010.1	150	1,100,484	10,503	34,467	1.102	37,973	34.51	-5.9%	3,615	-1.5%	9.54	-4.5%	38.86	-4.0%
2010.2	144	1,147,365	12,705	45,647	1.102	50,290	43.83	1.6%	3,958	0.7%	11.07	0.9%		
2011.1	138	1,128,483	12,055	36,098	1.095	39,509	35.01	1.5%	3,277	-9.3%	10.68	11.9%	39.46	1.5%
2011.2	132	1,178,585	12,214	44,920	1.095	49,165	41.72	-4.8%	4,025	1.7%	10.36	-6.4%		
2012.1	126	1,171,425	11,638	40,708	1.091	44,421	37.92	8.3%	3,817	16.5%	9.93	-7.0%	39.82	0.9%
2012.2	120	1,221,821	13,507	54,854	1.091	59,857	48.99	17.4%	4,431	10.1%	11.05	6.7%		
2013.1	114	1,211,526	13,132	41,484	1.099	45,611	37.65	-0.7%	3,473	-9.0%	10.84	9.1%	43.34	8.8%
2013.2	108	1,270,776	15,333	53,569	1.099	58,898	46.35	-5.4%	3,841	-13.3%	12.07	9.1%		
2014.1	102	1,257,885	13,675	42,158	1.093	46,083	36.64	-2.7%	3,370	-3.0%	10.87	0.3%	41.52	-4.2%
2014.2	96	1,319,427	15,696	56,391	1.093	61,641	46.72	0.8%	3,927	2.2%	11.90	-1.4%		
2015.1	90	1,301,686	14,044	52,581	1.103	57,992	44.55	21.6%	4,129	22.5%	10.79	-0.8%	45.64	9.9%
2015.2	84	1,347,550	15,723	69,581	1.103	76,741	56.95	21.9%	4,881	24.3%	11.67	-1.9%		
2016.1	78	1,322,772	13,569	54,283	1.085	58,891	44.52	-0.1%	4,340	5.1%	10.26	-4.9%	50.79	11.3%
2016.2	72	1,354,711	16,057	74,190	1.085	80,489	59.41	4.3%	5,013	2.7%	11.85	1.6%		
2017.1	66	1,324,301	14,961	71,337	1.092	77,864	58.80	32.1%	5,204	19.9%	11.30	10.1%	59.11	16.4%
2017.2	60	1,370,730	16,247	82,326	1.092	89,859	65.56	10.3%	5,531	10.3%	11.85	0.0%		
2018.1	54	1,350,069	15,800	84,273	1.101	92,759	68.71	16.9%	5,871	12.8%	11.70	3.6%	67.12	13.6%
2018.2	48	1,400,293	15,769	81,839	1.101	90,080	64.33	-1.9%	5,712	3.3%	11.26	-5.0%		
2019.1	42	1,372,000	15,561	84,020	1.108	93,094	67.85	-1.2%	5,982	1.9%	11.34	-3.1%	66.07	-1.6%
2019.2	36	1,411,043	16,455	97,156	1.108	107,648	76.29	18.6%	6,542	14.5%	11.66	3.6%		
2020.1	30	1,371,628	10,175	65,775	1.103	72,529	52.88	-22.1%	7,128	19.2%	7.42	-34.6%	64.75	-2.0%
2020.2	24	1,408,969	11,044	85,274	1.103	94,030	66.74	-12.5%	8,514	30.2%	7.84	-32.8%		
2021.1	18	1,381,076	10,077	76,460	1.126	86,112	62.35	17.9%	8,546	19.9%	7.30	-1.6%	64.57	-0.3%
2021.2	12	1,427,056	14,470	113,951	1.126	128,337	89.93	34.8%	8,869	4.2%	10.14	29.4%		
2022.1	6	1,395,564	11,624	95,127	1.126	107,137	76.77	23.1%	9,217	7.9%	8.33	14.2%	83.42	29.2%
Total		47,089,935	508,596	2,154,321		2,371,073								



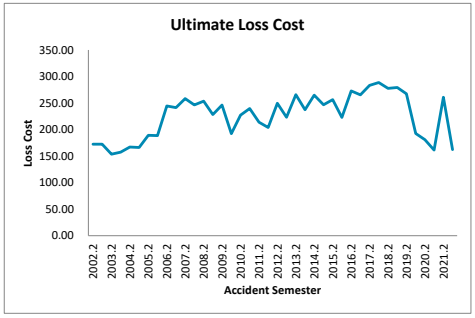


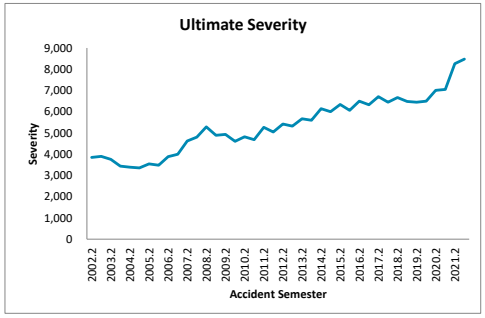


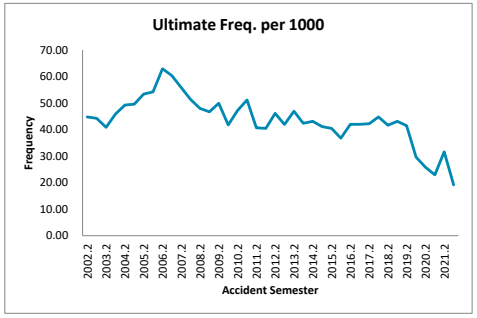
Province of Alberta
Collision
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	608,784	27,239	96,345	1.089	104,920	172.34		3,852		44.74			
2003.1	234	601,882	26,632	94,905	1.093	103,731	172.34		3,895		44.25		172.34	
2003.2	228	621,939	25,412	87,392	1.093	95,520	153.58	-10.9%	3,759	-2.4%	40.86	-8.7%		
2004.1	222	618,616	28,349	88,273	1.103	97,365	157.39	-8.7%	3,435	-11.8%	45.83	3.6%	155.48	-9.8%
2004.2	216	642,167	31,610	97,192	1.103	107,203	166.94	8.7%	3,391	-9.8%	49.22	20.5%		
2005.1	210	647,383	32,092	98,079	1.097	107,632	166.26	5.6%	3,354	-2.3%	49.57	8.2%	166.60	7.1%
2005.2	204	687,146	36,677	118,375	1.097	129,905	189.05	13.2%	3,542	4.4%	53.38	8.4%		
2006.1	198	696,013	37,741	120,847	1.087	131,300	188.65	13.5%	3,479	3.7%	54.23	9.4%	188.85	13.4%
2006.2	192	741,282	46,632	166,712	1.087	181,133	244.35	29.3%	3,884	9.7%	62.91	17.9%		
2007.1	186	750,060	45,254	166,219	1.089	180,979	241.29	27.9%	3,999	15.0%	60.33	11.3%	242.81	28.6%
2007.2	180	792,471	44,265	187,943	1.089	204,633	258.22	5.7%	4,623	19.0%	55.86	-11.2%		
2008.1	174	798,345	40,953	181,609	1.084	196,792	246.50	2.2%	4,805	20.2%	51.30	-15.0%	252.34	3.9%
2008.2	168	834,468	40,019	195,129	1.084	211,442	253.38	-1.9%	5,284	14.3%	47.96	-14.1%		
2009.1	162	823,603	38,448	170,086	1.105	187,962	228.22	-7.4%	4,889	1.7%	46.68	-9.0%	240.88	-4.5%
2009.2	156	845,121	42,191	188,211	1.105	207,992	246.11	-2.9%	4,930	-6.7%	49.92	4.1%		
2010.1	150	828,624	34,580	144,608	1.102	159,315	192.26	-15.8%	4,607	-5.8%	41.73	-10.6%	219.45	-8.9%
2010.2	144	854,563	40,323	176,246	1.102	194,170	227.22	-7.7%	4,815	-2.3%	47.18	-5.5%		
2011.1	138	841,045	43,034	184,205	1.095	201,612	239.72	24.7%	4,685	1.7%	51.17	22.6%	233.42	6.4%
2011.2	132	872,428	35,466	170,544	1.095	186,660	213.95	-5.8%	5,263	9.3%	40.65	-13.8%		
2012.1	126	868,928	35,137	162,396	1.091	177,206	203.94	-14.9%	5,043	7.6%	40.44	-21.0%	208.96	-10.5%
2012.2	120	903,590	41,645	206,743	1.091	225,598	249.67	16.7%	5,417	2.9%	46.09	13.4%		
2013.1	114	900,197	37,732	182,695	1.099	200,866	223.14	9.4%	5,323	5.6%	41.92	3.7%	236.43	13.1%
2013.2	108	942,653	44,195	227,861	1.099	250,525	265.77	6.4%	5,669	4.6%	46.88	1.7%		
2014.1	102	937,673	39,751	203,614	1.093	222,570	237.36	6.4%	5,599	5.2%	42.39	1.1%	251.60	6.4%
2014.2	96	981,092	42,315	237,791	1.093	259,929	264.94	-0.3%	6,143	8.4%	43.13	-8.0%		
2015.1	90	970,725	39,926	217,230	1.103	239,583	246.81	4.0%	6,001	7.2%	41.13	-3.0%	255.92	1.7%
2015.2	84	1,000,566	40,455	232,461	1.103	256,381	256.24	-3.3%	6,337	3.2%	40.43	-6.3%		
2016.1	78	981,074	36,075	201,682	1.085	218,805	223.03	-9.6%	6,065	1.1%	36.77	-10.6%	239.79	-6.3%
2016.2	72	999,695	41,959	251,307	1.085	272,643	272.73	6.4%	6,498	2.5%	41.97	3.8%		
2017.1	66	979,321	41,079	238,179	1.092	259,972	265.46	19.0%	6,329	4.3%	41.95	14.1%	269.13	12.2%
2017.2	60	1,010,501	42,658	262,247	1.092	286,243	283.27	3.9%	6,710	3.3%	42.22	0.6%		
2018.1	54	998,169	44,670	261,743	1.101	288,100	288.63	8.7%	6,449	1.9%	44.75	6.7%	285.93	6.2%
2018.2	48	1,031,268	42,934	260,013	1.101	286,196	277.52	-2.0%	6,666	-0.7%	41.63	-1.4%		
2019.1	42	1,011,468	43,602	255,040	1.108	282,585	279.38	-3.2%	6,481	0.5%	43.11	-3.7%	278.44	-2.6%
2019.2	36	1,034,718	42,927	249,726	1.108	276,696	267.41	-3.6%	6,446	-3.3%	41.49	-0.4%		
2020.1	30	1,004,939	29,787	175,543	1.103	193,569	192.62	-31.1%	6,498	0.3%	29.64	-31.2%	230.56	-17.2%
2020.2	24	1,024,042	26,464	168,141	1.103	185,406	181.05	-32.3%	7,006	8.7%	25.84	-37.7%		
2021.1	18	1,002,401	22,978	143,747	1.126	161,894	161.51	-16.2%	7,046	8.4%	22.92	-22.7%	171.38	-25.7%
2021.2	12	1,030,906	32,571	238,865	1.126	269,020	260.96	44.1%	8,260	17.9%	31.59	22.3%		
2022.1	6	1,010,510	19,360	145,687	1.126	164,079	162.37	0.5%	8,475	20.3%	19.16	-16.4%	212.16	23.8%
Total		34,730,378	1,485,138	7,255,630		7,968,132								



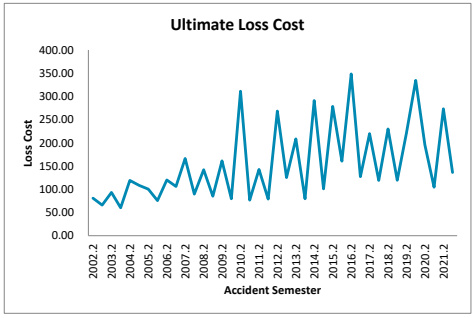


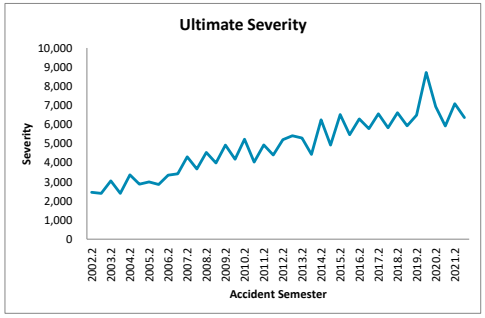


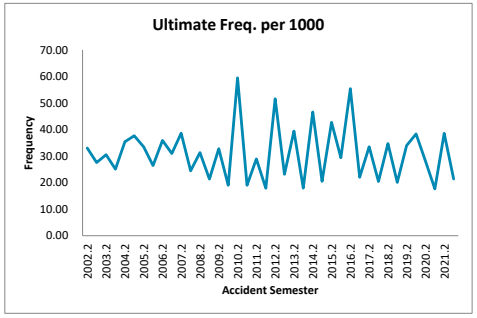
Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	731,460	24,135	54,246	1.089	59,074	80.76		2,448		33.00			
2003.1	234	729,421	20,110	44,058	1.093	48,156	66.02		2,395		27.57		73.40	
2003.2	228	751,857	22,949	63,967	1.093	69,916	92.99	15.1%	3,047	24.5%	30.52	-7.5%		
2004.1	222	753,862	18,912	41,135	1.103	45,372	60.19	-8.8%	2,399	0.2%	25.09	-9.0%	76.57	4.3%
2004.2	216	778,049	27,538	84,072	1.103	92,731	119.18	28.2%	3,367	10.5%	35.39	16.0%		
2005.1	210	785,901	29,597	77,572	1.097	85,127	108.32	80.0%	2,876	19.9%	37.66	50.1%	113.72	48.5%
2005.2	204	832,748	27,889	76,089	1.097	83,500	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	198	842,892	22,280	58,706	1.087	63,784	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%	87.90	-22.7%
2006.2	192	890,498	31,991	98,465	1.087	106,983	120.14	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	186	905,984	28,051	88,133	1.089	95,960	105.92	40.0%	3,421	19.5%	30.96	17.1%	112.97	28.5%
2007.2	180	955,162	36,870	145,947	1.089	158,907	166.37	38.5%	4,310	28.9%	38.60	7.4%		
2008.1	174	967,929	23,659	80,136	1.084	86,835	89.71	-15.3%	3,670	7.3%	24.44	-21.1%	127.79	13.1%
2008.2	168	1,007,535	31,544	132,050	1.084	143,090	142.02	-14.6%	4,536	5.2%	31.31	-18.9%		
2009.1	162	1,003,882	21,405	77,127	1.105	85,233	84.90	-5.4%	3,982	8.5%	21.32	-12.8%	113.51	-11.2%
2009.2	156	1,028,558	33,705	150,048	1.105	165,818	161.21	13.5%	4,920	8.5%	32.77	4.7%		
2010.1	150	1,018,732	19,397	73,625	1.102	81,113	79.62	-6.2%	4,182	5.0%	19.04	-10.7%	120.61	6.3%
2010.2	144	1,047,655	62,306	295,775	1.102	325,855	311.03	92.9%	5,230	6.3%	59.47	81.5%		
2011.1	138	1,040,159	19,785	72,840	1.095	79,723	76.65	-3.7%	4,029	-3.6%	19.02	-0.1%	194.26	61.1%
2011.2	132	1,071,639	31,030	139,777	1.095	152,986	142.76	-54.1%	4,930	-5.7%	28.96	-51.3%		
2012.1	126	1,073,024	19,217	77,489	1.091	84,556	78.80	2.8%	4,400	9.2%	17.91	-5.8%	110.76	-43.0%
2012.2	120	1,105,693	57,061	272,065	1.091	296,877	268.50	88.1%	5,203	5.5%	51.61	78.2%		
2013.1	114	1,104,775	25,559	125,784	1.099	138,295	125.18	58.9%	5,411	23.0%	23.14	29.2%	196.87	77.7%
2013.2	108	1,144,154	45,103	216,909	1.099	238,484	208.44	-22.4%	5,288	1.6%	39.42	-23.6%		
2014.1	102	1,142,612	20,492	83,129	1.093	90,868	79.53	-36.5%	4,434	-18.0%	17.93	-22.5%	144.03	-26.8%
2014.2	96	1,181,592	55,115	314,714	1.093	344,014	291.14	39.7%	6,242	18.0%	46.64	18.3%		
2015.1	90	1,173,180	24,061	107,444	1.103	118,500	101.01	27.0%	4,925	11.1%	20.51	14.4%	196.42	36.4%
2015.2	84	1,197,911	51,149	302,321	1.103	333,430	278.34	-4.4%	6,519	4.4%	42.70	-8.5%		
2016.1	78	1,176,799	34,593	174,193	1.085	188,982	160.59	59.0%	5,463	10.9%	29.40	43.3%	219.99	12.0%
2016.2	72	1,187,878	65,818	381,395	1.085	413,776	348.33	25.1%	6,287	-3.6%	55.41	29.8%		
2017.1	66	1,170,127	25,760	136,347	1.092	148,823	127.19	-20.8%	5,777	5.8%	22.01	-25.1%	238.59	8.5%
2017.2	60	1,197,987	40,174	241,251	1.092	263,325	219.81	-36.9%	6,555	4.3%	33.53	-39.5%		
2018.1	54	1,188,761	24,265	128,429	1.101	141,362	118.92	-6.5%	5,826	0.8%	20.41	-7.3%	169.56	-28.9%
2018.2	48	1,215,238	42,209	253,627	1.101	279,167	229.72	4.5%	6,614	0.9%	34.73	3.6%		
2019.1	42	1,193,765	24,007	128,493	1.108	142,370	119.26	0.3%	5,930	1.8%	20.11	-1.5%	174.98	3.2%
2019.2	36	1,206,417	41,028	240,311	1.108	266,265	220.71	-3.9%	6,490	-1.9%	34.01	-2.1%		
2020.1	30	1,183,630	45,413	359,051	1.103	395,920	334.50	180.5%	8,718	47.0%	38.37	90.8%	277.06	58.3%
2020.2	24	1,194,974	33,676	211,854	1.103	233,607	195.49	-11.4%	6,937	6.9%	28.18	-17.1%		
2021.1	18	1,171,158	20,649	108,482	1.126	122,177	104.32	-68.8%	5,917	-32.1%	17.63	-54.0%	150.37	-45.7%
2021.2	12	1,188,666	45,874	288,474	1.126	324,892	273.33	39.8%	7,082	2.1%	38.59	36.9%		
2022.1	6	1,167,291	25,000	141,217	1.126	159,045	136.25	30.6%	6,362	7.5%	21.42	21.5%	205.41	36.6%
Total		41,709,556	1,299,374	6,146,747		6,754,897								



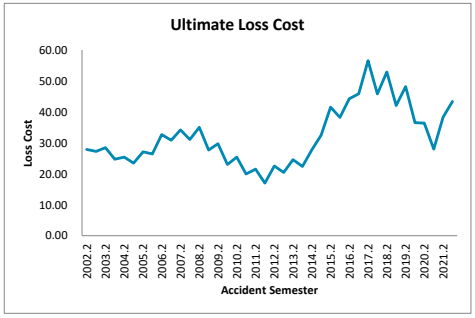


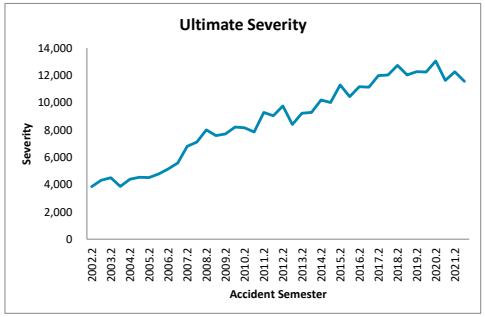


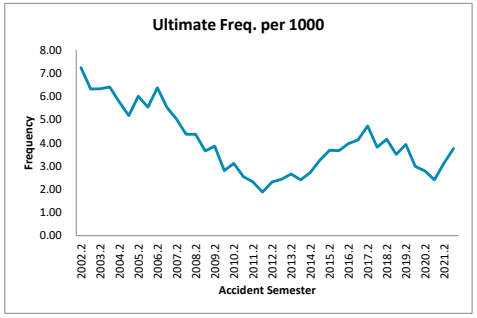
Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	731,460	5,294	18,713	1.089	20,378	27.86		3,849		7.24			
2003.1	234	729,421	4,609	18,169	1.093	19,858	27.22		4,309		6.32		27.54	
2003.2	228	751,857	4,756	19,575	1.093	21,396	28.46	2.1%	4,499	16.9%	6.33	-12.6%		
2004.1	222	753,862	4,825	16,889	1.103	18,628	24.71	-9.2%	3,861	-10.4%	6.40	1.3%	26.58	-3.5%
2004.2	216	778,049	4,490	17,891	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%		
2005.1	210	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%	24.40	-8.2%
2005.2	204	832,748	5,004	20,564	1.097	22,567	27.10	6.8%	4,510	2.6%	6.01	4.1%		
2006.1	198	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%	26.76	9.7%
2006.2	192	890,498	5,671	26,796	1.087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%		
2007.1	186	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%	31.75	18.6%
2007.2	180	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%		
2008.1	174	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.61	2.7%
2008.2	168	1,007,535	4,403	32,526	1.084	35,245	34.98	2.4%	8,005	17.7%	4.37	-13.0%		
2009.1	162	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%	31.33	-3.9%
2009.2	156	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%		
2010.1	150	1,018,732	2,851	21,250	1.102	23,411	22.98	-17.0%	8,212	8.3%	2.80	-23.3%	26.37	-15.9%
2010.2	144	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	138	1,040,159	2,642	18,948	1.095	20,738	19.94	-13.2%	7,850	-4.4%	2.54	-9.2%	22.67	-14.0%
2011.2	132	1,071,639	2,484	21,067	1.095	23,058	21.52	-15.2%	9,282	13.9%	2.32	-25.5%		
2012.1	126	1,073,024	2,018	16,708	1.091	18,232	16.99	-14.8%	9,034	15.1%	1.88	-26.0%	19.25	-15.1%
2012.2	120	1,105,693	2,553	22,810	1.091	24,891	22.51	4.6%	9,750	5.0%	2.31	-0.4%		
2013.1	114	1,104,775	2,687	20,532	1.099	22,575	20.43	20.3%	8,402	-7.0%	2.43	29.3%	21.47	11.5%
2013.2	108	1,144,154	3,044	25,537	1.099	28,078	24.54	9.0%	9,224	-5.4%	2.66	15.2%		
2014.1	102	1,142,612	2,752	23,363	1.093	25,539	22.35	9.4%	9,281	10.5%	2.41	-1.0%	23.45	9.2%
2014.2	96	1,181,592	3,212	29,950	1.093	32,738	27.71	12.9%	10,191	10.5%	2.72	2.2%		
2015.1	90	1,173,180	3,811	34,553	1.103	38,109	32.48	45.3%	10,001	7.8%	3.25	34.9%	30.09	28.3%
2015.2	84	1,197,911	4,404	45,113	1.103	49,756	41.54	49.9%	11,298	10.9%	3.68	35.2%		
2016.1	78	1,176,799	4,309	41,468	1.085	44,989	38.23	17.7%	10,441	4.4%	3.66	12.7%	39.90	32.6%
2016.2	72	1,187,878	4,710	48,461	1.085	52,575	44.26	6.6%	11,163	-1.2%	3.96	7.8%		
2017.1	66	1,170,127	4,822	49,152	1.092	53,649	45.85	19.9%	11,126	6.6%	4.12	12.5%	45.05	12.9%
2017.2	60	1,197,987	5,659	62,072	1.092	67,752	56.55	27.8%	11,973	7.3%	4.72	19.1%		
2018.1	54	1,188,761	4,532	49,480	1.101	54,463	45.81	-0.1%	12,017	8.0%	3.81	-7.5%	51.21	13.7%
2018.2	48	1,215,238	5,050	58,371	1.101	64,249	52.87	-6.5%	12,724	6.3%	4.16	-12.0%		
2019.1	42	1,193,765	4,177	45,323	1.108	50,218	42.07	-8.2%	12,024	0.1%	3.50	-8.2%	47.52	-7.2%
2019.2	36	1,206,417	4,737	52,432	1.108	58,095	48.15	-8.9%	12,263	-3.6%	3.93	-5.5%		
2020.1	30	1,183,630	3,528	39,174	1.103	43,197	36.50	-13.2%	12,243	1.8%	2.98	-14.8%	42.38	-10.8%
2020.2	24	1,194,974	3,329	39,390	1.103	43,435	36.35	-24.5%	13,047	6.4%	2.79	-29.1%		
2021.1	18	1,171,158	2,818	29,091	1.126	32,764	27.98	-23.3%	11,625	-5.0%	2.41	-19.3%	32.20	-24.0%
2021.2	12	1,188,666	3,716	40,441	1.126	45,546	38.32	5.4%	12,257	-6.1%	3.13	12.2%		
2022.1	6	1,167,291	4,379	44,932	1.126	50,605	43.35	55.0%	11,555	-0.6%	3.75	55.9%	40.81	26.7%
Total		41,709,556	160,935	1,248,353		1,371,861								



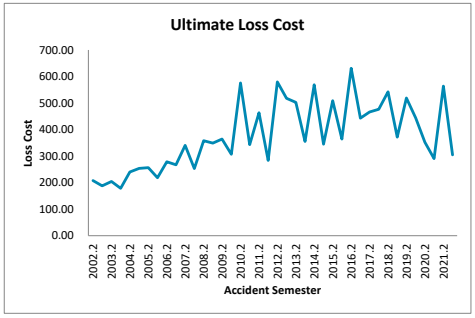


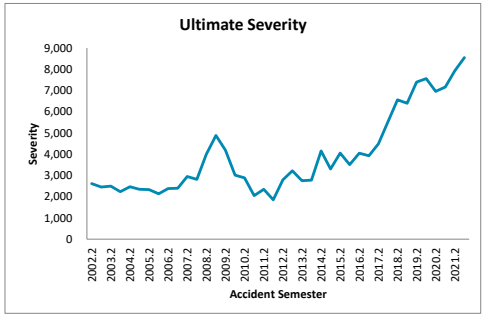


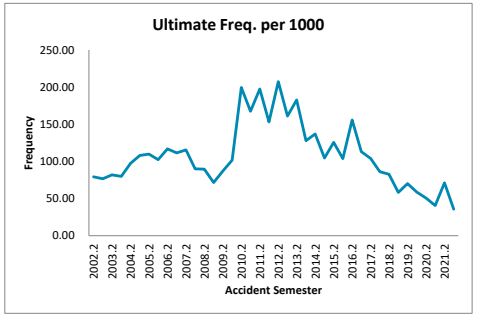
Province of Alberta
All Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	28,982	2,295	5,521	1.089	6,013	207.46		2,620		79.19			
2003.1	234	27,792	2,129	4,776	1.093	5,220	187.81		2,452		76.60		197.84	
2003.2	228	28,818	2,362	5,395	1.093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%		
2004.1	222	27,917	2,231	4,521	1.103	4,986	178.61	-4.9%	2,235	-8.8%	79.92	4.3%	191.82	-3.0%
2004.2	216	27,107	2,639	5,898	1.103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%		
2005.1	210	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	5.2%	107.98	35.1%	246.35	28.4%
2005.2	204	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	198	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%	237.88	-3.4%
2006.2	192	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	186	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%	273.02	14.8%
2007.2	180	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	174	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%	298.78	9.4%
2008.2	168	16,151	1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%		
2009.1	162	13,978	999	4,414	1.105	4,878	348.99	37.8%	4,883	73.3%	71.47	-20.5%	353.92	18.5%
2009.2	156	13,536	1,178	4,462	1.105	4,931	364.31	1.7%	4,186	4.6%	87.03	-2.8%		
2010.1	150	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.14	-4.7%
2010.2	144	11,946	2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%		
2011.1	138	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%	464.58	37.8%
2011.2	132	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%		
2012.1	126	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	375.88	-19.1%
2012.2	120	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	114	9,851	1,586	4,640	1.099	5,102	517.92	82.6%	3,217	73.6%	161.00	5.2%	549.25	46.1%
2013.2	108	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%		
2014.1	102	10,275	1,313	3,336	1.093	3,647	354.89	-31.5%	2,777	-13.7%	127.79	-20.6%	428.50	-22.0%
2014.2	96	12,002	1,643	6,244	1.093	6,826	568.70	13.2%	4,154	51.1%	136.89	-25.1%		
2015.1	90	12,139	1,268	3,799	1.103	4,190	345.15	-2.7%	3,304	19.0%	104.46	-18.3%	456.29	6.5%
2015.2	84	12,181	1,529	5,618	1.103	6,196	508.68	-10.6%	4,052	-2.5%	125.52	-8.3%		
2016.1	78	11,504	1,194	3,863	1.085	4,191	364.33	5.6%	3,510	6.2%	103.79	-0.6%	438.57	-3.9%
2016.2	72	11,093	1,729	6,451	1.085	6,999	630.93	24.0%	4,048	-0.1%	155.87	24.2%		
2017.1	66	10,765	1,216	4,371	1.092	4,771	443.23	21.7%	3,924	11.8%	112.96	8.8%	538.49	22.8%
2017.2	60	11,206	1,164	4,784	1.092	5,222	465.99	-26.1%	4,486	10.8%	103.87	-33.4%		
2018.1	54	10,916	940	4,727	1.101	5,203	476.65	7.5%	5,535	41.1%	86.12	-23.8%	471.25	-12.5%
2018.2	48	11,324	936	5,578	1.101	6,139	542.16	16.3%	6,561	46.2%	82.64	-20.4%		
2019.1	42	11,286	656	3,787	1.108	4,196	371.82	-22.0%	6,397	15.6%	58.13	-32.5%	457.14	-3.0%
2019.2	36	11,779	827	5,517	1.108	6,113	518.94	-4.3%	7,392	12.7%	70.20	-15.0%		
2020.1	30	10,860	637	4,368	1.103	4,817	443.51	19.3%	7,559	18.2%	58.68	0.9%	482.76	5.6%
2020.2	24	11,186	566	3,571	1.103	3,938	352.06	-32.2%	6,955	-5.9%	50.62	-27.9%		
2021.1	18	11,907	483	3,073	1.126	3,461	290.63	-34.5%	7,161	-5.3%	40.59	-30.8%	320.38	-33.6%
2021.2	12	13,546	963	6,782	1.126	7,638	563.83	60.2%	7,929	14.0%	71.11	40.5%		
2022.1	6	14,830	529	4,013	1.126	4,519	304.74	4.9%	8,547	19.4%	35.65	-12.2%	428.42	33.7%
Total		611,166	62,884	189,983		208,582								



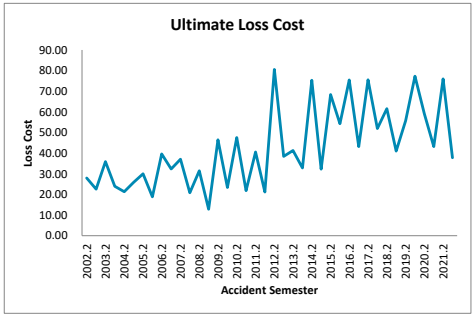


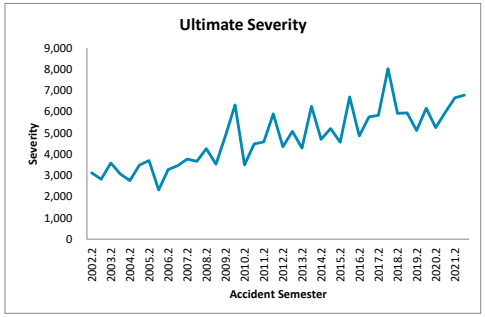


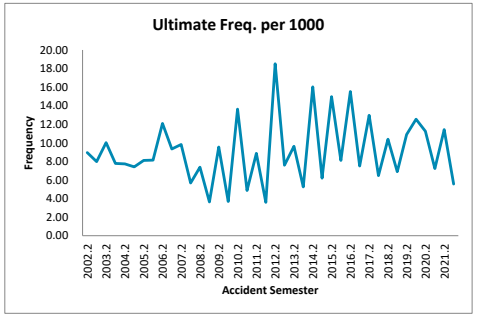
Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	16,307	146	418	1.089	456	27.95		3,121		8.95			
2003.1	234	15,427	123	318	1.093	348	22.53		2,825		7.97		25.31	
2003.2	228	14,869	149	489	1.093	534	35.92	28.5%	3,585	14.8%	10.02	11.9%		
2004.1	222	14,258	111	309	1.103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%	30.04	18.7%
2004.2	216	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-23.0%	7.73	-22.8%		
2005.1	210	14,848	110	350	1.097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%	23.55	-21.6%
2005.2	204	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	198	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%	24.62	4.6%
2006.2	192	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	186	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%	36.01	46.2%
2007.2	180	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	174	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%	29.19	-18.9%
2008.2	168	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	162	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	22.11	-24.2%
2009.2	156	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	150	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	34.88	57.7%
2010.2	144	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	138	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	132	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	126	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	120	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	114	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	59.60	93.1%
2013.2	108	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%		
2014.1	102	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%	37.02	-37.9%
2014.2	96	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%		
2015.1	90	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%	53.67	45.0%
2015.2	84	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%		
2016.1	78	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%	61.21	14.1%
2016.2	72	8,950	139	622	1.085	675	75.44	10.3%	4,858	6.4%	15.53	3.7%		
2017.1	66	9,325	70	369	1.092	403	43.20	-20.4%	5,755	-14.0%	7.51	-7.4%	58.99	-3.6%
2017.2	60	9,800	127	678	1.092	740	75.54	0.1%	5,829	20.0%	12.96	-16.6%		
2018.1	54	10,816	70	510	1.101	562	51.94	20.2%	8,026	39.5%	6.47	-13.8%	63.16	7.1%
2018.2	48	10,677	111	597	1.101	657	61.54	-18.5%	5,920	1.6%	10.40	-19.8%		
2019.1	42	10,875	75	402	1.108	446	40.99	-21.1%	5,947	-25.9%	6.89	6.5%	51.17	-19.0%
2019.2	36	10,927	119	549	1.108	608	55.69	-9.5%	5,113	-13.6%	10.89	4.8%		
2020.1	30	11,648	146	816	1.103	900	77.26	88.5%	6,161	3.6%	12.54	81.9%	66.82	30.6%
2020.2	24	11,640	131	624	1.103	688	59.12	6.2%	5,253	2.7%	11.25	3.3%		
2021.1	18	12,067	87	463	1.126	521	43.20	-44.1%	5,973	-3.0%	7.23	-42.3%	51.02	-23.6%
2021.2	12	12,034	137	811	1.126	914	75.94	28.5%	6,650	26.6%	11.42	1.5%		
2022.1	6	12,351	69	414	1.126	467	37.77	-12.6%	6,783	13.5%	5.57	-23.0%	56.61	11.0%
Total		438,491	3,944	16,484		18,118								



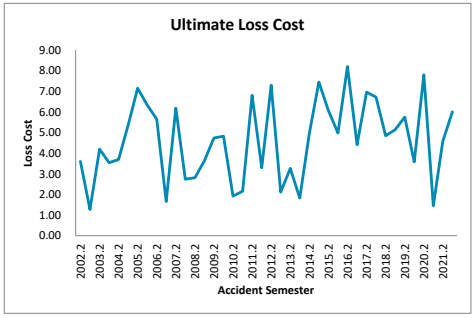


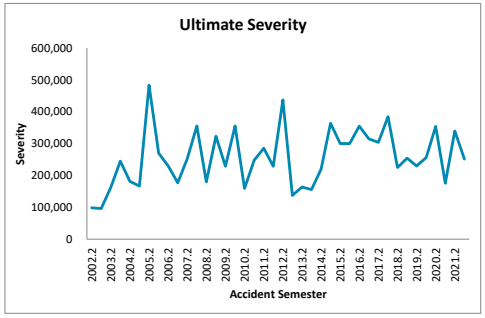


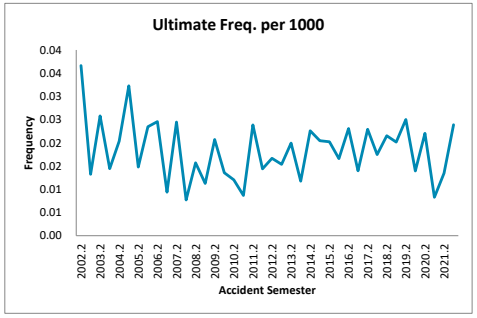
Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2022

(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
2002.2	240	846,295	31	2,797	1.089	3,046	3.60		98,263		0.04			
2003.1	234	756,040	10	879	1.093	960	1.27		96,043		0.01		2.50	
2003.2	228	775,095	20	2,973	1.093	3,249	4.19	16.5%	162,448	65.3%	0.03	-29.6%		
2004.1	222	761,568	11	2,441	1.103	2,692	3.54	178.3%	244,751	154.8%	0.01	9.2%	3.87	54.6%
2004.2	216	786,350	16	2,631	1.103	2,902	3.69	-12.0%	181,365	11.6%	0.02	-21.1%		
2005.1	210	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%	4.52	16.9%
2005.2	204	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%		
2006.1	198	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%	6.74	49.0%
2006.2	192	855,046	21	4,444	1.087	4,828	5.65	-20.9%	229,909	-52.4%	0.02	66.2%		
2007.1	186	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%	3.66	-45.7%
2007.2	180	899,626	22	5,100	1.089	5,553	6.17	9.3%	252,423	9.8%	0.02	-0.4%		
2008.1	174	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%	4.33	18.5%
2008.2	168	1,084,284	17	2,815	1.084	3,050	2.81	-54.4%	179,406	-28.9%	0.02	-35.9%		
2009.1	162	1,067,335	12	3,507	1.105	3,875	3.63	32.7%	322,958	-9.1%	0.01	46.0%	3.22	-25.7%
2009.2	156	1,106,400	23	4,738	1.105	5,236	4.73	68.3%	228,635	27.4%	0.02	32.0%		
2010.1	150	1,089,429	15	4,764	1.102	5,248	4.82	32.7%	355,403	10.0%	0.01	20.6%	4.77	48.3%
2010.2	144	1,137,651	14	1,982	1.102	2,183	1.92	-59.5%	159,544	-30.2%	0.01	-41.9%		
2011.1	138	1,118,918	10	2,198	1.095	2,406	2.15	-55.4%	247,812	-30.3%	0.01	-36.0%	2.03	-57.4%
2011.2	132	1,168,796	28	7,267	1.095	7,954	6.81	254.6%	285,290	78.8%	0.02	98.3%		
2012.1	126	1,161,584	17	3,500	1.091	3,820	3.29	52.9%	228,569	-7.8%	0.01	65.8%	5.05	148.4%
2012.2	120	1,211,403	20	8,093	1.091	8,831	7.29	7.1%	437,090	53.2%	0.02	-30.1%		
2013.1	114	1,201,134	18	2,304	1.099	2,533	2.11	-35.9%	137,326	-39.9%	0.02	6.7%	4.71	-6.8%
2013.2	108	1,259,942	25	3,734	1.099	4,106	3.26	-55.3%	163,375	-62.6%	0.02	19.6%		
2014.1	102	1,245,974	15	2,083	1.093	2,277	1.83	-13.3%	155,705	13.4%	0.01	-23.6%	2.55	-45.9%
2014.2	96	1,305,284	30	5,937	1.093	6,490	4.97	52.6%	219,960	34.6%	0.02	13.3%		
2015.1	90	1,286,322	26	8,680	1.103	9,573	7.44	307.2%	363,838	133.7%	0.02	74.3%	6.20	143.3%
2015.2	84	1,329,726	27	7,323	1.103	8,076	6.07	22.2%	300,126	36.4%	0.02	-10.5%		
2016.1	78	1,304,043	22	5,978	1.085	6,485	4.97	-33.2%	299,797	-17.6%	0.02	-18.9%	5.53	-10.8%
2016.2	72	1,334,355	31	10,081	1.085	10,937	8.20	35.0%	354,968	18.3%	0.02	14.1%		
2017.1	66	1,303,725	18	5,260	1.092	5,741	4.40	-11.4%	314,738	5.0%	0.01	-15.7%	6.32	14.4%
2017.2	60	1,347,009	31	8,588	1.092	9,374	6.96	-15.1%	303,797	-14.4%	0.02	-0.8%		
2018.1	54	1,326,266	23	8,095	1.101	8,911	6.72	52.6%	384,331	22.1%	0.02	24.9%	6.84	8.2%
2018.2	48	1,372,688	30	6,038	1.101	6,646	4.84	-30.4%	224,974	-25.9%	0.02	-6.0%		
2019.1	42	1,341,145	27	6,211	1.108	6,881	5.13	-23.6%	254,320	-33.8%	0.02	15.4%	4.98	-27.1%
2019.2	36	1,376,104	34	7,137	1.108	7,907	5.75	18.7%	229,786	2.1%	0.03	16.2%		
2020.1	30	1,336,660	19	4,332	1.103	4,777	3.57	-30.3%	256,162	0.7%	0.01	-30.8%	4.68	-6.2%
2020.2	24	1,371,623	30	9,696	1.103	10,692	7.80	35.7%	353,763	54.0%	0.02	-11.9%		
2021.1	18	1,343,023	11	1,732	1.126	1,950	1.45	-59.4%	175,163	-31.6%	0.01	-40.6%	4.66	-0.4%
2021.2	12	1,385,434	19	5,630	1.126	6,341	4.58	-41.3%	339,804	-3.9%	0.01	-38.9%		
2022.1	6	1,354,016	32	7,213	1.126	8,123	6.00	313.1%	251,200	43.4%	0.02	188.1%	5.28	13.4%
Total		45,238,391	826	193,887		212,989								







Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	332,222	332,222	1.000	332,222
2003.1	234	283,929	284,490	1.000	284,490
2003.2	228	292,026	292,026	1.000	292,026
2004.1	222	245,554	245,554	1.000	245,554
2004.2	216	232,378	232,378	1.000	232,381
2005.1	210	188,330	188,337	1.000	188,356
2005.2	204	218,646	218,726	1.000	218,754
2006.1	198	193,296	193,297	1.000	193,291
2006.2	192	249,531	250,305	1.000	250,239
2007.1	186	199,996	201,413	1.000	201,325
2007.2	180	255,936	256,602	1.000	256,490
2008.1	174	229,494	229,520	1.000	229,425
2008.2	168	261,212	262,161	0.999	262,022
2009.1	162	210,160	210,873	0.999	210,711
2009.2	156	265,476	266,020	0.999	265,713
2010.1	150	192,169	192,169	0.999	191,978
2010.2	144	271,219	274,388	0.999	274,150
2011.1	138	222,661	225,050	0.998	224,571
2011.2	132	290,549	292,921	0.999	292,696
2012.1	126	267,657	270,152	1.001	270,427
2012.2	120	319,534	327,113	0.999	326,732
2013.1	114	285,823	293,484	0.999	293,078
2013.2	108	356,513	366,926	1.000	366,811
2014.1	102	302,058	312,002	1.001	312,260
2014.2	96	396,680	417,967	1.001	418,393
2015.1	90	345,048	374,179	1.001	374,720
2015.2	84	421,118	464,977	1.005	467,189
2016.1	78	366,830	409,856	1.003	411,237
2016.2	72	417,251	506,572	1.010	511,806
2017.1	66	350,707	440,802	1.018	448,943
2017.2	60	373,831	507,658	1.030	522,990
2018.1	54	313,416	469,967	1.051	493,995
2018.2	48	288,299	521,011	1.077	561,140
2019.1	42	231,276	487,421	1.124	547,692
2019.2	36	186,382	507,709	1.208	613,371
2020.1	30	85,170	311,557	1.332	414,853
2020.2	24	52,725	293,934	1.533	450,651
2021.1	18	24,109	205,772	1.783	366,990
2021.2	12	14,084	228,594	2.112	482,864
2022.1	6	1,732	118,181	2.907	343,535
Total		10,035,029	12,484,288		13,646,071

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	84,764	84,764	1.000	84,764
2003.1	234	79,821	79,853	1.000	79,853
2003.2	228	78,167	78,167	1.000	78,167
2004.1	222	73,246	73,246	1.000	73,246
2004.2	216	84,640	84,640	1.000	84,640
2005.1	210	83,059	83,059	1.000	83,059
2005.2	204	99,750	99,750	1.000	99,750
2006.1	198	98,202	98,202	1.000	98,202
2006.2	192	130,654	130,655	1.000	130,655
2007.1	186	126,376	126,376	1.000	126,376
2007.2	180	150,265	150,265	1.000	150,265
2008.1	174	141,016	141,016	1.000	141,016
2008.2	168	156,642	156,642	1.000	156,642
2009.1	162	140,589	140,589	1.000	140,589
2009.2	156	158,899	158,899	1.000	158,899
2010.1	150	132,574	132,574	1.000	132,574
2010.2	144	162,926	162,926	1.000	162,926
2011.1	138	163,580	163,580	1.000	163,580
2011.2	132	160,424	160,424	1.000	160,424
2012.1	126	150,261	150,263	1.000	150,263
2012.2	120	190,260	190,263	1.000	190,263
2013.1	114	168,488	168,505	1.000	168,505
2013.2	108	205,307	205,422	1.000	205,422
2014.1	102	183,995	184,006	1.000	184,006
2014.2	96	211,349	211,470	1.000	211,470
2015.1	90	195,380	195,382	1.000	195,382
2015.2	84	212,338	212,358	1.000	212,358
2016.1	78	180,171	180,311	1.000	180,311
2016.2	72	210,557	210,696	1.000	210,599
2017.1	66	205,710	205,779	1.000	205,684
2017.2	60	221,913	221,941	0.999	221,822
2018.1	54	223,926	224,495	0.999	224,326
2018.2	48	213,528	213,983	0.999	213,788
2019.1	42	211,315	212,137	0.999	211,965
2019.2	36	213,327	214,187	1.000	214,141
2020.1	30	144,992	146,088	1.000	146,027
2020.2	24	142,540	145,048	1.002	145,344
2021.1	18	126,954	137,876	1.017	140,186
2021.2	12	141,592	191,753	1.046	200,564
2022.1	6	111,162	178,815	1.153	206,128
Total		6,170,661	6,306,407		6,344,180

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	36,695	36,695	1.000	36,695
2003.1	234	28,761	28,761	1.000	28,761
2003.2	228	30,707	30,707	1.000	30,707
2004.1	222	25,600	25,600	1.000	25,600
2004.2	216	31,950	31,950	1.000	31,950
2005.1	210	29,206	29,260	1.000	29,260
2005.2	204	38,993	38,993	1.000	38,993
2006.1	198	27,918	27,918	1.000	27,918
2006.2	192	36,355	36,355	1.000	36,355
2007.1	186	30,836	30,836	1.000	30,836
2007.2	180	41,208	41,278	1.000	41,280
2008.1	174	33,034	33,097	1.000	33,097
2008.2	168	44,714	44,847	1.000	44,826
2009.1	162	35,873	35,873	1.000	35,857
2009.2	156	43,626	43,713	1.000	43,716
2010.1	150	34,444	34,453	1.000	34,467
2010.2	144	44,015	45,635	1.000	45,647
2011.1	138	36,065	36,067	1.001	36,098
2011.2	132	44,848	44,853	1.001	44,920
2012.1	126	39,334	40,636	1.002	40,708
2012.2	120	50,104	54,612	1.004	54,854
2013.1	114	40,682	41,274	1.005	41,484
2013.2	108	50,430	53,132	1.008	53,569
2014.1	102	41,687	41,824	1.008	42,158
2014.2	96	55,057	55,872	1.009	56,391
2015.1	90	51,903	52,089	1.009	52,581
2015.2	84	65,191	69,051	1.008	69,581
2016.1	78	53,680	53,928	1.007	54,283
2016.2	72	71,185	73,787	1.005	74,190
2017.1	66	67,909	71,022	1.004	71,337
2017.2	60	76,661	81,680	1.008	82,326
2018.1	54	75,979	83,188	1.013	84,273
2018.2	48	77,282	80,635	1.015	81,839
2019.1	42	80,351	82,461	1.019	84,020
2019.2	36	90,000	94,728	1.026	97,156
2020.1	30	61,647	63,825	1.031	65,775
2020.2	24	71,032	85,814	0.994	85,274
2021.1	18	53,851	72,780	1.051	76,460
2021.2	12	53,726	103,914	1.097	113,951
2022.1	6	17,129	80,226	1.186	95,127
Total		1,919,669	2,113,369		2,154,321

Province of Alberta

Collision

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	96,344	96,345	1.000	96,345
2003.1	234	94,905	94,905	1.000	94,905
2003.2	228	87,392	87,392	1.000	87,392
2004.1	222	88,273	88,273	1.000	88,273
2004.2	216	97,192	97,192	1.000	97,192
2005.1	210	98,079	98,079	1.000	98,079
2005.2	204	118,370	118,375	1.000	118,375
2006.1	198	120,848	120,847	1.000	120,847
2006.2	192	166,715	166,712	1.000	166,712
2007.1	186	166,217	166,219	1.000	166,219
2007.2	180	187,938	187,943	1.000	187,943
2008.1	174	181,609	181,609	1.000	181,609
2008.2	168	195,128	195,129	1.000	195,129
2009.1	162	170,086	170,086	1.000	170,086
2009.2	156	188,210	188,211	1.000	188,211
2010.1	150	144,607	144,608	1.000	144,608
2010.2	144	176,244	176,246	1.000	176,246
2011.1	138	184,204	184,205	1.000	184,205
2011.2	132	170,540	170,544	1.000	170,544
2012.1	126	162,389	162,396	1.000	162,396
2012.2	120	206,741	206,743	1.000	206,743
2013.1	114	182,688	182,695	1.000	182,695
2013.2	108	227,850	227,861	1.000	227,861
2014.1	102	203,597	203,614	1.000	203,614
2014.2	96	237,768	237,791	1.000	237,791
2015.1	90	217,196	217,234	1.000	217,230
2015.2	84	232,348	232,484	1.000	232,461
2016.1	78	201,684	201,718	1.000	201,682
2016.2	72	251,335	251,363	1.000	251,307
2017.1	66	238,240	238,267	1.000	238,179
2017.2	60	262,360	262,395	0.999	262,247
2018.1	54	261,750	261,941	0.999	261,743
2018.2	48	260,078	260,215	0.999	260,013
2019.1	42	255,095	255,272	0.999	255,040
2019.2	36	249,691	250,048	0.999	249,726
2020.1	30	175,638	176,023	0.997	175,543
2020.2	24	169,037	169,809	0.990	168,141
2021.1	18	144,441	147,612	0.974	143,747
2021.2	12	239,903	264,604	0.903	238,865
2022.1	6	150,598	212,297	0.686	145,687
Total		7,263,328	7,355,300		7,255,630

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	54,246	54,246	1.000	54,246
2003.1	234	44,058	44,058	1.000	44,058
2003.2	228	63,967	63,967	1.000	63,967
2004.1	222	41,135	41,135	1.000	41,135
2004.2	216	84,072	84,072	1.000	84,072
2005.1	210	77,572	77,572	1.000	77,572
2005.2	204	76,082	76,089	1.000	76,089
2006.1	198	58,706	58,706	1.000	58,706
2006.2	192	98,467	98,467	1.000	98,465
2007.1	186	88,133	88,135	1.000	88,133
2007.2	180	145,950	145,950	1.000	145,947
2008.1	174	80,136	80,136	1.000	80,136
2008.2	168	132,052	132,052	1.000	132,050
2009.1	162	77,129	77,129	1.000	77,127
2009.2	156	150,053	150,053	1.000	150,048
2010.1	150	73,625	73,627	1.000	73,625
2010.2	144	295,789	295,789	1.000	295,775
2011.1	138	72,845	72,845	1.000	72,840
2011.2	132	139,798	139,799	1.000	139,777
2012.1	126	77,495	77,500	1.000	77,489
2012.2	120	272,095	272,098	1.000	272,065
2013.1	114	125,799	125,800	1.000	125,784
2013.2	108	216,939	216,939	1.000	216,909
2014.1	102	83,143	83,143	1.000	83,129
2014.2	96	314,766	314,767	1.000	314,714
2015.1	90	107,449	107,462	1.000	107,444
2015.2	84	302,322	302,385	1.000	302,321
2016.1	78	174,219	174,226	1.000	174,193
2016.2	72	381,482	381,483	1.000	381,395
2017.1	66	136,321	136,388	1.000	136,347
2017.2	60	241,290	241,331	1.000	241,251
2018.1	54	128,430	128,485	1.000	128,429
2018.2	48	253,778	253,784	0.999	253,627
2019.1	42	128,411	128,585	0.999	128,493
2019.2	36	240,274	240,522	0.999	240,311
2020.1	30	359,055	359,499	0.999	359,051
2020.2	24	211,085	211,764	1.000	211,854
2021.1	18	107,414	108,618	0.999	108,482
2021.2	12	280,727	289,078	0.998	288,474
2022.1	6	90,900	138,674	1.018	141,217
Total		6,087,210	6,146,357		6,146,747

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	18,713	18,713	1.000	18,713
2003.1	234	18,169	18,169	1.000	18,169
2003.2	228	19,575	19,575	1.000	19,575
2004.1	222	16,889	16,889	1.000	16,889
2004.2	216	17,891	17,891	1.000	17,891
2005.1	210	16,794	16,794	1.000	16,794
2005.2	204	20,562	20,564	1.000	20,564
2006.1	198	20,503	20,503	1.000	20,503
2006.2	192	26,796	26,796	1.000	26,796
2007.1	186	25,651	25,651	1.000	25,651
2007.2	180	29,980	29,980	1.000	29,980
2008.1	174	27,751	27,751	1.000	27,751
2008.2	168	32,526	32,526	1.000	32,526
2009.1	162	25,140	25,140	1.000	25,140
2009.2	156	27,662	27,662	1.000	27,662
2010.1	150	21,249	21,250	1.000	21,250
2010.2	144	24,129	24,129	1.000	24,129
2011.1	138	18,948	18,948	1.000	18,948
2011.2	132	21,066	21,067	1.000	21,067
2012.1	126	16,708	16,708	1.000	16,708
2012.2	120	22,810	22,810	1.000	22,810
2013.1	114	20,532	20,532	1.000	20,532
2013.2	108	25,538	25,538	1.000	25,537
2014.1	102	23,365	23,365	1.000	23,363
2014.2	96	29,951	29,952	1.000	29,950
2015.1	90	34,563	34,563	1.000	34,553
2015.2	84	45,126	45,146	0.999	45,113
2016.1	78	41,491	41,496	0.999	41,468
2016.2	72	48,498	48,500	0.999	48,461
2017.1	66	49,191	49,191	0.999	49,152
2017.2	60	62,090	62,130	0.999	62,072
2018.1	54	49,493	49,538	0.999	49,480
2018.2	48	58,462	58,466	0.998	58,371
2019.1	42	45,274	45,408	0.998	45,323
2019.2	36	52,333	52,564	0.998	52,432
2020.1	30	39,219	39,301	0.997	39,174
2020.2	24	39,302	39,489	0.997	39,390
2021.1	18	28,794	29,267	0.994	29,091
2021.2	12	40,101	41,320	0.979	40,441
2022.1	6	33,998	47,377	0.948	44,932
Total		1,236,832	1,252,659		1,248,353

Province of Alberta

All Perils

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	5,521	5,521	1.000	5,521
2003.1	234	4,776	4,776	1.000	4,776
2003.2	228	5,395	5,395	1.000	5,395
2004.1	222	4,521	4,521	1.000	4,521
2004.2	216	5,898	5,898	1.000	5,898
2005.1	210	5,288	5,288	1.000	5,288
2005.2	204	4,725	4,725	1.000	4,725
2006.1	198	3,941	3,941	1.000	3,941
2006.2	192	5,100	5,100	1.000	5,100
2007.1	186	4,747	4,747	1.000	4,747
2007.2	180	6,506	6,506	1.000	6,506
2008.1	174	4,464	4,464	1.000	4,464
2008.2	168	5,339	5,339	1.000	5,339
2009.1	162	4,413	4,414	1.000	4,414
2009.2	156	4,462	4,462	1.000	4,462
2010.1	150	3,370	3,370	1.000	3,370
2010.2	144	6,242	6,242	1.000	6,242
2011.1	138	3,435	3,435	1.000	3,435
2011.2	132	4,568	4,568	1.000	4,568
2012.1	126	2,664	2,664	1.000	2,664
2012.2	120	5,400	5,400	1.000	5,400
2013.1	114	4,640	4,640	1.000	4,640
2013.2	108	4,682	4,682	1.000	4,682
2014.1	102	3,326	3,336	1.000	3,336
2014.2	96	6,244	6,244	1.000	6,244
2015.1	90	3,798	3,799	1.000	3,799
2015.2	84	5,613	5,618	1.000	5,618
2016.1	78	3,862	3,862	1.000	3,863
2016.2	72	6,450	6,450	1.000	6,451
2017.1	66	4,371	4,372	1.000	4,371
2017.2	60	4,756	4,785	1.000	4,784
2018.1	54	4,730	4,730	0.999	4,727
2018.2	48	5,588	5,591	0.998	5,578
2019.1	42	3,794	3,794	0.998	3,787
2019.2	36	5,521	5,528	0.998	5,517
2020.1	30	4,359	4,376	0.998	4,368
2020.2	24	3,598	3,609	0.990	3,571
2021.1	18	3,104	3,153	0.975	3,073
2021.2	12	6,739	7,364	0.921	6,782
2022.1	6	3,448	4,757	0.844	4,013
Total		189,402	191,467		189,983

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	418	418	1.000	418
2003.1	234	318	318	1.000	318
2003.2	228	489	489	1.000	489
2004.1	222	309	309	1.000	309
2004.2	216	298	298	1.000	298
2005.1	210	350	350	1.000	350
2005.2	204	347	347	1.000	347
2006.1	198	205	205	1.000	205
2006.2	192	419	419	1.000	419
2007.1	186	330	330	1.000	330
2007.2	180	377	377	1.000	377
2008.1	174	200	200	1.000	200
2008.2	168	279	279	1.000	279
2009.1	162	112	112	1.000	112
2009.2	156	409	409	1.000	409
2010.1	150	206	206	1.000	206
2010.2	144	419	419	1.000	419
2011.1	138	193	193	1.000	193
2011.2	132	351	351	1.000	351
2012.1	126	184	184	1.000	184
2012.2	120	678	678	1.000	678
2013.1	114	319	319	1.000	319
2013.2	108	327	327	1.000	327
2014.1	102	263	263	1.000	263
2014.2	96	594	594	1.000	594
2015.1	90	255	255	1.000	255
2015.2	84	534	534	1.000	534
2016.1	78	444	444	1.000	444
2016.2	72	622	622	1.000	622
2017.1	66	369	369	1.001	369
2017.2	60	678	678	1.001	678
2018.1	54	510	510	1.001	510
2018.2	48	596	596	1.001	597
2019.1	42	402	402	1.000	402
2019.2	36	550	550	0.999	549
2020.1	30	805	817	0.999	816
2020.2	24	623	626	0.997	624
2021.1	18	448	466	0.994	463
2021.2	12	798	825	0.984	811
2022.1	6	305	453	0.915	414
Total		16,334	16,541		16,484

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)	(6)
			Reported Incurred Claim Amount and ALAE: Development Method		
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate
2002.2	240	2,797	2,797	1.000	2,797
2003.1	234	874	879	1.000	879
2003.2	228	2,973	2,973	1.000	2,973
2004.1	222	2,441	2,441	1.000	2,441
2004.2	216	2,631	2,631	1.000	2,631
2005.1	210	3,786	3,786	1.000	3,786
2005.2	204	5,284	5,284	1.000	5,284
2006.1	198	4,715	4,715	1.000	4,715
2006.2	192	4,161	4,444	1.000	4,444
2007.1	186	1,300	1,300	1.000	1,300
2007.2	180	5,100	5,100	1.000	5,100
2008.1	174	2,623	2,623	1.000	2,623
2008.2	168	2,815	2,815	1.000	2,815
2009.1	162	3,435	3,507	1.000	3,507
2009.2	156	4,736	4,736	1.000	4,738
2010.1	150	4,770	4,770	0.999	4,764
2010.2	144	1,788	1,990	0.996	1,982
2011.1	138	2,052	2,213	0.993	2,198
2011.2	132	6,661	7,363	0.987	7,267
2012.1	126	3,520	3,520	0.995	3,500
2012.2	120	8,138	8,189	0.988	8,093
2013.1	114	2,351	2,351	0.980	2,304
2013.2	108	3,440	3,816	0.978	3,734
2014.1	102	1,200	2,106	0.989	2,083
2014.2	96	5,755	6,097	0.974	5,937
2015.1	90	7,566	8,898	0.976	8,680
2015.2	84	5,514	7,541	0.971	7,323
2016.1	78	4,329	6,177	0.968	5,978
2016.2	72	6,894	10,556	0.955	10,081
2017.1	66	2,148	5,379	0.978	5,260
2017.2	60	2,392	8,736	0.983	8,588
2018.1	54	3,039	7,947	1.019	8,095
2018.2	48	414	5,883	1.026	6,038
2019.1	42	2,027	5,864	1.059	6,211
2019.2	36	433	6,115	1.167	7,137
2020.1	30	108	3,108	1.394	4,332
2020.2	24	1,174	5,332	1.818	9,696
2021.1	18	14	805	2.152	1,732
2021.2	12	11	1,958	2.875	5,630
2022.1	6	50	921	7.828	7,213
Total		125,460	177,666		193,887

Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	7,981	1.000	7,981
2003.1	234	7,484	1.000	7,484
2003.2	228	7,073	1.000	7,073
2004.1	222	6,596	1.000	6,596
2004.2	216	6,836	1.000	6,836
2005.1	210	6,442	1.000	6,442
2005.2	204	7,446	1.000	7,446
2006.1	198	6,859	1.000	6,859
2006.2	192	7,636	1.000	7,636
2007.1	186	6,661	1.000	6,661
2007.2	180	7,050	1.000	7,050
2008.1	174	6,471	1.000	6,471
2008.2	168	6,777	1.000	6,777
2009.1	162	6,201	1.000	6,201
2009.2	156	7,036	1.000	7,035
2010.1	150	6,184	1.000	6,184
2010.2	144	7,449	1.000	7,448
2011.1	138	7,015	1.000	7,014
2011.2	132	7,011	1.000	7,010
2012.1	126	6,658	1.000	6,656
2012.2	120	7,744	1.000	7,742
2013.1	114	7,173	1.000	7,170
2013.2	108	8,618	1.000	8,614
2014.1	102	7,567	1.000	7,564
2014.2	96	8,821	0.999	8,816
2015.1	90	8,093	0.999	8,085
2015.2	84	8,828	0.998	8,814
2016.1	78	7,761	0.997	7,741
2016.2	72	9,060	0.997	9,029
2017.1	66	8,618	0.995	8,571
2017.2	60	9,056	0.993	8,991
2018.1	54	8,720	0.990	8,634
2018.2	48	8,866	0.986	8,744
2019.1	42	9,012	0.982	8,853
2019.2	36	9,190	0.986	9,061
2020.1	30	5,955	0.988	5,881
2020.2	24	6,056	1.026	6,214
2021.1	18	5,391	1.066	5,748
2021.2	12	7,113	1.074	7,637
2022.1	6	4,570	1.163	5,316
Total		295,078		296,082

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	22,311	1.000	22,311
2003.1	234	21,591	1.000	21,591
2003.2	228	19,748	1.000	19,748
2004.1	222	20,359	1.000	20,359
2004.2	216	22,514	1.000	22,514
2005.1	210	22,494	1.000	22,494
2005.2	204	25,852	1.000	25,852
2006.1	198	26,425	1.000	26,425
2006.2	192	32,321	1.000	32,321
2007.1	186	30,643	1.000	30,643
2007.2	180	33,104	1.000	33,104
2008.1	174	32,851	1.000	32,851
2008.2	168	35,309	1.000	35,309
2009.1	162	34,399	1.000	34,399
2009.2	156	37,468	1.000	37,467
2010.1	150	32,649	1.000	32,648
2010.2	144	39,311	1.000	39,310
2011.1	138	40,120	1.000	40,119
2011.2	132	35,010	1.000	35,009
2012.1	126	34,575	1.000	34,574
2012.2	120	40,523	1.000	40,522
2013.1	114	38,045	1.000	38,044
2013.2	108	43,630	1.000	43,628
2014.1	102	40,475	1.000	40,473
2014.2	96	43,372	1.000	43,370
2015.1	90	41,471	1.000	41,468
2015.2	84	42,233	1.000	42,229
2016.1	78	37,631	1.000	37,627
2016.2	72	41,297	1.000	41,291
2017.1	66	40,812	1.000	40,805
2017.2	60	42,023	1.000	42,015
2018.1	54	43,578	1.000	43,569
2018.2	48	39,569	1.000	39,560
2019.1	42	40,796	1.000	40,786
2019.2	36	39,084	1.000	39,075
2020.1	30	27,511	1.000	27,499
2020.2	24	26,583	0.997	26,496
2021.1	18	24,969	1.004	25,069
2021.2	12	32,684	1.006	32,884
2022.1	6	28,438	1.081	30,729
Total		1,353,778		1,356,187

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	10,187	1.000	10,187
2003.1	234	8,697	1.000	8,697
2003.2	228	8,776	1.000	8,776
2004.1	222	8,406	1.000	8,406
2004.2	216	10,077	1.000	10,077
2005.1	210	10,544	1.000	10,544
2005.2	204	12,400	1.000	12,400
2006.1	198	11,793	1.000	11,793
2006.2	192	13,388	1.000	13,388
2007.1	186	12,116	1.000	12,116
2007.2	180	13,185	1.000	13,185
2008.1	174	11,753	1.000	11,753
2008.2	168	12,152	1.000	12,152
2009.1	162	10,798	1.000	10,798
2009.2	156	12,288	1.000	12,288
2010.1	150	10,503	1.000	10,503
2010.2	144	12,705	1.000	12,705
2011.1	138	12,055	1.000	12,055
2011.2	132	12,214	1.000	12,214
2012.1	126	11,638	1.000	11,638
2012.2	120	13,507	1.000	13,507
2013.1	114	13,132	1.000	13,132
2013.2	108	15,333	1.000	15,333
2014.1	102	13,675	1.000	13,675
2014.2	96	15,697	1.000	15,696
2015.1	90	14,045	1.000	14,044
2015.2	84	15,724	1.000	15,723
2016.1	78	13,570	1.000	13,569
2016.2	72	16,058	1.000	16,057
2017.1	66	14,963	1.000	14,961
2017.2	60	16,249	1.000	16,247
2018.1	54	15,802	1.000	15,800
2018.2	48	15,771	1.000	15,769
2019.1	42	15,564	1.000	15,561
2019.2	36	16,458	1.000	16,455
2020.1	30	10,176	1.000	10,175
2020.2	24	11,050	0.999	11,044
2021.1	18	10,085	0.999	10,077
2021.2	12	14,552	0.994	14,470
2022.1	6	11,884	0.978	11,624
Total		508,970		508,596

Province of Alberta

Collision

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	27,239	1.000	27,239
2003.1	234	26,632	1.000	26,632
2003.2	228	25,412	1.000	25,412
2004.1	222	28,349	1.000	28,349
2004.2	216	31,610	1.000	31,610
2005.1	210	32,092	1.000	32,092
2005.2	204	36,677	1.000	36,677
2006.1	198	37,742	1.000	37,741
2006.2	192	46,633	1.000	46,632
2007.1	186	45,255	1.000	45,254
2007.2	180	44,266	1.000	44,265
2008.1	174	40,954	1.000	40,953
2008.2	168	40,020	1.000	40,019
2009.1	162	38,449	1.000	38,448
2009.2	156	42,192	1.000	42,191
2010.1	150	34,581	1.000	34,580
2010.2	144	40,324	1.000	40,323
2011.1	138	43,036	1.000	43,034
2011.2	132	35,468	1.000	35,466
2012.1	126	35,140	1.000	35,137
2012.2	120	41,649	1.000	41,645
2013.1	114	37,736	1.000	37,732
2013.2	108	44,201	1.000	44,195
2014.1	102	39,757	1.000	39,751
2014.2	96	42,323	1.000	42,315
2015.1	90	39,934	1.000	39,926
2015.2	84	40,465	1.000	40,455
2016.1	78	36,085	1.000	36,075
2016.2	72	41,972	1.000	41,959
2017.1	66	41,096	1.000	41,079
2017.2	60	42,678	1.000	42,658
2018.1	54	44,695	0.999	44,670
2018.2	48	42,961	0.999	42,934
2019.1	42	43,632	0.999	43,602
2019.2	36	42,965	0.999	42,927
2020.1	30	29,833	0.998	29,787
2020.2	24	26,569	0.996	26,464
2021.1	18	23,234	0.989	22,978
2021.2	12	34,882	0.934	32,571
2022.1	6	25,913	0.747	19,360
Total		1,494,651		1,485,138

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	24,135	1.000	24,135
2003.1	234	20,110	1.000	20,110
2003.2	228	22,949	1.000	22,949
2004.1	222	18,912	1.000	18,912
2004.2	216	27,538	1.000	27,538
2005.1	210	29,597	1.000	29,597
2005.2	204	27,889	1.000	27,889
2006.1	198	22,280	1.000	22,280
2006.2	192	31,992	1.000	31,991
2007.1	186	28,051	1.000	28,051
2007.2	180	36,870	1.000	36,870
2008.1	174	23,659	1.000	23,659
2008.2	168	31,544	1.000	31,544
2009.1	162	21,405	1.000	21,405
2009.2	156	33,705	1.000	33,705
2010.1	150	19,397	1.000	19,397
2010.2	144	62,305	1.000	62,306
2011.1	138	19,785	1.000	19,785
2011.2	132	31,030	1.000	31,030
2012.1	126	19,217	1.000	19,217
2012.2	120	57,060	1.000	57,061
2013.1	114	25,559	1.000	25,559
2013.2	108	45,103	1.000	45,103
2014.1	102	20,492	1.000	20,492
2014.2	96	55,115	1.000	55,115
2015.1	90	24,061	1.000	24,061
2015.2	84	51,149	1.000	51,149
2016.1	78	34,592	1.000	34,593
2016.2	72	65,817	1.000	65,818
2017.1	66	25,759	1.000	25,760
2017.2	60	40,173	1.000	40,174
2018.1	54	24,264	1.000	24,265
2018.2	48	42,208	1.000	42,209
2019.1	42	24,005	1.000	24,007
2019.2	36	41,022	1.000	41,028
2020.1	30	45,397	1.000	45,413
2020.2	24	33,582	1.003	33,676
2021.1	18	20,506	1.007	20,649
2021.2	12	45,077	1.018	45,874
2022.1	6	22,370	1.118	25,000
Total		1,295,681		1,299,374

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	5,294	1.000	5,294
2003.1	234	4,609	1.000	4,609
2003.2	228	4,756	1.000	4,756
2004.1	222	4,825	1.000	4,825
2004.2	216	4,490	1.000	4,490
2005.1	210	4,067	1.000	4,067
2005.2	204	5,004	1.000	5,004
2006.1	198	4,667	1.000	4,667
2006.2	192	5,671	1.000	5,671
2007.1	186	5,006	1.000	5,006
2007.2	180	4,799	1.000	4,799
2008.1	174	4,229	1.000	4,229
2008.2	168	4,403	1.000	4,403
2009.1	162	3,663	1.000	3,663
2009.2	156	3,967	1.000	3,967
2010.1	150	2,851	1.000	2,851
2010.2	144	3,261	1.000	3,261
2011.1	138	2,642	1.000	2,642
2011.2	132	2,484	1.000	2,484
2012.1	126	2,018	1.000	2,018
2012.2	120	2,553	1.000	2,553
2013.1	114	2,687	1.000	2,687
2013.2	108	3,044	1.000	3,044
2014.1	102	2,752	1.000	2,752
2014.2	96	3,213	1.000	3,212
2015.1	90	3,811	1.000	3,811
2015.2	84	4,405	1.000	4,404
2016.1	78	4,310	1.000	4,309
2016.2	72	4,711	1.000	4,710
2017.1	66	4,823	1.000	4,822
2017.2	60	5,660	1.000	5,659
2018.1	54	4,533	1.000	4,532
2018.2	48	5,050	1.000	5,050
2019.1	42	4,177	1.000	4,177
2019.2	36	4,737	1.000	4,737
2020.1	30	3,528	1.000	3,528
2020.2	24	3,328	1.000	3,329
2021.1	18	2,818	1.000	2,818
2021.2	12	3,719	0.999	3,716
2022.1	6	4,367	1.003	4,379
Total		160,932		160,935

Province of Alberta

All Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	2,295	1.000	2,295
2003.1	234	2,129	1.000	2,129
2003.2	228	2,362	1.000	2,362
2004.1	222	2,231	1.000	2,231
2004.2	216	2,639	1.000	2,639
2005.1	210	2,468	1.000	2,468
2005.2	204	2,221	1.000	2,221
2006.1	198	2,002	1.000	2,002
2006.2	192	2,326	1.000	2,326
2007.1	186	2,158	1.000	2,158
2007.2	180	2,404	1.000	2,404
2008.1	174	1,717	1.000	1,717
2008.2	168	1,446	1.000	1,446
2009.1	162	999	1.000	999
2009.2	156	1,178	1.000	1,178
2010.1	150	1,232	1.000	1,232
2010.2	144	2,384	1.000	2,384
2011.1	138	1,835	1.000	1,835
2011.2	132	2,130	1.000	2,130
2012.1	126	1,569	1.000	1,569
2012.2	120	2,108	1.000	2,108
2013.1	114	1,586	1.000	1,586
2013.2	108	1,872	1.000	1,872
2014.1	102	1,313	1.000	1,313
2014.2	96	1,643	1.000	1,643
2015.1	90	1,268	1.000	1,268
2015.2	84	1,529	1.000	1,529
2016.1	78	1,194	1.000	1,194
2016.2	72	1,729	1.000	1,729
2017.1	66	1,216	1.000	1,216
2017.2	60	1,164	1.000	1,164
2018.1	54	940	1.000	940
2018.2	48	936	1.000	936
2019.1	42	656	1.000	656
2019.2	36	827	1.000	827
2020.1	30	637	1.000	637
2020.2	24	566	1.000	566
2021.1	18	485	0.996	483
2021.2	12	992	0.971	963
2022.1	6	604	0.875	529
Total		62,990		62,884

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	146	1.000	146
2003.1	234	123	1.000	123
2003.2	228	149	1.000	149
2004.1	222	111	1.000	111
2004.2	216	119	1.000	119
2005.1	210	110	1.000	110
2005.2	204	103	1.000	103
2006.1	198	96	1.000	96
2006.2	192	139	1.000	139
2007.1	186	104	1.000	104
2007.2	180	109	1.000	109
2008.1	174	59	1.000	59
2008.2	168	71	1.000	71
2009.1	162	35	1.000	35
2009.2	156	93	1.000	93
2010.1	150	36	1.000	36
2010.2	144	132	1.000	132
2011.1	138	47	1.000	47
2011.2	132	84	1.000	84
2012.1	126	34	1.000	34
2012.2	120	170	1.000	170
2013.1	114	69	1.000	69
2013.2	108	84	1.000	84
2014.1	102	46	1.000	46
2014.2	96	138	1.000	138
2015.1	90	54	1.000	54
2015.2	84	129	1.000	129
2016.1	78	72	1.000	72
2016.2	72	139	1.000	139
2017.1	66	70	1.000	70
2017.2	60	127	1.000	127
2018.1	54	70	1.000	70
2018.2	48	111	1.000	111
2019.1	42	75	0.999	75
2019.2	36	119	1.000	119
2020.1	30	146	1.001	146
2020.2	24	131	1.000	131
2021.1	18	87	1.003	87
2021.2	12	137	1.003	137
2022.1	6	66	1.042	69
Total		3,940		3,944

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2022

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240	31	1.000	31
2003.1	234	10	1.000	10
2003.2	228	20	1.000	20
2004.1	222	11	1.000	11
2004.2	216	16	1.000	16
2005.1	210	25	1.000	25
2005.2	204	12	1.000	12
2006.1	198	19	1.000	19
2006.2	192	21	1.000	21
2007.1	186	8	1.000	8
2007.2	180	22	1.000	22
2008.1	174	8	1.000	8
2008.2	168	17	1.000	17
2009.1	162	12	1.000	12
2009.2	156	23	0.996	23
2010.1	150	15	0.984	15
2010.2	144	14	0.977	14
2011.1	138	10	0.971	10
2011.2	132	29	0.961	28
2012.1	126	18	0.928	17
2012.2	120	22	0.918	20
2013.1	114	21	0.878	18
2013.2	108	30	0.838	25
2014.1	102	18	0.812	15
2014.2	96	38	0.776	30
2015.1	90	35	0.752	26
2015.2	84	38	0.708	27
2016.1	78	33	0.656	22
2016.2	72	51	0.604	31
2017.1	66	32	0.570	18
2017.2	60	58	0.532	31
2018.1	54	46	0.504	23
2018.2	48	62	0.476	30
2019.1	42	60	0.451	27
2019.2	36	75	0.459	34
2020.1	30	36	0.518	19
2020.2	24	41	0.737	30
2021.1	18	13	0.856	11
2021.2	12	18	1.037	19
2022.1	6	23	1.406	32
Total		1,091		826

Bodily Injury - Adjusted

Coverage = BI - Adjusted
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.043 (CI = +/-0.008; p = 0.000)	-0.171 (CI = +/-0.075; p = 0.000)	0.816	+4.43%
Loss Cost	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.166 (CI = +/-0.077; p = 0.000)	0.817	+4.53%
Loss Cost	2006.2	0.046 (CI = +/-0.008; p = 0.000)	-0.173 (CI = +/-0.078; p = 0.000)	0.813	+4.66%
Loss Cost	2007.1	0.047 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.079; p = 0.000)	0.821	+4.84%
Loss Cost	2007.2	0.048 (CI = +/-0.009; p = 0.000)	-0.170 (CI = +/-0.081; p = 0.000)	0.811	+4.95%
Loss Cost	2008.1	0.049 (CI = +/-0.010; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.000)	0.811	+5.07%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.174 (CI = +/-0.084; p = 0.000)	0.812	+5.28%
Loss Cost	2009.1	0.052 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.087; p = 0.000)	0.806	+5.35%
Loss Cost	2009.2	0.052 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.091; p = 0.001)	0.781	+5.37%
Loss Cost	2010.1	0.053 (CI = +/-0.013; p = 0.000)	-0.171 (CI = +/-0.095; p = 0.001)	0.772	+5.39%
Loss Cost	2010.2	0.049 (CI = +/-0.014; p = 0.000)	-0.157 (CI = +/-0.094; p = 0.002)	0.732	+5.02%
Loss Cost	2011.1	0.048 (CI = +/-0.015; p = 0.000)	-0.162 (CI = +/-0.098; p = 0.003)	0.716	+4.88%
Loss Cost	2011.2	0.044 (CI = +/-0.016; p = 0.000)	-0.149 (CI = +/-0.099; p = 0.005)	0.658	+4.53%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	-0.159 (CI = +/-0.101; p = 0.004)	0.642	+4.22%
Loss Cost	2012.2	0.039 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.106; p = 0.008)	0.568	+3.98%
Loss Cost	2013.1	0.035 (CI = +/-0.020; p = 0.002)	-0.164 (CI = +/-0.108; p = 0.006)	0.556	+3.58%
Loss Cost	2013.2	0.032 (CI = +/-0.022; p = 0.008)	-0.152 (CI = +/-0.113; p = 0.012)	0.455	+3.20%
Loss Cost	2014.1	0.027 (CI = +/-0.024; p = 0.029)	-0.165 (CI = +/-0.116; p = 0.008)	0.455	+2.72%
Loss Cost	2014.2	0.019 (CI = +/-0.025; p = 0.122)	-0.143 (CI = +/-0.114; p = 0.018)	0.325	+1.91%
Loss Cost	2015.1	0.013 (CI = +/-0.027; p = 0.322)	-0.159 (CI = +/-0.116; p = 0.011)	0.363	+1.28%
Loss Cost	2015.2	0.007 (CI = +/-0.030; p = 0.642)	-0.143 (CI = +/-0.122; p = 0.025)	0.267	+0.66%
Loss Cost	2016.1	0.000 (CI = +/-0.034; p = 0.994)	-0.157 (CI = +/-0.128; p = 0.021)	0.316	+0.01%
Loss Cost	2016.2	-0.009 (CI = +/-0.039; p = 0.628)	-0.138 (CI = +/-0.135; p = 0.046)	0.270	-0.87%
Loss Cost	2017.1	-0.016 (CI = +/-0.046; p = 0.430)	-0.153 (CI = +/-0.145; p = 0.042)	0.313	-1.64%
Severity	2005.2	0.063 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.050; p = 0.004)	0.951	+6.48%
Severity	2006.1	0.063 (CI = +/-0.005; p = 0.000)	-0.075 (CI = +/-0.051; p = 0.005)	0.948	+6.51%
Severity	2006.2	0.063 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.053; p = 0.006)	0.943	+6.54%
Severity	2007.1	0.064 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.054; p = 0.010)	0.942	+6.63%
Severity	2007.2	0.065 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.055; p = 0.010)	0.937	+6.69%
Severity	2008.1	0.067 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.054; p = 0.018)	0.942	+6.88%
Severity	2008.2	0.069 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.004)	0.951	+7.15%
Severity	2009.1	0.072 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.044; p = 0.005)	0.963	+7.43%
Severity	2009.2	0.074 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.042; p = 0.001)	0.967	+7.64%
Severity	2010.1	0.076 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.038; p = 0.002)	0.975	+7.89%
Severity	2010.2	0.075 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.003)	0.971	+7.82%
Severity	2011.1	0.076 (CI = +/-0.006; p = 0.000)	-0.059 (CI = +/-0.040; p = 0.006)	0.969	+7.91%
Severity	2011.2	0.074 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.012)	0.969	+7.67%
Severity	2012.1	0.076 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.036; p = 0.020)	0.974	+7.91%
Severity	2012.2	0.078 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.033; p = 0.005)	0.977	+8.16%
Severity	2013.1	0.080 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.034; p = 0.009)	0.977	+8.30%
Severity	2013.2	0.081 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.035; p = 0.007)	0.975	+8.44%
Severity	2014.1	0.081 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.009)	0.971	+8.39%
Severity	2014.2	0.079 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.019)	0.966	+8.17%
Severity	2015.1	0.079 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.041; p = 0.029)	0.960	+8.18%
Severity	2015.2	0.078 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.047)	0.948	+8.14%
Severity	2016.1	0.081 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.086)	0.950	+8.49%
Severity	2016.2	0.086 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.045; p = 0.038)	0.952	+8.96%
Severity	2017.1	0.090 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.069)	0.958	+9.44%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.084; p = 0.028)	0.440	-1.93%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.086; p = 0.040)	0.390	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.097 (CI = +/-0.089; p = 0.034)	0.370	-1.76%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	-0.093 (CI = +/-0.091; p = 0.047)	0.317	-1.68%
Frequency	2007.2	-0.016 (CI = +/-0.011; p = 0.005)	-0.095 (CI = +/-0.095; p = 0.049)	0.303	-1.63%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.006)	-0.098 (CI = +/-0.098; p = 0.049)	0.287	-1.70%
Frequency	2008.2	-0.018 (CI = +/-0.013; p = 0.008)	-0.096 (CI = +/-0.102; p = 0.063)	0.284	-1.74%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.006)	-0.105 (CI = +/-0.104; p = 0.048)	0.305	-1.93%
Frequency	2009.2	-0.021 (CI = +/-0.014; p = 0.005)	-0.097 (CI = +/-0.107; p = 0.075)	0.320	-2.10%
Frequency	2010.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.106 (CI = +/-0.110; p = 0.058)	0.337	-2.32%
Frequency	2010.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.094 (CI = +/-0.112; p = 0.097)	0.367	-2.60%
Frequency	2011.1	-0.029 (CI = +/-0.017; p = 0.003)	-0.102 (CI = +/-0.116; p = 0.081)	0.371	-2.81%
Frequency	2011.2	-0.030 (CI = +/-0.019; p = 0.004)	-0.098 (CI = +/-0.122; p = 0.109)	0.367	-2.92%
Frequency	2012.1	-0.035 (CI = +/-0.020; p = 0.002)	-0.116 (CI = +/-0.121; p = 0.059)	0.436	-3.42%
Frequency	2012.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.100 (CI = +/-0.123; p = 0.106)	0.476	-3.86%
Frequency	2013.1	-0.045 (CI = +/-0.023; p = 0.001)	-0.116 (CI = +/-0.124; p = 0.065)	0.517	-4.36%
Frequency	2013.2	-0.050 (CI = +/-0.025; p = 0.001)	-0.101 (CI = +/-0.128; p = 0.115)	0.548	-4.83%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	-0.113 (CI = +/-0.134; p = 0.092)	0.546	-5.24%
Frequency	2014.2	-0.060 (CI = +/-0.030; p = 0.001)	-0.096 (CI = +/-0.139; p = 0.159)	0.572	-5.79%
Frequency	2015.1	-0.066 (CI = +/-0.033; p = 0.001)	-0.112 (CI = +/-0.144; p = 0.117)	0.581	-6.38%
Frequency	2015.2	-0.072 (CI = +/-0.038; p = 0.002)	-0.098 (CI = +/-0.155; p = 0.192)	0.588	-6.92%
Frequency	2016.1	-0.081 (CI = +/-0.042; p = 0.002)	-0.119 (CI = +/-0.159; p = 0.128)	0.613	-7.81%
Frequency	2016.2	-0.095 (CI = +/-0.047; p = 0.001)	-0.090 (CI = +/-0.164; p = 0.245)	0.666	-9.02%
Frequency	2017.1	-0.107 (CI = +/-0.054; p = 0.002)	-0.112 (CI = +/-0.171; p = 0.168)	0.680	-10.12%

Bodily Injury - Adjusted

Coverage = BI - Adjusted
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	2005.2	0.045 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.074; p = 0.000)	0.834	+4.64%
Loss Cost	2006.1	0.047 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.075; p = 0.000)	0.837	+4.77%
Loss Cost	2006.2	0.048 (CI = +/-0.008; p = 0.000)	-0.161 (CI = +/-0.076; p = 0.000)	0.835	+4.92%
Loss Cost	2007.1	0.050 (CI = +/-0.009; p = 0.000)	-0.150 (CI = +/-0.075; p = 0.000)	0.847	+5.14%
Loss Cost	2007.2	0.051 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.077; p = 0.000)	0.839	+5.26%
Loss Cost	2008.1	0.053 (CI = +/-0.010; p = 0.000)	-0.148 (CI = +/-0.078; p = 0.001)	0.843	+5.44%
Loss Cost	2008.2	0.055 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.078; p = 0.000)	0.847	+5.67%
Loss Cost	2009.1	0.056 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.081; p = 0.001)	0.845	+5.80%
Loss Cost	2009.2	0.057 (CI = +/-0.012; p = 0.000)	-0.154 (CI = +/-0.084; p = 0.001)	0.826	+5.84%
Loss Cost	2010.1	0.058 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.088; p = 0.002)	0.819	+5.92%
Loss Cost	2010.2	0.054 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.087; p = 0.004)	0.791	+5.56%
Loss Cost	2011.1	0.053 (CI = +/-0.014; p = 0.000)	-0.140 (CI = +/-0.091; p = 0.005)	0.776	+5.47%
Loss Cost	2011.2	0.050 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.092; p = 0.009)	0.731	+5.13%
Loss Cost	2012.1	0.048 (CI = +/-0.017; p = 0.000)	-0.137 (CI = +/-0.096; p = 0.008)	0.712	+4.87%
Loss Cost	2012.2	0.045 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.100; p = 0.014)	0.649	+4.65%
Loss Cost	2013.1	0.042 (CI = +/-0.020; p = 0.000)	-0.142 (CI = +/-0.105; p = 0.011)	0.629	+4.30%
Loss Cost	2013.2	0.039 (CI = +/-0.022; p = 0.002)	-0.132 (CI = +/-0.109; p = 0.021)	0.538	+3.94%
Loss Cost	2014.1	0.034 (CI = +/-0.025; p = 0.010)	-0.144 (CI = +/-0.115; p = 0.018)	0.520	+3.50%
Loss Cost	2014.2	0.027 (CI = +/-0.026; p = 0.046)	-0.124 (CI = +/-0.112; p = 0.033)	0.386	+2.69%
Loss Cost	2015.1	0.021 (CI = +/-0.029; p = 0.149)	-0.139 (CI = +/-0.118; p = 0.025)	0.389	+2.08%
Loss Cost	2015.2	0.015 (CI = +/-0.033; p = 0.347)	-0.126 (CI = +/-0.124; p = 0.047)	0.254	+1.48%
Loss Cost	2016.1	0.009 (CI = +/-0.039; p = 0.629)	-0.139 (CI = +/-0.136; p = 0.046)	0.270	+0.87%
Loss Cost	2016.2	0.000 (CI = +/-0.045; p = 0.994)	-0.123 (CI = +/-0.144; p = 0.085)	0.157	-0.02%
Loss Cost	2017.1	-0.008 (CI = +/-0.057; p = 0.759)	-0.136 (CI = +/-0.163; p = 0.089)	0.175	-0.76%
Severity	2005.2	0.062 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.050; p = 0.002)	0.948	+6.39%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.052; p = 0.004)	0.945	+6.41%
Severity	2006.2	0.062 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.053; p = 0.004)	0.939	+6.44%
Severity	2007.1	0.063 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.055; p = 0.008)	0.938	+6.53%
Severity	2007.2	0.064 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.056; p = 0.008)	0.932	+6.58%
Severity	2008.1	0.066 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.015)	0.937	+6.79%
Severity	2008.2	0.068 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.051; p = 0.003)	0.947	+7.06%
Severity	2009.1	0.071 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.959	+7.36%
Severity	2009.2	0.073 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.044; p = 0.001)	0.963	+7.58%
Severity	2010.1	0.076 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.972	+7.86%
Severity	2010.2	0.075 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.041; p = 0.004)	0.967	+7.79%
Severity	2011.1	0.076 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.042; p = 0.008)	0.965	+7.88%
Severity	2011.2	0.074 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.040; p = 0.013)	0.965	+7.63%
Severity	2012.1	0.076 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.038; p = 0.027)	0.970	+7.90%
Severity	2012.2	0.078 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.035; p = 0.007)	0.974	+8.16%
Severity	2013.1	0.080 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.015)	0.974	+8.33%
Severity	2013.2	0.081 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.037; p = 0.012)	0.971	+8.48%
Severity	2014.1	0.081 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.040; p = 0.016)	0.966	+8.43%
Severity	2014.2	0.079 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.030)	0.960	+8.20%
Severity	2015.1	0.079 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.046)	0.952	+8.21%
Severity	2015.2	0.079 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.069)	0.937	+8.17%
Severity	2016.1	0.083 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.050; p = 0.141)	0.941	+8.63%
Severity	2016.2	0.088 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.070)	0.945	+9.16%
Severity	2017.1	0.094 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.047; p = 0.146)	0.957	+9.90%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.079; p = 0.051)	0.369	-1.65%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.073 (CI = +/-0.081; p = 0.076)	0.308	-1.54%
Frequency	2006.2	-0.014 (CI = +/-0.009; p = 0.004)	-0.079 (CI = +/-0.083; p = 0.060)	0.284	-1.42%
Frequency	2007.1	-0.013 (CI = +/-0.010; p = 0.011)	-0.073 (CI = +/-0.085; p = 0.089)	0.219	-1.30%
Frequency	2007.2	-0.012 (CI = +/-0.010; p = 0.021)	-0.076 (CI = +/-0.088; p = 0.087)	0.204	-1.24%
Frequency	2008.1	-0.013 (CI = +/-0.011; p = 0.029)	-0.077 (CI = +/-0.091; p = 0.094)	0.180	-1.27%
Frequency	2008.2	-0.013 (CI = +/-0.012; p = 0.038)	-0.076 (CI = +/-0.095; p = 0.112)	0.176	-1.29%
Frequency	2009.1	-0.015 (CI = +/-0.013; p = 0.030)	-0.083 (CI = +/-0.098; p = 0.092)	0.192	-1.45%
Frequency	2009.2	-0.016 (CI = +/-0.014; p = 0.024)	-0.076 (CI = +/-0.101; p = 0.132)	0.207	-1.62%
Frequency	2010.1	-0.018 (CI = +/-0.015; p = 0.021)	-0.084 (CI = +/-0.105; p = 0.111)	0.218	-1.80%
Frequency	2010.2	-0.021 (CI = +/-0.016; p = 0.014)	-0.073 (CI = +/-0.107; p = 0.169)	0.251	-2.07%
Frequency	2011.1	-0.023 (CI = +/-0.018; p = 0.015)	-0.080 (CI = +/-0.112; p = 0.152)	0.246	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.019; p = 0.020)	-0.077 (CI = +/-0.118; p = 0.188)	0.241	-2.33%
Frequency	2012.1	-0.028 (CI = +/-0.021; p = 0.010)	-0.094 (CI = +/-0.119; p = 0.113)	0.310	-2.81%
Frequency	2012.2	-0.033 (CI = +/-0.022; p = 0.006)	-0.080 (CI = +/-0.121; p = 0.181)	0.358	-3.24%
Frequency	2013.1	-0.038 (CI = +/-0.024; p = 0.004)	-0.095 (CI = +/-0.124; p = 0.123)	0.395	-3.72%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.003)	-0.082 (CI = +/-0.128; p = 0.194)	0.433	-4.19%
Frequency	2014.1	-0.047 (CI = +/-0.030; p = 0.005)	-0.092 (CI = +/-0.136; p = 0.168)	0.418	-4.54%
Frequency	2014.2	-0.052 (CI = +/-0.033; p = 0.005)	-0.078 (CI = +/-0.142; p = 0.256)	0.450	-5.09%
Frequency	2015.1	-0.058 (CI = +/-0.038; p = 0.006)	-0.093 (CI = +/-0.152; p = 0.205)	0.446	-5.66%
Frequency	2015.2	-0.064 (CI = +/-0.043; p = 0.008)	-0.081 (CI = +/-0.163; p = 0.295)	0.454	-6.19%
Frequency	2016.1	-0.074 (CI = +/-0.051; p = 0.009)	-0.103 (CI = +/-0.174; p = 0.214)	0.470	-7.14%
Frequency	2016.2	-0.088 (CI = +/-0.057; p = 0.007)	-0.078 (CI = +/-0.180; p = 0.348)	0.540	-8.41%
Frequency	2017.1	-0.102 (CI = +/-0.069; p = 0.010)	-0.104 (CI = +/-0.197; p = 0.253)	0.545	-9.70%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.009; p = 0.000)	-0.167 (CI = +/-0.072; p = 0.000)	-0.348 (CI = +/-0.149; p = 0.000)	0.816	+4.91%
Loss Cost	2006.1	0.050 (CI = +/-0.009; p = 0.000)	-0.160 (CI = +/-0.073; p = 0.000)	-0.359 (CI = +/-0.150; p = 0.000)	0.821	+5.08%
Loss Cost	2006.2	0.052 (CI = +/-0.009; p = 0.000)	-0.169 (CI = +/-0.073; p = 0.000)	-0.371 (CI = +/-0.148; p = 0.000)	0.822	+5.29%
Loss Cost	2007.1	0.054 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.072; p = 0.000)	-0.388 (CI = +/-0.145; p = 0.000)	0.839	+5.57%
Loss Cost	2007.2	0.056 (CI = +/-0.010; p = 0.000)	-0.165 (CI = +/-0.073; p = 0.000)	-0.398 (CI = +/-0.145; p = 0.000)	0.835	+5.76%
Loss Cost	2008.1	0.058 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.073; p = 0.000)	-0.412 (CI = +/-0.145; p = 0.000)	0.843	+6.01%
Loss Cost	2008.2	0.062 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.071; p = 0.000)	-0.429 (CI = +/-0.139; p = 0.000)	0.856	+6.36%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.072; p = 0.000)	-0.440 (CI = +/-0.141; p = 0.000)	0.858	+6.57%
Loss Cost	2009.2	0.065 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.074; p = 0.000)	-0.446 (CI = +/-0.145; p = 0.000)	0.843	+6.71%
Loss Cost	2010.1	0.067 (CI = +/-0.013; p = 0.000)	-0.160 (CI = +/-0.077; p = 0.000)	-0.455 (CI = +/-0.149; p = 0.000)	0.841	+6.89%
Loss Cost	2010.2	0.063 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.077; p = 0.001)	-0.440 (CI = +/-0.148; p = 0.000)	0.811	+6.53%
Loss Cost	2011.1	0.063 (CI = +/-0.016; p = 0.000)	-0.150 (CI = +/-0.081; p = 0.001)	-0.439 (CI = +/-0.155; p = 0.000)	0.798	+6.51%
Loss Cost	2011.2	0.060 (CI = +/-0.017; p = 0.000)	-0.142 (CI = +/-0.084; p = 0.002)	-0.427 (CI = +/-0.159; p = 0.000)	0.755	+6.19%
Loss Cost	2012.1	0.058 (CI = +/-0.019; p = 0.000)	-0.148 (CI = +/-0.088; p = 0.002)	-0.417 (CI = +/-0.166; p = 0.000)	0.738	+5.95%
Loss Cost	2012.2	0.057 (CI = +/-0.022; p = 0.000)	-0.145 (CI = +/-0.093; p = 0.004)	-0.412 (CI = +/-0.174; p = 0.000)	0.689	+5.83%
Loss Cost	2013.1	0.053 (CI = +/-0.024; p = 0.000)	-0.153 (CI = +/-0.097; p = 0.004)	-0.399 (CI = +/-0.183; p = 0.000)	0.675	+5.48%
Loss Cost	2013.2	0.050 (CI = +/-0.028; p = 0.002)	-0.147 (CI = +/-0.103; p = 0.009)	-0.388 (CI = +/-0.193; p = 0.001)	0.615	+5.16%
Loss Cost	2014.1	0.046 (CI = +/-0.032; p = 0.008)	-0.155 (CI = +/-0.109; p = 0.009)	-0.372 (CI = +/-0.205; p = 0.002)	0.609	+4.70%
Loss Cost	2014.2	0.036 (CI = +/-0.035; p = 0.042)	-0.139 (CI = +/-0.110; p = 0.018)	-0.342 (CI = +/-0.207; p = 0.004)	0.560	+3.71%
Loss Cost	2015.1	0.029 (CI = +/-0.041; p = 0.145)	-0.151 (CI = +/-0.117; p = 0.016)	-0.317 (CI = +/-0.221; p = 0.009)	0.574	+2.93%
Loss Cost	2015.2	0.022 (CI = +/-0.048; p = 0.343)	-0.141 (CI = +/-0.125; p = 0.031)	-0.296 (CI = +/-0.239; p = 0.020)	0.549	+2.18%
Loss Cost	2016.1	0.012 (CI = +/-0.059; p = 0.642)	-0.152 (CI = +/-0.136; p = 0.032)	-0.270 (CI = +/-0.265; p = 0.046)	0.559	+1.26%
Loss Cost	2016.2	-0.002 (CI = +/-0.072; p = 0.960)	-0.137 (CI = +/-0.146; p = 0.063)	-0.235 (CI = +/-0.290; p = 0.098)	0.565	-0.16%
Loss Cost	2017.1	-0.018 (CI = +/-0.092; p = 0.662)	-0.152 (CI = +/-0.162; p = 0.062)	-0.194 (CI = +/-0.333; p = 0.211)	0.571	-1.75%
Severity	2005.2	0.059 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.046; p = 0.001)	-0.080 (CI = +/-0.094; p = 0.095)	0.950	+6.08%
Severity	2006.1	0.059 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	-0.080 (CI = +/-0.097; p = 0.102)	0.946	+6.09%
Severity	2006.2	0.059 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.003)	-0.080 (CI = +/-0.099; p = 0.109)	0.940	+6.10%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.050; p = 0.005)	-0.085 (CI = +/-0.101; p = 0.096)	0.937	+6.18%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.052; p = 0.005)	-0.087 (CI = +/-0.104; p = 0.096)	0.930	+6.22%
Severity	2008.1	0.062 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.051; p = 0.010)	-0.100 (CI = +/-0.102; p = 0.054)	0.934	+6.44%
Severity	2008.2	0.065 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.048; p = 0.002)	-0.114 (CI = +/-0.094; p = 0.020)	0.943	+6.74%
Severity	2009.1	0.068 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.003)	-0.132 (CI = +/-0.085; p = 0.004)	0.956	+7.08%
Severity	2009.2	0.071 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.041; p = 0.001)	-0.143 (CI = +/-0.081; p = 0.001)	0.959	+7.32%
Severity	2010.1	0.074 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.038; p = 0.001)	-0.159 (CI = +/-0.073; p = 0.000)	0.967	+7.65%
Severity	2010.2	0.073 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.003)	-0.154 (CI = +/-0.074; p = 0.000)	0.962	+7.53%
Severity	2011.1	0.073 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.040; p = 0.005)	-0.158 (CI = +/-0.077; p = 0.000)	0.959	+7.63%
Severity	2011.2	0.070 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.008)	-0.145 (CI = +/-0.069; p = 0.000)	0.960	+7.26%
Severity	2012.1	0.073 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.016)	-0.157 (CI = +/-0.066; p = 0.000)	0.964	+7.56%
Severity	2012.2	0.076 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.033; p = 0.005)	-0.168 (CI = +/-0.062; p = 0.000)	0.967	+7.88%
Severity	2013.1	0.078 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.034; p = 0.009)	-0.175 (CI = +/-0.064; p = 0.000)	0.965	+8.06%
Severity	2013.2	0.079 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.008)	-0.181 (CI = +/-0.067; p = 0.000)	0.959	+8.23%
Severity	2014.1	0.078 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.038; p = 0.010)	-0.177 (CI = +/-0.072; p = 0.000)	0.950	+8.12%
Severity	2014.2	0.074 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.019)	-0.165 (CI = +/-0.071; p = 0.000)	0.939	+7.71%
Severity	2015.1	0.074 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.041; p = 0.026)	-0.162 (CI = +/-0.078; p = 0.001)	0.924	+7.63%
Severity	2015.2	0.072 (CI = +/-0.017; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.047)	-0.157 (CI = +/-0.085; p = 0.002)	0.891	+7.44%
Severity	2016.1	0.077 (CI = +/-0.020; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.089)	-0.172 (CI = +/-0.091; p = 0.002)	0.885	+7.96%
Severity	2016.2	0.084 (CI = +/-0.023; p = 0.000)	-0.047 (CI = +/-0.048; p = 0.052)	-0.190 (CI = +/-0.094; p = 0.002)	0.878	+8.75%
Severity	2017.1	0.094 (CI = +/-0.027; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.099)	-0.215 (CI = +/-0.097; p = 0.001)	0.892	+9.84%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.012)	-0.088 (CI = +/-0.071; p = 0.016)	-0.269 (CI = +/-0.146; p = 0.001)	0.606	-1.11%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.036)	-0.081 (CI = +/-0.072; p = 0.027)	-0.279 (CI = +/-0.147; p = 0.001)	0.586	-0.95%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.102)	-0.090 (CI = +/-0.072; p = 0.016)	-0.290 (CI = +/-0.146; p = 0.000)	0.591	-0.76%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.234)	-0.082 (CI = +/-0.072; p = 0.028)	-0.303 (CI = +/-0.146; p = 0.000)	0.576	-0.57%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.399)	-0.087 (CI = +/-0.074; p = 0.022)	-0.310 (CI = +/-0.148; p = 0.000)	0.578	-0.43%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.468)	-0.086 (CI = +/-0.077; p = 0.029)	-0.312 (CI = +/-0.153; p = 0.000)	0.567	-0.40%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.559)	-0.088 (CI = +/-0.080; p = 0.032)	-0.315 (CI = +/-0.157; p = 0.000)	0.564	-0.35%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.466)	-0.092 (CI = +/-0.083; p = 0.030)	-0.308 (CI = +/-0.162; p = 0.001)	0.566	-0.47%
Frequency	2009.2	-0.006 (CI = +/-0.014; p = 0.412)	-0.089 (CI = +/-0.086; p = 0.043)	-0.303 (CI = +/-0.167; p = 0.001)	0.567	-0.57%
Frequency	2010.1	-0.007 (CI = +/-0.016; p = 0.356)	-0.093 (CI = +/-0.090; p = 0.042)	-0.296 (CI = +/-0.173; p = 0.002)	0.566	-0.71%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.263)	-0.086 (CI = +/-0.092; p = 0.065)	-0.286 (CI = +/-0.177; p = 0.003)	0.575	-0.93%
Frequency	2011.1	-0.010 (CI = +/-0.019; p = 0.260)	-0.090 (CI = +/-0.097; p = 0.069)	-0.280 (CI = +/-0.185; p = 0.005)	0.567	-1.04%
Frequency	2011.2	-0.010 (CI = +/-0.021; p = 0.329)	-0.091 (CI = +/-0.102; p = 0.079)	-0.282 (CI = +/-0.194; p = 0.007)	0.560	-1.00%
Frequency	2012.1	-0.015 (CI = +/-0.023; p = 0.181)	-0.103 (CI = +/-0.104; p = 0.052)	-0.260 (CI = +/-0.197; p = 0.013)	0.589	-1.49%
Frequency	2012.2	-0.019 (CI = +/-0.025; p = 0.125)	-0.094 (CI = +/-0.108; p = 0.084)	-0.244 (CI = +/-0.203; p = 0.021)	0.604	-1.90%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.085)	-0.105 (CI = +/-0.112; p = 0.065)	-0.223 (CI = +/-0.211; p = 0.039)	0.616	-2.39%
Frequency	2013.2	-0.029 (CI = +/-0.032; p = 0.071)	-0.096 (CI = +/-0.118; p = 0.104)	-0.208 (CI = +/-0.220; p = 0.063)	0.625	-2.84%
Frequency	2014.1	-0.032 (CI = +/-0.037; p = 0.080)	-0.102 (CI = +/-0.126; p = 0.104)	-0.195 (CI = +/-0.236; p = 0.098)	0.607	-3.16%
Frequency	2014.2	-0.038 (CI = +/-0.042; p = 0.075)	-0.092 (CI = +/-0.134; p = 0.159)	-0.177 (CI = +/-0.251; p = 0.150)	0.613	-3.71%
Frequency	2015.1	-0.045 (CI = +/-0.050; p = 0.075)	-0.103 (CI = +/-0.144; p = 0.143)	-0.155 (CI = +/-0.272; p = 0.237)	0.600	-4.36%
Frequency	2015.2	-0.050 (CI = +/-0.060; p = 0.093)	-0.095 (CI = +/-0.156; p = 0.205)	-0.139 (CI = +/-0.298; p = 0.323)	0.591	-4.90%
Frequency	2016.1	-0.064 (CI = +/-0.072; p = 0.076)	-0.112 (CI = +/-0.168; p = 0.164)	-0.098 (CI = +/-0.326; p = 0.514)	0.591	-6.21%
Frequency	2016.2	-0.085 (CI = +/-0.086; p = 0.052)	-0.090 (CI = +/-0.176; p = 0.275)	-0.045 (CI = +/-0.349; p = 0.772)	0.629	-8.19%
Frequency	2017.1	-0.112 (CI = +/-0.107; p = 0.043)	-0.114 (CI = +/-0.189; p = 0.197)	0.021 (CI = +/-0.388; p = 0.901)	0.635	-10.56%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.009; p = 0.000)	-0.162 (CI = +/-0.073; p = 0.000)	-0.309 (CI = +/-0.171; p = 0.001)	0.820	+4.91%
Loss Cost	2006.1	0.050 (CI = +/-0.009; p = 0.000)	-0.154 (CI = +/-0.074; p = 0.000)	-0.319 (CI = +/-0.170; p = 0.001)	0.826	+5.08%
Loss Cost	2006.2	0.052 (CI = +/-0.009; p = 0.000)	-0.162 (CI = +/-0.074; p = 0.000)	-0.331 (CI = +/-0.169; p = 0.000)	0.827	+5.29%
Loss Cost	2007.1	0.054 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.073; p = 0.000)	-0.346 (CI = +/-0.164; p = 0.000)	0.844	+5.57%
Loss Cost	2007.2	0.056 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.074; p = 0.000)	-0.357 (CI = +/-0.165; p = 0.000)	0.840	+5.76%
Loss Cost	2008.1	0.058 (CI = +/-0.011; p = 0.000)	-0.148 (CI = +/-0.074; p = 0.000)	-0.370 (CI = +/-0.163; p = 0.000)	0.849	+6.02%
Loss Cost	2008.2	0.062 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.071; p = 0.000)	-0.388 (CI = +/-0.156; p = 0.000)	0.862	+6.37%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	-0.153 (CI = +/-0.073; p = 0.000)	-0.398 (CI = +/-0.157; p = 0.000)	0.864	+6.59%
Loss Cost	2009.2	0.065 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.075; p = 0.000)	-0.404 (CI = +/-0.161; p = 0.000)	0.849	+6.71%
Loss Cost	2010.1	0.067 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.078; p = 0.001)	-0.413 (CI = +/-0.165; p = 0.000)	0.847	+6.91%
Loss Cost	2010.2	0.063 (CI = +/-0.014; p = 0.000)	-0.140 (CI = +/-0.078; p = 0.001)	-0.396 (CI = +/-0.163; p = 0.000)	0.818	+6.54%
Loss Cost	2011.1	0.063 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.082; p = 0.002)	-0.396 (CI = +/-0.170; p = 0.000)	0.804	+6.54%
Loss Cost	2011.2	0.060 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.084; p = 0.004)	-0.382 (CI = +/-0.173; p = 0.000)	0.759	+6.21%
Loss Cost	2012.1	0.058 (CI = +/-0.019; p = 0.000)	-0.137 (CI = +/-0.089; p = 0.005)	-0.374 (CI = +/-0.180; p = 0.000)	0.738	+6.00%
Loss Cost	2012.2	0.057 (CI = +/-0.021; p = 0.000)	-0.134 (CI = +/-0.094; p = 0.008)	-0.369 (CI = +/-0.190; p = 0.001)	0.679	+5.86%
Loss Cost	2013.1	0.054 (CI = +/-0.024; p = 0.000)	-0.141 (CI = +/-0.100; p = 0.009)	-0.359 (CI = +/-0.198; p = 0.002)	0.656	+5.55%
Loss Cost	2013.2	0.051 (CI = +/-0.028; p = 0.002)	-0.135 (CI = +/-0.106; p = 0.016)	-0.347 (CI = +/-0.209; p = 0.003)	0.573	+5.22%
Loss Cost	2014.1	0.047 (CI = +/-0.032; p = 0.008)	-0.142 (CI = +/-0.113; p = 0.018)	-0.335 (CI = +/-0.221; p = 0.006)	0.553	+4.81%
Loss Cost	2014.2	0.037 (CI = +/-0.035; p = 0.039)	-0.126 (CI = +/-0.114; p = 0.033)	-0.304 (CI = +/-0.222; p = 0.012)	0.452	+3.80%
Loss Cost	2015.1	0.031 (CI = +/-0.041; p = 0.130)	-0.137 (CI = +/-0.122; p = 0.032)	-0.284 (CI = +/-0.237; p = 0.023)	0.452	+3.11%
Loss Cost	2015.2	0.023 (CI = +/-0.049; p = 0.316)	-0.127 (CI = +/-0.132; p = 0.058)	-0.263 (CI = +/-0.256; p = 0.045)	0.380	+2.34%
Loss Cost	2016.1	0.016 (CI = +/-0.062; p = 0.575)	-0.137 (CI = +/-0.147; p = 0.064)	-0.244 (CI = +/-0.284; p = 0.083)	0.383	+1.57%
Loss Cost	2016.2	0.001 (CI = +/-0.076; p = 0.964)	-0.122 (CI = +/-0.159; p = 0.113)	-0.209 (CI = +/-0.312; p = 0.157)	0.356	+0.15%
Loss Cost	2017.1	-0.012 (CI = +/-0.101; p = 0.782)	-0.136 (CI = +/-0.184; p = 0.121)	-0.180 (CI = +/-0.364; p = 0.272)	0.348	-1.19%
Severity	2005.2	0.059 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	-0.081 (CI = +/-0.110; p = 0.143)	0.947	+6.08%
Severity	2006.1	0.059 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.003)	-0.081 (CI = +/-0.112; p = 0.151)	0.943	+6.09%
Severity	2006.2	0.059 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.051; p = 0.003)	-0.081 (CI = +/-0.115; p = 0.160)	0.936	+6.10%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.052; p = 0.006)	-0.086 (CI = +/-0.117; p = 0.146)	0.933	+6.18%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.054; p = 0.007)	-0.088 (CI = +/-0.120; p = 0.145)	0.926	+6.22%
Severity	2008.1	0.062 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.053; p = 0.013)	-0.099 (CI = +/-0.117; p = 0.095)	0.930	+6.44%
Severity	2008.2	0.065 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.050; p = 0.003)	-0.114 (CI = +/-0.109; p = 0.040)	0.940	+6.74%
Severity	2009.1	0.068 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.045; p = 0.005)	-0.130 (CI = +/-0.097; p = 0.011)	0.953	+7.08%
Severity	2009.2	0.071 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.043; p = 0.002)	-0.142 (CI = +/-0.093; p = 0.004)	0.956	+7.32%
Severity	2010.1	0.074 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	-0.156 (CI = +/-0.083; p = 0.001)	0.966	+7.65%
Severity	2010.2	0.073 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.040; p = 0.004)	-0.151 (CI = +/-0.085; p = 0.001)	0.960	+7.53%
Severity	2011.1	0.074 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.042; p = 0.008)	-0.155 (CI = +/-0.088; p = 0.002)	0.956	+7.63%
Severity	2011.2	0.070 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.038; p = 0.013)	-0.139 (CI = +/-0.079; p = 0.002)	0.957	+7.26%
Severity	2012.1	0.073 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.037; p = 0.025)	-0.150 (CI = +/-0.075; p = 0.001)	0.962	+7.57%
Severity	2012.2	0.076 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.035; p = 0.008)	-0.162 (CI = +/-0.070; p = 0.000)	0.965	+7.88%
Severity	2013.1	0.078 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.017)	-0.169 (CI = +/-0.072; p = 0.000)	0.963	+8.07%
Severity	2013.2	0.079 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.038; p = 0.015)	-0.174 (CI = +/-0.075; p = 0.000)	0.957	+8.24%
Severity	2014.1	0.078 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.041; p = 0.018)	-0.171 (CI = +/-0.080; p = 0.001)	0.948	+8.13%
Severity	2014.2	0.074 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.034)	-0.159 (CI = +/-0.079; p = 0.001)	0.936	+7.73%
Severity	2015.1	0.074 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.046)	-0.157 (CI = +/-0.087; p = 0.002)	0.920	+7.66%
Severity	2015.2	0.072 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.049; p = 0.077)	-0.152 (CI = +/-0.095; p = 0.006)	0.886	+7.46%
Severity	2016.1	0.077 (CI = +/-0.022; p = 0.000)	-0.036 (CI = +/-0.052; p = 0.149)	-0.165 (CI = +/-0.100; p = 0.005)	0.883	+8.04%
Severity	2016.2	0.085 (CI = +/-0.025; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.093)	-0.183 (CI = +/-0.104; p = 0.004)	0.876	+8.83%
Severity	2017.1	0.096 (CI = +/-0.028; p = 0.000)	-0.031 (CI = +/-0.051; p = 0.188)	-0.209 (CI = +/-0.101; p = 0.002)	0.902	+10.11%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.012)	-0.083 (CI = +/-0.072; p = 0.026)	-0.228 (CI = +/-0.167; p = 0.009)	0.485	-1.11%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.037)	-0.075 (CI = +/-0.073; p = 0.043)	-0.238 (CI = +/-0.167; p = 0.007)	0.450	-0.95%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.101)	-0.083 (CI = +/-0.073; p = 0.026)	-0.250 (CI = +/-0.166; p = 0.005)	0.451	-0.76%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.237)	-0.075 (CI = +/-0.073; p = 0.045)	-0.261 (CI = +/-0.165; p = 0.003)	0.422	-0.57%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.399)	-0.081 (CI = +/-0.075; p = 0.036)	-0.269 (CI = +/-0.167; p = 0.003)	0.424	-0.43%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.475)	-0.079 (CI = +/-0.078; p = 0.047)	-0.271 (CI = +/-0.172; p = 0.003)	0.407	-0.39%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.560)	-0.081 (CI = +/-0.081; p = 0.051)	-0.274 (CI = +/-0.178; p = 0.004)	0.404	-0.35%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.477)	-0.085 (CI = +/-0.084; p = 0.048)	-0.268 (CI = +/-0.182; p = 0.006)	0.406	-0.46%
Frequency	2009.2	-0.006 (CI = +/-0.014; p = 0.416)	-0.081 (CI = +/-0.088; p = 0.068)	-0.262 (CI = +/-0.188; p = 0.009)	0.407	-0.57%
Frequency	2010.1	-0.007 (CI = +/-0.016; p = 0.369)	-0.085 (CI = +/-0.092; p = 0.067)	-0.257 (CI = +/-0.194; p = 0.012)	0.405	-0.69%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.269)	-0.078 (CI = +/-0.095; p = 0.101)	-0.245 (CI = +/-0.199; p = 0.018)	0.416	-0.93%
Frequency	2011.1	-0.010 (CI = +/-0.019; p = 0.274)	-0.081 (CI = +/-0.100; p = 0.107)	-0.241 (CI = +/-0.207; p = 0.025)	0.404	-1.02%
Frequency	2011.2	-0.010 (CI = +/-0.021; p = 0.339)	-0.082 (CI = +/-0.105; p = 0.121)	-0.243 (CI = +/-0.217; p = 0.030)	0.396	-0.98%
Frequency	2012.1	-0.015 (CI = +/-0.023; p = 0.196)	-0.094 (CI = +/-0.108; p = 0.083)	-0.224 (CI = +/-0.219; p = 0.046)	0.433	-1.46%
Frequency	2012.2	-0.019 (CI = +/-0.025; p = 0.134)	-0.084 (CI = +/-0.112; p = 0.130)	-0.207 (CI = +/-0.225; p = 0.069)	0.454	-1.88%
Frequency	2013.1	-0.024 (CI = +/-0.029; p = 0.097)	-0.095 (CI = +/-0.117; p = 0.104)	-0.190 (CI = +/-0.233; p = 0.102)	0.468	-2.34%
Frequency	2013.2	-0.028 (CI = +/-0.032; p = 0.080)	-0.085 (CI = +/-0.123; p = 0.158)	-0.173 (CI = +/-0.244; p = 0.149)	0.483	-2.80%
Frequency	2014.1	-0.031 (CI = +/-0.038; p = 0.096)	-0.091 (CI = +/-0.133; p = 0.161)	-0.164 (CI = +/-0.260; p = 0.195)	0.455	-3.08%
Frequency	2014.2	-0.037 (CI = +/-0.044; p = 0.088)	-0.081 (CI = +/-0.142; p = 0.234)	-0.145 (CI = +/-0.277; p = 0.274)	0.464	-3.64%
Frequency	2015.1	-0.043 (CI = +/-0.052; p = 0.095)	-0.091 (CI = +/-0.154; p = 0.217)	-0.127 (CI = +/-0.299; p = 0.364)	0.441	-4.22%
Frequency	2015.2	-0.049 (CI = +/-0.063; p = 0.115)	-0.083 (CI = +/-0.169; p = 0.294)	-0.111 (CI = +/-0.328; p = 0.463)	0.430	-4.77%
Frequency	2016.1	-0.062 (CI = +/-0.078; p = 0.105)	-0.101 (CI = +/-0.186; p = 0.245)	-0.079 (CI = +/-0.359; p = 0.627)	0.422	-5.99%
Frequency	2016.2	-0.083 (CI = +/-0.094; p = 0.074)	-0.078 (CI = +/-0.197; p = 0.378)	-0.026 (CI = +/-0.387; p = 0.878)	0.477	-7.98%
Frequency	2017.1	-0.108 (CI = +/-0.121; p = 0.072)	-0.105 (CI = +/-0.221; p = 0.288)	0.029 (CI = +/-0.436; p = 0.875)	0.471	-10.27%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.094; p = 0.001)	0.686	+3.78%
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	-0.173 (CI = +/-0.097; p = 0.001)	0.683	+3.84%
Loss Cost	2006.2	0.039 (CI = +/-0.011; p = 0.000)	-0.178 (CI = +/-0.100; p = 0.001)	0.668	+3.94%
Loss Cost	2007.1	0.040 (CI = +/-0.011; p = 0.000)	-0.172 (CI = +/-0.102; p = 0.002)	0.670	+4.06%
Loss Cost	2007.2	0.040 (CI = +/-0.012; p = 0.000)	-0.175 (CI = +/-0.106; p = 0.002)	0.647	+4.13%
Loss Cost	2008.1	0.041 (CI = +/-0.013; p = 0.000)	-0.172 (CI = +/-0.109; p = 0.003)	0.641	+4.19%
Loss Cost	2008.2	0.043 (CI = +/-0.014; p = 0.000)	-0.179 (CI = +/-0.113; p = 0.003)	0.628	+4.35%
Loss Cost	2009.1	0.043 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.117; p = 0.004)	0.617	+4.35%
Loss Cost	2009.2	0.042 (CI = +/-0.016; p = 0.000)	-0.177 (CI = +/-0.123; p = 0.007)	0.571	+4.30%
Loss Cost	2010.1	0.041 (CI = +/-0.018; p = 0.000)	-0.179 (CI = +/-0.128; p = 0.008)	0.556	+4.23%
Loss Cost	2010.2	0.037 (CI = +/-0.019; p = 0.000)	-0.161 (CI = +/-0.128; p = 0.016)	0.474	+3.78%
Loss Cost	2011.1	0.035 (CI = +/-0.020; p = 0.002)	-0.170 (CI = +/-0.133; p = 0.014)	0.454	+3.53%
Loss Cost	2011.2	0.030 (CI = +/-0.021; p = 0.008)	-0.154 (CI = +/-0.135; p = 0.028)	0.355	+3.08%
Loss Cost	2012.1	0.026 (CI = +/-0.023; p = 0.027)	-0.168 (CI = +/-0.138; p = 0.019)	0.343	+2.64%
Loss Cost	2012.2	0.023 (CI = +/-0.025; p = 0.073)	-0.156 (CI = +/-0.143; p = 0.035)	0.247	+2.28%
Loss Cost	2013.1	0.017 (CI = +/-0.027; p = 0.194)	-0.173 (CI = +/-0.146; p = 0.023)	0.257	+1.71%
Loss Cost	2013.2	0.012 (CI = +/-0.029; p = 0.410)	-0.156 (CI = +/-0.151; p = 0.043)	0.162	+1.16%
Loss Cost	2014.1	0.005 (CI = +/-0.031; p = 0.755)	-0.176 (CI = +/-0.153; p = 0.027)	0.207	+0.46%
Loss Cost	2014.2	-0.006 (CI = +/-0.033; p = 0.718)	-0.147 (CI = +/-0.151; p = 0.056)	0.155	-0.56%
Loss Cost	2015.1	-0.015 (CI = +/-0.035; p = 0.374)	-0.170 (CI = +/-0.152; p = 0.031)	0.256	-1.47%
Loss Cost	2015.2	-0.024 (CI = +/-0.039; p = 0.196)	-0.146 (CI = +/-0.157; p = 0.064)	0.275	-2.40%
Loss Cost	2016.1	-0.035 (CI = +/-0.042; p = 0.096)	-0.169 (CI = +/-0.159; p = 0.039)	0.369	-3.43%
Loss Cost	2016.2	-0.049 (CI = +/-0.047; p = 0.044)	-0.140 (CI = +/-0.162; p = 0.083)	0.444	-4.74%
Loss Cost	2017.1	-0.062 (CI = +/-0.052; p = 0.024)	-0.165 (CI = +/-0.165; p = 0.050)	0.523	-6.05%
Severity	2005.2	0.057 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.047; p = 0.001)	0.947	+5.82%
Severity	2006.1	0.056 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.942	+5.81%
Severity	2006.2	0.056 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.050; p = 0.003)	0.936	+5.80%
Severity	2007.1	0.057 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.052; p = 0.004)	0.932	+5.84%
Severity	2007.2	0.057 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.005)	0.925	+5.85%
Severity	2008.1	0.058 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.054; p = 0.010)	0.926	+5.99%
Severity	2008.2	0.060 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.003)	0.931	+6.19%
Severity	2009.1	0.062 (CI = +/-0.006; p = 0.000)	-0.074 (CI = +/-0.051; p = 0.006)	0.938	+6.40%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.051; p = 0.004)	0.936	+6.54%
Severity	2010.1	0.065 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.051; p = 0.007)	0.938	+6.71%
Severity	2010.2	0.063 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.014)	0.930	+6.55%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.055; p = 0.018)	0.922	+6.53%
Severity	2011.2	0.060 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.051; p = 0.034)	0.921	+6.19%
Severity	2012.1	0.061 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.053; p = 0.053)	0.915	+6.28%
Severity	2012.2	0.062 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.056; p = 0.050)	0.905	+6.39%
Severity	2013.1	0.062 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.059; p = 0.058)	0.892	+6.35%
Severity	2013.2	0.061 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.063; p = 0.081)	0.869	+6.30%
Severity	2014.1	0.058 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.065; p = 0.055)	0.853	+6.02%
Severity	2014.2	0.054 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.064; p = 0.110)	0.823	+5.55%
Severity	2015.1	0.051 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.066; p = 0.081)	0.797	+5.24%
Severity	2015.2	0.047 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.069; p = 0.150)	0.733	+4.85%
Severity	2016.1	0.046 (CI = +/-0.020; p = 0.000)	-0.051 (CI = +/-0.075; p = 0.166)	0.690	+4.75%
Severity	2016.2	0.046 (CI = +/-0.025; p = 0.002)	-0.050 (CI = +/-0.085; p = 0.218)	0.599	+4.70%
Severity	2017.1	0.044 (CI = +/-0.030; p = 0.009)	-0.052 (CI = +/-0.095; p = 0.237)	0.533	+4.53%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.084; p = 0.028)	0.440	-1.93%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.086; p = 0.040)	0.390	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.097 (CI = +/-0.089; p = 0.034)	0.370	-1.76%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	-0.093 (CI = +/-0.091; p = 0.047)	0.317	-1.68%
Frequency	2007.2	-0.016 (CI = +/-0.011; p = 0.005)	-0.095 (CI = +/-0.095; p = 0.049)	0.303	-1.63%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.006)	-0.098 (CI = +/-0.098; p = 0.049)	0.287	-1.70%
Frequency	2008.2	-0.018 (CI = +/-0.013; p = 0.008)	-0.096 (CI = +/-0.102; p = 0.063)	0.284	-1.74%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.006)	-0.105 (CI = +/-0.104; p = 0.048)	0.305	-1.93%
Frequency	2009.2	-0.021 (CI = +/-0.014; p = 0.005)	-0.097 (CI = +/-0.107; p = 0.075)	0.320	-2.10%
Frequency	2010.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.106 (CI = +/-0.110; p = 0.058)	0.337	-2.32%
Frequency	2010.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.094 (CI = +/-0.112; p = 0.097)	0.367	-2.60%
Frequency	2011.1	-0.029 (CI = +/-0.017; p = 0.003)	-0.102 (CI = +/-0.116; p = 0.081)	0.371	-2.81%
Frequency	2011.2	-0.030 (CI = +/-0.019; p = 0.004)	-0.098 (CI = +/-0.122; p = 0.109)	0.367	-2.92%
Frequency	2012.1	-0.035 (CI = +/-0.020; p = 0.002)	-0.116 (CI = +/-0.121; p = 0.059)	0.436	-3.42%
Frequency	2012.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.100 (CI = +/-0.123; p = 0.106)	0.476	-3.86%
Frequency	2013.1	-0.045 (CI = +/-0.023; p = 0.001)	-0.116 (CI = +/-0.124; p = 0.065)	0.517	-4.36%
Frequency	2013.2	-0.050 (CI = +/-0.025; p = 0.001)	-0.101 (CI = +/-0.128; p = 0.115)	0.548	-4.83%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	-0.113 (CI = +/-0.134; p = 0.092)	0.546	-5.24%
Frequency	2014.2	-0.060 (CI = +/-0.030; p = 0.001)	-0.096 (CI = +/-0.139; p = 0.159)	0.572	-5.79%
Frequency	2015.1	-0.066 (CI = +/-0.033; p = 0.001)	-0.112 (CI = +/-0.144; p = 0.117)	0.581	-6.38%
Frequency	2015.2	-0.072 (CI = +/-0.038; p = 0.002)	-0.098 (CI = +/-0.155; p = 0.192)	0.588	-6.92%
Frequency	2016.1	-0.081 (CI = +/-0.042; p = 0.002)	-0.119 (CI = +/-0.159; p = 0.128)	0.613	-7.81%
Frequency	2016.2	-0.095 (CI = +/-0.047; p = 0.001)	-0.090 (CI = +/-0.164; p = 0.245)	0.666	-9.02%
Frequency	2017.1	-0.107 (CI = +/-0.054; p = 0.002)	-0.112 (CI = +/-0.171; p = 0.168)	0.680	-10.12%

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	2005.2	0.041 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.087; p = 0.001)	0.744	+4.14%
Loss Cost	2006.1	0.042 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.090; p = 0.002)	0.744	+4.24%
Loss Cost	2006.2	0.043 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.092; p = 0.002)	0.734	+4.36%
Loss Cost	2007.1	0.044 (CI = +/-0.011; p = 0.000)	-0.148 (CI = +/-0.093; p = 0.003)	0.741	+4.54%
Loss Cost	2007.2	0.045 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.097; p = 0.003)	0.723	+4.62%
Loss Cost	2008.1	0.046 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.100; p = 0.006)	0.723	+4.75%
Loss Cost	2008.2	0.048 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.102; p = 0.005)	0.715	+4.94%
Loss Cost	2009.1	0.049 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.106; p = 0.008)	0.707	+5.01%
Loss Cost	2009.2	0.049 (CI = +/-0.015; p = 0.000)	-0.149 (CI = +/-0.111; p = 0.011)	0.670	+4.98%
Loss Cost	2010.1	0.049 (CI = +/-0.017; p = 0.000)	-0.149 (CI = +/-0.117; p = 0.015)	0.656	+5.00%
Loss Cost	2010.2	0.045 (CI = +/-0.017; p = 0.000)	-0.133 (CI = +/-0.116; p = 0.027)	0.593	+4.56%
Loss Cost	2011.1	0.043 (CI = +/-0.019; p = 0.000)	-0.139 (CI = +/-0.122; p = 0.027)	0.569	+4.39%
Loss Cost	2011.2	0.039 (CI = +/-0.020; p = 0.001)	-0.124 (CI = +/-0.123; p = 0.048)	0.482	+3.95%
Loss Cost	2012.1	0.035 (CI = +/-0.022; p = 0.004)	-0.137 (CI = +/-0.128; p = 0.037)	0.454	+3.58%
Loss Cost	2012.2	0.032 (CI = +/-0.024; p = 0.013)	-0.126 (CI = +/-0.133; p = 0.061)	0.354	+3.24%
Loss Cost	2013.1	0.027 (CI = +/-0.027; p = 0.046)	-0.141 (CI = +/-0.138; p = 0.045)	0.334	+2.75%
Loss Cost	2013.2	0.022 (CI = +/-0.029; p = 0.127)	-0.127 (CI = +/-0.143; p = 0.077)	0.211	+2.22%
Loss Cost	2014.1	0.016 (CI = +/-0.032; p = 0.310)	-0.144 (CI = +/-0.149; p = 0.056)	0.213	+1.59%
Loss Cost	2014.2	0.006 (CI = +/-0.034; p = 0.724)	-0.119 (CI = +/-0.146; p = 0.100)	0.085	+0.56%
Loss Cost	2015.1	-0.003 (CI = +/-0.037; p = 0.856)	-0.141 (CI = +/-0.151; p = 0.065)	0.145	-0.32%
Loss Cost	2015.2	-0.012 (CI = +/-0.041; p = 0.519)	-0.121 (CI = +/-0.156; p = 0.115)	0.106	-1.24%
Loss Cost	2016.1	-0.023 (CI = +/-0.048; p = 0.313)	-0.143 (CI = +/-0.166; p = 0.083)	0.181	-2.24%
Loss Cost	2016.2	-0.036 (CI = +/-0.053; p = 0.153)	-0.117 (CI = +/-0.169; p = 0.148)	0.234	-3.58%
Loss Cost	2017.1	-0.051 (CI = +/-0.064; p = 0.101)	-0.144 (CI = +/-0.183; p = 0.106)	0.305	-4.96%
Severity	2005.2	0.057 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.048; p = 0.002)	0.945	+5.88%
Severity	2006.1	0.057 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.003)	0.940	+5.87%
Severity	2006.2	0.057 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.051; p = 0.004)	0.933	+5.86%
Severity	2007.1	0.057 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.053; p = 0.007)	0.930	+5.92%
Severity	2007.2	0.058 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.055; p = 0.009)	0.922	+5.93%
Severity	2008.1	0.059 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.055; p = 0.017)	0.925	+6.09%
Severity	2008.2	0.061 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.053; p = 0.006)	0.930	+6.31%
Severity	2009.1	0.063 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.051; p = 0.012)	0.939	+6.56%
Severity	2009.2	0.065 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.051; p = 0.007)	0.938	+6.71%
Severity	2010.1	0.067 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.051; p = 0.015)	0.942	+6.92%
Severity	2010.2	0.065 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.052; p = 0.026)	0.934	+6.77%
Severity	2011.1	0.066 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.054; p = 0.035)	0.927	+6.78%
Severity	2011.2	0.062 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.050; p = 0.061)	0.927	+6.43%
Severity	2012.1	0.064 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.052; p = 0.102)	0.923	+6.57%
Severity	2012.2	0.065 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.089)	0.915	+6.70%
Severity	2013.1	0.065 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.058; p = 0.112)	0.903	+6.72%
Severity	2013.2	0.065 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.141)	0.883	+6.69%
Severity	2014.1	0.062 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.065; p = 0.108)	0.865	+6.43%
Severity	2014.2	0.058 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.064; p = 0.188)	0.838	+5.95%
Severity	2015.1	0.055 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.068; p = 0.153)	0.809	+5.67%
Severity	2015.2	0.051 (CI = +/-0.019; p = 0.000)	-0.040 (CI = +/-0.072; p = 0.245)	0.748	+5.28%
Severity	2016.1	0.051 (CI = +/-0.023; p = 0.001)	-0.040 (CI = +/-0.080; p = 0.292)	0.707	+5.28%
Severity	2016.2	0.051 (CI = +/-0.028; p = 0.003)	-0.040 (CI = +/-0.090; p = 0.340)	0.622	+5.27%
Severity	2017.1	0.051 (CI = +/-0.036; p = 0.013)	-0.040 (CI = +/-0.105; p = 0.397)	0.556	+5.25%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.079; p = 0.051)	0.369	-1.65%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.073 (CI = +/-0.081; p = 0.076)	0.308	-1.54%
Frequency	2006.2	-0.014 (CI = +/-0.009; p = 0.004)	-0.079 (CI = +/-0.083; p = 0.060)	0.284	-1.42%
Frequency	2007.1	-0.013 (CI = +/-0.010; p = 0.011)	-0.073 (CI = +/-0.085; p = 0.089)	0.219	-1.30%
Frequency	2007.2	-0.012 (CI = +/-0.010; p = 0.021)	-0.076 (CI = +/-0.088; p = 0.087)	0.204	-1.24%
Frequency	2008.1	-0.013 (CI = +/-0.011; p = 0.029)	-0.077 (CI = +/-0.091; p = 0.094)	0.180	-1.27%
Frequency	2008.2	-0.013 (CI = +/-0.012; p = 0.038)	-0.076 (CI = +/-0.095; p = 0.112)	0.176	-1.29%
Frequency	2009.1	-0.015 (CI = +/-0.013; p = 0.030)	-0.083 (CI = +/-0.098; p = 0.092)	0.192	-1.45%
Frequency	2009.2	-0.016 (CI = +/-0.014; p = 0.024)	-0.076 (CI = +/-0.101; p = 0.132)	0.207	-1.62%
Frequency	2010.1	-0.018 (CI = +/-0.015; p = 0.021)	-0.084 (CI = +/-0.105; p = 0.111)	0.218	-1.80%
Frequency	2010.2	-0.021 (CI = +/-0.016; p = 0.014)	-0.073 (CI = +/-0.107; p = 0.169)	0.251	-2.07%
Frequency	2011.1	-0.023 (CI = +/-0.018; p = 0.015)	-0.080 (CI = +/-0.112; p = 0.152)	0.246	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.019; p = 0.020)	-0.077 (CI = +/-0.118; p = 0.188)	0.241	-2.33%
Frequency	2012.1	-0.028 (CI = +/-0.021; p = 0.010)	-0.094 (CI = +/-0.119; p = 0.113)	0.310	-2.81%
Frequency	2012.2	-0.033 (CI = +/-0.022; p = 0.006)	-0.080 (CI = +/-0.121; p = 0.181)	0.358	-3.24%
Frequency	2013.1	-0.038 (CI = +/-0.024; p = 0.004)	-0.095 (CI = +/-0.124; p = 0.123)	0.395	-3.72%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.003)	-0.082 (CI = +/-0.128; p = 0.194)	0.433	-4.19%
Frequency	2014.1	-0.047 (CI = +/-0.030; p = 0.005)	-0.092 (CI = +/-0.136; p = 0.168)	0.418	-4.54%
Frequency	2014.2	-0.052 (CI = +/-0.033; p = 0.005)	-0.078 (CI = +/-0.142; p = 0.256)	0.450	-5.09%
Frequency	2015.1	-0.058 (CI = +/-0.038; p = 0.006)	-0.093 (CI = +/-0.152; p = 0.205)	0.446	-5.66%
Frequency	2015.2	-0.064 (CI = +/-0.043; p = 0.008)	-0.081 (CI = +/-0.163; p = 0.295)	0.454	-6.19%
Frequency	2016.1	-0.074 (CI = +/-0.051; p = 0.009)	-0.103 (CI = +/-0.174; p = 0.214)	0.470	-7.14%
Frequency	2016.2	-0.088 (CI = +/-0.057; p = 0.007)	-0.078 (CI = +/-0.180; p = 0.348)	0.540	-8.41%
Frequency	2017.1	-0.102 (CI = +/-0.069; p = 0.010)	-0.104 (CI = +/-0.197; p = 0.253)	0.545	-9.70%

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	2005.2	0.043 (CI = +/-0.009; p = 0.000)	-0.168 (CI = +/-0.087; p = 0.000)	0.755	+4.36%
Loss Cost	2006.1	0.044 (CI = +/-0.010; p = 0.000)	-0.163 (CI = +/-0.089; p = 0.001)	0.756	+4.47%
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.091; p = 0.001)	0.749	+4.62%
Loss Cost	2007.1	0.047 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.092; p = 0.001)	0.759	+4.82%
Loss Cost	2007.2	0.048 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.095; p = 0.001)	0.744	+4.94%
Loss Cost	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.160 (CI = +/-0.098; p = 0.002)	0.745	+5.09%
Loss Cost	2008.2	0.052 (CI = +/-0.013; p = 0.000)	-0.171 (CI = +/-0.100; p = 0.002)	0.744	+5.34%
Loss Cost	2009.1	0.053 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.104; p = 0.003)	0.738	+5.44%
Loss Cost	2009.2	0.053 (CI = +/-0.016; p = 0.000)	-0.169 (CI = +/-0.109; p = 0.004)	0.705	+5.47%
Loss Cost	2010.1	0.054 (CI = +/-0.017; p = 0.000)	-0.167 (CI = +/-0.114; p = 0.006)	0.693	+5.51%
Loss Cost	2010.2	0.049 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.115; p = 0.013)	0.631	+5.07%
Loss Cost	2011.1	0.048 (CI = +/-0.020; p = 0.000)	-0.157 (CI = +/-0.121; p = 0.014)	0.609	+4.92%
Loss Cost	2011.2	0.044 (CI = +/-0.022; p = 0.000)	-0.142 (CI = +/-0.124; p = 0.027)	0.522	+4.49%
Loss Cost	2012.1	0.040 (CI = +/-0.023; p = 0.002)	-0.153 (CI = +/-0.129; p = 0.023)	0.496	+4.13%
Loss Cost	2012.2	0.038 (CI = +/-0.026; p = 0.008)	-0.144 (CI = +/-0.136; p = 0.040)	0.397	+3.83%
Loss Cost	2013.1	0.033 (CI = +/-0.029; p = 0.028)	-0.158 (CI = +/-0.141; p = 0.031)	0.377	+3.34%
Loss Cost	2013.2	0.028 (CI = +/-0.032; p = 0.087)	-0.143 (CI = +/-0.149; p = 0.059)	0.249	+2.82%
Loss Cost	2014.1	0.022 (CI = +/-0.036; p = 0.216)	-0.159 (CI = +/-0.156; p = 0.046)	0.248	+2.18%
Loss Cost	2014.2	0.010 (CI = +/-0.039; p = 0.574)	-0.131 (CI = +/-0.157; p = 0.095)	0.101	+1.03%
Loss Cost	2015.1	0.001 (CI = +/-0.044; p = 0.951)	-0.150 (CI = +/-0.163; p = 0.068)	0.155	+0.12%
Loss Cost	2015.2	-0.010 (CI = +/-0.050; p = 0.679)	-0.127 (CI = +/-0.174; p = 0.133)	0.097	-0.95%
Loss Cost	2016.1	-0.020 (CI = +/-0.058; p = 0.443)	-0.147 (CI = +/-0.185; p = 0.105)	0.166	-2.02%
Loss Cost	2016.2	-0.039 (CI = +/-0.068; p = 0.224)	-0.114 (CI = +/-0.196; p = 0.213)	0.212	-3.78%
Loss Cost	2017.1	-0.055 (CI = +/-0.082; p = 0.153)	-0.138 (CI = +/-0.213; p = 0.164)	0.285	-5.33%
Severity	2005.2	0.059 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.046; p = 0.001)	0.949	+6.05%
Severity	2006.1	0.059 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.048; p = 0.001)	0.945	+6.05%
Severity	2006.2	0.059 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.001)	0.939	+6.05%
Severity	2007.1	0.059 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.002)	0.936	+6.12%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.003)	0.929	+6.16%
Severity	2008.1	0.061 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.052; p = 0.005)	0.933	+6.33%
Severity	2008.2	0.064 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.001)	0.944	+6.61%
Severity	2009.1	0.066 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.045; p = 0.001)	0.955	+6.87%
Severity	2009.2	0.069 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.959	+7.09%
Severity	2010.1	0.071 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.040; p = 0.001)	0.965	+7.33%
Severity	2010.2	0.070 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.041; p = 0.001)	0.960	+7.22%
Severity	2011.1	0.070 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.044; p = 0.002)	0.955	+7.25%
Severity	2011.2	0.067 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.039; p = 0.003)	0.957	+6.91%
Severity	2012.1	0.069 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.040; p = 0.007)	0.958	+7.10%
Severity	2012.2	0.071 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.003)	0.960	+7.35%
Severity	2013.1	0.071 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.041; p = 0.005)	0.955	+7.40%
Severity	2013.2	0.072 (CI = +/-0.010; p = 0.000)	-0.067 (CI = +/-0.044; p = 0.006)	0.947	+7.51%
Severity	2014.1	0.070 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.046; p = 0.005)	0.940	+7.29%
Severity	2014.2	0.067 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.045; p = 0.011)	0.929	+6.91%
Severity	2015.1	0.065 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.048; p = 0.010)	0.918	+6.67%
Severity	2015.2	0.063 (CI = +/-0.015; p = 0.000)	-0.064 (CI = +/-0.053; p = 0.023)	0.886	+6.46%
Severity	2016.1	0.064 (CI = +/-0.019; p = 0.000)	-0.062 (CI = +/-0.059; p = 0.041)	0.869	+6.57%
Severity	2016.2	0.068 (CI = +/-0.023; p = 0.000)	-0.070 (CI = +/-0.065; p = 0.038)	0.849	+7.04%
Severity	2017.1	0.070 (CI = +/-0.029; p = 0.001)	-0.068 (CI = +/-0.075; p = 0.070)	0.824	+7.22%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.082 (CI = +/-0.082; p = 0.050)	0.351	-1.60%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.076 (CI = +/-0.084; p = 0.073)	0.289	-1.49%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.009)	-0.083 (CI = +/-0.086; p = 0.056)	0.268	-1.35%
Frequency	2007.1	-0.012 (CI = +/-0.010; p = 0.023)	-0.077 (CI = +/-0.088; p = 0.083)	0.202	-1.22%
Frequency	2007.2	-0.012 (CI = +/-0.011; p = 0.045)	-0.081 (CI = +/-0.091; p = 0.079)	0.189	-1.14%
Frequency	2008.1	-0.012 (CI = +/-0.012; p = 0.058)	-0.082 (CI = +/-0.095; p = 0.087)	0.166	-1.17%
Frequency	2008.2	-0.012 (CI = +/-0.013; p = 0.074)	-0.081 (CI = +/-0.099; p = 0.103)	0.162	-1.18%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.059)	-0.088 (CI = +/-0.102; p = 0.088)	0.177	-1.34%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.050)	-0.080 (CI = +/-0.106; p = 0.128)	0.189	-1.52%
Frequency	2010.1	-0.017 (CI = +/-0.016; p = 0.042)	-0.088 (CI = +/-0.110; p = 0.111)	0.200	-1.70%
Frequency	2010.2	-0.020 (CI = +/-0.018; p = 0.028)	-0.076 (CI = +/-0.113; p = 0.175)	0.229	-2.00%
Frequency	2011.1	-0.022 (CI = +/-0.019; p = 0.029)	-0.082 (CI = +/-0.118; p = 0.160)	0.225	-2.17%
Frequency	2011.2	-0.023 (CI = +/-0.022; p = 0.039)	-0.079 (CI = +/-0.125; p = 0.201)	0.219	-2.27%
Frequency	2012.1	-0.028 (CI = +/-0.023; p = 0.019)	-0.095 (CI = +/-0.126; p = 0.128)	0.289	-2.77%
Frequency	2012.2	-0.033 (CI = +/-0.025; p = 0.012)	-0.078 (CI = +/-0.129; p = 0.215)	0.337	-3.28%
Frequency	2013.1	-0.039 (CI = +/-0.027; p = 0.008)	-0.093 (CI = +/-0.133; p = 0.154)	0.376	-3.79%
Frequency	2013.2	-0.045 (CI = +/-0.030; p = 0.007)	-0.076 (CI = +/-0.138; p = 0.254)	0.418	-4.37%
Frequency	2014.1	-0.049 (CI = +/-0.034; p = 0.009)	-0.087 (CI = +/-0.146; p = 0.222)	0.405	-4.76%
Frequency	2014.2	-0.057 (CI = +/-0.038; p = 0.008)	-0.067 (CI = +/-0.154; p = 0.358)	0.446	-5.49%
Frequency	2015.1	-0.063 (CI = +/-0.044; p = 0.009)	-0.082 (CI = +/-0.164; p = 0.290)	0.448	-6.14%
Frequency	2015.2	-0.072 (CI = +/-0.051; p = 0.011)	-0.063 (CI = +/-0.177; p = 0.443)	0.469	-6.96%
Frequency	2016.1	-0.084 (CI = +/-0.059; p = 0.011)	-0.085 (CI = +/-0.188; p = 0.328)	0.496	-8.06%
Frequency	2016.2	-0.107 (CI = +/-0.065; p = 0.006)	-0.043 (CI = +/-0.188; p = 0.602)	0.615	-10.11%
Frequency	2017.1	-0.125 (CI = +/-0.076; p = 0.007)	-0.070 (CI = +/-0.199; p = 0.420)	0.647	-11.71%

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	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.073; p = 0.000)	0.857	+5.33%
Loss Cost	2006.1	0.054 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.073; p = 0.000)	0.868	+5.56%
Loss Cost	2006.2	0.057 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.071; p = 0.000)	0.876	+5.82%
Loss Cost	2007.1	0.060 (CI = +/-0.009; p = 0.000)	-0.144 (CI = +/-0.066; p = 0.000)	0.901	+6.19%
Loss Cost	2007.2	0.062 (CI = +/-0.009; p = 0.000)	-0.154 (CI = +/-0.065; p = 0.000)	0.906	+6.45%
Loss Cost	2008.1	0.066 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.060; p = 0.000)	0.924	+6.81%
Loss Cost	2008.2	0.070 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.050; p = 0.000)	0.949	+7.26%
Loss Cost	2009.1	0.073 (CI = +/-0.007; p = 0.000)	-0.143 (CI = +/-0.045; p = 0.000)	0.962	+7.62%
Loss Cost	2009.2	0.076 (CI = +/-0.007; p = 0.000)	-0.151 (CI = +/-0.044; p = 0.000)	0.964	+7.85%
Loss Cost	2010.1	0.079 (CI = +/-0.007; p = 0.000)	-0.139 (CI = +/-0.038; p = 0.000)	0.974	+8.22%
Loss Cost	2010.2	0.076 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.034; p = 0.000)	0.976	+7.92%
Loss Cost	2011.1	0.078 (CI = +/-0.007; p = 0.000)	-0.124 (CI = +/-0.034; p = 0.000)	0.978	+8.11%
Loss Cost	2011.2	0.076 (CI = +/-0.007; p = 0.000)	-0.118 (CI = +/-0.033; p = 0.000)	0.976	+7.89%
Loss Cost	2012.1	0.076 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.036; p = 0.000)	0.973	+7.90%
Loss Cost	2012.2	0.077 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.038; p = 0.000)	0.966	+7.95%
Loss Cost	2013.1	0.077 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.042; p = 0.000)	0.962	+7.96%
Loss Cost	2013.2	0.076 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.046; p = 0.000)	0.948	+7.87%
Loss Cost	2014.1	0.076 (CI = +/-0.015; p = 0.000)	-0.115 (CI = +/-0.051; p = 0.001)	0.942	+7.95%
Loss Cost	2014.2	0.069 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.039; p = 0.000)	0.952	+7.13%
Loss Cost	2015.1	0.069 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.045; p = 0.001)	0.946	+7.16%
Loss Cost	2015.2	0.066 (CI = +/-0.019; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.003)	0.918	+6.82%
Loss Cost	2016.1	0.072 (CI = +/-0.024; p = 0.001)	-0.087 (CI = +/-0.056; p = 0.010)	0.927	+7.48%
Loss Cost	2016.2	0.064 (CI = +/-0.029; p = 0.003)	-0.077 (CI = +/-0.058; p = 0.021)	0.894	+6.62%
Loss Cost	2017.1	0.081 (CI = +/-0.019; p = 0.001)	-0.058 (CI = +/-0.033; p = 0.011)	0.982	+8.39%
Severity	2005.2	0.057 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.048; p = 0.001)	0.940	+5.87%
Severity	2006.1	0.057 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.935	+5.85%
Severity	2006.2	0.057 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.001)	0.926	+5.84%
Severity	2007.1	0.057 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.054; p = 0.002)	0.922	+5.90%
Severity	2007.2	0.058 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.056; p = 0.003)	0.912	+5.94%
Severity	2008.1	0.060 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.056; p = 0.006)	0.916	+6.15%
Severity	2008.2	0.063 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.052; p = 0.001)	0.931	+6.47%
Severity	2009.1	0.066 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.047; p = 0.002)	0.947	+6.82%
Severity	2009.2	0.069 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	0.953	+7.09%
Severity	2010.1	0.072 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.041; p = 0.001)	0.963	+7.42%
Severity	2010.2	0.070 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.042; p = 0.001)	0.956	+7.29%
Severity	2011.1	0.071 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.045; p = 0.003)	0.952	+7.35%
Severity	2011.2	0.067 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.038; p = 0.003)	0.957	+6.92%
Severity	2012.1	0.070 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.037; p = 0.006)	0.961	+7.21%
Severity	2012.2	0.073 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.033; p = 0.001)	0.969	+7.57%
Severity	2013.1	0.074 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.036; p = 0.003)	0.966	+7.71%
Severity	2013.2	0.076 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.038; p = 0.003)	0.962	+7.92%
Severity	2014.1	0.074 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.040; p = 0.003)	0.957	+7.64%
Severity	2014.2	0.069 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.004)	0.954	+7.14%
Severity	2015.1	0.066 (CI = +/-0.014; p = 0.000)	-0.069 (CI = +/-0.039; p = 0.004)	0.949	+6.78%
Severity	2015.2	0.063 (CI = +/-0.017; p = 0.000)	-0.065 (CI = +/-0.043; p = 0.011)	0.923	+6.51%
Severity	2016.1	0.066 (CI = +/-0.023; p = 0.001)	-0.061 (CI = +/-0.052; p = 0.031)	0.915	+6.82%
Severity	2016.2	0.076 (CI = +/-0.021; p = 0.001)	-0.072 (CI = +/-0.042; p = 0.009)	0.954	+7.90%
Severity	2017.1	0.087 (CI = +/-0.019; p = 0.001)	-0.060 (CI = +/-0.033; p = 0.010)	0.984	+9.09%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.115)	-0.068 (CI = +/-0.054; p = 0.016)	0.208	-0.51%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.382)	-0.056 (CI = +/-0.050; p = 0.030)	0.125	-0.27%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.937)	-0.067 (CI = +/-0.045; p = 0.006)	0.219	-0.02%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.270)	-0.054 (CI = +/-0.038; p = 0.007)	0.253	+0.28%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.046)	-0.062 (CI = +/-0.034; p = 0.001)	0.415	+0.48%
Frequency	2008.1	0.006 (CI = +/-0.005; p = 0.013)	-0.056 (CI = +/-0.033; p = 0.002)	0.458	+0.63%
Frequency	2008.2	0.007 (CI = +/-0.005; p = 0.005)	-0.061 (CI = +/-0.033; p = 0.001)	0.506	+0.75%
Frequency	2009.1	0.007 (CI = +/-0.005; p = 0.010)	-0.061 (CI = +/-0.035; p = 0.002)	0.503	+0.75%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.024)	-0.059 (CI = +/-0.036; p = 0.003)	0.440	+0.71%
Frequency	2010.1	0.007 (CI = +/-0.007; p = 0.032)	-0.058 (CI = +/-0.039; p = 0.006)	0.439	+0.74%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.102)	-0.053 (CI = +/-0.039; p = 0.011)	0.341	+0.59%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.073)	-0.049 (CI = +/-0.041; p = 0.022)	0.355	+0.71%
Frequency	2011.2	0.009 (CI = +/-0.008; p = 0.039)	-0.054 (CI = +/-0.041; p = 0.014)	0.409	+0.90%
Frequency	2012.1	0.006 (CI = +/-0.009; p = 0.147)	-0.061 (CI = +/-0.042; p = 0.007)	0.439	+0.65%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.427)	-0.054 (CI = +/-0.041; p = 0.013)	0.337	+0.35%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.645)	-0.057 (CI = +/-0.044; p = 0.016)	0.345	+0.24%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.938)	-0.051 (CI = +/-0.045; p = 0.031)	0.266	-0.04%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.647)	-0.044 (CI = +/-0.047; p = 0.066)	0.214	+0.29%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.987)	-0.038 (CI = +/-0.050; p = 0.118)	0.097	-0.01%
Frequency	2015.1	0.004 (CI = +/-0.019; p = 0.681)	-0.032 (CI = +/-0.056; p = 0.222)	0.027	+0.35%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.784)	-0.031 (CI = +/-0.065; p = 0.292)	-0.078	+0.29%
Frequency	2016.1	0.006 (CI = +/-0.035; p = 0.667)	-0.026 (CI = +/-0.080; p = 0.441)	-0.142	+0.62%
Frequency	2016.2	-0.012 (CI = +/-0.020; p = 0.166)	-0.005 (CI = +/-0.040; p = 0.761)	0.138	-1.19%
Frequency	2017.1	-0.006 (CI = +/-0.031; p = 0.553)	0.002 (CI = +/-0.053; p = 0.920)	-0.410	-0.64%

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	2005.2	0.051 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.076; p = 0.000)	0.836	+5.26%
Loss Cost	2006.1	0.053 (CI = +/-0.010; p = 0.000)	-0.146 (CI = +/-0.075; p = 0.001)	0.848	+5.49%
Loss Cost	2006.2	0.056 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.074; p = 0.000)	0.856	+5.78%
Loss Cost	2007.1	0.060 (CI = +/-0.010; p = 0.000)	-0.142 (CI = +/-0.069; p = 0.000)	0.886	+6.16%
Loss Cost	2007.2	0.062 (CI = +/-0.010; p = 0.000)	-0.154 (CI = +/-0.068; p = 0.000)	0.891	+6.45%
Loss Cost	2008.1	0.066 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.063; p = 0.000)	0.912	+6.83%
Loss Cost	2008.2	0.071 (CI = +/-0.008; p = 0.000)	-0.159 (CI = +/-0.053; p = 0.000)	0.942	+7.35%
Loss Cost	2009.1	0.074 (CI = +/-0.008; p = 0.000)	-0.146 (CI = +/-0.047; p = 0.000)	0.957	+7.73%
Loss Cost	2009.2	0.077 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.045; p = 0.000)	0.960	+8.01%
Loss Cost	2010.1	0.081 (CI = +/-0.007; p = 0.000)	-0.144 (CI = +/-0.038; p = 0.000)	0.974	+8.41%
Loss Cost	2010.2	0.078 (CI = +/-0.007; p = 0.000)	-0.135 (CI = +/-0.035; p = 0.000)	0.975	+8.09%
Loss Cost	2011.1	0.080 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.034; p = 0.000)	0.977	+8.31%
Loss Cost	2011.2	0.078 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.034; p = 0.000)	0.973	+8.07%
Loss Cost	2012.1	0.078 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.036; p = 0.000)	0.970	+8.10%
Loss Cost	2012.2	0.079 (CI = +/-0.010; p = 0.000)	-0.125 (CI = +/-0.040; p = 0.000)	0.962	+8.21%
Loss Cost	2013.1	0.079 (CI = +/-0.012; p = 0.000)	-0.124 (CI = +/-0.043; p = 0.000)	0.958	+8.24%
Loss Cost	2013.2	0.079 (CI = +/-0.014; p = 0.000)	-0.123 (CI = +/-0.049; p = 0.000)	0.940	+8.21%
Loss Cost	2014.1	0.080 (CI = +/-0.017; p = 0.000)	-0.122 (CI = +/-0.054; p = 0.001)	0.934	+8.32%
Loss Cost	2014.2	0.071 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.044; p = 0.001)	0.935	+7.34%
Loss Cost	2015.1	0.071 (CI = +/-0.020; p = 0.000)	-0.104 (CI = +/-0.052; p = 0.003)	0.925	+7.40%
Loss Cost	2015.2	0.068 (CI = +/-0.027; p = 0.001)	-0.098 (CI = +/-0.062; p = 0.010)	0.870	+7.00%
Loss Cost	2016.1	0.075 (CI = +/-0.034; p = 0.004)	-0.090 (CI = +/-0.070; p = 0.023)	0.887	+7.78%
Loss Cost	2016.2	0.063 (CI = +/-0.050; p = 0.028)	-0.076 (CI = +/-0.085; p = 0.066)	0.773	+6.49%
Loss Cost	2017.1	0.083 (CI = +/-0.039; p = 0.012)	-0.060 (CI = +/-0.056; p = 0.045)	0.963	+8.60%
Severity	2005.2	0.056 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.049; p = 0.001)	0.932	+5.80%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.051; p = 0.001)	0.925	+5.78%
Severity	2006.2	0.056 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.054; p = 0.002)	0.915	+5.77%
Severity	2007.1	0.057 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.909	+5.83%
Severity	2007.2	0.057 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.058; p = 0.005)	0.897	+5.86%
Severity	2008.1	0.059 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.058; p = 0.009)	0.902	+6.07%
Severity	2008.2	0.062 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.054; p = 0.002)	0.918	+6.44%
Severity	2009.1	0.066 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.049; p = 0.003)	0.937	+6.80%
Severity	2009.2	0.069 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.047; p = 0.001)	0.944	+7.11%
Severity	2010.1	0.072 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.043; p = 0.001)	0.956	+7.46%
Severity	2010.2	0.071 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.045; p = 0.002)	0.947	+7.31%
Severity	2011.1	0.071 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.048; p = 0.004)	0.941	+7.38%
Severity	2011.2	0.066 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.041; p = 0.006)	0.945	+6.87%
Severity	2012.1	0.069 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.040; p = 0.011)	0.951	+7.17%
Severity	2012.2	0.073 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.037; p = 0.002)	0.960	+7.61%
Severity	2013.1	0.075 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.005)	0.956	+7.76%
Severity	2013.2	0.077 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.042; p = 0.005)	0.950	+8.05%
Severity	2014.1	0.075 (CI = +/-0.014; p = 0.000)	-0.073 (CI = +/-0.044; p = 0.005)	0.943	+7.75%
Severity	2014.2	0.069 (CI = +/-0.015; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.010)	0.932	+7.12%
Severity	2015.1	0.065 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.045; p = 0.010)	0.922	+6.72%
Severity	2015.2	0.061 (CI = +/-0.023; p = 0.001)	-0.062 (CI = +/-0.053; p = 0.030)	0.868	+6.27%
Severity	2016.1	0.064 (CI = +/-0.033; p = 0.006)	-0.058 (CI = +/-0.066; p = 0.070)	0.849	+6.59%
Severity	2016.2	0.080 (CI = +/-0.035; p = 0.005)	-0.077 (CI = +/-0.059; p = 0.025)	0.919	+8.33%
Severity	2017.1	0.094 (CI = +/-0.022; p = 0.003)	-0.065 (CI = +/-0.031; p = 0.012)	0.991	+9.84%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.134)	-0.067 (CI = +/-0.056; p = 0.021)	0.206	-0.52%
Frequency	2006.1	-0.003 (CI = +/-0.007; p = 0.410)	-0.056 (CI = +/-0.052; p = 0.037)	0.122	-0.27%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.990)	-0.068 (CI = +/-0.047; p = 0.007)	0.216	+0.00%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.243)	-0.055 (CI = +/-0.039; p = 0.008)	0.251	+0.31%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.033)	-0.065 (CI = +/-0.035; p = 0.001)	0.426	+0.55%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.009)	-0.059 (CI = +/-0.034; p = 0.002)	0.473	+0.71%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.003)	-0.065 (CI = +/-0.033; p = 0.001)	0.534	+0.86%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.006)	-0.065 (CI = +/-0.035; p = 0.001)	0.531	+0.87%
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.014)	-0.064 (CI = +/-0.037; p = 0.002)	0.470	+0.84%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.020)	-0.062 (CI = +/-0.039; p = 0.004)	0.470	+0.88%
Frequency	2010.2	0.007 (CI = +/-0.008; p = 0.069)	-0.057 (CI = +/-0.041; p = 0.009)	0.367	+0.72%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.049)	-0.053 (CI = +/-0.042; p = 0.017)	0.384	+0.87%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.021)	-0.061 (CI = +/-0.042; p = 0.009)	0.463	+1.13%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.078)	-0.067 (CI = +/-0.043; p = 0.005)	0.490	+0.87%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.272)	-0.059 (CI = +/-0.043; p = 0.011)	0.377	+0.56%
Frequency	2013.1	0.004 (CI = +/-0.012; p = 0.441)	-0.062 (CI = +/-0.046; p = 0.014)	0.380	+0.45%
Frequency	2013.2	0.001 (CI = +/-0.014; p = 0.821)	-0.055 (CI = +/-0.050; p = 0.033)	0.283	+0.15%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.476)	-0.048 (CI = +/-0.051; p = 0.063)	0.244	+0.53%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.818)	-0.042 (CI = +/-0.058; p = 0.127)	0.101	+0.20%
Frequency	2015.1	0.006 (CI = +/-0.024; p = 0.550)	-0.036 (CI = +/-0.064; p = 0.217)	0.037	+0.63%
Frequency	2015.2	0.007 (CI = +/-0.034; p = 0.632)	-0.037 (CI = +/-0.079; p = 0.287)	-0.079	+0.69%
Frequency	2016.1	0.011 (CI = +/-0.049; p = 0.560)	-0.032 (CI = +/-0.098; p = 0.421)	-0.153	+1.12%
Frequency	2016.2	-0.017 (CI = +/-0.032; p = 0.184)	0.001 (CI = +/-0.054; p = 0.948)	0.189	-1.69%
Frequency	2017.1	-0.011 (CI = +/-0.060; p = 0.498)	0.006 (CI = +/-0.086; p = 0.796)	-0.450	-1.13%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.553	+3.69%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.557	+3.84%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.532	+3.83%
Loss Cost	2007.1	0.040 (CI = +/-0.013; p = 0.000)	0.547	+4.06%
Loss Cost	2007.2	0.039 (CI = +/-0.014; p = 0.000)	0.514	+4.00%
Loss Cost	2008.1	0.041 (CI = +/-0.015; p = 0.000)	0.517	+4.19%
Loss Cost	2008.2	0.041 (CI = +/-0.016; p = 0.000)	0.491	+4.21%
Loss Cost	2009.1	0.043 (CI = +/-0.018; p = 0.000)	0.481	+4.35%
Loss Cost	2009.2	0.041 (CI = +/-0.019; p = 0.000)	0.430	+4.14%
Loss Cost	2010.1	0.041 (CI = +/-0.020; p = 0.000)	0.411	+4.23%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.335	+3.61%
Loss Cost	2011.1	0.035 (CI = +/-0.023; p = 0.004)	0.294	+3.53%
Loss Cost	2011.2	0.028 (CI = +/-0.023; p = 0.020)	0.204	+2.88%
Loss Cost	2012.1	0.026 (CI = +/-0.026; p = 0.047)	0.149	+2.64%
Loss Cost	2012.2	0.020 (CI = +/-0.027; p = 0.140)	0.068	+2.04%
Loss Cost	2013.1	0.017 (CI = +/-0.030; p = 0.253)	0.022	+1.71%
Loss Cost	2013.2	0.009 (CI = +/-0.032; p = 0.575)	-0.041	+0.87%
Loss Cost	2014.1	0.005 (CI = +/-0.036; p = 0.787)	-0.061	+0.46%
Loss Cost	2014.2	-0.009 (CI = +/-0.036; p = 0.599)	-0.050	-0.90%
Loss Cost	2015.1	-0.015 (CI = +/-0.041; p = 0.446)	-0.028	-1.47%
Loss Cost	2015.2	-0.029 (CI = +/-0.043; p = 0.170)	0.080	-2.84%
Loss Cost	2016.1	-0.035 (CI = +/-0.050; p = 0.152)	0.103	-3.43%
Loss Cost	2016.2	-0.054 (CI = +/-0.052; p = 0.041)	0.289	-5.30%
Loss Cost	2017.1	-0.062 (CI = +/-0.062; p = 0.049)	0.295	-6.05%
Severity	2005.2	0.056 (CI = +/-0.006; p = 0.000)	0.928	+5.78%
Severity	2006.1	0.056 (CI = +/-0.006; p = 0.000)	0.922	+5.81%
Severity	2006.2	0.056 (CI = +/-0.006; p = 0.000)	0.915	+5.75%
Severity	2007.1	0.057 (CI = +/-0.007; p = 0.000)	0.912	+5.84%
Severity	2007.2	0.056 (CI = +/-0.007; p = 0.000)	0.903	+5.80%
Severity	2008.1	0.058 (CI = +/-0.007; p = 0.000)	0.908	+5.99%
Severity	2008.2	0.059 (CI = +/-0.008; p = 0.000)	0.906	+6.13%
Severity	2009.1	0.062 (CI = +/-0.007; p = 0.000)	0.918	+6.40%
Severity	2009.2	0.063 (CI = +/-0.008; p = 0.000)	0.912	+6.47%
Severity	2010.1	0.065 (CI = +/-0.008; p = 0.000)	0.917	+6.71%
Severity	2010.2	0.063 (CI = +/-0.009; p = 0.000)	0.910	+6.48%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.901	+6.53%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	0.904	+6.11%
Severity	2012.1	0.061 (CI = +/-0.009; p = 0.000)	0.900	+6.28%
Severity	2012.2	0.061 (CI = +/-0.010; p = 0.000)	0.887	+6.30%
Severity	2013.1	0.062 (CI = +/-0.012; p = 0.000)	0.872	+6.35%
Severity	2013.2	0.060 (CI = +/-0.013; p = 0.000)	0.849	+6.19%
Severity	2014.1	0.058 (CI = +/-0.015; p = 0.000)	0.820	+6.02%
Severity	2014.2	0.053 (CI = +/-0.015; p = 0.000)	0.799	+5.42%
Severity	2015.1	0.051 (CI = +/-0.017; p = 0.000)	0.756	+5.24%
Severity	2015.2	0.046 (CI = +/-0.018; p = 0.000)	0.702	+4.70%
Severity	2016.1	0.046 (CI = +/-0.021; p = 0.000)	0.655	+4.75%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.003)	0.569	+4.48%
Severity	2017.1	0.044 (CI = +/-0.030; p = 0.009)	0.500	+4.53%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	0.365	-1.98%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	0.319	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	0.286	-1.81%
Frequency	2007.1	-0.017 (CI = +/-0.011; p = 0.003)	0.238	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.012; p = 0.005)	0.222	-1.70%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.008)	0.201	-1.70%
Frequency	2008.2	-0.018 (CI = +/-0.013; p = 0.009)	0.207	-1.81%
Frequency	2009.1	-0.019 (CI = +/-0.014; p = 0.009)	0.212	-1.93%
Frequency	2009.2	-0.022 (CI = +/-0.015; p = 0.005)	0.250	-2.19%
Frequency	2010.1	-0.023 (CI = +/-0.016; p = 0.006)	0.250	-2.32%
Frequency	2010.2	-0.027 (CI = +/-0.017; p = 0.003)	0.309	-2.70%
Frequency	2011.1	-0.029 (CI = +/-0.018; p = 0.004)	0.299	-2.81%
Frequency	2011.2	-0.031 (CI = +/-0.020; p = 0.004)	0.309	-3.04%
Frequency	2012.1	-0.035 (CI = +/-0.021; p = 0.003)	0.345	-3.42%
Frequency	2012.2	-0.041 (CI = +/-0.022; p = 0.001)	0.420	-4.01%
Frequency	2013.1	-0.045 (CI = +/-0.024; p = 0.001)	0.434	-4.36%
Frequency	2013.2	-0.051 (CI = +/-0.026; p = 0.001)	0.497	-5.01%
Frequency	2014.1	-0.054 (CI = +/-0.029; p = 0.001)	0.477	-5.24%
Frequency	2014.2	-0.062 (CI = +/-0.031; p = 0.001)	0.534	-6.00%
Frequency	2015.1	-0.066 (CI = +/-0.035; p = 0.001)	0.521	-6.38%
Frequency	2015.2	-0.075 (CI = +/-0.039; p = 0.001)	0.556	-7.20%
Frequency	2016.1	-0.081 (CI = +/-0.045; p = 0.002)	0.551	-7.81%
Frequency	2016.2	-0.098 (CI = +/-0.048; p = 0.001)	0.648	-9.36%
Frequency	2017.1	-0.107 (CI = +/-0.056; p = 0.002)	0.633	-10.12%

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	2005.2	0.052 (CI = +/-0.011; p = 0.000)	0.756	+5.33%
Loss Cost	2006.1	0.055 (CI = +/-0.011; p = 0.000)	0.782	+5.68%
Loss Cost	2006.2	0.057 (CI = +/-0.012; p = 0.000)	0.774	+5.82%
Loss Cost	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.822	+6.33%
Loss Cost	2007.2	0.062 (CI = +/-0.013; p = 0.000)	0.811	+6.45%
Loss Cost	2008.1	0.067 (CI = +/-0.012; p = 0.000)	0.848	+6.97%
Loss Cost	2008.2	0.070 (CI = +/-0.013; p = 0.000)	0.851	+7.26%
Loss Cost	2009.1	0.075 (CI = +/-0.013; p = 0.000)	0.881	+7.81%
Loss Cost	2009.2	0.076 (CI = +/-0.014; p = 0.000)	0.866	+7.85%
Loss Cost	2010.1	0.081 (CI = +/-0.013; p = 0.000)	0.893	+8.45%
Loss Cost	2010.2	0.076 (CI = +/-0.013; p = 0.000)	0.887	+7.92%
Loss Cost	2011.1	0.080 (CI = +/-0.014; p = 0.000)	0.895	+8.36%
Loss Cost	2011.2	0.076 (CI = +/-0.015; p = 0.000)	0.882	+7.89%
Loss Cost	2012.1	0.079 (CI = +/-0.016; p = 0.000)	0.877	+8.20%
Loss Cost	2012.2	0.077 (CI = +/-0.018; p = 0.000)	0.850	+7.95%
Loss Cost	2013.1	0.080 (CI = +/-0.021; p = 0.000)	0.843	+8.36%
Loss Cost	2013.2	0.076 (CI = +/-0.024; p = 0.000)	0.803	+7.87%
Loss Cost	2014.1	0.081 (CI = +/-0.027; p = 0.000)	0.800	+8.47%
Loss Cost	2014.2	0.069 (CI = +/-0.027; p = 0.000)	0.769	+7.13%
Loss Cost	2015.1	0.075 (CI = +/-0.032; p = 0.001)	0.765	+7.82%
Loss Cost	2015.2	0.066 (CI = +/-0.037; p = 0.004)	0.674	+6.82%
Loss Cost	2016.1	0.080 (CI = +/-0.042; p = 0.003)	0.747	+8.37%
Loss Cost	2016.2	0.064 (CI = +/-0.050; p = 0.021)	0.623	+6.62%
Loss Cost	2017.1	0.090 (CI = +/-0.047; p = 0.006)	0.846	+9.47%
Severity	2005.2	0.057 (CI = +/-0.007; p = 0.000)	0.907	+5.87%
Severity	2006.1	0.058 (CI = +/-0.008; p = 0.000)	0.900	+5.92%
Severity	2006.2	0.057 (CI = +/-0.008; p = 0.000)	0.889	+5.84%
Severity	2007.1	0.058 (CI = +/-0.009; p = 0.000)	0.886	+5.99%
Severity	2007.2	0.058 (CI = +/-0.009; p = 0.000)	0.872	+5.94%
Severity	2008.1	0.061 (CI = +/-0.009; p = 0.000)	0.884	+6.24%
Severity	2008.2	0.063 (CI = +/-0.010; p = 0.000)	0.886	+6.47%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.913	+6.93%
Severity	2009.2	0.069 (CI = +/-0.010; p = 0.000)	0.909	+7.09%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.929	+7.55%
Severity	2010.2	0.070 (CI = +/-0.010; p = 0.000)	0.920	+7.29%
Severity	2011.1	0.072 (CI = +/-0.011; p = 0.000)	0.916	+7.50%
Severity	2011.2	0.067 (CI = +/-0.010; p = 0.000)	0.922	+6.92%
Severity	2012.1	0.071 (CI = +/-0.010; p = 0.000)	0.935	+7.35%
Severity	2012.2	0.073 (CI = +/-0.012; p = 0.000)	0.929	+7.57%
Severity	2013.1	0.076 (CI = +/-0.013; p = 0.000)	0.929	+7.91%
Severity	2013.2	0.076 (CI = +/-0.015; p = 0.000)	0.912	+7.92%
Severity	2014.1	0.077 (CI = +/-0.018; p = 0.000)	0.891	+7.96%
Severity	2014.2	0.069 (CI = +/-0.018; p = 0.000)	0.878	+7.14%
Severity	2015.1	0.070 (CI = +/-0.023; p = 0.000)	0.844	+7.23%
Severity	2015.2	0.063 (CI = +/-0.027; p = 0.001)	0.787	+6.51%
Severity	2016.1	0.072 (CI = +/-0.032; p = 0.002)	0.803	+7.44%
Severity	2016.2	0.076 (CI = +/-0.045; p = 0.007)	0.752	+7.90%
Severity	2017.1	0.097 (CI = +/-0.048; p = 0.005)	0.857	+10.21%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.150)	0.041	-0.51%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.494)	-0.020	-0.22%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.945)	-0.040	-0.02%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.259)	0.013	+0.32%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.106)	0.071	+0.48%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.024)	0.174	+0.69%
Frequency	2008.2	0.007 (CI = +/-0.006; p = 0.024)	0.181	+0.75%
Frequency	2009.1	0.008 (CI = +/-0.007; p = 0.022)	0.197	+0.83%
Frequency	2009.2	0.007 (CI = +/-0.007; p = 0.063)	0.127	+0.71%
Frequency	2010.1	0.008 (CI = +/-0.008; p = 0.047)	0.158	+0.83%
Frequency	2010.2	0.006 (CI = +/-0.008; p = 0.165)	0.058	+0.59%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.078)	0.130	+0.81%
Frequency	2011.2	0.009 (CI = +/-0.010; p = 0.079)	0.138	+0.90%
Frequency	2012.1	0.008 (CI = +/-0.011; p = 0.161)	0.073	+0.79%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.523)	-0.042	+0.35%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.521)	-0.045	+0.41%
Frequency	2013.2	0.000 (CI = +/-0.014; p = 0.949)	-0.090	-0.04%
Frequency	2014.1	0.005 (CI = +/-0.015; p = 0.513)	-0.052	+0.47%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.988)	-0.111	-0.01%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.539)	-0.070	+0.55%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.787)	-0.130	+0.29%
Frequency	2016.1	0.009 (CI = +/-0.031; p = 0.526)	-0.085	+0.87%
Frequency	2016.2	-0.012 (CI = +/-0.017; p = 0.121)	0.292	-1.19%
Frequency	2017.1	-0.007 (CI = +/-0.022; p = 0.447)	-0.062	-0.67%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.010; p = 0.135)	-0.068 (CI = +/-0.095; p = 0.156)	0.064	+0.73%
Loss Cost	2006.1	0.005 (CI = +/-0.010; p = 0.340)	-0.083 (CI = +/-0.093; p = 0.078)	0.066	+0.46%
Loss Cost	2006.2	0.002 (CI = +/-0.010; p = 0.710)	-0.067 (CI = +/-0.090; p = 0.138)	0.013	+0.18%
Loss Cost	2007.1	0.000 (CI = +/-0.010; p = 0.929)	-0.074 (CI = +/-0.092; p = 0.109)	0.024	+0.04%
Loss Cost	2007.2	-0.001 (CI = +/-0.011; p = 0.898)	-0.068 (CI = +/-0.095; p = 0.150)	0.008	-0.07%
Loss Cost	2008.1	-0.001 (CI = +/-0.012; p = 0.821)	-0.071 (CI = +/-0.098; p = 0.146)	0.010	-0.13%
Loss Cost	2008.2	-0.002 (CI = +/-0.013; p = 0.747)	-0.068 (CI = +/-0.102; p = 0.181)	0.002	-0.20%
Loss Cost	2009.1	-0.003 (CI = +/-0.014; p = 0.662)	-0.072 (CI = +/-0.105; p = 0.171)	0.007	-0.29%
Loss Cost	2009.2	-0.004 (CI = +/-0.015; p = 0.566)	-0.067 (CI = +/-0.109; p = 0.220)	0.001	-0.41%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.502)	-0.071 (CI = +/-0.114; p = 0.208)	0.006	-0.52%
Loss Cost	2010.2	-0.009 (CI = +/-0.017; p = 0.282)	-0.056 (CI = +/-0.115; p = 0.321)	0.018	-0.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.018; p = 0.225)	-0.064 (CI = +/-0.119; p = 0.278)	0.036	-1.07%
Loss Cost	2011.2	-0.011 (CI = +/-0.020; p = 0.246)	-0.062 (CI = +/-0.125; p = 0.317)	0.032	-1.12%
Loss Cost	2012.1	-0.015 (CI = +/-0.021; p = 0.142)	-0.076 (CI = +/-0.127; p = 0.227)	0.088	-1.53%
Loss Cost	2012.2	-0.021 (CI = +/-0.022; p = 0.068)	-0.057 (CI = +/-0.129; p = 0.361)	0.138	-2.04%
Loss Cost	2013.1	-0.023 (CI = +/-0.025; p = 0.070)	-0.064 (CI = +/-0.136; p = 0.335)	0.132	-2.24%
Loss Cost	2013.2	-0.027 (CI = +/-0.027; p = 0.053)	-0.050 (CI = +/-0.142; p = 0.464)	0.163	-2.65%
Loss Cost	2014.1	-0.028 (CI = +/-0.031; p = 0.073)	-0.053 (CI = +/-0.151; p = 0.468)	0.126	-2.75%
Loss Cost	2014.2	-0.031 (CI = +/-0.035; p = 0.075)	-0.042 (CI = +/-0.162; p = 0.581)	0.135	-3.10%
Loss Cost	2015.1	-0.033 (CI = +/-0.040; p = 0.099)	-0.047 (CI = +/-0.175; p = 0.572)	0.099	-3.26%
Loss Cost	2015.2	-0.036 (CI = +/-0.047; p = 0.128)	-0.041 (CI = +/-0.191; p = 0.650)	0.083	-3.49%
Loss Cost	2016.1	-0.037 (CI = +/-0.056; p = 0.168)	-0.044 (CI = +/-0.210; p = 0.648)	0.035	-3.66%
Loss Cost	2016.2	-0.050 (CI = +/-0.065; p = 0.113)	-0.016 (CI = +/-0.224; p = 0.876)	0.102	-4.91%
Loss Cost	2017.1	-0.057 (CI = +/-0.079; p = 0.135)	-0.027 (CI = +/-0.249; p = 0.807)	0.076	-5.50%
Severity	2005.2	0.027 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.033; p = 0.028)	0.887	+2.71%
Severity	2006.1	0.027 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.033)	0.879	+2.71%
Severity	2006.2	0.026 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.047)	0.865	+2.68%
Severity	2007.1	0.027 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.056)	0.856	+2.69%
Severity	2007.2	0.027 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.039)	0.854	+2.76%
Severity	2008.1	0.029 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.069)	0.880	+2.92%
Severity	2008.2	0.030 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.027)	0.892	+3.05%
Severity	2009.1	0.031 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.032; p = 0.049)	0.904	+3.18%
Severity	2009.2	0.032 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.033; p = 0.032)	0.902	+3.27%
Severity	2010.1	0.033 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.034; p = 0.052)	0.900	+3.34%
Severity	2010.2	0.033 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.035; p = 0.053)	0.889	+3.37%
Severity	2011.1	0.033 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.055)	0.876	+3.34%
Severity	2011.2	0.032 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.038; p = 0.082)	0.855	+3.29%
Severity	2012.1	0.034 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.131)	0.856	+3.41%
Severity	2012.2	0.034 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.042; p = 0.138)	0.836	+3.44%
Severity	2013.1	0.035 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.042; p = 0.213)	0.838	+3.60%
Severity	2013.2	0.036 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.045; p = 0.215)	0.814	+3.65%
Severity	2014.1	0.037 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.047; p = 0.303)	0.808	+3.79%
Severity	2014.2	0.038 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.051; p = 0.321)	0.773	+3.82%
Severity	2015.1	0.039 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.054; p = 0.443)	0.769	+4.03%
Severity	2015.2	0.041 (CI = +/-0.014; p = 0.000)	-0.023 (CI = +/-0.058; p = 0.396)	0.739	+4.19%
Severity	2016.1	0.045 (CI = +/-0.016; p = 0.000)	-0.015 (CI = +/-0.059; p = 0.591)	0.764	+4.60%
Severity	2016.2	0.045 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.066; p = 0.616)	0.706	+4.63%
Severity	2017.1	0.048 (CI = +/-0.023; p = 0.001)	-0.010 (CI = +/-0.072; p = 0.767)	0.686	+4.95%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.098; p = 0.532)	0.305	-1.93%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.096; p = 0.344)	0.375	-2.19%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.095; p = 0.505)	0.426	-2.44%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.097; p = 0.421)	0.435	-2.57%
Frequency	2007.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.098; p = 0.550)	0.456	-2.75%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.099; p = 0.423)	0.481	-2.96%
Frequency	2008.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.030 (CI = +/-0.101; p = 0.551)	0.497	-3.15%
Frequency	2009.1	-0.034 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.103; p = 0.436)	0.512	-3.36%
Frequency	2009.2	-0.036 (CI = +/-0.014; p = 0.000)	-0.030 (CI = +/-0.106; p = 0.558)	0.522	-3.56%
Frequency	2010.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.109; p = 0.478)	0.519	-3.73%
Frequency	2010.2	-0.042 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.108; p = 0.685)	0.564	-4.11%
Frequency	2011.1	-0.044 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.113; p = 0.613)	0.551	-4.27%
Frequency	2011.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.028 (CI = +/-0.119; p = 0.630)	0.518	-4.27%
Frequency	2012.1	-0.049 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.416)	0.576	-4.77%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.027 (CI = +/-0.116; p = 0.634)	0.625	-5.31%
Frequency	2013.1	-0.058 (CI = +/-0.022; p = 0.000)	-0.038 (CI = +/-0.120; p = 0.516)	0.625	-5.63%
Frequency	2013.2	-0.063 (CI = +/-0.024; p = 0.000)	-0.022 (CI = +/-0.124; p = 0.704)	0.640	-6.08%
Frequency	2014.1	-0.065 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.131; p = 0.642)	0.614	-6.30%
Frequency	2014.2	-0.069 (CI = +/-0.030; p = 0.000)	-0.018 (CI = +/-0.140; p = 0.785)	0.604	-6.67%
Frequency	2015.1	-0.073 (CI = +/-0.034; p = 0.001)	-0.027 (CI = +/-0.149; p = 0.700)	0.580	-7.00%
Frequency	2015.2	-0.077 (CI = +/-0.040; p = 0.001)	-0.017 (CI = +/-0.162; p = 0.820)	0.555	-7.37%
Frequency	2016.1	-0.082 (CI = +/-0.046; p = 0.003)	-0.030 (CI = +/-0.174; p = 0.712)	0.535	-7.90%
Frequency	2016.2	-0.096 (CI = +/-0.053; p = 0.003)	-0.001 (CI = +/-0.181; p = 0.993)	0.582	-9.12%
Frequency	2017.1	-0.105 (CI = +/-0.062; p = 0.005)	-0.018 (CI = +/-0.197; p = 0.841)	0.570	-9.95%

Property Damage

Coverage = Total 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	2005.2	0.007 (CI = +/-0.010; p = 0.203)	-0.072 (CI = +/-0.098; p = 0.143)	0.058	+0.66%
Loss Cost	2006.1	0.004 (CI = +/-0.010; p = 0.491)	-0.089 (CI = +/-0.095; p = 0.066)	0.069	+0.35%
Loss Cost	2006.2	0.001 (CI = +/-0.010; p = 0.912)	-0.074 (CI = +/-0.092; p = 0.113)	0.023	+0.06%
Loss Cost	2007.1	-0.001 (CI = +/-0.011; p = 0.843)	-0.082 (CI = +/-0.094; p = 0.085)	0.040	-0.11%
Loss Cost	2007.2	-0.002 (CI = +/-0.012; p = 0.687)	-0.076 (CI = +/-0.096; p = 0.117)	0.027	-0.23%
Loss Cost	2008.1	-0.003 (CI = +/-0.012; p = 0.605)	-0.080 (CI = +/-0.100; p = 0.111)	0.032	-0.31%
Loss Cost	2008.2	-0.004 (CI = +/-0.013; p = 0.547)	-0.077 (CI = +/-0.104; p = 0.140)	0.026	-0.39%
Loss Cost	2009.1	-0.005 (CI = +/-0.014; p = 0.461)	-0.082 (CI = +/-0.108; p = 0.127)	0.036	-0.52%
Loss Cost	2009.2	-0.007 (CI = +/-0.015; p = 0.390)	-0.077 (CI = +/-0.112; p = 0.168)	0.032	-0.65%
Loss Cost	2010.1	-0.008 (CI = +/-0.017; p = 0.327)	-0.083 (CI = +/-0.116; p = 0.151)	0.043	-0.81%
Loss Cost	2010.2	-0.012 (CI = +/-0.018; p = 0.170)	-0.068 (CI = +/-0.117; p = 0.236)	0.065	-1.19%
Loss Cost	2011.1	-0.015 (CI = +/-0.019; p = 0.122)	-0.079 (CI = +/-0.121; p = 0.188)	0.094	-1.46%
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.138)	-0.076 (CI = +/-0.127; p = 0.224)	0.091	-1.54%
Loss Cost	2012.1	-0.021 (CI = +/-0.022; p = 0.063)	-0.095 (CI = +/-0.128; p = 0.135)	0.172	-2.07%
Loss Cost	2012.2	-0.027 (CI = +/-0.023; p = 0.027)	-0.077 (CI = +/-0.128; p = 0.220)	0.237	-2.65%
Loss Cost	2013.1	-0.030 (CI = +/-0.026; p = 0.025)	-0.088 (CI = +/-0.134; p = 0.184)	0.247	-2.98%
Loss Cost	2013.2	-0.035 (CI = +/-0.028; p = 0.018)	-0.074 (CI = +/-0.139; p = 0.274)	0.287	-3.47%
Loss Cost	2014.1	-0.038 (CI = +/-0.032; p = 0.024)	-0.082 (CI = +/-0.149; p = 0.255)	0.264	-3.75%
Loss Cost	2014.2	-0.043 (CI = +/-0.037; p = 0.025)	-0.071 (CI = +/-0.158; p = 0.349)	0.281	-4.19%
Loss Cost	2015.1	-0.048 (CI = +/-0.042; p = 0.031)	-0.083 (CI = +/-0.171; p = 0.309)	0.266	-4.66%
Loss Cost	2015.2	-0.051 (CI = +/-0.050; p = 0.044)	-0.075 (CI = +/-0.186; p = 0.391)	0.256	-5.01%
Loss Cost	2016.1	-0.058 (CI = +/-0.060; p = 0.054)	-0.090 (CI = +/-0.206; p = 0.347)	0.235	-5.68%
Loss Cost	2016.2	-0.075 (CI = +/-0.067; p = 0.033)	-0.060 (CI = +/-0.212; p = 0.530)	0.336	-7.19%
Loss Cost	2017.1	-0.092 (CI = +/-0.080; p = 0.030)	-0.093 (CI = +/-0.231; p = 0.374)	0.383	-8.81%
Severity	2005.2	0.025 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.024; p = 0.000)	0.927	+2.51%
Severity	2006.1	0.025 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.025; p = 0.000)	0.922	+2.49%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.001)	0.912	+2.45%
Severity	2007.1	0.024 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.906	+2.43%
Severity	2007.2	0.025 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.027; p = 0.000)	0.906	+2.50%
Severity	2008.1	0.026 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.024; p = 0.001)	0.931	+2.64%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.021; p = 0.000)	0.948	+2.77%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.019; p = 0.000)	0.959	+2.88%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.018; p = 0.000)	0.961	+2.96%
Severity	2010.1	0.030 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.019; p = 0.000)	0.959	+3.00%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.020; p = 0.000)	0.954	+3.02%
Severity	2011.1	0.029 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.020; p = 0.000)	0.953	+2.93%
Severity	2011.2	0.028 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.020; p = 0.000)	0.947	+2.86%
Severity	2012.1	0.029 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.020; p = 0.000)	0.947	+2.93%
Severity	2012.2	0.029 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.021; p = 0.000)	0.937	+2.94%
Severity	2013.1	0.030 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.001)	0.937	+3.03%
Severity	2013.2	0.030 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.024; p = 0.001)	0.924	+3.05%
Severity	2014.1	0.030 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.025; p = 0.003)	0.917	+3.09%
Severity	2014.2	0.030 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.027; p = 0.005)	0.895	+3.08%
Severity	2015.1	0.031 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.030; p = 0.011)	0.886	+3.14%
Severity	2015.2	0.032 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.032; p = 0.013)	0.864	+3.25%
Severity	2016.1	0.034 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.033; p = 0.031)	0.875	+3.50%
Severity	2016.2	0.034 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.054)	0.825	+3.43%
Severity	2017.1	0.034 (CI = +/-0.015; p = 0.001)	-0.037 (CI = +/-0.043; p = 0.085)	0.793	+3.41%
Frequency	2005.2	-0.018 (CI = +/-0.011; p = 0.001)	-0.024 (CI = +/-0.100; p = 0.632)	0.253	-1.81%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.098; p = 0.421)	0.322	-2.09%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.097; p = 0.588)	0.377	-2.34%
Frequency	2007.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.100; p = 0.496)	0.385	-2.48%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.101; p = 0.625)	0.408	-2.66%
Frequency	2008.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.485)	0.433	-2.88%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.026 (CI = +/-0.105; p = 0.610)	0.450	-3.08%
Frequency	2009.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.107; p = 0.485)	0.466	-3.31%
Frequency	2009.2	-0.036 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.110; p = 0.601)	0.477	-3.51%
Frequency	2010.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.036 (CI = +/-0.114; p = 0.515)	0.474	-3.70%
Frequency	2010.2	-0.042 (CI = +/-0.017; p = 0.000)	-0.021 (CI = +/-0.114; p = 0.708)	0.523	-4.09%
Frequency	2011.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.028 (CI = +/-0.119; p = 0.629)	0.510	-4.27%
Frequency	2011.2	-0.044 (CI = +/-0.021; p = 0.000)	-0.028 (CI = +/-0.125; p = 0.645)	0.473	-4.27%
Frequency	2012.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.049 (CI = +/-0.124; p = 0.411)	0.538	-4.86%
Frequency	2012.2	-0.056 (CI = +/-0.022; p = 0.000)	-0.031 (CI = +/-0.123; p = 0.603)	0.593	-5.43%
Frequency	2013.1	-0.060 (CI = +/-0.025; p = 0.000)	-0.044 (CI = +/-0.128; p = 0.470)	0.597	-5.83%
Frequency	2013.2	-0.065 (CI = +/-0.027; p = 0.000)	-0.030 (CI = +/-0.131; p = 0.634)	0.617	-6.32%
Frequency	2014.1	-0.069 (CI = +/-0.030; p = 0.000)	-0.039 (CI = +/-0.140; p = 0.555)	0.593	-6.64%
Frequency	2014.2	-0.073 (CI = +/-0.034; p = 0.001)	-0.028 (CI = +/-0.148; p = 0.686)	0.586	-7.05%
Frequency	2015.1	-0.079 (CI = +/-0.040; p = 0.001)	-0.042 (CI = +/-0.159; p = 0.573)	0.569	-7.56%
Frequency	2015.2	-0.083 (CI = +/-0.046; p = 0.002)	-0.032 (CI = +/-0.172; p = 0.690)	0.547	-8.00%
Frequency	2016.1	-0.093 (CI = +/-0.054; p = 0.004)	-0.052 (CI = +/-0.187; p = 0.541)	0.544	-8.87%
Frequency	2016.2	-0.108 (CI = +/-0.060; p = 0.003)	-0.024 (CI = +/-0.191; p = 0.778)	0.606	-10.27%
Frequency	2017.1	-0.126 (CI = +/-0.071; p = 0.004)	-0.056 (CI = +/-0.204; p = 0.537)	0.633	-11.82%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.010; p = 0.160)	0.031	+0.70%
Loss Cost	2006.1	0.005 (CI = +/-0.010; p = 0.357)	-0.004	+0.46%
Loss Cost	2006.2	0.001 (CI = +/-0.010; p = 0.776)	-0.030	+0.14%
Loss Cost	2007.1	0.000 (CI = +/-0.011; p = 0.931)	-0.034	+0.04%
Loss Cost	2007.2	-0.001 (CI = +/-0.011; p = 0.835)	-0.034	-0.11%
Loss Cost	2008.1	-0.001 (CI = +/-0.012; p = 0.825)	-0.035	-0.13%
Loss Cost	2008.2	-0.003 (CI = +/-0.013; p = 0.689)	-0.032	-0.25%
Loss Cost	2009.1	-0.003 (CI = +/-0.014; p = 0.668)	-0.032	-0.29%
Loss Cost	2009.2	-0.005 (CI = +/-0.015; p = 0.516)	-0.023	-0.47%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.508)	-0.023	-0.52%
Loss Cost	2010.2	-0.009 (CI = +/-0.016; p = 0.251)	0.017	-0.93%
Loss Cost	2011.1	-0.011 (CI = +/-0.018; p = 0.227)	0.024	-1.07%
Loss Cost	2011.2	-0.012 (CI = +/-0.020; p = 0.215)	0.029	-1.20%
Loss Cost	2012.1	-0.015 (CI = +/-0.021; p = 0.146)	0.061	-1.53%
Loss Cost	2012.2	-0.022 (CI = +/-0.022; p = 0.056)	0.144	-2.13%
Loss Cost	2013.1	-0.023 (CI = +/-0.025; p = 0.069)	0.133	-2.24%
Loss Cost	2013.2	-0.028 (CI = +/-0.027; p = 0.042)	0.186	-2.74%
Loss Cost	2014.1	-0.028 (CI = +/-0.030; p = 0.068)	0.152	-2.75%
Loss Cost	2014.2	-0.032 (CI = +/-0.034; p = 0.059)	0.177	-3.20%
Loss Cost	2015.1	-0.033 (CI = +/-0.039; p = 0.089)	0.145	-3.26%
Loss Cost	2015.2	-0.037 (CI = +/-0.045; p = 0.101)	0.142	-3.61%
Loss Cost	2016.1	-0.037 (CI = +/-0.053; p = 0.151)	0.103	-3.66%
Loss Cost	2016.2	-0.051 (CI = +/-0.060; p = 0.088)	0.190	-4.98%
Loss Cost	2017.1	-0.057 (CI = +/-0.073; p = 0.113)	0.172	-5.50%
Severity	2005.2	0.027 (CI = +/-0.004; p = 0.000)	0.872	+2.69%
Severity	2006.1	0.027 (CI = +/-0.004; p = 0.000)	0.863	+2.71%
Severity	2006.2	0.026 (CI = +/-0.004; p = 0.000)	0.850	+2.66%
Severity	2007.1	0.027 (CI = +/-0.004; p = 0.000)	0.841	+2.69%
Severity	2007.2	0.027 (CI = +/-0.005; p = 0.000)	0.834	+2.73%
Severity	2008.1	0.029 (CI = +/-0.004; p = 0.000)	0.868	+2.92%
Severity	2008.2	0.030 (CI = +/-0.004; p = 0.000)	0.873	+3.02%
Severity	2009.1	0.031 (CI = +/-0.004; p = 0.000)	0.891	+3.18%
Severity	2009.2	0.032 (CI = +/-0.005; p = 0.000)	0.884	+3.23%
Severity	2010.1	0.033 (CI = +/-0.005; p = 0.000)	0.886	+3.34%
Severity	2010.2	0.033 (CI = +/-0.005; p = 0.000)	0.873	+3.34%
Severity	2011.1	0.033 (CI = +/-0.006; p = 0.000)	0.858	+3.34%
Severity	2011.2	0.032 (CI = +/-0.006; p = 0.000)	0.837	+3.24%
Severity	2012.1	0.034 (CI = +/-0.007; p = 0.000)	0.845	+3.41%
Severity	2012.2	0.033 (CI = +/-0.007; p = 0.000)	0.823	+3.40%
Severity	2013.1	0.035 (CI = +/-0.008; p = 0.000)	0.832	+3.60%
Severity	2013.2	0.035 (CI = +/-0.009; p = 0.000)	0.807	+3.60%
Severity	2014.1	0.037 (CI = +/-0.010; p = 0.000)	0.806	+3.79%
Severity	2014.2	0.037 (CI = +/-0.011; p = 0.000)	0.772	+3.76%
Severity	2015.1	0.039 (CI = +/-0.012; p = 0.000)	0.775	+4.03%
Severity	2015.2	0.040 (CI = +/-0.014; p = 0.000)	0.744	+4.11%
Severity	2016.1	0.045 (CI = +/-0.015; p = 0.000)	0.779	+4.60%
Severity	2016.2	0.045 (CI = +/-0.018; p = 0.000)	0.727	+4.56%
Severity	2017.1	0.048 (CI = +/-0.021; p = 0.001)	0.718	+4.95%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	0.318	-1.94%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	0.376	-2.19%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.437	-2.45%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.442	-2.57%
Frequency	2007.2	-0.028 (CI = +/-0.011; p = 0.000)	0.468	-2.77%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.487	-2.96%
Frequency	2008.2	-0.032 (CI = +/-0.012; p = 0.000)	0.509	-3.18%
Frequency	2009.1	-0.034 (CI = +/-0.013; p = 0.000)	0.520	-3.36%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	0.535	-3.58%
Frequency	2010.1	-0.038 (CI = +/-0.015; p = 0.000)	0.529	-3.73%
Frequency	2010.2	-0.042 (CI = +/-0.015; p = 0.000)	0.580	-4.13%
Frequency	2011.1	-0.044 (CI = +/-0.017; p = 0.000)	0.567	-4.27%
Frequency	2011.2	-0.044 (CI = +/-0.018; p = 0.000)	0.536	-4.30%
Frequency	2012.1	-0.049 (CI = +/-0.019; p = 0.000)	0.583	-4.77%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	0.641	-5.34%
Frequency	2013.1	-0.058 (CI = +/-0.021; p = 0.000)	0.637	-5.63%
Frequency	2013.2	-0.063 (CI = +/-0.023; p = 0.000)	0.660	-6.12%
Frequency	2014.1	-0.065 (CI = +/-0.026; p = 0.000)	0.634	-6.30%
Frequency	2014.2	-0.069 (CI = +/-0.029; p = 0.000)	0.630	-6.71%
Frequency	2015.1	-0.073 (CI = +/-0.033; p = 0.000)	0.607	-7.00%
Frequency	2015.2	-0.077 (CI = +/-0.038; p = 0.001)	0.590	-7.42%
Frequency	2016.1	-0.082 (CI = +/-0.044; p = 0.002)	0.571	-7.90%
Frequency	2016.2	-0.096 (CI = +/-0.049; p = 0.001)	0.624	-9.12%
Frequency	2017.1	-0.105 (CI = +/-0.057; p = 0.003)	0.616	-9.95%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.010; p = 0.211)	0.019	+0.66%
Loss Cost	2006.1	0.004 (CI = +/-0.011; p = 0.448)	-0.013	+0.40%
Loss Cost	2006.2	0.001 (CI = +/-0.011; p = 0.914)	-0.034	+0.06%
Loss Cost	2007.1	-0.001 (CI = +/-0.011; p = 0.927)	-0.035	-0.05%
Loss Cost	2007.2	-0.002 (CI = +/-0.012; p = 0.695)	-0.031	-0.23%
Loss Cost	2008.1	-0.003 (CI = +/-0.013; p = 0.685)	-0.032	-0.25%
Loss Cost	2008.2	-0.004 (CI = +/-0.014; p = 0.557)	-0.025	-0.39%
Loss Cost	2009.1	-0.004 (CI = +/-0.015; p = 0.537)	-0.025	-0.45%
Loss Cost	2009.2	-0.007 (CI = +/-0.016; p = 0.399)	-0.011	-0.65%
Loss Cost	2010.1	-0.007 (CI = +/-0.017; p = 0.391)	-0.010	-0.72%
Loss Cost	2010.2	-0.012 (CI = +/-0.018; p = 0.174)	0.043	-1.19%
Loss Cost	2011.1	-0.014 (CI = +/-0.019; p = 0.153)	0.054	-1.37%
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.143)	0.063	-1.54%
Loss Cost	2012.1	-0.020 (CI = +/-0.023; p = 0.090)	0.104	-1.93%
Loss Cost	2012.2	-0.027 (CI = +/-0.024; p = 0.028)	0.209	-2.65%
Loss Cost	2013.1	-0.029 (CI = +/-0.026; p = 0.035)	0.202	-2.83%
Loss Cost	2013.2	-0.035 (CI = +/-0.028; p = 0.018)	0.273	-3.47%
Loss Cost	2014.1	-0.036 (CI = +/-0.032; p = 0.031)	0.242	-3.57%
Loss Cost	2014.2	-0.043 (CI = +/-0.036; p = 0.024)	0.284	-4.19%
Loss Cost	2015.1	-0.045 (CI = +/-0.042; p = 0.037)	0.257	-4.41%
Loss Cost	2015.2	-0.051 (CI = +/-0.049; p = 0.040)	0.269	-5.01%
Loss Cost	2016.1	-0.055 (CI = +/-0.058; p = 0.062)	0.237	-5.32%
Loss Cost	2016.2	-0.075 (CI = +/-0.063; p = 0.026)	0.378	-7.19%
Loss Cost	2017.1	-0.087 (CI = +/-0.077; p = 0.031)	0.391	-8.30%
Severity	2005.2	0.025 (CI = +/-0.003; p = 0.000)	0.890	+2.51%
Severity	2006.1	0.025 (CI = +/-0.003; p = 0.000)	0.882	+2.52%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	0.872	+2.45%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	0.862	+2.47%
Severity	2007.2	0.025 (CI = +/-0.004; p = 0.000)	0.854	+2.50%
Severity	2008.1	0.026 (CI = +/-0.004; p = 0.000)	0.893	+2.68%
Severity	2008.2	0.027 (CI = +/-0.004; p = 0.000)	0.897	+2.77%
Severity	2009.1	0.029 (CI = +/-0.004; p = 0.000)	0.918	+2.93%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.911	+2.96%
Severity	2010.1	0.030 (CI = +/-0.004; p = 0.000)	0.913	+3.05%
Severity	2010.2	0.030 (CI = +/-0.004; p = 0.000)	0.901	+3.02%
Severity	2011.1	0.030 (CI = +/-0.005; p = 0.000)	0.887	+3.00%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.875	+2.86%
Severity	2012.1	0.030 (CI = +/-0.005; p = 0.000)	0.883	+3.00%
Severity	2012.2	0.029 (CI = +/-0.006; p = 0.000)	0.863	+2.94%
Severity	2013.1	0.031 (CI = +/-0.006; p = 0.000)	0.872	+3.11%
Severity	2013.2	0.030 (CI = +/-0.007; p = 0.000)	0.847	+3.05%
Severity	2014.1	0.031 (CI = +/-0.007; p = 0.000)	0.844	+3.19%
Severity	2014.2	0.030 (CI = +/-0.008; p = 0.000)	0.810	+3.08%
Severity	2015.1	0.032 (CI = +/-0.009; p = 0.000)	0.808	+3.27%
Severity	2015.2	0.032 (CI = +/-0.011; p = 0.000)	0.766	+3.25%
Severity	2016.1	0.036 (CI = +/-0.012; p = 0.000)	0.806	+3.66%
Severity	2016.2	0.034 (CI = +/-0.014; p = 0.000)	0.745	+3.43%
Severity	2017.1	0.036 (CI = +/-0.017; p = 0.001)	0.716	+3.64%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	0.271	-1.81%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	0.330	-2.06%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.392	-2.34%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	0.397	-2.46%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	0.424	-2.66%
Frequency	2008.1	-0.029 (CI = +/-0.013; p = 0.000)	0.443	-2.86%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	0.466	-3.08%
Frequency	2009.1	-0.033 (CI = +/-0.014; p = 0.000)	0.477	-3.28%
Frequency	2009.2	-0.036 (CI = +/-0.015; p = 0.000)	0.493	-3.51%
Frequency	2010.1	-0.037 (CI = +/-0.016; p = 0.000)	0.487	-3.66%
Frequency	2010.2	-0.042 (CI = +/-0.017; p = 0.000)	0.542	-4.09%
Frequency	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	0.528	-4.24%
Frequency	2011.2	-0.044 (CI = +/-0.020; p = 0.000)	0.495	-4.27%
Frequency	2012.1	-0.049 (CI = +/-0.021; p = 0.000)	0.546	-4.79%
Frequency	2012.2	-0.056 (CI = +/-0.022; p = 0.000)	0.611	-5.43%
Frequency	2013.1	-0.059 (CI = +/-0.024; p = 0.000)	0.609	-5.76%
Frequency	2013.2	-0.065 (CI = +/-0.026; p = 0.000)	0.636	-6.32%
Frequency	2014.1	-0.068 (CI = +/-0.029; p = 0.000)	0.612	-6.55%
Frequency	2014.2	-0.073 (CI = +/-0.033; p = 0.000)	0.612	-7.05%
Frequency	2015.1	-0.077 (CI = +/-0.038; p = 0.001)	0.593	-7.44%
Frequency	2015.2	-0.083 (CI = +/-0.044; p = 0.001)	0.581	-8.00%
Frequency	2016.1	-0.091 (CI = +/-0.051; p = 0.003)	0.571	-8.67%
Frequency	2016.2	-0.108 (CI = +/-0.056; p = 0.002)	0.646	-10.27%
Frequency	2017.1	-0.122 (CI = +/-0.066; p = 0.003)	0.659	-11.52%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.055; p = 0.033)	0.639	+2.19%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.006)	0.650	+1.92%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.043; p = 0.008)	0.627	+1.63%
Loss Cost	2007.1	0.015 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.044; p = 0.007)	0.609	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.046; p = 0.010)	0.556	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.048; p = 0.017)	0.556	+1.58%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.050; p = 0.019)	0.527	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.053; p = 0.029)	0.522	+1.67%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	-0.059 (CI = +/-0.055; p = 0.037)	0.470	+1.68%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	-0.057 (CI = +/-0.058; p = 0.055)	0.466	+1.74%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.011)	-0.047 (CI = +/-0.056; p = 0.099)	0.344	+1.41%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.024)	-0.048 (CI = +/-0.060; p = 0.112)	0.321	+1.37%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.021)	-0.053 (CI = +/-0.063; p = 0.092)	0.334	+1.57%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.085)	-0.063 (CI = +/-0.064; p = 0.052)	0.319	+1.20%
Loss Cost	2012.2	0.006 (CI = +/-0.014; p = 0.319)	-0.050 (CI = +/-0.059; p = 0.090)	0.151	+0.65%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.344)	-0.048 (CI = +/-0.064; p = 0.129)	0.142	+0.72%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.670)	-0.040 (CI = +/-0.067; p = 0.211)	-0.002	+0.35%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.431)	-0.031 (CI = +/-0.072; p = 0.350)	-0.006	+0.76%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.612)	-0.028 (CI = +/-0.080; p = 0.443)	-0.120	+0.58%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.435)	-0.019 (CI = +/-0.089; p = 0.639)	-0.111	+1.09%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.460)	-0.022 (CI = +/-0.104; p = 0.629)	-0.162	+1.30%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.312)	-0.006 (CI = +/-0.120; p = 0.897)	-0.091	+2.32%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.841)	0.024 (CI = +/-0.077; p = 0.437)	-0.252	-0.29%
Loss Cost	2017.1	-0.010 (CI = +/-0.063; p = 0.640)	0.015 (CI = +/-0.108; p = 0.683)	-0.364	-1.02%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.37%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.33%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.894	+2.27%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.886	+2.23%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.884	+2.30%
Severity	2008.1	0.024 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.023; p = 0.000)	0.921	+2.48%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.019; p = 0.000)	0.947	+2.64%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.964	+2.78%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.015; p = 0.000)	0.968	+2.87%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.016; p = 0.000)	0.968	+2.93%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.017; p = 0.000)	0.962	+2.95%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.014; p = 0.000)	0.970	+2.79%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.012; p = 0.000)	0.975	+2.66%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.012; p = 0.000)	0.977	+2.74%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.013; p = 0.000)	0.971	+2.72%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.013; p = 0.000)	0.974	+2.82%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.014; p = 0.000)	0.965	+2.81%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.015; p = 0.000)	0.961	+2.83%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.017; p = 0.000)	0.946	+2.74%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.019; p = 0.001)	0.939	+2.76%
Severity	2015.2	0.028 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.022; p = 0.003)	0.916	+2.85%
Severity	2016.1	0.032 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.019; p = 0.005)	0.954	+3.29%
Severity	2016.2	0.029 (CI = +/-0.008; p = 0.001)	-0.032 (CI = +/-0.016; p = 0.005)	0.956	+2.91%
Severity	2017.1	0.024 (CI = +/-0.007; p = 0.002)	-0.037 (CI = +/-0.012; p = 0.003)	0.983	+2.48%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.564)	-0.011 (CI = +/-0.052; p = 0.662)	-0.055	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.178)	-0.022 (CI = +/-0.049; p = 0.355)	0.024	-0.41%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.038)	-0.013 (CI = +/-0.046; p = 0.573)	0.109	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.043)	-0.014 (CI = +/-0.047; p = 0.546)	0.101	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.026)	-0.009 (CI = +/-0.048; p = 0.693)	0.138	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.014 (CI = +/-0.050; p = 0.562)	0.170	-0.88%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.051; p = 0.693)	0.198	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.013 (CI = +/-0.053; p = 0.612)	0.203	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.010 (CI = +/-0.056; p = 0.711)	0.211	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	-0.009 (CI = +/-0.059; p = 0.743)	0.162	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.056; p = 0.952)	0.297	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	0.005 (CI = +/-0.060; p = 0.859)	0.221	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.079)	-0.004 (CI = +/-0.059; p = 0.886)	0.091	-1.06%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.022)	-0.016 (CI = +/-0.058; p = 0.548)	0.246	-1.49%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.003 (CI = +/-0.051; p = 0.898)	0.468	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	-0.004 (CI = +/-0.056; p = 0.884)	0.405	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	0.004 (CI = +/-0.057; p = 0.882)	0.467	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	0.012 (CI = +/-0.061; p = 0.657)	0.336	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.051)	0.014 (CI = +/-0.068; p = 0.648)	0.257	-2.10%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.183)	0.023 (CI = +/-0.075; p = 0.496)	0.114	-1.63%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.313)	0.021 (CI = +/-0.088; p = 0.577)	-0.058	-1.51%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.625)	0.030 (CI = +/-0.106; p = 0.499)	-0.164	-0.93%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	0.056 (CI = +/-0.072; p = 0.097)	0.593	-3.11%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.171)	0.052 (CI = +/-0.105; p = 0.212)	0.548	-3.41%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.054; p = 0.016)	0.665	+2.36%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.002)	0.681	+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.042; p = 0.003)	0.658	+1.78%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.044; p = 0.003)	0.641	+1.71%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.591	+1.68%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.593	+1.75%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.571	+1.83%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.568	+1.89%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	-0.068 (CI = +/-0.055; p = 0.018)	0.524	+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	-0.066 (CI = +/-0.058; p = 0.029)	0.523	+2.02%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	-0.055 (CI = +/-0.057; p = 0.059)	0.400	+1.68%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.014)	-0.056 (CI = +/-0.061; p = 0.072)	0.378	+1.65%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	-0.064 (CI = +/-0.064; p = 0.049)	0.413	+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.040)	-0.073 (CI = +/-0.064; p = 0.030)	0.401	+1.58%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.183)	-0.058 (CI = +/-0.061; p = 0.061)	0.223	+0.98%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.207)	-0.056 (CI = +/-0.067; p = 0.092)	0.215	+1.08%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.460)	-0.048 (CI = +/-0.072; p = 0.168)	0.049	+0.72%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.288)	-0.039 (CI = +/-0.077; p = 0.272)	0.064	+1.20%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.428)	-0.038 (CI = +/-0.089; p = 0.351)	-0.064	+1.11%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.308)	-0.028 (CI = +/-0.099; p = 0.511)	-0.035	+1.75%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.298)	-0.038 (CI = +/-0.119; p = 0.456)	-0.049	+2.38%
Loss Cost	2016.1	0.037 (CI = +/-0.067; p = 0.207)	-0.022 (CI = +/-0.136; p = 0.674)	0.073	+3.73%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.947)	0.019 (CI = +/-0.111; p = 0.631)	-0.496	+0.15%
Loss Cost	2017.1	-0.006 (CI = +/-0.131; p = 0.851)	0.012 (CI = +/-0.189; p = 0.809)	-0.886	-0.64%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.36%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.892	+2.32%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.026; p = 0.001)	0.877	+2.24%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.867	+2.20%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.027; p = 0.001)	0.865	+2.28%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.024; p = 0.001)	0.908	+2.46%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.020; p = 0.000)	0.938	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.017; p = 0.000)	0.957	+2.79%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.016; p = 0.000)	0.963	+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.963	+2.96%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.017; p = 0.000)	0.956	+2.99%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.015; p = 0.000)	0.965	+2.84%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.013; p = 0.000)	0.969	+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.013; p = 0.000)	0.972	+2.77%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.014; p = 0.000)	0.963	+2.76%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.967	+2.87%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.015; p = 0.000)	0.954	+2.87%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.017; p = 0.000)	0.949	+2.89%
Severity	2014.2	0.027 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.019; p = 0.001)	0.922	+2.79%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.004)	0.912	+2.82%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	-0.045 (CI = +/-0.027; p = 0.008)	0.874	+2.98%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	-0.039 (CI = +/-0.022; p = 0.009)	0.941	+3.49%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.006)	-0.033 (CI = +/-0.023; p = 0.021)	0.911	+2.99%
Severity	2017.1	0.025 (CI = +/-0.015; p = 0.020)	-0.037 (CI = +/-0.022; p = 0.019)	0.961	+2.49%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.999)	-0.020 (CI = +/-0.051; p = 0.432)	-0.053	+0.00%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.440)	-0.030 (CI = +/-0.047; p = 0.201)	0.013	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.129)	-0.020 (CI = +/-0.045; p = 0.357)	0.059	-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.137)	-0.021 (CI = +/-0.046; p = 0.351)	0.051	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.093)	-0.017 (CI = +/-0.048; p = 0.468)	0.074	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.064)	-0.021 (CI = +/-0.049; p = 0.378)	0.108	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.053)	-0.017 (CI = +/-0.051; p = 0.485)	0.126	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.051)	-0.020 (CI = +/-0.053; p = 0.435)	0.131	-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.056)	-0.018 (CI = +/-0.056; p = 0.516)	0.133	-0.95%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.093)	-0.017 (CI = +/-0.060; p = 0.560)	0.080	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.005 (CI = +/-0.058; p = 0.852)	0.196	-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.068)	-0.002 (CI = +/-0.062; p = 0.958)	0.107	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.256)	-0.014 (CI = +/-0.060; p = 0.621)	-0.012	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.083)	-0.025 (CI = +/-0.058; p = 0.362)	0.151	-1.15%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	-0.011 (CI = +/-0.053; p = 0.669)	0.355	-1.72%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.031)	-0.011 (CI = +/-0.058; p = 0.689)	0.273	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	-0.003 (CI = +/-0.062; p = 0.920)	0.325	-2.09%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.098)	0.005 (CI = +/-0.065; p = 0.851)	0.134	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.183)	0.005 (CI = +/-0.075; p = 0.876)	0.022	-1.63%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.450)	0.014 (CI = +/-0.083; p = 0.691)	-0.172	-1.04%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.747)	0.007 (CI = +/-0.100; p = 0.864)	-0.365	-0.58%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.922)	0.016 (CI = +/-0.121; p = 0.725)	-0.445	+0.22%
Frequency	2016.2	-0.028 (CI = +/-0.061; p = 0.243)	0.052 (CI = +/-0.105; p = 0.215)	0.234	-2.76%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.406)	0.049 (CI = +/-0.185; p = 0.370)	0.092	-3.05%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.585	+2.19%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.540	+1.97%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.515	+1.63%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.480	+1.62%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.424	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.442	+1.64%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.402	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.412	+1.75%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.003)	0.356	+1.68%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.83%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.014)	0.263	+1.41%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.022)	0.242	+1.46%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.029)	0.233	+1.57%
Loss Cost	2012.1	0.013 (CI = +/-0.015; p = 0.081)	0.144	+1.35%
Loss Cost	2012.2	0.006 (CI = +/-0.015; p = 0.357)	-0.006	+0.65%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.283)	0.020	+0.87%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.679)	-0.073	+0.35%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.350)	-0.004	+0.89%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.603)	-0.076	+0.58%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.359)	-0.006	+1.21%
Loss Cost	2015.2	0.013 (CI = +/-0.036; p = 0.431)	-0.039	+1.30%
Loss Cost	2016.1	0.024 (CI = +/-0.045; p = 0.244)	0.088	+2.39%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.835)	-0.188	-0.29%
Loss Cost	2017.1	-0.013 (CI = +/-0.047; p = 0.490)	-0.092	-1.28%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.37%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.846	+2.37%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.833	+2.27%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.817	+2.27%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.30%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.862	+2.53%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.869	+2.64%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.902	+2.84%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.87%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.895	+3.00%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.95%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.844	+2.66%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.858	+2.85%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.72%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.847	+2.96%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.81%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.805	+3.02%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.747	+2.74%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.748	+3.02%
Severity	2015.2	0.028 (CI = +/-0.017; p = 0.005)	0.655	+2.85%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.784	+3.64%
Severity	2016.2	0.029 (CI = +/-0.019; p = 0.013)	0.691	+2.91%
Severity	2017.1	0.031 (CI = +/-0.029; p = 0.043)	0.601	+3.13%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.558)	-0.024	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.194)	0.028	-0.39%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.035)	0.133	-0.62%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.043)	0.124	-0.64%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.023)	0.169	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	0.195	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.012)	0.231	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.013)	0.233	-1.06%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.247	-1.17%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.026)	0.204	-1.13%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.338	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.016)	0.268	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.069)	0.150	-1.06%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.020)	0.280	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.508	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.453	-2.04%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.003)	0.515	-2.40%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.018)	0.388	-2.07%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.321	-2.10%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.132)	0.168	-1.76%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.285)	0.041	-1.51%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.495)	-0.073	-1.21%
Frequency	2016.2	-0.032 (CI = +/-0.043; p = 0.120)	0.295	-3.11%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.114)	0.379	-4.28%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.592	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.547	+2.08%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.519	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.485	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.428	+1.61%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.450	+1.75%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.411	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.426	+1.89%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.390	+2.02%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.281	+1.57%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.262	+1.65%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.258	+1.79%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.073)	0.168	+1.58%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.321)	0.005	+0.80%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.248)	0.039	+1.08%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.609)	-0.070	+0.51%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.294)	0.023	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.517)	-0.064	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.285)	0.041	+1.75%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.338)	0.012	+2.02%
Loss Cost	2016.1	0.037 (CI = +/-0.057; p = 0.162)	0.220	+3.73%
Loss Cost	2016.2	0.005 (CI = +/-0.049; p = 0.805)	-0.229	+0.47%
Loss Cost	2017.1	-0.006 (CI = +/-0.080; p = 0.815)	-0.305	-0.64%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.32%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.793	+2.20%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.22%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.843	+2.46%
Severity	2008.2	0.025 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.886	+2.79%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.96%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.829	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.812	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.827	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.787	+2.61%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.754	+2.67%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.746	+2.89%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.003)	0.660	+2.52%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.652	+2.82%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.028)	0.509	+2.54%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.679	+3.49%
Severity	2016.2	0.024 (CI = +/-0.028; p = 0.074)	0.488	+2.41%
Severity	2017.1	0.025 (CI = +/-0.048; p = 0.203)	0.290	+2.49%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.962)	-0.038	-0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.446)	-0.016	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.113)	0.064	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.136)	0.055	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.080)	0.093	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.062)	0.116	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.043)	0.148	-0.81%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.148	-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.046)	0.160	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.086)	0.114	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.022)	0.244	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.059)	0.166	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.219)	0.042	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.080)	0.157	-1.15%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.398	-1.76%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.024)	0.328	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.392	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.079)	0.227	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.154)	0.141	-1.60%
Frequency	2015.1	-0.010 (CI = +/-0.029; p = 0.418)	-0.034	-1.04%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.747)	-0.145	-0.51%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.913)	-0.197	+0.22%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.426)	-0.045	-1.89%
Frequency	2017.1	-0.031 (CI = +/-0.099; p = 0.394)	-0.003	-3.05%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.008; p = 0.000)	-0.186 (CI = +/-0.081; p = 0.000)	0.827	+4.96%
Loss Cost	2006.1	0.051 (CI = +/-0.008; p = 0.000)	-0.171 (CI = +/-0.077; p = 0.000)	0.854	+5.25%
Loss Cost	2006.2	0.052 (CI = +/-0.009; p = 0.000)	-0.177 (CI = +/-0.079; p = 0.000)	0.846	+5.35%
Loss Cost	2007.1	0.053 (CI = +/-0.009; p = 0.000)	-0.170 (CI = +/-0.080; p = 0.000)	0.847	+5.48%
Loss Cost	2007.2	0.055 (CI = +/-0.009; p = 0.000)	-0.177 (CI = +/-0.082; p = 0.000)	0.840	+5.61%
Loss Cost	2008.1	0.057 (CI = +/-0.010; p = 0.000)	-0.167 (CI = +/-0.082; p = 0.000)	0.849	+5.83%
Loss Cost	2008.2	0.058 (CI = +/-0.010; p = 0.000)	-0.174 (CI = +/-0.084; p = 0.000)	0.841	+5.98%
Loss Cost	2009.1	0.061 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.083; p = 0.000)	0.855	+6.26%
Loss Cost	2009.2	0.063 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.083; p = 0.000)	0.857	+6.53%
Loss Cost	2010.1	0.066 (CI = +/-0.012; p = 0.000)	-0.163 (CI = +/-0.084; p = 0.001)	0.864	+6.78%
Loss Cost	2010.2	0.067 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.087; p = 0.001)	0.849	+6.90%
Loss Cost	2011.1	0.069 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.089; p = 0.001)	0.853	+7.15%
Loss Cost	2011.2	0.070 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.094; p = 0.002)	0.831	+7.21%
Loss Cost	2012.1	0.070 (CI = +/-0.016; p = 0.000)	-0.160 (CI = +/-0.099; p = 0.003)	0.819	+7.22%
Loss Cost	2012.2	0.071 (CI = +/-0.018; p = 0.000)	-0.165 (CI = +/-0.104; p = 0.004)	0.794	+7.34%
Loss Cost	2013.1	0.074 (CI = +/-0.020; p = 0.000)	-0.154 (CI = +/-0.107; p = 0.008)	0.801	+7.72%
Loss Cost	2013.2	0.074 (CI = +/-0.022; p = 0.000)	-0.151 (CI = +/-0.115; p = 0.013)	0.758	+7.65%
Loss Cost	2014.1	0.074 (CI = +/-0.025; p = 0.000)	-0.152 (CI = +/-0.122; p = 0.019)	0.738	+7.64%
Loss Cost	2014.2	0.067 (CI = +/-0.027; p = 0.000)	-0.133 (CI = +/-0.125; p = 0.039)	0.662	+6.94%
Loss Cost	2015.1	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	0.630	+6.39%
Loss Cost	2015.2	0.058 (CI = +/-0.035; p = 0.004)	-0.136 (CI = +/-0.142; p = 0.059)	0.517	+5.97%
Loss Cost	2016.1	0.058 (CI = +/-0.041; p = 0.011)	-0.136 (CI = +/-0.156; p = 0.080)	0.490	+5.97%
Loss Cost	2016.2	0.044 (CI = +/-0.046; p = 0.057)	-0.106 (CI = +/-0.158; p = 0.163)	0.279	+4.51%
Loss Cost	2017.1	0.039 (CI = +/-0.055; p = 0.142)	-0.116 (CI = +/-0.174; p = 0.164)	0.231	+3.95%
Severity	2005.2	0.064 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.093; p = 0.048)	0.853	+6.63%
Severity	2006.1	0.067 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.091; p = 0.082)	0.865	+6.89%
Severity	2006.2	0.067 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.094; p = 0.092)	0.852	+6.90%
Severity	2007.1	0.067 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.097; p = 0.110)	0.842	+6.94%
Severity	2007.2	0.067 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.101; p = 0.118)	0.827	+6.96%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.103; p = 0.166)	0.825	+7.13%
Severity	2008.2	0.070 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.107; p = 0.155)	0.812	+7.23%
Severity	2009.1	0.074 (CI = +/-0.013; p = 0.000)	-0.059 (CI = +/-0.104; p = 0.254)	0.833	+7.65%
Severity	2009.2	0.078 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.101; p = 0.130)	0.849	+8.09%
Severity	2010.1	0.082 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.098; p = 0.219)	0.867	+8.53%
Severity	2010.2	0.086 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.095; p = 0.107)	0.879	+8.99%
Severity	2011.1	0.091 (CI = +/-0.014; p = 0.000)	-0.059 (CI = +/-0.090; p = 0.187)	0.898	+9.50%
Severity	2011.2	0.093 (CI = +/-0.015; p = 0.000)	-0.066 (CI = +/-0.094; p = 0.157)	0.890	+9.70%
Severity	2012.1	0.098 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.089; p = 0.268)	0.906	+10.26%
Severity	2012.2	0.103 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.084; p = 0.104)	0.921	+10.88%
Severity	2013.1	0.112 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.058; p = 0.152)	0.966	+11.84%
Severity	2013.2	0.114 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.098)	0.964	+12.12%
Severity	2014.1	0.118 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.059; p = 0.169)	0.965	+12.48%
Severity	2014.2	0.115 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.279)	0.959	+12.17%
Severity	2015.1	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	0.950	+12.11%
Severity	2015.2	0.115 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.072; p = 0.298)	0.939	+12.24%
Severity	2016.1	0.123 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.512)	0.954	+13.06%
Severity	2016.2	0.121 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.072; p = 0.646)	0.940	+12.82%
Severity	2017.1	0.124 (CI = +/-0.024; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.819)	0.931	+13.26%
Frequency	2005.2	-0.016 (CI = +/-0.008; p = 0.001)	-0.093 (CI = +/-0.081; p = 0.027)	0.370	-1.57%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.001)	-0.091 (CI = +/-0.084; p = 0.034)	0.331	-1.54%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.003)	-0.096 (CI = +/-0.086; p = 0.030)	0.315	-1.45%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.008)	-0.092 (CI = +/-0.089; p = 0.043)	0.260	-1.36%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.021)	-0.097 (CI = +/-0.091; p = 0.037)	0.247	-1.26%
Frequency	2008.1	-0.012 (CI = +/-0.011; p = 0.035)	-0.095 (CI = +/-0.095; p = 0.048)	0.205	-1.21%
Frequency	2008.2	-0.012 (CI = +/-0.012; p = 0.057)	-0.097 (CI = +/-0.098; p = 0.053)	0.198	-1.17%
Frequency	2009.1	-0.013 (CI = +/-0.013; p = 0.050)	-0.103 (CI = +/-0.102; p = 0.048)	0.202	-1.29%
Frequency	2009.2	-0.014 (CI = +/-0.014; p = 0.043)	-0.096 (CI = +/-0.105; p = 0.072)	0.212	-1.44%
Frequency	2010.1	-0.016 (CI = +/-0.015; p = 0.035)	-0.103 (CI = +/-0.108; p = 0.061)	0.225	-1.61%
Frequency	2010.2	-0.019 (CI = +/-0.016; p = 0.020)	-0.091 (CI = +/-0.110; p = 0.103)	0.257	-1.92%
Frequency	2011.1	-0.022 (CI = +/-0.017; p = 0.016)	-0.100 (CI = +/-0.114; p = 0.083)	0.275	-2.15%
Frequency	2011.2	-0.023 (CI = +/-0.019; p = 0.019)	-0.095 (CI = +/-0.119; p = 0.114)	0.277	-2.27%
Frequency	2012.1	-0.028 (CI = +/-0.020; p = 0.008)	-0.112 (CI = +/-0.118; p = 0.063)	0.354	-2.76%
Frequency	2012.2	-0.032 (CI = +/-0.021; p = 0.005)	-0.096 (CI = +/-0.121; p = 0.111)	0.398	-3.19%
Frequency	2013.1	-0.038 (CI = +/-0.022; p = 0.002)	-0.112 (CI = +/-0.122; p = 0.068)	0.450	-3.68%
Frequency	2013.2	-0.041 (CI = +/-0.025; p = 0.003)	-0.102 (CI = +/-0.128; p = 0.109)	0.461	-3.99%
Frequency	2014.1	-0.044 (CI = +/-0.027; p = 0.004)	-0.112 (CI = +/-0.135; p = 0.097)	0.447	-4.30%
Frequency	2014.2	-0.048 (CI = +/-0.031; p = 0.006)	-0.101 (CI = +/-0.144; p = 0.153)	0.454	-4.66%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	0.444	-5.11%
Frequency	2015.2	-0.057 (CI = +/-0.041; p = 0.010)	-0.100 (CI = +/-0.164; p = 0.207)	0.450	-5.59%
Frequency	2016.1	-0.065 (CI = +/-0.047; p = 0.011)	-0.116 (CI = +/-0.175; p = 0.169)	0.450	-6.27%
Frequency	2016.2	-0.076 (CI = +/-0.054; p = 0.011)	-0.091 (CI = +/-0.186; p = 0.297)	0.497	-7.36%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	-0.108 (CI = +/-0.202; p = 0.253)	0.479	-8.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.713	+4.86%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.761	+5.25%
Loss Cost	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.743	+5.24%
Loss Cost	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.752	+5.48%
Loss Cost	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.734	+5.49%
Loss Cost	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.757	+5.83%
Loss Cost	2008.2	0.057 (CI = +/-0.013; p = 0.000)	0.736	+5.83%
Loss Cost	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.767	+6.26%
Loss Cost	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.753	+6.37%
Loss Cost	2010.1	0.066 (CI = +/-0.015; p = 0.000)	0.773	+6.78%
Loss Cost	2010.2	0.065 (CI = +/-0.016; p = 0.000)	0.747	+6.71%
Loss Cost	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.763	+7.15%
Loss Cost	2011.2	0.068 (CI = +/-0.019; p = 0.000)	0.731	+6.99%
Loss Cost	2012.1	0.070 (CI = +/-0.020; p = 0.000)	0.718	+7.22%
Loss Cost	2012.2	0.068 (CI = +/-0.022; p = 0.000)	0.679	+7.08%
Loss Cost	2013.1	0.074 (CI = +/-0.024; p = 0.000)	0.704	+7.72%
Loss Cost	2013.2	0.071 (CI = +/-0.026; p = 0.000)	0.652	+7.34%
Loss Cost	2014.1	0.074 (CI = +/-0.029; p = 0.000)	0.632	+7.64%
Loss Cost	2014.2	0.064 (CI = +/-0.031; p = 0.001)	0.559	+6.60%
Loss Cost	2015.1	0.062 (CI = +/-0.035; p = 0.002)	0.490	+6.39%
Loss Cost	2015.2	0.054 (CI = +/-0.039; p = 0.011)	0.379	+5.52%
Loss Cost	2016.1	0.058 (CI = +/-0.046; p = 0.018)	0.360	+5.97%
Loss Cost	2016.2	0.040 (CI = +/-0.047; p = 0.091)	0.185	+4.05%
Loss Cost	2017.1	0.039 (CI = +/-0.058; p = 0.163)	0.116	+3.95%
Severity	2005.2	0.064 (CI = +/-0.010; p = 0.000)	0.838	+6.58%
Severity	2006.1	0.067 (CI = +/-0.010; p = 0.000)	0.855	+6.89%
Severity	2006.2	0.066 (CI = +/-0.011; p = 0.000)	0.841	+6.85%
Severity	2007.1	0.067 (CI = +/-0.011; p = 0.000)	0.833	+6.94%
Severity	2007.2	0.067 (CI = +/-0.012; p = 0.000)	0.817	+6.90%
Severity	2008.1	0.069 (CI = +/-0.013; p = 0.000)	0.818	+7.13%
Severity	2008.2	0.069 (CI = +/-0.013; p = 0.000)	0.803	+7.17%
Severity	2009.1	0.074 (CI = +/-0.013; p = 0.000)	0.831	+7.65%
Severity	2009.2	0.077 (CI = +/-0.014; p = 0.000)	0.840	+8.01%
Severity	2010.1	0.082 (CI = +/-0.014; p = 0.000)	0.864	+8.53%
Severity	2010.2	0.085 (CI = +/-0.014; p = 0.000)	0.869	+8.90%
Severity	2011.1	0.091 (CI = +/-0.014; p = 0.000)	0.894	+9.50%
Severity	2011.2	0.092 (CI = +/-0.015; p = 0.000)	0.883	+9.61%
Severity	2012.1	0.098 (CI = +/-0.015; p = 0.000)	0.905	+10.26%
Severity	2012.2	0.102 (CI = +/-0.015; p = 0.000)	0.913	+10.77%
Severity	2013.1	0.112 (CI = +/-0.011; p = 0.000)	0.963	+11.84%
Severity	2013.2	0.113 (CI = +/-0.012; p = 0.000)	0.959	+12.01%
Severity	2014.1	0.118 (CI = +/-0.012; p = 0.000)	0.963	+12.48%
Severity	2014.2	0.114 (CI = +/-0.013; p = 0.000)	0.958	+12.08%
Severity	2015.1	0.114 (CI = +/-0.015; p = 0.000)	0.950	+12.11%
Severity	2015.2	0.114 (CI = +/-0.018; p = 0.000)	0.938	+12.11%
Severity	2016.1	0.123 (CI = +/-0.017; p = 0.000)	0.956	+13.06%
Severity	2016.2	0.120 (CI = +/-0.019; p = 0.000)	0.944	+12.75%
Severity	2017.1	0.124 (CI = +/-0.023; p = 0.000)	0.939	+13.26%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	0.284	-1.61%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.002)	0.246	-1.54%
Frequency	2006.2	-0.015 (CI = +/-0.010; p = 0.004)	0.219	-1.50%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.012)	0.171	-1.36%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.022)	0.145	-1.32%
Frequency	2008.1	-0.012 (CI = +/-0.012; p = 0.046)	0.108	-1.21%
Frequency	2008.2	-0.013 (CI = +/-0.013; p = 0.055)	0.101	-1.25%
Frequency	2009.1	-0.013 (CI = +/-0.014; p = 0.065)	0.095	-1.29%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.041)	0.127	-1.52%
Frequency	2010.1	-0.016 (CI = +/-0.016; p = 0.045)	0.126	-1.61%
Frequency	2010.2	-0.020 (CI = +/-0.017; p = 0.018)	0.192	-2.01%
Frequency	2011.1	-0.022 (CI = +/-0.018; p = 0.020)	0.194	-2.15%
Frequency	2011.2	-0.024 (CI = +/-0.019; p = 0.018)	0.213	-2.39%
Frequency	2012.1	-0.028 (CI = +/-0.021; p = 0.012)	0.254	-2.76%
Frequency	2012.2	-0.034 (CI = +/-0.022; p = 0.004)	0.337	-3.33%
Frequency	2013.1	-0.038 (CI = +/-0.024; p = 0.004)	0.358	-3.68%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.003)	0.397	-4.17%
Frequency	2014.1	-0.044 (CI = +/-0.029; p = 0.006)	0.368	-4.30%
Frequency	2014.2	-0.050 (CI = +/-0.032; p = 0.005)	0.403	-4.89%
Frequency	2015.1	-0.052 (CI = +/-0.037; p = 0.009)	0.375	-5.11%
Frequency	2015.2	-0.061 (CI = +/-0.041; p = 0.008)	0.414	-5.88%
Frequency	2016.1	-0.065 (CI = +/-0.048; p = 0.013)	0.390	-6.27%
Frequency	2016.2	-0.080 (CI = +/-0.053; p = 0.007)	0.486	-7.71%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	0.449	-8.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.014; p = 0.058)	-0.190 (CI = +/-0.059; p = 0.000)	0.157 (CI = +/-0.121; p = 0.013)	0.048 (CI = +/-0.025; p = 0.001)	0.908	+1.41%	+6.39%
Loss Cost	2006.1	0.018 (CI = +/-0.015; p = 0.022)	-0.182 (CI = +/-0.059; p = 0.000)	0.144 (CI = +/-0.120; p = 0.020)	0.044 (CI = +/-0.025; p = 0.002)	0.914	+1.85%	+6.39%
Loss Cost	2006.2	0.017 (CI = +/-0.017; p = 0.054)	-0.179 (CI = +/-0.061; p = 0.000)	0.148 (CI = +/-0.123; p = 0.020)	0.045 (CI = +/-0.027; p = 0.002)	0.908	+1.69%	+6.39%
Loss Cost	2007.1	0.015 (CI = +/-0.019; p = 0.111)	-0.182 (CI = +/-0.063; p = 0.000)	0.152 (CI = +/-0.127; p = 0.021)	0.047 (CI = +/-0.028; p = 0.002)	0.906	+1.54%	+6.39%
Loss Cost	2007.2	0.014 (CI = +/-0.021; p = 0.195)	-0.180 (CI = +/-0.065; p = 0.000)	0.155 (CI = +/-0.131; p = 0.022)	0.048 (CI = +/-0.030; p = 0.003)	0.899	+1.39%	+6.39%
Loss Cost	2008.1	0.015 (CI = +/-0.024; p = 0.216)	-0.178 (CI = +/-0.068; p = 0.000)	0.153 (CI = +/-0.136; p = 0.029)	0.047 (CI = +/-0.033; p = 0.007)	0.897	+1.51%	+6.39%
Loss Cost	2008.2	0.013 (CI = +/-0.028; p = 0.349)	-0.176 (CI = +/-0.071; p = 0.000)	0.157 (CI = +/-0.141; p = 0.030)	0.049 (CI = +/-0.035; p = 0.009)	0.889	+1.28%	+6.39%
Loss Cost	2009.1	0.017 (CI = +/-0.032; p = 0.294)	-0.172 (CI = +/-0.073; p = 0.000)	0.150 (CI = +/-0.146; p = 0.045)	0.045 (CI = +/-0.039; p = 0.025)	0.888	+1.67%	+6.39%
Loss Cost	2009.2	0.020 (CI = +/-0.037; p = 0.268)	-0.175 (CI = +/-0.076; p = 0.000)	0.144 (CI = +/-0.152; p = 0.062)	0.042 (CI = +/-0.044; p = 0.060)	0.881	+2.04%	+6.39%
Loss Cost	2010.1	0.024 (CI = +/-0.044; p = 0.271)	-0.172 (CI = +/-0.080; p = 0.000)	0.138 (CI = +/-0.160; p = 0.086)	0.038 (CI = +/-0.050; p = 0.128)	0.878	+2.42%	+6.39%
Loss Cost	2010.2	0.020 (CI = +/-0.053; p = 0.435)	-0.170 (CI = +/-0.084; p = 0.000)	0.143 (CI = +/-0.168; p = 0.090)	0.042 (CI = +/-0.058; p = 0.148)	0.863	+2.03%	+6.39%
Loss Cost	2011.1	0.025 (CI = +/-0.065; p = 0.427)	-0.167 (CI = +/-0.088; p = 0.001)	0.137 (CI = +/-0.178; p = 0.124)	0.037 (CI = +/-0.070; p = 0.286)	0.859	+2.56%	+6.39%
Loss Cost	2011.2	0.016 (CI = +/-0.082; p = 0.679)	-0.164 (CI = +/-0.092; p = 0.002)	0.145 (CI = +/-0.188; p = 0.122)	0.046 (CI = +/-0.086; p = 0.276)	0.838	+1.64%	+6.39%
Loss Cost	2012.1	-0.007 (CI = +/-0.106; p = 0.897)	-0.172 (CI = +/-0.097; p = 0.002)	0.165 (CI = +/-0.201; p = 0.100)	0.069 (CI = +/-0.110; p = 0.204)	0.831	-0.66%	+6.39%
Loss Cost	2012.2	-0.023 (CI = +/-0.144; p = 0.741)	-0.169 (CI = +/-0.102; p = 0.003)	0.176 (CI = +/-0.216; p = 0.103)	0.085 (CI = +/-0.146; p = 0.237)	0.807	-2.24%	+6.39%
Loss Cost	2013.1	0.018 (CI = +/-0.214; p = 0.858)	-0.161 (CI = +/-0.110; p = 0.007)	0.154 (CI = +/-0.236; p = 0.184)	0.044 (CI = +/-0.216; p = 0.670)	0.804	+1.83%	+6.39%
Loss Cost	2013.2	0.008 (CI = +/-0.346; p = 0.961)	-0.160 (CI = +/-0.117; p = 0.011)	0.157 (CI = +/-0.261; p = 0.215)	0.054 (CI = +/-0.347; p = 0.742)	0.759	+0.80%	+6.39%
Loss Cost	2014.1	0.194 (CI = +/-0.762; p = 0.589)	-0.146 (CI = +/-0.131; p = 0.032)	0.124 (CI = +/-0.296; p = 0.382)	-0.132 (CI = +/-0.763; p = 0.712)	0.744	+21.44%	+6.39%
Loss Cost	2014.2	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	0.124 (CI = +/-0.296; p = 0.382)	NA (CI = +/-NA; p = NA)	0.657	+6.39%	+6.39%
Loss Cost	2015.1	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.630	+6.39%	+6.39%
Loss Cost	2015.2	0.058 (CI = +/-0.035; p = 0.004)	-0.136 (CI = +/-0.142; p = 0.059)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.517	+5.97%	+5.97%
Loss Cost	2016.1	0.058 (CI = +/-0.041; p = 0.011)	-0.136 (CI = +/-0.156; p = 0.080)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.490	+5.97%	+5.97%
Loss Cost	2016.2	0.044 (CI = +/-0.046; p = 0.057)	-0.106 (CI = +/-0.158; p = 0.163)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.279	+4.51%	+4.51%
Loss Cost	2017.1	0.039 (CI = +/-0.055; p = 0.142)	-0.116 (CI = +/-0.174; p = 0.164)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.231	+3.95%	+3.95%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	-0.026 (CI = +/-0.118; p = 0.654)	0.085 (CI = +/-0.025; p = 0.000)	0.943	+3.03%	+12.11%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	-0.090 (CI = +/-0.059; p = 0.004)	-0.034 (CI = +/-0.120; p = 0.561)	0.082 (CI = +/-0.025; p = 0.000)	0.944	+3.32%	+12.11%
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.002)	-0.081 (CI = +/-0.057; p = 0.007)	-0.019 (CI = +/-0.116; p = 0.733)	0.088 (CI = +/-0.025; p = 0.000)	0.945	+2.72%	+12.11%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.020)	-0.091 (CI = +/-0.056; p = 0.002)	-0.002 (CI = +/-0.112; p = 0.966)	0.094 (CI = +/-0.025; p = 0.000)	0.949	+2.04%	+12.11%
Severity	2007.2	0.012 (CI = +/-0.017; p = 0.167)	-0.080 (CI = +/-0.052; p = 0.004)	0.017 (CI = +/-0.103; p = 0.738)	0.103 (CI = +/-0.024; p = 0.000)	0.955	+1.17%	+12.11%
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.494)	-0.087 (CI = +/-0.052; p = 0.002)	0.029 (CI = +/-0.103; p = 0.566)	0.108 (CI = +/-0.025; p = 0.000)	0.957	+0.62%	+12.11%
Severity	2008.2	-0.004 (CI = +/-0.018; p = 0.644)	-0.077 (CI = +/-0.047; p = 0.003)	0.049 (CI = +/-0.094; p = 0.290)	0.119 (CI = +/-0.024; p = 0.000)	0.964	-0.42%	+12.11%
Severity	2009.1	-0.003 (CI = +/-0.021; p = 0.746)	-0.076 (CI = +/-0.049; p = 0.004)	0.048 (CI = +/-0.098; p = 0.325)	0.118 (CI = +/-0.026; p = 0.000)	0.963	-0.34%	+12.11%
Severity	2009.2	-0.003 (CI = +/-0.025; p = 0.807)	-0.076 (CI = +/-0.051; p = 0.006)	0.047 (CI = +/-0.103; p = 0.351)	0.117 (CI = +/-0.029; p = 0.000)	0.961	-0.30%	+12.11%
Severity	2010.1	-0.003 (CI = +/-0.030; p = 0.834)	-0.076 (CI = +/-0.054; p = 0.008)	0.047 (CI = +/-0.108; p = 0.374)	0.117 (CI = +/-0.034; p = 0.000)	0.960	-0.30%	+12.11%
Severity	2010.2	-0.004 (CI = +/-0.036; p = 0.806)	-0.076 (CI = +/-0.057; p = 0.012)	0.049 (CI = +/-0.114; p = 0.381)	0.119 (CI = +/-0.039; p = 0.000)	0.958	-0.42%	+12.11%
Severity	2011.1	-0.003 (CI = +/-0.044; p = 0.891)	-0.075 (CI = +/-0.060; p = 0.018)	0.047 (CI = +/-0.121; p = 0.424)	0.117 (CI = +/-0.048; p = 0.000)	0.956	-0.29%	+12.11%
Severity	2011.2	-0.032 (CI = +/-0.049; p = 0.181)	-0.064 (CI = +/-0.056; p = 0.026)	0.075 (CI = +/-0.113; p = 0.177)	0.147 (CI = +/-0.051; p = 0.000)	0.962	-3.19%	+12.11%
Severity	2012.1	-0.043 (CI = +/-0.064; p = 0.171)	-0.068 (CI = +/-0.059; p = 0.026)	0.085 (CI = +/-0.121; p = 0.156)	0.158 (CI = +/-0.066; p = 0.000)	0.961	-4.25%	+12.11%
Severity	2012.2	-0.053 (CI = +/-0.087; p = 0.216)	-0.066 (CI = +/-0.062; p = 0.038)	0.091 (CI = +/-0.130; p = 0.158)	0.167 (CI = +/-0.088; p = 0.001)	0.958	-5.12%	+12.11%
Severity	2013.1	0.028 (CI = +/-0.114; p = 0.613)	-0.050 (CI = +/-0.059; p = 0.090)	0.049 (CI = +/-0.126; p = 0.422)	0.087 (CI = +/-0.115; p = 0.128)	0.967	+2.79%	+12.11%
Severity	2013.2	0.022 (CI = +/-0.185; p = 0.800)	-0.050 (CI = +/-0.062; p = 0.110)	0.050 (CI = +/-0.139; p = 0.448)	0.092 (CI = +/-0.185; p = 0.302)	0.962	+2.24%	+12.11%
Severity	2014.1	0.240 (CI = +/-0.383; p = 0.197)	-0.033 (CI = +/-0.066; p = 0.296)	0.011 (CI = +/-0.149; p = 0.877)	-0.126 (CI = +/-0.383; p = 0.489)	0.963	+27.12%	+12.11%
Severity	2014.2	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	0.011 (CI = +/-0.149; p = 0.877)	NA (CI = +/-NA; p = NA)	0.956	+12.11%	+12.11%
Severity	2015.1	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.950	+12.11%	+12.11%
Severity	2015.2	0.115 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.072; p = 0.298)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.939	+12.24%	+12.24%
Severity	2016.1	0.123 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.512)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.954	+13.06%	+13.06%
Severity	2016.2	0.121 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.072; p = 0.646)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.940	+12.82%	+12.82%
Severity	2017.1	0.124 (CI = +/-0.024; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.819)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.931	+13.26%	+13.26%
Frequency	2005.2	-0.016 (CI = +/-0.018; p = 0.079)	-0.095 (CI = +/-0.073; p = 0.013)	0.183 (CI = +/-0.149; p = 0.018)	-0.037 (CI = +/-0.031; p = 0.023)	0.496	-1.57%	-5.11%
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.148)	-0.092 (CI = +/-0.076; p = 0.019)	0.179 (CI = +/-0.153; p = 0.024)	-0.038 (CI = +/-0.032; p = 0.023)	0.465	-1.42%	-5.11%
Frequency	2006.2	-0.010 (CI = +/-0.021; p = 0.342)	-0.098 (CI = +/-0.077; p = 0.014)	0.168 (CI = +/-0.155; p = 0.035)	-0.042 (CI = +/-0.034; p = 0.015)	0.463	-1.00%	-5.11%
Frequency	2007.1	-0.005 (CI = +/-0.023; p = 0.670)	-0.091 (CI = +/-0.078; p = 0.024)	0.154 (CI = +/-0.156; p = 0.053)	-0.047 (CI = +/-0.035; p = 0.010)	0.437	-0.49%	-5.11%
Frequency	2007.2	0.002 (CI = +/-0.025; p = 0.863)	-0.100 (CI = +/-0.078; p = 0.014)	0.138 (CI = +/-0.156; p = 0.079)	-0.055 (CI = +/-0.036; p = 0.004)	0.458	+0.22%	-5.11%
Frequency	2008.1	0.009 (CI = +/-0.028; p = 0.529)	-0.091 (CI = +/-0.079; p = 0.026)	0.124 (CI = +/-0.158; p = 0.120)	-0.061 (CI = +/-0.038; p = 0.003)	0.452	+0.88%	-5.11%
Frequency	2008.2	0.017 (CI = +/-0.031; p = 0.273)	-0.100 (CI = +/-0.080; p = 0.017)	0.108 (CI = +/-0.159; p = 0.174)	-0.069 (CI = +/-0.040; p = 0.002)	0.478	+1.71%	-5.11%
Frequency	2009.1	0.020 (CI = +/-0.036; p = 0.265)	-0.097 (CI = +/-0.083; p = 0.025)	0.102 (CI = +/-0.166; p = 0.214)	-0.072 (CI = +/-0.044; p = 0.003)	0.475	+2.01%	-5.11%
Frequency	2009.2	0.023 (CI = +/-0.042; p = 0.263)	-0.099 (CI = +/-0.087; p = 0.027)	0.097 (CI = +/-0.173; p = 0.256)	-0.076 (CI = +/-0.050; p = 0.005)	0.472	+2.35%	-5.11%
Frequency	2010.1	0.027 (CI = +/-0.050; p = 0.274)	-0.096 (CI = +/-0.091; p = 0.039)	0.091 (CI = +/-0.181; p = 0.308)	-0.079 (CI = +/-0.057; p = 0.009)	0.468	+2.73%	-5.11%
Frequency	2010.2	0.024 (CI = +/-0.060; p = 0.406)	-0.095 (CI = +/-0.095; p = 0.051)	0.094 (CI = +/-0.191; p = 0.313)	-0.077 (CI = +/-0.066; p = 0.025)	0.456	+2.47%	-5.11%
Frequency	2011.1	0.028 (CI = +/-0.074; p = 0.436)	-0.093 (CI = +/-0.101; p = 0.070)	0.090 (CI = +/-0.203; p = 0.365)	-0.081 (CI = +/-0.080; p = 0.048)	0.448	+2.86%	-5.11%
Frequency	2011.2	0.049 (CI = +/-0.092; p = 0.278)	-0.100 (CI = +/-0.104; p = 0.058)	0.070 (CI = +/-0.211; p = 0.494)	-0.101 (CI = +/-0.096; p = 0.040)	0.463	+4.99%	-5.11%
Frequency	2012.1	0.037 (CI = +/-0.121; p = 0.528)	-0.104 (CI = +/-0.111; p = 0.063)	0.080 (CI = +/-0.228; p = 0.466)	-0.089 (CI = +/-0.125; p = 0.149)	0.460	+3.75%	-5.11%
Frequency	2012.2	0.030 (CI = +/-0.164; p = 0.703)	-0.103 (CI = +/-0.117; p = 0.080)	0.085 (CI = +/-0.246; p = 0.474)	-0.082 (CI = +/-0.167; p = 0.310)	0.451	+3.04%	-5.11%
Frequency	2013.1	-0.009 (CI = +/-0.245; p = 0.936)	-0.111 (CI = +/-0.126; p = 0.080)	0.105 (CI = +/-0.271; p = 0.418)	-0.043 (CI = +/-0.247; p = 0.715)	0.448	-0.94%	-5.11%
Frequency	2013.2	-0.014 (CI = +/-0.396; p = 0.940)	-0.111 (CI = +/-0.134; p = 0.097)	0.107 (CI = +/-0.299; p = 0.453)	-0.038 (CI = +/-0.398; p = 0.839)	0.437	-1.41%	-5.11%
Frequency	2014.1	-0.046 (CI = +/-0.886; p = 0.912)	-0.113 (CI = +/-0.152; p = 0.132)	0.113 (CI = +/-0.344; p = 0.490)	-0.007 (CI = +/-0.887; p = 0.987)	0.399	-4.47%	-5.11%
Frequency	2014.2	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	0.113 (CI = +/-0.344; p = 0.490)	NA (CI = +/-NA; p = NA)	0.432	-5.11%	-5.11%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.444	-5.11%	-5.11%
Frequency	2015.2	-0.057 (CI = +/-0.041; p = 0.010)	-0.100 (CI = +/-0.164; p = 0.207)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.450	-5.59%	-5.59%
Frequency	2016.1	-0.065 (CI = +/-0.047; p = 0.011)	-0.116 (CI = +/-0.175; p = 0.169)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.450	-6.27%	-6.27%
Frequency	2016.2	-0.076 (CI = +/-0.054; p = 0.011)	-0.091 (CI = +/-0.186; p = 0.297)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.497	-7.36%	-7.36%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	-0.108 (CI = +/-0.202; p = 0.253)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.479	-8.22%	-8.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.190 (CI = +/-0.072; p = 0.000)	0.215 (CI = +/-0.142; p = 0.004)	0.864	+3.02%
Loss Cost	2006.1	0.034 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.070; p = 0.000)	0.186 (CI = +/-0.138; p = 0.010)	0.881	+3.50%
Loss Cost	2006.2	0.035 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.072; p = 0.000)	0.182 (CI = +/-0.143; p = 0.015)	0.872	+3.58%
Loss Cost	2007.1	0.036 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.074; p = 0.000)	0.175 (CI = +/-0.148; p = 0.023)	0.870	+3.71%
Loss Cost	2007.2	0.038 (CI = +/-0.018; p = 0.000)	-0.180 (CI = +/-0.077; p = 0.000)	0.167 (CI = +/-0.153; p = 0.033)	0.861	+3.86%
Loss Cost	2008.1	0.041 (CI = +/-0.019; p = 0.000)	-0.172 (CI = +/-0.078; p = 0.000)	0.152 (CI = +/-0.155; p = 0.055)	0.865	+4.18%
Loss Cost	2008.2	0.043 (CI = +/-0.020; p = 0.000)	-0.176 (CI = +/-0.080; p = 0.000)	0.145 (CI = +/-0.160; p = 0.073)	0.855	+4.35%
Loss Cost	2009.1	0.047 (CI = +/-0.020; p = 0.000)	-0.166 (CI = +/-0.080; p = 0.000)	0.128 (CI = +/-0.159; p = 0.110)	0.865	+4.78%
Loss Cost	2009.2	0.050 (CI = +/-0.021; p = 0.000)	-0.175 (CI = +/-0.081; p = 0.000)	0.116 (CI = +/-0.158; p = 0.143)	0.865	+5.15%
Loss Cost	2010.1	0.053 (CI = +/-0.022; p = 0.000)	-0.166 (CI = +/-0.082; p = 0.000)	0.106 (CI = +/-0.159; p = 0.180)	0.869	+5.48%
Loss Cost	2010.2	0.055 (CI = +/-0.023; p = 0.000)	-0.170 (CI = +/-0.086; p = 0.001)	0.104 (CI = +/-0.163; p = 0.199)	0.855	+5.61%
Loss Cost	2011.1	0.057 (CI = +/-0.023; p = 0.000)	-0.162 (CI = +/-0.088; p = 0.001)	0.100 (CI = +/-0.163; p = 0.218)	0.857	+5.89%
Loss Cost	2011.2	0.058 (CI = +/-0.025; p = 0.000)	-0.164 (CI = +/-0.093; p = 0.002)	0.100 (CI = +/-0.168; p = 0.229)	0.836	+5.95%
Loss Cost	2012.1	0.058 (CI = +/-0.026; p = 0.000)	-0.163 (CI = +/-0.098; p = 0.003)	0.100 (CI = +/-0.174; p = 0.242)	0.824	+5.97%
Loss Cost	2012.2	0.059 (CI = +/-0.027; p = 0.000)	-0.169 (CI = +/-0.103; p = 0.003)	0.106 (CI = +/-0.180; p = 0.232)	0.800	+6.08%
Loss Cost	2013.1	0.061 (CI = +/-0.027; p = 0.000)	-0.156 (CI = +/-0.104; p = 0.006)	0.125 (CI = +/-0.180; p = 0.161)	0.814	+6.31%
Loss Cost	2013.2	0.062 (CI = +/-0.028; p = 0.000)	-0.160 (CI = +/-0.112; p = 0.008)	0.132 (CI = +/-0.196; p = 0.171)	0.774	+6.35%
Loss Cost	2014.1	0.062 (CI = +/-0.029; p = 0.000)	-0.154 (CI = +/-0.118; p = 0.015)	0.156 (CI = +/-0.220; p = 0.150)	0.761	+6.41%
Loss Cost	2014.2	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	0.124 (CI = +/-0.296; p = 0.382)	0.657	+6.39%
Loss Cost	2015.1	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	NA (CI = +/-NA; p = NA)	0.630	+6.39%
Loss Cost	2015.2	0.058 (CI = +/-0.035; p = 0.004)	-0.136 (CI = +/-0.142; p = 0.059)	NA (CI = +/-NA; p = NA)	0.517	+5.97%
Loss Cost	2016.1	0.058 (CI = +/-0.041; p = 0.011)	-0.136 (CI = +/-0.156; p = 0.080)	NA (CI = +/-NA; p = NA)	0.490	+5.97%
Loss Cost	2016.2	0.044 (CI = +/-0.046; p = 0.057)	-0.106 (CI = +/-0.158; p = 0.163)	NA (CI = +/-NA; p = NA)	0.279	+4.51%
Loss Cost	2017.1	0.039 (CI = +/-0.055; p = 0.142)	-0.116 (CI = +/-0.174; p = 0.164)	NA (CI = +/-NA; p = NA)	0.231	+3.95%
Severity	2005.2	0.058 (CI = +/-0.019; p = 0.000)	-0.095 (CI = +/-0.094; p = 0.047)	0.075 (CI = +/-0.185; p = 0.411)	0.851	+5.94%
Severity	2006.1	0.063 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.092; p = 0.082)	0.045 (CI = +/-0.184; p = 0.624)	0.861	+6.47%
Severity	2006.2	0.062 (CI = +/-0.021; p = 0.000)	-0.081 (CI = +/-0.096; p = 0.094)	0.046 (CI = +/-0.191; p = 0.627)	0.848	+6.44%
Severity	2007.1	0.063 (CI = +/-0.022; p = 0.000)	-0.080 (CI = +/-0.099; p = 0.110)	0.043 (CI = +/-0.198; p = 0.658)	0.837	+6.49%
Severity	2007.2	0.063 (CI = +/-0.024; p = 0.000)	-0.080 (CI = +/-0.103; p = 0.121)	0.043 (CI = +/-0.206; p = 0.674)	0.821	+6.50%
Severity	2008.1	0.066 (CI = +/-0.025; p = 0.000)	-0.073 (CI = +/-0.106; p = 0.169)	0.027 (CI = +/-0.211; p = 0.793)	0.818	+6.83%
Severity	2008.2	0.068 (CI = +/-0.027; p = 0.000)	-0.077 (CI = +/-0.110; p = 0.162)	0.020 (CI = +/-0.218; p = 0.848)	0.804	+7.00%
Severity	2009.1	0.075 (CI = +/-0.027; p = 0.000)	-0.058 (CI = +/-0.107; p = 0.268)	-0.010 (CI = +/-0.211; p = 0.925)	0.826	+7.77%
Severity	2009.2	0.081 (CI = +/-0.027; p = 0.000)	-0.076 (CI = +/-0.104; p = 0.142)	-0.031 (CI = +/-0.203; p = 0.753)	0.843	+8.47%
Severity	2010.1	0.088 (CI = +/-0.026; p = 0.000)	-0.058 (CI = +/-0.100; p = 0.240)	-0.052 (CI = +/-0.193; p = 0.579)	0.863	+9.19%
Severity	2010.2	0.093 (CI = +/-0.026; p = 0.000)	-0.076 (CI = +/-0.097; p = 0.119)	-0.063 (CI = +/-0.184; p = 0.483)	0.876	+9.79%
Severity	2011.1	0.099 (CI = +/-0.024; p = 0.000)	-0.057 (CI = +/-0.091; p = 0.207)	-0.072 (CI = +/-0.170; p = 0.385)	0.897	+10.44%
Severity	2011.2	0.101 (CI = +/-0.025; p = 0.000)	-0.064 (CI = +/-0.095; p = 0.175)	-0.071 (CI = +/-0.173; p = 0.397)	0.888	+10.63%
Severity	2012.1	0.105 (CI = +/-0.024; p = 0.000)	-0.047 (CI = +/-0.090; p = 0.291)	-0.065 (CI = +/-0.161; p = 0.403)	0.905	+11.10%
Severity	2012.2	0.109 (CI = +/-0.022; p = 0.000)	-0.066 (CI = +/-0.086; p = 0.122)	-0.047 (CI = +/-0.150; p = 0.513)	0.919	+11.47%
Severity	2013.1	0.113 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.060; p = 0.167)	-0.010 (CI = +/-0.104; p = 0.844)	0.963	+11.95%
Severity	2013.2	0.114 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.062; p = 0.110)	0.007 (CI = +/-0.109; p = 0.889)	0.961	+12.04%
Severity	2014.1	0.115 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.060; p = 0.170)	0.042 (CI = +/-0.112; p = 0.438)	0.964	+12.14%
Severity	2014.2	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	0.011 (CI = +/-0.149; p = 0.877)	0.956	+12.11%
Severity	2015.1	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	NA (CI = +/-NA; p = NA)	0.950	+12.11%
Severity	2015.2	0.115 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.072; p = 0.298)	NA (CI = +/-NA; p = NA)	0.939	+12.24%
Severity	2016.1	0.123 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.512)	NA (CI = +/-NA; p = NA)	0.954	+13.06%
Severity	2016.2	0.121 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.072; p = 0.646)	NA (CI = +/-NA; p = NA)	0.940	+12.82%
Severity	2017.1	0.124 (CI = +/-0.024; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.819)	NA (CI = +/-NA; p = NA)	0.931	+13.26%
Frequency	2005.2	-0.028 (CI = +/-0.016; p = 0.001)	-0.095 (CI = +/-0.079; p = 0.020)	0.139 (CI = +/-0.155; p = 0.076)	0.415	-2.75%
Frequency	2006.1	-0.028 (CI = +/-0.017; p = 0.002)	-0.096 (CI = +/-0.081; p = 0.022)	0.142 (CI = +/-0.161; p = 0.083)	0.377	-2.79%
Frequency	2006.2	-0.027 (CI = +/-0.018; p = 0.004)	-0.098 (CI = +/-0.084; p = 0.023)	0.136 (CI = +/-0.167; p = 0.106)	0.354	-2.69%
Frequency	2007.1	-0.026 (CI = +/-0.019; p = 0.009)	-0.096 (CI = +/-0.087; p = 0.031)	0.131 (CI = +/-0.174; p = 0.132)	0.295	-2.61%
Frequency	2007.2	-0.025 (CI = +/-0.021; p = 0.020)	-0.100 (CI = +/-0.090; p = 0.031)	0.125 (CI = +/-0.180; p = 0.165)	0.275	-2.48%
Frequency	2008.1	-0.025 (CI = +/-0.022; p = 0.029)	-0.099 (CI = +/-0.093; p = 0.038)	0.125 (CI = +/-0.187; p = 0.181)	0.231	-2.48%
Frequency	2008.2	-0.025 (CI = +/-0.024; p = 0.040)	-0.100 (CI = +/-0.097; p = 0.045)	0.125 (CI = +/-0.193; p = 0.196)	0.222	-2.48%
Frequency	2009.1	-0.028 (CI = +/-0.025; p = 0.030)	-0.107 (CI = +/-0.100; p = 0.036)	0.137 (CI = +/-0.198; p = 0.164)	0.236	-2.77%
Frequency	2009.2	-0.031 (CI = +/-0.026; p = 0.023)	-0.099 (CI = +/-0.103; p = 0.058)	0.147 (CI = +/-0.201; p = 0.142)	0.254	-3.06%
Frequency	2010.1	-0.035 (CI = +/-0.028; p = 0.017)	-0.108 (CI = +/-0.105; p = 0.044)	0.158 (CI = +/-0.203; p = 0.120)	0.278	-3.39%
Frequency	2010.2	-0.039 (CI = +/-0.028; p = 0.009)	-0.095 (CI = +/-0.106; p = 0.077)	0.167 (CI = +/-0.201; p = 0.098)	0.322	-3.81%
Frequency	2011.1	-0.042 (CI = +/-0.029; p = 0.007)	-0.105 (CI = +/-0.108; p = 0.058)	0.172 (CI = +/-0.202; p = 0.091)	0.346	-4.12%
Frequency	2011.2	-0.043 (CI = +/-0.030; p = 0.008)	-0.100 (CI = +/-0.114; p = 0.082)	0.171 (CI = +/-0.207; p = 0.100)	0.346	-4.23%
Frequency	2012.1	-0.047 (CI = +/-0.030; p = 0.004)	-0.116 (CI = +/-0.113; p = 0.044)	0.165 (CI = +/-0.201; p = 0.101)	0.419	-4.62%
Frequency	2012.2	-0.050 (CI = +/-0.030; p = 0.003)	-0.103 (CI = +/-0.117; p = 0.080)	0.153 (CI = +/-0.203; p = 0.130)	0.448	-4.84%
Frequency	2013.1	-0.052 (CI = +/-0.031; p = 0.003)	-0.115 (CI = +/-0.119; p = 0.056)	0.134 (CI = +/-0.206; p = 0.185)	0.480	-5.04%
Frequency	2013.2	-0.052 (CI = +/-0.032; p = 0.004)	-0.111 (CI = +/-0.128; p = 0.085)	0.125 (CI = +/-0.224; p = 0.252)	0.476	-5.08%
Frequency	2014.1	-0.052 (CI = +/-0.033; p = 0.005)	-0.113 (CI = +/-0.136; p = 0.095)	0.114 (CI = +/-0.255; p = 0.349)	0.445	-5.10%
Frequency	2014.2	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	0.113 (CI = +/-0.344; p = 0.490)	0.432	-5.11%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	NA (CI = +/-NA; p = NA)	0.444	-5.11%
Frequency	2015.2	-0.057 (CI = +/-0.041; p = 0.010)	-0.100 (CI = +/-0.164; p = 0.207)	NA (CI = +/-NA; p = NA)	0.450	-5.59%
Frequency	2016.1	-0.065 (CI = +/-0.047; p = 0.011)	-0.116 (CI = +/-0.175; p = 0.169)	NA (CI = +/-NA; p = NA)	0.450	-6.27%
Frequency	2016.2	-0.076 (CI = +/-0.054; p = 0.011)	-0.091 (CI = +/-0.186; p = 0.297)	NA (CI = +/-NA; p = NA)	0.497	-7.36%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	-0.108 (CI = +/-0.202; p = 0.253)	NA (CI = +/-NA; p = NA)	0.479	-8.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.185 (CI = +/-0.077; p = 0.000)	0.098 (CI = +/-0.016; p = 0.000)	0.844	0.00%	+10.30%
Loss Cost	2006.1	-0.184 (CI = +/-0.079; p = 0.000)	0.098 (CI = +/-0.016; p = 0.000)	0.844	0.00%	+10.31%
Loss Cost	2006.2	-0.175 (CI = +/-0.079; p = 0.000)	0.097 (CI = +/-0.016; p = 0.000)	0.842	0.00%	+10.15%
Loss Cost	2007.1	-0.183 (CI = +/-0.080; p = 0.000)	0.095 (CI = +/-0.016; p = 0.000)	0.847	0.00%	+10.01%
Loss Cost	2007.2	-0.175 (CI = +/-0.081; p = 0.000)	0.094 (CI = +/-0.016; p = 0.000)	0.843	0.00%	+9.86%
Loss Cost	2008.1	-0.179 (CI = +/-0.084; p = 0.000)	0.093 (CI = +/-0.016; p = 0.000)	0.843	0.00%	+9.78%
Loss Cost	2008.2	-0.171 (CI = +/-0.085; p = 0.000)	0.092 (CI = +/-0.017; p = 0.000)	0.838	0.00%	+9.62%
Loss Cost	2009.1	-0.173 (CI = +/-0.088; p = 0.000)	0.091 (CI = +/-0.017; p = 0.000)	0.836	0.00%	+9.57%
Loss Cost	2009.2	-0.169 (CI = +/-0.092; p = 0.001)	0.091 (CI = +/-0.018; p = 0.000)	0.826	0.00%	+9.49%
Loss Cost	2010.1	-0.175 (CI = +/-0.095; p = 0.001)	0.090 (CI = +/-0.018; p = 0.000)	0.825	0.00%	+9.39%
Loss Cost	2010.2	-0.164 (CI = +/-0.096; p = 0.002)	0.088 (CI = +/-0.019; p = 0.000)	0.816	0.00%	+9.16%
Loss Cost	2011.1	-0.169 (CI = +/-0.100; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	0.813	0.00%	+9.04%
Loss Cost	2011.2	-0.157 (CI = +/-0.102; p = 0.004)	0.084 (CI = +/-0.020; p = 0.000)	0.801	0.00%	+8.76%
Loss Cost	2012.1	-0.169 (CI = +/-0.103; p = 0.003)	0.081 (CI = +/-0.020; p = 0.000)	0.804	0.00%	+8.48%
Loss Cost	2012.2	-0.161 (CI = +/-0.107; p = 0.006)	0.079 (CI = +/-0.021; p = 0.000)	0.781	0.00%	+8.27%
Loss Cost	2013.1	-0.161 (CI = +/-0.114; p = 0.009)	0.080 (CI = +/-0.023; p = 0.000)	0.775	0.00%	+8.28%
Loss Cost	2013.2	-0.149 (CI = +/-0.119; p = 0.018)	0.076 (CI = +/-0.024; p = 0.000)	0.740	0.00%	+7.94%
Loss Cost	2014.1	-0.156 (CI = +/-0.126; p = 0.019)	0.074 (CI = +/-0.026; p = 0.000)	0.724	0.00%	+7.72%
Loss Cost	2014.2	-0.133 (CI = +/-0.125; p = 0.039)	0.067 (CI = +/-0.027; p = 0.000)	0.662	0.00%	+6.94%
Loss Cost	2015.1	-0.146 (CI = +/-0.131; p = 0.032)	0.062 (CI = +/-0.030; p = 0.001)	0.630	0.00%	+6.39%
Loss Cost	2015.2	-0.136 (CI = +/-0.142; p = 0.059)	0.058 (CI = +/-0.035; p = 0.004)	0.517	0.00%	+5.97%
Loss Cost	2016.1	-0.136 (CI = +/-0.156; p = 0.080)	0.058 (CI = +/-0.041; p = 0.011)	0.490	0.00%	+5.97%
Loss Cost	2016.2	-0.106 (CI = +/-0.158; p = 0.163)	0.044 (CI = +/-0.046; p = 0.057)	0.279	0.00%	+4.51%
Loss Cost	2017.1	-0.116 (CI = +/-0.174; p = 0.164)	0.039 (CI = +/-0.055; p = 0.142)	0.231	0.00%	+3.95%
Severity	2005.2	-0.093 (CI = +/-0.075; p = 0.017)	0.132 (CI = +/-0.015; p = 0.000)	0.903	0.00%	+14.12%
Severity	2006.1	-0.098 (CI = +/-0.077; p = 0.015)	0.131 (CI = +/-0.016; p = 0.000)	0.903	0.00%	+14.04%
Severity	2006.2	-0.079 (CI = +/-0.069; p = 0.026)	0.129 (CI = +/-0.014; p = 0.000)	0.920	0.00%	+13.71%
Severity	2007.1	-0.095 (CI = +/-0.062; p = 0.004)	0.126 (CI = +/-0.012; p = 0.000)	0.937	0.00%	+13.44%
Severity	2007.2	-0.079 (CI = +/-0.053; p = 0.005)	0.123 (CI = +/-0.011; p = 0.000)	0.952	0.00%	+13.14%
Severity	2008.1	-0.088 (CI = +/-0.051; p = 0.002)	0.122 (CI = +/-0.010; p = 0.000)	0.957	0.00%	+12.98%
Severity	2008.2	-0.076 (CI = +/-0.046; p = 0.002)	0.120 (CI = +/-0.009; p = 0.000)	0.965	0.00%	+12.75%
Severity	2009.1	-0.075 (CI = +/-0.048; p = 0.004)	0.120 (CI = +/-0.009; p = 0.000)	0.964	0.00%	+12.77%
Severity	2009.2	-0.075 (CI = +/-0.050; p = 0.005)	0.120 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+12.77%
Severity	2010.1	-0.075 (CI = +/-0.052; p = 0.007)	0.120 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+12.77%
Severity	2010.2	-0.074 (CI = +/-0.055; p = 0.011)	0.120 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+12.75%
Severity	2011.1	-0.074 (CI = +/-0.058; p = 0.015)	0.120 (CI = +/-0.011; p = 0.000)	0.959	0.00%	+12.76%
Severity	2011.2	-0.063 (CI = +/-0.056; p = 0.029)	0.118 (CI = +/-0.011; p = 0.000)	0.961	0.00%	+12.51%
Severity	2012.1	-0.061 (CI = +/-0.058; p = 0.041)	0.118 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+12.54%
Severity	2012.2	-0.064 (CI = +/-0.062; p = 0.043)	0.119 (CI = +/-0.012; p = 0.000)	0.957	0.00%	+12.61%
Severity	2013.1	-0.052 (CI = +/-0.058; p = 0.077)	0.122 (CI = +/-0.012; p = 0.000)	0.965	0.00%	+12.93%
Severity	2013.2	-0.045 (CI = +/-0.060; p = 0.132)	0.120 (CI = +/-0.012; p = 0.000)	0.962	0.00%	+12.73%
Severity	2014.1	-0.046 (CI = +/-0.064; p = 0.144)	0.119 (CI = +/-0.013; p = 0.000)	0.958	0.00%	+12.69%
Severity	2014.2	-0.032 (CI = +/-0.061; p = 0.279)	0.115 (CI = +/-0.013; p = 0.000)	0.959	0.00%	+12.17%
Severity	2015.1	-0.033 (CI = +/-0.066; p = 0.296)	0.114 (CI = +/-0.015; p = 0.000)	0.950	0.00%	+12.11%
Severity	2015.2	-0.036 (CI = +/-0.072; p = 0.298)	0.115 (CI = +/-0.018; p = 0.000)	0.939	0.00%	+12.24%
Severity	2016.1	-0.020 (CI = +/-0.065; p = 0.512)	0.123 (CI = +/-0.017; p = 0.000)	0.954	0.00%	+13.06%
Severity	2016.2	-0.015 (CI = +/-0.072; p = 0.646)	0.121 (CI = +/-0.021; p = 0.000)	0.940	0.00%	+12.82%
Severity	2017.1	-0.008 (CI = +/-0.078; p = 0.819)	0.124 (CI = +/-0.024; p = 0.000)	0.931	0.00%	+13.26%
Frequency	2005.2	-0.093 (CI = +/-0.078; p = 0.022)	-0.034 (CI = +/-0.016; p = 0.000)	0.420	0.00%	-3.35%
Frequency	2006.1	-0.087 (CI = +/-0.080; p = 0.034)	-0.033 (CI = +/-0.016; p = 0.000)	0.398	0.00%	-3.27%
Frequency	2006.2	-0.096 (CI = +/-0.080; p = 0.021)	-0.032 (CI = +/-0.016; p = 0.000)	0.407	0.00%	-3.14%
Frequency	2007.1	-0.088 (CI = +/-0.081; p = 0.035)	-0.031 (CI = +/-0.016; p = 0.001)	0.380	0.00%	-3.02%
Frequency	2007.2	-0.096 (CI = +/-0.082; p = 0.024)	-0.029 (CI = +/-0.016; p = 0.001)	0.386	0.00%	-2.90%
Frequency	2008.1	-0.091 (CI = +/-0.085; p = 0.036)	-0.029 (CI = +/-0.017; p = 0.002)	0.359	0.00%	-2.83%
Frequency	2008.2	-0.095 (CI = +/-0.088; p = 0.035)	-0.028 (CI = +/-0.017; p = 0.003)	0.358	0.00%	-2.77%
Frequency	2009.1	-0.099 (CI = +/-0.091; p = 0.035)	-0.029 (CI = +/-0.018; p = 0.003)	0.357	0.00%	-2.83%
Frequency	2009.2	-0.094 (CI = +/-0.095; p = 0.051)	-0.030 (CI = +/-0.018; p = 0.003)	0.361	0.00%	-2.91%
Frequency	2010.1	-0.099 (CI = +/-0.098; p = 0.047)	-0.030 (CI = +/-0.019; p = 0.003)	0.365	0.00%	-3.00%
Frequency	2010.2	-0.089 (CI = +/-0.100; p = 0.078)	-0.032 (CI = +/-0.019; p = 0.002)	0.383	0.00%	-3.18%
Frequency	2011.1	-0.096 (CI = +/-0.104; p = 0.071)	-0.033 (CI = +/-0.020; p = 0.002)	0.387	0.00%	-3.29%
Frequency	2011.2	-0.094 (CI = +/-0.110; p = 0.090)	-0.034 (CI = +/-0.021; p = 0.004)	0.385	0.00%	-3.33%
Frequency	2012.1	-0.108 (CI = +/-0.111; p = 0.056)	-0.037 (CI = +/-0.022; p = 0.002)	0.433	0.00%	-3.61%
Frequency	2012.2	-0.097 (CI = +/-0.115; p = 0.094)	-0.039 (CI = +/-0.023; p = 0.002)	0.454	0.00%	-3.85%
Frequency	2013.1	-0.109 (CI = +/-0.119; p = 0.070)	-0.042 (CI = +/-0.023; p = 0.002)	0.478	0.00%	-4.12%
Frequency	2013.2	-0.103 (CI = +/-0.126; p = 0.101)	-0.043 (CI = +/-0.026; p = 0.002)	0.477	0.00%	-4.25%
Frequency	2014.1	-0.109 (CI = +/-0.134; p = 0.102)	-0.045 (CI = +/-0.028; p = 0.004)	0.454	0.00%	-4.41%
Frequency	2014.2	-0.101 (CI = +/-0.144; p = 0.153)	-0.048 (CI = +/-0.031; p = 0.006)	0.454	0.00%	-4.66%
Frequency	2015.1	-0.113 (CI = +/-0.152; p = 0.132)	-0.052 (CI = +/-0.035; p = 0.007)	0.444	0.00%	-5.11%
Frequency	2015.2	-0.100 (CI = +/-0.164; p = 0.207)	-0.057 (CI = +/-0.041; p = 0.010)	0.450	0.00%	-5.59%
Frequency	2016.1	-0.116 (CI = +/-0.175; p = 0.169)	-0.065 (CI = +/-0.047; p = 0.011)	0.450	0.00%	-6.27%
Frequency	2016.2	-0.091 (CI = +/-0.186; p = 0.297)	-0.076 (CI = +/-0.054; p = 0.011)	0.497	0.00%	-7.36%
Frequency	2017.1	-0.108 (CI = +/-0.202; p = 0.253)	-0.086 (CI = +/-0.064; p = 0.014)	0.479	0.00%	-8.22%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.184 (CI = +/-0.079; p = 0.000)	0.098 (CI = +/-0.017; p = 0.000)	0.830	0.00%	+10.34%
Loss Cost	2006.1	-0.184 (CI = +/-0.082; p = 0.000)	0.099 (CI = +/-0.018; p = 0.000)	0.829	0.00%	+10.36%
Loss Cost	2006.2	-0.174 (CI = +/-0.082; p = 0.000)	0.097 (CI = +/-0.018; p = 0.000)	0.827	0.00%	+10.20%
Loss Cost	2007.1	-0.183 (CI = +/-0.083; p = 0.000)	0.096 (CI = +/-0.018; p = 0.000)	0.832	0.00%	+10.03%
Loss Cost	2007.2	-0.174 (CI = +/-0.084; p = 0.000)	0.094 (CI = +/-0.018; p = 0.000)	0.828	0.00%	+9.89%
Loss Cost	2008.1	-0.179 (CI = +/-0.087; p = 0.000)	0.093 (CI = +/-0.018; p = 0.000)	0.828	0.00%	+9.80%
Loss Cost	2008.2	-0.170 (CI = +/-0.088; p = 0.001)	0.092 (CI = +/-0.019; p = 0.000)	0.822	0.00%	+9.64%
Loss Cost	2009.1	-0.173 (CI = +/-0.092; p = 0.001)	0.091 (CI = +/-0.019; p = 0.000)	0.820	0.00%	+9.58%
Loss Cost	2009.2	-0.169 (CI = +/-0.096; p = 0.001)	0.091 (CI = +/-0.020; p = 0.000)	0.810	0.00%	+9.50%
Loss Cost	2010.1	-0.175 (CI = +/-0.099; p = 0.001)	0.090 (CI = +/-0.021; p = 0.000)	0.809	0.00%	+9.37%
Loss Cost	2010.2	-0.164 (CI = +/-0.101; p = 0.003)	0.088 (CI = +/-0.021; p = 0.000)	0.798	0.00%	+9.15%
Loss Cost	2011.1	-0.170 (CI = +/-0.106; p = 0.003)	0.086 (CI = +/-0.022; p = 0.000)	0.796	0.00%	+9.01%
Loss Cost	2011.2	-0.157 (CI = +/-0.107; p = 0.006)	0.084 (CI = +/-0.022; p = 0.000)	0.781	0.00%	+8.73%
Loss Cost	2012.1	-0.172 (CI = +/-0.109; p = 0.004)	0.080 (CI = +/-0.023; p = 0.000)	0.785	0.00%	+8.38%
Loss Cost	2012.2	-0.163 (CI = +/-0.114; p = 0.008)	0.079 (CI = +/-0.024; p = 0.000)	0.760	0.00%	+8.17%
Loss Cost	2013.1	-0.163 (CI = +/-0.122; p = 0.012)	0.079 (CI = +/-0.026; p = 0.000)	0.754	0.00%	+8.17%
Loss Cost	2013.2	-0.151 (CI = +/-0.127; p = 0.023)	0.075 (CI = +/-0.027; p = 0.000)	0.715	0.00%	+7.82%
Loss Cost	2014.1	-0.160 (CI = +/-0.135; p = 0.024)	0.073 (CI = +/-0.030; p = 0.000)	0.699	0.00%	+7.54%
Loss Cost	2014.2	-0.138 (CI = +/-0.135; p = 0.045)	0.065 (CI = +/-0.031; p = 0.001)	0.629	0.00%	+6.72%
Loss Cost	2015.1	-0.156 (CI = +/-0.142; p = 0.034)	0.058 (CI = +/-0.035; p = 0.004)	0.600	0.00%	+5.98%
Loss Cost	2015.2	-0.146 (CI = +/-0.153; p = 0.060)	0.053 (CI = +/-0.041; p = 0.015)	0.479	0.00%	+5.49%
Loss Cost	2016.1	-0.149 (CI = +/-0.172; p = 0.082)	0.052 (CI = +/-0.050; p = 0.042)	0.451	0.00%	+5.35%
Loss Cost	2016.2	-0.120 (CI = +/-0.172; p = 0.146)	0.037 (CI = +/-0.054; p = 0.158)	0.232	0.00%	+3.72%
Loss Cost	2017.1	-0.139 (CI = +/-0.193; p = 0.133)	0.026 (CI = +/-0.067; p = 0.387)	0.212	0.00%	+2.66%
Severity	2005.2	-0.093 (CI = +/-0.078; p = 0.021)	0.132 (CI = +/-0.017; p = 0.000)	0.888	0.00%	+14.10%
Severity	2006.1	-0.098 (CI = +/-0.080; p = 0.017)	0.131 (CI = +/-0.017; p = 0.000)	0.888	0.00%	+14.01%
Severity	2006.2	-0.080 (CI = +/-0.071; p = 0.030)	0.128 (CI = +/-0.015; p = 0.000)	0.907	0.00%	+13.69%
Severity	2007.1	-0.097 (CI = +/-0.064; p = 0.004)	0.125 (CI = +/-0.014; p = 0.000)	0.926	0.00%	+13.36%
Severity	2007.2	-0.080 (CI = +/-0.055; p = 0.006)	0.123 (CI = +/-0.012; p = 0.000)	0.944	0.00%	+13.07%
Severity	2008.1	-0.090 (CI = +/-0.053; p = 0.002)	0.121 (CI = +/-0.011; p = 0.000)	0.949	0.00%	+12.88%
Severity	2008.2	-0.078 (CI = +/-0.048; p = 0.003)	0.119 (CI = +/-0.010; p = 0.000)	0.959	0.00%	+12.64%
Severity	2009.1	-0.077 (CI = +/-0.050; p = 0.004)	0.119 (CI = +/-0.010; p = 0.000)	0.958	0.00%	+12.66%
Severity	2009.2	-0.077 (CI = +/-0.052; p = 0.006)	0.119 (CI = +/-0.011; p = 0.000)	0.957	0.00%	+12.67%
Severity	2010.1	-0.077 (CI = +/-0.055; p = 0.008)	0.119 (CI = +/-0.011; p = 0.000)	0.955	0.00%	+12.66%
Severity	2010.2	-0.076 (CI = +/-0.057; p = 0.012)	0.119 (CI = +/-0.012; p = 0.000)	0.953	0.00%	+12.64%
Severity	2011.1	-0.076 (CI = +/-0.060; p = 0.016)	0.119 (CI = +/-0.012; p = 0.000)	0.951	0.00%	+12.65%
Severity	2011.2	-0.065 (CI = +/-0.058; p = 0.030)	0.117 (CI = +/-0.012; p = 0.000)	0.955	0.00%	+12.40%
Severity	2012.1	-0.064 (CI = +/-0.062; p = 0.043)	0.117 (CI = +/-0.013; p = 0.000)	0.953	0.00%	+12.43%
Severity	2012.2	-0.067 (CI = +/-0.065; p = 0.046)	0.118 (CI = +/-0.014; p = 0.000)	0.950	0.00%	+12.50%
Severity	2013.1	-0.053 (CI = +/-0.062; p = 0.089)	0.121 (CI = +/-0.013; p = 0.000)	0.959	0.00%	+12.88%
Severity	2013.2	-0.046 (CI = +/-0.064; p = 0.144)	0.119 (CI = +/-0.014; p = 0.000)	0.955	0.00%	+12.68%
Severity	2014.1	-0.048 (CI = +/-0.070; p = 0.157)	0.119 (CI = +/-0.015; p = 0.000)	0.950	0.00%	+12.62%
Severity	2014.2	-0.034 (CI = +/-0.066; p = 0.278)	0.114 (CI = +/-0.015; p = 0.000)	0.950	0.00%	+12.06%
Severity	2015.1	-0.036 (CI = +/-0.072; p = 0.291)	0.113 (CI = +/-0.018; p = 0.000)	0.939	0.00%	+11.97%
Severity	2015.2	-0.039 (CI = +/-0.079; p = 0.300)	0.114 (CI = +/-0.021; p = 0.000)	0.925	0.00%	+12.09%
Severity	2016.1	-0.019 (CI = +/-0.073; p = 0.576)	0.123 (CI = +/-0.021; p = 0.000)	0.942	0.00%	+13.13%
Severity	2016.2	-0.014 (CI = +/-0.081; p = 0.692)	0.121 (CI = +/-0.025; p = 0.000)	0.922	0.00%	+12.86%
Severity	2017.1	-0.004 (CI = +/-0.090; p = 0.913)	0.126 (CI = +/-0.031; p = 0.000)	0.912	0.00%	+13.48%
Frequency	2005.2	-0.092 (CI = +/-0.081; p = 0.027)	-0.034 (CI = +/-0.018; p = 0.001)	0.358	0.00%	-3.30%
Frequency	2006.1	-0.085 (CI = +/-0.082; p = 0.043)	-0.033 (CI = +/-0.018; p = 0.001)	0.333	0.00%	-3.20%
Frequency	2006.2	-0.094 (CI = +/-0.083; p = 0.028)	-0.031 (CI = +/-0.018; p = 0.001)	0.342	0.00%	-3.07%
Frequency	2007.1	-0.086 (CI = +/-0.084; p = 0.046)	-0.030 (CI = +/-0.018; p = 0.002)	0.311	0.00%	-2.93%
Frequency	2007.2	-0.094 (CI = +/-0.085; p = 0.032)	-0.028 (CI = +/-0.018; p = 0.004)	0.318	0.00%	-2.81%
Frequency	2008.1	-0.089 (CI = +/-0.088; p = 0.048)	-0.028 (CI = +/-0.019; p = 0.005)	0.288	0.00%	-2.73%
Frequency	2008.2	-0.093 (CI = +/-0.091; p = 0.047)	-0.027 (CI = +/-0.019; p = 0.008)	0.287	0.00%	-2.67%
Frequency	2009.1	-0.097 (CI = +/-0.095; p = 0.047)	-0.028 (CI = +/-0.020; p = 0.009)	0.287	0.00%	-2.74%
Frequency	2009.2	-0.092 (CI = +/-0.099; p = 0.067)	-0.029 (CI = +/-0.021; p = 0.009)	0.289	0.00%	-2.82%
Frequency	2010.1	-0.098 (CI = +/-0.103; p = 0.062)	-0.030 (CI = +/-0.021; p = 0.009)	0.294	0.00%	-2.92%
Frequency	2010.2	-0.087 (CI = +/-0.105; p = 0.099)	-0.032 (CI = +/-0.022; p = 0.007)	0.310	0.00%	-3.10%
Frequency	2011.1	-0.094 (CI = +/-0.110; p = 0.090)	-0.033 (CI = +/-0.023; p = 0.007)	0.315	0.00%	-3.23%
Frequency	2011.2	-0.092 (CI = +/-0.116; p = 0.112)	-0.033 (CI = +/-0.024; p = 0.009)	0.312	0.00%	-3.27%
Frequency	2012.1	-0.108 (CI = +/-0.118; p = 0.070)	-0.037 (CI = +/-0.024; p = 0.006)	0.365	0.00%	-3.60%
Frequency	2012.2	-0.097 (CI = +/-0.122; p = 0.113)	-0.039 (CI = +/-0.025; p = 0.005)	0.385	0.00%	-3.85%
Frequency	2013.1	-0.110 (CI = +/-0.127; p = 0.084)	-0.043 (CI = +/-0.027; p = 0.004)	0.414	0.00%	-4.17%
Frequency	2013.2	-0.105 (CI = +/-0.135; p = 0.117)	-0.044 (CI = +/-0.029; p = 0.006)	0.413	0.00%	-4.31%
Frequency	2014.1	-0.112 (CI = +/-0.145; p = 0.119)	-0.046 (CI = +/-0.032; p = 0.008)	0.389	0.00%	-4.51%
Frequency	2014.2	-0.104 (CI = +/-0.155; p = 0.170)	-0.049 (CI = +/-0.036; p = 0.012)	0.390	0.00%	-4.77%
Frequency	2015.1	-0.120 (CI = +/-0.166; p = 0.142)	-0.055 (CI = +/-0.041; p = 0.014)	0.384	0.00%	-5.36%
Frequency	2015.2	-0.107 (CI = +/-0.179; p = 0.212)	-0.061 (CI = +/-0.048; p = 0.018)	0.394	0.00%	-5.89%
Frequency	2016.1	-0.130 (CI = +/-0.193; p = 0.162)	-0.071 (CI = +/-0.056; p = 0.018)	0.407	0.00%	-6.87%
Frequency	2016.2	-0.106 (CI = +/-0.203; p = 0.266)	-0.084 (CI = +/-0.064; p = 0.016)	0.465	0.00%	-8.10%
Frequency	2017.1	-0.134 (CI = +/-0.223; p = 0.198)	-0.100 (CI = +/-0.078; p = 0.019)	0.474	0.00%	-9.54%

Accident Benefits Total - Adjusted

Coverage = AB Total - Adjusted
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.026 (CI = +/-0.014; p = 0.001)	-0.189 (CI = +/-0.067; p = 0.000)	0.047 (CI = +/-0.028; p = 0.002)	0.870	+2.60%	+7.53%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.066; p = 0.000)	0.040 (CI = +/-0.028; p = 0.006)	0.882	+3.07%	+7.32%
Loss Cost	2006.2	0.030 (CI = +/-0.016; p = 0.001)	-0.179 (CI = +/-0.069; p = 0.000)	0.041 (CI = +/-0.030; p = 0.009)	0.872	+3.05%	+7.33%
Loss Cost	2007.1	0.030 (CI = +/-0.018; p = 0.002)	-0.179 (CI = +/-0.071; p = 0.000)	0.040 (CI = +/-0.032; p = 0.015)	0.869	+3.08%	+7.32%
Loss Cost	2007.2	0.031 (CI = +/-0.020; p = 0.004)	-0.179 (CI = +/-0.074; p = 0.000)	0.040 (CI = +/-0.034; p = 0.024)	0.858	+3.11%	+7.31%
Loss Cost	2008.1	0.033 (CI = +/-0.022; p = 0.005)	-0.175 (CI = +/-0.076; p = 0.000)	0.036 (CI = +/-0.037; p = 0.052)	0.858	+3.40%	+7.22%
Loss Cost	2008.2	0.034 (CI = +/-0.025; p = 0.010)	-0.175 (CI = +/-0.079; p = 0.000)	0.036 (CI = +/-0.040; p = 0.076)	0.845	+3.44%	+7.21%
Loss Cost	2009.1	0.039 (CI = +/-0.028; p = 0.008)	-0.168 (CI = +/-0.081; p = 0.000)	0.029 (CI = +/-0.043; p = 0.181)	0.848	+4.03%	+7.06%
Loss Cost	2009.2	0.045 (CI = +/-0.032; p = 0.008)	-0.175 (CI = +/-0.084; p = 0.000)	0.022 (CI = +/-0.047; p = 0.347)	0.841	+4.64%	+6.94%
Loss Cost	2010.1	0.052 (CI = +/-0.037; p = 0.009)	-0.168 (CI = +/-0.087; p = 0.001)	0.014 (CI = +/-0.052; p = 0.585)	0.841	+5.33%	+6.81%
Loss Cost	2010.2	0.053 (CI = +/-0.044; p = 0.021)	-0.169 (CI = +/-0.091; p = 0.001)	0.012 (CI = +/-0.060; p = 0.675)	0.821	+5.49%	+6.78%
Loss Cost	2011.1	0.063 (CI = +/-0.054; p = 0.023)	-0.162 (CI = +/-0.094; p = 0.002)	0.001 (CI = +/-0.069; p = 0.982)	0.820	+6.56%	+6.64%
Loss Cost	2011.2	0.064 (CI = +/-0.067; p = 0.057)	-0.163 (CI = +/-0.099; p = 0.003)	0.000 (CI = +/-0.082; p = 0.995)	0.790	+6.66%	+6.63%
Loss Cost	2012.1	0.061 (CI = +/-0.086; p = 0.158)	-0.165 (CI = +/-0.105; p = 0.004)	0.004 (CI = +/-0.102; p = 0.936)	0.775	+6.25%	+6.66%
Loss Cost	2012.2	0.067 (CI = +/-0.117; p = 0.242)	-0.167 (CI = +/-0.111; p = 0.006)	-0.003 (CI = +/-0.132; p = 0.964)	0.739	+6.93%	+6.62%
Loss Cost	2013.1	0.128 (CI = +/-0.165; p = 0.119)	-0.152 (CI = +/-0.115; p = 0.013)	-0.067 (CI = +/-0.180; p = 0.441)	0.751	+13.68%	+6.34%
Loss Cost	2013.2	0.169 (CI = +/-0.271; p = 0.202)	-0.157 (CI = +/-0.122; p = 0.015)	-0.109 (CI = +/-0.284; p = 0.426)	0.696	+18.45%	+6.24%
Loss Cost	2014.1	0.437 (CI = +/-0.587; p = 0.131)	-0.135 (CI = +/-0.129; p = 0.041)	-0.380 (CI = +/-0.598; p = 0.193)	0.698	+54.84%	+5.93%
Loss Cost	2014.2	0.058 (CI = +/-0.028; p = 0.001)	-0.135 (CI = +/-0.129; p = 0.041)	NA (CI = +/-NA; p = NA)	0.585	+5.93%	+5.93%
Loss Cost	2015.1	0.051 (CI = +/-0.031; p = 0.003)	-0.151 (CI = +/-0.132; p = 0.029)	NA (CI = +/-NA; p = NA)	0.556	+5.27%	+5.27%
Loss Cost	2015.2	0.046 (CI = +/-0.035; p = 0.015)	-0.137 (CI = +/-0.142; p = 0.056)	NA (CI = +/-NA; p = NA)	0.422	+4.71%	+4.71%
Loss Cost	2016.1	0.044 (CI = +/-0.041; p = 0.038)	-0.141 (CI = +/-0.155; p = 0.071)	NA (CI = +/-NA; p = NA)	0.394	+4.55%	+4.55%
Loss Cost	2016.2	0.029 (CI = +/-0.044; p = 0.174)	-0.107 (CI = +/-0.152; p = 0.147)	NA (CI = +/-NA; p = NA)	0.161	+2.92%	+2.92%
Loss Cost	2017.1	0.021 (CI = +/-0.052; p = 0.378)	-0.121 (CI = +/-0.165; p = 0.130)	NA (CI = +/-NA; p = NA)	0.147	+2.13%	+2.13%
Severity	2005.2	0.030 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.055; p = 0.001)	0.074 (CI = +/-0.023; p = 0.000)	0.944	+3.02%	+10.92%
Severity	2006.1	0.032 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.002)	0.071 (CI = +/-0.024; p = 0.000)	0.944	+3.25%	+10.82%
Severity	2006.2	0.027 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.054; p = 0.004)	0.077 (CI = +/-0.024; p = 0.000)	0.946	+2.77%	+11.01%
Severity	2007.1	0.022 (CI = +/-0.013; p = 0.002)	-0.093 (CI = +/-0.053; p = 0.001)	0.084 (CI = +/-0.023; p = 0.000)	0.950	+2.24%	+11.21%
Severity	2007.2	0.016 (CI = +/-0.013; p = 0.021)	-0.082 (CI = +/-0.049; p = 0.002)	0.093 (CI = +/-0.022; p = 0.000)	0.956	+1.57%	+11.43%
Severity	2008.1	0.012 (CI = +/-0.014; p = 0.099)	-0.088 (CI = +/-0.049; p = 0.001)	0.098 (CI = +/-0.024; p = 0.000)	0.956	+1.19%	+11.56%
Severity	2008.2	0.004 (CI = +/-0.014; p = 0.530)	-0.078 (CI = +/-0.046; p = 0.002)	0.107 (CI = +/-0.023; p = 0.000)	0.962	+0.45%	+11.77%
Severity	2009.1	0.006 (CI = +/-0.016; p = 0.449)	-0.076 (CI = +/-0.047; p = 0.003)	0.105 (CI = +/-0.025; p = 0.000)	0.961	+0.62%	+11.72%
Severity	2009.2	0.008 (CI = +/-0.019; p = 0.405)	-0.077 (CI = +/-0.049; p = 0.004)	0.103 (CI = +/-0.028; p = 0.000)	0.960	+0.78%	+11.68%
Severity	2010.1	0.009 (CI = +/-0.022; p = 0.395)	-0.076 (CI = +/-0.052; p = 0.006)	0.101 (CI = +/-0.031; p = 0.000)	0.959	+0.94%	+11.65%
Severity	2010.2	0.010 (CI = +/-0.027; p = 0.421)	-0.077 (CI = +/-0.054; p = 0.008)	0.100 (CI = +/-0.036; p = 0.000)	0.957	+1.05%	+11.63%
Severity	2011.1	0.014 (CI = +/-0.032; p = 0.372)	-0.074 (CI = +/-0.057; p = 0.013)	0.095 (CI = +/-0.041; p = 0.000)	0.955	+1.42%	+11.58%
Severity	2011.2	-0.004 (CI = +/-0.037; p = 0.824)	-0.065 (CI = +/-0.055; p = 0.023)	0.115 (CI = +/-0.045; p = 0.000)	0.958	-0.39%	+11.78%
Severity	2012.1	-0.005 (CI = +/-0.048; p = 0.839)	-0.065 (CI = +/-0.058; p = 0.031)	0.116 (CI = +/-0.056; p = 0.000)	0.956	-0.47%	+11.78%
Severity	2012.2	-0.001 (CI = +/-0.064; p = 0.984)	-0.066 (CI = +/-0.061; p = 0.036)	0.112 (CI = +/-0.073; p = 0.005)	0.952	-0.06%	+11.76%
Severity	2013.1	0.073 (CI = +/-0.076; p = 0.061)	-0.048 (CI = +/-0.053; p = 0.070)	0.035 (CI = +/-0.083; p = 0.376)	0.968	+7.52%	+11.40%
Severity	2013.2	0.089 (CI = +/-0.125; p = 0.147)	-0.050 (CI = +/-0.056; p = 0.074)	0.018 (CI = +/-0.131; p = 0.771)	0.963	+9.36%	+11.36%
Severity	2014.1	0.295 (CI = +/-0.247; p = 0.023)	-0.034 (CI = +/-0.054; p = 0.202)	-0.190 (CI = +/-0.251; p = 0.127)	0.969	+34.32%	+11.11%
Severity	2014.2	0.105 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.054; p = 0.202)	NA (CI = +/-NA; p = NA)	0.962	+11.11%	+11.11%
Severity	2015.1	0.104 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.057; p = 0.178)	NA (CI = +/-NA; p = NA)	0.954	+10.93%	+10.93%
Severity	2015.2	0.104 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.220)	NA (CI = +/-NA; p = NA)	0.942	+10.91%	+10.91%
Severity	2016.1	0.109 (CI = +/-0.016; p = 0.000)	-0.025 (CI = +/-0.060; p = 0.376)	NA (CI = +/-NA; p = NA)	0.951	+11.55%	+11.55%
Severity	2016.2	0.105 (CI = +/-0.018; p = 0.000)	-0.016 (CI = +/-0.063; p = 0.580)	NA (CI = +/-NA; p = NA)	0.939	+11.10%	+11.10%
Severity	2017.1	0.107 (CI = +/-0.022; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.677)	NA (CI = +/-NA; p = NA)	0.924	+11.27%	+11.27%
Frequency	2005.2	-0.004 (CI = +/-0.016; p = 0.614)	-0.092 (CI = +/-0.079; p = 0.024)	-0.027 (CI = +/-0.033; p = 0.101)	0.406	-0.41%	-3.06%
Frequency	2006.1	-0.002 (CI = +/-0.018; p = 0.846)	-0.087 (CI = +/-0.081; p = 0.036)	-0.030 (CI = +/-0.034; p = 0.080)	0.378	-0.17%	-3.15%
Frequency	2006.2	0.003 (CI = +/-0.019; p = 0.767)	-0.096 (CI = +/-0.082; p = 0.023)	-0.036 (CI = +/-0.035; p = 0.044)	0.388	+0.28%	-3.31%
Frequency	2007.1	0.008 (CI = +/-0.020; p = 0.421)	-0.086 (CI = +/-0.082; p = 0.040)	-0.044 (CI = +/-0.037; p = 0.021)	0.373	+0.82%	-3.50%
Frequency	2007.2	0.015 (CI = +/-0.022; p = 0.167)	-0.097 (CI = +/-0.081; p = 0.021)	-0.053 (CI = +/-0.037; p = 0.008)	0.409	+1.52%	-3.70%
Frequency	2008.1	0.022 (CI = +/-0.024; p = 0.072)	-0.087 (CI = +/-0.081; p = 0.037)	-0.061 (CI = +/-0.039; p = 0.003)	0.416	+2.18%	-3.89%
Frequency	2008.2	0.029 (CI = +/-0.026; p = 0.027)	-0.098 (CI = +/-0.081; p = 0.020)	-0.071 (CI = +/-0.041; p = 0.001)	0.457	+2.98%	-4.08%
Frequency	2009.1	0.033 (CI = +/-0.029; p = 0.027)	-0.093 (CI = +/-0.084; p = 0.032)	-0.076 (CI = +/-0.044; p = 0.002)	0.460	+3.39%	-4.17%
Frequency	2009.2	0.038 (CI = +/-0.034; p = 0.030)	-0.097 (CI = +/-0.087; p = 0.030)	-0.081 (CI = +/-0.049; p = 0.002)	0.463	+3.83%	-4.25%
Frequency	2010.1	0.043 (CI = +/-0.039; p = 0.034)	-0.092 (CI = +/-0.091; p = 0.046)	-0.087 (CI = +/-0.055; p = 0.003)	0.465	+4.35%	-4.34%
Frequency	2010.2	0.043 (CI = +/-0.047; p = 0.068)	-0.093 (CI = +/-0.095; p = 0.055)	-0.087 (CI = +/-0.062; p = 0.008)	0.454	+4.40%	-4.34%
Frequency	2011.1	0.049 (CI = +/-0.057; p = 0.083)	-0.088 (CI = +/-0.100; p = 0.080)	-0.095 (CI = +/-0.073; p = 0.013)	0.452	+5.07%	-4.43%
Frequency	2011.2	0.068 (CI = +/-0.068; p = 0.050)	-0.098 (CI = +/-0.102; p = 0.058)	-0.116 (CI = +/-0.084; p = 0.010)	0.478	+7.08%	-4.61%
Frequency	2012.1	0.065 (CI = +/-0.089; p = 0.139)	-0.100 (CI = +/-0.108; p = 0.068)	-0.112 (CI = +/-0.105; p = 0.037)	0.474	+6.74%	-4.58%
Frequency	2012.2	0.068 (CI = +/-0.120; p = 0.249)	-0.100 (CI = +/-0.114; p = 0.081)	-0.115 (CI = +/-0.135; p = 0.092)	0.467	+7.00%	-4.59%
Frequency	2013.1	0.056 (CI = +/-0.176; p = 0.511)	-0.103 (CI = +/-0.122; p = 0.092)	-0.102 (CI = +/-0.192; p = 0.274)	0.459	+5.73%	-4.54%
Frequency	2013.2	0.080 (CI = +/-0.290; p = 0.565)	-0.106 (CI = +/-0.130; p = 0.102)	-0.127 (CI = +/-0.305; p = 0.387)	0.453	+8.31%	-4.59%
Frequency	2014.1	0.142 (CI = +/-0.656; p = 0.648)	-0.101 (CI = +/-0.144; p = 0.153)	-0.190 (CI = +/-0.669; p = 0.550)	0.421	+15.27%	-4.66%
Frequency	2014.2	-0.048 (CI = +/-0.031; p = 0.006)	-0.101 (CI = +/-0.144; p = 0.153)	NA (CI = +/-NA; p = NA)	0.454	-4.66%	-4.66%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	NA (CI = +/-NA; p = NA)	0.444	-5.11%	-5.11%
Frequency	2015.2	-0.057 (CI = +/-0.041; p = 0.010)	-0.100 (CI = +/-0.164; p = 0.207)	NA (CI = +/-NA; p = NA)	0.450	-5.59%	-5.59%
Frequency	2016.1	-0.065 (CI = +/-0.047; p = 0.011)	-0.116 (CI = +/-0.175; p = 0.169)	NA (CI = +/-NA; p = NA)	0.450	-6.27%	-6.27%
Frequency	2016.2	-0.076 (CI = +/-0.054; p = 0.011)	-0.091 (CI = +/-0.186; p = 0.297)	NA (CI = +/-NA; p = NA)	0.497	-7.36%	-7.36%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	-0.108 (CI = +/-0.202; p = 0.253)	NA (CI = +/-NA; p = NA)	0.479	-8.22%	-8.22%

Accident Benefits Total - Adjusted

Coverage = AB Total - Adjusted
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.026 (CI = +/-0.014; p = 0.001)	-0.189 (CI = +/-0.070; p = 0.000)	0.047 (CI = +/-0.030; p = 0.003)	0.861	+2.61%	+7.52%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	-0.180 (CI = +/-0.069; p = 0.000)	0.040 (CI = +/-0.030; p = 0.011)	0.873	+3.08%	+7.31%
Loss Cost	2006.2	0.030 (CI = +/-0.017; p = 0.001)	-0.179 (CI = +/-0.071; p = 0.000)	0.041 (CI = +/-0.032; p = 0.015)	0.862	+3.05%	+7.32%
Loss Cost	2007.1	0.030 (CI = +/-0.018; p = 0.002)	-0.179 (CI = +/-0.074; p = 0.000)	0.040 (CI = +/-0.034; p = 0.023)	0.859	+3.08%	+7.31%
Loss Cost	2007.2	0.031 (CI = +/-0.020; p = 0.005)	-0.179 (CI = +/-0.077; p = 0.000)	0.040 (CI = +/-0.037; p = 0.035)	0.847	+3.12%	+7.30%
Loss Cost	2008.1	0.033 (CI = +/-0.023; p = 0.006)	-0.175 (CI = +/-0.079; p = 0.000)	0.036 (CI = +/-0.039; p = 0.070)	0.847	+3.41%	+7.21%
Loss Cost	2008.2	0.034 (CI = +/-0.026; p = 0.013)	-0.176 (CI = +/-0.083; p = 0.000)	0.036 (CI = +/-0.043; p = 0.099)	0.833	+3.45%	+7.20%
Loss Cost	2009.1	0.040 (CI = +/-0.029; p = 0.010)	-0.169 (CI = +/-0.085; p = 0.000)	0.029 (CI = +/-0.046; p = 0.211)	0.836	+4.03%	+7.05%
Loss Cost	2009.2	0.046 (CI = +/-0.033; p = 0.010)	-0.175 (CI = +/-0.088; p = 0.000)	0.021 (CI = +/-0.050; p = 0.393)	0.830	+4.66%	+6.90%
Loss Cost	2010.1	0.052 (CI = +/-0.039; p = 0.011)	-0.169 (CI = +/-0.091; p = 0.001)	0.013 (CI = +/-0.056; p = 0.623)	0.830	+5.35%	+6.76%
Loss Cost	2010.2	0.054 (CI = +/-0.046; p = 0.025)	-0.170 (CI = +/-0.095; p = 0.001)	0.011 (CI = +/-0.064; p = 0.714)	0.808	+5.53%	+6.73%
Loss Cost	2011.1	0.064 (CI = +/-0.056; p = 0.027)	-0.163 (CI = +/-0.099; p = 0.003)	0.000 (CI = +/-0.073; p = 0.999)	0.807	+6.59%	+6.59%
Loss Cost	2011.2	0.065 (CI = +/-0.070; p = 0.066)	-0.164 (CI = +/-0.105; p = 0.004)	-0.001 (CI = +/-0.087; p = 0.976)	0.775	+6.71%	+6.57%
Loss Cost	2012.1	0.061 (CI = +/-0.090; p = 0.170)	-0.166 (CI = +/-0.112; p = 0.006)	0.003 (CI = +/-0.108; p = 0.956)	0.759	+6.30%	+6.61%
Loss Cost	2012.2	0.068 (CI = +/-0.123; p = 0.256)	-0.168 (CI = +/-0.119; p = 0.009)	-0.005 (CI = +/-0.141; p = 0.946)	0.720	+7.04%	+6.56%
Loss Cost	2013.1	0.129 (CI = +/-0.173; p = 0.132)	-0.153 (CI = +/-0.123; p = 0.018)	-0.068 (CI = +/-0.190; p = 0.453)	0.734	+13.78%	+6.28%
Loss Cost	2013.2	0.172 (CI = +/-0.286; p = 0.217)	-0.159 (CI = +/-0.131; p = 0.021)	-0.112 (CI = +/-0.302; p = 0.436)	0.674	+18.79%	+6.15%
Loss Cost	2014.1	0.439 (CI = +/-0.616; p = 0.147)	-0.137 (CI = +/-0.139; p = 0.053)	-0.382 (CI = +/-0.629; p = 0.211)	0.677	+55.05%	+5.86%
Loss Cost	2014.2	0.057 (CI = +/-0.032; p = 0.002)	-0.137 (CI = +/-0.139; p = 0.053)	NA (CI = +/-NA; p = NA)	0.556	+5.86%	+5.86%
Loss Cost	2015.1	0.049 (CI = +/-0.036; p = 0.012)	-0.157 (CI = +/-0.145; p = 0.036)	NA (CI = +/-NA; p = NA)	0.531	+5.01%	+5.01%
Loss Cost	2015.2	0.043 (CI = +/-0.041; p = 0.042)	-0.144 (CI = +/-0.155; p = 0.065)	NA (CI = +/-NA; p = NA)	0.392	+4.40%	+4.40%
Loss Cost	2016.1	0.040 (CI = +/-0.050; p = 0.103)	-0.150 (CI = +/-0.173; p = 0.080)	NA (CI = +/-NA; p = NA)	0.367	+4.09%	+4.09%
Loss Cost	2016.2	0.023 (CI = +/-0.053; p = 0.352)	-0.118 (CI = +/-0.167; p = 0.142)	NA (CI = +/-NA; p = NA)	0.141	+2.28%	+2.28%
Loss Cost	2017.1	0.010 (CI = +/-0.064; p = 0.733)	-0.142 (CI = +/-0.184; p = 0.110)	NA (CI = +/-NA; p = NA)	0.167	+0.96%	+0.96%
Severity	2005.2	0.030 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.057; p = 0.001)	0.073 (CI = +/-0.024; p = 0.000)	0.936	+3.05%	+10.80%
Severity	2006.1	0.032 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.058; p = 0.003)	0.069 (CI = +/-0.025; p = 0.000)	0.937	+3.28%	+10.70%
Severity	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.056; p = 0.005)	0.076 (CI = +/-0.025; p = 0.000)	0.938	+2.79%	+10.92%
Severity	2007.1	0.022 (CI = +/-0.013; p = 0.002)	-0.094 (CI = +/-0.054; p = 0.002)	0.083 (CI = +/-0.025; p = 0.000)	0.942	+2.26%	+11.13%
Severity	2007.2	0.016 (CI = +/-0.014; p = 0.024)	-0.082 (CI = +/-0.051; p = 0.003)	0.092 (CI = +/-0.024; p = 0.000)	0.949	+1.58%	+11.40%
Severity	2008.1	0.012 (CI = +/-0.015; p = 0.106)	-0.088 (CI = +/-0.051; p = 0.002)	0.097 (CI = +/-0.025; p = 0.000)	0.950	+1.21%	+11.52%
Severity	2008.2	0.004 (CI = +/-0.015; p = 0.546)	-0.078 (CI = +/-0.048; p = 0.003)	0.107 (CI = +/-0.025; p = 0.000)	0.956	+0.44%	+11.77%
Severity	2009.1	0.006 (CI = +/-0.017; p = 0.466)	-0.076 (CI = +/-0.050; p = 0.004)	0.105 (CI = +/-0.027; p = 0.000)	0.955	+0.61%	+11.73%
Severity	2009.2	0.008 (CI = +/-0.020; p = 0.422)	-0.077 (CI = +/-0.052; p = 0.005)	0.103 (CI = +/-0.030; p = 0.000)	0.954	+0.78%	+11.68%
Severity	2010.1	0.009 (CI = +/-0.023; p = 0.411)	-0.076 (CI = +/-0.054; p = 0.008)	0.101 (CI = +/-0.033; p = 0.000)	0.952	+0.94%	+11.65%
Severity	2010.2	0.010 (CI = +/-0.028; p = 0.438)	-0.077 (CI = +/-0.057; p = 0.011)	0.100 (CI = +/-0.038; p = 0.000)	0.950	+1.05%	+11.63%
Severity	2011.1	0.014 (CI = +/-0.033; p = 0.389)	-0.074 (CI = +/-0.060; p = 0.017)	0.095 (CI = +/-0.044; p = 0.000)	0.948	+1.42%	+11.57%
Severity	2011.2	-0.004 (CI = +/-0.038; p = 0.813)	-0.064 (CI = +/-0.058; p = 0.033)	0.116 (CI = +/-0.048; p = 0.000)	0.951	-0.44%	+11.82%
Severity	2012.1	-0.005 (CI = +/-0.050; p = 0.831)	-0.064 (CI = +/-0.062; p = 0.042)	0.117 (CI = +/-0.060; p = 0.001)	0.949	-0.51%	+11.83%
Severity	2012.2	-0.001 (CI = +/-0.068; p = 0.969)	-0.065 (CI = +/-0.066; p = 0.050)	0.113 (CI = +/-0.078; p = 0.007)	0.945	-0.12%	+11.80%
Severity	2013.1	0.072 (CI = +/-0.080; p = 0.074)	-0.047 (CI = +/-0.056; p = 0.093)	0.037 (CI = +/-0.087; p = 0.385)	0.963	+7.45%	+11.45%
Severity	2013.2	0.088 (CI = +/-0.132; p = 0.172)	-0.050 (CI = +/-0.060; p = 0.099)	0.020 (CI = +/-0.139; p = 0.766)	0.957	+9.23%	+11.40%
Severity	2014.1	0.294 (CI = +/-0.259; p = 0.029)	-0.032 (CI = +/-0.058; p = 0.249)	-0.188 (CI = +/-0.264; p = 0.146)	0.963	+34.19%	+11.16%
Severity	2014.2	0.106 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.058; p = 0.249)	NA (CI = +/-NA; p = NA)	0.954	+11.16%	+11.16%
Severity	2015.1	0.104 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.221)	NA (CI = +/-NA; p = NA)	0.945	+10.95%	+10.95%
Severity	2015.2	0.104 (CI = +/-0.018; p = 0.000)	-0.037 (CI = +/-0.069; p = 0.263)	NA (CI = +/-NA; p = NA)	0.929	+10.93%	+10.93%
Severity	2016.1	0.111 (CI = +/-0.019; p = 0.000)	-0.021 (CI = +/-0.066; p = 0.500)	NA (CI = +/-NA; p = NA)	0.942	+11.77%	+11.77%
Severity	2016.2	0.107 (CI = +/-0.022; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.686)	NA (CI = +/-NA; p = NA)	0.925	+11.30%	+11.30%
Severity	2017.1	0.110 (CI = +/-0.028; p = 0.000)	-0.008 (CI = +/-0.081; p = 0.829)	NA (CI = +/-NA; p = NA)	0.907	+11.61%	+11.61%
Frequency	2005.2	-0.004 (CI = +/-0.017; p = 0.601)	-0.091 (CI = +/-0.082; p = 0.031)	-0.026 (CI = +/-0.035; p = 0.144)	0.342	-0.43%	-2.96%
Frequency	2006.1	-0.002 (CI = +/-0.018; p = 0.828)	-0.086 (CI = +/-0.084; p = 0.046)	-0.029 (CI = +/-0.037; p = 0.116)	0.310	-0.20%	-3.06%
Frequency	2006.2	0.003 (CI = +/-0.020; p = 0.790)	-0.095 (CI = +/-0.085; p = 0.030)	-0.036 (CI = +/-0.038; p = 0.066)	0.320	+0.26%	-3.24%
Frequency	2007.1	0.008 (CI = +/-0.021; p = 0.445)	-0.085 (CI = +/-0.085; p = 0.050)	-0.043 (CI = +/-0.039; p = 0.033)	0.301	+0.80%	-3.43%
Frequency	2007.2	0.015 (CI = +/-0.022; p = 0.183)	-0.097 (CI = +/-0.084; p = 0.026)	-0.052 (CI = +/-0.040; p = 0.013)	0.341	+1.51%	-3.68%
Frequency	2008.1	0.022 (CI = +/-0.024; p = 0.081)	-0.087 (CI = +/-0.085; p = 0.045)	-0.061 (CI = +/-0.042; p = 0.006)	0.349	+2.18%	-3.87%
Frequency	2008.2	0.029 (CI = +/-0.027; p = 0.031)	-0.098 (CI = +/-0.085; p = 0.025)	-0.071 (CI = +/-0.044; p = 0.003)	0.395	+2.99%	-4.10%
Frequency	2009.1	0.033 (CI = +/-0.030; p = 0.032)	-0.093 (CI = +/-0.088; p = 0.038)	-0.076 (CI = +/-0.047; p = 0.003)	0.399	+3.40%	-4.19%
Frequency	2009.2	0.038 (CI = +/-0.035; p = 0.035)	-0.098 (CI = +/-0.091; p = 0.036)	-0.082 (CI = +/-0.052; p = 0.004)	0.400	+3.85%	-4.29%
Frequency	2010.1	0.043 (CI = +/-0.041; p = 0.040)	-0.093 (CI = +/-0.095; p = 0.054)	-0.088 (CI = +/-0.058; p = 0.005)	0.403	+4.37%	-4.38%
Frequency	2010.2	0.043 (CI = +/-0.049; p = 0.077)	-0.093 (CI = +/-0.100; p = 0.065)	-0.088 (CI = +/-0.067; p = 0.012)	0.386	+4.43%	-4.39%
Frequency	2011.1	0.050 (CI = +/-0.059; p = 0.092)	-0.089 (CI = +/-0.105; p = 0.091)	-0.095 (CI = +/-0.077; p = 0.018)	0.385	+5.10%	-4.47%
Frequency	2011.2	0.069 (CI = +/-0.071; p = 0.056)	-0.100 (CI = +/-0.108; p = 0.066)	-0.117 (CI = +/-0.090; p = 0.013)	0.415	+7.18%	-4.70%
Frequency	2012.1	0.066 (CI = +/-0.092; p = 0.149)	-0.102 (CI = +/-0.114; p = 0.078)	-0.114 (CI = +/-0.111; p = 0.044)	0.410	+6.84%	-4.67%
Frequency	2012.2	0.069 (CI = +/-0.126; p = 0.259)	-0.103 (CI = +/-0.122; p = 0.093)	-0.117 (CI = +/-0.144; p = 0.104)	0.399	+7.17%	-4.69%
Frequency	2013.1	0.057 (CI = +/-0.185; p = 0.517)	-0.106 (CI = +/-0.131; p = 0.105)	-0.105 (CI = +/-0.202; p = 0.285)	0.391	+5.89%	-4.64%
Frequency	2013.2	0.084 (CI = +/-0.307; p = 0.565)	-0.109 (CI = +/-0.140; p = 0.116)	-0.132 (CI = +/-0.323; p = 0.394)	0.385	+8.74%	-4.71%
Frequency	2014.1	0.144 (CI = +/-0.689; p = 0.656)	-0.104 (CI = +/-0.155; p = 0.170)	-0.193 (CI = +/-0.703; p = 0.560)	0.349	+15.54%	-4.77%
Frequency	2014.2	-0.049 (CI = +/-0.036; p = 0.012)	-0.104 (CI = +/-0.155; p = 0.170)	NA (CI = +/-NA; p = NA)	0.390	-4.77%	-4.77%
Frequency	2015.1	-0.055 (CI = +/-0.041; p = 0.014)	-0.120 (CI = +/-0.166; p = 0.142)	NA (CI = +/-NA; p = NA)	0.384	-5.36%	-5.36%
Frequency	2015.2	-0.061 (CI = +/-0.048; p = 0.018)	-0.107 (CI = +/-0.179; p = 0.212)	NA (CI = +/-NA; p = NA)	0.394	-5.89%	-5.89%
Frequency	2016.1	-0.071 (CI = +/-0.056; p = 0.018)	-0.130 (CI = +/-0.193; p = 0.162)	NA (CI = +/-NA; p = NA)	0.407	-6.87%	-6.87%
Frequency	2016.2	-0.084 (CI = +/-0.064; p = 0.016)	-0.106 (CI = +/-0.203; p = 0.266)	NA (CI = +/-NA; p = NA)	0.465	-8.10%	-8.10%
Frequency	2017.1	-0.100 (CI = +/-0.078; p = 0.019)	-0.134 (CI = +/-0.223; p = 0.198)	NA (CI = +/-NA; p = NA)	0.474	-9.54%	-9.54%

Accident Benefits Total

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

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.170 (CI = +/-0.065; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.880	0.00%	+14.31%
Loss Cost	2006.1	-0.168 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.881	0.00%	+14.38%
Loss Cost	2006.2	-0.157 (CI = +/-0.066; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.885	0.00%	+14.15%
Loss Cost	2007.1	-0.165 (CI = +/-0.067; p = 0.000)	0.131 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.95%
Loss Cost	2007.2	-0.156 (CI = +/-0.066; p = 0.000)	0.129 (CI = +/-0.020; p = 0.000)	0.892	0.00%	+13.76%
Loss Cost	2008.1	-0.160 (CI = +/-0.069; p = 0.000)	0.128 (CI = +/-0.021; p = 0.000)	0.892	0.00%	+13.67%
Loss Cost	2008.2	-0.150 (CI = +/-0.069; p = 0.000)	0.126 (CI = +/-0.021; p = 0.000)	0.892	0.00%	+13.46%
Loss Cost	2009.1	-0.151 (CI = +/-0.073; p = 0.000)	0.126 (CI = +/-0.022; p = 0.000)	0.891	0.00%	+13.44%
Loss Cost	2009.2	-0.147 (CI = +/-0.076; p = 0.001)	0.125 (CI = +/-0.023; p = 0.000)	0.885	0.00%	+13.34%
Loss Cost	2010.1	-0.150 (CI = +/-0.081; p = 0.001)	0.124 (CI = +/-0.024; p = 0.000)	0.884	0.00%	+13.25%
Loss Cost	2010.2	-0.138 (CI = +/-0.081; p = 0.002)	0.122 (CI = +/-0.023; p = 0.000)	0.883	0.00%	+12.94%
Loss Cost	2011.1	-0.141 (CI = +/-0.086; p = 0.003)	0.121 (CI = +/-0.025; p = 0.000)	0.881	0.00%	+12.85%
Loss Cost	2011.2	-0.127 (CI = +/-0.085; p = 0.006)	0.117 (CI = +/-0.024; p = 0.000)	0.880	0.00%	+12.46%
Loss Cost	2012.1	-0.139 (CI = +/-0.087; p = 0.004)	0.114 (CI = +/-0.025; p = 0.000)	0.884	0.00%	+12.08%
Loss Cost	2012.2	-0.131 (CI = +/-0.092; p = 0.009)	0.112 (CI = +/-0.026; p = 0.000)	0.871	0.00%	+11.82%
Loss Cost	2013.1	-0.123 (CI = +/-0.099; p = 0.019)	0.114 (CI = +/-0.028; p = 0.000)	0.873	0.00%	+12.11%
Loss Cost	2013.2	-0.111 (CI = +/-0.104; p = 0.039)	0.110 (CI = +/-0.030; p = 0.000)	0.855	0.00%	+11.65%
Loss Cost	2014.1	-0.110 (CI = +/-0.116; p = 0.060)	0.110 (CI = +/-0.035; p = 0.000)	0.842	0.00%	+11.68%
Loss Cost	2014.2	-0.086 (CI = +/-0.109; p = 0.107)	0.099 (CI = +/-0.034; p = 0.000)	0.821	0.00%	+10.45%
Loss Cost	2015.1	-0.090 (CI = +/-0.126; p = 0.135)	0.097 (CI = +/-0.044; p = 0.001)	0.781	0.00%	+10.18%
Loss Cost	2015.2	-0.082 (CI = +/-0.145; p = 0.214)	0.092 (CI = +/-0.056; p = 0.007)	0.668	0.00%	+9.59%
Loss Cost	2016.1	-0.058 (CI = +/-0.165; p = 0.404)	0.108 (CI = +/-0.072; p = 0.012)	0.696	0.00%	+11.35%
Loss Cost	2016.2	-0.018 (CI = +/-0.110; p = 0.677)	0.073 (CI = +/-0.054; p = 0.021)	0.667	0.00%	+7.54%
Loss Cost	2017.1	-0.017 (CI = +/-0.162; p = 0.767)	0.074 (CI = +/-0.095; p = 0.090)	0.514	0.00%	+7.65%
Severity	2005.2	-0.100 (CI = +/-0.088; p = 0.028)	0.129 (CI = +/-0.028; p = 0.000)	0.767	0.00%	+13.78%
Severity	2006.1	-0.107 (CI = +/-0.091; p = 0.023)	0.128 (CI = +/-0.029; p = 0.000)	0.768	0.00%	+13.63%
Severity	2006.2	-0.086 (CI = +/-0.082; p = 0.041)	0.124 (CI = +/-0.026; p = 0.000)	0.798	0.00%	+13.19%
Severity	2007.1	-0.106 (CI = +/-0.073; p = 0.006)	0.119 (CI = +/-0.023; p = 0.000)	0.840	0.00%	+12.69%
Severity	2007.2	-0.087 (CI = +/-0.062; p = 0.008)	0.116 (CI = +/-0.019; p = 0.000)	0.874	0.00%	+12.27%
Severity	2008.1	-0.099 (CI = +/-0.059; p = 0.002)	0.113 (CI = +/-0.018; p = 0.000)	0.890	0.00%	+11.97%
Severity	2008.2	-0.084 (CI = +/-0.052; p = 0.003)	0.110 (CI = +/-0.016; p = 0.000)	0.911	0.00%	+11.64%
Severity	2009.1	-0.084 (CI = +/-0.055; p = 0.005)	0.110 (CI = +/-0.016; p = 0.000)	0.910	0.00%	+11.65%
Severity	2009.2	-0.084 (CI = +/-0.058; p = 0.007)	0.110 (CI = +/-0.017; p = 0.000)	0.906	0.00%	+11.66%
Severity	2010.1	-0.086 (CI = +/-0.061; p = 0.009)	0.110 (CI = +/-0.018; p = 0.000)	0.904	0.00%	+11.62%
Severity	2010.2	-0.084 (CI = +/-0.065; p = 0.015)	0.110 (CI = +/-0.019; p = 0.000)	0.898	0.00%	+11.58%
Severity	2011.1	-0.085 (CI = +/-0.070; p = 0.020)	0.109 (CI = +/-0.020; p = 0.000)	0.896	0.00%	+11.54%
Severity	2011.2	-0.071 (CI = +/-0.066; p = 0.036)	0.106 (CI = +/-0.019; p = 0.000)	0.904	0.00%	+11.16%
Severity	2012.1	-0.071 (CI = +/-0.071; p = 0.049)	0.106 (CI = +/-0.020; p = 0.000)	0.900	0.00%	+11.15%
Severity	2012.2	-0.074 (CI = +/-0.077; p = 0.059)	0.106 (CI = +/-0.022; p = 0.000)	0.892	0.00%	+11.22%
Severity	2013.1	-0.059 (CI = +/-0.075; p = 0.115)	0.111 (CI = +/-0.022; p = 0.000)	0.911	0.00%	+11.75%
Severity	2013.2	-0.048 (CI = +/-0.078; p = 0.198)	0.108 (CI = +/-0.023; p = 0.000)	0.904	0.00%	+11.36%
Severity	2014.1	-0.054 (CI = +/-0.086; p = 0.188)	0.105 (CI = +/-0.026; p = 0.000)	0.891	0.00%	+11.11%
Severity	2014.2	-0.031 (CI = +/-0.067; p = 0.326)	0.095 (CI = +/-0.021; p = 0.000)	0.913	0.00%	+9.93%
Severity	2015.1	-0.043 (CI = +/-0.071; p = 0.197)	0.088 (CI = +/-0.025; p = 0.000)	0.896	0.00%	+9.20%
Severity	2015.2	-0.037 (CI = +/-0.080; p = 0.306)	0.084 (CI = +/-0.031; p = 0.001)	0.845	0.00%	+8.75%
Severity	2016.1	-0.019 (CI = +/-0.084; p = 0.587)	0.096 (CI = +/-0.036; p = 0.001)	0.872	0.00%	+10.04%
Severity	2016.2	0.000 (CI = +/-0.065; p = 0.990)	0.079 (CI = +/-0.032; p = 0.002)	0.882	0.00%	+8.25%
Severity	2017.1	-0.003 (CI = +/-0.095; p = 0.937)	0.077 (CI = +/-0.056; p = 0.022)	0.793	0.00%	+7.98%
Frequency	2005.2	-0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.605)	0.149	0.00%	+0.46%
Frequency	2006.1	-0.061 (CI = +/-0.055; p = 0.032)	0.007 (CI = +/-0.018; p = 0.450)	0.129	0.00%	+0.65%
Frequency	2006.2	-0.072 (CI = +/-0.052; p = 0.009)	0.009 (CI = +/-0.016; p = 0.294)	0.221	0.00%	+0.86%
Frequency	2007.1	-0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.131)	0.236	0.00%	+1.12%
Frequency	2007.2	-0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.054)	0.361	0.00%	+1.32%
Frequency	2008.1	-0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.021)	0.388	0.00%	+1.52%
Frequency	2008.2	-0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.014)	0.433	0.00%	+1.62%
Frequency	2009.1	-0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.019)	0.432	0.00%	+1.61%
Frequency	2009.2	-0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.029)	0.387	0.00%	+1.51%
Frequency	2010.1	-0.065 (CI = +/-0.047; p = 0.011)	0.014 (CI = +/-0.014; p = 0.042)	0.389	0.00%	+1.46%
Frequency	2010.2	-0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.059)	0.343	0.00%	+1.22%
Frequency	2011.1	-0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.084)	0.344	0.00%	+1.17%
Frequency	2011.2	-0.056 (CI = +/-0.050; p = 0.029)	0.012 (CI = +/-0.014; p = 0.101)	0.311	0.00%	+1.17%
Frequency	2012.1	-0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.191)	0.426	0.00%	+0.84%
Frequency	2012.2	-0.057 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.012; p = 0.340)	0.374	0.00%	+0.54%
Frequency	2013.1	-0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.576)	0.445	0.00%	+0.31%
Frequency	2013.2	-0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.670)	0.389	0.00%	+0.26%
Frequency	2014.1	-0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.014; p = 0.449)	0.362	0.00%	+0.51%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.046)	0.005 (CI = +/-0.017; p = 0.545)	0.283	0.00%	+0.47%
Frequency	2015.1	-0.048 (CI = +/-0.059; p = 0.100)	0.009 (CI = +/-0.021; p = 0.339)	0.279	0.00%	+0.90%
Frequency	2015.2	-0.046 (CI = +/-0.069; p = 0.157)	0.008 (CI = +/-0.027; p = 0.503)	0.124	0.00%	+0.78%
Frequency	2016.1	-0.040 (CI = +/-0.084; p = 0.279)	0.012 (CI = +/-0.037; p = 0.443)	0.095	0.00%	+1.19%
Frequency	2016.2	-0.018 (CI = +/-0.050; p = 0.370)	-0.007 (CI = +/-0.025; p = 0.499)	-0.077	0.00%	-0.65%
Frequency	2017.1	-0.014 (CI = +/-0.072; p = 0.578)	-0.003 (CI = +/-0.042; p = 0.830)	-0.475	0.00%	-0.31%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.014; p = 0.002)	-0.186 (CI = +/-0.066; p = 0.000)	-0.064 (CI = +/-0.170; p = 0.445)	0.064 (CI = +/-0.034; p = 0.001)	0.888	+2.30%	+9.05%
Loss Cost	2006.1	0.027 (CI = +/-0.015; p = 0.001)	-0.177 (CI = +/-0.065; p = 0.000)	-0.058 (CI = +/-0.166; p = 0.481)	0.057 (CI = +/-0.034; p = 0.002)	0.897	+2.76%	+8.78%
Loss Cost	2006.2	0.027 (CI = +/-0.016; p = 0.002)	-0.176 (CI = +/-0.067; p = 0.000)	-0.059 (CI = +/-0.169; p = 0.482)	0.058 (CI = +/-0.036; p = 0.003)	0.889	+2.70%	+8.81%
Loss Cost	2007.1	0.027 (CI = +/-0.018; p = 0.005)	-0.176 (CI = +/-0.069; p = 0.000)	-0.059 (CI = +/-0.173; p = 0.491)	0.058 (CI = +/-0.038; p = 0.004)	0.886	+2.69%	+8.81%
Loss Cost	2007.2	0.026 (CI = +/-0.020; p = 0.012)	-0.176 (CI = +/-0.072; p = 0.000)	-0.059 (CI = +/-0.177; p = 0.499)	0.058 (CI = +/-0.041; p = 0.007)	0.877	+2.68%	+8.82%
Loss Cost	2008.1	0.029 (CI = +/-0.023; p = 0.014)	-0.172 (CI = +/-0.075; p = 0.000)	-0.056 (CI = +/-0.180; p = 0.526)	0.055 (CI = +/-0.044; p = 0.016)	0.876	+2.94%	+8.71%
Loss Cost	2008.2	0.029 (CI = +/-0.026; p = 0.029)	-0.172 (CI = +/-0.078; p = 0.000)	-0.057 (CI = +/-0.185; p = 0.534)	0.055 (CI = +/-0.047; p = 0.024)	0.865	+2.92%	+8.72%
Loss Cost	2009.1	0.034 (CI = +/-0.029; p = 0.023)	-0.166 (CI = +/-0.080; p = 0.000)	-0.052 (CI = +/-0.187; p = 0.572)	0.048 (CI = +/-0.051; p = 0.063)	0.867	+3.46%	+8.53%
Loss Cost	2009.2	0.039 (CI = +/-0.033; p = 0.022)	-0.171 (CI = +/-0.083; p = 0.000)	-0.046 (CI = +/-0.191; p = 0.620)	0.041 (CI = +/-0.055; p = 0.136)	0.861	+4.00%	+8.36%
Loss Cost	2010.1	0.045 (CI = +/-0.039; p = 0.023)	-0.166 (CI = +/-0.086; p = 0.001)	-0.042 (CI = +/-0.194; p = 0.657)	0.033 (CI = +/-0.061; p = 0.265)	0.860	+4.63%	+8.19%
Loss Cost	2010.2	0.046 (CI = +/-0.046; p = 0.052)	-0.166 (CI = +/-0.090; p = 0.001)	-0.042 (CI = +/-0.201; p = 0.669)	0.033 (CI = +/-0.069; p = 0.328)	0.842	+4.67%	+8.18%
Loss Cost	2011.1	0.055 (CI = +/-0.055; p = 0.053)	-0.160 (CI = +/-0.094; p = 0.002)	-0.037 (CI = +/-0.205; p = 0.709)	0.022 (CI = +/-0.078; p = 0.561)	0.840	+5.64%	+8.00%
Loss Cost	2011.2	0.054 (CI = +/-0.069; p = 0.121)	-0.159 (CI = +/-0.099; p = 0.004)	-0.038 (CI = +/-0.213; p = 0.714)	0.023 (CI = +/-0.093; p = 0.601)	0.815	+5.51%	+8.02%
Loss Cost	2012.1	0.047 (CI = +/-0.090; p = 0.280)	-0.162 (CI = +/-0.105; p = 0.005)	-0.040 (CI = +/-0.221; p = 0.708)	0.030 (CI = +/-0.113; p = 0.577)	0.801	+4.85%	+8.10%
Loss Cost	2012.2	0.050 (CI = +/-0.122; p = 0.399)	-0.162 (CI = +/-0.112; p = 0.007)	-0.039 (CI = +/-0.231; p = 0.724)	0.028 (CI = +/-0.146; p = 0.688)	0.770	+5.09%	+8.08%
Loss Cost	2013.1	0.108 (CI = +/-0.173; p = 0.203)	-0.149 (CI = +/-0.116; p = 0.015)	-0.029 (CI = +/-0.233; p = 0.791)	-0.034 (CI = +/-0.195; p = 0.718)	0.777	+11.36%	+7.69%
Loss Cost	2013.2	0.139 (CI = +/-0.285; p = 0.311)	-0.153 (CI = +/-0.124; p = 0.019)	-0.025 (CI = +/-0.245; p = 0.827)	-0.066 (CI = +/-0.306; p = 0.650)	0.728	+14.88%	+7.56%
Loss Cost	2014.1	0.393 (CI = +/-0.611; p = 0.187)	-0.133 (CI = +/-0.132; p = 0.048)	-0.015 (CI = +/-0.247; p = 0.895)	-0.324 (CI = +/-0.629; p = 0.284)	0.727	+48.10%	+7.14%
Loss Cost	2014.2	0.069 (CI = +/-0.042; p = 0.004)	-0.133 (CI = +/-0.132; p = 0.048)	-0.015 (CI = +/-0.247; p = 0.895)	NA (CI = +/-NA; p = NA)	0.634	+7.14%	+7.14%
Loss Cost	2015.1	0.060 (CI = +/-0.048; p = 0.020)	-0.147 (CI = +/-0.139; p = 0.040)	0.015 (CI = +/-0.264; p = 0.902)	NA (CI = +/-NA; p = NA)	0.597	+6.17%	+6.17%
Loss Cost	2015.2	0.052 (CI = +/-0.058; p = 0.071)	-0.137 (CI = +/-0.150; p = 0.070)	0.036 (CI = +/-0.286; p = 0.785)	NA (CI = +/-NA; p = NA)	0.473	+5.38%	+5.38%
Loss Cost	2016.1	0.051 (CI = +/-0.072; p = 0.145)	-0.138 (CI = +/-0.167; p = 0.093)	0.040 (CI = +/-0.325; p = 0.785)	NA (CI = +/-NA; p = NA)	0.438	+5.22%	+5.22%
Loss Cost	2016.2	0.022 (CI = +/-0.080; p = 0.552)	-0.107 (CI = +/-0.164; p = 0.170)	0.113 (CI = +/-0.324; p = 0.447)	NA (CI = +/-NA; p = NA)	0.249	+2.19%	+2.19%
Loss Cost	2017.1	0.000 (CI = +/-0.101; p = 0.994)	-0.127 (CI = +/-0.179; p = 0.137)	0.167 (CI = +/-0.368; p = 0.319)	NA (CI = +/-NA; p = NA)	0.245	+0.03%	+0.03%
Severity	2005.2	0.030 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.001)	0.107 (CI = +/-0.145; p = 0.143)	0.070 (CI = +/-0.029; p = 0.000)	0.947	+3.09%	+10.59%
Severity	2006.1	0.033 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.002)	0.111 (CI = +/-0.146; p = 0.132)	0.067 (CI = +/-0.030; p = 0.000)	0.947	+3.33%	+10.45%
Severity	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.055; p = 0.005)	0.101 (CI = +/-0.140; p = 0.149)	0.074 (CI = +/-0.030; p = 0.000)	0.949	+2.83%	+10.73%
Severity	2007.1	0.023 (CI = +/-0.014; p = 0.002)	-0.093 (CI = +/-0.054; p = 0.001)	0.094 (CI = +/-0.133; p = 0.158)	0.082 (CI = +/-0.029; p = 0.000)	0.953	+2.29%	+11.02%
Severity	2007.2	0.016 (CI = +/-0.014; p = 0.027)	-0.082 (CI = +/-0.050; p = 0.002)	0.083 (CI = +/-0.122; p = 0.173)	0.092 (CI = +/-0.028; p = 0.000)	0.958	+1.59%	+11.36%
Severity	2008.1	0.012 (CI = +/-0.015; p = 0.117)	-0.088 (CI = +/-0.050; p = 0.001)	0.079 (CI = +/-0.122; p = 0.192)	0.097 (CI = +/-0.029; p = 0.000)	0.959	+1.20%	+11.53%
Severity	2008.2	0.004 (CI = +/-0.015; p = 0.583)	-0.078 (CI = +/-0.047; p = 0.002)	0.069 (CI = +/-0.112; p = 0.216)	0.108 (CI = +/-0.028; p = 0.000)	0.964	+0.42%	+11.86%
Severity	2009.1	0.006 (CI = +/-0.018; p = 0.497)	-0.076 (CI = +/-0.049; p = 0.004)	0.070 (CI = +/-0.114; p = 0.215)	0.106 (CI = +/-0.031; p = 0.000)	0.964	+0.59%	+11.80%
Severity	2009.2	0.008 (CI = +/-0.020; p = 0.449)	-0.077 (CI = +/-0.051; p = 0.005)	0.072 (CI = +/-0.117; p = 0.215)	0.103 (CI = +/-0.034; p = 0.000)	0.963	+0.76%	+11.74%
Severity	2010.1	0.009 (CI = +/-0.024; p = 0.436)	-0.076 (CI = +/-0.053; p = 0.007)	0.073 (CI = +/-0.120; p = 0.220)	0.102 (CI = +/-0.038; p = 0.000)	0.962	+0.91%	+11.70%
Severity	2010.2	0.010 (CI = +/-0.028; p = 0.461)	-0.077 (CI = +/-0.056; p = 0.010)	0.074 (CI = +/-0.124; p = 0.228)	0.100 (CI = +/-0.043; p = 0.000)	0.959	+1.03%	+11.67%
Severity	2011.1	0.014 (CI = +/-0.035; p = 0.407)	-0.074 (CI = +/-0.059; p = 0.016)	0.076 (CI = +/-0.128; p = 0.229)	0.096 (CI = +/-0.049; p = 0.001)	0.958	+1.41%	+11.59%
Severity	2011.2	-0.005 (CI = +/-0.040; p = 0.792)	-0.064 (CI = +/-0.057; p = 0.029)	0.065 (CI = +/-0.122; p = 0.274)	0.118 (CI = +/-0.053; p = 0.000)	0.961	-0.50%	+11.92%
Severity	2012.1	-0.006 (CI = +/-0.051; p = 0.807)	-0.065 (CI = +/-0.060; p = 0.037)	0.065 (CI = +/-0.127; p = 0.293)	0.119 (CI = +/-0.065; p = 0.001)	0.959	-0.60%	+11.94%
Severity	2012.2	-0.002 (CI = +/-0.070; p = 0.946)	-0.066 (CI = +/-0.064; p = 0.044)	0.066 (CI = +/-0.132; p = 0.303)	0.115 (CI = +/-0.083; p = 0.010)	0.956	-0.22%	+11.90%
Severity	2013.1	0.073 (CI = +/-0.082; p = 0.078)	-0.048 (CI = +/-0.055; p = 0.081)	0.079 (CI = +/-0.111; p = 0.150)	0.035 (CI = +/-0.093; p = 0.434)	0.970	+7.56%	+11.38%
Severity	2013.2	0.091 (CI = +/-0.135; p = 0.171)	-0.051 (CI = +/-0.059; p = 0.086)	0.081 (CI = +/-0.116; p = 0.155)	0.016 (CI = +/-0.145; p = 0.811)	0.966	+9.49%	+11.30%
Severity	2014.1	0.301 (CI = +/-0.263; p = 0.028)	-0.034 (CI = +/-0.057; p = 0.217)	0.089 (CI = +/-0.106; p = 0.092)	-0.197 (CI = +/-0.271; p = 0.138)	0.971	+35.13%	+10.94%
Severity	2014.2	0.104 (CI = +/-0.018; p = 0.000)	-0.034 (CI = +/-0.057; p = 0.217)	0.089 (CI = +/-0.106; p = 0.092)	NA (CI = +/-NA; p = NA)	0.965	+10.94%	+10.94%
Severity	2015.1	0.101 (CI = +/-0.021; p = 0.000)	-0.039 (CI = +/-0.060; p = 0.182)	0.100 (CI = +/-0.115; p = 0.080)	NA (CI = +/-NA; p = NA)	0.960	+10.57%	+10.57%
Severity	2015.2	0.099 (CI = +/-0.026; p = 0.000)	-0.038 (CI = +/-0.066; p = 0.234)	0.103 (CI = +/-0.126; p = 0.098)	NA (CI = +/-NA; p = NA)	0.950	+10.46%	+10.46%
Severity	2016.1	0.110 (CI = +/-0.028; p = 0.000)	-0.024 (CI = +/-0.064; p = 0.412)	0.072 (CI = +/-0.125; p = 0.227)	NA (CI = +/-NA; p = NA)	0.957	+11.65%	+11.65%
Severity	2016.2	0.102 (CI = +/-0.033; p = 0.000)	-0.016 (CI = +/-0.068; p = 0.599)	0.091 (CI = +/-0.135; p = 0.159)	NA (CI = +/-NA; p = NA)	0.948	+10.79%	+10.79%
Severity	2017.1	0.105 (CI = +/-0.044; p = 0.001)	-0.014 (CI = +/-0.078; p = 0.691)	0.084 (CI = +/-0.160; p = 0.255)	NA (CI = +/-NA; p = NA)	0.936	+11.09%	+11.09%
Frequency	2005.2	-0.008 (CI = +/-0.016; p = 0.341)	-0.089 (CI = +/-0.077; p = 0.025)	-0.171 (CI = +/-0.199; p = 0.089)	-0.006 (CI = +/-0.040; p = 0.747)	0.445	-0.77%	-1.39%
Frequency	2006.1	-0.006 (CI = +/-0.018; p = 0.528)	-0.084 (CI = +/-0.079; p = 0.037)	-0.168 (CI = +/-0.202; p = 0.099)	-0.010 (CI = +/-0.041; p = 0.636)	0.417	-0.55%	-1.51%
Frequency	2006.2	-0.001 (CI = +/-0.019; p = 0.891)	-0.092 (CI = +/-0.080; p = 0.025)	-0.160 (CI = +/-0.201; p = 0.114)	-0.016 (CI = +/-0.043; p = 0.443)	0.422	-0.13%	-1.74%
Frequency	2007.1	0.004 (CI = +/-0.021; p = 0.700)	-0.083 (CI = +/-0.080; p = 0.042)	-0.153 (CI = +/-0.199; p = 0.126)	-0.024 (CI = +/-0.044; p = 0.273)	0.406	+0.39%	-1.98%
Frequency	2007.2	0.011 (CI = +/-0.022; p = 0.331)	-0.094 (CI = +/-0.079; p = 0.023)	-0.142 (CI = +/-0.195; p = 0.145)	-0.034 (CI = +/-0.045; p = 0.135)	0.436	+1.07%	-2.28%
Frequency	2008.1	0.017 (CI = +/-0.024; p = 0.158)	-0.084 (CI = +/-0.080; p = 0.039)	-0.135 (CI = +/-0.193; p = 0.161)	-0.043 (CI = +/-0.047; p = 0.071)	0.441	+1.72%	-2.53%
Frequency	2008.2	0.025 (CI = +/-0.026; p = 0.066)	-0.094 (CI = +/-0.080; p = 0.023)	-0.125 (CI = +/-0.191; p = 0.188)	-0.053 (CI = +/-0.049; p = 0.033)	0.476	+2.49%	-2.81%
Frequency	2009.1	0.028 (CI = +/-0.030; p = 0.065)	-0.090 (CI = +/-0.083; p = 0.035)	-0.122 (CI = +/-0.195; p = 0.207)	-0.058 (CI = +/-0.053; p = 0.033)	0.476	+2.85%	-2.92%
Frequency	2009.2	0.032 (CI = +/-0.035; p = 0.071)	-0.094 (CI = +/-0.086; p = 0.035)	-0.118 (CI = +/-0.199; p = 0.232)	-0.062 (CI = +/-0.058; p = 0.035)	0.476	+3.22%	-3.03%
Frequency	2010.1	0.036 (CI = +/-0.041; p = 0.077)	-0.090 (CI = +/-0.090; p = 0.051)	-0.115 (CI = +/-0.204; p = 0.254)	-0.068 (CI = +/-0.064; p = 0.038)	0.475	+3.69%	-3.14%
Frequency	2010.2	0.035 (CI = +/-0.048; p = 0.142)	-0.089 (CI = +/-0.095; p = 0.064)	-0.116 (CI = +/-0.211; p = 0.266)	-0.067 (CI = +/-0.072; p = 0.067)	0.462	+3.60%	-3.12%
Frequency	2011.1	0.041 (CI = +/-0.059; p = 0.162)	-0.085 (CI = +/-0.100; p = 0.088)	-0.113 (CI = +/-0.218; p = 0.290)	-0.074 (CI = +/-0.083; p = 0.079)	0.457	+4.17%	-3.22%
Frequency	2011.2	0.059 (CI = +/-0.072; p = 0.103)	-0.095 (CI = +/-0.103; p = 0.068)	-0.103 (CI = +/-0.221; p = 0.338)	-0.094 (CI = +/-0.096; p = 0.054)	0.478	+6.04%	-3.49%
Frequency	2012.1	0.053 (CI = +/-0.093; p = 0.241)	-0.097 (CI = +/-0.109; p = 0.077)	-0.105 (CI = +/-0.229; p = 0.347)	-0.088 (CI = +/-0.117; p = 0.130)	0.473	+5.49%	-3.43%
Frequency	2012.2	0.052 (CI = +/-0.126; p = 0.394)	-0.097 (CI = +/-0.116; p = 0.095)	-0.105 (CI = +/-0.239; p = 0.363)	-0.087 (CI = +/-0.151; p = 0.240)	0.463	+5.33%	-3.42%
Frequency	2013.1	0.035 (CI = +/-0.185; p = 0.693)	-0.101 (CI = +/-0.124; p = 0.103)	-0.108 (CI = +/-0.249; p = 0.368)	-0.068 (CI = +/-0.209; p = 0.494)	0.455	+3.53%	-3.31%
Frequency	2013.2	0.048 (CI = +/-0.305; p = 0.739)	-0.102 (CI = +/-0.133; p = 0.120)	-0.106 (CI = +/-0.262; p = 0.397)	-0.082 (CI = +/-0.328; p = 0.597)	0.444	+4.93%	-3.36%
Frequency	2014.1	0.092 (CI = +/-0.683; p = 0.775)	-0.099 (CI = +/-0.147; p = 0.169)	-0.105 (CI = +/-0.276; p = 0.425)	-0.126 (CI = +/-0.703; p = 0.702)	0.407	+9.59%	-3.43%
Frequency	2014.2	-0.035 (CI = +/-0.047; p = 0.129)	-0.099 (CI = +/-0.147; p = 0.169)	-0.105 (CI = +/-0.276; p = 0.425)	NA (CI = +/-NA; p = NA)	0.440	-3.43%	-3.43%
Frequency	2015.1	-0.041 (CI = +/-0.055; p = 0.134)	-0.108 (CI = +/-0.159; p = 0.163)	-0.085 (CI = +/-0.301; p = 0.546)	NA (CI = +/-NA; p = NA)	0.414	-3.98%	-3.98%
Frequency	2015.2	-0.047 (CI = +/-0.067; p = 0.146)	-0.099 (CI = +/-0.173; p = 0.231)	-0.067 (CI = +/-0.330; p = 0.659)	NA (CI = +/-NA; p = NA)	0.408	-4.60%	-4.60%
Frequency	2016.1	-0.059 (CI = +/-0.081; p = 0.133)	-0.114 (CI = +/-0.188; p = 0.203)	-0.031 (CI = +/-0.366; p = 0.851)	NA (CI = +/-NA; p = NA)	0.391	-5.76%	-5.76%
Frequency	2016.2	-0.081 (CI = +/-0.098; p = 0.094)	-0.091 (CI = +/-0.201; p = 0.326)	0.022 (CI = +/-0.397; p = 0.902)	NA (CI = +/-NA; p = NA)	0.435	-7.76%	-7.76%
Frequency	2017.1	-0.105 (CI = +/-0.125; p = 0.088)	-0.113 (CI = +/-0.220; p = 0.263)	0.083 (CI = +/-0.453; p = 0.678)	NA (CI = +/-NA; p = NA)	0.421	-9.95%	-9.95%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.014; p = 0.002)	-0.190 (CI = +/-0.067; p = 0.000)	-0.090 (CI = +/-0.186; p = 0.332)	0.063 (CI = +/-0.034; p = 0.001)	0.879	+2.32%	+9.01%
Loss Cost	2006.1	0.027 (CI = +/-0.015; p = 0.001)	-0.181 (CI = +/-0.066; p = 0.000)	-0.082 (CI = +/-0.181; p = 0.362)	0.056 (CI = +/-0.034; p = 0.002)	0.889	+2.77%	+8.74%
Loss Cost	2006.2	0.027 (CI = +/-0.016; p = 0.002)	-0.180 (CI = +/-0.069; p = 0.000)	-0.082 (CI = +/-0.185; p = 0.368)	0.057 (CI = +/-0.036; p = 0.003)	0.880	+2.72%	+8.77%
Loss Cost	2007.1	0.027 (CI = +/-0.018; p = 0.006)	-0.180 (CI = +/-0.071; p = 0.000)	-0.083 (CI = +/-0.189; p = 0.377)	0.057 (CI = +/-0.039; p = 0.005)	0.877	+2.71%	+8.78%
Loss Cost	2007.2	0.027 (CI = +/-0.020; p = 0.012)	-0.180 (CI = +/-0.074; p = 0.000)	-0.083 (CI = +/-0.194; p = 0.388)	0.057 (CI = +/-0.041; p = 0.009)	0.867	+2.71%	+8.78%
Loss Cost	2008.1	0.029 (CI = +/-0.023; p = 0.015)	-0.176 (CI = +/-0.077; p = 0.000)	-0.079 (CI = +/-0.198; p = 0.414)	0.054 (CI = +/-0.044; p = 0.019)	0.867	+2.96%	+8.67%
Loss Cost	2008.2	0.029 (CI = +/-0.026; p = 0.030)	-0.176 (CI = +/-0.080; p = 0.000)	-0.080 (CI = +/-0.203; p = 0.425)	0.054 (CI = +/-0.048; p = 0.029)	0.854	+2.95%	+8.67%
Loss Cost	2009.1	0.034 (CI = +/-0.029; p = 0.025)	-0.170 (CI = +/-0.083; p = 0.000)	-0.074 (CI = +/-0.206; p = 0.461)	0.047 (CI = +/-0.052; p = 0.070)	0.856	+3.48%	+8.49%
Loss Cost	2009.2	0.040 (CI = +/-0.034; p = 0.023)	-0.176 (CI = +/-0.086; p = 0.000)	-0.070 (CI = +/-0.209; p = 0.495)	0.040 (CI = +/-0.056; p = 0.152)	0.850	+4.05%	+8.31%
Loss Cost	2010.1	0.046 (CI = +/-0.039; p = 0.025)	-0.170 (CI = +/-0.089; p = 0.001)	-0.065 (CI = +/-0.213; p = 0.533)	0.033 (CI = +/-0.062; p = 0.283)	0.849	+4.67%	+8.15%
Loss Cost	2010.2	0.046 (CI = +/-0.047; p = 0.053)	-0.171 (CI = +/-0.094; p = 0.001)	-0.064 (CI = +/-0.221; p = 0.547)	0.032 (CI = +/-0.070; p = 0.354)	0.829	+4.74%	+8.13%
Loss Cost	2011.1	0.055 (CI = +/-0.057; p = 0.056)	-0.165 (CI = +/-0.098; p = 0.002)	-0.059 (CI = +/-0.226; p = 0.589)	0.021 (CI = +/-0.080; p = 0.584)	0.827	+5.68%	+7.95%
Loss Cost	2011.2	0.055 (CI = +/-0.071; p = 0.124)	-0.165 (CI = +/-0.104; p = 0.004)	-0.059 (CI = +/-0.235; p = 0.599)	0.022 (CI = +/-0.095; p = 0.632)	0.799	+5.61%	+7.96%
Loss Cost	2012.1	0.048 (CI = +/-0.092; p = 0.287)	-0.168 (CI = +/-0.111; p = 0.006)	-0.062 (CI = +/-0.244; p = 0.597)	0.029 (CI = +/-0.117; p = 0.598)	0.784	+4.91%	+8.05%
Loss Cost	2012.2	0.051 (CI = +/-0.126; p = 0.396)	-0.169 (CI = +/-0.118; p = 0.008)	-0.061 (CI = +/-0.255; p = 0.616)	0.026 (CI = +/-0.151; p = 0.720)	0.750	+5.27%	+8.01%
Loss Cost	2013.1	0.108 (CI = +/-0.179; p = 0.215)	-0.155 (CI = +/-0.123; p = 0.017)	-0.050 (CI = +/-0.259; p = 0.684)	-0.034 (CI = +/-0.202; p = 0.719)	0.758	+11.41%	+7.64%
Loss Cost	2013.2	0.143 (CI = +/-0.296; p = 0.315)	-0.160 (CI = +/-0.132; p = 0.022)	-0.046 (CI = +/-0.271; p = 0.717)	-0.070 (CI = +/-0.319; p = 0.640)	0.704	+15.33%	+7.50%
Loss Cost	2014.1	0.389 (CI = +/-0.640; p = 0.208)	-0.139 (CI = +/-0.142; p = 0.054)	-0.034 (CI = +/-0.277; p = 0.792)	-0.321 (CI = +/-0.659; p = 0.307)	0.701	+47.57%	+7.10%
Loss Cost	2014.2	0.069 (CI = +/-0.044; p = 0.005)	-0.139 (CI = +/-0.142; p = 0.054)	-0.034 (CI = +/-0.277; p = 0.792)	NA (CI = +/-NA; p = NA)	0.598	+7.10%	+7.10%
Loss Cost	2015.1	0.059 (CI = +/-0.051; p = 0.028)	-0.156 (CI = +/-0.151; p = 0.044)	-0.006 (CI = +/-0.291; p = 0.965)	NA (CI = +/-NA; p = NA)	0.560	+6.05%	+6.05%
Loss Cost	2015.2	0.051 (CI = +/-0.061; p = 0.090)	-0.145 (CI = +/-0.164; p = 0.076)	0.015 (CI = +/-0.318; p = 0.916)	NA (CI = +/-NA; p = NA)	0.422	+5.27%	+5.27%
Loss Cost	2016.1	0.049 (CI = +/-0.078; p = 0.187)	-0.149 (CI = +/-0.186; p = 0.101)	0.022 (CI = +/-0.359; p = 0.891)	NA (CI = +/-NA; p = NA)	0.384	+4.99%	+4.99%
Loss Cost	2016.2	0.019 (CI = +/-0.087; p = 0.615)	-0.118 (CI = +/-0.183; p = 0.172)	0.094 (CI = +/-0.360; p = 0.555)	NA (CI = +/-NA; p = NA)	0.168	+1.96%	+1.96%
Loss Cost	2017.1	-0.006 (CI = +/-0.112; p = 0.895)	-0.145 (CI = +/-0.203; p = 0.130)	0.150 (CI = +/-0.400; p = 0.394)	NA (CI = +/-NA; p = NA)	0.194	-0.63%	-0.63%
Severity	2005.2	0.030 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.002)	0.101 (CI = +/-0.160; p = 0.208)	0.070 (CI = +/-0.030; p = 0.000)	0.938	+3.09%	+10.58%
Severity	2006.1	0.033 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.003)	0.105 (CI = +/-0.161; p = 0.192)	0.067 (CI = +/-0.031; p = 0.000)	0.939	+3.33%	+10.44%
Severity	2006.2	0.028 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.057; p = 0.006)	0.098 (CI = +/-0.154; p = 0.205)	0.074 (CI = +/-0.030; p = 0.000)	0.941	+2.83%	+10.73%
Severity	2007.1	0.023 (CI = +/-0.014; p = 0.003)	-0.094 (CI = +/-0.056; p = 0.002)	0.090 (CI = +/-0.147; p = 0.221)	0.082 (CI = +/-0.030; p = 0.000)	0.945	+2.29%	+11.01%
Severity	2007.2	0.016 (CI = +/-0.014; p = 0.031)	-0.082 (CI = +/-0.052; p = 0.003)	0.081 (CI = +/-0.135; p = 0.228)	0.092 (CI = +/-0.029; p = 0.000)	0.951	+1.60%	+11.36%
Severity	2008.1	0.012 (CI = +/-0.016; p = 0.125)	-0.088 (CI = +/-0.052; p = 0.002)	0.076 (CI = +/-0.134; p = 0.253)	0.097 (CI = +/-0.030; p = 0.000)	0.952	+1.20%	+11.53%
Severity	2008.2	0.004 (CI = +/-0.016; p = 0.591)	-0.078 (CI = +/-0.049; p = 0.003)	0.068 (CI = +/-0.123; p = 0.265)	0.108 (CI = +/-0.029; p = 0.000)	0.958	+0.42%	+11.86%
Severity	2009.1	0.006 (CI = +/-0.018; p = 0.507)	-0.076 (CI = +/-0.051; p = 0.005)	0.070 (CI = +/-0.126; p = 0.263)	0.106 (CI = +/-0.032; p = 0.000)	0.957	+0.59%	+11.80%
Severity	2009.2	0.008 (CI = +/-0.021; p = 0.460)	-0.077 (CI = +/-0.053; p = 0.006)	0.071 (CI = +/-0.130; p = 0.265)	0.103 (CI = +/-0.035; p = 0.000)	0.956	+0.76%	+11.74%
Severity	2010.1	0.009 (CI = +/-0.025; p = 0.447)	-0.076 (CI = +/-0.056; p = 0.010)	0.072 (CI = +/-0.133; p = 0.270)	0.102 (CI = +/-0.039; p = 0.000)	0.954	+0.92%	+11.70%
Severity	2010.2	0.010 (CI = +/-0.029; p = 0.473)	-0.077 (CI = +/-0.059; p = 0.013)	0.073 (CI = +/-0.138; p = 0.279)	0.100 (CI = +/-0.044; p = 0.000)	0.952	+1.03%	+11.67%
Severity	2011.1	0.014 (CI = +/-0.036; p = 0.420)	-0.074 (CI = +/-0.062; p = 0.021)	0.075 (CI = +/-0.142; p = 0.279)	0.096 (CI = +/-0.051; p = 0.001)	0.950	+1.41%	+11.59%
Severity	2011.2	-0.005 (CI = +/-0.041; p = 0.795)	-0.064 (CI = +/-0.060; p = 0.039)	0.067 (CI = +/-0.135; p = 0.309)	0.118 (CI = +/-0.055; p = 0.000)	0.953	-0.51%	+11.93%
Severity	2012.1	-0.006 (CI = +/-0.053; p = 0.812)	-0.064 (CI = +/-0.064; p = 0.049)	0.067 (CI = +/-0.141; p = 0.330)	0.119 (CI = +/-0.067; p = 0.002)	0.951	-0.60%	+11.94%
Severity	2012.2	-0.002 (CI = +/-0.073; p = 0.945)	-0.065 (CI = +/-0.068; p = 0.059)	0.068 (CI = +/-0.147; p = 0.341)	0.115 (CI = +/-0.087; p = 0.013)	0.947	-0.24%	+11.90%
Severity	2013.1	0.073 (CI = +/-0.086; p = 0.090)	-0.047 (CI = +/-0.059; p = 0.107)	0.082 (CI = +/-0.124; p = 0.174)	0.035 (CI = +/-0.097; p = 0.449)	0.964	+7.55%	+11.39%
Severity	2013.2	0.090 (CI = +/-0.142; p = 0.192)	-0.050 (CI = +/-0.063; p = 0.114)	0.084 (CI = +/-0.130; p = 0.183)	0.017 (CI = +/-0.153; p = 0.812)	0.959	+9.43%	+11.31%
Severity	2014.1	0.302 (CI = +/-0.277; p = 0.035)	-0.032 (CI = +/-0.061; p = 0.275)	0.095 (CI = +/-0.120; p = 0.108)	-0.198 (CI = +/-0.285; p = 0.154)	0.965	+35.28%	+10.96%
Severity	2014.2	0.104 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.275)	0.095 (CI = +/-0.120; p = 0.108)	NA (CI = +/-NA; p = NA)	0.958	+10.96%	+10.96%
Severity	2015.1	0.101 (CI = +/-0.022; p = 0.000)	-0.037 (CI = +/-0.066; p = 0.235)	0.104 (CI = +/-0.128; p = 0.100)	NA (CI = +/-NA; p = NA)	0.950	+10.59%	+10.59%
Severity	2015.2	0.100 (CI = +/-0.027; p = 0.000)	-0.036 (CI = +/-0.073; p = 0.293)	0.107 (CI = +/-0.142; p = 0.121)	NA (CI = +/-NA; p = NA)	0.937	+10.48%	+10.48%
Severity	2016.1	0.111 (CI = +/-0.030; p = 0.000)	-0.021 (CI = +/-0.071; p = 0.527)	0.079 (CI = +/-0.138; p = 0.226)	NA (CI = +/-NA; p = NA)	0.947	+11.74%	+11.74%
Severity	2016.2	0.103 (CI = +/-0.036; p = 0.000)	-0.012 (CI = +/-0.076; p = 0.715)	0.098 (CI = +/-0.150; p = 0.168)	NA (CI = +/-NA; p = NA)	0.934	+10.88%	+10.88%
Severity	2017.1	0.107 (CI = +/-0.050; p = 0.002)	-0.008 (CI = +/-0.090; p = 0.833)	0.089 (CI = +/-0.178; p = 0.266)	NA (CI = +/-NA; p = NA)	0.918	+11.32%	+11.32%
Frequency	2005.2	-0.008 (CI = +/-0.017; p = 0.358)	-0.091 (CI = +/-0.079; p = 0.025)	-0.190 (CI = +/-0.219; p = 0.085)	-0.007 (CI = +/-0.040; p = 0.735)	0.388	-0.75%	-1.42%
Frequency	2006.1	-0.005 (CI = +/-0.018; p = 0.543)	-0.087 (CI = +/-0.081; p = 0.037)	-0.187 (CI = +/-0.222; p = 0.096)	-0.010 (CI = +/-0.042; p = 0.629)	0.356	-0.54%	-1.54%
Frequency	2006.2	-0.001 (CI = +/-0.020; p = 0.909)	-0.095 (CI = +/-0.082; p = 0.024)	-0.180 (CI = +/-0.221; p = 0.105)	-0.017 (CI = +/-0.043; p = 0.436)	0.362	-0.11%	-1.77%
Frequency	2007.1	0.004 (CI = +/-0.021; p = 0.694)	-0.086 (CI = +/-0.083; p = 0.041)	-0.172 (CI = +/-0.219; p = 0.118)	-0.024 (CI = +/-0.045; p = 0.273)	0.342	+0.41%	-2.01%
Frequency	2007.2	0.011 (CI = +/-0.023; p = 0.327)	-0.098 (CI = +/-0.082; p = 0.022)	-0.164 (CI = +/-0.214; p = 0.128)	-0.034 (CI = +/-0.046; p = 0.134)	0.378	+1.10%	-2.32%
Frequency	2008.1	0.017 (CI = +/-0.025; p = 0.160)	-0.088 (CI = +/-0.083; p = 0.038)	-0.156 (CI = +/-0.212; p = 0.143)	-0.043 (CI = +/-0.047; p = 0.073)	0.382	+1.74%	-2.56%
Frequency	2008.2	0.025 (CI = +/-0.027; p = 0.067)	-0.099 (CI = +/-0.083; p = 0.022)	-0.148 (CI = +/-0.209; p = 0.158)	-0.054 (CI = +/-0.049; p = 0.034)	0.423	+2.53%	-2.85%
Frequency	2009.1	0.028 (CI = +/-0.031; p = 0.067)	-0.094 (CI = +/-0.086; p = 0.033)	-0.144 (CI = +/-0.214; p = 0.176)	-0.058 (CI = +/-0.054; p = 0.034)	0.424	+2.88%	-2.96%
Frequency	2009.2	0.032 (CI = +/-0.035; p = 0.072)	-0.099 (CI = +/-0.090; p = 0.033)	-0.141 (CI = +/-0.219; p = 0.195)	-0.063 (CI = +/-0.059; p = 0.036)	0.422	+3.27%	-3.07%
Frequency	2010.1	0.037 (CI = +/-0.041; p = 0.080)	-0.094 (CI = +/-0.094; p = 0.049)	-0.137 (CI = +/-0.225; p = 0.217)	-0.069 (CI = +/-0.065; p = 0.040)	0.421	+3.72%	-3.18%
Frequency	2010.2	0.036 (CI = +/-0.050; p = 0.144)	-0.094 (CI = +/-0.099; p = 0.061)	-0.138 (CI = +/-0.232; p = 0.229)	-0.068 (CI = +/-0.074; p = 0.069)	0.404	+3.67%	-3.17%
Frequency	2011.1	0.041 (CI = +/-0.060; p = 0.168)	-0.091 (CI = +/-0.104; p = 0.084)	-0.134 (CI = +/-0.240; p = 0.253)	-0.074 (CI = +/-0.085; p = 0.083)	0.398	+4.21%	-3.26%
Frequency	2011.2	0.060 (CI = +/-0.074; p = 0.105)	-0.101 (CI = +/-0.107; p = 0.064)	-0.126 (CI = +/-0.243; p = 0.286)	-0.096 (CI = +/-0.099; p = 0.056)	0.423	+6.16%	-3.54%
Frequency	2012.1	0.054 (CI = +/-0.096; p = 0.247)	-0.103 (CI = +/-0.114; p = 0.073)	-0.129 (CI = +/-0.253; p = 0.295)	-0.089 (CI = +/-0.121; p = 0.136)	0.417	+5.55%	-3.48%
Frequency	2012.2	0.054 (CI = +/-0.130; p = 0.391)	-0.103 (CI = +/-0.122; p = 0.091)	-0.129 (CI = +/-0.264; p = 0.313)	-0.089 (CI = +/-0.156; p = 0.240)	0.403	+5.52%	-3.48%
Frequency	2013.1	0.035 (CI = +/-0.191; p = 0.696)	-0.108 (CI = +/-0.131; p = 0.100)	-0.132 (CI = +/-0.276; p = 0.320)	-0.070 (CI = +/-0.216; p = 0.499)	0.394	+3.59%	-3.37%
Frequency	2013.2	0.053 (CI = +/-0.317; p = 0.725)	-0.110 (CI = +/-0.141; p = 0.116)	-0.131 (CI = +/-0.291; p = 0.347)	-0.087 (CI = +/-0.342; p = 0.587)	0.383	+5.39%	-3.43%
Frequency	2014.1	0.087 (CI = +/-0.714; p = 0.793)	-0.107 (CI = +/-0.158; p = 0.164)	-0.129 (CI = +/-0.308; p = 0.378)	-0.122 (CI = +/-0.734; p = 0.721)	0.341	+9.09%	-3.48%
Frequency	2014.2	-0.035 (CI = +/-0.049; p = 0.138)	-0.107 (CI = +/-0.158; p = 0.164)	-0.129 (CI = +/-0.308; p = 0.378)	NA (CI = +/-NA; p = NA)	0.382	-3.48%	-3.48%
Frequency	2015.1	-0.042 (CI = +/-0.058; p = 0.139)	-0.118 (CI = +/-0.172; p = 0.157)	-0.110 (CI = +/-0.333; p = 0.478)	NA (CI = +/-NA; p = NA)	0.358	-4.11%	-4.11%
Frequency	2015.2	-0.048 (CI = +/-0.071; p = 0.156)	-0.109 (CI = +/-0.189; p = 0.222)	-0.092 (CI = +/-0.366; p = 0.584)	NA (CI = +/-NA; p = NA)	0.350	-4.71%	-4.71%
Frequency	2016.1	-0.062 (CI = +/-0.087; p = 0.137)	-0.129 (CI = +/-0.208; p = 0.191)	-0.057 (CI = +/-0.401; p = 0.753)	NA (CI = +/-NA; p = NA)	0.341	-6.04%	-6.04%
Frequency	2016.2	-0.084 (CI = +/-0.106; p = 0.104)	-0.106 (CI = +/-0.223; p = 0.300)	-0.003 (CI = +/-0.438; p = 0.986)	NA (CI = +/-NA; p = NA)	0.388	-8.04%	-8.04%
Frequency	2017.1	-0.113 (CI = +/-0.137; p = 0.089)	-0.137 (CI = +/-0.249; p = 0.226)	0.061 (CI = +/-0.491; p = 0.770)	NA (CI = +/-NA; p = NA)	0.396	-10.73%	-10.73%

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	2005.2	0.047 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.088; p = 0.000)	0.782	+4.76%
Loss Cost	2006.1	0.050 (CI = +/-0.010; p = 0.000)	-0.166 (CI = +/-0.082; p = 0.000)	0.822	+5.16%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.172 (CI = +/-0.085; p = 0.000)	0.810	+5.29%
Loss Cost	2007.1	0.053 (CI = +/-0.012; p = 0.000)	-0.164 (CI = +/-0.087; p = 0.001)	0.813	+5.47%
Loss Cost	2007.2	0.055 (CI = +/-0.012; p = 0.000)	-0.171 (CI = +/-0.089; p = 0.001)	0.804	+5.65%
Loss Cost	2008.1	0.058 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.089; p = 0.001)	0.821	+5.99%
Loss Cost	2008.2	0.060 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.092; p = 0.001)	0.811	+6.20%
Loss Cost	2009.1	0.065 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.089; p = 0.003)	0.840	+6.68%
Loss Cost	2009.2	0.069 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.087; p = 0.001)	0.850	+7.10%
Loss Cost	2010.1	0.073 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.085; p = 0.002)	0.870	+7.60%
Loss Cost	2010.2	0.075 (CI = +/-0.016; p = 0.000)	-0.152 (CI = +/-0.089; p = 0.002)	0.858	+7.84%
Loss Cost	2011.1	0.081 (CI = +/-0.017; p = 0.000)	-0.134 (CI = +/-0.086; p = 0.005)	0.879	+8.43%
Loss Cost	2011.2	0.083 (CI = +/-0.019; p = 0.000)	-0.140 (CI = +/-0.091; p = 0.006)	0.861	+8.63%
Loss Cost	2012.1	0.085 (CI = +/-0.021; p = 0.000)	-0.132 (CI = +/-0.097; p = 0.012)	0.856	+8.91%
Loss Cost	2012.2	0.089 (CI = +/-0.024; p = 0.000)	-0.141 (CI = +/-0.103; p = 0.011)	0.840	+9.29%
Loss Cost	2013.1	0.100 (CI = +/-0.023; p = 0.000)	-0.114 (CI = +/-0.092; p = 0.020)	0.890	+10.47%
Loss Cost	2013.2	0.101 (CI = +/-0.027; p = 0.000)	-0.117 (CI = +/-0.101; p = 0.027)	0.862	+10.65%
Loss Cost	2014.1	0.108 (CI = +/-0.031; p = 0.000)	-0.102 (CI = +/-0.107; p = 0.059)	0.867	+11.43%
Loss Cost	2014.2	0.099 (CI = +/-0.034; p = 0.000)	-0.086 (CI = +/-0.109; p = 0.107)	0.821	+10.45%
Loss Cost	2015.1	0.097 (CI = +/-0.044; p = 0.001)	-0.090 (CI = +/-0.126; p = 0.135)	0.781	+10.18%
Loss Cost	2015.2	0.092 (CI = +/-0.056; p = 0.007)	-0.082 (CI = +/-0.145; p = 0.214)	0.668	+9.59%
Loss Cost	2016.1	0.108 (CI = +/-0.072; p = 0.012)	-0.058 (CI = +/-0.165; p = 0.404)	0.696	+11.35%
Loss Cost	2016.2	0.073 (CI = +/-0.054; p = 0.021)	-0.018 (CI = +/-0.110; p = 0.677)	0.667	+7.54%
Loss Cost	2017.1	0.074 (CI = +/-0.095; p = 0.090)	-0.017 (CI = +/-0.162; p = 0.767)	0.514	+7.65%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.076; p = 0.005)	0.828	+5.11%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.076; p = 0.009)	0.840	+5.34%
Severity	2006.2	0.051 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.078; p = 0.015)	0.817	+5.24%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.081; p = 0.014)	0.801	+5.13%
Severity	2007.2	0.049 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.084; p = 0.022)	0.771	+5.03%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.088; p = 0.031)	0.758	+5.08%
Severity	2008.2	0.049 (CI = +/-0.014; p = 0.000)	-0.097 (CI = +/-0.092; p = 0.041)	0.724	+5.06%
Severity	2009.1	0.053 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.092; p = 0.076)	0.749	+5.45%
Severity	2009.2	0.057 (CI = +/-0.015; p = 0.000)	-0.097 (CI = +/-0.091; p = 0.038)	0.771	+5.88%
Severity	2010.1	0.061 (CI = +/-0.016; p = 0.000)	-0.082 (CI = +/-0.091; p = 0.073)	0.791	+6.31%
Severity	2010.2	0.066 (CI = +/-0.016; p = 0.000)	-0.096 (CI = +/-0.090; p = 0.038)	0.806	+6.77%
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.089; p = 0.075)	0.828	+7.31%
Severity	2011.2	0.071 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.095; p = 0.086)	0.798	+7.38%
Severity	2012.1	0.077 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.096; p = 0.162)	0.818	+8.00%
Severity	2012.2	0.084 (CI = +/-0.021; p = 0.000)	-0.083 (CI = +/-0.093; p = 0.075)	0.842	+8.75%
Severity	2013.1	0.097 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.063; p = 0.112)	0.938	+10.21%
Severity	2013.2	0.099 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.068; p = 0.105)	0.926	+10.46%
Severity	2014.1	0.103 (CI = +/-0.021; p = 0.000)	-0.046 (CI = +/-0.074; p = 0.189)	0.920	+10.88%
Severity	2014.2	0.095 (CI = +/-0.021; p = 0.000)	-0.031 (CI = +/-0.067; p = 0.326)	0.913	+9.93%
Severity	2015.1	0.088 (CI = +/-0.025; p = 0.000)	-0.043 (CI = +/-0.071; p = 0.197)	0.896	+9.20%
Severity	2015.2	0.084 (CI = +/-0.031; p = 0.001)	-0.037 (CI = +/-0.080; p = 0.306)	0.845	+8.75%
Severity	2016.1	0.096 (CI = +/-0.036; p = 0.001)	-0.019 (CI = +/-0.084; p = 0.587)	0.872	+10.04%
Severity	2016.2	0.079 (CI = +/-0.032; p = 0.002)	0.000 (CI = +/-0.065; p = 0.990)	0.882	+8.25%
Severity	2017.1	0.077 (CI = +/-0.056; p = 0.022)	-0.003 (CI = +/-0.095; p = 0.937)	0.793	+7.98%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.319)	-0.071 (CI = +/-0.056; p = 0.015)	0.173	-0.33%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.615)	-0.063 (CI = +/-0.055; p = 0.028)	0.117	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.900)	-0.072 (CI = +/-0.053; p = 0.010)	0.184	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.315)	-0.060 (CI = +/-0.049; p = 0.018)	0.191	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.055)	-0.071 (CI = +/-0.044; p = 0.003)	0.361	+0.59%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	-0.060 (CI = +/-0.038; p = 0.004)	0.471	+0.87%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.595	+1.08%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	0.608	+1.17%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.555	+1.16%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.040; p = 0.005)	0.558	+1.22%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	-0.055 (CI = +/-0.039; p = 0.009)	0.462	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.016)	-0.054 (CI = +/-0.042; p = 0.015)	0.460	+1.04%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.016)	-0.057 (CI = +/-0.044; p = 0.015)	0.454	+1.16%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.075)	-0.066 (CI = +/-0.043; p = 0.006)	0.489	+0.84%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.272)	-0.058 (CI = +/-0.041; p = 0.009)	0.389	+0.50%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.623)	-0.064 (CI = +/-0.042; p = 0.006)	0.441	+0.24%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.754)	-0.063 (CI = +/-0.046; p = 0.012)	0.384	+0.18%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.444)	-0.056 (CI = +/-0.048; p = 0.028)	0.363	+0.50%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.545)	-0.055 (CI = +/-0.054; p = 0.046)	0.283	+0.47%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.339)	-0.048 (CI = +/-0.059; p = 0.100)	0.279	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.503)	-0.046 (CI = +/-0.069; p = 0.157)	0.124	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.443)	-0.040 (CI = +/-0.084; p = 0.279)	0.095	+1.19%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.499)	-0.018 (CI = +/-0.050; p = 0.370)	-0.077	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.830)	-0.014 (CI = +/-0.072; p = 0.578)	-0.475	-0.31%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.177 (CI = +/-0.090; p = 0.000)	0.748	+4.60%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.084; p = 0.001)	0.794	+5.00%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.087; p = 0.001)	0.778	+5.12%
Loss Cost	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.090; p = 0.001)	0.782	+5.31%
Loss Cost	2007.2	0.053 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.093; p = 0.001)	0.769	+5.49%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.092; p = 0.003)	0.789	+5.84%
Loss Cost	2008.2	0.059 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.096; p = 0.003)	0.775	+6.05%
Loss Cost	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.143 (CI = +/-0.093; p = 0.005)	0.808	+6.55%
Loss Cost	2009.2	0.068 (CI = +/-0.016; p = 0.000)	-0.158 (CI = +/-0.092; p = 0.002)	0.819	+7.02%
Loss Cost	2010.1	0.073 (CI = +/-0.016; p = 0.000)	-0.143 (CI = +/-0.090; p = 0.004)	0.843	+7.54%
Loss Cost	2010.2	0.075 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.095; p = 0.004)	0.827	+7.81%
Loss Cost	2011.1	0.081 (CI = +/-0.019; p = 0.000)	-0.134 (CI = +/-0.092; p = 0.008)	0.853	+8.43%
Loss Cost	2011.2	0.083 (CI = +/-0.021; p = 0.000)	-0.141 (CI = +/-0.099; p = 0.009)	0.829	+8.67%
Loss Cost	2012.1	0.086 (CI = +/-0.024; p = 0.000)	-0.134 (CI = +/-0.105; p = 0.017)	0.823	+8.98%
Loss Cost	2012.2	0.090 (CI = +/-0.028; p = 0.000)	-0.145 (CI = +/-0.112; p = 0.016)	0.803	+9.47%
Loss Cost	2013.1	0.102 (CI = +/-0.027; p = 0.000)	-0.119 (CI = +/-0.100; p = 0.024)	0.867	+10.76%
Loss Cost	2013.2	0.105 (CI = +/-0.032; p = 0.000)	-0.126 (CI = +/-0.111; p = 0.031)	0.832	+11.08%
Loss Cost	2014.1	0.113 (CI = +/-0.037; p = 0.000)	-0.111 (CI = +/-0.117; p = 0.059)	0.842	+11.97%
Loss Cost	2014.2	0.103 (CI = +/-0.044; p = 0.001)	-0.092 (CI = +/-0.126; p = 0.127)	0.766	+10.83%
Loss Cost	2015.1	0.100 (CI = +/-0.056; p = 0.005)	-0.096 (CI = +/-0.146; p = 0.161)	0.710	+10.57%
Loss Cost	2015.2	0.094 (CI = +/-0.078; p = 0.027)	-0.086 (CI = +/-0.180; p = 0.272)	0.529	+9.88%
Loss Cost	2016.1	0.113 (CI = +/-0.103; p = 0.038)	-0.065 (CI = +/-0.208; p = 0.438)	0.572	+11.94%
Loss Cost	2016.2	0.056 (CI = +/-0.082; p = 0.120)	0.002 (CI = +/-0.141; p = 0.965)	0.386	+5.73%
Loss Cost	2017.1	0.054 (CI = +/-0.172; p = 0.313)	0.000 (CI = +/-0.248; p = 0.996)	-0.055	+5.50%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.078; p = 0.008)	0.803	+4.98%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.078; p = 0.016)	0.816	+5.21%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.080; p = 0.026)	0.788	+5.08%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.083; p = 0.024)	0.770	+4.96%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.086; p = 0.038)	0.731	+4.82%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.090; p = 0.051)	0.716	+4.87%
Severity	2008.2	0.047 (CI = +/-0.015; p = 0.000)	-0.088 (CI = +/-0.095; p = 0.069)	0.672	+4.81%
Severity	2009.1	0.051 (CI = +/-0.016; p = 0.000)	-0.074 (CI = +/-0.095; p = 0.117)	0.702	+5.21%
Severity	2009.2	0.055 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.095; p = 0.063)	0.724	+5.67%
Severity	2010.1	0.059 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.095; p = 0.108)	0.748	+6.11%
Severity	2010.2	0.064 (CI = +/-0.018; p = 0.000)	-0.092 (CI = +/-0.096; p = 0.059)	0.762	+6.62%
Severity	2011.1	0.069 (CI = +/-0.019; p = 0.000)	-0.077 (CI = +/-0.095; p = 0.105)	0.789	+7.18%
Severity	2011.2	0.070 (CI = +/-0.022; p = 0.000)	-0.078 (CI = +/-0.103; p = 0.123)	0.749	+7.24%
Severity	2012.1	0.076 (CI = +/-0.024; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.207)	0.773	+7.89%
Severity	2012.2	0.084 (CI = +/-0.025; p = 0.000)	-0.084 (CI = +/-0.102; p = 0.097)	0.802	+8.80%
Severity	2013.1	0.099 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.069; p = 0.118)	0.923	+10.38%
Severity	2013.2	0.102 (CI = +/-0.022; p = 0.000)	-0.060 (CI = +/-0.075; p = 0.104)	0.910	+10.75%
Severity	2014.1	0.106 (CI = +/-0.025; p = 0.000)	-0.052 (CI = +/-0.081; p = 0.175)	0.904	+11.23%
Severity	2014.2	0.096 (CI = +/-0.027; p = 0.000)	-0.033 (CI = +/-0.078; p = 0.354)	0.883	+10.07%
Severity	2015.1	0.089 (CI = +/-0.032; p = 0.000)	-0.044 (CI = +/-0.083; p = 0.244)	0.852	+9.26%
Severity	2015.2	0.083 (CI = +/-0.043; p = 0.004)	-0.035 (CI = +/-0.099; p = 0.409)	0.759	+8.62%
Severity	2016.1	0.096 (CI = +/-0.053; p = 0.007)	-0.019 (CI = +/-0.106; p = 0.641)	0.799	+10.08%
Severity	2016.2	0.067 (CI = +/-0.046; p = 0.018)	0.014 (CI = +/-0.078; p = 0.607)	0.830	+6.98%
Severity	2017.1	0.062 (CI = +/-0.092; p = 0.100)	0.010 (CI = +/-0.133; p = 0.785)	0.622	+6.42%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.308)	-0.069 (CI = +/-0.058; p = 0.021)	0.169	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.584)	-0.062 (CI = +/-0.058; p = 0.037)	0.109	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.920)	-0.072 (CI = +/-0.056; p = 0.013)	0.172	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.345)	-0.060 (CI = +/-0.051; p = 0.023)	0.171	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.058)	-0.073 (CI = +/-0.046; p = 0.003)	0.346	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	-0.062 (CI = +/-0.040; p = 0.004)	0.458	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.036; p = 0.001)	0.598	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.613	+1.28%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	-0.069 (CI = +/-0.040; p = 0.002)	0.561	+1.28%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.565	+1.35%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	-0.059 (CI = +/-0.041; p = 0.008)	0.459	+1.12%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.015)	-0.058 (CI = +/-0.044; p = 0.014)	0.458	+1.17%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	-0.062 (CI = +/-0.046; p = 0.012)	0.463	+1.34%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.058)	-0.070 (CI = +/-0.045; p = 0.005)	0.498	+1.01%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.239)	-0.061 (CI = +/-0.044; p = 0.011)	0.382	+0.62%
Frequency	2013.1	0.004 (CI = +/-0.012; p = 0.533)	-0.067 (CI = +/-0.045; p = 0.008)	0.432	+0.35%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.653)	-0.066 (CI = +/-0.051; p = 0.017)	0.372	+0.30%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.390)	-0.059 (CI = +/-0.053; p = 0.034)	0.347	+0.66%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.476)	-0.059 (CI = +/-0.062; p = 0.058)	0.266	+0.69%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.306)	-0.052 (CI = +/-0.068; p = 0.109)	0.258	+1.20%
Frequency	2015.2	0.012 (CI = +/-0.037; p = 0.456)	-0.051 (CI = +/-0.084; p = 0.177)	0.090	+1.16%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.416)	-0.045 (CI = +/-0.104; p = 0.292)	0.046	+1.69%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.421)	-0.012 (CI = +/-0.069; p = 0.621)	-0.086	-1.17%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.698)	-0.009 (CI = +/-0.120; p = 0.770)	-0.730	-0.86%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.014 (CI = +/-0.012; p = 0.025)	-0.213 (CI = +/-0.047; p = 0.000)	0.895	+1.40%
Loss Cost	2008.2	0.013 (CI = +/-0.014; p = 0.065)	-0.211 (CI = +/-0.052; p = 0.000)	0.877	+1.28%
Severity	2008.1	0.004 (CI = +/-0.019; p = 0.615)	-0.146 (CI = +/-0.076; p = 0.001)	0.565	+0.44%
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.601)	-0.127 (CI = +/-0.065; p = 0.001)	0.593	-0.42%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.212)	-0.068 (CI = +/-0.063; p = 0.038)	0.322	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	-0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2015.1	0.062 (CI = +/-0.030; p = 0.001)	-0.146 (CI = +/-0.131; p = 0.032)	0.630	+6.39%
Loss Cost	2015.2	0.058 (CI = +/-0.035; p = 0.004)	-0.136 (CI = +/-0.142; p = 0.059)	0.517	+5.97%
Loss Cost	2016.1	0.058 (CI = +/-0.041; p = 0.011)	-0.136 (CI = +/-0.156; p = 0.080)	0.490	+5.97%
Loss Cost	2016.2	0.044 (CI = +/-0.046; p = 0.057)	-0.106 (CI = +/-0.158; p = 0.163)	0.279	+4.51%
Loss Cost	2017.1	0.039 (CI = +/-0.055; p = 0.142)	-0.116 (CI = +/-0.174; p = 0.164)	0.231	+3.95%
Severity	2015.1	0.114 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.296)	0.950	+12.11%
Severity	2015.2	0.115 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.072; p = 0.298)	0.939	+12.24%
Severity	2016.1	0.123 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.512)	0.954	+13.06%
Severity	2016.2	0.121 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.072; p = 0.646)	0.940	+12.82%
Severity	2017.1	0.124 (CI = +/-0.024; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.819)	0.931	+13.26%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	-0.113 (CI = +/-0.152; p = 0.132)	0.444	-5.11%
Frequency	2015.2	-0.057 (CI = +/-0.041; p = 0.010)	-0.100 (CI = +/-0.164; p = 0.207)	0.450	-5.59%
Frequency	2016.1	-0.065 (CI = +/-0.047; p = 0.011)	-0.116 (CI = +/-0.175; p = 0.169)	0.450	-6.27%
Frequency	2016.2	-0.076 (CI = +/-0.054; p = 0.011)	-0.091 (CI = +/-0.186; p = 0.297)	0.497	-7.36%
Frequency	2017.1	-0.086 (CI = +/-0.064; p = 0.014)	-0.108 (CI = +/-0.202; p = 0.253)	0.479	-8.22%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.000 (CI = +/-0.011; p = 0.926)	-0.104 (CI = +/-0.107; p = 0.058)	0.054	+0.05%
Loss Cost	2006.1	-0.002 (CI = +/-0.011; p = 0.653)	-0.120 (CI = +/-0.105; p = 0.026)	0.103	-0.24%
Loss Cost	2006.2	-0.005 (CI = +/-0.011; p = 0.405)	-0.108 (CI = +/-0.105; p = 0.045)	0.096	-0.47%
Loss Cost	2007.1	-0.005 (CI = +/-0.012; p = 0.364)	-0.111 (CI = +/-0.109; p = 0.045)	0.098	-0.54%
Loss Cost	2007.2	-0.005 (CI = +/-0.013; p = 0.438)	-0.114 (CI = +/-0.113; p = 0.047)	0.098	-0.50%
Loss Cost	2008.1	-0.005 (CI = +/-0.014; p = 0.463)	-0.114 (CI = +/-0.117; p = 0.055)	0.085	-0.50%
Loss Cost	2008.2	-0.004 (CI = +/-0.015; p = 0.589)	-0.119 (CI = +/-0.121; p = 0.053)	0.087	-0.40%
Loss Cost	2009.1	-0.004 (CI = +/-0.016; p = 0.598)	-0.120 (CI = +/-0.126; p = 0.060)	0.077	-0.42%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.632)	-0.121 (CI = +/-0.132; p = 0.070)	0.073	-0.41%
Loss Cost	2010.1	-0.005 (CI = +/-0.019; p = 0.599)	-0.124 (CI = +/-0.137; p = 0.074)	0.070	-0.49%
Loss Cost	2010.2	-0.009 (CI = +/-0.020; p = 0.380)	-0.108 (CI = +/-0.140; p = 0.123)	0.066	-0.87%
Loss Cost	2011.1	-0.012 (CI = +/-0.022; p = 0.256)	-0.121 (CI = +/-0.143; p = 0.093)	0.101	-1.20%
Loss Cost	2011.2	-0.012 (CI = +/-0.024; p = 0.305)	-0.121 (CI = +/-0.151; p = 0.109)	0.097	-1.19%
Loss Cost	2012.1	-0.018 (CI = +/-0.025; p = 0.135)	-0.144 (CI = +/-0.149; p = 0.058)	0.185	-1.82%
Loss Cost	2012.2	-0.024 (CI = +/-0.026; p = 0.069)	-0.123 (CI = +/-0.152; p = 0.105)	0.219	-2.40%
Loss Cost	2013.1	-0.029 (CI = +/-0.029; p = 0.047)	-0.138 (CI = +/-0.157; p = 0.080)	0.254	-2.86%
Loss Cost	2013.2	-0.035 (CI = +/-0.031; p = 0.033)	-0.121 (CI = +/-0.163; p = 0.135)	0.286	-3.40%
Loss Cost	2014.1	-0.039 (CI = +/-0.035; p = 0.030)	-0.134 (CI = +/-0.171; p = 0.115)	0.294	-3.84%
Loss Cost	2014.2	-0.044 (CI = +/-0.039; p = 0.030)	-0.119 (CI = +/-0.181; p = 0.181)	0.312	-4.34%
Loss Cost	2015.1	-0.051 (CI = +/-0.044; p = 0.026)	-0.136 (CI = +/-0.191; p = 0.146)	0.329	-5.00%
Loss Cost	2015.2	-0.057 (CI = +/-0.051; p = 0.033)	-0.123 (CI = +/-0.207; p = 0.218)	0.334	-5.51%
Loss Cost	2016.1	-0.069 (CI = +/-0.057; p = 0.022)	-0.150 (CI = +/-0.213; p = 0.148)	0.395	-6.69%
Loss Cost	2016.2	-0.088 (CI = +/-0.063; p = 0.011)	-0.109 (CI = +/-0.216; p = 0.284)	0.494	-8.44%
Loss Cost	2017.1	-0.105 (CI = +/-0.071; p = 0.009)	-0.139 (CI = +/-0.225; p = 0.191)	0.538	-9.93%
Loss Cost	2017.2	-0.114 (CI = +/-0.089; p = 0.019)	-0.121 (CI = +/-0.257; p = 0.302)	0.525	-10.82%
Severity	2005.2	0.041 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.047; p = 0.096)	0.904	+4.22%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.045; p = 0.038)	0.905	+4.07%
Severity	2006.2	0.038 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.073)	0.906	+3.88%
Severity	2007.1	0.037 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.040; p = 0.027)	0.907	+3.74%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.039; p = 0.049)	0.898	+3.63%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.057)	0.890	+3.63%
Severity	2008.2	0.037 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.036)	0.889	+3.73%
Severity	2009.1	0.038 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.039; p = 0.064)	0.908	+3.92%
Severity	2009.2	0.040 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.034)	0.910	+4.05%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.050)	0.905	+4.10%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.071)	0.890	+4.06%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.043; p = 0.058)	0.877	+3.97%
Severity	2011.2	0.038 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.100)	0.857	+3.83%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.117)	0.842	+3.83%
Severity	2012.2	0.037 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.049; p = 0.167)	0.811	+3.74%
Severity	2013.1	0.036 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.052; p = 0.171)	0.786	+3.69%
Severity	2013.2	0.036 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.055; p = 0.226)	0.742	+3.61%
Severity	2014.1	0.035 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.059; p = 0.235)	0.708	+3.57%
Severity	2014.2	0.034 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.064; p = 0.290)	0.647	+3.51%
Severity	2015.1	0.036 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.068; p = 0.380)	0.633	+3.68%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.001)	-0.033 (CI = +/-0.074; p = 0.343)	0.597	+3.88%
Severity	2016.1	0.041 (CI = +/-0.021; p = 0.001)	-0.026 (CI = +/-0.078; p = 0.471)	0.598	+4.20%
Severity	2016.2	0.043 (CI = +/-0.025; p = 0.004)	-0.031 (CI = +/-0.087; p = 0.447)	0.542	+4.41%
Severity	2017.1	0.048 (CI = +/-0.029; p = 0.005)	-0.021 (CI = +/-0.094; p = 0.615)	0.557	+4.95%
Severity	2017.2	0.055 (CI = +/-0.036; p = 0.009)	-0.033 (CI = +/-0.104; p = 0.478)	0.545	+5.63%
Frequency	2005.2	-0.041 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.105; p = 0.220)	0.650	-4.00%
Frequency	2006.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.107; p = 0.176)	0.649	-4.14%
Frequency	2006.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.111; p = 0.207)	0.637	-4.19%
Frequency	2007.1	-0.042 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.114; p = 0.244)	0.601	-4.13%
Frequency	2007.2	-0.041 (CI = +/-0.014; p = 0.000)	-0.074 (CI = +/-0.117; p = 0.205)	0.571	-3.98%
Frequency	2008.1	-0.041 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.122; p = 0.219)	0.539	-3.99%
Frequency	2008.2	-0.041 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.127; p = 0.235)	0.517	-3.98%
Frequency	2009.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.084 (CI = +/-0.130; p = 0.196)	0.514	-4.17%
Frequency	2009.2	-0.044 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.135; p = 0.243)	0.505	-4.28%
Frequency	2010.1	-0.045 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.141; p = 0.230)	0.483	-4.40%
Frequency	2010.2	-0.048 (CI = +/-0.021; p = 0.000)	-0.070 (CI = +/-0.145; p = 0.328)	0.501	-4.73%
Frequency	2011.1	-0.051 (CI = +/-0.023; p = 0.000)	-0.079 (CI = +/-0.150; p = 0.282)	0.494	-4.97%
Frequency	2011.2	-0.050 (CI = +/-0.025; p = 0.001)	-0.085 (CI = +/-0.157; p = 0.273)	0.456	-4.83%
Frequency	2012.1	-0.056 (CI = +/-0.026; p = 0.000)	-0.107 (CI = +/-0.157; p = 0.168)	0.509	-5.44%
Frequency	2012.2	-0.061 (CI = +/-0.028; p = 0.000)	-0.090 (CI = +/-0.162; p = 0.258)	0.531	-5.91%
Frequency	2013.1	-0.065 (CI = +/-0.031; p = 0.000)	-0.103 (CI = +/-0.168; p = 0.211)	0.527	-6.31%
Frequency	2013.2	-0.070 (CI = +/-0.034; p = 0.001)	-0.088 (CI = +/-0.177; p = 0.305)	0.534	-6.77%
Frequency	2014.1	-0.074 (CI = +/-0.038; p = 0.001)	-0.100 (CI = +/-0.186; p = 0.270)	0.514	-7.15%
Frequency	2014.2	-0.079 (CI = +/-0.043; p = 0.002)	-0.086 (CI = +/-0.199; p = 0.366)	0.507	-7.59%
Frequency	2015.1	-0.087 (CI = +/-0.048; p = 0.002)	-0.108 (CI = +/-0.207; p = 0.280)	0.519	-8.37%
Frequency	2015.2	-0.095 (CI = +/-0.055; p = 0.003)	-0.090 (CI = +/-0.224; p = 0.397)	0.518	-9.04%
Frequency	2016.1	-0.110 (CI = +/-0.060; p = 0.002)	-0.124 (CI = +/-0.226; p = 0.250)	0.575	-10.45%
Frequency	2016.2	-0.131 (CI = +/-0.066; p = 0.001)	-0.078 (CI = +/-0.226; p = 0.454)	0.652	-12.31%
Frequency	2017.1	-0.153 (CI = +/-0.070; p = 0.001)	-0.118 (CI = +/-0.223; p = 0.259)	0.711	-14.18%
Frequency	2017.2	-0.169 (CI = +/-0.086; p = 0.002)	-0.088 (CI = +/-0.247; p = 0.428)	0.714	-15.57%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.000 (CI = +/-0.011; p = 0.994)	-0.031	0.00%
Loss Cost	2006.1	-0.002 (CI = +/-0.012; p = 0.674)	-0.026	-0.24%
Loss Cost	2006.2	-0.005 (CI = +/-0.012; p = 0.370)	-0.006	-0.53%
Loss Cost	2007.1	-0.005 (CI = +/-0.013; p = 0.390)	-0.008	-0.54%
Loss Cost	2007.2	-0.006 (CI = +/-0.014; p = 0.397)	-0.009	-0.57%
Loss Cost	2008.1	-0.005 (CI = +/-0.015; p = 0.486)	-0.018	-0.50%
Loss Cost	2008.2	-0.005 (CI = +/-0.016; p = 0.530)	-0.023	-0.49%
Loss Cost	2009.1	-0.004 (CI = +/-0.017; p = 0.617)	-0.029	-0.42%
Loss Cost	2009.2	-0.005 (CI = +/-0.018; p = 0.566)	-0.027	-0.52%
Loss Cost	2010.1	-0.005 (CI = +/-0.020; p = 0.617)	-0.032	-0.49%
Loss Cost	2010.2	-0.010 (CI = +/-0.021; p = 0.337)	-0.002	-0.98%
Loss Cost	2011.1	-0.012 (CI = +/-0.023; p = 0.277)	0.011	-1.20%
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.268)	0.014	-1.34%
Loss Cost	2012.1	-0.018 (CI = +/-0.026; p = 0.163)	0.052	-1.82%
Loss Cost	2012.2	-0.026 (CI = +/-0.027; p = 0.061)	0.135	-2.58%
Loss Cost	2013.1	-0.029 (CI = +/-0.030; p = 0.061)	0.144	-2.86%
Loss Cost	2013.2	-0.037 (CI = +/-0.032; p = 0.029)	0.219	-3.61%
Loss Cost	2014.1	-0.039 (CI = +/-0.037; p = 0.038)	0.208	-3.84%
Loss Cost	2014.2	-0.047 (CI = +/-0.040; p = 0.025)	0.262	-4.61%
Loss Cost	2015.1	-0.051 (CI = +/-0.046; p = 0.031)	0.256	-5.00%
Loss Cost	2015.2	-0.060 (CI = +/-0.052; p = 0.026)	0.295	-5.86%
Loss Cost	2016.1	-0.069 (CI = +/-0.060; p = 0.027)	0.315	-6.69%
Loss Cost	2016.2	-0.093 (CI = +/-0.062; p = 0.008)	0.479	-8.86%
Loss Cost	2017.1	-0.105 (CI = +/-0.073; p = 0.010)	0.485	-9.93%
Loss Cost	2017.2	-0.122 (CI = +/-0.087; p = 0.012)	0.511	-11.47%
Severity	2005.2	0.041 (CI = +/-0.005; p = 0.000)	0.898	+4.20%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.893	+4.07%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.898	+3.86%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	0.892	+3.74%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.887	+3.60%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.878	+3.63%
Severity	2008.2	0.036 (CI = +/-0.005; p = 0.000)	0.873	+3.69%
Severity	2009.1	0.038 (CI = +/-0.005; p = 0.000)	0.898	+3.92%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	0.895	+4.01%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	0.891	+4.10%
Severity	2010.2	0.039 (CI = +/-0.006; p = 0.000)	0.877	+4.01%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	0.860	+3.97%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.843	+3.78%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	0.827	+3.83%
Severity	2012.2	0.036 (CI = +/-0.009; p = 0.000)	0.800	+3.69%
Severity	2013.1	0.036 (CI = +/-0.010; p = 0.000)	0.773	+3.69%
Severity	2013.2	0.035 (CI = +/-0.011; p = 0.000)	0.733	+3.55%
Severity	2014.1	0.035 (CI = +/-0.012; p = 0.000)	0.698	+3.57%
Severity	2014.2	0.034 (CI = +/-0.014; p = 0.000)	0.641	+3.43%
Severity	2015.1	0.036 (CI = +/-0.015; p = 0.000)	0.638	+3.68%
Severity	2015.2	0.037 (CI = +/-0.018; p = 0.001)	0.598	+3.77%
Severity	2016.1	0.041 (CI = +/-0.020; p = 0.001)	0.614	+4.20%
Severity	2016.2	0.042 (CI = +/-0.024; p = 0.003)	0.558	+4.28%
Severity	2017.1	0.048 (CI = +/-0.028; p = 0.003)	0.593	+4.95%
Severity	2017.2	0.053 (CI = +/-0.034; p = 0.007)	0.570	+5.42%
Frequency	2005.2	-0.041 (CI = +/-0.011; p = 0.000)	0.644	-4.03%
Frequency	2006.1	-0.042 (CI = +/-0.011; p = 0.000)	0.639	-4.14%
Frequency	2006.2	-0.043 (CI = +/-0.012; p = 0.000)	0.629	-4.23%
Frequency	2007.1	-0.042 (CI = +/-0.013; p = 0.000)	0.596	-4.13%
Frequency	2007.2	-0.041 (CI = +/-0.014; p = 0.000)	0.560	-4.03%
Frequency	2008.1	-0.041 (CI = +/-0.015; p = 0.000)	0.529	-3.99%
Frequency	2008.2	-0.041 (CI = +/-0.016; p = 0.000)	0.508	-4.03%
Frequency	2009.1	-0.043 (CI = +/-0.017; p = 0.000)	0.499	-4.17%
Frequency	2009.2	-0.044 (CI = +/-0.018; p = 0.000)	0.496	-4.35%
Frequency	2010.1	-0.045 (CI = +/-0.020; p = 0.000)	0.471	-4.40%
Frequency	2010.2	-0.049 (CI = +/-0.021; p = 0.000)	0.501	-4.80%
Frequency	2011.1	-0.051 (CI = +/-0.023; p = 0.000)	0.489	-4.97%
Frequency	2011.2	-0.051 (CI = +/-0.025; p = 0.000)	0.449	-4.93%
Frequency	2012.1	-0.056 (CI = +/-0.026; p = 0.000)	0.481	-5.44%
Frequency	2012.2	-0.062 (CI = +/-0.028; p = 0.000)	0.521	-6.04%
Frequency	2013.1	-0.065 (CI = +/-0.031; p = 0.000)	0.508	-6.31%
Frequency	2013.2	-0.072 (CI = +/-0.034; p = 0.000)	0.530	-6.92%
Frequency	2014.1	-0.074 (CI = +/-0.038; p = 0.001)	0.503	-7.15%
Frequency	2014.2	-0.081 (CI = +/-0.042; p = 0.001)	0.512	-7.77%
Frequency	2015.1	-0.087 (CI = +/-0.048; p = 0.002)	0.509	-8.37%
Frequency	2015.2	-0.097 (CI = +/-0.054; p = 0.002)	0.527	-9.29%
Frequency	2016.1	-0.110 (CI = +/-0.061; p = 0.002)	0.556	-10.45%
Frequency	2016.2	-0.135 (CI = +/-0.063; p = 0.001)	0.666	-12.60%
Frequency	2017.1	-0.153 (CI = +/-0.071; p = 0.001)	0.696	-14.18%
Frequency	2017.2	-0.175 (CI = +/-0.081; p = 0.001)	0.724	-16.02%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.000 (CI = +/-0.011; p = 0.994)	-0.031	0.00%
Loss Cost	2006.1	-0.002 (CI = +/-0.012; p = 0.674)	-0.026	-0.24%
Loss Cost	2006.2	-0.005 (CI = +/-0.012; p = 0.370)	-0.006	-0.53%
Loss Cost	2007.1	-0.005 (CI = +/-0.013; p = 0.390)	-0.008	-0.54%
Loss Cost	2007.2	-0.006 (CI = +/-0.014; p = 0.397)	-0.009	-0.57%
Loss Cost	2008.1	-0.005 (CI = +/-0.015; p = 0.486)	-0.018	-0.50%
Loss Cost	2008.2	-0.005 (CI = +/-0.016; p = 0.530)	-0.023	-0.49%
Loss Cost	2009.1	-0.004 (CI = +/-0.017; p = 0.617)	-0.029	-0.42%
Loss Cost	2009.2	-0.005 (CI = +/-0.018; p = 0.566)	-0.027	-0.52%
Loss Cost	2010.1	-0.005 (CI = +/-0.020; p = 0.617)	-0.032	-0.49%
Loss Cost	2010.2	-0.010 (CI = +/-0.021; p = 0.337)	-0.002	-0.98%
Loss Cost	2011.1	-0.012 (CI = +/-0.023; p = 0.277)	0.011	-1.20%
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.268)	0.014	-1.34%
Loss Cost	2012.1	-0.018 (CI = +/-0.026; p = 0.163)	0.052	-1.82%
Loss Cost	2012.2	-0.026 (CI = +/-0.027; p = 0.061)	0.135	-2.58%
Loss Cost	2013.1	-0.029 (CI = +/-0.030; p = 0.061)	0.144	-2.86%
Loss Cost	2013.2	-0.037 (CI = +/-0.032; p = 0.029)	0.219	-3.61%
Loss Cost	2014.1	-0.039 (CI = +/-0.037; p = 0.038)	0.208	-3.84%
Loss Cost	2014.2	-0.047 (CI = +/-0.040; p = 0.025)	0.262	-4.61%
Loss Cost	2015.1	-0.051 (CI = +/-0.046; p = 0.031)	0.256	-5.00%
Loss Cost	2015.2	-0.060 (CI = +/-0.052; p = 0.026)	0.295	-5.86%
Loss Cost	2016.1	-0.069 (CI = +/-0.060; p = 0.027)	0.315	-6.69%
Loss Cost	2016.2	-0.093 (CI = +/-0.062; p = 0.008)	0.479	-8.86%
Loss Cost	2017.1	-0.105 (CI = +/-0.073; p = 0.010)	0.485	-9.93%
Severity	2005.2	0.041 (CI = +/-0.005; p = 0.000)	0.898	+4.20%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.893	+4.07%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.898	+3.86%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	0.892	+3.74%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.887	+3.60%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.878	+3.63%
Severity	2008.2	0.036 (CI = +/-0.005; p = 0.000)	0.873	+3.69%
Severity	2009.1	0.038 (CI = +/-0.005; p = 0.000)	0.898	+3.92%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	0.895	+4.01%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	0.891	+4.10%
Severity	2010.2	0.039 (CI = +/-0.006; p = 0.000)	0.877	+4.01%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	0.860	+3.97%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.843	+3.78%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	0.827	+3.83%
Severity	2012.2	0.036 (CI = +/-0.009; p = 0.000)	0.800	+3.69%
Severity	2013.1	0.036 (CI = +/-0.010; p = 0.000)	0.773	+3.69%
Severity	2013.2	0.035 (CI = +/-0.011; p = 0.000)	0.733	+3.55%
Severity	2014.1	0.035 (CI = +/-0.012; p = 0.000)	0.698	+3.57%
Severity	2014.2	0.034 (CI = +/-0.014; p = 0.000)	0.641	+3.43%
Severity	2015.1	0.036 (CI = +/-0.015; p = 0.000)	0.638	+3.68%
Severity	2015.2	0.037 (CI = +/-0.018; p = 0.001)	0.598	+3.77%
Severity	2016.1	0.041 (CI = +/-0.020; p = 0.001)	0.614	+4.20%
Severity	2016.2	0.042 (CI = +/-0.024; p = 0.003)	0.558	+4.28%
Severity	2017.1	0.048 (CI = +/-0.028; p = 0.003)	0.593	+4.95%
Frequency	2005.2	-0.041 (CI = +/-0.011; p = 0.000)	0.644	-4.03%
Frequency	2006.1	-0.042 (CI = +/-0.011; p = 0.000)	0.639	-4.14%
Frequency	2006.2	-0.043 (CI = +/-0.012; p = 0.000)	0.629	-4.23%
Frequency	2007.1	-0.042 (CI = +/-0.013; p = 0.000)	0.596	-4.13%
Frequency	2007.2	-0.041 (CI = +/-0.014; p = 0.000)	0.560	-4.03%
Frequency	2008.1	-0.041 (CI = +/-0.015; p = 0.000)	0.529	-3.99%
Frequency	2008.2	-0.041 (CI = +/-0.016; p = 0.000)	0.508	-4.03%
Frequency	2009.1	-0.043 (CI = +/-0.017; p = 0.000)	0.499	-4.17%
Frequency	2009.2	-0.044 (CI = +/-0.018; p = 0.000)	0.496	-4.35%
Frequency	2010.1	-0.045 (CI = +/-0.020; p = 0.000)	0.471	-4.40%
Frequency	2010.2	-0.049 (CI = +/-0.021; p = 0.000)	0.501	-4.80%
Frequency	2011.1	-0.051 (CI = +/-0.023; p = 0.000)	0.489	-4.97%
Frequency	2011.2	-0.051 (CI = +/-0.025; p = 0.000)	0.449	-4.93%
Frequency	2012.1	-0.056 (CI = +/-0.026; p = 0.000)	0.481	-5.44%
Frequency	2012.2	-0.062 (CI = +/-0.028; p = 0.000)	0.521	-6.04%
Frequency	2013.1	-0.065 (CI = +/-0.031; p = 0.000)	0.508	-6.31%
Frequency	2013.2	-0.072 (CI = +/-0.034; p = 0.000)	0.530	-6.92%
Frequency	2014.1	-0.074 (CI = +/-0.038; p = 0.001)	0.503	-7.15%
Frequency	2014.2	-0.081 (CI = +/-0.042; p = 0.001)	0.512	-7.77%
Frequency	2015.1	-0.087 (CI = +/-0.048; p = 0.002)	0.509	-8.37%
Frequency	2015.2	-0.097 (CI = +/-0.054; p = 0.002)	0.527	-9.29%
Frequency	2016.1	-0.110 (CI = +/-0.061; p = 0.002)	0.556	-10.45%
Frequency	2016.2	-0.135 (CI = +/-0.063; p = 0.001)	0.666	-12.60%
Frequency	2017.1	-0.153 (CI = +/-0.071; p = 0.001)	0.696	-14.18%

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	2005.2	0.004 (CI = +/-0.011; p = 0.453)	-0.013	+0.41%
Loss Cost	2006.1	0.002 (CI = +/-0.011; p = 0.749)	-0.030	+0.18%
Loss Cost	2006.2	-0.001 (CI = +/-0.012; p = 0.859)	-0.033	-0.10%
Loss Cost	2007.1	-0.001 (CI = +/-0.012; p = 0.890)	-0.035	-0.08%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.900)	-0.036	-0.08%
Loss Cost	2008.1	0.000 (CI = +/-0.014; p = 0.967)	-0.038	+0.03%
Loss Cost	2008.2	0.001 (CI = +/-0.015; p = 0.908)	-0.039	+0.09%
Loss Cost	2009.1	0.002 (CI = +/-0.017; p = 0.795)	-0.039	+0.21%
Loss Cost	2009.2	0.002 (CI = +/-0.018; p = 0.861)	-0.042	+0.15%
Loss Cost	2010.1	0.002 (CI = +/-0.020; p = 0.797)	-0.042	+0.25%
Loss Cost	2010.2	-0.002 (CI = +/-0.020; p = 0.820)	-0.045	-0.23%
Loss Cost	2011.1	-0.004 (CI = +/-0.022; p = 0.711)	-0.043	-0.40%
Loss Cost	2011.2	-0.005 (CI = +/-0.025; p = 0.691)	-0.044	-0.47%
Loss Cost	2012.1	-0.009 (CI = +/-0.027; p = 0.477)	-0.025	-0.92%
Loss Cost	2012.2	-0.017 (CI = +/-0.028; p = 0.222)	0.033	-1.67%
Loss Cost	2013.1	-0.019 (CI = +/-0.031; p = 0.218)	0.037	-1.88%
Loss Cost	2013.2	-0.026 (CI = +/-0.034; p = 0.117)	0.100	-2.61%
Loss Cost	2014.1	-0.028 (CI = +/-0.039; p = 0.145)	0.084	-2.74%
Loss Cost	2014.2	-0.035 (CI = +/-0.043; p = 0.100)	0.132	-3.47%
Loss Cost	2015.1	-0.038 (CI = +/-0.050; p = 0.122)	0.120	-3.76%
Loss Cost	2015.2	-0.047 (CI = +/-0.058; p = 0.102)	0.154	-4.57%
Loss Cost	2016.1	-0.055 (CI = +/-0.068; p = 0.104)	0.167	-5.32%
Loss Cost	2016.2	-0.080 (CI = +/-0.073; p = 0.035)	0.340	-7.68%
Loss Cost	2017.1	-0.092 (CI = +/-0.089; p = 0.045)	0.340	-8.75%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.890	+4.10%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	0.885	+3.96%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.893	+3.73%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.888	+3.59%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.885	+3.43%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.875	+3.45%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.868	+3.50%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.895	+3.73%
Severity	2009.2	0.037 (CI = +/-0.006; p = 0.000)	0.891	+3.81%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	0.886	+3.89%
Severity	2010.2	0.037 (CI = +/-0.006; p = 0.000)	0.871	+3.78%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.852	+3.71%
Severity	2011.2	0.034 (CI = +/-0.007; p = 0.000)	0.838	+3.48%
Severity	2012.1	0.034 (CI = +/-0.008; p = 0.000)	0.818	+3.50%
Severity	2012.2	0.033 (CI = +/-0.008; p = 0.000)	0.789	+3.31%
Severity	2013.1	0.032 (CI = +/-0.009; p = 0.000)	0.755	+3.27%
Severity	2013.2	0.030 (CI = +/-0.010; p = 0.000)	0.709	+3.06%
Severity	2014.1	0.030 (CI = +/-0.012; p = 0.000)	0.660	+3.01%
Severity	2014.2	0.027 (CI = +/-0.013; p = 0.001)	0.587	+2.77%
Severity	2015.1	0.029 (CI = +/-0.015; p = 0.001)	0.572	+2.96%
Severity	2015.2	0.029 (CI = +/-0.017; p = 0.004)	0.508	+2.95%
Severity	2016.1	0.032 (CI = +/-0.020; p = 0.005)	0.516	+3.30%
Severity	2016.2	0.032 (CI = +/-0.025; p = 0.018)	0.425	+3.21%
Severity	2017.1	0.037 (CI = +/-0.029; p = 0.020)	0.454	+3.79%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	0.646	-3.55%
Frequency	2006.1	-0.037 (CI = +/-0.010; p = 0.000)	0.638	-3.63%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	0.624	-3.69%
Frequency	2007.1	-0.036 (CI = +/-0.011; p = 0.000)	0.587	-3.54%
Frequency	2007.2	-0.035 (CI = +/-0.012; p = 0.000)	0.545	-3.39%
Frequency	2008.1	-0.034 (CI = +/-0.013; p = 0.000)	0.505	-3.30%
Frequency	2008.2	-0.034 (CI = +/-0.014; p = 0.000)	0.476	-3.30%
Frequency	2009.1	-0.034 (CI = +/-0.015; p = 0.000)	0.461	-3.39%
Frequency	2009.2	-0.036 (CI = +/-0.016; p = 0.000)	0.453	-3.52%
Frequency	2010.1	-0.036 (CI = +/-0.018; p = 0.000)	0.418	-3.51%
Frequency	2010.2	-0.039 (CI = +/-0.019; p = 0.000)	0.451	-3.86%
Frequency	2011.1	-0.040 (CI = +/-0.021; p = 0.001)	0.430	-3.97%
Frequency	2011.2	-0.039 (CI = +/-0.023; p = 0.002)	0.375	-3.82%
Frequency	2012.1	-0.044 (CI = +/-0.024; p = 0.001)	0.410	-4.27%
Frequency	2012.2	-0.049 (CI = +/-0.026; p = 0.001)	0.455	-4.81%
Frequency	2013.1	-0.051 (CI = +/-0.029; p = 0.002)	0.430	-4.98%
Frequency	2013.2	-0.057 (CI = +/-0.032; p = 0.002)	0.451	-5.50%
Frequency	2014.1	-0.057 (CI = +/-0.037; p = 0.005)	0.408	-5.58%
Frequency	2014.2	-0.063 (CI = +/-0.041; p = 0.006)	0.409	-6.08%
Frequency	2015.1	-0.067 (CI = +/-0.048; p = 0.010)	0.395	-6.52%
Frequency	2015.2	-0.076 (CI = +/-0.055; p = 0.011)	0.406	-7.30%
Frequency	2016.1	-0.087 (CI = +/-0.063; p = 0.012)	0.432	-8.35%
Frequency	2016.2	-0.112 (CI = +/-0.067; p = 0.005)	0.566	-10.56%
Frequency	2017.1	-0.129 (CI = +/-0.079; p = 0.006)	0.592	-12.09%

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	2005.2	0.018 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.068; p = 0.060)	0.441	+1.80%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.001)	-0.077 (CI = +/-0.066; p = 0.023)	0.426	+1.54%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	-0.068 (CI = +/-0.065; p = 0.041)	0.340	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.004)	-0.065 (CI = +/-0.068; p = 0.060)	0.347	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.073 (CI = +/-0.068; p = 0.037)	0.390	+1.61%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.063 (CI = +/-0.068; p = 0.068)	0.440	+1.86%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.065; p = 0.025)	0.534	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.064; p = 0.050)	0.594	+2.49%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.029)	0.621	+2.74%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.063; p = 0.057)	0.671	+3.07%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.063; p = 0.098)	0.597	+2.79%
Loss Cost	2011.1	0.028 (CI = +/-0.013; p = 0.000)	-0.052 (CI = +/-0.068; p = 0.121)	0.571	+2.79%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.066; p = 0.056)	0.636	+3.22%
Loss Cost	2012.1	0.028 (CI = +/-0.014; p = 0.001)	-0.075 (CI = +/-0.067; p = 0.032)	0.611	+2.83%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	-0.063 (CI = +/-0.065; p = 0.057)	0.496	+2.34%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.012)	-0.060 (CI = +/-0.071; p = 0.089)	0.484	+2.44%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.044)	-0.053 (CI = +/-0.075; p = 0.148)	0.325	+2.09%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.035)	-0.042 (CI = +/-0.080; p = 0.262)	0.377	+2.58%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.082)	-0.040 (CI = +/-0.090; p = 0.331)	0.232	+2.46%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.077)	-0.029 (CI = +/-0.100; p = 0.515)	0.276	+3.09%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.128)	-0.032 (CI = +/-0.116; p = 0.531)	0.163	+3.27%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.223)	-0.029 (CI = +/-0.144; p = 0.629)	0.084	+3.46%
Loss Cost	2016.2	0.002 (CI = +/-0.038; p = 0.912)	0.009 (CI = +/-0.078; p = 0.763)	-0.457	+0.16%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.943)	0.005 (CI = +/-0.114; p = 0.893)	-0.646	-0.16%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.128)	0.879	+4.24%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.047; p = 0.044)	0.881	+4.01%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.077)	0.886	+3.76%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.038; p = 0.016)	0.894	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.029)	0.888	+3.35%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.031)	0.876	+3.32%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.038; p = 0.020)	0.875	+3.44%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.038)	0.907	+3.70%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.034; p = 0.017)	0.913	+3.86%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.028)	0.906	+3.92%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.047)	0.887	+3.83%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.025)	0.877	+3.64%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.045)	0.864	+3.36%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.045)	0.844	+3.27%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.081)	0.808	+3.02%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.048)	0.787	+2.77%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.086)	0.724	+2.45%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	-0.040 (CI = +/-0.035; p = 0.030)	0.720	+2.04%
Severity	2014.2	0.016 (CI = +/-0.009; p = 0.005)	-0.032 (CI = +/-0.030; p = 0.041)	0.646	+1.57%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.028)	-0.035 (CI = +/-0.034; p = 0.044)	0.616	+1.38%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.104)	-0.031 (CI = +/-0.037; p = 0.086)	0.423	+1.13%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.281)	-0.034 (CI = +/-0.046; p = 0.112)	0.391	+0.94%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.875)	-0.025 (CI = +/-0.040; p = 0.165)	0.131	+0.12%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.707)	-0.031 (CI = +/-0.054; p = 0.167)	0.209	-0.41%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.065; p = 0.408)	0.572	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.068; p = 0.391)	0.550	-2.38%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.376)	0.517	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.067; p = 0.608)	0.450	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.289)	0.408	-1.68%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.021 (CI = +/-0.059; p = 0.473)	0.309	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	-0.029 (CI = +/-0.059; p = 0.321)	0.247	-1.21%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.022)	-0.027 (CI = +/-0.062; p = 0.377)	0.184	-1.16%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.048)	-0.030 (CI = +/-0.065; p = 0.350)	0.147	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.148)	-0.020 (CI = +/-0.066; p = 0.521)	0.029	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.106)	-0.015 (CI = +/-0.068; p = 0.656)	0.060	-1.00%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.227)	-0.009 (CI = +/-0.072; p = 0.801)	-0.024	-0.82%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.803)	-0.028 (CI = +/-0.059; p = 0.329)	-0.061	-0.14%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.493)	-0.036 (CI = +/-0.061; p = 0.224)	-0.003	-0.43%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.345)	-0.030 (CI = +/-0.064; p = 0.324)	0.002	-0.66%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.676)	-0.022 (CI = +/-0.067; p = 0.493)	-0.119	-0.33%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.698)	-0.021 (CI = +/-0.074; p = 0.538)	-0.136	-0.35%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.560)	-0.002 (CI = +/-0.068; p = 0.946)	-0.171	+0.53%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.410)	-0.008 (CI = +/-0.073; p = 0.798)	-0.133	+0.88%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.179)	0.006 (CI = +/-0.076; p = 0.853)	0.025	+1.68%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.172)	0.000 (CI = +/-0.086; p = 0.995)	0.048	+2.12%
Frequency	2016.1	0.025 (CI = +/-0.046; p = 0.227)	0.005 (CI = +/-0.105; p = 0.902)	-0.010	+2.50%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.965)	0.034 (CI = +/-0.051; p = 0.141)	0.185	+0.04%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.868)	0.036 (CI = +/-0.075; p = 0.222)	0.080	+0.25%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.019 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.052)	0.436	+1.89%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	-0.081 (CI = +/-0.068; p = 0.021)	0.420	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	-0.072 (CI = +/-0.068; p = 0.039)	0.328	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	-0.068 (CI = +/-0.070; p = 0.057)	0.336	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	-0.078 (CI = +/-0.071; p = 0.032)	0.387	+1.74%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	-0.068 (CI = +/-0.070; p = 0.057)	0.439	+1.99%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.017)	0.549	+2.40%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.031)	0.615	+2.73%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.063; p = 0.014)	0.657	+3.06%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.067; p = 0.065)	0.620	+3.17%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.062; p = 0.016)	0.717	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.009)	0.703	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.002)	-0.077 (CI = +/-0.063; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	-0.074 (CI = +/-0.068; p = 0.037)	0.596	+3.07%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	-0.068 (CI = +/-0.075; p = 0.071)	0.450	+2.81%
Loss Cost	2014.1	0.034 (CI = +/-0.024; p = 0.013)	-0.057 (CI = +/-0.078; p = 0.128)	0.522	+3.41%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	-0.060 (CI = +/-0.090; p = 0.160)	0.410	+3.56%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.030)	-0.048 (CI = +/-0.096; p = 0.271)	0.484	+4.39%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.042)	-0.061 (CI = +/-0.113; p = 0.223)	0.462	+5.32%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.087)	-0.055 (CI = +/-0.141; p = 0.338)	0.415	+5.84%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.365)	-0.009 (CI = +/-0.087; p = 0.763)	-0.209	+1.73%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.579)	-0.010 (CI = +/-0.155; p = 0.812)	-0.597	+1.65%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.056)	0.891	+4.43%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.016)	0.894	+4.20%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.040; p = 0.029)	0.898	+3.94%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.908	+3.70%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.035; p = 0.009)	0.902	+3.53%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.011)	0.891	+3.51%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.897	+3.67%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.030; p = 0.005)	0.934	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.951	+4.19%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.027; p = 0.001)	0.949	+4.27%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.937	+4.23%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.028; p = 0.001)	0.936	+4.04%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.002)	0.932	+3.80%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.002)	0.923	+3.73%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.028; p = 0.005)	0.903	+3.53%
Severity	2013.1	0.032 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.003)	0.900	+3.30%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.028; p = 0.006)	0.869	+3.03%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.023; p = 0.001)	0.903	+2.64%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.017; p = 0.000)	0.916	+2.20%
Severity	2015.1	0.020 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.018; p = 0.001)	0.914	+2.07%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	-0.045 (CI = +/-0.023; p = 0.004)	0.855	+2.03%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.020)	-0.046 (CI = +/-0.029; p = 0.011)	0.842	+1.94%
Severity	2016.2	0.012 (CI = +/-0.015; p = 0.085)	-0.038 (CI = +/-0.026; p = 0.020)	0.800	+1.24%
Severity	2017.1	0.008 (CI = +/-0.025; p = 0.295)	-0.041 (CI = +/-0.036; p = 0.040)	0.856	+0.82%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.068; p = 0.499)	0.570	-2.43%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.070; p = 0.475)	0.548	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.073; p = 0.464)	0.515	-2.44%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.700)	0.447	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.064; p = 0.345)	0.398	-1.74%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.019 (CI = +/-0.062; p = 0.529)	0.297	-1.46%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.016)	-0.028 (CI = +/-0.062; p = 0.359)	0.232	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.033)	-0.026 (CI = +/-0.065; p = 0.412)	0.169	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.071)	-0.029 (CI = +/-0.069; p = 0.382)	0.131	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.192)	-0.021 (CI = +/-0.070; p = 0.541)	0.013	-0.81%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.138)	-0.014 (CI = +/-0.073; p = 0.696)	0.043	-1.03%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.269)	-0.008 (CI = +/-0.077; p = 0.825)	-0.041	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.973)	-0.031 (CI = +/-0.063; p = 0.307)	-0.060	-0.02%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.649)	-0.039 (CI = +/-0.065; p = 0.221)	-0.009	-0.32%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.472)	-0.032 (CI = +/-0.070; p = 0.335)	-0.017	-0.59%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.811)	-0.024 (CI = +/-0.073; p = 0.483)	-0.133	-0.22%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.841)	-0.024 (CI = +/-0.082; p = 0.527)	-0.155	-0.22%
Frequency	2014.1	0.008 (CI = +/-0.024; p = 0.484)	-0.006 (CI = +/-0.075; p = 0.853)	-0.166	+0.75%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.316)	-0.017 (CI = +/-0.083; p = 0.650)	-0.091	+1.32%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.137)	-0.003 (CI = +/-0.083; p = 0.943)	0.105	+2.27%
Frequency	2015.2	0.032 (CI = +/-0.041; p = 0.105)	-0.016 (CI = +/-0.095; p = 0.673)	0.214	+3.23%
Frequency	2016.1	0.038 (CI = +/-0.058; p = 0.146)	-0.010 (CI = +/-0.117; p = 0.828)	0.179	+3.82%
Frequency	2016.2	0.005 (CI = +/-0.042; p = 0.742)	0.028 (CI = +/-0.072; p = 0.299)	0.030	+0.48%
Frequency	2017.1	0.008 (CI = +/-0.087; p = 0.726)	0.031 (CI = +/-0.126; p = 0.396)	-0.209	+0.82%

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	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.382	+1.80%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.318	+1.60%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.005)	0.242	+1.33%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.267	+1.48%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.003)	0.286	+1.61%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.371	+1.92%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.426	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.525	+2.58%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.528	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.613	+3.17%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	0.548	+2.79%
Loss Cost	2011.1	0.029 (CI = +/-0.014; p = 0.000)	0.525	+2.89%
Loss Cost	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.555	+3.22%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.477	+3.01%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.363	+2.34%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.012)	0.377	+2.63%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.053)	0.236	+2.09%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.025)	0.350	+2.76%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.079)	0.226	+2.46%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.050)	0.324	+3.27%
Loss Cost	2015.2	0.032 (CI = +/-0.041; p = 0.108)	0.230	+3.27%
Loss Cost	2016.1	0.037 (CI = +/-0.055; p = 0.151)	0.196	+3.74%
Loss Cost	2016.2	0.002 (CI = +/-0.032; p = 0.902)	-0.196	+0.16%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.892)	-0.243	-0.25%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.873	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.865	+4.05%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.875	+3.76%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.869	+3.57%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.866	+3.35%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.852	+3.37%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.843	+3.44%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.888	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.885	+3.86%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.881	+3.98%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.863	+3.83%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.838	+3.72%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.829	+3.36%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.801	+3.37%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.770	+3.02%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.716	+2.90%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.658	+2.45%
Severity	2014.1	0.022 (CI = +/-0.013; p = 0.003)	0.564	+2.21%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.014)	0.452	+1.57%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.035)	0.377	+1.60%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.157)	0.159	+1.13%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.215)	0.116	+1.27%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.892)	-0.195	+0.12%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.926)	-0.247	+0.12%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.577	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.554	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.521	-2.34%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.467	-2.02%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.403	-1.68%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.324	-1.40%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.246	-1.21%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.024)	0.192	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	0.150	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.154)	0.060	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.097)	0.104	-1.00%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.219)	0.036	-0.80%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.803)	-0.062	-0.14%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.585)	-0.048	-0.35%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.345)	-0.003	-0.66%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.731)	-0.072	-0.26%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.689)	-0.074	-0.35%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.527)	-0.055	+0.54%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.382)	-0.016	+0.88%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.153)	0.143	+1.64%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.138)	0.184	+2.12%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.181)	0.155	+2.44%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.971)	-0.200	+0.04%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.820)	-0.232	-0.37%

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	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.367	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.300	+1.63%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.009)	0.222	+1.34%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.248	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.268	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.357	+1.99%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.417	+2.29%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.93%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.03%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.17%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.583	+3.58%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.508	+3.39%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.391	+2.68%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.419	+3.07%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.275	+2.51%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.422	+3.41%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.301	+3.18%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.450	+4.39%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.378	+4.71%
Loss Cost	2016.1	0.057 (CI = +/-0.066; p = 0.078)	0.394	+5.84%
Loss Cost	2016.2	0.016 (CI = +/-0.038; p = 0.315)	0.060	+1.57%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.488)	-0.104	+1.65%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.878	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.870	+4.20%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.879	+3.90%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.872	+3.70%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.869	+3.48%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.855	+3.51%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.848	+3.60%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.902	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.903	+4.11%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.904	+4.27%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	0.888	+4.13%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.867	+4.04%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.861	+3.68%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.839	+3.73%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.813	+3.39%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.767	+3.30%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.717	+2.84%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.632	+2.64%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.010)	0.534	+1.94%
Severity	2015.1	0.020 (CI = +/-0.017; p = 0.023)	0.479	+2.07%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.111)	0.263	+1.60%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.143)	0.251	+1.94%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.628)	-0.170	+0.59%
Severity	2017.1	0.008 (CI = +/-0.054; p = 0.664)	-0.238	+0.82%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.579	-2.44%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.557	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.524	-2.46%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.467	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.400	-1.77%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.317	-1.46%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.013)	0.236	-1.27%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.031)	0.182	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.058)	0.140	-1.13%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.184)	0.049	-0.81%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.117)	0.093	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.253)	0.025	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.882)	-0.070	-0.10%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.657)	-0.060	-0.32%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.398)	-0.018	-0.69%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.806)	-0.085	-0.22%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.760)	-0.089	-0.32%
Frequency	2014.1	0.008 (CI = +/-0.022; p = 0.457)	-0.041	+0.75%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.317)	0.015	+1.22%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.107)	0.232	+2.27%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.084)	0.319	+3.07%
Frequency	2016.1	0.038 (CI = +/-0.048; p = 0.101)	0.334	+3.82%
Frequency	2016.2	0.010 (CI = +/-0.038; p = 0.515)	-0.109	+0.97%
Frequency	2017.1	0.008 (CI = +/-0.066; p = 0.720)	-0.268	+0.82%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.040 (CI = +/-0.013; p = 0.000)	-0.277 (CI = +/-0.144; p = 0.000)	0.579	+4.04%
Loss Cost	2003.2	0.038 (CI = +/-0.013; p = 0.000)	-0.269 (CI = +/-0.148; p = 0.001)	0.539	+3.91%
Loss Cost	2004.1	0.035 (CI = +/-0.014; p = 0.000)	-0.289 (CI = +/-0.145; p = 0.000)	0.538	+3.57%
Loss Cost	2004.2	0.032 (CI = +/-0.014; p = 0.000)	-0.272 (CI = +/-0.145; p = 0.001)	0.485	+3.28%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	-0.291 (CI = +/-0.144; p = 0.000)	0.487	+2.96%
Loss Cost	2005.2	0.029 (CI = +/-0.015; p = 0.001)	-0.289 (CI = +/-0.149; p = 0.000)	0.452	+2.92%
Loss Cost	2006.1	0.025 (CI = +/-0.015; p = 0.002)	-0.309 (CI = +/-0.147; p = 0.000)	0.464	+2.54%
Loss Cost	2006.2	0.022 (CI = +/-0.016; p = 0.009)	-0.293 (CI = +/-0.148; p = 0.000)	0.407	+2.23%
Loss Cost	2007.1	0.018 (CI = +/-0.016; p = 0.033)	-0.316 (CI = +/-0.144; p = 0.000)	0.437	+1.78%
Loss Cost	2007.2	0.016 (CI = +/-0.017; p = 0.070)	-0.306 (CI = +/-0.148; p = 0.000)	0.392	+1.58%
Loss Cost	2008.1	0.012 (CI = +/-0.018; p = 0.168)	-0.322 (CI = +/-0.148; p = 0.000)	0.416	+1.23%
Loss Cost	2008.2	0.008 (CI = +/-0.018; p = 0.376)	-0.302 (CI = +/-0.148; p = 0.000)	0.372	+0.81%
Loss Cost	2009.1	0.004 (CI = +/-0.019; p = 0.704)	-0.322 (CI = +/-0.147; p = 0.000)	0.417	+0.35%
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.757)	-0.320 (CI = +/-0.154; p = 0.000)	0.399	+0.31%
Loss Cost	2010.1	-0.003 (CI = +/-0.021; p = 0.765)	-0.346 (CI = +/-0.149; p = 0.000)	0.470	-0.30%
Loss Cost	2010.2	-0.007 (CI = +/-0.022; p = 0.485)	-0.327 (CI = +/-0.151; p = 0.000)	0.458	-0.74%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.610)	-0.321 (CI = +/-0.158; p = 0.000)	0.427	-0.59%
Loss Cost	2011.2	-0.009 (CI = +/-0.026; p = 0.479)	-0.310 (CI = +/-0.164; p = 0.001)	0.411	-0.89%
Loss Cost	2012.1	-0.013 (CI = +/-0.028; p = 0.338)	-0.324 (CI = +/-0.169; p = 0.001)	0.431	-1.30%
Loss Cost	2012.2	-0.025 (CI = +/-0.027; p = 0.073)	-0.284 (CI = +/-0.156; p = 0.001)	0.484	-2.42%
Loss Cost	2013.1	-0.024 (CI = +/-0.030; p = 0.105)	-0.284 (CI = +/-0.165; p = 0.002)	0.440	-2.41%
Loss Cost	2013.2	-0.017 (CI = +/-0.032; p = 0.291)	-0.309 (CI = +/-0.168; p = 0.001)	0.477	-1.65%
Loss Cost	2014.1	-0.020 (CI = +/-0.036; p = 0.248)	-0.319 (CI = +/-0.178; p = 0.002)	0.472	-2.01%
Loss Cost	2014.2	-0.027 (CI = +/-0.040; p = 0.169)	-0.299 (CI = +/-0.187; p = 0.004)	0.472	-2.69%
Loss Cost	2015.1	-0.027 (CI = +/-0.047; p = 0.234)	-0.298 (CI = +/-0.202; p = 0.007)	0.416	-2.64%
Loss Cost	2015.2	-0.039 (CI = +/-0.052; p = 0.122)	-0.267 (CI = +/-0.208; p = 0.017)	0.438	-3.86%
Loss Cost	2016.1	-0.048 (CI = +/-0.059; p = 0.102)	-0.285 (CI = +/-0.222; p = 0.017)	0.439	-4.67%
Loss Cost	2016.2	-0.066 (CI = +/-0.066; p = 0.051)	-0.246 (CI = +/-0.229; p = 0.038)	0.496	-6.40%
Loss Cost	2017.1	-0.060 (CI = +/-0.080; p = 0.124)	-0.234 (CI = +/-0.254; p = 0.067)	0.352	-5.79%
Severity	2003.1	0.064 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.164; p = 0.407)	0.675	+6.63%
Severity	2003.2	0.067 (CI = +/-0.015; p = 0.000)	-0.083 (CI = +/-0.166; p = 0.319)	0.679	+6.88%
Severity	2004.1	0.068 (CI = +/-0.016; p = 0.000)	-0.072 (CI = +/-0.169; p = 0.395)	0.678	+7.07%
Severity	2004.2	0.070 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.173; p = 0.349)	0.670	+7.23%
Severity	2005.1	0.071 (CI = +/-0.018; p = 0.000)	-0.071 (CI = +/-0.177; p = 0.417)	0.665	+7.40%
Severity	2005.2	0.073 (CI = +/-0.018; p = 0.000)	-0.082 (CI = +/-0.181; p = 0.361)	0.658	+7.60%
Severity	2006.1	0.074 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.187; p = 0.401)	0.645	+7.68%
Severity	2006.2	0.074 (CI = +/-0.021; p = 0.000)	-0.080 (CI = +/-0.194; p = 0.403)	0.622	+7.73%
Severity	2007.1	0.075 (CI = +/-0.022; p = 0.000)	-0.078 (CI = +/-0.200; p = 0.430)	0.603	+7.77%
Severity	2007.2	0.076 (CI = +/-0.024; p = 0.000)	-0.084 (CI = +/-0.207; p = 0.411)	0.583	+7.90%
Severity	2008.1	0.079 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.213; p = 0.497)	0.581	+8.19%
Severity	2008.2	0.082 (CI = +/-0.027; p = 0.000)	-0.087 (CI = +/-0.219; p = 0.419)	0.578	+8.55%
Severity	2009.1	0.090 (CI = +/-0.027; p = 0.000)	-0.052 (CI = +/-0.213; p = 0.620)	0.632	+9.42%
Severity	2009.2	0.105 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.171; p = 0.168)	0.780	+11.03%
Severity	2010.1	0.117 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.135; p = 0.308)	0.874	+12.36%
Severity	2010.2	0.126 (CI = +/-0.016; p = 0.000)	-0.106 (CI = +/-0.114; p = 0.066)	0.916	+13.41%
Severity	2011.1	0.133 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.102; p = 0.117)	0.936	+14.18%
Severity	2011.2	0.133 (CI = +/-0.017; p = 0.000)	-0.083 (CI = +/-0.108; p = 0.123)	0.928	+14.27%
Severity	2012.1	0.134 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.113; p = 0.150)	0.919	+14.33%
Severity	2012.2	0.127 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.109; p = 0.277)	0.914	+13.58%
Severity	2013.1	0.129 (CI = +/-0.021; p = 0.000)	-0.054 (CI = +/-0.115; p = 0.334)	0.903	+13.72%
Severity	2013.2	0.136 (CI = +/-0.021; p = 0.000)	-0.077 (CI = +/-0.111; p = 0.159)	0.914	+14.56%
Severity	2014.1	0.133 (CI = +/-0.024; p = 0.000)	-0.086 (CI = +/-0.117; p = 0.136)	0.900	+14.20%
Severity	2014.2	0.129 (CI = +/-0.027; p = 0.000)	-0.076 (CI = +/-0.124; p = 0.207)	0.876	+13.82%
Severity	2015.1	0.139 (CI = +/-0.027; p = 0.000)	-0.051 (CI = +/-0.116; p = 0.355)	0.901	+14.96%
Severity	2015.2	0.139 (CI = +/-0.032; p = 0.000)	-0.050 (CI = +/-0.128; p = 0.407)	0.876	+14.90%
Severity	2016.1	0.145 (CI = +/-0.036; p = 0.000)	-0.038 (CI = +/-0.135; p = 0.550)	0.867	+15.57%
Severity	2016.2	0.138 (CI = +/-0.043; p = 0.000)	-0.022 (CI = +/-0.147; p = 0.741)	0.825	+14.75%
Severity	2017.1	0.131 (CI = +/-0.051; p = 0.000)	-0.033 (CI = +/-0.161; p = 0.646)	0.772	+14.04%
Frequency	2003.1	-0.025 (CI = +/-0.022; p = 0.031)	-0.209 (CI = +/-0.251; p = 0.099)	0.134	-2.44%
Frequency	2003.2	-0.028 (CI = +/-0.023; p = 0.018)	-0.187 (CI = +/-0.254; p = 0.145)	0.153	-2.78%
Frequency	2004.1	-0.033 (CI = +/-0.024; p = 0.007)	-0.218 (CI = +/-0.252; p = 0.088)	0.205	-3.27%
Frequency	2004.2	-0.037 (CI = +/-0.024; p = 0.004)	-0.192 (CI = +/-0.254; p = 0.134)	0.232	-3.68%
Frequency	2005.1	-0.042 (CI = +/-0.025; p = 0.002)	-0.219 (CI = +/-0.254; p = 0.088)	0.273	-4.14%
Frequency	2005.2	-0.044 (CI = +/-0.027; p = 0.002)	-0.207 (CI = +/-0.261; p = 0.117)	0.279	-4.35%
Frequency	2006.1	-0.049 (CI = +/-0.028; p = 0.001)	-0.231 (CI = +/-0.264; p = 0.083)	0.308	-4.78%
Frequency	2006.2	-0.052 (CI = +/-0.029; p = 0.001)	-0.212 (CI = +/-0.270; p = 0.119)	0.321	-5.10%
Frequency	2007.1	-0.057 (CI = +/-0.031; p = 0.001)	-0.237 (CI = +/-0.274; p = 0.087)	0.345	-5.56%
Frequency	2007.2	-0.060 (CI = +/-0.033; p = 0.001)	-0.221 (CI = +/-0.282; p = 0.119)	0.353	-5.86%
Frequency	2008.1	-0.066 (CI = +/-0.034; p = 0.000)	-0.251 (CI = +/-0.285; p = 0.082)	0.384	-6.43%
Frequency	2008.2	-0.074 (CI = +/-0.035; p = 0.000)	-0.214 (CI = +/-0.286; p = 0.135)	0.423	-7.13%
Frequency	2009.1	-0.086 (CI = +/-0.034; p = 0.000)	-0.270 (CI = +/-0.268; p = 0.048)	0.530	-8.28%
Frequency	2009.2	-0.102 (CI = +/-0.032; p = 0.000)	-0.203 (CI = +/-0.239; p = 0.093)	0.649	-9.65%
Frequency	2010.1	-0.120 (CI = +/-0.024; p = 0.000)	-0.278 (CI = +/-0.176; p = 0.004)	0.823	-11.27%
Frequency	2010.2	-0.133 (CI = +/-0.020; p = 0.000)	-0.221 (CI = +/-0.138; p = 0.003)	0.902	-12.48%
Frequency	2011.1	-0.139 (CI = +/-0.020; p = 0.000)	-0.241 (CI = +/-0.136; p = 0.001)	0.906	-12.94%
Frequency	2011.2	-0.142 (CI = +/-0.022; p = 0.000)	-0.227 (CI = +/-0.140; p = 0.003)	0.905	-13.26%
Frequency	2012.1	-0.147 (CI = +/-0.023; p = 0.000)	-0.243 (CI = +/-0.142; p = 0.002)	0.903	-13.67%
Frequency	2012.2	-0.152 (CI = +/-0.025; p = 0.000)	-0.226 (CI = +/-0.146; p = 0.004)	0.904	-14.09%
Frequency	2013.1	-0.153 (CI = +/-0.028; p = 0.000)	-0.230 (CI = +/-0.154; p = 0.006)	0.887	-14.19%
Frequency	2013.2	-0.153 (CI = +/-0.032; p = 0.000)	-0.231 (CI = +/-0.165; p = 0.009)	0.874	-14.15%
Frequency	2014.1	-0.153 (CI = +/-0.036; p = 0.000)	-0.233 (CI = +/-0.176; p = 0.013)	0.849	-14.20%
Frequency	2014.2	-0.157 (CI = +/-0.041; p = 0.000)	-0.223 (CI = +/-0.189; p = 0.024)	0.839	-14.50%
Frequency	2015.1	-0.166 (CI = +/-0.045; p = 0.000)	-0.247 (CI = +/-0.194; p = 0.017)	0.835	-15.31%
Frequency	2015.2	-0.178 (CI = +/-0.050; p = 0.000)	-0.217 (CI = +/-0.201; p = 0.037)	0.846	-16.33%
Frequency	2016.1	-0.192 (CI = +/-0.054; p = 0.000)	-0.248 (CI = +/-0.202; p = 0.021)	0.851	-17.51%
Frequency	2016.2	-0.204 (CI = +/-0.063; p = 0.000)	-0.223 (CI = +/-0.219; p = 0.046)	0.850	-18.43%
Frequency	2017.1	-0.191 (CI = +/-0.074; p = 0.000)	-0.200 (CI = +/-0.235; p = 0.085)	0.788	-17.39%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.013; p = 0.000)	-0.254 (CI = +/-0.140; p = 0.001)	0.622	+4.41%
Loss Cost	2003.2	0.042 (CI = +/-0.013; p = 0.000)	-0.247 (CI = +/-0.143; p = 0.001)	0.584	+4.29%
Loss Cost	2004.1	0.039 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.142; p = 0.001)	0.579	+3.95%
Loss Cost	2004.2	0.036 (CI = +/-0.014; p = 0.000)	-0.251 (CI = +/-0.142; p = 0.001)	0.529	+3.67%
Loss Cost	2005.1	0.033 (CI = +/-0.014; p = 0.000)	-0.269 (CI = +/-0.141; p = 0.001)	0.526	+3.34%
Loss Cost	2005.2	0.033 (CI = +/-0.015; p = 0.000)	-0.268 (CI = +/-0.146; p = 0.001)	0.492	+3.32%
Loss Cost	2006.1	0.029 (CI = +/-0.016; p = 0.001)	-0.288 (CI = +/-0.145; p = 0.000)	0.496	+2.94%
Loss Cost	2006.2	0.026 (CI = +/-0.016; p = 0.003)	-0.273 (CI = +/-0.146; p = 0.001)	0.438	+2.63%
Loss Cost	2007.1	0.022 (CI = +/-0.017; p = 0.013)	-0.296 (CI = +/-0.143; p = 0.000)	0.458	+2.17%
Loss Cost	2007.2	0.020 (CI = +/-0.018; p = 0.030)	-0.287 (CI = +/-0.147; p = 0.000)	0.408	+1.98%
Loss Cost	2008.1	0.016 (CI = +/-0.018; p = 0.082)	-0.303 (CI = +/-0.149; p = 0.000)	0.424	+1.64%
Loss Cost	2008.2	0.012 (CI = +/-0.019; p = 0.206)	-0.284 (CI = +/-0.149; p = 0.001)	0.369	+1.21%
Loss Cost	2009.1	0.007 (CI = +/-0.020; p = 0.447)	-0.305 (CI = +/-0.149; p = 0.000)	0.405	+0.75%
Loss Cost	2009.2	0.007 (CI = +/-0.022; p = 0.499)	-0.304 (CI = +/-0.155; p = 0.001)	0.383	+0.72%
Loss Cost	2010.1	0.001 (CI = +/-0.022; p = 0.944)	-0.330 (CI = +/-0.152; p = 0.000)	0.445	+0.08%
Loss Cost	2010.2	-0.004 (CI = +/-0.023; p = 0.743)	-0.313 (CI = +/-0.154; p = 0.000)	0.421	-0.37%
Loss Cost	2011.1	-0.001 (CI = +/-0.025; p = 0.912)	-0.304 (CI = +/-0.162; p = 0.001)	0.392	-0.14%
Loss Cost	2011.2	-0.004 (CI = +/-0.028; p = 0.747)	-0.294 (CI = +/-0.169; p = 0.002)	0.365	-0.43%
Loss Cost	2012.1	-0.008 (CI = +/-0.031; p = 0.569)	-0.308 (CI = +/-0.176; p = 0.002)	0.381	-0.84%
Loss Cost	2012.2	-0.020 (CI = +/-0.030; p = 0.166)	-0.271 (CI = +/-0.162; p = 0.003)	0.413	-2.00%
Loss Cost	2013.1	-0.019 (CI = +/-0.033; p = 0.238)	-0.268 (CI = +/-0.173; p = 0.005)	0.363	-1.91%
Loss Cost	2013.2	-0.011 (CI = +/-0.036; p = 0.528)	-0.292 (CI = +/-0.174; p = 0.003)	0.414	-1.07%
Loss Cost	2014.1	-0.014 (CI = +/-0.041; p = 0.471)	-0.301 (CI = +/-0.187; p = 0.004)	0.404	-1.39%
Loss Cost	2014.2	-0.021 (CI = +/-0.046; p = 0.336)	-0.284 (CI = +/-0.197; p = 0.009)	0.387	-2.07%
Loss Cost	2015.1	-0.019 (CI = +/-0.054; p = 0.458)	-0.278 (CI = +/-0.216; p = 0.016)	0.323	-1.86%
Loss Cost	2015.2	-0.032 (CI = +/-0.060; p = 0.264)	-0.250 (CI = +/-0.223; p = 0.032)	0.319	-3.11%
Loss Cost	2016.1	-0.040 (CI = +/-0.071; p = 0.233)	-0.269 (CI = +/-0.246; p = 0.036)	0.311	-3.95%
Loss Cost	2016.2	-0.060 (CI = +/-0.080; p = 0.124)	-0.234 (CI = +/-0.254; p = 0.067)	0.352	-5.79%
Loss Cost	2017.1	-0.048 (CI = +/-0.101; p = 0.296)	-0.213 (CI = +/-0.291; p = 0.127)	0.160	-4.72%
Severity	2003.1	0.062 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.165; p = 0.308)	0.652	+6.37%
Severity	2003.2	0.064 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.167; p = 0.241)	0.656	+6.61%
Severity	2004.1	0.066 (CI = +/-0.016; p = 0.000)	-0.088 (CI = +/-0.171; p = 0.305)	0.654	+6.79%
Severity	2004.2	0.067 (CI = +/-0.017; p = 0.000)	-0.096 (CI = +/-0.175; p = 0.272)	0.645	+6.95%
Severity	2005.1	0.069 (CI = +/-0.018; p = 0.000)	-0.087 (CI = +/-0.180; p = 0.329)	0.639	+7.11%
Severity	2005.2	0.070 (CI = +/-0.019; p = 0.000)	-0.097 (CI = +/-0.184; p = 0.288)	0.631	+7.30%
Severity	2006.1	0.071 (CI = +/-0.021; p = 0.000)	-0.094 (CI = +/-0.191; p = 0.320)	0.615	+7.37%
Severity	2006.2	0.071 (CI = +/-0.022; p = 0.000)	-0.096 (CI = +/-0.197; p = 0.327)	0.590	+7.41%
Severity	2007.1	0.072 (CI = +/-0.024; p = 0.000)	-0.095 (CI = +/-0.205; p = 0.347)	0.569	+7.42%
Severity	2007.2	0.073 (CI = +/-0.025; p = 0.000)	-0.101 (CI = +/-0.212; p = 0.338)	0.547	+7.54%
Severity	2008.1	0.075 (CI = +/-0.027; p = 0.000)	-0.088 (CI = +/-0.219; p = 0.415)	0.543	+7.82%
Severity	2008.2	0.079 (CI = +/-0.029; p = 0.000)	-0.103 (CI = +/-0.225; p = 0.354)	0.539	+8.18%
Severity	2009.1	0.087 (CI = +/-0.029; p = 0.000)	-0.065 (CI = +/-0.220; p = 0.548)	0.594	+9.10%
Severity	2009.2	0.102 (CI = +/-0.024; p = 0.000)	-0.128 (CI = +/-0.177; p = 0.148)	0.758	+10.76%
Severity	2010.1	0.115 (CI = +/-0.020; p = 0.000)	-0.073 (CI = +/-0.141; p = 0.297)	0.859	+12.24%
Severity	2010.2	0.125 (CI = +/-0.018; p = 0.000)	-0.109 (CI = +/-0.119; p = 0.071)	0.906	+13.32%
Severity	2011.1	0.133 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.108; p = 0.138)	0.929	+14.20%
Severity	2011.2	0.134 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.113; p = 0.144)	0.918	+14.28%
Severity	2012.1	0.134 (CI = +/-0.021; p = 0.000)	-0.080 (CI = +/-0.120; p = 0.178)	0.909	+14.36%
Severity	2012.2	0.127 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.115; p = 0.301)	0.901	+13.57%
Severity	2013.1	0.129 (CI = +/-0.024; p = 0.000)	-0.053 (CI = +/-0.123; p = 0.369)	0.889	+13.74%
Severity	2013.2	0.136 (CI = +/-0.024; p = 0.000)	-0.075 (CI = +/-0.119; p = 0.194)	0.902	+14.63%
Severity	2014.1	0.133 (CI = +/-0.027; p = 0.000)	-0.086 (CI = +/-0.126; p = 0.166)	0.885	+14.21%
Severity	2014.2	0.129 (CI = +/-0.031; p = 0.000)	-0.077 (CI = +/-0.134; p = 0.237)	0.855	+13.80%
Severity	2015.1	0.142 (CI = +/-0.031; p = 0.000)	-0.045 (CI = +/-0.127; p = 0.447)	0.885	+15.23%
Severity	2015.2	0.141 (CI = +/-0.037; p = 0.000)	-0.045 (CI = +/-0.139; p = 0.491)	0.855	+15.19%
Severity	2016.1	0.150 (CI = +/-0.043; p = 0.000)	-0.027 (CI = +/-0.150; p = 0.694)	0.848	+16.14%
Severity	2016.2	0.142 (CI = +/-0.051; p = 0.000)	-0.013 (CI = +/-0.163; p = 0.854)	0.796	+15.29%
Severity	2017.1	0.136 (CI = +/-0.065; p = 0.002)	-0.026 (CI = +/-0.186; p = 0.754)	0.726	+14.52%
Frequency	2003.1	-0.019 (CI = +/-0.022; p = 0.100)	-0.170 (CI = +/-0.245; p = 0.168)	0.066	-1.84%
Frequency	2003.2	-0.022 (CI = +/-0.023; p = 0.062)	-0.148 (CI = +/-0.247; p = 0.231)	0.082	-2.18%
Frequency	2004.1	-0.027 (CI = +/-0.024; p = 0.027)	-0.179 (CI = +/-0.247; p = 0.149)	0.130	-2.66%
Frequency	2004.2	-0.031 (CI = +/-0.025; p = 0.015)	-0.155 (CI = +/-0.248; p = 0.214)	0.156	-3.07%
Frequency	2005.1	-0.036 (CI = +/-0.025; p = 0.008)	-0.182 (CI = +/-0.250; p = 0.149)	0.194	-3.51%
Frequency	2005.2	-0.038 (CI = +/-0.027; p = 0.008)	-0.170 (CI = +/-0.257; p = 0.186)	0.200	-3.71%
Frequency	2006.1	-0.042 (CI = +/-0.028; p = 0.005)	-0.194 (CI = +/-0.261; p = 0.140)	0.227	-4.12%
Frequency	2006.2	-0.045 (CI = +/-0.030; p = 0.004)	-0.177 (CI = +/-0.268; p = 0.187)	0.241	-4.44%
Frequency	2007.1	-0.050 (CI = +/-0.032; p = 0.003)	-0.200 (CI = +/-0.273; p = 0.144)	0.263	-4.88%
Frequency	2007.2	-0.053 (CI = +/-0.034; p = 0.003)	-0.186 (CI = +/-0.281; p = 0.186)	0.270	-5.17%
Frequency	2008.1	-0.059 (CI = +/-0.035; p = 0.002)	-0.215 (CI = +/-0.286; p = 0.135)	0.300	-5.73%
Frequency	2008.2	-0.067 (CI = +/-0.037; p = 0.001)	-0.181 (CI = +/-0.287; p = 0.206)	0.343	-6.44%
Frequency	2009.1	-0.080 (CI = +/-0.036; p = 0.000)	-0.240 (CI = +/-0.272; p = 0.081)	0.456	-7.66%
Frequency	2009.2	-0.095 (CI = +/-0.033; p = 0.000)	-0.176 (CI = +/-0.241; p = 0.145)	0.594	-9.07%
Frequency	2010.1	-0.115 (CI = +/-0.026; p = 0.000)	-0.258 (CI = +/-0.180; p = 0.007)	0.792	-10.84%
Frequency	2010.2	-0.129 (CI = +/-0.021; p = 0.000)	-0.204 (CI = +/-0.138; p = 0.006)	0.888	-12.08%
Frequency	2011.1	-0.134 (CI = +/-0.022; p = 0.000)	-0.224 (CI = +/-0.138; p = 0.003)	0.890	-12.55%
Frequency	2011.2	-0.138 (CI = +/-0.023; p = 0.000)	-0.211 (CI = +/-0.142; p = 0.006)	0.889	-12.88%
Frequency	2012.1	-0.143 (CI = +/-0.025; p = 0.000)	-0.228 (CI = +/-0.147; p = 0.004)	0.883	-13.29%
Frequency	2012.2	-0.147 (CI = +/-0.027; p = 0.000)	-0.212 (CI = +/-0.151; p = 0.009)	0.884	-13.71%
Frequency	2013.1	-0.148 (CI = +/-0.031; p = 0.000)	-0.214 (CI = +/-0.161; p = 0.013)	0.860	-13.76%
Frequency	2013.2	-0.147 (CI = +/-0.035; p = 0.000)	-0.216 (CI = +/-0.172; p = 0.017)	0.844	-13.69%
Frequency	2014.1	-0.147 (CI = +/-0.040; p = 0.000)	-0.215 (CI = +/-0.186; p = 0.027)	0.806	-13.66%
Frequency	2014.2	-0.150 (CI = +/-0.046; p = 0.000)	-0.207 (CI = +/-0.200; p = 0.044)	0.792	-13.95%
Frequency	2015.1	-0.160 (CI = +/-0.052; p = 0.000)	-0.233 (CI = +/-0.211; p = 0.033)	0.781	-14.83%
Frequency	2015.2	-0.173 (CI = +/-0.058; p = 0.000)	-0.205 (CI = +/-0.218; p = 0.062)	0.795	-15.89%
Frequency	2016.1	-0.190 (CI = +/-0.066; p = 0.000)	-0.242 (CI = +/-0.227; p = 0.039)	0.796	-17.30%
Frequency	2016.2	-0.202 (CI = +/-0.077; p = 0.000)	-0.220 (CI = +/-0.246; p = 0.072)	0.794	-18.28%
Frequency	2017.1	-0.184 (CI = +/-0.095; p = 0.002)	-0.187 (CI = +/-0.272; p = 0.147)	0.688	-16.80%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.255 (CI = +/-0.122; p = 0.000)	0.760	+5.73%
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.125; p = 0.000)	0.733	+5.66%
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.269 (CI = +/-0.124; p = 0.000)	0.730	+5.31%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	-0.256 (CI = +/-0.125; p = 0.000)	0.694	+5.04%
Loss Cost	2005.1	0.046 (CI = +/-0.014; p = 0.000)	-0.272 (CI = +/-0.125; p = 0.000)	0.690	+4.72%
Loss Cost	2005.2	0.047 (CI = +/-0.015; p = 0.000)	-0.275 (CI = +/-0.129; p = 0.000)	0.666	+4.79%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	-0.293 (CI = +/-0.129; p = 0.000)	0.668	+4.40%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	-0.281 (CI = +/-0.131; p = 0.000)	0.618	+4.11%
Loss Cost	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.303 (CI = +/-0.128; p = 0.000)	0.633	+3.60%
Loss Cost	2007.2	0.034 (CI = +/-0.018; p = 0.001)	-0.297 (CI = +/-0.133; p = 0.000)	0.587	+3.47%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.312 (CI = +/-0.136; p = 0.000)	0.592	+3.12%
Loss Cost	2008.2	0.026 (CI = +/-0.021; p = 0.015)	-0.295 (CI = +/-0.137; p = 0.000)	0.533	+2.67%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.056)	-0.315 (CI = +/-0.138; p = 0.000)	0.558	+2.14%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.065)	-0.319 (CI = +/-0.145; p = 0.000)	0.536	+2.27%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.227)	-0.346 (CI = +/-0.142; p = 0.000)	0.591	+1.47%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.441)	-0.331 (CI = +/-0.146; p = 0.000)	0.548	+1.00%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.293)	-0.315 (CI = +/-0.152; p = 0.000)	0.540	+1.51%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.418)	-0.309 (CI = +/-0.161; p = 0.001)	0.493	+1.29%
Loss Cost	2012.1	0.008 (CI = +/-0.037; p = 0.632)	-0.321 (CI = +/-0.172; p = 0.001)	0.502	+0.85%
Loss Cost	2012.2	-0.008 (CI = +/-0.035; p = 0.639)	-0.281 (CI = +/-0.151; p = 0.002)	0.510	-0.77%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.822)	-0.272 (CI = +/-0.165; p = 0.004)	0.464	-0.43%
Loss Cost	2013.2	0.013 (CI = +/-0.039; p = 0.454)	-0.311 (CI = +/-0.145; p = 0.001)	0.641	+1.36%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.583)	-0.314 (CI = +/-0.162; p = 0.002)	0.629	+1.19%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.847)	-0.301 (CI = +/-0.178; p = 0.004)	0.571	+0.48%
Loss Cost	2015.1	0.015 (CI = +/-0.070; p = 0.620)	-0.282 (CI = +/-0.200; p = 0.013)	0.535	+1.54%
Loss Cost	2015.2	-0.003 (CI = +/-0.082; p = 0.932)	-0.255 (CI = +/-0.214; p = 0.027)	0.449	-0.30%
Loss Cost	2016.1	-0.015 (CI = +/-0.113; p = 0.747)	-0.273 (CI = +/-0.260; p = 0.043)	0.433	-1.49%
Loss Cost	2016.2	-0.056 (CI = +/-0.126; p = 0.284)	-0.225 (CI = +/-0.255; p = 0.071)	0.479	-5.46%
Loss Cost	2017.1	-0.017 (CI = +/-0.192; p = 0.796)	-0.179 (CI = +/-0.328; p = 0.180)	0.179	-1.69%
Severity	2003.1	0.052 (CI = +/-0.018; p = 0.000)	-0.102 (CI = +/-0.172; p = 0.238)	0.523	+5.30%
Severity	2003.2	0.054 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.176; p = 0.194)	0.525	+5.54%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	-0.107 (CI = +/-0.181; p = 0.239)	0.520	+5.69%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	-0.113 (CI = +/-0.187; p = 0.225)	0.503	+5.82%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	-0.108 (CI = +/-0.194; p = 0.263)	0.491	+5.93%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	-0.116 (CI = +/-0.200; p = 0.243)	0.477	+6.11%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.208; p = 0.257)	0.454	+6.09%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	-0.116 (CI = +/-0.217; p = 0.280)	0.413	+6.05%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	-0.121 (CI = +/-0.226; p = 0.279)	0.384	+5.94%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.123 (CI = +/-0.236; p = 0.290)	0.348	+5.99%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	-0.115 (CI = +/-0.247; p = 0.344)	0.339	+6.20%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	-0.128 (CI = +/-0.257; p = 0.309)	0.331	+6.57%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	-0.090 (CI = +/-0.257; p = 0.475)	0.393	+7.66%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	-0.161 (CI = +/-0.207; p = 0.119)	0.632	+9.89%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	-0.098 (CI = +/-0.169; p = 0.237)	0.779	+11.89%
Severity	2010.2	0.127 (CI = +/-0.025; p = 0.000)	-0.144 (CI = +/-0.139; p = 0.044)	0.864	+13.50%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	-0.107 (CI = +/-0.125; p = 0.086)	0.902	+14.81%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	-0.115 (CI = +/-0.132; p = 0.084)	0.888	+15.10%
Severity	2012.1	0.142 (CI = +/-0.031; p = 0.000)	-0.111 (CI = +/-0.142; p = 0.118)	0.874	+15.27%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	-0.088 (CI = +/-0.141; p = 0.201)	0.849	+14.22%
Severity	2013.1	0.136 (CI = +/-0.038; p = 0.000)	-0.081 (CI = +/-0.154; p = 0.273)	0.830	+14.53%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.116 (CI = +/-0.138; p = 0.092)	0.877	+16.37%
Severity	2014.1	0.147 (CI = +/-0.044; p = 0.000)	-0.126 (CI = +/-0.153; p = 0.094)	0.851	+15.79%
Severity	2014.2	0.145 (CI = +/-0.054; p = 0.000)	-0.124 (CI = +/-0.171; p = 0.134)	0.797	+15.62%
Severity	2015.1	0.173 (CI = +/-0.050; p = 0.000)	-0.073 (CI = +/-0.144; p = 0.274)	0.888	+18.90%
Severity	2015.2	0.184 (CI = +/-0.061; p = 0.000)	-0.089 (CI = +/-0.159; p = 0.222)	0.871	+20.18%
Severity	2016.1	0.217 (CI = +/-0.057; p = 0.000)	-0.040 (CI = +/-0.130; p = 0.468)	0.937	+24.18%
Severity	2016.2	0.226 (CI = +/-0.078; p = 0.001)	-0.051 (CI = +/-0.158; p = 0.423)	0.914	+25.36%
Severity	2017.1	0.247 (CI = +/-0.123; p = 0.008)	-0.026 (CI = +/-0.210; p = 0.720)	0.899	+28.02%
Frequency	2003.1	0.004 (CI = +/-0.023; p = 0.720)	-0.153 (CI = +/-0.226; p = 0.176)	0.003	+0.41%
Frequency	2003.2	0.001 (CI = +/-0.024; p = 0.926)	-0.137 (CI = +/-0.230; p = 0.234)	-0.016	+0.11%
Frequency	2004.1	-0.004 (CI = +/-0.025; p = 0.774)	-0.162 (CI = +/-0.232; p = 0.163)	0.003	-0.35%
Frequency	2004.2	-0.007 (CI = +/-0.026; p = 0.570)	-0.142 (CI = +/-0.236; p = 0.226)	-0.005	-0.74%
Frequency	2005.1	-0.012 (CI = +/-0.028; p = 0.403)	-0.164 (CI = +/-0.240; p = 0.174)	0.019	-1.14%
Frequency	2005.2	-0.013 (CI = +/-0.030; p = 0.396)	-0.159 (CI = +/-0.249; p = 0.201)	0.016	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.308)	-0.176 (CI = +/-0.257; p = 0.170)	0.032	-1.59%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.273)	-0.165 (CI = +/-0.266; p = 0.213)	0.033	-1.84%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.222)	-0.182 (CI = +/-0.275; p = 0.185)	0.047	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.222)	-0.174 (CI = +/-0.287; p = 0.221)	0.046	-2.38%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.168)	-0.197 (CI = +/-0.297; p = 0.183)	0.068	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	-0.167 (CI = +/-0.303; p = 0.265)	0.092	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	-0.225 (CI = +/-0.293; p = 0.124)	0.214	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	-0.157 (CI = +/-0.261; p = 0.221)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	-0.248 (CI = +/-0.190; p = 0.014)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	-0.188 (CI = +/-0.135; p = 0.009)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	-0.208 (CI = +/-0.137; p = 0.006)	0.857	-11.58%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	-0.194 (CI = +/-0.142; p = 0.011)	0.857	-12.00%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	-0.211 (CI = +/-0.149; p = 0.009)	0.845	-12.50%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	-0.193 (CI = +/-0.154; p = 0.018)	0.850	-13.12%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	-0.191 (CI = +/-0.169; p = 0.030)	0.807	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	-0.195 (CI = +/-0.185; p = 0.041)	0.779	-12.90%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	-0.188 (CI = +/-0.207; p = 0.070)	0.699	-12.61%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	-0.178 (CI = +/-0.230; p = 0.113)	0.678	-13.09%
Frequency	2015.1	-0.158 (CI = +/-0.088; p = 0.004)	-0.210 (CI = +/-0.254; p = 0.092)	0.659	-14.60%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.003)	-0.166 (CI = +/-0.255; p = 0.162)	0.736	-17.04%
Frequency	2016.1	-0.232 (CI = +/-0.106; p = 0.002)	-0.233 (CI = +/-0.242; p = 0.056)	0.818	-20.67%
Frequency	2016.2	-0.282 (CI = +/-0.083; p = 0.001)	-0.174 (CI = +/-0.167; p = 0.044)	0.941	-24.59%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.008)	-0.153 (CI = +/-0.231; p = 0.126)	0.880	-23.21%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.058 (CI = +/-0.013; p = 0.000)	-0.268 (CI = +/-0.122; p = 0.000)	0.766	+5.99%
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	-0.265 (CI = +/-0.126; p = 0.000)	0.738	+5.93%
Loss Cost	2004.1	0.054 (CI = +/-0.014; p = 0.000)	-0.282 (CI = +/-0.125; p = 0.000)	0.736	+5.59%
Loss Cost	2004.2	0.052 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.126; p = 0.000)	0.697	+5.32%
Loss Cost	2005.1	0.049 (CI = +/-0.015; p = 0.000)	-0.284 (CI = +/-0.126; p = 0.000)	0.694	+4.99%
Loss Cost	2005.2	0.050 (CI = +/-0.016; p = 0.000)	-0.289 (CI = +/-0.131; p = 0.000)	0.672	+5.11%
Loss Cost	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.307 (CI = +/-0.130; p = 0.000)	0.674	+4.71%
Loss Cost	2006.2	0.043 (CI = +/-0.018; p = 0.000)	-0.294 (CI = +/-0.134; p = 0.000)	0.622	+4.42%
Loss Cost	2007.1	0.038 (CI = +/-0.018; p = 0.000)	-0.315 (CI = +/-0.131; p = 0.000)	0.637	+3.90%
Loss Cost	2007.2	0.037 (CI = +/-0.020; p = 0.001)	-0.310 (CI = +/-0.137; p = 0.000)	0.589	+3.79%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	-0.324 (CI = +/-0.140; p = 0.000)	0.595	+3.44%
Loss Cost	2008.2	0.029 (CI = +/-0.023; p = 0.014)	-0.306 (CI = +/-0.143; p = 0.000)	0.531	+2.97%
Loss Cost	2009.1	0.024 (CI = +/-0.024; p = 0.047)	-0.324 (CI = +/-0.144; p = 0.000)	0.556	+2.43%
Loss Cost	2009.2	0.026 (CI = +/-0.026; p = 0.054)	-0.331 (CI = +/-0.152; p = 0.000)	0.536	+2.62%
Loss Cost	2010.1	0.018 (CI = +/-0.027; p = 0.180)	-0.356 (CI = +/-0.148; p = 0.000)	0.591	+1.80%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.370)	-0.341 (CI = +/-0.155; p = 0.000)	0.544	+1.30%
Loss Cost	2011.1	0.018 (CI = +/-0.033; p = 0.246)	-0.325 (CI = +/-0.160; p = 0.001)	0.535	+1.86%
Loss Cost	2011.2	0.017 (CI = +/-0.038; p = 0.358)	-0.320 (CI = +/-0.173; p = 0.002)	0.487	+1.67%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.544)	-0.331 (CI = +/-0.184; p = 0.002)	0.493	+1.23%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.710)	-0.282 (CI = +/-0.166; p = 0.003)	0.494	-0.71%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.878)	-0.274 (CI = +/-0.181; p = 0.007)	0.440	-0.34%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.352)	-0.325 (CI = +/-0.159; p = 0.001)	0.640	+2.02%
Loss Cost	2014.1	0.019 (CI = +/-0.056; p = 0.463)	-0.327 (CI = +/-0.178; p = 0.003)	0.623	+1.89%
Loss Cost	2014.2	0.012 (CI = +/-0.071; p = 0.708)	-0.314 (CI = +/-0.204; p = 0.008)	0.557	+1.18%
Loss Cost	2015.1	0.024 (CI = +/-0.088; p = 0.529)	-0.295 (CI = +/-0.229; p = 0.020)	0.512	+2.44%
Loss Cost	2015.2	0.001 (CI = +/-0.116; p = 0.981)	-0.261 (CI = +/-0.265; p = 0.052)	0.402	+0.11%
Loss Cost	2016.1	-0.012 (CI = +/-0.164; p = 0.847)	-0.276 (CI = +/-0.330; p = 0.081)	0.364	-1.20%
Loss Cost	2016.2	-0.082 (CI = +/-0.209; p = 0.301)	-0.195 (CI = +/-0.357; p = 0.180)	0.468	-7.86%
Loss Cost	2017.1	-0.040 (CI = +/-0.385; p = 0.699)	-0.160 (CI = +/-0.556; p = 0.341)	-0.071	-3.92%
Severity	2003.1	0.048 (CI = +/-0.018; p = 0.000)	-0.080 (CI = +/-0.171; p = 0.350)	0.469	+4.88%
Severity	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.175; p = 0.296)	0.468	+5.10%
Severity	2004.1	0.051 (CI = +/-0.020; p = 0.000)	-0.085 (CI = +/-0.181; p = 0.346)	0.462	+5.24%
Severity	2004.2	0.052 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.187; p = 0.336)	0.440	+5.34%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	-0.085 (CI = +/-0.194; p = 0.376)	0.426	+5.43%
Severity	2005.2	0.054 (CI = +/-0.025; p = 0.000)	-0.092 (CI = +/-0.202; p = 0.358)	0.407	+5.58%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	-0.094 (CI = +/-0.210; p = 0.365)	0.380	+5.53%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	-0.089 (CI = +/-0.219; p = 0.408)	0.331	+5.43%
Severity	2007.1	0.051 (CI = +/-0.032; p = 0.003)	-0.095 (CI = +/-0.228; p = 0.396)	0.297	+5.28%
Severity	2007.2	0.051 (CI = +/-0.035; p = 0.006)	-0.094 (CI = +/-0.239; p = 0.423)	0.254	+5.25%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.008)	-0.087 (CI = +/-0.250; p = 0.475)	0.244	+5.44%
Severity	2008.2	0.056 (CI = +/-0.041; p = 0.011)	-0.099 (CI = +/-0.263; p = 0.442)	0.230	+5.75%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.005)	-0.063 (CI = +/-0.263; p = 0.623)	0.299	+6.84%
Severity	2009.2	0.089 (CI = +/-0.037; p = 0.000)	-0.142 (CI = +/-0.216; p = 0.183)	0.558	+9.29%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	-0.083 (CI = +/-0.175; p = 0.331)	0.735	+11.35%
Severity	2010.2	0.124 (CI = +/-0.028; p = 0.000)	-0.134 (CI = +/-0.148; p = 0.072)	0.833	+13.15%
Severity	2011.1	0.135 (CI = +/-0.027; p = 0.000)	-0.100 (CI = +/-0.132; p = 0.126)	0.880	+14.51%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	-0.107 (CI = +/-0.142; p = 0.126)	0.860	+14.79%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	-0.104 (CI = +/-0.153; p = 0.165)	0.841	+14.95%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	-0.073 (CI = +/-0.151; p = 0.309)	0.805	+13.57%
Severity	2013.1	0.130 (CI = +/-0.044; p = 0.000)	-0.068 (CI = +/-0.165; p = 0.380)	0.777	+13.85%
Severity	2013.2	0.149 (CI = +/-0.045; p = 0.000)	-0.109 (CI = +/-0.155; p = 0.144)	0.833	+16.03%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	-0.120 (CI = +/-0.170; p = 0.144)	0.793	+15.37%
Severity	2014.2	0.140 (CI = +/-0.069; p = 0.002)	-0.114 (CI = +/-0.197; p = 0.216)	0.704	+14.98%
Severity	2015.1	0.170 (CI = +/-0.065; p = 0.001)	-0.068 (CI = +/-0.168; p = 0.360)	0.835	+18.54%
Severity	2015.2	0.185 (CI = +/-0.086; p = 0.003)	-0.090 (CI = +/-0.198; p = 0.295)	0.801	+20.28%
Severity	2016.1	0.222 (CI = +/-0.080; p = 0.002)	-0.046 (CI = +/-0.162; p = 0.475)	0.906	+24.88%
Severity	2016.2	0.243 (CI = +/-0.128; p = 0.009)	-0.070 (CI = +/-0.219; p = 0.382)	0.875	+27.50%
Severity	2017.1	0.272 (CI = +/-0.228; p = 0.036)	-0.046 (CI = +/-0.328; p = 0.605)	0.861	+31.19%
Frequency	2003.1	0.011 (CI = +/-0.023; p = 0.356)	-0.188 (CI = +/-0.219; p = 0.089)	0.058	+1.06%
Frequency	2003.2	0.008 (CI = +/-0.024; p = 0.511)	-0.174 (CI = +/-0.224; p = 0.124)	0.027	+0.79%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.789)	-0.198 (CI = +/-0.226; p = 0.084)	0.041	+0.33%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.989)	-0.180 (CI = +/-0.231; p = 0.123)	0.019	-0.02%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.762)	-0.199 (CI = +/-0.236; p = 0.095)	0.038	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.765)	-0.198 (CI = +/-0.246; p = 0.110)	0.033	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.623)	-0.213 (CI = +/-0.253; p = 0.095)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.578)	-0.205 (CI = +/-0.264; p = 0.122)	0.040	-0.96%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.479)	-0.220 (CI = +/-0.273; p = 0.110)	0.051	-1.31%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.491)	-0.216 (CI = +/-0.287; p = 0.131)	0.047	-1.39%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.383)	-0.236 (CI = +/-0.297; p = 0.113)	0.066	-1.89%
Frequency	2008.2	-0.027 (CI = +/-0.048; p = 0.264)	-0.208 (CI = +/-0.307; p = 0.173)	0.071	-2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	-0.262 (CI = +/-0.295; p = 0.079)	0.193	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	-0.189 (CI = +/-0.268; p = 0.155)	0.326	-6.10%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	-0.274 (CI = +/-0.191; p = 0.008)	0.673	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	-0.207 (CI = +/-0.138; p = 0.006)	0.847	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	-0.225 (CI = +/-0.140; p = 0.004)	0.846	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	-0.213 (CI = +/-0.148; p = 0.008)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	-0.227 (CI = +/-0.155; p = 0.008)	0.829	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.209 (CI = +/-0.165; p = 0.018)	0.831	-12.58%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	-0.206 (CI = +/-0.181; p = 0.029)	0.779	-12.46%
Frequency	2013.2	-0.129 (CI = +/-0.058; p = 0.001)	-0.215 (CI = +/-0.202; p = 0.039)	0.750	-12.08%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	-0.207 (CI = +/-0.225; p = 0.066)	0.654	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	-0.200 (CI = +/-0.261; p = 0.112)	0.625	-12.01%
Frequency	2015.1	-0.146 (CI = +/-0.111; p = 0.019)	-0.227 (CI = +/-0.290; p = 0.103)	0.599	-13.58%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	-0.171 (CI = +/-0.317; p = 0.223)	0.674	-16.77%
Frequency	2016.1	-0.234 (CI = +/-0.152; p = 0.013)	-0.230 (CI = +/-0.308; p = 0.106)	0.774	-20.88%
Frequency	2016.2	-0.325 (CI = +/-0.082; p = 0.001)	-0.125 (CI = +/-0.140; p = 0.066)	0.976	-27.73%
Frequency	2017.1	-0.312 (CI = +/-0.158; p = 0.014)	-0.114 (CI = +/-0.228; p = 0.165)	0.949	-26.77%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.039 (CI = +/-0.012; p = 0.000)	-0.215 (CI = +/-0.139; p = 0.004)	0.599	+4.01%
Loss Cost	2003.2	0.038 (CI = +/-0.013; p = 0.000)	-0.207 (CI = +/-0.142; p = 0.006)	0.559	+3.87%
Loss Cost	2004.1	0.035 (CI = +/-0.013; p = 0.000)	-0.227 (CI = +/-0.141; p = 0.003)	0.552	+3.58%
Loss Cost	2004.2	0.032 (CI = +/-0.013; p = 0.000)	-0.210 (CI = +/-0.140; p = 0.005)	0.499	+3.30%
Loss Cost	2005.1	0.030 (CI = +/-0.013; p = 0.000)	-0.228 (CI = +/-0.141; p = 0.002)	0.492	+3.03%
Loss Cost	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.226 (CI = +/-0.145; p = 0.003)	0.456	+3.00%
Loss Cost	2006.1	0.026 (CI = +/-0.015; p = 0.001)	-0.247 (CI = +/-0.146; p = 0.002)	0.456	+2.68%
Loss Cost	2006.2	0.023 (CI = +/-0.015; p = 0.004)	-0.232 (CI = +/-0.146; p = 0.003)	0.392	+2.38%
Loss Cost	2007.1	0.020 (CI = +/-0.016; p = 0.015)	-0.255 (CI = +/-0.145; p = 0.001)	0.408	+1.99%
Loss Cost	2007.2	0.018 (CI = +/-0.017; p = 0.036)	-0.247 (CI = +/-0.149; p = 0.002)	0.355	+1.80%
Loss Cost	2008.1	0.015 (CI = +/-0.018; p = 0.089)	-0.263 (CI = +/-0.154; p = 0.002)	0.366	+1.53%
Loss Cost	2008.2	0.011 (CI = +/-0.018; p = 0.226)	-0.246 (CI = +/-0.153; p = 0.003)	0.307	+1.11%
Loss Cost	2009.1	0.007 (CI = +/-0.020; p = 0.456)	-0.267 (CI = +/-0.157; p = 0.002)	0.337	+0.72%
Loss Cost	2009.2	0.007 (CI = +/-0.022; p = 0.493)	-0.267 (CI = +/-0.163; p = 0.003)	0.318	+0.72%
Loss Cost	2010.1	0.001 (CI = +/-0.023; p = 0.922)	-0.298 (CI = +/-0.166; p = 0.001)	0.372	+0.11%
Loss Cost	2011.1	-0.004 (CI = +/-0.025; p = 0.763)	-0.286 (CI = +/-0.168; p = 0.002)	0.351	-0.36%
Loss Cost	2011.2	-0.007 (CI = +/-0.027; p = 0.619)	-0.277 (CI = +/-0.175; p = 0.004)	0.333	-0.65%
Loss Cost	2012.1	-0.010 (CI = +/-0.031; p = 0.492)	-0.292 (CI = +/-0.186; p = 0.004)	0.338	-1.01%
Loss Cost	2013.1	-0.023 (CI = +/-0.030; p = 0.125)	-0.261 (CI = +/-0.170; p = 0.005)	0.395	-2.27%
Loss Cost	2013.2	-0.015 (CI = +/-0.032; p = 0.340)	-0.285 (CI = +/-0.171; p = 0.003)	0.437	-1.47%
Loss Cost	2014.1	-0.017 (CI = +/-0.037; p = 0.325)	-0.293 (CI = +/-0.184; p = 0.004)	0.415	-1.71%
Loss Cost	2014.2	-0.024 (CI = +/-0.041; p = 0.233)	-0.277 (CI = +/-0.193; p = 0.009)	0.413	-2.35%
Loss Cost	2015.1	-0.021 (CI = +/-0.048; p = 0.366)	-0.268 (CI = +/-0.212; p = 0.018)	0.326	-2.05%
Loss Cost	2015.2	-0.033 (CI = +/-0.055; p = 0.214)	-0.244 (CI = +/-0.219; p = 0.033)	0.340	-3.22%
Loss Cost	2016.1	-0.040 (CI = +/-0.068; p = 0.219)	-0.260 (CI = +/-0.247; p = 0.041)	0.299	-3.88%
Loss Cost	2017.1	-0.060 (CI = +/-0.080; p = 0.124)	-0.234 (CI = +/-0.254; p = 0.067)	0.352	-5.79%
Severity	2003.1	0.065 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.174; p = 0.229)	0.690	+6.68%
Severity	2003.2	0.067 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.176; p = 0.173)	0.694	+6.93%
Severity	2004.1	0.069 (CI = +/-0.016; p = 0.000)	-0.109 (CI = +/-0.180; p = 0.226)	0.691	+7.09%
Severity	2004.2	0.070 (CI = +/-0.017; p = 0.000)	-0.118 (CI = +/-0.185; p = 0.200)	0.683	+7.26%
Severity	2005.1	0.071 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.190; p = 0.249)	0.676	+7.39%
Severity	2005.2	0.073 (CI = +/-0.019; p = 0.000)	-0.120 (CI = +/-0.195; p = 0.217)	0.668	+7.60%
Severity	2006.1	0.074 (CI = +/-0.020; p = 0.000)	-0.118 (CI = +/-0.203; p = 0.244)	0.652	+7.64%
Severity	2006.2	0.074 (CI = +/-0.022; p = 0.000)	-0.120 (CI = +/-0.210; p = 0.251)	0.627	+7.68%
Severity	2007.1	0.074 (CI = +/-0.024; p = 0.000)	-0.121 (CI = +/-0.220; p = 0.267)	0.606	+7.66%
Severity	2007.2	0.075 (CI = +/-0.025; p = 0.000)	-0.126 (CI = +/-0.227; p = 0.263)	0.582	+7.79%
Severity	2008.1	0.077 (CI = +/-0.027; p = 0.000)	-0.113 (CI = +/-0.237; p = 0.335)	0.575	+8.02%
Severity	2008.2	0.081 (CI = +/-0.029; p = 0.000)	-0.127 (CI = +/-0.244; p = 0.293)	0.567	+8.39%
Severity	2009.1	0.089 (CI = +/-0.030; p = 0.000)	-0.079 (CI = +/-0.243; p = 0.505)	0.615	+9.33%
Severity	2009.2	0.106 (CI = +/-0.025; p = 0.000)	-0.134 (CI = +/-0.192; p = 0.160)	0.777	+11.13%
Severity	2010.1	0.121 (CI = +/-0.021; p = 0.000)	-0.054 (CI = +/-0.149; p = 0.458)	0.882	+12.92%
Severity	2011.1	0.134 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.112; p = 0.129)	0.936	+14.29%
Severity	2011.2	0.134 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.117; p = 0.133)	0.926	+14.39%
Severity	2012.1	0.135 (CI = +/-0.021; p = 0.000)	-0.085 (CI = +/-0.126; p = 0.174)	0.916	+14.48%
Severity	2013.1	0.128 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.120; p = 0.257)	0.906	+13.63%
Severity	2013.2	0.135 (CI = +/-0.022; p = 0.000)	-0.088 (CI = +/-0.116; p = 0.125)	0.916	+14.46%
Severity	2014.1	0.131 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.122; p = 0.096)	0.903	+14.00%
Severity	2014.2	0.127 (CI = +/-0.027; p = 0.000)	-0.091 (CI = +/-0.129; p = 0.148)	0.878	+13.55%
Severity	2015.1	0.137 (CI = +/-0.029; p = 0.000)	-0.063 (CI = +/-0.126; p = 0.295)	0.896	+14.70%
Severity	2015.2	0.136 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.137; p = 0.349)	0.864	+14.56%
Severity	2016.1	0.142 (CI = +/-0.042; p = 0.000)	-0.047 (CI = +/-0.153; p = 0.505)	0.844	+15.21%
Severity	2017.1	0.131 (CI = +/-0.051; p = 0.000)	-0.033 (CI = +/-0.161; p = 0.646)	0.772	+14.04%
Frequency	2003.1	-0.025 (CI = +/-0.021; p = 0.020)	-0.110 (CI = +/-0.248; p = 0.372)	0.120	-2.51%
Frequency	2003.2	-0.029 (CI = +/-0.022; p = 0.011)	-0.087 (CI = +/-0.250; p = 0.485)	0.149	-2.86%
Frequency	2004.1	-0.033 (CI = +/-0.023; p = 0.005)	-0.118 (CI = +/-0.250; p = 0.345)	0.196	-3.28%
Frequency	2004.2	-0.038 (CI = +/-0.023; p = 0.002)	-0.091 (CI = +/-0.251; p = 0.463)	0.234	-3.69%
Frequency	2005.1	-0.042 (CI = +/-0.024; p = 0.001)	-0.118 (CI = +/-0.254; p = 0.349)	0.266	-4.07%
Frequency	2005.2	-0.044 (CI = +/-0.026; p = 0.002)	-0.106 (CI = +/-0.261; p = 0.413)	0.271	-4.27%
Frequency	2006.1	-0.047 (CI = +/-0.027; p = 0.001)	-0.129 (CI = +/-0.268; p = 0.332)	0.288	-4.61%
Frequency	2006.2	-0.051 (CI = +/-0.029; p = 0.001)	-0.112 (CI = +/-0.274; p = 0.410)	0.302	-4.93%
Frequency	2007.1	-0.054 (CI = +/-0.030; p = 0.001)	-0.134 (CI = +/-0.283; p = 0.337)	0.311	-5.27%
Frequency	2007.2	-0.057 (CI = +/-0.033; p = 0.001)	-0.121 (CI = +/-0.291; p = 0.400)	0.316	-5.55%
Frequency	2008.1	-0.062 (CI = +/-0.035; p = 0.001)	-0.150 (CI = +/-0.301; p = 0.315)	0.330	-6.01%
Frequency	2008.2	-0.070 (CI = +/-0.036; p = 0.001)	-0.119 (CI = +/-0.301; p = 0.421)	0.375	-6.71%
Frequency	2009.1	-0.082 (CI = +/-0.037; p = 0.000)	-0.188 (CI = +/-0.293; p = 0.196)	0.472	-7.88%
Frequency	2009.2	-0.098 (CI = +/-0.034; p = 0.000)	-0.133 (CI = +/-0.257; p = 0.291)	0.618	-9.36%
Frequency	2010.1	-0.120 (CI = +/-0.027; p = 0.000)	-0.245 (CI = +/-0.192; p = 0.015)	0.811	-11.34%
Frequency	2011.1	-0.137 (CI = +/-0.020; p = 0.000)	-0.201 (CI = +/-0.134; p = 0.005)	0.915	-12.82%
Frequency	2011.2	-0.141 (CI = +/-0.021; p = 0.000)	-0.189 (CI = +/-0.137; p = 0.010)	0.914	-13.15%
Frequency	2012.1	-0.145 (CI = +/-0.024; p = 0.000)	-0.207 (CI = +/-0.143; p = 0.007)	0.905	-13.53%
Frequency	2013.1	-0.151 (CI = +/-0.026; p = 0.000)	-0.194 (CI = +/-0.145; p = 0.012)	0.904	-13.99%
Frequency	2013.2	-0.150 (CI = +/-0.029; p = 0.000)	-0.197 (CI = +/-0.155; p = 0.017)	0.891	-13.91%
Frequency	2014.1	-0.148 (CI = +/-0.033; p = 0.000)	-0.192 (CI = +/-0.168; p = 0.028)	0.863	-13.78%
Frequency	2014.2	-0.151 (CI = +/-0.038; p = 0.000)	-0.185 (CI = +/-0.180; p = 0.044)	0.849	-14.00%
Frequency	2015.1	-0.158 (CI = +/-0.044; p = 0.000)	-0.205 (CI = +/-0.193; p = 0.039)	0.829	-14.60%
Frequency	2015.2	-0.169 (CI = +/-0.050; p = 0.000)	-0.183 (CI = +/-0.200; p = 0.068)	0.833	-15.53%
Frequency	2016.1	-0.181 (CI = +/-0.060; p = 0.000)	-0.213 (CI = +/-0.217; p = 0.053)	0.810	-16.57%
Frequency	2017.1	-0.191 (CI = +/-0.074; p = 0.000)	-0.200 (CI = +/-0.235; p = 0.085)	0.788	-17.39%

All Perils

Coverage = AP
End Trend Period = 2021.2
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.133; p = 0.006)	0.652	+4.39%
Loss Cost	2003.2	0.042 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.136; p = 0.009)	0.617	+4.26%
Loss Cost	2004.1	0.039 (CI = +/-0.013; p = 0.000)	-0.204 (CI = +/-0.136; p = 0.004)	0.607	+3.98%
Loss Cost	2004.2	0.036 (CI = +/-0.013; p = 0.000)	-0.188 (CI = +/-0.134; p = 0.008)	0.560	+3.69%
Loss Cost	2005.1	0.034 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.136; p = 0.004)	0.549	+3.43%
Loss Cost	2005.2	0.034 (CI = +/-0.014; p = 0.000)	-0.204 (CI = +/-0.140; p = 0.006)	0.515	+3.42%
Loss Cost	2006.1	0.031 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.142; p = 0.003)	0.508	+3.11%
Loss Cost	2006.2	0.028 (CI = +/-0.015; p = 0.001)	-0.210 (CI = +/-0.142; p = 0.005)	0.446	+2.81%
Loss Cost	2007.1	0.024 (CI = +/-0.016; p = 0.005)	-0.233 (CI = +/-0.142; p = 0.003)	0.450	+2.43%
Loss Cost	2007.2	0.022 (CI = +/-0.017; p = 0.012)	-0.225 (CI = +/-0.146; p = 0.004)	0.395	+2.25%
Loss Cost	2008.1	0.020 (CI = +/-0.018; p = 0.034)	-0.239 (CI = +/-0.152; p = 0.004)	0.396	+2.01%
Loss Cost	2008.2	0.016 (CI = +/-0.019; p = 0.099)	-0.224 (CI = +/-0.151; p = 0.006)	0.327	+1.59%
Loss Cost	2009.1	0.012 (CI = +/-0.021; p = 0.235)	-0.244 (CI = +/-0.158; p = 0.004)	0.343	+1.22%
Loss Cost	2009.2	0.012 (CI = +/-0.023; p = 0.265)	-0.245 (CI = +/-0.164; p = 0.006)	0.320	+1.25%
Loss Cost	2010.1	0.006 (CI = +/-0.025; p = 0.594)	-0.275 (CI = +/-0.170; p = 0.003)	0.358	+0.64%
Loss Cost	2011.1	0.002 (CI = +/-0.027; p = 0.896)	-0.265 (CI = +/-0.172; p = 0.005)	0.319	+0.17%
Loss Cost	2011.2	-0.001 (CI = +/-0.029; p = 0.937)	-0.257 (CI = +/-0.179; p = 0.008)	0.288	-0.11%
Loss Cost	2012.1	-0.004 (CI = +/-0.034; p = 0.797)	-0.269 (CI = +/-0.194; p = 0.010)	0.287	-0.41%
Loss Cost	2013.1	-0.017 (CI = +/-0.033; p = 0.279)	-0.243 (CI = +/-0.177; p = 0.011)	0.311	-1.73%
Loss Cost	2013.2	-0.008 (CI = +/-0.035; p = 0.610)	-0.267 (CI = +/-0.176; p = 0.006)	0.371	-0.85%
Loss Cost	2014.1	-0.010 (CI = +/-0.041; p = 0.604)	-0.271 (CI = +/-0.194; p = 0.010)	0.344	-1.00%
Loss Cost	2014.2	-0.016 (CI = +/-0.046; p = 0.452)	-0.257 (CI = +/-0.204; p = 0.018)	0.321	-1.63%
Loss Cost	2015.1	-0.010 (CI = +/-0.056; p = 0.690)	-0.240 (CI = +/-0.227; p = 0.040)	0.229	-1.02%
Loss Cost	2015.2	-0.022 (CI = +/-0.064; p = 0.445)	-0.220 (CI = +/-0.236; p = 0.064)	0.205	-2.22%
Loss Cost	2016.1	-0.027 (CI = +/-0.084; p = 0.480)	-0.231 (CI = +/-0.279; p = 0.093)	0.144	-2.65%
Loss Cost	2017.1	-0.048 (CI = +/-0.101; p = 0.296)	-0.213 (CI = +/-0.291; p = 0.127)	0.160	-4.72%
Severity	2003.1	0.062 (CI = +/-0.015; p = 0.000)	-0.121 (CI = +/-0.175; p = 0.170)	0.668	+6.41%
Severity	2003.2	0.064 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.177; p = 0.129)	0.673	+6.66%
Severity	2004.1	0.066 (CI = +/-0.017; p = 0.000)	-0.125 (CI = +/-0.182; p = 0.172)	0.669	+6.81%
Severity	2004.2	0.067 (CI = +/-0.018; p = 0.000)	-0.134 (CI = +/-0.187; p = 0.154)	0.659	+6.97%
Severity	2005.1	0.069 (CI = +/-0.019; p = 0.000)	-0.126 (CI = +/-0.193; p = 0.194)	0.651	+7.09%
Severity	2005.2	0.070 (CI = +/-0.020; p = 0.000)	-0.136 (CI = +/-0.198; p = 0.171)	0.642	+7.30%
Severity	2006.1	0.071 (CI = +/-0.022; p = 0.000)	-0.135 (CI = +/-0.207; p = 0.192)	0.625	+7.31%
Severity	2006.2	0.071 (CI = +/-0.023; p = 0.000)	-0.136 (CI = +/-0.214; p = 0.201)	0.597	+7.34%
Severity	2007.1	0.070 (CI = +/-0.025; p = 0.000)	-0.140 (CI = +/-0.225; p = 0.211)	0.575	+7.28%
Severity	2007.2	0.071 (CI = +/-0.027; p = 0.000)	-0.144 (CI = +/-0.232; p = 0.212)	0.548	+7.39%
Severity	2008.1	0.073 (CI = +/-0.029; p = 0.000)	-0.133 (CI = +/-0.245; p = 0.273)	0.539	+7.60%
Severity	2008.2	0.077 (CI = +/-0.031; p = 0.000)	-0.145 (CI = +/-0.251; p = 0.243)	0.530	+7.97%
Severity	2009.1	0.086 (CI = +/-0.033; p = 0.000)	-0.095 (CI = +/-0.253; p = 0.442)	0.578	+8.96%
Severity	2009.2	0.103 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.200; p = 0.144)	0.754	+10.84%
Severity	2010.1	0.121 (CI = +/-0.023; p = 0.000)	-0.056 (CI = +/-0.158; p = 0.464)	0.868	+12.85%
Severity	2011.1	0.134 (CI = +/-0.018; p = 0.000)	-0.084 (CI = +/-0.119; p = 0.156)	0.929	+14.32%
Severity	2011.2	0.135 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.124; p = 0.161)	0.917	+14.43%
Severity	2012.1	0.136 (CI = +/-0.024; p = 0.000)	-0.082 (CI = +/-0.136; p = 0.214)	0.906	+14.55%
Severity	2013.1	0.128 (CI = +/-0.024; p = 0.000)	-0.066 (CI = +/-0.129; p = 0.289)	0.892	+13.63%
Severity	2013.2	0.135 (CI = +/-0.025; p = 0.000)	-0.087 (CI = +/-0.124; p = 0.155)	0.904	+14.51%
Severity	2014.1	0.131 (CI = +/-0.028; p = 0.000)	-0.102 (CI = +/-0.133; p = 0.119)	0.888	+13.96%
Severity	2014.2	0.126 (CI = +/-0.032; p = 0.000)	-0.093 (CI = +/-0.140; p = 0.172)	0.857	+13.48%
Severity	2015.1	0.139 (CI = +/-0.034; p = 0.000)	-0.058 (CI = +/-0.140; p = 0.379)	0.880	+14.92%
Severity	2015.2	0.138 (CI = +/-0.041; p = 0.000)	-0.056 (CI = +/-0.152; p = 0.428)	0.841	+14.79%
Severity	2016.1	0.147 (CI = +/-0.053; p = 0.000)	-0.035 (CI = +/-0.175; p = 0.657)	0.820	+15.81%
Severity	2017.1	0.136 (CI = +/-0.065; p = 0.002)	-0.026 (CI = +/-0.186; p = 0.754)	0.726	+14.52%
Frequency	2003.1	-0.019 (CI = +/-0.021; p = 0.072)	-0.072 (CI = +/-0.239; p = 0.545)	0.050	-1.90%
Frequency	2003.2	-0.023 (CI = +/-0.022; p = 0.040)	-0.050 (CI = +/-0.240; p = 0.676)	0.077	-2.25%
Frequency	2004.1	-0.027 (CI = +/-0.022; p = 0.020)	-0.079 (CI = +/-0.242; p = 0.509)	0.119	-2.65%
Frequency	2004.2	-0.031 (CI = +/-0.023; p = 0.010)	-0.055 (CI = +/-0.242; p = 0.648)	0.158	-3.07%
Frequency	2005.1	-0.035 (CI = +/-0.024; p = 0.006)	-0.079 (CI = +/-0.247; p = 0.516)	0.187	-3.42%
Frequency	2005.2	-0.037 (CI = +/-0.026; p = 0.007)	-0.069 (CI = +/-0.254; p = 0.583)	0.193	-3.61%
Frequency	2006.1	-0.040 (CI = +/-0.027; p = 0.006)	-0.089 (CI = +/-0.262; p = 0.492)	0.206	-3.91%
Frequency	2006.2	-0.043 (CI = +/-0.029; p = 0.005)	-0.073 (CI = +/-0.268; p = 0.578)	0.222	-4.22%
Frequency	2007.1	-0.046 (CI = +/-0.031; p = 0.005)	-0.093 (CI = +/-0.279; p = 0.499)	0.227	-4.52%
Frequency	2007.2	-0.049 (CI = +/-0.033; p = 0.006)	-0.081 (CI = +/-0.288; p = 0.565)	0.231	-4.79%
Frequency	2008.1	-0.053 (CI = +/-0.036; p = 0.005)	-0.107 (CI = +/-0.300; p = 0.470)	0.241	-5.20%
Frequency	2008.2	-0.061 (CI = +/-0.038; p = 0.003)	-0.079 (CI = +/-0.301; p = 0.590)	0.291	-5.91%
Frequency	2009.1	-0.074 (CI = +/-0.039; p = 0.001)	-0.149 (CI = +/-0.296; p = 0.308)	0.389	-7.11%
Frequency	2009.2	-0.090 (CI = +/-0.036; p = 0.000)	-0.099 (CI = +/-0.258; p = 0.431)	0.557	-8.65%
Frequency	2010.1	-0.115 (CI = +/-0.029; p = 0.000)	-0.219 (CI = +/-0.198; p = 0.032)	0.776	-10.83%
Frequency	2011.1	-0.132 (CI = +/-0.021; p = 0.000)	-0.181 (CI = +/-0.135; p = 0.012)	0.903	-12.38%
Frequency	2011.2	-0.136 (CI = +/-0.023; p = 0.000)	-0.171 (CI = +/-0.138; p = 0.018)	0.900	-12.71%
Frequency	2012.1	-0.140 (CI = +/-0.026; p = 0.000)	-0.187 (CI = +/-0.148; p = 0.017)	0.887	-13.06%
Frequency	2013.1	-0.145 (CI = +/-0.028; p = 0.000)	-0.176 (CI = +/-0.150; p = 0.025)	0.884	-13.52%
Frequency	2013.2	-0.144 (CI = +/-0.032; p = 0.000)	-0.180 (CI = +/-0.160; p = 0.031)	0.867	-13.41%
Frequency	2014.1	-0.141 (CI = +/-0.037; p = 0.000)	-0.169 (CI = +/-0.175; p = 0.056)	0.828	-13.13%
Frequency	2014.2	-0.143 (CI = +/-0.043; p = 0.000)	-0.164 (CI = +/-0.188; p = 0.080)	0.808	-13.32%
Frequency	2015.1	-0.149 (CI = +/-0.051; p = 0.000)	-0.182 (CI = +/-0.208; p = 0.080)	0.772	-13.87%
Frequency	2015.2	-0.160 (CI = +/-0.059; p = 0.000)	-0.165 (CI = +/-0.217; p = 0.120)	0.774	-14.82%
Frequency	2016.1	-0.174 (CI = +/-0.075; p = 0.001)	-0.196 (CI = +/-0.249; p = 0.107)	0.727	-15.94%
Frequency	2017.1	-0.184 (CI = +/-0.095; p = 0.002)	-0.187 (CI = +/-0.272; p = 0.147)	0.688	-16.80%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.055 (CI = +/-0.011; p = 0.000)	-0.196 (CI = +/-0.111; p = 0.001)	0.795	+5.60%
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.114; p = 0.002)	0.770	+5.52%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.114; p = 0.001)	0.766	+5.24%
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	-0.194 (CI = +/-0.113; p = 0.002)	0.737	+4.95%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.114; p = 0.001)	0.729	+4.70%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.212 (CI = +/-0.119; p = 0.001)	0.708	+4.78%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.229 (CI = +/-0.120; p = 0.001)	0.704	+4.48%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	-0.216 (CI = +/-0.121; p = 0.001)	0.657	+4.19%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	-0.237 (CI = +/-0.122; p = 0.001)	0.661	+3.79%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	-0.233 (CI = +/-0.127; p = 0.001)	0.613	+3.68%
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	-0.242 (CI = +/-0.134; p = 0.001)	0.608	+3.48%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	-0.229 (CI = +/-0.134; p = 0.002)	0.541	+3.05%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	-0.245 (CI = +/-0.142; p = 0.002)	0.545	+2.69%
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.022)	-0.250 (CI = +/-0.148; p = 0.003)	0.530	+2.93%
Loss Cost	2010.1	0.023 (CI = +/-0.027; p = 0.096)	-0.278 (CI = +/-0.157; p = 0.002)	0.551	+2.28%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.222)	-0.270 (CI = +/-0.162; p = 0.003)	0.490	+1.82%
Loss Cost	2011.2	0.016 (CI = +/-0.035; p = 0.329)	-0.266 (CI = +/-0.172; p = 0.006)	0.436	+1.63%
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.461)	-0.272 (CI = +/-0.193; p = 0.010)	0.428	+1.46%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.816)	-0.244 (CI = +/-0.167; p = 0.009)	0.417	-0.43%
Loss Cost	2013.2	0.013 (CI = +/-0.036; p = 0.416)	-0.282 (CI = +/-0.139; p = 0.001)	0.642	+1.36%
Loss Cost	2014.1	0.015 (CI = +/-0.044; p = 0.465)	-0.279 (CI = +/-0.160; p = 0.004)	0.620	+1.48%
Loss Cost	2014.2	0.008 (CI = +/-0.053; p = 0.720)	-0.268 (CI = +/-0.176; p = 0.009)	0.554	+0.85%
Loss Cost	2015.1	0.028 (CI = +/-0.063; p = 0.320)	-0.226 (CI = +/-0.189; p = 0.026)	0.557	+2.82%
Loss Cost	2015.2	0.012 (CI = +/-0.077; p = 0.696)	-0.208 (CI = +/-0.204; p = 0.047)	0.434	+1.26%
Loss Cost	2016.1	0.025 (CI = +/-0.129; p = 0.619)	-0.186 (CI = +/-0.290; p = 0.149)	0.361	+2.52%
Loss Cost	2017.1	-0.017 (CI = +/-0.192; p = 0.796)	-0.179 (CI = +/-0.328; p = 0.180)	0.179	-1.69%
Severity	2003.1	0.053 (CI = +/-0.018; p = 0.000)	-0.135 (CI = +/-0.186; p = 0.147)	0.538	+5.40%
Severity	2003.2	0.055 (CI = +/-0.019; p = 0.000)	-0.150 (CI = +/-0.190; p = 0.117)	0.542	+5.66%
Severity	2004.1	0.056 (CI = +/-0.021; p = 0.000)	-0.143 (CI = +/-0.197; p = 0.148)	0.534	+5.78%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	-0.150 (CI = +/-0.203; p = 0.141)	0.518	+5.93%
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	-0.146 (CI = +/-0.213; p = 0.168)	0.505	+5.99%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	-0.155 (CI = +/-0.220; p = 0.157)	0.489	+6.19%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	-0.160 (CI = +/-0.231; p = 0.164)	0.466	+6.10%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	-0.159 (CI = +/-0.241; p = 0.184)	0.423	+6.07%
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	-0.170 (CI = +/-0.254; p = 0.177)	0.393	+5.85%
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003)	-0.172 (CI = +/-0.265; p = 0.191)	0.353	+5.90%
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	-0.167 (CI = +/-0.283; p = 0.230)	0.338	+5.99%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	-0.179 (CI = +/-0.294; p = 0.217)	0.324	+6.36%
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	-0.130 (CI = +/-0.306; p = 0.382)	0.373	+7.47%
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	-0.189 (CI = +/-0.243; p = 0.118)	0.629	+10.02%
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	-0.083 (CI = +/-0.199; p = 0.386)	0.794	+12.78%
Severity	2011.1	0.141 (CI = +/-0.026; p = 0.000)	-0.116 (CI = +/-0.139; p = 0.095)	0.907	+15.09%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	-0.124 (CI = +/-0.147; p = 0.091)	0.893	+15.47%
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	-0.116 (CI = +/-0.164; p = 0.148)	0.877	+15.73%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.101 (CI = +/-0.163; p = 0.198)	0.842	+14.53%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.135 (CI = +/-0.143; p = 0.061)	0.891	+16.37%
Severity	2014.1	0.144 (CI = +/-0.044; p = 0.000)	-0.154 (CI = +/-0.159; p = 0.056)	0.872	+15.53%
Severity	2014.2	0.142 (CI = +/-0.054; p = 0.000)	-0.150 (CI = +/-0.179; p = 0.088)	0.821	+15.29%
Severity	2015.1	0.169 (CI = +/-0.055; p = 0.000)	-0.092 (CI = +/-0.166; p = 0.225)	0.890	+18.38%
Severity	2015.2	0.179 (CI = +/-0.071; p = 0.001)	-0.103 (CI = +/-0.187; p = 0.214)	0.863	+19.59%
Severity	2016.1	0.225 (CI = +/-0.079; p = 0.001)	-0.022 (CI = +/-0.178; p = 0.746)	0.929	+25.17%
Severity	2017.1	0.247 (CI = +/-0.123; p = 0.008)	-0.026 (CI = +/-0.210; p = 0.720)	0.899	+28.02%
Frequency	2003.1	0.002 (CI = +/-0.022; p = 0.858)	-0.061 (CI = +/-0.220; p = 0.576)	-0.058	+0.19%
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.902)	-0.042 (CI = +/-0.223; p = 0.702)	-0.067	-0.14%
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.662)	-0.066 (CI = +/-0.227; p = 0.557)	-0.055	-0.51%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.450)	-0.044 (CI = +/-0.230; p = 0.696)	-0.048	-0.92%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.349)	-0.062 (CI = +/-0.238; p = 0.594)	-0.033	-1.21%
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.341)	-0.057 (CI = +/-0.247; p = 0.638)	-0.034	-1.32%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.309)	-0.069 (CI = +/-0.258; p = 0.587)	-0.029	-1.53%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.273)	-0.058 (CI = +/-0.267; p = 0.659)	-0.023	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.270)	-0.067 (CI = +/-0.283; p = 0.626)	-0.026	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.274)	-0.061 (CI = +/-0.295; p = 0.670)	-0.027	-2.10%
Frequency	2008.1	-0.024 (CI = +/-0.043; p = 0.264)	-0.075 (CI = +/-0.314; p = 0.623)	-0.027	-2.36%
Frequency	2008.2	-0.032 (CI = +/-0.047; p = 0.171)	-0.050 (CI = +/-0.320; p = 0.747)	0.006	-3.12%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	-0.115 (CI = +/-0.325; p = 0.464)	0.099	-4.45%
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	-0.061 (CI = +/-0.284; p = 0.651)	0.306	-6.45%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	-0.195 (CI = +/-0.216; p = 0.074)	0.653	-9.31%
Frequency	2011.1	-0.123 (CI = +/-0.023; p = 0.000)	-0.154 (CI = +/-0.124; p = 0.019)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	-0.142 (CI = +/-0.126; p = 0.030)	0.896	-11.98%
Frequency	2012.1	-0.132 (CI = +/-0.030; p = 0.000)	-0.155 (CI = +/-0.140; p = 0.033)	0.873	-12.33%
Frequency	2013.1	-0.140 (CI = +/-0.033; p = 0.000)	-0.143 (CI = +/-0.140; p = 0.047)	0.878	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	-0.147 (CI = +/-0.154; p = 0.060)	0.855	-12.90%
Frequency	2014.1	-0.130 (CI = +/-0.047; p = 0.000)	-0.125 (CI = +/-0.170; p = 0.127)	0.796	-12.16%
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	-0.118 (CI = +/-0.190; p = 0.185)	0.769	-12.53%
Frequency	2015.1	-0.141 (CI = +/-0.076; p = 0.004)	-0.134 (CI = +/-0.229; p = 0.204)	0.697	-13.14%
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	-0.105 (CI = +/-0.225; p = 0.285)	0.771	-15.33%
Frequency	2016.1	-0.200 (CI = +/-0.129; p = 0.013)	-0.164 (CI = +/-0.291; p = 0.193)	0.734	-18.09%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.008)	-0.153 (CI = +/-0.231; p = 0.126)	0.880	-23.21%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.113; p = 0.001)	0.791	+5.80%
Loss Cost	2003.2	0.056 (CI = +/-0.012; p = 0.000)	-0.204 (CI = +/-0.117; p = 0.001)	0.765	+5.73%
Loss Cost	2004.1	0.053 (CI = +/-0.013; p = 0.000)	-0.221 (CI = +/-0.117; p = 0.001)	0.761	+5.44%
Loss Cost	2004.2	0.050 (CI = +/-0.013; p = 0.000)	-0.206 (CI = +/-0.117; p = 0.001)	0.727	+5.14%
Loss Cost	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.118; p = 0.001)	0.719	+4.89%
Loss Cost	2005.2	0.049 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.123; p = 0.001)	0.699	+5.00%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	-0.240 (CI = +/-0.124; p = 0.001)	0.694	+4.70%
Loss Cost	2006.2	0.043 (CI = +/-0.016; p = 0.000)	-0.227 (CI = +/-0.127; p = 0.001)	0.642	+4.39%
Loss Cost	2007.1	0.039 (CI = +/-0.017; p = 0.000)	-0.247 (CI = +/-0.127; p = 0.001)	0.646	+4.00%
Loss Cost	2007.2	0.038 (CI = +/-0.018; p = 0.000)	-0.243 (CI = +/-0.133; p = 0.001)	0.594	+3.89%
Loss Cost	2008.1	0.036 (CI = +/-0.020; p = 0.001)	-0.252 (CI = +/-0.141; p = 0.001)	0.589	+3.70%
Loss Cost	2008.2	0.032 (CI = +/-0.022; p = 0.007)	-0.237 (CI = +/-0.143; p = 0.003)	0.513	+3.23%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.023)	-0.252 (CI = +/-0.151; p = 0.003)	0.517	+2.88%
Loss Cost	2009.2	0.031 (CI = +/-0.027; p = 0.025)	-0.260 (CI = +/-0.158; p = 0.003)	0.506	+3.18%
Loss Cost	2010.1	0.025 (CI = +/-0.030; p = 0.095)	-0.287 (CI = +/-0.167; p = 0.003)	0.529	+2.52%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.223)	-0.278 (CI = +/-0.175; p = 0.005)	0.461	+2.04%
Loss Cost	2011.2	0.019 (CI = +/-0.040; p = 0.332)	-0.274 (CI = +/-0.189; p = 0.009)	0.404	+1.87%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.452)	-0.279 (CI = +/-0.212; p = 0.015)	0.391	+1.70%
Loss Cost	2013.1	-0.006 (CI = +/-0.047; p = 0.794)	-0.240 (CI = +/-0.187; p = 0.017)	0.375	-0.56%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.391)	-0.292 (CI = +/-0.159; p = 0.003)	0.616	+1.74%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.438)	-0.288 (CI = +/-0.182; p = 0.007)	0.584	+1.89%
Loss Cost	2014.2	0.012 (CI = +/-0.069; p = 0.694)	-0.275 (CI = +/-0.211; p = 0.019)	0.507	+1.18%
Loss Cost	2015.1	0.032 (CI = +/-0.081; p = 0.354)	-0.234 (CI = +/-0.227; p = 0.046)	0.478	+3.28%
Loss Cost	2015.2	0.013 (CI = +/-0.111; p = 0.768)	-0.209 (CI = +/-0.267; p = 0.096)	0.311	+1.28%
Loss Cost	2016.1	0.026 (CI = +/-0.192; p = 0.696)	-0.188 (CI = +/-0.401; p = 0.234)	0.148	+2.63%
Loss Cost	2017.1	-0.040 (CI = +/-0.385; p = 0.699)	-0.160 (CI = +/-0.556; p = 0.341)	-0.071	-3.92%
Severity	2003.1	0.049 (CI = +/-0.019; p = 0.000)	-0.110 (CI = +/-0.187; p = 0.240)	0.477	+4.99%
Severity	2003.2	0.051 (CI = +/-0.020; p = 0.000)	-0.123 (CI = +/-0.192; p = 0.200)	0.477	+5.24%
Severity	2004.1	0.052 (CI = +/-0.021; p = 0.000)	-0.117 (CI = +/-0.200; p = 0.239)	0.469	+5.34%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	-0.123 (CI = +/-0.208; p = 0.234)	0.447	+5.46%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	-0.120 (CI = +/-0.217; p = 0.265)	0.432	+5.52%
Severity	2005.2	0.055 (CI = +/-0.027; p = 0.000)	-0.127 (CI = +/-0.226; p = 0.254)	0.411	+5.68%
Severity	2006.1	0.054 (CI = +/-0.029; p = 0.001)	-0.133 (CI = +/-0.237; p = 0.257)	0.384	+5.58%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	-0.128 (CI = +/-0.248; p = 0.293)	0.332	+5.48%
Severity	2007.1	0.051 (CI = +/-0.034; p = 0.006)	-0.140 (CI = +/-0.261; p = 0.276)	0.297	+5.24%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.012)	-0.139 (CI = +/-0.274; p = 0.302)	0.249	+5.21%
Severity	2008.1	0.051 (CI = +/-0.042; p = 0.019)	-0.135 (CI = +/-0.293; p = 0.343)	0.233	+5.28%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	-0.145 (CI = +/-0.308; p = 0.332)	0.213	+5.60%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	-0.098 (CI = +/-0.319; p = 0.522)	0.267	+6.71%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	-0.169 (CI = +/-0.259; p = 0.182)	0.549	+9.50%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	-0.067 (CI = +/-0.210; p = 0.505)	0.749	+12.30%
Severity	2011.1	0.139 (CI = +/-0.030; p = 0.000)	-0.110 (CI = +/-0.151; p = 0.138)	0.884	+14.88%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	-0.119 (CI = +/-0.161; p = 0.133)	0.864	+15.29%
Severity	2012.1	0.144 (CI = +/-0.041; p = 0.000)	-0.112 (CI = +/-0.180; p = 0.197)	0.843	+15.54%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	-0.089 (CI = +/-0.180; p = 0.292)	0.789	+14.00%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	-0.133 (CI = +/-0.165; p = 0.100)	0.850	+16.26%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	-0.150 (CI = +/-0.183; p = 0.093)	0.820	+15.37%
Severity	2014.2	0.140 (CI = +/-0.070; p = 0.003)	-0.144 (CI = +/-0.214; p = 0.151)	0.736	+14.98%
Severity	2015.1	0.167 (CI = +/-0.072; p = 0.002)	-0.089 (CI = +/-0.202; p = 0.308)	0.837	+18.20%
Severity	2015.2	0.181 (CI = +/-0.102; p = 0.008)	-0.107 (CI = +/-0.245; p = 0.293)	0.789	+19.83%
Severity	2016.1	0.229 (CI = +/-0.116; p = 0.008)	-0.029 (CI = +/-0.244; p = 0.730)	0.892	+25.80%
Severity	2017.1	0.272 (CI = +/-0.228; p = 0.036)	-0.046 (CI = +/-0.328; p = 0.605)	0.861	+31.19%
Frequency	2003.1	0.008 (CI = +/-0.022; p = 0.480)	-0.099 (CI = +/-0.217; p = 0.359)	-0.024	+0.77%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.686)	-0.081 (CI = +/-0.222; p = 0.460)	-0.050	+0.47%
Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.938)	-0.104 (CI = +/-0.226; p = 0.354)	-0.043	+0.09%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.810)	-0.083 (CI = +/-0.231; p = 0.467)	-0.055	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.657)	-0.099 (CI = +/-0.238; p = 0.397)	-0.043	-0.59%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.656)	-0.097 (CI = +/-0.249; p = 0.428)	-0.046	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.590)	-0.108 (CI = +/-0.260; p = 0.399)	-0.042	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.543)	-0.099 (CI = +/-0.272; p = 0.456)	-0.045	-1.03%
Frequency	2007.1	-0.012 (CI = +/-0.038; p = 0.518)	-0.107 (CI = +/-0.287; p = 0.443)	-0.047	-1.18%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.534)	-0.105 (CI = +/-0.302; p = 0.476)	-0.052	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.496)	-0.117 (CI = +/-0.321; p = 0.452)	-0.052	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.353)	-0.091 (CI = +/-0.331; p = 0.567)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.162)	-0.154 (CI = +/-0.336; p = 0.343)	0.054	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	-0.091 (CI = +/-0.299; p = 0.523)	0.233	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	-0.220 (CI = +/-0.224; p = 0.053)	0.622	-8.71%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	-0.168 (CI = +/-0.130; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	-0.155 (CI = +/-0.136; p = 0.029)	0.881	-11.64%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	-0.167 (CI = +/-0.151; p = 0.033)	0.853	-11.98%
Frequency	2013.1	-0.137 (CI = +/-0.039; p = 0.000)	-0.151 (CI = +/-0.156; p = 0.055)	0.855	-12.78%
Frequency	2013.2	-0.133 (CI = +/-0.048; p = 0.000)	-0.159 (CI = +/-0.175; p = 0.070)	0.829	-12.49%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	-0.138 (CI = +/-0.192; p = 0.134)	0.754	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	-0.131 (CI = +/-0.225; p = 0.205)	0.718	-12.01%
Frequency	2015.1	-0.135 (CI = +/-0.098; p = 0.017)	-0.145 (CI = +/-0.276; p = 0.234)	0.627	-12.63%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	-0.102 (CI = +/-0.295; p = 0.392)	0.709	-15.48%
Frequency	2016.1	-0.204 (CI = +/-0.192; p = 0.043)	-0.159 (CI = +/-0.402; p = 0.298)	0.657	-18.42%
Frequency	2017.1	-0.312 (CI = +/-0.158; p = 0.014)	-0.114 (CI = +/-0.228; p = 0.165)	0.949	-26.77%

Specified Perils

Coverage = SP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.054 (CI = +/-0.015; p = 0.000)	-0.466 (CI = +/-0.173; p = 0.000)	0.676	+5.57%
Loss Cost	2003.2	0.056 (CI = +/-0.016; p = 0.000)	-0.478 (CI = +/-0.176; p = 0.000)	0.669	+5.75%
Loss Cost	2004.1	0.058 (CI = +/-0.017; p = 0.000)	-0.467 (CI = +/-0.180; p = 0.000)	0.673	+5.93%
Loss Cost	2004.2	0.060 (CI = +/-0.018; p = 0.000)	-0.482 (CI = +/-0.183; p = 0.000)	0.671	+6.19%
Loss Cost	2005.1	0.057 (CI = +/-0.018; p = 0.000)	-0.502 (CI = +/-0.183; p = 0.000)	0.672	+5.82%
Loss Cost	2005.2	0.060 (CI = +/-0.019; p = 0.000)	-0.520 (CI = +/-0.185; p = 0.000)	0.675	+6.14%
Loss Cost	2006.1	0.059 (CI = +/-0.020; p = 0.000)	-0.525 (CI = +/-0.191; p = 0.000)	0.670	+6.03%
Loss Cost	2006.2	0.058 (CI = +/-0.021; p = 0.000)	-0.520 (CI = +/-0.198; p = 0.000)	0.637	+5.94%
Loss Cost	2007.1	0.059 (CI = +/-0.023; p = 0.000)	-0.513 (CI = +/-0.204; p = 0.000)	0.638	+6.09%
Loss Cost	2007.2	0.065 (CI = +/-0.023; p = 0.000)	-0.543 (CI = +/-0.201; p = 0.000)	0.667	+6.71%
Loss Cost	2008.1	0.066 (CI = +/-0.025; p = 0.000)	-0.540 (CI = +/-0.209; p = 0.000)	0.665	+6.79%
Loss Cost	2008.2	0.065 (CI = +/-0.027; p = 0.000)	-0.539 (CI = +/-0.217; p = 0.000)	0.631	+6.76%
Loss Cost	2009.1	0.062 (CI = +/-0.029; p = 0.000)	-0.552 (CI = +/-0.224; p = 0.000)	0.629	+6.44%
Loss Cost	2009.2	0.051 (CI = +/-0.028; p = 0.001)	-0.502 (CI = +/-0.207; p = 0.000)	0.587	+5.24%
Loss Cost	2010.1	0.052 (CI = +/-0.030; p = 0.002)	-0.497 (CI = +/-0.216; p = 0.000)	0.586	+5.34%
Loss Cost	2010.2	0.048 (CI = +/-0.032; p = 0.005)	-0.482 (CI = +/-0.224; p = 0.000)	0.530	+4.96%
Loss Cost	2011.1	0.049 (CI = +/-0.035; p = 0.009)	-0.481 (CI = +/-0.235; p = 0.000)	0.528	+4.99%
Loss Cost	2011.2	0.040 (CI = +/-0.037; p = 0.036)	-0.449 (CI = +/-0.237; p = 0.001)	0.455	+4.11%
Loss Cost	2012.1	0.033 (CI = +/-0.040; p = 0.096)	-0.473 (CI = +/-0.243; p = 0.001)	0.471	+3.40%
Loss Cost	2012.2	0.017 (CI = +/-0.039; p = 0.367)	-0.416 (CI = +/-0.224; p = 0.001)	0.419	+1.72%
Loss Cost	2013.1	0.027 (CI = +/-0.041; p = 0.182)	-0.384 (CI = +/-0.224; p = 0.002)	0.422	+2.73%
Loss Cost	2013.2	0.027 (CI = +/-0.046; p = 0.239)	-0.383 (CI = +/-0.240; p = 0.004)	0.379	+2.70%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.603)	-0.426 (CI = +/-0.233; p = 0.002)	0.460	+1.18%
Loss Cost	2014.2	-0.002 (CI = +/-0.051; p = 0.938)	-0.387 (CI = +/-0.235; p = 0.004)	0.419	-0.19%
Loss Cost	2015.1	0.004 (CI = +/-0.058; p = 0.893)	-0.373 (CI = +/-0.252; p = 0.007)	0.376	+0.37%
Loss Cost	2015.2	-0.021 (CI = +/-0.058; p = 0.446)	-0.312 (CI = +/-0.234; p = 0.014)	0.379	-2.06%
Loss Cost	2016.1	-0.024 (CI = +/-0.068; p = 0.452)	-0.318 (CI = +/-0.256; p = 0.020)	0.344	-2.37%
Loss Cost	2016.2	-0.020 (CI = +/-0.083; p = 0.601)	-0.327 (CI = +/-0.287; p = 0.030)	0.335	-1.97%
Loss Cost	2017.1	-0.012 (CI = +/-0.100; p = 0.793)	-0.312 (CI = +/-0.318; p = 0.053)	0.242	-1.17%
Severity	2003.1	0.043 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.102; p = 0.118)	0.707	+4.37%
Severity	2003.2	0.042 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.104; p = 0.096)	0.688	+4.26%
Severity	2004.1	0.043 (CI = +/-0.010; p = 0.000)	0.097 (CI = +/-0.105; p = 0.070)	0.692	+4.41%
Severity	2004.2	0.042 (CI = +/-0.010; p = 0.000)	0.102 (CI = +/-0.108; p = 0.063)	0.673	+4.33%
Severity	2005.1	0.041 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.110; p = 0.089)	0.639	+4.20%
Severity	2005.2	0.041 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.114; p = 0.095)	0.621	+4.18%
Severity	2006.1	0.042 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.116; p = 0.081)	0.614	+4.31%
Severity	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.100; p = 0.010)	0.640	+3.70%
Severity	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.103; p = 0.015)	0.598	+3.60%
Severity	2007.2	0.033 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.103; p = 0.008)	0.582	+3.32%
Severity	2008.1	0.033 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.106; p = 0.010)	0.545	+3.31%
Severity	2008.2	0.029 (CI = +/-0.013; p = 0.000)	0.158 (CI = +/-0.106; p = 0.005)	0.534	+2.98%
Severity	2009.1	0.030 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.109; p = 0.005)	0.515	+3.09%
Severity	2009.2	0.025 (CI = +/-0.013; p = 0.001)	0.188 (CI = +/-0.100; p = 0.001)	0.545	+2.52%
Severity	2010.1	0.028 (CI = +/-0.014; p = 0.000)	0.200 (CI = +/-0.101; p = 0.000)	0.569	+2.81%
Severity	2010.2	0.033 (CI = +/-0.014; p = 0.000)	0.179 (CI = +/-0.096; p = 0.001)	0.636	+3.32%
Severity	2011.1	0.029 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.095; p = 0.002)	0.570	+2.93%
Severity	2011.2	0.025 (CI = +/-0.015; p = 0.002)	0.178 (CI = +/-0.095; p = 0.001)	0.573	+2.58%
Severity	2012.1	0.026 (CI = +/-0.017; p = 0.004)	0.181 (CI = +/-0.100; p = 0.001)	0.540	+2.66%
Severity	2012.2	0.029 (CI = +/-0.018; p = 0.003)	0.170 (CI = +/-0.104; p = 0.003)	0.561	+2.99%
Severity	2013.1	0.029 (CI = +/-0.020; p = 0.008)	0.167 (CI = +/-0.110; p = 0.005)	0.494	+2.90%
Severity	2013.2	0.026 (CI = +/-0.022; p = 0.025)	0.175 (CI = +/-0.116; p = 0.006)	0.488	+2.63%
Severity	2014.1	0.022 (CI = +/-0.025; p = 0.074)	0.164 (CI = +/-0.120; p = 0.011)	0.390	+2.23%
Severity	2014.2	0.027 (CI = +/-0.028; p = 0.056)	0.151 (CI = +/-0.127; p = 0.023)	0.407	+2.70%
Severity	2015.1	0.025 (CI = +/-0.032; p = 0.110)	0.146 (CI = +/-0.136; p = 0.037)	0.315	+2.52%
Severity	2015.2	0.018 (CI = +/-0.036; p = 0.293)	0.164 (CI = +/-0.144; p = 0.029)	0.328	+1.81%
Severity	2016.1	0.009 (CI = +/-0.039; p = 0.625)	0.145 (CI = +/-0.148; p = 0.054)	0.200	+0.90%
Severity	2016.2	0.015 (CI = +/-0.047; p = 0.475)	0.130 (CI = +/-0.162; p = 0.102)	0.176	+1.56%
Severity	2017.1	0.005 (CI = +/-0.054; p = 0.846)	0.111 (CI = +/-0.172; p = 0.176)	0.024	+0.47%
Frequency	2003.1	0.011 (CI = +/-0.017; p = 0.174)	-0.547 (CI = +/-0.188; p = 0.000)	0.477	+1.15%
Frequency	2003.2	0.014 (CI = +/-0.017; p = 0.104)	-0.565 (CI = +/-0.190; p = 0.000)	0.496	+1.43%
Frequency	2004.1	0.014 (CI = +/-0.018; p = 0.118)	-0.564 (CI = +/-0.196; p = 0.000)	0.493	+1.45%
Frequency	2004.2	0.018 (CI = +/-0.019; p = 0.067)	-0.584 (CI = +/-0.197; p = 0.000)	0.513	+1.78%
Frequency	2005.1	0.015 (CI = +/-0.020; p = 0.125)	-0.597 (CI = +/-0.201; p = 0.000)	0.521	+1.55%
Frequency	2005.2	0.019 (CI = +/-0.021; p = 0.077)	-0.616 (CI = +/-0.204; p = 0.000)	0.536	+1.88%
Frequency	2006.1	0.016 (CI = +/-0.022; p = 0.137)	-0.628 (CI = +/-0.209; p = 0.000)	0.543	+1.65%
Frequency	2006.2	0.021 (CI = +/-0.023; p = 0.063)	-0.655 (CI = +/-0.209; p = 0.000)	0.574	+2.16%
Frequency	2007.1	0.024 (CI = +/-0.024; p = 0.051)	-0.643 (CI = +/-0.214; p = 0.000)	0.572	+2.41%
Frequency	2007.2	0.032 (CI = +/-0.023; p = 0.008)	-0.687 (CI = +/-0.201; p = 0.000)	0.646	+3.28%
Frequency	2008.1	0.033 (CI = +/-0.025; p = 0.011)	-0.683 (CI = +/-0.209; p = 0.000)	0.644	+3.36%
Frequency	2008.2	0.036 (CI = +/-0.027; p = 0.010)	-0.697 (CI = +/-0.215; p = 0.000)	0.641	+3.67%
Frequency	2009.1	0.032 (CI = +/-0.028; p = 0.028)	-0.716 (CI = +/-0.220; p = 0.000)	0.652	+3.25%
Frequency	2009.2	0.026 (CI = +/-0.030; p = 0.081)	-0.690 (CI = +/-0.223; p = 0.000)	0.621	+2.66%
Frequency	2010.1	0.024 (CI = +/-0.032; p = 0.130)	-0.698 (CI = +/-0.232; p = 0.000)	0.622	+2.47%
Frequency	2010.2	0.016 (CI = +/-0.033; p = 0.336)	-0.662 (CI = +/-0.231; p = 0.000)	0.596	+1.59%
Frequency	2011.1	0.020 (CI = +/-0.036; p = 0.265)	-0.647 (CI = +/-0.239; p = 0.000)	0.587	+2.00%
Frequency	2011.2	0.015 (CI = +/-0.039; p = 0.440)	-0.627 (CI = +/-0.248; p = 0.000)	0.554	+1.49%
Frequency	2012.1	0.007 (CI = +/-0.042; p = 0.723)	-0.654 (CI = +/-0.254; p = 0.000)	0.579	+0.72%
Frequency	2012.2	-0.012 (CI = +/-0.038; p = 0.504)	-0.585 (CI = +/-0.222; p = 0.000)	0.616	-1.23%
Frequency	2013.1	-0.002 (CI = +/-0.040; p = 0.932)	-0.551 (CI = +/-0.219; p = 0.000)	0.595	-0.16%
Frequency	2013.2	0.001 (CI = +/-0.045; p = 0.977)	-0.558 (CI = +/-0.234; p = 0.000)	0.587	+0.06%
Frequency	2014.1	-0.010 (CI = +/-0.048; p = 0.654)	-0.589 (CI = +/-0.237; p = 0.000)	0.625	-1.03%
Frequency	2014.2	-0.029 (CI = +/-0.049; p = 0.232)	-0.538 (CI = +/-0.227; p = 0.000)	0.648	-2.81%
Frequency	2015.1	-0.021 (CI = +/-0.055; p = 0.420)	-0.519 (CI = +/-0.240; p = 0.000)	0.600	-2.10%
Frequency	2015.2	-0.039 (CI = +/-0.060; p = 0.183)	-0.476 (CI = +/-0.242; p = 0.001)	0.614	-3.80%
Frequency	2016.1	-0.033 (CI = +/-0.070; p = 0.320)	-0.463 (CI = +/-0.263; p = 0.003)	0.548	-3.23%
Frequency	2016.2	-0.035 (CI = +/-0.085; p = 0.373)	-0.458 (CI = +/-0.294; p = 0.007)	0.532	-3.47%
Frequency	2017.1	-0.017 (CI = +/-0.099; p = 0.710)	-0.423 (CI = +/-0.313; p = 0.014)	0.440	-1.64%

Specified Perils

Coverage = SP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.054 (CI = +/-0.020; p = 0.000)	0.422	+5.57%
Loss Cost	2003.2	0.054 (CI = +/-0.022; p = 0.000)	0.400	+5.54%
Loss Cost	2004.1	0.058 (CI = +/-0.022; p = 0.000)	0.423	+5.93%
Loss Cost	2004.2	0.058 (CI = +/-0.024; p = 0.000)	0.403	+5.95%
Loss Cost	2005.1	0.057 (CI = +/-0.025; p = 0.000)	0.372	+5.82%
Loss Cost	2005.2	0.057 (CI = +/-0.027; p = 0.000)	0.352	+5.85%
Loss Cost	2006.1	0.059 (CI = +/-0.028; p = 0.000)	0.346	+6.03%
Loss Cost	2006.2	0.055 (CI = +/-0.030; p = 0.001)	0.298	+5.61%
Loss Cost	2007.1	0.059 (CI = +/-0.031; p = 0.001)	0.319	+6.09%
Loss Cost	2007.2	0.061 (CI = +/-0.033; p = 0.001)	0.314	+6.33%
Loss Cost	2008.1	0.066 (CI = +/-0.035; p = 0.001)	0.327	+6.79%
Loss Cost	2008.2	0.061 (CI = +/-0.038; p = 0.002)	0.275	+6.32%
Loss Cost	2009.1	0.062 (CI = +/-0.041; p = 0.004)	0.258	+6.44%
Loss Cost	2009.2	0.047 (CI = +/-0.039; p = 0.021)	0.170	+4.77%
Loss Cost	2010.1	0.052 (CI = +/-0.042; p = 0.016)	0.192	+5.34%
Loss Cost	2010.2	0.043 (CI = +/-0.044; p = 0.053)	0.122	+4.44%
Loss Cost	2011.1	0.049 (CI = +/-0.048; p = 0.045)	0.138	+4.99%
Loss Cost	2011.2	0.035 (CI = +/-0.049; p = 0.155)	0.054	+3.53%
Loss Cost	2012.1	0.033 (CI = +/-0.054; p = 0.210)	0.033	+3.40%
Loss Cost	2012.2	0.011 (CI = +/-0.052; p = 0.665)	-0.044	+1.09%
Loss Cost	2013.1	0.027 (CI = +/-0.053; p = 0.302)	0.007	+2.73%
Loss Cost	2013.2	0.019 (CI = +/-0.059; p = 0.494)	-0.031	+1.97%
Loss Cost	2014.1	0.012 (CI = +/-0.066; p = 0.709)	-0.056	+1.18%
Loss Cost	2014.2	-0.011 (CI = +/-0.068; p = 0.735)	-0.062	-1.09%
Loss Cost	2015.1	0.004 (CI = +/-0.076; p = 0.918)	-0.076	+0.37%
Loss Cost	2015.2	-0.030 (CI = +/-0.073; p = 0.381)	-0.013	-3.00%
Loss Cost	2016.1	-0.024 (CI = +/-0.085; p = 0.550)	-0.054	-2.37%
Loss Cost	2016.2	-0.034 (CI = +/-0.101; p = 0.477)	-0.043	-3.31%
Loss Cost	2017.1	-0.012 (CI = +/-0.119; p = 0.827)	-0.105	-1.17%
Severity	2003.1	0.043 (CI = +/-0.009; p = 0.000)	0.695	+4.37%
Severity	2003.2	0.042 (CI = +/-0.010; p = 0.000)	0.672	+4.29%
Severity	2004.1	0.043 (CI = +/-0.010; p = 0.000)	0.670	+4.41%
Severity	2004.2	0.043 (CI = +/-0.011; p = 0.000)	0.647	+4.38%
Severity	2005.1	0.041 (CI = +/-0.011; p = 0.000)	0.616	+4.20%
Severity	2005.2	0.041 (CI = +/-0.012; p = 0.000)	0.598	+4.23%
Severity	2006.1	0.042 (CI = +/-0.013; p = 0.000)	0.586	+4.31%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.560	+3.78%
Severity	2007.1	0.035 (CI = +/-0.013; p = 0.000)	0.518	+3.60%
Severity	2007.2	0.034 (CI = +/-0.013; p = 0.000)	0.474	+3.42%
Severity	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.433	+3.31%
Severity	2008.2	0.031 (CI = +/-0.015; p = 0.000)	0.380	+3.11%
Severity	2009.1	0.030 (CI = +/-0.016; p = 0.001)	0.350	+3.09%
Severity	2009.2	0.027 (CI = +/-0.017; p = 0.003)	0.278	+2.69%
Severity	2010.1	0.028 (CI = +/-0.018; p = 0.004)	0.271	+2.81%
Severity	2010.2	0.035 (CI = +/-0.018; p = 0.001)	0.402	+3.52%
Severity	2011.1	0.029 (CI = +/-0.018; p = 0.003)	0.319	+2.93%
Severity	2011.2	0.028 (CI = +/-0.020; p = 0.008)	0.269	+2.81%
Severity	2012.1	0.026 (CI = +/-0.022; p = 0.019)	0.217	+2.66%
Severity	2012.2	0.032 (CI = +/-0.023; p = 0.008)	0.293	+3.26%
Severity	2013.1	0.029 (CI = +/-0.025; p = 0.026)	0.214	+2.90%
Severity	2013.2	0.029 (CI = +/-0.028; p = 0.041)	0.189	+2.97%
Severity	2014.1	0.022 (CI = +/-0.030; p = 0.136)	0.085	+2.23%
Severity	2014.2	0.030 (CI = +/-0.032; p = 0.063)	0.170	+3.07%
Severity	2015.1	0.025 (CI = +/-0.036; p = 0.161)	0.080	+2.52%
Severity	2015.2	0.023 (CI = +/-0.042; p = 0.258)	0.031	+2.32%
Severity	2016.1	0.009 (CI = +/-0.045; p = 0.672)	-0.072	+0.90%
Severity	2016.2	0.021 (CI = +/-0.051; p = 0.380)	-0.014	+2.12%
Severity	2017.1	0.005 (CI = +/-0.056; p = 0.855)	-0.107	+0.47%
Frequency	2003.1	0.011 (CI = +/-0.023; p = 0.323)	0.000	+1.15%
Frequency	2003.2	0.012 (CI = +/-0.024; p = 0.329)	-0.001	+1.20%
Frequency	2004.1	0.014 (CI = +/-0.026; p = 0.259)	0.009	+1.45%
Frequency	2004.2	0.015 (CI = +/-0.027; p = 0.269)	0.007	+1.51%
Frequency	2005.1	0.015 (CI = +/-0.029; p = 0.282)	0.006	+1.55%
Frequency	2005.2	0.015 (CI = +/-0.030; p = 0.310)	0.002	+1.56%
Frequency	2006.1	0.016 (CI = +/-0.032; p = 0.310)	0.002	+1.65%
Frequency	2006.2	0.017 (CI = +/-0.034; p = 0.309)	0.002	+1.76%
Frequency	2007.1	0.024 (CI = +/-0.036; p = 0.187)	0.027	+2.41%
Frequency	2007.2	0.028 (CI = +/-0.038; p = 0.148)	0.040	+2.81%
Frequency	2008.1	0.033 (CI = +/-0.040; p = 0.105)	0.061	+3.36%
Frequency	2008.2	0.031 (CI = +/-0.043; p = 0.158)	0.040	+3.11%
Frequency	2009.1	0.032 (CI = +/-0.047; p = 0.172)	0.036	+3.25%
Frequency	2009.2	0.020 (CI = +/-0.048; p = 0.399)	-0.011	+2.03%
Frequency	2010.1	0.024 (CI = +/-0.052; p = 0.344)	-0.003	+2.47%
Frequency	2010.2	0.009 (CI = +/-0.053; p = 0.733)	-0.040	+0.89%
Frequency	2011.1	0.020 (CI = +/-0.056; p = 0.473)	-0.022	+2.00%
Frequency	2011.2	0.007 (CI = +/-0.060; p = 0.810)	-0.047	+0.70%
Frequency	2012.1	0.007 (CI = +/-0.066; p = 0.822)	-0.050	+0.72%
Frequency	2012.2	-0.021 (CI = +/-0.062; p = 0.483)	-0.026	-2.10%
Frequency	2013.1	-0.002 (CI = +/-0.064; p = 0.958)	-0.059	-0.16%
Frequency	2013.2	-0.010 (CI = +/-0.071; p = 0.776)	-0.057	-0.97%
Frequency	2014.1	-0.010 (CI = +/-0.081; p = 0.789)	-0.061	-1.03%
Frequency	2014.2	-0.041 (CI = +/-0.081; p = 0.295)	0.012	-4.04%
Frequency	2015.1	-0.021 (CI = +/-0.089; p = 0.615)	-0.055	-2.10%
Frequency	2015.2	-0.053 (CI = +/-0.093; p = 0.234)	0.042	-5.20%
Frequency	2016.1	-0.033 (CI = +/-0.105; p = 0.505)	-0.046	-3.23%
Frequency	2016.2	-0.055 (CI = +/-0.121; p = 0.341)	0.000	-5.31%
Frequency	2017.1	-0.017 (CI = +/-0.136; p = 0.789)	-0.102	-1.64%

Specified Perils

Coverage = SP
End Trend Period = 2022.1
Excluded Points = 2006.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.053 (CI = +/-0.016; p = 0.000)	-0.459 (CI = +/-0.177; p = 0.000)	0.656	+5.48%
Loss Cost	2003.2	0.055 (CI = +/-0.017; p = 0.000)	-0.470 (CI = +/-0.181; p = 0.000)	0.646	+5.67%
Loss Cost	2004.1	0.057 (CI = +/-0.018; p = 0.000)	-0.461 (CI = +/-0.185; p = 0.000)	0.650	+5.85%
Loss Cost	2004.2	0.059 (CI = +/-0.018; p = 0.000)	-0.477 (CI = +/-0.189; p = 0.000)	0.645	+6.12%
Loss Cost	2005.1	0.056 (CI = +/-0.019; p = 0.000)	-0.496 (CI = +/-0.188; p = 0.000)	0.644	+5.72%
Loss Cost	2005.2	0.059 (CI = +/-0.020; p = 0.000)	-0.515 (CI = +/-0.192; p = 0.000)	0.643	+6.06%
Loss Cost	2006.2	0.058 (CI = +/-0.021; p = 0.000)	-0.520 (CI = +/-0.198; p = 0.000)	0.637	+5.94%
Loss Cost	2007.1	0.059 (CI = +/-0.023; p = 0.000)	-0.513 (CI = +/-0.204; p = 0.000)	0.638	+6.09%
Loss Cost	2007.2	0.065 (CI = +/-0.023; p = 0.000)	-0.543 (CI = +/-0.201; p = 0.000)	0.667	+6.71%
Loss Cost	2008.1	0.066 (CI = +/-0.025; p = 0.000)	-0.540 (CI = +/-0.209; p = 0.000)	0.665	+6.79%
Loss Cost	2008.2	0.065 (CI = +/-0.027; p = 0.000)	-0.539 (CI = +/-0.217; p = 0.000)	0.631	+6.76%
Loss Cost	2009.1	0.062 (CI = +/-0.029; p = 0.000)	-0.552 (CI = +/-0.224; p = 0.000)	0.629	+6.44%
Loss Cost	2009.2	0.051 (CI = +/-0.028; p = 0.001)	-0.502 (CI = +/-0.207; p = 0.000)	0.587	+5.24%
Loss Cost	2010.1	0.052 (CI = +/-0.030; p = 0.002)	-0.497 (CI = +/-0.216; p = 0.000)	0.586	+5.34%
Loss Cost	2010.2	0.048 (CI = +/-0.032; p = 0.005)	-0.482 (CI = +/-0.224; p = 0.000)	0.530	+4.96%
Loss Cost	2011.1	0.049 (CI = +/-0.035; p = 0.009)	-0.481 (CI = +/-0.235; p = 0.000)	0.528	+4.99%
Loss Cost	2011.2	0.040 (CI = +/-0.037; p = 0.036)	-0.449 (CI = +/-0.237; p = 0.001)	0.455	+4.11%
Loss Cost	2012.1	0.033 (CI = +/-0.040; p = 0.096)	-0.473 (CI = +/-0.243; p = 0.001)	0.471	+3.40%
Loss Cost	2012.2	0.017 (CI = +/-0.039; p = 0.367)	-0.416 (CI = +/-0.224; p = 0.001)	0.419	+1.72%
Loss Cost	2013.1	0.027 (CI = +/-0.041; p = 0.182)	-0.384 (CI = +/-0.224; p = 0.002)	0.422	+2.73%
Loss Cost	2013.2	0.027 (CI = +/-0.046; p = 0.239)	-0.383 (CI = +/-0.240; p = 0.004)	0.379	+2.70%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.603)	-0.426 (CI = +/-0.233; p = 0.002)	0.460	+1.18%
Loss Cost	2014.2	-0.002 (CI = +/-0.051; p = 0.938)	-0.387 (CI = +/-0.235; p = 0.004)	0.419	-0.19%
Loss Cost	2015.1	0.004 (CI = +/-0.058; p = 0.893)	-0.373 (CI = +/-0.252; p = 0.007)	0.376	+0.37%
Loss Cost	2015.2	-0.021 (CI = +/-0.058; p = 0.446)	-0.312 (CI = +/-0.234; p = 0.014)	0.379	-2.06%
Loss Cost	2016.1	-0.024 (CI = +/-0.068; p = 0.452)	-0.318 (CI = +/-0.256; p = 0.020)	0.344	-2.37%
Loss Cost	2016.2	-0.020 (CI = +/-0.083; p = 0.601)	-0.327 (CI = +/-0.287; p = 0.030)	0.335	-1.97%
Loss Cost	2017.1	-0.012 (CI = +/-0.100; p = 0.793)	-0.312 (CI = +/-0.318; p = 0.053)	0.242	-1.17%
Severity	2003.1	0.040 (CI = +/-0.008; p = 0.000)	0.105 (CI = +/-0.091; p = 0.025)	0.739	+4.10%
Severity	2003.2	0.039 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.092; p = 0.015)	0.726	+3.93%
Severity	2004.1	0.040 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.093; p = 0.011)	0.725	+4.07%
Severity	2004.2	0.038 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.094; p = 0.007)	0.710	+3.91%
Severity	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.095; p = 0.012)	0.675	+3.73%
Severity	2005.2	0.036 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.097; p = 0.010)	0.657	+3.62%
Severity	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.100; p = 0.010)	0.640	+3.70%
Severity	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.103; p = 0.015)	0.598	+3.60%
Severity	2007.2	0.033 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.103; p = 0.008)	0.582	+3.32%
Severity	2008.1	0.033 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.106; p = 0.010)	0.545	+3.31%
Severity	2008.2	0.029 (CI = +/-0.013; p = 0.000)	0.158 (CI = +/-0.106; p = 0.005)	0.534	+2.98%
Severity	2009.1	0.030 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.109; p = 0.005)	0.515	+3.09%
Severity	2009.2	0.025 (CI = +/-0.013; p = 0.001)	0.188 (CI = +/-0.100; p = 0.001)	0.545	+2.52%
Severity	2010.1	0.028 (CI = +/-0.014; p = 0.000)	0.200 (CI = +/-0.101; p = 0.000)	0.569	+2.81%
Severity	2010.2	0.033 (CI = +/-0.014; p = 0.000)	0.179 (CI = +/-0.096; p = 0.001)	0.636	+3.32%
Severity	2011.1	0.029 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.095; p = 0.002)	0.570	+2.93%
Severity	2011.2	0.025 (CI = +/-0.015; p = 0.002)	0.178 (CI = +/-0.095; p = 0.001)	0.573	+2.58%
Severity	2012.1	0.026 (CI = +/-0.017; p = 0.004)	0.181 (CI = +/-0.100; p = 0.001)	0.540	+2.66%
Severity	2012.2	0.029 (CI = +/-0.018; p = 0.003)	0.170 (CI = +/-0.104; p = 0.003)	0.561	+2.99%
Severity	2013.1	0.029 (CI = +/-0.020; p = 0.008)	0.167 (CI = +/-0.110; p = 0.005)	0.494	+2.90%
Severity	2013.2	0.026 (CI = +/-0.022; p = 0.025)	0.175 (CI = +/-0.116; p = 0.006)	0.488	+2.63%
Severity	2014.1	0.022 (CI = +/-0.025; p = 0.074)	0.164 (CI = +/-0.120; p = 0.011)	0.390	+2.23%
Severity	2014.2	0.027 (CI = +/-0.028; p = 0.056)	0.151 (CI = +/-0.127; p = 0.023)	0.407	+2.70%
Severity	2015.1	0.025 (CI = +/-0.032; p = 0.110)	0.146 (CI = +/-0.136; p = 0.037)	0.315	+2.52%
Severity	2015.2	0.018 (CI = +/-0.036; p = 0.293)	0.164 (CI = +/-0.144; p = 0.029)	0.328	+1.81%
Severity	2016.1	0.009 (CI = +/-0.039; p = 0.625)	0.145 (CI = +/-0.148; p = 0.054)	0.200	+0.90%
Severity	2016.2	0.015 (CI = +/-0.047; p = 0.475)	0.130 (CI = +/-0.162; p = 0.102)	0.176	+1.56%
Severity	2017.1	0.005 (CI = +/-0.054; p = 0.846)	0.111 (CI = +/-0.172; p = 0.176)	0.024	+0.47%
Frequency	2003.1	0.013 (CI = +/-0.017; p = 0.124)	-0.564 (CI = +/-0.191; p = 0.000)	0.493	+1.33%
Frequency	2003.2	0.017 (CI = +/-0.018; p = 0.064)	-0.587 (CI = +/-0.192; p = 0.000)	0.517	+1.67%
Frequency	2004.1	0.017 (CI = +/-0.019; p = 0.073)	-0.584 (CI = +/-0.197; p = 0.000)	0.515	+1.71%
Frequency	2004.2	0.021 (CI = +/-0.019; p = 0.034)	-0.610 (CI = +/-0.198; p = 0.000)	0.541	+2.13%
Frequency	2005.1	0.019 (CI = +/-0.020; p = 0.067)	-0.621 (CI = +/-0.202; p = 0.000)	0.548	+1.91%
Frequency	2005.2	0.023 (CI = +/-0.021; p = 0.033)	-0.646 (CI = +/-0.204; p = 0.000)	0.570	+2.36%
Frequency	2006.2	0.021 (CI = +/-0.023; p = 0.063)	-0.655 (CI = +/-0.209; p = 0.000)	0.574	+2.16%
Frequency	2007.1	0.024 (CI = +/-0.024; p = 0.051)	-0.643 (CI = +/-0.214; p = 0.000)	0.572	+2.41%
Frequency	2007.2	0.032 (CI = +/-0.023; p = 0.008)	-0.687 (CI = +/-0.201; p = 0.000)	0.646	+3.28%
Frequency	2008.1	0.033 (CI = +/-0.025; p = 0.011)	-0.683 (CI = +/-0.209; p = 0.000)	0.644	+3.36%
Frequency	2008.2	0.036 (CI = +/-0.027; p = 0.010)	-0.697 (CI = +/-0.215; p = 0.000)	0.641	+3.67%
Frequency	2009.1	0.032 (CI = +/-0.028; p = 0.028)	-0.716 (CI = +/-0.220; p = 0.000)	0.652	+3.25%
Frequency	2009.2	0.026 (CI = +/-0.030; p = 0.081)	-0.690 (CI = +/-0.223; p = 0.000)	0.621	+2.66%
Frequency	2010.1	0.024 (CI = +/-0.032; p = 0.130)	-0.698 (CI = +/-0.232; p = 0.000)	0.622	+2.47%
Frequency	2010.2	0.016 (CI = +/-0.033; p = 0.336)	-0.662 (CI = +/-0.231; p = 0.000)	0.596	+1.59%
Frequency	2011.1	0.020 (CI = +/-0.036; p = 0.265)	-0.647 (CI = +/-0.239; p = 0.000)	0.587	+2.00%
Frequency	2011.2	0.015 (CI = +/-0.039; p = 0.440)	-0.627 (CI = +/-0.248; p = 0.000)	0.554	+1.49%
Frequency	2012.1	0.007 (CI = +/-0.042; p = 0.723)	-0.654 (CI = +/-0.254; p = 0.000)	0.579	+0.72%
Frequency	2012.2	-0.012 (CI = +/-0.038; p = 0.504)	-0.585 (CI = +/-0.222; p = 0.000)	0.616	-1.23%
Frequency	2013.1	-0.002 (CI = +/-0.040; p = 0.932)	-0.551 (CI = +/-0.219; p = 0.000)	0.595	-0.16%
Frequency	2013.2	0.001 (CI = +/-0.045; p = 0.977)	-0.558 (CI = +/-0.234; p = 0.000)	0.587	+0.06%
Frequency	2014.1	-0.010 (CI = +/-0.048; p = 0.654)	-0.589 (CI = +/-0.237; p = 0.000)	0.625	-1.03%
Frequency	2014.2	-0.029 (CI = +/-0.049; p = 0.232)	-0.538 (CI = +/-0.227; p = 0.000)	0.648	-2.81%
Frequency	2015.1	-0.021 (CI = +/-0.055; p = 0.420)	-0.519 (CI = +/-0.240; p = 0.000)	0.600	-2.10%
Frequency	2015.2	-0.039 (CI = +/-0.060; p = 0.183)	-0.476 (CI = +/-0.242; p = 0.001)	0.614	-3.80%
Frequency	2016.1	-0.033 (CI = +/-0.070; p = 0.320)	-0.463 (CI = +/-0.263; p = 0.003)	0.548	-3.23%
Frequency	2016.2	-0.035 (CI = +/-0.085; p = 0.373)	-0.458 (CI = +/-0.294; p = 0.007)	0.532	-3.47%
Frequency	2017.1	-0.017 (CI = +/-0.099; p = 0.710)	-0.423 (CI = +/-0.313; p = 0.014)	0.440	-1.64%

Specified Perils

Coverage = SP
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	0.057 (CI = +/-0.016; p = 0.000)	-0.449 (CI = +/-0.174; p = 0.000)	0.689	+5.86%
Loss Cost	2003.2	0.059 (CI = +/-0.017; p = 0.000)	-0.460 (CI = +/-0.177; p = 0.000)	0.684	+6.05%
Loss Cost	2004.1	0.061 (CI = +/-0.017; p = 0.000)	-0.447 (CI = +/-0.181; p = 0.000)	0.690	+6.28%
Loss Cost	2004.2	0.063 (CI = +/-0.018; p = 0.000)	-0.462 (CI = +/-0.183; p = 0.000)	0.689	+6.55%
Loss Cost	2005.1	0.060 (CI = +/-0.019; p = 0.000)	-0.482 (CI = +/-0.184; p = 0.000)	0.688	+6.18%
Loss Cost	2005.2	0.063 (CI = +/-0.020; p = 0.000)	-0.500 (CI = +/-0.186; p = 0.000)	0.691	+6.52%
Loss Cost	2006.1	0.062 (CI = +/-0.021; p = 0.000)	-0.504 (CI = +/-0.193; p = 0.000)	0.687	+6.44%
Loss Cost	2006.2	0.062 (CI = +/-0.022; p = 0.000)	-0.500 (CI = +/-0.199; p = 0.000)	0.654	+6.36%
Loss Cost	2007.1	0.064 (CI = +/-0.024; p = 0.000)	-0.489 (CI = +/-0.205; p = 0.000)	0.657	+6.58%
Loss Cost	2007.2	0.070 (CI = +/-0.024; p = 0.000)	-0.519 (CI = +/-0.202; p = 0.000)	0.688	+7.24%
Loss Cost	2008.1	0.071 (CI = +/-0.026; p = 0.000)	-0.513 (CI = +/-0.210; p = 0.000)	0.687	+7.39%
Loss Cost	2008.2	0.071 (CI = +/-0.028; p = 0.000)	-0.513 (CI = +/-0.218; p = 0.000)	0.654	+7.38%
Loss Cost	2009.1	0.069 (CI = +/-0.030; p = 0.000)	-0.525 (CI = +/-0.226; p = 0.000)	0.649	+7.09%
Loss Cost	2009.2	0.057 (CI = +/-0.029; p = 0.000)	-0.477 (CI = +/-0.208; p = 0.000)	0.610	+5.87%
Loss Cost	2010.1	0.059 (CI = +/-0.031; p = 0.001)	-0.469 (CI = +/-0.218; p = 0.000)	0.610	+6.07%
Loss Cost	2010.2	0.055 (CI = +/-0.034; p = 0.003)	-0.456 (CI = +/-0.226; p = 0.000)	0.554	+5.70%
Loss Cost	2011.1	0.057 (CI = +/-0.037; p = 0.005)	-0.451 (CI = +/-0.238; p = 0.001)	0.552	+5.84%
Loss Cost	2011.2	0.048 (CI = +/-0.040; p = 0.020)	-0.421 (CI = +/-0.240; p = 0.002)	0.475	+4.95%
Loss Cost	2012.1	0.042 (CI = +/-0.043; p = 0.058)	-0.444 (CI = +/-0.250; p = 0.002)	0.482	+4.26%
Loss Cost	2012.2	0.025 (CI = +/-0.042; p = 0.225)	-0.391 (CI = +/-0.229; p = 0.002)	0.413	+2.52%
Loss Cost	2013.1	0.038 (CI = +/-0.044; p = 0.083)	-0.349 (CI = +/-0.226; p = 0.005)	0.444	+3.88%
Loss Cost	2013.2	0.038 (CI = +/-0.049; p = 0.117)	-0.350 (CI = +/-0.242; p = 0.008)	0.394	+3.91%
Loss Cost	2014.1	0.023 (CI = +/-0.052; p = 0.361)	-0.394 (CI = +/-0.241; p = 0.004)	0.450	+2.32%
Loss Cost	2014.2	0.009 (CI = +/-0.056; p = 0.731)	-0.359 (CI = +/-0.244; p = 0.007)	0.377	+0.91%
Loss Cost	2015.1	0.019 (CI = +/-0.065; p = 0.536)	-0.335 (CI = +/-0.261; p = 0.017)	0.349	+1.90%
Loss Cost	2015.2	-0.006 (CI = +/-0.064; p = 0.827)	-0.280 (CI = +/-0.241; p = 0.027)	0.284	-0.64%
Loss Cost	2016.1	-0.006 (CI = +/-0.078; p = 0.862)	-0.280 (CI = +/-0.271; p = 0.044)	0.241	-0.62%
Loss Cost	2016.2	0.000 (CI = +/-0.095; p = 0.997)	-0.291 (CI = +/-0.302; p = 0.057)	0.227	-0.01%
Loss Cost	2017.1	0.018 (CI = +/-0.118; p = 0.724)	-0.257 (CI = +/-0.339; p = 0.116)	0.158	+1.85%
Severity	2003.1	0.043 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.105; p = 0.113)	0.693	+4.42%
Severity	2003.2	0.042 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.107; p = 0.094)	0.673	+4.31%
Severity	2004.1	0.044 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.108; p = 0.066)	0.678	+4.48%
Severity	2004.2	0.043 (CI = +/-0.011; p = 0.000)	0.106 (CI = +/-0.111; p = 0.061)	0.658	+4.40%
Severity	2005.1	0.042 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.114; p = 0.087)	0.621	+4.26%
Severity	2005.2	0.042 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.117; p = 0.093)	0.603	+4.24%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.108 (CI = +/-0.120; p = 0.078)	0.596	+4.39%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.103; p = 0.010)	0.620	+3.77%
Severity	2007.1	0.036 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.106; p = 0.016)	0.573	+3.66%
Severity	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.106; p = 0.009)	0.556	+3.38%
Severity	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.111; p = 0.012)	0.516	+3.37%
Severity	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.161 (CI = +/-0.110; p = 0.006)	0.503	+3.03%
Severity	2009.1	0.031 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.114; p = 0.006)	0.484	+3.16%
Severity	2009.2	0.025 (CI = +/-0.015; p = 0.002)	0.190 (CI = +/-0.105; p = 0.001)	0.513	+2.56%
Severity	2010.1	0.029 (CI = +/-0.015; p = 0.001)	0.204 (CI = +/-0.106; p = 0.001)	0.542	+2.90%
Severity	2010.2	0.034 (CI = +/-0.015; p = 0.000)	0.184 (CI = +/-0.100; p = 0.001)	0.612	+3.45%
Severity	2011.1	0.030 (CI = +/-0.016; p = 0.001)	0.168 (CI = +/-0.100; p = 0.002)	0.535	+3.02%
Severity	2011.2	0.026 (CI = +/-0.017; p = 0.004)	0.181 (CI = +/-0.100; p = 0.001)	0.538	+2.65%
Severity	2012.1	0.027 (CI = +/-0.018; p = 0.006)	0.184 (CI = +/-0.106; p = 0.002)	0.504	+2.76%
Severity	2012.2	0.031 (CI = +/-0.020; p = 0.005)	0.173 (CI = +/-0.109; p = 0.004)	0.525	+3.11%
Severity	2013.1	0.030 (CI = +/-0.023; p = 0.013)	0.171 (CI = +/-0.117; p = 0.007)	0.452	+3.02%
Severity	2013.2	0.027 (CI = +/-0.025; p = 0.037)	0.178 (CI = +/-0.123; p = 0.008)	0.446	+2.75%
Severity	2014.1	0.023 (CI = +/-0.028; p = 0.108)	0.165 (CI = +/-0.130; p = 0.017)	0.336	+2.28%
Severity	2014.2	0.028 (CI = +/-0.032; p = 0.082)	0.153 (CI = +/-0.137; p = 0.031)	0.350	+2.79%
Severity	2015.1	0.026 (CI = +/-0.037; p = 0.158)	0.148 (CI = +/-0.150; p = 0.052)	0.249	+2.59%
Severity	2015.2	0.018 (CI = +/-0.042; p = 0.361)	0.164 (CI = +/-0.158; p = 0.043)	0.264	+1.82%
Severity	2016.1	0.006 (CI = +/-0.048; p = 0.770)	0.139 (CI = +/-0.165; p = 0.090)	0.128	+0.64%
Severity	2016.2	0.013 (CI = +/-0.057; p = 0.606)	0.126 (CI = +/-0.182; p = 0.147)	0.080	+1.34%
Severity	2017.1	-0.002 (CI = +/-0.068; p = 0.939)	0.098 (CI = +/-0.197; p = 0.278)	-0.063	-0.23%
Frequency	2003.1	0.014 (CI = +/-0.017; p = 0.121)	-0.533 (CI = +/-0.192; p = 0.000)	0.474	+1.38%
Frequency	2003.2	0.017 (CI = +/-0.018; p = 0.070)	-0.551 (CI = +/-0.193; p = 0.000)	0.494	+1.68%
Frequency	2004.1	0.017 (CI = +/-0.019; p = 0.079)	-0.548 (CI = +/-0.199; p = 0.000)	0.491	+1.72%
Frequency	2004.2	0.020 (CI = +/-0.020; p = 0.044)	-0.568 (CI = +/-0.200; p = 0.000)	0.513	+2.06%
Frequency	2005.1	0.018 (CI = +/-0.021; p = 0.085)	-0.581 (CI = +/-0.205; p = 0.000)	0.520	+1.84%
Frequency	2005.2	0.022 (CI = +/-0.022; p = 0.051)	-0.599 (CI = +/-0.207; p = 0.000)	0.536	+2.19%
Frequency	2006.1	0.019 (CI = +/-0.023; p = 0.095)	-0.611 (CI = +/-0.213; p = 0.000)	0.541	+1.97%
Frequency	2006.2	0.025 (CI = +/-0.024; p = 0.042)	-0.638 (CI = +/-0.212; p = 0.000)	0.574	+2.50%
Frequency	2007.1	0.028 (CI = +/-0.025; p = 0.032)	-0.622 (CI = +/-0.218; p = 0.000)	0.575	+2.81%
Frequency	2007.2	0.037 (CI = +/-0.024; p = 0.005)	-0.665 (CI = +/-0.203; p = 0.000)	0.654	+3.74%
Frequency	2008.1	0.038 (CI = +/-0.026; p = 0.006)	-0.659 (CI = +/-0.211; p = 0.000)	0.654	+3.88%
Frequency	2008.2	0.041 (CI = +/-0.028; p = 0.005)	-0.673 (CI = +/-0.217; p = 0.000)	0.651	+4.22%
Frequency	2009.1	0.037 (CI = +/-0.030; p = 0.016)	-0.691 (CI = +/-0.223; p = 0.000)	0.658	+3.81%
Frequency	2009.2	0.032 (CI = +/-0.031; p = 0.048)	-0.667 (CI = +/-0.227; p = 0.000)	0.623	+3.22%
Frequency	2010.1	0.030 (CI = +/-0.034; p = 0.080)	-0.673 (CI = +/-0.237; p = 0.000)	0.622	+3.08%
Frequency	2010.2	0.022 (CI = +/-0.036; p = 0.220)	-0.640 (CI = +/-0.236; p = 0.000)	0.590	+2.18%
Frequency	2011.1	0.027 (CI = +/-0.039; p = 0.158)	-0.619 (CI = +/-0.244; p = 0.000)	0.586	+2.74%
Frequency	2011.2	0.022 (CI = +/-0.042; p = 0.282)	-0.601 (CI = +/-0.254; p = 0.000)	0.545	+2.24%
Frequency	2012.1	0.014 (CI = +/-0.046; p = 0.512)	-0.628 (CI = +/-0.263; p = 0.000)	0.565	+1.46%
Frequency	2012.2	-0.006 (CI = +/-0.042; p = 0.775)	-0.564 (CI = +/-0.229; p = 0.000)	0.585	-0.57%
Frequency	2013.1	0.008 (CI = +/-0.043; p = 0.686)	-0.520 (CI = +/-0.223; p = 0.000)	0.579	+0.84%
Frequency	2013.2	0.011 (CI = +/-0.048; p = 0.624)	-0.528 (CI = +/-0.238; p = 0.000)	0.567	+1.14%
Frequency	2014.1	0.000 (CI = +/-0.054; p = 0.990)	-0.559 (CI = +/-0.247; p = 0.000)	0.598	+0.03%
Frequency	2014.2	-0.018 (CI = +/-0.054; p = 0.474)	-0.512 (CI = +/-0.235; p = 0.000)	0.601	-1.83%
Frequency	2015.1	-0.007 (CI = +/-0.062; p = 0.814)	-0.483 (CI = +/-0.249; p = 0.001)	0.557	-0.67%
Frequency	2015.2	-0.025 (CI = +/-0.067; p = 0.432)	-0.445 (CI = +/-0.250; p = 0.003)	0.544	-2.42%
Frequency	2016.1	-0.013 (CI = +/-0.079; p = 0.727)	-0.419 (CI = +/-0.273; p = 0.007)	0.477	-1.25%
Frequency	2016.2	-0.013 (CI = +/-0.097; p = 0.756)	-0.417 (CI = +/-0.307; p = 0.014)	0.443	-1.34%
Frequency	2017.1	0.021 (CI = +/-0.110; p = 0.669)	-0.355 (CI = +/-0.315; p = 0.032)	0.398	+2.09%

Specified Perils

Coverage = SP
End Trend Period = 2021.2
Excluded Points = 2006.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.056 (CI = +/-0.016; p = 0.000)	-0.441 (CI = +/-0.178; p = 0.000)	0.671	+5.77%
Loss Cost	2003.2	0.058 (CI = +/-0.017; p = 0.000)	-0.453 (CI = +/-0.182; p = 0.000)	0.662	+5.97%
Loss Cost	2004.1	0.060 (CI = +/-0.018; p = 0.000)	-0.441 (CI = +/-0.186; p = 0.000)	0.667	+6.20%
Loss Cost	2004.2	0.063 (CI = +/-0.019; p = 0.000)	-0.457 (CI = +/-0.189; p = 0.000)	0.664	+6.48%
Loss Cost	2005.1	0.059 (CI = +/-0.020; p = 0.000)	-0.476 (CI = +/-0.190; p = 0.000)	0.660	+6.08%
Loss Cost	2005.2	0.063 (CI = +/-0.021; p = 0.000)	-0.496 (CI = +/-0.193; p = 0.000)	0.661	+6.45%
Loss Cost	2006.2	0.062 (CI = +/-0.022; p = 0.000)	-0.500 (CI = +/-0.199; p = 0.000)	0.654	+6.36%
Loss Cost	2007.1	0.064 (CI = +/-0.024; p = 0.000)	-0.489 (CI = +/-0.205; p = 0.000)	0.657	+6.58%
Loss Cost	2007.2	0.070 (CI = +/-0.024; p = 0.000)	-0.519 (CI = +/-0.202; p = 0.000)	0.688	+7.24%
Loss Cost	2008.1	0.071 (CI = +/-0.026; p = 0.000)	-0.513 (CI = +/-0.210; p = 0.000)	0.687	+7.39%
Loss Cost	2008.2	0.071 (CI = +/-0.028; p = 0.000)	-0.513 (CI = +/-0.218; p = 0.000)	0.654	+7.38%
Loss Cost	2009.1	0.069 (CI = +/-0.030; p = 0.000)	-0.525 (CI = +/-0.226; p = 0.000)	0.649	+7.09%
Loss Cost	2009.2	0.057 (CI = +/-0.029; p = 0.000)	-0.477 (CI = +/-0.208; p = 0.000)	0.610	+5.87%
Loss Cost	2010.1	0.059 (CI = +/-0.031; p = 0.001)	-0.469 (CI = +/-0.218; p = 0.000)	0.610	+6.07%
Loss Cost	2010.2	0.055 (CI = +/-0.034; p = 0.003)	-0.456 (CI = +/-0.226; p = 0.000)	0.554	+5.70%
Loss Cost	2011.1	0.057 (CI = +/-0.037; p = 0.005)	-0.451 (CI = +/-0.238; p = 0.001)	0.552	+5.84%
Loss Cost	2011.2	0.048 (CI = +/-0.040; p = 0.020)	-0.421 (CI = +/-0.240; p = 0.002)	0.475	+4.95%
Loss Cost	2012.1	0.042 (CI = +/-0.043; p = 0.058)	-0.444 (CI = +/-0.250; p = 0.002)	0.482	+4.26%
Loss Cost	2012.2	0.025 (CI = +/-0.042; p = 0.225)	-0.391 (CI = +/-0.229; p = 0.002)	0.413	+2.52%
Loss Cost	2013.1	0.038 (CI = +/-0.044; p = 0.083)	-0.349 (CI = +/-0.226; p = 0.005)	0.444	+3.88%
Loss Cost	2013.2	0.038 (CI = +/-0.049; p = 0.117)	-0.350 (CI = +/-0.242; p = 0.008)	0.394	+3.91%
Loss Cost	2014.1	0.023 (CI = +/-0.052; p = 0.361)	-0.394 (CI = +/-0.241; p = 0.004)	0.450	+2.32%
Loss Cost	2014.2	0.009 (CI = +/-0.056; p = 0.731)	-0.359 (CI = +/-0.244; p = 0.007)	0.377	+0.91%
Loss Cost	2015.1	0.019 (CI = +/-0.065; p = 0.536)	-0.335 (CI = +/-0.261; p = 0.017)	0.349	+1.90%
Loss Cost	2015.2	-0.006 (CI = +/-0.064; p = 0.827)	-0.280 (CI = +/-0.241; p = 0.027)	0.284	-0.64%
Loss Cost	2016.1	-0.006 (CI = +/-0.078; p = 0.862)	-0.280 (CI = +/-0.271; p = 0.044)	0.241	-0.62%
Loss Cost	2016.2	0.000 (CI = +/-0.095; p = 0.997)	-0.291 (CI = +/-0.302; p = 0.057)	0.227	-0.01%
Loss Cost	2017.1	0.018 (CI = +/-0.118; p = 0.724)	-0.257 (CI = +/-0.339; p = 0.116)	0.158	+1.85%
Severity	2003.1	0.041 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.094; p = 0.025)	0.726	+4.15%
Severity	2003.2	0.039 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.094; p = 0.015)	0.711	+3.98%
Severity	2004.1	0.040 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.095; p = 0.010)	0.712	+4.13%
Severity	2004.2	0.039 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.097; p = 0.007)	0.696	+3.97%
Severity	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.127 (CI = +/-0.098; p = 0.012)	0.656	+3.79%
Severity	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.100; p = 0.011)	0.637	+3.67%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.103; p = 0.010)	0.620	+3.77%
Severity	2007.1	0.036 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.106; p = 0.016)	0.573	+3.66%
Severity	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.106; p = 0.009)	0.556	+3.38%
Severity	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.111; p = 0.012)	0.516	+3.37%
Severity	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.161 (CI = +/-0.110; p = 0.006)	0.503	+3.03%
Severity	2009.1	0.031 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.114; p = 0.006)	0.484	+3.16%
Severity	2009.2	0.025 (CI = +/-0.015; p = 0.002)	0.190 (CI = +/-0.105; p = 0.001)	0.513	+2.56%
Severity	2010.1	0.029 (CI = +/-0.015; p = 0.001)	0.204 (CI = +/-0.106; p = 0.001)	0.542	+2.90%
Severity	2010.2	0.034 (CI = +/-0.015; p = 0.000)	0.184 (CI = +/-0.100; p = 0.001)	0.612	+3.45%
Severity	2011.1	0.030 (CI = +/-0.016; p = 0.001)	0.168 (CI = +/-0.100; p = 0.002)	0.535	+3.02%
Severity	2011.2	0.026 (CI = +/-0.017; p = 0.004)	0.181 (CI = +/-0.100; p = 0.001)	0.538	+2.65%
Severity	2012.1	0.027 (CI = +/-0.018; p = 0.006)	0.184 (CI = +/-0.106; p = 0.002)	0.504	+2.76%
Severity	2012.2	0.031 (CI = +/-0.020; p = 0.005)	0.173 (CI = +/-0.109; p = 0.004)	0.525	+3.11%
Severity	2013.1	0.030 (CI = +/-0.023; p = 0.013)	0.171 (CI = +/-0.117; p = 0.007)	0.452	+3.02%
Severity	2013.2	0.027 (CI = +/-0.025; p = 0.037)	0.178 (CI = +/-0.123; p = 0.008)	0.446	+2.75%
Severity	2014.1	0.023 (CI = +/-0.028; p = 0.108)	0.165 (CI = +/-0.130; p = 0.017)	0.336	+2.28%
Severity	2014.2	0.028 (CI = +/-0.032; p = 0.082)	0.153 (CI = +/-0.137; p = 0.031)	0.350	+2.79%
Severity	2015.1	0.026 (CI = +/-0.037; p = 0.158)	0.148 (CI = +/-0.150; p = 0.052)	0.249	+2.59%
Severity	2015.2	0.018 (CI = +/-0.042; p = 0.361)	0.164 (CI = +/-0.158; p = 0.043)	0.264	+1.82%
Severity	2016.1	0.006 (CI = +/-0.048; p = 0.770)	0.139 (CI = +/-0.165; p = 0.090)	0.128	+0.64%
Severity	2016.2	0.013 (CI = +/-0.057; p = 0.606)	0.126 (CI = +/-0.182; p = 0.147)	0.080	+1.34%
Severity	2017.1	-0.002 (CI = +/-0.068; p = 0.939)	0.098 (CI = +/-0.197; p = 0.278)	-0.063	-0.23%
Frequency	2003.1	0.015 (CI = +/-0.018; p = 0.086)	-0.549 (CI = +/-0.194; p = 0.000)	0.491	+1.56%
Frequency	2003.2	0.019 (CI = +/-0.018; p = 0.043)	-0.572 (CI = +/-0.194; p = 0.000)	0.516	+1.92%
Frequency	2004.1	0.020 (CI = +/-0.019; p = 0.048)	-0.568 (CI = +/-0.200; p = 0.000)	0.514	+1.98%
Frequency	2004.2	0.024 (CI = +/-0.020; p = 0.021)	-0.594 (CI = +/-0.200; p = 0.000)	0.543	+2.42%
Frequency	2005.1	0.022 (CI = +/-0.021; p = 0.044)	-0.604 (CI = +/-0.205; p = 0.000)	0.547	+2.21%
Frequency	2005.2	0.027 (CI = +/-0.022; p = 0.021)	-0.630 (CI = +/-0.206; p = 0.000)	0.572	+2.69%
Frequency	2006.2	0.025 (CI = +/-0.024; p = 0.042)	-0.638 (CI = +/-0.212; p = 0.000)	0.574	+2.50%
Frequency	2007.1	0.028 (CI = +/-0.025; p = 0.032)	-0.622 (CI = +/-0.218; p = 0.000)	0.575	+2.81%
Frequency	2007.2	0.037 (CI = +/-0.024; p = 0.005)	-0.665 (CI = +/-0.203; p = 0.000)	0.654	+3.74%
Frequency	2008.1	0.038 (CI = +/-0.026; p = 0.006)	-0.659 (CI = +/-0.211; p = 0.000)	0.654	+3.88%
Frequency	2008.2	0.041 (CI = +/-0.028; p = 0.005)	-0.673 (CI = +/-0.217; p = 0.000)	0.651	+4.22%
Frequency	2009.1	0.037 (CI = +/-0.030; p = 0.016)	-0.691 (CI = +/-0.223; p = 0.000)	0.658	+3.81%
Frequency	2009.2	0.032 (CI = +/-0.031; p = 0.048)	-0.667 (CI = +/-0.227; p = 0.000)	0.623	+3.22%
Frequency	2010.1	0.030 (CI = +/-0.034; p = 0.080)	-0.673 (CI = +/-0.237; p = 0.000)	0.622	+3.08%
Frequency	2010.2	0.022 (CI = +/-0.036; p = 0.220)	-0.640 (CI = +/-0.236; p = 0.000)	0.590	+2.18%
Frequency	2011.1	0.027 (CI = +/-0.039; p = 0.158)	-0.619 (CI = +/-0.244; p = 0.000)	0.586	+2.74%
Frequency	2011.2	0.022 (CI = +/-0.042; p = 0.282)	-0.601 (CI = +/-0.254; p = 0.000)	0.545	+2.24%
Frequency	2012.1	0.014 (CI = +/-0.046; p = 0.512)	-0.628 (CI = +/-0.263; p = 0.000)	0.565	+1.46%
Frequency	2012.2	-0.006 (CI = +/-0.042; p = 0.775)	-0.564 (CI = +/-0.229; p = 0.000)	0.585	-0.57%
Frequency	2013.1	0.008 (CI = +/-0.043; p = 0.686)	-0.520 (CI = +/-0.223; p = 0.000)	0.579	+0.84%
Frequency	2013.2	0.011 (CI = +/-0.048; p = 0.624)	-0.528 (CI = +/-0.238; p = 0.000)	0.567	+1.14%
Frequency	2014.1	0.000 (CI = +/-0.054; p = 0.990)	-0.559 (CI = +/-0.247; p = 0.000)	0.598	+0.03%
Frequency	2014.2	-0.018 (CI = +/-0.054; p = 0.474)	-0.512 (CI = +/-0.235; p = 0.000)	0.601	-1.83%
Frequency	2015.1	-0.007 (CI = +/-0.062; p = 0.814)	-0.483 (CI = +/-0.249; p = 0.001)	0.557	-0.67%
Frequency	2015.2	-0.025 (CI = +/-0.067; p = 0.432)	-0.445 (CI = +/-0.250; p = 0.003)	0.544	-2.42%
Frequency	2016.1	-0.013 (CI = +/-0.079; p = 0.727)	-0.419 (CI = +/-0.273; p = 0.007)	0.477	-1.25%
Frequency	2016.2	-0.013 (CI = +/-0.097; p = 0.756)	-0.417 (CI = +/-0.307; p = 0.014)	0.443	-1.34%
Frequency	2017.1	0.021 (CI = +/-0.110; p = 0.669)	-0.355 (CI = +/-0.315; p = 0.032)	0.398	+2.09%

Underinsured Motorists

Coverage = UM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.021 (CI = +/-0.027; p = 0.125)	-0.389 (CI = +/-0.299; p = 0.012)	0.163	+2.08%
Loss Cost	2003.2	0.014 (CI = +/-0.027; p = 0.310)	-0.343 (CI = +/-0.293; p = 0.023)	0.109	+1.37%
Loss Cost	2004.1	0.013 (CI = +/-0.028; p = 0.359)	-0.347 (CI = +/-0.301; p = 0.025)	0.108	+1.30%
Loss Cost	2004.2	0.014 (CI = +/-0.030; p = 0.355)	-0.353 (CI = +/-0.310; p = 0.027)	0.103	+1.39%
Loss Cost	2005.1	0.012 (CI = +/-0.032; p = 0.460)	-0.365 (CI = +/-0.318; p = 0.026)	0.106	+1.16%
Loss Cost	2005.2	0.017 (CI = +/-0.033; p = 0.302)	-0.397 (CI = +/-0.322; p = 0.018)	0.135	+1.71%
Loss Cost	2006.1	0.022 (CI = +/-0.034; p = 0.201)	-0.369 (CI = +/-0.327; p = 0.028)	0.135	+2.22%
Loss Cost	2006.2	0.031 (CI = +/-0.035; p = 0.075)	-0.420 (CI = +/-0.321; p = 0.012)	0.207	+3.18%
Loss Cost	2007.1	0.036 (CI = +/-0.037; p = 0.057)	-0.399 (CI = +/-0.328; p = 0.019)	0.214	+3.62%
Loss Cost	2007.2	0.029 (CI = +/-0.038; p = 0.134)	-0.365 (CI = +/-0.333; p = 0.033)	0.149	+2.94%
Loss Cost	2008.1	0.035 (CI = +/-0.041; p = 0.090)	-0.337 (CI = +/-0.339; p = 0.052)	0.158	+3.53%
Loss Cost	2008.2	0.034 (CI = +/-0.044; p = 0.120)	-0.334 (CI = +/-0.353; p = 0.063)	0.130	+3.48%
Loss Cost	2009.1	0.028 (CI = +/-0.046; p = 0.226)	-0.362 (CI = +/-0.362; p = 0.050)	0.128	+2.83%
Loss Cost	2009.2	0.031 (CI = +/-0.050; p = 0.212)	-0.377 (CI = +/-0.377; p = 0.050)	0.126	+3.17%
Loss Cost	2010.1	0.033 (CI = +/-0.054; p = 0.226)	-0.370 (CI = +/-0.393; p = 0.063)	0.123	+3.33%
Loss Cost	2010.2	0.043 (CI = +/-0.058; p = 0.135)	-0.414 (CI = +/-0.401; p = 0.043)	0.166	+4.42%
Loss Cost	2011.1	0.025 (CI = +/-0.058; p = 0.384)	-0.486 (CI = +/-0.385; p = 0.016)	0.207	+2.50%
Loss Cost	2011.2	0.014 (CI = +/-0.062; p = 0.637)	-0.446 (CI = +/-0.396; p = 0.029)	0.148	+1.44%
Loss Cost	2012.1	0.021 (CI = +/-0.068; p = 0.533)	-0.424 (CI = +/-0.414; p = 0.045)	0.132	+2.09%
Loss Cost	2012.2	0.020 (CI = +/-0.076; p = 0.596)	-0.420 (CI = +/-0.439; p = 0.060)	0.104	+1.97%
Loss Cost	2013.1	0.031 (CI = +/-0.083; p = 0.444)	-0.384 (CI = +/-0.457; p = 0.094)	0.090	+3.13%
Loss Cost	2013.2	0.012 (CI = +/-0.091; p = 0.785)	-0.323 (CI = +/-0.470; p = 0.163)	0.010	+1.19%
Loss Cost	2014.1	-0.010 (CI = +/-0.097; p = 0.826)	-0.386 (CI = +/-0.476; p = 0.104)	0.063	-1.01%
Loss Cost	2014.2	-0.055 (CI = +/-0.091; p = 0.211)	-0.257 (CI = +/-0.420; p = 0.209)	0.113	-5.40%
Loss Cost	2015.1	-0.077 (CI = +/-0.099; p = 0.115)	-0.312 (CI = +/-0.429; p = 0.139)	0.196	-7.45%
Loss Cost	2015.2	-0.061 (CI = +/-0.114; p = 0.264)	-0.353 (CI = +/-0.461; p = 0.121)	0.176	-5.94%
Loss Cost	2016.1	-0.077 (CI = +/-0.132; p = 0.226)	-0.386 (CI = +/-0.497; p = 0.114)	0.181	-7.38%
Loss Cost	2016.2	-0.083 (CI = +/-0.161; p = 0.274)	-0.372 (CI = +/-0.557; p = 0.165)	0.169	-7.97%
Loss Cost	2017.1	-0.075 (CI = +/-0.196; p = 0.403)	-0.358 (CI = +/-0.623; p = 0.222)	0.051	-7.24%
Severity	2003.1	0.019 (CI = +/-0.020; p = 0.063)	-0.063 (CI = +/-0.221; p = 0.565)	0.050	+1.87%
Severity	2003.2	0.012 (CI = +/-0.019; p = 0.207)	-0.022 (CI = +/-0.210; p = 0.836)	-0.009	+1.22%
Severity	2004.1	0.009 (CI = +/-0.020; p = 0.359)	-0.040 (CI = +/-0.213; p = 0.702)	-0.028	+0.92%
Severity	2004.2	0.010 (CI = +/-0.021; p = 0.356)	-0.044 (CI = +/-0.219; p = 0.685)	-0.029	+0.98%
Severity	2005.1	0.007 (CI = +/-0.022; p = 0.528)	-0.060 (CI = +/-0.223; p = 0.584)	-0.039	+0.69%
Severity	2005.2	0.003 (CI = +/-0.023; p = 0.790)	-0.038 (CI = +/-0.225; p = 0.734)	-0.058	+0.30%
Severity	2006.1	0.010 (CI = +/-0.023; p = 0.369)	0.001 (CI = +/-0.215; p = 0.993)	-0.038	+1.01%
Severity	2006.2	0.012 (CI = +/-0.024; p = 0.327)	-0.008 (CI = +/-0.222; p = 0.941)	-0.034	+1.18%
Severity	2007.1	0.011 (CI = +/-0.026; p = 0.368)	-0.009 (CI = +/-0.230; p = 0.934)	-0.040	+1.15%
Severity	2007.2	0.007 (CI = +/-0.027; p = 0.577)	0.011 (CI = +/-0.235; p = 0.921)	-0.061	+0.75%
Severity	2008.1	0.008 (CI = +/-0.029; p = 0.581)	0.014 (CI = +/-0.243; p = 0.910)	-0.064	+0.79%
Severity	2008.2	0.014 (CI = +/-0.030; p = 0.357)	-0.015 (CI = +/-0.246; p = 0.900)	-0.043	+1.39%
Severity	2009.1	0.009 (CI = +/-0.032; p = 0.563)	-0.036 (CI = +/-0.251; p = 0.768)	-0.064	+0.92%
Severity	2009.2	0.015 (CI = +/-0.034; p = 0.382)	-0.061 (CI = +/-0.257; p = 0.625)	-0.042	+1.49%
Severity	2010.1	0.014 (CI = +/-0.037; p = 0.458)	-0.067 (CI = +/-0.268; p = 0.611)	-0.051	+1.36%
Severity	2010.2	0.023 (CI = +/-0.039; p = 0.224)	-0.107 (CI = +/-0.267; p = 0.414)	0.005	+2.35%
Severity	2011.1	0.014 (CI = +/-0.040; p = 0.480)	-0.143 (CI = +/-0.266; p = 0.276)	-0.011	+1.39%
Severity	2011.2	0.016 (CI = +/-0.044; p = 0.450)	-0.152 (CI = +/-0.280; p = 0.270)	-0.012	+1.64%
Severity	2012.1	0.019 (CI = +/-0.049; p = 0.424)	-0.143 (CI = +/-0.294; p = 0.321)	-0.015	+1.91%
Severity	2012.2	0.020 (CI = +/-0.054; p = 0.450)	-0.146 (CI = +/-0.312; p = 0.337)	-0.030	+2.01%
Severity	2013.1	0.038 (CI = +/-0.054; p = 0.153)	-0.087 (CI = +/-0.297; p = 0.541)	0.035	+3.91%
Severity	2013.2	0.021 (CI = +/-0.057; p = 0.434)	-0.033 (CI = +/-0.293; p = 0.812)	-0.085	+2.15%
Severity	2014.1	0.003 (CI = +/-0.058; p = 0.908)	-0.085 (CI = +/-0.285; p = 0.533)	-0.109	+0.32%
Severity	2014.2	-0.024 (CI = +/-0.054; p = 0.355)	-0.008 (CI = +/-0.250; p = 0.949)	-0.075	-2.38%
Severity	2015.1	-0.044 (CI = +/-0.055; p = 0.105)	-0.057 (CI = +/-0.236; p = 0.609)	0.088	-4.29%
Severity	2015.2	-0.036 (CI = +/-0.063; p = 0.235)	-0.076 (CI = +/-0.255; p = 0.524)	0.019	-3.55%
Severity	2016.1	-0.043 (CI = +/-0.074; p = 0.217)	-0.092 (CI = +/-0.276; p = 0.474)	0.024	-4.26%
Severity	2016.2	-0.046 (CI = +/-0.090; p = 0.276)	-0.087 (CI = +/-0.310; p = 0.541)	0.000	-4.49%
Severity	2017.1	-0.039 (CI = +/-0.109; p = 0.436)	-0.073 (CI = +/-0.345; p = 0.637)	-0.122	-3.79%
Frequency	2003.1	0.002 (CI = +/-0.018; p = 0.821)	-0.326 (CI = +/-0.205; p = 0.003)	0.182	+0.20%
Frequency	2003.2	0.001 (CI = +/-0.019; p = 0.882)	-0.322 (CI = +/-0.211; p = 0.004)	0.170	+0.14%
Frequency	2004.1	0.004 (CI = +/-0.020; p = 0.703)	-0.307 (CI = +/-0.215; p = 0.006)	0.155	+0.38%
Frequency	2004.2	0.004 (CI = +/-0.021; p = 0.701)	-0.309 (CI = +/-0.221; p = 0.008)	0.149	+0.41%
Frequency	2005.1	0.005 (CI = +/-0.023; p = 0.675)	-0.305 (CI = +/-0.228; p = 0.010)	0.142	+0.47%
Frequency	2005.2	0.014 (CI = +/-0.021; p = 0.187)	-0.359 (CI = +/-0.206; p = 0.001)	0.266	+1.40%
Frequency	2006.1	0.012 (CI = +/-0.022; p = 0.284)	-0.370 (CI = +/-0.212; p = 0.001)	0.272	+1.19%
Frequency	2006.2	0.020 (CI = +/-0.022; p = 0.074)	-0.412 (CI = +/-0.200; p = 0.000)	0.374	+1.98%
Frequency	2007.1	0.024 (CI = +/-0.022; p = 0.036)	-0.389 (CI = +/-0.200; p = 0.000)	0.385	+2.44%
Frequency	2007.2	0.022 (CI = +/-0.024; p = 0.074)	-0.376 (CI = +/-0.206; p = 0.001)	0.338	+2.17%
Frequency	2008.1	0.027 (CI = +/-0.024; p = 0.033)	-0.350 (CI = +/-0.205; p = 0.002)	0.355	+2.72%
Frequency	2008.2	0.020 (CI = +/-0.025; p = 0.108)	-0.319 (CI = +/-0.203; p = 0.003)	0.283	+2.05%
Frequency	2009.1	0.019 (CI = +/-0.027; p = 0.163)	-0.326 (CI = +/-0.210; p = 0.004)	0.284	+1.90%
Frequency	2009.2	0.016 (CI = +/-0.029; p = 0.255)	-0.315 (CI = +/-0.218; p = 0.007)	0.239	+1.66%
Frequency	2010.1	0.019 (CI = +/-0.031; p = 0.218)	-0.304 (CI = +/-0.226; p = 0.011)	0.234	+1.94%
Frequency	2010.2	0.020 (CI = +/-0.034; p = 0.237)	-0.307 (CI = +/-0.238; p = 0.014)	0.215	+2.03%
Frequency	2011.1	0.011 (CI = +/-0.035; p = 0.528)	-0.343 (CI = +/-0.234; p = 0.006)	0.260	+1.09%
Frequency	2011.2	-0.002 (CI = +/-0.035; p = 0.909)	-0.294 (CI = +/-0.222; p = 0.012)	0.215	-0.19%
Frequency	2012.1	0.002 (CI = +/-0.038; p = 0.924)	-0.281 (CI = +/-0.232; p = 0.020)	0.183	+0.18%
Frequency	2012.2	0.000 (CI = +/-0.043; p = 0.987)	-0.273 (CI = +/-0.246; p = 0.031)	0.158	-0.03%
Frequency	2013.1	-0.008 (CI = +/-0.046; p = 0.735)	-0.296 (CI = +/-0.254; p = 0.025)	0.190	-0.75%
Frequency	2013.2	-0.010 (CI = +/-0.052; p = 0.704)	-0.290 (CI = +/-0.272; p = 0.038)	0.172	-0.95%
Frequency	2014.1	-0.013 (CI = +/-0.059; p = 0.635)	-0.301 (CI = +/-0.289; p = 0.043)	0.167	-1.32%
Frequency	2014.2	-0.031 (CI = +/-0.063; p = 0.300)	-0.250 (CI = +/-0.290; p = 0.085)	0.173	-3.09%
Frequency	2015.1	-0.034 (CI = +/-0.072; p = 0.330)	-0.255 (CI = +/-0.312; p = 0.100)	0.136	-3.30%
Frequency	2015.2	-0.025 (CI = +/-0.084; p = 0.525)	-0.276 (CI = +/-0.339; p = 0.101)	0.133	-2.48%
Frequency	2016.1	-0.033 (CI = +/-0.098; p = 0.469)	-0.294 (CI = +/-0.369; p = 0.106)	0.125	-3.26%
Frequency	2016.2	-0.037 (CI = +/-0.120; p = 0.501)	-0.285 (CI = +/-0.413; p = 0.153)	0.107	-3.64%
Frequency	2017.1	-0.037 (CI = +/-0.146; p = 0.580)	-0.285 (CI = +/-0.464; p = 0.195)	0.032	-3.59%

Underinsured Motorists

Coverage = UM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.021 (CI = +/-0.029; p = 0.153)	0.029	+2.08%
Loss Cost	2003.2	0.012 (CI = +/-0.028; p = 0.391)	-0.007	+1.22%
Loss Cost	2004.1	0.013 (CI = +/-0.030; p = 0.387)	-0.007	+1.30%
Loss Cost	2004.2	0.012 (CI = +/-0.032; p = 0.442)	-0.011	+1.22%
Loss Cost	2005.1	0.012 (CI = +/-0.034; p = 0.487)	-0.015	+1.16%
Loss Cost	2005.2	0.015 (CI = +/-0.035; p = 0.399)	-0.008	+1.50%
Loss Cost	2006.1	0.022 (CI = +/-0.037; p = 0.230)	0.015	+2.22%
Loss Cost	2006.2	0.029 (CI = +/-0.038; p = 0.132)	0.043	+2.93%
Loss Cost	2007.1	0.036 (CI = +/-0.040; p = 0.078)	0.073	+3.62%
Loss Cost	2007.2	0.027 (CI = +/-0.041; p = 0.196)	0.025	+2.69%
Loss Cost	2008.1	0.035 (CI = +/-0.043; p = 0.107)	0.060	+3.53%
Loss Cost	2008.2	0.032 (CI = +/-0.046; p = 0.168)	0.036	+3.21%
Loss Cost	2009.1	0.028 (CI = +/-0.049; p = 0.253)	0.014	+2.83%
Loss Cost	2009.2	0.028 (CI = +/-0.053; p = 0.292)	0.006	+2.82%
Loss Cost	2010.1	0.033 (CI = +/-0.058; p = 0.251)	0.016	+3.33%
Loss Cost	2010.2	0.039 (CI = +/-0.062; p = 0.207)	0.029	+3.97%
Loss Cost	2011.1	0.025 (CI = +/-0.065; p = 0.441)	-0.018	+2.50%
Loss Cost	2011.2	0.009 (CI = +/-0.069; p = 0.792)	-0.046	+0.88%
Loss Cost	2012.1	0.021 (CI = +/-0.074; p = 0.567)	-0.034	+2.09%
Loss Cost	2012.2	0.013 (CI = +/-0.082; p = 0.738)	-0.049	+1.33%
Loss Cost	2013.1	0.031 (CI = +/-0.088; p = 0.470)	-0.026	+3.13%
Loss Cost	2013.2	0.006 (CI = +/-0.093; p = 0.897)	-0.061	+0.58%
Loss Cost	2014.1	-0.010 (CI = +/-0.103; p = 0.836)	-0.064	-1.01%
Loss Cost	2014.2	-0.062 (CI = +/-0.092; p = 0.175)	0.065	-5.97%
Loss Cost	2015.1	-0.077 (CI = +/-0.104; p = 0.131)	0.102	-7.45%
Loss Cost	2015.2	-0.072 (CI = +/-0.121; p = 0.218)	0.051	-6.95%
Loss Cost	2016.1	-0.077 (CI = +/-0.142; p = 0.260)	0.033	-7.38%
Loss Cost	2016.2	-0.099 (CI = +/-0.167; p = 0.217)	0.062	-9.40%
Loss Cost	2017.1	-0.075 (CI = +/-0.200; p = 0.418)	-0.029	-7.24%
Severity	2003.1	0.019 (CI = +/-0.019; p = 0.061)	0.067	+1.87%
Severity	2003.2	0.012 (CI = +/-0.019; p = 0.204)	0.018	+1.21%
Severity	2004.1	0.009 (CI = +/-0.020; p = 0.353)	-0.003	+0.92%
Severity	2004.2	0.010 (CI = +/-0.021; p = 0.359)	-0.004	+0.95%
Severity	2005.1	0.007 (CI = +/-0.022; p = 0.524)	-0.018	+0.69%
Severity	2005.2	0.003 (CI = +/-0.023; p = 0.800)	-0.029	+0.28%
Severity	2006.1	0.010 (CI = +/-0.022; p = 0.361)	-0.004	+1.01%
Severity	2006.2	0.012 (CI = +/-0.024; p = 0.320)	0.001	+1.18%
Severity	2007.1	0.011 (CI = +/-0.025; p = 0.360)	-0.004	+1.15%
Severity	2007.2	0.008 (CI = +/-0.027; p = 0.565)	-0.023	+0.76%
Severity	2008.1	0.008 (CI = +/-0.028; p = 0.573)	-0.025	+0.79%
Severity	2008.2	0.014 (CI = +/-0.030; p = 0.351)	-0.004	+1.38%
Severity	2009.1	0.009 (CI = +/-0.032; p = 0.555)	-0.025	+0.92%
Severity	2009.2	0.014 (CI = +/-0.034; p = 0.390)	-0.009	+1.43%
Severity	2010.1	0.014 (CI = +/-0.036; p = 0.450)	-0.017	+1.36%
Severity	2010.2	0.022 (CI = +/-0.038; p = 0.242)	0.019	+2.23%
Severity	2011.1	0.014 (CI = +/-0.040; p = 0.482)	-0.023	+1.39%
Severity	2011.2	0.014 (CI = +/-0.044; p = 0.505)	-0.026	+1.45%
Severity	2012.1	0.019 (CI = +/-0.048; p = 0.423)	-0.017	+1.91%
Severity	2012.2	0.018 (CI = +/-0.054; p = 0.498)	-0.028	+1.78%
Severity	2013.1	0.038 (CI = +/-0.053; p = 0.144)	0.069	+3.91%
Severity	2013.2	0.021 (CI = +/-0.054; p = 0.431)	-0.021	+2.09%
Severity	2014.1	0.003 (CI = +/-0.056; p = 0.906)	-0.066	+0.32%
Severity	2014.2	-0.024 (CI = +/-0.052; p = 0.330)	0.001	-2.40%
Severity	2015.1	-0.044 (CI = +/-0.053; p = 0.095)	0.139	-4.29%
Severity	2015.2	-0.038 (CI = +/-0.061; p = 0.192)	0.065	-3.77%
Severity	2016.1	-0.043 (CI = +/-0.071; p = 0.206)	0.063	-4.26%
Severity	2016.2	-0.050 (CI = +/-0.085; p = 0.221)	0.060	-4.84%
Severity	2017.1	-0.039 (CI = +/-0.102; p = 0.414)	-0.027	-3.79%
Frequency	2003.1	0.002 (CI = +/-0.020; p = 0.840)	-0.026	+0.20%
Frequency	2003.2	0.000 (CI = +/-0.021; p = 0.994)	-0.028	+0.01%
Frequency	2004.1	0.004 (CI = +/-0.022; p = 0.730)	-0.025	+0.38%
Frequency	2004.2	0.003 (CI = +/-0.023; p = 0.821)	-0.028	+0.26%
Frequency	2005.1	0.005 (CI = +/-0.025; p = 0.701)	-0.026	+0.47%
Frequency	2005.2	0.012 (CI = +/-0.024; p = 0.324)	0.000	+1.21%
Frequency	2006.1	0.012 (CI = +/-0.026; p = 0.360)	-0.004	+1.19%
Frequency	2006.2	0.017 (CI = +/-0.027; p = 0.203)	0.022	+1.73%
Frequency	2007.1	0.024 (CI = +/-0.027; p = 0.083)	0.069	+2.44%
Frequency	2007.2	0.019 (CI = +/-0.029; p = 0.186)	0.028	+1.92%
Frequency	2008.1	0.027 (CI = +/-0.029; p = 0.070)	0.084	+2.72%
Frequency	2008.2	0.018 (CI = +/-0.029; p = 0.220)	0.021	+1.80%
Frequency	2009.1	0.019 (CI = +/-0.031; p = 0.230)	0.019	+1.90%
Frequency	2009.2	0.014 (CI = +/-0.033; p = 0.408)	-0.012	+1.37%
Frequency	2010.1	0.019 (CI = +/-0.036; p = 0.276)	0.010	+1.94%
Frequency	2010.2	0.017 (CI = +/-0.039; p = 0.375)	-0.008	+1.70%
Frequency	2011.1	0.011 (CI = +/-0.042; p = 0.593)	-0.033	+1.09%
Frequency	2011.2	-0.006 (CI = +/-0.040; p = 0.775)	-0.046	-0.56%
Frequency	2012.1	0.002 (CI = +/-0.043; p = 0.933)	-0.052	+0.18%
Frequency	2012.2	-0.004 (CI = +/-0.047; p = 0.846)	-0.053	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.053; p = 0.766)	-0.053	-0.75%
Frequency	2013.2	-0.015 (CI = +/-0.058; p = 0.595)	-0.043	-1.48%
Frequency	2014.1	-0.013 (CI = +/-0.066; p = 0.672)	-0.054	-1.32%
Frequency	2014.2	-0.037 (CI = +/-0.067; p = 0.255)	0.027	-3.66%
Frequency	2015.1	-0.034 (CI = +/-0.077; p = 0.365)	-0.008	-3.30%
Frequency	2015.2	-0.034 (CI = +/-0.090; p = 0.432)	-0.027	-3.31%
Frequency	2016.1	-0.033 (CI = +/-0.106; p = 0.506)	-0.046	-3.26%
Frequency	2016.2	-0.049 (CI = +/-0.125; p = 0.402)	-0.022	-4.79%
Frequency	2017.1	-0.037 (CI = +/-0.151; p = 0.597)	-0.075	-3.59%

Underinsured Motorists

Coverage = UM
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	0.019 (CI = +/-0.030; p = 0.205)	0.018	+1.94%
Loss Cost	2003.2	0.010 (CI = +/-0.030; p = 0.494)	-0.015	+1.02%
Loss Cost	2004.1	0.011 (CI = +/-0.032; p = 0.489)	-0.015	+1.09%
Loss Cost	2004.2	0.010 (CI = +/-0.033; p = 0.551)	-0.019	+1.00%
Loss Cost	2005.1	0.009 (CI = +/-0.035; p = 0.601)	-0.022	+0.92%
Loss Cost	2005.2	0.013 (CI = +/-0.038; p = 0.501)	-0.017	+1.26%
Loss Cost	2006.1	0.020 (CI = +/-0.039; p = 0.304)	0.003	+2.01%
Loss Cost	2006.2	0.027 (CI = +/-0.041; p = 0.181)	0.028	+2.76%
Loss Cost	2007.1	0.034 (CI = +/-0.043; p = 0.111)	0.056	+3.48%
Loss Cost	2007.2	0.024 (CI = +/-0.044; p = 0.263)	0.011	+2.47%
Loss Cost	2008.1	0.033 (CI = +/-0.046; p = 0.151)	0.042	+3.36%
Loss Cost	2008.2	0.030 (CI = +/-0.049; p = 0.228)	0.020	+3.01%
Loss Cost	2009.1	0.026 (CI = +/-0.053; p = 0.332)	-0.001	+2.58%
Loss Cost	2009.2	0.025 (CI = +/-0.058; p = 0.377)	-0.008	+2.55%
Loss Cost	2010.1	0.030 (CI = +/-0.063; p = 0.327)	0.000	+3.07%
Loss Cost	2010.2	0.037 (CI = +/-0.068; p = 0.272)	0.012	+3.75%
Loss Cost	2011.1	0.021 (CI = +/-0.072; p = 0.548)	-0.031	+2.12%
Loss Cost	2011.2	0.003 (CI = +/-0.076; p = 0.932)	-0.052	+0.31%
Loss Cost	2012.1	0.016 (CI = +/-0.082; p = 0.693)	-0.046	+1.58%
Loss Cost	2012.2	0.007 (CI = +/-0.091; p = 0.876)	-0.057	+0.69%
Loss Cost	2013.1	0.026 (CI = +/-0.099; p = 0.587)	-0.043	+2.61%
Loss Cost	2013.2	-0.003 (CI = +/-0.104; p = 0.951)	-0.066	-0.30%
Loss Cost	2014.1	-0.022 (CI = +/-0.116; p = 0.686)	-0.059	-2.20%
Loss Cost	2014.2	-0.083 (CI = +/-0.102; p = 0.103)	0.129	-7.94%
Loss Cost	2015.1	-0.104 (CI = +/-0.114; p = 0.070)	0.185	-9.91%
Loss Cost	2015.2	-0.103 (CI = +/-0.135; p = 0.123)	0.130	-9.75%
Loss Cost	2016.1	-0.114 (CI = +/-0.161; p = 0.147)	0.118	-10.73%
Loss Cost	2016.2	-0.147 (CI = +/-0.189; p = 0.112)	0.174	-13.70%
Loss Cost	2017.1	-0.129 (CI = +/-0.234; p = 0.238)	0.065	-12.14%
Severity	2003.1	0.020 (CI = +/-0.020; p = 0.057)	0.072	+2.01%
Severity	2003.2	0.013 (CI = +/-0.020; p = 0.191)	0.021	+1.32%
Severity	2004.1	0.010 (CI = +/-0.021; p = 0.333)	-0.001	+1.01%
Severity	2004.2	0.011 (CI = +/-0.022; p = 0.338)	-0.002	+1.06%
Severity	2005.1	0.008 (CI = +/-0.023; p = 0.497)	-0.016	+0.78%
Severity	2005.2	0.004 (CI = +/-0.024; p = 0.766)	-0.029	+0.35%
Severity	2006.1	0.011 (CI = +/-0.024; p = 0.336)	-0.001	+1.14%
Severity	2006.2	0.013 (CI = +/-0.025; p = 0.296)	0.004	+1.32%
Severity	2007.1	0.013 (CI = +/-0.027; p = 0.333)	-0.001	+1.30%
Severity	2007.2	0.009 (CI = +/-0.028; p = 0.529)	-0.022	+0.89%
Severity	2008.1	0.009 (CI = +/-0.031; p = 0.535)	-0.023	+0.94%
Severity	2008.2	0.016 (CI = +/-0.032; p = 0.321)	0.001	+1.59%
Severity	2009.1	0.011 (CI = +/-0.034; p = 0.514)	-0.023	+1.10%
Severity	2009.2	0.017 (CI = +/-0.036; p = 0.355)	-0.005	+1.67%
Severity	2010.1	0.016 (CI = +/-0.040; p = 0.410)	-0.013	+1.62%
Severity	2010.2	0.026 (CI = +/-0.041; p = 0.212)	0.029	+2.59%
Severity	2011.1	0.017 (CI = +/-0.044; p = 0.433)	-0.017	+1.70%
Severity	2011.2	0.018 (CI = +/-0.049; p = 0.452)	-0.021	+1.80%
Severity	2012.1	0.023 (CI = +/-0.053; p = 0.374)	-0.009	+2.34%
Severity	2012.2	0.022 (CI = +/-0.060; p = 0.442)	-0.022	+2.25%
Severity	2013.1	0.046 (CI = +/-0.059; p = 0.116)	0.094	+4.70%
Severity	2013.2	0.027 (CI = +/-0.061; p = 0.359)	-0.007	+2.74%
Severity	2014.1	0.008 (CI = +/-0.064; p = 0.794)	-0.066	+0.80%
Severity	2014.2	-0.023 (CI = +/-0.059; p = 0.424)	-0.023	-2.25%
Severity	2015.1	-0.045 (CI = +/-0.061; p = 0.134)	0.108	-4.40%
Severity	2015.2	-0.039 (CI = +/-0.072; p = 0.256)	0.035	-3.82%
Severity	2016.1	-0.045 (CI = +/-0.085; p = 0.267)	0.034	-4.40%
Severity	2016.2	-0.053 (CI = +/-0.103; p = 0.279)	0.032	-5.13%
Severity	2017.1	-0.040 (CI = +/-0.127; p = 0.490)	-0.056	-3.91%
Frequency	2003.1	-0.001 (CI = +/-0.021; p = 0.947)	-0.028	-0.07%
Frequency	2003.2	-0.003 (CI = +/-0.022; p = 0.791)	-0.026	-0.29%
Frequency	2004.1	0.001 (CI = +/-0.023; p = 0.942)	-0.029	+0.08%
Frequency	2004.2	-0.001 (CI = +/-0.024; p = 0.961)	-0.030	-0.06%
Frequency	2005.1	0.001 (CI = +/-0.026; p = 0.913)	-0.031	+0.14%
Frequency	2005.2	0.009 (CI = +/-0.026; p = 0.481)	-0.016	+0.90%
Frequency	2006.1	0.009 (CI = +/-0.027; p = 0.526)	-0.019	+0.87%
Frequency	2006.2	0.014 (CI = +/-0.029; p = 0.321)	0.001	+1.42%
Frequency	2007.1	0.021 (CI = +/-0.029; p = 0.147)	0.041	+2.15%
Frequency	2007.2	0.016 (CI = +/-0.030; p = 0.303)	0.004	+1.57%
Frequency	2008.1	0.024 (CI = +/-0.031; p = 0.129)	0.051	+2.40%
Frequency	2008.2	0.014 (CI = +/-0.031; p = 0.367)	-0.006	+1.40%
Frequency	2009.1	0.015 (CI = +/-0.034; p = 0.381)	-0.008	+1.47%
Frequency	2009.2	0.009 (CI = +/-0.036; p = 0.623)	-0.032	+0.87%
Frequency	2010.1	0.014 (CI = +/-0.038; p = 0.448)	-0.018	+1.43%
Frequency	2010.2	0.011 (CI = +/-0.042; p = 0.581)	-0.032	+1.13%
Frequency	2011.1	0.004 (CI = +/-0.045; p = 0.850)	-0.048	+0.41%
Frequency	2011.2	-0.015 (CI = +/-0.043; p = 0.481)	-0.025	-1.46%
Frequency	2012.1	-0.007 (CI = +/-0.046; p = 0.739)	-0.049	-0.75%
Frequency	2012.2	-0.015 (CI = +/-0.051; p = 0.530)	-0.034	-1.53%
Frequency	2013.1	-0.020 (CI = +/-0.057; p = 0.461)	-0.026	-2.00%
Frequency	2013.2	-0.030 (CI = +/-0.063; p = 0.322)	0.003	-2.96%
Frequency	2014.1	-0.030 (CI = +/-0.071; p = 0.378)	-0.012	-2.98%
Frequency	2014.2	-0.060 (CI = +/-0.070; p = 0.088)	0.146	-5.82%
Frequency	2015.1	-0.059 (CI = +/-0.082; p = 0.141)	0.103	-5.76%
Frequency	2015.2	-0.064 (CI = +/-0.096; p = 0.174)	0.085	-6.16%
Frequency	2016.1	-0.069 (CI = +/-0.115; p = 0.214)	0.064	-6.62%
Frequency	2016.2	-0.095 (CI = +/-0.134; p = 0.146)	0.133	-9.03%
Frequency	2017.1	-0.090 (CI = +/-0.168; p = 0.253)	0.054	-8.56%

Province of Alberta

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

COVID-19 Adjustment Factors
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)
	Selected	Selected	(2) + (3)	1/exp(mobility * LC Coefficient)				
				COVID-19 Adjustment Factors				
Coverage	Frequency Mobility Coefficient	Severity Mobility Coefficient	LC Coeff	2020-1	2020-2	2021-1	2021-2	2022-1
BI	0.014	0.000	0.014	1.364	1.446	1.554	1.262	1.232
PD	0.016	0.000	0.016	1.426	1.524	1.655	1.305	1.269
AB Total	0.016	0.000	0.016	1.426	1.524	1.655	1.305	1.269
CL	0.018	0.000	0.018	1.490	1.606	1.763	1.349	1.308
CM	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000
AP	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000
SP	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000
UM	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000
			Mobility	-22.164	-26.318	-31.492	-16.634	-14.899

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.049 (CI = +/-0.009; p = 0.000)	-0.163 (CI = +/-0.074; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.806	+5.01%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.156 (CI = +/-0.075; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.812	+5.20%
Loss Cost	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.164 (CI = +/-0.075; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.813	+5.41%
Loss Cost	2007.1	0.056 (CI = +/-0.010; p = 0.000)	-0.152 (CI = +/-0.074; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.831	+5.72%
Loss Cost	2007.2	0.058 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.075; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.826	+5.92%
Loss Cost	2008.1	0.060 (CI = +/-0.011; p = 0.000)	-0.150 (CI = +/-0.075; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.835	+6.19%
Loss Cost	2008.2	0.064 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.073; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.848	+6.56%
Loss Cost	2009.1	0.066 (CI = +/-0.012; p = 0.000)	-0.154 (CI = +/-0.074; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	0.850	+6.80%
Loss Cost	2009.2	0.067 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.077; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	0.834	+6.93%
Loss Cost	2010.1	0.069 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.079; p = 0.001)	0.016 (CI = +/-0.006; p = 0.000)	0.832	+7.14%
Loss Cost	2010.2	0.065 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.079; p = 0.001)	0.016 (CI = +/-0.006; p = 0.000)	0.801	+6.76%
Loss Cost	2011.1	0.065 (CI = +/-0.017; p = 0.000)	-0.142 (CI = +/-0.084; p = 0.002)	0.016 (CI = +/-0.006; p = 0.000)	0.787	+6.76%
Loss Cost	2011.2	0.062 (CI = +/-0.018; p = 0.000)	-0.134 (CI = +/-0.086; p = 0.004)	0.015 (CI = +/-0.006; p = 0.000)	0.743	+6.42%
Loss Cost	2012.1	0.060 (CI = +/-0.020; p = 0.000)	-0.139 (CI = +/-0.090; p = 0.005)	0.015 (CI = +/-0.006; p = 0.000)	0.725	+6.18%
Loss Cost	2012.2	0.058 (CI = +/-0.023; p = 0.000)	-0.136 (CI = +/-0.095; p = 0.008)	0.015 (CI = +/-0.007; p = 0.000)	0.674	+6.01%
Loss Cost	2013.1	0.055 (CI = +/-0.026; p = 0.000)	-0.144 (CI = +/-0.100; p = 0.008)	0.014 (CI = +/-0.007; p = 0.000)	0.659	+5.65%
Loss Cost	2013.2	0.051 (CI = +/-0.029; p = 0.002)	-0.137 (CI = +/-0.105; p = 0.015)	0.014 (CI = +/-0.007; p = 0.001)	0.600	+5.28%
Loss Cost	2014.1	0.047 (CI = +/-0.033; p = 0.009)	-0.146 (CI = +/-0.112; p = 0.014)	0.013 (CI = +/-0.008; p = 0.002)	0.595	+4.77%
Loss Cost	2014.2	0.037 (CI = +/-0.035; p = 0.042)	-0.129 (CI = +/-0.111; p = 0.026)	0.012 (CI = +/-0.007; p = 0.004)	0.560	+3.72%
Loss Cost	2015.1	0.029 (CI = +/-0.040; p = 0.144)	-0.142 (CI = +/-0.117; p = 0.021)	0.011 (CI = +/-0.008; p = 0.008)	0.581	+2.90%
Loss Cost	2015.2	0.020 (CI = +/-0.045; p = 0.346)	-0.129 (CI = +/-0.122; p = 0.040)	0.011 (CI = +/-0.008; p = 0.015)	0.572	+2.03%
Loss Cost	2016.1	0.011 (CI = +/-0.053; p = 0.663)	-0.143 (CI = +/-0.131; p = 0.036)	0.010 (CI = +/-0.009; p = 0.031)	0.593	+1.06%
Loss Cost	2016.2	-0.003 (CI = +/-0.059; p = 0.897)	-0.124 (CI = +/-0.136; p = 0.069)	0.009 (CI = +/-0.009; p = 0.047)	0.629	-0.34%
Loss Cost	2017.1	-0.018 (CI = +/-0.070; p = 0.570)	-0.142 (CI = +/-0.146; p = 0.055)	0.008 (CI = +/-0.009; p = 0.085)	0.654	-1.74%
Severity	2005.2	0.056 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.610)	0.945	+5.73%
Severity	2006.1	0.056 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.049; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.598)	0.941	+5.71%
Severity	2006.2	0.055 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.051; p = 0.003)	-0.001 (CI = +/-0.004; p = 0.590)	0.934	+5.69%
Severity	2007.1	0.056 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.053; p = 0.004)	-0.001 (CI = +/-0.004; p = 0.642)	0.930	+5.74%
Severity	2007.2	0.056 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.055; p = 0.006)	-0.001 (CI = +/-0.004; p = 0.657)	0.923	+5.74%
Severity	2008.1	0.058 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.055; p = 0.011)	0.000 (CI = +/-0.004; p = 0.809)	0.924	+5.93%
Severity	2008.2	0.060 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.054; p = 0.004)	0.000 (CI = +/-0.004; p = 0.992)	0.929	+6.19%
Severity	2009.1	0.063 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.052; p = 0.008)	0.001 (CI = +/-0.004; p = 0.748)	0.936	+6.49%
Severity	2009.2	0.065 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.053; p = 0.005)	0.001 (CI = +/-0.004; p = 0.622)	0.934	+6.69%
Severity	2010.1	0.067 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.052; p = 0.010)	0.001 (CI = +/-0.004; p = 0.443)	0.937	+6.95%
Severity	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.018)	0.001 (CI = +/-0.004; p = 0.544)	0.928	+6.76%
Severity	2011.1	0.065 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.056; p = 0.024)	0.001 (CI = +/-0.004; p = 0.564)	0.919	+6.76%
Severity	2011.2	0.061 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.042)	0.000 (CI = +/-0.004; p = 0.784)	0.917	+6.29%
Severity	2012.1	0.063 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.055; p = 0.068)	0.001 (CI = +/-0.004; p = 0.689)	0.911	+6.46%
Severity	2012.2	0.064 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.058; p = 0.062)	0.001 (CI = +/-0.004; p = 0.620)	0.901	+6.63%
Severity	2013.1	0.064 (CI = +/-0.016; p = 0.000)	-0.055 (CI = +/-0.062; p = 0.076)	0.001 (CI = +/-0.004; p = 0.652)	0.886	+6.60%
Severity	2013.2	0.064 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.066; p = 0.098)	0.001 (CI = +/-0.004; p = 0.685)	0.862	+6.56%
Severity	2014.1	0.059 (CI = +/-0.020; p = 0.000)	-0.062 (CI = +/-0.068; p = 0.071)	0.000 (CI = +/-0.005; p = 0.881)	0.842	+6.13%
Severity	2014.2	0.053 (CI = +/-0.021; p = 0.000)	-0.051 (CI = +/-0.067; p = 0.124)	0.000 (CI = +/-0.005; p = 0.883)	0.809	+5.44%
Severity	2015.1	0.048 (CI = +/-0.024; p = 0.001)	-0.060 (CI = +/-0.070; p = 0.086)	-0.001 (CI = +/-0.005; p = 0.679)	0.782	+4.88%
Severity	2015.2	0.042 (CI = +/-0.027; p = 0.006)	-0.051 (CI = +/-0.072; p = 0.149)	-0.001 (CI = +/-0.005; p = 0.528)	0.718	+4.24%
Severity	2016.1	0.039 (CI = +/-0.032; p = 0.024)	-0.055 (CI = +/-0.080; p = 0.153)	-0.002 (CI = +/-0.005; p = 0.491)	0.674	+3.94%
Severity	2016.2	0.037 (CI = +/-0.039; p = 0.060)	-0.053 (CI = +/-0.089; p = 0.212)	-0.002 (CI = +/-0.006; p = 0.499)	0.576	+3.77%
Severity	2017.1	0.033 (CI = +/-0.048; p = 0.154)	-0.058 (CI = +/-0.101; p = 0.215)	-0.002 (CI = +/-0.006; p = 0.469)	0.507	+3.31%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.053)	-0.082 (CI = +/-0.056; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	0.755	-0.69%
Frequency	2006.1	-0.005 (CI = +/-0.007; p = 0.170)	-0.073 (CI = +/-0.055; p = 0.011)	0.014 (CI = +/-0.004; p = 0.000)	0.759	-0.48%
Frequency	2006.2	-0.003 (CI = +/-0.007; p = 0.455)	-0.082 (CI = +/-0.053; p = 0.003)	0.014 (CI = +/-0.004; p = 0.000)	0.781	-0.26%
Frequency	2007.1	0.000 (CI = +/-0.007; p = 0.963)	-0.072 (CI = +/-0.050; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	0.797	-0.02%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.638)	-0.079 (CI = +/-0.050; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	0.811	+0.17%
Frequency	2008.1	0.003 (CI = +/-0.008; p = 0.506)	-0.076 (CI = +/-0.051; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	0.809	+0.25%
Frequency	2008.2	0.003 (CI = +/-0.008; p = 0.397)	-0.079 (CI = +/-0.053; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	0.811	+0.35%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.519)	-0.081 (CI = +/-0.055; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	0.811	+0.29%
Frequency	2009.2	0.002 (CI = +/-0.010; p = 0.638)	-0.079 (CI = +/-0.057; p = 0.009)	0.015 (CI = +/-0.004; p = 0.000)	0.811	+0.23%
Frequency	2010.1	0.002 (CI = +/-0.011; p = 0.744)	-0.081 (CI = +/-0.060; p = 0.010)	0.015 (CI = +/-0.004; p = 0.000)	0.809	+0.17%
Frequency	2010.2	0.000 (CI = +/-0.012; p = 0.999)	-0.076 (CI = +/-0.061; p = 0.018)	0.015 (CI = +/-0.004; p = 0.000)	0.814	0.00%
Frequency	2011.1	0.000 (CI = +/-0.013; p = 0.996)	-0.076 (CI = +/-0.065; p = 0.024)	0.015 (CI = +/-0.004; p = 0.000)	0.809	0.00%
Frequency	2011.2	0.001 (CI = +/-0.014; p = 0.867)	-0.079 (CI = +/-0.068; p = 0.025)	0.015 (CI = +/-0.005; p = 0.000)	0.809	+0.12%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.724)	-0.088 (CI = +/-0.068; p = 0.014)	0.014 (CI = +/-0.005; p = 0.000)	0.824	-0.26%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.477)	-0.081 (CI = +/-0.070; p = 0.026)	0.014 (CI = +/-0.005; p = 0.000)	0.833	-0.58%
Frequency	2013.1	-0.009 (CI = +/-0.019; p = 0.323)	-0.088 (CI = +/-0.073; p = 0.021)	0.013 (CI = +/-0.005; p = 0.000)	0.838	-0.90%
Frequency	2013.2	-0.012 (CI = +/-0.021; p = 0.234)	-0.082 (CI = +/-0.077; p = 0.037)	0.013 (CI = +/-0.005; p = 0.000)	0.843	-1.21%
Frequency	2014.1	-0.013 (CI = +/-0.024; p = 0.273)	-0.084 (CI = +/-0.083; p = 0.047)	0.013 (CI = +/-0.006; p = 0.000)	0.833	-1.28%
Frequency	2014.2	-0.016 (CI = +/-0.028; p = 0.220)	-0.078 (CI = +/-0.088; p = 0.078)	0.013 (CI = +/-0.006; p = 0.001)	0.835	-1.63%
Frequency	2015.1	-0.019 (CI = +/-0.033; p = 0.223)	-0.082 (CI = +/-0.095; p = 0.084)	0.012 (CI = +/-0.006; p = 0.001)	0.826	-1.89%
Frequency	2015.2	-0.021 (CI = +/-0.038; p = 0.241)	-0.079 (CI = +/-0.104; p = 0.123)	0.012 (CI = +/-0.007; p = 0.003)	0.821	-2.12%
Frequency	2016.1	-0.028 (CI = +/-0.046; p = 0.196)	-0.088 (CI = +/-0.113; p = 0.111)	0.011 (CI = +/-0.007; p = 0.007)	0.817	-2.77%
Frequency	2016.2	-0.040 (CI = +/-0.051; p = 0.103)	-0.071 (CI = +/-0.116; p = 0.195)	0.011 (CI = +/-0.008; p = 0.011)	0.840	-3.96%
Frequency	2017.1	-0.050 (CI = +/-0.061; p = 0.094)	-0.084 (CI = +/-0.128; p = 0.166)	0.010 (CI = +/-0.008; p = 0.023)	0.833	-4.88%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.052; p = 0.055)	0.016 (CI = +/-0.004; p = 0.000)	0.719	+2.34%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.050; p = 0.017)	0.016 (CI = +/-0.004; p = 0.000)	0.735	+2.10%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.045; p = 0.029)	0.015 (CI = +/-0.003; p = 0.000)	0.752	+1.83%
Loss Cost	2007.1	0.018 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.047; p = 0.029)	0.015 (CI = +/-0.003; p = 0.000)	0.748	+1.79%
Loss Cost	2007.2	0.018 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.049; p = 0.038)	0.015 (CI = +/-0.004; p = 0.000)	0.740	+1.77%
Loss Cost	2008.1	0.018 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.050; p = 0.058)	0.015 (CI = +/-0.004; p = 0.000)	0.744	+1.86%
Loss Cost	2008.2	0.019 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.052; p = 0.057)	0.015 (CI = +/-0.004; p = 0.000)	0.743	+1.92%
Loss Cost	2009.1	0.020 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.082)	0.016 (CI = +/-0.004; p = 0.000)	0.745	+2.01%
Loss Cost	2009.2	0.020 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.056; p = 0.089)	0.016 (CI = +/-0.004; p = 0.000)	0.741	+2.04%
Loss Cost	2010.1	0.021 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.058; p = 0.129)	0.016 (CI = +/-0.004; p = 0.000)	0.744	+2.16%
Loss Cost	2010.2	0.019 (CI = +/-0.011; p = 0.002)	-0.037 (CI = +/-0.058; p = 0.202)	0.015 (CI = +/-0.004; p = 0.000)	0.750	+1.89%
Loss Cost	2011.1	0.019 (CI = +/-0.012; p = 0.004)	-0.036 (CI = +/-0.061; p = 0.241)	0.016 (CI = +/-0.004; p = 0.000)	0.748	+1.94%
Loss Cost	2011.2	0.021 (CI = +/-0.013; p = 0.003)	-0.041 (CI = +/-0.063; p = 0.189)	0.016 (CI = +/-0.004; p = 0.000)	0.758	+2.17%
Loss Cost	2012.1	0.020 (CI = +/-0.015; p = 0.013)	-0.046 (CI = +/-0.066; p = 0.162)	0.016 (CI = +/-0.005; p = 0.000)	0.760	+1.98%
Loss Cost	2012.2	0.016 (CI = +/-0.016; p = 0.053)	-0.037 (CI = +/-0.066; p = 0.254)	0.015 (CI = +/-0.005; p = 0.000)	0.774	+1.58%
Loss Cost	2013.1	0.018 (CI = +/-0.018; p = 0.047)	-0.032 (CI = +/-0.070; p = 0.352)	0.015 (CI = +/-0.005; p = 0.000)	0.777	+1.83%
Loss Cost	2013.2	0.017 (CI = +/-0.020; p = 0.099)	-0.029 (CI = +/-0.074; p = 0.423)	0.015 (CI = +/-0.005; p = 0.000)	0.776	+1.68%
Loss Cost	2014.1	0.023 (CI = +/-0.022; p = 0.045)	-0.017 (CI = +/-0.075; p = 0.638)	0.016 (CI = +/-0.005; p = 0.000)	0.793	+2.30%
Loss Cost	2014.2	0.024 (CI = +/-0.026; p = 0.066)	-0.019 (CI = +/-0.081; p = 0.627)	0.016 (CI = +/-0.005; p = 0.000)	0.790	+2.40%
Loss Cost	2015.1	0.032 (CI = +/-0.028; p = 0.032)	-0.005 (CI = +/-0.082; p = 0.891)	0.017 (CI = +/-0.006; p = 0.000)	0.810	+3.20%
Loss Cost	2015.2	0.037 (CI = +/-0.032; p = 0.030)	-0.013 (CI = +/-0.088; p = 0.747)	0.017 (CI = +/-0.006; p = 0.000)	0.815	+3.73%
Loss Cost	2016.1	0.048 (CI = +/-0.035; p = 0.012)	0.004 (CI = +/-0.086; p = 0.911)	0.018 (CI = +/-0.006; p = 0.000)	0.847	+4.96%
Loss Cost	2016.2	0.040 (CI = +/-0.040; p = 0.047)	0.015 (CI = +/-0.091; p = 0.706)	0.018 (CI = +/-0.006; p = 0.000)	0.860	+4.12%
Loss Cost	2017.1	0.048 (CI = +/-0.048; p = 0.049)	0.025 (CI = +/-0.100; p = 0.571)	0.019 (CI = +/-0.006; p = 0.000)	0.862	+4.91%
Severity	2005.2	0.025 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.023)	-0.001 (CI = +/-0.002; p = 0.251)	0.888	+2.57%
Severity	2006.1	0.025 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.034; p = 0.025)	-0.001 (CI = +/-0.003; p = 0.251)	0.880	+2.56%
Severity	2006.2	0.025 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.037)	-0.002 (CI = +/-0.003; p = 0.227)	0.867	+2.51%
Severity	2007.1	0.025 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.043)	-0.002 (CI = +/-0.003; p = 0.237)	0.858	+2.50%
Severity	2007.2	0.026 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.037; p = 0.033)	-0.001 (CI = +/-0.003; p = 0.291)	0.855	+2.59%
Severity	2008.1	0.028 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.062)	-0.001 (CI = +/-0.003; p = 0.445)	0.878	+2.79%
Severity	2008.2	0.029 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.034; p = 0.027)	-0.001 (CI = +/-0.002; p = 0.582)	0.888	+2.96%
Severity	2009.1	0.031 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.033; p = 0.052)	0.000 (CI = +/-0.002; p = 0.801)	0.900	+3.14%
Severity	2009.2	0.032 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.036)	0.000 (CI = +/-0.002; p = 0.924)	0.897	+3.25%
Severity	2010.1	0.033 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.061)	0.000 (CI = +/-0.002; p = 0.934)	0.895	+3.36%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.036; p = 0.062)	0.000 (CI = +/-0.003; p = 0.890)	0.883	+3.41%
Severity	2011.1	0.033 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.038; p = 0.065)	0.000 (CI = +/-0.003; p = 0.944)	0.870	+3.36%
Severity	2011.2	0.032 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.092)	0.000 (CI = +/-0.003; p = 0.991)	0.847	+3.28%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.153)	0.000 (CI = +/-0.003; p = 0.825)	0.848	+3.48%
Severity	2012.2	0.035 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.158)	0.000 (CI = +/-0.003; p = 0.795)	0.826	+3.54%
Severity	2013.1	0.037 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.044; p = 0.257)	0.001 (CI = +/-0.003; p = 0.604)	0.831	+3.80%
Severity	2013.2	0.038 (CI = +/-0.013; p = 0.000)	-0.026 (CI = +/-0.047; p = 0.248)	0.001 (CI = +/-0.003; p = 0.572)	0.806	+3.90%
Severity	2014.1	0.041 (CI = +/-0.014; p = 0.000)	-0.021 (CI = +/-0.049; p = 0.374)	0.001 (CI = +/-0.003; p = 0.440)	0.803	+4.19%
Severity	2014.2	0.042 (CI = +/-0.017; p = 0.000)	-0.023 (CI = +/-0.053; p = 0.370)	0.001 (CI = +/-0.004; p = 0.434)	0.767	+4.29%
Severity	2015.1	0.046 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.055; p = 0.554)	0.002 (CI = +/-0.004; p = 0.304)	0.772	+4.74%
Severity	2015.2	0.050 (CI = +/-0.022; p = 0.000)	-0.020 (CI = +/-0.058; p = 0.459)	0.002 (CI = +/-0.004; p = 0.262)	0.749	+5.08%
Severity	2016.1	0.058 (CI = +/-0.022; p = 0.000)	-0.007 (CI = +/-0.055; p = 0.776)	0.003 (CI = +/-0.004; p = 0.107)	0.806	+6.01%
Severity	2016.2	0.060 (CI = +/-0.027; p = 0.001)	-0.010 (CI = +/-0.061; p = 0.718)	0.003 (CI = +/-0.004; p = 0.119)	0.760	+6.23%
Severity	2017.1	0.068 (CI = +/-0.030; p = 0.001)	0.001 (CI = +/-0.063; p = 0.986)	0.004 (CI = +/-0.004; p = 0.075)	0.779	+7.09%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.417)	-0.012 (CI = +/-0.046; p = 0.590)	0.018 (CI = +/-0.003; p = 0.000)	0.850	-0.23%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.105)	-0.022 (CI = +/-0.043; p = 0.303)	0.017 (CI = +/-0.003; p = 0.000)	0.877	-0.45%
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.017)	-0.014 (CI = +/-0.040; p = 0.492)	0.017 (CI = +/-0.003; p = 0.000)	0.900	-0.66%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.020)	-0.015 (CI = +/-0.041; p = 0.464)	0.017 (CI = +/-0.003; p = 0.000)	0.899	-0.69%
Frequency	2007.2	-0.008 (CI = +/-0.006; p = 0.011)	-0.011 (CI = +/-0.042; p = 0.597)	0.016 (CI = +/-0.003; p = 0.000)	0.903	-0.80%
Frequency	2008.1	-0.009 (CI = +/-0.006; p = 0.007)	-0.015 (CI = +/-0.042; p = 0.475)	0.016 (CI = +/-0.003; p = 0.000)	0.906	-0.91%
Frequency	2008.2	-0.010 (CI = +/-0.007; p = 0.005)	-0.011 (CI = +/-0.043; p = 0.593)	0.016 (CI = +/-0.003; p = 0.000)	0.909	-1.01%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.005)	-0.014 (CI = +/-0.045; p = 0.518)	0.016 (CI = +/-0.003; p = 0.000)	0.909	-1.09%
Frequency	2009.2	-0.012 (CI = +/-0.008; p = 0.006)	-0.012 (CI = +/-0.046; p = 0.608)	0.016 (CI = +/-0.003; p = 0.000)	0.909	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.009; p = 0.012)	-0.011 (CI = +/-0.049; p = 0.636)	0.016 (CI = +/-0.003; p = 0.000)	0.906	-1.16%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.002)	-0.003 (CI = +/-0.046; p = 0.911)	0.015 (CI = +/-0.003; p = 0.000)	0.922	-1.46%
Frequency	2011.1	-0.014 (CI = +/-0.010; p = 0.008)	0.000 (CI = +/-0.048; p = 0.996)	0.015 (CI = +/-0.003; p = 0.000)	0.919	-1.37%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.036)	-0.007 (CI = +/-0.048; p = 0.750)	0.016 (CI = +/-0.003; p = 0.000)	0.924	-1.08%
Frequency	2012.1	-0.015 (CI = +/-0.010; p = 0.008)	-0.017 (CI = +/-0.046; p = 0.446)	0.015 (CI = +/-0.003; p = 0.000)	0.937	-1.45%
Frequency	2012.2	-0.019 (CI = +/-0.010; p = 0.001)	-0.007 (CI = +/-0.041; p = 0.726)	0.015 (CI = +/-0.003; p = 0.000)	0.954	-1.89%
Frequency	2013.1	-0.019 (CI = +/-0.011; p = 0.003)	-0.007 (CI = +/-0.044; p = 0.735)	0.015 (CI = +/-0.003; p = 0.000)	0.951	-1.90%
Frequency	2013.2	-0.022 (CI = +/-0.012; p = 0.002)	-0.002 (CI = +/-0.045; p = 0.917)	0.014 (CI = +/-0.003; p = 0.000)	0.953	-2.14%
Frequency	2014.1	-0.018 (CI = +/-0.014; p = 0.012)	0.004 (CI = +/-0.047; p = 0.852)	0.015 (CI = +/-0.003; p = 0.000)	0.953	-1.82%
Frequency	2014.2	-0.018 (CI = +/-0.016; p = 0.027)	0.004 (CI = +/-0.050; p = 0.866)	0.015 (CI = +/-0.003; p = 0.000)	0.950	-1.81%
Frequency	2015.1	-0.015 (CI = +/-0.018; p = 0.100)	0.010 (CI = +/-0.053; p = 0.688)	0.015 (CI = +/-0.004; p = 0.000)	0.949	-1.47%
Frequency	2015.2	-0.013 (CI = +/-0.021; p = 0.204)	0.007 (CI = +/-0.058; p = 0.788)	0.015 (CI = +/-0.004; p = 0.000)	0.946	-1.29%
Frequency	2016.1	-0.010 (CI = +/-0.025; p = 0.398)	0.012 (CI = +/-0.063; p = 0.689)	0.016 (CI = +/-0.004; p = 0.000)	0.942	-0.99%
Frequency	2016.2	-0.020 (CI = +/-0.025; p = 0.103)	0.025 (CI = +/-0.058; p = 0.339)	0.015 (CI = +/-0.004; p = 0.000)	0.960	-1.98%
Frequency	2017.1	-0.021 (CI = +/-0.031; p = 0.166)	0.025 (CI = +/-0.066; p = 0.406)	0.015 (CI = +/-0.004; p = 0.000)	0.955	-2.03%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.692	+2.34%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.687	+2.14%
Loss Cost	2006.2	0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	0.715	+1.84%
Loss Cost	2007.1	0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	0.710	+1.84%
Loss Cost	2007.2	0.018 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	0.703	+1.77%
Loss Cost	2008.1	0.019 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.715	+1.91%
Loss Cost	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.712	+1.92%
Loss Cost	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.721	+2.07%
Loss Cost	2009.2	0.020 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.716	+2.04%
Loss Cost	2010.1	0.022 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	0.727	+2.22%
Loss Cost	2010.2	0.019 (CI = +/-0.011; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	0.741	+1.89%
Loss Cost	2011.1	0.020 (CI = +/-0.012; p = 0.003)	0.016 (CI = +/-0.004; p = 0.000)	0.743	+2.00%
Loss Cost	2011.2	0.021 (CI = +/-0.014; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	0.747	+2.17%
Loss Cost	2012.1	0.021 (CI = +/-0.015; p = 0.011)	0.016 (CI = +/-0.005; p = 0.000)	0.745	+2.07%
Loss Cost	2012.2	0.016 (CI = +/-0.016; p = 0.054)	0.015 (CI = +/-0.005; p = 0.000)	0.769	+1.58%
Loss Cost	2013.1	0.019 (CI = +/-0.018; p = 0.037)	0.016 (CI = +/-0.005; p = 0.000)	0.778	+1.92%
Loss Cost	2013.2	0.017 (CI = +/-0.020; p = 0.095)	0.015 (CI = +/-0.005; p = 0.000)	0.781	+1.68%
Loss Cost	2014.1	0.023 (CI = +/-0.021; p = 0.034)	0.016 (CI = +/-0.005; p = 0.000)	0.804	+2.35%
Loss Cost	2014.2	0.024 (CI = +/-0.025; p = 0.058)	0.016 (CI = +/-0.005; p = 0.000)	0.802	+2.40%
Loss Cost	2015.1	0.032 (CI = +/-0.027; p = 0.023)	0.017 (CI = +/-0.005; p = 0.000)	0.825	+3.22%
Loss Cost	2015.2	0.037 (CI = +/-0.031; p = 0.023)	0.017 (CI = +/-0.005; p = 0.000)	0.830	+3.73%
Loss Cost	2016.1	0.048 (CI = +/-0.032; p = 0.008)	0.018 (CI = +/-0.005; p = 0.000)	0.862	+4.93%
Loss Cost	2016.2	0.040 (CI = +/-0.037; p = 0.035)	0.018 (CI = +/-0.005; p = 0.000)	0.873	+4.13%
Loss Cost	2017.1	0.046 (CI = +/-0.044; p = 0.042)	0.018 (CI = +/-0.006; p = 0.000)	0.873	+4.74%
Severity	2005.2	0.025 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.363)	0.871	+2.57%
Severity	2006.1	0.026 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.388)	0.862	+2.59%
Severity	2006.2	0.025 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.323)	0.850	+2.51%
Severity	2007.1	0.025 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.357)	0.841	+2.54%
Severity	2007.2	0.026 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.409)	0.833	+2.59%
Severity	2008.1	0.028 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.595)	0.865	+2.83%
Severity	2008.2	0.029 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.739)	0.868	+2.96%
Severity	2009.1	0.031 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.984)	0.887	+3.18%
Severity	2009.2	0.032 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.934)	0.880	+3.25%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.765)	0.882	+3.41%
Severity	2010.2	0.034 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.772)	0.867	+3.41%
Severity	2011.1	0.034 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.767)	0.851	+3.42%
Severity	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.890)	0.829	+3.28%
Severity	2012.1	0.035 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.684)	0.838	+3.54%
Severity	2012.2	0.035 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.701)	0.814	+3.54%
Severity	2013.1	0.038 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.496)	0.826	+3.87%
Severity	2013.2	0.038 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.003; p = 0.502)	0.800	+3.90%
Severity	2014.1	0.042 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.003; p = 0.357)	0.805	+4.26%
Severity	2014.2	0.042 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.003; p = 0.379)	0.770	+4.29%
Severity	2015.1	0.047 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.003; p = 0.243)	0.784	+4.81%
Severity	2015.2	0.050 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.004; p = 0.220)	0.758	+5.08%
Severity	2016.1	0.059 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.003; p = 0.078)	0.824	+6.05%
Severity	2016.2	0.060 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	0.783	+6.22%
Severity	2017.1	0.068 (CI = +/-0.027; p = 0.000)	0.004 (CI = +/-0.004; p = 0.053)	0.807	+7.08%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.413)	0.018 (CI = +/-0.003; p = 0.000)	0.853	-0.23%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.118)	0.017 (CI = +/-0.003; p = 0.000)	0.877	-0.43%
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.016)	0.017 (CI = +/-0.003; p = 0.000)	0.902	-0.66%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.020)	0.017 (CI = +/-0.003; p = 0.000)	0.901	-0.68%
Frequency	2007.2	-0.008 (CI = +/-0.006; p = 0.010)	0.017 (CI = +/-0.003; p = 0.000)	0.906	-0.80%
Frequency	2008.1	-0.009 (CI = +/-0.006; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.908	-0.89%
Frequency	2008.2	-0.010 (CI = +/-0.007; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	0.912	-1.01%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	0.911	-1.07%
Frequency	2009.2	-0.012 (CI = +/-0.008; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	0.912	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.009; p = 0.011)	0.016 (CI = +/-0.003; p = 0.000)	0.909	-1.14%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.925	-1.46%
Frequency	2011.1	-0.014 (CI = +/-0.009; p = 0.006)	0.015 (CI = +/-0.003; p = 0.000)	0.923	-1.37%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.032)	0.016 (CI = +/-0.003; p = 0.000)	0.928	-1.08%
Frequency	2012.1	-0.014 (CI = +/-0.010; p = 0.008)	0.015 (CI = +/-0.003; p = 0.000)	0.938	-1.42%
Frequency	2012.2	-0.019 (CI = +/-0.010; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.956	-1.89%
Frequency	2013.1	-0.019 (CI = +/-0.011; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.954	-1.88%
Frequency	2013.2	-0.022 (CI = +/-0.012; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.956	-2.14%
Frequency	2014.1	-0.019 (CI = +/-0.013; p = 0.009)	0.015 (CI = +/-0.003; p = 0.000)	0.957	-1.83%
Frequency	2014.2	-0.018 (CI = +/-0.015; p = 0.021)	0.015 (CI = +/-0.003; p = 0.000)	0.954	-1.81%
Frequency	2015.1	-0.015 (CI = +/-0.017; p = 0.078)	0.015 (CI = +/-0.003; p = 0.000)	0.953	-1.51%
Frequency	2015.2	-0.013 (CI = +/-0.020; p = 0.183)	0.015 (CI = +/-0.004; p = 0.000)	0.950	-1.29%
Frequency	2016.1	-0.011 (CI = +/-0.024; p = 0.344)	0.015 (CI = +/-0.004; p = 0.000)	0.947	-1.05%
Frequency	2016.2	-0.020 (CI = +/-0.025; p = 0.101)	0.015 (CI = +/-0.004; p = 0.000)	0.960	-1.97%
Frequency	2017.1	-0.022 (CI = +/-0.030; p = 0.126)	0.015 (CI = +/-0.004; p = 0.000)	0.957	-2.19%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.001)	-0.177 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.025; p = 0.000)	0.938	+1.86%	+11.90%
Loss Cost	2006.1	0.023 (CI = +/-0.010; p = 0.000)	-0.168 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.088 (CI = +/-0.025; p = 0.000)	0.946	+2.29%	+11.65%
Loss Cost	2006.2	0.021 (CI = +/-0.012; p = 0.001)	-0.166 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.026; p = 0.000)	0.943	+2.17%	+11.72%
Loss Cost	2007.1	0.021 (CI = +/-0.013; p = 0.002)	-0.167 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.028; p = 0.000)	0.941	+2.13%	+11.74%
Loss Cost	2007.2	0.020 (CI = +/-0.014; p = 0.008)	-0.165 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.091 (CI = +/-0.029; p = 0.000)	0.937	+2.03%	+11.79%
Loss Cost	2008.1	0.022 (CI = +/-0.016; p = 0.009)	-0.162 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.031; p = 0.000)	0.936	+2.24%	+11.70%
Loss Cost	2008.2	0.021 (CI = +/-0.018; p = 0.026)	-0.160 (CI = +/-0.056; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.034; p = 0.000)	0.931	+2.10%	+11.76%
Loss Cost	2009.1	0.025 (CI = +/-0.020; p = 0.017)	-0.155 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.036; p = 0.000)	0.933	+2.56%	+11.61%
Loss Cost	2009.2	0.029 (CI = +/-0.023; p = 0.018)	-0.159 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.039; p = 0.000)	0.930	+2.92%	+11.49%
Loss Cost	2010.1	0.034 (CI = +/-0.027; p = 0.017)	-0.154 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.043; p = 0.002)	0.930	+3.43%	+11.36%
Loss Cost	2010.2	0.031 (CI = +/-0.032; p = 0.055)	-0.152 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.048; p = 0.003)	0.921	+3.19%	+11.41%
Loss Cost	2011.1	0.039 (CI = +/-0.039; p = 0.050)	-0.148 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.055; p = 0.017)	0.921	+3.94%	+11.27%
Loss Cost	2011.2	0.033 (CI = +/-0.048; p = 0.167)	-0.144 (CI = +/-0.070; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	0.075 (CI = +/-0.064; p = 0.025)	0.909	+3.33%	+11.38%
Loss Cost	2012.1	0.023 (CI = +/-0.062; p = 0.434)	-0.149 (CI = +/-0.073; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.085 (CI = +/-0.078; p = 0.033)	0.904	+2.36%	+11.49%
Loss Cost	2012.2	0.016 (CI = +/-0.084; p = 0.689)	-0.146 (CI = +/-0.078; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.093 (CI = +/-0.100; p = 0.064)	0.890	+1.61%	+11.57%
Loss Cost	2013.1	0.065 (CI = +/-0.116; p = 0.246)	-0.135 (CI = +/-0.079; p = 0.003)	0.011 (CI = +/-0.006; p = 0.001)	0.041 (CI = +/-0.131; p = 0.509)	0.898	+6.76%	+11.26%
Loss Cost	2013.2	0.068 (CI = +/-0.192; p = 0.456)	-0.135 (CI = +/-0.085; p = 0.004)	0.011 (CI = +/-0.006; p = 0.002)	0.038 (CI = +/-0.206; p = 0.695)	0.874	+7.06%	+11.24%
Loss Cost	2014.1	0.291 (CI = +/-0.400; p = 0.139)	-0.117 (CI = +/-0.087; p = 0.013)	0.011 (CI = +/-0.006; p = 0.002)	-0.187 (CI = +/-0.411; p = 0.341)	0.881	+33.74%	+10.91%
Loss Cost	2014.2	0.104 (CI = +/-0.028; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.013)	0.011 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.841	+10.91%	+10.91%
Loss Cost	2015.1	0.102 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.095; p = 0.017)	0.010 (CI = +/-0.006; p = 0.004)	NA (CI = +/-NA; p = NA)	0.814	+10.69%	+10.69%
Loss Cost	2015.2	0.101 (CI = +/-0.039; p = 0.000)	-0.120 (CI = +/-0.104; p = 0.028)	0.010 (CI = +/-0.007; p = 0.008)	NA (CI = +/-NA; p = NA)	0.749	+10.61%	+10.61%
Loss Cost	2016.1	0.110 (CI = +/-0.045; p = 0.000)	-0.106 (CI = +/-0.111; p = 0.058)	0.011 (CI = +/-0.007; p = 0.007)	NA (CI = +/-NA; p = NA)	0.756	+11.60%	+11.60%
Loss Cost	2016.2	0.096 (CI = +/-0.049; p = 0.002)	-0.088 (CI = +/-0.112; p = 0.107)	0.010 (CI = +/-0.007; p = 0.011)	NA (CI = +/-NA; p = NA)	0.657	+10.11%	+10.11%
Loss Cost	2017.1	0.098 (CI = +/-0.061; p = 0.007)	-0.086 (CI = +/-0.128; p = 0.156)	0.010 (CI = +/-0.008; p = 0.020)	NA (CI = +/-NA; p = NA)	0.617	+10.25%	+10.25%
Severity	2005.2	0.031 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.050)	0.066 (CI = +/-0.028; p = 0.000)	0.950	+3.12%	+10.12%
Severity	2006.1	0.033 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.055; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.047)	0.062 (CI = +/-0.029; p = 0.000)	0.951	+3.36%	+9.99%
Severity	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.054; p = 0.003)	-0.005 (CI = +/-0.005; p = 0.051)	0.069 (CI = +/-0.029; p = 0.000)	0.952	+2.87%	+10.27%
Severity	2007.1	0.023 (CI = +/-0.013; p = 0.001)	-0.096 (CI = +/-0.052; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.047)	0.077 (CI = +/-0.028; p = 0.000)	0.956	+2.34%	+10.53%
Severity	2007.2	0.016 (CI = +/-0.013; p = 0.017)	-0.085 (CI = +/-0.048; p = 0.001)	-0.004 (CI = +/-0.004; p = 0.046)	0.087 (CI = +/-0.027; p = 0.000)	0.962	+1.66%	+10.87%
Severity	2008.1	0.013 (CI = +/-0.014; p = 0.082)	-0.090 (CI = +/-0.048; p = 0.001)	-0.004 (CI = +/-0.004; p = 0.048)	0.092 (CI = +/-0.028; p = 0.000)	0.963	+1.27%	+11.03%
Severity	2008.2	0.005 (CI = +/-0.014; p = 0.476)	-0.080 (CI = +/-0.045; p = 0.001)	-0.004 (CI = +/-0.004; p = 0.048)	0.102 (CI = +/-0.027; p = 0.000)	0.968	+0.51%	+11.35%
Severity	2009.1	0.007 (CI = +/-0.016; p = 0.403)	-0.078 (CI = +/-0.046; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.050)	0.100 (CI = +/-0.029; p = 0.000)	0.968	+0.68%	+11.29%
Severity	2009.2	0.009 (CI = +/-0.019; p = 0.354)	-0.080 (CI = +/-0.048; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.051)	0.098 (CI = +/-0.032; p = 0.000)	0.967	+0.87%	+11.23%
Severity	2010.1	0.010 (CI = +/-0.022; p = 0.349)	-0.079 (CI = +/-0.050; p = 0.004)	-0.004 (CI = +/-0.004; p = 0.055)	0.096 (CI = +/-0.035; p = 0.000)	0.966	+1.03%	+11.19%
Severity	2010.2	0.012 (CI = +/-0.027; p = 0.367)	-0.080 (CI = +/-0.053; p = 0.005)	-0.004 (CI = +/-0.004; p = 0.060)	0.094 (CI = +/-0.040; p = 0.000)	0.964	+1.18%	+11.15%
Severity	2011.1	0.015 (CI = +/-0.032; p = 0.327)	-0.077 (CI = +/-0.055; p = 0.009)	-0.004 (CI = +/-0.004; p = 0.063)	0.090 (CI = +/-0.046; p = 0.001)	0.963	+1.56%	+11.08%
Severity	2011.2	-0.003 (CI = +/-0.037; p = 0.878)	-0.068 (CI = +/-0.053; p = 0.016)	-0.004 (CI = +/-0.004; p = 0.072)	0.111 (CI = +/-0.049; p = 0.000)	0.965	-0.27%	+11.40%
Severity	2012.1	-0.004 (CI = +/-0.048; p = 0.877)	-0.068 (CI = +/-0.057; p = 0.022)	-0.004 (CI = +/-0.004; p = 0.083)	0.112 (CI = +/-0.060; p = 0.001)	0.964	-0.35%	+11.41%
Severity	2012.2	0.002 (CI = +/-0.065; p = 0.961)	-0.070 (CI = +/-0.060; p = 0.027)	-0.004 (CI = +/-0.004; p = 0.090)	0.106 (CI = +/-0.077; p = 0.011)	0.961	+0.15%	+11.36%
Severity	2013.1	0.076 (CI = +/-0.073; p = 0.044)	-0.052 (CI = +/-0.050; p = 0.042)	-0.004 (CI = +/-0.004; p = 0.028)	0.027 (CI = +/-0.083; p = 0.488)	0.976	+7.88%	+10.88%
Severity	2013.2	0.097 (CI = +/-0.121; p = 0.106)	-0.055 (CI = +/-0.053; p = 0.044)	-0.004 (CI = +/-0.004; p = 0.031)	0.006 (CI = +/-0.129; p = 0.927)	0.972	+10.18%	+10.80%
Severity	2014.1	0.303 (CI = +/-0.227; p = 0.013)	-0.038 (CI = +/-0.049; p = 0.116)	-0.004 (CI = +/-0.003; p = 0.014)	-0.204 (CI = +/-0.233; p = 0.081)	0.978	+35.43%	+10.49%
Severity	2014.2	0.100 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.049; p = 0.116)	-0.004 (CI = +/-0.003; p = 0.014)	NA (CI = +/-NA; p = NA)	0.974	+10.49%	+10.49%
Severity	2015.1	0.096 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.052; p = 0.084)	-0.005 (CI = +/-0.003; p = 0.011)	NA (CI = +/-NA; p = NA)	0.971	+10.08%	+10.08%
Severity	2015.2	0.095 (CI = +/-0.021; p = 0.000)	-0.043 (CI = +/-0.057; p = 0.118)	-0.005 (CI = +/-0.004; p = 0.016)	NA (CI = +/-NA; p = NA)	0.964	+9.98%	+9.98%
Severity	2016.1	0.104 (CI = +/-0.021; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.226)	-0.004 (CI = +/-0.004; p = 0.028)	NA (CI = +/-NA; p = NA)	0.971	+10.95%	+10.95%
Severity	2016.2	0.098 (CI = +/-0.024; p = 0.000)	-0.023 (CI = +/-0.055; p = 0.367)	-0.004 (CI = +/-0.004; p = 0.021)	NA (CI = +/-NA; p = NA)	0.967	+10.33%	+10.33%
Severity	2017.1	0.100 (CI = +/-0.030; p = 0.000)	-0.020 (CI = +/-0.063; p = 0.474)	-0.004 (CI = +/-0.004; p = 0.040)	NA (CI = +/-NA; p = NA)	0.959	+10.56%	+10.56%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.018)	-0.077 (CI = +/-0.048; p = 0.003)	0.016 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.025; p = 0.026)	0.788	-1.22%	+1.61%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.059)	-0.073 (CI = +/-0.048; p = 0.005)	0.016 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.026; p = 0.052)	0.781	-1.04%	+1.51%
Frequency	2006.2	-0.007 (CI = +/-0.011; p = 0.228)	-0.080 (CI = +/-0.048; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.026; p = 0.124)	0.793	-0.68%	+1.31%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.722)	-0.071 (CI = +/-0.046; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.025; p = 0.301)	0.807	-0.20%	+1.09%
Frequency	2007.2	0.004 (CI = +/-0.012; p = 0.521)	-0.080 (CI = +/-0.043; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.024; p = 0.702)	0.839	+0.37%	+0.83%
Frequency	2008.1	0.010 (CI = +/-0.012; p = 0.109)	-0.072 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.023; p = 0.757)	0.863	+0.96%	+0.60%
Frequency	2008.2	0.016 (CI = +/-0.012; p = 0.012)	-0.080 (CI = +/-0.037; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.022; p = 0.272)	0.890	+1.58%	+0.37%
Frequency	2009.1	0.019 (CI = +/-0.013; p = 0.009)	-0.077 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.024; p = 0.181)	0.893	+1.87%	+0.28%
Frequency	2009.2	0.020 (CI = +/-0.015; p = 0.013)	-0.079 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.026; p = 0.167)	0.893	+2.03%	+0.23%
Frequency	2010.1	0.023 (CI = +/-0.018; p = 0.013)	-0.075 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.028; p = 0.122)	0.895	+2.37%	+0.15%
Frequency	2010.2	0.020 (CI = +/-0.021; p = 0.067)	-0.072 (CI = +/-0.042; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.268)	0.896	+1.98%	+0.24%
Frequency	2011.1	0.023 (CI = +/-0.025; p = 0.072)	-0.070 (CI = +/-0.044; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.229)	0.896	+2.34%	+0.18%
Frequency	2011.2	0.036 (CI = +/-0.030; p = 0.022)	-0.077 (CI = +/-0.043; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.076)	0.908	+3.62%	-0.02%
Frequency	2012.1	0.027 (CI = +/-0.038; p = 0.152)	-0.081 (CI = +/-0.045; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.048; p = 0.264)	0.910	+2.72%	+0.08%
Frequency	2012.2	0.014 (CI = +/-0.050; p = 0.550)	-0.077 (CI = +/-0.047; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.060; p = 0.663)	0.912	+1.46%	+0.19%
Frequency	2013.1	-0.010 (CI = +/-0.071; p = 0.757)	-0.083 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.080; p = 0.717)	0.917	-1.04%	+0.33%
Frequency	2013.2	-0.029 (CI = +/-0.117; p = 0.606)	-0.080 (CI = +/-0.052; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.126; p = 0.584)	0.917	-2.83%	+0.40%
Frequency	2014.1	-0.013 (CI = +/-0.262; p = 0.918)	-0.079 (CI = +/-0.057; p = 0.011)	0.015 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.269; p = 0.897)	0.911	-1.25%	+0.38%
Frequency	2014.2	0.004 (CI = +/-0.018; p = 0.655)	-0.079 (CI = +/-0.057; p = 0.011)	0.015 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.916	+0.38%	+0.38%
Frequency	2015.1	0.006 (CI = +/-0.021; p = 0.578)	-0.076 (CI = +/-0.062; p = 0.021)	0.015 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+0.56%	+0.56%
Frequency	2015.2	0.006 (CI = +/-0.025; p = 0.626)	-0.076 (CI = +/-0.068; p = 0.032)	0.015 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.909	+0.57%	+0.57%
Frequency	2016.1	0.006 (CI = +/-0.031; p = 0.677)	-0.076 (CI = +/-0.076; p = 0.050)	0.015 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.902	+0.59%	+0.59%
Frequency	2016.2	-0.002 (CI = +/-0.034; p = 0.896)	-0.065 (CI = +/-0.079; p = 0.094)	0.015 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.913	-0.20%	-0.20%
Frequency	2017.1	-0.003 (CI = +/-0.043; p = 0.882)	-0.066 (CI = +/-0.091; p = 0.129)	0.015 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.903	-0.28%	-0.28%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.186 (CI = +/-0.083; p = 0.000)	0.001 (CI = +/-0.006; p = 0.836)	0.821	+5.03%
Loss Cost	2006.1	0.053 (CI = +/-0.010; p = 0.000)	-0.169 (CI = +/-0.078; p = 0.000)	0.002 (CI = +/-0.006; p = 0.571)	0.851	+5.43%
Loss Cost	2006.2	0.054 (CI = +/-0.011; p = 0.000)	-0.175 (CI = +/-0.080; p = 0.000)	0.002 (CI = +/-0.006; p = 0.513)	0.843	+5.57%
Loss Cost	2007.1	0.056 (CI = +/-0.011; p = 0.000)	-0.167 (CI = +/-0.081; p = 0.000)	0.002 (CI = +/-0.006; p = 0.423)	0.845	+5.76%
Loss Cost	2007.2	0.058 (CI = +/-0.012; p = 0.000)	-0.174 (CI = +/-0.083; p = 0.000)	0.003 (CI = +/-0.006; p = 0.360)	0.839	+5.96%
Loss Cost	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.162 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.006; p = 0.238)	0.852	+6.31%
Loss Cost	2008.2	0.063 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.083; p = 0.000)	0.004 (CI = +/-0.006; p = 0.195)	0.846	+6.53%
Loss Cost	2009.1	0.068 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.080; p = 0.001)	0.005 (CI = +/-0.006; p = 0.096)	0.866	+7.01%
Loss Cost	2009.2	0.072 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.078; p = 0.000)	0.005 (CI = +/-0.006; p = 0.052)	0.875	+7.44%
Loss Cost	2010.1	0.076 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	0.890	+7.92%
Loss Cost	2010.2	0.079 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.078; p = 0.000)	0.007 (CI = +/-0.005; p = 0.018)	0.882	+8.19%
Loss Cost	2011.1	0.084 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.076; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.896	+8.75%
Loss Cost	2011.2	0.086 (CI = +/-0.017; p = 0.000)	-0.151 (CI = +/-0.078; p = 0.001)	0.008 (CI = +/-0.005; p = 0.006)	0.884	+8.99%
Loss Cost	2012.1	0.089 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.082; p = 0.002)	0.008 (CI = +/-0.006; p = 0.006)	0.879	+9.27%
Loss Cost	2012.2	0.092 (CI = +/-0.020; p = 0.000)	-0.153 (CI = +/-0.084; p = 0.001)	0.009 (CI = +/-0.006; p = 0.005)	0.869	+9.68%
Loss Cost	2013.1	0.101 (CI = +/-0.020; p = 0.000)	-0.132 (CI = +/-0.077; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	0.901	+10.67%
Loss Cost	2013.2	0.104 (CI = +/-0.022; p = 0.000)	-0.137 (CI = +/-0.081; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	0.882	+10.92%
Loss Cost	2014.1	0.109 (CI = +/-0.025; p = 0.000)	-0.127 (CI = +/-0.084; p = 0.006)	0.011 (CI = +/-0.006; p = 0.001)	0.881	+11.50%
Loss Cost	2014.2	0.104 (CI = +/-0.028; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.013)	0.011 (CI = +/-0.006; p = 0.002)	0.841	+10.91%
Loss Cost	2015.1	0.102 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.095; p = 0.017)	0.010 (CI = +/-0.006; p = 0.004)	0.814	+10.69%
Loss Cost	2015.2	0.101 (CI = +/-0.039; p = 0.000)	-0.120 (CI = +/-0.104; p = 0.028)	0.010 (CI = +/-0.007; p = 0.008)	0.749	+10.61%
Loss Cost	2016.1	0.110 (CI = +/-0.045; p = 0.000)	-0.106 (CI = +/-0.111; p = 0.058)	0.011 (CI = +/-0.007; p = 0.007)	0.756	+11.60%
Loss Cost	2016.2	0.096 (CI = +/-0.049; p = 0.002)	-0.088 (CI = +/-0.112; p = 0.107)	0.010 (CI = +/-0.007; p = 0.011)	0.657	+10.11%
Loss Cost	2017.1	0.098 (CI = +/-0.061; p = 0.007)	-0.086 (CI = +/-0.128; p = 0.156)	0.010 (CI = +/-0.008; p = 0.020)	0.617	+10.25%
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.071; p = 0.005)	-0.012 (CI = +/-0.005; p = 0.000)	0.914	+5.35%
Severity	2006.1	0.054 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.070; p = 0.009)	-0.012 (CI = +/-0.005; p = 0.000)	0.920	+5.60%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.072; p = 0.014)	-0.012 (CI = +/-0.005; p = 0.000)	0.913	+5.52%
Severity	2007.1	0.053 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.075; p = 0.014)	-0.012 (CI = +/-0.005; p = 0.000)	0.908	+5.45%
Severity	2007.2	0.052 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.078; p = 0.020)	-0.012 (CI = +/-0.006; p = 0.000)	0.899	+5.37%
Severity	2008.1	0.053 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.080; p = 0.030)	-0.012 (CI = +/-0.006; p = 0.000)	0.896	+5.46%
Severity	2008.2	0.053 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.084; p = 0.036)	-0.012 (CI = +/-0.006; p = 0.000)	0.887	+5.47%
Severity	2009.1	0.057 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.082; p = 0.066)	-0.011 (CI = +/-0.006; p = 0.001)	0.897	+5.88%
Severity	2009.2	0.061 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.080; p = 0.031)	-0.011 (CI = +/-0.006; p = 0.001)	0.906	+6.32%
Severity	2010.1	0.065 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.079; p = 0.058)	-0.010 (CI = +/-0.006; p = 0.001)	0.915	+6.77%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	-0.088 (CI = +/-0.077; p = 0.027)	-0.009 (CI = +/-0.005; p = 0.002)	0.922	+7.23%
Severity	2011.1	0.075 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.075; p = 0.053)	-0.008 (CI = +/-0.005; p = 0.004)	0.931	+7.78%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	-0.077 (CI = +/-0.079; p = 0.055)	-0.008 (CI = +/-0.005; p = 0.006)	0.924	+7.89%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	-0.062 (CI = +/-0.077; p = 0.105)	-0.007 (CI = +/-0.005; p = 0.012)	0.933	+8.51%
Severity	2012.2	0.088 (CI = +/-0.017; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.039)	-0.006 (CI = +/-0.005; p = 0.017)	0.942	+9.21%
Severity	2013.1	0.100 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.049; p = 0.042)	-0.005 (CI = +/-0.003; p = 0.011)	0.977	+10.50%
Severity	2013.2	0.102 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.050; p = 0.035)	-0.004 (CI = +/-0.003; p = 0.018)	0.974	+10.75%
Severity	2014.1	0.106 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.052; p = 0.066)	-0.004 (CI = +/-0.004; p = 0.036)	0.974	+11.13%
Severity	2014.2	0.100 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.049; p = 0.116)	-0.004 (CI = +/-0.003; p = 0.014)	0.974	+10.49%
Severity	2015.1	0.096 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.052; p = 0.084)	-0.005 (CI = +/-0.003; p = 0.011)	0.971	+10.08%
Severity	2015.2	0.095 (CI = +/-0.021; p = 0.000)	-0.043 (CI = +/-0.057; p = 0.118)	-0.005 (CI = +/-0.004; p = 0.016)	0.964	+9.98%
Severity	2016.1	0.104 (CI = +/-0.021; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.226)	-0.004 (CI = +/-0.004; p = 0.028)	0.971	+10.95%
Severity	2016.2	0.098 (CI = +/-0.024; p = 0.000)	-0.023 (CI = +/-0.055; p = 0.367)	-0.004 (CI = +/-0.004; p = 0.021)	0.967	+10.33%
Severity	2017.1	0.100 (CI = +/-0.030; p = 0.000)	-0.020 (CI = +/-0.063; p = 0.474)	-0.004 (CI = +/-0.004; p = 0.040)	0.959	+10.56%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.327)	-0.079 (CI = +/-0.051; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	0.756	-0.31%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.612)	-0.073 (CI = +/-0.051; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	0.757	-0.16%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.892)	-0.082 (CI = +/-0.049; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	0.782	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.345)	-0.071 (CI = +/-0.046; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	0.806	+0.30%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.069)	-0.081 (CI = +/-0.042; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.844	+0.56%
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.010)	-0.072 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.868	+0.80%
Frequency	2008.2	0.010 (CI = +/-0.006; p = 0.002)	-0.079 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.889	+1.01%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.002)	-0.077 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.889	+1.07%
Frequency	2009.2	0.011 (CI = +/-0.007; p = 0.004)	-0.077 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.888	+1.06%
Frequency	2010.1	0.011 (CI = +/-0.008; p = 0.007)	-0.076 (CI = +/-0.042; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.887	+1.08%
Frequency	2010.2	0.009 (CI = +/-0.008; p = 0.030)	-0.071 (CI = +/-0.042; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.894	+0.90%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.048)	-0.071 (CI = +/-0.044; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	0.893	+0.90%
Frequency	2011.2	0.010 (CI = +/-0.010; p = 0.043)	-0.074 (CI = +/-0.046; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	0.894	+1.02%
Frequency	2012.1	0.007 (CI = +/-0.010; p = 0.169)	-0.082 (CI = +/-0.045; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.908	+0.70%
Frequency	2012.2	0.004 (CI = +/-0.011; p = 0.421)	-0.076 (CI = +/-0.045; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.917	+0.42%
Frequency	2013.1	0.002 (CI = +/-0.012; p = 0.780)	-0.082 (CI = +/-0.047; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.922	+0.16%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.811)	-0.082 (CI = +/-0.050; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.921	+0.15%
Frequency	2014.1	0.003 (CI = +/-0.016; p = 0.652)	-0.078 (CI = +/-0.053; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	0.918	+0.33%
Frequency	2014.2	0.004 (CI = +/-0.018; p = 0.655)	-0.079 (CI = +/-0.057; p = 0.011)	0.015 (CI = +/-0.004; p = 0.000)	0.916	+0.38%
Frequency	2015.1	0.006 (CI = +/-0.021; p = 0.578)	-0.076 (CI = +/-0.062; p = 0.021)	0.015 (CI = +/-0.004; p = 0.000)	0.912	+0.56%
Frequency	2015.2	0.006 (CI = +/-0.025; p = 0.626)	-0.076 (CI = +/-0.068; p = 0.032)	0.015 (CI = +/-0.005; p = 0.000)	0.909	+0.57%
Frequency	2016.1	0.006 (CI = +/-0.031; p = 0.677)	-0.076 (CI = +/-0.076; p = 0.050)	0.015 (CI = +/-0.005; p = 0.000)	0.902	+0.59%
Frequency	2016.2	-0.002 (CI = +/-0.034; p = 0.896)	-0.065 (CI = +/-0.079; p = 0.094)	0.015 (CI = +/-0.005; p = 0.000)	0.913	-0.20%
Frequency	2017.1	-0.003 (CI = +/-0.043; p = 0.882)	-0.066 (CI = +/-0.091; p = 0.129)	0.015 (CI = +/-0.006; p = 0.001)	0.903	-0.28%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.001)	-0.087 (CI = +/-0.072; p = 0.019)	0.017 (CI = +/-0.005; p = 0.000)	0.582	+1.67%
Loss Cost	2006.1	0.014 (CI = +/-0.009; p = 0.004)	-0.099 (CI = +/-0.070; p = 0.007)	0.016 (CI = +/-0.005; p = 0.000)	0.607	+1.39%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.014)	-0.091 (CI = +/-0.070; p = 0.013)	0.015 (CI = +/-0.005; p = 0.000)	0.602	+1.21%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.018)	-0.089 (CI = +/-0.073; p = 0.018)	0.016 (CI = +/-0.005; p = 0.000)	0.601	+1.25%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.010)	-0.096 (CI = +/-0.074; p = 0.012)	0.016 (CI = +/-0.005; p = 0.000)	0.618	+1.44%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.007)	-0.090 (CI = +/-0.075; p = 0.021)	0.016 (CI = +/-0.005; p = 0.000)	0.626	+1.62%
Loss Cost	2008.2	0.019 (CI = +/-0.012; p = 0.002)	-0.100 (CI = +/-0.074; p = 0.010)	0.017 (CI = +/-0.005; p = 0.000)	0.660	+1.93%
Loss Cost	2009.1	0.021 (CI = +/-0.013; p = 0.002)	-0.093 (CI = +/-0.076; p = 0.019)	0.017 (CI = +/-0.005; p = 0.000)	0.671	+2.15%
Loss Cost	2009.2	0.023 (CI = +/-0.013; p = 0.001)	-0.100 (CI = +/-0.077; p = 0.014)	0.018 (CI = +/-0.005; p = 0.000)	0.683	+2.38%
Loss Cost	2010.1	0.026 (CI = +/-0.015; p = 0.001)	-0.093 (CI = +/-0.080; p = 0.025)	0.018 (CI = +/-0.006; p = 0.000)	0.689	+2.59%
Loss Cost	2010.2	0.023 (CI = +/-0.016; p = 0.006)	-0.086 (CI = +/-0.082; p = 0.041)	0.018 (CI = +/-0.006; p = 0.000)	0.682	+2.33%
Loss Cost	2011.1	0.022 (CI = +/-0.017; p = 0.016)	-0.089 (CI = +/-0.086; p = 0.043)	0.018 (CI = +/-0.006; p = 0.000)	0.682	+2.21%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.011)	-0.098 (CI = +/-0.088; p = 0.031)	0.018 (CI = +/-0.006; p = 0.000)	0.698	+2.56%
Loss Cost	2012.1	0.020 (CI = +/-0.020; p = 0.046)	-0.110 (CI = +/-0.089; p = 0.018)	0.017 (CI = +/-0.006; p = 0.000)	0.718	+2.06%
Loss Cost	2012.2	0.016 (CI = +/-0.022; p = 0.136)	-0.101 (CI = +/-0.091; p = 0.032)	0.017 (CI = +/-0.006; p = 0.000)	0.725	+1.62%
Loss Cost	2013.1	0.015 (CI = +/-0.025; p = 0.227)	-0.104 (CI = +/-0.097; p = 0.037)	0.016 (CI = +/-0.007; p = 0.000)	0.722	+1.48%
Loss Cost	2013.2	0.012 (CI = +/-0.028; p = 0.389)	-0.098 (CI = +/-0.102; p = 0.060)	0.016 (CI = +/-0.007; p = 0.000)	0.724	+1.17%
Loss Cost	2014.1	0.012 (CI = +/-0.032; p = 0.446)	-0.097 (CI = +/-0.111; p = 0.079)	0.016 (CI = +/-0.007; p = 0.000)	0.715	+1.19%
Loss Cost	2014.2	0.010 (CI = +/-0.038; p = 0.556)	-0.095 (CI = +/-0.119; p = 0.108)	0.016 (CI = +/-0.008; p = 0.001)	0.711	+1.05%
Loss Cost	2015.1	0.009 (CI = +/-0.045; p = 0.666)	-0.098 (CI = +/-0.130; p = 0.128)	0.016 (CI = +/-0.009; p = 0.002)	0.701	+0.90%
Loss Cost	2015.2	0.009 (CI = +/-0.053; p = 0.710)	-0.098 (CI = +/-0.143; p = 0.159)	0.016 (CI = +/-0.009; p = 0.004)	0.693	+0.91%
Loss Cost	2016.1	0.000 (CI = +/-0.063; p = 0.988)	-0.110 (CI = +/-0.156; p = 0.144)	0.015 (CI = +/-0.010; p = 0.009)	0.696	+0.04%
Loss Cost	2016.2	-0.018 (CI = +/-0.069; p = 0.560)	-0.085 (CI = +/-0.158; p = 0.250)	0.014 (CI = +/-0.010; p = 0.014)	0.745	-1.79%
Loss Cost	2017.1	-0.032 (CI = +/-0.082; p = 0.393)	-0.102 (CI = +/-0.173; p = 0.205)	0.013 (CI = +/-0.011; p = 0.028)	0.747	-3.12%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.112)	0.002 (CI = +/-0.003; p = 0.334)	0.904	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.048)	0.001 (CI = +/-0.003; p = 0.474)	0.903	+4.19%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.084)	0.001 (CI = +/-0.003; p = 0.629)	0.903	+3.97%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.032)	0.000 (CI = +/-0.003; p = 0.854)	0.903	+3.77%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.054)	0.000 (CI = +/-0.003; p = 0.997)	0.895	+3.63%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.063)	0.000 (CI = +/-0.003; p = 0.997)	0.886	+3.63%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.042; p = 0.041)	0.000 (CI = +/-0.003; p = 0.868)	0.885	+3.77%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.040; p = 0.079)	0.001 (CI = +/-0.003; p = 0.558)	0.905	+4.04%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.042)	0.001 (CI = +/-0.003; p = 0.414)	0.909	+4.23%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.041; p = 0.066)	0.001 (CI = +/-0.003; p = 0.355)	0.904	+4.32%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.085)	0.001 (CI = +/-0.003; p = 0.392)	0.888	+4.29%
Severity	2011.1	0.041 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.076)	0.001 (CI = +/-0.003; p = 0.481)	0.874	+4.18%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.119)	0.001 (CI = +/-0.003; p = 0.590)	0.852	+4.01%
Severity	2012.1	0.039 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.145)	0.001 (CI = +/-0.003; p = 0.593)	0.835	+4.03%
Severity	2012.2	0.038 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.051; p = 0.192)	0.001 (CI = +/-0.003; p = 0.664)	0.802	+3.92%
Severity	2013.1	0.038 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.054; p = 0.205)	0.001 (CI = +/-0.004; p = 0.712)	0.774	+3.87%
Severity	2013.2	0.037 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.058; p = 0.254)	0.001 (CI = +/-0.004; p = 0.766)	0.726	+3.78%
Severity	2014.1	0.037 (CI = +/-0.018; p = 0.001)	-0.033 (CI = +/-0.062; p = 0.272)	0.000 (CI = +/-0.004; p = 0.808)	0.687	+3.72%
Severity	2014.2	0.036 (CI = +/-0.021; p = 0.003)	-0.032 (CI = +/-0.067; p = 0.320)	0.000 (CI = +/-0.004; p = 0.842)	0.619	+3.66%
Severity	2015.1	0.039 (CI = +/-0.025; p = 0.005)	-0.026 (CI = +/-0.072; p = 0.437)	0.001 (CI = +/-0.005; p = 0.730)	0.604	+3.99%
Severity	2015.2	0.042 (CI = +/-0.029; p = 0.008)	-0.031 (CI = +/-0.078; p = 0.389)	0.001 (CI = +/-0.005; p = 0.661)	0.566	+4.33%
Severity	2016.1	0.049 (CI = +/-0.033; p = 0.009)	-0.022 (CI = +/-0.083; p = 0.564)	0.002 (CI = +/-0.005; p = 0.515)	0.575	+5.00%
Severity	2016.2	0.053 (CI = +/-0.040; p = 0.016)	-0.027 (CI = +/-0.092; p = 0.511)	0.002 (CI = +/-0.006; p = 0.486)	0.517	+5.41%
Severity	2017.1	0.063 (CI = +/-0.046; p = 0.015)	-0.014 (CI = +/-0.098; p = 0.748)	0.003 (CI = +/-0.006; p = 0.353)	0.557	+6.52%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.077; p = 0.201)	0.015 (CI = +/-0.006; p = 0.000)	0.813	-2.61%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.079; p = 0.184)	0.015 (CI = +/-0.006; p = 0.000)	0.809	-2.69%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.082; p = 0.187)	0.015 (CI = +/-0.006; p = 0.000)	0.802	-2.66%
Frequency	2007.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.083; p = 0.279)	0.015 (CI = +/-0.006; p = 0.000)	0.794	-2.42%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.057 (CI = +/-0.081; p = 0.162)	0.016 (CI = +/-0.006; p = 0.000)	0.798	-2.11%
Frequency	2008.1	-0.020 (CI = +/-0.013; p = 0.004)	-0.050 (CI = +/-0.083; p = 0.227)	0.016 (CI = +/-0.006; p = 0.000)	0.789	-1.93%
Frequency	2008.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.056 (CI = +/-0.085; p = 0.189)	0.017 (CI = +/-0.006; p = 0.000)	0.784	-1.77%
Frequency	2009.1	-0.018 (CI = +/-0.015; p = 0.017)	-0.057 (CI = +/-0.089; p = 0.194)	0.017 (CI = +/-0.006; p = 0.000)	0.777	-1.81%
Frequency	2009.2	-0.018 (CI = +/-0.016; p = 0.030)	-0.059 (CI = +/-0.093; p = 0.202)	0.017 (CI = +/-0.007; p = 0.000)	0.771	-1.77%
Frequency	2010.1	-0.017 (CI = +/-0.018; p = 0.060)	-0.055 (CI = +/-0.097; p = 0.249)	0.017 (CI = +/-0.007; p = 0.000)	0.760	-1.67%
Frequency	2010.2	-0.019 (CI = +/-0.019; p = 0.052)	-0.049 (CI = +/-0.100; p = 0.319)	0.016 (CI = +/-0.007; p = 0.000)	0.763	-1.88%
Frequency	2011.1	-0.019 (CI = +/-0.021; p = 0.075)	-0.050 (CI = +/-0.106; p = 0.339)	0.016 (CI = +/-0.007; p = 0.000)	0.753	-1.90%
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.212)	-0.063 (CI = +/-0.107; p = 0.232)	0.017 (CI = +/-0.007; p = 0.000)	0.754	-1.39%
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.121)	-0.076 (CI = +/-0.109; p = 0.163)	0.016 (CI = +/-0.008; p = 0.000)	0.768	-1.89%
Frequency	2012.2	-0.022 (CI = +/-0.027; p = 0.102)	-0.068 (CI = +/-0.114; p = 0.224)	0.016 (CI = +/-0.008; p = 0.001)	0.770	-2.21%
Frequency	2013.1	-0.023 (CI = +/-0.031; p = 0.132)	-0.070 (CI = +/-0.122; p = 0.238)	0.016 (CI = +/-0.008; p = 0.001)	0.759	-2.30%
Frequency	2013.2	-0.025 (CI = +/-0.035; p = 0.145)	-0.066 (CI = +/-0.130; p = 0.294)	0.016 (CI = +/-0.009; p = 0.002)	0.754	-2.52%
Frequency	2014.1	-0.025 (CI = +/-0.041; p = 0.217)	-0.064 (CI = +/-0.140; p = 0.338)	0.016 (CI = +/-0.009; p = 0.003)	0.735	-2.44%
Frequency	2014.2	-0.025 (CI = +/-0.048; p = 0.267)	-0.063 (CI = +/-0.151; p = 0.380)	0.016 (CI = +/-0.010; p = 0.006)	0.724	-2.51%
Frequency	2015.1	-0.030 (CI = +/-0.056; p = 0.264)	-0.071 (CI = +/-0.164; p = 0.362)	0.015 (CI = +/-0.011; p = 0.012)	0.712	-2.97%
Frequency	2015.2	-0.033 (CI = +/-0.066; p = 0.290)	-0.066 (CI = +/-0.180; p = 0.431)	0.015 (CI = +/-0.012; p = 0.020)	0.700	-3.28%
Frequency	2016.1	-0.048 (CI = +/-0.077; p = 0.191)	-0.088 (CI = +/-0.192; p = 0.324)	0.013 (CI = +/-0.013; p = 0.040)	0.711	-4.72%
Frequency	2016.2	-0.071 (CI = +/-0.085; p = 0.090)	-0.057 (CI = +/-0.194; p = 0.516)	0.012 (CI = +/-0.013; p = 0.059)	0.756	-6.83%
Frequency	2017.1	-0.095 (CI = +/-0.097; p = 0.053)	-0.089 (CI = +/-0.203; p = 0.336)	0.010 (CI = +/-0.013; p = 0.103)	0.780	-9.05%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.017 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.006; p = 0.000)	0.513	+1.67%
Loss Cost	2006.1	0.015 (CI = +/-0.010; p = 0.006)	0.017 (CI = +/-0.006; p = 0.000)	0.510	+1.47%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.024)	0.016 (CI = +/-0.006; p = 0.000)	0.519	+1.21%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.020)	0.016 (CI = +/-0.006; p = 0.000)	0.525	+1.33%
Loss Cost	2007.2	0.014 (CI = +/-0.012; p = 0.019)	0.016 (CI = +/-0.006; p = 0.000)	0.530	+1.45%
Loss Cost	2008.1	0.017 (CI = +/-0.012; p = 0.009)	0.017 (CI = +/-0.006; p = 0.000)	0.554	+1.72%
Loss Cost	2008.2	0.019 (CI = +/-0.013; p = 0.006)	0.017 (CI = +/-0.006; p = 0.000)	0.569	+1.94%
Loss Cost	2009.1	0.022 (CI = +/-0.014; p = 0.003)	0.018 (CI = +/-0.006; p = 0.000)	0.597	+2.27%
Loss Cost	2009.2	0.024 (CI = +/-0.015; p = 0.004)	0.018 (CI = +/-0.006; p = 0.000)	0.598	+2.38%
Loss Cost	2010.1	0.027 (CI = +/-0.016; p = 0.002)	0.019 (CI = +/-0.006; p = 0.000)	0.621	+2.72%
Loss Cost	2010.2	0.023 (CI = +/-0.017; p = 0.010)	0.018 (CI = +/-0.006; p = 0.000)	0.625	+2.33%
Loss Cost	2011.1	0.023 (CI = +/-0.019; p = 0.017)	0.018 (CI = +/-0.006; p = 0.000)	0.623	+2.36%
Loss Cost	2011.2	0.025 (CI = +/-0.021; p = 0.019)	0.019 (CI = +/-0.007; p = 0.000)	0.627	+2.57%
Loss Cost	2012.1	0.023 (CI = +/-0.023; p = 0.052)	0.018 (CI = +/-0.007; p = 0.000)	0.627	+2.30%
Loss Cost	2012.2	0.016 (CI = +/-0.024; p = 0.180)	0.017 (CI = +/-0.007; p = 0.000)	0.652	+1.63%
Loss Cost	2013.1	0.017 (CI = +/-0.028; p = 0.202)	0.017 (CI = +/-0.007; p = 0.000)	0.649	+1.75%
Loss Cost	2013.2	0.012 (CI = +/-0.031; p = 0.431)	0.017 (CI = +/-0.008; p = 0.000)	0.664	+1.17%
Loss Cost	2014.1	0.015 (CI = +/-0.035; p = 0.372)	0.017 (CI = +/-0.008; p = 0.000)	0.661	+1.51%
Loss Cost	2014.2	0.010 (CI = +/-0.040; p = 0.584)	0.017 (CI = +/-0.008; p = 0.001)	0.666	+1.05%
Loss Cost	2015.1	0.013 (CI = +/-0.047; p = 0.555)	0.017 (CI = +/-0.009; p = 0.002)	0.658	+1.32%
Loss Cost	2015.2	0.009 (CI = +/-0.055; p = 0.729)	0.017 (CI = +/-0.010; p = 0.004)	0.657	+0.90%
Loss Cost	2016.1	0.006 (CI = +/-0.066; p = 0.835)	0.016 (CI = +/-0.011; p = 0.007)	0.648	+0.63%
Loss Cost	2016.2	-0.018 (CI = +/-0.069; p = 0.561)	0.015 (CI = +/-0.010; p = 0.011)	0.730	-1.83%
Loss Cost	2017.1	-0.025 (CI = +/-0.084; p = 0.512)	0.014 (CI = +/-0.011; p = 0.020)	0.717	-2.47%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.288)	0.899	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.381)	0.893	+4.23%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.549)	0.896	+3.97%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.696)	0.889	+3.81%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.877)	0.882	+3.63%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.839)	0.873	+3.67%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.749)	0.868	+3.77%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.449)	0.896	+4.08%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.355)	0.894	+4.23%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.276)	0.892	+4.38%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.337)	0.876	+4.29%
Severity	2011.1	0.042 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.375)	0.859	+4.25%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.511)	0.839	+4.01%
Severity	2012.1	0.040 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.476)	0.823	+4.10%
Severity	2012.2	0.038 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.585)	0.792	+3.92%
Severity	2013.1	0.039 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.004; p = 0.585)	0.764	+3.96%
Severity	2013.2	0.037 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.004; p = 0.685)	0.718	+3.78%
Severity	2014.1	0.038 (CI = +/-0.018; p = 0.001)	0.001 (CI = +/-0.004; p = 0.679)	0.680	+3.83%
Severity	2014.2	0.036 (CI = +/-0.021; p = 0.003)	0.001 (CI = +/-0.004; p = 0.763)	0.616	+3.66%
Severity	2015.1	0.040 (CI = +/-0.024; p = 0.003)	0.001 (CI = +/-0.005; p = 0.626)	0.616	+4.10%
Severity	2015.2	0.042 (CI = +/-0.028; p = 0.007)	0.001 (CI = +/-0.005; p = 0.590)	0.573	+4.33%
Severity	2016.1	0.050 (CI = +/-0.032; p = 0.006)	0.002 (CI = +/-0.005; p = 0.431)	0.602	+5.12%
Severity	2016.2	0.053 (CI = +/-0.038; p = 0.012)	0.002 (CI = +/-0.006; p = 0.424)	0.545	+5.40%
Severity	2017.1	0.064 (CI = +/-0.042; p = 0.008)	0.003 (CI = +/-0.006; p = 0.288)	0.606	+6.62%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.809	-2.61%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.803	-2.65%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.796	-2.65%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	0.792	-2.39%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	0.016 (CI = +/-0.006; p = 0.000)	0.790	-2.11%
Frequency	2008.1	-0.019 (CI = +/-0.013; p = 0.005)	0.017 (CI = +/-0.006; p = 0.000)	0.784	-1.88%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.012)	0.017 (CI = +/-0.006; p = 0.000)	0.776	-1.76%
Frequency	2009.1	-0.018 (CI = +/-0.015; p = 0.022)	0.017 (CI = +/-0.006; p = 0.000)	0.770	-1.75%
Frequency	2009.2	-0.018 (CI = +/-0.016; p = 0.032)	0.017 (CI = +/-0.007; p = 0.000)	0.764	-1.77%
Frequency	2010.1	-0.016 (CI = +/-0.018; p = 0.073)	0.017 (CI = +/-0.007; p = 0.000)	0.756	-1.59%
Frequency	2010.2	-0.019 (CI = +/-0.019; p = 0.051)	0.017 (CI = +/-0.007; p = 0.000)	0.762	-1.88%
Frequency	2011.1	-0.018 (CI = +/-0.021; p = 0.086)	0.017 (CI = +/-0.007; p = 0.000)	0.753	-1.81%
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.218)	0.018 (CI = +/-0.007; p = 0.000)	0.748	-1.38%
Frequency	2012.1	-0.017 (CI = +/-0.025; p = 0.162)	0.017 (CI = +/-0.008; p = 0.000)	0.753	-1.73%
Frequency	2012.2	-0.022 (CI = +/-0.028; p = 0.107)	0.016 (CI = +/-0.008; p = 0.000)	0.762	-2.21%
Frequency	2013.1	-0.021 (CI = +/-0.031; p = 0.166)	0.016 (CI = +/-0.008; p = 0.001)	0.751	-2.13%
Frequency	2013.2	-0.025 (CI = +/-0.035; p = 0.146)	0.016 (CI = +/-0.009; p = 0.001)	0.751	-2.52%
Frequency	2014.1	-0.023 (CI = +/-0.041; p = 0.252)	0.016 (CI = +/-0.009; p = 0.002)	0.735	-2.24%
Frequency	2014.2	-0.025 (CI = +/-0.047; p = 0.262)	0.016 (CI = +/-0.010; p = 0.004)	0.727	-2.52%
Frequency	2015.1	-0.027 (CI = +/-0.055; p = 0.304)	0.016 (CI = +/-0.011; p = 0.007)	0.714	-2.68%
Frequency	2015.2	-0.033 (CI = +/-0.065; p = 0.279)	0.015 (CI = +/-0.012; p = 0.014)	0.709	-3.29%
Frequency	2016.1	-0.044 (CI = +/-0.076; p = 0.229)	0.014 (CI = +/-0.012; p = 0.026)	0.709	-4.27%
Frequency	2016.2	-0.071 (CI = +/-0.081; p = 0.077)	0.012 (CI = +/-0.012; p = 0.042)	0.771	-6.86%
Frequency	2017.1	-0.089 (CI = +/-0.094; p = 0.060)	0.011 (CI = +/-0.012; p = 0.070)	0.778	-8.52%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.054 (CI = +/-0.013; p = 0.000)	-0.254 (CI = +/-0.119; p = 0.000)	0.019 (CI = +/-0.009; p = 0.000)	0.718	+5.58%
Loss Cost	2003.2	0.054 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.122; p = 0.000)	0.019 (CI = +/-0.009; p = 0.000)	0.688	+5.51%
Loss Cost	2004.1	0.050 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.121; p = 0.000)	0.018 (CI = +/-0.009; p = 0.000)	0.683	+5.17%
Loss Cost	2004.2	0.048 (CI = +/-0.014; p = 0.000)	-0.255 (CI = +/-0.121; p = 0.000)	0.018 (CI = +/-0.009; p = 0.000)	0.643	+4.90%
Loss Cost	2005.1	0.045 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.122; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	0.638	+4.58%
Loss Cost	2005.2	0.045 (CI = +/-0.016; p = 0.000)	-0.272 (CI = +/-0.126; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	0.613	+4.64%
Loss Cost	2006.1	0.042 (CI = +/-0.016; p = 0.000)	-0.288 (CI = +/-0.125; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	0.613	+4.25%
Loss Cost	2006.2	0.039 (CI = +/-0.017; p = 0.000)	-0.276 (CI = +/-0.127; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	0.566	+3.96%
Loss Cost	2007.1	0.034 (CI = +/-0.017; p = 0.000)	-0.295 (CI = +/-0.125; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	0.578	+3.48%
Loss Cost	2007.2	0.033 (CI = +/-0.019; p = 0.001)	-0.290 (CI = +/-0.129; p = 0.000)	0.014 (CI = +/-0.009; p = 0.005)	0.539	+3.33%
Loss Cost	2008.1	0.030 (CI = +/-0.020; p = 0.005)	-0.302 (CI = +/-0.132; p = 0.000)	0.013 (CI = +/-0.010; p = 0.008)	0.544	+3.00%
Loss Cost	2008.2	0.025 (CI = +/-0.021; p = 0.020)	-0.288 (CI = +/-0.133; p = 0.000)	0.013 (CI = +/-0.010; p = 0.012)	0.501	+2.56%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.068)	-0.304 (CI = +/-0.134; p = 0.000)	0.012 (CI = +/-0.010; p = 0.020)	0.522	+2.07%
Loss Cost	2009.2	0.021 (CI = +/-0.024; p = 0.080)	-0.306 (CI = +/-0.140; p = 0.000)	0.012 (CI = +/-0.010; p = 0.022)	0.507	+2.16%
Loss Cost	2010.1	0.014 (CI = +/-0.025; p = 0.249)	-0.328 (CI = +/-0.139; p = 0.000)	0.010 (CI = +/-0.010; p = 0.039)	0.549	+1.44%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.461)	-0.315 (CI = +/-0.142; p = 0.000)	0.010 (CI = +/-0.010; p = 0.056)	0.528	+0.98%
Loss Cost	2011.1	0.014 (CI = +/-0.030; p = 0.322)	-0.302 (CI = +/-0.147; p = 0.000)	0.010 (CI = +/-0.010; p = 0.045)	0.514	+1.44%
Loss Cost	2011.2	0.012 (CI = +/-0.033; p = 0.449)	-0.297 (CI = +/-0.154; p = 0.001)	0.010 (CI = +/-0.011; p = 0.061)	0.492	+1.21%
Loss Cost	2012.1	0.008 (CI = +/-0.036; p = 0.634)	-0.306 (CI = +/-0.162; p = 0.001)	0.010 (CI = +/-0.011; p = 0.089)	0.494	+0.84%
Loss Cost	2012.2	-0.006 (CI = +/-0.036; p = 0.737)	-0.274 (CI = +/-0.151; p = 0.001)	0.008 (CI = +/-0.010; p = 0.133)	0.526	-0.58%
Loss Cost	2013.1	-0.003 (CI = +/-0.041; p = 0.889)	-0.267 (CI = +/-0.161; p = 0.003)	0.008 (CI = +/-0.011; p = 0.133)	0.489	-0.27%
Loss Cost	2013.2	0.011 (CI = +/-0.042; p = 0.575)	-0.295 (CI = +/-0.155; p = 0.001)	0.010 (CI = +/-0.011; p = 0.066)	0.563	+1.14%
Loss Cost	2014.1	0.010 (CI = +/-0.049; p = 0.670)	-0.298 (CI = +/-0.168; p = 0.002)	0.010 (CI = +/-0.011; p = 0.091)	0.547	+1.00%
Loss Cost	2014.2	0.003 (CI = +/-0.056; p = 0.898)	-0.286 (CI = +/-0.178; p = 0.004)	0.009 (CI = +/-0.012; p = 0.130)	0.531	+0.34%
Loss Cost	2015.1	0.010 (CI = +/-0.066; p = 0.741)	-0.275 (CI = +/-0.193; p = 0.010)	0.010 (CI = +/-0.013; p = 0.127)	0.489	+1.02%
Loss Cost	2015.2	-0.004 (CI = +/-0.075; p = 0.913)	-0.253 (CI = +/-0.203; p = 0.019)	0.009 (CI = +/-0.013; p = 0.186)	0.485	-0.38%
Loss Cost	2016.1	-0.011 (CI = +/-0.091; p = 0.782)	-0.265 (CI = +/-0.224; p = 0.026)	0.008 (CI = +/-0.015; p = 0.261)	0.463	-1.13%
Loss Cost	2016.2	-0.033 (CI = +/-0.102; p = 0.475)	-0.234 (CI = +/-0.235; p = 0.051)	0.006 (CI = +/-0.015; p = 0.354)	0.494	-3.28%
Loss Cost	2017.1	-0.016 (CI = +/-0.125; p = 0.768)	-0.212 (CI = +/-0.262; p = 0.098)	0.008 (CI = +/-0.017; p = 0.312)	0.367	-1.60%
Severity	2003.1	0.054 (CI = +/-0.016; p = 0.000)	-0.084 (CI = +/-0.156; p = 0.283)	-0.014 (CI = +/-0.012; p = 0.028)	0.709	+5.55%
Severity	2003.2	0.056 (CI = +/-0.017; p = 0.000)	-0.095 (CI = +/-0.158; p = 0.231)	-0.013 (CI = +/-0.012; p = 0.036)	0.710	+5.79%
Severity	2004.1	0.058 (CI = +/-0.018; p = 0.000)	-0.087 (CI = +/-0.162; p = 0.284)	-0.013 (CI = +/-0.012; p = 0.046)	0.707	+5.96%
Severity	2004.2	0.059 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.166; p = 0.264)	-0.012 (CI = +/-0.013; p = 0.056)	0.697	+6.09%
Severity	2005.1	0.060 (CI = +/-0.021; p = 0.000)	-0.087 (CI = +/-0.171; p = 0.310)	-0.012 (CI = +/-0.013; p = 0.069)	0.690	+6.23%
Severity	2005.2	0.062 (CI = +/-0.022; p = 0.000)	-0.094 (CI = +/-0.176; p = 0.283)	-0.011 (CI = +/-0.013; p = 0.083)	0.681	+6.41%
Severity	2006.1	0.062 (CI = +/-0.024; p = 0.000)	-0.093 (CI = +/-0.182; p = 0.303)	-0.011 (CI = +/-0.013; p = 0.093)	0.667	+6.43%
Severity	2006.2	0.062 (CI = +/-0.025; p = 0.000)	-0.093 (CI = +/-0.188; p = 0.323)	-0.011 (CI = +/-0.014; p = 0.100)	0.645	+6.40%
Severity	2007.1	0.061 (CI = +/-0.027; p = 0.000)	-0.095 (CI = +/-0.195; p = 0.328)	-0.012 (CI = +/-0.014; p = 0.106)	0.627	+6.34%
Severity	2007.2	0.062 (CI = +/-0.029; p = 0.000)	-0.097 (CI = +/-0.203; p = 0.334)	-0.012 (CI = +/-0.015; p = 0.119)	0.607	+6.41%
Severity	2008.1	0.065 (CI = +/-0.032; p = 0.000)	-0.088 (CI = +/-0.210; p = 0.397)	-0.011 (CI = +/-0.015; p = 0.148)	0.600	+6.67%
Severity	2008.2	0.068 (CI = +/-0.034; p = 0.000)	-0.099 (CI = +/-0.217; p = 0.353)	-0.010 (CI = +/-0.015; p = 0.181)	0.593	+7.03%
Severity	2009.1	0.078 (CI = +/-0.035; p = 0.000)	-0.065 (CI = +/-0.213; p = 0.536)	-0.008 (CI = +/-0.015; p = 0.276)	0.635	+8.11%
Severity	2009.2	0.097 (CI = +/-0.030; p = 0.000)	-0.124 (CI = +/-0.173; p = 0.152)	-0.005 (CI = +/-0.012; p = 0.401)	0.778	+10.16%
Severity	2010.1	0.114 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.139; p = 0.302)	-0.002 (CI = +/-0.010; p = 0.722)	0.869	+12.05%
Severity	2010.2	0.126 (CI = +/-0.022; p = 0.000)	-0.106 (CI = +/-0.118; p = 0.075)	0.000 (CI = +/-0.008; p = 0.952)	0.912	+13.46%
Severity	2011.1	0.137 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.105; p = 0.145)	0.002 (CI = +/-0.007; p = 0.545)	0.934	+14.66%
Severity	2011.2	0.138 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.110; p = 0.145)	0.002 (CI = +/-0.008; p = 0.524)	0.925	+14.82%
Severity	2012.1	0.140 (CI = +/-0.026; p = 0.000)	-0.076 (CI = +/-0.117; p = 0.187)	0.003 (CI = +/-0.008; p = 0.502)	0.917	+15.00%
Severity	2012.2	0.131 (CI = +/-0.027; p = 0.000)	-0.056 (CI = +/-0.112; p = 0.308)	0.001 (CI = +/-0.008; p = 0.690)	0.909	+13.98%
Severity	2013.1	0.133 (CI = +/-0.031; p = 0.000)	-0.050 (CI = +/-0.120; p = 0.386)	0.002 (CI = +/-0.008; p = 0.634)	0.899	+14.28%
Severity	2013.2	0.145 (CI = +/-0.031; p = 0.000)	-0.073 (CI = +/-0.113; p = 0.190)	0.003 (CI = +/-0.008; p = 0.393)	0.913	+15.59%
Severity	2014.1	0.141 (CI = +/-0.036; p = 0.000)	-0.080 (CI = +/-0.121; p = 0.177)	0.003 (CI = +/-0.008; p = 0.493)	0.897	+15.17%
Severity	2014.2	0.137 (CI = +/-0.041; p = 0.000)	-0.073 (CI = +/-0.129; p = 0.242)	0.002 (CI = +/-0.009; p = 0.578)	0.869	+14.71%
Severity	2015.1	0.156 (CI = +/-0.040; p = 0.000)	-0.040 (CI = +/-0.116; p = 0.460)	0.004 (CI = +/-0.008; p = 0.238)	0.905	+16.92%
Severity	2015.2	0.158 (CI = +/-0.047; p = 0.000)	-0.043 (CI = +/-0.127; p = 0.471)	0.005 (CI = +/-0.008; p = 0.258)	0.880	+17.09%
Severity	2016.1	0.172 (CI = +/-0.053; p = 0.000)	-0.022 (CI = +/-0.131; p = 0.711)	0.006 (CI = +/-0.009; p = 0.161)	0.883	+18.75%
Severity	2016.2	0.165 (CI = +/-0.063; p = 0.000)	-0.013 (CI = +/-0.145; p = 0.845)	0.005 (CI = +/-0.009; p = 0.218)	0.839	+17.93%
Severity	2017.1	0.160 (CI = +/-0.078; p = 0.002)	-0.019 (CI = +/-0.165; p = 0.793)	0.005 (CI = +/-0.011; p = 0.292)	0.780	+17.36%
Frequency	2003.1	0.000 (CI = +/-0.022; p = 0.974)	-0.171 (CI = +/-0.209; p = 0.106)	0.033 (CI = +/-0.016; p = 0.000)	0.405	+0.04%
Frequency	2003.2	-0.003 (CI = +/-0.023; p = 0.818)	-0.156 (CI = +/-0.212; p = 0.145)	0.032 (CI = +/-0.016; p = 0.000)	0.412	-0.26%
Frequency	2004.1	-0.007 (CI = +/-0.024; p = 0.531)	-0.180 (CI = +/-0.213; p = 0.095)	0.031 (CI = +/-0.016; p = 0.000)	0.439	-0.74%
Frequency	2004.2	-0.011 (CI = +/-0.025; p = 0.365)	-0.162 (CI = +/-0.215; p = 0.135)	0.030 (CI = +/-0.016; p = 0.001)	0.451	-1.12%
Frequency	2005.1	-0.016 (CI = +/-0.026; p = 0.234)	-0.182 (CI = +/-0.218; p = 0.098)	0.029 (CI = +/-0.016; p = 0.001)	0.470	-1.55%
Frequency	2005.2	-0.017 (CI = +/-0.028; p = 0.230)	-0.177 (CI = +/-0.225; p = 0.117)	0.029 (CI = +/-0.017; p = 0.002)	0.470	-1.67%
Frequency	2006.1	-0.021 (CI = +/-0.030; p = 0.166)	-0.194 (CI = +/-0.230; p = 0.095)	0.028 (CI = +/-0.017; p = 0.002)	0.481	-2.04%
Frequency	2006.2	-0.023 (CI = +/-0.032; p = 0.144)	-0.184 (CI = +/-0.237; p = 0.123)	0.027 (CI = +/-0.017; p = 0.004)	0.484	-2.30%
Frequency	2007.1	-0.027 (CI = +/-0.034; p = 0.109)	-0.200 (CI = +/-0.243; p = 0.102)	0.026 (CI = +/-0.018; p = 0.006)	0.492	-2.70%
Frequency	2007.2	-0.029 (CI = +/-0.036; p = 0.110)	-0.193 (CI = +/-0.251; p = 0.126)	0.026 (CI = +/-0.018; p = 0.008)	0.491	-2.89%
Frequency	2008.1	-0.035 (CI = +/-0.039; p = 0.075)	-0.214 (CI = +/-0.258; p = 0.099)	0.024 (CI = +/-0.019; p = 0.012)	0.504	-3.44%
Frequency	2008.2	-0.043 (CI = +/-0.041; p = 0.042)	-0.188 (CI = +/-0.261; p = 0.149)	0.023 (CI = +/-0.019; p = 0.018)	0.527	-4.18%
Frequency	2009.1	-0.057 (CI = +/-0.041; p = 0.008)	-0.239 (CI = +/-0.249; p = 0.059)	0.020 (CI = +/-0.018; p = 0.030)	0.602	-5.58%
Frequency	2009.2	-0.075 (CI = +/-0.038; p = 0.000)	-0.183 (CI = +/-0.222; p = 0.102)	0.017 (CI = +/-0.016; p = 0.038)	0.700	-7.27%
Frequency	2010.1	-0.099 (CI = +/-0.030; p = 0.000)	-0.258 (CI = +/-0.165; p = 0.004)	0.012 (CI = +/-0.012; p = 0.043)	0.848	-9.46%
Frequency	2010.2	-0.117 (CI = +/-0.024; p = 0.000)	-0.209 (CI = +/-0.127; p = 0.003)	0.009 (CI = +/-0.009; p = 0.040)	0.917	-11.00%
Frequency	2011.1	-0.122 (CI = +/-0.026; p = 0.000)	-0.226 (CI = +/-0.129; p = 0.002)	0.008 (CI = +/-0.009; p = 0.068)	0.917	-11.53%
Frequency	2011.2	-0.126 (CI = +/-0.028; p = 0.000)	-0.217 (CI = +/-0.134; p = 0.003)	0.008 (CI = +/-0.009; p = 0.094)	0.915	-11.86%
Frequency	2012.1	-0.131 (CI = +/-0.031; p = 0.000)	-0.230 (CI = +/-0.139; p = 0.003)	0.007 (CI = +/-0.010; p = 0.145)	0.909	-12.31%
Frequency	2012.2	-0.137 (CI = +/-0.034; p = 0.000)	-0.218 (CI = +/-0.144; p = 0.005)	0.006 (CI = +/-0.010; p = 0.197)	0.908	-12.78%
Frequency	2013.1	-0.136 (CI = +/-0.039; p = 0.000)	-0.217 (CI = +/-0.154; p = 0.009)	0.006 (CI = +/-0.010; p = 0.219)	0.891	-12.74%
Frequency	2013.2	-0.134 (CI = +/-0.045; p = 0.000)	-0.222 (CI = +/-0.163; p = 0.011)	0.007 (CI = +/-0.011; p = 0.221)	0.880	-12.50%
Frequency	2014.1	-0.131 (CI = +/-0.052; p = 0.000)	-0.218 (CI = +/-0.176; p = 0.019)	0.007 (CI = +/-0.012; p = 0.233)	0.854	-12.31%
Frequency	2014.2	-0.134 (CI = +/-0.060; p = 0.000)	-0.213 (CI = +/-0.190; p = 0.031)	0.007 (CI = +/-0.013; p = 0.277)	0.842	-12.53%
Frequency	2015.1	-0.146 (CI = +/-0.069; p = 0.001)	-0.234 (CI = +/-0.201; p = 0.026)	0.005 (CI = +/-0.013; p = 0.408)	0.831	-13.59%
Frequency	2015.2	-0.162 (CI = +/-0.078; p = 0.001)	-0.210 (CI = +/-0.210; p = 0.050)	0.004 (CI = +/-0.014; p = 0.535)	0.837	-14.92%
Frequency	2016.1	-0.183 (CI = +/-0.088; p = 0.001)	-0.242 (CI = +/-0.219; p = 0.034)	0.002 (CI = +/-0.014; p = 0.761)	0.836	-16.74%
Frequency	2016.2	-0.198 (CI = +/-0.104; p = 0.002)	-0.222 (CI = +/-0.238; p = 0.064)	0.001 (CI = +/-0.015; p = 0.877)	0.832	-17.99%
Frequency	2017.1	-0.176 (CI = +/-0.123; p = 0.012)	-0.193 (CI = +/-0.260; p = 0.123)	0.003 (CI = +/-0.017; p = 0.719)	0.762	-16.16%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.053 (CI = +/-0.012; p = 0.000)	-0.203 (CI = +/-0.112; p = 0.001)	0.018 (CI = +/-0.008; p = 0.000)	0.744	+5.48%
Loss Cost	2003.2	0.052 (CI = +/-0.012; p = 0.000)	-0.199 (CI = +/-0.115; p = 0.001)	0.018 (CI = +/-0.008; p = 0.000)	0.715	+5.39%
Loss Cost	2004.1	0.050 (CI = +/-0.013; p = 0.000)	-0.214 (CI = +/-0.114; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	0.707	+5.11%
Loss Cost	2004.2	0.047 (CI = +/-0.013; p = 0.000)	-0.202 (CI = +/-0.114; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	0.670	+4.83%
Loss Cost	2005.1	0.045 (CI = +/-0.013; p = 0.000)	-0.215 (CI = +/-0.116; p = 0.001)	0.016 (CI = +/-0.008; p = 0.001)	0.659	+4.58%
Loss Cost	2005.2	0.045 (CI = +/-0.014; p = 0.000)	-0.218 (CI = +/-0.119; p = 0.001)	0.016 (CI = +/-0.009; p = 0.001)	0.636	+4.64%
Loss Cost	2006.1	0.043 (CI = +/-0.015; p = 0.000)	-0.233 (CI = +/-0.121; p = 0.001)	0.015 (CI = +/-0.009; p = 0.001)	0.629	+4.34%
Loss Cost	2006.2	0.040 (CI = +/-0.016; p = 0.000)	-0.222 (CI = +/-0.122; p = 0.001)	0.015 (CI = +/-0.009; p = 0.002)	0.578	+4.05%
Loss Cost	2007.1	0.036 (CI = +/-0.017; p = 0.000)	-0.240 (CI = +/-0.123; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	0.579	+3.67%
Loss Cost	2007.2	0.035 (CI = +/-0.018; p = 0.001)	-0.236 (CI = +/-0.127; p = 0.001)	0.014 (CI = +/-0.009; p = 0.004)	0.535	+3.55%
Loss Cost	2008.1	0.033 (CI = +/-0.020; p = 0.002)	-0.245 (CI = +/-0.133; p = 0.001)	0.013 (CI = +/-0.009; p = 0.006)	0.532	+3.35%
Loss Cost	2008.2	0.029 (CI = +/-0.021; p = 0.009)	-0.233 (CI = +/-0.134; p = 0.002)	0.013 (CI = +/-0.009; p = 0.010)	0.477	+2.92%
Loss Cost	2009.1	0.025 (CI = +/-0.023; p = 0.030)	-0.247 (CI = +/-0.140; p = 0.001)	0.012 (CI = +/-0.009; p = 0.016)	0.482	+2.58%
Loss Cost	2009.2	0.027 (CI = +/-0.025; p = 0.034)	-0.252 (CI = +/-0.145; p = 0.002)	0.012 (CI = +/-0.010; p = 0.017)	0.472	+2.77%
Loss Cost	2010.1	0.021 (CI = +/-0.028; p = 0.122)	-0.274 (CI = +/-0.152; p = 0.001)	0.011 (CI = +/-0.010; p = 0.032)	0.490	+2.17%
Loss Cost	2011.1	0.017 (CI = +/-0.031; p = 0.257)	-0.267 (CI = +/-0.156; p = 0.002)	0.010 (CI = +/-0.010; p = 0.050)	0.455	+1.73%
Loss Cost	2011.2	0.015 (CI = +/-0.035; p = 0.364)	-0.264 (CI = +/-0.163; p = 0.003)	0.010 (CI = +/-0.011; p = 0.067)	0.429	+1.54%
Loss Cost	2012.1	0.014 (CI = +/-0.040; p = 0.483)	-0.268 (CI = +/-0.177; p = 0.006)	0.010 (CI = +/-0.012; p = 0.092)	0.420	+1.37%
Loss Cost	2013.1	-0.002 (CI = +/-0.041; p = 0.899)	-0.246 (CI = +/-0.165; p = 0.006)	0.008 (CI = +/-0.011; p = 0.152)	0.443	-0.25%
Loss Cost	2013.2	0.012 (CI = +/-0.042; p = 0.550)	-0.274 (CI = +/-0.157; p = 0.002)	0.009 (CI = +/-0.010; p = 0.074)	0.530	+1.20%
Loss Cost	2014.1	0.012 (CI = +/-0.049; p = 0.590)	-0.273 (CI = +/-0.172; p = 0.005)	0.009 (CI = +/-0.011; p = 0.093)	0.504	+1.25%
Loss Cost	2014.2	0.007 (CI = +/-0.057; p = 0.800)	-0.264 (CI = +/-0.184; p = 0.009)	0.009 (CI = +/-0.012; p = 0.130)	0.485	+0.67%
Loss Cost	2015.1	0.018 (CI = +/-0.067; p = 0.553)	-0.241 (CI = +/-0.199; p = 0.023)	0.010 (CI = +/-0.013; p = 0.108)	0.435	+1.86%
Loss Cost	2015.2	0.006 (CI = +/-0.078; p = 0.863)	-0.226 (CI = +/-0.211; p = 0.038)	0.009 (CI = +/-0.014; p = 0.161)	0.418	+0.61%
Loss Cost	2016.1	0.006 (CI = +/-0.101; p = 0.894)	-0.226 (CI = +/-0.247; p = 0.067)	0.009 (CI = +/-0.015; p = 0.210)	0.360	+0.61%
Loss Cost	2017.1	-0.016 (CI = +/-0.125; p = 0.768)	-0.212 (CI = +/-0.262; p = 0.098)	0.008 (CI = +/-0.017; p = 0.312)	0.367	-1.60%
Severity	2003.1	0.055 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.166; p = 0.176)	-0.013 (CI = +/-0.012; p = 0.046)	0.718	+5.64%
Severity	2003.2	0.057 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.168; p = 0.140)	-0.012 (CI = +/-0.012; p = 0.059)	0.719	+5.90%
Severity	2004.1	0.059 (CI = +/-0.019; p = 0.000)	-0.117 (CI = +/-0.174; p = 0.178)	-0.012 (CI = +/-0.013; p = 0.072)	0.714	+6.04%
Severity	2004.2	0.060 (CI = +/-0.020; p = 0.000)	-0.124 (CI = +/-0.179; p = 0.167)	-0.011 (CI = +/-0.013; p = 0.086)	0.704	+6.18%
Severity	2005.1	0.061 (CI = +/-0.022; p = 0.000)	-0.119 (CI = +/-0.185; p = 0.200)	-0.011 (CI = +/-0.013; p = 0.101)	0.695	+6.28%
Severity	2005.2	0.063 (CI = +/-0.023; p = 0.000)	-0.126 (CI = +/-0.190; p = 0.185)	-0.011 (CI = +/-0.014; p = 0.121)	0.685	+6.47%
Severity	2006.1	0.062 (CI = +/-0.025; p = 0.000)	-0.128 (CI = +/-0.199; p = 0.197)	-0.011 (CI = +/-0.014; p = 0.129)	0.670	+6.44%
Severity	2006.2	0.062 (CI = +/-0.027; p = 0.000)	-0.127 (CI = +/-0.205; p = 0.215)	-0.011 (CI = +/-0.014; p = 0.137)	0.646	+6.41%
Severity	2007.1	0.061 (CI = +/-0.029; p = 0.000)	-0.133 (CI = +/-0.215; p = 0.213)	-0.011 (CI = +/-0.015; p = 0.139)	0.626	+6.27%
Severity	2007.2	0.061 (CI = +/-0.031; p = 0.001)	-0.135 (CI = +/-0.223; p = 0.223)	-0.011 (CI = +/-0.015; p = 0.154)	0.602	+6.32%
Severity	2008.1	0.063 (CI = +/-0.034; p = 0.001)	-0.127 (CI = +/-0.235; p = 0.273)	-0.011 (CI = +/-0.016; p = 0.182)	0.591	+6.50%
Severity	2008.2	0.066 (CI = +/-0.037; p = 0.001)	-0.137 (CI = +/-0.242; p = 0.253)	-0.010 (CI = +/-0.016; p = 0.220)	0.579	+6.86%
Severity	2009.1	0.077 (CI = +/-0.040; p = 0.001)	-0.093 (CI = +/-0.245; p = 0.440)	-0.008 (CI = +/-0.016; p = 0.327)	0.615	+8.00%
Severity	2009.2	0.098 (CI = +/-0.034; p = 0.000)	-0.140 (CI = +/-0.196; p = 0.152)	-0.004 (CI = +/-0.013; p = 0.506)	0.770	+10.35%
Severity	2010.1	0.121 (CI = +/-0.028; p = 0.000)	-0.054 (CI = +/-0.155; p = 0.475)	0.000 (CI = +/-0.010; p = 0.995)	0.875	+12.91%
Severity	2011.1	0.139 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.115; p = 0.160)	0.003 (CI = +/-0.008; p = 0.454)	0.935	+14.92%
Severity	2011.2	0.141 (CI = +/-0.025; p = 0.000)	-0.084 (CI = +/-0.120; p = 0.158)	0.003 (CI = +/-0.008; p = 0.430)	0.925	+15.15%
Severity	2012.1	0.144 (CI = +/-0.029; p = 0.000)	-0.076 (CI = +/-0.129; p = 0.227)	0.003 (CI = +/-0.009; p = 0.403)	0.915	+15.43%
Severity	2013.1	0.133 (CI = +/-0.031; p = 0.000)	-0.063 (CI = +/-0.125; p = 0.300)	0.002 (CI = +/-0.008; p = 0.594)	0.901	+14.26%
Severity	2013.2	0.145 (CI = +/-0.031; p = 0.000)	-0.084 (CI = +/-0.118; p = 0.146)	0.003 (CI = +/-0.008; p = 0.366)	0.915	+15.56%
Severity	2014.1	0.140 (CI = +/-0.036; p = 0.000)	-0.095 (CI = +/-0.126; p = 0.126)	0.003 (CI = +/-0.008; p = 0.480)	0.900	+14.99%
Severity	2014.2	0.135 (CI = +/-0.041; p = 0.000)	-0.088 (CI = +/-0.134; p = 0.177)	0.002 (CI = +/-0.009; p = 0.572)	0.870	+14.46%
Severity	2015.1	0.154 (CI = +/-0.042; p = 0.000)	-0.051 (CI = +/-0.127; p = 0.390)	0.004 (CI = +/-0.008; p = 0.267)	0.900	+16.62%
Severity	2015.2	0.154 (CI = +/-0.051; p = 0.000)	-0.052 (CI = +/-0.139; p = 0.418)	0.004 (CI = +/-0.009; p = 0.298)	0.867	+16.70%
Severity	2016.1	0.170 (CI = +/-0.063; p = 0.000)	-0.026 (CI = +/-0.152; p = 0.708)	0.006 (CI = +/-0.010; p = 0.203)	0.859	+18.56%
Severity	2017.1	0.160 (CI = +/-0.078; p = 0.002)	-0.019 (CI = +/-0.165; p = 0.793)	0.005 (CI = +/-0.011; p = 0.292)	0.780	+17.36%
Frequency	2003.1	-0.002 (CI = +/-0.021; p = 0.881)	-0.090 (CI = +/-0.204; p = 0.374)	0.031 (CI = +/-0.015; p = 0.000)	0.407	-0.16%
Frequency	2003.2	-0.005 (CI = +/-0.022; p = 0.660)	-0.074 (CI = +/-0.207; p = 0.470)	0.030 (CI = +/-0.015; p = 0.000)	0.420	-0.48%
Frequency	2004.1	-0.009 (CI = +/-0.023; p = 0.437)	-0.097 (CI = +/-0.209; p = 0.350)	0.029 (CI = +/-0.015; p = 0.001)	0.443	-0.88%
Frequency	2004.2	-0.013 (CI = +/-0.024; p = 0.280)	-0.078 (CI = +/-0.211; p = 0.453)	0.028 (CI = +/-0.015; p = 0.001)	0.462	-1.27%
Frequency	2005.1	-0.016 (CI = +/-0.025; p = 0.198)	-0.097 (CI = +/-0.216; p = 0.367)	0.027 (CI = +/-0.016; p = 0.001)	0.476	-1.60%
Frequency	2005.2	-0.017 (CI = +/-0.027; p = 0.197)	-0.092 (CI = +/-0.222; p = 0.406)	0.027 (CI = +/-0.016; p = 0.002)	0.474	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.029; p = 0.167)	-0.105 (CI = +/-0.231; p = 0.359)	0.026 (CI = +/-0.016; p = 0.003)	0.477	-1.97%
Frequency	2006.2	-0.022 (CI = +/-0.031; p = 0.147)	-0.095 (CI = +/-0.237; p = 0.416)	0.026 (CI = +/-0.017; p = 0.004)	0.480	-2.21%
Frequency	2007.1	-0.025 (CI = +/-0.033; p = 0.138)	-0.107 (CI = +/-0.248; p = 0.381)	0.025 (CI = +/-0.017; p = 0.006)	0.478	-2.45%
Frequency	2007.2	-0.026 (CI = +/-0.036; p = 0.143)	-0.101 (CI = +/-0.256; p = 0.421)	0.025 (CI = +/-0.018; p = 0.009)	0.474	-2.61%
Frequency	2008.1	-0.030 (CI = +/-0.039; p = 0.127)	-0.118 (CI = +/-0.269; p = 0.373)	0.024 (CI = +/-0.018; p = 0.013)	0.474	-2.96%
Frequency	2008.2	-0.038 (CI = +/-0.042; p = 0.077)	-0.097 (CI = +/-0.271; p = 0.466)	0.023 (CI = +/-0.019; p = 0.019)	0.498	-3.68%
Frequency	2009.1	-0.052 (CI = +/-0.044; p = 0.023)	-0.155 (CI = +/-0.270; p = 0.245)	0.020 (CI = +/-0.018; p = 0.034)	0.560	-5.02%
Frequency	2009.2	-0.071 (CI = +/-0.041; p = 0.002)	-0.112 (CI = +/-0.238; p = 0.337)	0.016 (CI = +/-0.016; p = 0.045)	0.676	-6.87%
Frequency	2010.1	-0.100 (CI = +/-0.033; p = 0.000)	-0.220 (CI = +/-0.183; p = 0.021)	0.011 (CI = +/-0.012; p = 0.068)	0.835	-9.51%
Frequency	2011.1	-0.122 (CI = +/-0.025; p = 0.000)	-0.188 (CI = +/-0.127; p = 0.006)	0.008 (CI = +/-0.008; p = 0.074)	0.926	-11.48%
Frequency	2011.2	-0.126 (CI = +/-0.028; p = 0.000)	-0.180 (CI = +/-0.131; p = 0.010)	0.007 (CI = +/-0.009; p = 0.105)	0.922	-11.82%
Frequency	2012.1	-0.130 (CI = +/-0.032; p = 0.000)	-0.192 (CI = +/-0.140; p = 0.011)	0.006 (CI = +/-0.009; p = 0.159)	0.912	-12.18%
Frequency	2013.1	-0.136 (CI = +/-0.036; p = 0.000)	-0.184 (CI = +/-0.144; p = 0.016)	0.006 (CI = +/-0.010; p = 0.227)	0.908	-12.70%
Frequency	2013.2	-0.133 (CI = +/-0.041; p = 0.000)	-0.190 (CI = +/-0.153; p = 0.019)	0.006 (CI = +/-0.010; p = 0.224)	0.896	-12.43%
Frequency	2014.1	-0.127 (CI = +/-0.047; p = 0.000)	-0.177 (CI = +/-0.166; p = 0.038)	0.007 (CI = +/-0.011; p = 0.204)	0.871	-11.95%
Frequency	2014.2	-0.128 (CI = +/-0.055; p = 0.000)	-0.176 (CI = +/-0.179; p = 0.053)	0.007 (CI = +/-0.012; p = 0.240)	0.856	-12.05%
Frequency	2015.1	-0.135 (CI = +/-0.066; p = 0.001)	-0.189 (CI = +/-0.198; p = 0.059)	0.006 (CI = +/-0.013; p = 0.330)	0.830	-12.66%
Frequency	2015.2	-0.148 (CI = +/-0.077; p = 0.002)	-0.174 (CI = +/-0.208; p = 0.091)	0.005 (CI = +/-0.013; p = 0.438)	0.827	-13.79%
Frequency	2016.1	-0.164 (CI = +/-0.097; p = 0.005)	-0.201 (CI = +/-0.237; p = 0.087)	0.003 (CI = +/-0.015; p = 0.612)	0.794	-15.14%
Frequency	2017.1	-0.176 (CI = +/-0.123; p = 0.012)	-0.193 (CI = +/-0.260; p = 0.123)	0.003 (CI = +/-0.017; p = 0.719)	0.762	-16.16%

Specified Perils

Coverage = SP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.056 (CI = +/-0.019; p = 0.000)	-0.463 (CI = +/-0.176; p = 0.000)	0.003 (CI = +/-0.014; p = 0.663)	0.668	+5.80%
Loss Cost	2003.2	0.059 (CI = +/-0.020; p = 0.000)	-0.474 (CI = +/-0.179; p = 0.000)	0.003 (CI = +/-0.014; p = 0.607)	0.662	+6.04%
Loss Cost	2004.1	0.061 (CI = +/-0.021; p = 0.000)	-0.462 (CI = +/-0.183; p = 0.000)	0.004 (CI = +/-0.014; p = 0.542)	0.667	+6.30%
Loss Cost	2004.2	0.064 (CI = +/-0.022; p = 0.000)	-0.477 (CI = +/-0.185; p = 0.000)	0.005 (CI = +/-0.014; p = 0.475)	0.667	+6.65%
Loss Cost	2005.1	0.060 (CI = +/-0.022; p = 0.000)	-0.498 (CI = +/-0.186; p = 0.000)	0.004 (CI = +/-0.014; p = 0.587)	0.665	+6.19%
Loss Cost	2005.2	0.064 (CI = +/-0.023; p = 0.000)	-0.515 (CI = +/-0.188; p = 0.000)	0.005 (CI = +/-0.014; p = 0.504)	0.669	+6.61%
Loss Cost	2006.1	0.063 (CI = +/-0.025; p = 0.000)	-0.519 (CI = +/-0.194; p = 0.000)	0.004 (CI = +/-0.014; p = 0.538)	0.664	+6.51%
Loss Cost	2006.2	0.062 (CI = +/-0.027; p = 0.000)	-0.516 (CI = +/-0.201; p = 0.000)	0.004 (CI = +/-0.015; p = 0.563)	0.629	+6.42%
Loss Cost	2007.1	0.065 (CI = +/-0.029; p = 0.000)	-0.506 (CI = +/-0.207; p = 0.000)	0.005 (CI = +/-0.015; p = 0.520)	0.631	+6.68%
Loss Cost	2007.2	0.073 (CI = +/-0.029; p = 0.000)	-0.536 (CI = +/-0.203; p = 0.000)	0.006 (CI = +/-0.015; p = 0.383)	0.664	+7.54%
Loss Cost	2008.1	0.074 (CI = +/-0.032; p = 0.000)	-0.530 (CI = +/-0.211; p = 0.000)	0.007 (CI = +/-0.015; p = 0.369)	0.663	+7.73%
Loss Cost	2008.2	0.075 (CI = +/-0.035; p = 0.000)	-0.531 (CI = +/-0.219; p = 0.000)	0.007 (CI = +/-0.016; p = 0.379)	0.628	+7.76%
Loss Cost	2009.1	0.071 (CI = +/-0.038; p = 0.001)	-0.543 (CI = +/-0.228; p = 0.000)	0.006 (CI = +/-0.016; p = 0.446)	0.622	+7.39%
Loss Cost	2009.2	0.057 (CI = +/-0.036; p = 0.004)	-0.497 (CI = +/-0.211; p = 0.000)	0.004 (CI = +/-0.015; p = 0.618)	0.573	+5.84%
Loss Cost	2010.1	0.059 (CI = +/-0.040; p = 0.006)	-0.491 (CI = +/-0.221; p = 0.000)	0.004 (CI = +/-0.016; p = 0.594)	0.572	+6.06%
Loss Cost	2010.2	0.054 (CI = +/-0.044; p = 0.017)	-0.478 (CI = +/-0.230; p = 0.000)	0.003 (CI = +/-0.016; p = 0.666)	0.511	+5.60%
Loss Cost	2011.1	0.056 (CI = +/-0.049; p = 0.027)	-0.475 (CI = +/-0.242; p = 0.001)	0.004 (CI = +/-0.017; p = 0.661)	0.508	+5.72%
Loss Cost	2011.2	0.044 (CI = +/-0.052; p = 0.090)	-0.447 (CI = +/-0.245; p = 0.001)	0.002 (CI = +/-0.017; p = 0.807)	0.427	+4.54%
Loss Cost	2012.1	0.034 (CI = +/-0.057; p = 0.224)	-0.472 (CI = +/-0.253; p = 0.001)	0.000 (CI = +/-0.017; p = 0.970)	0.440	+3.47%
Loss Cost	2012.2	0.011 (CI = +/-0.055; p = 0.693)	-0.419 (CI = +/-0.232; p = 0.001)	-0.003 (CI = +/-0.016; p = 0.723)	0.387	+1.06%
Loss Cost	2013.1	0.026 (CI = +/-0.060; p = 0.377)	-0.385 (CI = +/-0.235; p = 0.003)	0.000 (CI = +/-0.016; p = 0.952)	0.384	+2.60%
Loss Cost	2013.2	0.025 (CI = +/-0.069; p = 0.446)	-0.384 (CI = +/-0.251; p = 0.005)	-0.001 (CI = +/-0.017; p = 0.948)	0.335	+2.54%
Loss Cost	2014.1	0.000 (CI = +/-0.072; p = 0.989)	-0.434 (CI = +/-0.244; p = 0.002)	-0.004 (CI = +/-0.017; p = 0.622)	0.430	-0.04%
Loss Cost	2014.2	-0.023 (CI = +/-0.076; p = 0.532)	-0.396 (CI = +/-0.242; p = 0.004)	-0.006 (CI = +/-0.016; p = 0.434)	0.403	-2.23%
Loss Cost	2015.1	-0.017 (CI = +/-0.090; p = 0.689)	-0.386 (CI = +/-0.264; p = 0.008)	-0.005 (CI = +/-0.018; p = 0.517)	0.346	-1.67%
Loss Cost	2015.2	-0.057 (CI = +/-0.086; p = 0.173)	-0.325 (CI = +/-0.233; p = 0.011)	-0.009 (CI = +/-0.015; p = 0.241)	0.409	-5.51%
Loss Cost	2016.1	-0.070 (CI = +/-0.103; p = 0.160)	-0.344 (CI = +/-0.255; p = 0.014)	-0.010 (CI = +/-0.017; p = 0.219)	0.389	-6.71%
Loss Cost	2016.2	-0.069 (CI = +/-0.125; p = 0.235)	-0.344 (CI = +/-0.286; p = 0.024)	-0.010 (CI = +/-0.019; p = 0.256)	0.369	-6.71%
Loss Cost	2017.1	-0.066 (CI = +/-0.156; p = 0.353)	-0.340 (CI = +/-0.329; p = 0.045)	-0.010 (CI = +/-0.021; p = 0.317)	0.257	-6.36%
Severity	2003.1	0.048 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.100; p = 0.081)	0.007 (CI = +/-0.008; p = 0.088)	0.723	+4.89%
Severity	2003.2	0.047 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.102; p = 0.071)	0.006 (CI = +/-0.008; p = 0.106)	0.703	+4.78%
Severity	2004.1	0.049 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.102; p = 0.043)	0.007 (CI = +/-0.008; p = 0.073)	0.712	+5.03%
Severity	2004.2	0.048 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.105; p = 0.043)	0.007 (CI = +/-0.008; p = 0.085)	0.693	+4.96%
Severity	2005.1	0.047 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.108; p = 0.060)	0.007 (CI = +/-0.008; p = 0.107)	0.658	+4.84%
Severity	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.111; p = 0.069)	0.007 (CI = +/-0.008; p = 0.114)	0.641	+4.84%
Severity	2006.1	0.050 (CI = +/-0.015; p = 0.000)	0.113 (CI = +/-0.113; p = 0.051)	0.007 (CI = +/-0.008; p = 0.090)	0.639	+5.08%
Severity	2006.2	0.043 (CI = +/-0.013; p = 0.000)	0.141 (CI = +/-0.098; p = 0.006)	0.006 (CI = +/-0.007; p = 0.111)	0.660	+4.35%
Severity	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.101; p = 0.009)	0.006 (CI = +/-0.007; p = 0.135)	0.616	+4.26%
Severity	2007.2	0.039 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.101; p = 0.006)	0.005 (CI = +/-0.007; p = 0.177)	0.596	+3.94%
Severity	2008.1	0.039 (CI = +/-0.016; p = 0.000)	0.151 (CI = +/-0.105; p = 0.007)	0.005 (CI = +/-0.008; p = 0.182)	0.560	+3.99%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.105; p = 0.004)	0.004 (CI = +/-0.008; p = 0.242)	0.542	+3.60%
Severity	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.171 (CI = +/-0.109; p = 0.004)	0.005 (CI = +/-0.008; p = 0.209)	0.528	+3.83%
Severity	2009.2	0.031 (CI = +/-0.017; p = 0.001)	0.193 (CI = +/-0.101; p = 0.001)	0.004 (CI = +/-0.007; p = 0.297)	0.547	+3.10%
Severity	2010.1	0.035 (CI = +/-0.018; p = 0.001)	0.208 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.007; p = 0.186)	0.585	+3.61%
Severity	2010.2	0.043 (CI = +/-0.017; p = 0.000)	0.187 (CI = +/-0.091; p = 0.000)	0.006 (CI = +/-0.006; p = 0.071)	0.676	+4.40%
Severity	2011.1	0.039 (CI = +/-0.018; p = 0.000)	0.174 (CI = +/-0.092; p = 0.001)	0.005 (CI = +/-0.006; p = 0.118)	0.604	+3.93%
Severity	2011.2	0.035 (CI = +/-0.020; p = 0.002)	0.184 (CI = +/-0.094; p = 0.001)	0.004 (CI = +/-0.006; p = 0.165)	0.596	+3.53%
Severity	2012.1	0.037 (CI = +/-0.022; p = 0.002)	0.190 (CI = +/-0.098; p = 0.001)	0.005 (CI = +/-0.007; p = 0.147)	0.571	+3.80%
Severity	2012.2	0.043 (CI = +/-0.024; p = 0.001)	0.177 (CI = +/-0.099; p = 0.002)	0.006 (CI = +/-0.007; p = 0.097)	0.609	+4.40%
Severity	2013.1	0.044 (CI = +/-0.027; p = 0.004)	0.179 (CI = +/-0.105; p = 0.003)	0.006 (CI = +/-0.007; p = 0.112)	0.547	+4.46%
Severity	2013.2	0.042 (CI = +/-0.031; p = 0.011)	0.183 (CI = +/-0.112; p = 0.004)	0.005 (CI = +/-0.008; p = 0.144)	0.532	+4.25%
Severity	2014.1	0.038 (CI = +/-0.035; p = 0.037)	0.175 (CI = +/-0.120; p = 0.008)	0.005 (CI = +/-0.008; p = 0.208)	0.421	+3.85%
Severity	2014.2	0.047 (CI = +/-0.039; p = 0.022)	0.159 (CI = +/-0.122; p = 0.015)	0.006 (CI = +/-0.008; p = 0.147)	0.465	+4.78%
Severity	2015.1	0.048 (CI = +/-0.046; p = 0.043)	0.161 (CI = +/-0.134; p = 0.023)	0.006 (CI = +/-0.009; p = 0.173)	0.374	+4.87%
Severity	2015.2	0.040 (CI = +/-0.053; p = 0.122)	0.172 (CI = +/-0.143; p = 0.023)	0.005 (CI = +/-0.009; p = 0.239)	0.360	+4.08%
Severity	2016.1	0.029 (CI = +/-0.062; p = 0.321)	0.156 (CI = +/-0.153; p = 0.047)	0.004 (CI = +/-0.010; p = 0.365)	0.193	+2.91%
Severity	2016.2	0.041 (CI = +/-0.072; p = 0.226)	0.139 (CI = +/-0.165; p = 0.087)	0.005 (CI = +/-0.011; p = 0.310)	0.192	+4.16%
Severity	2017.1	0.028 (CI = +/-0.087; p = 0.473)	0.122 (CI = +/-0.183; p = 0.157)	0.004 (CI = +/-0.012; p = 0.434)	-0.015	+2.82%
Frequency	2003.1	0.009 (CI = +/-0.020; p = 0.393)	-0.551 (CI = +/-0.191; p = 0.000)	-0.004 (CI = +/-0.015; p = 0.613)	0.466	+0.87%
Frequency	2003.2	0.012 (CI = +/-0.021; p = 0.257)	-0.568 (CI = +/-0.193; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.693)	0.483	+1.20%
Frequency	2004.1	0.012 (CI = +/-0.022; p = 0.283)	-0.568 (CI = +/-0.199; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.702)	0.479	+1.21%
Frequency	2004.2	0.016 (CI = +/-0.023; p = 0.174)	-0.586 (CI = +/-0.201; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.794)	0.499	+1.61%
Frequency	2005.1	0.013 (CI = +/-0.025; p = 0.299)	-0.601 (CI = +/-0.205; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.710)	0.508	+1.29%
Frequency	2005.2	0.017 (CI = +/-0.026; p = 0.198)	-0.618 (CI = +/-0.208; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.796)	0.522	+1.69%
Frequency	2006.1	0.013 (CI = +/-0.028; p = 0.325)	-0.632 (CI = +/-0.213; p = 0.000)	-0.003 (CI = +/-0.016; p = 0.718)	0.530	+1.36%
Frequency	2006.2	0.020 (CI = +/-0.029; p = 0.169)	-0.657 (CI = +/-0.213; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.841)	0.560	+1.99%
Frequency	2007.1	0.023 (CI = +/-0.031; p = 0.135)	-0.644 (CI = +/-0.219; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.925)	0.556	+2.32%
Frequency	2007.2	0.034 (CI = +/-0.030; p = 0.027)	-0.685 (CI = +/-0.206; p = 0.000)	0.001 (CI = +/-0.015; p = 0.848)	0.633	+3.46%
Frequency	2008.1	0.035 (CI = +/-0.032; p = 0.034)	-0.680 (CI = +/-0.214; p = 0.000)	0.002 (CI = +/-0.015; p = 0.823)	0.631	+3.59%
Frequency	2008.2	0.039 (CI = +/-0.035; p = 0.028)	-0.694 (CI = +/-0.220; p = 0.000)	0.002 (CI = +/-0.016; p = 0.753)	0.628	+4.01%
Frequency	2009.1	0.034 (CI = +/-0.037; p = 0.074)	-0.714 (CI = +/-0.226; p = 0.000)	0.001 (CI = +/-0.016; p = 0.875)	0.637	+3.43%
Frequency	2009.2	0.026 (CI = +/-0.040; p = 0.183)	-0.690 (CI = +/-0.229; p = 0.000)	0.000 (CI = +/-0.016; p = 0.998)	0.604	+2.66%
Frequency	2010.1	0.023 (CI = +/-0.043; p = 0.275)	-0.699 (CI = +/-0.240; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.944)	0.604	+2.37%
Frequency	2010.2	0.011 (CI = +/-0.045; p = 0.604)	-0.665 (CI = +/-0.237; p = 0.000)	-0.002 (CI = +/-0.017; p = 0.763)	0.578	+1.15%
Frequency	2011.1	0.017 (CI = +/-0.050; p = 0.482)	-0.649 (CI = +/-0.248; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.866)	0.565	+1.72%
Frequency	2011.2	0.010 (CI = +/-0.054; p = 0.713)	-0.630 (CI = +/-0.257; p = 0.000)	-0.002 (CI = +/-0.018; p = 0.774)	0.531	+0.97%
Frequency	2012.1	-0.003 (CI = +/-0.059; p = 0.913)	-0.663 (CI = +/-0.262; p = 0.000)	-0.005 (CI = +/-0.018; p = 0.601)	0.561	-0.31%
Frequency	2012.2	-0.033 (CI = +/-0.053; p = 0.211)	-0.597 (CI = +/-0.221; p = 0.000)	-0.008 (CI = +/-0.015; p = 0.261)	0.624	-3.20%
Frequency	2013.1	-0.018 (CI = +/-0.057; p = 0.514)	-0.564 (CI = +/-0.224; p = 0.000)	-0.006 (CI = +/-0.015; p = 0.405)	0.589	-1.78%
Frequency	2013.2	-0.017 (CI = +/-0.065; p = 0.595)	-0.567 (CI = +/-0.239; p = 0.000)	-0.006 (CI = +/-0.016; p = 0.441)	0.576	-1.64%
Frequency	2014.1	-0.038 (CI = +/-0.070; p = 0.259)	-0.609 (CI = +/-0.238; p = 0.000)	-0.009 (CI = +/-0.016; p = 0.258)	0.635	-3.75%
Frequency	2014.2	-0.069 (CI = +/-0.067; p = 0.043)	-0.555 (CI = +/-0.212; p = 0.000)	-0.012 (CI = +/-0.014; p = 0.094)	0.701	-6.69%
Frequency	2015.1	-0.064 (CI = +/-0.079; p = 0.101)	-0.547 (CI = +/-0.231; p = 0.000)	-0.011 (CI = +/-0.015; p = 0.136)	0.646	-6.23%
Frequency	2015.2	-0.097 (CI = +/-0.078; p = 0.020)	-0.498 (CI = +/-0.211; p = 0.000)	-0.014 (CI = +/-0.014; p = 0.051)	0.715	-9.21%
Frequency	2016.1	-0.098 (CI = +/-0.095; p = 0.044)	-0.500 (CI = +/-0.236; p = 0.001)	-0.014 (CI = +/-0.016; p = 0.071)	0.657	-9.35%
Frequency	2016.2	-0.110 (CI = +/-0.113; p = 0.055)	-0.483 (CI = +/-0.260; p = 0.003)	-0.015 (CI = +/-0.017; p = 0.077)	0.652	-10.44%
Frequency	2017.1	-0.094 (CI = +/-0.139; p = 0.155)	-0.462 (CI = +/-0.292; p = 0.007)	-0.014 (CI = +/-0.019; p = 0.127)	0.552	-8.93%

Specified Perils

Coverage = SP
End Trend Period = 2022.1
Excluded Points = 2006.1
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.055 (CI = +/-0.019; p = 0.000)	-0.456 (CI = +/-0.180; p = 0.000)	0.003 (CI = +/-0.014; p = 0.681)	0.648	+5.71%
Loss Cost	2003.2	0.058 (CI = +/-0.020; p = 0.000)	-0.468 (CI = +/-0.184; p = 0.000)	0.003 (CI = +/-0.014; p = 0.627)	0.638	+5.95%
Loss Cost	2004.1	0.060 (CI = +/-0.021; p = 0.000)	-0.457 (CI = +/-0.188; p = 0.000)	0.004 (CI = +/-0.014; p = 0.562)	0.643	+6.21%
Loss Cost	2004.2	0.064 (CI = +/-0.023; p = 0.000)	-0.473 (CI = +/-0.191; p = 0.000)	0.005 (CI = +/-0.014; p = 0.493)	0.639	+6.58%
Loss Cost	2005.1	0.059 (CI = +/-0.024; p = 0.000)	-0.492 (CI = +/-0.192; p = 0.000)	0.004 (CI = +/-0.014; p = 0.614)	0.635	+6.08%
Loss Cost	2005.2	0.063 (CI = +/-0.025; p = 0.000)	-0.512 (CI = +/-0.195; p = 0.000)	0.005 (CI = +/-0.014; p = 0.524)	0.636	+6.55%
Loss Cost	2006.2	0.062 (CI = +/-0.027; p = 0.000)	-0.516 (CI = +/-0.201; p = 0.000)	0.004 (CI = +/-0.015; p = 0.563)	0.629	+6.42%
Loss Cost	2007.1	0.065 (CI = +/-0.029; p = 0.000)	-0.506 (CI = +/-0.207; p = 0.000)	0.005 (CI = +/-0.015; p = 0.520)	0.631	+6.68%
Loss Cost	2007.2	0.073 (CI = +/-0.029; p = 0.000)	-0.536 (CI = +/-0.203; p = 0.000)	0.006 (CI = +/-0.015; p = 0.383)	0.664	+7.54%
Loss Cost	2008.1	0.074 (CI = +/-0.032; p = 0.000)	-0.530 (CI = +/-0.211; p = 0.000)	0.007 (CI = +/-0.015; p = 0.369)	0.663	+7.73%
Loss Cost	2008.2	0.075 (CI = +/-0.035; p = 0.000)	-0.531 (CI = +/-0.219; p = 0.000)	0.007 (CI = +/-0.016; p = 0.379)	0.628	+7.76%
Loss Cost	2009.1	0.071 (CI = +/-0.038; p = 0.001)	-0.543 (CI = +/-0.228; p = 0.000)	0.006 (CI = +/-0.016; p = 0.446)	0.622	+7.39%
Loss Cost	2009.2	0.057 (CI = +/-0.036; p = 0.004)	-0.497 (CI = +/-0.211; p = 0.000)	0.004 (CI = +/-0.015; p = 0.618)	0.573	+5.84%
Loss Cost	2010.1	0.059 (CI = +/-0.040; p = 0.006)	-0.491 (CI = +/-0.221; p = 0.000)	0.004 (CI = +/-0.016; p = 0.594)	0.572	+6.06%
Loss Cost	2010.2	0.054 (CI = +/-0.044; p = 0.017)	-0.478 (CI = +/-0.230; p = 0.000)	0.003 (CI = +/-0.016; p = 0.666)	0.511	+5.60%
Loss Cost	2011.1	0.056 (CI = +/-0.049; p = 0.027)	-0.475 (CI = +/-0.242; p = 0.001)	0.004 (CI = +/-0.017; p = 0.661)	0.508	+5.72%
Loss Cost	2011.2	0.044 (CI = +/-0.052; p = 0.090)	-0.447 (CI = +/-0.245; p = 0.001)	0.002 (CI = +/-0.017; p = 0.807)	0.427	+4.54%
Loss Cost	2012.1	0.034 (CI = +/-0.057; p = 0.224)	-0.472 (CI = +/-0.253; p = 0.001)	0.000 (CI = +/-0.017; p = 0.970)	0.440	+3.47%
Loss Cost	2012.2	0.011 (CI = +/-0.055; p = 0.693)	-0.419 (CI = +/-0.232; p = 0.001)	-0.003 (CI = +/-0.016; p = 0.723)	0.387	+1.06%
Loss Cost	2013.1	0.026 (CI = +/-0.060; p = 0.377)	-0.385 (CI = +/-0.235; p = 0.003)	0.000 (CI = +/-0.016; p = 0.952)	0.384	+2.60%
Loss Cost	2013.2	0.025 (CI = +/-0.069; p = 0.446)	-0.384 (CI = +/-0.251; p = 0.005)	-0.001 (CI = +/-0.017; p = 0.948)	0.335	+2.54%
Loss Cost	2014.1	0.000 (CI = +/-0.072; p = 0.989)	-0.434 (CI = +/-0.244; p = 0.002)	-0.004 (CI = +/-0.017; p = 0.622)	0.430	-0.04%
Loss Cost	2014.2	-0.023 (CI = +/-0.076; p = 0.532)	-0.396 (CI = +/-0.242; p = 0.004)	-0.006 (CI = +/-0.016; p = 0.434)	0.403	-2.23%
Loss Cost	2015.1	-0.017 (CI = +/-0.090; p = 0.689)	-0.386 (CI = +/-0.264; p = 0.008)	-0.005 (CI = +/-0.018; p = 0.517)	0.346	-1.67%
Loss Cost	2015.2	-0.057 (CI = +/-0.086; p = 0.173)	-0.325 (CI = +/-0.233; p = 0.011)	-0.009 (CI = +/-0.015; p = 0.241)	0.409	-5.51%
Loss Cost	2016.1	-0.070 (CI = +/-0.103; p = 0.160)	-0.344 (CI = +/-0.255; p = 0.014)	-0.010 (CI = +/-0.017; p = 0.219)	0.389	-6.71%
Loss Cost	2016.2	-0.069 (CI = +/-0.125; p = 0.235)	-0.344 (CI = +/-0.286; p = 0.024)	-0.010 (CI = +/-0.019; p = 0.256)	0.369	-6.71%
Loss Cost	2017.1	-0.066 (CI = +/-0.156; p = 0.353)	-0.340 (CI = +/-0.329; p = 0.045)	-0.010 (CI = +/-0.021; p = 0.317)	0.257	-6.36%
Severity	2003.1	0.045 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.089; p = 0.015)	0.006 (CI = +/-0.007; p = 0.070)	0.757	+4.59%
Severity	2003.2	0.043 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.090; p = 0.010)	0.006 (CI = +/-0.007; p = 0.090)	0.741	+4.41%
Severity	2004.1	0.045 (CI = +/-0.010; p = 0.000)	0.130 (CI = +/-0.090; p = 0.006)	0.006 (CI = +/-0.007; p = 0.062)	0.747	+4.63%
Severity	2004.2	0.044 (CI = +/-0.011; p = 0.000)	0.138 (CI = +/-0.091; p = 0.004)	0.006 (CI = +/-0.007; p = 0.079)	0.730	+4.47%
Severity	2005.1	0.042 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.093; p = 0.007)	0.006 (CI = +/-0.007; p = 0.109)	0.692	+4.28%
Severity	2005.2	0.041 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.096; p = 0.007)	0.005 (CI = +/-0.007; p = 0.131)	0.672	+4.17%
Severity	2006.2	0.043 (CI = +/-0.013; p = 0.000)	0.141 (CI = +/-0.098; p = 0.006)	0.006 (CI = +/-0.007; p = 0.111)	0.660	+4.35%
Severity	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.101; p = 0.009)	0.006 (CI = +/-0.007; p = 0.135)	0.616	+4.26%
Severity	2007.2	0.039 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.101; p = 0.006)	0.005 (CI = +/-0.007; p = 0.177)	0.596	+3.94%
Severity	2008.1	0.039 (CI = +/-0.016; p = 0.000)	0.151 (CI = +/-0.105; p = 0.007)	0.005 (CI = +/-0.008; p = 0.182)	0.560	+3.99%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.105; p = 0.004)	0.004 (CI = +/-0.008; p = 0.242)	0.542	+3.60%
Severity	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.171 (CI = +/-0.109; p = 0.004)	0.005 (CI = +/-0.008; p = 0.209)	0.528	+3.83%
Severity	2009.2	0.031 (CI = +/-0.017; p = 0.001)	0.193 (CI = +/-0.101; p = 0.001)	0.004 (CI = +/-0.007; p = 0.297)	0.547	+3.10%
Severity	2010.1	0.035 (CI = +/-0.018; p = 0.001)	0.208 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.007; p = 0.186)	0.585	+3.61%
Severity	2010.2	0.043 (CI = +/-0.017; p = 0.000)	0.187 (CI = +/-0.091; p = 0.000)	0.006 (CI = +/-0.006; p = 0.071)	0.676	+4.40%
Severity	2011.1	0.039 (CI = +/-0.018; p = 0.000)	0.174 (CI = +/-0.092; p = 0.001)	0.005 (CI = +/-0.006; p = 0.118)	0.604	+3.93%
Severity	2011.2	0.035 (CI = +/-0.020; p = 0.002)	0.184 (CI = +/-0.094; p = 0.001)	0.004 (CI = +/-0.006; p = 0.165)	0.596	+3.53%
Severity	2012.1	0.037 (CI = +/-0.022; p = 0.002)	0.190 (CI = +/-0.098; p = 0.001)	0.005 (CI = +/-0.007; p = 0.147)	0.571	+3.80%
Severity	2012.2	0.043 (CI = +/-0.024; p = 0.001)	0.177 (CI = +/-0.099; p = 0.002)	0.006 (CI = +/-0.007; p = 0.097)	0.609	+4.40%
Severity	2013.1	0.044 (CI = +/-0.027; p = 0.004)	0.179 (CI = +/-0.105; p = 0.003)	0.006 (CI = +/-0.007; p = 0.112)	0.547	+4.46%
Severity	2013.2	0.042 (CI = +/-0.031; p = 0.011)	0.183 (CI = +/-0.112; p = 0.004)	0.005 (CI = +/-0.008; p = 0.144)	0.532	+4.25%
Severity	2014.1	0.038 (CI = +/-0.035; p = 0.037)	0.175 (CI = +/-0.120; p = 0.008)	0.005 (CI = +/-0.008; p = 0.208)	0.421	+3.85%
Severity	2014.2	0.047 (CI = +/-0.039; p = 0.022)	0.159 (CI = +/-0.122; p = 0.015)	0.006 (CI = +/-0.008; p = 0.147)	0.465	+4.78%
Severity	2015.1	0.048 (CI = +/-0.046; p = 0.043)	0.161 (CI = +/-0.134; p = 0.023)	0.006 (CI = +/-0.009; p = 0.173)	0.374	+4.87%
Severity	2015.2	0.040 (CI = +/-0.053; p = 0.122)	0.172 (CI = +/-0.143; p = 0.023)	0.005 (CI = +/-0.009; p = 0.239)	0.360	+4.08%
Severity	2016.1	0.029 (CI = +/-0.062; p = 0.321)	0.156 (CI = +/-0.153; p = 0.047)	0.004 (CI = +/-0.010; p = 0.365)	0.193	+2.91%
Severity	2016.2	0.041 (CI = +/-0.072; p = 0.226)	0.139 (CI = +/-0.165; p = 0.087)	0.005 (CI = +/-0.011; p = 0.310)	0.192	+4.16%
Severity	2017.1	0.028 (CI = +/-0.087; p = 0.473)	0.122 (CI = +/-0.183; p = 0.157)	0.004 (CI = +/-0.012; p = 0.434)	-0.015	+2.82%
Frequency	2003.1	0.011 (CI = +/-0.021; p = 0.303)	-0.568 (CI = +/-0.194; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.641)	0.482	+1.06%
Frequency	2003.2	0.015 (CI = +/-0.021; p = 0.174)	-0.589 (CI = +/-0.195; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.737)	0.505	+1.47%
Frequency	2004.1	0.015 (CI = +/-0.023; p = 0.191)	-0.587 (CI = +/-0.201; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.754)	0.501	+1.51%
Frequency	2004.2	0.020 (CI = +/-0.024; p = 0.097)	-0.611 (CI = +/-0.202; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.870)	0.527	+2.02%
Frequency	2005.1	0.017 (CI = +/-0.025; p = 0.179)	-0.623 (CI = +/-0.206; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.791)	0.534	+1.72%
Frequency	2005.2	0.023 (CI = +/-0.027; p = 0.094)	-0.647 (CI = +/-0.208; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.914)	0.556	+2.28%
Frequency	2006.2	0.020 (CI = +/-0.029; p = 0.169)	-0.657 (CI = +/-0.213; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.841)	0.560	+1.99%
Frequency	2007.1	0.023 (CI = +/-0.031; p = 0.135)	-0.644 (CI = +/-0.219; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.925)	0.556	+2.32%
Frequency	2007.2	0.034 (CI = +/-0.030; p = 0.027)	-0.685 (CI = +/-0.206; p = 0.000)	0.001 (CI = +/-0.015; p = 0.848)	0.633	+3.46%
Frequency	2008.1	0.035 (CI = +/-0.032; p = 0.034)	-0.680 (CI = +/-0.214; p = 0.000)	0.002 (CI = +/-0.015; p = 0.823)	0.631	+3.59%
Frequency	2008.2	0.039 (CI = +/-0.035; p = 0.028)	-0.694 (CI = +/-0.220; p = 0.000)	0.002 (CI = +/-0.016; p = 0.753)	0.628	+4.01%
Frequency	2009.1	0.034 (CI = +/-0.037; p = 0.074)	-0.714 (CI = +/-0.226; p = 0.000)	0.001 (CI = +/-0.016; p = 0.875)	0.637	+3.43%
Frequency	2009.2	0.026 (CI = +/-0.040; p = 0.183)	-0.690 (CI = +/-0.229; p = 0.000)	0.000 (CI = +/-0.016; p = 0.998)	0.604	+2.66%
Frequency	2010.1	0.023 (CI = +/-0.043; p = 0.275)	-0.699 (CI = +/-0.240; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.944)	0.604	+2.37%
Frequency	2010.2	0.011 (CI = +/-0.045; p = 0.604)	-0.665 (CI = +/-0.237; p = 0.000)	-0.002 (CI = +/-0.017; p = 0.763)	0.578	+1.15%
Frequency	2011.1	0.017 (CI = +/-0.050; p = 0.482)	-0.649 (CI = +/-0.248; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.866)	0.565	+1.72%
Frequency	2011.2	0.010 (CI = +/-0.054; p = 0.713)	-0.630 (CI = +/-0.257; p = 0.000)	-0.002 (CI = +/-0.018; p = 0.774)	0.531	+0.97%
Frequency	2012.1	-0.003 (CI = +/-0.059; p = 0.913)	-0.663 (CI = +/-0.262; p = 0.000)	-0.005 (CI = +/-0.018; p = 0.601)	0.561	-0.31%
Frequency	2012.2	-0.033 (CI = +/-0.053; p = 0.211)	-0.597 (CI = +/-0.221; p = 0.000)	-0.008 (CI = +/-0.015; p = 0.261)	0.624	-3.20%
Frequency	2013.1	-0.018 (CI = +/-0.057; p = 0.514)	-0.564 (CI = +/-0.224; p = 0.000)	-0.006 (CI = +/-0.015; p = 0.405)	0.589	-1.78%
Frequency	2013.2	-0.017 (CI = +/-0.065; p = 0.595)	-0.567 (CI = +/-0.239; p = 0.000)	-0.006 (CI = +/-0.016; p = 0.441)	0.576	-1.64%
Frequency	2014.1	-0.038 (CI = +/-0.070; p = 0.259)	-0.609 (CI = +/-0.238; p = 0.000)	-0.009 (CI = +/-0.016; p = 0.258)	0.635	-3.75%
Frequency	2014.2	-0.069 (CI = +/-0.067; p = 0.043)	-0.555 (CI = +/-0.212; p = 0.000)	-0.012 (CI = +/-0.014; p = 0.094)	0.701	-6.69%
Frequency	2015.1	-0.064 (CI = +/-0.079; p = 0.101)	-0.547 (CI = +/-0.231; p = 0.000)	-0.011 (CI = +/-0.015; p = 0.136)	0.646	-6.23%
Frequency	2015.2	-0.097 (CI = +/-0.078; p = 0.020)	-0.498 (CI = +/-0.211; p = 0.000)	-0.014 (CI = +/-0.014; p = 0.051)	0.715	-9.21%
Frequency	2016.1	-0.098 (CI = +/-0.095; p = 0.044)	-0.500 (CI = +/-0.236; p = 0.001)	-0.014 (CI = +/-0.016; p = 0.071)	0.657	-9.35%
Frequency	2016.2	-0.110 (CI = +/-0.113; p = 0.055)	-0.483 (CI = +/-0.260; p = 0.003)	-0.015 (CI = +/-0.017; p = 0.077)	0.652	-10.44%
Frequency	2017.1	-0.094 (CI = +/-0.139; p = 0.155)	-0.462 (CI = +/-0.292; p = 0.007)	-0.014 (CI = +/-0.019; p = 0.127)	0.552	-8.93%

Underinsured Motorists

Coverage = UM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.036 (CI = +/-0.033; p = 0.038)	0.020 (CI = +/-0.024; p = 0.107)	0.072	+3.62%
Loss Cost	2003.2	0.026 (CI = +/-0.034; p = 0.128)	0.017 (CI = +/-0.023; p = 0.147)	0.026	+2.60%
Loss Cost	2004.1	0.028 (CI = +/-0.036; p = 0.124)	0.018 (CI = +/-0.024; p = 0.144)	0.028	+2.80%
Loss Cost	2004.2	0.028 (CI = +/-0.038; p = 0.148)	0.018 (CI = +/-0.024; p = 0.153)	0.021	+2.79%
Loss Cost	2005.1	0.028 (CI = +/-0.040; p = 0.169)	0.018 (CI = +/-0.025; p = 0.160)	0.017	+2.83%
Loss Cost	2005.2	0.033 (CI = +/-0.043; p = 0.120)	0.019 (CI = +/-0.025; p = 0.137)	0.032	+3.39%
Loss Cost	2006.1	0.044 (CI = +/-0.044; p = 0.048)	0.022 (CI = +/-0.025; p = 0.089)	0.078	+4.51%
Loss Cost	2006.2	0.055 (CI = +/-0.045; p = 0.019)	0.024 (CI = +/-0.025; p = 0.056)	0.130	+5.65%
Loss Cost	2007.1	0.066 (CI = +/-0.047; p = 0.007)	0.026 (CI = +/-0.024; p = 0.034)	0.184	+6.82%
Loss Cost	2007.2	0.056 (CI = +/-0.049; p = 0.026)	0.024 (CI = +/-0.024; p = 0.050)	0.125	+5.79%
Loss Cost	2008.1	0.070 (CI = +/-0.050; p = 0.008)	0.027 (CI = +/-0.024; p = 0.027)	0.193	+7.25%
Loss Cost	2008.2	0.069 (CI = +/-0.055; p = 0.016)	0.027 (CI = +/-0.025; p = 0.034)	0.166	+7.12%
Loss Cost	2009.1	0.067 (CI = +/-0.059; p = 0.029)	0.027 (CI = +/-0.026; p = 0.042)	0.139	+6.94%
Loss Cost	2009.2	0.071 (CI = +/-0.065; p = 0.034)	0.027 (CI = +/-0.026; p = 0.043)	0.135	+7.33%
Loss Cost	2010.1	0.082 (CI = +/-0.070; p = 0.023)	0.029 (CI = +/-0.027; p = 0.034)	0.165	+8.55%
Loss Cost	2010.2	0.096 (CI = +/-0.075; p = 0.014)	0.032 (CI = +/-0.027; p = 0.025)	0.204	+10.10%
Loss Cost	2011.1	0.082 (CI = +/-0.081; p = 0.048)	0.029 (CI = +/-0.028; p = 0.040)	0.140	+8.50%
Loss Cost	2011.2	0.065 (CI = +/-0.087; p = 0.139)	0.027 (CI = +/-0.028; p = 0.063)	0.086	+6.67%
Loss Cost	2012.1	0.089 (CI = +/-0.093; p = 0.058)	0.030 (CI = +/-0.028; p = 0.036)	0.151	+9.33%
Loss Cost	2012.2	0.087 (CI = +/-0.104; p = 0.098)	0.030 (CI = +/-0.030; p = 0.048)	0.124	+9.04%
Loss Cost	2013.1	0.124 (CI = +/-0.108; p = 0.027)	0.035 (CI = +/-0.029; p = 0.020)	0.232	+13.17%
Loss Cost	2013.2	0.097 (CI = +/-0.118; p = 0.100)	0.032 (CI = +/-0.029; p = 0.036)	0.165	+10.23%
Loss Cost	2014.1	0.086 (CI = +/-0.135; p = 0.196)	0.030 (CI = +/-0.031; p = 0.055)	0.133	+8.94%
Loss Cost	2014.2	0.018 (CI = +/-0.126; p = 0.768)	0.023 (CI = +/-0.027; p = 0.088)	0.202	+1.77%
Loss Cost	2015.1	0.004 (CI = +/-0.147; p = 0.948)	0.022 (CI = +/-0.029; p = 0.128)	0.205	+0.45%
Loss Cost	2015.2	0.027 (CI = +/-0.171; p = 0.736)	0.024 (CI = +/-0.031; p = 0.117)	0.180	+2.73%
Loss Cost	2016.1	0.036 (CI = +/-0.204; p = 0.702)	0.024 (CI = +/-0.033; p = 0.134)	0.159	+3.68%
Loss Cost	2016.2	0.020 (CI = +/-0.246; p = 0.859)	0.023 (CI = +/-0.036; p = 0.184)	0.153	+2.01%
Loss Cost	2017.1	0.074 (CI = +/-0.287; p = 0.567)	0.026 (CI = +/-0.038; p = 0.149)	0.122	+7.70%
Severity	2003.1	0.024 (CI = +/-0.023; p = 0.045)	0.007 (CI = +/-0.017; p = 0.396)	0.061	+2.43%
Severity	2003.2	0.016 (CI = +/-0.023; p = 0.164)	0.005 (CI = +/-0.016; p = 0.529)	0.001	+1.62%
Severity	2004.1	0.013 (CI = +/-0.024; p = 0.297)	0.004 (CI = +/-0.016; p = 0.611)	-0.025	+1.26%
Severity	2004.2	0.013 (CI = +/-0.026; p = 0.299)	0.004 (CI = +/-0.016; p = 0.602)	-0.026	+1.33%
Severity	2005.1	0.010 (CI = +/-0.027; p = 0.450)	0.003 (CI = +/-0.017; p = 0.675)	-0.043	+1.02%
Severity	2005.2	0.005 (CI = +/-0.028; p = 0.719)	0.002 (CI = +/-0.017; p = 0.787)	-0.060	+0.50%
Severity	2006.1	0.015 (CI = +/-0.028; p = 0.286)	0.005 (CI = +/-0.016; p = 0.563)	-0.026	+1.49%
Severity	2006.2	0.017 (CI = +/-0.030; p = 0.244)	0.005 (CI = +/-0.016; p = 0.524)	-0.019	+1.74%
Severity	2007.1	0.017 (CI = +/-0.032; p = 0.274)	0.005 (CI = +/-0.017; p = 0.532)	-0.026	+1.75%
Severity	2007.2	0.013 (CI = +/-0.034; p = 0.455)	0.004 (CI = +/-0.017; p = 0.623)	-0.052	+1.26%
Severity	2008.1	0.013 (CI = +/-0.037; p = 0.457)	0.004 (CI = +/-0.017; p = 0.617)	-0.054	+1.36%
Severity	2008.2	0.022 (CI = +/-0.038; p = 0.250)	0.006 (CI = +/-0.017; p = 0.484)	-0.023	+2.23%
Severity	2009.1	0.016 (CI = +/-0.041; p = 0.421)	0.005 (CI = +/-0.018; p = 0.573)	-0.054	+1.65%
Severity	2009.2	0.024 (CI = +/-0.044; p = 0.268)	0.006 (CI = +/-0.018; p = 0.471)	-0.029	+2.45%
Severity	2010.1	0.024 (CI = +/-0.048; p = 0.311)	0.006 (CI = +/-0.019; p = 0.487)	-0.040	+2.45%
Severity	2010.2	0.038 (CI = +/-0.051; p = 0.136)	0.009 (CI = +/-0.019; p = 0.340)	0.017	+3.85%
Severity	2011.1	0.027 (CI = +/-0.055; p = 0.308)	0.007 (CI = +/-0.019; p = 0.447)	-0.042	+2.78%
Severity	2011.2	0.030 (CI = +/-0.061; p = 0.318)	0.007 (CI = +/-0.020; p = 0.443)	-0.047	+3.02%
Severity	2012.1	0.038 (CI = +/-0.067; p = 0.244)	0.009 (CI = +/-0.020; p = 0.384)	-0.028	+3.92%
Severity	2012.2	0.039 (CI = +/-0.076; p = 0.291)	0.009 (CI = +/-0.021; p = 0.403)	-0.044	+3.98%
Severity	2013.1	0.074 (CI = +/-0.073; p = 0.046)	0.013 (CI = +/-0.019; p = 0.159)	0.130	+7.68%
Severity	2013.2	0.051 (CI = +/-0.077; p = 0.177)	0.011 (CI = +/-0.019; p = 0.256)	0.004	+5.26%
Severity	2014.1	0.028 (CI = +/-0.083; p = 0.484)	0.008 (CI = +/-0.019; p = 0.394)	-0.082	+2.82%
Severity	2014.2	-0.013 (CI = +/-0.079; p = 0.734)	0.003 (CI = +/-0.017; p = 0.671)	-0.060	-1.26%
Severity	2015.1	-0.043 (CI = +/-0.082; p = 0.281)	0.000 (CI = +/-0.016; p = 0.965)	0.067	-4.17%
Severity	2015.2	-0.034 (CI = +/-0.097; p = 0.460)	0.001 (CI = +/-0.017; p = 0.885)	-0.018	-3.30%
Severity	2016.1	-0.041 (CI = +/-0.115; p = 0.447)	0.001 (CI = +/-0.019; p = 0.949)	-0.030	-4.01%
Severity	2016.2	-0.050 (CI = +/-0.139; p = 0.433)	0.000 (CI = +/-0.020; p = 0.989)	-0.044	-4.90%
Severity	2017.1	-0.034 (CI = +/-0.167; p = 0.656)	0.001 (CI = +/-0.022; p = 0.929)	-0.154	-3.30%
Frequency	2003.1	0.012 (CI = +/-0.024; p = 0.335)	0.013 (CI = +/-0.017; p = 0.151)	0.005	+1.17%
Frequency	2003.2	0.010 (CI = +/-0.025; p = 0.444)	0.012 (CI = +/-0.018; p = 0.175)	-0.002	+0.97%
Frequency	2004.1	0.015 (CI = +/-0.026; p = 0.250)	0.014 (CI = +/-0.018; p = 0.128)	0.015	+1.52%
Frequency	2004.2	0.014 (CI = +/-0.028; p = 0.304)	0.013 (CI = +/-0.018; p = 0.142)	0.009	+1.44%
Frequency	2005.1	0.018 (CI = +/-0.029; p = 0.227)	0.014 (CI = +/-0.018; p = 0.123)	0.019	+1.79%
Frequency	2005.2	0.028 (CI = +/-0.029; p = 0.053)	0.017 (CI = +/-0.017; p = 0.055)	0.085	+2.87%
Frequency	2006.1	0.029 (CI = +/-0.031; p = 0.061)	0.017 (CI = +/-0.018; p = 0.057)	0.082	+2.97%
Frequency	2006.2	0.038 (CI = +/-0.031; p = 0.020)	0.019 (CI = +/-0.017; p = 0.032)	0.139	+3.84%
Frequency	2007.1	0.049 (CI = +/-0.031; p = 0.003)	0.021 (CI = +/-0.016; p = 0.012)	0.233	+4.98%
Frequency	2007.2	0.044 (CI = +/-0.033; p = 0.012)	0.020 (CI = +/-0.017; p = 0.018)	0.184	+4.47%
Frequency	2008.1	0.057 (CI = +/-0.032; p = 0.001)	0.023 (CI = +/-0.015; p = 0.005)	0.301	+5.81%
Frequency	2008.2	0.047 (CI = +/-0.033; p = 0.007)	0.021 (CI = +/-0.015; p = 0.008)	0.237	+4.79%
Frequency	2009.1	0.051 (CI = +/-0.036; p = 0.007)	0.022 (CI = +/-0.015; p = 0.007)	0.247	+5.20%
Frequency	2009.2	0.047 (CI = +/-0.039; p = 0.020)	0.021 (CI = +/-0.016; p = 0.011)	0.206	+4.76%
Frequency	2010.1	0.058 (CI = +/-0.040; p = 0.007)	0.023 (CI = +/-0.015; p = 0.005)	0.277	+5.95%
Frequency	2010.2	0.058 (CI = +/-0.044; p = 0.012)	0.023 (CI = +/-0.016; p = 0.007)	0.258	+6.02%
Frequency	2011.1	0.054 (CI = +/-0.049; p = 0.031)	0.022 (CI = +/-0.017; p = 0.011)	0.219	+5.57%
Frequency	2011.2	0.035 (CI = +/-0.048; p = 0.148)	0.019 (CI = +/-0.016; p = 0.018)	0.187	+3.54%
Frequency	2012.1	0.051 (CI = +/-0.050; p = 0.047)	0.022 (CI = +/-0.015; p = 0.008)	0.260	+5.21%
Frequency	2012.2	0.048 (CI = +/-0.056; p = 0.092)	0.021 (CI = +/-0.016; p = 0.012)	0.238	+4.87%
Frequency	2013.1	0.050 (CI = +/-0.064; p = 0.117)	0.022 (CI = +/-0.017; p = 0.016)	0.232	+5.10%
Frequency	2013.2	0.046 (CI = +/-0.073; p = 0.195)	0.021 (CI = +/-0.018; p = 0.024)	0.217	+4.73%
Frequency	2014.1	0.058 (CI = +/-0.082; p = 0.153)	0.022 (CI = +/-0.019; p = 0.022)	0.232	+5.95%
Frequency	2014.2	0.030 (CI = +/-0.087; p = 0.469)	0.019 (CI = +/-0.019; p = 0.041)	0.250	+3.07%
Frequency	2015.1	0.047 (CI = +/-0.100; p = 0.324)	0.021 (CI = +/-0.019; p = 0.035)	0.257	+4.82%
Frequency	2015.2	0.061 (CI = +/-0.117; p = 0.278)	0.022 (CI = +/-0.021; p = 0.037)	0.259	+6.24%
Frequency	2016.1	0.077 (CI = +/-0.137; p = 0.240)	0.024 (CI = +/-0.022; p = 0.039)	0.264	+8.01%
Frequency	2016.2	0.070 (CI = +/-0.166; p = 0.364)	0.023 (CI = +/-0.025; p = 0.060)	0.249	+7.27%
Frequency	2017.1	0.108 (CI = +/-0.193; p = 0.233)	0.026 (CI = +/-0.026; p = 0.051)	0.270	+11.38%

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