

# **ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2022**

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 5, 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 Annual Review” of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2023, and March 31, 2024.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of December 31, 2022, for the 2023 Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)<sup>1</sup> 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 October 1, 2023, and March 31, 2024, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between October 1, 2023, and March 31, 2024.

In Table 1, we present a summary of our selected Benchmarks<sup>2</sup> for the current and prior reviews:

**Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2022) Trend Rates<sup>3</sup>**

	2023 Semi-Annual Review: Data as of June 30, 2022	2023 Annual Review: Data as of December 31, 2022
<b>Trend Benchmarks</b>		
TPL-Bodily Injury	+7.0%/5.0% <sup>4</sup>	+8.0%/5.0% <sup>5</sup>
TPL-Property Damage	+1.5%	+1.0%
DCPD <sup>6</sup>	+1.5%	+1.0%

<sup>1</sup> Effective January 1, 2022, TPL was split into bodily injury, property damage and direct compensation property damage (DCPD).

<sup>2</sup> We refer to these as “selections” in this report.

<sup>3</sup> Values for scalars or reform parameters are presented by coverage in Section 8.

<sup>4</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>5</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>6</sup> The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced in January 2022.

	<b>2023 Semi-Annual Review: Data as of June 30, 2022</b>	<b>2023 Annual Review: Data as of December 31, 2022</b>
AB – Total	+1.0%/+12.0% <sup>7</sup>	+1.0%/+11.0% <sup>8</sup>
Collision	+3.0%	+2.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+0.0%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+1.5%	+1.5%
<b>Other Benchmarks</b>		
Health Cost Recovery	2.86% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1% of Premiums	27.6% of Premiums
Profit Provision	7% of Premiums	6% 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 December 31, 2022.

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)<sup>9</sup> 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 an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

<sup>7</sup> Trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>8</sup> +11.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>9</sup> 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.



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 recent claim experience is exceptional due to the COVID-19 pandemic, the introduction of reforms in the last quarter of 2020, and the recent rise in inflation. Uncertainty surrounding future inflation 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 2022-2 unfolds, with remote and hybrid work models common, the pandemic is behind us, and the new-normal ahead.

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. We observe a one-time shift in bodily injury and accident benefits that is reasonably consistent with our *a priori* estimates. Although we cannot separately estimate the frequency impact of the reforms from the co-mingled change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimants propensity to pursue a bodily injury claim, and (ii) shifted claims from collision to DCPD.
- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in CPI for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs).<sup>10</sup> We include additional parameters in our model to quantify this increase to the extent that it exists.

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. Early evidence as of April 2023 shows a tempering of the inflation rate. 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.

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.

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<sup>10</sup> As discussed more fully in Section 5.4, we observe a limited impact on other coverages through 2022-2.

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 any recent changes to the CPI – stabilizing, rising or falling.
  - 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 economic conditions and general high inflation on vehicle usage.
- We discuss this further in Section 7.3.

### **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. The profit levels in 2022 have moderated from the highs of 2020 and 2021. Any reasonable expectation of vehicle usage in the post-pandemic era anticipates profit levels to reduce from the highs during the height of the pandemic. 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%<sup>11</sup> of premium level between 2013 and 2019.

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<sup>12</sup> for this report.

### **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 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).
- **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.

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<sup>11</sup> The Board updated the profit provision to 6% effective October 1, 2023.

<sup>12</sup> Past profits are not considered in any selection of assumptions or Benchmarks in this report.

- **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.

Remote and hybrid work models are now commonplace. Where appropriate, historical data should be adjusted to reflect the “new-normal” (emerging in the second half of 2022) whereby commonplace remote and hybrid work models impact frequency levels.

### **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 background of automobile insurance regulation in Alberta, including the historical legislative reforms and government actions since the creation of the AIRB.

In Section 3, we present the most recent 10-years of industry private passenger vehicle (PPV) premium and loss experience in Alberta.

In Section 4, we estimate the historical profit realized by the industry for each accident year based on our estimates of ultimate loss and expense amounts as of December 31, 2022.

In Section 5, we compare our estimates of industry accident year profit to the calendar year profit reported by GISA in their 2022 Financial Information Industry Profit and Loss (FIIP&L) report.

In Section 6, we discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend.

In Sections 7 and 8, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.

In Section 9, we present our trend analysis for each major coverage.

In Section 10, 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 11, we discuss our methodology for estimating the historical impact of the COVID-19 pandemic using models similar to those underlying our loss trend selections.

## 2. Legislative Reforms and Government Actions

### 2.1. 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 the 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.

## 2.2. 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 2.3 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 2.5 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 implement a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

Reports on the cost impact of Bill 41 can be found on the AIRB's website. The Industry data that this Annual Review report is based upon, as of December 31, 2022, does not include sufficient claims experience to update the expected cost impact of Bill 41. Due to the concurrent impact of the COVID-19 pandemic, we expect an additional time lag before the effect of the reforms can be accurately measured using Industry claims experience.

## 2.3. 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.
- Consideration of collateral sources;
- Determination of wage loss based on net, rather than gross, wages;
- 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.<sup>13</sup>

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

<sup>13</sup> It is our understanding that the changes were administrative in nature (clarifications).

Injury Regulations to clarify<sup>14</sup> 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 8.1.

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.

## **2.4. 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 no longer includes 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.

## **2.5. 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:
- chiropractic services from \$750 to \$1,000;
- massage therapy and acupuncture from \$250 to \$350;
- funeral expenses from \$5,000 to \$6,150;
- grief counselling from \$400 to \$500;
- employed disability income benefits from \$400 to \$600 per week;
- non-earner disability income benefits from the current \$135 for 26 weeks, to \$200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from \$600 to \$750.

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<sup>14</sup> Insufficient data is available at this time to assess if this clarification will affect claims costs.



## **2.6. Legalization of Cannabis**

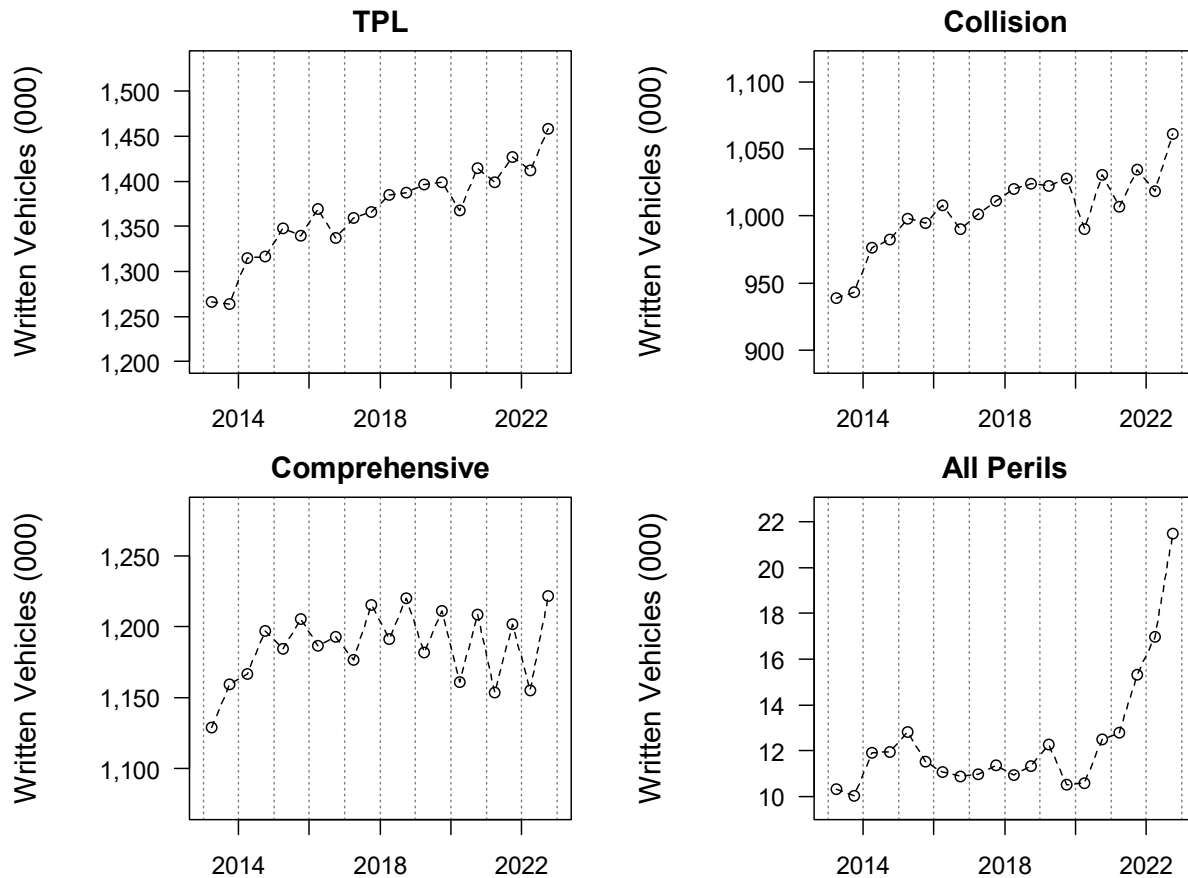
Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available on how this change may have affected claims costs and it is assumed any impact of this change will be captured through our trend analysis of the claims experience.

### 3. Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience

#### 3.1. Growth of Insured Vehicles

Since 2013, the number of private passenger vehicles in Alberta has generally increased, with increased variance over the most recent three years, 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,<sup>15</sup> collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.27 million in 2013-1 to 1.45 million in 2022-2. For all coverages there was a more pronounced rise in the number of risks in 2022-2 compared to accident half-years just prior.

Figure 1: Written Vehicles



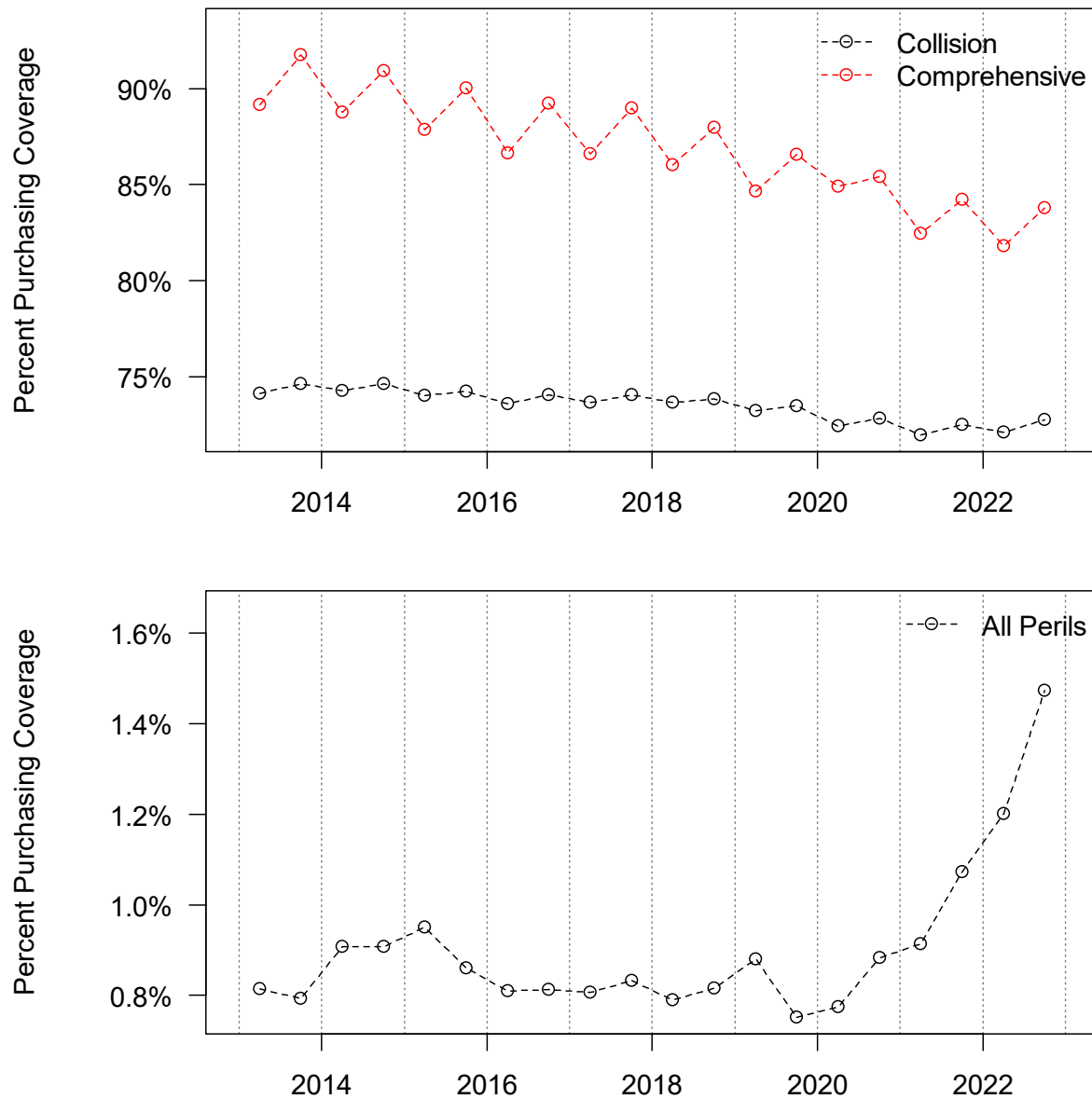
In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018, that appears to have reversed in 2022-2. The steep rise in the lower right panel of

<sup>15</sup> The growth in TPL is representative of all mandatory coverages which includes accident benefits.

Figure 1 since 2021-2 for all perils is due to the additional risks on a small volume, increasing from approximately 12,800 in 2021-1 to 21,500 in 2022-2.

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. At the same time, there is a small increase in risks with all perils coverage.

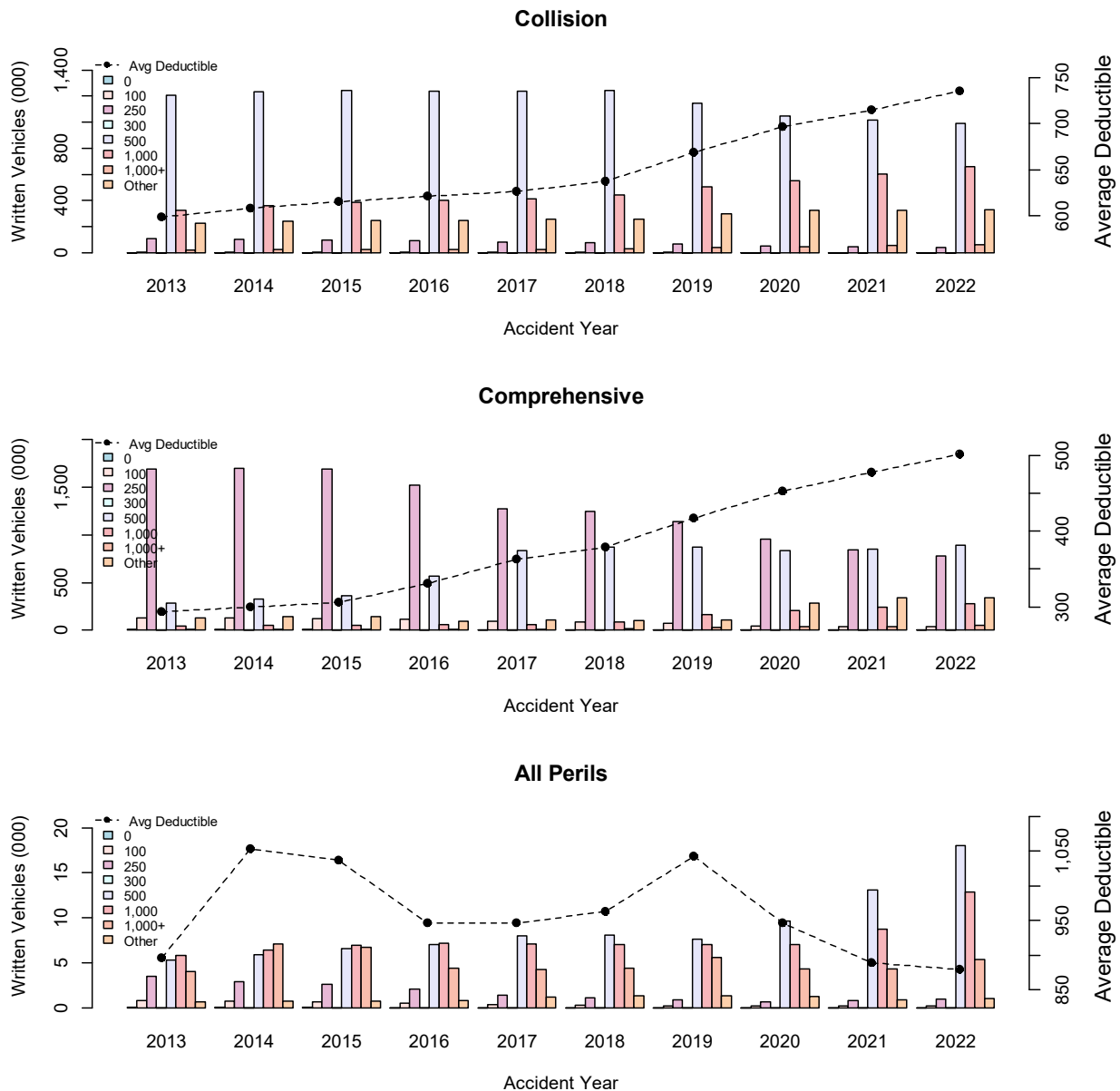
**Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages**



Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience

In Figure 3 we plot (i) the number of written vehicles at various deductible levels against time and (ii) the average deductible for each accident year. We observe a consistent shift toward higher deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable in recent years.

**Figure 3: Average Deductible Summary**



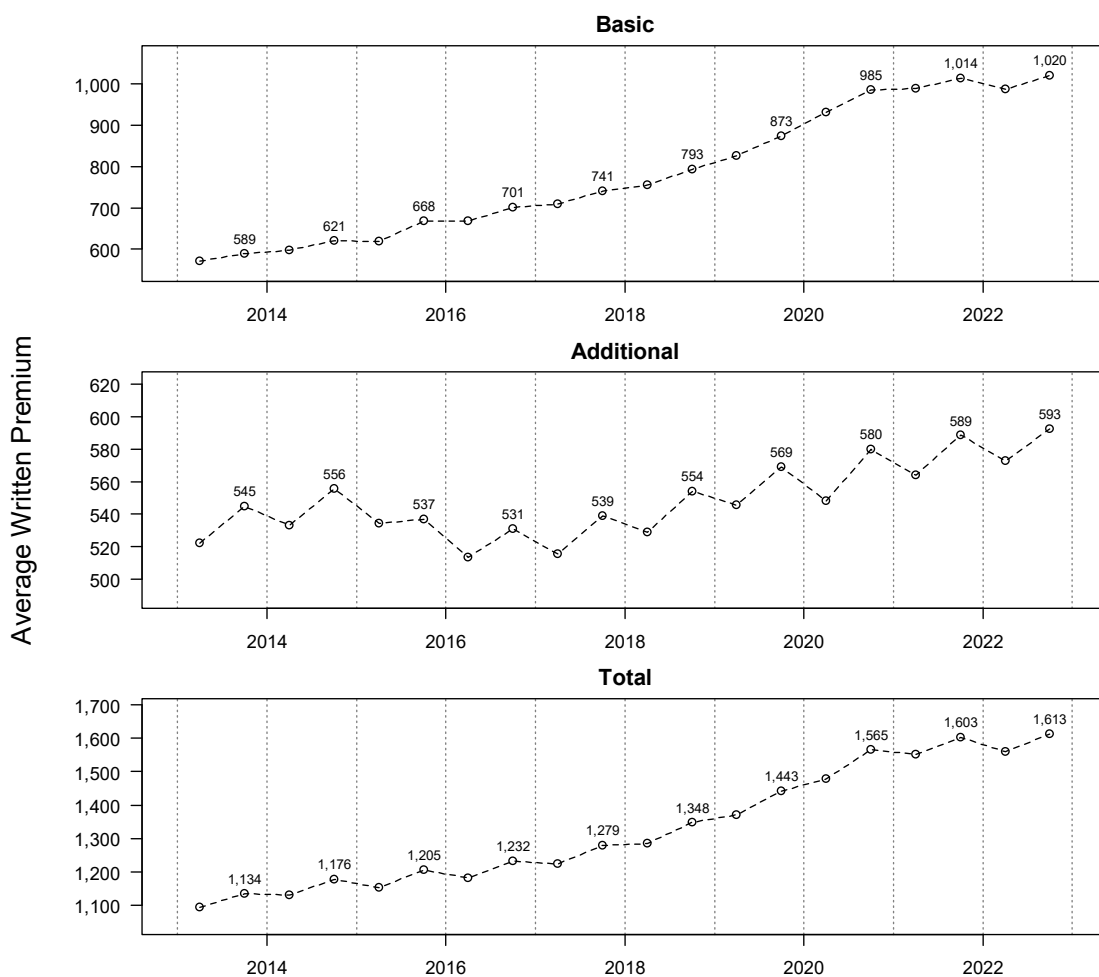
### 3.2. Change in Average Premiums

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 premiums have 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.<sup>16</sup> This increase in Additional Coverages average premiums may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

**Figure 4: Average Written Premium – Summary**



### 3.3. Change in Average Claims Costs

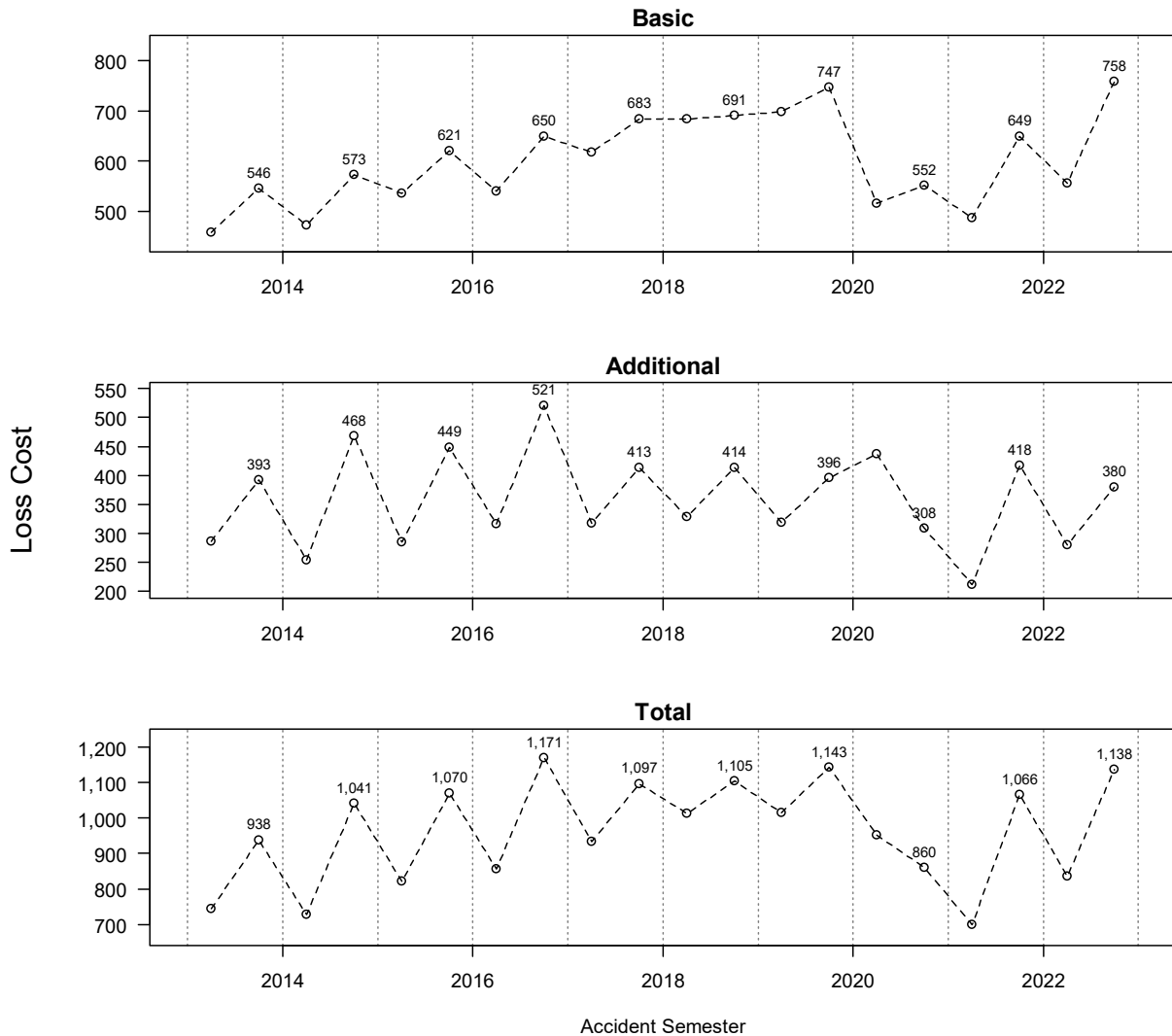
Claims costs comprise the largest component of premiums. In Figure 5 we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending December 31, 2022. This

<sup>16</sup> The average premiums for additional coverages is subject to seasonal variability.

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:

- indemnity amounts to fully settle and close the claim<sup>17</sup>, and
- all internal and external claims settlement costs<sup>18</sup> (e.g., legal fees and claim adjuster costs).<sup>19</sup>

**Figure 5: Claim Costs - Summary**



<sup>17</sup> The claims costs presented are on an ultimate basis. See Section 6 for more details.

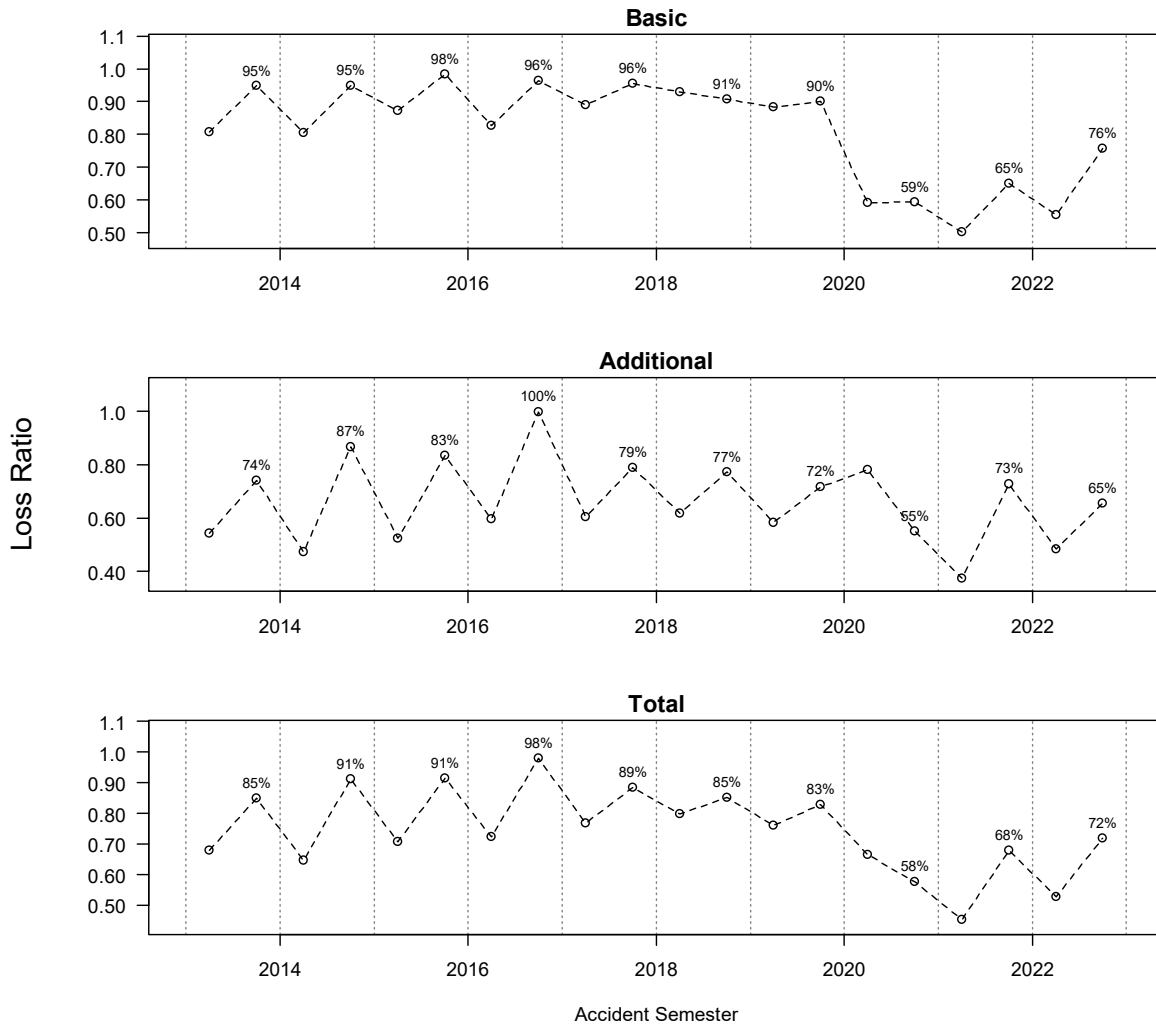
<sup>18</sup> External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors estimated by GISA are based on aggregated costs reported to GISA.

<sup>19</sup> The Health Levy is not included in the noted average claim costs.

The COVID-19 pandemic resulted in a decline in vehicle usage and accident events. However, hailstorms in 2020 and 2021 had an offsetting effect from the low claim frequency during the pandemic on the comprehensive coverage included with Additional Coverages.

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

**Figure 6: Loss Ratio - Summary<sup>20</sup>**



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 8.

<sup>20</sup> For visual clarity, the accident half-year loss ratio numerical values are only presented for the second half of each year.

## 4. Summary of Alberta Private Passenger Vehicle Premium Components

### 4.1. Components of Premium

Insurance companies submit rate applications following the AIRB rate filing guidelines and processes to receive approval of the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as “rate level indications”) by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate to the average premium currently charged. In this section, we discuss expenses, investment income and the profit provision. In Sections 6 and 8, we discuss the projection of future claim costs including the estimation of historical ultimate claims costs and the trend rates to project those claims costs to the future, respectively.

### 4.2. Expense Components

In Alberta, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurers from which they can obtain their automobile insurance. There are many reasons that may explain price differences between insurers for the same risk with the same coverages. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three main categories of expenses:

- premium tax,
- general administrative including head office costs, and
- acquisition costs.

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged.

#### Premium Tax

In Alberta a 4% premium tax is included in all premiums. This is a variable expense, as the amount is based on a percentage of the premium, rather than a fixed dollar amount.

#### General Administrative Expenses

General administrative and head office expenses are associated with policy processing including underwriting, information technology, actuarial and general management. The largest subcomponent would include associated rent and salaries. These expenses are usually a mix of fixed and variable expenses, as some of the general expense sub-categories such as rent and salaries do not change when a premium change is implemented.



Some insurers charge fees for the payment plans they offer. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.<sup>21</sup>

### Acquisition Costs

Acquisition costs vary among insurers depending upon the distribution channel. Insurers can be generally categorized under three different distribution channels: independent broker, direct writer or company (internal) agent. Understanding the difference in costs and services between different distribution channels allows policyholders to make informed decisions on their choice of insurer.

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the policyholder to explain the coverages and options amongst the insurers that the broker represents. Between 2017 to 2021, the share of written premiums by independent brokers was relatively stable between 54% and 55% from 2017 to 2019 followed by a modest decline to 49% to 51% between 2020 and 2022. This loss of market share was absorbed by internal agents and direct writers. Brokers are typically compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

Direct writers offer online presence, and internal agents represent only the insurer that employs them. Unlike independent brokers whose compensation is strictly commission stated as a percentage of premium basis, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

### 4.3. Reported Expenses

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the industry-wide expense data each year. In Table 3, we present a summary of the GISA expense data for 2018 to 2022<sup>22</sup> for commissions, profit commissions, premium tax, and general expenses – for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums (DWP).<sup>23</sup>

As presented in the tables below, the reported premium tax rate is not exactly 4.0% in the expense data summarized by GISA, despite the premium tax rate of 4% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

Subject to individual insurer planned changes that may affect future expense costs, in general, recent expense costs are a reasonable forecast for the future expense costs.

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<sup>21</sup> Regardless of reporting approach, these fees, and delay in the receipt of premiums, are considered in calculating the rate level change need.

<sup>22</sup> AIRB provided an advance copy of GISA's 2022 expense data to support the preparation of this Report.

<sup>23</sup> The term "direct written premiums" is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios in the Auto 9502 Exhibit.

**Table 3: Expense by Category (All Insurers) as percent of DWP**

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2018	11.6%	1.0%	3.8%	9.8%	26.2%
2019	11.8%	1.1%	3.7%	9.0%	25.6%
2020	11.1%	1.4%	3.7%	9.4%	25.6%
2021	11.5%	2.4%	3.8%	10.2%	27.8%
2022	12.1%	1.4%	3.7%	10.3%	27.5%

The increase in the 2021 total expense ratio over prior years is mainly attributed to the increase in the “all other,” or general expenses provision. The one percentage point increase in contingent commissions between 2020 and 2021 is likely, in part, due to the favorable loss ratio experience of 2020 and 2021 during the COVID-19 pandemic.

The separate data for independent broker, direct insurers and internal agent insurers was provided by GISA based on data reported by each insurer. In Table 4, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

**Table 4: Total Expenses by Distribution Channel**

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
2018	26.8%	24.7%	25.7%	26.2%
2019	26.4%	22.9%	25.8%	25.6%
2020	27.3%	22.2%	25.0%	25.6%
2021	29.6%	25.4%	26.2%	27.8%
2022	27.9%	25.9%	28.0%	27.5%

The industry-wide averages show the total expense costs for broker-based insurers are higher than for agent-based insurers for all years except 2022. Direct writers have the lowest expense costs in all years.

The independent broker expense ratio increased from a 26%-27% range in 2018-2019 to 27%-30% in 2020-2022. This rise in independent broker expense ratios is primarily due to higher contingent commissions during 2020, 2021, and 2022 (at 2.5%, 3.4%, and 2.2%, respectively). The direct writer expense ratio has generally declined, but the increase in 2021 is mainly attributed to a 2-point rise in the contingent commissions. The internal agent expense ratio was relatively stable between 2018 and 2021, followed by a large increase in 2022 due to higher general expenses.

The expense ratios of individual insurers will vary from these industry averages. Insurers are required to support the expense provision assumed for their rate application.

#### 4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers’ mix of

bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.<sup>24</sup>

Company-wide pre-tax investment income rates are reported annually by insurers in their P&C financial returns, and not specific to any line of business or province. We refer to this as the pre-tax return on investment rate or pre-tax ROI.<sup>25</sup> Insurers do not report a return on investment rate specific to the capital supporting private passenger vehicles or the associated cashflow in Alberta. The company’s chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

Although recent investment income is not necessarily correlated with future investment income, a review of the historical ROI is insightful. In Table 5, we present the average pre-tax ROI for 2018 to 2022 for insurers in Alberta. To determine the ROI for each year, we calculate a weighted average using the Alberta automobile insurance premiums<sup>26</sup> for each insurer with their respective reported ROI.

**Table 5: Alberta Pre-Tax Return on Investment Rate**

Calendar Year	Weighted Average Pre-tax ROI
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%

The average pre-tax ROI over the five-year period 2017 to 2021 is 2.69%. However, the actual return realized by individual insurers will vary from these industry averages as each insurer operates under their own corporate board approved investment strategy. In Figure 7 we present the distribution of individual insurer pre-tax investment returns between 2018 and 2022. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately 2/3<sup>27</sup> of the companies within +/- 1.7 percentage points of the mean of 2.2%.

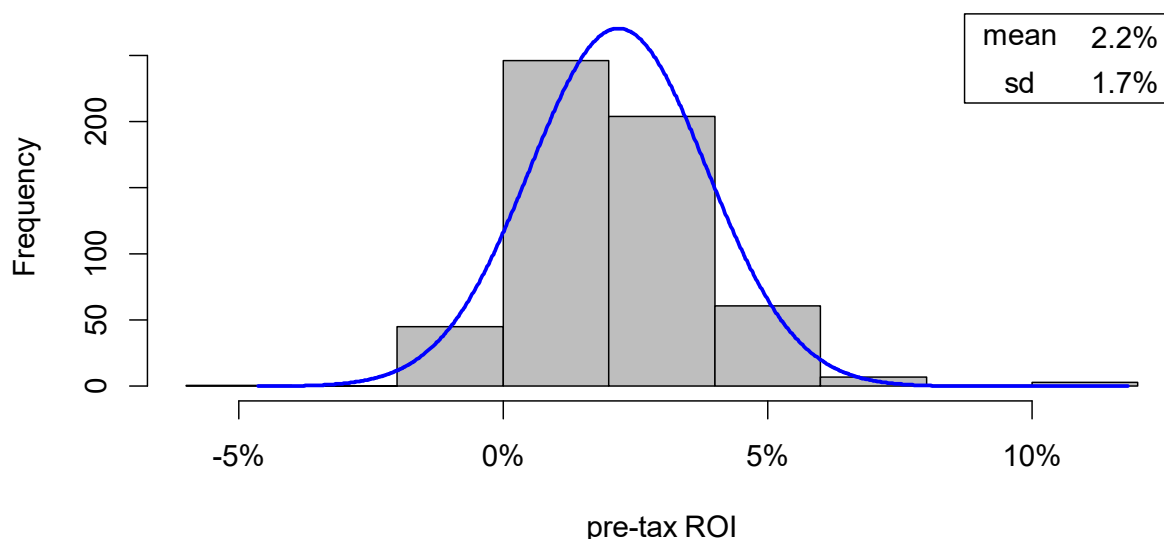
<sup>24</sup> Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by the Alberta Superintendent of Insurance.

<sup>25</sup> Any reference to the term ROI is meant to infer a pre-tax basis.

<sup>26</sup> Only insurers reporting to OSFI are included.

<sup>27</sup> 1 standard deviation is approximately 68% of the total distribution.

**Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2018 - 2022)**



#### 4.5. Profit

Insurers are entitled to a reasonable profit for the services provided and risks undertaken by providing supporting capital.

In Alberta, when setting rates, insurers have two sources of profit for private passenger vehicles:

- Explicit target provision stated as a percentage of premium included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The current provision is 7% of premium.<sup>28</sup> The total profit for insurers would be greater than the 7% of premium allowance by AIRB, as the latter source, the investment income earned on capital, is considered outside of the rate setting process. Hence, when insurers calculate their total (expected) profits as a percent of equity,<sup>29</sup> they would include this investment income on capital and the 7% of premium profit provision explicitly allowed by AIRB.<sup>30</sup>

<sup>28</sup> The Board updated the profit provision to 6% effective for any filing submitted on or after October 1, 2023.

<sup>29</sup> Shareholders and managers of the firm consider the return on equity so that they may evaluate the rate of return relative to alternative investments.

<sup>30</sup> While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common rule of thumb in rate applications is a notional \$1 of capital for every \$2 of premium. Under this basis, and assuming rates are adequate and an average ROI of 2.2%, insurers would, on average, have an additional 1.1% of premium on top of the 7% of premium profit provision for a total of 8.1% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

## 4.6. Realization of the 7% of Premium Profit Provision

The Board updated the profit provision to 6% of premium for rate filings submitted on or after October 1, 2023. In this section we discuss the realization of the previous provision of 7% of premium.

While insurers include AIRB’s provision of 7% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be lower or higher, respectively, than the target 7%.

We provide a high-level comparison between the target 7% and realized profit provision over the last ten years (2013 to 2022). We do so by making the following calculations and assumptions:

- The historical claims payment pattern across all coverages has an estimated average claim settlement duration of approximately 2.45 years.
- The historical weighted average pre-tax ROIs (presented in Section 4.4) are reasonable estimates of the investment income earned on the cash flow, used to calculating the discount factor for each year assuming the 2.45 year claim settlement duration.
- We use our estimate of the ultimate loss ratios including loss adjustment expenses and the Health Cost Recovery provision as provided by GISA for each year.
- We assume the GISA reported expense ratios as reported each year for private passenger automobile; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the AIRB 7% of premium profit provision.

We present these summary statistics and metrics in Table 6.

**Table 6: Comparison of Target to Realized 7% Profit Provision**

Accident Year	Loss & LAE Ratio <sup>31</sup>	Discount Factor	Health Levy as % of Total EP	Expense Ratio	Realized Profit Provision <sup>32</sup>
2013	76.7%	0.936	1.5%	24.2%	2.5%
2014	78.3%	0.918	1.1%	24.1%	3.0%
2015	81.3%	0.934	1.3%	25.6%	-2.8%
2016	85.3%	0.944	1.6%	27.0%	-9.1%
2017	82.7%	0.926	1.5%	26.2%	-4.3%
2018	82.6%	0.954	1.8%	26.2%	-6.8%
2019	79.5%	0.916	1.8%	25.7%	-0.3%
2020	61.9%	0.917	1.3%	25.6%	16.3%
2021	56.9%	0.945	0.8%	27.8%	17.6%
2022	62.6%	0.998	1.0%	27.5%	9.0%

<sup>31</sup> The loss and LAE ratios include the Health Cost Recovery provisions using factors provided by GISA.

<sup>32</sup> We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.

\* Realized Profit Provision =  $1 - \text{Discounted Loss \& LAE Ratio} - \text{Expense Ratio (including health levy)}$

As presented in Table 6, on average, insurers have exceeded the 7% profit provision target set by AIRB in three of the last ten years. This table is not intended to imply that the excess profit for 2020, 2021, or 2022 was intended by insurers. The 2020 - 2022 results were exceptional and unexpected due to the COVID-19 pandemic. Further, this is not a representation of target levels achieved prior to 2013, nor a reflection of future target levels for 2023 and beyond.

## 5. GISA Reported Financial Data for Alberta Private Passenger Vehicles

In Section 4.6 we presented a hindsight high level review of the realization of the 7% of premium profit target insurers may have included in their rate setting models for private passenger vehicles in Alberta since 2013. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on incurred loss amounts reported by insurers through the automobile statistical plan (ASP) to GISA and a provision for loss development as described in Section 6 of this report.<sup>33</sup> Adjustment factors provided by GISA are applied to the loss amounts to include internal claims handling expenses. On a similar basis, accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data used for the hindsight review in Section 4.6 is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

### 5.1. GISA's Profit and Loss Exhibit- AUTO 9501

In contrast, when reporting property and casualty (P&C) financial data to the Office of the Superintendent of Insurance (OSFI) or the Alberta Superintendent of Insurance, the losses (including claims handling expenses) are presented on a calendar year basis, which represents the amount paid during the year plus the change in the held loss reserve amounts between the end and beginning of the year. Loss reserves are estimates of future payments required to settle and close all claims, including all claims handling expenses. Based on the submission by each insurer of their financial data, GISA compiles the reported financial data into the industry AUTO 9501 Exhibit. No adjustments are made by GISA to the reported financial data of each insurer.

#### Differences between Statistical Plan Data AUTO 1005 vs. AUTO 9501

The premium, loss amount, and expense data presented in the AUTO 9501 Exhibit (financial data) is different than the automobile statistical plan (ASP) data used by insurers in their rate applications and reported in the AUTO 1005 Exhibits for several reasons and is, therefore, not directly comparable.

In the case of losses, these differences are:

- Financial Loss Data - AUTO 9501: Calendar year ultimate loss amount estimated by the appointed actuary of *each* insurer, net of reinsurance, discounted, and includes a provision for adverse deviation (PFAD)
- ASP Loss Data - AUTO 1005: Accident year ultimate loss amount estimated on an aggregated basis for the industry by GISA, direct (i.e., before reinsurance), not discounted, and no PFAD

#### Provision for Adverse Development (PFAD)

The PFAD included in the estimate of the ultimate loss amount in the financial data of each insurer is an amount estimated by the appointed actuary to account for the potential deviation from the actuary's best estimate assumptions regarding: (i) the outstanding loss amount, (ii) investment rate, and

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<sup>33</sup> As we discuss in Section 6, AIRB has engaged Oliver Wyman to estimate the ultimate loss amounts for the purpose of determining loss trend rates. These ultimate loss amounts include allocated loss adjustment expenses.

(iii) recovery from reinsurers. The PFAD amount included by each insurer is not separately submitted to GISA, and therefore, the PFAD included in the AUTO9501 Exhibit is not explicitly stated or provided.

The Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provides guidance to the appointed actuary regarding considerations in selecting the margin for adverse deviation (i.e., the PFAD). The range of the provision provided by the CIA SOP is as follows:

**Table 7: Canadian Institute of Actuaries Range of Margin for Adverse Deviation**

Category	High	Low
Loss Development	20%	2.5%
Recovery from Reinsurance Ceded	15%	0.0%
Investment Return Rates	200 basis points	25 basis points

### Discount

Similar to the PFAD provision, the discount rate used by each insurer is not stated by the insurer in the financial data summary submission to GISA, and therefore, the impact of the discount factor can not be stated or provided in the AUTO 9501 Exhibit.

### Loss Adjustment Expenses

Both the AUTO 9501 and AUTO 1005 Exhibit loss amounts include provisions for loss adjustment expenses. However, in the case of the AUTO 9501 Exhibit, this is included with the loss amounts submitted by each insurer, and not separately stated. In the AUTO 1005 Exhibit, the provision for unallocated claims handling costs is included by a factor determined by GISA based on aggregated submissions by insurers.

Consistent with the presentation of claim amounts, the premiums and expenses are net of reinsurance in the financial data presented in the AUTO 9501, and on a direct basis for ASP data presented in AUTO 1005.

**Due to these significant differences, the loss ratios and expense ratios in the AUTO 9501 and AUTO 1005 are not directly comparable.**

**The AUTO 9501 ratio of the net profit before income taxes to the net earned premium is not comparable to the target 7% of premium profit provision insurers may include in their rate setting models.** Key characteristics of the AUTO 9501 data which are different from AUTO 1005 include:

- Calendar year basis
- Net of reinsurance
- Discounted
- Includes PFAD
- Includes all investment income including from supporting capital and cash flow
- Estimates of loss prepared by *each* insurer's appointed actuary



## 5.2. GISA’s AUTO 9501 Reported Financial Results

While the GISA AUTO 9501 Exhibit financial data calendar year loss ratio is not directly comparable to accident year loss ratio results that are discussed in this report and presented by GISA in the AUTO 1005 Exhibit, the GISA AUTO 9501 Exhibit does present a full picture of the total profits for private passenger automobile *as estimated by each insurer* and reported to GISA for each calendar year. This is an additional and more complete basis to consider the amount of profit achieved by insurers for private passenger vehicle insurance.

In Table 8 below, we present the history of the reported financial data in AUTO9501 between 2013 to 2022. The net profit before income taxes in the AUTO 9501 Exhibit includes all expenses and revenues including investment income. How insurers allocate the “net general and acquisition expenses,” “net investment income,” and “other revenues and expenses” to private passenger automobile in Alberta can vary by insurer. For example, the amount of investment income is dependent upon the amount of supporting capital an insurer allocates to private passenger automobile in Alberta.

The AUTO 9501 history of the net profit before income taxes over the 2012 to 2022 period provides an additional (and different) perspective on profit, and how this has changed over time.

**Table 8: Reported Financial Profit Before Income Taxes in AUTO 9501**

Calendar Year	Net Earned Premium (NEP)	Net Discounted Losses with PFAD	Net General and Acquisition Expenses	Net Investment Income	Other Revenue and Expenses	Net Profit before Income Taxes	Net Profit before Income Taxes % of NEP
2013	2,703,237	2,219,510	708,814	165,899	(18,031)	(77,219)	-2.9%
2014	2,919,259	2,442,356	751,465	236,620	65,700	27,758	1.0%
2015	3,013,794	2,448,800	802,110	192,109	18,227	(26,780)	-0.9%
2016	3,083,784	2,793,458	866,490	182,372	13,422	(380,370)	-12.3%
2017	2,825,253	2,432,172	829,351	222,545	23,486	(190,239)	-6.7%
2018	3,173,909	2,714,996	860,541	126,591	51,733	(223,304)	-7.0%
2019	3,219,014	2,725,545	906,563	229,758	43,305	(140,031)	-4.4%
2020	3,597,319	2,888,031	983,872	250,756	93,813	69,985	+1.9%
2021	3,777,785	2,362,214	1,101,602	153,243	51,481	518,693	+13.7%
2022	3,765,502	2,402,796	1,117,626	-56,698	113,329	301,703	+8.0%

## 6. Analysis – General Discussion

### 6.1. Data

The source for the claim data that we analyze is the 2022-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 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.

## 6.2. 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. We have not excluded any data as a result of this review.

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

We estimate the final (ultimate) number of claims and cost<sup>34</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>35</sup>), separately, through to December 31, 2022. 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.<sup>36</sup> 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.<sup>37</sup> 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.

We select loss<sup>38</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 2022, separately for each of the coverages.

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<sup>34</sup> By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

<sup>35</sup> 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.

<sup>36</sup> GISA edits and compiles the data reported by individual insurers.

<sup>37</sup> Our selections are based on the Incurred Development Method.

<sup>38</sup> 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).

## 6.4. 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 from our prior review are presented in Appendices C and D.

In Section 6.5 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 accident year periods.

## 6.5. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors influences the selected loss trend rates.<sup>39</sup> As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>40</sup> and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

**Table 9: Changes in Estimated Loss Costs, Frequency and Severity - Bodily Injury**

AY	2023 SAR (as of June 30, 2022)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$422.68	\$66,832	6.32	\$445.20	\$69,938	6.37
2019	\$462.29	\$71,814	6.44	\$480.79	\$74,459	6.46
2020	\$343.27	\$78,907	4.35	\$358.85	\$83,045	4.32
2021	\$340.98	\$71,507	4.77	\$360.73	\$75,897	4.75
2022*	\$277.18	\$72,785	3.81	\$363.95	\$80,407	4.53

\* The 2022 data presented for the 2023 SAR only includes data through to June 30, 2022 and is not directly comparable to the full 2022 year in the 2023 AR.

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 4.9%.<sup>41</sup>

<sup>39</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>40</sup> Number of claims per 1,000 insured vehicles.

<sup>41</sup> 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 10: Changes in Estimated Loss Costs, Frequency and Severity -Property Damage**

AY	2023 SAR (as of June 30, 2022)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$175.50	\$5,801	30.25	\$175.56	\$5,803	30.25
2019	\$169.66	\$5,912	28.70	\$169.63	\$5,911	28.70
2020	\$115.56	\$5,950	19.42	\$115.55	\$5,949	19.42
2021	\$136.72	\$6,622	20.65	\$132.69	\$6,585	20.15
2022*	\$166.31	\$7,555	22.01	\$202.41	\$7,634	26.52

\* The 2022 data presented for the 2023 SAR only includes data through to June 30, 2022 and is not directly comparable to the full 2022 year in the 2023 AR.

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 0.7%.

**Table 11: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total**

AY	2023 SAR (as of June 30, 2022)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$66.48	\$5,792	11.48	\$66.64	\$5,808	11.47
2019	\$72.13	\$6,270	11.50	\$72.47	\$6,300	11.50
2020	\$59.90	\$7,850	7.63	\$59.86	\$7,841	7.63
2021	\$76.37	\$8,736	8.74	\$75.39	\$8,619	8.75
2022*	\$76.77	\$9,217	8.33	\$89.44	\$8,987	9.95

\* The 2022 data presented for the 2023 SAR only includes data through to June 30, 2022 and is not directly comparable to the full 2022 year in the 2023 AR.

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 0.2%.

**Table 12: Changes in Estimated Loss Costs, Frequency and Severity: Collision**

AY	2023 SAR (as of June 30, 2022)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$282.98	\$6,556	43.17	\$282.95	\$6,558	43.14
2019	\$273.33	\$6,464	42.29	\$273.31	\$6,468	42.26
2020	\$186.78	\$6,737	27.72	\$187.04	\$6,767	27.64
2021	\$211.93	\$7,757	27.32	\$202.76	\$7,626	26.59
2022*	\$162.37	\$8,475	19.16	\$203.12	\$8,456	24.02

\* The 2022 data presented for the 2023 SAR only includes data through to June 30, 2022 and is not directly comparable to the full 2022 year in the 2023 AR.

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 0.9%.

**Table 13: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive**

AY	2023 SAR (as of June 30, 2022)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$174.93	\$6,326	27.65	\$174.93	\$6,327	27.65
2019	\$170.25	\$6,283	27.10	\$170.25	\$6,284	27.09
2020	\$264.66	\$7,960	33.25	\$264.77	\$7,964	33.24
2021	\$189.45	\$6,721	28.19	\$189.90	\$6,744	28.16
2022*	\$136.25	\$6,362	21.42	\$205.77	\$7,367	27.93

\* The 2022 data presented for the 2023 SAR only includes data through to June 30, 2022 and is not directly comparable to the full 2022 year in the 2023 AR.

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 0.1%.

## 7. Loss Trend Methodology

### 7.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period<sup>42</sup> 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.

### 7.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost<sup>43</sup> by accident half-year that we derive (as we discuss in Section 6.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level<sup>44</sup> change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends that occurred. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 8 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

#### Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2003-1 to 2022-2. For each coverage, we consider models started and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

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<sup>42</sup> We refer to the accident year loss amounts considered in an insurer’s rate indications as the “experience period” data.

Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

<sup>43</sup> 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.

<sup>44</sup> We use “scalar” and “level change” interchangeably throughout this report.

the calculated loss trend rates. We consider models 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 in the past.

We continue to only consider trend models fit to claim experience since 2005, i.e., 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.

### **Weather / Unemployment**

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.

### **Scalar / Level Change Parameter**

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claim cost (e.g., due to a reform or other event) so that the underlying claim cost trend can be identified. The additional parameter effectively quantifies and adjusts the  $y$ -intercept to account for a one-time change in cost level.

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.

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 data that has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible – as a preliminary assessment.

In Section 8, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. 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 decreased and the accident benefits severity has increased. In addition, the magnitudes of these changes are relatively consistent with our initial expectation.

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. However due to the concurrent effect of the COVID-19 pandemic, we are unable to separately estimate the impact of the reform and the COVID-19 pandemic on bodily injury or accident benefits claims frequency. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic



frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 11 of this report.

## Statistical Results

We consider the statistical results of the regression models that we present.

- 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.

## 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.

## COVID-19

As described in our prior reports, we find the traffic volume and claims cost<sup>45</sup> during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

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 observations from our regression models for the coverages<sup>46</sup> that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In Section 11.1 of this report, we quantify the observed impact of the pandemic on the industry claims frequency using IHME’s mobility composite metric for Alberta. Consideration can be given to removing the impact of the pandemic on historical loss experience to the extent that the 2020-1 through 2022-1 data is included in the experience period of an insurer’s rate application.<sup>47</sup>

In May, 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the “new normal” post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to

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<sup>45</sup> We find frequency, but not severity has been affected by the COVID-19 pandemic.

<sup>46</sup> We observe a significant decrease in frequency 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.

<sup>47</sup> An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

the pandemic period. Additionally, as shown in Figure 8, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction between 2019-2 and 2022-2 is likely to persist into the future.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 7.3.

**Figure 8: Google Mobility Data**

### Residential areas: How did the time spent at home change relative to before the pandemic?



This data shows how the number of visitors to residential areas has changed relative to the period before the pandemic.



Source: Google COVID-19 Community Mobility Trends - Last updated 21 October 2022  
OurWorldInData.org/coronavirus • CC BY  
Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

## Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation which led to increased claim costs. In the following figures we present the consumer price index data as of April 2023 (left panel) and year-over year percentage change (right panel)<sup>48</sup> over the last 20 years in Alberta, separately, for:

- All-Items

<sup>48</sup> As measured by the 12-month change in CPI.

- Transportation
- Purchase and leasing of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health Care

**Figure 9: Consumer Price Index – All Items & Transportation**

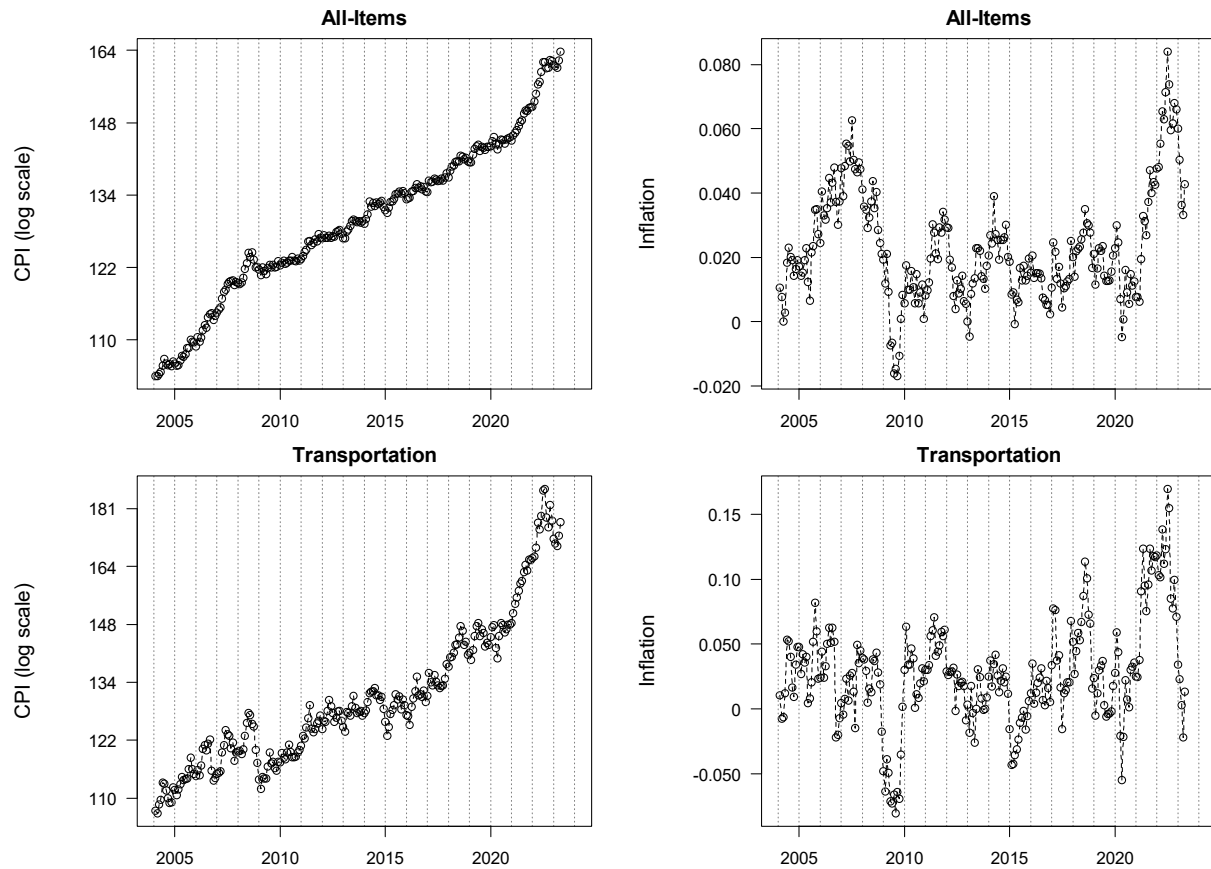
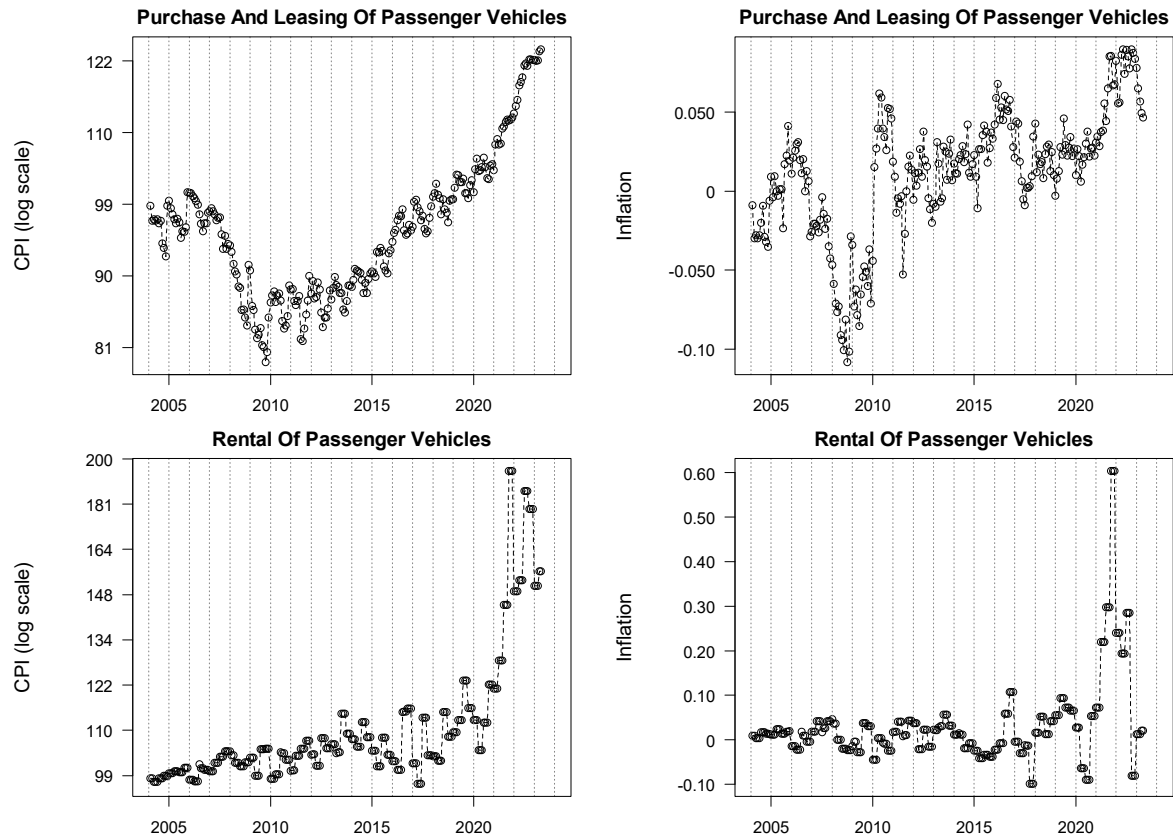
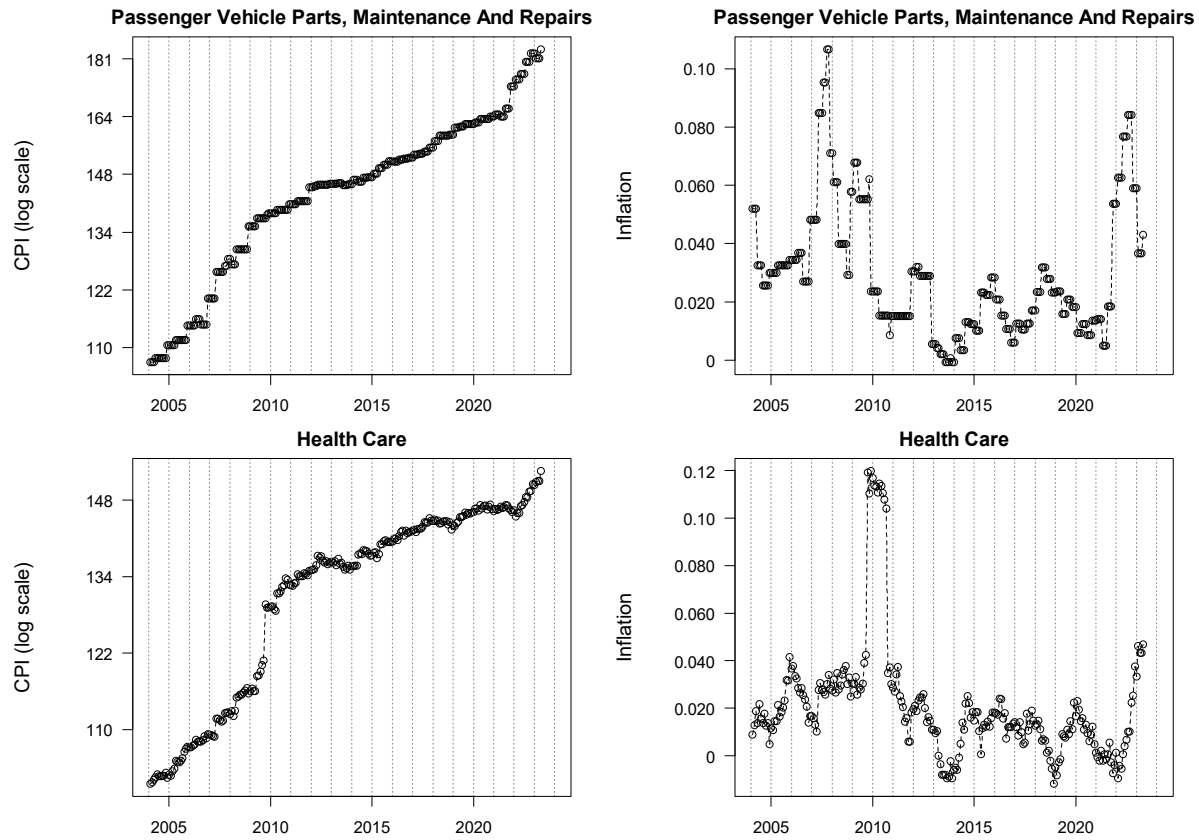


Figure 10<sup>49</sup>: Consumer Price Index – Purchase & Rental of Passenger Vehicle



<sup>49</sup> Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

**Figure 11: 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 10 years. The inflationary rise, which began in the second half of 2021, appears to be showing signs of moderation in early 2023.
- Inflationary pressures on Health Care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 12, the 2021-2 through 2022-2 property damage and collision severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages<sup>50</sup> since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time. Further complicating matters, DCPD was introduced

<sup>50</sup> 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.

on January 1, 2022, and may have (i) shifted claims from collision to total property damage (including PD-tort and DCPD) and (ii) changed the average severity for total property damage and collision. As a result of this dynamic, the impact of inflation on historical claims severity cannot be separately estimated for these coverages.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. The change to a steep rise for comprehensive is only evident in 2022-2. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, or all perils coverages. Any recent inflationary impact for bodily injury and accident benefits severity is likely comingled with the reform impact and can't be separately identified.

As described in Section 7.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

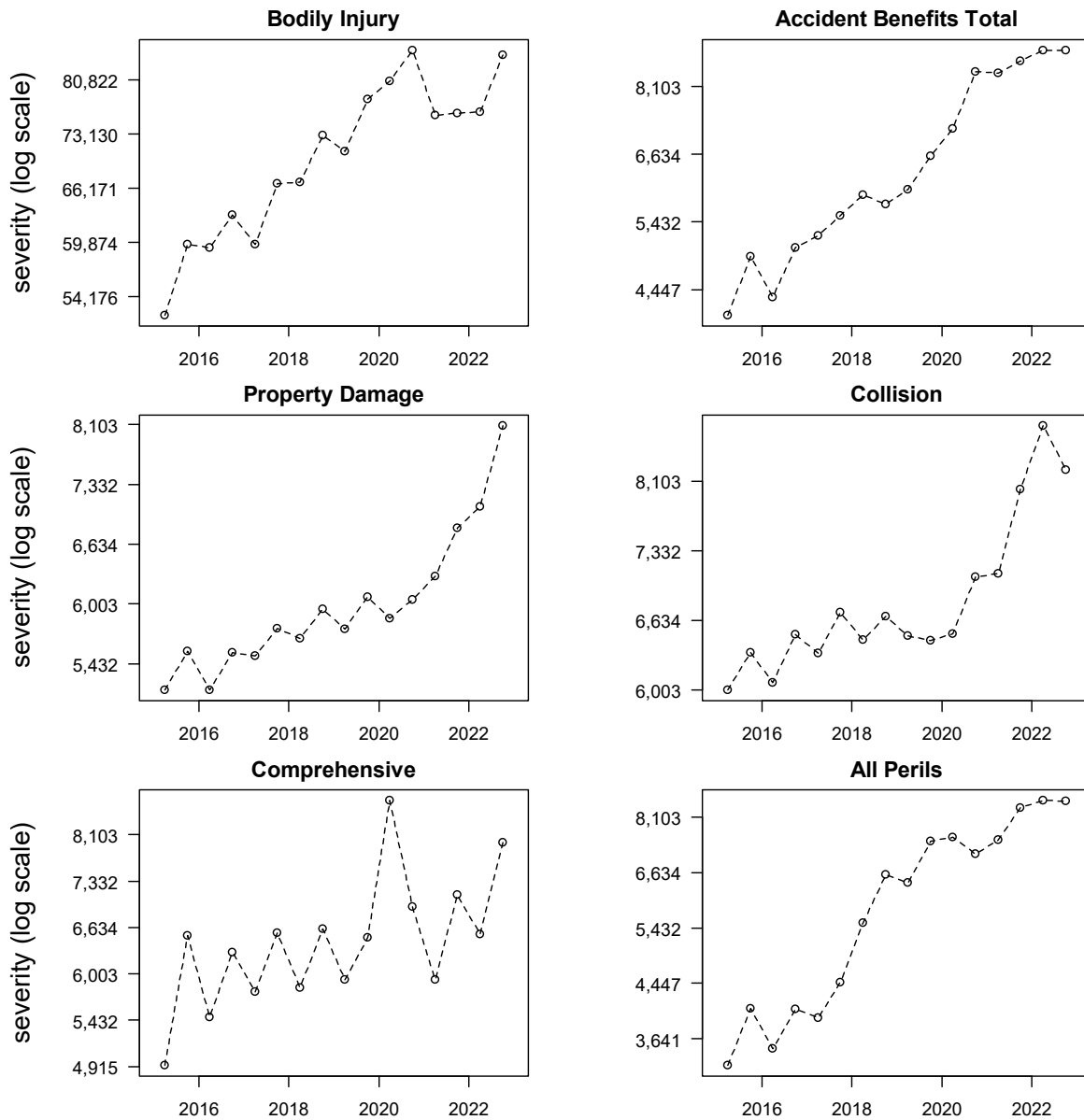
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The inflation-impacted severity observations are also impacted by recent policy reforms resulting in the comingling of effects. Separate inflationary and reform impacts are not reasonably estimatable.
- We recognize an alternative approach would be to include an additional parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.<sup>51</sup>
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate 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.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 9 through Figure 11 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 7.3 below.

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<sup>51</sup> Forecasting changes to the future inflation level for a parameter is also challenging.

**Figure 12: Historical Severity by Coverage**



### 7.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. In the absence of a significant change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future resulting in equivalent past and 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.

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2022 in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the past and future trend rates below.

### **Post COVID-19 “New Normal”**

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.<sup>52</sup> As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer’s assumptions regarding the “new normal” frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 11.2 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for the prospective period.

### **Inflation**

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 7.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2022 via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 13<sup>53</sup> we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 13, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of April 2023.

In addition to the impact of inflation on claims costs (and trend rates), inflation is impacting the interest rate environment. Additional investment income resulting from higher bond yields due to rising interest rates is an additional consideration for rate indication models.

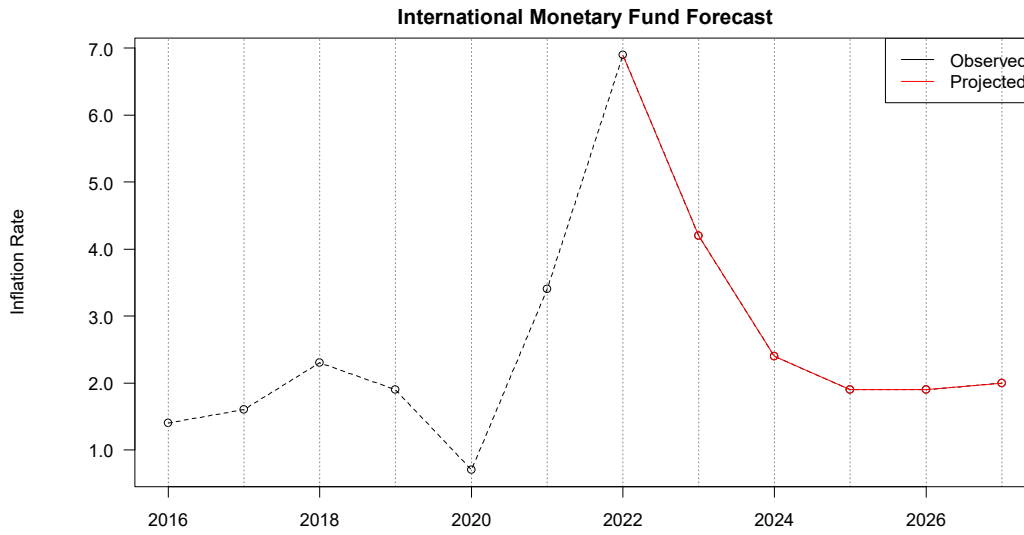
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<sup>52</sup> Historical experience period loss data should be first adjusted to remove the impact of COVID-19; and then adjusted to the “new-normal” post-pandemic level.

<sup>53</sup> <https://www.imf.org/en/Countries/CAN>



**Figure 13: IMF Forecasted Inflation**



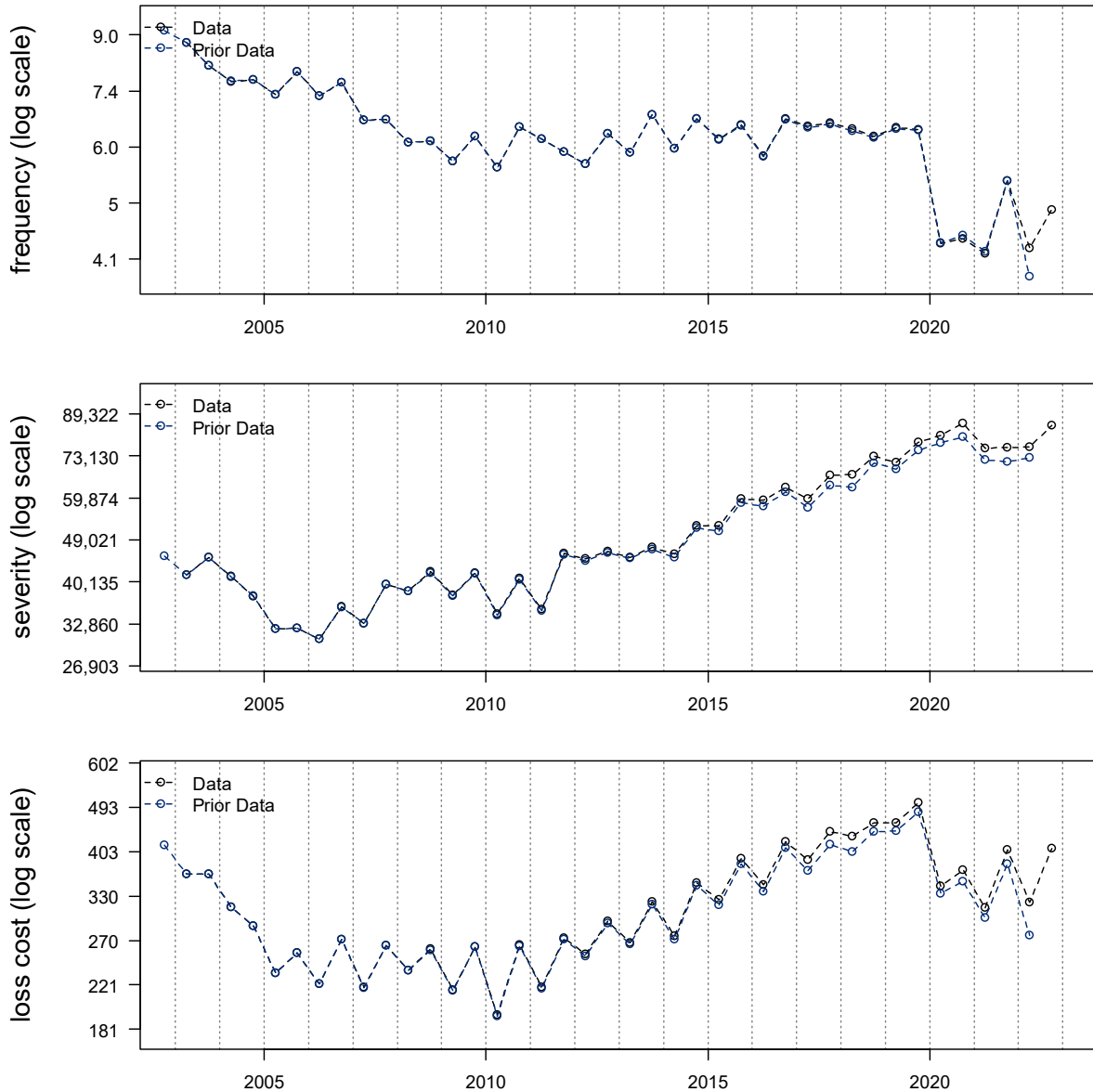
## 8. Selected Loss Trend Rates

### 8.1. Bodily Injury

For the prior review, we selected a past loss cost trend rate of +7.0% and a future loss cost trend rate of +5.0% beginning 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe the 2015-1 through 2022-1 severity and loss cost estimates have increased 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, until a large decline in level in 2020-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend 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.

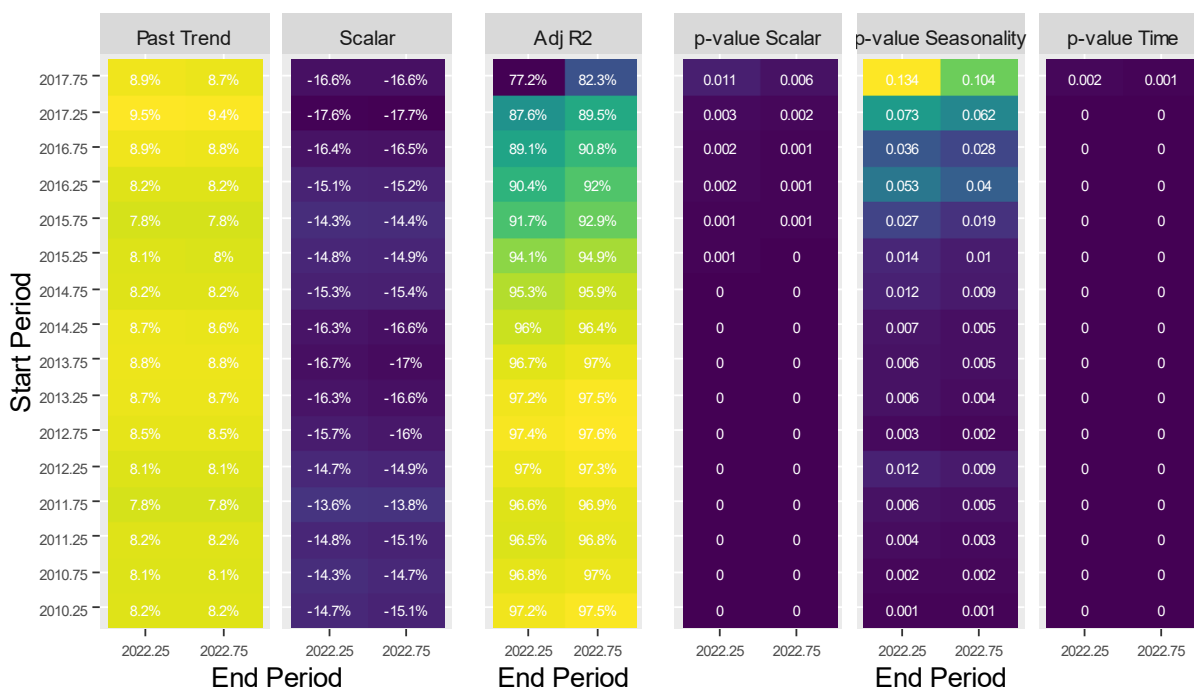
As described in our prior reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may, in part, be attributed to the January 2012 Sparrowhawk Decision.<sup>54</sup>

- Frequency exhibited a downward trend through 2010, followed by a slight increasing trend between 2010 to 2016. More recently we observe early signs of a flattening pattern since 2016 and a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2022-2, with a modest positive trend since, but the frequency level remains well below pre-COVID levels. The combined impact of the November 2020 reforms and a change in post-COVID-19 driving habits may be contributing to the sustained decline in frequency level observed in 2022-2. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 11 of this report.

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

In Figure 15 we present a heatmap of indicated severity trends beginning 2010-1 through 2017-2, ending 2022-1 and 2021-2 with time, seasonality and a November 2020 scalar parameter.

**Figure 15: Bodily Injury Severity Heatmap (Time, Seasonality, November 2020 Reform Scalar)**



<sup>54</sup> 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.

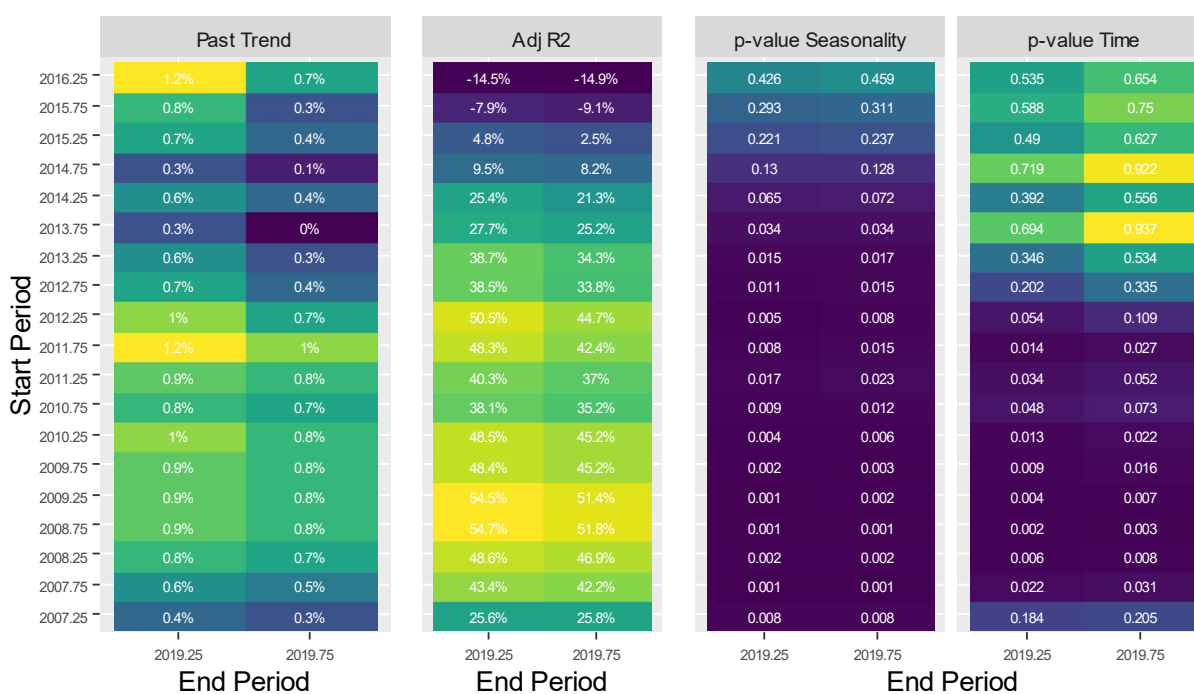
For bodily injury severity, we observe that:

- The presented models have indicated severity trend rates that range from approximately +7.0% to +9.0% and a one-time decrease of approximately -15% at November 2020. The fitted models have high adjusted R-squared values and significant *p*-values for time and scalar parameters. Seasonality is also significant in the majority of the models.

We select a past severity trend rate of +8.0%, and a one-time severity decrease of -15% at November 2020 (coincident with the MIR reform).

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 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 accident 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.

We select a past frequency trend of 0.0%.

Based on our combined frequency and severity selections, we select a past loss cost trend rate of +8.0% up to October 31, 2020, one percentage point higher than our prior selection.

We estimate a one-time severity decrease of -15% at November 2020 (coincident with the MIR reform). However, due to the comingling of COVID-19 and reform effects on bodily injury frequency, we are unable to estimate the expected impact of the reform on bodily injury frequency (or loss costs). Given this, we continue to find the Board's current loss cost bodily injury November 2020 reform adjustment factor of -18% to be reasonable. We discuss the combined impact of the reform and COVID-19 on bodily injury frequency (and loss costs) in Section 11 of this report.

Due to the lack of post-reform data, we continue to recommend a tempered future loss cost trend of +5.0% beginning November 1, 2020; the same as our prior selection. We find 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.

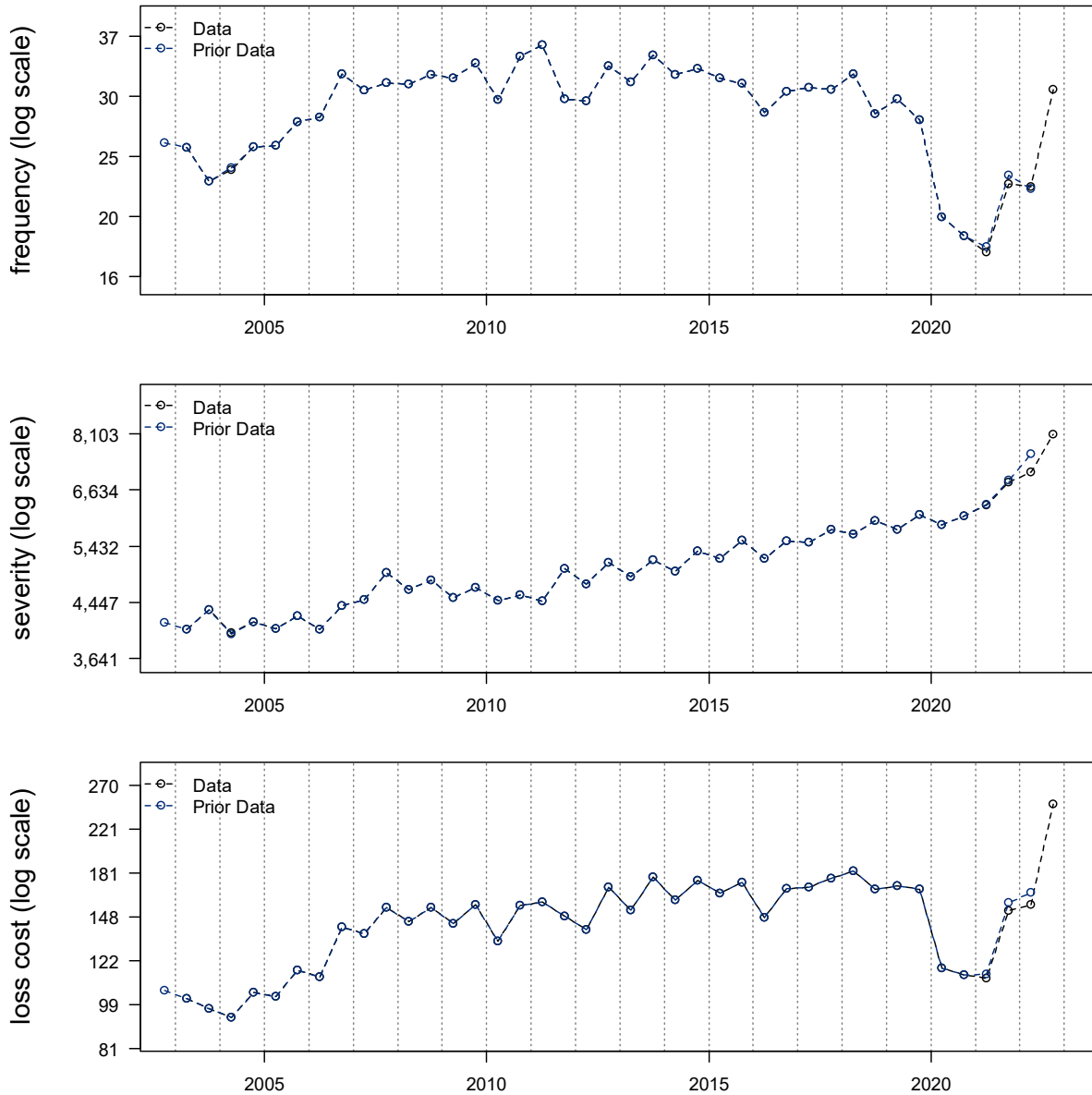
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 7.3 for more details concerning the selection of an appropriate future loss cost trend rate.

## **8.2. Property Damage (including DCPD)**

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

In Figure 17, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have increased slightly in the 2021-2 and 2022-1 accident semesters.

**Figure 17: Observed Property Damage Loss Cost Experience**



A review of the historical data points (as presented in Figure 17) shows that subject to variability:

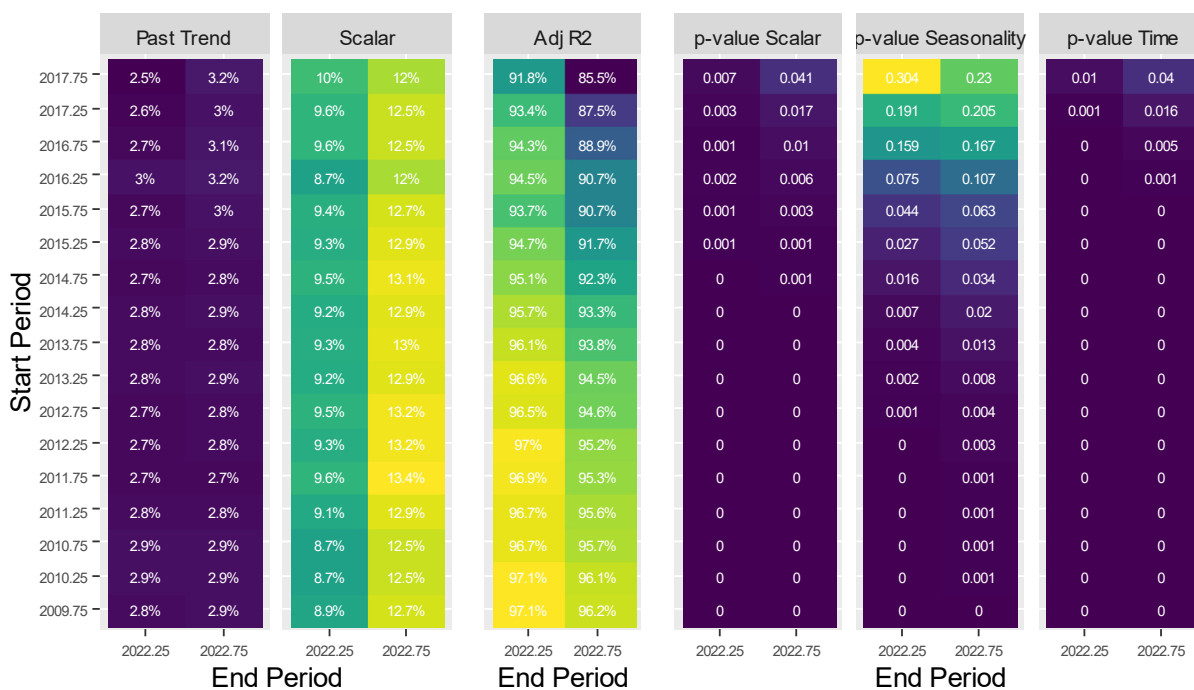
- Loss cost has experienced a modest upward loss cost trend beginning 2007, then changing to a flatter trend beginning 2013 until a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. The rise in 2022 may be associated with the introduction of DCPD (included with PD).

- 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.<sup>55</sup>
- 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. The introduction of DCPD may have resulted in a shift of claims from collision to DCPD, and this, along with a “new-normal” for vehicle usage post pandemic in 2022-2 may explain the rise in frequency level in 2022. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and COVID-19 on claims frequency in Section 11 of this report.

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

In Figure 18, we present a heatmap of indicated severity trends beginning 2009-2 through 2017-1, ending 2021-1 and 2022-2 with time seasonality, and a 2021-2 scalar parameter included in the model.

**Figure 18: Property Damage Severity Heatmap (Time, Seasonality and 2021-2 Scalar)**



<sup>55</sup> 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.



For property damage severity, we observe that:

- The models ending 2022-2 generally have implied severity trends that fall in the range of +2.5% to +3.0%, and a one-time increase ranging between +12% to +14% at 2021-2. The fitted models have high Adjusted R-squared values, and *p*-values that are significant for time and the scalar parameters. Seasonality is also significant in the majority of the models.
- The estimated trends ending 2022-1 are relatively consistent with than those ending 2021-2. The indicated scalar is slightly lower due to the higher 2022-2 data observation

We select a past severity trend rate of +3.0%, and a one-time severity increase of +13% at 2021-2 (coincident with the rise in inflation).

In Figure 19, 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 observations that are coincident with the COVID-19 pandemic.

**Figure 19: 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.

We select a past frequency trend of -2.0%.

As a result of our separate frequency and severity trend selections, we select a past loss cost trend rate of +1.0% and a one-time severity increase of +13% at 2021-2 (coincident with the spike in inflation). Our selected loss cost trend is a one-half percentage point less than our prior selection.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

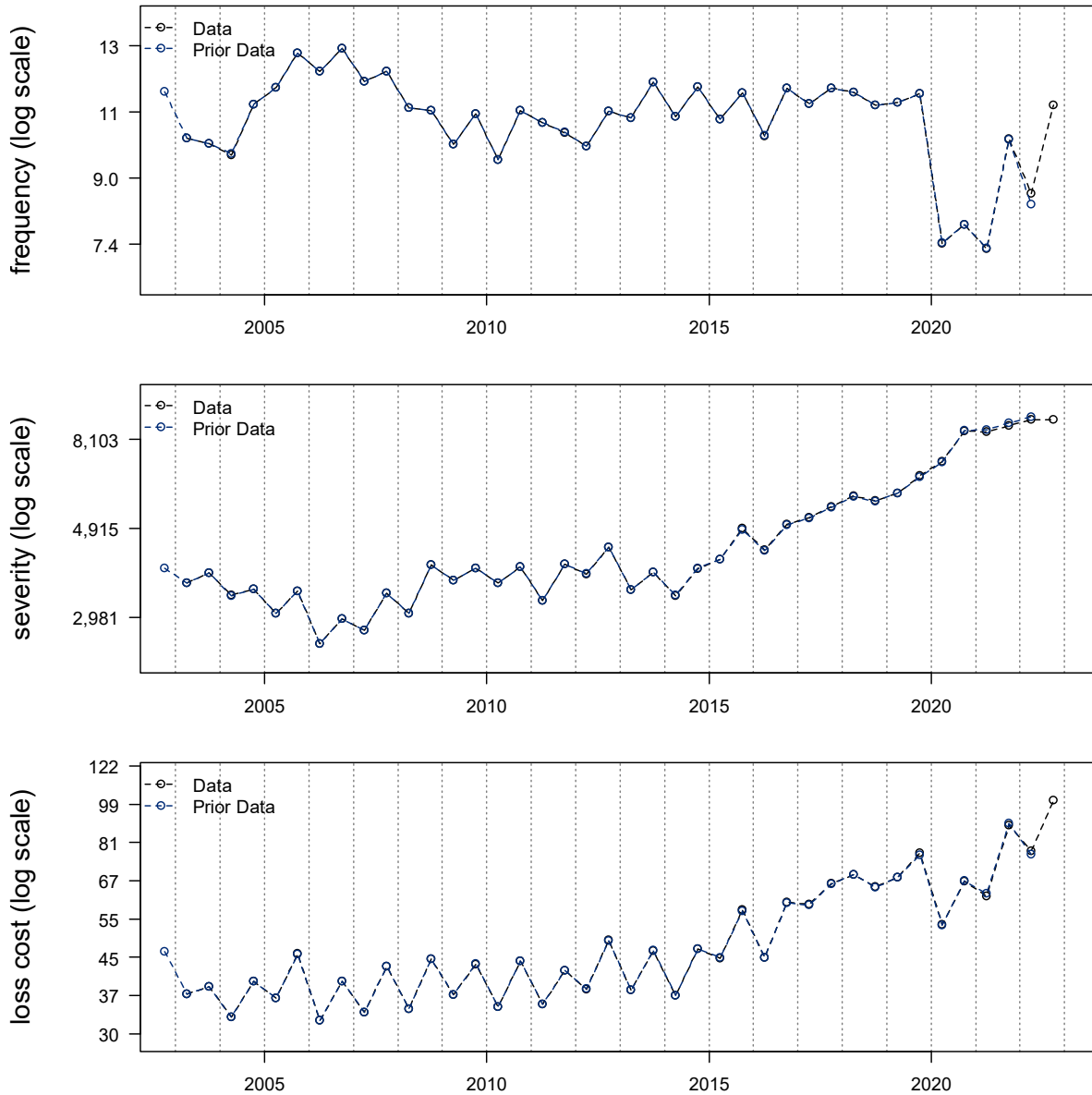
Effective January 1, 2022, premiums for Third Party Liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage is intended to apply to both property damage tort and DCPD coverages.

### **8.3. 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 20, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

**Figure 20: Observed Accident Benefits Loss Cost Experience**



A review of the historical data points (as presented in Figure 20) 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. The impact of the pandemic may be masked by the reforms effective October 29, 2020.
- 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.<sup>56</sup> The large rise in 2020-2 is

<sup>56</sup> 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. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022, with 2022-2 modestly lower than pre-COVID levels. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020. The combined impact of the November 2020 reforms and a change in post-COVID-19 driving habits may be contributing to the sustained decline in frequency level observed in 2022-2. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 11 of this report.

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

In Figure 21, 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 observations that are coincident with COVID-19 pandemic.

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



We observe the following for accident benefits frequency:

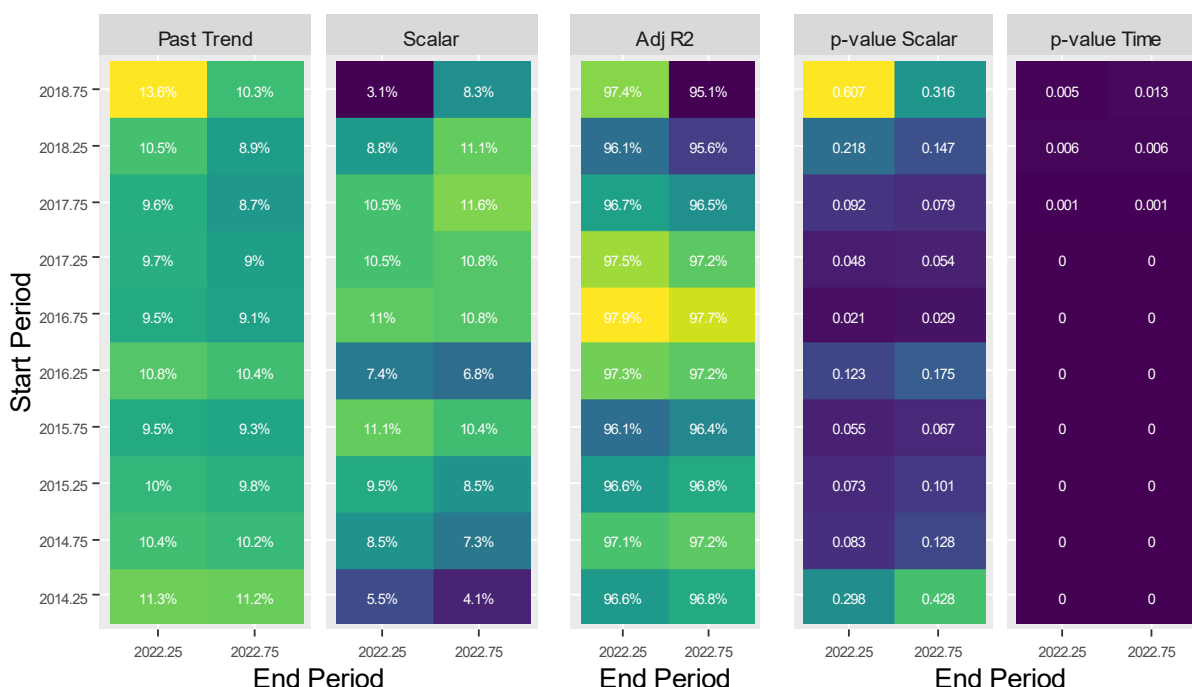
- The models beginning 2007-2 through 2011-2 ending 2019-2 generally have implied frequency trends that cluster around +1.0%, with moderate adjusted R-squared values, and *p*-values that are significant for time and seasonality.

- The time parameter is generally insignificant for models fit to shorter, more recent time 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 fit to longer time periods and higher (but still moderate) adjusted R-squared values.

In Figure 22, we present a heatmap of indicated severity trends beginning 2015-1 through 2018-1, ending 2022-2 and 2022-1, excluding 2020-2,<sup>57</sup> with time, and an October 28, 2020 scalar parameter<sup>58</sup> included in the model.

**Figure 22: Accident Benefits Severity Heatmap (Time, 2020-2 Scalar)**



We observe the following for accident benefits severity:

- The models have implied trend rates ranging from +7.5% to +11.0% and one time level change coincident with the October 28, 2020 reform ranging from +5.0% to +11.5%. These models have high adjusted R-squared values and *p*-values that are significant for time, but generally not significant for the scalar parameter due to the relatively small increase in claim costs relative to the

<sup>57</sup> Although the 2020-2 observation is consistent with the post-reform experience, this observation is only partially affected by the October 28, 2020 reform and is considered an outlier relative to the pre-reform experience. We note the scalar parameter is no longer significant if we assume pro rata exposure across the 2020-2 accident semester.

<sup>58</sup> Although we recognize the reforms were effective October 28, 2020, the scalar parameter is not statistically significant if we assume pro rata exposure across the accident semester. As the 2020-2 observation is consistent with the subsequent experience, assuming the full 2020-2 accident semester is subject to the scalar parameter improves the model performance. We find this is due to an unusually large 2020-2 severity observation.

variability in the historical data. Despite the lack of significance, we consider the model design to be reasonable given the consistency of the modelled results with our *a priori* reform estimate of +8.0%

We select an accident benefits severity trend rate for periods after January 1, 2015 of +10.0%.<sup>59</sup>

As a result, we select a past loss cost trend based on our selected frequency and severity trends. We select a loss cost trend +11.0%, one point less than our prior selection.

We also estimate a one-time severity increase of +8.0% at October 28, 2020 (coincident with the accident benefits reform). However, due to the comingling of COVID-19 and reform effects on accident benefits frequency, we are unable to estimate the expected impact of the reform on accident benefits frequency (or loss costs). We discuss the combined impact of these effects on frequency (and loss costs) in Section 11 of this report.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

## 8.4. Collision

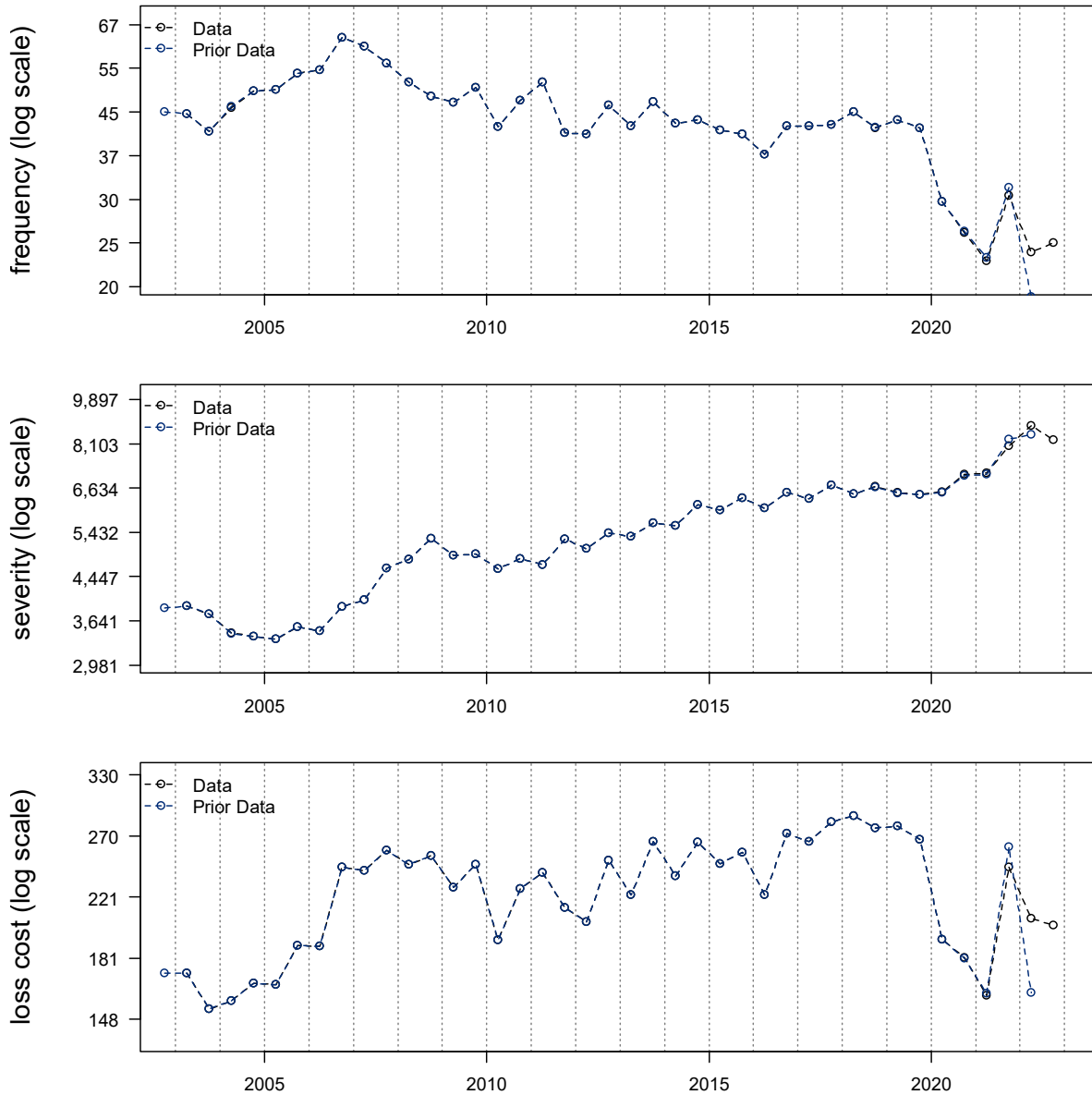
For the prior review, we selected a past and future loss cost trend rate of +3.0%.

In Figure 23, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimate has increased in the 2022-1 accident semester.

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<sup>59</sup> 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 23: Observed Collision Loss Cost Experience**



A review of the historical data points (as presented in Figure 23) 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 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.<sup>60</sup>
- Frequency has been relatively flat since 2010. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022. The decrease in 2022 may, in part, be associated with the introduction of DCPD and shift of claims across coverages. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and COVID-19 on claims frequency in Section 11 of this report.

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

In Figure 24, we present a heatmap of indicated severity trends beginning 2010-1 through 2018-1, ending 2022-2 and 2022-1 with time and a 2021-2 scalar parameter included in the model.

**Figure 24: Collision Severity Heatmap (Time, 2021-2 Scalar)**



<sup>60</sup> 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.



For collision severity, we observe that:

- The models ending 2022-2 generally have implied severity trends that fall in the range of +2.0% to +4.0%, and a one-time increase ranging between +12% to +20% at 2021-2. The fitted models have high adjusted R-squared values, and *p*-values that are significant for time the scalar parameter.
- Shorter trend periods have indicated trends at the lower end of the range (~2%), and level changes at the upper end of the range (~18%) due to the flattening observed since 2015.

We select a past severity trend rate of +2.0%, and a one-time severity increase of +18% at 2021-2 (coincident with the rise in inflation).

In Figure 25, 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 observations that are coincident with the COVID-19 pandemic.

**Figure 25: 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.

We select a past frequency trend of 0.0%.

As a result of our separate frequency and severity trend selections, we select a past loss cost trend rate of +2.0% and a one-time severity increase of +18% at 2021-2 (coincident with the rise in inflation). Our selected loss cost trend is one percentage point less than our prior selection.

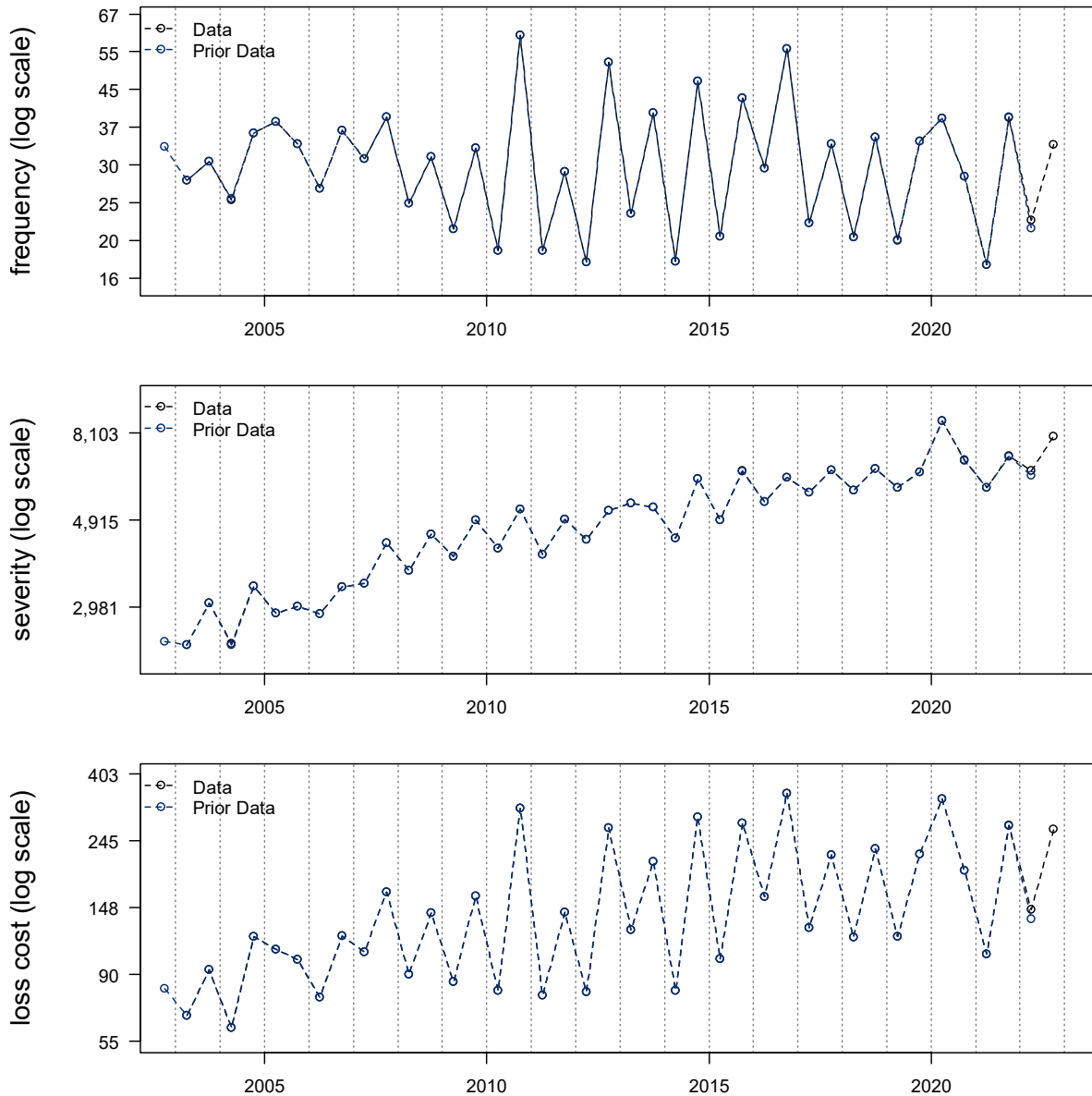
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

## 8.5. Comprehensive

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

In Figure 26, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

**Figure 26: 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,

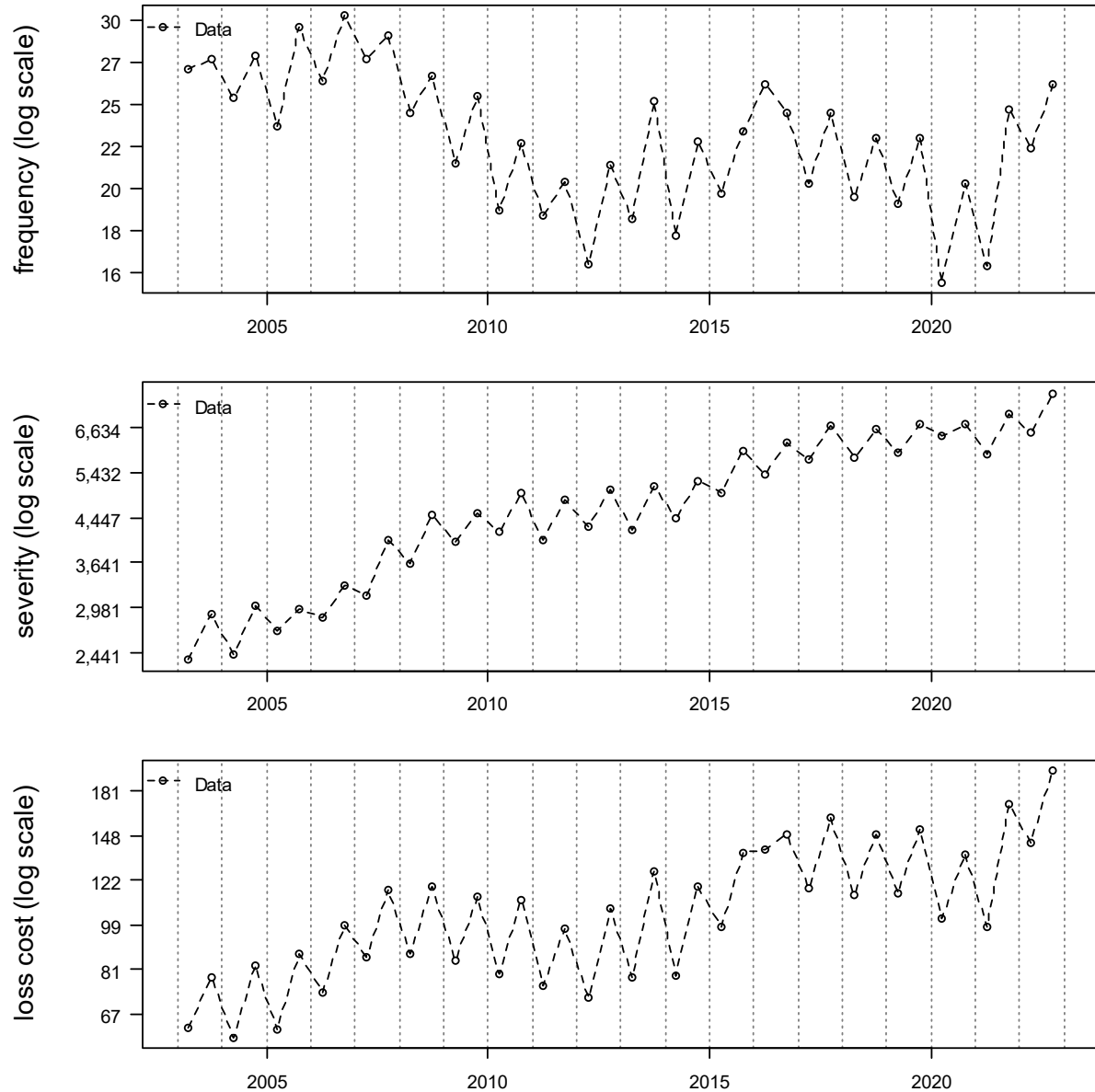
and other significant events such as the wildfires in Slave Lake (May 2011) and Fort McMurray (May 2016) which are not considered catastrophes by GISA.

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

Three sets of graphs are presented based on GISA data as of December 31, 2022:

- Total comprehensive excluding catastrophes,
- Comprehensive excluding both catastrophes and theft claims, and
- Theft-only claims.

**Figure 27: Comprehensive – Total Excluding Catastrophes**

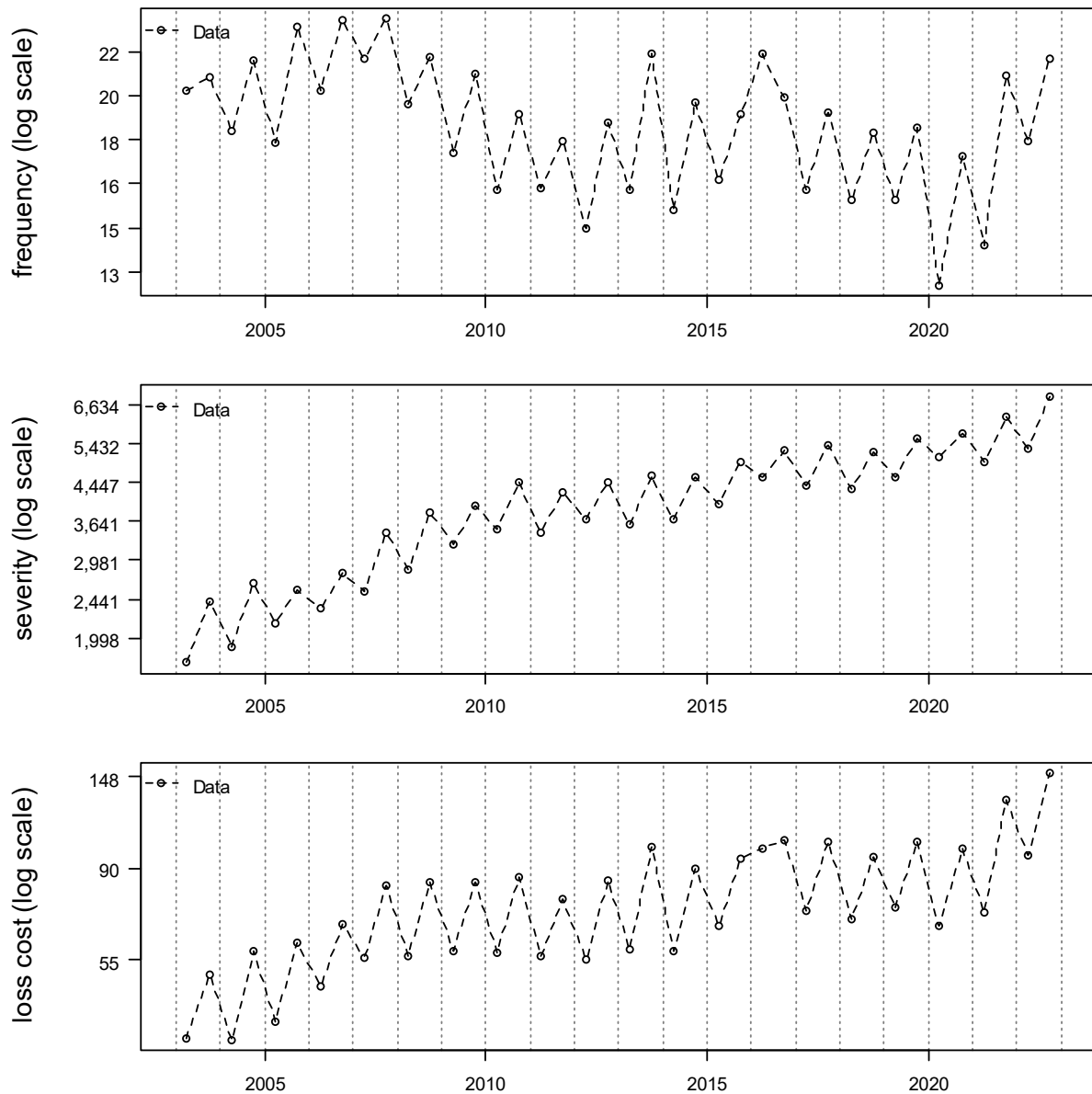


With the removal of catastrophe-related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- Severity has consistently trended upward.
- Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since. We observe a modest decrease between 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 thereafter.

- 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 28: Comprehensive – Excluding Theft & Excluding Catastrophes**



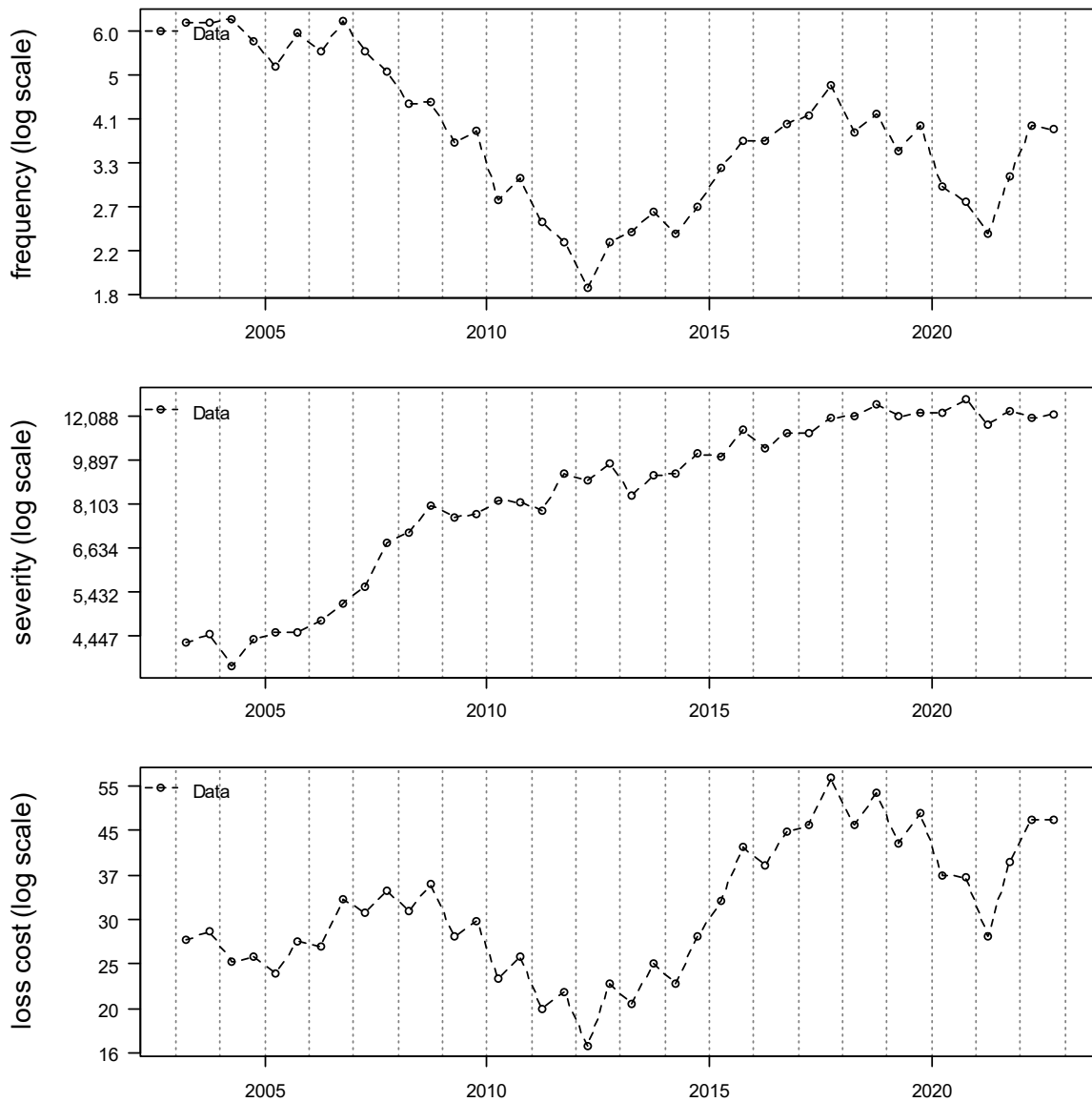
With the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- Severity has consistently trended upward.
- Frequency has exhibited a relatively flat pattern since 2011, excluding a counter-seasonal 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 thereafter.

- Loss cost has exhibited an upward trend, including the counter-seasonal increase in 2016-1, followed by a relatively flat trend. We observe a small decrease at 2020-1 coincident with the COVID-19 pandemic and a rise at 2021-2.

**Figure 29: Comprehensive – Theft Only**



Subject to variability, the historical data points show:

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

- 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 2022-1 and 2022-2 observation to the pre-pandemic range.
- Loss cost increased rapidly beginning in 2014, however has begun to decrease since 2018, with a steeper decline during the pandemic, but a rise in the recent 2022-1 and 2022-2 observations to the pre-pandemic range.

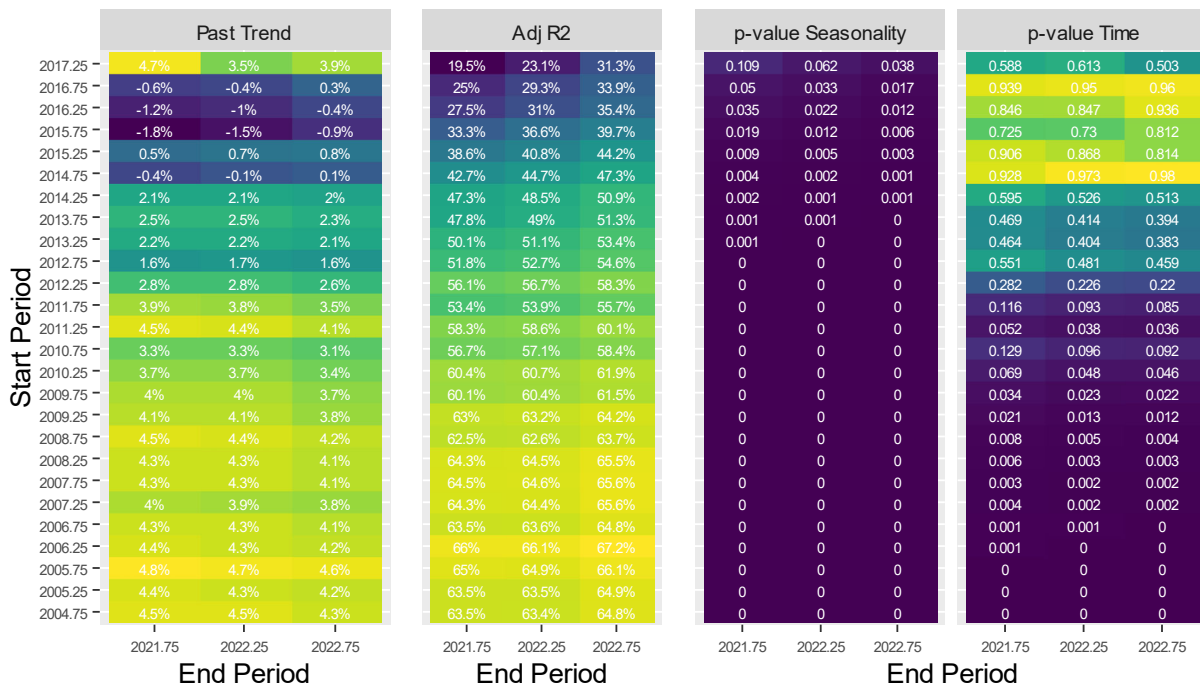
The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, *p*-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix E.

Given the variability in the data points and the relative flatness of frequency (except for theft), we base our selected trends on the loss cost experience 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 2021-2, 2022-1, and 2022-2.

In Figure 30, we present a heatmap of indicated loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1, and 2022-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

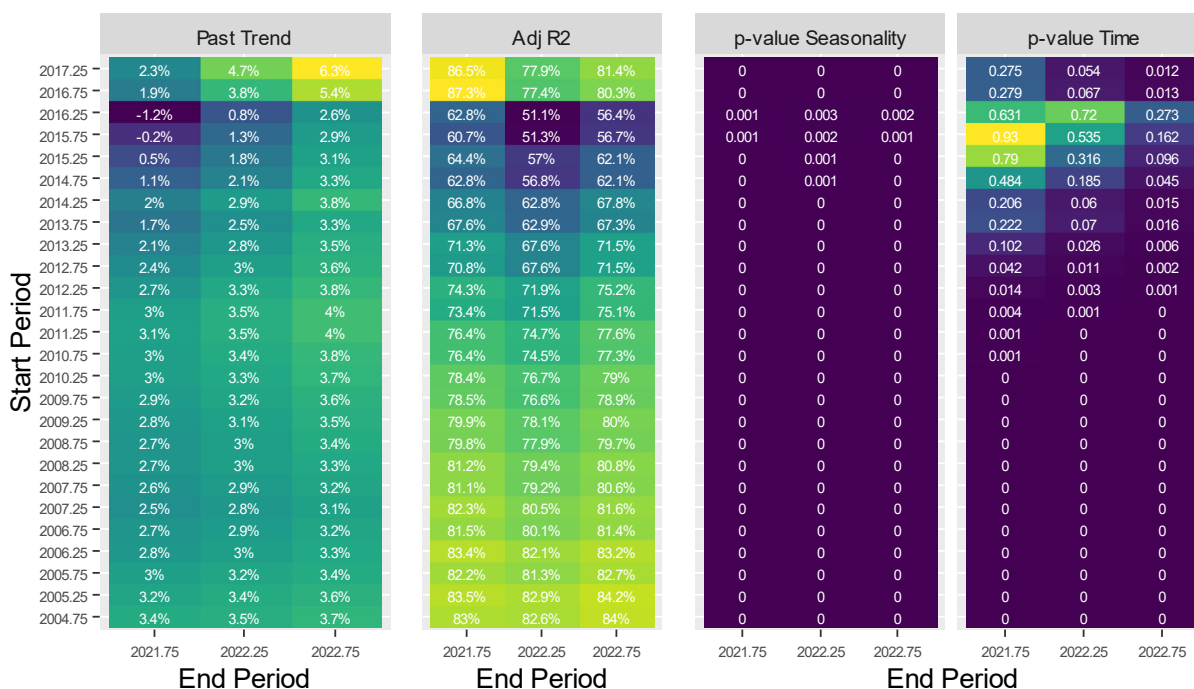
**Figure 30: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**



- The models beginning 2004-2 through 2009-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +4.0% to +4.5%, with moderate adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The estimated trends ending 2022-2 are generally larger than those ending 2021-2 and 2022-1.
- The indicated trend rates are lower and time parameter is insignificant for fit over the shorter time 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 31, we present a heatmap of indicated annual loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1, and 2022-2, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

**Figure 31: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**

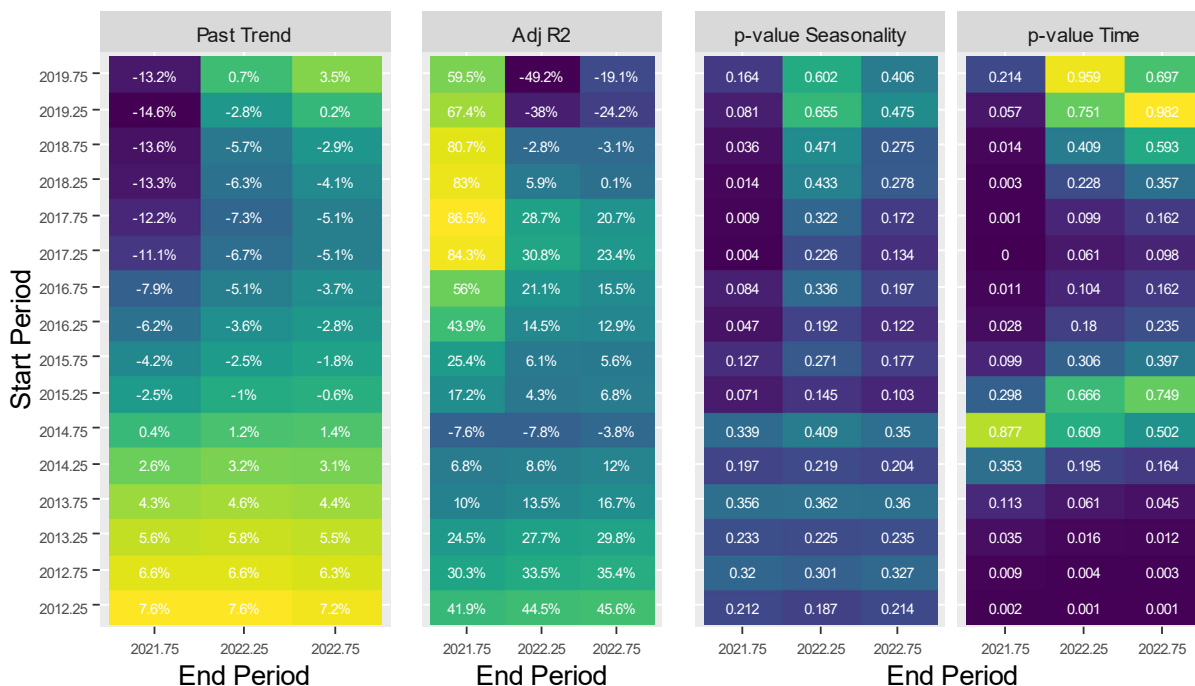


- The models beginning 2004-2 through 2012-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +3.5%, with moderate-high adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The models fit over longer the time periods 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 values and higher *p*-values.
- The estimated trends ending 2022-1 and 2022-2 are modestly higher those ending 2021-2.



A key driver of the higher trend rates presented in Figure 26 (including catastrophe and theft claims) relative to Figure 28 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 32, we present a heatmap of indicated loss cost trends beginning 2012-2 through 2020-1, ending 2021-2, 2022-1 and 2022-2, for comprehensive theft claims, with a time and seasonality parameter included in the model.

**Figure 32: Comprehensive Theft: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**

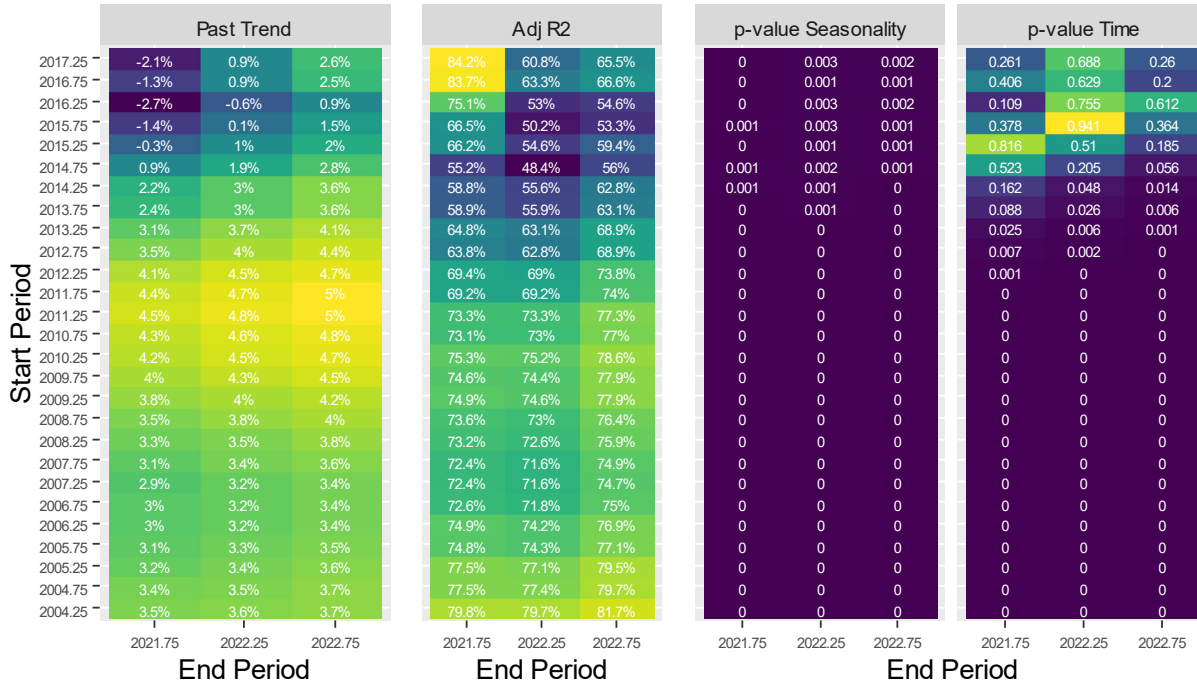


- The models beginning 2012-2 through 2014-2 ending 2021-2 generally have implied loss cost trend rates ranging from +3.0% to +4.0%, with moderate-high adjusted R-squared values, and *p*-values that are significant for time for models fit over the longer time periods.
- Due to the recent change in trend pattern of the observed theft claims beginning in 2019, the models fit over the shorter time periods have significant negative implied trend rates with moderate adjusted R-squared values and *p*-values that are significant for time but not seasonality.

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 variable patterns for theft claims, however, excludes the additional variability caused by the catastrophe experience.

In Figure 33, we present a heatmap of indicated loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1 and 2022-2, for comprehensive excluding catastrophe claims, with time and seasonality parameters included in the model.

**Figure 33: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**



- The models beginning 2004-2 through 2014-1 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +3.0% to +5.0%, with high adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The peak is for the models beginning 2011-1 through 2012-1 (when thefts began to increase) and ending 2022-2 that generally have implied loss cost trend rates clustering around +4.5% to +5.0% and have moderate adjusted R-squared values.
- Due to the flattening of the observations over the most recent three years, the models fit over the shorter time periods have lower implied trend rates and adjusted R-squared values with *p*-values that are generally not significant for time.
- The estimated trends ending 2021-2, which excludes the spike at 2022-2, are modestly lower than those ending 2022-1 and 2022-2.

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%.

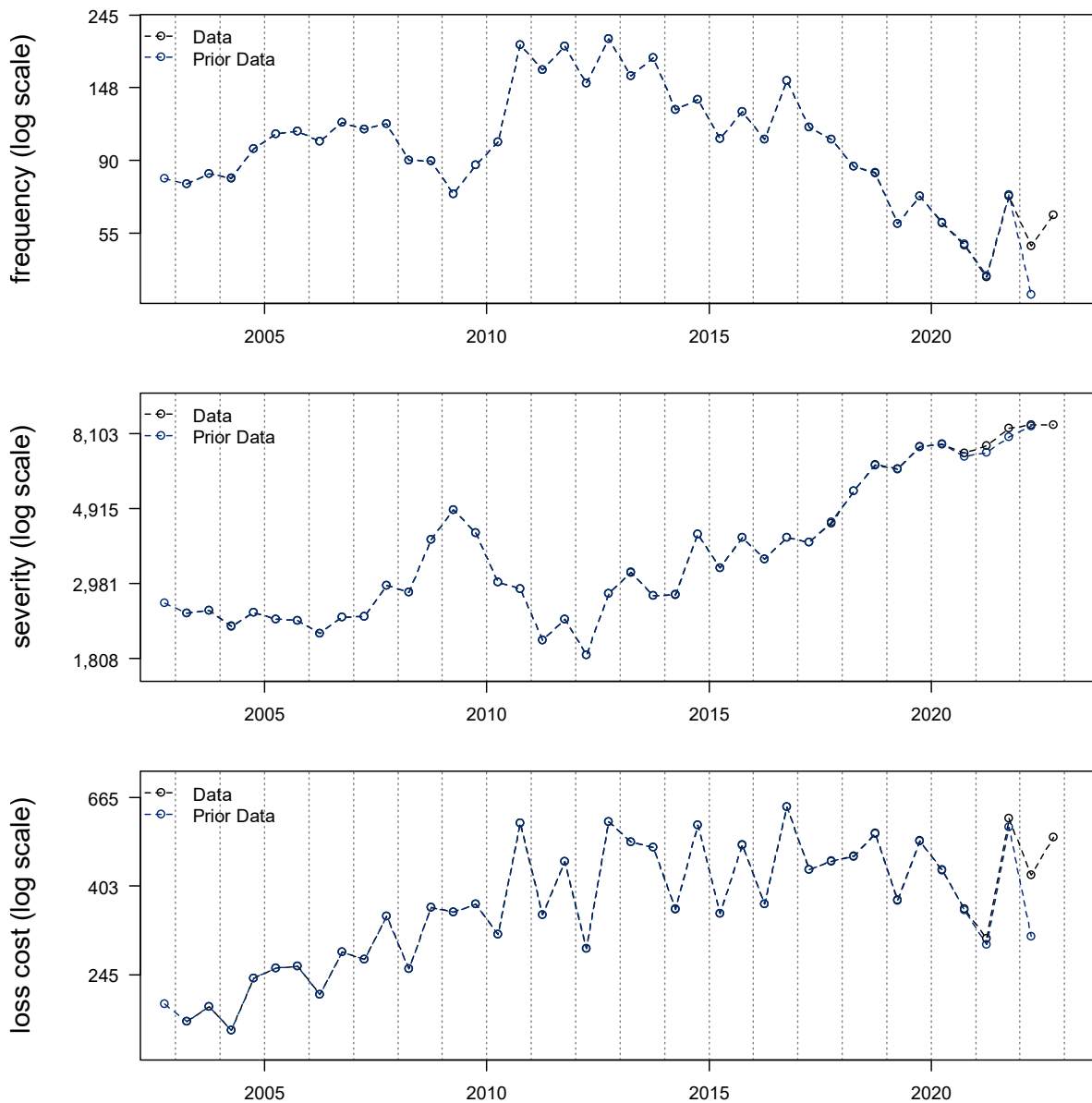
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

### 8.6. All Perils

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

In Figure 34, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe our 2022-1 frequency and loss cost estimates have increased.

**Figure 34: Observed All Perils Loss Cost Experience**



A review of the historical data points (as presented in Figure 34) 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.

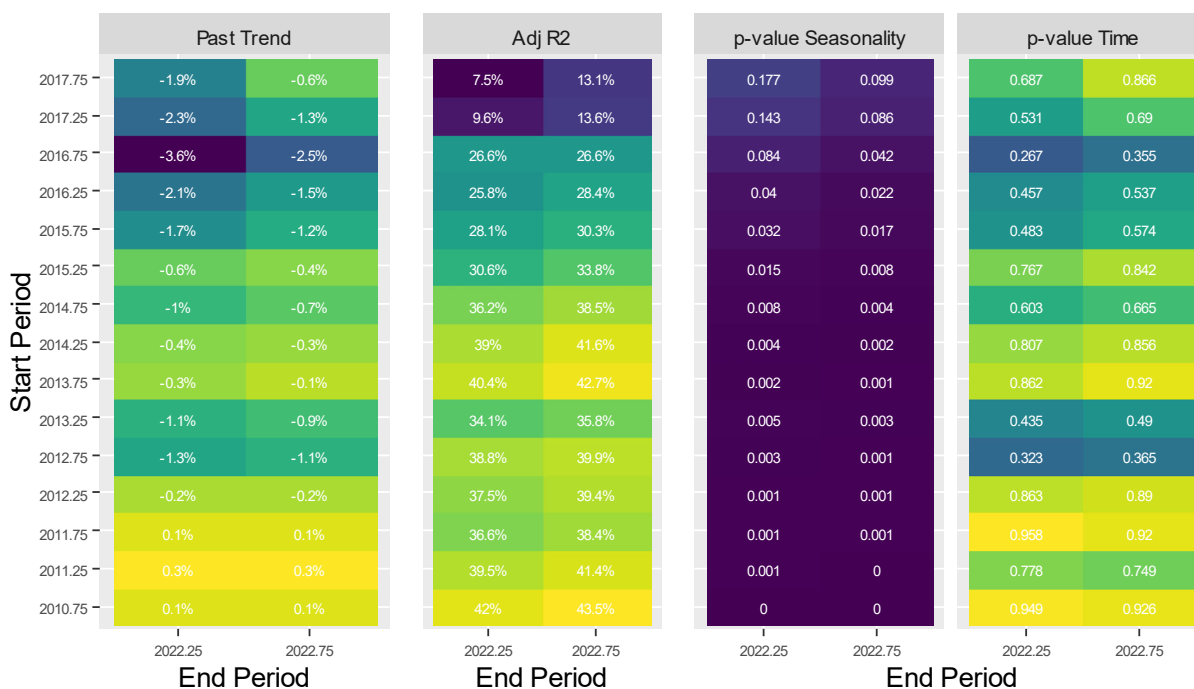
- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply with a consistent upward trend following the drop.
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009 (coincident with the drop on severity in that same period), but a declining trend in recent years with the exception of a spike in 2016-2. Due to the preceding negative trend, it is unclear whether the sustained decrease beginning in 2020 may be, in part, attributed to the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, are presented in Appendix E. We 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 35, we present a heatmap of indicated loss cost trends beginning 2010-1 through 2017-2, ending 2022-2 and 2022-1 with time and seasonality parameters included in the model.

**Figure 35: All Perils Loss Cost Heatmap (Time and Seasonality)**



For all peril loss cost, we observe the following:

- The models have implied loss cost trend rates that cluster around 0%, with low to moderate adjusted R-squared values, and *p*-values that are not significant for time.

We select a past loss cost trend of 0.0%, two and a half percentage points less than our prior selection. Our prior trend selection was based on models with trend periods ending 2019-1 and 2019-2, as there was additional uncertainty surrounding the pandemic’s impact on all perils frequency and loss cost at

that time. With the adverse loss development of the immature 2022-1 frequency observation and the initial observation for 2022-2 appear to follow the historical trend. Therefore, we find there is no clear evidence of an impact from the pandemic on the historical all perils frequency (or loss cost) data and include the 2020-2022 loss cost observations in our model design. The change in our selected trend rate is primarily driven by the inclusion of these additional observations as well as the reliance on shorter trend periods to inform our selection.

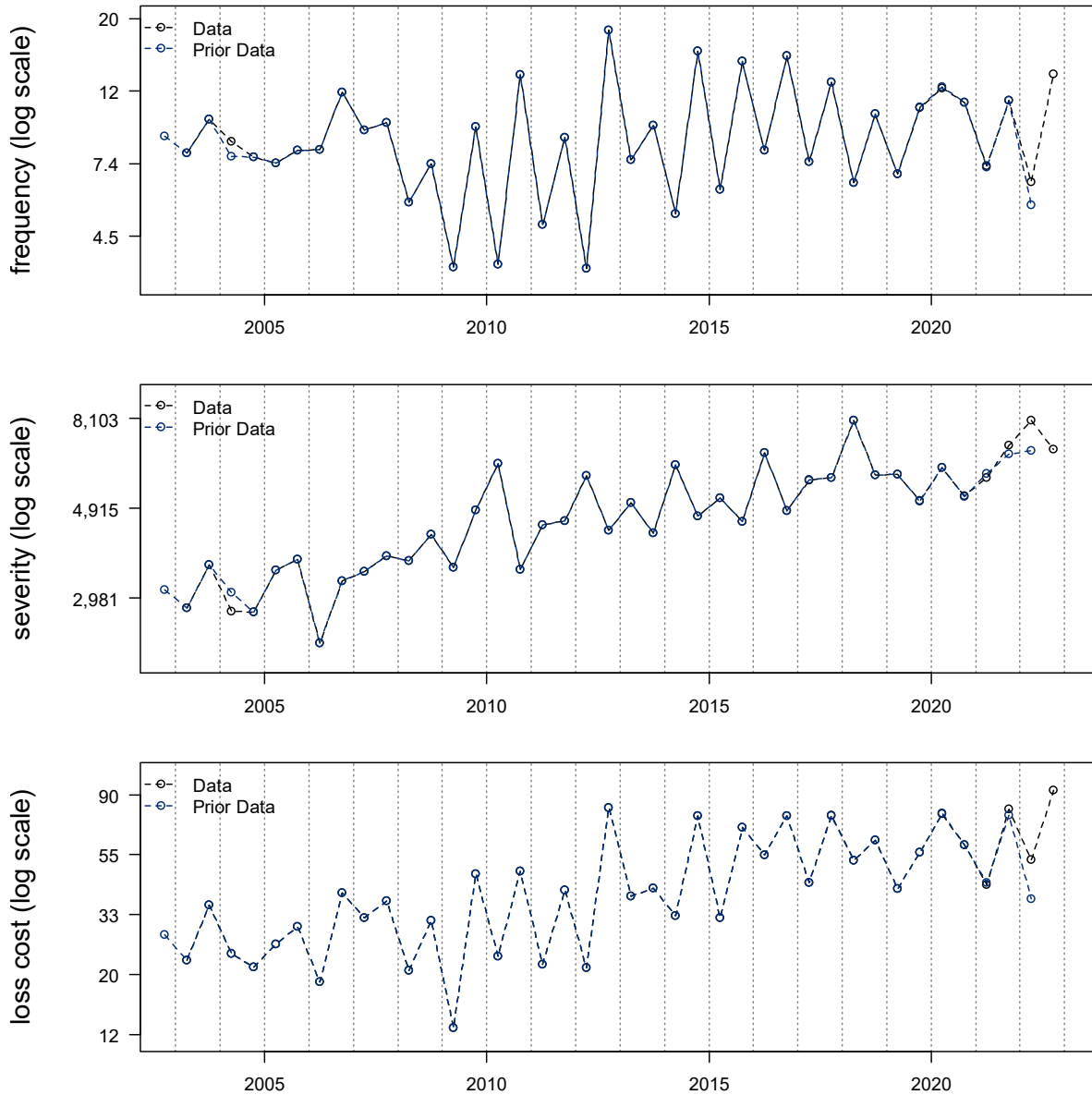
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

## **8.7. Specified Perils**

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

In Figure 36, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 36: Observed Specified Perils Loss Cost Experience**



A review of the historical data points (as presented in Figure 36) 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.
- Frequency is subject to considerable volatility and an upward trend since about 2009, with some flattening since 2014.

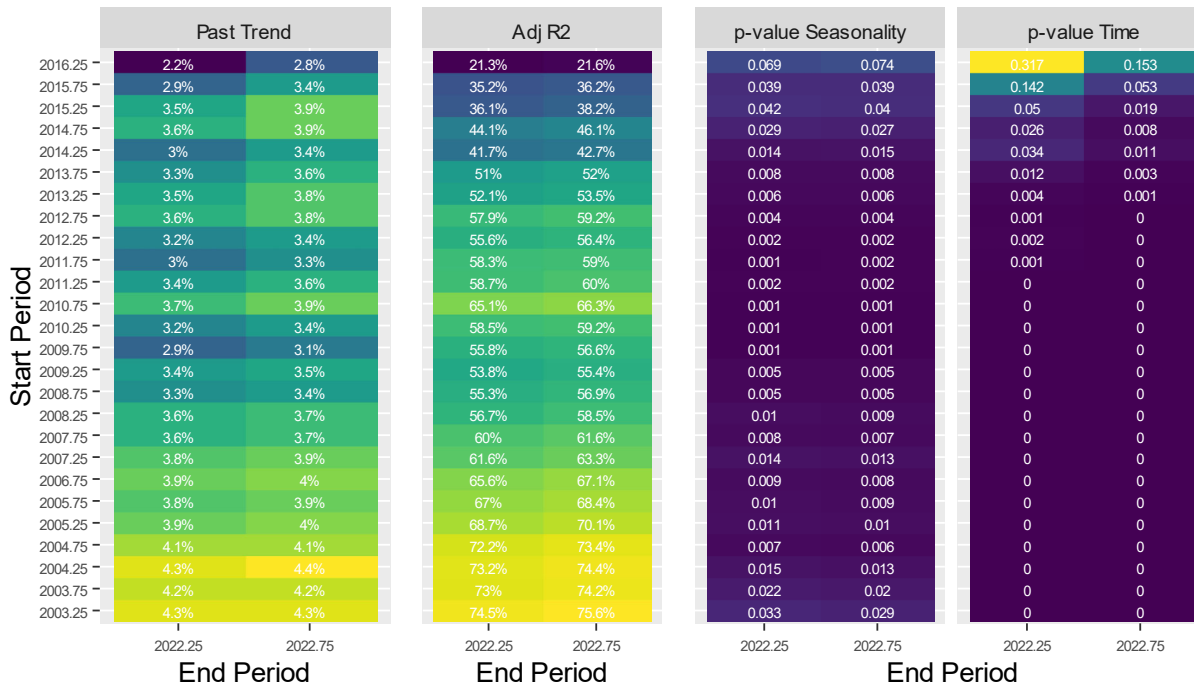
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality

parameter, are presented in Appendix E. We make the following observations about these measured trends.

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

**Figure 37: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-1)**



For specified perils severity, we observe the following:

- The models beginning 2003-1 through 2013-2 and ending 2022-2 generally have implied severity trend rates ranging from +3.5% 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 fit over longer time periods.
- The models ending 2022-1 have indicated trend rates that are similar to those ending 2022-2.

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.

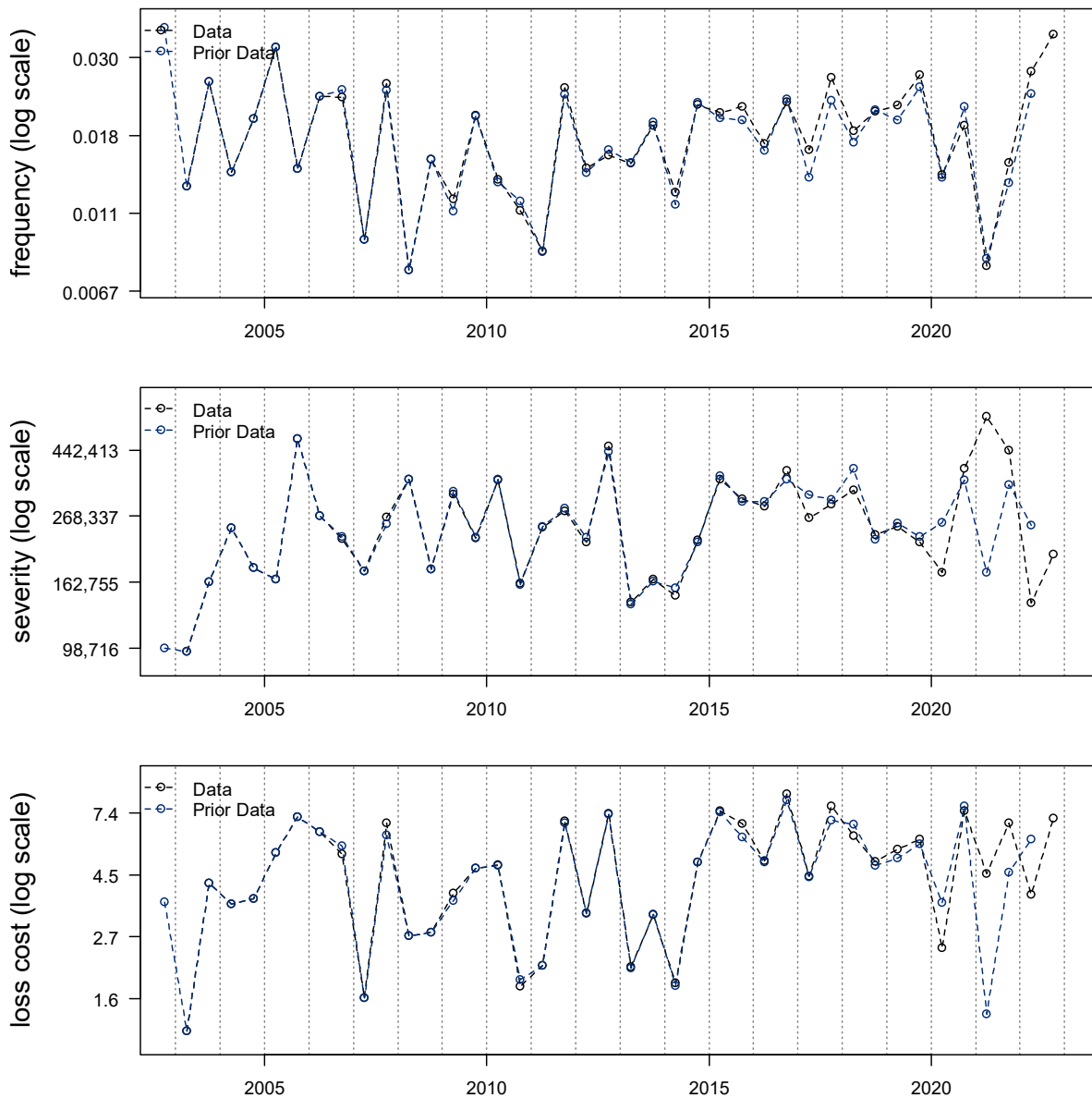
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

## 8.8. Underinsured Motorists

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

In Figure 38, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe some variability in the most recent estimates (2020 and subsequent).

**Figure 38: 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 approximately 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 is most likely due to volatility but possibly, in part, be attributed to the COVID-19 pandemic.

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

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

In Figure 39, we present a heatmap of indicated severity trends beginning 2003-1 through 2013-1, ending 2022-2 and 2022-1 with only a time parameter included in the model.

**Figure 39: Underinsured Motorist Severity Heatmap (Time)**



For underinsured motorist severity, we observe the following:

- The models ending 2022-2 have implied severity trend rates ranging between +0.5% and +2.5%, with low adjusted R-squared values, but *p*-values that are generally not significant for time.
- Models ending 2022-1 have higher implied trends than those ending 2022-2

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 and Bill 41 reforms, 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%; the same as our prior review.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

## 8.9. 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 14: Estimated Annual Past Loss Cost Trend Rates**

<b>Coverages</b>	<b>2023 Semi-Annual Review Data as of June 30, 2022</b>	<b>2023 Annual Review Data as of December 31, 2022</b>
TPL-Bodily Injury	+7.0%/5.0% <sup>61</sup>	+8.0%/5.0% <sup>62</sup>
TPL-Property Damage	+1.5%	+1.0%
DCPD <sup>63</sup>	+1.5%	+1.0%
AB – Total	+1.0%/+12.0% <sup>64</sup>	+1.0%/+11.0% <sup>65</sup>
Collision	+3.0%	+2.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+0.0%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+1.5%	+1.5%

<sup>61</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>62</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>63</sup> 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.

<sup>64</sup> +12.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>65</sup> +11.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

## 9. Additional Considerations

### 9.1. 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.

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors that are published by GISA<sup>66</sup> 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 Industry average ULAE<sup>67</sup> expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

**Table 15: Unallocated Loss Adjustment Expenses<sup>68</sup>**

Year	ULAE %	Year	ULAE %
2003	9.3%	2013	9.9%
2004	10.3%	2014	9.3%
2005	9.7%	2015	10.3%
2006	8.7%	2016	8.5%
2007	8.9%	2017	9.2%
2008	8.4%	2018	10.1%
2009	10.5%	2019	10.8%
2010	10.2%	2020	10.3%
2011	9.5%	2021	12.6%
2012	9.1%	2022	11.8%

### 9.2. Catastrophe Provision

As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

<sup>66</sup> The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

<sup>67</sup> ULAE factors prior to 2005 are presented in Appendix B.

<sup>68</sup> 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.

GISA states that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses and, therefore, not included in our summary table (based on GISA data) 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 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)**

To consider the impact of catastrophes, 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 2003 – 2022 for private passenger vehicle comprehensive coverage as reported in GISA’s 2022 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 \$1.5 billion of catastrophe losses have been reported as compared to approximately \$2.8 billion of non-catastrophe losses - a ratio of 53%. Over the last five years approximately \$675 million of catastrophe losses have been reported as compared to approximately \$1.5 billion of non-catastrophe losses - a ratio of 46%. We observe relatively low levels of catastrophe claims between 2017 and 2021, except in 2020 due to the large hailstorm near Calgary.<sup>69</sup>

In Table 16 and Table 17, we present the insurance industry catastrophe data as provided by GISA. The catastrophe factors in Table 16 apply to comprehensive losses that exclude catastrophes claims and include theft claims. The catastrophe factors in Table 17 apply to comprehensive losses that exclude both catastrophes and theft claims.

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<sup>69</sup> Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

**Table 16: 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 <sup>70</sup>
2003	43,059	3,154	7%	108,022,771	11,697,960	1.121
2004	46,325	6,137	13%	125,206,075	25,614,074	1.257
2005	57,486	14,713	26%	153,658,112	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%	212,185,029	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%	369,415,104	189,947,036	2.058
2011	50,816	9,339	18%	212,640,278	44,483,534	1.265
2012	76,276	34,856	46%	349,574,996	170,616,930	1.953
2013	70,661	21,759	31%	342,738,732	132,608,588	1.631
2014	75,607	28,558	38%	397,921,289	187,410,174	1.890
2015	75,210	24,463	33%	409,842,443	156,417,584	1.617
2016	100,408	41,621	41%	555,743,684	241,773,889	1.770
2017	65,931	13,351	20%	377,667,244	75,809,633	1.251
2018	66,466	15,602	23%	382,207,458	94,241,105	1.327
2019	65,024	14,640	23%	369,040,140	79,026,880	1.272
2020	79,054	35,782	45%	571,656,364	312,854,147	2.209
2021	66,049	18,158	27%	398,039,454	115,868,808	1.411
2022	63,568	9,537	15%	425,797,819	73,426,113	1.208
All Years	1,313,148	362,107	28%	6,379,796,972	2,103,048,702	1.492
Last 10 Years	727,978	223,471	31%	4,230,654,627	1,469,436,921	1.532
Last 5 Years	340,161	93,719	28%	2,146,741,235	675,417,053	1.459

<sup>70</sup> Defined as cat loss and expense relative to non-cat loss and expense.

**Table 17: 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
2003	33,694	3,154	9%	70,281,433	11,697,960	1.200
2004	37,027	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%	324,036,175	189,947,036	2.417
2011	45,689	9,339	20%	172,625,939	44,483,534	1.347
2012	71,705	34,856	49%	310,056,850	170,616,930	2.224
2013	64,930	21,759	34%	296,666,611	132,608,588	1.808
2014	69,642	28,558	41%	344,598,239	187,410,174	2.192
2015	66,994	24,463	37%	330,140,798	156,417,584	1.900
2016	91,387	41,621	46%	465,629,030	241,773,889	2.080
2017	55,448	13,351	24%	266,347,623	75,809,633	1.398
2018	56,885	15,602	27%	274,263,389	94,241,105	1.523
2019	56,114	14,640	26%	271,121,186	79,026,880	1.411
2020	72,194	35,782	50%	492,889,947	312,854,147	2.738
2021	59,512	18,158	31%	327,922,675	115,868,808	1.546
2022	54,377	9,537	18%	323,516,089	73,426,113	1.294
All Years	1,152,705	362,107	31%	5,091,446,507	2,103,048,702	1.704
Last 10 Years	647,483	223,471	35%	3,393,095,587	1,469,436,921	1.764
Last 5 Years	299,082	93,719	31%	1,689,713,286	675,417,053	1.666

### 9.3. 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 reported return on investment rates of all insurers based on each insurers' written automobile premiums in Alberta as weights.

**Table 18: Industry Average Investment Income Rate**

<b>Calendar Year</b>	<b>Industry Average Investment Income Rate</b>
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%

#### **9.4. 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.

#### **9.5. 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 2022 Expense Report was released by GISA in August 2023. The 2022 Industry Expense Report was the basis for the 2023 AR Benchmark.

We present the previously approved Benchmark based on the 2021 Expense Report and our recommended Benchmark for the 2023 Annual Review based on the 2022 Expense Report data calculated on the following basis:

- 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 2022 Expense Report data and the limitation on contingent commissions and general expenses is 27.7%.

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

**Table 19: Summary of Indicated Operating Expense Ratios**

<b>Component</b>	<b>Current Benchmark (2022 SAR)</b>	<b>Recommended Benchmark (2023 AR)</b>
Direct Commissions	11.5%	11.7%
Contingent Commissions	1.4%	1.4%
<i>Total Commissions</i>	12.9%	13.1%
Premium and Fire Taxes	3.8%	3.8%
Other Acquisition Expenses	2.9%	3.0%
General Expenses	7.5%	7.7%
Total Expenses	27.1%	27.7%

## 9.6. Profit

The Board updated its position to allow a profit provision of 6% of premium.



## 10. Summary of Benchmarks

In Table 20 we present a summary of our selected Benchmarks for the 2023 Annual Review.

**Table 20: Estimated Annual Past Loss Cost Trend Rates<sup>71</sup>**

	<b>2023 Semi Annual Review Data as of June 30, 2022</b>	<b>2023 Annual Review Data as of December 31, 2022</b>
<b>Trend Benchmarks</b>		
TPL-Bodily Injury	+7.0%/5.0% <sup>72</sup>	+8.0%/5.0% <sup>73</sup>
TPL-Property Damage	+1.5%	+1.0%
DCPD <sup>74</sup>	+1.5%	+1.0%
AB – Total	+1.0%/+12.0% <sup>75</sup>	+1.0%/+11.0% <sup>76</sup>
Collision	+3.0%	+2.0%
Comprehensive	+4.0%	+4.0%
All Perils	+2.5%	+0.0%
Specified Perils	+3.0%	+3.0%
Underinsured Motorist	+1.5%	+1.5%
<b>Other Benchmarks</b>		
Health Cost Recovery	2.86% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1%	27.7%
Profit Provision	7%	6%

<sup>71</sup> Values for scalars or reform parameters are presented by coverage in Section 8.

<sup>72</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>73</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>74</sup> 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.

<sup>75</sup> Trend rate of +12.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>76</sup> Trend rate of +11.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

## 11. Impact of COVID-19

### 11.1. Historical Impact of the COVID-19 Pandemic

We find the traffic volume and claims cost<sup>77</sup> during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic. In this section, we quantify the observed impact of the pandemic on the industry claims frequency using IHME’s mobility composite metric for Alberta.

As discussed in Section 7.2, to isolate the impact of COVID-19 from the loss trend rate, we excluded the pandemic-impacted data 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 on the measured trend rate.

In order to quantify this COVID-19 impact, we consider models that are analogous to those underlying our selected trend rate with the following adjustments:

- Pandemic impacted (2020 through 2022-1)<sup>78</sup> observations are included and,
- if significant<sup>79</sup> 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<sup>80</sup> (and trend rates) as the models we presented in Section 8 but quantifies the difference between the frequency observed during the pandemic and what may have been expected if there was no pandemic. We present these models in Appendix F.

To measure the effect the pandemic has had, we consider the use of the Alberta specific mobility composite metric published by the IHME.<sup>81</sup> 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 40, we present the IHME observed and predicted Alberta mobility composite metric.<sup>82</sup>

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<sup>77</sup> We find frequency, but not severity has been affected by the COVID-19 pandemic.

<sup>78</sup> We consider the 2022-2 data observation to be a potential starting point for the “new normal” claims frequency level. Please refer to Section 11.2 for additional details.

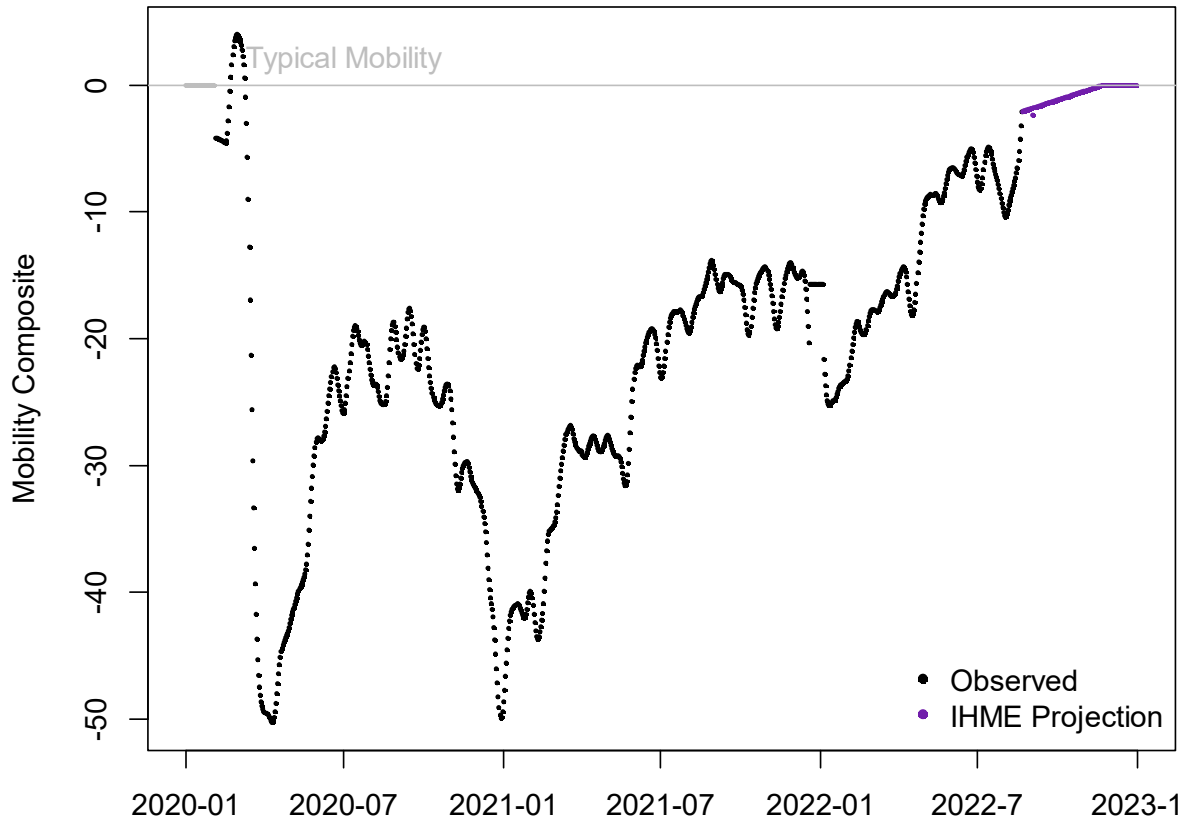
<sup>79</sup> Before inclusion of the mobility parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with  $p$ -value less than 5% are considered statistically significant.

<sup>80</sup> The fitted coefficients (and trend rates) are similar to an analogous model 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.

<sup>81</sup> <http://www.healthdata.org/>

<sup>82</sup> 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 40: Mobility Composite Data**



As presented in Figure 40, 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. As described in Section 7.3, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program.<sup>83</sup>

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, and 2022-1 we select an average mobility change value based on the mobility projection data available to us.

In Table 21, we present the IHME’s Alberta average mobility as measured by the mobility composite metric across accident semester.

<sup>83</sup> We quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 11.2.

**Table 21: Average Mobility Composite**

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

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 22 we summarize our projected COVID-19 industry adjustment factors for each coverage based on IHME’s projection scenario.<sup>84</sup> 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 22 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 1.334 implies that the 2020-1 bodily injury loss experience was 25.0%<sup>85</sup> lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

<sup>84</sup> 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.

<sup>85</sup> -25.0% = (1/1.334) - 1 is derived from the bodily injury trend model.

**Table 22: COVID-19 Adjustment Factors**

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
TPL-Bodily Injury	1.334	1.408	1.506	1.241	1.214
TPL-Property Damage	1.426	1.524	1.655	1.305	1.269
DCPD <sup>86</sup>	1.426	1.524	1.655	1.305	1.269
AB – Total	1.394	1.484	1.604	1.283	1.250
Collision	1.364	1.446	1.554	1.262	1.232
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	1.000	1.000	1.000	1.000	1.000

## 11.2. “New Normal” Frequency Level (COVID-19 & Reform Impact)

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years may be needed to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace. Additionally, Bill 41 may have also influenced bodily injury and accident benefits frequency as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. Similarly, there may have also been a shift in claims from collision to DCPD with its introduction in January, 2022.

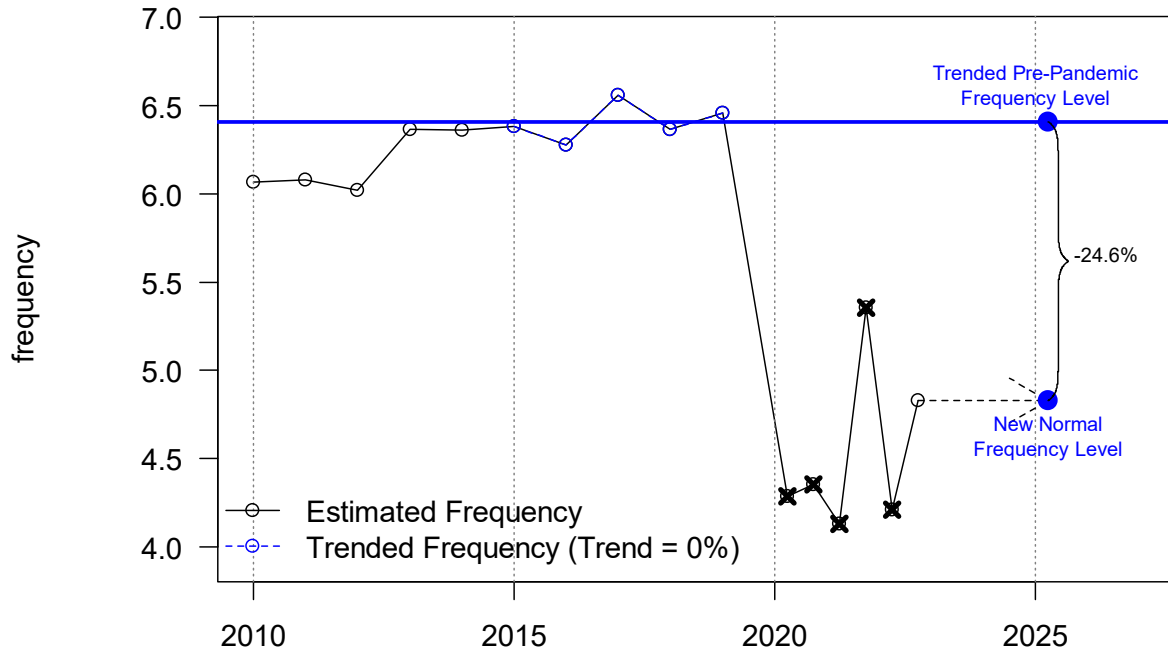
Due to the comingling effect of COVID-19 and the reforms during the same time period, we are unable to separately estimate the impact of each (the reform and COVID-19) on bodily injury or accident benefits claims frequency. However, as we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency based on the observed reduction in claims frequency in 2022-2 relative to projected claims frequency implied by our trend analyses presented in Section 8.

In the following figures we project the 2015-2020 accident year period and 2022-2 accident half-year frequency to the average accident date during the prospective period<sup>87</sup> and present the observed change in frequency level for each major coverage that was impacted by either the pandemic or the recent reforms. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for frequency levels during the prospective period.

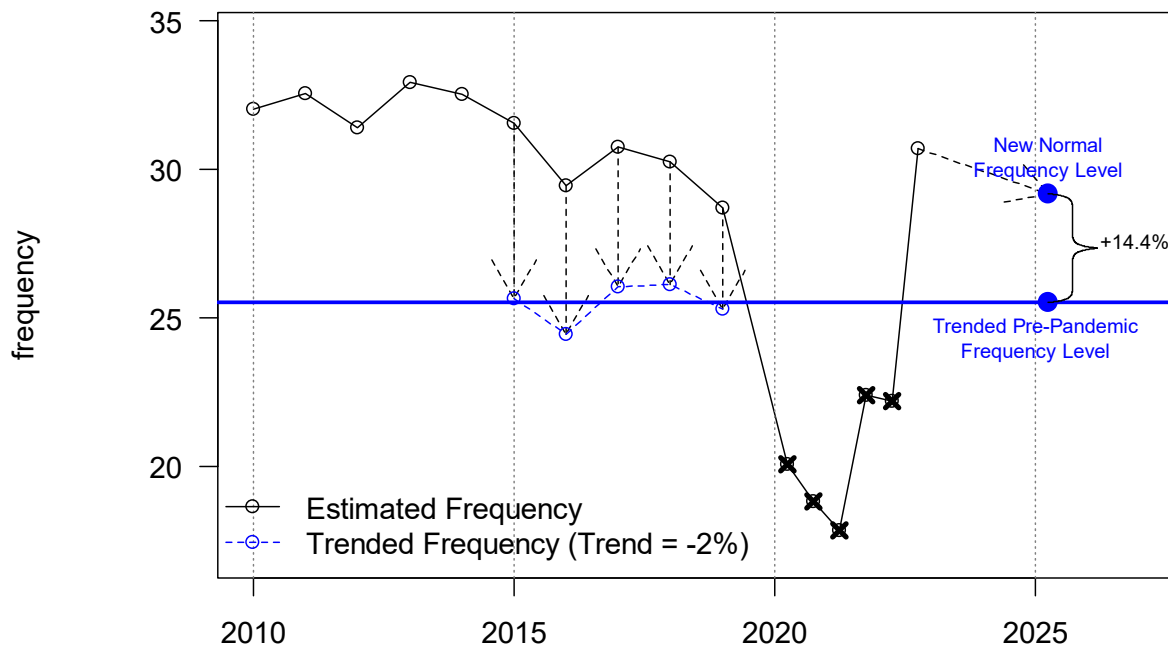
<sup>86</sup> The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

<sup>87</sup> Assuming an average filing submission date of January 1, 2024 and a 3-month delay for changes to take effect results in an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

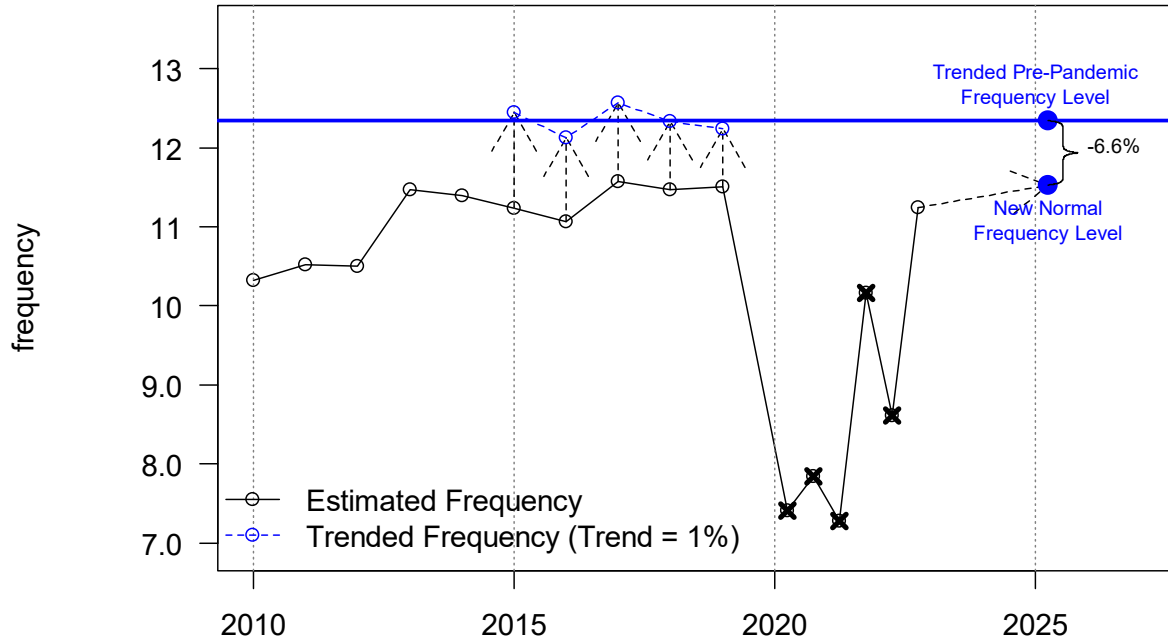
**Figure 41: Bodily Injury**



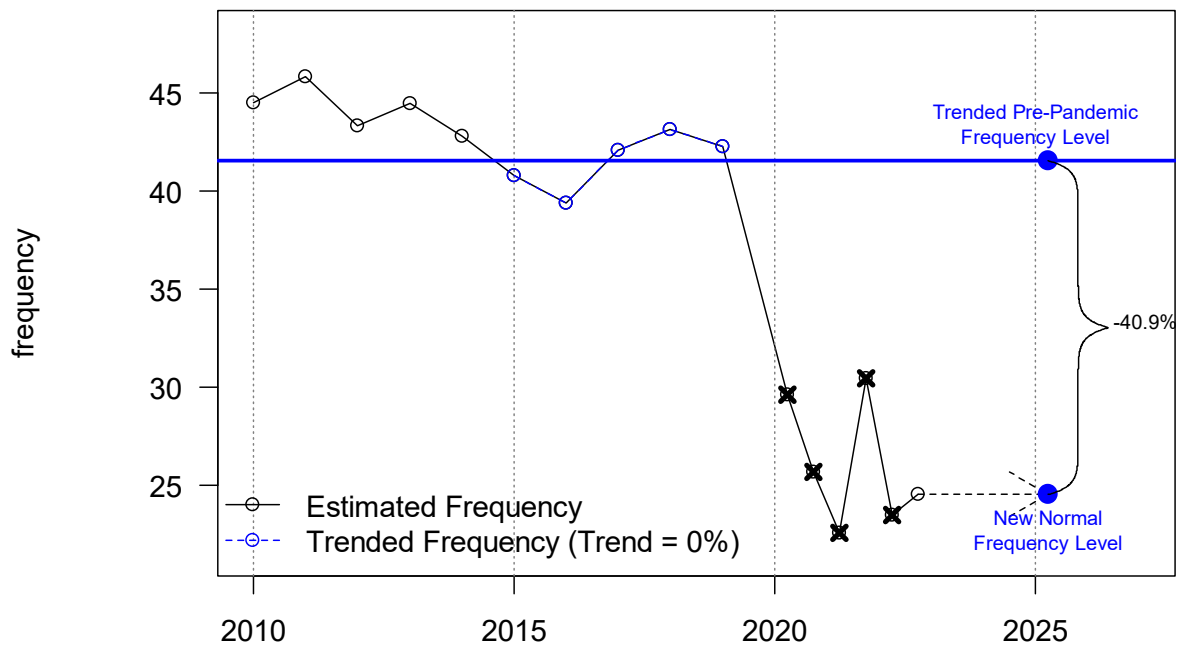
**Figure 42: Property Damage (including DCPD)**



**Figure 43: Accident Benefits**



**Figure 44: Collision**



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## 13. 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.

## 14. Definition of Key Terms

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

### 14.1. Insurance Coverages

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

#### Third Party Liability (TPL)

There are three parts to this Basic Coverage:

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

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

#### Accident Benefits (AB)

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

#### Underinsured Motorist (UIM)

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

#### Collision

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

#### Comprehensive

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

#### All Perils

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

### Specified Perils

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

## **14.2. 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.

## 15. 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,



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## 16. 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 21
- Accident Benefits: Pages 22 to 36
- Comprehensive: Pages 37 to 49
- Collision: Pages 50 to 57
- All Perils: Pages 58 to 65
- Specified Perils: Pages 66 to 70
- Underinsured Motorists (UM): Pages 71 to 73

**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 2022-2 accident half years and the mobility parameter.





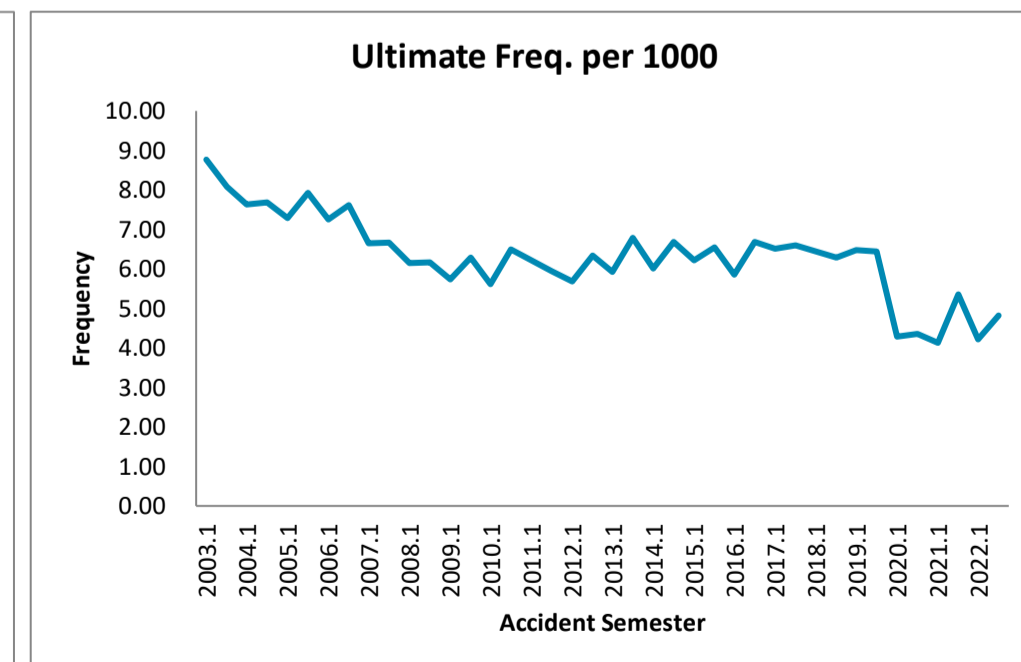
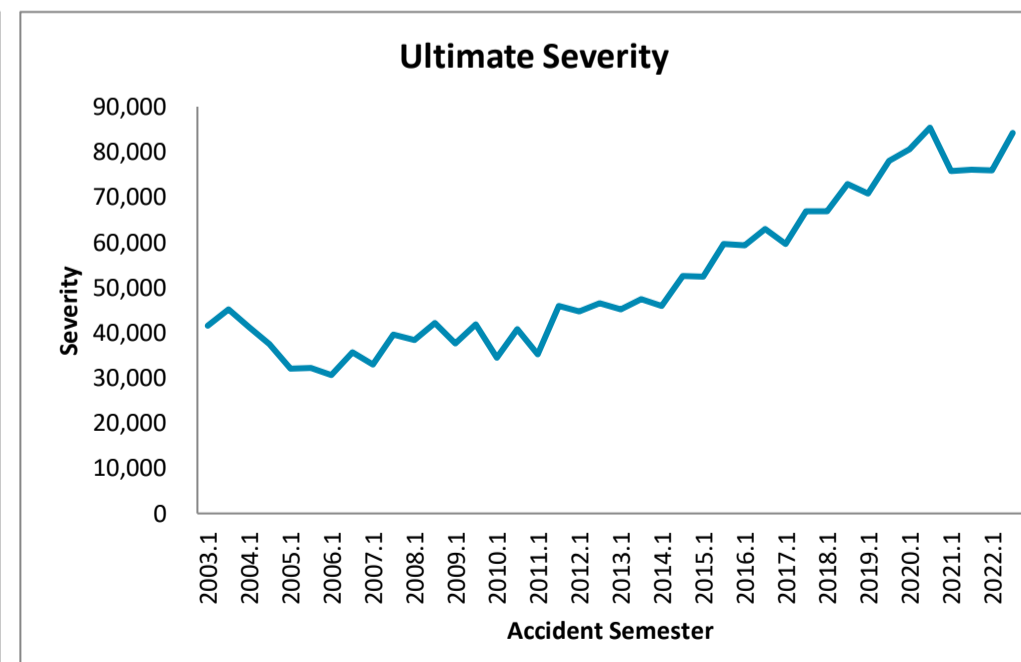
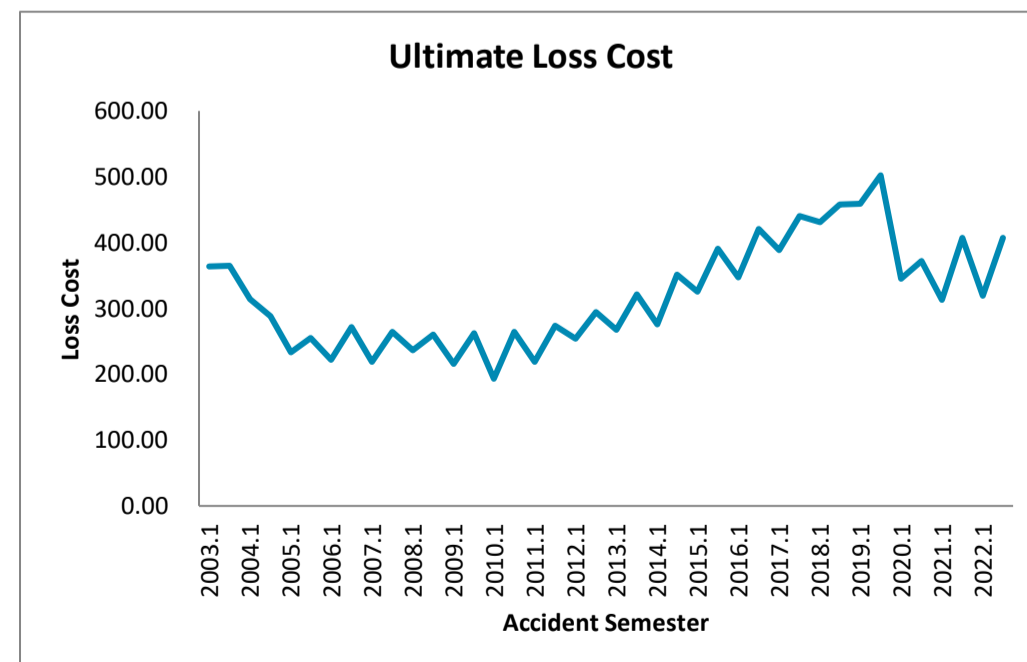




Province of Alberta  
Third Party Liability - Bodily Injury  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**  
Data as of 31 Dec 2022

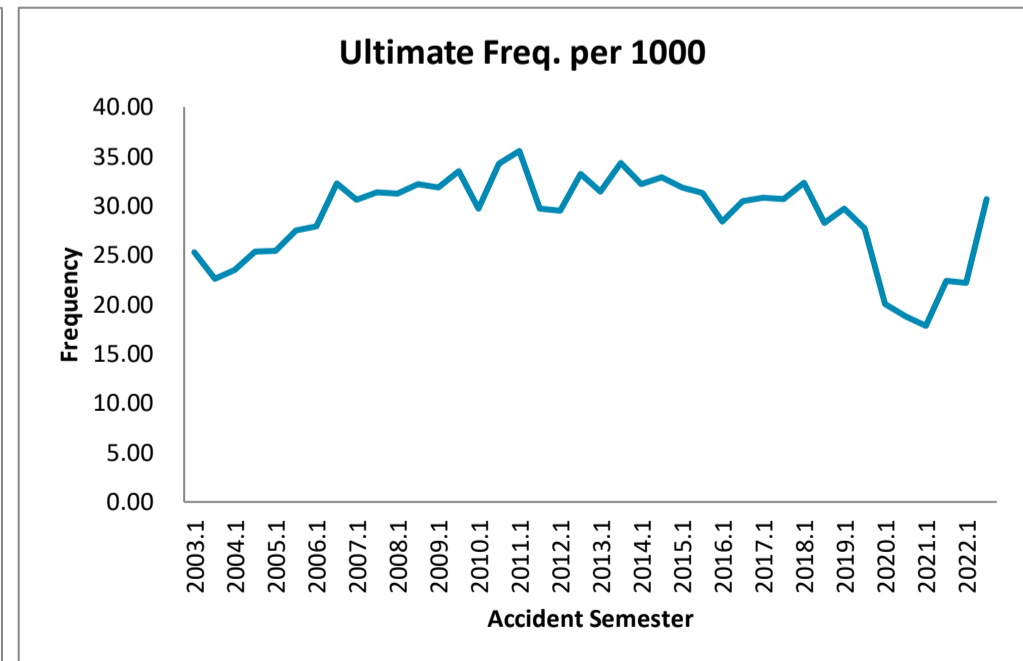
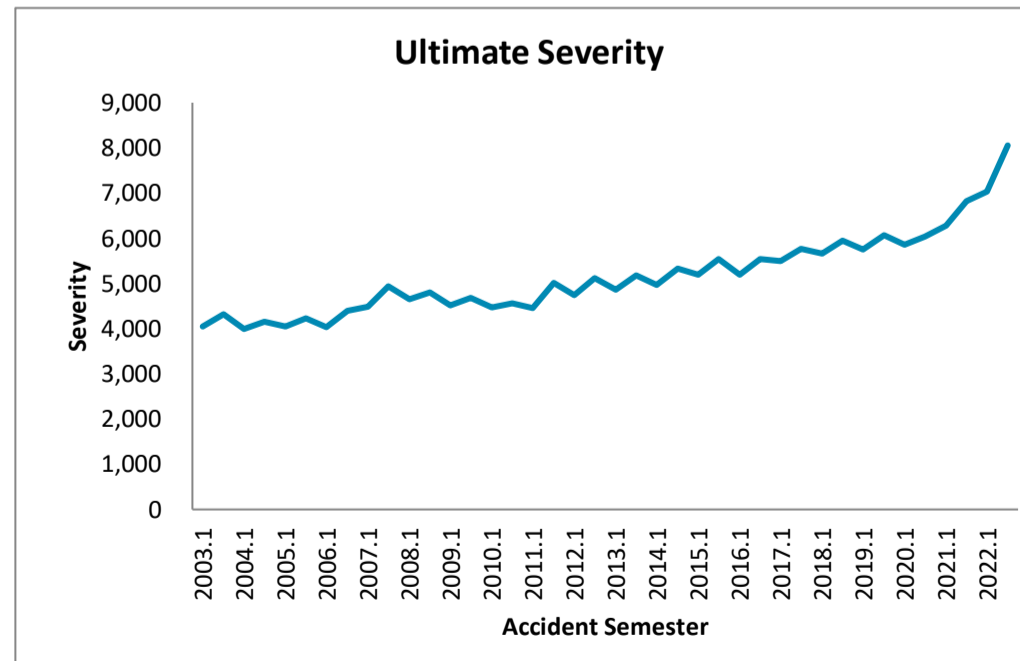
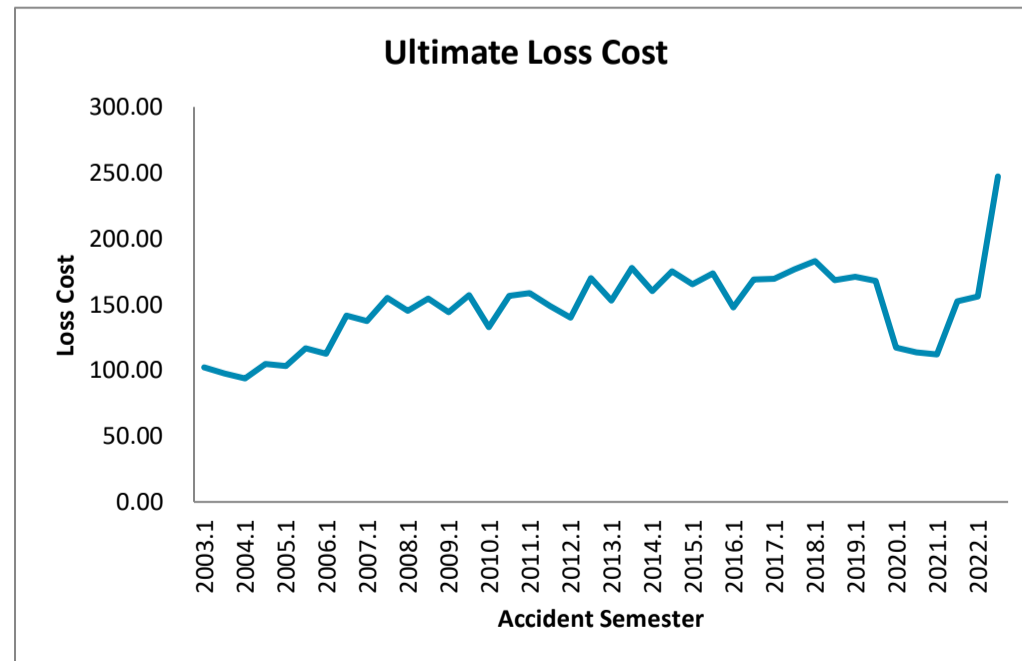
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	853,491	7,484	284,490	1.093	310,948	364.33		41,548		8.77			
2003.2	234	874,530	7,073	292,026	1.093	319,184	364.98		45,127		8.09		364.66	
2004.1	228	861,318	6,574	245,554	1.103	270,847	314.46	-13.7%	41,200	-0.8%	7.63	-13.0%		
2004.2	222	888,607	6,836	232,378	1.103	256,313	288.44	-21.0%	37,495	-16.9%	7.69	-4.9%	301.25	-17.4%
2005.1	216	884,433	6,442	188,333	1.097	206,677	233.68	-25.7%	32,083	-22.1%	7.28	-4.6%		
2005.2	210	939,935	7,446	218,706	1.097	240,008	255.34	-11.5%	32,233	-14.0%	7.92	3.0%	244.84	-18.7%
2006.1	204	945,687	6,859	193,297	1.087	210,017	222.08	-5.0%	30,620	-4.6%	7.25	-0.4%		
2006.2	198	1,001,659	7,636	250,354	1.087	272,010	271.56	6.3%	35,623	10.5%	7.62	-3.8%	247.53	1.1%
2007.1	192	1,002,163	6,661	201,331	1.089	219,209	218.74	-1.5%	32,910	7.5%	6.65	-8.4%		
2007.2	186	1,056,585	7,050	256,511	1.089	279,289	264.33	-2.7%	39,616	11.2%	6.67	-12.5%	242.14	-2.2%
2008.1	180	1,052,596	6,470	229,555	1.084	248,746	236.32	8.0%	38,447	16.8%	6.15	-7.5%		
2008.2	174	1,097,151	6,776	263,336	1.084	285,350	260.08	-1.6%	42,114	6.3%	6.18	-7.4%	248.45	2.6%
2009.1	168	1,079,662	6,200	211,174	1.105	233,368	216.15	-8.5%	37,638	-2.1%	5.74	-6.6%		
2009.2	162	1,119,138	7,034	266,231	1.105	294,212	262.89	1.1%	41,824	-0.7%	6.29	1.8%	239.94	-3.4%
2010.1	156	1,100,167	6,182	192,964	1.102	212,588	193.23	-10.6%	34,387	-8.6%	5.62	-2.2%		
2010.2	150	1,147,127	7,450	275,858	1.102	303,913	264.93	0.8%	40,793	-2.5%	6.49	3.3%	229.83	-4.2%
2011.1	144	1,128,675	7,015	225,701	1.095	247,030	218.87	13.3%	35,213	2.4%	6.22	10.6%		
2011.2	138	1,178,554	7,009	294,332	1.095	322,146	273.34	3.2%	45,963	12.7%	5.95	-8.4%	246.69	7.3%
2012.1	132	1,171,058	6,658	272,980	1.091	297,875	254.36	16.2%	44,739	27.1%	5.69	-8.5%		
2012.2	126	1,220,907	7,743	329,591	1.091	359,650	294.58	7.8%	46,447	1.1%	6.34	6.6%	274.89	11.4%
2013.1	120	1,210,576	7,172	294,486	1.099	323,777	267.46	5.1%	45,145	0.9%	5.92	4.2%		
2013.2	114	1,269,780	8,615	371,300	1.099	408,231	321.50	9.1%	47,384	2.0%	6.78	7.0%	295.12	7.4%
2014.1	108	1,257,016	7,567	317,329	1.093	346,872	275.95	3.2%	45,840	1.5%	6.02	1.6%		
2014.2	102	1,319,709	8,819	423,639	1.093	463,080	350.90	9.1%	52,510	10.8%	6.68	-1.5%	314.33	6.5%
2015.1	96	1,302,827	8,095	384,286	1.103	423,829	325.31	17.9%	52,355	14.2%	6.21	3.2%		
2015.2	90	1,349,390	8,830	477,735	1.103	526,893	390.47	11.3%	59,668	13.6%	6.54	-2.1%	358.46	14.0%
2016.1	84	1,324,194	7,755	423,754	1.085	459,730	347.18	6.7%	59,283	13.2%	5.86	-5.8%		
2016.2	78	1,354,518	9,054	525,841	1.085	570,485	421.17	7.9%	63,008	5.6%	6.68	2.1%	384.59	7.3%
2017.1	72	1,323,273	8,616	470,843	1.092	513,926	388.37	11.9%	59,648	0.6%	6.51	11.2%		
2017.2	66	1,369,359	9,036	552,899	1.092	603,490	440.71	4.6%	66,791	6.0%	6.60	-1.3%	414.99	7.9%
2018.1	60	1,348,575	8,698	528,669	1.101	581,906	431.50	11.1%	66,900	12.2%	6.45	-0.9%		
2018.2	54	1,399,092	8,793	582,689	1.101	641,366	458.42	4.0%	72,944	9.2%	6.28	-4.8%	445.20	7.3%
2019.1	48	1,372,063	8,883	568,018	1.108	629,364	458.70	6.3%	70,852	5.9%	6.47	0.4%		
2019.2	42	1,410,672	9,086	639,493	1.108	708,558	502.28	9.6%	77,986	6.9%	6.44	2.5%	480.79	8.0%
2020.1	36	1,371,302	5,877	429,694	1.103	473,817	345.52	-24.7%	80,627	13.8%	4.29	-33.8%		
2020.2	30	1,408,857	6,137	475,056	1.103	523,836	371.82	-26.0%	85,362	9.5%	4.36	-32.4%	358.85	-25.4%
2021.1	24	1,380,646	5,702	383,487	1.126	431,900	312.82	-9.5%	75,746	-6.1%	4.13	-3.6%		
2021.2	18	1,426,182	7,638	515,518	1.126	580,600	407.10	9.5%	76,010	-11.0%	5.36	23.0%	360.73	0.5%
2022.1	12	1,395,504	5,878	398,799	1.118	445,919	319.54	2.1%	75,856	0.1%	4.21	2.0%		
2022.2	6	1,446,075	6,983	526,104	1.118	588,266	406.80	-0.1%	84,238	10.8%	4.83	-9.8%	363.95	0.9%
<b>Total</b>		<b>47,643,054</b>	<b>295,833</b>	<b>14,214,340</b>		<b>15,635,223</b>								



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

**Loss Cost Summary**  
Data as of 31 Dec 2022

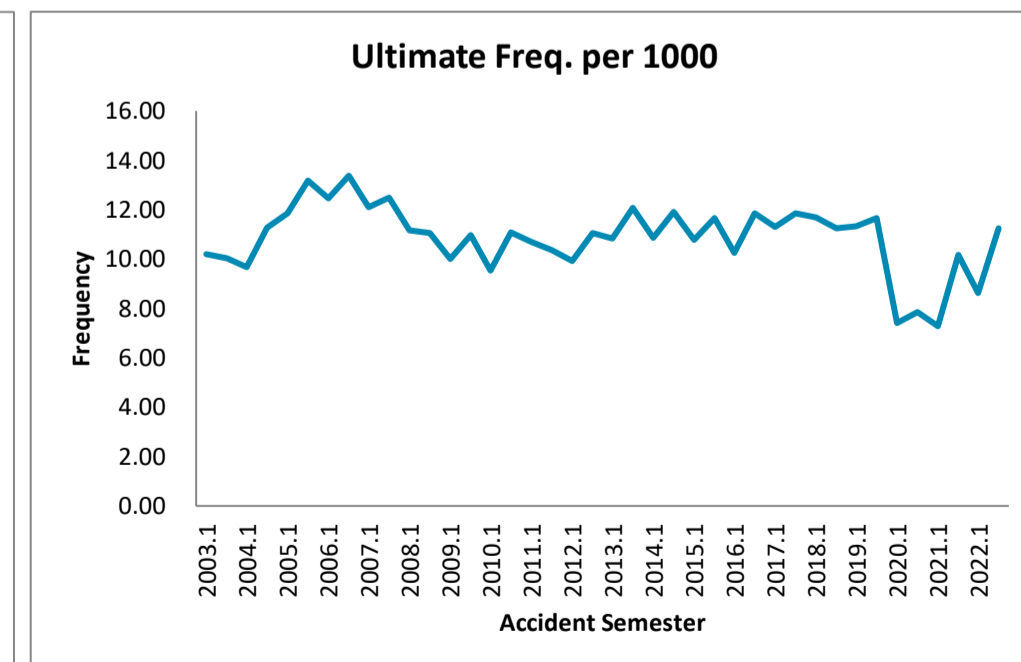
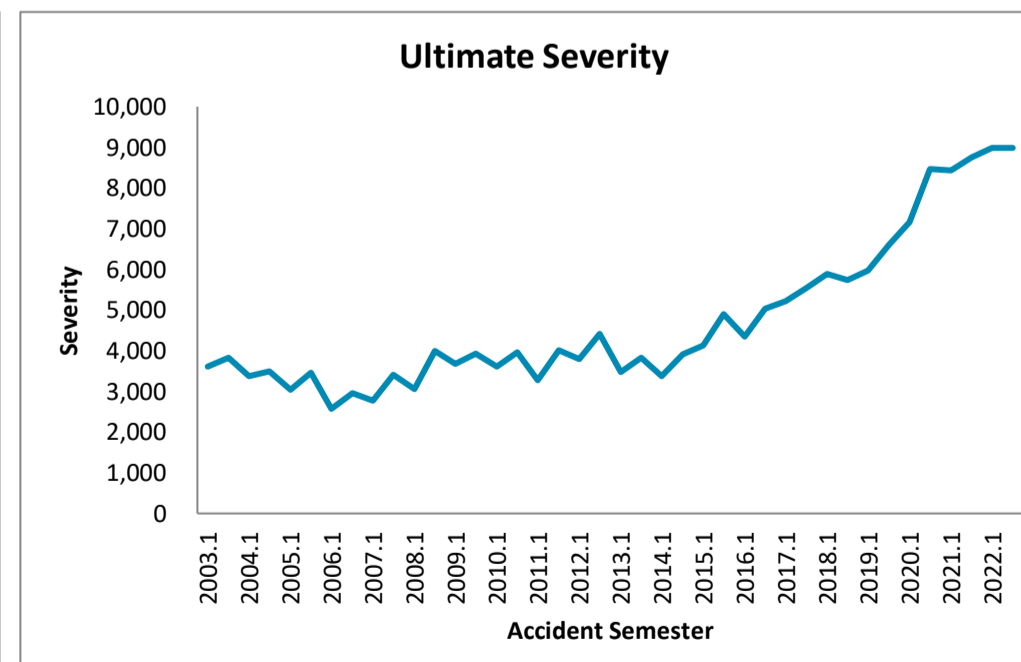
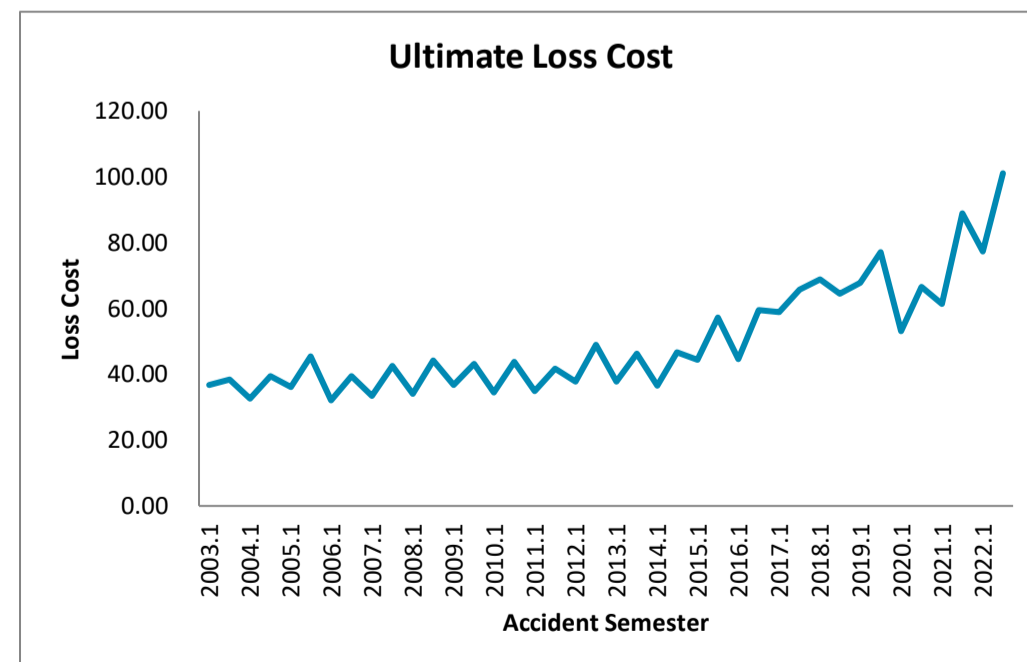
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	853,491	21,590	79,821	1.093	87,244	102.22		4,041		25.30			
2003.2	234	874,530	19,748	78,168	1.093	85,438	97.70		4,326		22.58		99.93	
2004.1	228	861,318	20,232	73,246	1.103	80,790	93.80	-8.2%	3,993	-1.2%	23.49	-7.1%		
2004.2	222	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%	99.52	-0.4%
2005.1	216	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	1.5%	25.43	8.3%		
2005.2	210	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%	109.96	10.5%
2006.1	204	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%		
2006.2	198	1,001,659	32,322	130,666	1.087	141,968	141.73	21.7%	4,392	3.7%	32.27	17.3%	127.69	16.1%
2007.1	192	1,002,163	30,643	126,378	1.089	137,600	137.30	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	186	1,056,585	33,104	150,265	1.089	163,608	154.85	9.3%	4,942	12.5%	31.33	-2.9%	146.31	14.6%
2008.1	180	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%		
2008.2	174	1,097,151	35,309	156,642	1.084	169,737	154.71	-0.1%	4,807	-2.7%	32.18	2.7%	150.04	2.5%
2009.1	168	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%		
2009.2	162	1,119,138	37,468	158,897	1.105	175,597	156.90	1.4%	4,687	-2.5%	33.48	4.0%	150.52	0.3%
2010.1	156	1,100,167	32,649	132,573	1.102	146,056	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%		
2010.2	150	1,147,127	39,311	162,926	1.102	179,495	156.47	-0.3%	4,566	-2.6%	34.27	2.4%	144.86	-3.8%
2011.1	144	1,128,675	40,122	163,580	1.095	179,038	158.63	19.5%	4,462	-0.3%	35.55	19.8%		
2011.2	138	1,178,554	35,010	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%	153.70	6.1%
2012.1	132	1,171,058	34,574	150,257	1.091	163,961	140.01	-11.7%	4,742	6.3%	29.52	-16.9%		
2012.2	126	1,220,907	40,523	190,260	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%	155.34	1.1%
2013.1	120	1,210,576	38,045	168,507	1.099	185,267	153.04	9.3%	4,870	2.7%	31.43	6.4%		
2013.2	114	1,269,780	43,629	205,422	1.099	225,854	177.87	4.6%	5,177	1.0%	34.36	3.5%	165.75	6.7%
2014.1	108	1,257,016	40,473	183,998	1.093	201,128	160.00	4.6%	4,969	2.0%	32.20	2.5%		
2014.2	102	1,319,709	43,371	211,470	1.093	231,158	175.16	-1.5%	5,330	3.0%	32.86	-4.4%	167.77	1.2%
2015.1	96	1,302,827	41,468	195,382	1.103	215,486	165.40	3.4%	5,196	4.6%	31.83	-1.1%		
2015.2	90	1,349,390	42,227	212,332	1.103	234,181	173.55	-0.9%	5,546	4.1%	31.29	-4.8%	169.54	1.1%
2016.1	84	1,324,194	37,625	180,294	1.085	195,601	147.71	-10.7%	5,199	0.0%	28.41	-10.7%		
2016.2	78	1,354,518	41,291	210,754	1.085	228,647	168.80	-2.7%	5,537	-0.1%	30.48	-2.6%	158.38	-6.6%
2017.1	72	1,323,273	40,807	205,702	1.092	224,524	169.67	14.9%	5,502	5.8%	30.84	8.5%		
2017.2	66	1,369,359	42,013	221,843	1.092	242,141	176.83	4.8%	5,763	4.1%	30.68	0.6%	173.31	9.4%
2018.1	60	1,348,575	43,570	224,384	1.101	246,979	183.14	7.9%	5,669	3.0%	32.31	4.8%		
2018.2	54	1,399,092	39,559	213,859	1.101	235,395	168.25	-4.9%	5,950	3.2%	28.27	-7.8%	175.56	1.3%
2019.1	48	1,372,063	40,789	211,964	1.108	234,856	171.17	-6.5%	5,758	1.6%	29.73	-8.0%		
2019.2	42	1,410,672	39,071	214,062	1.108	237,181	168.13	-0.1%	6,070	2.0%	27.70	-2.0%	169.63	-3.4%
2020.1	36	1,371,302	27,501	146,085	1.103	161,085	117.47	-31.4%	5,857	1.7%	20.05	-32.5%		
2020.2	30	1,408,857	26,496	145,243	1.103	160,157	113.68	-32.4%	6,045	-0.4%	18.81	-32.1%	115.55	-31.9%
2021.1	24	1,380,646	24,627	137,424	1.126	154,773	112.10	-4.6%	6,285	7.3%	17.84	-11.1%		
2021.2	18	1,426,182	31,934	193,259	1.126	217,657	152.62	34.3%	6,816	12.8%	22.39	19.1%	132.69	14.8%
2022.1	12	1,395,504	30,955	194,631	1.118	217,628	155.95	39.1%	7,030	11.9%	22.18	24.4%		
2022.2	6	1,446,075	44,390	319,757	1.118	357,537	247.25	62.0%	8,054	18.2%	30.70	37.1%	202.41	52.5%
<b>Total</b>		<b>47,643,054</b>	<b>1,376,984</b>	<b>6,557,729</b>		<b>7,209,805</b>								



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

Loss Cost Summary  
Data as of 31 Dec 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
2003.1	240	853,159	8,697	28,761	1.093	31,436	36.85		3,615		10.19			
2003.2	234	875,870	8,776	30,707	1.093	33,563	38.32		3,824		10.02		37.59	
2004.1	228	864,304	8,357	25,600	1.103	28,236	32.67	-11.3%	3,379	-6.5%	9.67	-5.1%		
2004.2	222	893,639	10,077	31,950	1.103	35,241	39.44	2.9%	3,497	-8.6%	11.28	12.5%	36.11	-3.9%
2005.1	216	888,576	10,544	29,248	1.097	32,097	36.12	10.6%	3,044	-9.9%	11.87	22.7%		
2005.2	210	941,651	12,400	39,022	1.097	42,823	45.48	15.3%	3,453	-1.3%	13.17	16.8%	40.93	13.4%
2006.1	204	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%		
2006.2	198	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.2%	2,950	-14.6%	13.38	1.6%	35.88	-12.3%
2007.1	192	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%		
2007.2	186	1,056,480	13,185	41,278	1.089	44,944	42.54	7.8%	3,409	15.5%	12.48	-6.7%	38.15	6.3%
2008.1	180	1,053,269	11,753	33,098	1.084	35,865	34.05	1.6%	3,052	10.1%	11.16	-7.8%		
2008.2	174	1,098,120	12,152	44,847	1.084	48,596	44.25	4.0%	3,999	17.3%	11.07	-11.3%	39.26	2.9%
2009.1	168	1,080,605	10,798	35,857	1.105	39,626	36.67	7.7%	3,670	20.3%	9.99	-10.4%		
2009.2	162	1,119,821	12,288	43,693	1.105	48,285	43.12	-2.6%	3,929	-1.7%	10.97	-0.8%	39.95	1.8%
2010.1	156	1,100,484	10,503	34,454	1.102	37,958	34.49	-5.9%	3,614	-1.5%	9.54	-4.5%		
2010.2	150	1,147,365	12,705	45,649	1.102	50,292	43.83	1.7%	3,958	0.7%	11.07	0.9%	39.26	-1.7%
2011.1	144	1,128,483	12,055	36,066	1.095	39,474	34.98	1.4%	3,274	-9.4%	10.68	11.9%		
2011.2	138	1,178,585	12,214	44,856	1.095	49,095	41.66	-5.0%	4,020	1.5%	10.36	-6.4%	38.39	-2.2%
2012.1	132	1,171,425	11,638	40,521	1.091	44,216	37.75	7.9%	3,799	16.0%	9.93	-7.0%		
2012.2	126	1,221,820	13,507	54,741	1.091	59,734	48.89	17.4%	4,422	10.0%	11.05	6.7%	43.43	13.1%
2013.1	120	1,211,525	13,132	41,522	1.099	45,652	37.68	-0.2%	3,476	-8.5%	10.84	9.1%		
2013.2	114	1,270,775	15,333	53,444	1.099	58,760	46.24	-5.4%	3,832	-13.3%	12.07	9.1%	42.06	-3.2%
2014.1	108	1,257,884	13,674	42,125	1.093	46,047	36.61	-2.9%	3,368	-3.1%	10.87	0.3%		
2014.2	102	1,319,426	15,696	56,262	1.093	61,500	46.61	0.8%	3,918	2.2%	11.90	-1.4%	41.73	-0.8%
2015.1	96	1,301,686	14,045	52,498	1.103	57,900	44.48	21.5%	4,123	22.4%	10.79	-0.7%		
2015.2	90	1,347,549	15,723	69,887	1.103	77,078	57.20	22.7%	4,902	25.1%	11.67	-1.9%	50.95	22.1%
2016.1	84	1,322,771	13,565	54,343	1.085	58,956	44.57	0.2%	4,346	5.4%	10.25	-5.0%		
2016.2	78	1,354,709	16,055	74,414	1.085	80,731	59.59	4.2%	5,029	2.6%	11.85	1.6%	52.17	2.4%
2017.1	72	1,324,298	14,962	71,436	1.092	77,972	58.88	32.1%	5,211	19.9%	11.30	10.2%		
2017.2	66	1,370,722	16,240	82,412	1.092	89,953	65.62	10.1%	5,539	10.2%	11.85	0.0%	62.31	19.4%
2018.1	60	1,350,052	15,795	84,467	1.101	92,973	68.87	17.0%	5,886	12.9%	11.70	3.6%		
2018.2	54	1,400,272	15,761	82,045	1.101	90,307	64.49	-1.7%	5,730	3.4%	11.26	-5.0%	66.64	6.9%
2019.1	48	1,371,974	15,557	83,925	1.108	92,989	67.78	-1.6%	5,977	1.5%	11.34	-3.1%		
2019.2	42	1,411,005	16,457	98,104	1.108	108,699	77.04	19.5%	6,605	15.3%	11.66	3.6%	72.47	8.8%
2020.1	36	1,371,576	10,167	65,966	1.103	72,740	53.03	-21.8%	7,155	19.7%	7.41	-34.6%		
2020.2	30	1,408,892	11,057	84,963	1.103	93,687	66.50	-13.7%	8,473	28.3%	7.85	-32.7%	59.86	-17.4%
2021.1	24	1,380,982	10,057	75,276	1.126	84,779	61.39	15.8%	8,430	17.8%	7.28	-1.8%		
2021.2	18	1,426,890	14,505	112,691	1.126	126,918	88.95	33.8%	8,750	3.3%	10.17	29.5%	75.39	26.0%
2022.1	12	1,395,088	12,016	96,579	1.118	107,990	77.41	26.1%	8,987	6.6%	8.61	18.3%		
2022.2	6	1,442,216	16,220	130,369	1.118	145,772	101.08	13.6%	8,987	2.7%	11.25	10.6%	89.44	18.6%
Total		47,661,644	514,962	2,248,184		2,476,290								

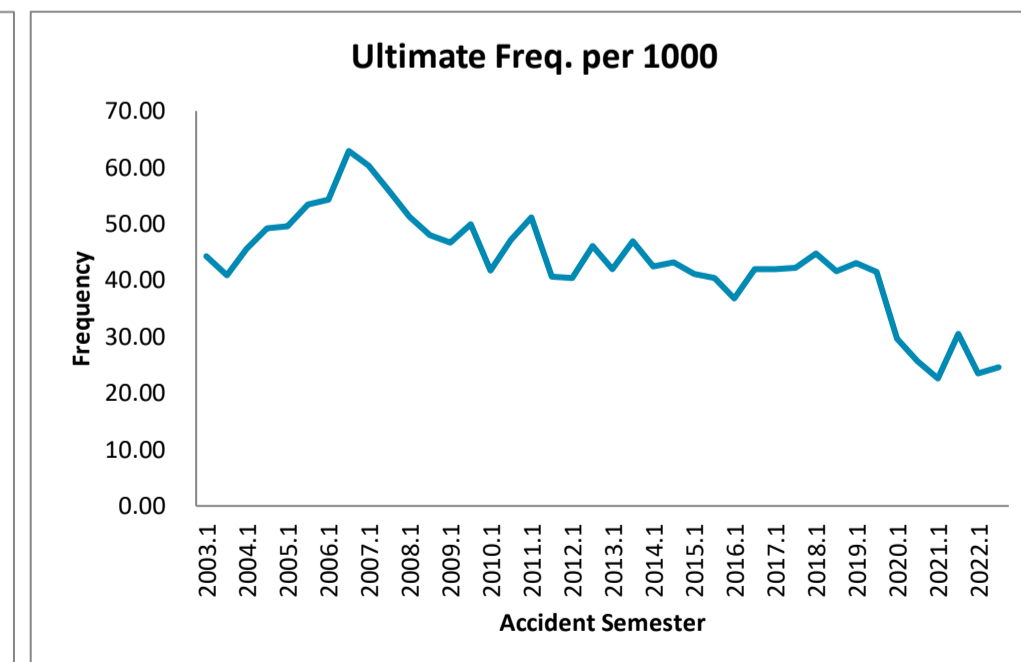
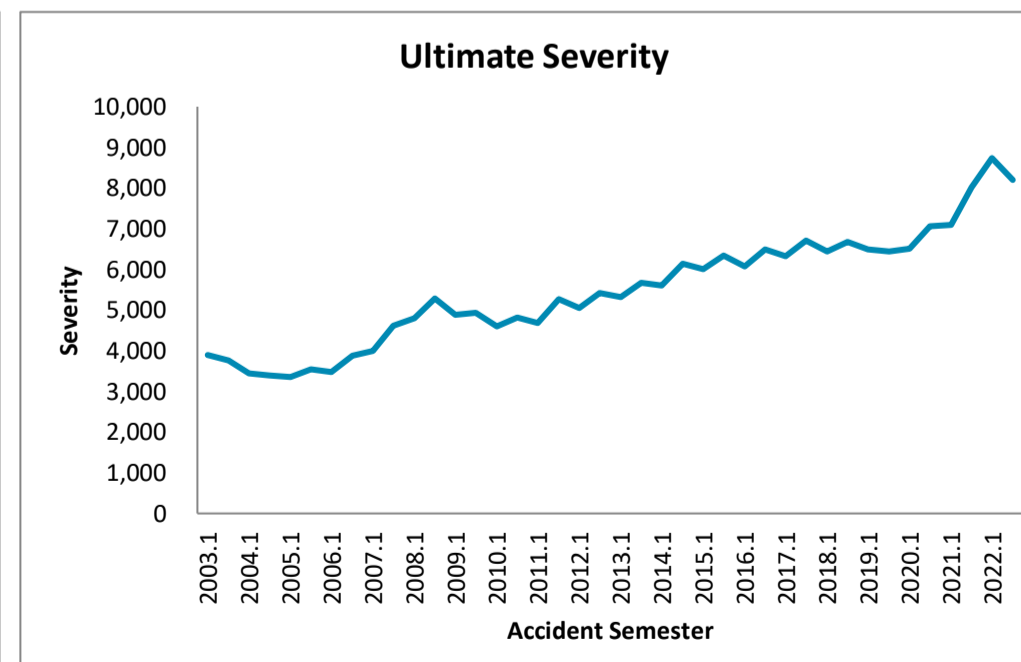
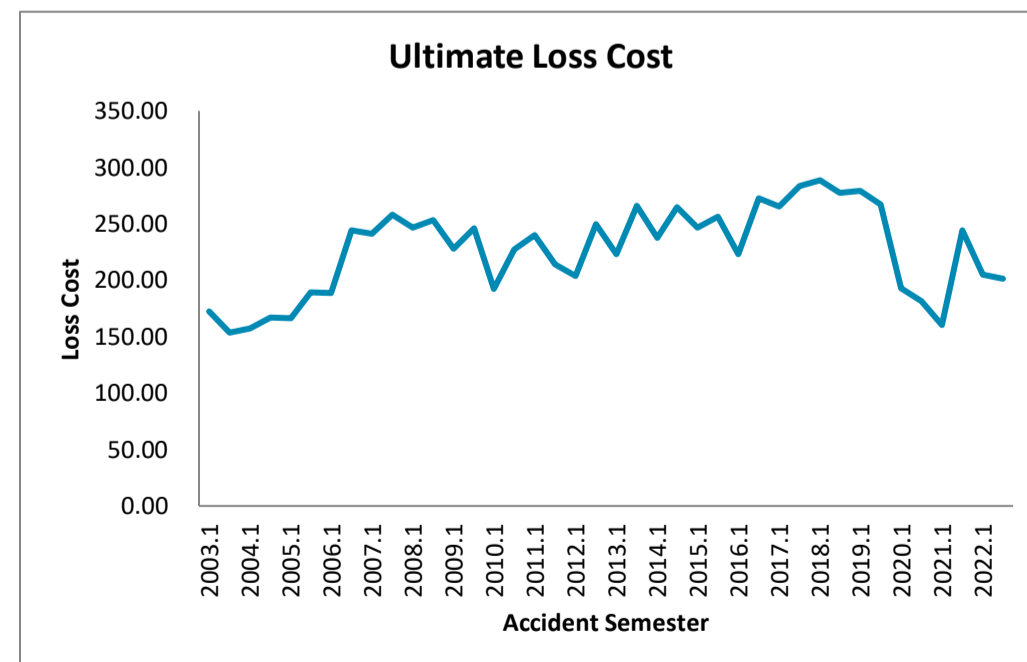




Province of Alberta  
Collision  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 31 Dec 2022

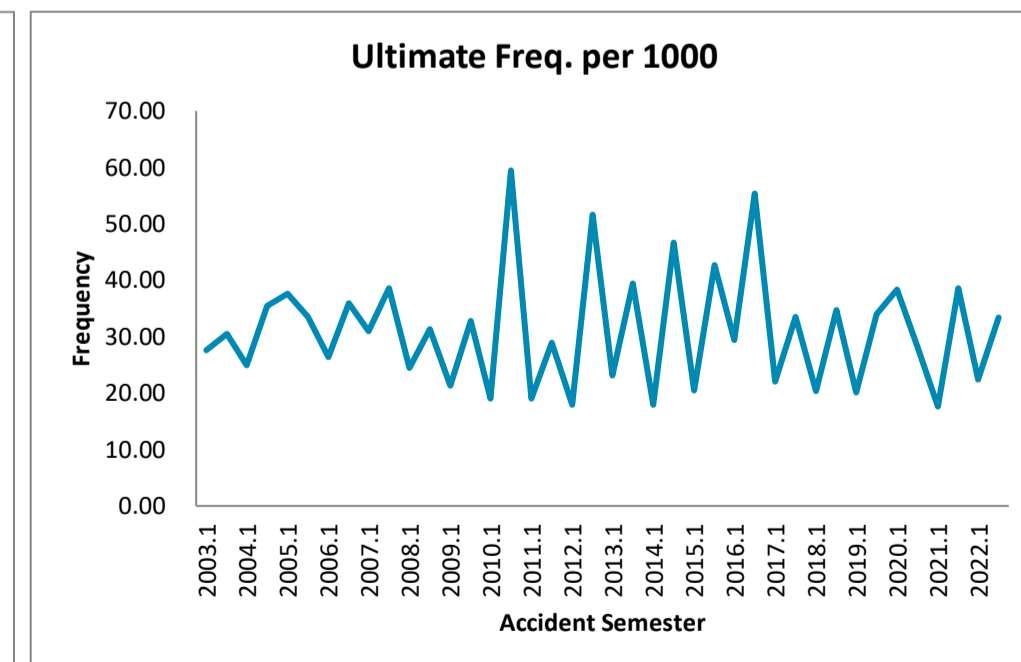
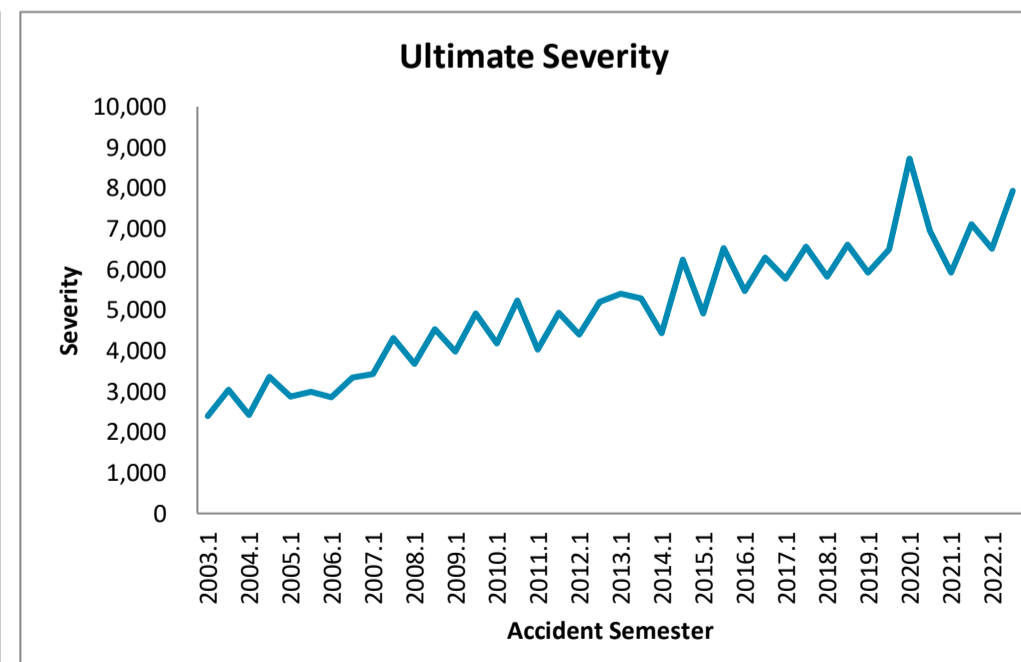
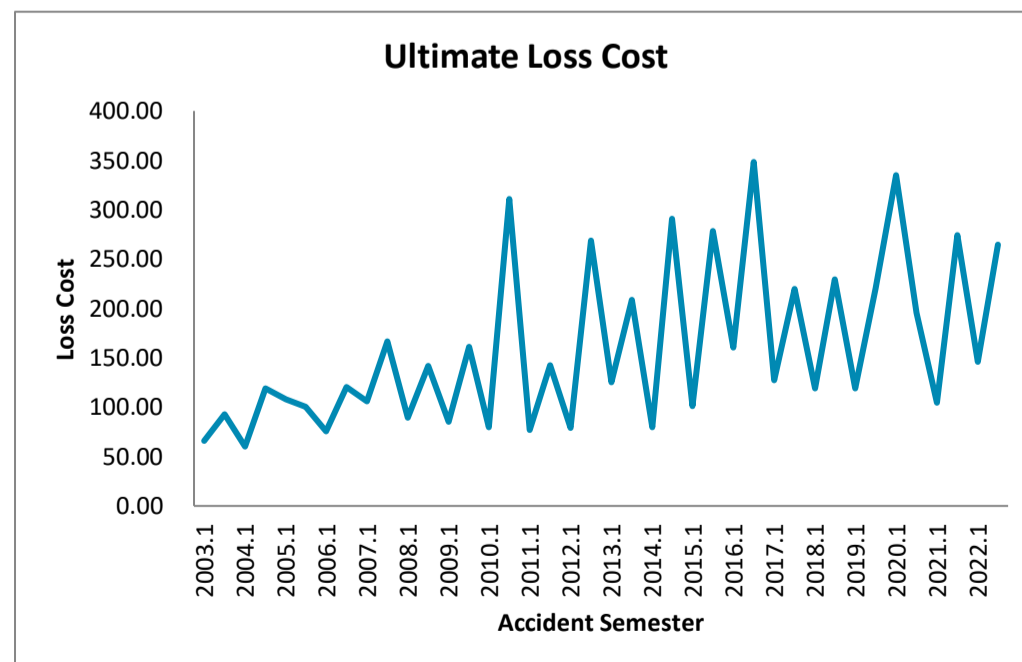
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	601,882	26,632	94,905	1.093	103,731	172.34		3,895		44.25			
2003.2	234	621,939	25,412	87,392	1.093	95,519	153.58		3,759		40.86		162.81	
2004.1	228	618,616	28,217	88,272	1.103	97,365	157.39	-8.7%	3,451	-11.4%	45.61	3.1%		
2004.2	222	642,167	31,610	97,191	1.103	107,202	166.94	8.7%	3,391	-9.8%	49.22	20.5%	162.25	-0.3%
2005.1	216	647,383	32,092	98,079	1.097	107,632	166.26	5.6%	3,354	-2.8%	49.57	8.7%		
2005.2	210	687,146	36,677	118,375	1.097	129,905	189.05	13.2%	3,542	4.4%	53.38	8.4%	177.99	9.7%
2006.1	204	696,013	37,742	120,846	1.087	131,300	188.65	13.5%	3,479	3.7%	54.23	9.4%		
2006.2	198	741,282	46,633	166,733	1.087	181,155	244.38	29.3%	3,885	9.7%	62.91	17.9%	217.39	22.1%
2007.1	192	750,060	45,256	166,215	1.089	180,974	241.28	27.9%	3,999	14.9%	60.34	11.3%		
2007.2	186	792,471	44,266	187,943	1.089	204,633	258.22	5.7%	4,623	19.0%	55.86	-11.2%	249.98	15.0%
2008.1	180	798,345	40,954	181,608	1.084	196,791	246.50	2.2%	4,805	20.2%	51.30	-15.0%		
2008.2	174	834,468	40,018	195,131	1.084	211,444	253.39	-1.9%	5,284	14.3%	47.96	-14.1%	250.02	0.0%
2009.1	168	823,603	38,448	170,085	1.105	187,961	228.22	-7.4%	4,889	1.7%	46.68	-9.0%		
2009.2	162	845,121	42,190	188,202	1.105	207,982	246.10	-2.9%	4,930	-6.7%	49.92	4.1%	237.27	-5.1%
2010.1	156	828,624	34,580	144,600	1.102	159,305	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%		
2010.2	150	854,563	40,322	176,241	1.102	194,164	227.21	-7.7%	4,815	-2.3%	47.18	-5.5%	210.00	-11.5%
2011.1	144	841,045	43,033	184,201	1.095	201,608	239.71	24.7%	4,685	1.7%	51.17	22.6%		
2011.2	138	872,428	35,466	170,539	1.095	186,655	213.95	-5.8%	5,263	9.3%	40.65	-13.8%	226.59	7.9%
2012.1	132	868,928	35,135	162,388	1.091	177,198	203.93	-14.9%	5,043	7.7%	40.43	-21.0%		
2012.2	126	903,590	41,645	206,739	1.091	225,593	249.66	16.7%	5,417	2.9%	46.09	13.4%	227.24	0.3%
2013.1	120	900,197	37,731	182,688	1.099	200,860	223.13	9.4%	5,323	5.6%	41.91	3.7%		
2013.2	114	942,652	44,195	227,862	1.099	250,526	265.77	6.5%	5,669	4.6%	46.88	1.7%	244.94	7.8%
2014.1	108	937,673	39,750	203,607	1.093	222,563	237.36	6.4%	5,599	5.2%	42.39	1.1%		
2014.2	102	981,092	42,315	237,806	1.093	259,945	264.96	-0.3%	6,143	8.4%	43.13	-8.0%	251.47	2.7%
2015.1	96	970,725	39,926	217,213	1.103	239,565	246.79	4.0%	6,000	7.2%	41.13	-3.0%		
2015.2	90	1,000,565	40,456	232,442	1.103	256,360	256.22	-3.3%	6,337	3.2%	40.43	-6.3%	251.57	0.0%
2016.1	84	981,073	36,074	201,673	1.085	218,795	223.02	-9.6%	6,065	1.1%	36.77	-10.6%		
2016.2	78	999,693	41,956	251,298	1.085	272,633	272.72	6.4%	6,498	2.5%	41.97	3.8%	248.10	-1.4%
2017.1	72	979,318	41,080	238,200	1.092	259,995	265.49	19.0%	6,329	4.3%	41.95	14.1%		
2017.2	66	1,010,497	42,657	262,262	1.092	286,259	283.29	3.9%	6,711	3.3%	42.21	0.6%	274.52	10.7%
2018.1	60	998,163	44,667	261,714	1.101	288,069	288.60	8.7%	6,449	1.9%	44.75	6.7%		
2018.2	54	1,031,260	42,887	259,968	1.101	286,147	277.47	-2.1%	6,672	-0.6%	41.59	-1.5%	282.95	3.1%
2019.1	48	1,011,460	43,548	255,005	1.108	282,546	279.34	-3.2%	6,488	0.6%	43.05	-3.8%		
2019.2	42	1,034,702	42,920	249,717	1.108	276,687	267.41	-3.6%	6,447	-3.4%	41.48	-0.3%	273.31	-3.4%
2020.1	36	1,004,885	29,784	175,765	1.103	193,813	192.87	-31.0%	6,507	0.3%	29.64	-31.2%		
2020.2	30	1,023,905	26,292	168,368	1.103	185,656	181.32	-32.2%	7,061	9.5%	25.68	-38.1%	187.04	-31.6%
2021.1	24	1,002,090	22,645	142,621	1.126	160,626	160.29	-16.9%	7,093	9.0%	22.60	-23.8%		
2021.2	18	1,030,544	31,397	223,322	1.126	251,515	244.06	34.6%	8,011	13.4%	30.47	18.6%	202.76	8.4%
2022.1	12	1,010,081	23,726	185,370	1.118	207,272	205.20	28.0%	8,736	23.2%	23.49	3.9%		
2022.2	6	1,045,566	25,653	188,044	1.118	210,263	201.10	-17.6%	8,196	2.3%	24.54	-19.5%	203.12	0.2%
Total		35,165,817	1,485,987	7,370,631		8,098,212								



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

Loss Cost Summary  
Data as of 31 Dec 2022

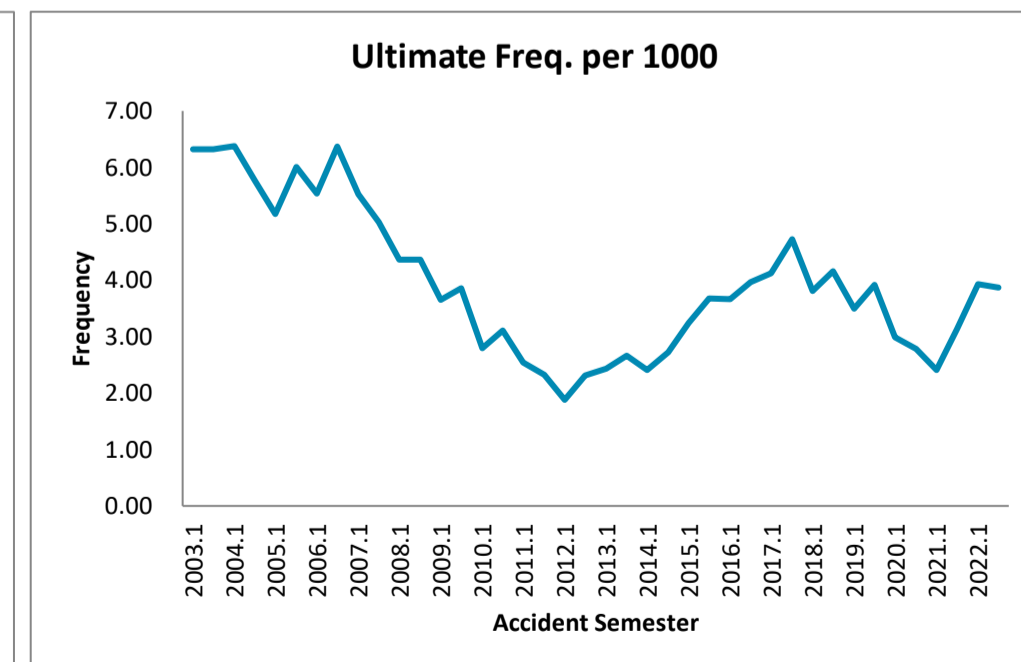
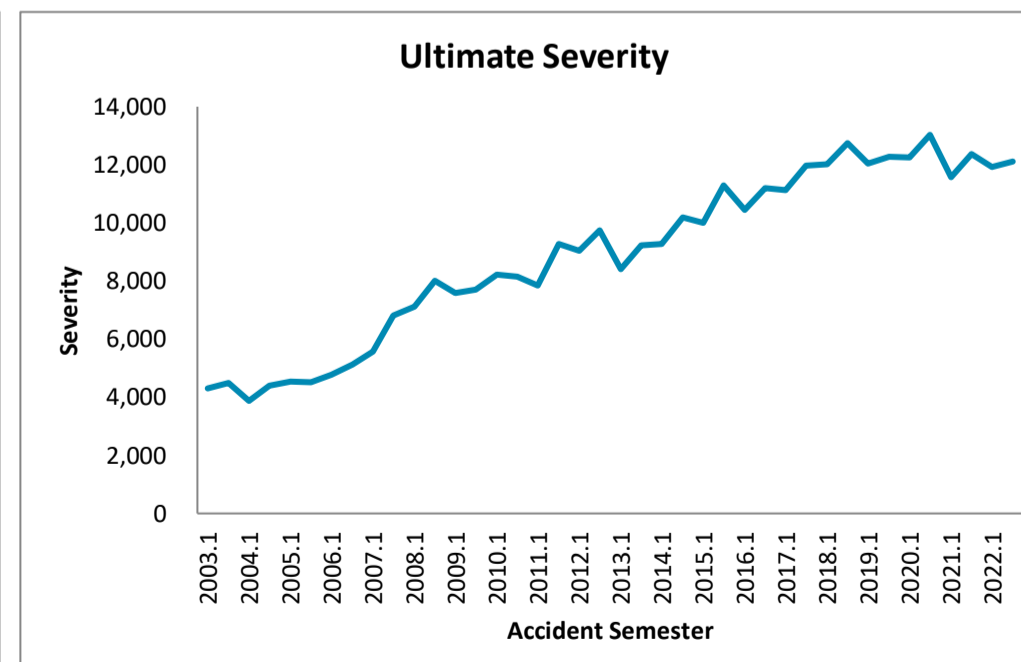
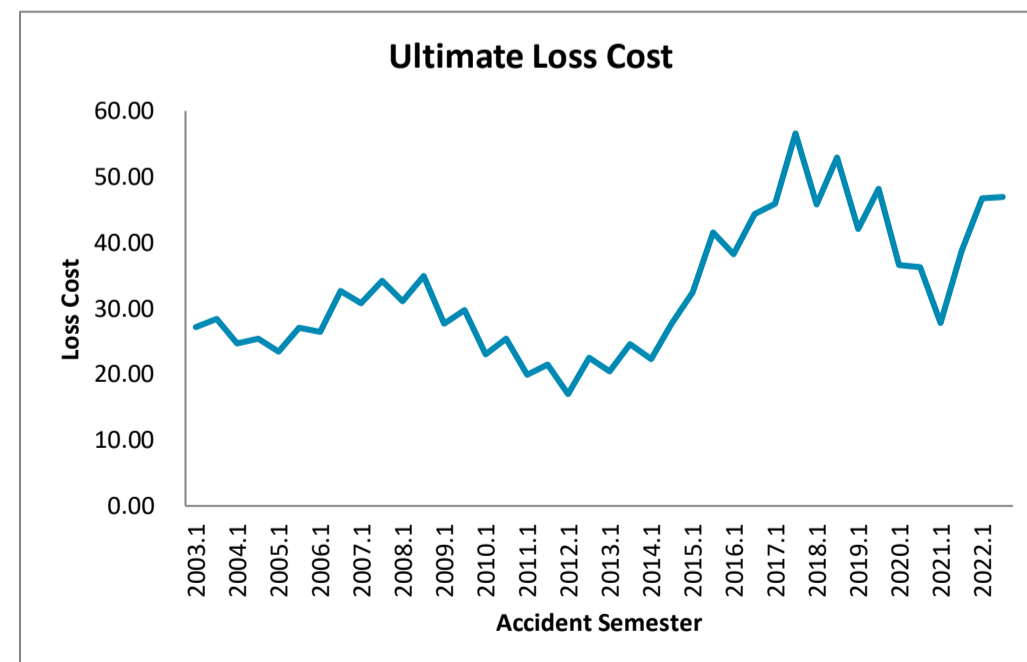
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	729,421	20,110	44,056	1.093	48,153	66.02		2,394		27.57			
2003.2	234	751,857	22,949	63,967	1.093	69,916	92.99		3,047		30.52		79.71	
2004.1	228	753,862	18,787	41,134	1.103	45,371	60.19	-8.8%	2,415	0.9%	24.92	-9.6%		
2004.2	222	778,049	27,538	84,072	1.103	92,731	119.18	28.2%	3,367	10.5%	35.39	16.0%	90.15	13.1%
2005.1	216	785,901	29,597	77,572	1.097	85,127	108.32	80.0%	2,876	19.1%	37.66	51.1%		
2005.2	210	832,748	27,889	76,086	1.097	83,497	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%	104.18	15.6%
2006.1	204	842,892	22,280	58,706	1.087	63,784	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	198	890,498	31,991	98,465	1.087	106,982	120.14	19.8%	3,344	11.7%	35.93	7.3%	98.52	-5.4%
2007.1	192	905,984	28,051	88,133	1.089	95,959	105.92	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	186	955,162	36,870	145,946	1.089	158,906	166.37	38.5%	4,310	28.9%	38.60	7.4%	136.94	39.0%
2008.1	180	967,929	23,659	80,135	1.084	86,834	89.71	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	174	1,007,535	31,544	132,046	1.084	143,085	142.02	-14.6%	4,536	5.2%	31.31	-18.9%	116.39	-15.0%
2009.1	168	1,003,882	21,405	77,127	1.105	85,234	84.90	-5.4%	3,982	8.5%	21.32	-12.8%		
2009.2	162	1,028,558	33,705	150,048	1.105	165,818	161.21	13.5%	4,920	8.5%	32.77	4.7%	123.52	6.1%
2010.1	156	1,018,732	19,397	73,623	1.102	81,110	79.62	-6.2%	4,182	5.0%	19.04	-10.7%		
2010.2	150	1,047,655	62,306	295,781	1.102	325,862	311.04	92.9%	5,230	6.3%	59.47	81.5%	196.95	59.4%
2011.1	144	1,040,159	19,785	72,841	1.095	79,725	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%		
2011.2	138	1,071,639	31,031	139,787	1.095	152,997	142.77	-54.1%	4,930	-5.7%	28.96	-51.3%	110.20	-44.0%
2012.1	132	1,073,024	19,216	77,483	1.091	84,550	78.80	2.8%	4,400	9.2%	17.91	-5.9%		
2012.2	126	1,105,692	57,060	272,044	1.091	296,855	268.48	88.1%	5,203	5.5%	51.61	78.2%	175.06	58.9%
2013.1	120	1,104,775	25,558	125,780	1.099	138,291	125.18	58.9%	5,411	23.0%	23.13	29.2%		
2013.2	114	1,144,154	45,102	216,907	1.099	238,482	208.43	-22.4%	5,288	1.6%	39.42	-23.6%	167.53	-4.3%
2014.1	108	1,142,612	20,492	83,131	1.093	90,871	79.53	-36.5%	4,434	-18.0%	17.93	-22.5%		
2014.2	102	1,181,592	55,114	314,714	1.093	344,014	291.14	39.7%	6,242	18.0%	46.64	18.3%	187.11	11.7%
2015.1	96	1,173,179	24,061	107,443	1.103	118,499	101.01	27.0%	4,925	11.1%	20.51	14.4%		
2015.2	90	1,197,909	51,148	302,324	1.103	333,433	278.35	-4.4%	6,519	4.4%	42.70	-8.5%	190.60	1.9%
2016.1	84	1,176,798	34,592	174,197	1.085	188,986	160.59	59.0%	5,463	10.9%	29.39	43.3%		
2016.2	78	1,187,876	65,816	381,425	1.085	413,808	348.36	25.2%	6,287	-3.6%	55.41	29.8%	254.92	33.7%
2017.1	72	1,170,124	25,758	136,299	1.092	148,770	127.14	-20.8%	5,776	5.7%	22.01	-25.1%		
2017.2	66	1,197,983	40,173	241,258	1.092	263,333	219.81	-36.9%	6,555	4.3%	33.53	-39.5%	174.02	-31.7%
2018.1	60	1,188,754	24,261	128,385	1.101	141,313	118.88	-6.5%	5,825	0.8%	20.41	-7.3%		
2018.2	54	1,215,228	42,205	253,680	1.101	279,225	229.77	4.5%	6,616	0.9%	34.73	3.6%	174.93	0.5%
2019.1	48	1,193,753	24,001	128,453	1.108	142,326	119.23	0.3%	5,930	1.8%	20.11	-1.5%		
2019.2	42	1,206,395	41,023	240,332	1.108	266,288	220.73	-3.9%	6,491	-1.9%	34.00	-2.1%	170.25	-2.7%
2020.1	36	1,183,588	45,411	359,241	1.103	396,129	334.68	180.7%	8,723	47.1%	38.37	90.8%		
2020.2	30	1,194,884	33,659	211,868	1.103	233,623	195.52	-11.4%	6,941	6.9%	28.17	-17.2%	264.77	55.5%
2021.1	24	1,170,955	20,633	108,528	1.126	122,229	104.38	-68.8%	5,924	-32.1%	17.62	-54.1%		
2021.2	18	1,188,372	45,800	289,286	1.126	325,807	274.16	40.2%	7,114	2.5%	38.54	36.8%	189.90	-28.3%
2022.1	12	1,166,768	26,093	151,962	1.118	169,917	145.63	39.5%	6,512	9.9%	22.36	26.9%		
2022.2	6	1,194,393	39,858	282,555	1.118	315,941	264.52	-3.5%	7,927	11.4%	33.37	-13.4%	205.77	8.4%
Total		42,171,272	1,315,927	6,386,823		7,023,782								



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

Loss Cost Summary  
Data as of 31 Dec 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
2003.1	240	729,421	4,609	18,166	1.093	19,856	27.22		4,308		6.32			
2003.2	234	751,857	4,756	19,575	1.093	21,396	28.46		4,499		6.33		27.85	
2004.1	228	753,862	4,808	16,888	1.103	18,628	24.71	-9.2%	3,874	-10.1%	6.38	0.9%		
2004.2	222	778,049	4,490	17,891	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%	25.04	-10.1%
2005.1	216	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.0%	5.17	-18.9%		
2005.2	210	832,748	5,004	20,561	1.097	22,564	27.10	6.8%	4,509	2.6%	6.01	4.1%	25.33	1.1%
2006.1	204	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	198	890,498	5,671	26,796	1.087	29,114	32.69	20.7%	5,134	13.8%	6.37	6.0%	29.65	17.1%
2007.1	192	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	186	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%	32.54	9.8%
2008.1	180	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	174	1,007,535	4,403	32,522	1.084	35,241	34.98	2.4%	8,004	17.7%	4.37	-13.0%	33.06	1.6%
2009.1	168	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%		
2009.2	162	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%	28.71	-13.2%
2010.1	156	1,018,732	2,851	21,250	1.102	23,411	22.98	-17.0%	8,211	8.3%	2.80	-23.3%		
2010.2	150	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%	24.19	-15.7%
2011.1	144	1,040,159	2,642	18,948	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%		
2011.2	138	1,071,639	2,485	21,067	1.095	23,057	21.52	-15.2%	9,279	13.8%	2.32	-25.5%	20.74	-14.3%
2012.1	132	1,073,024	2,018	16,708	1.091	18,232	16.99	-14.8%	9,034	15.1%	1.88	-26.0%		
2012.2	126	1,105,692	2,553	22,810	1.091	24,891	22.51	4.6%	9,750	5.1%	2.31	-0.4%	19.79	-4.6%
2013.1	120	1,104,775	2,687	20,532	1.099	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%		
2013.2	114	1,144,154	3,044	25,540	1.099	28,080	24.54	9.0%	9,225	-5.4%	2.66	15.2%	22.52	13.8%
2014.1	108	1,142,612	2,752	23,365	1.093	25,541	22.35	9.4%	9,281	10.5%	2.41	-1.0%		
2014.2	102	1,181,592	3,213	29,956	1.093	32,745	27.71	12.9%	10,193	10.5%	2.72	2.2%	25.08	11.3%
2015.1	96	1,173,179	3,810	34,560	1.103	38,117	32.49	45.4%	10,004	7.8%	3.25	34.9%		
2015.2	90	1,197,909	4,404	45,131	1.103	49,775	41.55	49.9%	11,301	10.9%	3.68	35.2%	37.07	47.8%
2016.1	84	1,176,798	4,309	41,474	1.085	44,995	38.24	17.7%	10,442	4.4%	3.66	12.7%		
2016.2	78	1,187,876	4,710	48,590	1.085	52,715	44.38	6.8%	11,192	-1.0%	3.97	7.8%	41.32	11.5%
2017.1	72	1,170,124	4,822	49,180	1.092	53,680	45.88	20.0%	11,132	6.6%	4.12	12.5%		
2017.2	66	1,197,983	5,659	62,120	1.092	67,804	56.60	27.5%	11,981	7.1%	4.72	19.1%	51.30	24.2%
2018.1	60	1,188,754	4,531	49,467	1.101	54,448	45.80	-0.2%	12,016	7.9%	3.81	-7.5%		
2018.2	54	1,215,228	5,048	58,441	1.101	64,326	52.93	-6.5%	12,742	6.3%	4.15	-12.1%	49.41	-3.7%
2019.1	48	1,193,753	4,175	45,338	1.108	50,234	42.08	-8.1%	12,033	0.1%	3.50	-8.3%		
2019.2	42	1,206,395	4,734	52,477	1.108	58,145	48.20	-8.9%	12,282	-3.6%	3.92	-5.5%	45.15	-8.6%
2020.1	36	1,183,588	3,532	39,278	1.103	43,311	36.59	-13.0%	12,263	1.9%	2.98	-14.7%		
2020.2	30	1,194,884	3,328	39,337	1.103	43,376	36.30	-24.7%	13,032	6.1%	2.79	-29.0%	36.45	-19.3%
2021.1	24	1,170,955	2,818	28,930	1.126	32,582	27.83	-24.0%	11,563	-5.7%	2.41	-19.4%		
2021.2	18	1,188,372	3,721	40,891	1.126	46,053	38.75	6.8%	12,378	-5.0%	3.13	12.4%	33.33	-8.6%
2022.1	12	1,166,768	4,580	48,816	1.118	54,584	46.78	68.1%	11,918	3.1%	3.93	63.1%		
2022.2	6	1,194,393	4,628	50,147	1.118	56,072	46.95	21.1%	12,115	-2.1%	3.88	23.8%	46.86	40.6%
<b>Total</b>		<b>42,171,272</b>	<b>160,455</b>	<b>1,284,361</b>		<b>1,412,299</b>								

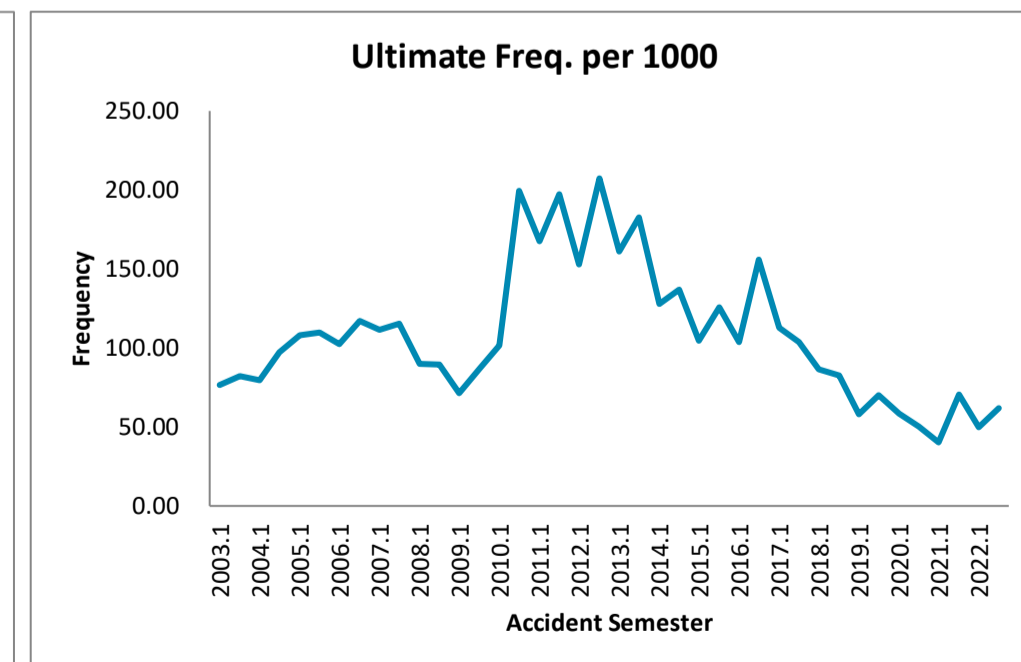
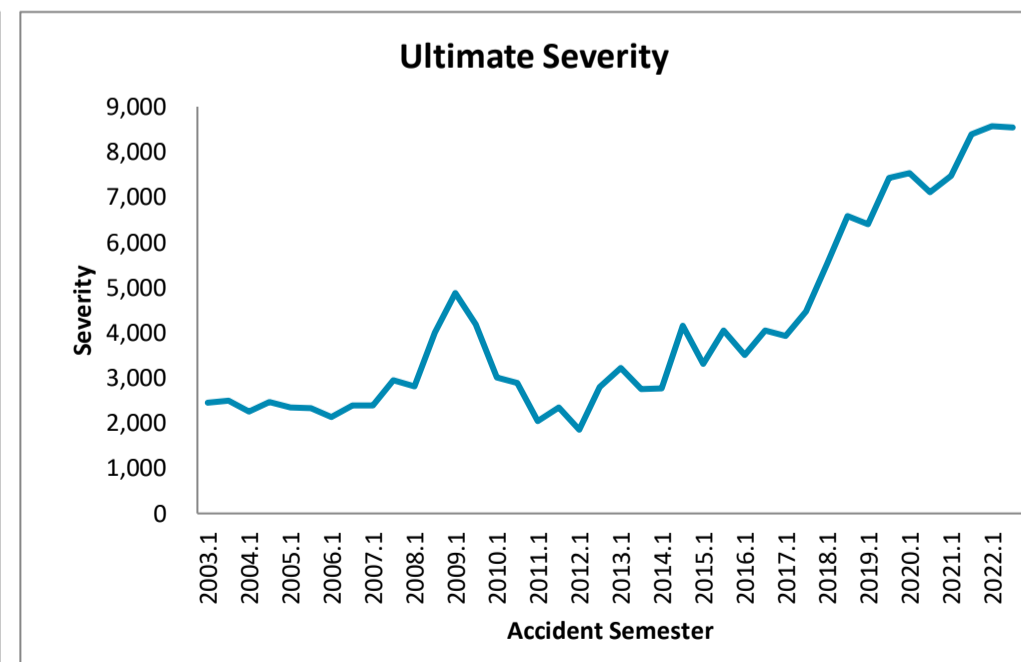
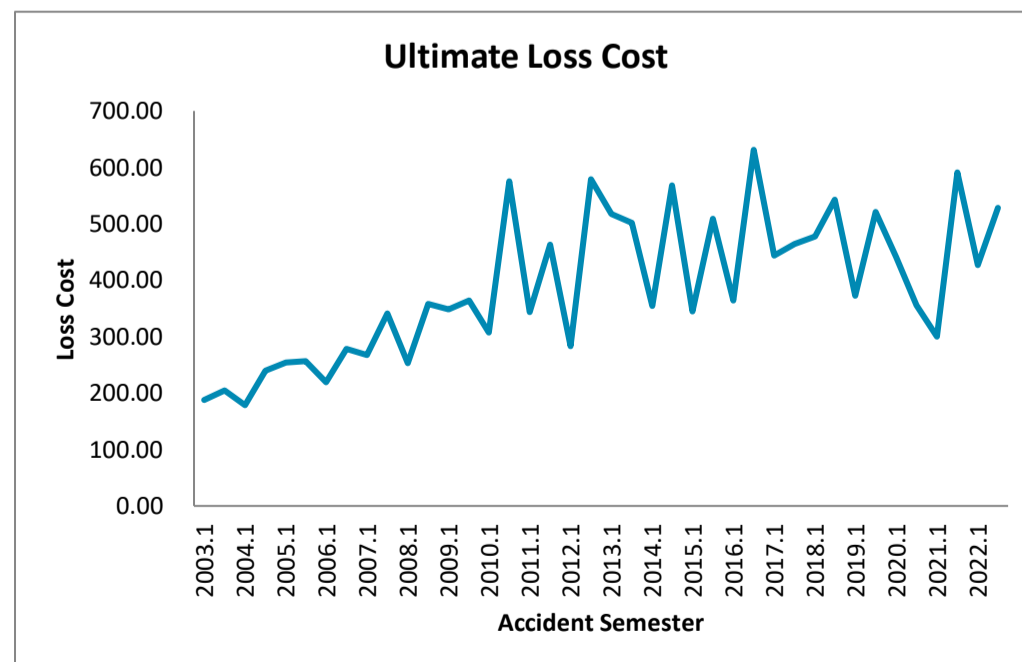




Province of Alberta  
All Perils  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 31 Dec 2022

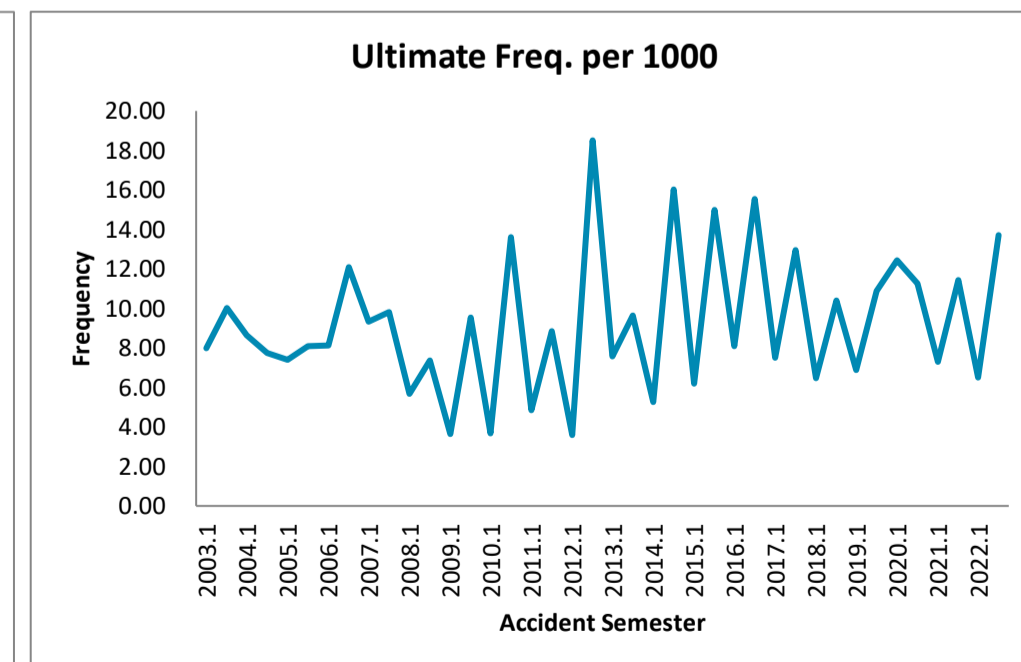
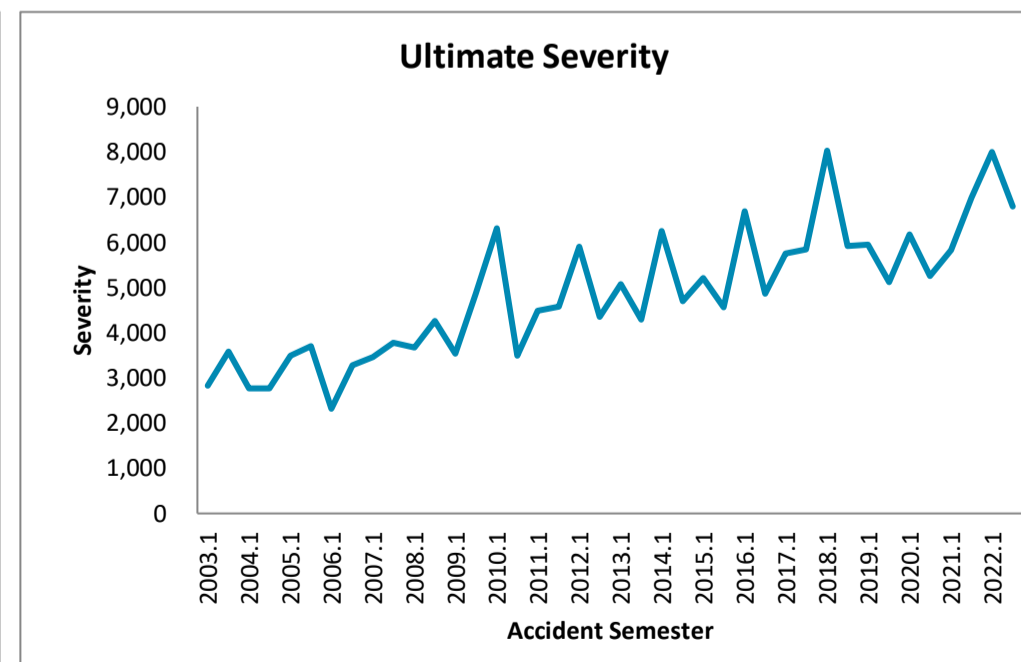
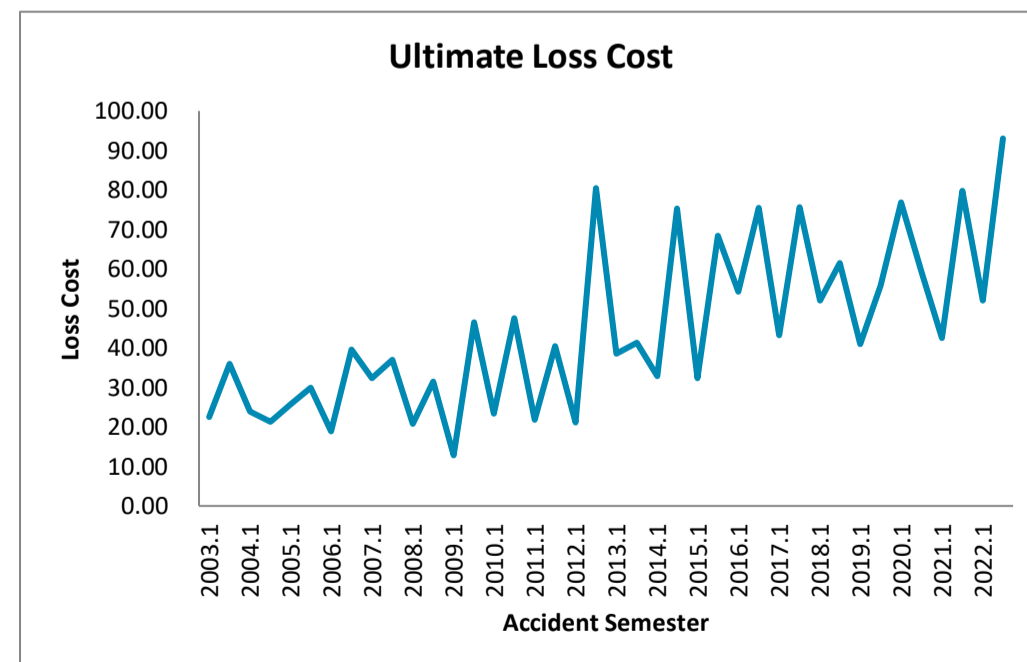
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	27,792	2,129	4,775	1.093	5,219	187.80		2,452		76.60			
2003.2	234	28,818	2,362	5,395	1.093	5,897	204.61		2,496		81.96		196.36	
2004.1	228	27,917	2,218	4,521	1.103	4,986	178.61	-4.9%	2,248	-8.3%	79.45	3.7%		
2004.2	222	27,107	2,639	5,898	1.103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%	208.86	6.4%
2005.1	216	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	4.6%	107.98	35.9%		
2005.2	210	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%	255.08	22.1%
2006.1	204	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%		
2006.2	198	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%	248.95	-2.4%
2007.1	192	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	186	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%	305.17	22.6%
2008.1	180	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	174	16,151	1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%	301.35	-1.3%
2009.1	168	13,978	999	4,413	1.105	4,877	348.88	37.7%	4,881	73.3%	71.47	-20.5%		
2009.2	162	13,536	1,178	4,462	1.105	4,931	364.31	1.7%	4,186	4.6%	87.03	-2.8%	356.47	18.3%
2010.1	156	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%		
2010.2	150	11,946	2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%	440.33	23.5%
2011.1	144	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%		
2011.2	138	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%	403.00	-8.5%
2012.1	132	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%		
2012.2	126	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%	431.01	7.0%
2013.1	120	9,851	1,587	4,640	1.099	5,102	517.93	82.6%	3,215	73.5%	161.10	5.2%		
2013.2	114	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%	509.95	18.3%
2014.1	108	10,275	1,313	3,326	1.093	3,636	353.87	-31.7%	2,769	-13.9%	127.79	-20.7%		
2014.2	102	12,002	1,643	6,244	1.093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%	469.61	-7.9%
2015.1	96	12,139	1,268	3,799	1.103	4,190	345.15	-2.5%	3,304	19.3%	104.46	-18.3%		
2015.2	90	12,181	1,529	5,622	1.103	6,200	508.99	-10.5%	4,055	-2.4%	125.52	-8.3%	427.21	-9.0%
2016.1	84	11,504	1,194	3,862	1.085	4,190	364.21	5.5%	3,509	6.2%	103.79	-0.6%		
2016.2	78	11,092	1,729	6,453	1.085	7,001	631.14	24.0%	4,049	-0.1%	155.88	24.2%	495.24	15.9%
2017.1	72	10,763	1,216	4,375	1.092	4,775	443.62	21.8%	3,927	11.9%	112.98	8.8%		
2017.2	66	11,203	1,164	4,761	1.092	5,196	463.80	-26.5%	4,464	10.3%	103.90	-33.3%	453.91	-8.3%
2018.1	60	10,905	941	4,728	1.101	5,204	477.20	7.6%	5,530	40.8%	86.29	-23.6%		
2018.2	54	11,311	933	5,582	1.101	6,144	543.18	17.1%	6,585	47.5%	82.48	-20.6%	510.79	12.5%
2019.1	48	11,270	656	3,790	1.108	4,199	372.57	-21.9%	6,402	15.8%	58.19	-32.6%		
2019.2	42	11,762	826	5,537	1.108	6,135	521.62	-4.0%	7,428	12.8%	70.23	-14.9%	448.69	-12.2%
2020.1	36	10,844	635	4,336	1.103	4,781	440.89	18.3%	7,532	17.6%	58.54	0.6%		
2020.2	30	11,170	559	3,603	1.103	3,973	355.66	-31.8%	7,105	-4.3%	50.06	-28.7%	397.65	-11.4%
2021.1	24	11,897	479	3,174	1.126	3,575	300.49	-31.8%	7,466	-0.9%	40.25	-31.2%		
2021.2	18	13,542	953	7,106	1.126	8,003	590.97	66.2%	8,395	18.1%	70.40	40.6%	455.13	14.5%
2022.1	12	14,827	739	5,662	1.118	6,331	426.99	42.1%	8,569	14.8%	49.83	23.8%		
2022.2	6	17,965	1,111	8,496	1.118	9,500	528.79	-10.5%	8,548	1.8%	61.86	-12.1%	482.76	6.1%
<b>Total</b>		<b>600,037</b>	<b>61,872</b>	<b>195,031</b>		<b>214,359</b>								



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

Loss Cost Summary  
Data as of 31 Dec 2022

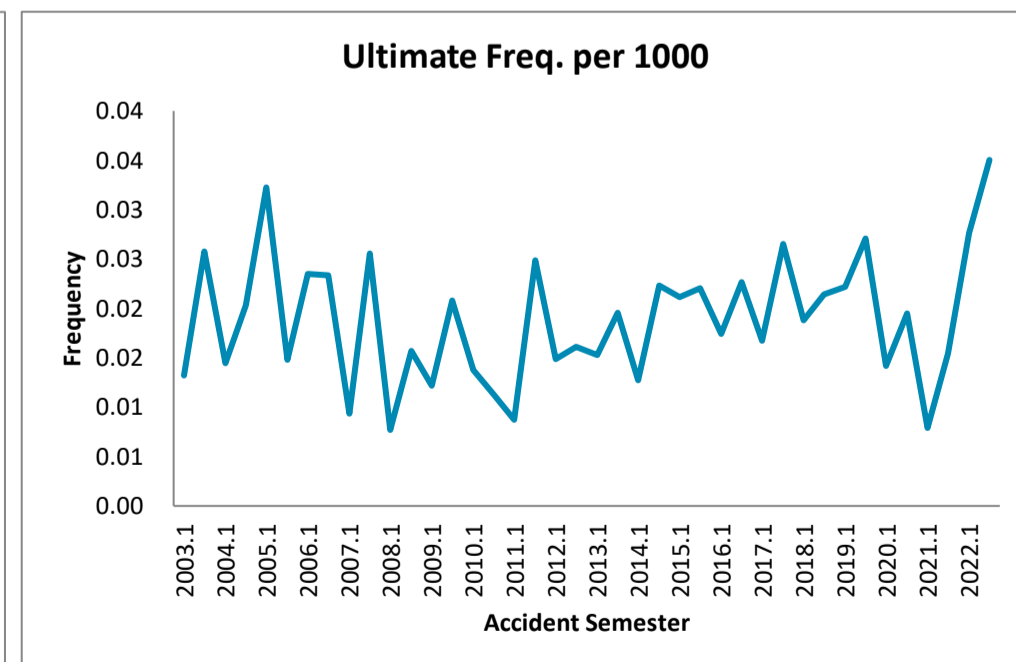
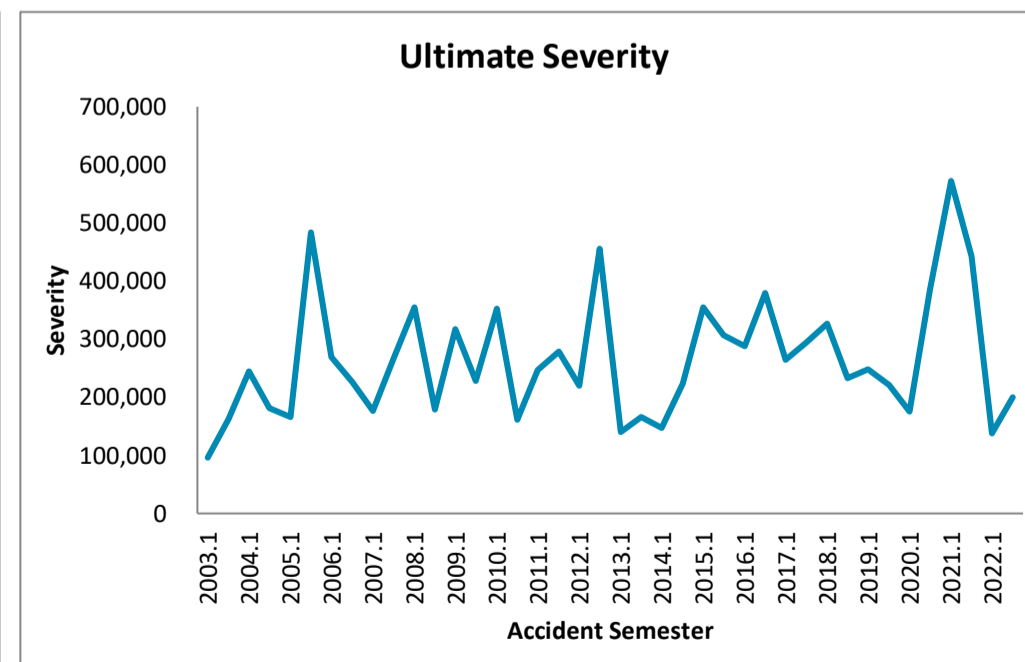
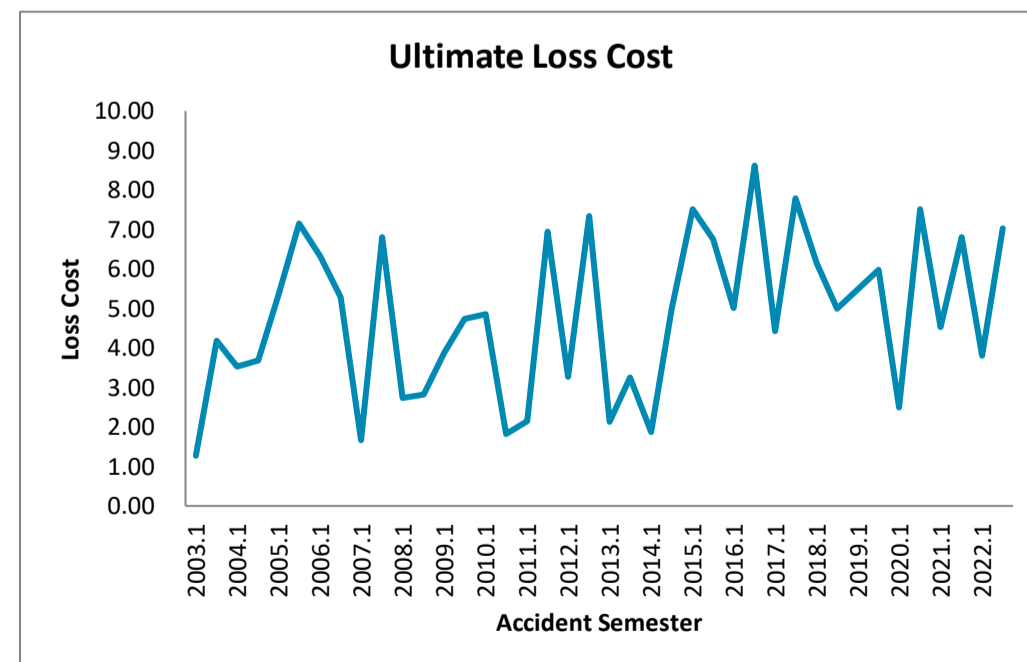
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	15,427	123	318	1.093	348	22.53		2,825		7.97			
2003.2	234	14,869	149	489	1.093	534	35.92		3,585		10.02		29.10	
2004.1	228	14,258	123	309	1.103	341	23.91	6.1%	2,771	-1.9%	8.63	8.2%		
2004.2	222	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-23.0%	7.73	-22.8%	22.58	-22.4%
2005.1	216	14,848	110	350	1.097	384	25.84	8.1%	3,488	25.9%	7.41	-14.1%		
2005.2	210	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%	27.75	22.9%
2006.1	204	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	198	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%	29.11	4.9%
2007.1	192	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	186	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%	34.66	19.1%
2008.1	180	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	174	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%	25.91	-25.3%
2009.1	168	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%		
2009.2	162	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%	29.72	14.7%
2010.1	156	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%		
2010.2	150	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%	35.41	19.2%
2011.1	144	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	138	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%	31.08	-12.2%
2012.1	132	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%		
2012.2	126	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%	50.41	62.2%
2013.1	120	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%		
2013.2	114	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%	39.84	-21.0%
2014.1	108	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%		
2014.2	102	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%	53.88	35.3%
2015.1	96	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%		
2015.2	90	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%	50.22	-6.8%
2016.1	84	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%		
2016.2	78	8,950	139	622	1.085	675	75.44	10.3%	4,858	6.4%	15.53	3.7%	64.89	29.2%
2017.1	72	9,325	70	369	1.092	403	43.17	-20.4%	5,751	-14.1%	7.51	-7.4%		
2017.2	66	9,800	127	679	1.092	742	75.67	0.3%	5,839	20.2%	12.96	-16.6%	59.82	-7.8%
2018.1	60	10,816	70	510	1.101	562	51.95	20.4%	8,027	39.6%	6.47	-13.8%		
2018.2	54	10,677	111	597	1.101	657	61.52	-18.7%	5,918	1.3%	10.40	-19.8%	56.70	-5.2%
2019.1	48	10,875	75	403	1.108	446	41.04	-21.0%	5,951	-25.9%	6.90	6.6%		
2019.2	42	10,927	119	550	1.108	609	55.76	-9.4%	5,123	-13.4%	10.88	4.7%	48.42	-14.6%
2020.1	36	11,648	145	812	1.103	896	76.90	87.4%	6,177	3.8%	12.45	80.5%		
2020.2	30	11,639	131	625	1.103	689	59.19	6.2%	5,259	2.7%	11.26	3.4%	68.05	40.5%
2021.1	24	12,065	88	455	1.126	512	42.47	-44.8%	5,826	-5.7%	7.29	-41.4%		
2021.2	18	12,029	137	853	1.126	961	79.85	34.9%	6,986	32.8%	11.43	1.6%	61.13	-10.2%
2022.1	12	12,340	80	574	1.118	642	52.04	22.5%	7,999	37.3%	6.51	-10.8%		
2022.2	6	12,197	167	1,015	1.118	1,135	93.04	16.5%	6,793	-2.8%	13.70	19.8%	72.42	18.5%
Total		434,361	3,988	17,273			19,010							



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

Loss Cost Summary  
Data as of 31 Dec 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
2003.1	240	756,040	10	879	1.093	960	1.27		96,043		0.01			
2003.2	234	775,095	20	2,973	1.093	3,249	4.19		162,448		0.03		2.75	
2004.1	228	761,568	11	2,441	1.103	2,692	3.54	178.3%	244,751	154.8%	0.01	9.2%		
2004.2	222	786,350	16	2,631	1.103	2,902	3.69	-12.0%	181,365	11.6%	0.02	-21.1%	3.61	31.5%
2005.1	216	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%		
2005.2	210	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%	6.27	73.6%
2006.1	204	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%		
2006.2	198	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%	5.79	-7.7%
2007.1	192	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%		
2007.2	186	899,626	23	5,622	1.089	6,122	6.80	28.7%	266,160	17.8%	0.03	9.3%	4.30	-25.8%
2008.1	180	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%		
2008.2	174	1,084,284	17	2,815	1.084	3,050	2.81	-58.7%	179,406	-32.6%	0.02	-38.7%	2.77	-35.5%
2009.1	168	1,067,335	13	3,738	1.105	4,130	3.87	41.5%	317,729	-10.6%	0.01	58.2%		
2009.2	162	1,106,400	23	4,736	1.105	5,234	4.73	68.2%	227,568	26.8%	0.02	32.6%	4.31	55.2%
2010.1	156	1,089,429	15	4,795	1.102	5,283	4.85	25.3%	352,192	10.8%	0.01	13.0%		
2010.2	150	1,137,651	13	1,882	1.102	2,074	1.82	-61.5%	161,476	-29.0%	0.01	-45.7%	3.30	-23.3%
2011.1	144	1,118,918	10	2,204	1.095	2,413	2.16	-55.5%	247,053	-29.9%	0.01	-36.6%		
2011.2	138	1,168,796	29	7,407	1.095	8,107	6.94	280.5%	278,754	72.6%	0.02	120.4%	4.60	39.2%
2012.1	132	1,161,583	17	3,485	1.091	3,802	3.27	51.8%	220,040	-10.9%	0.01	70.5%		
2012.2	126	1,211,403	20	8,141	1.091	8,883	7.33	5.7%	455,495	63.4%	0.02	-35.3%	5.35	16.3%
2013.1	120	1,201,134	18	2,332	1.099	2,564	2.13	-34.8%	139,606	-36.6%	0.02	2.8%		
2013.2	114	1,259,941	25	3,717	1.099	4,087	3.24	-55.8%	166,008	-63.6%	0.02	21.4%	2.70	-49.4%
2014.1	108	1,245,974	16	2,134	1.093	2,332	1.87	-12.3%	147,111	5.4%	0.01	-16.8%		
2014.2	102	1,305,283	29	5,942	1.093	6,495	4.98	53.4%	223,150	34.4%	0.02	14.1%	3.46	28.0%
2015.1	96	1,286,321	27	8,758	1.103	9,659	7.51	301.2%	355,111	141.4%	0.02	66.2%		
2015.2	90	1,329,725	29	8,148	1.103	8,986	6.76	35.8%	306,278	37.3%	0.02	-1.0%	7.13	106.0%
2016.1	84	1,304,042	23	6,030	1.085	6,542	5.02	-33.2%	288,458	-18.8%	0.02	-17.8%		
2016.2	78	1,334,354	30	10,599	1.085	11,499	8.62	27.5%	379,731	24.0%	0.02	2.9%	6.84	-4.1%
2017.1	72	1,303,723	22	5,288	1.092	5,772	4.43	-11.8%	264,721	-8.2%	0.02	-3.8%		
2017.2	66	1,347,002	36	9,609	1.092	10,489	7.79	-9.6%	293,740	-22.6%	0.03	16.8%	6.13	-10.3%
2018.1	60	1,326,249	25	7,409	1.101	8,156	6.15	38.9%	326,862	23.5%	0.02	12.5%		
2018.2	54	1,372,671	29	6,222	1.101	6,848	4.99	-35.9%	233,068	-20.7%	0.02	-19.3%	5.56	-9.4%
2019.1	48	1,341,127	30	6,654	1.108	7,373	5.50	-10.6%	247,655	-24.2%	0.02	18.0%		
2019.2	42	1,376,075	37	7,418	1.108	8,219	5.97	19.7%	220,765	-5.3%	0.03	26.4%	5.74	3.2%
2020.1	36	1,336,622	19	3,017	1.103	3,327	2.49	-54.7%	175,197	-29.3%	0.01	-36.0%		
2020.2	30	1,371,563	27	9,351	1.103	10,311	7.52	25.9%	385,104	74.4%	0.02	-27.8%	5.04	-12.2%
2021.1	24	1,342,941	11	5,394	1.126	6,075	4.52	81.7%	572,184	226.6%	0.01	-44.4%		
2021.2	18	1,385,271	21	8,373	1.126	9,431	6.81	-9.4%	442,165	14.8%	0.02	-21.1%	5.68	12.9%
2022.1	12	1,353,502	37	4,614	1.118	5,159	3.81	-15.7%	137,949	-75.9%	0.03	249.5%		
2022.2	6	1,399,911	49	8,795	1.118	9,834	7.02	3.2%	200,460	-54.7%	0.04	127.6%	5.45	-4.2%
<b>Total</b>		<b>45,791,054</b>	<b>869</b>	<b>205,421</b>		<b>225,913</b>								



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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	283,945	284,490	1.000	284,490
2003.2	234	292,026	292,026	1.000	292,026
2004.1	228	245,554	245,554	1.000	245,554
2004.2	222	232,378	232,378	1.000	232,378
2005.1	216	188,330	188,330	1.000	188,333
2005.2	210	218,653	218,705	1.000	218,706
2006.1	204	193,296	193,297	1.000	193,297
2006.2	198	249,531	250,396	1.000	250,354
2007.1	192	200,004	201,414	1.000	201,331
2007.2	186	256,314	256,617	1.000	256,511
2008.1	180	229,575	229,648	1.000	229,555
2008.2	174	261,885	263,401	1.000	263,336
2009.1	168	210,170	210,976	1.001	211,174
2009.2	162	265,533	266,270	1.000	266,231
2010.1	156	192,177	193,003	1.000	192,964
2010.2	150	271,456	275,566	1.001	275,858
2011.1	144	223,435	225,239	1.002	225,701
2011.2	138	292,099	294,176	1.001	294,332
2012.1	132	268,022	272,184	1.003	272,980
2012.2	126	321,481	327,939	1.005	329,591
2013.1	120	288,705	293,309	1.004	294,486
2013.2	114	359,332	369,869	1.004	371,300
2014.1	108	306,006	315,757	1.005	317,329
2014.2	102	403,973	420,759	1.007	423,639
2015.1	96	357,588	381,657	1.007	384,286
2015.2	90	435,965	473,624	1.009	477,735
2016.1	84	382,068	418,722	1.012	423,754
2016.2	78	441,929	519,836	1.012	525,841
2017.1	72	380,285	462,581	1.018	470,843
2017.2	66	421,032	537,539	1.029	552,899
2018.1	60	355,539	505,459	1.046	528,669
2018.2	54	349,277	545,548	1.068	582,689
2019.1	48	285,975	516,446	1.100	568,018
2019.2	42	264,257	553,333	1.156	639,493
2020.1	36	146,713	343,973	1.249	429,694
2020.2	30	100,464	344,781	1.378	475,056
2021.1	24	43,957	239,859	1.599	383,487
2021.2	18	33,394	277,253	1.859	515,518
2022.1	12	11,893	180,589	2.208	398,799
2022.2	6	2,165	171,251	3.072	526,104
<b>Total</b>		<b>10,266,380</b>	<b>12,793,751</b>		<b>14,214,340</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	79,821	79,821	1.000	79,821
2003.2	234	78,167	78,168	1.000	78,168
2004.1	228	73,246	73,246	1.000	73,246
2004.2	222	84,640	84,640	1.000	84,640
2005.1	216	83,059	83,059	1.000	83,059
2005.2	210	99,750	99,750	1.000	99,750
2006.1	204	98,202	98,202	1.000	98,202
2006.2	198	130,657	130,666	1.000	130,666
2007.1	192	126,376	126,378	1.000	126,378
2007.2	186	150,265	150,265	1.000	150,265
2008.1	180	141,016	141,016	1.000	141,016
2008.2	174	156,642	156,642	1.000	156,642
2009.1	168	140,589	140,589	1.000	140,589
2009.2	162	158,897	158,897	1.000	158,897
2010.1	156	132,573	132,573	1.000	132,573
2010.2	150	162,926	162,926	1.000	162,926
2011.1	144	163,580	163,580	1.000	163,580
2011.2	138	160,424	160,424	1.000	160,424
2012.1	132	150,261	150,257	1.000	150,257
2012.2	126	190,260	190,260	1.000	190,260
2013.1	120	168,488	168,507	1.000	168,507
2013.2	114	205,307	205,422	1.000	205,422
2014.1	108	183,994	183,998	1.000	183,998
2014.2	102	211,348	211,470	1.000	211,470
2015.1	96	195,379	195,382	1.000	195,382
2015.2	90	212,332	212,332	1.000	212,332
2016.1	84	180,164	180,294	1.000	180,294
2016.2	78	210,565	210,754	1.000	210,754
2017.1	72	205,701	205,777	1.000	205,702
2017.2	66	221,905	221,923	1.000	221,843
2018.1	60	224,033	224,483	1.000	224,384
2018.2	54	213,607	213,999	0.999	213,859
2019.1	48	211,597	212,117	0.999	211,964
2019.2	42	213,535	214,189	0.999	214,062
2020.1	36	145,198	146,098	1.000	146,085
2020.2	30	144,757	145,299	1.000	145,243
2021.1	24	131,845	137,218	1.002	137,424
2021.2	18	173,157	190,313	1.015	193,259
2022.1	12	174,799	188,723	1.031	194,631
2022.2	6	128,363	250,636	1.276	319,757
Total		6,317,424	6,480,293		6,557,729



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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	28,761	28,761	1.000	28,761
2003.2	234	30,707	30,707	1.000	30,707
2004.1	228	25,600	25,600	1.000	25,600
2004.2	222	31,950	31,950	1.000	31,950
2005.1	216	29,208	29,248	1.000	29,248
2005.2	210	38,997	39,022	1.000	39,022
2006.1	204	27,918	27,918	1.000	27,918
2006.2	198	36,355	36,355	1.000	36,355
2007.1	192	30,836	30,836	1.000	30,836
2007.2	186	41,210	41,278	1.000	41,278
2008.1	180	33,034	33,097	1.000	33,098
2008.2	174	44,714	44,847	1.000	44,847
2009.1	168	35,873	35,873	1.000	35,857
2009.2	162	43,627	43,713	1.000	43,693
2010.1	156	34,444	34,453	1.000	34,454
2010.2	150	44,042	45,639	1.000	45,649
2011.1	144	36,067	36,067	1.000	36,066
2011.2	138	44,854	44,862	1.000	44,856
2012.1	132	39,646	40,501	1.001	40,521
2012.2	126	50,243	54,710	1.001	54,741
2013.1	120	40,863	41,385	1.003	41,522
2013.2	114	50,497	53,225	1.004	53,444
2014.1	108	41,708	41,819	1.007	42,125
2014.2	102	55,065	55,867	1.007	56,262
2015.1	96	51,907	52,066	1.008	52,498
2015.2	90	65,314	69,304	1.008	69,887
2016.1	84	53,711	53,962	1.007	54,343
2016.2	78	72,281	73,940	1.006	74,414
2017.1	72	68,060	71,026	1.006	71,436
2017.2	66	77,024	81,998	1.005	82,412
2018.1	60	76,295	83,936	1.006	84,467
2018.2	54	78,727	80,973	1.013	82,045
2019.1	48	81,104	82,650	1.015	83,925
2019.2	42	90,871	96,128	1.021	98,104
2020.1	36	62,180	64,115	1.029	65,966
2020.2	30	77,143	82,187	1.034	84,963
2021.1	24	63,344	75,888	0.992	75,276
2021.2	18	76,885	107,560	1.048	112,691
2022.1	12	47,326	88,344	1.093	96,579
2022.2	6	18,349	109,379	1.192	130,369
Total		1,976,740	2,201,188		2,248,184

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	94,905	94,905	1.000	94,905
2003.2	234	87,392	87,392	1.000	87,392
2004.1	228	88,272	88,272	1.000	88,272
2004.2	222	97,191	97,191	1.000	97,191
2005.1	216	98,079	98,079	1.000	98,079
2005.2	210	118,370	118,375	1.000	118,375
2006.1	204	120,848	120,846	1.000	120,846
2006.2	198	166,722	166,733	1.000	166,733
2007.1	192	166,213	166,215	1.000	166,215
2007.2	186	187,938	187,943	1.000	187,943
2008.1	180	181,608	181,608	1.000	181,608
2008.2	174	195,128	195,131	1.000	195,131
2009.1	168	170,084	170,085	1.000	170,085
2009.2	162	188,202	188,202	1.000	188,202
2010.1	156	144,599	144,600	1.000	144,600
2010.2	150	176,240	176,241	1.000	176,241
2011.1	144	184,201	184,201	1.000	184,201
2011.2	138	170,538	170,539	1.000	170,539
2012.1	132	162,387	162,388	1.000	162,388
2012.2	126	206,734	206,739	1.000	206,739
2013.1	120	182,687	182,688	1.000	182,688
2013.2	114	227,853	227,862	1.000	227,862
2014.1	108	203,590	203,607	1.000	203,607
2014.2	102	237,787	237,806	1.000	237,806
2015.1	96	217,186	217,213	1.000	217,213
2015.2	90	232,323	232,450	1.000	232,442
2016.1	84	201,642	201,699	1.000	201,673
2016.2	78	251,325	251,353	1.000	251,298
2017.1	72	238,244	238,260	1.000	238,200
2017.2	66	262,319	262,364	1.000	262,262
2018.1	60	261,807	261,875	0.999	261,714
2018.2	54	260,125	260,169	0.999	259,968
2019.1	48	255,064	255,220	0.999	255,005
2019.2	42	249,739	249,987	0.999	249,717
2020.1	36	175,771	175,992	0.999	175,765
2020.2	30	168,577	168,801	0.997	168,368
2021.1	24	142,932	143,946	0.991	142,621
2021.2	18	224,030	229,332	0.974	223,322
2022.1	12	202,153	210,517	0.881	185,370
2022.2	6	145,741	269,016	0.699	188,044
Total		7,346,548	7,485,843		7,370,631

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	44,056	44,056	1.000	44,056
2003.2	234	63,967	63,967	1.000	63,967
2004.1	228	41,134	41,134	1.000	41,134
2004.2	222	84,072	84,072	1.000	84,072
2005.1	216	77,572	77,572	1.000	77,572
2005.2	210	76,081	76,086	1.000	76,086
2006.1	204	58,706	58,706	1.000	58,706
2006.2	198	98,467	98,467	1.000	98,465
2007.1	192	88,133	88,135	1.000	88,133
2007.2	186	145,950	145,950	1.000	145,946
2008.1	180	80,136	80,136	1.000	80,135
2008.2	174	132,049	132,049	1.000	132,046
2009.1	168	77,129	77,129	1.000	77,127
2009.2	162	150,053	150,053	1.000	150,048
2010.1	156	73,624	73,626	1.000	73,623
2010.2	150	295,789	295,789	1.000	295,781
2011.1	144	72,844	72,845	1.000	72,841
2011.2	138	139,795	139,796	1.000	139,787
2012.1	132	77,495	77,495	1.000	77,483
2012.2	126	272,080	272,080	1.000	272,044
2013.1	120	125,799	125,799	1.000	125,780
2013.2	114	216,938	216,940	1.000	216,907
2014.1	108	83,144	83,145	1.000	83,131
2014.2	102	314,763	314,776	1.000	314,714
2015.1	96	107,449	107,465	1.000	107,443
2015.2	90	302,332	302,378	1.000	302,324
2016.1	84	174,223	174,236	1.000	174,197
2016.2	78	381,504	381,507	1.000	381,425
2017.1	72	136,316	136,330	1.000	136,299
2017.2	66	241,306	241,337	1.000	241,258
2018.1	60	128,423	128,429	1.000	128,385
2018.2	54	253,776	253,779	1.000	253,680
2019.1	48	128,406	128,530	0.999	128,453
2019.2	42	240,282	240,510	0.999	240,332
2020.1	36	359,245	359,547	0.999	359,241
2020.2	30	211,928	212,109	0.999	211,868
2021.1	24	107,994	108,465	1.001	108,528
2021.2	18	286,831	289,575	0.999	289,286
2022.1	12	144,728	152,106	0.999	151,962
2022.2	6	179,594	273,692	1.032	282,555
Total		6,274,113	6,379,797		6,386,823

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	18,166	18,166	1.000	18,166
2003.2	234	19,575	19,575	1.000	19,575
2004.1	228	16,888	16,888	1.000	16,888
2004.2	222	17,891	17,891	1.000	17,891
2005.1	216	16,794	16,794	1.000	16,794
2005.2	210	20,561	20,561	1.000	20,561
2006.1	204	20,503	20,503	1.000	20,503
2006.2	198	26,796	26,796	1.000	26,796
2007.1	192	25,651	25,651	1.000	25,651
2007.2	186	29,980	29,980	1.000	29,980
2008.1	180	27,751	27,751	1.000	27,751
2008.2	174	32,522	32,522	1.000	32,522
2009.1	168	25,140	25,140	1.000	25,140
2009.2	162	27,662	27,662	1.000	27,662
2010.1	156	21,248	21,250	1.000	21,250
2010.2	150	24,129	24,129	1.000	24,129
2011.1	144	18,948	18,948	1.000	18,948
2011.2	138	21,066	21,067	1.000	21,067
2012.1	132	16,708	16,708	1.000	16,708
2012.2	126	22,810	22,810	1.000	22,810
2013.1	120	20,532	20,532	1.000	20,532
2013.2	114	25,538	25,540	1.000	25,540
2014.1	108	23,365	23,365	1.000	23,365
2014.2	102	29,945	29,958	1.000	29,956
2015.1	96	34,563	34,564	1.000	34,560
2015.2	90	45,132	45,138	1.000	45,131
2016.1	84	41,491	41,499	0.999	41,474
2016.2	78	48,613	48,616	0.999	48,590
2017.1	72	49,183	49,187	1.000	49,180
2017.2	66	62,102	62,132	1.000	62,120
2018.1	60	49,477	49,478	1.000	49,467
2018.2	54	58,466	58,466	1.000	58,441
2019.1	48	45,276	45,379	0.999	45,338
2019.2	42	52,323	52,540	0.999	52,477
2020.1	36	39,303	39,342	0.998	39,278
2020.2	30	39,386	39,424	0.998	39,337
2021.1	24	28,890	28,977	0.998	28,930
2021.2	18	40,866	41,140	0.994	40,891
2022.1	12	47,867	49,878	0.979	48,816
2022.2	6	33,886	52,403	0.957	50,147
<b>Total</b>		<b>1,266,993</b>	<b>1,288,350</b>		<b>1,284,361</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 31 Dec 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
2003.1	240	4,775	4,775	1.000	4,775
2003.2	234	5,395	5,395	1.000	5,395
2004.1	228	4,521	4,521	1.000	4,521
2004.2	222	5,898	5,898	1.000	5,898
2005.1	216	5,288	5,288	1.000	5,288
2005.2	210	4,725	4,725	1.000	4,725
2006.1	204	3,941	3,941	1.000	3,941
2006.2	198	5,100	5,100	1.000	5,100
2007.1	192	4,747	4,747	1.000	4,747
2007.2	186	6,506	6,506	1.000	6,506
2008.1	180	4,464	4,464	1.000	4,464
2008.2	174	5,339	5,339	1.000	5,339
2009.1	168	4,413	4,413	1.000	4,413
2009.2	162	4,462	4,462	1.000	4,462
2010.1	156	3,370	3,370	1.000	3,370
2010.2	150	6,242	6,242	1.000	6,242
2011.1	144	3,435	3,435	1.000	3,435
2011.2	138	4,568	4,568	1.000	4,568
2012.1	132	2,664	2,664	1.000	2,664
2012.2	126	5,400	5,400	1.000	5,400
2013.1	120	4,640	4,640	1.000	4,640
2013.2	114	4,682	4,682	1.000	4,682
2014.1	108	3,326	3,326	1.000	3,326
2014.2	102	6,244	6,244	1.000	6,244
2015.1	96	3,798	3,799	1.000	3,799
2015.2	90	5,617	5,622	1.000	5,622
2016.1	84	3,862	3,862	1.000	3,862
2016.2	78	6,449	6,449	1.001	6,453
2017.1	72	4,371	4,372	1.001	4,375
2017.2	66	4,758	4,758	1.000	4,761
2018.1	60	4,730	4,730	0.999	4,728
2018.2	54	5,588	5,590	0.999	5,582
2019.1	48	3,795	3,795	0.999	3,790
2019.2	42	5,521	5,542	0.999	5,537
2020.1	36	4,338	4,338	0.999	4,336
2020.2	30	3,605	3,605	0.999	3,603
2021.1	24	3,141	3,195	0.993	3,174
2021.2	18	7,111	7,235	0.982	7,106
2022.1	12	5,810	6,124	0.924	5,662
2022.2	6	5,847	9,601	0.885	8,496
Total		192,490	196,765		195,031

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
Data as of 31 Dec 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
2003.1	240	318	318	1.000	318
2003.2	234	489	489	1.000	489
2004.1	228	309	309	1.000	309
2004.2	222	298	298	1.000	298
2005.1	216	350	350	1.000	350
2005.2	210	347	347	1.000	347
2006.1	204	205	205	1.000	205
2006.2	198	419	419	1.000	419
2007.1	192	330	330	1.000	330
2007.2	186	377	377	1.000	377
2008.1	180	200	200	1.000	200
2008.2	174	279	279	1.000	279
2009.1	168	112	112	1.000	112
2009.2	162	409	409	1.000	409
2010.1	156	206	206	1.000	206
2010.2	150	419	419	1.000	419
2011.1	144	193	193	1.000	193
2011.2	138	351	351	1.000	351
2012.1	132	184	184	1.000	184
2012.2	126	678	678	1.000	678
2013.1	120	319	319	1.000	319
2013.2	114	327	327	1.000	327
2014.1	108	263	263	1.000	263
2014.2	102	594	594	1.000	594
2015.1	96	255	255	1.000	255
2015.2	90	534	534	1.000	534
2016.1	84	444	444	1.000	444
2016.2	78	622	622	1.000	622
2017.1	72	369	369	1.000	369
2017.2	66	679	679	1.001	679
2018.1	60	510	510	1.001	510
2018.2	54	596	596	1.001	597
2019.1	48	402	402	1.001	403
2019.2	42	550	550	1.000	550
2020.1	36	808	813	0.999	812
2020.2	30	626	626	0.999	625
2021.1	24	451	456	0.997	455
2021.2	18	856	859	0.993	853
2022.1	12	544	581	0.988	574
2022.2	6	737	1,095	0.927	1,015
Total		16,960	17,368		17,273

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
Data as of 31 Dec 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
2003.1	240	874	879	1.000	879
2003.2	234	2,973	2,973	1.000	2,973
2004.1	228	2,441	2,441	1.000	2,441
2004.2	222	2,631	2,631	1.000	2,631
2005.1	216	3,786	3,786	1.000	3,786
2005.2	210	5,284	5,284	1.000	5,284
2006.1	204	4,715	4,715	1.000	4,715
2006.2	198	4,161	4,161	1.000	4,161
2007.1	192	1,300	1,300	1.000	1,300
2007.2	186	5,102	5,622	1.000	5,622
2008.1	180	2,623	2,623	1.000	2,623
2008.2	174	2,815	2,815	1.000	2,815
2009.1	168	3,439	3,738	1.000	3,738
2009.2	162	4,736	4,736	1.000	4,736
2010.1	156	4,770	4,770	1.005	4,795
2010.2	150	1,821	1,876	1.003	1,882
2011.1	144	2,055	2,208	0.999	2,204
2011.2	138	6,748	7,439	0.996	7,407
2012.1	132	3,520	3,520	0.990	3,485
2012.2	126	8,142	8,148	0.999	8,141
2013.1	120	2,351	2,351	0.992	2,332
2013.2	114	3,456	3,776	0.984	3,717
2014.1	108	1,230	2,173	0.982	2,134
2014.2	102	5,769	5,982	0.993	5,942
2015.1	96	8,723	8,943	0.979	8,758
2015.2	90	6,071	8,331	0.978	8,148
2016.1	84	4,693	6,167	0.978	6,030
2016.2	78	7,326	10,872	0.975	10,599
2017.1	72	2,320	5,460	0.968	5,288
2017.2	66	4,197	9,724	0.988	9,609
2018.1	60	3,922	7,383	1.004	7,409
2018.2	54	885	6,028	1.032	6,222
2019.1	48	2,093	6,391	1.041	6,654
2019.2	42	896	6,883	1.078	7,418
2020.1	36	153	2,538	1.189	3,017
2020.2	30	1,202	6,599	1.417	9,351
2021.1	24	14	2,927	1.843	5,394
2021.2	18	13	3,765	2.224	8,373
2022.1	12	56	1,530	3.016	4,614
2022.2	6	41	1,082	8.125	8,795
Total		129,348	184,568		205,421

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	7,484	1.000	7,484
2003.2	234	7,073	1.000	7,073
2004.1	228	6,574	1.000	6,574
2004.2	222	6,836	1.000	6,836
2005.1	216	6,442	1.000	6,442
2005.2	210	7,446	1.000	7,446
2006.1	204	6,859	1.000	6,859
2006.2	198	7,636	1.000	7,636
2007.1	192	6,661	1.000	6,661
2007.2	186	7,050	1.000	7,050
2008.1	180	6,470	1.000	6,470
2008.2	174	6,776	1.000	6,776
2009.1	168	6,201	1.000	6,200
2009.2	162	7,035	1.000	7,034
2010.1	156	6,183	1.000	6,182
2010.2	150	7,451	1.000	7,450
2011.1	144	7,016	1.000	7,015
2011.2	138	7,010	1.000	7,009
2012.1	132	6,659	1.000	6,658
2012.2	126	7,745	1.000	7,743
2013.1	120	7,174	1.000	7,172
2013.2	114	8,618	1.000	8,615
2014.1	108	7,570	1.000	7,567
2014.2	102	8,822	1.000	8,819
2015.1	96	8,100	0.999	8,095
2015.2	90	8,837	0.999	8,830
2016.1	84	7,764	0.999	7,755
2016.2	78	9,072	0.998	9,054
2017.1	72	8,639	0.997	8,616
2017.2	66	9,072	0.996	9,036
2018.1	60	8,745	0.995	8,698
2018.2	54	8,856	0.993	8,793
2019.1	48	8,980	0.989	8,883
2019.2	42	9,218	0.986	9,086
2020.1	36	5,942	0.989	5,877
2020.2	30	6,196	0.990	6,137
2021.1	24	5,548	1.028	5,702
2021.2	18	7,146	1.069	7,638
2022.1	12	5,455	1.078	5,878
2022.2	6	5,520	1.265	6,983
Total		293,881		295,833



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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	21,590	1.000	21,590
2003.2	234	19,748	1.000	19,748
2004.1	228	20,232	1.000	20,232
2004.2	222	22,514	1.000	22,514
2005.1	216	22,494	1.000	22,494
2005.2	210	25,852	1.000	25,852
2006.1	204	26,425	1.000	26,425
2006.2	198	32,322	1.000	32,322
2007.1	192	30,643	1.000	30,643
2007.2	186	33,104	1.000	33,104
2008.1	180	32,851	1.000	32,851
2008.2	174	35,309	1.000	35,309
2009.1	168	34,399	1.000	34,399
2009.2	162	37,468	1.000	37,468
2010.1	156	32,649	1.000	32,649
2010.2	150	39,311	1.000	39,311
2011.1	144	40,122	1.000	40,122
2011.2	138	35,010	1.000	35,010
2012.1	132	34,574	1.000	34,574
2012.2	126	40,523	1.000	40,523
2013.1	120	38,045	1.000	38,045
2013.2	114	43,630	1.000	43,629
2014.1	108	40,474	1.000	40,473
2014.2	102	43,373	1.000	43,371
2015.1	96	41,470	1.000	41,468
2015.2	90	42,230	1.000	42,227
2016.1	84	37,628	1.000	37,625
2016.2	78	41,296	1.000	41,291
2017.1	72	40,813	1.000	40,807
2017.2	66	42,020	1.000	42,013
2018.1	60	43,578	1.000	43,570
2018.2	54	39,567	1.000	39,559
2019.1	48	40,798	1.000	40,789
2019.2	42	39,080	1.000	39,071
2020.1	36	27,508	1.000	27,501
2020.2	30	26,511	0.999	26,496
2021.1	24	24,722	0.996	24,627
2021.2	18	31,845	1.003	31,934
2022.1	12	31,127	0.994	30,955
2022.2	6	39,323	1.129	44,390
Total		1,372,178		1,376,984

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	8,697	1.000	8,697
2003.2	234	8,776	1.000	8,776
2004.1	228	8,357	1.000	8,357
2004.2	222	10,077	1.000	10,077
2005.1	216	10,544	1.000	10,544
2005.2	210	12,400	1.000	12,400
2006.1	204	11,793	1.000	11,793
2006.2	198	13,388	1.000	13,388
2007.1	192	12,116	1.000	12,116
2007.2	186	13,185	1.000	13,185
2008.1	180	11,753	1.000	11,753
2008.2	174	12,152	1.000	12,152
2009.1	168	10,798	1.000	10,798
2009.2	162	12,288	1.000	12,288
2010.1	156	10,503	1.000	10,503
2010.2	150	12,705	1.000	12,705
2011.1	144	12,055	1.000	12,055
2011.2	138	12,214	1.000	12,214
2012.1	132	11,638	1.000	11,638
2012.2	126	13,507	1.000	13,507
2013.1	120	13,132	1.000	13,132
2013.2	114	15,333	1.000	15,333
2014.1	108	13,674	1.000	13,674
2014.2	102	15,697	1.000	15,696
2015.1	96	14,046	1.000	14,045
2015.2	90	15,724	1.000	15,723
2016.1	84	13,566	1.000	13,565
2016.2	78	16,057	1.000	16,055
2017.1	72	14,964	1.000	14,962
2017.2	66	16,243	1.000	16,240
2018.1	60	15,800	1.000	15,795
2018.2	54	15,766	1.000	15,761
2019.1	48	15,563	1.000	15,557
2019.2	42	16,465	1.000	16,457
2020.1	36	10,171	1.000	10,167
2020.2	30	11,061	1.000	11,057
2021.1	24	10,064	0.999	10,057
2021.2	18	14,526	0.999	14,505
2022.1	12	12,105	0.993	12,016
2022.2	6	16,504	0.983	16,220
Total		515,407		514,962

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	26,632	1.000	26,632
2003.2	234	25,412	1.000	25,412
2004.1	228	28,217	1.000	28,217
2004.2	222	31,610	1.000	31,610
2005.1	216	32,092	1.000	32,092
2005.2	210	36,677	1.000	36,677
2006.1	204	37,742	1.000	37,742
2006.2	198	46,634	1.000	46,633
2007.1	192	45,256	1.000	45,256
2007.2	186	44,266	1.000	44,266
2008.1	180	40,954	1.000	40,954
2008.2	174	40,019	1.000	40,018
2009.1	168	38,449	1.000	38,448
2009.2	162	42,191	1.000	42,190
2010.1	156	34,581	1.000	34,580
2010.2	150	40,323	1.000	40,322
2011.1	144	43,035	1.000	43,033
2011.2	138	35,468	1.000	35,466
2012.1	132	35,137	1.000	35,135
2012.2	126	41,649	1.000	41,645
2013.1	120	37,735	1.000	37,731
2013.2	114	44,200	1.000	44,195
2014.1	108	39,756	1.000	39,750
2014.2	102	42,323	1.000	42,315
2015.1	96	39,934	1.000	39,926
2015.2	90	40,464	1.000	40,456
2016.1	84	36,083	1.000	36,074
2016.2	78	41,968	1.000	41,956
2017.1	72	41,095	1.000	41,080
2017.2	66	42,677	1.000	42,657
2018.1	60	44,689	1.000	44,667
2018.2	54	42,911	0.999	42,887
2019.1	48	43,576	0.999	43,548
2019.2	42	42,950	0.999	42,920
2020.1	36	29,810	0.999	29,784
2020.2	30	26,329	0.999	26,292
2021.1	24	22,726	0.996	22,645
2021.2	18	31,707	0.990	31,397
2022.1	12	25,425	0.933	23,726
2022.2	6	33,495	0.766	25,653
Total		1,496,197		1,485,987

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	20,110	1.000	20,110
2003.2	234	22,949	1.000	22,949
2004.1	228	18,787	1.000	18,787
2004.2	222	27,538	1.000	27,538
2005.1	216	29,597	1.000	29,597
2005.2	210	27,889	1.000	27,889
2006.1	204	22,280	1.000	22,280
2006.2	198	31,992	1.000	31,991
2007.1	192	28,051	1.000	28,051
2007.2	186	36,870	1.000	36,870
2008.1	180	23,659	1.000	23,659
2008.2	174	31,544	1.000	31,544
2009.1	168	21,405	1.000	21,405
2009.2	162	33,705	1.000	33,705
2010.1	156	19,397	1.000	19,397
2010.2	150	62,305	1.000	62,306
2011.1	144	19,785	1.000	19,785
2011.2	138	31,031	1.000	31,031
2012.1	132	19,216	1.000	19,216
2012.2	126	57,060	1.000	57,060
2013.1	120	25,558	1.000	25,558
2013.2	114	45,103	1.000	45,102
2014.1	108	20,492	1.000	20,492
2014.2	102	55,115	1.000	55,114
2015.1	96	24,061	1.000	24,061
2015.2	90	51,149	1.000	51,148
2016.1	84	34,592	1.000	34,592
2016.2	78	65,816	1.000	65,816
2017.1	72	25,758	1.000	25,758
2017.2	66	40,173	1.000	40,173
2018.1	60	24,261	1.000	24,261
2018.2	54	42,205	1.000	42,205
2019.1	48	24,001	1.000	24,001
2019.2	42	41,023	1.000	41,023
2020.1	36	45,406	1.000	45,411
2020.2	30	33,648	1.000	33,659
2021.1	24	20,575	1.003	20,633
2021.2	18	45,474	1.007	45,800
2022.1	12	25,630	1.018	26,093
2022.2	6	37,938	1.051	39,858
Total		1,313,148		1,315,927

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	4,609	1.000	4,609
2003.2	234	4,756	1.000	4,756
2004.1	228	4,808	1.000	4,808
2004.2	222	4,490	1.000	4,490
2005.1	216	4,067	1.000	4,067
2005.2	210	5,004	1.000	5,004
2006.1	204	4,667	1.000	4,667
2006.2	198	5,671	1.000	5,671
2007.1	192	5,006	1.000	5,006
2007.2	186	4,799	1.000	4,799
2008.1	180	4,229	1.000	4,229
2008.2	174	4,403	1.000	4,403
2009.1	168	3,663	1.000	3,663
2009.2	162	3,967	1.000	3,967
2010.1	156	2,851	1.000	2,851
2010.2	150	3,261	1.000	3,261
2011.1	144	2,642	1.000	2,642
2011.2	138	2,485	1.000	2,485
2012.1	132	2,018	1.000	2,018
2012.2	126	2,553	1.000	2,553
2013.1	120	2,687	1.000	2,687
2013.2	114	3,044	1.000	3,044
2014.1	108	2,752	1.000	2,752
2014.2	102	3,213	1.000	3,213
2015.1	96	3,811	1.000	3,810
2015.2	90	4,405	1.000	4,404
2016.1	84	4,310	1.000	4,309
2016.2	78	4,711	1.000	4,710
2017.1	72	4,823	1.000	4,822
2017.2	66	5,660	1.000	5,659
2018.1	60	4,532	1.000	4,531
2018.2	54	5,049	1.000	5,048
2019.1	48	4,175	1.000	4,175
2019.2	42	4,735	1.000	4,734
2020.1	36	3,532	1.000	3,532
2020.2	30	3,328	1.000	3,328
2021.1	24	2,817	1.000	2,818
2021.2	18	3,720	1.000	3,721
2022.1	12	4,586	0.999	4,580
2022.2	6	4,605	1.005	4,628
Total		160,444		160,455

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	2,129	1.000	2,129
2003.2	234	2,362	1.000	2,362
2004.1	228	2,218	1.000	2,218
2004.2	222	2,639	1.000	2,639
2005.1	216	2,468	1.000	2,468
2005.2	210	2,221	1.000	2,221
2006.1	204	2,002	1.000	2,002
2006.2	198	2,326	1.000	2,326
2007.1	192	2,158	1.000	2,158
2007.2	186	2,404	1.000	2,404
2008.1	180	1,717	1.000	1,717
2008.2	174	1,446	1.000	1,446
2009.1	168	999	1.000	999
2009.2	162	1,178	1.000	1,178
2010.1	156	1,232	1.000	1,232
2010.2	150	2,384	1.000	2,384
2011.1	144	1,835	1.000	1,835
2011.2	138	2,130	1.000	2,130
2012.1	132	1,569	1.000	1,569
2012.2	126	2,108	1.000	2,108
2013.1	120	1,587	1.000	1,587
2013.2	114	1,872	1.000	1,872
2014.1	108	1,313	1.000	1,313
2014.2	102	1,643	1.000	1,643
2015.1	96	1,268	1.000	1,268
2015.2	90	1,529	1.000	1,529
2016.1	84	1,194	1.000	1,194
2016.2	78	1,729	1.000	1,729
2017.1	72	1,216	1.000	1,216
2017.2	66	1,164	1.000	1,164
2018.1	60	941	1.000	941
2018.2	54	933	1.000	933
2019.1	48	656	1.000	656
2019.2	42	826	1.000	826
2020.1	36	635	1.000	635
2020.2	30	559	1.000	559
2021.1	24	479	1.000	479
2021.2	18	957	0.996	953
2022.1	12	764	0.967	739
2022.2	6	1,248	0.891	1,111
Total		62,038		61,872

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	123	1.000	123
2003.2	234	149	1.000	149
2004.1	228	123	1.000	123
2004.2	222	119	1.000	119
2005.1	216	110	1.000	110
2005.2	210	103	1.000	103
2006.1	204	96	1.000	96
2006.2	198	139	1.000	139
2007.1	192	104	1.000	104
2007.2	186	109	1.000	109
2008.1	180	59	1.000	59
2008.2	174	71	1.000	71
2009.1	168	35	1.000	35
2009.2	162	93	1.000	93
2010.1	156	36	1.000	36
2010.2	150	132	1.000	132
2011.1	144	47	1.000	47
2011.2	138	84	1.000	84
2012.1	132	34	1.000	34
2012.2	126	170	1.000	170
2013.1	120	69	1.000	69
2013.2	114	84	1.000	84
2014.1	108	46	1.000	46
2014.2	102	138	1.000	138
2015.1	96	54	1.000	54
2015.2	90	129	1.000	129
2016.1	84	72	1.000	72
2016.2	78	139	1.000	139
2017.1	72	70	1.000	70
2017.2	66	127	1.000	127
2018.1	60	70	1.000	70
2018.2	54	111	1.000	111
2019.1	48	75	1.000	75
2019.2	42	119	0.999	119
2020.1	36	145	1.000	145
2020.2	30	131	1.000	131
2021.1	24	88	0.999	88
2021.2	18	137	1.004	137
2022.1	12	80	1.004	80
2022.2	6	159	1.051	167
Total		3,979		3,988

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

**Selected Ultimate Claim Counts**  
**Data as of 31 Dec 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
2003.1	240	10	1.000	10
2003.2	234	20	1.000	20
2004.1	228	11	1.000	11
2004.2	222	16	1.000	16
2005.1	216	25	1.000	25
2005.2	210	12	1.000	12
2006.1	204	19	1.000	19
2006.2	198	20	1.000	20
2007.1	192	8	1.000	8
2007.2	186	23	1.000	23
2008.1	180	8	1.000	8
2008.2	174	17	1.000	17
2009.1	168	13	1.000	13
2009.2	162	23	1.000	23
2010.1	156	15	1.000	15
2010.2	150	13	0.988	13
2011.1	144	10	0.977	10
2011.2	138	30	0.969	29
2012.1	132	18	0.960	17
2012.2	126	21	0.929	20
2013.1	120	20	0.918	18
2013.2	114	28	0.879	25
2014.1	108	19	0.834	16
2014.2	102	36	0.809	29
2015.1	96	35	0.777	27
2015.2	90	39	0.752	29
2016.1	84	32	0.709	23
2016.2	78	46	0.658	30
2017.1	72	36	0.606	22
2017.2	66	62	0.576	36
2018.1	60	46	0.542	25
2018.2	54	57	0.515	29
2019.1	48	61	0.488	30
2019.2	42	80	0.465	37
2020.1	36	40	0.475	19
2020.2	30	50	0.536	27
2021.1	24	14	0.758	11
2021.2	18	24	0.889	21
2022.1	12	35	1.069	37
2022.2	6	34	1.443	49
Total		1,126		869



## Bodily Injury - Adjusted

Coverage = BI - Adjusted  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.007; p = 0.000)	-0.164 (CI = +/-0.074; p = 0.000)	0.852	+4.88%
Loss Cost	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.158 (CI = +/-0.075; p = 0.000)	0.853	+4.99%
Loss Cost	2006.2	0.050 (CI = +/-0.008; p = 0.000)	-0.165 (CI = +/-0.076; p = 0.000)	0.851	+5.13%
Loss Cost	2007.1	0.052 (CI = +/-0.008; p = 0.000)	-0.155 (CI = +/-0.076; p = 0.000)	0.859	+5.31%
Loss Cost	2007.2	0.053 (CI = +/-0.009; p = 0.000)	-0.160 (CI = +/-0.077; p = 0.000)	0.852	+5.42%
Loss Cost	2008.1	0.054 (CI = +/-0.009; p = 0.000)	-0.153 (CI = +/-0.079; p = 0.000)	0.853	+5.56%
Loss Cost	2008.2	0.056 (CI = +/-0.009; p = 0.000)	-0.162 (CI = +/-0.079; p = 0.000)	0.853	+5.75%
Loss Cost	2009.1	0.057 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.082; p = 0.001)	0.849	+5.85%
Loss Cost	2009.2	0.057 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.085; p = 0.001)	0.831	+5.86%
Loss Cost	2010.1	0.057 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.089; p = 0.001)	0.822	+5.90%
Loss Cost	2010.2	0.054 (CI = +/-0.012; p = 0.000)	-0.144 (CI = +/-0.088; p = 0.003)	0.797	+5.56%
Loss Cost	2011.1	0.053 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.092; p = 0.003)	0.783	+5.45%
Loss Cost	2011.2	0.050 (CI = +/-0.014; p = 0.000)	-0.137 (CI = +/-0.092; p = 0.006)	0.745	+5.14%
Loss Cost	2012.1	0.048 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.095; p = 0.004)	0.729	+4.86%
Loss Cost	2012.2	0.046 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.098; p = 0.008)	0.675	+4.66%
Loss Cost	2013.1	0.042 (CI = +/-0.018; p = 0.000)	-0.152 (CI = +/-0.101; p = 0.006)	0.659	+4.30%
Loss Cost	2013.2	0.039 (CI = +/-0.019; p = 0.001)	-0.141 (CI = +/-0.104; p = 0.011)	0.582	+3.95%
Loss Cost	2014.1	0.035 (CI = +/-0.021; p = 0.003)	-0.154 (CI = +/-0.107; p = 0.008)	0.570	+3.51%
Loss Cost	2014.2	0.028 (CI = +/-0.021; p = 0.013)	-0.135 (CI = +/-0.104; p = 0.014)	0.464	+2.83%
Loss Cost	2015.1	0.022 (CI = +/-0.023; p = 0.057)	-0.152 (CI = +/-0.106; p = 0.009)	0.475	+2.25%
Loss Cost	2015.2	0.018 (CI = +/-0.025; p = 0.157)	-0.140 (CI = +/-0.110; p = 0.017)	0.363	+1.78%
Loss Cost	2016.1	0.012 (CI = +/-0.029; p = 0.375)	-0.154 (CI = +/-0.116; p = 0.014)	0.386	+1.22%
Loss Cost	2016.2	0.006 (CI = +/-0.032; p = 0.690)	-0.141 (CI = +/-0.122; p = 0.028)	0.284	+0.60%
Loss Cost	2017.1	-0.001 (CI = +/-0.038; p = 0.977)	-0.155 (CI = +/-0.132; p = 0.027)	0.318	-0.05%
Severity	2005.2	0.067 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.050; p = 0.003)	0.957	+6.95%
Severity	2006.1	0.068 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.052; p = 0.004)	0.955	+6.99%
Severity	2006.2	0.068 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.053; p = 0.004)	0.951	+7.03%
Severity	2007.1	0.069 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.054; p = 0.008)	0.950	+7.13%
Severity	2007.2	0.070 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.055; p = 0.007)	0.947	+7.20%
Severity	2008.1	0.071 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.054; p = 0.013)	0.952	+7.41%
Severity	2008.2	0.074 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.049; p = 0.002)	0.960	+7.66%
Severity	2009.1	0.076 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.003)	0.971	+7.95%
Severity	2009.2	0.078 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.040; p = 0.001)	0.974	+8.15%
Severity	2010.1	0.081 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.036; p = 0.001)	0.981	+8.41%
Severity	2010.2	0.080 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.037; p = 0.002)	0.978	+8.36%
Severity	2011.1	0.081 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.038; p = 0.003)	0.977	+8.46%
Severity	2011.2	0.079 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.036; p = 0.006)	0.977	+8.26%
Severity	2012.1	0.081 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.033; p = 0.011)	0.981	+8.49%
Severity	2012.2	0.084 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.030; p = 0.002)	0.984	+8.72%
Severity	2013.1	0.085 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.031; p = 0.004)	0.984	+8.85%
Severity	2013.2	0.086 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.032; p = 0.004)	0.982	+8.94%
Severity	2014.1	0.085 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.004)	0.980	+8.88%
Severity	2014.2	0.083 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.033; p = 0.009)	0.977	+8.68%
Severity	2015.1	0.083 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.012)	0.973	+8.63%
Severity	2015.2	0.082 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.039; p = 0.020)	0.967	+8.59%
Severity	2016.1	0.085 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.040; p = 0.042)	0.966	+8.84%
Severity	2016.2	0.088 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.040; p = 0.022)	0.966	+9.18%
Severity	2017.1	0.090 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.043; p = 0.048)	0.963	+9.45%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.080; p = 0.043)	0.447	-1.94%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.083; p = 0.061)	0.397	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.085; p = 0.053)	0.374	-1.78%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.079 (CI = +/-0.087; p = 0.073)	0.320	-1.70%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.081 (CI = +/-0.090; p = 0.076)	0.304	-1.67%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.003)	-0.084 (CI = +/-0.093; p = 0.077)	0.287	-1.72%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.004)	-0.081 (CI = +/-0.096; p = 0.096)	0.285	-1.77%
Frequency	2009.1	-0.020 (CI = +/-0.012; p = 0.003)	-0.090 (CI = +/-0.099; p = 0.073)	0.304	-1.95%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.002)	-0.082 (CI = +/-0.101; p = 0.108)	0.323	-2.12%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.002)	-0.091 (CI = +/-0.104; p = 0.083)	0.338	-2.32%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.080 (CI = +/-0.105; p = 0.131)	0.374	-2.58%
Frequency	2011.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.088 (CI = +/-0.109; p = 0.108)	0.375	-2.77%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.083 (CI = +/-0.114; p = 0.142)	0.372	-2.88%
Frequency	2012.1	-0.034 (CI = +/-0.018; p = 0.001)	-0.101 (CI = +/-0.113; p = 0.076)	0.438	-3.34%
Frequency	2012.2	-0.038 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.114; p = 0.126)	0.483	-3.73%
Frequency	2013.1	-0.043 (CI = +/-0.020; p = 0.000)	-0.103 (CI = +/-0.115; p = 0.076)	0.518	-4.18%
Frequency	2013.2	-0.047 (CI = +/-0.021; p = 0.000)	-0.090 (CI = +/-0.118; p = 0.126)	0.551	-4.58%
Frequency	2014.1	-0.051 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.123; p = 0.101)	0.544	-4.93%
Frequency	2014.2	-0.055 (CI = +/-0.026; p = 0.000)	-0.088 (CI = +/-0.127; p = 0.161)	0.569	-5.38%
Frequency	2015.1	-0.061 (CI = +/-0.029; p = 0.001)	-0.103 (CI = +/-0.133; p = 0.120)	0.570	-5.88%
Frequency	2015.2	-0.065 (CI = +/-0.033; p = 0.001)	-0.092 (CI = +/-0.141; p = 0.180)	0.573	-6.27%
Frequency	2016.1	-0.073 (CI = +/-0.037; p = 0.001)	-0.112 (CI = +/-0.148; p = 0.124)	0.585	-7.00%
Frequency	2016.2	-0.082 (CI = +/-0.040; p = 0.001)	-0.092 (CI = +/-0.152; p = 0.208)	0.626	-7.86%
Frequency	2017.1	-0.091 (CI = +/-0.047; p = 0.002)	-0.111 (CI = +/-0.163; p = 0.158)	0.617	-8.68%

**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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.008; p = 0.000)	-0.167 (CI = +/-0.076; p = 0.000)	0.840	+4.92%
Loss Cost	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.077; p = 0.000)	0.842	+5.05%
Loss Cost	2006.2	0.051 (CI = +/-0.008; p = 0.000)	-0.168 (CI = +/-0.078; p = 0.000)	0.840	+5.20%
Loss Cost	2007.1	0.053 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.078; p = 0.000)	0.849	+5.39%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.080; p = 0.000)	0.842	+5.52%
Loss Cost	2008.1	0.055 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.081; p = 0.000)	0.844	+5.67%
Loss Cost	2008.2	0.057 (CI = +/-0.010; p = 0.000)	-0.169 (CI = +/-0.081; p = 0.000)	0.846	+5.90%
Loss Cost	2009.1	0.058 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.842	+6.00%
Loss Cost	2009.2	0.059 (CI = +/-0.012; p = 0.000)	-0.166 (CI = +/-0.088; p = 0.001)	0.822	+6.04%
Loss Cost	2010.1	0.059 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.092; p = 0.001)	0.814	+6.08%
Loss Cost	2010.2	0.056 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.091; p = 0.003)	0.783	+5.73%
Loss Cost	2011.1	0.055 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.095; p = 0.003)	0.768	+5.62%
Loss Cost	2011.2	0.051 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.097; p = 0.006)	0.722	+5.28%
Loss Cost	2012.1	0.049 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.099; p = 0.005)	0.704	+5.00%
Loss Cost	2012.2	0.047 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.104; p = 0.010)	0.640	+4.79%
Loss Cost	2013.1	0.043 (CI = +/-0.019; p = 0.000)	-0.155 (CI = +/-0.107; p = 0.007)	0.622	+4.42%
Loss Cost	2013.2	0.039 (CI = +/-0.021; p = 0.001)	-0.143 (CI = +/-0.111; p = 0.015)	0.528	+4.02%
Loss Cost	2014.1	0.035 (CI = +/-0.023; p = 0.006)	-0.155 (CI = +/-0.114; p = 0.011)	0.514	+3.56%
Loss Cost	2014.2	0.027 (CI = +/-0.024; p = 0.032)	-0.133 (CI = +/-0.112; p = 0.024)	0.379	+2.75%
Loss Cost	2015.1	0.021 (CI = +/-0.026; p = 0.109)	-0.148 (CI = +/-0.114; p = 0.015)	0.393	+2.12%
Loss Cost	2015.2	0.015 (CI = +/-0.030; p = 0.295)	-0.133 (CI = +/-0.120; p = 0.032)	0.263	+1.50%
Loss Cost	2016.1	0.009 (CI = +/-0.034; p = 0.576)	-0.146 (CI = +/-0.126; p = 0.027)	0.297	+0.87%
Loss Cost	2016.2	0.000 (CI = +/-0.038; p = 0.987)	-0.127 (CI = +/-0.133; p = 0.058)	0.203	-0.03%
Loss Cost	2017.1	-0.008 (CI = +/-0.045; p = 0.694)	-0.141 (CI = +/-0.142; p = 0.052)	0.252	-0.79%
Severity	2005.2	0.067 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.052; p = 0.004)	0.953	+6.88%
Severity	2006.1	0.067 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.053; p = 0.007)	0.950	+6.93%
Severity	2006.2	0.067 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.055; p = 0.007)	0.946	+6.97%
Severity	2007.1	0.068 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.056; p = 0.012)	0.945	+7.07%
Severity	2007.2	0.069 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.057; p = 0.011)	0.941	+7.14%
Severity	2008.1	0.071 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.055; p = 0.020)	0.946	+7.35%
Severity	2008.2	0.073 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.051; p = 0.004)	0.955	+7.62%
Severity	2009.1	0.076 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.045; p = 0.005)	0.967	+7.92%
Severity	2009.2	0.078 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.001)	0.971	+8.15%
Severity	2010.1	0.081 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.037; p = 0.001)	0.978	+8.41%
Severity	2010.2	0.080 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.039; p = 0.002)	0.975	+8.36%
Severity	2011.1	0.081 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.040; p = 0.005)	0.974	+8.46%
Severity	2011.2	0.079 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.038; p = 0.009)	0.974	+8.23%
Severity	2012.1	0.081 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.016)	0.978	+8.47%
Severity	2012.2	0.084 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.032; p = 0.003)	0.982	+8.74%
Severity	2013.1	0.085 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.032; p = 0.005)	0.981	+8.88%
Severity	2013.2	0.086 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.005)	0.979	+8.99%
Severity	2014.1	0.086 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.036; p = 0.006)	0.976	+8.93%
Severity	2014.2	0.083 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.013)	0.972	+8.70%
Severity	2015.1	0.083 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.039; p = 0.017)	0.967	+8.65%
Severity	2015.2	0.083 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.043; p = 0.030)	0.957	+8.60%
Severity	2016.1	0.085 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.044; p = 0.057)	0.956	+8.87%
Severity	2016.2	0.089 (CI = +/-0.013; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.028)	0.956	+9.32%
Severity	2017.1	0.092 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.047; p = 0.054)	0.953	+9.63%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.082; p = 0.034)	0.425	-1.83%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.084; p = 0.048)	0.373	-1.76%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.091 (CI = +/-0.086; p = 0.040)	0.352	-1.65%
Frequency	2007.1	-0.016 (CI = +/-0.010; p = 0.003)	-0.086 (CI = +/-0.089; p = 0.056)	0.296	-1.56%
Frequency	2007.2	-0.015 (CI = +/-0.011; p = 0.006)	-0.089 (CI = +/-0.092; p = 0.057)	0.282	-1.51%
Frequency	2008.1	-0.016 (CI = +/-0.011; p = 0.008)	-0.091 (CI = +/-0.095; p = 0.059)	0.264	-1.56%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.012)	-0.089 (CI = +/-0.099; p = 0.074)	0.261	-1.60%
Frequency	2009.1	-0.018 (CI = +/-0.013; p = 0.009)	-0.098 (CI = +/-0.101; p = 0.058)	0.280	-1.78%
Frequency	2009.2	-0.020 (CI = +/-0.014; p = 0.007)	-0.090 (CI = +/-0.104; p = 0.089)	0.296	-1.95%
Frequency	2010.1	-0.022 (CI = +/-0.015; p = 0.006)	-0.098 (CI = +/-0.107; p = 0.071)	0.311	-2.15%
Frequency	2010.2	-0.025 (CI = +/-0.016; p = 0.004)	-0.086 (CI = +/-0.109; p = 0.116)	0.343	-2.43%
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.004)	-0.094 (CI = +/-0.113; p = 0.100)	0.344	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.090 (CI = +/-0.119; p = 0.132)	0.340	-2.73%
Frequency	2012.1	-0.032 (CI = +/-0.020; p = 0.003)	-0.106 (CI = +/-0.118; p = 0.075)	0.408	-3.20%
Frequency	2012.2	-0.037 (CI = +/-0.021; p = 0.002)	-0.091 (CI = +/-0.121; p = 0.131)	0.451	-3.63%
Frequency	2013.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.106 (CI = +/-0.122; p = 0.085)	0.489	-4.10%
Frequency	2013.2	-0.047 (CI = +/-0.024; p = 0.001)	-0.090 (CI = +/-0.126; p = 0.147)	0.522	-4.57%
Frequency	2014.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.101 (CI = +/-0.132; p = 0.122)	0.515	-4.93%
Frequency	2014.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.085 (CI = +/-0.137; p = 0.205)	0.543	-5.48%
Frequency	2015.1	-0.062 (CI = +/-0.033; p = 0.002)	-0.099 (CI = +/-0.143; p = 0.158)	0.547	-6.01%
Frequency	2015.2	-0.068 (CI = +/-0.038; p = 0.002)	-0.085 (CI = +/-0.154; p = 0.250)	0.554	-6.54%
Frequency	2016.1	-0.076 (CI = +/-0.043; p = 0.003)	-0.104 (CI = +/-0.160; p = 0.180)	0.570	-7.35%
Frequency	2016.2	-0.089 (CI = +/-0.048; p = 0.002)	-0.075 (CI = +/-0.165; p = 0.330)	0.628	-8.55%
Frequency	2017.1	-0.100 (CI = +/-0.055; p = 0.003)	-0.095 (CI = +/-0.176; p = 0.250)	0.627	-9.51%

## Bodily Injury

Coverage = BI  
 End Trend Period = 2022.2  
 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 <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.072; p = 0.000)	-0.309 (CI = +/-0.139; p = 0.000)	0.833	+5.30%
Loss Cost	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.073; p = 0.000)	-0.320 (CI = +/-0.139; p = 0.000)	0.839	+5.49%
Loss Cost	2006.2	0.056 (CI = +/-0.010; p = 0.000)	-0.166 (CI = +/-0.073; p = 0.000)	-0.334 (CI = +/-0.139; p = 0.000)	0.840	+5.71%
Loss Cost	2007.1	0.058 (CI = +/-0.010; p = 0.000)	-0.154 (CI = +/-0.071; p = 0.000)	-0.351 (CI = +/-0.134; p = 0.000)	0.856	+6.01%
Loss Cost	2007.2	0.060 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.071; p = 0.000)	-0.363 (CI = +/-0.135; p = 0.000)	0.852	+6.22%
Loss Cost	2008.1	0.063 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.071; p = 0.000)	-0.378 (CI = +/-0.134; p = 0.000)	0.860	+6.49%
Loss Cost	2008.2	0.066 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.069; p = 0.000)	-0.397 (CI = +/-0.129; p = 0.000)	0.872	+6.86%
Loss Cost	2009.1	0.069 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.070; p = 0.000)	-0.409 (CI = +/-0.130; p = 0.000)	0.874	+7.10%
Loss Cost	2009.2	0.070 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.072; p = 0.000)	-0.417 (CI = +/-0.133; p = 0.000)	0.861	+7.24%
Loss Cost	2010.1	0.072 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.074; p = 0.000)	-0.426 (CI = +/-0.137; p = 0.000)	0.859	+7.45%
Loss Cost	2010.2	0.069 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.074; p = 0.001)	-0.410 (CI = +/-0.137; p = 0.000)	0.831	+7.10%
Loss Cost	2011.1	0.069 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.078; p = 0.001)	-0.411 (CI = +/-0.144; p = 0.000)	0.818	+7.11%
Loss Cost	2011.2	0.066 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.002)	-0.397 (CI = +/-0.148; p = 0.000)	0.776	+6.81%
Loss Cost	2012.1	0.064 (CI = +/-0.019; p = 0.000)	-0.144 (CI = +/-0.084; p = 0.002)	-0.388 (CI = +/-0.154; p = 0.000)	0.756	+6.59%
Loss Cost	2012.2	0.063 (CI = +/-0.021; p = 0.000)	-0.141 (CI = +/-0.088; p = 0.004)	-0.384 (CI = +/-0.163; p = 0.000)	0.704	+6.48%
Loss Cost	2013.1	0.060 (CI = +/-0.024; p = 0.000)	-0.148 (CI = +/-0.093; p = 0.004)	-0.372 (CI = +/-0.172; p = 0.000)	0.682	+6.15%
Loss Cost	2013.2	0.056 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.097; p = 0.007)	-0.359 (CI = +/-0.181; p = 0.001)	0.608	+5.81%
Loss Cost	2014.1	0.052 (CI = +/-0.031; p = 0.003)	-0.150 (CI = +/-0.103; p = 0.007)	-0.343 (CI = +/-0.193; p = 0.002)	0.590	+5.34%
Loss Cost	2014.2	0.043 (CI = +/-0.034; p = 0.017)	-0.136 (CI = +/-0.103; p = 0.014)	-0.309 (CI = +/-0.196; p = 0.005)	0.506	+4.36%
Loss Cost	2015.1	0.035 (CI = +/-0.039; p = 0.076)	-0.148 (CI = +/-0.109; p = 0.012)	-0.283 (CI = +/-0.208; p = 0.012)	0.515	+3.53%
Loss Cost	2015.2	0.028 (CI = +/-0.046; p = 0.208)	-0.140 (CI = +/-0.115; p = 0.022)	-0.261 (CI = +/-0.226; p = 0.027)	0.462	+2.81%
Loss Cost	2016.1	0.018 (CI = +/-0.055; p = 0.476)	-0.152 (CI = +/-0.124; p = 0.022)	-0.233 (CI = +/-0.248; p = 0.064)	0.478	+1.85%
Loss Cost	2016.2	0.005 (CI = +/-0.066; p = 0.855)	-0.140 (CI = +/-0.132; p = 0.040)	-0.197 (CI = +/-0.272; p = 0.137)	0.467	+0.55%
Loss Cost	2017.1	-0.011 (CI = +/-0.083; p = 0.762)	-0.157 (CI = +/-0.145; p = 0.037)	-0.153 (CI = +/-0.309; p = 0.287)	0.487	-1.12%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.046; p = 0.001)	-0.077 (CI = +/-0.088; p = 0.087)	0.956	+6.46%
Severity	2006.1	0.063 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	-0.078 (CI = +/-0.091; p = 0.090)	0.953	+6.48%
Severity	2006.2	0.063 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.002)	-0.079 (CI = +/-0.093; p = 0.094)	0.948	+6.50%
Severity	2007.1	0.064 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.050; p = 0.004)	-0.084 (CI = +/-0.095; p = 0.079)	0.946	+6.59%
Severity	2007.2	0.064 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.051; p = 0.005)	-0.087 (CI = +/-0.097; p = 0.076)	0.940	+6.65%
Severity	2008.1	0.067 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	-0.100 (CI = +/-0.095; p = 0.040)	0.944	+6.88%
Severity	2008.2	0.069 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.002)	-0.117 (CI = +/-0.088; p = 0.011)	0.952	+7.19%
Severity	2009.1	0.073 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.042; p = 0.003)	-0.135 (CI = +/-0.078; p = 0.001)	0.964	+7.56%
Severity	2009.2	0.075 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.040; p = 0.001)	-0.148 (CI = +/-0.074; p = 0.000)	0.967	+7.82%
Severity	2010.1	0.078 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.035; p = 0.001)	-0.164 (CI = +/-0.065; p = 0.000)	0.975	+8.16%
Severity	2010.2	0.078 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.002)	-0.159 (CI = +/-0.067; p = 0.000)	0.970	+8.06%
Severity	2011.1	0.079 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.038; p = 0.003)	-0.164 (CI = +/-0.069; p = 0.000)	0.968	+8.18%
Severity	2011.2	0.075 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.034; p = 0.005)	-0.149 (CI = +/-0.063; p = 0.000)	0.969	+7.82%
Severity	2012.1	0.078 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.033; p = 0.009)	-0.161 (CI = +/-0.060; p = 0.000)	0.973	+8.13%
Severity	2012.2	0.081 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.030; p = 0.002)	-0.175 (CI = +/-0.056; p = 0.000)	0.976	+8.47%
Severity	2013.1	0.083 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.031; p = 0.004)	-0.182 (CI = +/-0.057; p = 0.000)	0.975	+8.65%
Severity	2013.2	0.084 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.032; p = 0.005)	-0.186 (CI = +/-0.060; p = 0.000)	0.970	+8.79%
Severity	2014.1	0.083 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.005)	-0.182 (CI = +/-0.064; p = 0.000)	0.964	+8.65%
Severity	2014.2	0.079 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.033; p = 0.009)	-0.168 (CI = +/-0.063; p = 0.000)	0.959	+8.22%
Severity	2015.1	0.077 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.035; p = 0.010)	-0.162 (CI = +/-0.068; p = 0.000)	0.949	+8.03%
Severity	2015.2	0.075 (CI = +/-0.015; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.019)	-0.156 (CI = +/-0.074; p = 0.001)	0.929	+7.82%
Severity	2016.1	0.079 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.041; p = 0.040)	-0.165 (CI = +/-0.081; p = 0.001)	0.920	+8.17%
Severity	2016.2	0.084 (CI = +/-0.021; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.028)	-0.181 (CI = +/-0.086; p = 0.001)	0.908	+8.77%
Severity	2017.1	0.089 (CI = +/-0.026; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.062)	-0.195 (CI = +/-0.097; p = 0.002)	0.895	+9.35%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.013)	-0.086 (CI = +/-0.069; p = 0.016)	-0.232 (CI = +/-0.133; p = 0.001)	0.595	-1.09%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.039)	-0.079 (CI = +/-0.070; p = 0.028)	-0.243 (CI = +/-0.133; p = 0.001)	0.573	-0.93%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.110)	-0.087 (CI = +/-0.070; p = 0.017)	-0.255 (CI = +/-0.133; p = 0.000)	0.577	-0.74%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.254)	-0.079 (CI = +/-0.070; p = 0.029)	-0.267 (CI = +/-0.133; p = 0.000)	0.561	-0.54%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.426)	-0.084 (CI = +/-0.071; p = 0.023)	-0.276 (CI = +/-0.135; p = 0.000)	0.563	-0.40%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.501)	-0.083 (CI = +/-0.074; p = 0.030)	-0.278 (CI = +/-0.139; p = 0.000)	0.550	-0.36%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.592)	-0.085 (CI = +/-0.077; p = 0.032)	-0.281 (CI = +/-0.144; p = 0.000)	0.548	-0.31%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.498)	-0.089 (CI = +/-0.080; p = 0.031)	-0.274 (CI = +/-0.148; p = 0.001)	0.549	-0.43%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.437)	-0.085 (CI = +/-0.083; p = 0.044)	-0.269 (CI = +/-0.154; p = 0.001)	0.550	-0.53%
Frequency	2010.1	-0.007 (CI = +/-0.015; p = 0.380)	-0.089 (CI = +/-0.086; p = 0.043)	-0.262 (CI = +/-0.159; p = 0.002)	0.548	-0.66%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.278)	-0.083 (CI = +/-0.089; p = 0.066)	-0.251 (CI = +/-0.164; p = 0.004)	0.558	-0.89%
Frequency	2011.1	-0.010 (CI = +/-0.018; p = 0.277)	-0.085 (CI = +/-0.093; p = 0.070)	-0.246 (CI = +/-0.171; p = 0.007)	0.548	-0.98%
Frequency	2011.2	-0.009 (CI = +/-0.021; p = 0.345)	-0.086 (CI = +/-0.097; p = 0.079)	-0.248 (CI = +/-0.180; p = 0.009)	0.541	-0.94%
Frequency	2012.1	-0.014 (CI = +/-0.022; p = 0.191)	-0.098 (CI = +/-0.099; p = 0.052)	-0.227 (CI = +/-0.183; p = 0.018)	0.569	-1.43%
Frequency	2012.2	-0.018 (CI = +/-0.024; p = 0.129)	-0.090 (CI = +/-0.103; p = 0.083)	-0.209 (CI = +/-0.189; p = 0.032)	0.585	-1.83%
Frequency	2013.1	-0.023 (CI = +/-0.027; p = 0.089)	-0.100 (CI = +/-0.107; p = 0.064)	-0.190 (CI = +/-0.197; p = 0.057)	0.595	-2.30%
Frequency	2013.2	-0.028 (CI = +/-0.031; p = 0.072)	-0.092 (CI = +/-0.111; p = 0.099)	-0.172 (CI = +/-0.207; p = 0.096)	0.604	-2.74%
Frequency	2014.1	-0.031 (CI = +/-0.035; p = 0.083)	-0.097 (CI = +/-0.119; p = 0.101)	-0.161 (CI = +/-0.222; p = 0.142)	0.584	-3.04%
Frequency	2014.2	-0.036 (CI = +/-0.041; p = 0.076)	-0.089 (CI = +/-0.125; p = 0.149)	-0.142 (CI = +/-0.237; p = 0.220)	0.589	-3.57%
Frequency	2015.1	-0.043 (CI = +/-0.048; p = 0.077)	-0.099 (CI = +/-0.134; p = 0.136)	-0.121 (CI = +/-0.257; p = 0.326)	0.572	-4.17%
Frequency	2015.2	-0.048 (CI = +/-0.057; p = 0.095)	-0.093 (CI = +/-0.144; p = 0.186)	-0.105 (CI = +/-0.283; p = 0.431)	0.561	-4.64%
Frequency	2016.1	-0.060 (CI = +/-0.069; p = 0.081)	-0.109 (CI = +/-0.156; p = 0.151)	-0.067 (CI = +/-0.311; p = 0.639)	0.554	-5.84%
Frequency	2016.2	-0.079 (CI = +/-0.081; p = 0.057)	-0.092 (CI = +/-0.162; p = 0.233)	-0.016 (CI = +/-0.336; p = 0.918)	0.585	-7.56%
Frequency	2017.1	-0.101 (CI = +/-0.102; p = 0.052)	-0.114 (CI = +/-0.177; p = 0.177)	0.042 (CI = +/-0.378; p = 0.803)	0.573	-9.58%

## 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 <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.164 (CI = +/-0.075; p = 0.000)	-0.315 (CI = +/-0.154; p = 0.000)	0.827	+5.30%
Loss Cost	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.075; p = 0.000)	-0.328 (CI = +/-0.154; p = 0.000)	0.833	+5.49%
Loss Cost	2006.2	0.056 (CI = +/-0.010; p = 0.000)	-0.165 (CI = +/-0.075; p = 0.000)	-0.339 (CI = +/-0.153; p = 0.000)	0.834	+5.71%
Loss Cost	2007.1	0.058 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.073; p = 0.000)	-0.358 (CI = +/-0.148; p = 0.000)	0.851	+6.01%
Loss Cost	2007.2	0.060 (CI = +/-0.010; p = 0.000)	-0.160 (CI = +/-0.074; p = 0.000)	-0.368 (CI = +/-0.148; p = 0.000)	0.847	+6.22%
Loss Cost	2008.1	0.063 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.074; p = 0.000)	-0.384 (CI = +/-0.147; p = 0.000)	0.856	+6.49%
Loss Cost	2008.2	0.066 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.072; p = 0.000)	-0.401 (CI = +/-0.141; p = 0.000)	0.868	+6.85%
Loss Cost	2009.1	0.069 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.073; p = 0.000)	-0.414 (CI = +/-0.142; p = 0.000)	0.871	+7.09%
Loss Cost	2009.2	0.070 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.075; p = 0.000)	-0.420 (CI = +/-0.146; p = 0.000)	0.857	+7.24%
Loss Cost	2010.1	0.072 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.078; p = 0.000)	-0.430 (CI = +/-0.150; p = 0.000)	0.855	+7.44%
Loss Cost	2010.2	0.069 (CI = +/-0.014; p = 0.000)	-0.144 (CI = +/-0.078; p = 0.001)	-0.416 (CI = +/-0.150; p = 0.000)	0.826	+7.09%
Loss Cost	2011.1	0.069 (CI = +/-0.016; p = 0.000)	-0.144 (CI = +/-0.082; p = 0.002)	-0.416 (CI = +/-0.157; p = 0.000)	0.813	+7.11%
Loss Cost	2011.2	0.066 (CI = +/-0.017; p = 0.000)	-0.136 (CI = +/-0.085; p = 0.003)	-0.404 (CI = +/-0.160; p = 0.000)	0.770	+6.79%
Loss Cost	2012.1	0.064 (CI = +/-0.019; p = 0.000)	-0.141 (CI = +/-0.089; p = 0.004)	-0.395 (CI = +/-0.168; p = 0.000)	0.750	+6.58%
Loss Cost	2012.2	0.063 (CI = +/-0.022; p = 0.000)	-0.138 (CI = +/-0.094; p = 0.007)	-0.391 (CI = +/-0.176; p = 0.000)	0.697	+6.46%
Loss Cost	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.145 (CI = +/-0.099; p = 0.007)	-0.379 (CI = +/-0.186; p = 0.001)	0.675	+6.13%
Loss Cost	2013.2	0.056 (CI = +/-0.028; p = 0.001)	-0.138 (CI = +/-0.104; p = 0.013)	-0.367 (CI = +/-0.195; p = 0.001)	0.601	+5.76%
Loss Cost	2014.1	0.052 (CI = +/-0.032; p = 0.004)	-0.146 (CI = +/-0.111; p = 0.013)	-0.350 (CI = +/-0.208; p = 0.003)	0.584	+5.31%
Loss Cost	2014.2	0.042 (CI = +/-0.035; p = 0.024)	-0.130 (CI = +/-0.111; p = 0.026)	-0.320 (CI = +/-0.209; p = 0.006)	0.504	+4.27%
Loss Cost	2015.1	0.034 (CI = +/-0.041; p = 0.096)	-0.142 (CI = +/-0.117; p = 0.022)	-0.293 (CI = +/-0.223; p = 0.015)	0.513	+3.44%
Loss Cost	2015.2	0.026 (CI = +/-0.048; p = 0.261)	-0.131 (CI = +/-0.125; p = 0.042)	-0.270 (CI = +/-0.239; p = 0.030)	0.466	+2.61%
Loss Cost	2016.1	0.016 (CI = +/-0.059; p = 0.547)	-0.143 (CI = +/-0.136; p = 0.041)	-0.242 (CI = +/-0.264; p = 0.068)	0.481	+1.64%
Loss Cost	2016.2	0.000 (CI = +/-0.071; p = 0.989)	-0.126 (CI = +/-0.144; p = 0.079)	-0.203 (CI = +/-0.286; p = 0.140)	0.484	+0.04%
Loss Cost	2017.1	-0.018 (CI = +/-0.090; p = 0.656)	-0.143 (CI = +/-0.158; p = 0.070)	-0.157 (CI = +/-0.325; p = 0.290)	0.508	-1.75%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.002)	-0.072 (CI = +/-0.098; p = 0.142)	0.952	+6.46%
Severity	2006.1	0.063 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.002)	-0.073 (CI = +/-0.100; p = 0.146)	0.949	+6.48%
Severity	2006.2	0.063 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.051; p = 0.003)	-0.074 (CI = +/-0.103; p = 0.150)	0.943	+6.50%
Severity	2007.1	0.064 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.052; p = 0.005)	-0.080 (CI = +/-0.104; p = 0.127)	0.941	+6.59%
Severity	2007.2	0.064 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.053; p = 0.006)	-0.083 (CI = +/-0.107; p = 0.124)	0.935	+6.65%
Severity	2008.1	0.067 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.052; p = 0.011)	-0.096 (CI = +/-0.104; p = 0.070)	0.939	+6.88%
Severity	2008.2	0.069 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.049; p = 0.002)	-0.111 (CI = +/-0.096; p = 0.026)	0.948	+7.20%
Severity	2009.1	0.073 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.043; p = 0.003)	-0.130 (CI = +/-0.085; p = 0.004)	0.961	+7.56%
Severity	2009.2	0.075 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.041; p = 0.001)	-0.142 (CI = +/-0.080; p = 0.001)	0.964	+7.83%
Severity	2010.1	0.078 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.037; p = 0.001)	-0.158 (CI = +/-0.071; p = 0.000)	0.972	+8.16%
Severity	2010.2	0.078 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.038; p = 0.002)	-0.154 (CI = +/-0.073; p = 0.000)	0.968	+8.07%
Severity	2011.1	0.079 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.040; p = 0.004)	-0.160 (CI = +/-0.075; p = 0.000)	0.965	+8.18%
Severity	2011.2	0.075 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.036; p = 0.006)	-0.146 (CI = +/-0.069; p = 0.000)	0.966	+7.83%
Severity	2012.1	0.078 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.012)	-0.159 (CI = +/-0.065; p = 0.000)	0.970	+8.14%
Severity	2012.2	0.081 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.032; p = 0.003)	-0.171 (CI = +/-0.060; p = 0.000)	0.974	+8.48%
Severity	2013.1	0.083 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.033; p = 0.006)	-0.178 (CI = +/-0.062; p = 0.000)	0.972	+8.66%
Severity	2013.2	0.084 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.034; p = 0.006)	-0.183 (CI = +/-0.064; p = 0.000)	0.967	+8.81%
Severity	2014.1	0.083 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.037; p = 0.007)	-0.178 (CI = +/-0.069; p = 0.000)	0.960	+8.66%
Severity	2014.2	0.079 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.012)	-0.166 (CI = +/-0.067; p = 0.000)	0.953	+8.24%
Severity	2015.1	0.077 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.014)	-0.160 (CI = +/-0.073; p = 0.001)	0.941	+8.05%
Severity	2015.2	0.076 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.027)	-0.154 (CI = +/-0.079; p = 0.001)	0.917	+7.84%
Severity	2016.1	0.079 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.053)	-0.164 (CI = +/-0.087; p = 0.002)	0.904	+7.20%
Severity	2016.2	0.085 (CI = +/-0.023; p = 0.000)	-0.051 (CI = +/-0.047; p = 0.036)	-0.179 (CI = +/-0.092; p = 0.002)	0.891	+8.88%
Severity	2017.1	0.091 (CI = +/-0.029; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.073)	-0.194 (CI = +/-0.105; p = 0.003)	0.876	+9.49%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.014)	-0.083 (CI = +/-0.071; p = 0.023)	-0.243 (CI = +/-0.147; p = 0.002)	0.570	-1.09%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.041)	-0.076 (CI = +/-0.072; p = 0.039)	-0.254 (CI = +/-0.147; p = 0.001)	0.546	-0.93%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.113)	-0.084 (CI = +/-0.072; p = 0.024)	-0.265 (CI = +/-0.146; p = 0.001)	0.550	-0.74%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.259)	-0.076 (CI = +/-0.072; p = 0.040)	-0.278 (CI = +/-0.146; p = 0.001)	0.533	-0.55%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.428)	-0.082 (CI = +/-0.074; p = 0.032)	-0.285 (CI = +/-0.148; p = 0.001)	0.534	-0.40%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.505)	-0.080 (CI = +/-0.077; p = 0.042)	-0.288 (CI = +/-0.153; p = 0.001)	0.521	-0.37%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.591)	-0.082 (CI = +/-0.080; p = 0.045)	-0.290 (CI = +/-0.158; p = 0.001)	0.519	-0.32%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.502)	-0.086 (CI = +/-0.083; p = 0.043)	-0.284 (CI = +/-0.163; p = 0.001)	0.520	-0.43%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.438)	-0.082 (CI = +/-0.086; p = 0.061)	-0.278 (CI = +/-0.168; p = 0.002)	0.522	-0.54%
Frequency	2010.1	-0.007 (CI = +/-0.016; p = 0.386)	-0.086 (CI = +/-0.090; p = 0.059)	-0.272 (CI = +/-0.174; p = 0.004)	0.520	-0.67%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.281)	-0.079 (CI = +/-0.093; p = 0.090)	-0.261 (CI = +/-0.178; p = 0.006)	0.530	-0.90%
Frequency	2011.1	-0.010 (CI = +/-0.019; p = 0.283)	-0.082 (CI = +/-0.098; p = 0.095)	-0.257 (CI = +/-0.186; p = 0.009)	0.520	-0.99%
Frequency	2011.2	-0.010 (CI = +/-0.021; p = 0.348)	-0.083 (CI = +/-0.103; p = 0.108)	-0.258 (CI = +/-0.195; p = 0.012)	0.513	-0.96%
Frequency	2012.1	-0.015 (CI = +/-0.023; p = 0.199)	-0.095 (CI = +/-0.105; p = 0.074)	-0.236 (CI = +/-0.199; p = 0.022)	0.542	-1.44%
Frequency	2012.2	-0.019 (CI = +/-0.025; p = 0.134)	-0.085 (CI = +/-0.109; p = 0.117)	-0.220 (CI = +/-0.204; p = 0.036)	0.560	-1.86%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.096)	-0.095 (CI = +/-0.113; p = 0.093)	-0.200 (CI = +/-0.213; p = 0.063)	0.570	-2.33%
Frequency	2013.2	-0.028 (CI = +/-0.032; p = 0.077)	-0.086 (CI = +/-0.119; p = 0.143)	-0.184 (CI = +/-0.222; p = 0.097)	0.582	-2.80%
Frequency	2014.1	-0.031 (CI = +/-0.037; p = 0.089)	-0.091 (CI = +/-0.127; p = 0.144)	-0.173 (CI = +/-0.239; p = 0.142)	0.561	-3.09%
Frequency	2014.2	-0.037 (CI = +/-0.043; p = 0.080)	-0.081 (CI = +/-0.135; p = 0.213)	-0.154 (CI = +/-0.253; p = 0.210)	0.569	-3.67%
Frequency	2015.1	-0.044 (CI = +/-0.051; p = 0.084)	-0.091 (CI = +/-0.145; p = 0.195)	-0.133 (CI = +/-0.275; p = 0.310)	0.552	-4.27%
Frequency	2015.2	-0.050 (CI = +/-0.061; p = 0.098)	-0.083 (CI = +/-0.158; p = 0.270)	-0.116 (CI = +/-0.301; p = 0.410)	0.543	-4.85%
Frequency	2016.1	-0.063 (CI = +/-0.074; p = 0.087)	-0.099 (CI = +/-0.170; p = 0.223)	-0.078 (CI = +/-0.332; p = 0.606)	0.537	-6.06%
Frequency	2016.2	-0.085 (CI = +/-0.088; p = 0.056)	-0.075 (CI = +/-0.179; p = 0.361)	-0.024 (CI = +/-0.353; p = 0.880)	0.583	-8.11%
Frequency	2017.1	-0.108 (CI = +/-0.110; p = 0.053)	-0.097 (CI = +/-0.194; p = 0.276)	0.037 (CI = +/-0.399; p = 0.835)	0.577	-10.27%

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.040 (CI = +/-0.009; p = 0.000)	-0.162 (CI = +/-0.091; p = 0.001)	0.732	+4.10%
Loss Cost	2006.1	0.041 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.094; p = 0.002)	0.729	+4.18%
Loss Cost	2006.2	0.042 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.096; p = 0.002)	0.716	+4.26%
Loss Cost	2007.1	0.043 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.099; p = 0.003)	0.718	+4.40%
Loss Cost	2007.2	0.043 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.102; p = 0.004)	0.697	+4.44%
Loss Cost	2008.1	0.044 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.106; p = 0.006)	0.692	+4.52%
Loss Cost	2008.2	0.045 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.109; p = 0.006)	0.678	+4.65%
Loss Cost	2009.1	0.046 (CI = +/-0.014; p = 0.000)	-0.158 (CI = +/-0.113; p = 0.008)	0.666	+4.67%
Loss Cost	2009.2	0.045 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.118; p = 0.012)	0.625	+4.61%
Loss Cost	2010.1	0.045 (CI = +/-0.016; p = 0.000)	-0.158 (CI = +/-0.123; p = 0.014)	0.609	+4.55%
Loss Cost	2010.2	0.040 (CI = +/-0.017; p = 0.000)	-0.141 (CI = +/-0.122; p = 0.025)	0.542	+4.13%
Loss Cost	2011.1	0.038 (CI = +/-0.018; p = 0.000)	-0.150 (CI = +/-0.126; p = 0.023)	0.519	+3.91%
Loss Cost	2011.2	0.034 (CI = +/-0.019; p = 0.001)	-0.134 (CI = +/-0.127; p = 0.040)	0.432	+3.48%
Loss Cost	2012.1	0.030 (CI = +/-0.020; p = 0.006)	-0.149 (CI = +/-0.130; p = 0.027)	0.410	+3.08%
Loss Cost	2012.2	0.027 (CI = +/-0.022; p = 0.020)	-0.137 (CI = +/-0.134; p = 0.045)	0.315	+2.73%
Loss Cost	2013.1	0.022 (CI = +/-0.024; p = 0.068)	-0.155 (CI = +/-0.136; p = 0.029)	0.307	+2.21%
Loss Cost	2013.2	0.017 (CI = +/-0.025; p = 0.183)	-0.138 (CI = +/-0.139; p = 0.051)	0.197	+1.67%
Loss Cost	2014.1	0.010 (CI = +/-0.027; p = 0.436)	-0.158 (CI = +/-0.141; p = 0.030)	0.220	+1.03%
Loss Cost	2014.2	0.001 (CI = +/-0.028; p = 0.923)	-0.133 (CI = +/-0.136; p = 0.054)	0.131	+0.13%
Loss Cost	2015.1	-0.007 (CI = +/-0.029; p = 0.598)	-0.158 (CI = +/-0.136; p = 0.026)	0.225	-0.73%
Loss Cost	2015.2	-0.015 (CI = +/-0.032; p = 0.321)	-0.138 (CI = +/-0.137; p = 0.049)	0.217	-1.50%
Loss Cost	2016.1	-0.025 (CI = +/-0.035; p = 0.147)	-0.162 (CI = +/-0.140; p = 0.027)	0.319	-2.43%
Loss Cost	2016.2	-0.035 (CI = +/-0.037; p = 0.064)	-0.140 (CI = +/-0.140; p = 0.050)	0.378	-3.42%
Loss Cost	2017.1	-0.047 (CI = +/-0.041; p = 0.031)	-0.166 (CI = +/-0.143; p = 0.027)	0.470	-4.58%
Severity	2005.2	0.060 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	0.953	+6.16%
Severity	2006.1	0.060 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.002)	0.950	+6.16%
Severity	2006.2	0.060 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.003)	0.944	+6.15%
Severity	2007.1	0.060 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.052; p = 0.006)	0.941	+6.20%
Severity	2007.2	0.060 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.054; p = 0.007)	0.935	+6.22%
Severity	2008.1	0.062 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.054; p = 0.013)	0.937	+6.35%
Severity	2008.2	0.063 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.052; p = 0.005)	0.940	+6.54%
Severity	2009.1	0.065 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.010)	0.947	+6.75%
Severity	2009.2	0.066 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.051; p = 0.007)	0.945	+6.87%
Severity	2010.1	0.068 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.051; p = 0.013)	0.946	+7.03%
Severity	2010.2	0.067 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.052; p = 0.023)	0.939	+6.89%
Severity	2011.1	0.066 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.055; p = 0.028)	0.933	+6.87%
Severity	2011.2	0.063 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.050; p = 0.050)	0.933	+6.55%
Severity	2012.1	0.064 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.053; p = 0.075)	0.928	+6.64%
Severity	2012.2	0.065 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.055; p = 0.074)	0.919	+6.71%
Severity	2013.1	0.064 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.058; p = 0.081)	0.908	+6.66%
Severity	2013.2	0.064 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.061; p = 0.114)	0.890	+6.56%
Severity	2014.1	0.061 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.063; p = 0.071)	0.878	+6.26%
Severity	2014.2	0.057 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.125)	0.862	+5.82%
Severity	2015.1	0.053 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.061; p = 0.072)	0.847	+5.46%
Severity	2015.2	0.050 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.061; p = 0.126)	0.809	+5.10%
Severity	2016.1	0.048 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.067; p = 0.123)	0.776	+4.92%
Severity	2016.2	0.047 (CI = +/-0.019; p = 0.000)	-0.048 (CI = +/-0.073; p = 0.170)	0.710	+4.81%
Severity	2017.1	0.044 (CI = +/-0.023; p = 0.002)	-0.055 (CI = +/-0.080; p = 0.155)	0.659	+4.50%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.080; p = 0.043)	0.447	-1.94%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.083; p = 0.061)	0.397	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.085; p = 0.053)	0.374	-1.78%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.079 (CI = +/-0.087; p = 0.073)	0.320	-1.70%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.081 (CI = +/-0.090; p = 0.076)	0.304	-1.67%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.003)	-0.084 (CI = +/-0.093; p = 0.077)	0.287	-1.72%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.004)	-0.081 (CI = +/-0.096; p = 0.096)	0.285	-1.77%
Frequency	2009.1	-0.020 (CI = +/-0.012; p = 0.003)	-0.090 (CI = +/-0.099; p = 0.073)	0.304	-1.95%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.002)	-0.082 (CI = +/-0.101; p = 0.108)	0.323	-2.12%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.002)	-0.091 (CI = +/-0.104; p = 0.083)	0.338	-2.32%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.080 (CI = +/-0.105; p = 0.131)	0.374	-2.58%
Frequency	2011.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.088 (CI = +/-0.109; p = 0.108)	0.375	-2.77%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.083 (CI = +/-0.114; p = 0.142)	0.372	-2.88%
Frequency	2012.1	-0.034 (CI = +/-0.018; p = 0.001)	-0.101 (CI = +/-0.113; p = 0.076)	0.438	-3.34%
Frequency	2012.2	-0.038 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.114; p = 0.126)	0.483	-3.73%
Frequency	2013.1	-0.043 (CI = +/-0.020; p = 0.000)	-0.103 (CI = +/-0.115; p = 0.076)	0.518	-4.18%
Frequency	2013.2	-0.047 (CI = +/-0.021; p = 0.000)	-0.090 (CI = +/-0.118; p = 0.126)	0.551	-4.58%
Frequency	2014.1	-0.051 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.123; p = 0.101)	0.544	-4.93%
Frequency	2014.2	-0.055 (CI = +/-0.026; p = 0.000)	-0.088 (CI = +/-0.127; p = 0.161)	0.569	-5.38%
Frequency	2015.1	-0.061 (CI = +/-0.029; p = 0.001)	-0.103 (CI = +/-0.133; p = 0.120)	0.570	-5.88%
Frequency	2015.2	-0.065 (CI = +/-0.033; p = 0.001)	-0.092 (CI = +/-0.141; p = 0.180)	0.573	-6.27%
Frequency	2016.1	-0.073 (CI = +/-0.037; p = 0.001)	-0.112 (CI = +/-0.148; p = 0.124)	0.585	-7.00%
Frequency	2016.2	-0.082 (CI = +/-0.040; p = 0.001)	-0.092 (CI = +/-0.152; p = 0.208)	0.626	-7.86%
Frequency	2017.1	-0.091 (CI = +/-0.047; p = 0.002)	-0.111 (CI = +/-0.163; p = 0.158)	0.617	-8.68%

**Bodily Injury**

Coverage = BI

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.042 (CI = +/-0.009; p = 0.000)	-0.171 (CI = +/-0.092; p = 0.001)	0.736	+4.28%
Loss Cost	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.167 (CI = +/-0.095; p = 0.001)	0.733	+4.36%
Loss Cost	2006.2	0.044 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.097; p = 0.001)	0.722	+4.47%
Loss Cost	2007.1	0.045 (CI = +/-0.011; p = 0.000)	-0.166 (CI = +/-0.099; p = 0.002)	0.726	+4.62%
Loss Cost	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.103; p = 0.002)	0.706	+4.70%
Loss Cost	2008.1	0.047 (CI = +/-0.013; p = 0.000)	-0.165 (CI = +/-0.106; p = 0.004)	0.702	+4.79%
Loss Cost	2008.2	0.048 (CI = +/-0.014; p = 0.000)	-0.173 (CI = +/-0.109; p = 0.003)	0.691	+4.96%
Loss Cost	2009.1	0.049 (CI = +/-0.015; p = 0.000)	-0.172 (CI = +/-0.113; p = 0.005)	0.681	+4.99%
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	-0.171 (CI = +/-0.118; p = 0.007)	0.641	+4.96%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	-0.172 (CI = +/-0.124; p = 0.009)	0.626	+4.92%
Loss Cost	2010.2	0.044 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.124; p = 0.017)	0.556	+4.48%
Loss Cost	2011.1	0.042 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.016)	0.534	+4.27%
Loss Cost	2011.2	0.038 (CI = +/-0.021; p = 0.001)	-0.147 (CI = +/-0.131; p = 0.030)	0.443	+3.83%
Loss Cost	2012.1	0.034 (CI = +/-0.022; p = 0.005)	-0.160 (CI = +/-0.134; p = 0.022)	0.421	+3.42%
Loss Cost	2012.2	0.030 (CI = +/-0.024; p = 0.018)	-0.148 (CI = +/-0.140; p = 0.039)	0.322	+3.07%
Loss Cost	2013.1	0.025 (CI = +/-0.026; p = 0.058)	-0.165 (CI = +/-0.142; p = 0.026)	0.313	+2.53%
Loss Cost	2013.2	0.019 (CI = +/-0.028; p = 0.164)	-0.147 (CI = +/-0.147; p = 0.050)	0.196	+1.96%
Loss Cost	2014.1	0.013 (CI = +/-0.030; p = 0.382)	-0.166 (CI = +/-0.150; p = 0.032)	0.219	+1.29%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.866)	-0.137 (CI = +/-0.147; p = 0.066)	0.120	+0.25%
Loss Cost	2015.1	-0.007 (CI = +/-0.034; p = 0.679)	-0.160 (CI = +/-0.147; p = 0.035)	0.214	-0.66%
Loss Cost	2015.2	-0.016 (CI = +/-0.037; p = 0.366)	-0.136 (CI = +/-0.151; p = 0.073)	0.206	-1.59%
Loss Cost	2016.1	-0.026 (CI = +/-0.041; p = 0.181)	-0.158 (CI = +/-0.153; p = 0.044)	0.310	-2.60%
Loss Cost	2016.2	-0.040 (CI = +/-0.045; p = 0.073)	-0.128 (CI = +/-0.154; p = 0.093)	0.387	-3.94%
Loss Cost	2017.1	-0.054 (CI = +/-0.049; p = 0.035)	-0.153 (CI = +/-0.156; p = 0.053)	0.489	-5.24%
Severity	2005.2	0.060 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.001)	0.951	+6.22%
Severity	2006.1	0.060 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.050; p = 0.002)	0.947	+6.22%
Severity	2006.2	0.060 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.051; p = 0.003)	0.941	+6.22%
Severity	2007.1	0.061 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.053; p = 0.005)	0.938	+6.28%
Severity	2007.2	0.061 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.055; p = 0.005)	0.931	+6.30%
Severity	2008.1	0.063 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.055; p = 0.010)	0.933	+6.45%
Severity	2008.2	0.065 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.053; p = 0.003)	0.939	+6.67%
Severity	2009.1	0.067 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.051; p = 0.006)	0.946	+6.89%
Severity	2009.2	0.068 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.051; p = 0.003)	0.945	+7.05%
Severity	2010.1	0.070 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.051; p = 0.006)	0.947	+7.22%
Severity	2010.2	0.068 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.052; p = 0.012)	0.940	+7.08%
Severity	2011.1	0.068 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.055; p = 0.016)	0.933	+7.07%
Severity	2011.2	0.065 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.051; p = 0.030)	0.932	+6.74%
Severity	2012.1	0.066 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.053; p = 0.047)	0.927	+6.83%
Severity	2012.2	0.067 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.056; p = 0.043)	0.918	+6.95%
Severity	2013.1	0.067 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.059; p = 0.050)	0.907	+6.91%
Severity	2013.2	0.066 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.063; p = 0.074)	0.887	+6.84%
Severity	2014.1	0.063 (CI = +/-0.013; p = 0.000)	-0.065 (CI = +/-0.064; p = 0.048)	0.874	+6.54%
Severity	2014.2	0.059 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.063; p = 0.097)	0.851	+6.06%
Severity	2015.1	0.055 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.064; p = 0.061)	0.832	+5.70%
Severity	2015.2	0.052 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.066; p = 0.118)	0.781	+5.30%
Severity	2016.1	0.050 (CI = +/-0.019; p = 0.000)	-0.055 (CI = +/-0.072; p = 0.122)	0.742	+5.13%
Severity	2016.2	0.049 (CI = +/-0.023; p = 0.001)	-0.053 (CI = +/-0.081; p = 0.172)	0.659	+5.04%
Severity	2017.1	0.046 (CI = +/-0.028; p = 0.005)	-0.059 (CI = +/-0.089; p = 0.166)	0.595	+4.72%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.082; p = 0.034)	0.425	-1.83%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.084; p = 0.048)	0.373	-1.76%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.091 (CI = +/-0.086; p = 0.040)	0.352	-1.65%
Frequency	2007.1	-0.016 (CI = +/-0.010; p = 0.003)	-0.086 (CI = +/-0.089; p = 0.056)	0.296	-1.56%
Frequency	2007.2	-0.015 (CI = +/-0.011; p = 0.006)	-0.089 (CI = +/-0.092; p = 0.057)	0.282	-1.51%
Frequency	2008.1	-0.016 (CI = +/-0.011; p = 0.008)	-0.091 (CI = +/-0.095; p = 0.059)	0.264	-1.56%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.012)	-0.089 (CI = +/-0.099; p = 0.074)	0.261	-1.60%
Frequency	2009.1	-0.018 (CI = +/-0.013; p = 0.009)	-0.098 (CI = +/-0.101; p = 0.058)	0.280	-1.78%
Frequency	2009.2	-0.020 (CI = +/-0.014; p = 0.007)	-0.090 (CI = +/-0.104; p = 0.089)	0.296	-1.95%
Frequency	2010.1	-0.022 (CI = +/-0.015; p = 0.006)	-0.098 (CI = +/-0.107; p = 0.071)	0.311	-2.15%
Frequency	2010.2	-0.025 (CI = +/-0.016; p = 0.004)	-0.086 (CI = +/-0.109; p = 0.116)	0.343	-2.43%
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.004)	-0.094 (CI = +/-0.113; p = 0.100)	0.344	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.090 (CI = +/-0.119; p = 0.132)	0.340	-2.73%
Frequency	2012.1	-0.032 (CI = +/-0.020; p = 0.003)	-0.106 (CI = +/-0.118; p = 0.075)	0.408	-3.20%
Frequency	2012.2	-0.037 (CI = +/-0.021; p = 0.002)	-0.091 (CI = +/-0.121; p = 0.131)	0.451	-3.63%
Frequency	2013.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.106 (CI = +/-0.122; p = 0.085)	0.489	-4.10%
Frequency	2013.2	-0.047 (CI = +/-0.024; p = 0.001)	-0.090 (CI = +/-0.126; p = 0.147)	0.522	-4.57%
Frequency	2014.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.101 (CI = +/-0.132; p = 0.122)	0.515	-4.93%
Frequency	2014.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.085 (CI = +/-0.137; p = 0.205)	0.543	-5.48%
Frequency	2015.1	-0.062 (CI = +/-0.033; p = 0.002)	-0.099 (CI = +/-0.143; p = 0.158)	0.547	-6.01%
Frequency	2015.2	-0.068 (CI = +/-0.038; p = 0.002)	-0.085 (CI = +/-0.154; p = 0.250)	0.554	-6.54%
Frequency	2016.1	-0.076 (CI = +/-0.043; p = 0.003)	-0.104 (CI = +/-0.160; p = 0.180)	0.570	-7.35%
Frequency	2016.2	-0.089 (CI = +/-0.048; p = 0.002)	-0.075 (CI = +/-0.165; p = 0.330)	0.628	-8.55%
Frequency	2017.1	-0.100 (CI = +/-0.055; p = 0.003)	-0.095 (CI = +/-0.176; p = 0.250)	0.627	-9.51%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.044 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.090; p = 0.001)	0.764	+4.54%
Loss Cost	2006.1	0.046 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.092; p = 0.002)	0.764	+4.66%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.094; p = 0.002)	0.756	+4.79%
Loss Cost	2007.1	0.049 (CI = +/-0.011; p = 0.000)	-0.148 (CI = +/-0.095; p = 0.004)	0.763	+4.98%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.099; p = 0.004)	0.747	+5.08%
Loss Cost	2008.1	0.051 (CI = +/-0.013; p = 0.000)	-0.145 (CI = +/-0.102; p = 0.007)	0.747	+5.23%
Loss Cost	2008.2	0.053 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.104; p = 0.005)	0.740	+5.42%
Loss Cost	2009.1	0.054 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.108; p = 0.009)	0.733	+5.51%
Loss Cost	2009.2	0.054 (CI = +/-0.016; p = 0.000)	-0.149 (CI = +/-0.113; p = 0.012)	0.699	+5.50%
Loss Cost	2010.1	0.054 (CI = +/-0.017; p = 0.000)	-0.148 (CI = +/-0.119; p = 0.017)	0.686	+5.53%
Loss Cost	2010.2	0.050 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.119; p = 0.030)	0.628	+5.10%
Loss Cost	2011.1	0.048 (CI = +/-0.020; p = 0.000)	-0.138 (CI = +/-0.124; p = 0.032)	0.604	+4.94%
Loss Cost	2011.2	0.044 (CI = +/-0.021; p = 0.000)	-0.124 (CI = +/-0.126; p = 0.055)	0.524	+4.51%
Loss Cost	2012.1	0.041 (CI = +/-0.023; p = 0.002)	-0.136 (CI = +/-0.131; p = 0.043)	0.494	+4.15%
Loss Cost	2012.2	0.037 (CI = +/-0.025; p = 0.006)	-0.126 (CI = +/-0.137; p = 0.069)	0.398	+3.81%
Loss Cost	2013.1	0.033 (CI = +/-0.027; p = 0.023)	-0.141 (CI = +/-0.142; p = 0.052)	0.370	+3.31%
Loss Cost	2013.2	0.027 (CI = +/-0.030; p = 0.072)	-0.125 (CI = +/-0.147; p = 0.088)	0.243	+2.75%
Loss Cost	2014.1	0.021 (CI = +/-0.033; p = 0.201)	-0.143 (CI = +/-0.153; p = 0.064)	0.234	+2.10%
Loss Cost	2014.2	0.010 (CI = +/-0.035; p = 0.530)	-0.117 (CI = +/-0.150; p = 0.114)	0.086	+1.04%
Loss Cost	2015.1	0.001 (CI = +/-0.038; p = 0.963)	-0.141 (CI = +/-0.155; p = 0.070)	0.140	+0.08%
Loss Cost	2015.2	-0.009 (CI = +/-0.042; p = 0.656)	-0.120 (CI = +/-0.159; p = 0.124)	0.080	-0.87%
Loss Cost	2016.1	-0.020 (CI = +/-0.049; p = 0.378)	-0.145 (CI = +/-0.168; p = 0.084)	0.167	-1.98%
Loss Cost	2016.2	-0.035 (CI = +/-0.054; p = 0.176)	-0.118 (CI = +/-0.170; p = 0.149)	0.216	-3.39%
Loss Cost	2017.1	-0.051 (CI = +/-0.063; p = 0.096)	-0.148 (CI = +/-0.180; p = 0.093)	0.328	-4.99%
Severity	2005.2	0.061 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.049; p = 0.003)	0.949	+6.29%
Severity	2006.1	0.061 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.051; p = 0.004)	0.945	+6.30%
Severity	2006.2	0.061 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.052; p = 0.005)	0.939	+6.30%
Severity	2007.1	0.062 (CI = +/-0.006; p = 0.000)	-0.075 (CI = +/-0.054; p = 0.008)	0.936	+6.37%
Severity	2007.2	0.062 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.056; p = 0.009)	0.930	+6.40%
Severity	2008.1	0.064 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.056; p = 0.018)	0.933	+6.58%
Severity	2008.2	0.066 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.053; p = 0.006)	0.939	+6.81%
Severity	2009.1	0.068 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.050; p = 0.011)	0.949	+7.08%
Severity	2009.2	0.070 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.006)	0.949	+7.25%
Severity	2010.1	0.072 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.049; p = 0.012)	0.953	+7.47%
Severity	2010.2	0.071 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.050; p = 0.022)	0.946	+7.34%
Severity	2011.1	0.071 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.053; p = 0.031)	0.941	+7.37%
Severity	2011.2	0.068 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.049; p = 0.054)	0.941	+7.03%
Severity	2012.1	0.069 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.050; p = 0.094)	0.939	+7.19%
Severity	2012.2	0.071 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.052; p = 0.077)	0.933	+7.33%
Severity	2013.1	0.071 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.056; p = 0.100)	0.924	+7.36%
Severity	2013.2	0.071 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.059; p = 0.131)	0.907	+7.31%
Severity	2014.1	0.068 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.062; p = 0.098)	0.893	+7.04%
Severity	2014.2	0.064 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.060; p = 0.171)	0.876	+6.56%
Severity	2015.1	0.060 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.063; p = 0.124)	0.855	+6.23%
Severity	2015.2	0.057 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.066; p = 0.205)	0.812	+5.84%
Severity	2016.1	0.056 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.074; p = 0.236)	0.775	+5.77%
Severity	2016.2	0.056 (CI = +/-0.026; p = 0.001)	-0.041 (CI = +/-0.083; p = 0.287)	0.703	+5.74%
Severity	2017.1	0.054 (CI = +/-0.033; p = 0.006)	-0.044 (CI = +/-0.096; p = 0.312)	0.638	+5.55%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.081; p = 0.058)	0.355	-1.65%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.073 (CI = +/-0.083; p = 0.084)	0.295	-1.54%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.004)	-0.079 (CI = +/-0.085; p = 0.068)	0.271	-1.43%
Frequency	2007.1	-0.013 (CI = +/-0.010; p = 0.013)	-0.073 (CI = +/-0.087; p = 0.099)	0.207	-1.31%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.025)	-0.076 (CI = +/-0.090; p = 0.097)	0.192	-1.24%
Frequency	2008.1	-0.013 (CI = +/-0.012; p = 0.033)	-0.077 (CI = +/-0.094; p = 0.104)	0.169	-1.27%
Frequency	2008.2	-0.013 (CI = +/-0.013; p = 0.042)	-0.076 (CI = +/-0.098; p = 0.124)	0.166	-1.30%
Frequency	2009.1	-0.015 (CI = +/-0.013; p = 0.034)	-0.083 (CI = +/-0.101; p = 0.103)	0.181	-1.46%
Frequency	2009.2	-0.016 (CI = +/-0.014; p = 0.027)	-0.076 (CI = +/-0.104; p = 0.145)	0.196	-1.63%
Frequency	2010.1	-0.018 (CI = +/-0.016; p = 0.024)	-0.083 (CI = +/-0.108; p = 0.122)	0.207	-1.81%
Frequency	2010.2	-0.021 (CI = +/-0.017; p = 0.015)	-0.073 (CI = +/-0.110; p = 0.184)	0.239	-2.09%
Frequency	2011.1	-0.023 (CI = +/-0.018; p = 0.016)	-0.079 (CI = +/-0.115; p = 0.166)	0.235	-2.26%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.022)	-0.076 (CI = +/-0.121; p = 0.204)	0.231	-2.35%
Frequency	2012.1	-0.029 (CI = +/-0.021; p = 0.011)	-0.094 (CI = +/-0.122; p = 0.125)	0.298	-2.84%
Frequency	2012.2	-0.033 (CI = +/-0.023; p = 0.007)	-0.079 (CI = +/-0.125; p = 0.197)	0.345	-3.28%
Frequency	2013.1	-0.038 (CI = +/-0.025; p = 0.005)	-0.095 (CI = +/-0.128; p = 0.136)	0.382	-3.77%
Frequency	2013.2	-0.043 (CI = +/-0.027; p = 0.004)	-0.081 (CI = +/-0.132; p = 0.211)	0.420	-4.25%
Frequency	2014.1	-0.047 (CI = +/-0.031; p = 0.005)	-0.092 (CI = +/-0.141; p = 0.182)	0.407	-4.62%
Frequency	2014.2	-0.053 (CI = +/-0.034; p = 0.005)	-0.077 (CI = +/-0.147; p = 0.275)	0.440	-5.19%
Frequency	2015.1	-0.060 (CI = +/-0.039; p = 0.006)	-0.093 (CI = +/-0.157; p = 0.219)	0.439	-5.79%
Frequency	2015.2	-0.066 (CI = +/-0.045; p = 0.009)	-0.080 (CI = +/-0.168; p = 0.313)	0.448	-6.34%
Frequency	2016.1	-0.076 (CI = +/-0.052; p = 0.009)	-0.103 (CI = +/-0.180; p = 0.227)	0.466	-7.33%
Frequency	2016.2	-0.090 (CI = +/-0.058; p = 0.007)	-0.077 (CI = +/-0.186; p = 0.366)	0.538	-8.64%
Frequency	2017.1	-0.105 (CI = +/-0.071; p = 0.010)	-0.104 (CI = +/-0.203; p = 0.264)	0.544	-9.98%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.056 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.077; p = 0.000)	0.859	+5.73%
Loss Cost	2006.1	0.058 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.076; p = 0.001)	0.870	+5.99%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.075; p = 0.000)	0.878	+6.26%
Loss Cost	2007.1	0.064 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.069; p = 0.000)	0.903	+6.66%
Loss Cost	2007.2	0.067 (CI = +/-0.009; p = 0.000)	-0.151 (CI = +/-0.068; p = 0.000)	0.908	+6.93%
Loss Cost	2008.1	0.071 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.064; p = 0.000)	0.925	+7.31%
Loss Cost	2008.2	0.075 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.053; p = 0.000)	0.949	+7.78%
Loss Cost	2009.1	0.079 (CI = +/-0.007; p = 0.000)	-0.139 (CI = +/-0.047; p = 0.000)	0.963	+8.17%
Loss Cost	2009.2	0.081 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.046; p = 0.000)	0.965	+8.42%
Loss Cost	2010.1	0.085 (CI = +/-0.007; p = 0.000)	-0.134 (CI = +/-0.039; p = 0.000)	0.976	+8.82%
Loss Cost	2010.2	0.082 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.036; p = 0.000)	0.976	+8.54%
Loss Cost	2011.1	0.084 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.035; p = 0.000)	0.979	+8.78%
Loss Cost	2011.2	0.082 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.035; p = 0.000)	0.976	+8.56%
Loss Cost	2012.1	0.083 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.038; p = 0.000)	0.973	+8.61%
Loss Cost	2012.2	0.083 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.041; p = 0.000)	0.967	+8.68%
Loss Cost	2013.1	0.084 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.045; p = 0.000)	0.963	+8.72%
Loss Cost	2013.2	0.082 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.048; p = 0.000)	0.950	+8.58%
Loss Cost	2014.1	0.083 (CI = +/-0.016; p = 0.000)	-0.107 (CI = +/-0.054; p = 0.001)	0.943	+8.67%
Loss Cost	2014.2	0.075 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.040; p = 0.001)	0.955	+7.80%
Loss Cost	2015.1	0.075 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.047; p = 0.002)	0.947	+7.75%
Loss Cost	2015.2	0.071 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.005)	0.923	+7.31%
Loss Cost	2016.1	0.075 (CI = +/-0.025; p = 0.001)	-0.080 (CI = +/-0.058; p = 0.017)	0.923	+7.84%
Loss Cost	2016.2	0.064 (CI = +/-0.024; p = 0.002)	-0.067 (CI = +/-0.048; p = 0.017)	0.922	+6.64%
Loss Cost	2017.1	0.074 (CI = +/-0.030; p = 0.004)	-0.055 (CI = +/-0.052; p = 0.042)	0.949	+7.71%
Severity	2005.2	0.060 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.941	+6.23%
Severity	2006.1	0.060 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.052; p = 0.002)	0.936	+6.23%
Severity	2006.2	0.061 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.054; p = 0.002)	0.928	+6.24%
Severity	2007.1	0.061 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.924	+6.32%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.058; p = 0.005)	0.915	+6.37%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.058; p = 0.009)	0.920	+6.59%
Severity	2008.2	0.067 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.054; p = 0.002)	0.934	+6.93%
Severity	2009.1	0.071 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.048; p = 0.003)	0.951	+7.31%
Severity	2009.2	0.073 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	0.957	+7.60%
Severity	2010.1	0.077 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.040; p = 0.001)	0.968	+7.95%
Severity	2010.2	0.075 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.042; p = 0.002)	0.962	+7.84%
Severity	2011.1	0.076 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.044; p = 0.004)	0.958	+7.93%
Severity	2011.2	0.072 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.038; p = 0.005)	0.962	+7.51%
Severity	2012.1	0.075 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.037; p = 0.010)	0.968	+7.83%
Severity	2012.2	0.079 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.032; p = 0.002)	0.976	+8.20%
Severity	2013.1	0.080 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.004)	0.974	+8.37%
Severity	2013.2	0.082 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.036; p = 0.004)	0.969	+8.53%
Severity	2014.1	0.079 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.038; p = 0.004)	0.965	+8.26%
Severity	2014.2	0.074 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.032; p = 0.004)	0.968	+7.72%
Severity	2015.1	0.070 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.032; p = 0.002)	0.969	+7.29%
Severity	2015.2	0.067 (CI = +/-0.013; p = 0.000)	-0.057 (CI = +/-0.033; p = 0.005)	0.958	+6.94%
Severity	2016.1	0.069 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.040; p = 0.017)	0.950	+7.13%
Severity	2016.2	0.077 (CI = +/-0.016; p = 0.000)	-0.064 (CI = +/-0.033; p = 0.006)	0.971	+7.96%
Severity	2017.1	0.082 (CI = +/-0.024; p = 0.002)	-0.058 (CI = +/-0.041; p = 0.021)	0.972	+8.52%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.147)	-0.068 (CI = +/-0.054; p = 0.017)	0.195	-0.47%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.461)	-0.056 (CI = +/-0.051; p = 0.032)	0.116	-0.23%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.945)	-0.067 (CI = +/-0.046; p = 0.006)	0.214	+0.02%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.205)	-0.053 (CI = +/-0.038; p = 0.008)	0.258	+0.32%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.031)	-0.062 (CI = +/-0.034; p = 0.001)	0.422	+0.53%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.008)	-0.056 (CI = +/-0.033; p = 0.002)	0.469	+0.68%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.003)	-0.060 (CI = +/-0.033; p = 0.001)	0.518	+0.80%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.007)	-0.060 (CI = +/-0.035; p = 0.002)	0.514	+0.81%
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.016)	-0.059 (CI = +/-0.037; p = 0.003)	0.452	+0.77%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.022)	-0.058 (CI = +/-0.039; p = 0.006)	0.452	+0.81%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.073)	-0.053 (CI = +/-0.039; p = 0.012)	0.352	+0.65%
Frequency	2011.1	0.008 (CI = +/-0.008; p = 0.052)	-0.048 (CI = +/-0.041; p = 0.023)	0.370	+0.79%
Frequency	2011.2	0.010 (CI = +/-0.008; p = 0.027)	-0.054 (CI = +/-0.042; p = 0.015)	0.424	+0.98%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.109)	-0.061 (CI = +/-0.042; p = 0.008)	0.447	+0.73%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.335)	-0.054 (CI = +/-0.041; p = 0.015)	0.338	+0.44%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.534)	-0.056 (CI = +/-0.044; p = 0.017)	0.343	+0.32%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.937)	-0.050 (CI = +/-0.046; p = 0.034)	0.252	+0.04%
Frequency	2014.1	0.004 (CI = +/-0.014; p = 0.556)	-0.043 (CI = +/-0.048; p = 0.072)	0.213	+0.38%
Frequency	2014.2	0.001 (CI = +/-0.016; p = 0.922)	-0.038 (CI = +/-0.051; p = 0.128)	0.082	+0.07%
Frequency	2015.1	0.004 (CI = +/-0.020; p = 0.627)	-0.031 (CI = +/-0.057; p = 0.237)	0.025	+0.43%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.750)	-0.030 (CI = +/-0.066; p = 0.311)	-0.091	-0.35%
Frequency	2016.1	0.007 (CI = +/-0.035; p = 0.654)	-0.025 (CI = +/-0.081; p = 0.459)	-0.149	+0.66%
Frequency	2016.2	-0.012 (CI = +/-0.018; p = 0.137)	-0.003 (CI = +/-0.037; p = 0.813)	0.200	-1.22%
Frequency	2017.1	-0.007 (CI = +/-0.029; p = 0.475)	0.002 (CI = +/-0.050; p = 0.897)	-0.308	-0.74%



## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.055 (CI = +/-0.010; p = 0.000)	-0.154 (CI = +/-0.080; p = 0.001)	0.838	+5.66%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.079; p = 0.001)	0.851	+5.92%
Loss Cost	2006.2	0.060 (CI = +/-0.010; p = 0.000)	-0.155 (CI = +/-0.078; p = 0.000)	0.859	+6.22%
Loss Cost	2007.1	0.064 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.072; p = 0.001)	0.888	+6.63%
Loss Cost	2007.2	0.067 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.071; p = 0.000)	0.893	+6.94%
Loss Cost	2008.1	0.071 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.067; p = 0.000)	0.914	+7.34%
Loss Cost	2008.2	0.076 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.056; p = 0.000)	0.942	+7.88%
Loss Cost	2009.1	0.080 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.049; p = 0.000)	0.959	+8.30%
Loss Cost	2009.2	0.083 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.047; p = 0.000)	0.962	+8.61%
Loss Cost	2010.1	0.087 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.039; p = 0.000)	0.976	+9.04%
Loss Cost	2010.2	0.084 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.036; p = 0.000)	0.975	+8.74%
Loss Cost	2011.1	0.086 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.035; p = 0.000)	0.979	+9.01%
Loss Cost	2011.2	0.084 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.035; p = 0.000)	0.975	+8.79%
Loss Cost	2012.1	0.085 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.038; p = 0.000)	0.972	+8.86%
Loss Cost	2012.2	0.086 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.041; p = 0.000)	0.966	+9.01%
Loss Cost	2013.1	0.087 (CI = +/-0.012; p = 0.000)	-0.119 (CI = +/-0.044; p = 0.000)	0.962	+9.08%
Loss Cost	2013.2	0.086 (CI = +/-0.014; p = 0.000)	-0.118 (CI = +/-0.050; p = 0.000)	0.946	+9.00%
Loss Cost	2014.1	0.087 (CI = +/-0.017; p = 0.000)	-0.115 (CI = +/-0.055; p = 0.001)	0.939	+9.14%
Loss Cost	2014.2	0.078 (CI = +/-0.015; p = 0.000)	-0.098 (CI = +/-0.044; p = 0.001)	0.944	+8.11%
Loss Cost	2015.1	0.078 (CI = +/-0.020; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.004)	0.933	+8.10%
Loss Cost	2015.2	0.073 (CI = +/-0.027; p = 0.001)	-0.091 (CI = +/-0.061; p = 0.012)	0.885	+7.61%
Loss Cost	2016.1	0.079 (CI = +/-0.035; p = 0.003)	-0.085 (CI = +/-0.072; p = 0.030)	0.888	+8.25%
Loss Cost	2016.2	0.063 (CI = +/-0.041; p = 0.017)	-0.065 (CI = +/-0.070; p = 0.060)	0.829	+6.48%
Loss Cost	2017.1	0.074 (CI = +/-0.064; p = 0.037)	-0.056 (CI = +/-0.092; p = 0.121)	0.883	+7.73%
Severity	2005.2	0.060 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.002)	0.933	+6.17%
Severity	2006.1	0.060 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.054; p = 0.003)	0.927	+6.16%
Severity	2006.2	0.060 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.917	+6.17%
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.058; p = 0.006)	0.913	+6.25%
Severity	2007.2	0.061 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.061; p = 0.008)	0.901	+6.29%
Severity	2008.1	0.063 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.061; p = 0.015)	0.907	+6.52%
Severity	2008.2	0.067 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.056; p = 0.003)	0.922	+6.90%
Severity	2009.1	0.070 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.004)	0.942	+7.30%
Severity	2009.2	0.074 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.048; p = 0.001)	0.949	+7.63%
Severity	2010.1	0.077 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.043; p = 0.001)	0.962	+8.01%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.045; p = 0.003)	0.954	+7.88%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.047; p = 0.006)	0.950	+7.98%
Severity	2011.2	0.072 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.041; p = 0.009)	0.953	+7.49%
Severity	2012.1	0.075 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.016)	0.959	+7.82%
Severity	2012.2	0.080 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.035; p = 0.002)	0.970	+8.29%
Severity	2013.1	0.081 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.036; p = 0.005)	0.968	+8.48%
Severity	2013.2	0.084 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.006)	0.962	+8.72%
Severity	2014.1	0.081 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.042; p = 0.006)	0.956	+8.44%
Severity	2014.2	0.075 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.037; p = 0.010)	0.954	+7.77%
Severity	2015.1	0.070 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.037; p = 0.006)	0.952	+7.30%
Severity	2015.2	0.066 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.040; p = 0.017)	0.929	+6.77%
Severity	2016.1	0.067 (CI = +/-0.025; p = 0.002)	-0.053 (CI = +/-0.051; p = 0.044)	0.912	+6.96%
Severity	2016.2	0.080 (CI = +/-0.027; p = 0.003)	-0.067 (CI = +/-0.046; p = 0.019)	0.948	+8.29%
Severity	2017.1	0.086 (CI = +/-0.045; p = 0.014)	-0.062 (CI = +/-0.065; p = 0.055)	0.954	+9.03%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.169)	-0.067 (CI = +/-0.056; p = 0.022)	0.193	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.489)	-0.056 (CI = +/-0.053; p = 0.039)	0.112	-0.23%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.876)	-0.068 (CI = +/-0.048; p = 0.007)	0.211	+0.05%
Frequency	2007.1	0.004 (CI = +/-0.005; p = 0.184)	-0.055 (CI = +/-0.040; p = 0.008)	0.256	+0.36%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.022)	-0.065 (CI = +/-0.035; p = 0.001)	0.434	+0.61%
Frequency	2008.1	0.008 (CI = +/-0.005; p = 0.006)	-0.059 (CI = +/-0.034; p = 0.002)	0.486	+0.76%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.002)	-0.065 (CI = +/-0.034; p = 0.001)	0.547	+0.92%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.004)	-0.065 (CI = +/-0.035; p = 0.001)	0.545	+0.93%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.009)	-0.064 (CI = +/-0.037; p = 0.002)	0.484	+0.91%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.013)	-0.062 (CI = +/-0.040; p = 0.004)	0.485	+0.95%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.048)	-0.057 (CI = +/-0.041; p = 0.009)	0.381	+0.80%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.034)	-0.053 (CI = +/-0.042; p = 0.017)	0.403	+0.95%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.014)	-0.061 (CI = +/-0.042; p = 0.008)	0.483	+1.22%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.054)	-0.067 (CI = +/-0.042; p = 0.005)	0.505	+0.96%
Frequency	2012.2	0.007 (CI = +/-0.011; p = 0.202)	-0.059 (CI = +/-0.043; p = 0.011)	0.385	+0.66%
Frequency	2013.1	0.006 (CI = +/-0.012; p = 0.346)	-0.061 (CI = +/-0.047; p = 0.015)	0.387	+0.55%
Frequency	2013.2	0.003 (CI = +/-0.014; p = 0.694)	-0.055 (CI = +/-0.050; p = 0.034)	0.277	+0.26%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.392)	-0.048 (CI = +/-0.052; p = 0.065)	0.254	+0.64%
Frequency	2014.2	0.003 (CI = +/-0.020; p = 0.719)	-0.042 (CI = +/-0.058; p = 0.130)	0.095	+0.32%
Frequency	2015.1	0.007 (CI = +/-0.025; p = 0.490)	-0.036 (CI = +/-0.064; p = 0.221)	0.048	+0.75%
Frequency	2015.2	0.008 (CI = +/-0.035; p = 0.588)	-0.037 (CI = +/-0.080; p = 0.293)	-0.079	+0.79%
Frequency	2016.1	0.012 (CI = +/-0.049; p = 0.535)	-0.032 (CI = +/-0.099; p = 0.426)	-0.145	+1.21%
Frequency	2016.2	-0.017 (CI = +/-0.029; p = 0.166)	0.002 (CI = +/-0.050; p = 0.908)	0.231	-1.67%
Frequency	2017.1	-0.012 (CI = +/-0.057; p = 0.458)	0.006 (CI = +/-0.082; p = 0.782)	-0.365	-1.20%

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.040 (CI = +/-0.011; p = 0.000)	0.635	+4.10%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.639	+4.26%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.617	+4.26%
Loss Cost	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.631	+4.49%
Loss Cost	2007.2	0.043 (CI = +/-0.013; p = 0.000)	0.603	+4.44%
Loss Cost	2008.1	0.045 (CI = +/-0.014; p = 0.000)	0.605	+4.63%
Loss Cost	2008.2	0.045 (CI = +/-0.015; p = 0.000)	0.581	+4.65%
Loss Cost	2009.1	0.047 (CI = +/-0.016; p = 0.000)	0.573	+4.80%
Loss Cost	2009.2	0.045 (CI = +/-0.017; p = 0.000)	0.529	+4.61%
Loss Cost	2010.1	0.046 (CI = +/-0.018; p = 0.000)	0.510	+4.70%
Loss Cost	2010.2	0.040 (CI = +/-0.018; p = 0.000)	0.448	+4.13%
Loss Cost	2011.1	0.040 (CI = +/-0.020; p = 0.000)	0.408	+4.07%
Loss Cost	2011.2	0.034 (CI = +/-0.021; p = 0.003)	0.329	+3.48%
Loss Cost	2012.1	0.032 (CI = +/-0.023; p = 0.008)	0.270	+3.27%
Loss Cost	2012.2	0.027 (CI = +/-0.024; p = 0.030)	0.184	+2.73%
Loss Cost	2013.1	0.024 (CI = +/-0.026; p = 0.070)	0.125	+2.44%
Loss Cost	2013.2	0.017 (CI = +/-0.028; p = 0.221)	0.033	+1.67%
Loss Cost	2014.1	0.013 (CI = +/-0.031; p = 0.377)	-0.010	+1.32%
Loss Cost	2014.2	0.001 (CI = +/-0.031; p = 0.930)	-0.066	+0.13%
Loss Cost	2015.1	-0.004 (CI = +/-0.034; p = 0.822)	-0.067	-0.37%
Loss Cost	2015.2	-0.015 (CI = +/-0.036; p = 0.380)	-0.013	-1.50%
Loss Cost	2016.1	-0.020 (CI = +/-0.041; p = 0.320)	0.006	-1.94%
Loss Cost	2016.2	-0.035 (CI = +/-0.043; p = 0.102)	0.154	-3.42%
Loss Cost	2017.1	-0.040 (CI = +/-0.051; p = 0.111)	0.157	-3.91%
Severity	2005.2	0.060 (CI = +/-0.005; p = 0.000)	0.938	+6.16%
Severity	2006.1	0.060 (CI = +/-0.006; p = 0.000)	0.934	+6.20%
Severity	2006.2	0.060 (CI = +/-0.006; p = 0.000)	0.928	+6.15%
Severity	2007.1	0.061 (CI = +/-0.006; p = 0.000)	0.926	+6.25%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	0.918	+6.22%
Severity	2008.1	0.062 (CI = +/-0.007; p = 0.000)	0.923	+6.40%
Severity	2008.2	0.063 (CI = +/-0.007; p = 0.000)	0.922	+6.54%
Severity	2009.1	0.066 (CI = +/-0.007; p = 0.000)	0.933	+6.81%
Severity	2009.2	0.066 (CI = +/-0.008; p = 0.000)	0.927	+6.87%
Severity	2010.1	0.069 (CI = +/-0.008; p = 0.000)	0.932	+7.10%
Severity	2010.2	0.067 (CI = +/-0.008; p = 0.000)	0.926	+6.89%
Severity	2011.1	0.067 (CI = +/-0.009; p = 0.000)	0.919	+6.94%
Severity	2011.2	0.063 (CI = +/-0.008; p = 0.000)	0.923	+6.55%
Severity	2012.1	0.065 (CI = +/-0.009; p = 0.000)	0.919	+6.70%
Severity	2012.2	0.065 (CI = +/-0.010; p = 0.000)	0.908	+6.71%
Severity	2013.1	0.065 (CI = +/-0.011; p = 0.000)	0.896	+6.74%
Severity	2013.2	0.064 (CI = +/-0.012; p = 0.000)	0.878	+6.56%
Severity	2014.1	0.062 (CI = +/-0.013; p = 0.000)	0.856	+6.38%
Severity	2014.2	0.057 (CI = +/-0.013; p = 0.000)	0.847	+5.82%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	0.816	+5.60%
Severity	2015.2	0.050 (CI = +/-0.015; p = 0.000)	0.784	+5.10%
Severity	2016.1	0.050 (CI = +/-0.017; p = 0.000)	0.743	+5.09%
Severity	2016.2	0.047 (CI = +/-0.020; p = 0.000)	0.679	+4.81%
Severity	2017.1	0.046 (CI = +/-0.024; p = 0.002)	0.611	+4.74%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.390	-1.94%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	0.345	-1.82%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	0.312	-1.78%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	0.264	-1.65%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.003)	0.247	-1.67%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.005)	0.226	-1.67%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.005)	0.232	-1.77%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.005)	0.236	-1.88%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.003)	0.275	-2.12%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.004)	0.275	-2.24%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	0.334	-2.58%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.002)	0.324	-2.68%
Frequency	2011.2	-0.029 (CI = +/-0.018; p = 0.002)	0.332	-2.88%
Frequency	2012.1	-0.033 (CI = +/-0.019; p = 0.002)	0.367	-3.22%
Frequency	2012.2	-0.038 (CI = +/-0.019; p = 0.001)	0.440	-3.73%
Frequency	2013.1	-0.041 (CI = +/-0.021; p = 0.001)	0.450	-4.03%
Frequency	2013.2	-0.047 (CI = +/-0.022; p = 0.000)	0.508	-4.58%
Frequency	2014.1	-0.049 (CI = +/-0.025; p = 0.001)	0.485	-4.75%
Frequency	2014.2	-0.055 (CI = +/-0.027; p = 0.001)	0.535	-5.38%
Frequency	2015.1	-0.058 (CI = +/-0.030; p = 0.001)	0.516	-5.65%
Frequency	2015.2	-0.065 (CI = +/-0.034; p = 0.001)	0.540	-6.27%
Frequency	2016.1	-0.069 (CI = +/-0.039; p = 0.002)	0.524	-6.68%
Frequency	2016.2	-0.082 (CI = +/-0.041; p = 0.001)	0.599	-7.86%
Frequency	2017.1	-0.086 (CI = +/-0.049; p = 0.003)	0.564	-8.26%

## Bodily Injury

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.056 (CI = +/-0.012; p = 0.000)	0.772	+5.73%
Loss Cost	2006.1	0.059 (CI = +/-0.012; p = 0.000)	0.798	+6.11%
Loss Cost	2006.2	0.061 (CI = +/-0.013; p = 0.000)	0.791	+6.26%
Loss Cost	2007.1	0.066 (CI = +/-0.012; p = 0.000)	0.836	+6.79%
Loss Cost	2007.2	0.067 (CI = +/-0.013; p = 0.000)	0.827	+6.93%
Loss Cost	2008.1	0.072 (CI = +/-0.012; p = 0.000)	0.862	+7.47%
Loss Cost	2008.2	0.075 (CI = +/-0.013; p = 0.000)	0.866	+7.78%
Loss Cost	2009.1	0.080 (CI = +/-0.012; p = 0.000)	0.895	+8.36%
Loss Cost	2009.2	0.081 (CI = +/-0.014; p = 0.000)	0.883	+8.42%
Loss Cost	2010.1	0.087 (CI = +/-0.013; p = 0.000)	0.908	+9.04%
Loss Cost	2010.2	0.082 (CI = +/-0.013; p = 0.000)	0.903	+8.54%
Loss Cost	2011.1	0.086 (CI = +/-0.014; p = 0.000)	0.912	+9.02%
Loss Cost	2011.2	0.082 (CI = +/-0.014; p = 0.000)	0.902	+8.56%
Loss Cost	2012.1	0.085 (CI = +/-0.016; p = 0.000)	0.898	+8.90%
Loss Cost	2012.2	0.083 (CI = +/-0.018; p = 0.000)	0.875	+8.68%
Loss Cost	2013.1	0.087 (CI = +/-0.020; p = 0.000)	0.870	+9.10%
Loss Cost	2013.2	0.082 (CI = +/-0.023; p = 0.000)	0.838	+8.58%
Loss Cost	2014.1	0.088 (CI = +/-0.026; p = 0.000)	0.834	+9.16%
Loss Cost	2014.2	0.075 (CI = +/-0.025; p = 0.000)	0.820	+7.80%
Loss Cost	2015.1	0.080 (CI = +/-0.030; p = 0.000)	0.806	+8.36%
Loss Cost	2015.2	0.071 (CI = +/-0.035; p = 0.002)	0.735	+7.31%
Loss Cost	2016.1	0.083 (CI = +/-0.040; p = 0.002)	0.777	+8.66%
Loss Cost	2016.2	0.064 (CI = +/-0.043; p = 0.012)	0.698	+6.64%
Loss Cost	2017.1	0.084 (CI = +/-0.048; p = 0.009)	0.816	+8.74%
Severity	2005.2	0.060 (CI = +/-0.007; p = 0.000)	0.913	+6.23%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.907	+6.30%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	0.897	+6.24%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	0.895	+6.40%
Severity	2007.2	0.062 (CI = +/-0.009; p = 0.000)	0.882	+6.37%
Severity	2008.1	0.065 (CI = +/-0.010; p = 0.000)	0.894	+6.68%
Severity	2008.2	0.067 (CI = +/-0.010; p = 0.000)	0.897	+6.93%
Severity	2009.1	0.072 (CI = +/-0.009; p = 0.000)	0.924	+7.41%
Severity	2009.2	0.073 (CI = +/-0.010; p = 0.000)	0.921	+7.60%
Severity	2010.1	0.078 (CI = +/-0.009; p = 0.000)	0.941	+8.08%
Severity	2010.2	0.075 (CI = +/-0.010; p = 0.000)	0.933	+7.84%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.931	+8.07%
Severity	2011.2	0.072 (CI = +/-0.010; p = 0.000)	0.937	+7.51%
Severity	2012.1	0.077 (CI = +/-0.010; p = 0.000)	0.949	+7.96%
Severity	2012.2	0.079 (CI = +/-0.011; p = 0.000)	0.946	+8.20%
Severity	2013.1	0.082 (CI = +/-0.012; p = 0.000)	0.947	+8.56%
Severity	2013.2	0.082 (CI = +/-0.014; p = 0.000)	0.934	+8.53%
Severity	2014.1	0.082 (CI = +/-0.016; p = 0.000)	0.917	+8.55%
Severity	2014.2	0.074 (CI = +/-0.016; p = 0.000)	0.916	+7.72%
Severity	2015.1	0.074 (CI = +/-0.020; p = 0.000)	0.889	+7.70%
Severity	2015.2	0.067 (CI = +/-0.023; p = 0.000)	0.856	+6.94%
Severity	2016.1	0.074 (CI = +/-0.028; p = 0.001)	0.857	+7.69%
Severity	2016.2	0.077 (CI = +/-0.039; p = 0.004)	0.806	+7.96%
Severity	2017.1	0.092 (CI = +/-0.048; p = 0.006)	0.844	+9.60%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.185)	0.029	-0.47%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.576)	-0.026	-0.18%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.952)	-0.040	+0.02%
Frequency	2007.1	0.004 (CI = +/-0.006; p = 0.202)	0.028	+0.37%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.078)	0.091	+0.53%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.017)	0.199	+0.74%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.017)	0.207	+0.80%
Frequency	2009.1	0.009 (CI = +/-0.007; p = 0.015)	0.222	+0.88%
Frequency	2009.2	0.008 (CI = +/-0.007; p = 0.045)	0.152	+0.77%
Frequency	2010.1	0.009 (CI = +/-0.008; p = 0.034)	0.183	+0.89%
Frequency	2010.2	0.006 (CI = +/-0.008; p = 0.125)	0.082	+0.65%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.057)	0.158	+0.88%
Frequency	2011.2	0.010 (CI = +/-0.010; p = 0.059)	0.166	+0.98%
Frequency	2012.1	0.009 (CI = +/-0.011; p = 0.126)	0.099	+0.87%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.434)	-0.026	+0.44%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.441)	-0.029	+0.50%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.948)	-0.090	+0.04%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.443)	-0.034	+0.56%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.929)	-0.110	+0.07%
Frequency	2015.1	0.006 (CI = +/-0.020; p = 0.495)	-0.057	+0.62%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.752)	-0.125	+0.35%
Frequency	2016.1	0.009 (CI = +/-0.032; p = 0.517)	-0.081	+0.90%
Frequency	2016.2	-0.012 (CI = +/-0.015; p = 0.095)	0.350	-1.22%
Frequency	2017.1	-0.008 (CI = +/-0.021; p = 0.361)	0.012	-0.78%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, seasonality  
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.012; p = 0.219)	-0.087 (CI = +/-0.105; p = 0.099)	0.102 (CI = +/-0.213; p = 0.337)	0.132	+0.73%
Loss Cost	2006.1	0.004 (CI = +/-0.012; p = 0.490)	-0.102 (CI = +/-0.102; p = 0.050)	0.118 (CI = +/-0.207; p = 0.252)	0.142	+0.41%
Loss Cost	2006.2	0.001 (CI = +/-0.012; p = 0.871)	-0.088 (CI = +/-0.101; p = 0.087)	0.139 (CI = +/-0.203; p = 0.171)	0.104	+0.10%
Loss Cost	2007.1	-0.001 (CI = +/-0.013; p = 0.906)	-0.095 (CI = +/-0.103; p = 0.069)	0.148 (CI = +/-0.205; p = 0.151)	0.115	-0.08%
Loss Cost	2007.2	-0.002 (CI = +/-0.014; p = 0.772)	-0.090 (CI = +/-0.106; p = 0.095)	0.155 (CI = +/-0.209; p = 0.140)	0.100	-0.20%
Loss Cost	2008.1	-0.003 (CI = +/-0.015; p = 0.686)	-0.094 (CI = +/-0.110; p = 0.091)	0.160 (CI = +/-0.214; p = 0.138)	0.102	-0.29%
Loss Cost	2008.2	-0.004 (CI = +/-0.016; p = 0.643)	-0.091 (CI = +/-0.114; p = 0.114)	0.164 (CI = +/-0.221; p = 0.139)	0.093	-0.36%
Loss Cost	2009.1	-0.005 (CI = +/-0.017; p = 0.551)	-0.096 (CI = +/-0.118; p = 0.106)	0.170 (CI = +/-0.226; p = 0.134)	0.098	-0.50%
Loss Cost	2009.2	-0.006 (CI = +/-0.019; p = 0.489)	-0.091 (CI = +/-0.123; p = 0.139)	0.177 (CI = +/-0.233; p = 0.130)	0.089	-0.63%
Loss Cost	2010.1	-0.008 (CI = +/-0.020; p = 0.417)	-0.097 (CI = +/-0.128; p = 0.129)	0.184 (CI = +/-0.239; p = 0.125)	0.095	-0.81%
Loss Cost	2010.2	-0.012 (CI = +/-0.022; p = 0.250)	-0.083 (CI = +/-0.130; p = 0.200)	0.206 (CI = +/-0.242; p = 0.091)	0.099	-1.22%
Loss Cost	2011.1	-0.015 (CI = +/-0.023; p = 0.188)	-0.092 (CI = +/-0.134; p = 0.168)	0.217 (CI = +/-0.247; p = 0.082)	0.119	-1.52%
Loss Cost	2011.2	-0.016 (CI = +/-0.026; p = 0.214)	-0.090 (CI = +/-0.141; p = 0.198)	0.220 (CI = +/-0.258; p = 0.090)	0.113	-1.59%
Loss Cost	2012.1	-0.022 (CI = +/-0.028; p = 0.115)	-0.107 (CI = +/-0.143; p = 0.135)	0.241 (CI = +/-0.259; p = 0.066)	0.168	-2.17%
Loss Cost	2012.2	-0.029 (CI = +/-0.030; p = 0.061)	-0.088 (CI = +/-0.146; p = 0.220)	0.270 (CI = +/-0.262; p = 0.044)	0.201	-2.82%
Loss Cost	2013.1	-0.033 (CI = +/-0.033; p = 0.055)	-0.098 (CI = +/-0.152; p = 0.193)	0.282 (CI = +/-0.271; p = 0.042)	0.211	-3.21%
Loss Cost	2013.2	-0.038 (CI = +/-0.037; p = 0.044)	-0.083 (CI = +/-0.160; p = 0.283)	0.306 (CI = +/-0.282; p = 0.036)	0.232	-3.77%
Loss Cost	2014.1	-0.042 (CI = +/-0.042; p = 0.051)	-0.091 (CI = +/-0.169; p = 0.268)	0.316 (CI = +/-0.296; p = 0.038)	0.220	-4.12%
Loss Cost	2014.2	-0.048 (CI = +/-0.049; p = 0.055)	-0.079 (CI = +/-0.181; p = 0.362)	0.336 (CI = +/-0.316; p = 0.039)	0.228	-4.65%
Loss Cost	2015.1	-0.054 (CI = +/-0.056; p = 0.060)	-0.090 (CI = +/-0.193; p = 0.330)	0.352 (CI = +/-0.334; p = 0.040)	0.223	-5.21%
Loss Cost	2015.2	-0.058 (CI = +/-0.067; p = 0.081)	-0.081 (CI = +/-0.210; p = 0.415)	0.367 (CI = +/-0.365; p = 0.049)	0.215	-5.68%
Loss Cost	2016.1	-0.067 (CI = +/-0.079; p = 0.089)	-0.094 (CI = +/-0.227; p = 0.380)	0.387 (CI = +/-0.392; p = 0.052)	0.207	-6.48%
Loss Cost	2016.2	-0.089 (CI = +/-0.093; p = 0.060)	-0.061 (CI = +/-0.241; p = 0.581)	0.448 (CI = +/-0.418; p = 0.038)	0.267	-8.50%
Loss Cost	2017.1	-0.109 (CI = +/-0.111; p = 0.053)	-0.085 (CI = +/-0.258; p = 0.467)	0.490 (CI = +/-0.448; p = 0.035)	0.302	-10.36%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.025; p = 0.001)	0.141 (CI = +/-0.051; p = 0.000)	0.945	+2.43%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.026; p = 0.001)	0.142 (CI = +/-0.052; p = 0.000)	0.942	+2.41%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.026; p = 0.002)	0.146 (CI = +/-0.052; p = 0.000)	0.938	+2.35%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.027; p = 0.002)	0.147 (CI = +/-0.053; p = 0.000)	0.934	+2.33%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.027; p = 0.001)	0.143 (CI = +/-0.053; p = 0.000)	0.934	+2.40%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.025; p = 0.002)	0.136 (CI = +/-0.048; p = 0.000)	0.948	+2.54%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.023; p = 0.000)	0.128 (CI = +/-0.044; p = 0.000)	0.957	+2.68%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.001)	0.124 (CI = +/-0.042; p = 0.000)	0.963	+2.79%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.022; p = 0.000)	0.120 (CI = +/-0.042; p = 0.000)	0.962	+2.86%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.023; p = 0.001)	0.118 (CI = +/-0.043; p = 0.000)	0.961	+2.90%
Severity	2010.2	0.029 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.024; p = 0.001)	0.118 (CI = +/-0.044; p = 0.000)	0.957	+2.91%
Severity	2011.1	0.028 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.024; p = 0.001)	0.121 (CI = +/-0.044; p = 0.000)	0.956	+2.82%
Severity	2011.2	0.027 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.024; p = 0.001)	0.126 (CI = +/-0.044; p = 0.000)	0.953	+2.71%
Severity	2012.1	0.027 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.025; p = 0.003)	0.124 (CI = +/-0.045; p = 0.000)	0.952	+2.78%
Severity	2012.2	0.027 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.027; p = 0.004)	0.124 (CI = +/-0.048; p = 0.000)	0.946	+2.77%
Severity	2013.1	0.028 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.028; p = 0.008)	0.122 (CI = +/-0.049; p = 0.000)	0.945	+2.85%
Severity	2013.2	0.028 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.030; p = 0.013)	0.122 (CI = +/-0.052; p = 0.000)	0.938	+2.85%
Severity	2014.1	0.028 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.032; p = 0.020)	0.121 (CI = +/-0.055; p = 0.000)	0.933	+2.88%
Severity	2014.2	0.028 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.034; p = 0.034)	0.123 (CI = +/-0.059; p = 0.001)	0.923	+2.82%
Severity	2015.1	0.028 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.052)	0.121 (CI = +/-0.063; p = 0.001)	0.917	+2.88%
Severity	2015.2	0.029 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.040; p = 0.063)	0.119 (CI = +/-0.069; p = 0.003)	0.907	+2.95%
Severity	2016.1	0.032 (CI = +/-0.015; p = 0.001)	-0.034 (CI = +/-0.042; p = 0.107)	0.113 (CI = +/-0.073; p = 0.006)	0.907	+3.22%
Severity	2016.2	0.030 (CI = +/-0.018; p = 0.005)	-0.031 (CI = +/-0.047; p = 0.167)	0.118 (CI = +/-0.082; p = 0.010)	0.889	+3.05%
Severity	2017.1	0.030 (CI = +/-0.023; p = 0.016)	-0.031 (CI = +/-0.053; p = 0.205)	0.118 (CI = +/-0.091; p = 0.017)	0.875	+3.04%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.005)	-0.043 (CI = +/-0.101; p = 0.395)	-0.039 (CI = +/-0.207; p = 0.704)	0.247	-1.66%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.002)	-0.057 (CI = +/-0.100; p = 0.254)	-0.024 (CI = +/-0.201; p = 0.811)	0.311	-1.95%
Frequency	2006.2	-0.022 (CI = +/-0.012; p = 0.001)	-0.044 (CI = +/-0.100; p = 0.370)	-0.006 (CI = +/-0.200; p = 0.948)	0.352	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.051 (CI = +/-0.102; p = 0.313)	0.001 (CI = +/-0.202; p = 0.992)	0.358	-2.35%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.001)	-0.043 (CI = +/-0.104; p = 0.406)	0.013 (CI = +/-0.205; p = 0.900)	0.372	-2.53%
Frequency	2008.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.106; p = 0.315)	0.024 (CI = +/-0.206; p = 0.816)	0.394	-2.77%
Frequency	2008.2	-0.030 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.109; p = 0.406)	0.035 (CI = +/-0.210; p = 0.731)	0.404	-2.96%
Frequency	2009.1	-0.033 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.111; p = 0.325)	0.046 (CI = +/-0.212; p = 0.657)	0.417	-3.20%
Frequency	2009.2	-0.035 (CI = +/-0.017; p = 0.000)	-0.046 (CI = +/-0.114; p = 0.412)	0.057 (CI = +/-0.217; p = 0.590)	0.420	-3.40%
Frequency	2010.1	-0.037 (CI = +/-0.019; p = 0.001)	-0.054 (CI = +/-0.118; p = 0.357)	0.066 (CI = +/-0.222; p = 0.543)	0.415	-3.61%
Frequency	2010.2	-0.041 (CI = +/-0.020; p = 0.000)	-0.039 (CI = +/-0.120; p = 0.508)	0.088 (CI = +/-0.222; p = 0.419)	0.451	-4.02%
Frequency	2011.1	-0.043 (CI = +/-0.022; p = 0.001)	-0.045 (CI = +/-0.124; p = 0.457)	0.096 (CI = +/-0.229; p = 0.392)	0.435	-4.22%
Frequency	2011.2	-0.043 (CI = +/-0.024; p = 0.002)	-0.046 (CI = +/-0.131; p = 0.467)	0.094 (CI = +/-0.239; p = 0.421)	0.393	-4.18%
Frequency	2012.1	-0.049 (CI = +/-0.025; p = 0.001)	-0.065 (CI = +/-0.130; p = 0.309)	0.117 (CI = +/-0.235; p = 0.310)	0.454	-4.82%
Frequency	2012.2	-0.056 (CI = +/-0.027; p = 0.000)	-0.047 (CI = +/-0.132; p = 0.465)	0.146 (CI = +/-0.237; p = 0.212)	0.496	-5.44%
Frequency	2013.1	-0.061 (CI = +/-0.030; p = 0.001)	-0.058 (CI = +/-0.136; p = 0.377)	0.161 (CI = +/-0.242; p = 0.178)	0.495	-5.89%
Frequency	2013.2	-0.066 (CI = +/-0.033; p = 0.001)	-0.044 (CI = +/-0.142; p = 0.517)	0.184 (CI = +/-0.251; p = 0.140)	0.505	-6.43%
Frequency	2014.1	-0.070 (CI = +/-0.037; p = 0.001)	-0.053 (CI = +/-0.150; p = 0.463)	0.195 (CI = +/-0.262; p = 0.133)	0.473	-6.80%
Frequency	2014.2	-0.075 (CI = +/-0.043; p = 0.002)	-0.042 (CI = +/-0.160; p = 0.581)	0.213 (CI = +/-0.280; p = 0.123)	0.456	-7.27%
Frequency	2015.1	-0.082 (CI = +/-0.049; p = 0.004)	-0.054 (CI = +/-0.170; p = 0.503)	0.230 (CI = +/-0.294; p = 0.113)	0.430	-7.87%
Frequency	2015.2	-0.088 (CI = +/-0.059; p = 0.007)	-0.044 (CI = +/-0.184; p = 0.614)	0.248 (CI = +/-0.320; p = 0.115)	0.397	-8.39%
Frequency	2016.1	-0.099 (CI = +/-0.068; p = 0.009)	-0.060 (CI = +/-0.196; p = 0.510)	0.274 (CI = +/-0.338; p = 0.101)	0.385	-9.39%
Frequency	2016.2	-0.119 (CI = +/-0.080; p = 0.008)	-0.030 (CI = +/-0.206; p = 0.752)	0.331 (CI = +/-0.357; p = 0.066)	0.438	-11.21%
Frequency	2017.1	-0.139 (CI = +/-0.094; p = 0.009)	-0.054 (CI = +/-0.217; p = 0.582)	0.372 (CI = +/-0.376; p = 0.052)	0.455	-13.00%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, seasonality  
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.007 (CI = +/-0.011; p = 0.211)	-0.070 (CI = +/-0.098; p = 0.152)	-0.035 (CI = +/-0.227; p = 0.753)	0.019	+0.69%
Loss Cost	2006.1	0.004 (CI = +/-0.011; p = 0.490)	-0.085 (CI = +/-0.095; p = 0.076)	-0.018 (CI = +/-0.218; p = 0.869)	0.027	+0.37%
Loss Cost	2006.2	0.000 (CI = +/-0.011; p = 0.931)	-0.069 (CI = +/-0.092; p = 0.134)	0.001 (CI = +/-0.210; p = 0.994)	-0.020	+0.05%
Loss Cost	2007.1	-0.001 (CI = +/-0.012; p = 0.837)	-0.077 (CI = +/-0.094; p = 0.105)	0.010 (CI = +/-0.211; p = 0.926)	-0.005	-0.12%
Loss Cost	2007.2	-0.003 (CI = +/-0.012; p = 0.671)	-0.070 (CI = +/-0.097; p = 0.146)	0.017 (CI = +/-0.215; p = 0.871)	-0.017	-0.26%
Loss Cost	2008.1	-0.003 (CI = +/-0.013; p = 0.596)	-0.074 (CI = +/-0.100; p = 0.140)	0.022 (CI = +/-0.219; p = 0.842)	-0.014	-0.35%
Loss Cost	2008.2	-0.004 (CI = +/-0.014; p = 0.531)	-0.070 (CI = +/-0.104; p = 0.177)	0.026 (CI = +/-0.225; p = 0.811)	-0.020	-0.44%
Loss Cost	2009.1	-0.006 (CI = +/-0.015; p = 0.453)	-0.075 (CI = +/-0.107; p = 0.163)	0.032 (CI = +/-0.230; p = 0.774)	-0.013	-0.57%
Loss Cost	2009.2	-0.007 (CI = +/-0.017; p = 0.373)	-0.069 (CI = +/-0.112; p = 0.216)	0.040 (CI = +/-0.236; p = 0.728)	-0.014	-0.73%
Loss Cost	2010.1	-0.009 (CI = +/-0.018; p = 0.317)	-0.074 (CI = +/-0.116; p = 0.198)	0.047 (CI = +/-0.242; p = 0.690)	-0.007	-0.89%
Loss Cost	2010.2	-0.014 (CI = +/-0.019; p = 0.152)	-0.057 (CI = +/-0.116; p = 0.314)	0.067 (CI = +/-0.239; p = 0.564)	0.025	-1.35%
Loss Cost	2011.1	-0.017 (CI = +/-0.021; p = 0.111)	-0.067 (CI = +/-0.120; p = 0.259)	0.079 (CI = +/-0.243; p = 0.507)	0.052	-1.64%
Loss Cost	2011.2	-0.018 (CI = +/-0.023; p = 0.122)	-0.063 (CI = +/-0.126; p = 0.312)	0.084 (CI = +/-0.253; p = 0.495)	0.049	-1.76%
Loss Cost	2012.1	-0.024 (CI = +/-0.024; p = 0.057)	-0.079 (CI = +/-0.127; p = 0.207)	0.105 (CI = +/-0.250; p = 0.389)	0.130	-2.32%
Loss Cost	2012.2	-0.031 (CI = +/-0.025; p = 0.020)	-0.057 (CI = +/-0.125; p = 0.351)	0.133 (CI = +/-0.244; p = 0.266)	0.217	-3.06%
Loss Cost	2013.1	-0.035 (CI = +/-0.028; p = 0.019)	-0.066 (CI = +/-0.131; p = 0.298)	0.145 (CI = +/-0.251; p = 0.237)	0.225	-3.43%
Loss Cost	2013.2	-0.042 (CI = +/-0.031; p = 0.011)	-0.048 (CI = +/-0.134; p = 0.459)	0.169 (CI = +/-0.253; p = 0.174)	0.287	-4.12%
Loss Cost	2014.1	-0.045 (CI = +/-0.035; p = 0.015)	-0.055 (CI = +/-0.142; p = 0.419)	0.179 (CI = +/-0.265; p = 0.168)	0.262	-4.44%
Loss Cost	2014.2	-0.053 (CI = +/-0.040; p = 0.012)	-0.037 (CI = +/-0.149; p = 0.595)	0.203 (CI = +/-0.274; p = 0.133)	0.303	-5.18%
Loss Cost	2015.1	-0.059 (CI = +/-0.045; p = 0.016)	-0.048 (CI = +/-0.159; p = 0.521)	0.218 (CI = +/-0.288; p = 0.125)	0.289	-5.72%
Loss Cost	2015.2	-0.068 (CI = +/-0.053; p = 0.018)	-0.031 (CI = +/-0.171; p = 0.693)	0.241 (CI = +/-0.306; p = 0.110)	0.303	-6.53%
Loss Cost	2016.1	-0.076 (CI = +/-0.063; p = 0.023)	-0.044 (CI = +/-0.184; p = 0.603)	0.261 (CI = +/-0.327; p = 0.105)	0.288	-7.32%
Loss Cost	2016.2	-0.106 (CI = +/-0.065; p = 0.006)	0.004 (CI = +/-0.172; p = 0.959)	0.330 (CI = +/-0.299; p = 0.035)	0.509	-10.03%
Loss Cost	2017.1	-0.127 (CI = +/-0.073; p = 0.004)	-0.021 (CI = +/-0.171; p = 0.778)	0.373 (CI = +/-0.298; p = 0.021)	0.591	-11.95%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.023; p = 0.001)	0.105 (CI = +/-0.053; p = 0.000)	0.943	+2.42%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.023; p = 0.001)	0.106 (CI = +/-0.054; p = 0.000)	0.939	+2.40%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.023; p = 0.002)	0.109 (CI = +/-0.053; p = 0.000)	0.935	+2.34%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.024; p = 0.003)	0.110 (CI = +/-0.054; p = 0.000)	0.930	+2.32%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.025; p = 0.002)	0.107 (CI = +/-0.054; p = 0.000)	0.930	+2.38%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.021; p = 0.002)	0.100 (CI = +/-0.046; p = 0.000)	0.951	+2.53%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.019; p = 0.000)	0.094 (CI = +/-0.041; p = 0.000)	0.961	+2.66%
Severity	2009.1	0.027 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.017; p = 0.000)	0.088 (CI = +/-0.036; p = 0.000)	0.971	+2.77%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.036; p = 0.000)	0.971	+2.84%
Severity	2010.1	0.028 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.017; p = 0.000)	0.084 (CI = +/-0.036; p = 0.000)	0.971	+2.88%
Severity	2010.2	0.028 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.018; p = 0.000)	0.084 (CI = +/-0.037; p = 0.000)	0.967	+2.88%
Severity	2011.1	0.027 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.036; p = 0.000)	0.967	+2.79%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.033; p = 0.000)	0.969	+2.66%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.017; p = 0.000)	0.089 (CI = +/-0.033; p = 0.000)	0.970	+2.74%
Severity	2012.2	0.027 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.017; p = 0.001)	0.091 (CI = +/-0.034; p = 0.000)	0.965	+2.71%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.018; p = 0.002)	0.088 (CI = +/-0.034; p = 0.000)	0.966	+2.79%
Severity	2013.2	0.027 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.019; p = 0.004)	0.089 (CI = +/-0.036; p = 0.000)	0.961	+2.75%
Severity	2014.1	0.028 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.020; p = 0.007)	0.088 (CI = +/-0.037; p = 0.000)	0.957	+2.80%
Severity	2014.2	0.027 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.021; p = 0.016)	0.091 (CI = +/-0.039; p = 0.000)	0.951	+2.69%
Severity	2015.1	0.027 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.023; p = 0.027)	0.089 (CI = +/-0.041; p = 0.001)	0.947	+2.75%
Severity	2015.2	0.027 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.025; p = 0.044)	0.090 (CI = +/-0.045; p = 0.001)	0.937	+2.74%
Severity	2016.1	0.030 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.025; p = 0.075)	0.084 (CI = +/-0.044; p = 0.002)	0.945	+3.00%
Severity	2016.2	0.026 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.025; p = 0.159)	0.091 (CI = +/-0.043; p = 0.001)	0.943	+2.66%
Severity	2017.1	0.026 (CI = +/-0.012; p = 0.001)	-0.017 (CI = +/-0.028; p = 0.191)	0.092 (CI = +/-0.049; p = 0.003)	0.934	+2.63%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	-0.030 (CI = +/-0.099; p = 0.534)	-0.140 (CI = +/-0.229; p = 0.222)	0.319	-1.69%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.044 (CI = +/-0.097; p = 0.357)	-0.124 (CI = +/-0.223; p = 0.265)	0.381	-1.98%
Frequency	2006.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.096; p = 0.514)	-0.108 (CI = +/-0.219; p = 0.319)	0.427	-2.24%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.098; p = 0.440)	-0.101 (CI = +/-0.221; p = 0.359)	0.433	-2.38%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.100; p = 0.564)	-0.090 (CI = +/-0.223; p = 0.415)	0.450	-2.58%
Frequency	2008.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.447)	-0.078 (CI = +/-0.223; p = 0.477)	0.471	-2.81%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.104; p = 0.571)	-0.067 (CI = +/-0.226; p = 0.544)	0.484	-3.02%
Frequency	2009.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.106; p = 0.464)	-0.056 (CI = +/-0.227; p = 0.614)	0.497	-3.25%
Frequency	2009.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.029 (CI = +/-0.109; p = 0.585)	-0.045 (CI = +/-0.231; p = 0.687)	0.504	-3.47%
Frequency	2010.1	-0.037 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.113; p = 0.510)	-0.037 (CI = +/-0.236; p = 0.750)	0.499	-3.67%
Frequency	2010.2	-0.042 (CI = +/-0.019; p = 0.000)	-0.020 (CI = +/-0.113; p = 0.719)	-0.016 (CI = +/-0.232; p = 0.885)	0.543	-4.12%
Frequency	2011.1	-0.044 (CI = +/-0.020; p = 0.000)	-0.026 (CI = +/-0.118; p = 0.649)	-0.009 (CI = +/-0.239; p = 0.941)	0.529	-4.30%
Frequency	2011.2	-0.044 (CI = +/-0.023; p = 0.001)	-0.026 (CI = +/-0.124; p = 0.668)	-0.008 (CI = +/-0.249; p = 0.945)	0.493	-4.31%
Frequency	2012.1	-0.051 (CI = +/-0.023; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.458)	0.015 (CI = +/-0.242; p = 0.895)	0.552	-4.93%
Frequency	2012.2	-0.058 (CI = +/-0.025; p = 0.000)	-0.023 (CI = +/-0.122; p = 0.692)	0.042 (CI = +/-0.236; p = 0.711)	0.606	-5.61%
Frequency	2013.1	-0.062 (CI = +/-0.027; p = 0.000)	-0.035 (CI = +/-0.125; p = 0.564)	0.057 (CI = +/-0.241; p = 0.619)	0.608	-6.05%
Frequency	2013.2	-0.069 (CI = +/-0.030; p = 0.000)	-0.017 (CI = +/-0.129; p = 0.780)	0.080 (CI = +/-0.243; p = 0.490)	0.630	-6.69%
Frequency	2014.1	-0.073 (CI = +/-0.033; p = 0.000)	-0.025 (CI = +/-0.136; p = 0.694)	0.092 (CI = +/-0.254; p = 0.450)	0.606	-7.04%
Frequency	2014.2	-0.080 (CI = +/-0.038; p = 0.001)	-0.010 (CI = +/-0.144; p = 0.880)	0.112 (CI = +/-0.264; p = 0.374)	0.604	-7.66%
Frequency	2015.1	-0.086 (CI = +/-0.043; p = 0.001)	-0.022 (CI = +/-0.152; p = 0.758)	0.128 (CI = +/-0.276; p = 0.327)	0.586	-8.24%
Frequency	2015.2	-0.095 (CI = +/-0.051; p = 0.002)	-0.005 (CI = +/-0.164; p = 0.943)	0.151 (CI = +/-0.292; p = 0.276)	0.574	-9.02%
Frequency	2016.1	-0.106 (CI = +/-0.059; p = 0.003)	-0.022 (CI = +/-0.172; p = 0.780)	0.177 (CI = +/-0.305; p = 0.223)	0.573	-10.02%
Frequency	2016.2	-0.132 (CI = +/-0.063; p = 0.001)	0.021 (CI = +/-0.164; p = 0.779)	0.239 (CI = +/-0.286; p = 0.091)	0.685	-12.37%
Frequency	2017.1	-0.153 (CI = +/-0.069; p = 0.001)	-0.004 (CI = +/-0.162; p = 0.954)	0.281 (CI = +/-0.283; p = 0.051)	0.731	-14.21%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.010 (CI = +/-0.010; p = 0.056)	-0.093 (CI = +/-0.104; p = 0.079)	0.133	+1.00%
Loss Cost	2006.1	0.007 (CI = +/-0.010; p = 0.157)	-0.108 (CI = +/-0.102; p = 0.040)	0.132	+0.74%
Loss Cost	2006.2	0.005 (CI = +/-0.011; p = 0.333)	-0.095 (CI = +/-0.102; p = 0.066)	0.075	+0.52%
Loss Cost	2007.1	0.004 (CI = +/-0.011; p = 0.485)	-0.102 (CI = +/-0.105; p = 0.056)	0.079	+0.39%
Loss Cost	2007.2	0.003 (CI = +/-0.012; p = 0.581)	-0.099 (CI = +/-0.108; p = 0.071)	0.057	+0.33%
Loss Cost	2008.1	0.003 (CI = +/-0.013; p = 0.664)	-0.102 (CI = +/-0.112; p = 0.074)	0.057	+0.28%
Loss Cost	2008.2	0.003 (CI = +/-0.014; p = 0.698)	-0.101 (CI = +/-0.116; p = 0.086)	0.046	+0.27%
Loss Cost	2009.1	0.002 (CI = +/-0.015; p = 0.799)	-0.105 (CI = +/-0.121; p = 0.086)	0.047	+0.19%
Loss Cost	2009.2	0.001 (CI = +/-0.016; p = 0.857)	-0.103 (CI = +/-0.125; p = 0.104)	0.033	+0.14%
Loss Cost	2010.1	0.001 (CI = +/-0.017; p = 0.953)	-0.107 (CI = +/-0.131; p = 0.104)	0.035	+0.05%
Loss Cost	2010.2	-0.002 (CI = +/-0.019; p = 0.838)	-0.097 (CI = +/-0.135; p = 0.149)	0.012	-0.19%
Loss Cost	2011.1	-0.004 (CI = +/-0.020; p = 0.717)	-0.104 (CI = +/-0.140; p = 0.137)	0.019	-0.36%
Loss Cost	2011.2	-0.003 (CI = +/-0.022; p = 0.785)	-0.107 (CI = +/-0.147; p = 0.146)	0.017	-0.29%
Loss Cost	2012.1	-0.007 (CI = +/-0.024; p = 0.570)	-0.121 (CI = +/-0.152; p = 0.112)	0.044	-0.66%
Loss Cost	2012.2	-0.010 (CI = +/-0.026; p = 0.445)	-0.110 (CI = +/-0.158; p = 0.160)	0.036	-0.96%
Loss Cost	2013.1	-0.011 (CI = +/-0.029; p = 0.427)	-0.115 (CI = +/-0.167; p = 0.164)	0.030	-1.11%
Loss Cost	2013.2	-0.013 (CI = +/-0.032; p = 0.417)	-0.111 (CI = +/-0.177; p = 0.204)	0.025	-1.26%
Loss Cost	2014.1	-0.013 (CI = +/-0.036; p = 0.457)	-0.112 (CI = +/-0.189; p = 0.227)	0.000	-1.30%
Loss Cost	2014.2	-0.013 (CI = +/-0.041; p = 0.509)	-0.112 (CI = +/-0.202; p = 0.255)	-0.008	-1.29%
Loss Cost	2015.1	-0.014 (CI = +/-0.047; p = 0.541)	-0.114 (CI = +/-0.219; p = 0.281)	-0.033	-1.37%
Loss Cost	2015.2	-0.011 (CI = +/-0.054; p = 0.661)	-0.120 (CI = +/-0.236; p = 0.288)	-0.042	-1.12%
Loss Cost	2016.1	-0.012 (CI = +/-0.064; p = 0.698)	-0.121 (CI = +/-0.259; p = 0.324)	-0.071	-1.16%
Loss Cost	2016.2	-0.015 (CI = +/-0.075; p = 0.670)	-0.114 (CI = +/-0.283; p = 0.389)	-0.091	-1.48%
Loss Cost	2017.1	-0.018 (CI = +/-0.092; p = 0.664)	-0.122 (CI = +/-0.317; p = 0.408)	-0.116	-1.81%
Severity	2005.2	0.028 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.035; p = 0.005)	0.892	+2.82%
Severity	2006.1	0.028 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.036; p = 0.006)	0.885	+2.82%
Severity	2006.2	0.028 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.037; p = 0.008)	0.872	+2.80%
Severity	2007.1	0.028 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.011)	0.864	+2.81%
Severity	2007.2	0.029 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.006)	0.865	+2.89%
Severity	2008.1	0.030 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.012)	0.885	+3.04%
Severity	2008.2	0.031 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.035; p = 0.003)	0.899	+3.18%
Severity	2009.1	0.033 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.034; p = 0.007)	0.908	+3.31%
Severity	2009.2	0.033 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.004)	0.909	+3.41%
Severity	2010.1	0.034 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.035; p = 0.007)	0.907	+3.47%
Severity	2010.2	0.035 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.036; p = 0.007)	0.899	+3.53%
Severity	2011.1	0.034 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.038; p = 0.007)	0.890	+3.49%
Severity	2011.2	0.034 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.039; p = 0.011)	0.872	+3.48%
Severity	2012.1	0.035 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.021)	0.872	+3.59%
Severity	2012.2	0.036 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.020)	0.859	+3.67%
Severity	2013.1	0.037 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.044; p = 0.037)	0.859	+3.80%
Severity	2013.2	0.038 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.046; p = 0.034)	0.845	+3.91%
Severity	2014.1	0.039 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.059)	0.839	+4.03%
Severity	2014.2	0.041 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.051; p = 0.058)	0.818	+4.13%
Severity	2015.1	0.042 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.054; p = 0.099)	0.812	+4.31%
Severity	2015.2	0.044 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.056; p = 0.077)	0.802	+4.54%
Severity	2016.1	0.048 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.145)	0.813	+4.90%
Severity	2016.2	0.049 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.063; p = 0.143)	0.782	+5.07%
Severity	2017.1	0.052 (CI = +/-0.020; p = 0.000)	-0.040 (CI = +/-0.070; p = 0.227)	0.766	+5.32%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.041 (CI = +/-0.099; p = 0.409)	0.267	-1.77%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.097; p = 0.254)	0.332	-2.02%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.097; p = 0.363)	0.374	-2.22%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.100; p = 0.302)	0.380	-2.35%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.102; p = 0.386)	0.394	-2.49%
Frequency	2008.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.103; p = 0.294)	0.415	-2.69%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.106; p = 0.372)	0.424	-2.83%
Frequency	2009.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.108; p = 0.295)	0.436	-3.02%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.112; p = 0.365)	0.437	-3.16%
Frequency	2010.1	-0.034 (CI = +/-0.015; p = 0.000)	-0.057 (CI = +/-0.116; p = 0.318)	0.430	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.117; p = 0.436)	0.459	-3.59%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.122; p = 0.400)	0.441	-3.72%
Frequency	2011.2	-0.037 (CI = +/-0.019; p = 0.001)	-0.054 (CI = +/-0.128; p = 0.394)	0.403	-3.65%
Frequency	2012.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.072 (CI = +/-0.129; p = 0.259)	0.451	-4.10%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.132; p = 0.365)	0.477	-4.77%
Frequency	2013.1	-0.049 (CI = +/-0.024; p = 0.001)	-0.068 (CI = +/-0.139; p = 0.312)	0.466	-4.74%
Frequency	2013.2	-0.051 (CI = +/-0.027; p = 0.001)	-0.061 (CI = +/-0.146; p = 0.391)	0.461	-4.97%
Frequency	2014.1	-0.053 (CI = +/-0.030; p = 0.002)	-0.065 (CI = +/-0.155; p = 0.384)	0.419	-5.12%
Frequency	2014.2	-0.054 (CI = +/-0.034; p = 0.004)	-0.063 (CI = +/-0.166; p = 0.431)	0.389	-5.21%
Frequency	2015.1	-0.056 (CI = +/-0.039; p = 0.008)	-0.069 (CI = +/-0.179; p = 0.417)	0.346	-5.44%
Frequency	2015.2	-0.056 (CI = +/-0.045; p = 0.019)	-0.070 (CI = +/-0.193; p = 0.445)	0.300	-5.42%
Frequency	2016.1	-0.059 (CI = +/-0.052; p = 0.029)	-0.080 (CI = +/-0.211; p = 0.424)	0.258	-5.78%
Frequency	2016.2	-0.064 (CI = +/-0.061; p = 0.041)	-0.069 (CI = +/-0.229; p = 0.518)	0.248	-6.23%
Frequency	2017.1	-0.070 (CI = +/-0.074; p = 0.061)	-0.082 (CI = +/-0.256; p = 0.489)	0.200	-6.77%

## Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.006 (CI = +/-0.010; p = 0.211)	-0.070 (CI = +/-0.096; p = 0.147)	0.048	+0.62%
Loss Cost	2006.1	0.003 (CI = +/-0.010; p = 0.487)	-0.085 (CI = +/-0.093; p = 0.071)	0.058	+0.34%
Loss Cost	2006.2	0.000 (CI = +/-0.010; p = 0.920)	-0.069 (CI = +/-0.091; p = 0.127)	0.015	+0.05%
Loss Cost	2007.1	-0.001 (CI = +/-0.010; p = 0.851)	-0.077 (CI = +/-0.092; p = 0.098)	0.031	-0.10%
Loss Cost	2007.2	-0.002 (CI = +/-0.011; p = 0.688)	-0.071 (CI = +/-0.095; p = 0.138)	0.020	-0.22%
Loss Cost	2008.1	-0.003 (CI = +/-0.012; p = 0.615)	-0.074 (CI = +/-0.098; p = 0.132)	0.024	-0.29%
Loss Cost	2008.2	-0.004 (CI = +/-0.013; p = 0.553)	-0.070 (CI = +/-0.102; p = 0.166)	0.019	-0.37%
Loss Cost	2009.1	-0.005 (CI = +/-0.013; p = 0.477)	-0.075 (CI = +/-0.105; p = 0.153)	0.026	-0.47%
Loss Cost	2009.2	-0.006 (CI = +/-0.015; p = 0.399)	-0.069 (CI = +/-0.109; p = 0.203)	0.024	-0.60%
Loss Cost	2010.1	-0.007 (CI = +/-0.016; p = 0.345)	-0.074 (CI = +/-0.113; p = 0.187)	0.032	-0.73%
Loss Cost	2010.2	-0.011 (CI = +/-0.016; p = 0.177)	-0.059 (CI = +/-0.114; p = 0.295)	0.055	-1.10%
Loss Cost	2011.1	-0.013 (CI = +/-0.018; p = 0.135)	-0.067 (CI = +/-0.118; p = 0.248)	0.077	-1.32%
Loss Cost	2011.2	-0.014 (CI = +/-0.020; p = 0.152)	-0.064 (CI = +/-0.124; p = 0.291)	0.075	-1.39%
Loss Cost	2012.1	-0.018 (CI = +/-0.021; p = 0.079)	-0.080 (CI = +/-0.125; p = 0.198)	0.140	-1.82%
Loss Cost	2012.2	-0.024 (CI = +/-0.022; p = 0.034)	-0.060 (CI = +/-0.126; p = 0.325)	0.202	-2.36%
Loss Cost	2013.1	-0.026 (CI = +/-0.024; p = 0.035)	-0.068 (CI = +/-0.132; p = 0.293)	0.200	-2.59%
Loss Cost	2013.2	-0.031 (CI = +/-0.026; p = 0.026)	-0.053 (CI = +/-0.137; p = 0.422)	0.237	-3.03%
Loss Cost	2014.1	-0.032 (CI = +/-0.030; p = 0.036)	-0.057 (CI = +/-0.147; p = 0.415)	0.203	-3.17%
Loss Cost	2014.2	-0.036 (CI = +/-0.034; p = 0.038)	-0.046 (CI = +/-0.156; p = 0.537)	0.217	-3.57%
Loss Cost	2015.1	-0.039 (CI = +/-0.039; p = 0.051)	-0.052 (CI = +/-0.168; p = 0.515)	0.184	-3.79%
Loss Cost	2015.2	-0.042 (CI = +/-0.046; p = 0.069)	-0.044 (CI = +/-0.184; p = 0.608)	0.171	-4.09%
Loss Cost	2016.1	-0.045 (CI = +/-0.053; p = 0.093)	-0.050 (CI = +/-0.201; p = 0.590)	0.127	-4.35%
Loss Cost	2016.2	-0.059 (CI = +/-0.061; p = 0.059)	-0.020 (CI = +/-0.212; p = 0.839)	0.211	-5.69%
Loss Cost	2017.1	-0.066 (CI = +/-0.074; p = 0.072)	-0.034 (CI = +/-0.234; p = 0.748)	0.194	-6.41%
Severity	2005.2	0.026 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.028; p = 0.005)	0.915	+2.63%
Severity	2006.1	0.026 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.029; p = 0.006)	0.908	+2.62%
Severity	2006.2	0.026 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.029; p = 0.010)	0.897	+2.59%
Severity	2007.1	0.026 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.030; p = 0.012)	0.890	+2.59%
Severity	2007.2	0.026 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.031; p = 0.007)	0.889	+2.66%
Severity	2008.1	0.028 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.028; p = 0.012)	0.915	+2.80%
Severity	2008.2	0.029 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.026; p = 0.002)	0.929	+2.93%
Severity	2009.1	0.030 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.024; p = 0.004)	0.941	+3.05%
Severity	2009.2	0.031 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.024; p = 0.002)	0.941	+3.13%
Severity	2010.1	0.031 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.024; p = 0.004)	0.941	+3.19%
Severity	2010.2	0.032 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.025; p = 0.004)	0.933	+3.21%
Severity	2011.1	0.031 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.026; p = 0.004)	0.926	+3.16%
Severity	2011.2	0.030 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.027; p = 0.008)	0.914	+3.09%
Severity	2012.1	0.031 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.028; p = 0.014)	0.916	+3.19%
Severity	2012.2	0.032 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.018)	0.902	+3.21%
Severity	2013.1	0.033 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.030; p = 0.033)	0.904	+3.33%
Severity	2013.2	0.033 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.032; p = 0.039)	0.887	+3.37%
Severity	2014.1	0.034 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.033; p = 0.065)	0.882	+3.46%
Severity	2014.2	0.034 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.036; p = 0.083)	0.856	+3.47%
Severity	2015.1	0.035 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.134)	0.851	+3.61%
Severity	2015.2	0.037 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.125)	0.828	+3.73%
Severity	2016.1	0.040 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.216)	0.848	+4.05%
Severity	2016.2	0.039 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.045; p = 0.275)	0.800	+4.01%
Severity	2017.1	0.041 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.050; p = 0.378)	0.777	+4.18%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.099; p = 0.556)	0.307	-1.96%
Frequency	2006.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.097; p = 0.364)	0.375	-2.23%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.096; p = 0.530)	0.427	-2.47%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.443)	0.435	-2.61%
Frequency	2007.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.027 (CI = +/-0.100; p = 0.577)	0.456	-2.80%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.101; p = 0.446)	0.481	-3.01%
Frequency	2008.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.103; p = 0.579)	0.497	-3.20%
Frequency	2009.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.104; p = 0.461)	0.512	-3.42%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.107; p = 0.587)	0.522	-3.62%
Frequency	2010.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.110; p = 0.504)	0.520	-3.79%
Frequency	2010.2	-0.043 (CI = +/-0.016; p = 0.000)	-0.019 (CI = +/-0.110; p = 0.717)	0.565	-4.18%
Frequency	2011.1	-0.044 (CI = +/-0.017; p = 0.000)	-0.026 (CI = +/-0.114; p = 0.641)	0.552	-4.34%
Frequency	2011.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.026 (CI = +/-0.120; p = 0.661)	0.519	-4.35%
Frequency	2012.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.119; p = 0.443)	0.576	-4.86%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.669)	0.626	-5.40%
Frequency	2013.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.035 (CI = +/-0.122; p = 0.547)	0.626	-5.73%
Frequency	2013.2	-0.064 (CI = +/-0.024; p = 0.000)	-0.020 (CI = +/-0.125; p = 0.742)	0.642	-6.19%
Frequency	2014.1	-0.066 (CI = +/-0.027; p = 0.000)	-0.027 (CI = +/-0.133; p = 0.675)	0.617	-6.41%
Frequency	2014.2	-0.070 (CI = +/-0.031; p = 0.000)	-0.015 (CI = +/-0.141; p = 0.824)	0.608	-6.80%
Frequency	2015.1	-0.074 (CI = +/-0.035; p = 0.001)	-0.024 (CI = +/-0.150; p = 0.734)	0.585	-7.14%
Frequency	2015.2	-0.078 (CI = +/-0.041; p = 0.001)	-0.013 (CI = +/-0.163; p = 0.859)	0.561	-7.53%
Frequency	2016.1	-0.084 (CI = +/-0.047; p = 0.002)	-0.026 (CI = +/-0.175; p = 0.747)	0.542	-8.07%
Frequency	2016.2	-0.098 (CI = +/-0.053; p = 0.002)	0.004 (CI = +/-0.182; p = 0.965)	0.591	-9.33%
Frequency	2017.1	-0.107 (CI = +/-0.062; p = 0.004)	-0.013 (CI = +/-0.198; p = 0.879)	0.579	-10.17%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.010 (CI = +/-0.011; p = 0.064)	0.073	+1.00%
Loss Cost	2006.1	0.008 (CI = +/-0.011; p = 0.149)	0.035	+0.80%
Loss Cost	2006.2	0.005 (CI = +/-0.011; p = 0.352)	-0.003	+0.52%
Loss Cost	2007.1	0.005 (CI = +/-0.012; p = 0.443)	-0.013	+0.45%
Loss Cost	2007.2	0.003 (CI = +/-0.013; p = 0.596)	-0.024	+0.33%
Loss Cost	2008.1	0.003 (CI = +/-0.013; p = 0.604)	-0.026	+0.34%
Loss Cost	2008.2	0.003 (CI = +/-0.014; p = 0.708)	-0.032	+0.27%
Loss Cost	2009.1	0.003 (CI = +/-0.015; p = 0.726)	-0.033	+0.27%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.862)	-0.039	+0.14%
Loss Cost	2010.1	0.001 (CI = +/-0.018; p = 0.869)	-0.040	+0.15%
Loss Cost	2010.2	-0.002 (CI = +/-0.019; p = 0.842)	-0.042	-0.19%
Loss Cost	2011.1	-0.002 (CI = +/-0.021; p = 0.806)	-0.043	-0.25%
Loss Cost	2011.2	-0.003 (CI = +/-0.023; p = 0.791)	-0.044	-0.29%
Loss Cost	2012.1	-0.005 (CI = +/-0.025; p = 0.672)	-0.040	-0.51%
Loss Cost	2012.2	-0.010 (CI = +/-0.027; p = 0.458)	-0.022	-0.96%
Loss Cost	2013.1	-0.009 (CI = +/-0.030; p = 0.512)	-0.030	-0.94%
Loss Cost	2013.2	-0.013 (CI = +/-0.033; p = 0.426)	-0.019	-1.26%
Loss Cost	2014.1	-0.011 (CI = +/-0.037; p = 0.536)	-0.037	-1.09%
Loss Cost	2014.2	-0.013 (CI = +/-0.042; p = 0.514)	-0.036	-1.29%
Loss Cost	2015.1	-0.011 (CI = +/-0.047; p = 0.623)	-0.052	-1.10%
Loss Cost	2015.2	-0.011 (CI = +/-0.054; p = 0.663)	-0.061	-1.12%
Loss Cost	2016.1	-0.008 (CI = +/-0.063; p = 0.790)	-0.077	-0.79%
Loss Cost	2016.2	-0.015 (CI = +/-0.074; p = 0.666)	-0.072	-1.48%
Loss Cost	2017.1	-0.013 (CI = +/-0.088; p = 0.747)	-0.088	-1.31%
Severity	2005.2	0.028 (CI = +/-0.004; p = 0.000)	0.865	+2.82%
Severity	2006.1	0.028 (CI = +/-0.004; p = 0.000)	0.857	+2.85%
Severity	2006.2	0.028 (CI = +/-0.004; p = 0.000)	0.843	+2.80%
Severity	2007.1	0.028 (CI = +/-0.005; p = 0.000)	0.835	+2.84%
Severity	2007.2	0.029 (CI = +/-0.005; p = 0.000)	0.830	+2.89%
Severity	2008.1	0.030 (CI = +/-0.005; p = 0.000)	0.860	+3.08%
Severity	2008.2	0.031 (CI = +/-0.005; p = 0.000)	0.864	+3.18%
Severity	2009.1	0.033 (CI = +/-0.005; p = 0.000)	0.881	+3.35%
Severity	2009.2	0.033 (CI = +/-0.005; p = 0.000)	0.875	+3.41%
Severity	2010.1	0.035 (CI = +/-0.005; p = 0.000)	0.877	+3.52%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	0.864	+3.53%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	0.851	+3.55%
Severity	2011.2	0.034 (CI = +/-0.007; p = 0.000)	0.830	+3.48%
Severity	2012.1	0.036 (CI = +/-0.007; p = 0.000)	0.838	+3.66%
Severity	2012.2	0.036 (CI = +/-0.008; p = 0.000)	0.818	+3.67%
Severity	2013.1	0.038 (CI = +/-0.008; p = 0.000)	0.827	+3.88%
Severity	2013.2	0.038 (CI = +/-0.009; p = 0.000)	0.805	+3.91%
Severity	2014.1	0.040 (CI = +/-0.010; p = 0.000)	0.807	+4.12%
Severity	2014.2	0.041 (CI = +/-0.011; p = 0.000)	0.779	+4.13%
Severity	2015.1	0.043 (CI = +/-0.012; p = 0.000)	0.784	+4.41%
Severity	2015.2	0.044 (CI = +/-0.014; p = 0.000)	0.761	+4.54%
Severity	2016.1	0.049 (CI = +/-0.015; p = 0.000)	0.791	+5.04%
Severity	2016.2	0.049 (CI = +/-0.018; p = 0.000)	0.752	+5.07%
Severity	2017.1	0.054 (CI = +/-0.020; p = 0.000)	0.750	+5.50%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	0.274	-1.77%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.325	-1.99%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.377	-2.22%
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	0.378	-2.32%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	0.399	-2.49%
Frequency	2008.1	-0.027 (CI = +/-0.012; p = 0.000)	0.412	-2.65%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	0.428	-2.83%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	0.433	-2.98%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.441	-3.16%
Frequency	2010.1	-0.033 (CI = +/-0.015; p = 0.000)	0.429	-3.26%
Frequency	2010.2	-0.037 (CI = +/-0.016; p = 0.000)	0.468	-3.59%
Frequency	2011.1	-0.037 (CI = +/-0.017; p = 0.000)	0.448	-3.67%
Frequency	2011.2	-0.037 (CI = +/-0.019; p = 0.001)	0.410	-3.65%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.000)	0.441	-4.02%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.000)	0.481	-4.47%
Frequency	2013.1	-0.047 (CI = +/-0.024; p = 0.001)	0.464	-4.64%
Frequency	2013.2	-0.051 (CI = +/-0.026; p = 0.001)	0.468	-4.97%
Frequency	2014.1	-0.051 (CI = +/-0.029; p = 0.002)	0.426	-5.00%
Frequency	2014.2	-0.054 (CI = +/-0.033; p = 0.004)	0.403	-5.21%
Frequency	2015.1	-0.054 (CI = +/-0.038; p = 0.008)	0.360	-5.28%
Frequency	2015.2	-0.056 (CI = +/-0.044; p = 0.016)	0.321	-5.42%
Frequency	2016.1	-0.057 (CI = +/-0.051; p = 0.031)	0.278	-5.54%
Frequency	2016.2	-0.064 (CI = +/-0.059; p = 0.035)	0.285	-6.23%
Frequency	2017.1	-0.067 (CI = +/-0.070; p = 0.061)	0.239	-6.45%



## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.006 (CI = +/-0.010; p = 0.246)	0.012	+0.58%
Loss Cost	2006.1	0.003 (CI = +/-0.010; p = 0.504)	-0.017	+0.34%
Loss Cost	2006.2	0.000 (CI = +/-0.010; p = 0.987)	-0.033	+0.01%
Loss Cost	2007.1	-0.001 (CI = +/-0.011; p = 0.856)	-0.033	-0.10%
Loss Cost	2007.2	-0.003 (CI = +/-0.011; p = 0.632)	-0.027	-0.26%
Loss Cost	2008.1	-0.003 (CI = +/-0.012; p = 0.624)	-0.028	-0.29%
Loss Cost	2008.2	-0.004 (CI = +/-0.013; p = 0.504)	-0.020	-0.42%
Loss Cost	2009.1	-0.005 (CI = +/-0.014; p = 0.486)	-0.020	-0.47%
Loss Cost	2009.2	-0.007 (CI = +/-0.015; p = 0.359)	-0.005	-0.66%
Loss Cost	2010.1	-0.007 (CI = +/-0.016; p = 0.353)	-0.004	-0.73%
Loss Cost	2010.2	-0.012 (CI = +/-0.016; p = 0.155)	0.048	-1.16%
Loss Cost	2011.1	-0.013 (CI = +/-0.018; p = 0.138)	0.059	-1.32%
Loss Cost	2011.2	-0.015 (CI = +/-0.020; p = 0.130)	0.066	-1.46%
Loss Cost	2012.1	-0.018 (CI = +/-0.021; p = 0.084)	0.105	-1.82%
Loss Cost	2012.2	-0.025 (CI = +/-0.022; p = 0.027)	0.201	-2.45%
Loss Cost	2013.1	-0.026 (CI = +/-0.024; p = 0.035)	0.191	-2.59%
Loss Cost	2013.2	-0.032 (CI = +/-0.026; p = 0.020)	0.252	-3.13%
Loss Cost	2014.1	-0.032 (CI = +/-0.029; p = 0.034)	0.219	-3.17%
Loss Cost	2014.2	-0.037 (CI = +/-0.033; p = 0.028)	0.250	-3.67%
Loss Cost	2015.1	-0.039 (CI = +/-0.038; p = 0.045)	0.219	-3.79%
Loss Cost	2015.2	-0.043 (CI = +/-0.043; p = 0.051)	0.221	-4.22%
Loss Cost	2016.1	-0.045 (CI = +/-0.051; p = 0.082)	0.182	-4.35%
Loss Cost	2016.2	-0.059 (CI = +/-0.057; p = 0.042)	0.286	-5.77%
Loss Cost	2017.1	-0.066 (CI = +/-0.069; p = 0.057)	0.274	-6.41%
Severity	2005.2	0.026 (CI = +/-0.003; p = 0.000)	0.893	+2.61%
Severity	2006.1	0.026 (CI = +/-0.003; p = 0.000)	0.885	+2.62%
Severity	2006.2	0.025 (CI = +/-0.004; p = 0.000)	0.875	+2.56%
Severity	2007.1	0.026 (CI = +/-0.004; p = 0.000)	0.867	+2.59%
Severity	2007.2	0.026 (CI = +/-0.004; p = 0.000)	0.860	+2.63%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	0.895	+2.80%
Severity	2008.2	0.029 (CI = +/-0.004; p = 0.000)	0.900	+2.90%
Severity	2009.1	0.030 (CI = +/-0.004; p = 0.000)	0.919	+3.05%
Severity	2009.2	0.030 (CI = +/-0.004; p = 0.000)	0.913	+3.09%
Severity	2010.1	0.031 (CI = +/-0.004; p = 0.000)	0.916	+3.19%
Severity	2010.2	0.031 (CI = +/-0.004; p = 0.000)	0.905	+3.17%
Severity	2011.1	0.031 (CI = +/-0.005; p = 0.000)	0.893	+3.16%
Severity	2011.2	0.030 (CI = +/-0.005; p = 0.000)	0.880	+3.05%
Severity	2012.1	0.031 (CI = +/-0.005; p = 0.000)	0.888	+3.19%
Severity	2012.2	0.031 (CI = +/-0.006; p = 0.000)	0.870	+3.16%
Severity	2013.1	0.033 (CI = +/-0.006; p = 0.000)	0.879	+3.33%
Severity	2013.2	0.032 (CI = +/-0.007; p = 0.000)	0.858	+3.30%
Severity	2014.1	0.034 (CI = +/-0.007; p = 0.000)	0.858	+3.46%
Severity	2014.2	0.033 (CI = +/-0.008; p = 0.000)	0.830	+3.39%
Severity	2015.1	0.035 (CI = +/-0.009; p = 0.000)	0.833	+3.61%
Severity	2015.2	0.036 (CI = +/-0.011; p = 0.000)	0.802	+3.63%
Severity	2016.1	0.040 (CI = +/-0.011; p = 0.000)	0.838	+4.05%
Severity	2016.2	0.038 (CI = +/-0.013; p = 0.000)	0.793	+3.91%
Severity	2017.1	0.041 (CI = +/-0.015; p = 0.000)	0.780	+4.18%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	0.321	-1.98%
Frequency	2006.1	-0.023 (CI = +/-0.010; p = 0.000)	0.378	-2.23%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.438	-2.49%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.443	-2.61%
Frequency	2007.2	-0.029 (CI = +/-0.011; p = 0.000)	0.470	-2.82%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	0.488	-3.01%
Frequency	2008.2	-0.033 (CI = +/-0.012; p = 0.000)	0.510	-3.23%
Frequency	2009.1	-0.035 (CI = +/-0.013; p = 0.000)	0.521	-3.42%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	0.536	-3.64%
Frequency	2010.1	-0.039 (CI = +/-0.015; p = 0.000)	0.531	-3.79%
Frequency	2010.2	-0.043 (CI = +/-0.015; p = 0.000)	0.582	-4.20%
Frequency	2011.1	-0.044 (CI = +/-0.017; p = 0.000)	0.569	-4.34%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.539	-4.38%
Frequency	2012.1	-0.050 (CI = +/-0.019; p = 0.000)	0.585	-4.86%
Frequency	2012.2	-0.056 (CI = +/-0.020; p = 0.000)	0.643	-5.43%
Frequency	2013.1	-0.059 (CI = +/-0.022; p = 0.000)	0.640	-5.73%
Frequency	2013.2	-0.064 (CI = +/-0.023; p = 0.000)	0.662	-6.22%
Frequency	2014.1	-0.066 (CI = +/-0.026; p = 0.000)	0.638	-6.41%
Frequency	2014.2	-0.071 (CI = +/-0.029; p = 0.000)	0.635	-6.83%
Frequency	2015.1	-0.074 (CI = +/-0.033; p = 0.000)	0.613	-7.14%
Frequency	2015.2	-0.079 (CI = +/-0.038; p = 0.001)	0.597	-7.57%
Frequency	2016.1	-0.084 (CI = +/-0.044; p = 0.002)	0.579	-8.07%
Frequency	2016.2	-0.098 (CI = +/-0.049; p = 0.001)	0.632	-9.31%
Frequency	2017.1	-0.107 (CI = +/-0.058; p = 0.002)	0.625	-10.17%

## Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	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 = 0.007)	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 = +/-0.059; 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 = 0.111)	0.321	+1.38%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.021)	-0.053 (CI = +/-0.063; p = 0.091)	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 = 0.318)	-0.050 (CI = +/-0.059; p = 0.089)	0.152	+0.65%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.344)	-0.048 (CI = +/-0.064; p = 0.128)	0.142	+0.72%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.669)	-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 = 0.349)	-0.006	+0.76%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.613)	-0.028 (CI = +/-0.080; p = 0.443)	-0.120	+0.58%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.437)	-0.019 (CI = +/-0.089; p = 0.638)	-0.112	+1.09%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.462)	-0.022 (CI = +/-0.104; p = 0.629)	-0.163	+1.29%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.316)	-0.007 (CI = +/-0.121; p = 0.894)	-0.094	+2.31%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.829)	0.024 (CI = +/-0.077; p = 0.438)	-0.252	-0.31%
Loss Cost	2017.1	-0.010 (CI = +/-0.063; p = 0.636)	0.015 (CI = +/-0.108; p = 0.683)	-0.361	-1.04%
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)	0.885	+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	+2.88%
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	+2.80%
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)	0.978	+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	+2.82%
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 = +/-0.016; p = 0.000)	0.947	+2.74%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.001)	0.940	+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 = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.020; p = 0.005)	0.953	+3.27%
Severity	2016.2	0.028 (CI = +/-0.008; p = 0.001)	-0.032 (CI = +/-0.016; p = 0.005)	0.956	+2.89%
Severity	2017.1	0.024 (CI = +/-0.008; p = 0.002)	-0.037 (CI = +/-0.013; p = 0.003)	0.981	+2.46%
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 = 0.356)	0.024	-0.41%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.038)	-0.013 (CI = +/-0.046; p = 0.574)	0.108	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.043)	-0.014 (CI = +/-0.047; p = 0.547)	0.101	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.026)	-0.009 (CI = +/-0.048; p = 0.694)	0.138	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.014 (CI = +/-0.050; p = 0.563)	0.170	-0.88%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.051; p = 0.694)	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 = 0.712)	0.211	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	-0.009 (CI = +/-0.059; p = 0.744)	0.162	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.056; p = 0.951)	0.297	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	0.005 (CI = +/-0.060; p = 0.858)	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 = 0.549)	0.246	-1.49%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.003 (CI = +/-0.051; p = 0.899)	0.467	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	-0.004 (CI = +/-0.056; p = 0.885)	0.405	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	0.004 (CI = +/-0.057; p = 0.881)	0.467	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	0.012 (CI = +/-0.061; p = 0.656)	0.335	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.052)	0.014 (CI = +/-0.068; p = 0.648)	0.257	-2.10%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.184)	0.023 (CI = +/-0.075; p = 0.495)	0.114	-1.62%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.313)	0.021 (CI = +/-0.088; p = 0.576)	-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)	0.594	-3.11%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.171)	0.052 (CI = +/-0.105; p = 0.212)	0.548	-3.42%

## Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	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)	0.642		+1.71%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.591		+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.594		+1.76%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.572		+1.84%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.569		+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	-0.068 (CI = +/-0.055; p = 0.018)	0.525		+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	-0.066 (CI = +/-0.058; p = 0.029)	0.524		+2.02%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	-0.055 (CI = +/-0.057; p = 0.059)	0.401		+1.68%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.014)	-0.056 (CI = +/-0.061; p = 0.071)	0.379		+1.66%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	-0.064 (CI = +/-0.064; p = 0.049)	0.415		+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.039)	-0.073 (CI = +/-0.064; p = 0.030)	0.403		+1.59%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.181)	-0.058 (CI = +/-0.061; p = 0.060)	0.224		+0.99%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.205)	-0.056 (CI = +/-0.067; p = 0.091)	0.217		+1.09%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.457)	-0.048 (CI = +/-0.072; p = 0.167)	0.050		+0.72%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.286)	-0.039 (CI = +/-0.077; p = 0.270)	0.066		+1.20%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.425)	-0.038 (CI = +/-0.089; p = 0.349)	-0.062		+1.12%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.306)	-0.028 (CI = +/-0.099; p = 0.508)	-0.033		+1.75%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.297)	-0.038 (CI = +/-0.119; p = 0.453)	-0.047		+2.39%
Loss Cost	2016.1	0.037 (CI = +/-0.068; p = 0.207)	-0.023 (CI = +/-0.137; p = 0.670)	0.072		+3.72%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.951)	0.018 (CI = +/-0.111; p = 0.634)	-0.501		+0.14%
Loss Cost	2017.1	-0.006 (CI = +/-0.131; p = 0.852)	0.012 (CI = +/-0.189; p = 0.811)	-0.888		-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		+2.47%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.020; p = 0.000)	0.938		+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.017; p = 0.000)	0.958		+2.80%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.016; p = 0.000)	0.964		+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.963		+2.97%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.017; p = 0.000)	0.956		+3.00%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.015; p = 0.000)	0.966		+2.84%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.013; p = 0.000)	0.969		+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.973		+2.77%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.014; p = 0.000)	0.963		+2.76%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.013; p = 0.000)	0.968		+2.87%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.015; p = 0.000)	0.955		+2.87%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.017; p = 0.000)	0.950		+2.90%
Severity	2014.2	0.028 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.019; p = 0.001)	0.924		+2.79%
Severity	2015.1	0.028 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.003)	0.913		+2.82%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	-0.045 (CI = +/-0.027; p = 0.007)	0.876		+2.98%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	-0.039 (CI = +/-0.022; p = 0.008)	0.940		+3.49%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.006)	-0.033 (CI = +/-0.023; p = 0.020)	0.912		+2.98%
Severity	2017.1	0.025 (CI = +/-0.016; p = 0.022)	-0.037 (CI = +/-0.023; p = 0.020)	0.958		+2.49%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.999)	-0.020 (CI = +/-0.051; p = 0.433)	-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 = 0.358)	0.059		-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.137)	-0.021 (CI = +/-0.047; p = 0.351)	0.051		-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.093)	-0.017 (CI = +/-0.048; p = 0.469)	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 = 0.486)	0.126		-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.051)	-0.020 (CI = +/-0.053; p = 0.436)	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)	0.079		-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.005 (CI = +/-0.058; p = 0.853)	0.195		-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 = 0.622)	-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)	0.354		-1.72%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.031)	-0.011 (CI = +/-0.058; p = 0.689)	0.272		-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	-0.003 (CI = +/-0.062; p = 0.921)	0.325		-2.09%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.098)	0.005 (CI = +/-0.065; p = 0.850)	0.134		-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.183)	0.005 (CI = +/-0.076; p = 0.876)	0.021		-1.63%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.451)	0.014 (CI = +/-0.083; p = 0.690)	-0.172		-1.04%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.748)	0.007 (CI = +/-0.100; p = 0.863)	-0.365		-0.58%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.921)	0.016 (CI = +/-0.121; p = 0.724)	-0.444		+0.23%
Frequency	2016.2	-0.028 (CI = +/-0.061; p = 0.243)	0.052 (CI = +/-0.105; p = 0.214)	0.235		-2.76%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.406)	0.049 (CI = +/-0.184; p = 0.370)	0.093		-3.05%

## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	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)	0.264	+1.41%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.022)	0.242	+1.47%
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)	0.145	+1.36%
Loss Cost	2012.2	0.006 (CI = +/-0.015; p = 0.356)	-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 = 0.604)	-0.077	+0.58%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.360)	-0.006	+1.20%
Loss Cost	2015.2	0.013 (CI = +/-0.037; p = 0.433)	-0.040	+1.29%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.247)	0.085	+2.37%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.822)	-0.187	-0.31%
Loss Cost	2017.1	-0.013 (CI = +/-0.047; p = 0.486)	-0.090	-1.29%
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	+2.88%
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	+2.82%
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)	0.747	+3.02%
Severity	2015.2	0.028 (CI = +/-0.017; p = 0.005)	0.653	+2.85%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.780	+3.63%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.013)	0.686	+2.89%
Severity	2017.1	0.031 (CI = +/-0.029; p = 0.044)	0.598	+3.12%
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)	0.230	-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 = 0.021)	0.279	-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)	0.514	-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)	0.167	-1.76%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.286)	0.040	-1.51%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.496)	-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 = 0.115)	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 <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.593	+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	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.412	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.426	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.371	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.391	+2.02%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.282	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.020)	0.263	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.259	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.072)	0.168	+1.59%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.319)	0.006	+0.81%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.246)	0.040	+1.09%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.605)	-0.070	+0.52%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.292)	0.024	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.515)	-0.063	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.284)	0.042	+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 = 0.163)	0.219	+3.72%
Loss Cost	2016.2	0.005 (CI = +/-0.049; p = 0.811)	-0.230	+0.45%
Loss Cost	2017.1	-0.006 (CI = +/-0.080; p = 0.816)	-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)	0.812	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.793	+2.20%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.843	+2.47%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.887	+2.80%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.97%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.829	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.812	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.827	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.787	+2.61%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.754	+2.68%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.746	+2.90%
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)	0.651	+2.82%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.029)	0.507	+2.54%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.015)	0.674	+3.49%
Severity	2016.2	0.024 (CI = +/-0.028; p = 0.077)	0.480	+2.39%
Severity	2017.1	0.025 (CI = +/-0.048; p = 0.205)	0.287	+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 = 0.044)	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 = +/-0.013; 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)	0.327	-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)	0.226	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.155)	0.140	-1.60%
Frequency	2015.1	-0.010 (CI = +/-0.029; p = 0.419)	-0.034	-1.04%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.749)	-0.145	-0.51%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.912)	-0.197	+0.23%
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)	-0.004	-3.05%

## Accident Benefits Total

Coverage = AB Total  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.050 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.083; p = 0.000)	0.841	+5.17%
Loss Cost	2006.1	0.053 (CI = +/-0.008; p = 0.000)	-0.183 (CI = +/-0.079; p = 0.000)	0.865	+5.46%
Loss Cost	2006.2	0.054 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.080; p = 0.000)	0.859	+5.57%
Loss Cost	2007.1	0.055 (CI = +/-0.009; p = 0.000)	-0.182 (CI = +/-0.082; p = 0.000)	0.860	+5.70%
Loss Cost	2007.2	0.057 (CI = +/-0.009; p = 0.000)	-0.189 (CI = +/-0.083; p = 0.000)	0.855	+5.85%
Loss Cost	2008.1	0.059 (CI = +/-0.010; p = 0.000)	-0.179 (CI = +/-0.083; p = 0.000)	0.863	+6.07%
Loss Cost	2008.2	0.060 (CI = +/-0.010; p = 0.000)	-0.186 (CI = +/-0.085; p = 0.000)	0.858	+6.22%
Loss Cost	2009.1	0.063 (CI = +/-0.010; p = 0.000)	-0.173 (CI = +/-0.084; p = 0.000)	0.870	+6.50%
Loss Cost	2009.2	0.065 (CI = +/-0.011; p = 0.000)	-0.184 (CI = +/-0.083; p = 0.000)	0.873	+6.77%
Loss Cost	2010.1	0.068 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.084; p = 0.000)	0.879	+7.02%
Loss Cost	2010.2	0.069 (CI = +/-0.012; p = 0.000)	-0.179 (CI = +/-0.087; p = 0.000)	0.868	+7.15%
Loss Cost	2011.1	0.071 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.089; p = 0.001)	0.871	+7.40%
Loss Cost	2011.2	0.072 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.093; p = 0.001)	0.855	+7.48%
Loss Cost	2012.1	0.072 (CI = +/-0.015; p = 0.000)	-0.171 (CI = +/-0.098; p = 0.002)	0.845	+7.51%
Loss Cost	2012.2	0.074 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.102; p = 0.002)	0.827	+7.65%
Loss Cost	2013.1	0.077 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.105; p = 0.004)	0.832	+8.02%
Loss Cost	2013.2	0.077 (CI = +/-0.020; p = 0.000)	-0.164 (CI = +/-0.111; p = 0.007)	0.801	+8.01%
Loss Cost	2014.1	0.077 (CI = +/-0.023; p = 0.000)	-0.163 (CI = +/-0.119; p = 0.011)	0.785	+8.01%
Loss Cost	2014.2	0.072 (CI = +/-0.025; p = 0.000)	-0.150 (CI = +/-0.123; p = 0.020)	0.731	+7.50%
Loss Cost	2015.1	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	0.707	+6.99%
Loss Cost	2015.2	0.065 (CI = +/-0.032; p = 0.001)	-0.158 (CI = +/-0.139; p = 0.029)	0.632	+6.76%
Loss Cost	2016.1	0.066 (CI = +/-0.038; p = 0.003)	-0.156 (CI = +/-0.152; p = 0.045)	0.612	+6.83%
Loss Cost	2016.2	0.057 (CI = +/-0.042; p = 0.013)	-0.137 (CI = +/-0.158; p = 0.082)	0.477	+5.91%
Loss Cost	2017.1	0.054 (CI = +/-0.051; p = 0.042)	-0.146 (CI = +/-0.176; p = 0.095)	0.440	+5.51%
Severity	2005.2	0.065 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.089; p = 0.028)	0.871	+6.68%
Severity	2006.1	0.067 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.087; p = 0.051)	0.881	+6.93%
Severity	2006.2	0.067 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.090; p = 0.057)	0.870	+6.94%
Severity	2007.1	0.067 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.093; p = 0.070)	0.862	+6.98%
Severity	2007.2	0.068 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.096; p = 0.075)	0.849	+7.00%
Severity	2008.1	0.069 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.098; p = 0.112)	0.848	+7.17%
Severity	2008.2	0.070 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.101; p = 0.104)	0.837	+7.27%
Severity	2009.1	0.074 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.098; p = 0.185)	0.856	+7.67%
Severity	2009.2	0.078 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.090)	0.870	+8.06%
Severity	2010.1	0.081 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.092; p = 0.164)	0.886	+8.48%
Severity	2010.2	0.085 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.089; p = 0.078)	0.897	+8.88%
Severity	2011.1	0.089 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.084; p = 0.148)	0.913	+9.36%
Severity	2011.2	0.091 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.126)	0.905	+9.52%
Severity	2012.1	0.096 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.083; p = 0.235)	0.919	+10.04%
Severity	2012.2	0.100 (CI = +/-0.013; p = 0.000)	-0.065 (CI = +/-0.078; p = 0.100)	0.931	+10.54%
Severity	2013.1	0.108 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.055; p = 0.178)	0.968	+11.42%
Severity	2013.2	0.110 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.138)	0.965	+11.61%
Severity	2014.1	0.112 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.058; p = 0.234)	0.965	+11.89%
Severity	2014.2	0.109 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.058; p = 0.369)	0.961	+11.55%
Severity	2015.1	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	0.953	+11.42%
Severity	2015.2	0.108 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.067; p = 0.386)	0.942	+11.39%
Severity	2016.1	0.114 (CI = +/-0.016; p = 0.000)	-0.012 (CI = +/-0.064; p = 0.678)	0.951	+12.08%
Severity	2016.2	0.111 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.863)	0.940	+11.71%
Severity	2017.1	0.113 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.074; p = 0.997)	0.928	+11.98%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.099 (CI = +/-0.080; p = 0.017)	0.343	-1.41%
Frequency	2006.1	-0.014 (CI = +/-0.008; p = 0.002)	-0.097 (CI = +/-0.082; p = 0.023)	0.302	-1.38%
Frequency	2006.2	-0.013 (CI = +/-0.009; p = 0.006)	-0.102 (CI = +/-0.084; p = 0.019)	0.289	-1.28%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.014)	-0.097 (CI = +/-0.087; p = 0.029)	0.234	-1.19%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.033)	-0.103 (CI = +/-0.089; p = 0.024)	0.225	-1.08%
Frequency	2008.1	-0.010 (CI = +/-0.011; p = 0.055)	-0.100 (CI = +/-0.092; p = 0.034)	0.184	-1.03%
Frequency	2008.2	-0.010 (CI = +/-0.011; p = 0.087)	-0.103 (CI = +/-0.095; p = 0.035)	0.179	-0.98%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.077)	-0.108 (CI = +/-0.098; p = 0.033)	0.182	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.013; p = 0.069)	-0.103 (CI = +/-0.102; p = 0.048)	0.187	-1.19%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.057)	-0.110 (CI = +/-0.105; p = 0.041)	0.198	-1.35%
Frequency	2010.2	-0.016 (CI = +/-0.015; p = 0.036)	-0.100 (CI = +/-0.107; p = 0.066)	0.219	-1.59%
Frequency	2011.1	-0.018 (CI = +/-0.016; p = 0.029)	-0.108 (CI = +/-0.111; p = 0.055)	0.234	-1.79%
Frequency	2011.2	-0.019 (CI = +/-0.017; p = 0.036)	-0.106 (CI = +/-0.116; p = 0.072)	0.232	-1.86%
Frequency	2012.1	-0.023 (CI = +/-0.018; p = 0.016)	-0.123 (CI = +/-0.116; p = 0.040)	0.302	-2.30%
Frequency	2012.2	-0.027 (CI = +/-0.020; p = 0.011)	-0.111 (CI = +/-0.119; p = 0.066)	0.330	-2.62%
Frequency	2013.1	-0.031 (CI = +/-0.021; p = 0.007)	-0.127 (CI = +/-0.122; p = 0.042)	0.373	-3.05%
Frequency	2013.2	-0.033 (CI = +/-0.023; p = 0.009)	-0.121 (CI = +/-0.129; p = 0.062)	0.375	-3.22%
Frequency	2014.1	-0.035 (CI = +/-0.026; p = 0.012)	-0.130 (CI = +/-0.136; p = 0.061)	0.353	-3.47%
Frequency	2014.2	-0.037 (CI = +/-0.030; p = 0.018)	-0.125 (CI = +/-0.145; p = 0.086)	0.349	-3.63%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	0.328	-3.97%
Frequency	2015.2	-0.042 (CI = +/-0.039; p = 0.034)	-0.130 (CI = +/-0.167; p = 0.116)	0.320	-4.15%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.038)	-0.144 (CI = +/-0.181; p = 0.108)	0.304	-4.68%
Frequency	2016.2	-0.053 (CI = +/-0.052; p = 0.046)	-0.132 (CI = +/-0.195; p = 0.163)	0.313	-5.19%
Frequency	2017.1	-0.060 (CI = +/-0.063; p = 0.061)	-0.146 (CI = +/-0.217; p = 0.163)	0.271	-5.78%

## Accident Benefits Total

Coverage = AB Total  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.050 (CI = +/-0.011; p = 0.000)	0.730	+5.17%
Loss Cost	2006.1	0.054 (CI = +/-0.010; p = 0.000)	0.774	+5.56%
Loss Cost	2006.2	0.054 (CI = +/-0.011; p = 0.000)	0.758	+5.57%
Loss Cost	2007.1	0.057 (CI = +/-0.011; p = 0.000)	0.767	+5.81%
Loss Cost	2007.2	0.057 (CI = +/-0.012; p = 0.000)	0.752	+5.85%
Loss Cost	2008.1	0.060 (CI = +/-0.012; p = 0.000)	0.773	+6.19%
Loss Cost	2008.2	0.060 (CI = +/-0.013; p = 0.000)	0.756	+6.22%
Loss Cost	2009.1	0.064 (CI = +/-0.013; p = 0.000)	0.784	+6.64%
Loss Cost	2009.2	0.065 (CI = +/-0.014; p = 0.000)	0.773	+6.77%
Loss Cost	2010.1	0.069 (CI = +/-0.015; p = 0.000)	0.792	+7.18%
Loss Cost	2010.2	0.069 (CI = +/-0.016; p = 0.000)	0.770	+7.15%
Loss Cost	2011.1	0.073 (CI = +/-0.016; p = 0.000)	0.785	+7.59%
Loss Cost	2011.2	0.072 (CI = +/-0.018; p = 0.000)	0.758	+7.48%
Loss Cost	2012.1	0.074 (CI = +/-0.019; p = 0.000)	0.749	+7.73%
Loss Cost	2012.2	0.074 (CI = +/-0.021; p = 0.000)	0.717	+7.65%
Loss Cost	2013.1	0.080 (CI = +/-0.022; p = 0.000)	0.741	+8.29%
Loss Cost	2013.2	0.077 (CI = +/-0.025; p = 0.000)	0.699	+8.01%
Loss Cost	2014.1	0.080 (CI = +/-0.028; p = 0.000)	0.684	+8.34%
Loss Cost	2014.2	0.072 (CI = +/-0.029; p = 0.000)	0.625	+7.50%
Loss Cost	2015.1	0.071 (CI = +/-0.033; p = 0.000)	0.572	+7.40%
Loss Cost	2015.2	0.065 (CI = +/-0.038; p = 0.002)	0.485	+6.76%
Loss Cost	2016.1	0.071 (CI = +/-0.043; p = 0.004)	0.479	+7.35%
Loss Cost	2016.2	0.057 (CI = +/-0.047; p = 0.020)	0.347	+5.91%
Loss Cost	2017.1	0.060 (CI = +/-0.056; p = 0.038)	0.300	+6.16%
Severity	2005.2	0.065 (CI = +/-0.009; p = 0.000)	0.854	+6.68%
Severity	2006.1	0.067 (CI = +/-0.009; p = 0.000)	0.870	+6.98%
Severity	2006.2	0.067 (CI = +/-0.010; p = 0.000)	0.858	+6.94%
Severity	2007.1	0.068 (CI = +/-0.010; p = 0.000)	0.850	+7.03%
Severity	2007.2	0.068 (CI = +/-0.011; p = 0.000)	0.837	+7.00%
Severity	2008.1	0.070 (CI = +/-0.012; p = 0.000)	0.838	+7.23%
Severity	2008.2	0.070 (CI = +/-0.012; p = 0.000)	0.826	+7.27%
Severity	2009.1	0.074 (CI = +/-0.012; p = 0.000)	0.851	+7.72%
Severity	2009.2	0.078 (CI = +/-0.013; p = 0.000)	0.859	+8.06%
Severity	2010.1	0.082 (CI = +/-0.012; p = 0.000)	0.881	+8.54%
Severity	2010.2	0.085 (CI = +/-0.013; p = 0.000)	0.886	+8.88%
Severity	2011.1	0.090 (CI = +/-0.012; p = 0.000)	0.908	+9.43%
Severity	2011.2	0.091 (CI = +/-0.014; p = 0.000)	0.898	+9.52%
Severity	2012.1	0.096 (CI = +/-0.013; p = 0.000)	0.917	+10.10%
Severity	2012.2	0.100 (CI = +/-0.014; p = 0.000)	0.923	+10.54%
Severity	2013.1	0.109 (CI = +/-0.010; p = 0.000)	0.966	+11.48%
Severity	2013.2	0.110 (CI = +/-0.011; p = 0.000)	0.962	+11.61%
Severity	2014.1	0.113 (CI = +/-0.011; p = 0.000)	0.964	+11.96%
Severity	2014.2	0.109 (CI = +/-0.012; p = 0.000)	0.961	+11.55%
Severity	2015.1	0.109 (CI = +/-0.013; p = 0.000)	0.953	+11.49%
Severity	2015.2	0.108 (CI = +/-0.015; p = 0.000)	0.943	+11.39%
Severity	2016.1	0.114 (CI = +/-0.015; p = 0.000)	0.954	+12.12%
Severity	2016.2	0.111 (CI = +/-0.017; p = 0.000)	0.945	+11.71%
Severity	2017.1	0.113 (CI = +/-0.020; p = 0.000)	0.935	+11.98%
Frequency	2005.2	-0.014 (CI = +/-0.009; p = 0.002)	0.236	-1.41%
Frequency	2006.1	-0.013 (CI = +/-0.009; p = 0.005)	0.199	-1.33%
Frequency	2006.2	-0.013 (CI = +/-0.010; p = 0.010)	0.171	-1.28%
Frequency	2007.1	-0.011 (CI = +/-0.010; p = 0.026)	0.126	-1.14%
Frequency	2007.2	-0.011 (CI = +/-0.011; p = 0.046)	0.101	-1.08%
Frequency	2008.1	-0.010 (CI = +/-0.011; p = 0.090)	0.067	-0.96%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.108)	0.059	-0.98%
Frequency	2009.1	-0.010 (CI = +/-0.013; p = 0.125)	0.053	-1.00%
Frequency	2009.2	-0.012 (CI = +/-0.014; p = 0.086)	0.078	-1.19%
Frequency	2010.1	-0.013 (CI = +/-0.015; p = 0.095)	0.075	-1.25%
Frequency	2010.2	-0.016 (CI = +/-0.016; p = 0.045)	0.127	-1.59%
Frequency	2011.1	-0.017 (CI = +/-0.017; p = 0.051)	0.124	-1.68%
Frequency	2011.2	-0.019 (CI = +/-0.018; p = 0.046)	0.137	-1.86%
Frequency	2012.1	-0.022 (CI = +/-0.020; p = 0.034)	0.166	-2.15%
Frequency	2012.2	-0.027 (CI = +/-0.021; p = 0.016)	0.230	-2.62%
Frequency	2013.1	-0.029 (CI = +/-0.023; p = 0.016)	0.240	-2.87%
Frequency	2013.2	-0.033 (CI = +/-0.025; p = 0.014)	0.264	-3.22%
Frequency	2014.1	-0.033 (CI = +/-0.028; p = 0.026)	0.228	-3.23%
Frequency	2014.2	-0.037 (CI = +/-0.032; p = 0.025)	0.245	-3.63%
Frequency	2015.1	-0.037 (CI = +/-0.036; p = 0.044)	0.207	-3.67%
Frequency	2015.2	-0.042 (CI = +/-0.041; p = 0.043)	0.222	-4.15%
Frequency	2016.1	-0.043 (CI = +/-0.048; p = 0.070)	0.185	-4.25%
Frequency	2016.2	-0.053 (CI = +/-0.054; p = 0.054)	0.234	-5.19%
Frequency	2017.1	-0.053 (CI = +/-0.065; p = 0.097)	0.176	-5.20%

**Accident Benefits Total**

Coverage = AB Total  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, trend\_level\_change, seasonality  
 Scalar Level Change Start Date = 2015-01-01  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.066)	-0.197 (CI = +/-0.060; p = 0.000)	0.146 (CI = +/-0.121; p = 0.020)	0.053 (CI = +/-0.024; p = 0.000)	0.918	+1.39%	+6.51%
Loss Cost	2006.1	0.018 (CI = +/-0.016; p = 0.027)	-0.189 (CI = +/-0.060; p = 0.000)	0.133 (CI = +/-0.121; p = 0.032)	0.049 (CI = +/-0.025; p = 0.000)	0.922	+1.82%	+6.93%
Loss Cost	2006.2	0.017 (CI = +/-0.017; p = 0.062)	-0.187 (CI = +/-0.062; p = 0.000)	0.137 (CI = +/-0.124; p = 0.032)	0.050 (CI = +/-0.026; p = 0.000)	0.917	+1.67%	+6.93%
Loss Cost	2007.1	0.015 (CI = +/-0.020; p = 0.128)	-0.189 (CI = +/-0.064; p = 0.000)	0.141 (CI = +/-0.128; p = 0.032)	0.052 (CI = +/-0.028; p = 0.001)	0.916	+1.51%	+6.93%
Loss Cost	2007.2	0.014 (CI = +/-0.022; p = 0.211)	-0.188 (CI = +/-0.066; p = 0.000)	0.144 (CI = +/-0.132; p = 0.034)	0.053 (CI = +/-0.030; p = 0.001)	0.910	+1.37%	+6.93%
Loss Cost	2008.1	0.015 (CI = +/-0.025; p = 0.241)	-0.187 (CI = +/-0.069; p = 0.000)	0.142 (CI = +/-0.137; p = 0.043)	0.053 (CI = +/-0.032; p = 0.002)	0.908	+1.46%	+6.93%
Loss Cost	2008.2	0.013 (CI = +/-0.028; p = 0.369)	-0.185 (CI = +/-0.071; p = 0.000)	0.145 (CI = +/-0.142; p = 0.045)	0.055 (CI = +/-0.035; p = 0.004)	0.901	+1.26%	+6.94%
Loss Cost	2009.1	0.016 (CI = +/-0.033; p = 0.323)	-0.182 (CI = +/-0.074; p = 0.000)	0.139 (CI = +/-0.148; p = 0.064)	0.051 (CI = +/-0.039; p = 0.012)	0.900	+1.61%	+6.95%
Loss Cost	2009.2	0.020 (CI = +/-0.038; p = 0.286)	-0.185 (CI = +/-0.077; p = 0.000)	0.133 (CI = +/-0.153; p = 0.086)	0.047 (CI = +/-0.044; p = 0.035)	0.894	+2.01%	+6.94%
Loss Cost	2010.1	0.023 (CI = +/-0.045; p = 0.301)	-0.182 (CI = +/-0.080; p = 0.000)	0.128 (CI = +/-0.161; p = 0.114)	0.044 (CI = +/-0.050; p = 0.080)	0.892	+2.32%	+6.94%
Loss Cost	2010.2	0.020 (CI = +/-0.054; p = 0.455)	-0.181 (CI = +/-0.084; p = 0.000)	0.132 (CI = +/-0.169; p = 0.119)	0.048 (CI = +/-0.058; p = 0.105)	0.880	+1.98%	+6.95%
Loss Cost	2011.1	0.024 (CI = +/-0.067; p = 0.464)	-0.178 (CI = +/-0.089; p = 0.000)	0.127 (CI = +/-0.180; p = 0.157)	0.043 (CI = +/-0.070; p = 0.212)	0.875	+2.41%	+6.95%
Loss Cost	2011.2	0.016 (CI = +/-0.083; p = 0.696)	-0.175 (CI = +/-0.092; p = 0.001)	0.134 (CI = +/-0.190; p = 0.155)	0.052 (CI = +/-0.087; p = 0.227)	0.859	+1.59%	+6.96%
Loss Cost	2012.1	-0.009 (CI = +/-0.108; p = 0.859)	-0.184 (CI = +/-0.097; p = 0.001)	0.156 (CI = +/-0.202; p = 0.121)	0.076 (CI = +/-0.111; p = 0.163)	0.854	-0.92%	+6.94%
Loss Cost	2012.2	-0.025 (CI = +/-0.146; p = 0.722)	-0.181 (CI = +/-0.102; p = 0.002)	0.166 (CI = +/-0.217; p = 0.123)	0.092 (CI = +/-0.148; p = 0.206)	0.835	-2.46%	+6.95%
Loss Cost	2013.1	0.011 (CI = +/-0.217; p = 0.914)	-0.174 (CI = +/-0.109; p = 0.004)	0.147 (CI = +/-0.239; p = 0.209)	0.056 (CI = +/-0.218; p = 0.591)	0.831	+1.12%	+6.96%
Loss Cost	2013.2	0.008 (CI = +/-0.350; p = 0.962)	-0.174 (CI = +/-0.115; p = 0.006)	0.148 (CI = +/-0.262; p = 0.247)	0.059 (CI = +/-0.351; p = 0.722)	0.797	+0.80%	+6.97%
Loss Cost	2014.1	0.157 (CI = +/-0.770; p = 0.667)	-0.163 (CI = +/-0.129; p = 0.017)	0.120 (CI = +/-0.300; p = 0.402)	-0.089 (CI = +/-0.769; p = 0.806)	0.783	+16.96%	+6.99%
Loss Cost	2014.2	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	0.120 (CI = +/-0.300; p = 0.402)	NA (CI = +/-NA; p = NA)	0.726	+6.99%	+6.99%
Loss Cost	2015.1	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.707	+6.99%	+6.99%
Loss Cost	2015.2	0.065 (CI = +/-0.032; p = 0.001)	-0.158 (CI = +/-0.139; p = 0.029)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.632	+6.76%	+6.76%
Loss Cost	2016.1	0.066 (CI = +/-0.038; p = 0.003)	-0.156 (CI = +/-0.152; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.612	+6.83%	+6.83%
Loss Cost	2016.2	0.057 (CI = +/-0.042; p = 0.013)	-0.137 (CI = +/-0.158; p = 0.082)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.477	+5.91%	+5.91%
Loss Cost	2017.1	0.054 (CI = +/-0.051; p = 0.042)	-0.146 (CI = +/-0.176; p = 0.095)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.440	+5.51%	+5.51%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.057; p = 0.003)	-0.003 (CI = +/-0.115; p = 0.965)	0.074 (CI = +/-0.023; p = 0.000)	0.947	+3.01%	+11.25%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	-0.086 (CI = +/-0.058; p = 0.005)	-0.011 (CI = +/-0.117; p = 0.845)	0.077 (CI = +/-0.024; p = 0.000)	0.948	+3.13%	+11.29%
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.002)	-0.078 (CI = +/-0.056; p = 0.009)	0.003 (CI = +/-0.113; p = 0.954)	0.080 (CI = +/-0.024; p = 0.000)	0.949	+2.70%	+11.29%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.020)	-0.087 (CI = +/-0.055; p = 0.003)	0.021 (CI = +/-0.110; p = 0.701)	0.087 (CI = +/-0.024; p = 0.000)	0.952	+2.04%	+11.26%
Severity	2007.2	0.011 (CI = +/-0.017; p = 0.172)	-0.077 (CI = +/-0.051; p = 0.005)	0.040 (CI = +/-0.101; p = 0.429)	0.095 (CI = +/-0.023; p = 0.000)	0.958	+1.15%	+11.29%
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.498)	-0.083 (CI = +/-0.051; p = 0.003)	0.052 (CI = +/-0.102; p = 0.303)	0.101 (CI = +/-0.024; p = 0.000)	0.959	+0.62%	+11.27%
Severity	2008.2	-0.004 (CI = +/-0.018; p = 0.629)	-0.073 (CI = +/-0.046; p = 0.004)	0.072 (CI = +/-0.093; p = 0.123)	0.111 (CI = +/-0.023; p = 0.000)	0.966	-0.44%	+11.30%
Severity	2009.1	-0.003 (CI = +/-0.021; p = 0.742)	-0.072 (CI = +/-0.049; p = 0.006)	0.070 (CI = +/-0.097; p = 0.149)	0.110 (CI = +/-0.025; p = 0.000)	0.965	-0.34%	+11.30%
Severity	2009.2	-0.003 (CI = +/-0.025; p = 0.789)	-0.072 (CI = +/-0.051; p = 0.007)	0.070 (CI = +/-0.101; p = 0.167)	0.110 (CI = +/-0.029; p = 0.000)	0.964	-0.32%	+11.30%
Severity	2010.1	-0.003 (CI = +/-0.030; p = 0.827)	-0.072 (CI = +/-0.053; p = 0.010)	0.069 (CI = +/-0.106; p = 0.189)	0.110 (CI = +/-0.033; p = 0.000)	0.963	-0.32%	+11.30%
Severity	2010.2	-0.005 (CI = +/-0.036; p = 0.785)	-0.071 (CI = +/-0.055; p = 0.014)	0.071 (CI = +/-0.112; p = 0.198)	0.112 (CI = +/-0.039; p = 0.000)	0.960	-0.47%	+11.31%
Severity	2011.1	-0.003 (CI = +/-0.044; p = 0.890)	-0.070 (CI = +/-0.059; p = 0.021)	0.069 (CI = +/-0.119; p = 0.238)	0.110 (CI = +/-0.047; p = 0.000)	0.959	-0.30%	+11.31%
Severity	2011.2	-0.033 (CI = +/-0.049; p = 0.172)	-0.060 (CI = +/-0.054; p = 0.033)	0.097 (CI = +/-0.111; p = 0.082)	0.140 (CI = +/-0.051; p = 0.000)	0.964	-3.24%	+11.34%
Severity	2012.1	-0.043 (CI = +/-0.064; p = 0.171)	-0.063 (CI = +/-0.057; p = 0.032)	0.106 (CI = +/-0.119; p = 0.077)	0.150 (CI = +/-0.065; p = 0.000)	0.963	-4.23%	+11.33%
Severity	2012.2	-0.055 (CI = +/-0.086; p = 0.195)	-0.061 (CI = +/-0.060; p = 0.046)	0.114 (CI = +/-0.128; p = 0.077)	0.162 (CI = +/-0.087; p = 0.001)	0.961	-5.33%	+11.33%
Severity	2013.1	0.028 (CI = +/-0.112; p = 0.603)	-0.045 (CI = +/-0.056; p = 0.110)	0.069 (CI = +/-0.123; p = 0.251)	0.080 (CI = +/-0.113; p = 0.152)	0.969	+2.83%	+11.37%
Severity	2013.2	0.022 (CI = +/-0.181; p = 0.797)	-0.045 (CI = +/-0.060; p = 0.131)	0.071 (CI = +/-0.136; p = 0.280)	0.086 (CI = +/-0.181; p = 0.329)	0.964	+2.24%	+11.37%
Severity	2014.1	0.246 (CI = +/-0.372; p = 0.176)	-0.028 (CI = +/-0.062; p = 0.343)	0.029 (CI = +/-0.145; p = 0.668)	-0.138 (CI = +/-0.371; p = 0.436)	0.965	+27.91%	+11.42%
Severity	2014.2	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	0.029 (CI = +/-0.145; p = 0.668)	NA (CI = +/-NA; p = NA)	0.958	+11.42%	+11.42%
Severity	2015.1	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.953	+11.42%	+11.42%
Severity	2015.2	0.113 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.067; p = 0.346)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.942	+11.39%	+11.39%
Severity	2016.1	0.114 (CI = +/-0.016; p = 0.000)	-0.012 (CI = +/-0.064; p = 0.678)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.951	+12.08%	+12.08%
Severity	2016.2	0.111 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.863)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.940	+11.71%	+11.71%
Severity	2017.1	0.113 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.074; p = 0.997)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.928	+11.98%	+11.98%
Frequency	2005.2	-0.016 (CI = +/-0.019; p = 0.096)	-0.105 (CI = +/-0.076; p = 0.009)	0.148 (CI = +/-0.155; p = 0.059)	-0.024 (CI = +/-0.031; p = 0.124)	0.404	-1.57%	-3.90%
Frequency	2006.1	-0.014 (CI = +/-0.021; p = 0.166)	-0.103 (CI = +/-0.079; p = 0.012)	0.144 (CI = +/-0.159; p = 0.074)	-0.025 (CI = +/-0.032; p = 0.121)	0.367	-1.44%	-3.90%
Frequency	2006.2	-0.010 (CI = +/-0.023; p = 0.370)	-0.109 (CI = +/-0.080; p = 0.009)	0.133 (CI = +/-0.161; p = 0.101)	-0.030 (CI = +/-0.034; p = 0.081)	0.364	-1.00%	-3.91%
Frequency	2007.1	-0.005 (CI = +/-0.025; p = 0.672)	-0.102 (CI = +/-0.082; p = 0.016)	0.120 (CI = +/-0.164; p = 0.144)	-0.035 (CI = +/-0.035; p = 0.054)	0.327	-0.52%	-3.90%
Frequency	2007.2	0.002 (CI = +/-0.027; p = 0.872)	-0.111 (CI = +/-0.082; p = 0.010)	0.104 (CI = +/-0.163; p = 0.202)	-0.042 (CI = +/-0.037; p = 0.026)	0.348	+0.22%	-3.92%
Frequency	2008.1	0.008 (CI = +/-0.030; p = 0.575)	-0.104 (CI = +/-0.084; p = 0.017)	0.090 (CI = +/-0.167; p = 0.279)	-0.048 (CI = +/-0.039; p = 0.018)	0.333	+0.84%	-3.90%
Frequency	2008.2	0.019 (CI = +/-0.034; p = 0.308)	-0.112 (CI = +/-0.084; p = 0.011)	0.074 (CI = +/-0.168; p = 0.374)	-0.057 (CI = +/-0.042; p = 0.009)	0.363	+1.71%	-3.92%
Frequency	2009.1	0.017 (CI = +/-0.039; p = 0.313)	-0.110 (CI = +/-0.088; p = 0.017)	0.069 (CI = +/-0.176; p = 0.425)	-0.059 (CI = +/-0.046; p = 0.014)	0.357	+1.96%	-3.91%
Frequency	2009.2	0.023 (CI = +/-0.045; p = 0.297)	-0.113 (CI = +/-0.091; p = 0.018)	0.063 (CI = +/-0.182; p = 0.482)	-0.063 (CI = +/-0.052; p = 0.019)	0.354	+2.35%	-3.92%
Frequency	2010.1	0.026 (CI = +/-0.054; p = 0.323)	-0.110 (CI = +/-0.096; p = 0.026)	0.058 (CI = +/-0.192; p = 0.535)	-0.066 (CI = +/-0.060; p = 0.031)	0.348	+2.64%	-3.92%
Frequency	2010.2	0.024 (CI = +/-0.064; p = 0.439)	-0.109 (CI = +/-0.100; p = 0.034)	0.060 (CI = +/-0.202; p = 0.539)	-0.064 (CI = +/-0.070; p = 0.069)	0.332	+2.46%	-3.91%
Frequency	2011.1	0.027 (CI = +/-0.080; p = 0.491)	-0.108 (CI = +/-0.106; p = 0.046)	0.057 (CI = +/-0.215; p = 0.582)	-0.067 (CI = +/-0.084; p = 0.114)	0.323	+2.71%	-3.91%
Frequency	2011.2	0.049 (CI = +/-0.098; p = 0.310)	-0.116 (CI = +/-0.109; p = 0.038)	0.037 (CI = +/-0.224; p = 0.733)	-0.089 (CI = +/-0.102; p = 0.084)	0.341	+4.99%	-3.93%
Frequency	2012.1	0.034 (CI = +/-0.129; p = 0.586)	-0.121 (CI = +/-0.116; p = 0.041)	0.050 (CI = +/-0.241; p = 0.667)	-0.074 (CI = +/-0.132; p = 0.252)	0.340	+3.46%	-3.94%
Frequency	2012.2	0.030 (CI = +/-0.175; p = 0.721)	-0.120 (CI = +/-0.122; p = 0.052)	0.053 (CI = +/-0.259; p = 0.673)	-0.070 (CI = +/-0.177; p = 0.414)	0.328	+3.04%	-3.94%
Frequency	2013.1	-0.017 (CI = +/-0.259; p = 0.892)	-0.129 (CI = +/-0.130; p = 0.052)	0.078 (CI = +/-0.285; p = 0.570)	-0.024 (CI = +/-0.261; p = 0.849)	0.328	-1.66%	-3.96%
Frequency	2013.2	-0.014 (CI = +/-0.418; p = 0.943)	-0.130 (CI = +/-0.138; p = 0.063)	0.077 (CI = +/-0.314; p = 0.607)	-0.026 (CI = +/-0.420; p = 0.895)	0.316	-1.40%	-3.96%
Frequency	2014.1	-0.090 (CI = +/-0.927; p = 0.838)	-0.135 (CI = +/-0.155; p = 0.083)	0.091 (CI = +/-0.361; p = 0.596)	0.049 (CI = +/-0.926; p = 0.911)	0.275	-8.56%	-3.97%
Frequency	2014.2	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	0.091 (CI = +/-0.361; p = 0.596)	NA (CI = +/-NA; p = NA)	0.315	-3.97%	-3.97%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.328	-3.97%	-3.97%
Frequency	2015.2	-0.042 (CI = +/-0.039; p = 0.034)	-0.130 (CI = +/-0.167; p = 0.116)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.320	-4.15%	-4.15%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.038)	-0.144 (CI = +/-0.181; p = 0.108)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.304	-4.68%	-4.68%
Frequency	2016.2	-0.053 (CI = +/-0.052; p = 0.046)	-0.132 (CI = +/-0.195; p = 0.163)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.313	-5.19%	-5.19%
Frequency	2017.1	-0.060 (CI = +/-0.063; p = 0.061)	-0.146 (CI = +/-0.217; p = 0.163)	NA (CI = +/-NA; p = NA)	NA			



## Accident Benefits Total

Coverage = AB Total  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, seasonality  
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.034 (CI = +/-0.015; p = 0.000)	-0.204 (CI = +/-0.076; p = 0.000)	0.199 (CI = +/-0.150; p = 0.011)	0.867	+3.41%
Loss Cost	2006.1	0.038 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.074; p = 0.000)	0.170 (CI = +/-0.147; p = 0.025)	0.882	+3.89%
Loss Cost	2006.2	0.039 (CI = +/-0.016; p = 0.000)	-0.194 (CI = +/-0.076; p = 0.000)	0.163 (CI = +/-0.151; p = 0.036)	0.875	+4.02%
Loss Cost	2007.1	0.041 (CI = +/-0.017; p = 0.000)	-0.189 (CI = +/-0.078; p = 0.000)	0.154 (CI = +/-0.156; p = 0.053)	0.873	+4.18%
Loss Cost	2007.2	0.043 (CI = +/-0.018; p = 0.000)	-0.194 (CI = +/-0.080; p = 0.000)	0.145 (CI = +/-0.160; p = 0.074)	0.867	+4.38%
Loss Cost	2008.1	0.046 (CI = +/-0.019; p = 0.000)	-0.188 (CI = +/-0.081; p = 0.000)	0.129 (CI = +/-0.162; p = 0.114)	0.871	+4.71%
Loss Cost	2008.2	0.048 (CI = +/-0.020; p = 0.000)	-0.190 (CI = +/-0.083; p = 0.000)	0.120 (CI = +/-0.165; p = 0.144)	0.864	+4.92%
Loss Cost	2009.1	0.052 (CI = +/-0.020; p = 0.000)	-0.178 (CI = +/-0.083; p = 0.000)	0.103 (CI = +/-0.163; p = 0.203)	0.873	+5.35%
Loss Cost	2009.2	0.056 (CI = +/-0.020; p = 0.000)	-0.188 (CI = +/-0.083; p = 0.000)	0.093 (CI = +/-0.161; p = 0.244)	0.876	+5.71%
Loss Cost	2010.1	0.059 (CI = +/-0.021; p = 0.000)	-0.178 (CI = +/-0.084; p = 0.000)	0.083 (CI = +/-0.161; p = 0.293)	0.880	+6.04%
Loss Cost	2010.2	0.060 (CI = +/-0.022; p = 0.000)	-0.183 (CI = +/-0.087; p = 0.000)	0.082 (CI = +/-0.164; p = 0.311)	0.869	+6.18%
Loss Cost	2011.1	0.063 (CI = +/-0.022; p = 0.000)	-0.173 (CI = +/-0.089; p = 0.001)	0.078 (CI = +/-0.164; p = 0.331)	0.871	+6.46%
Loss Cost	2011.2	0.063 (CI = +/-0.023; p = 0.000)	-0.177 (CI = +/-0.093; p = 0.001)	0.080 (CI = +/-0.168; p = 0.334)	0.855	+6.54%
Loss Cost	2012.1	0.064 (CI = +/-0.024; p = 0.000)	-0.176 (CI = +/-0.099; p = 0.001)	0.080 (CI = +/-0.174; p = 0.345)	0.845	+6.57%
Loss Cost	2012.2	0.065 (CI = +/-0.025; p = 0.000)	-0.182 (CI = +/-0.103; p = 0.002)	0.088 (CI = +/-0.180; p = 0.314)	0.827	+6.66%
Loss Cost	2013.1	0.067 (CI = +/-0.025; p = 0.000)	-0.169 (CI = +/-0.104; p = 0.003)	0.108 (CI = +/-0.180; p = 0.221)	0.838	+6.89%
Loss Cost	2013.2	0.067 (CI = +/-0.026; p = 0.000)	-0.174 (CI = +/-0.111; p = 0.004)	0.120 (CI = +/-0.196; p = 0.213)	0.809	+6.93%
Loss Cost	2014.1	0.068 (CI = +/-0.027; p = 0.000)	-0.168 (CI = +/-0.117; p = 0.008)	0.143 (CI = +/-0.220; p = 0.187)	0.798	+6.99%
Loss Cost	2014.2	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	0.120 (CI = +/-0.300; p = 0.402)	0.726	+6.99%
Loss Cost	2015.1	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	NA (CI = +/-NA; p = NA)	0.707	+6.99%
Loss Cost	2015.2	0.065 (CI = +/-0.032; p = 0.001)	-0.158 (CI = +/-0.139; p = 0.029)	NA (CI = +/-NA; p = NA)	0.632	+6.76%
Loss Cost	2016.1	0.066 (CI = +/-0.038; p = 0.003)	-0.156 (CI = +/-0.152; p = 0.045)	NA (CI = +/-NA; p = NA)	0.612	+6.83%
Loss Cost	2016.2	0.057 (CI = +/-0.042; p = 0.013)	-0.137 (CI = +/-0.158; p = 0.082)	NA (CI = +/-NA; p = NA)	0.477	+5.91%
Loss Cost	2017.1	0.054 (CI = +/-0.051; p = 0.042)	-0.146 (CI = +/-0.176; p = 0.095)	NA (CI = +/-NA; p = NA)	0.440	+5.51%
Severity	2005.2	0.058 (CI = +/-0.017; p = 0.000)	-0.102 (CI = +/-0.089; p = 0.026)	0.074 (CI = +/-0.177; p = 0.400)	0.869	+6.01%
Severity	2006.1	0.063 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.088; p = 0.050)	0.044 (CI = +/-0.176; p = 0.611)	0.878	+6.51%
Severity	2006.2	0.063 (CI = +/-0.019; p = 0.000)	-0.088 (CI = +/-0.091; p = 0.057)	0.045 (CI = +/-0.182; p = 0.620)	0.867	+6.51%
Severity	2007.1	0.063 (CI = +/-0.020; p = 0.000)	-0.087 (CI = +/-0.094; p = 0.069)	0.042 (CI = +/-0.189; p = 0.649)	0.858	+6.55%
Severity	2007.2	0.064 (CI = +/-0.022; p = 0.000)	-0.088 (CI = +/-0.098; p = 0.076)	0.041 (CI = +/-0.195; p = 0.669)	0.845	+6.58%
Severity	2008.1	0.067 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.100; p = 0.115)	0.027 (CI = +/-0.200; p = 0.785)	0.842	+6.88%
Severity	2008.2	0.068 (CI = +/-0.024; p = 0.000)	-0.084 (CI = +/-0.104; p = 0.109)	0.021 (CI = +/-0.205; p = 0.837)	0.830	+7.04%
Severity	2009.1	0.075 (CI = +/-0.024; p = 0.000)	-0.064 (CI = +/-0.101; p = 0.199)	-0.007 (CI = +/-0.198; p = 0.946)	0.850	+7.74%
Severity	2009.2	0.080 (CI = +/-0.024; p = 0.000)	-0.080 (CI = +/-0.097; p = 0.102)	-0.023 (CI = +/-0.189; p = 0.804)	0.865	+8.33%
Severity	2010.1	0.086 (CI = +/-0.023; p = 0.000)	-0.061 (CI = +/-0.094; p = 0.189)	-0.041 (CI = +/-0.179; p = 0.641)	0.882	+8.97%
Severity	2010.2	0.090 (CI = +/-0.023; p = 0.000)	-0.077 (CI = +/-0.091; p = 0.093)	-0.047 (CI = +/-0.170; p = 0.575)	0.893	+9.44%
Severity	2011.1	0.095 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.086; p = 0.176)	-0.053 (CI = +/-0.157; p = 0.488)	0.910	+10.01%
Severity	2011.2	0.097 (CI = +/-0.022; p = 0.000)	-0.063 (CI = +/-0.089; p = 0.153)	-0.051 (CI = +/-0.160; p = 0.513)	0.903	+10.14%
Severity	2012.1	0.100 (CI = +/-0.021; p = 0.000)	-0.046 (CI = +/-0.085; p = 0.268)	-0.044 (CI = +/-0.150; p = 0.544)	0.917	+10.57%
Severity	2012.2	0.103 (CI = +/-0.020; p = 0.000)	-0.063 (CI = +/-0.081; p = 0.121)	-0.024 (CI = +/-0.141; p = 0.728)	0.927	+10.81%
Severity	2013.1	0.107 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.057; p = 0.185)	0.014 (CI = +/-0.099; p = 0.768)	0.966	+11.27%
Severity	2013.2	0.107 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.059; p = 0.128)	0.031 (CI = +/-0.105; p = 0.542)	0.964	+11.32%
Severity	2014.1	0.108 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.058; p = 0.201)	0.064 (CI = +/-0.109; p = 0.228)	0.966	+11.42%
Severity	2014.2	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	0.029 (CI = +/-0.145; p = 0.668)	0.958	+11.42%
Severity	2015.1	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	NA (CI = +/-NA; p = NA)	0.953	+11.42%
Severity	2015.2	0.108 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.067; p = 0.386)	NA (CI = +/-NA; p = NA)	0.942	+11.39%
Severity	2016.1	0.114 (CI = +/-0.016; p = 0.000)	-0.012 (CI = +/-0.064; p = 0.678)	NA (CI = +/-NA; p = NA)	0.951	+12.08%
Severity	2016.2	0.111 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.863)	NA (CI = +/-NA; p = NA)	0.940	+11.71%
Severity	2017.1	0.113 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.074; p = 0.997)	NA (CI = +/-NA; p = NA)	0.928	+11.98%
Frequency	2005.2	-0.025 (CI = +/-0.015; p = 0.002)	-0.102 (CI = +/-0.078; p = 0.012)	0.125 (CI = +/-0.155; p = 0.111)	0.376	-2.45%
Frequency	2006.1	-0.025 (CI = +/-0.016; p = 0.004)	-0.102 (CI = +/-0.081; p = 0.015)	0.125 (CI = +/-0.161; p = 0.123)	0.335	-2.46%
Frequency	2006.2	-0.024 (CI = +/-0.017; p = 0.010)	-0.105 (CI = +/-0.083; p = 0.014)	0.118 (CI = +/-0.166; p = 0.157)	0.314	-2.33%
Frequency	2007.1	-0.022 (CI = +/-0.019; p = 0.020)	-0.102 (CI = +/-0.086; p = 0.021)	0.112 (CI = +/-0.172; p = 0.194)	0.254	-2.22%
Frequency	2007.2	-0.021 (CI = +/-0.020; p = 0.039)	-0.106 (CI = +/-0.088; p = 0.020)	0.104 (CI = +/-0.176; p = 0.239)	0.237	-2.07%
Frequency	2008.1	-0.021 (CI = +/-0.021; p = 0.056)	-0.105 (CI = +/-0.092; p = 0.026)	0.102 (CI = +/-0.183; p = 0.263)	0.193	-2.03%
Frequency	2008.2	-0.020 (CI = +/-0.022; p = 0.077)	-0.107 (CI = +/-0.095; p = 0.030)	0.100 (CI = +/-0.188; p = 0.286)	0.185	-1.99%
Frequency	2009.1	-0.022 (CI = +/-0.024; p = 0.062)	-0.114 (CI = +/-0.098; p = 0.025)	0.110 (CI = +/-0.193; p = 0.251)	0.195	-2.22%
Frequency	2009.2	-0.024 (CI = +/-0.025; p = 0.052)	-0.108 (CI = +/-0.101; p = 0.038)	0.116 (CI = +/-0.196; p = 0.234)	0.203	-2.42%
Frequency	2010.1	-0.027 (CI = +/-0.026; p = 0.040)	-0.117 (CI = +/-0.104; p = 0.030)	0.124 (CI = +/-0.199; p = 0.209)	0.221	-2.69%
Frequency	2010.2	-0.030 (CI = +/-0.026; p = 0.027)	-0.106 (CI = +/-0.106; p = 0.049)	0.128 (CI = +/-0.199; p = 0.194)	0.247	-2.98%
Frequency	2011.1	-0.033 (CI = +/-0.027; p = 0.022)	-0.116 (CI = +/-0.110; p = 0.039)	0.132 (CI = +/-0.201; p = 0.187)	0.264	-3.23%
Frequency	2011.2	-0.033 (CI = +/-0.029; p = 0.025)	-0.113 (CI = +/-0.115; p = 0.053)	0.131 (CI = +/-0.207; p = 0.202)	0.260	-3.27%
Frequency	2012.1	-0.037 (CI = +/-0.029; p = 0.015)	-0.129 (CI = +/-0.115; p = 0.030)	0.124 (CI = +/-0.203; p = 0.216)	0.325	-3.62%
Frequency	2012.2	-0.038 (CI = +/-0.029; p = 0.014)	-0.119 (CI = +/-0.120; p = 0.051)	0.112 (CI = +/-0.209; p = 0.273)	0.340	-3.74%
Frequency	2013.1	-0.040 (CI = +/-0.030; p = 0.011)	-0.132 (CI = +/-0.123; p = 0.038)	0.094 (CI = +/-0.213; p = 0.364)	0.369	-3.93%
Frequency	2013.2	-0.040 (CI = +/-0.031; p = 0.014)	-0.129 (CI = +/-0.132; p = 0.054)	0.089 (CI = +/-0.234; p = 0.428)	0.361	-3.94%
Frequency	2014.1	-0.041 (CI = +/-0.032; p = 0.017)	-0.132 (CI = +/-0.140; p = 0.063)	0.079 (CI = +/-0.265; p = 0.535)	0.326	-3.97%
Frequency	2014.2	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	0.091 (CI = +/-0.361; p = 0.596)	0.315	-3.97%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	NA (CI = +/-NA; p = NA)	0.328	-3.97%
Frequency	2015.2	-0.042 (CI = +/-0.039; p = 0.034)	-0.130 (CI = +/-0.167; p = 0.116)	NA (CI = +/-NA; p = NA)	0.320	-4.15%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.038)	-0.144 (CI = +/-0.181; p = 0.108)	NA (CI = +/-NA; p = NA)	0.304	-4.68%
Frequency	2016.2	-0.053 (CI = +/-0.052; p = 0.046)	-0.132 (CI = +/-0.195; p = 0.163)	NA (CI = +/-NA; p = NA)	0.313	-5.19%
Frequency	2017.1	-0.060 (CI = +/-0.063; p = 0.061)	-0.146 (CI = +/-0.217; p = 0.163)	NA (CI = +/-NA; p = NA)	0.271	-5.78%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.187 (CI = +/-0.075; p = 0.000)	0.099 (CI = +/-0.014; p = 0.000)	0.868	0.00%	+10.36%
Loss Cost	2006.1	-0.186 (CI = +/-0.078; p = 0.000)	0.099 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+10.37%
Loss Cost	2006.2	-0.177 (CI = +/-0.078; p = 0.000)	0.097 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+10.24%
Loss Cost	2007.1	-0.186 (CI = +/-0.078; p = 0.000)	0.096 (CI = +/-0.015; p = 0.000)	0.871	0.00%	+10.10%
Loss Cost	2007.2	-0.178 (CI = +/-0.079; p = 0.000)	0.095 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+9.97%
Loss Cost	2008.1	-0.183 (CI = +/-0.082; p = 0.000)	0.094 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+9.89%
Loss Cost	2008.2	-0.175 (CI = +/-0.083; p = 0.000)	0.093 (CI = +/-0.015; p = 0.000)	0.863	0.00%	+9.76%
Loss Cost	2009.1	-0.178 (CI = +/-0.086; p = 0.000)	0.093 (CI = +/-0.016; p = 0.000)	0.862	0.00%	+9.71%
Loss Cost	2009.2	-0.174 (CI = +/-0.089; p = 0.000)	0.092 (CI = +/-0.016; p = 0.000)	0.854	0.00%	+9.64%
Loss Cost	2010.1	-0.179 (CI = +/-0.092; p = 0.001)	0.091 (CI = +/-0.017; p = 0.000)	0.853	0.00%	+9.53%
Loss Cost	2010.2	-0.169 (CI = +/-0.094; p = 0.001)	0.089 (CI = +/-0.017; p = 0.000)	0.846	0.00%	+9.35%
Loss Cost	2011.1	-0.175 (CI = +/-0.097; p = 0.001)	0.088 (CI = +/-0.018; p = 0.000)	0.844	0.00%	+9.23%
Loss Cost	2011.2	-0.164 (CI = +/-0.099; p = 0.002)	0.086 (CI = +/-0.018; p = 0.000)	0.834	0.00%	+9.00%
Loss Cost	2012.1	-0.177 (CI = +/-0.100; p = 0.002)	0.084 (CI = +/-0.018; p = 0.000)	0.837	0.00%	+8.72%
Loss Cost	2012.2	-0.170 (CI = +/-0.104; p = 0.003)	0.082 (CI = +/-0.019; p = 0.000)	0.820	0.00%	+8.55%
Loss Cost	2013.1	-0.169 (CI = +/-0.111; p = 0.005)	0.082 (CI = +/-0.021; p = 0.000)	0.814	0.00%	+8.57%
Loss Cost	2013.2	-0.160 (CI = +/-0.115; p = 0.009)	0.080 (CI = +/-0.022; p = 0.000)	0.788	0.00%	+8.31%
Loss Cost	2014.1	-0.167 (CI = +/-0.122; p = 0.010)	0.078 (CI = +/-0.024; p = 0.000)	0.776	0.00%	+8.09%
Loss Cost	2014.2	-0.150 (CI = +/-0.123; p = 0.020)	0.072 (CI = +/-0.025; p = 0.000)	0.731	0.00%	+7.50%
Loss Cost	2015.1	-0.163 (CI = +/-0.129; p = 0.017)	0.068 (CI = +/-0.028; p = 0.000)	0.707	0.00%	+6.99%
Loss Cost	2015.2	-0.158 (CI = +/-0.139; p = 0.029)	0.065 (CI = +/-0.032; p = 0.001)	0.632	0.00%	+6.76%
Loss Cost	2016.1	-0.156 (CI = +/-0.152; p = 0.045)	0.066 (CI = +/-0.038; p = 0.003)	0.612	0.00%	+6.83%
Loss Cost	2016.2	-0.137 (CI = +/-0.158; p = 0.082)	0.057 (CI = +/-0.042; p = 0.013)	0.477	0.00%	+5.91%
Loss Cost	2017.1	-0.146 (CI = +/-0.176; p = 0.095)	0.054 (CI = +/-0.051; p = 0.042)	0.440	0.00%	+5.51%
Severity	2005.2	-0.085 (CI = +/-0.075; p = 0.027)	0.127 (CI = +/-0.014; p = 0.000)	0.907	0.00%	+13.50%
Severity	2006.1	-0.090 (CI = +/-0.077; p = 0.023)	0.126 (CI = +/-0.015; p = 0.000)	0.907	0.00%	+13.42%
Severity	2006.2	-0.072 (CI = +/-0.069; p = 0.040)	0.123 (CI = +/-0.013; p = 0.000)	0.923	0.00%	+13.14%
Severity	2007.1	-0.089 (CI = +/-0.062; p = 0.007)	0.121 (CI = +/-0.012; p = 0.000)	0.938	0.00%	+12.86%
Severity	2007.2	-0.073 (CI = +/-0.054; p = 0.010)	0.119 (CI = +/-0.010; p = 0.000)	0.952	0.00%	+12.60%
Severity	2008.1	-0.082 (CI = +/-0.052; p = 0.003)	0.117 (CI = +/-0.010; p = 0.000)	0.957	0.00%	+12.44%
Severity	2008.2	-0.070 (CI = +/-0.047; p = 0.005)	0.115 (CI = +/-0.009; p = 0.000)	0.965	0.00%	+12.23%
Severity	2009.1	-0.069 (CI = +/-0.049; p = 0.008)	0.116 (CI = +/-0.009; p = 0.000)	0.964	0.00%	+12.25%
Severity	2009.2	-0.068 (CI = +/-0.051; p = 0.010)	0.115 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+12.24%
Severity	2010.1	-0.069 (CI = +/-0.053; p = 0.013)	0.115 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+12.23%
Severity	2010.2	-0.067 (CI = +/-0.055; p = 0.019)	0.115 (CI = +/-0.010; p = 0.000)	0.960	0.00%	+12.20%
Severity	2011.1	-0.067 (CI = +/-0.058; p = 0.025)	0.115 (CI = +/-0.011; p = 0.000)	0.958	0.00%	+12.20%
Severity	2011.2	-0.056 (CI = +/-0.055; p = 0.047)	0.113 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+11.98%
Severity	2012.1	-0.055 (CI = +/-0.058; p = 0.062)	0.113 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+12.00%
Severity	2012.2	-0.056 (CI = +/-0.061; p = 0.070)	0.114 (CI = +/-0.011; p = 0.000)	0.957	0.00%	+12.03%
Severity	2013.1	-0.044 (CI = +/-0.059; p = 0.132)	0.116 (CI = +/-0.011; p = 0.000)	0.963	0.00%	+12.33%
Severity	2013.2	-0.037 (CI = +/-0.060; p = 0.211)	0.114 (CI = +/-0.011; p = 0.000)	0.962	0.00%	+12.13%
Severity	2014.1	-0.040 (CI = +/-0.064; p = 0.208)	0.114 (CI = +/-0.013; p = 0.000)	0.957	0.00%	+12.05%
Severity	2014.2	-0.025 (CI = +/-0.058; p = 0.369)	0.109 (CI = +/-0.012; p = 0.000)	0.961	0.00%	+11.55%
Severity	2015.1	-0.028 (CI = +/-0.062; p = 0.343)	0.108 (CI = +/-0.014; p = 0.000)	0.953	0.00%	+11.42%
Severity	2015.2	-0.028 (CI = +/-0.067; p = 0.386)	0.108 (CI = +/-0.016; p = 0.000)	0.942	0.00%	+11.39%
Severity	2016.1	-0.012 (CI = +/-0.064; p = 0.678)	0.114 (CI = +/-0.016; p = 0.000)	0.951	0.00%	+12.08%
Severity	2016.2	-0.005 (CI = +/-0.067; p = 0.863)	0.111 (CI = +/-0.018; p = 0.000)	0.940	0.00%	+11.71%
Severity	2017.1	0.000 (CI = +/-0.074; p = 0.997)	0.113 (CI = +/-0.022; p = 0.000)	0.928	0.00%	+11.98%
Frequency	2005.2	-0.102 (CI = +/-0.079; p = 0.013)	-0.028 (CI = +/-0.015; p = 0.001)	0.359	0.00%	-2.77%
Frequency	2006.1	-0.096 (CI = +/-0.080; p = 0.021)	-0.027 (CI = +/-0.015; p = 0.001)	0.334	0.00%	-2.69%
Frequency	2006.2	-0.105 (CI = +/-0.081; p = 0.013)	-0.026 (CI = +/-0.015; p = 0.001)	0.346	0.00%	-2.57%
Frequency	2007.1	-0.097 (CI = +/-0.082; p = 0.022)	-0.025 (CI = +/-0.015; p = 0.002)	0.314	0.00%	-2.45%
Frequency	2007.2	-0.106 (CI = +/-0.083; p = 0.014)	-0.024 (CI = +/-0.015; p = 0.004)	0.324	0.00%	-2.33%
Frequency	2008.1	-0.101 (CI = +/-0.085; p = 0.022)	-0.023 (CI = +/-0.016; p = 0.006)	0.295	0.00%	-2.26%
Frequency	2008.2	-0.105 (CI = +/-0.088; p = 0.021)	-0.022 (CI = +/-0.016; p = 0.009)	0.296	0.00%	-2.20%
Frequency	2009.1	-0.109 (CI = +/-0.091; p = 0.021)	-0.023 (CI = +/-0.017; p = 0.009)	0.295	0.00%	-2.26%
Frequency	2009.2	-0.105 (CI = +/-0.095; p = 0.031)	-0.023 (CI = +/-0.017; p = 0.010)	0.295	0.00%	-2.32%
Frequency	2010.1	-0.111 (CI = +/-0.098; p = 0.029)	-0.024 (CI = +/-0.018; p = 0.010)	0.299	0.00%	-2.41%
Frequency	2010.2	-0.102 (CI = +/-0.101; p = 0.047)	-0.026 (CI = +/-0.018; p = 0.008)	0.309	0.00%	-2.54%
Frequency	2011.1	-0.108 (CI = +/-0.105; p = 0.044)	-0.027 (CI = +/-0.019; p = 0.008)	0.313	0.00%	-2.65%
Frequency	2011.2	-0.108 (CI = +/-0.110; p = 0.054)	-0.027 (CI = +/-0.020; p = 0.011)	0.309	0.00%	-2.65%
Frequency	2012.1	-0.122 (CI = +/-0.112; p = 0.034)	-0.030 (CI = +/-0.020; p = 0.007)	0.356	0.00%	-2.93%
Frequency	2012.2	-0.114 (CI = +/-0.116; p = 0.055)	-0.031 (CI = +/-0.021; p = 0.006)	0.367	0.00%	-3.10%
Frequency	2013.1	-0.125 (CI = +/-0.120; p = 0.042)	-0.034 (CI = +/-0.023; p = 0.005)	0.389	0.00%	-3.36%
Frequency	2013.2	-0.123 (CI = +/-0.128; p = 0.058)	-0.035 (CI = +/-0.024; p = 0.008)	0.384	0.00%	-3.41%
Frequency	2014.1	-0.128 (CI = +/-0.136; p = 0.063)	-0.036 (CI = +/-0.027; p = 0.011)	0.356	0.00%	-3.53%
Frequency	2014.2	-0.125 (CI = +/-0.145; p = 0.086)	-0.037 (CI = +/-0.030; p = 0.018)	0.349	0.00%	-3.63%
Frequency	2015.1	-0.135 (CI = +/-0.155; p = 0.083)	-0.041 (CI = +/-0.034; p = 0.022)	0.328	0.00%	-3.97%
Frequency	2015.2	-0.130 (CI = +/-0.167; p = 0.116)	-0.042 (CI = +/-0.039; p = 0.034)	0.320	0.00%	-4.15%
Frequency	2016.1	-0.144 (CI = +/-0.181; p = 0.108)	-0.048 (CI = +/-0.045; p = 0.038)	0.304	0.00%	-4.68%
Frequency	2016.2	-0.132 (CI = +/-0.195; p = 0.163)	-0.053 (CI = +/-0.052; p = 0.046)	0.313	0.00%	-5.19%
Frequency	2017.1	-0.146 (CI = +/-0.217; p = 0.163)	-0.060 (CI = +/-0.063; p = 0.061)	0.271	0.00%	-5.78%

## 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 <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.186 (CI = +/-0.078; p = 0.000)	0.098 (CI = +/-0.016; p = 0.000)	0.841	0.00%	+10.28%
Loss Cost	2006.1	-0.185 (CI = +/-0.080; p = 0.000)	0.098 (CI = +/-0.016; p = 0.000)	0.841	0.00%	+10.29%
Loss Cost	2006.2	-0.175 (CI = +/-0.080; p = 0.000)	0.096 (CI = +/-0.016; p = 0.000)	0.839	0.00%	+10.13%
Loss Cost	2007.1	-0.184 (CI = +/-0.081; p = 0.000)	0.095 (CI = +/-0.016; p = 0.000)	0.843	0.00%	+9.99%
Loss Cost	2007.2	-0.175 (CI = +/-0.082; p = 0.000)	0.094 (CI = +/-0.016; p = 0.000)	0.839	0.00%	+9.84%
Loss Cost	2008.1	-0.180 (CI = +/-0.085; p = 0.000)	0.093 (CI = +/-0.017; p = 0.000)	0.839	0.00%	+9.76%
Loss Cost	2008.2	-0.171 (CI = +/-0.086; p = 0.000)	0.092 (CI = +/-0.017; p = 0.000)	0.833	0.00%	+9.60%
Loss Cost	2009.1	-0.174 (CI = +/-0.089; p = 0.000)	0.091 (CI = +/-0.017; p = 0.000)	0.832	0.00%	+9.55%
Loss Cost	2009.2	-0.170 (CI = +/-0.093; p = 0.001)	0.090 (CI = +/-0.018; p = 0.000)	0.822	0.00%	+9.47%
Loss Cost	2010.1	-0.175 (CI = +/-0.096; p = 0.001)	0.089 (CI = +/-0.019; p = 0.000)	0.821	0.00%	+9.36%
Loss Cost	2010.2	-0.164 (CI = +/-0.098; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	0.811	0.00%	+9.13%
Loss Cost	2011.1	-0.170 (CI = +/-0.102; p = 0.002)	0.086 (CI = +/-0.020; p = 0.000)	0.808	0.00%	+9.02%
Loss Cost	2011.2	-0.157 (CI = +/-0.103; p = 0.005)	0.084 (CI = +/-0.020; p = 0.000)	0.795	0.00%	+8.73%
Loss Cost	2012.1	-0.170 (CI = +/-0.104; p = 0.003)	0.081 (CI = +/-0.020; p = 0.000)	0.798	0.00%	+8.45%
Loss Cost	2012.2	-0.161 (CI = +/-0.109; p = 0.006)	0.079 (CI = +/-0.021; p = 0.000)	0.775	0.00%	+8.23%
Loss Cost	2013.1	-0.161 (CI = +/-0.116; p = 0.009)	0.079 (CI = +/-0.023; p = 0.000)	0.768	0.00%	+8.24%
Loss Cost	2013.2	-0.149 (CI = +/-0.121; p = 0.019)	0.076 (CI = +/-0.024; p = 0.000)	0.732	0.00%	+7.90%
Loss Cost	2014.1	-0.157 (CI = +/-0.127; p = 0.020)	0.074 (CI = +/-0.026; p = 0.000)	0.717	0.00%	+7.67%
Loss Cost	2014.2	-0.134 (CI = +/-0.127; p = 0.041)	0.067 (CI = +/-0.028; p = 0.000)	0.652	0.00%	+6.88%
Loss Cost	2015.1	-0.147 (CI = +/-0.133; p = 0.032)	0.061 (CI = +/-0.031; p = 0.001)	0.620	0.00%	+6.30%
Loss Cost	2015.2	-0.136 (CI = +/-0.143; p = 0.060)	0.057 (CI = +/-0.036; p = 0.005)	0.504	0.00%	+5.85%
Loss Cost	2016.1	-0.136 (CI = +/-0.157; p = 0.082)	0.057 (CI = +/-0.042; p = 0.013)	0.476	0.00%	+5.85%
Loss Cost	2016.2	-0.106 (CI = +/-0.159; p = 0.166)	0.043 (CI = +/-0.046; p = 0.065)	0.262	0.00%	+4.38%
Loss Cost	2017.1	-0.116 (CI = +/-0.176; p = 0.167)	0.037 (CI = +/-0.055; p = 0.158)	0.215	0.00%	+3.81%
Severity	2005.2	-0.094 (CI = +/-0.075; p = 0.015)	0.131 (CI = +/-0.015; p = 0.000)	0.902	0.00%	+13.99%
Severity	2006.1	-0.099 (CI = +/-0.077; p = 0.013)	0.130 (CI = +/-0.016; p = 0.000)	0.902	0.00%	+13.91%
Severity	2006.2	-0.081 (CI = +/-0.069; p = 0.023)	0.127 (CI = +/-0.014; p = 0.000)	0.919	0.00%	+13.58%
Severity	2007.1	-0.097 (CI = +/-0.061; p = 0.003)	0.125 (CI = +/-0.012; p = 0.000)	0.936	0.00%	+13.31%
Severity	2007.2	-0.081 (CI = +/-0.053; p = 0.004)	0.122 (CI = +/-0.010; p = 0.000)	0.952	0.00%	+13.01%
Severity	2008.1	-0.090 (CI = +/-0.051; p = 0.001)	0.121 (CI = +/-0.010; p = 0.000)	0.957	0.00%	+12.85%
Severity	2008.2	-0.078 (CI = +/-0.045; p = 0.002)	0.119 (CI = +/-0.009; p = 0.000)	0.965	0.00%	+12.61%
Severity	2009.1	-0.077 (CI = +/-0.047; p = 0.003)	0.119 (CI = +/-0.009; p = 0.000)	0.965	0.00%	+12.63%
Severity	2009.2	-0.077 (CI = +/-0.049; p = 0.004)	0.119 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+12.63%
Severity	2010.1	-0.078 (CI = +/-0.052; p = 0.005)	0.119 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+12.62%
Severity	2010.2	-0.077 (CI = +/-0.054; p = 0.008)	0.119 (CI = +/-0.010; p = 0.000)	0.960	0.00%	+12.60%
Severity	2011.1	-0.077 (CI = +/-0.057; p = 0.011)	0.119 (CI = +/-0.011; p = 0.000)	0.959	0.00%	+12.60%
Severity	2011.2	-0.066 (CI = +/-0.054; p = 0.021)	0.116 (CI = +/-0.011; p = 0.000)	0.962	0.00%	+12.35%
Severity	2012.1	-0.064 (CI = +/-0.057; p = 0.029)	0.117 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+12.38%
Severity	2012.2	-0.067 (CI = +/-0.061; p = 0.033)	0.117 (CI = +/-0.012; p = 0.000)	0.958	0.00%	+12.44%
Severity	2013.1	-0.055 (CI = +/-0.057; p = 0.059)	0.120 (CI = +/-0.011; p = 0.000)	0.966	0.00%	+12.76%
Severity	2013.2	-0.048 (CI = +/-0.059; p = 0.104)	0.118 (CI = +/-0.012; p = 0.000)	0.963	0.00%	+12.55%
Severity	2014.1	-0.050 (CI = +/-0.063; p = 0.110)	0.118 (CI = +/-0.013; p = 0.000)	0.959	0.00%	+12.48%
Severity	2014.2	-0.035 (CI = +/-0.058; p = 0.217)	0.113 (CI = +/-0.013; p = 0.000)	0.961	0.00%	+11.94%
Severity	2015.1	-0.038 (CI = +/-0.063; p = 0.217)	0.112 (CI = +/-0.014; p = 0.000)	0.953	0.00%	+11.83%
Severity	2015.2	-0.039 (CI = +/-0.069; p = 0.237)	0.112 (CI = +/-0.017; p = 0.000)	0.941	0.00%	+11.89%
Severity	2016.1	-0.024 (CI = +/-0.062; p = 0.411)	0.119 (CI = +/-0.017; p = 0.000)	0.955	0.00%	+12.67%
Severity	2016.2	-0.018 (CI = +/-0.068; p = 0.561)	0.117 (CI = +/-0.020; p = 0.000)	0.942	0.00%	+12.38%
Severity	2017.1	-0.012 (CI = +/-0.075; p = 0.711)	0.120 (CI = +/-0.024; p = 0.000)	0.932	0.00%	+12.74%
Frequency	2005.2	-0.091 (CI = +/-0.078; p = 0.024)	-0.033 (CI = +/-0.016; p = 0.000)	0.407	0.00%	-3.26%
Frequency	2006.1	-0.085 (CI = +/-0.080; p = 0.037)	-0.032 (CI = +/-0.016; p = 0.000)	0.384	0.00%	-3.18%
Frequency	2006.2	-0.094 (CI = +/-0.080; p = 0.023)	-0.031 (CI = +/-0.016; p = 0.001)	0.393	0.00%	-3.04%
Frequency	2007.1	-0.086 (CI = +/-0.081; p = 0.038)	-0.030 (CI = +/-0.016; p = 0.001)	0.365	0.00%	-2.93%
Frequency	2007.2	-0.094 (CI = +/-0.082; p = 0.026)	-0.028 (CI = +/-0.016; p = 0.001)	0.372	0.00%	-2.80%
Frequency	2008.1	-0.090 (CI = +/-0.085; p = 0.039)	-0.028 (CI = +/-0.017; p = 0.002)	0.344	0.00%	-2.73%
Frequency	2008.2	-0.093 (CI = +/-0.088; p = 0.038)	-0.027 (CI = +/-0.017; p = 0.003)	0.343	0.00%	-2.67%
Frequency	2009.1	-0.097 (CI = +/-0.091; p = 0.038)	-0.028 (CI = +/-0.018; p = 0.004)	0.342	0.00%	-2.73%
Frequency	2009.2	-0.092 (CI = +/-0.095; p = 0.055)	-0.029 (CI = +/-0.018; p = 0.004)	0.345	0.00%	-2.81%
Frequency	2010.1	-0.098 (CI = +/-0.098; p = 0.051)	-0.029 (CI = +/-0.019; p = 0.004)	0.349	0.00%	-2.90%
Frequency	2010.2	-0.088 (CI = +/-0.100; p = 0.084)	-0.031 (CI = +/-0.019; p = 0.003)	0.367	0.00%	-3.08%
Frequency	2011.1	-0.093 (CI = +/-0.105; p = 0.077)	-0.032 (CI = +/-0.020; p = 0.003)	0.371	0.00%	-3.19%
Frequency	2011.2	-0.092 (CI = +/-0.110; p = 0.097)	-0.033 (CI = +/-0.021; p = 0.005)	0.368	0.00%	-3.22%
Frequency	2012.1	-0.106 (CI = +/-0.111; p = 0.062)	-0.036 (CI = +/-0.022; p = 0.003)	0.416	0.00%	-3.50%
Frequency	2012.2	-0.095 (CI = +/-0.115; p = 0.102)	-0.038 (CI = +/-0.023; p = 0.002)	0.436	0.00%	-3.74%
Frequency	2013.1	-0.106 (CI = +/-0.119; p = 0.077)	-0.041 (CI = +/-0.024; p = 0.002)	0.459	0.00%	-4.00%
Frequency	2013.2	-0.101 (CI = +/-0.127; p = 0.110)	-0.042 (CI = +/-0.026; p = 0.003)	0.458	0.00%	-4.13%
Frequency	2014.1	-0.106 (CI = +/-0.135; p = 0.113)	-0.044 (CI = +/-0.028; p = 0.005)	0.433	0.00%	-4.28%
Frequency	2014.2	-0.099 (CI = +/-0.145; p = 0.165)	-0.046 (CI = +/-0.031; p = 0.007)	0.433	0.00%	-4.52%
Frequency	2015.1	-0.110 (CI = +/-0.154; p = 0.146)	-0.051 (CI = +/-0.035; p = 0.009)	0.419	0.00%	-4.94%
Frequency	2015.2	-0.097 (CI = +/-0.166; p = 0.223)	-0.056 (CI = +/-0.041; p = 0.013)	0.425	0.00%	-5.40%
Frequency	2016.1	-0.112 (CI = +/-0.177; p = 0.188)	-0.062 (CI = +/-0.047; p = 0.015)	0.420	0.00%	-6.05%
Frequency	2016.2	-0.088 (CI = +/-0.189; p = 0.322)	-0.074 (CI = +/-0.055; p = 0.014)	0.466	0.00%	-7.12%
Frequency	2017.1	-0.103 (CI = +/-0.207; p = 0.282)	-0.083 (CI = +/-0.065; p = 0.019)	0.441	0.00%	-7.92%

## Accident Benefits Total - Adjusted

Coverage = AB Total - Adjusted  
 End Trend Period = 2022.2  
 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 <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.025 (CI = +/-0.014; p = 0.001)	-0.192 (CI = +/-0.067; p = 0.000)	0.048 (CI = +/-0.026; p = 0.001)	0.886	+2.58%	+7.67%
Loss Cost	2006.1	0.030 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.066; p = 0.000)	0.043 (CI = +/-0.027; p = 0.003)	0.896	+3.03%	+7.50%
Loss Cost	2006.2	0.030 (CI = +/-0.016; p = 0.001)	-0.183 (CI = +/-0.068; p = 0.000)	0.043 (CI = +/-0.029; p = 0.005)	0.888	+3.01%	+7.51%
Loss Cost	2007.1	0.030 (CI = +/-0.018; p = 0.002)	-0.183 (CI = +/-0.070; p = 0.000)	0.043 (CI = +/-0.030; p = 0.008)	0.885	+3.02%	+7.51%
Loss Cost	2007.2	0.030 (CI = +/-0.020; p = 0.004)	-0.183 (CI = +/-0.073; p = 0.000)	0.042 (CI = +/-0.033; p = 0.014)	0.876	+3.06%	+7.49%
Loss Cost	2008.1	0.033 (CI = +/-0.022; p = 0.005)	-0.180 (CI = +/-0.075; p = 0.000)	0.039 (CI = +/-0.035; p = 0.032)	0.876	+3.33%	+7.42%
Loss Cost	2008.2	0.033 (CI = +/-0.025; p = 0.011)	-0.180 (CI = +/-0.078; p = 0.000)	0.038 (CI = +/-0.038; p = 0.051)	0.865	+3.38%	+7.41%
Loss Cost	2009.1	0.038 (CI = +/-0.028; p = 0.009)	-0.174 (CI = +/-0.080; p = 0.000)	0.032 (CI = +/-0.041; p = 0.125)	0.867	+3.92%	+7.29%
Loss Cost	2009.2	0.044 (CI = +/-0.025; p = 0.009)	-0.180 (CI = +/-0.082; p = 0.000)	0.025 (CI = +/-0.046; p = 0.270)	0.862	+4.54%	+7.17%
Loss Cost	2010.1	0.050 (CI = +/-0.037; p = 0.010)	-0.175 (CI = +/-0.085; p = 0.000)	0.018 (CI = +/-0.051; p = 0.470)	0.861	+5.16%	+7.07%
Loss Cost	2010.2	0.052 (CI = +/-0.044; p = 0.023)	-0.176 (CI = +/-0.089; p = 0.000)	0.016 (CI = +/-0.058; p = 0.572)	0.845	+5.34%	+7.04%
Loss Cost	2011.1	0.061 (CI = +/-0.053; p = 0.026)	-0.170 (CI = +/-0.092; p = 0.001)	0.006 (CI = +/-0.067; p = 0.857)	0.843	+6.31%	+6.93%
Loss Cost	2011.2	0.062 (CI = +/-0.066; p = 0.063)	-0.171 (CI = +/-0.097; p = 0.002)	0.005 (CI = +/-0.080; p = 0.907)	0.820	+6.44%	+6.92%
Loss Cost	2012.1	0.057 (CI = +/-0.085; p = 0.175)	-0.173 (CI = +/-0.103; p = 0.002)	0.010 (CI = +/-0.099; p = 0.834)	0.808	+5.90%	+6.96%
Loss Cost	2012.2	0.063 (CI = +/-0.116; p = 0.265)	-0.175 (CI = +/-0.108; p = 0.003)	0.004 (CI = +/-0.129; p = 0.951)	0.780	+6.52%	+6.92%
Loss Cost	2013.1	0.120 (CI = +/-0.163; p = 0.137)	-0.162 (CI = +/-0.112; p = 0.007)	-0.056 (CI = +/-0.176; p = 0.513)	0.787	+12.80%	+6.71%
Loss Cost	2013.2	0.165 (CI = +/-0.269; p = 0.211)	-0.167 (CI = +/-0.118; p = 0.009)	-0.101 (CI = +/-0.281; p = 0.457)	0.747	+17.90%	+6.60%
Loss Cost	2014.1	0.403 (CI = +/-0.582; p = 0.159)	-0.149 (CI = +/-0.125; p = 0.022)	-0.341 (CI = +/-0.591; p = 0.236)	0.744	+49.68%	+6.40%
Loss Cost	2014.2	0.062 (CI = +/-0.025; p = 0.000)	-0.149 (CI = +/-0.125; p = 0.022)	NA (CI = +/-NA; p = NA)	0.666	+6.40%	+6.40%
Loss Cost	2015.1	0.056 (CI = +/-0.028; p = 0.001)	-0.166 (CI = +/-0.129; p = 0.016)	NA (CI = +/-NA; p = NA)	0.645	+5.78%	+5.78%
Loss Cost	2015.2	0.053 (CI = +/-0.032; p = 0.004)	-0.158 (CI = +/-0.138; p = 0.029)	NA (CI = +/-NA; p = NA)	0.551	+5.42%	+5.42%
Loss Cost	2016.1	0.052 (CI = +/-0.038; p = 0.011)	-0.160 (CI = +/-0.151; p = 0.040)	NA (CI = +/-NA; p = NA)	0.530	+5.33%	+5.33%
Loss Cost	2016.2	0.042 (CI = +/-0.041; p = 0.047)	-0.138 (CI = +/-0.154; p = 0.074)	NA (CI = +/-NA; p = NA)	0.371	+4.25%	+4.25%
Loss Cost	2017.1	0.036 (CI = +/-0.049; p = 0.135)	-0.150 (CI = +/-0.170; p = 0.076)	NA (CI = +/-NA; p = NA)	0.347	+3.63%	+3.63%
Severity	2005.2	0.031 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.055; p = 0.002)	0.067 (CI = +/-0.022; p = 0.000)	0.944	+3.19%	+10.29%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.063 (CI = +/-0.023; p = 0.000)	0.945	+3.43%	+10.19%
Severity	2006.2	0.029 (CI = +/-0.013; p = 0.000)	-0.078 (CI = +/-0.055; p = 0.007)	0.070 (CI = +/-0.023; p = 0.000)	0.946	+2.96%	+10.37%
Severity	2007.1	0.024 (CI = +/-0.013; p = 0.001)	-0.086 (CI = +/-0.054; p = 0.003)	0.076 (CI = +/-0.022; p = 0.000)	0.949	+2.47%	+10.53%
Severity	2007.2	0.018 (CI = +/-0.014; p = 0.012)	-0.076 (CI = +/-0.050; p = 0.005)	0.084 (CI = +/-0.023; p = 0.000)	0.953	+1.81%	+10.75%
Severity	2008.1	0.015 (CI = +/-0.015; p = 0.054)	-0.080 (CI = +/-0.051; p = 0.003)	0.088 (CI = +/-0.024; p = 0.000)	0.953	+1.48%	+10.84%
Severity	2008.2	0.007 (CI = +/-0.016; p = 0.331)	-0.071 (CI = +/-0.049; p = 0.006)	0.097 (CI = +/-0.043; p = 0.000)	0.957	+0.75%	+11.04%
Severity	2009.1	0.010 (CI = +/-0.018; p = 0.265)	-0.068 (CI = +/-0.050; p = 0.010)	0.095 (CI = +/-0.026; p = 0.000)	0.957	+0.98%	+10.99%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.251)	-0.070 (CI = +/-0.052; p = 0.011)	0.092 (CI = +/-0.029; p = 0.000)	0.955	+1.16%	+10.95%
Severity	2010.1	0.014 (CI = +/-0.024; p = 0.235)	-0.068 (CI = +/-0.054; p = 0.017)	0.090 (CI = +/-0.032; p = 0.000)	0.954	+1.41%	+10.91%
Severity	2010.2	0.015 (CI = +/-0.028; p = 0.269)	-0.069 (CI = +/-0.057; p = 0.020)	0.088 (CI = +/-0.037; p = 0.000)	0.952	+1.55%	+10.89%
Severity	2011.1	0.020 (CI = +/-0.034; p = 0.223)	-0.066 (CI = +/-0.059; p = 0.032)	0.082 (CI = +/-0.043; p = 0.001)	0.951	+2.07%	+10.82%
Severity	2011.2	0.003 (CI = +/-0.040; p = 0.873)	-0.056 (CI = +/-0.058; p = 0.058)	0.101 (CI = +/-0.048; p = 0.000)	0.951	+0.31%	+11.01%
Severity	2012.1	0.005 (CI = +/-0.051; p = 0.834)	-0.055 (CI = +/-0.062; p = 0.075)	0.099 (CI = +/-0.060; p = 0.003)	0.949	+0.52%	+11.00%
Severity	2012.2	0.009 (CI = +/-0.069; p = 0.778)	-0.057 (CI = +/-0.065; p = 0.084)	0.095 (CI = +/-0.078; p = 0.020)	0.945	+0.95%	+10.97%
Severity	2013.1	0.088 (CI = +/-0.082; p = 0.037)	-0.039 (CI = +/-0.056; p = 0.162)	0.013 (CI = +/-0.089; p = 0.761)	0.962	+9.24%	+10.66%
Severity	2013.2	0.110 (CI = +/-0.136; p = 0.103)	-0.042 (CI = +/-0.059; p = 0.156)	-0.010 (CI = +/-0.142; p = 0.888)	0.957	+11.67%	+10.61%
Severity	2014.1	0.340 (CI = +/-0.265; p = 0.016)	-0.024 (CI = +/-0.057; p = 0.372)	-0.241 (CI = +/-0.269; p = 0.076)	0.963	+40.43%	+10.40%
Severity	2014.2	0.099 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.057; p = 0.372)	NA (CI = +/-NA; p = NA)	0.954	+10.40%	+10.40%
Severity	2015.1	0.097 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.060; p = 0.282)	NA (CI = +/-NA; p = NA)	0.947	+10.15%	+10.15%
Severity	2015.2	0.095 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.064; p = 0.368)	NA (CI = +/-NA; p = NA)	0.934	+9.99%	+9.99%
Severity	2016.1	0.100 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.064; p = 0.596)	NA (CI = +/-NA; p = NA)	0.937	+10.50%	+10.50%
Severity	2016.2	0.095 (CI = +/-0.017; p = 0.000)	-0.005 (CI = +/-0.064; p = 0.853)	NA (CI = +/-NA; p = NA)	0.927	+9.96%	+9.96%
Severity	2017.1	0.095 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.072; p = 0.880)	NA (CI = +/-NA; p = NA)	0.907	+9.99%	+9.99%
Frequency	2005.2	-0.006 (CI = +/-0.016; p = 0.468)	-0.101 (CI = +/-0.080; p = 0.015)	-0.018 (CI = +/-0.032; p = 0.253)	0.350	-0.59%	-2.37%
Frequency	2006.1	-0.004 (CI = +/-0.018; p = 0.659)	-0.097 (CI = +/-0.082; p = 0.022)	-0.021 (CI = +/-0.033; p = 0.211)	0.316	-0.39%	-2.44%
Frequency	2006.2	0.001 (CI = +/-0.019; p = 0.957)	-0.105 (CI = +/-0.082; p = 0.014)	-0.027 (CI = +/-0.035; p = 0.123)	0.323	+0.05%	-2.60%
Frequency	2007.1	0.005 (CI = +/-0.021; p = 0.602)	-0.097 (CI = +/-0.083; p = 0.024)	-0.033 (CI = +/-0.036; p = 0.069)	0.297	+0.54%	-2.74%
Frequency	2007.2	0.012 (CI = +/-0.022; p = 0.273)	-0.108 (CI = +/-0.083; p = 0.012)	-0.042 (CI = +/-0.037; p = 0.028)	0.331	+1.23%	-2.94%
Frequency	2008.1	0.018 (CI = +/-0.024; p = 0.141)	-0.099 (CI = +/-0.083; p = 0.022)	-0.049 (CI = +/-0.039; p = 0.015)	0.328	+1.82%	-3.09%
Frequency	2008.2	0.026 (CI = +/-0.027; p = 0.058)	-0.109 (CI = +/-0.084; p = 0.012)	-0.059 (CI = +/-0.041; p = 0.007)	0.367	+2.61%	-3.27%
Frequency	2009.1	0.029 (CI = +/-0.030; p = 0.063)	-0.106 (CI = +/-0.087; p = 0.019)	-0.063 (CI = +/-0.045; p = 0.008)	0.366	+2.91%	-3.33%
Frequency	2009.2	0.033 (CI = +/-0.035; p = 0.065)	-0.110 (CI = +/-0.090; p = 0.019)	-0.067 (CI = +/-0.050; p = 0.010)	0.368	+3.33%	-3.41%
Frequency	2010.1	0.036 (CI = +/-0.041; p = 0.078)	-0.107 (CI = +/-0.094; p = 0.027)	-0.072 (CI = +/-0.056; p = 0.014)	0.366	+3.71%	-3.46%
Frequency	2010.2	0.037 (CI = +/-0.049; p = 0.132)	-0.107 (CI = +/-0.098; p = 0.034)	-0.072 (CI = +/-0.064; p = 0.029)	0.352	+3.73%	-3.46%
Frequency	2011.1	0.041 (CI = +/-0.059; p = 0.165)	-0.104 (CI = +/-0.103; p = 0.047)	-0.076 (CI = +/-0.074; p = 0.044)	0.346	+4.15%	-3.51%
Frequency	2011.2	0.059 (CI = +/-0.072; p = 0.100)	-0.114 (CI = +/-0.106; p = 0.035)	-0.097 (CI = +/-0.087; p = 0.031)	0.372	+6.11%	-3.69%
Frequency	2012.1	0.052 (CI = +/-0.092; p = 0.252)	-0.117 (CI = +/-0.111; p = 0.040)	-0.089 (CI = +/-0.107; p = 0.098)	0.369	+5.35%	-3.64%
Frequency	2012.2	0.054 (CI = +/-0.125; p = 0.379)	-0.118 (CI = +/-0.118; p = 0.049)	-0.091 (CI = +/-0.140; p = 0.190)	0.350	+5.52%	-3.65%
Frequency	2013.1	0.032 (CI = +/-0.183; p = 0.715)	-0.123 (CI = +/-0.125; p = 0.053)	-0.068 (CI = +/-0.197; p = 0.472)	0.356	+3.26%	-3.57%
Frequency	2013.2	0.054 (CI = +/-0.302; p = 0.707)	-0.126 (CI = +/-0.133; p = 0.062)	-0.091 (CI = +/-0.316; p = 0.547)	0.349	+5.58%	-3.62%
Frequency	2014.1	0.064 (CI = +/-0.677; p = 0.843)	-0.125 (CI = +/-0.145; p = 0.086)	-0.101 (CI = +/-0.687; p = 0.758)	0.312	+6.59%	-3.63%
Frequency	2014.2	-0.037 (CI = +/-0.030; p = 0.018)	-0.125 (CI = +/-0.145; p = 0.086)	NA (CI = +/-NA; p = NA)	0.349	-3.63%	-3.63%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	NA (CI = +/-NA; p = NA)	0.328	-3.97%	-3.97%
Frequency	2015.2	-0.042 (CI = +/-0.039; p = 0.034)	-0.130 (CI = +/-0.167; p = 0.116)	NA (CI = +/-NA; p = NA)	0.320	-4.15%	-4.15%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.038)	-0.144 (CI = +/-0.181; p = 0.108)	NA (CI = +/-NA; p = NA)	0.304	-4.68%	-4.68%
Frequency	2016.2	-0.053 (CI = +/-0.052; p = 0.046)	-0.132 (CI = +/-0.195; p = 0.163)	NA (CI = +/-NA; p = NA)	0.313	-5.19%	-5.19%
Frequency	2017.1	-0.060 (CI = +/-0.063; p = 0.061)	-0.146 (CI = +/-0.217; p = 0.163)	NA (CI = +/-NA; p = NA)	0.271	-5.78%	-5.78%

## 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 <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.026 (CI = +/-0.014; p = 0.001)	-0.190 (CI = +/-0.068; p = 0.000)	0.046 (CI = +/-0.028; p = 0.002)	0.866	+2.62%	+7.50%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	-0.180 (CI = +/-0.068; p = 0.000)	0.040 (CI = +/-0.029; p = 0.008)	0.878	+3.09%	+7.29%
Loss Cost	2006.2	0.030 (CI = +/-0.016; p = 0.001)	-0.180 (CI = +/-0.070; p = 0.000)	0.040 (CI = +/-0.030; p = 0.011)	0.868	+3.07%	+7.30%
Loss Cost	2007.1	0.031 (CI = +/-0.018; p = 0.002)	-0.179 (CI = +/-0.073; p = 0.000)	0.040 (CI = +/-0.032; p = 0.018)	0.864	+3.10%	+7.29%
Loss Cost	2007.2	0.031 (CI = +/-0.020; p = 0.004)	-0.180 (CI = +/-0.075; p = 0.000)	0.039 (CI = +/-0.035; p = 0.028)	0.853	+3.14%	+7.28%
Loss Cost	2008.1	0.034 (CI = +/-0.023; p = 0.005)	-0.175 (CI = +/-0.078; p = 0.000)	0.036 (CI = +/-0.037; p = 0.060)	0.853	+3.43%	+7.18%
Loss Cost	2008.2	0.034 (CI = +/-0.026; p = 0.011)	-0.176 (CI = +/-0.081; p = 0.000)	0.035 (CI = +/-0.041; p = 0.087)	0.840	+3.48%	+7.17%
Loss Cost	2009.1	0.040 (CI = +/-0.029; p = 0.009)	-0.169 (CI = +/-0.083; p = 0.000)	0.028 (CI = +/-0.044; p = 0.199)	0.843	+4.06%	+7.02%
Loss Cost	2009.2	0.046 (CI = +/-0.033; p = 0.008)	-0.175 (CI = +/-0.085; p = 0.000)	0.021 (CI = +/-0.048; p = 0.373)	0.836	+4.68%	+6.90%
Loss Cost	2010.1	0.052 (CI = +/-0.038; p = 0.009)	-0.169 (CI = +/-0.088; p = 0.001)	0.013 (CI = +/-0.053; p = 0.613)	0.836	+5.37%	+6.77%
Loss Cost	2010.2	0.054 (CI = +/-0.045; p = 0.022)	-0.170 (CI = +/-0.092; p = 0.001)	0.011 (CI = +/-0.061; p = 0.703)	0.815	+5.55%	+6.74%
Loss Cost	2011.1	0.064 (CI = +/-0.055; p = 0.024)	-0.163 (CI = +/-0.096; p = 0.002)	0.000 (CI = +/-0.070; p = 0.993)	0.814	+6.63%	+6.59%
Loss Cost	2011.2	0.065 (CI = +/-0.068; p = 0.058)	-0.164 (CI = +/-0.101; p = 0.003)	-0.002 (CI = +/-0.083; p = 0.969)	0.783	+6.75%	+6.58%
Loss Cost	2012.1	0.062 (CI = +/-0.088; p = 0.157)	-0.165 (CI = +/-0.107; p = 0.005)	0.002 (CI = +/-0.104; p = 0.963)	0.767	+6.37%	+6.62%
Loss Cost	2012.2	0.068 (CI = +/-0.119; p = 0.246)	-0.167 (CI = +/-0.113; p = 0.007)	-0.004 (CI = +/-0.134; p = 0.952)	0.730	+6.99%	+6.58%
Loss Cost	2013.1	0.130 (CI = +/-0.168; p = 0.120)	-0.152 (CI = +/-0.117; p = 0.014)	-0.069 (CI = +/-0.183; p = 0.434)	0.743	+13.89%	+6.29%
Loss Cost	2013.2	0.174 (CI = +/-0.276; p = 0.197)	-0.157 (CI = +/-0.124; p = 0.016)	-0.114 (CI = +/-0.289; p = 0.412)	0.687	+19.02%	+6.18%
Loss Cost	2014.1	0.443 (CI = +/-0.598; p = 0.134)	-0.135 (CI = +/-0.131; p = 0.044)	-0.386 (CI = +/-0.609; p = 0.195)	0.688	+55.68%	+5.88%
Loss Cost	2014.2	0.057 (CI = +/-0.028; p = 0.001)	-0.135 (CI = +/-0.131; p = 0.044)	NA (CI = +/-NA; p = NA)	0.571	+5.88%	+5.88%
Loss Cost	2015.1	0.051 (CI = +/-0.031; p = 0.004)	-0.152 (CI = +/-0.135; p = 0.030)	NA (CI = +/-NA; p = NA)	0.542	+5.18%	+5.18%
Loss Cost	2015.2	0.045 (CI = +/-0.036; p = 0.018)	-0.138 (CI = +/-0.144; p = 0.059)	NA (CI = +/-NA; p = NA)	0.404	+4.60%	+4.60%
Loss Cost	2016.1	0.043 (CI = +/-0.042; p = 0.044)	-0.141 (CI = +/-0.158; p = 0.074)	NA (CI = +/-NA; p = NA)	0.377	+4.43%	+4.43%
Loss Cost	2016.2	0.027 (CI = +/-0.045; p = 0.199)	-0.107 (CI = +/-0.155; p = 0.153)	NA (CI = +/-NA; p = NA)	0.142	+2.78%	+2.78%
Loss Cost	2017.1	0.020 (CI = +/-0.053; p = 0.416)	-0.121 (CI = +/-0.168; p = 0.135)	NA (CI = +/-NA; p = NA)	0.130	+1.99%	+1.99%
Severity	2005.2	0.030 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.055; p = 0.001)	0.072 (CI = +/-0.024; p = 0.000)	0.943	+3.07%	+10.76%
Severity	2006.1	0.032 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.056; p = 0.002)	0.069 (CI = +/-0.024; p = 0.000)	0.944	+3.30%	+10.65%
Severity	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.054; p = 0.003)	0.075 (CI = +/-0.023; p = 0.000)	0.945	+2.83%	+10.84%
Severity	2007.1	0.023 (CI = +/-0.013; p = 0.001)	-0.095 (CI = +/-0.052; p = 0.001)	0.082 (CI = +/-0.022; p = 0.000)	0.949	+2.30%	+11.04%
Severity	2007.2	0.016 (CI = +/-0.013; p = 0.017)	-0.084 (CI = +/-0.049; p = 0.002)	0.090 (CI = +/-0.023; p = 0.000)	0.955	+1.64%	+11.26%
Severity	2008.1	0.013 (CI = +/-0.014; p = 0.081)	-0.090 (CI = +/-0.049; p = 0.001)	0.095 (CI = +/-0.024; p = 0.000)	0.955	+1.27%	+11.38%
Severity	2008.2	0.005 (CI = +/-0.015; p = 0.454)	-0.080 (CI = +/-0.046; p = 0.001)	0.104 (CI = +/-0.023; p = 0.000)	0.961	+0.54%	+11.58%
Severity	2009.1	0.007 (CI = +/-0.017; p = 0.386)	-0.078 (CI = +/-0.048; p = 0.003)	0.102 (CI = +/-0.025; p = 0.000)	0.960	+0.71%	+11.54%
Severity	2009.2	0.009 (CI = +/-0.019; p = 0.343)	-0.080 (CI = +/-0.050; p = 0.003)	0.100 (CI = +/-0.028; p = 0.000)	0.959	+0.90%	+11.50%
Severity	2010.1	0.011 (CI = +/-0.022; p = 0.341)	-0.078 (CI = +/-0.052; p = 0.005)	0.098 (CI = +/-0.031; p = 0.000)	0.958	+1.06%	+11.46%
Severity	2010.2	0.012 (CI = +/-0.027; p = 0.360)	-0.080 (CI = +/-0.054; p = 0.006)	0.096 (CI = +/-0.036; p = 0.000)	0.955	+1.21%	+11.44%
Severity	2011.1	0.016 (CI = +/-0.032; p = 0.321)	-0.077 (CI = +/-0.057; p = 0.011)	0.092 (CI = +/-0.042; p = 0.000)	0.954	+1.59%	+11.38%
Severity	2011.2	-0.002 (CI = +/-0.037; p = 0.928)	-0.068 (CI = +/-0.055; p = 0.020)	0.111 (CI = +/-0.046; p = 0.000)	0.956	-0.16%	+11.57%
Severity	2012.1	-0.002 (CI = +/-0.048; p = 0.931)	-0.068 (CI = +/-0.059; p = 0.027)	0.112 (CI = +/-0.057; p = 0.001)	0.954	-0.20%	+11.58%
Severity	2012.2	0.002 (CI = +/-0.065; p = 0.943)	-0.069 (CI = +/-0.062; p = 0.032)	0.107 (CI = +/-0.074; p = 0.007)	0.950	+0.22%	+11.55%
Severity	2013.1	0.077 (CI = +/-0.077; p = 0.050)	-0.051 (CI = +/-0.053; p = 0.060)	0.029 (CI = +/-0.083; p = 0.467)	0.967	+7.99%	+11.19%
Severity	2013.2	0.099 (CI = +/-0.126; p = 0.113)	-0.054 (CI = +/-0.056; p = 0.061)	0.007 (CI = +/-0.132; p = 0.916)	0.962	+10.41%	+11.13%
Severity	2014.1	0.305 (CI = +/-0.248; p = 0.020)	-0.037 (CI = +/-0.054; p = 0.168)	-0.201 (CI = +/-0.253; p = 0.109)	0.967	+35.62%	+10.88%
Severity	2014.2	0.103 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.054; p = 0.168)	NA (CI = +/-NA; p = NA)	0.960	+10.88%	+10.88%
Severity	2015.1	0.101 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.133)	NA (CI = +/-NA; p = NA)	0.953	+10.65%	+10.65%
Severity	2015.2	0.101 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.181)	NA (CI = +/-NA; p = NA)	0.940	+10.57%	+10.57%
Severity	2016.1	0.106 (CI = +/-0.016; p = 0.000)	-0.029 (CI = +/-0.060; p = 0.309)	NA (CI = +/-NA; p = NA)	0.947	+11.16%	+11.16%
Severity	2016.2	0.101 (CI = +/-0.018; p = 0.000)	-0.019 (CI = +/-0.063; p = 0.508)	NA (CI = +/-NA; p = NA)	0.934	+10.66%	+10.66%
Severity	2017.1	0.102 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.071; p = 0.579)	NA (CI = +/-NA; p = NA)	0.917	+10.76%	+10.76%
Frequency	2005.2	-0.004 (CI = +/-0.016; p = 0.586)	-0.091 (CI = +/-0.079; p = 0.026)	-0.025 (CI = +/-0.033; p = 0.120)	0.393	-0.44%	-2.94%
Frequency	2006.1	-0.002 (CI = +/-0.018; p = 0.817)	-0.086 (CI = +/-0.081; p = 0.039)	-0.029 (CI = +/-0.034; p = 0.095)	0.364	-0.20%	-3.04%
Frequency	2006.2	0.002 (CI = +/-0.019; p = 0.798)	-0.094 (CI = +/-0.082; p = 0.025)	-0.035 (CI = +/-0.035; p = 0.053)	0.373	+0.24%	-3.19%
Frequency	2007.1	0.008 (CI = +/-0.020; p = 0.443)	-0.085 (CI = +/-0.082; p = 0.044)	-0.042 (CI = +/-0.037; p = 0.026)	0.356	+0.78%	-3.38%
Frequency	2007.2	0.015 (CI = +/-0.022; p = 0.181)	-0.096 (CI = +/-0.081; p = 0.023)	-0.051 (CI = +/-0.037; p = 0.010)	0.392	+1.47%	-3.58%
Frequency	2008.1	0.021 (CI = +/-0.024; p = 0.078)	-0.086 (CI = +/-0.082; p = 0.040)	-0.060 (CI = +/-0.039; p = 0.004)	0.399	+2.13%	-3.77%
Frequency	2008.2	0.029 (CI = +/-0.026; p = 0.030)	-0.096 (CI = +/-0.081; p = 0.023)	-0.069 (CI = +/-0.041; p = 0.002)	0.440	+2.92%	-3.95%
Frequency	2009.1	0.033 (CI = +/-0.029; p = 0.030)	-0.091 (CI = +/-0.084; p = 0.035)	-0.074 (CI = +/-0.045; p = 0.002)	0.443	+3.33%	-4.05%
Frequency	2009.2	0.037 (CI = +/-0.034; p = 0.033)	-0.095 (CI = +/-0.087; p = 0.034)	-0.079 (CI = +/-0.049; p = 0.003)	0.445	+3.75%	-4.12%
Frequency	2010.1	0.042 (CI = +/-0.039; p = 0.038)	-0.090 (CI = +/-0.091; p = 0.051)	-0.085 (CI = +/-0.055; p = 0.004)	0.447	+4.27%	-4.21%
Frequency	2010.2	0.042 (CI = +/-0.047; p = 0.075)	-0.091 (CI = +/-0.095; p = 0.061)	-0.085 (CI = +/-0.063; p = 0.010)	0.434	+4.29%	-4.22%
Frequency	2011.1	0.048 (CI = +/-0.057; p = 0.090)	-0.086 (CI = +/-0.100; p = 0.087)	-0.092 (CI = +/-0.073; p = 0.016)	0.433	+4.96%	-4.30%
Frequency	2011.2	0.067 (CI = +/-0.069; p = 0.056)	-0.096 (CI = +/-0.102; p = 0.064)	-0.113 (CI = +/-0.084; p = 0.012)	0.458	+6.92%	-4.47%
Frequency	2012.1	0.064 (CI = +/-0.089; p = 0.150)	-0.098 (CI = +/-0.109; p = 0.075)	-0.109 (CI = +/-0.105; p = 0.043)	0.454	+6.58%	-4.45%
Frequency	2012.2	0.065 (CI = +/-0.121; p = 0.267)	-0.098 (CI = +/-0.115; p = 0.089)	-0.111 (CI = +/-0.136; p = 0.104)	0.447	+6.75%	-4.46%
Frequency	2013.1	0.053 (CI = +/-0.177; p = 0.532)	-0.101 (CI = +/-0.123; p = 0.101)	-0.098 (CI = +/-0.130; p = 0.294)	0.439	+5.47%	-4.41%
Frequency	2013.2	0.075 (CI = +/-0.292; p = 0.590)	-0.104 (CI = +/-0.131; p = 0.112)	-0.121 (CI = +/-0.196; p = 0.412)	0.432	+7.81%	-4.45%
Frequency	2014.1	0.138 (CI = +/-0.660; p = 0.659)	-0.099 (CI = +/-0.145; p = 0.165)	-0.184 (CI = +/-0.673; p = 0.565)	0.399	+14.79%	-4.52%
Frequency	2014.2	-0.046 (CI = +/-0.031; p = 0.007)	-0.099 (CI = +/-0.145; p = 0.165)	NA (CI = +/-NA; p = NA)	0.433	-4.52%	-4.52%
Frequency	2015.1	-0.051 (CI = +/-0.035; p = 0.009)	-0.110 (CI = +/-0.154; p = 0.146)	NA (CI = +/-NA; p = NA)	0.419	-4.94%	-4.94%
Frequency	2015.2	-0.056 (CI = +/-0.041; p = 0.013)	-0.097 (CI = +/-0.166; p = 0.223)	NA (CI = +/-NA; p = NA)	0.425	-5.40%	-5.40%
Frequency	2016.1	-0.062 (CI = +/-0.047; p = 0.015)	-0.112 (CI = +/-0.177; p = 0.188)	NA (CI = +/-NA; p = NA)	0.420	-6.05%	-6.05%
Frequency	2016.2	-0.074 (CI = +/-0.055; p = 0.014)	-0.088 (CI = +/-0.189; p = 0.322)	NA (CI = +/-NA; p = NA)	0.466	-7.12%	-7.12%
Frequency	2017.1	-0.083 (CI = +/-0.065; p = 0.019)	-0.103 (CI = +/-0.207; p = 0.282)	NA (CI = +/-NA; p = NA)	0.441	-7.92%	-7.92%

## Accident Benefits Total - Adjusted

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 <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.172 (CI = +/-0.065; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.882	0.00%	+14.41%
Loss Cost	2006.1	-0.169 (CI = +/-0.067; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.883	0.00%	+14.48%
Loss Cost	2006.2	-0.158 (CI = +/-0.066; p = 0.000)	0.133 (CI = +/-0.021; p = 0.000)	0.887	0.00%	+14.26%
Loss Cost	2007.1	-0.167 (CI = +/-0.066; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.893	0.00%	+14.06%
Loss Cost	2007.2	-0.158 (CI = +/-0.066; p = 0.000)	0.130 (CI = +/-0.020; p = 0.000)	0.893	0.00%	+13.86%
Loss Cost	2008.1	-0.161 (CI = +/-0.069; p = 0.000)	0.129 (CI = +/-0.021; p = 0.000)	0.893	0.00%	+13.78%
Loss Cost	2008.2	-0.152 (CI = +/-0.069; p = 0.000)	0.127 (CI = +/-0.021; p = 0.000)	0.894	0.00%	+13.56%
Loss Cost	2009.1	-0.152 (CI = +/-0.073; p = 0.000)	0.127 (CI = +/-0.022; p = 0.000)	0.893	0.00%	+13.55%
Loss Cost	2009.2	-0.148 (CI = +/-0.076; p = 0.001)	0.126 (CI = +/-0.023; p = 0.000)	0.887	0.00%	+13.45%
Loss Cost	2010.1	-0.152 (CI = +/-0.081; p = 0.001)	0.125 (CI = +/-0.024; p = 0.000)	0.886	0.00%	+13.35%
Loss Cost	2010.2	-0.140 (CI = +/-0.081; p = 0.002)	0.123 (CI = +/-0.023; p = 0.000)	0.885	0.00%	+13.04%
Loss Cost	2011.1	-0.143 (CI = +/-0.086; p = 0.003)	0.122 (CI = +/-0.025; p = 0.000)	0.883	0.00%	+12.95%
Loss Cost	2011.2	-0.129 (CI = +/-0.085; p = 0.006)	0.118 (CI = +/-0.024; p = 0.000)	0.882	0.00%	+12.57%
Loss Cost	2012.1	-0.141 (CI = +/-0.087; p = 0.004)	0.115 (CI = +/-0.025; p = 0.000)	0.886	0.00%	+12.19%
Loss Cost	2012.2	-0.133 (CI = +/-0.092; p = 0.009)	0.113 (CI = +/-0.026; p = 0.000)	0.873	0.00%	+11.92%
Loss Cost	2013.1	-0.124 (CI = +/-0.099; p = 0.018)	0.115 (CI = +/-0.028; p = 0.000)	0.875	0.00%	+12.22%
Loss Cost	2013.2	-0.113 (CI = +/-0.104; p = 0.036)	0.111 (CI = +/-0.030; p = 0.000)	0.857	0.00%	+11.78%
Loss Cost	2014.1	-0.113 (CI = +/-0.116; p = 0.056)	0.111 (CI = +/-0.035; p = 0.000)	0.845	0.00%	+11.78%
Loss Cost	2014.2	-0.089 (CI = +/-0.110; p = 0.100)	0.100 (CI = +/-0.035; p = 0.000)	0.822	0.00%	+10.56%
Loss Cost	2015.1	-0.094 (CI = +/-0.127; p = 0.124)	0.098 (CI = +/-0.044; p = 0.001)	0.783	0.00%	+10.25%
Loss Cost	2015.2	-0.086 (CI = +/-0.145; p = 0.200)	0.092 (CI = +/-0.056; p = 0.007)	0.671	0.00%	+9.65%
Loss Cost	2016.1	-0.061 (CI = +/-0.165; p = 0.384)	0.108 (CI = +/-0.072; p = 0.012)	0.701	0.00%	+11.44%
Loss Cost	2016.2	-0.021 (CI = +/-0.113; p = 0.635)	0.074 (CI = +/-0.056; p = 0.022)	0.660	0.00%	+7.67%
Loss Cost	2017.1	-0.019 (CI = +/-0.168; p = 0.738)	0.075 (CI = +/-0.098; p = 0.092)	0.512	0.00%	+7.82%
Severity	2005.2	-0.102 (CI = +/-0.088; p = 0.026)	0.130 (CI = +/-0.028; p = 0.000)	0.771	0.00%	+13.89%
Severity	2006.1	-0.108 (CI = +/-0.091; p = 0.022)	0.129 (CI = +/-0.029; p = 0.000)	0.771	0.00%	+13.74%
Severity	2006.2	-0.087 (CI = +/-0.082; p = 0.039)	0.125 (CI = +/-0.026; p = 0.000)	0.801	0.00%	+13.29%
Severity	2007.1	-0.107 (CI = +/-0.073; p = 0.006)	0.120 (CI = +/-0.023; p = 0.000)	0.842	0.00%	+12.80%
Severity	2007.2	-0.088 (CI = +/-0.062; p = 0.008)	0.117 (CI = +/-0.019; p = 0.000)	0.876	0.00%	+12.38%
Severity	2008.1	-0.100 (CI = +/-0.059; p = 0.002)	0.114 (CI = +/-0.018; p = 0.000)	0.892	0.00%	+12.08%
Severity	2008.2	-0.086 (CI = +/-0.052; p = 0.003)	0.111 (CI = +/-0.016; p = 0.000)	0.913	0.00%	+11.75%
Severity	2009.1	-0.085 (CI = +/-0.055; p = 0.004)	0.111 (CI = +/-0.016; p = 0.000)	0.911	0.00%	+11.76%
Severity	2009.2	-0.086 (CI = +/-0.058; p = 0.006)	0.111 (CI = +/-0.017; p = 0.000)	0.907	0.00%	+11.76%
Severity	2010.1	-0.087 (CI = +/-0.062; p = 0.008)	0.111 (CI = +/-0.018; p = 0.000)	0.906	0.00%	+11.72%
Severity	2010.2	-0.086 (CI = +/-0.065; p = 0.013)	0.111 (CI = +/-0.019; p = 0.000)	0.900	0.00%	+11.69%
Severity	2011.1	-0.087 (CI = +/-0.070; p = 0.018)	0.110 (CI = +/-0.020; p = 0.000)	0.897	0.00%	+11.65%
Severity	2011.2	-0.073 (CI = +/-0.066; p = 0.033)	0.107 (CI = +/-0.019; p = 0.000)	0.904	0.00%	+11.27%
Severity	2012.1	-0.073 (CI = +/-0.072; p = 0.045)	0.107 (CI = +/-0.020; p = 0.000)	0.900	0.00%	+11.26%
Severity	2012.2	-0.075 (CI = +/-0.077; p = 0.055)	0.107 (CI = +/-0.022; p = 0.000)	0.893	0.00%	+11.33%
Severity	2013.1	-0.060 (CI = +/-0.076; p = 0.108)	0.112 (CI = +/-0.022; p = 0.000)	0.912	0.00%	+11.87%
Severity	2013.2	-0.050 (CI = +/-0.079; p = 0.186)	0.109 (CI = +/-0.023; p = 0.000)	0.904	0.00%	+11.49%
Severity	2014.1	-0.056 (CI = +/-0.086; p = 0.174)	0.106 (CI = +/-0.026; p = 0.000)	0.892	0.00%	+11.22%
Severity	2014.2	-0.033 (CI = +/-0.069; p = 0.299)	0.096 (CI = +/-0.022; p = 0.000)	0.911	0.00%	+10.05%
Severity	2015.1	-0.046 (CI = +/-0.072; p = 0.173)	0.089 (CI = +/-0.025; p = 0.000)	0.895	0.00%	+9.27%
Severity	2015.2	-0.040 (CI = +/-0.081; p = 0.275)	0.084 (CI = +/-0.031; p = 0.001)	0.844	0.00%	+8.80%
Severity	2016.1	-0.022 (CI = +/-0.084; p = 0.538)	0.096 (CI = +/-0.037; p = 0.001)	0.873	0.00%	+10.13%
Severity	2016.2	-0.003 (CI = +/-0.069; p = 0.911)	0.080 (CI = +/-0.034; p = 0.003)	0.871	0.00%	+8.38%
Severity	2017.1	-0.005 (CI = +/-0.102; p = 0.875)	0.078 (CI = +/-0.060; p = 0.025)	0.778	0.00%	+8.14%
Frequency	2005.2	-0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.609)	0.149	0.00%	+0.46%
Frequency	2006.1	-0.061 (CI = +/-0.055; p = 0.032)	0.006 (CI = +/-0.018; p = 0.453)	0.128	0.00%	+0.65%
Frequency	2006.2	-0.072 (CI = +/-0.052; p = 0.009)	0.008 (CI = +/-0.016; p = 0.297)	0.221	0.00%	+0.85%
Frequency	2007.1	-0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.133)	0.235	0.00%	+1.11%
Frequency	2007.2	-0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.055)	0.361	0.00%	+1.32%
Frequency	2008.1	-0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.022)	0.388	0.00%	+1.51%
Frequency	2008.2	-0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.015)	0.433	0.00%	+1.62%
Frequency	2009.1	-0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.431	0.00%	+1.60%
Frequency	2009.2	-0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.029)	0.386	0.00%	+1.51%
Frequency	2010.1	-0.065 (CI = +/-0.048; p = 0.011)	0.014 (CI = +/-0.014; p = 0.042)	0.388	0.00%	+1.46%
Frequency	2010.2	-0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.060)	0.342	0.00%	+1.21%
Frequency	2011.1	-0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.085)	0.343	0.00%	+1.16%
Frequency	2011.2	-0.056 (CI = +/-0.050; p = 0.029)	0.012 (CI = +/-0.014; p = 0.102)	0.311	0.00%	+1.17%
Frequency	2012.1	-0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.193)	0.425	0.00%	+0.83%
Frequency	2012.2	-0.057 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.012; p = 0.344)	0.373	0.00%	+0.53%
Frequency	2013.1	-0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.581)	0.444	0.00%	+0.31%
Frequency	2013.2	-0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.675)	0.388	0.00%	+0.26%
Frequency	2014.1	-0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.015; p = 0.453)	0.361	0.00%	+0.50%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.046)	0.005 (CI = +/-0.017; p = 0.548)	0.282	0.00%	+0.47%
Frequency	2015.1	-0.048 (CI = +/-0.059; p = 0.101)	0.009 (CI = +/-0.021; p = 0.341)	0.277	0.00%	+0.90%
Frequency	2015.2	-0.046 (CI = +/-0.069; p = 0.157)	0.008 (CI = +/-0.027; p = 0.503)	0.123	0.00%	+0.78%
Frequency	2016.1	-0.039 (CI = +/-0.084; p = 0.280)	0.012 (CI = +/-0.037; p = 0.442)	0.095	0.00%	+1.19%
Frequency	2016.2	-0.018 (CI = +/-0.050; p = 0.372)	-0.007 (CI = +/-0.025; p = 0.501)	-0.080	0.00%	-0.65%
Frequency	2017.1	-0.014 (CI = +/-0.072; p = 0.582)	-0.003 (CI = +/-0.042; p = 0.835)	-0.479	0.00%	-0.30%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2022.2  
 Excluded Points = 2020.2  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.206; p = 0.119)	0.735	+4.57%
Loss Cost	2006.1	0.049 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.195; p = 0.176)	0.774	+5.05%
Loss Cost	2006.2	0.049 (CI = +/-0.014; p = 0.000)	0.134 (CI = +/-0.201; p = 0.182)	0.759	+5.02%
Loss Cost	2007.1	0.052 (CI = +/-0.015; p = 0.000)	0.117 (CI = +/-0.202; p = 0.244)	0.765	+5.32%
Loss Cost	2007.2	0.052 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.208; p = 0.259)	0.749	+5.32%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.205; p = 0.362)	0.768	+5.77%
Loss Cost	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.212; p = 0.377)	0.750	+5.77%
Loss Cost	2009.1	0.062 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.207; p = 0.536)	0.776	+6.35%
Loss Cost	2009.2	0.063 (CI = +/-0.020; p = 0.000)	0.055 (CI = +/-0.214; p = 0.599)	0.764	+6.51%
Loss Cost	2010.1	0.069 (CI = +/-0.021; p = 0.000)	0.026 (CI = +/-0.212; p = 0.798)	0.782	+7.11%
Loss Cost	2010.2	0.068 (CI = +/-0.023; p = 0.000)	0.029 (CI = +/-0.221; p = 0.786)	0.759	+7.05%
Loss Cost	2011.1	0.075 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.220; p = 0.992)	0.775	+7.74%
Loss Cost	2011.2	0.073 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.231; p = 0.961)	0.747	+7.59%
Loss Cost	2012.1	0.077 (CI = +/-0.030; p = 0.000)	-0.012 (CI = +/-0.241; p = 0.917)	0.738	+8.02%
Loss Cost	2012.2	0.076 (CI = +/-0.034; p = 0.000)	-0.008 (CI = +/-0.255; p = 0.951)	0.703	+7.90%
Loss Cost	2013.1	0.087 (CI = +/-0.036; p = 0.000)	-0.051 (CI = +/-0.254; p = 0.674)	0.733	+9.07%
Loss Cost	2013.2	0.083 (CI = +/-0.041; p = 0.001)	-0.038 (CI = +/-0.271; p = 0.771)	0.688	+8.69%
Loss Cost	2014.1	0.090 (CI = +/-0.047; p = 0.001)	-0.063 (CI = +/-0.288; p = 0.646)	0.675	+9.43%
Loss Cost	2014.2	0.076 (CI = +/-0.052; p = 0.007)	-0.014 (CI = +/-0.297; p = 0.920)	0.608	+7.93%
Loss Cost	2015.1	0.075 (CI = +/-0.062; p = 0.021)	-0.010 (CI = +/-0.327; p = 0.948)	0.550	+7.80%
Loss Cost	2015.2	0.063 (CI = +/-0.073; p = 0.086)	0.030 (CI = +/-0.354; p = 0.854)	0.457	+6.45%
Loss Cost	2016.1	0.074 (CI = +/-0.088; p = 0.091)	-0.005 (CI = +/-0.394; p = 0.980)	0.444	+7.69%
Loss Cost	2016.2	0.041 (CI = +/-0.100; p = 0.382)	0.090 (CI = +/-0.410; p = 0.630)	0.317	+4.16%
Loss Cost	2017.1	0.041 (CI = +/-0.130; p = 0.491)	0.091 (CI = +/-0.481; p = 0.675)	0.252	+4.14%
Severity	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.283 (CI = +/-0.150; p = 0.001)	0.895	+5.40%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.263 (CI = +/-0.144; p = 0.001)	0.906	+5.71%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	0.272 (CI = +/-0.146; p = 0.001)	0.900	+5.56%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.272 (CI = +/-0.150; p = 0.001)	0.893	+5.57%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.281 (CI = +/-0.153; p = 0.001)	0.885	+5.41%
Severity	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.271 (CI = +/-0.156; p = 0.001)	0.884	+5.59%
Severity	2008.2	0.054 (CI = +/-0.014; p = 0.000)	0.276 (CI = +/-0.161; p = 0.002)	0.874	+5.50%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.155; p = 0.003)	0.891	+6.00%
Severity	2009.2	0.061 (CI = +/-0.015; p = 0.000)	0.234 (CI = +/-0.155; p = 0.005)	0.894	+6.33%
Severity	2010.1	0.066 (CI = +/-0.015; p = 0.000)	0.208 (CI = +/-0.149; p = 0.008)	0.908	+6.87%
Severity	2010.2	0.070 (CI = +/-0.016; p = 0.000)	0.192 (CI = +/-0.151; p = 0.015)	0.909	+7.21%
Severity	2011.1	0.076 (CI = +/-0.016; p = 0.000)	0.163 (CI = +/-0.142; p = 0.026)	0.924	+7.88%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.164 (CI = +/-0.149; p = 0.032)	0.916	+7.85%
Severity	2012.1	0.082 (CI = +/-0.018; p = 0.000)	0.134 (CI = +/-0.142; p = 0.062)	0.929	+8.59%
Severity	2012.2	0.087 (CI = +/-0.019; p = 0.000)	0.114 (CI = +/-0.143; p = 0.111)	0.931	+9.12%
Severity	2013.1	0.100 (CI = +/-0.014; p = 0.000)	0.060 (CI = +/-0.096; p = 0.202)	0.972	+10.56%
Severity	2013.2	0.101 (CI = +/-0.016; p = 0.000)	0.057 (CI = +/-0.103; p = 0.253)	0.968	+10.65%
Severity	2014.1	0.106 (CI = +/-0.017; p = 0.000)	0.040 (CI = +/-0.105; p = 0.428)	0.968	+11.17%
Severity	2014.2	0.097 (CI = +/-0.016; p = 0.000)	0.071 (CI = +/-0.094; p = 0.128)	0.972	+10.21%
Severity	2015.1	0.094 (CI = +/-0.019; p = 0.000)	0.082 (CI = +/-0.101; p = 0.101)	0.968	+9.84%
Severity	2015.2	0.089 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.107; p = 0.067)	0.964	+9.27%
Severity	2016.1	0.099 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.101; p = 0.175)	0.972	+10.45%
Severity	2016.2	0.087 (CI = +/-0.022; p = 0.000)	0.102 (CI = +/-0.089; p = 0.029)	0.977	+9.05%
Severity	2017.1	0.087 (CI = +/-0.028; p = 0.000)	0.103 (CI = +/-0.105; p = 0.054)	0.972	+9.04%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.120)	-0.120 (CI = +/-0.156; p = 0.126)	0.232	-0.79%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.236)	-0.131 (CI = +/-0.158; p = 0.101)	0.206	-0.63%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.363)	-0.138 (CI = +/-0.161; p = 0.090)	0.187	-0.51%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.677)	-0.155 (CI = +/-0.160; p = 0.057)	0.168	-0.24%
Frequency	2007.2	-0.001 (CI = +/-0.013; p = 0.888)	-0.164 (CI = +/-0.163; p = 0.049)	0.157	-0.09%
Frequency	2008.1	0.002 (CI = +/-0.013; p = 0.793)	-0.178 (CI = +/-0.164; p = 0.034)	0.154	+0.17%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.720)	-0.183 (CI = +/-0.169; p = 0.035)	0.150	+0.25%
Frequency	2009.1	0.003 (CI = +/-0.016; p = 0.661)	-0.187 (CI = +/-0.175; p = 0.037)	0.147	+0.33%
Frequency	2009.2	0.002 (CI = +/-0.017; p = 0.834)	-0.179 (CI = +/-0.181; p = 0.052)	0.150	+0.17%
Frequency	2010.1	0.002 (CI = +/-0.019; p = 0.804)	-0.182 (CI = +/-0.188; p = 0.058)	0.145	+0.22%
Frequency	2010.2	-0.001 (CI = +/-0.020; p = 0.879)	-0.163 (CI = +/-0.192; p = 0.091)	0.163	-0.15%
Frequency	2011.1	-0.001 (CI = +/-0.022; p = 0.904)	-0.164 (CI = +/-0.201; p = 0.104)	0.156	-0.13%
Frequency	2011.2	-0.002 (CI = +/-0.025; p = 0.839)	-0.159 (CI = +/-0.211; p = 0.131)	0.155	-0.24%
Frequency	2012.1	-0.005 (CI = +/-0.027; p = 0.692)	-0.147 (CI = +/-0.221; p = 0.181)	0.163	-0.52%
Frequency	2012.2	-0.011 (CI = +/-0.030; p = 0.442)	-0.121 (CI = +/-0.228; p = 0.277)	0.199	-1.12%
Frequency	2013.1	-0.014 (CI = +/-0.034; p = 0.412)	-0.112 (CI = +/-0.242; p = 0.342)	0.197	-1.35%
Frequency	2013.2	-0.018 (CI = +/-0.039; p = 0.343)	-0.095 (CI = +/-0.257; p = 0.443)	0.207	-1.77%
Frequency	2014.1	-0.016 (CI = +/-0.045; p = 0.466)	-0.103 (CI = +/-0.277; p = 0.439)	0.168	-1.56%
Frequency	2014.2	-0.021 (CI = +/-0.053; p = 0.406)	-0.085 (CI = +/-0.300; p = 0.552)	0.172	-2.07%
Frequency	2015.1	-0.019 (CI = +/-0.062; p = 0.526)	-0.092 (CI = +/-0.330; p = 0.555)	0.129	-1.85%
Frequency	2015.2	-0.026 (CI = +/-0.075; p = 0.458)	-0.068 (CI = +/-0.364; p = 0.688)	0.131	-2.58%
Frequency	2016.1	-0.025 (CI = +/-0.092; p = 0.555)	-0.071 (CI = +/-0.412; p = 0.710)	0.084	-2.49%
Frequency	2016.2	-0.046 (CI = +/-0.112; p = 0.379)	-0.012 (CI = +/-0.458; p = 0.954)	0.127	-4.49%
Frequency	2017.1	-0.046 (CI = +/-0.145; p = 0.486)	-0.012 (CI = +/-0.538; p = 0.960)	0.054	-4.49%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2022.1  
 Excluded Points = 2020.2  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.220; p = 0.353)	0.698	+4.53%
Loss Cost	2006.1	0.049 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.207; p = 0.474)	0.745	+5.01%
Loss Cost	2006.2	0.049 (CI = +/-0.014; p = 0.000)	0.075 (CI = +/-0.213; p = 0.474)	0.725	+4.98%
Loss Cost	2007.1	0.051 (CI = +/-0.015; p = 0.000)	0.059 (CI = +/-0.213; p = 0.573)	0.733	+5.27%
Loss Cost	2007.2	0.051 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.220; p = 0.583)	0.713	+5.27%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.036 (CI = +/-0.216; p = 0.732)	0.736	+5.71%
Loss Cost	2008.2	0.055 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.223; p = 0.736)	0.714	+5.70%
Loss Cost	2009.1	0.061 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.216; p = 0.934)	0.746	+6.28%
Loss Cost	2009.2	0.062 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.223; p = 0.987)	0.731	+6.43%
Loss Cost	2010.1	0.068 (CI = +/-0.020; p = 0.000)	-0.025 (CI = +/-0.220; p = 0.815)	0.753	+7.02%
Loss Cost	2010.2	0.067 (CI = +/-0.023; p = 0.000)	-0.022 (CI = +/-0.229; p = 0.845)	0.724	+6.94%
Loss Cost	2011.1	0.073 (CI = +/-0.024; p = 0.000)	-0.050 (CI = +/-0.227; p = 0.651)	0.744	+7.62%
Loss Cost	2011.2	0.072 (CI = +/-0.027; p = 0.000)	-0.043 (CI = +/-0.238; p = 0.710)	0.708	+7.44%
Loss Cost	2012.1	0.075 (CI = +/-0.029; p = 0.000)	-0.058 (CI = +/-0.247; p = 0.625)	0.696	+7.84%
Loss Cost	2012.2	0.074 (CI = +/-0.033; p = 0.000)	-0.053 (CI = +/-0.261; p = 0.674)	0.652	+7.69%
Loss Cost	2013.1	0.085 (CI = +/-0.036; p = 0.000)	-0.093 (CI = +/-0.259; p = 0.456)	0.689	+8.83%
Loss Cost	2013.2	0.081 (CI = +/-0.041; p = 0.001)	-0.078 (CI = +/-0.275; p = 0.553)	0.629	+8.38%
Loss Cost	2014.1	0.087 (CI = +/-0.047; p = 0.001)	-0.100 (CI = +/-0.292; p = 0.474)	0.612	+9.06%
Loss Cost	2014.2	0.072 (CI = +/-0.051; p = 0.010)	-0.050 (CI = +/-0.295; p = 0.719)	0.518	+7.44%
Loss Cost	2015.1	0.069 (CI = +/-0.061; p = 0.031)	-0.042 (CI = +/-0.325; p = 0.782)	0.437	+7.16%
Loss Cost	2015.2	0.054 (CI = +/-0.072; p = 0.125)	0.003 (CI = +/-0.347; p = 0.986)	0.304	+5.57%
Loss Cost	2016.1	0.063 (CI = +/-0.089; p = 0.142)	-0.023 (CI = +/-0.389; p = 0.898)	0.280	+6.53%
Loss Cost	2016.2	0.023 (CI = +/-0.097; p = 0.595)	0.083 (CI = +/-0.383; p = 0.631)	0.101	+2.35%
Loss Cost	2017.1	0.015 (CI = +/-0.128; p = 0.791)	0.104 (CI = +/-0.454; p = 0.606)	0.019	+1.50%
Severity	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.288 (CI = +/-0.165; p = 0.001)	0.880	+5.40%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.269 (CI = +/-0.159; p = 0.002)	0.893	+5.72%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	0.278 (CI = +/-0.161; p = 0.001)	0.885	+5.56%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.277 (CI = +/-0.165; p = 0.002)	0.877	+5.58%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.286 (CI = +/-0.168; p = 0.002)	0.867	+5.42%
Severity	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.277 (CI = +/-0.171; p = 0.003)	0.865	+5.60%
Severity	2008.2	0.054 (CI = +/-0.014; p = 0.000)	0.281 (CI = +/-0.177; p = 0.003)	0.854	+5.51%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	0.257 (CI = +/-0.169; p = 0.005)	0.873	+6.01%
Severity	2009.2	0.061 (CI = +/-0.015; p = 0.000)	0.241 (CI = +/-0.169; p = 0.007)	0.877	+6.34%
Severity	2010.1	0.067 (CI = +/-0.015; p = 0.000)	0.216 (CI = +/-0.162; p = 0.011)	0.893	+6.89%
Severity	2010.2	0.070 (CI = +/-0.016; p = 0.000)	0.201 (CI = +/-0.164; p = 0.018)	0.894	+7.23%
Severity	2011.1	0.076 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.153; p = 0.029)	0.913	+7.91%
Severity	2011.2	0.076 (CI = +/-0.018; p = 0.000)	0.174 (CI = +/-0.161; p = 0.035)	0.902	+7.88%
Severity	2012.1	0.083 (CI = +/-0.018; p = 0.000)	0.145 (CI = +/-0.152; p = 0.059)	0.918	+8.63%
Severity	2012.2	0.088 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.152; p = 0.100)	0.921	+9.17%
Severity	2013.1	0.101 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.099; p = 0.132)	0.970	+10.65%
Severity	2013.2	0.102 (CI = +/-0.016; p = 0.000)	0.071 (CI = +/-0.106; p = 0.174)	0.965	+10.75%
Severity	2014.1	0.107 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.106; p = 0.298)	0.966	+11.30%
Severity	2014.2	0.099 (CI = +/-0.016; p = 0.000)	0.081 (CI = +/-0.094; p = 0.083)	0.971	+10.36%
Severity	2015.1	0.096 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.101; p = 0.073)	0.966	+10.03%
Severity	2015.2	0.091 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.108; p = 0.055)	0.961	+9.50%
Severity	2016.1	0.103 (CI = +/-0.022; p = 0.000)	0.072 (CI = +/-0.096; p = 0.123)	0.973	+10.82%
Severity	2016.2	0.091 (CI = +/-0.021; p = 0.000)	0.104 (CI = +/-0.083; p = 0.021)	0.979	+9.47%
Severity	2017.1	0.092 (CI = +/-0.028; p = 0.000)	0.100 (CI = +/-0.099; p = 0.048)	0.975	+9.65%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.087)	-0.186 (CI = +/-0.160; p = 0.025)	0.333	-0.82%
Frequency	2006.1	-0.007 (CI = +/-0.010; p = 0.184)	-0.196 (CI = +/-0.162; p = 0.019)	0.311	-0.67%
Frequency	2006.2	-0.006 (CI = +/-0.011; p = 0.297)	-0.203 (CI = +/-0.165; p = 0.018)	0.295	-0.55%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.595)	-0.218 (CI = +/-0.162; p = 0.010)	0.284	-0.29%
Frequency	2007.2	-0.001 (CI = +/-0.012; p = 0.807)	-0.226 (CI = +/-0.165; p = 0.009)	0.275	-0.14%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.859)	-0.240 (CI = +/-0.165; p = 0.006)	0.275	+0.11%
Frequency	2008.2	0.002 (CI = +/-0.013; p = 0.782)	-0.244 (CI = +/-0.171; p = 0.007)	0.271	+0.18%
Frequency	2009.1	0.003 (CI = +/-0.015; p = 0.722)	-0.248 (CI = +/-0.176; p = 0.008)	0.268	+0.26%
Frequency	2009.2	0.001 (CI = +/-0.016; p = 0.915)	-0.239 (CI = +/-0.181; p = 0.012)	0.274	+0.08%
Frequency	2010.1	0.001 (CI = +/-0.018; p = 0.887)	-0.241 (CI = +/-0.188; p = 0.015)	0.269	+0.12%
Frequency	2010.2	-0.003 (CI = +/-0.019; p = 0.768)	-0.223 (CI = +/-0.190; p = 0.024)	0.296	-0.27%
Frequency	2011.1	-0.003 (CI = +/-0.021; p = 0.788)	-0.223 (CI = +/-0.199; p = 0.030)	0.289	-0.27%
Frequency	2011.2	-0.004 (CI = +/-0.023; p = 0.716)	-0.217 (CI = +/-0.208; p = 0.042)	0.289	-0.41%
Frequency	2012.1	-0.007 (CI = +/-0.026; p = 0.561)	-0.204 (CI = +/-0.217; p = 0.064)	0.302	-0.72%
Frequency	2012.2	-0.014 (CI = +/-0.028; p = 0.317)	-0.178 (CI = +/-0.220; p = 0.105)	0.348	-1.36%
Frequency	2013.1	-0.017 (CI = +/-0.032; p = 0.285)	-0.167 (CI = +/-0.232; p = 0.146)	0.350	-1.64%
Frequency	2013.2	-0.022 (CI = +/-0.036; p = 0.221)	-0.149 (CI = +/-0.245; p = 0.214)	0.365	-2.14%
Frequency	2014.1	-0.020 (CI = +/-0.042; p = 0.316)	-0.153 (CI = +/-0.264; p = 0.232)	0.331	-2.02%
Frequency	2014.2	-0.027 (CI = +/-0.049; p = 0.256)	-0.131 (CI = +/-0.283; p = 0.331)	0.342	-2.65%
Frequency	2015.1	-0.026 (CI = +/-0.059; p = 0.346)	-0.133 (CI = +/-0.311; p = 0.367)	0.303	-2.60%
Frequency	2015.2	-0.037 (CI = +/-0.071; p = 0.275)	-0.102 (CI = +/-0.340; p = 0.517)	0.318	-3.59%
Frequency	2016.1	-0.039 (CI = +/-0.088; p = 0.337)	-0.094 (CI = +/-0.385; p = 0.593)	0.277	-3.87%
Frequency	2016.2	-0.067 (CI = +/-0.105; p = 0.177)	-0.021 (CI = +/-0.414; p = 0.910)	0.363	-6.51%
Frequency	2017.1	-0.077 (CI = +/-0.138; p = 0.228)	0.004 (CI = +/-0.490; p = 0.986)	0.308	-7.44%



## 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.088; p = 0.000)	0.781	+4.79%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.168 (CI = +/-0.083; p = 0.000)	0.821	+5.19%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.085; p = 0.000)	0.810	+5.31%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.088; p = 0.001)	0.813	+5.50%
Loss Cost	2007.2	0.055 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.090; p = 0.001)	0.804	+5.68%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.090; p = 0.001)	0.821	+6.03%
Loss Cost	2008.2	0.060 (CI = +/-0.014; p = 0.000)	-0.166 (CI = +/-0.092; p = 0.001)	0.811	+6.24%
Loss Cost	2009.1	0.065 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.089; p = 0.002)	0.839	+6.72%
Loss Cost	2009.2	0.069 (CI = +/-0.014; p = 0.000)	-0.163 (CI = +/-0.088; p = 0.001)	0.850	+7.15%
Loss Cost	2010.1	0.074 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.086; p = 0.002)	0.870	+7.65%
Loss Cost	2010.2	0.076 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.089; p = 0.002)	0.858	+7.89%
Loss Cost	2011.1	0.081 (CI = +/-0.017; p = 0.000)	-0.136 (CI = +/-0.087; p = 0.005)	0.879	+8.49%
Loss Cost	2011.2	0.083 (CI = +/-0.019; p = 0.000)	-0.142 (CI = +/-0.092; p = 0.005)	0.862	+8.70%
Loss Cost	2012.1	0.086 (CI = +/-0.021; p = 0.000)	-0.134 (CI = +/-0.098; p = 0.011)	0.857	+8.98%
Loss Cost	2012.2	0.089 (CI = +/-0.024; p = 0.000)	-0.143 (CI = +/-0.103; p = 0.011)	0.841	+9.36%
Loss Cost	2013.1	0.100 (CI = +/-0.023; p = 0.000)	-0.115 (CI = +/-0.093; p = 0.019)	0.891	+10.56%
Loss Cost	2013.2	0.102 (CI = +/-0.027; p = 0.000)	-0.119 (CI = +/-0.101; p = 0.025)	0.865	+10.77%
Loss Cost	2014.1	0.109 (CI = +/-0.031; p = 0.000)	-0.105 (CI = +/-0.107; p = 0.055)	0.869	+11.53%
Loss Cost	2014.2	0.100 (CI = +/-0.035; p = 0.000)	-0.089 (CI = +/-0.110; p = 0.100)	0.822	+10.56%
Loss Cost	2015.1	0.098 (CI = +/-0.044; p = 0.001)	-0.094 (CI = +/-0.127; p = 0.124)	0.783	+10.25%
Loss Cost	2015.2	0.092 (CI = +/-0.056; p = 0.007)	-0.086 (CI = +/-0.145; p = 0.200)	0.671	+9.65%
Loss Cost	2016.1	0.108 (CI = +/-0.072; p = 0.012)	-0.061 (CI = +/-0.165; p = 0.384)	0.701	+11.44%
Loss Cost	2016.2	0.074 (CI = +/-0.056; p = 0.022)	-0.021 (CI = +/-0.113; p = 0.635)	0.660	+7.67%
Loss Cost	2017.1	0.075 (CI = +/-0.098; p = 0.092)	-0.019 (CI = +/-0.168; p = 0.738)	0.512	+7.82%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.076; p = 0.005)	0.828	+5.13%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.076; p = 0.009)	0.839	+5.37%
Severity	2006.2	0.051 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.079; p = 0.014)	0.816	+5.27%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.082; p = 0.014)	0.801	+5.16%
Severity	2007.2	0.049 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.085; p = 0.021)	0.770	+5.06%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.099 (CI = +/-0.089; p = 0.030)	0.758	+5.12%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	-0.098 (CI = +/-0.093; p = 0.039)	0.724	+5.10%
Severity	2009.1	0.053 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.093; p = 0.074)	0.749	+5.49%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	-0.098 (CI = +/-0.091; p = 0.036)	0.771	+5.93%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.084 (CI = +/-0.092; p = 0.070)	0.791	+6.36%
Severity	2010.2	0.066 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.091; p = 0.036)	0.806	+6.83%
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	-0.082 (CI = +/-0.090; p = 0.071)	0.828	+7.37%
Severity	2011.2	0.072 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.096; p = 0.081)	0.799	+7.45%
Severity	2012.1	0.078 (CI = +/-0.021; p = 0.000)	-0.068 (CI = +/-0.097; p = 0.154)	0.818	+8.08%
Severity	2012.2	0.085 (CI = +/-0.022; p = 0.000)	-0.085 (CI = +/-0.094; p = 0.072)	0.841	+8.82%
Severity	2013.1	0.098 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.064; p = 0.106)	0.937	+10.30%
Severity	2013.2	0.101 (CI = +/-0.018; p = 0.000)	-0.057 (CI = +/-0.069; p = 0.096)	0.927	+10.58%
Severity	2014.1	0.104 (CI = +/-0.022; p = 0.000)	-0.049 (CI = +/-0.074; p = 0.173)	0.920	+10.98%
Severity	2014.2	0.096 (CI = +/-0.022; p = 0.000)	-0.033 (CI = +/-0.069; p = 0.299)	0.911	+10.05%
Severity	2015.1	0.089 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.072; p = 0.173)	0.895	+9.27%
Severity	2015.2	0.084 (CI = +/-0.031; p = 0.001)	-0.040 (CI = +/-0.081; p = 0.275)	0.844	+8.80%
Severity	2016.1	0.096 (CI = +/-0.037; p = 0.001)	-0.022 (CI = +/-0.084; p = 0.538)	0.873	+10.13%
Severity	2016.2	0.080 (CI = +/-0.034; p = 0.003)	-0.003 (CI = +/-0.069; p = 0.911)	0.871	+8.38%
Severity	2017.1	0.078 (CI = +/-0.060; p = 0.025)	-0.005 (CI = +/-0.102; p = 0.875)	0.778	+8.14%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.316)	-0.071 (CI = +/-0.056; p = 0.015)	0.173	-0.33%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.611)	-0.063 (CI = +/-0.055; p = 0.028)	0.118	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.905)	-0.072 (CI = +/-0.053; p = 0.010)	0.184	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.318)	-0.060 (CI = +/-0.049; p = 0.018)	0.191	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.056)	-0.071 (CI = +/-0.044; p = 0.003)	0.360	+0.59%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	-0.060 (CI = +/-0.038; p = 0.004)	0.470	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.594	+1.08%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	0.607	+1.17%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.554	+1.15%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.040; p = 0.005)	0.557	+1.21%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	-0.055 (CI = +/-0.039; p = 0.009)	0.461	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.016)	-0.054 (CI = +/-0.042; p = 0.015)	0.459	+1.04%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.016)	-0.057 (CI = +/-0.044; p = 0.015)	0.452	+1.16%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.076)	-0.066 (CI = +/-0.043; p = 0.006)	0.488	+0.84%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.276)	-0.058 (CI = +/-0.041; p = 0.009)	0.388	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.629)	-0.064 (CI = +/-0.042; p = 0.006)	0.440	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.759)	-0.063 (CI = +/-0.046; p = 0.012)	0.383	+0.17%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.448)	-0.056 (CI = +/-0.048; p = 0.028)	0.362	+0.49%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.548)	-0.055 (CI = +/-0.054; p = 0.046)	0.282	+0.47%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.341)	-0.048 (CI = +/-0.059; p = 0.101)	0.277	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.503)	-0.046 (CI = +/-0.069; p = 0.157)	0.123	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.442)	-0.039 (CI = +/-0.084; p = 0.280)	0.095	+1.19%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.501)	-0.018 (CI = +/-0.050; p = 0.372)	-0.080	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.835)	-0.014 (CI = +/-0.072; p = 0.582)	-0.479	-0.30%

## 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.178 (CI = +/-0.090; p = 0.000)	0.747	+4.61%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.085; p = 0.001)	0.793	+5.02%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.088; p = 0.001)	0.778	+5.14%
Loss Cost	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.090; p = 0.001)	0.781	+5.32%
Loss Cost	2007.2	0.054 (CI = +/-0.013; p = 0.000)	-0.165 (CI = +/-0.093; p = 0.001)	0.768	+5.51%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.093; p = 0.003)	0.788	+5.86%
Loss Cost	2008.2	0.059 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.096; p = 0.002)	0.774	+6.07%
Loss Cost	2009.1	0.064 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.093; p = 0.005)	0.808	+6.57%
Loss Cost	2009.2	0.068 (CI = +/-0.016; p = 0.000)	-0.159 (CI = +/-0.093; p = 0.002)	0.818	+7.04%
Loss Cost	2010.1	0.073 (CI = +/-0.017; p = 0.000)	-0.144 (CI = +/-0.091; p = 0.004)	0.842	+7.56%
Loss Cost	2010.2	0.075 (CI = +/-0.018; p = 0.000)	-0.152 (CI = +/-0.096; p = 0.004)	0.826	+7.84%
Loss Cost	2011.1	0.081 (CI = +/-0.019; p = 0.000)	-0.136 (CI = +/-0.093; p = 0.007)	0.852	+8.46%
Loss Cost	2011.2	0.084 (CI = +/-0.022; p = 0.000)	-0.142 (CI = +/-0.099; p = 0.009)	0.829	+8.71%
Loss Cost	2012.1	0.086 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.106; p = 0.017)	0.823	+9.02%
Loss Cost	2012.2	0.091 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.113; p = 0.016)	0.802	+9.50%
Loss Cost	2013.1	0.103 (CI = +/-0.027; p = 0.000)	-0.120 (CI = +/-0.101; p = 0.024)	0.866	+10.81%
Loss Cost	2013.2	0.106 (CI = +/-0.032; p = 0.000)	-0.127 (CI = +/-0.112; p = 0.030)	0.833	+11.15%
Loss Cost	2014.1	0.114 (CI = +/-0.037; p = 0.000)	-0.113 (CI = +/-0.118; p = 0.058)	0.841	+12.02%
Loss Cost	2014.2	0.103 (CI = +/-0.044; p = 0.001)	-0.094 (CI = +/-0.127; p = 0.124)	0.764	+10.87%
Loss Cost	2015.1	0.100 (CI = +/-0.057; p = 0.005)	-0.098 (CI = +/-0.147; p = 0.155)	0.708	+10.56%
Loss Cost	2015.2	0.094 (CI = +/-0.079; p = 0.028)	-0.088 (CI = +/-0.181; p = 0.267)	0.523	+9.80%
Loss Cost	2016.1	0.112 (CI = +/-0.103; p = 0.039)	-0.066 (CI = +/-0.209; p = 0.431)	0.567	+11.88%
Loss Cost	2016.2	0.055 (CI = +/-0.083; p = 0.124)	0.001 (CI = +/-0.141; p = 0.981)	0.370	+5.65%
Loss Cost	2017.1	0.053 (CI = +/-0.173; p = 0.319)	-0.001 (CI = +/-0.249; p = 0.992)	-0.071	+5.42%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.078; p = 0.008)	0.803	+4.99%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.078; p = 0.015)	0.816	+5.23%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.081; p = 0.025)	0.788	+5.10%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.083; p = 0.023)	0.769	+4.98%
Severity	2007.2	0.047 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.087; p = 0.038)	0.730	+4.84%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.091; p = 0.050)	0.716	+4.89%
Severity	2008.2	0.047 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.096; p = 0.067)	0.671	+4.84%
Severity	2009.1	0.051 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.096; p = 0.115)	0.701	+5.23%
Severity	2009.2	0.055 (CI = +/-0.017; p = 0.000)	-0.091 (CI = +/-0.096; p = 0.061)	0.724	+5.70%
Severity	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.105)	0.747	+6.14%
Severity	2010.2	0.064 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.096; p = 0.058)	0.762	+6.65%
Severity	2011.1	0.070 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.102)	0.789	+7.22%
Severity	2011.2	0.070 (CI = +/-0.022; p = 0.000)	-0.080 (CI = +/-0.103; p = 0.120)	0.749	+7.28%
Severity	2012.1	0.076 (CI = +/-0.024; p = 0.000)	-0.065 (CI = +/-0.104; p = 0.201)	0.773	+7.94%
Severity	2012.2	0.085 (CI = +/-0.026; p = 0.000)	-0.085 (CI = +/-0.103; p = 0.096)	0.799	+8.83%
Severity	2013.1	0.099 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.070; p = 0.118)	0.922	+10.43%
Severity	2013.2	0.103 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.076; p = 0.101)	0.909	+10.82%
Severity	2014.1	0.107 (CI = +/-0.026; p = 0.000)	-0.054 (CI = +/-0.082; p = 0.170)	0.901	+11.29%
Severity	2014.2	0.096 (CI = +/-0.028; p = 0.000)	-0.034 (CI = +/-0.080; p = 0.344)	0.878	+10.12%
Severity	2015.1	0.089 (CI = +/-0.032; p = 0.001)	-0.046 (CI = +/-0.084; p = 0.228)	0.848	+9.26%
Severity	2015.2	0.082 (CI = +/-0.044; p = 0.005)	-0.036 (CI = +/-0.100; p = 0.393)	0.752	+8.56%
Severity	2016.1	0.096 (CI = +/-0.053; p = 0.008)	-0.021 (CI = +/-0.107; p = 0.621)	0.795	+10.03%
Severity	2016.2	0.067 (CI = +/-0.046; p = 0.019)	0.013 (CI = +/-0.079; p = 0.642)	0.820	+6.92%
Severity	2017.1	0.062 (CI = +/-0.094; p = 0.105)	0.008 (CI = +/-0.135; p = 0.814)	0.604	+6.35%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.305)	-0.069 (CI = +/-0.058; p = 0.021)	0.169	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.580)	-0.062 (CI = +/-0.058; p = 0.037)	0.109	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.926)	-0.072 (CI = +/-0.056; p = 0.013)	0.172	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.349)	-0.060 (CI = +/-0.051; p = 0.023)	0.170	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.060)	-0.073 (CI = +/-0.046; p = 0.003)	0.345	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	-0.062 (CI = +/-0.040; p = 0.004)	0.456	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.036; p = 0.001)	0.596	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.611	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	-0.068 (CI = +/-0.040; p = 0.002)	0.559	+1.27%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.563	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	-0.059 (CI = +/-0.041; p = 0.008)	0.457	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.015)	-0.058 (CI = +/-0.044; p = 0.014)	0.456	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	-0.062 (CI = +/-0.047; p = 0.012)	0.461	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.060)	-0.070 (CI = +/-0.045; p = 0.005)	0.496	+1.01%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.244)	-0.061 (CI = +/-0.044; p = 0.011)	0.380	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.541)	-0.067 (CI = +/-0.045; p = 0.009)	0.430	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.661)	-0.065 (CI = +/-0.051; p = 0.017)	0.370	+0.30%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.396)	-0.059 (CI = +/-0.054; p = 0.035)	0.344	+0.66%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.482)	-0.059 (CI = +/-0.062; p = 0.059)	0.263	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.310)	-0.052 (CI = +/-0.068; p = 0.111)	0.254	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.461)	-0.051 (CI = +/-0.084; p = 0.179)	0.087	+1.15%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.418)	-0.045 (CI = +/-0.104; p = 0.294)	0.043	+1.68%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.415)	-0.012 (CI = +/-0.069; p = 0.627)	-0.082	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.693)	-0.009 (CI = +/-0.120; p = 0.776)	-0.730	-0.87%

## 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.014 (CI = +/-0.012; p = 0.027)	-0.214 (CI = +/-0.048; p = 0.000)	0.894	+1.38%
Loss Cost	2008.2	0.013 (CI = +/-0.014; p = 0.070)	-0.211 (CI = +/-0.052; p = 0.000)	0.876	+1.26%
Severity	2008.1	0.004 (CI = +/-0.019; p = 0.632)	-0.146 (CI = +/-0.076; p = 0.001)	0.564	+0.42%
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.585)	-0.127 (CI = +/-0.065; p = 0.001)	0.591	-0.44%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	-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 = 2022.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2015.1	0.068 (CI = +/-0.028; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	0.707	+6.99%
Loss Cost	2015.2	0.065 (CI = +/-0.032; p = 0.001)	-0.158 (CI = +/-0.139; p = 0.029)	0.632	+6.76%
Loss Cost	2016.1	0.066 (CI = +/-0.038; p = 0.003)	-0.156 (CI = +/-0.152; p = 0.045)	0.612	+6.83%
Loss Cost	2016.2	0.057 (CI = +/-0.042; p = 0.013)	-0.137 (CI = +/-0.158; p = 0.082)	0.477	+5.91%
Loss Cost	2017.1	0.054 (CI = +/-0.051; p = 0.042)	-0.146 (CI = +/-0.176; p = 0.095)	0.440	+5.51%
Severity	2015.1	0.108 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.062; p = 0.343)	0.953	+11.42%
Severity	2015.2	0.108 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.067; p = 0.386)	0.942	+11.39%
Severity	2016.1	0.114 (CI = +/-0.016; p = 0.000)	-0.012 (CI = +/-0.064; p = 0.678)	0.951	+12.08%
Severity	2016.2	0.111 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.863)	0.940	+11.71%
Severity	2017.1	0.113 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.074; p = 0.997)	0.928	+11.98%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.022)	-0.135 (CI = +/-0.155; p = 0.083)	0.328	-3.97%
Frequency	2015.2	-0.042 (CI = +/-0.039; p = 0.034)	-0.130 (CI = +/-0.167; p = 0.116)	0.320	-4.15%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.038)	-0.144 (CI = +/-0.181; p = 0.108)	0.304	-4.68%
Frequency	2016.2	-0.053 (CI = +/-0.052; p = 0.046)	-0.132 (CI = +/-0.195; p = 0.163)	0.313	-5.19%
Frequency	2017.1	-0.060 (CI = +/-0.063; p = 0.061)	-0.146 (CI = +/-0.217; p = 0.163)	0.271	-5.78%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.047 (CI = +/-0.015; p = 0.000)	-0.608 (CI = +/-0.177; p = 0.000)	0.694	+4.77%
Loss Cost	2003.2	0.047 (CI = +/-0.016; p = 0.000)	-0.607 (CI = +/-0.182; p = 0.000)	0.673	+4.77%
Loss Cost	2004.1	0.044 (CI = +/-0.017; p = 0.000)	-0.624 (CI = +/-0.184; p = 0.000)	0.677	+4.50%
Loss Cost	2004.2	0.043 (CI = +/-0.018; p = 0.000)	-0.615 (CI = +/-0.188; p = 0.000)	0.648	+4.34%
Loss Cost	2005.1	0.041 (CI = +/-0.019; p = 0.000)	-0.623 (CI = +/-0.193; p = 0.000)	0.649	+4.20%
Loss Cost	2005.2	0.045 (CI = +/-0.019; p = 0.000)	-0.644 (CI = +/-0.194; p = 0.000)	0.661	+4.56%
Loss Cost	2006.1	0.041 (CI = +/-0.020; p = 0.000)	-0.666 (CI = +/-0.194; p = 0.000)	0.672	+4.16%
Loss Cost	2006.2	0.040 (CI = +/-0.021; p = 0.000)	-0.664 (CI = +/-0.201; p = 0.000)	0.648	+4.11%
Loss Cost	2007.1	0.037 (CI = +/-0.022; p = 0.002)	-0.682 (CI = +/-0.204; p = 0.000)	0.656	+3.77%
Loss Cost	2007.2	0.040 (CI = +/-0.023; p = 0.002)	-0.697 (CI = +/-0.208; p = 0.000)	0.656	+4.07%
Loss Cost	2008.1	0.040 (CI = +/-0.025; p = 0.003)	-0.697 (CI = +/-0.216; p = 0.000)	0.655	+4.07%
Loss Cost	2008.2	0.041 (CI = +/-0.027; p = 0.004)	-0.701 (CI = +/-0.224; p = 0.000)	0.637	+4.16%
Loss Cost	2009.1	0.038 (CI = +/-0.029; p = 0.012)	-0.717 (CI = +/-0.231; p = 0.000)	0.642	+3.82%
Loss Cost	2009.2	0.037 (CI = +/-0.031; p = 0.022)	-0.713 (CI = +/-0.240; p = 0.000)	0.615	+3.74%
Loss Cost	2010.1	0.034 (CI = +/-0.033; p = 0.046)	-0.726 (CI = +/-0.249; p = 0.000)	0.619	+3.44%
Loss Cost	2010.2	0.030 (CI = +/-0.036; p = 0.092)	-0.711 (CI = +/-0.258; p = 0.000)	0.584	+3.08%
Loss Cost	2011.1	0.040 (CI = +/-0.037; p = 0.036)	-0.671 (CI = +/-0.256; p = 0.000)	0.601	+4.08%
Loss Cost	2011.2	0.035 (CI = +/-0.040; p = 0.085)	-0.650 (CI = +/-0.264; p = 0.000)	0.557	+3.51%
Loss Cost	2012.1	0.026 (CI = +/-0.042; p = 0.220)	-0.684 (CI = +/-0.268; p = 0.000)	0.583	+2.59%
Loss Cost	2012.2	0.016 (CI = +/-0.045; p = 0.459)	-0.651 (CI = +/-0.271; p = 0.000)	0.546	+1.62%
Loss Cost	2013.1	0.021 (CI = +/-0.049; p = 0.383)	-0.634 (CI = +/-0.285; p = 0.000)	0.534	+2.12%
Loss Cost	2013.2	0.023 (CI = +/-0.055; p = 0.394)	-0.639 (CI = +/-0.302; p = 0.000)	0.513	+2.30%
Loss Cost	2014.1	0.020 (CI = +/-0.062; p = 0.513)	-0.649 (CI = +/-0.322; p = 0.001)	0.509	+1.97%
Loss Cost	2014.2	0.001 (CI = +/-0.064; p = 0.980)	-0.596 (CI = +/-0.316; p = 0.001)	0.473	+0.08%
Loss Cost	2015.1	0.008 (CI = +/-0.073; p = 0.814)	-0.575 (CI = +/-0.339; p = 0.003)	0.442	+0.82%
Loss Cost	2015.2	-0.009 (CI = +/-0.080; p = 0.812)	-0.533 (CI = +/-0.347; p = 0.006)	0.397	-0.89%
Loss Cost	2016.1	-0.004 (CI = +/-0.094; p = 0.936)	-0.519 (CI = +/-0.380; p = 0.012)	0.354	-0.35%
Loss Cost	2016.2	0.003 (CI = +/-0.111; p = 0.960)	-0.532 (CI = +/-0.415; p = 0.017)	0.339	+0.25%
Loss Cost	2017.1	0.038 (CI = +/-0.123; p = 0.503)	-0.456 (CI = +/-0.425; p = 0.038)	0.313	+3.87%
Severity	2003.1	0.052 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.066; p = 0.000)	0.903	+5.31%
Severity	2003.2	0.051 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.066; p = 0.000)	0.895	+5.20%
Severity	2004.1	0.050 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.068; p = 0.000)	0.889	+5.16%
Severity	2004.2	0.049 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.066; p = 0.001)	0.882	+4.99%
Severity	2005.1	0.048 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.068; p = 0.001)	0.875	+4.96%
Severity	2005.2	0.048 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.069; p = 0.001)	0.862	+4.88%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.066; p = 0.000)	0.864	+4.65%
Severity	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.064; p = 0.001)	0.854	+4.45%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	-0.134 (CI = +/-0.061; p = 0.000)	0.858	+4.22%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.062; p = 0.000)	0.839	+4.12%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.065; p = 0.000)	0.831	+4.12%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.067; p = 0.001)	0.807	+4.03%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.069; p = 0.001)	0.798	+4.03%
Severity	2009.2	0.039 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.072; p = 0.002)	0.770	+3.99%
Severity	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.075; p = 0.003)	0.765	+4.07%
Severity	2010.2	0.040 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.078; p = 0.004)	0.732	+4.04%
Severity	2011.1	0.041 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.081; p = 0.008)	0.734	+4.20%
Severity	2011.2	0.039 (CI = +/-0.012; p = 0.000)	-0.105 (CI = +/-0.083; p = 0.015)	0.685	+3.99%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	-0.108 (CI = +/-0.087; p = 0.017)	0.665	+3.91%
Severity	2012.2	0.037 (CI = +/-0.015; p = 0.000)	-0.102 (CI = +/-0.091; p = 0.029)	0.602	+3.73%
Severity	2013.1	0.036 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.096; p = 0.033)	0.577	+3.64%
Severity	2013.2	0.039 (CI = +/-0.018; p = 0.000)	-0.116 (CI = +/-0.099; p = 0.024)	0.584	+3.97%
Severity	2014.1	0.037 (CI = +/-0.020; p = 0.001)	-0.121 (CI = +/-0.105; p = 0.026)	0.559	+3.79%
Severity	2014.2	0.032 (CI = +/-0.021; p = 0.007)	-0.105 (CI = +/-0.104; p = 0.048)	0.445	+3.20%
Severity	2015.1	0.034 (CI = +/-0.024; p = 0.009)	-0.097 (CI = +/-0.111; p = 0.081)	0.453	+3.48%
Severity	2015.2	0.029 (CI = +/-0.027; p = 0.034)	-0.085 (CI = +/-0.115; p = 0.135)	0.311	+2.97%
Severity	2016.1	0.034 (CI = +/-0.031; p = 0.034)	-0.074 (CI = +/-0.124; p = 0.216)	0.332	+3.43%
Severity	2016.2	0.031 (CI = +/-0.036; p = 0.081)	-0.069 (CI = +/-0.135; p = 0.283)	0.202	+3.18%
Severity	2017.1	0.032 (CI = +/-0.044; p = 0.129)	-0.066 (CI = +/-0.152; p = 0.348)	0.176	+3.30%
Frequency	2003.1	-0.005 (CI = +/-0.012; p = 0.411)	-0.471 (CI = +/-0.143; p = 0.000)	0.524	-0.51%
Frequency	2003.2	-0.004 (CI = +/-0.013; p = 0.521)	-0.477 (CI = +/-0.146; p = 0.000)	0.527	-0.41%
Frequency	2004.1	-0.006 (CI = +/-0.013; p = 0.350)	-0.491 (CI = +/-0.147; p = 0.000)	0.543	-0.63%
Frequency	2004.2	-0.006 (CI = +/-0.014; p = 0.386)	-0.492 (CI = +/-0.152; p = 0.000)	0.539	-0.61%
Frequency	2005.1	-0.007 (CI = +/-0.015; p = 0.327)	-0.499 (CI = +/-0.156; p = 0.000)	0.539	-0.73%
Frequency	2005.2	-0.003 (CI = +/-0.015; p = 0.681)	-0.524 (CI = +/-0.150; p = 0.000)	0.588	-0.30%
Frequency	2006.1	-0.005 (CI = +/-0.016; p = 0.547)	-0.534 (CI = +/-0.154; p = 0.000)	0.592	-0.47%
Frequency	2006.2	-0.003 (CI = +/-0.017; p = 0.691)	-0.541 (CI = +/-0.158; p = 0.000)	0.595	-0.33%
Frequency	2007.1	-0.004 (CI = +/-0.018; p = 0.618)	-0.547 (CI = +/-0.163; p = 0.000)	0.593	-0.44%
Frequency	2007.2	-0.001 (CI = +/-0.018; p = 0.954)	-0.567 (CI = +/-0.163; p = 0.000)	0.620	-0.05%
Frequency	2008.1	0.000 (CI = +/-0.020; p = 0.960)	-0.567 (CI = +/-0.169; p = 0.000)	0.611	-0.05%
Frequency	2008.2	0.001 (CI = +/-0.021; p = 0.907)	-0.575 (CI = +/-0.174; p = 0.000)	0.611	+0.12%
Frequency	2009.1	-0.002 (CI = +/-0.022; p = 0.853)	-0.591 (CI = +/-0.178; p = 0.000)	0.623	-0.20%
Frequency	2009.2	-0.002 (CI = +/-0.024; p = 0.835)	-0.589 (CI = +/-0.186; p = 0.000)	0.612	-0.24%
Frequency	2010.1	-0.006 (CI = +/-0.025; p = 0.628)	-0.605 (CI = +/-0.191; p = 0.000)	0.622	-0.60%
Frequency	2010.2	-0.009 (CI = +/-0.027; p = 0.488)	-0.591 (CI = +/-0.197; p = 0.000)	0.609	-0.92%
Frequency	2011.1	-0.001 (CI = +/-0.028; p = 0.930)	-0.558 (CI = +/-0.193; p = 0.000)	0.599	-0.12%
Frequency	2011.2	-0.005 (CI = +/-0.030; p = 0.753)	-0.545 (CI = +/-0.200; p = 0.000)	0.581	-0.46%
Frequency	2012.1	-0.013 (CI = +/-0.031; p = 0.405)	-0.576 (CI = +/-0.199; p = 0.000)	0.624	-1.27%
Frequency	2012.2	-0.021 (CI = +/-0.033; p = 0.204)	-0.549 (CI = +/-0.199; p = 0.000)	0.625	-2.04%
Frequency	2013.1	-0.015 (CI = +/-0.036; p = 0.397)	-0.528 (CI = +/-0.206; p = 0.000)	0.590	-1.46%
Frequency	2013.2	-0.016 (CI = +/-0.040; p = 0.402)	-0.524 (CI = +/-0.218; p = 0.000)	0.577	-1.60%
Frequency	2014.1	-0.018 (CI = +/-0.045; p = 0.417)	-0.528 (CI = +/-0.233; p = 0.000)	0.557	-1.75%
Frequency	2014.2	-0.031 (CI = +/-0.047; p = 0.182)	-0.491 (CI = +/-0.231; p = 0.000)	0.566	-3.03%
Frequency	2015.1	-0.026 (CI = +/-0.054; p = 0.313)	-0.478 (CI = +/-0.248; p = 0.001)	0.512	-2.58%
Frequency	2015.2	-0.038 (CI = +/-0.059; p = 0.182)	-0.448 (CI = +/-0.255; p = 0.002)	0.511	-3.75%
Frequency	2016.1	-0.037 (CI = +/-0.069; p = 0.262)	-0.445 (CI = +/-0.280; p = 0.005)	0.455	-3.66%
Frequency	2016.2	-0.029 (CI = +/-0.081; p = 0.445)	-0.464 (CI = +/-0.302; p = 0.007)	0.462	-2.84%
Frequency	2017.1	0.005 (CI = +/-0.082; p = 0.883)	-0.389 (CI = +/-0.284; p = 0.013)	0.420	+0.55%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.049 (CI = +/-0.023; p = 0.000)	0.311	+5.01%
Loss Cost	2003.2	0.047 (CI = +/-0.024; p = 0.000)	0.276	+4.77%
Loss Cost	2004.1	0.047 (CI = +/-0.025; p = 0.001)	0.259	+4.77%
Loss Cost	2004.2	0.043 (CI = +/-0.026; p = 0.002)	0.214	+4.34%
Loss Cost	2005.1	0.044 (CI = +/-0.028; p = 0.003)	0.212	+4.50%
Loss Cost	2005.2	0.045 (CI = +/-0.029; p = 0.004)	0.201	+4.56%
Loss Cost	2006.1	0.044 (CI = +/-0.031; p = 0.007)	0.182	+4.52%
Loss Cost	2006.2	0.040 (CI = +/-0.033; p = 0.018)	0.141	+4.11%
Loss Cost	2007.1	0.041 (CI = +/-0.035; p = 0.023)	0.132	+4.18%
Loss Cost	2007.2	0.040 (CI = +/-0.037; p = 0.037)	0.112	+4.07%
Loss Cost	2008.1	0.045 (CI = +/-0.040; p = 0.029)	0.129	+4.55%
Loss Cost	2008.2	0.041 (CI = +/-0.042; p = 0.058)	0.094	+4.16%
Loss Cost	2009.1	0.043 (CI = +/-0.045; p = 0.062)	0.094	+4.40%
Loss Cost	2009.2	0.037 (CI = +/-0.048; p = 0.130)	0.053	+3.74%
Loss Cost	2010.1	0.040 (CI = +/-0.052; p = 0.123)	0.059	+4.11%
Loss Cost	2010.2	0.030 (CI = +/-0.055; p = 0.265)	0.012	+3.08%
Loss Cost	2011.1	0.047 (CI = +/-0.056; p = 0.095)	0.081	+4.81%
Loss Cost	2011.2	0.035 (CI = +/-0.059; p = 0.236)	0.022	+3.51%
Loss Cost	2012.1	0.034 (CI = +/-0.065; p = 0.285)	0.010	+3.47%
Loss Cost	2012.2	0.016 (CI = +/-0.067; p = 0.623)	-0.039	+1.62%
Loss Cost	2013.1	0.031 (CI = +/-0.072; p = 0.386)	-0.011	+3.10%
Loss Cost	2013.2	0.023 (CI = +/-0.080; p = 0.556)	-0.037	+2.30%
Loss Cost	2014.1	0.032 (CI = +/-0.089; p = 0.462)	-0.026	+3.21%
Loss Cost	2014.2	0.001 (CI = +/-0.091; p = 0.986)	-0.067	+0.08%
Loss Cost	2015.1	0.022 (CI = +/-0.100; p = 0.648)	-0.055	+2.19%
Loss Cost	2015.2	-0.009 (CI = +/-0.106; p = 0.859)	-0.074	-0.89%
Loss Cost	2016.1	0.012 (CI = +/-0.120; p = 0.825)	-0.079	+1.25%
Loss Cost	2016.2	0.003 (CI = +/-0.140; p = 0.969)	-0.091	+0.25%
Loss Cost	2017.1	0.057 (CI = +/-0.146; p = 0.405)	-0.023	+5.87%
Severity	2003.1	0.052 (CI = +/-0.007; p = 0.000)	0.860	+5.36%
Severity	2003.2	0.051 (CI = +/-0.007; p = 0.000)	0.852	+5.20%
Severity	2004.1	0.051 (CI = +/-0.007; p = 0.000)	0.842	+5.22%
Severity	2004.2	0.049 (CI = +/-0.007; p = 0.000)	0.837	+4.99%
Severity	2005.1	0.049 (CI = +/-0.008; p = 0.000)	0.828	+5.03%
Severity	2005.2	0.048 (CI = +/-0.008; p = 0.000)	0.814	+4.88%
Severity	2006.1	0.046 (CI = +/-0.008; p = 0.000)	0.797	+4.72%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	0.787	+4.45%
Severity	2007.1	0.042 (CI = +/-0.008; p = 0.000)	0.767	+4.30%
Severity	2007.2	0.040 (CI = +/-0.009; p = 0.000)	0.745	+4.12%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	0.735	+4.21%
Severity	2008.2	0.040 (CI = +/-0.010; p = 0.000)	0.706	+4.03%
Severity	2009.1	0.040 (CI = +/-0.010; p = 0.000)	0.697	+4.13%
Severity	2009.2	0.039 (CI = +/-0.011; p = 0.000)	0.662	+3.99%
Severity	2010.1	0.041 (CI = +/-0.012; p = 0.000)	0.666	+4.18%
Severity	2010.2	0.040 (CI = +/-0.013; p = 0.000)	0.626	+4.04%
Severity	2011.1	0.042 (CI = +/-0.013; p = 0.000)	0.644	+4.32%
Severity	2011.2	0.039 (CI = +/-0.014; p = 0.000)	0.595	+3.99%
Severity	2012.1	0.040 (CI = +/-0.015; p = 0.000)	0.568	+4.05%
Severity	2012.2	0.037 (CI = +/-0.017; p = 0.000)	0.504	+3.73%
Severity	2013.1	0.037 (CI = +/-0.018; p = 0.000)	0.474	+3.80%
Severity	2013.2	0.039 (CI = +/-0.020; p = 0.001)	0.457	+3.97%
Severity	2014.1	0.039 (CI = +/-0.023; p = 0.002)	0.419	+4.02%
Severity	2014.2	0.032 (CI = +/-0.024; p = 0.012)	0.309	+3.20%
Severity	2015.1	0.037 (CI = +/-0.026; p = 0.009)	0.352	+3.72%
Severity	2015.2	0.029 (CI = +/-0.028; p = 0.042)	0.227	+2.97%
Severity	2016.1	0.036 (CI = +/-0.031; p = 0.027)	0.292	+3.66%
Severity	2016.2	0.031 (CI = +/-0.036; p = 0.082)	0.181	+3.18%
Severity	2017.1	0.035 (CI = +/-0.043; p = 0.096)	0.177	+3.59%
Frequency	2003.1	-0.003 (CI = +/-0.018; p = 0.713)	-0.023	-0.33%
Frequency	2003.2	-0.004 (CI = +/-0.019; p = 0.662)	-0.022	-0.41%
Frequency	2004.1	-0.004 (CI = +/-0.020; p = 0.672)	-0.023	-0.42%
Frequency	2004.2	-0.006 (CI = +/-0.021; p = 0.558)	-0.018	-0.61%
Frequency	2005.1	-0.005 (CI = +/-0.022; p = 0.650)	-0.023	-0.50%
Frequency	2005.2	-0.003 (CI = +/-0.023; p = 0.795)	-0.028	-0.30%
Frequency	2006.1	-0.002 (CI = +/-0.025; p = 0.876)	-0.030	-0.19%
Frequency	2006.2	-0.003 (CI = +/-0.026; p = 0.803)	-0.030	-0.33%
Frequency	2007.1	-0.001 (CI = +/-0.028; p = 0.934)	-0.033	-0.12%
Frequency	2007.2	-0.001 (CI = +/-0.030; p = 0.972)	-0.034	-0.05%
Frequency	2008.1	0.003 (CI = +/-0.032; p = 0.832)	-0.034	+0.33%
Frequency	2008.2	0.001 (CI = +/-0.034; p = 0.943)	-0.037	+0.12%
Frequency	2009.1	0.003 (CI = +/-0.036; p = 0.888)	-0.038	+0.25%
Frequency	2009.2	-0.002 (CI = +/-0.039; p = 0.899)	-0.039	-0.24%
Frequency	2010.1	-0.001 (CI = +/-0.042; p = 0.975)	-0.042	-0.07%
Frequency	2010.2	-0.009 (CI = +/-0.044; p = 0.669)	-0.035	-0.92%
Frequency	2011.1	0.005 (CI = +/-0.045; p = 0.832)	-0.043	+0.46%
Frequency	2011.2	-0.005 (CI = +/-0.047; p = 0.842)	-0.046	-0.46%
Frequency	2012.1	-0.006 (CI = +/-0.052; p = 0.825)	-0.047	-0.56%
Frequency	2012.2	-0.021 (CI = +/-0.054; p = 0.434)	-0.018	-2.04%
Frequency	2013.1	-0.007 (CI = +/-0.057; p = 0.805)	-0.052	-0.68%
Frequency	2013.2	-0.016 (CI = +/-0.062; p = 0.590)	-0.040	-1.60%
Frequency	2014.1	-0.008 (CI = +/-0.069; p = 0.813)	-0.059	-0.78%
Frequency	2014.2	-0.031 (CI = +/-0.071; p = 0.372)	-0.010	-3.03%
Frequency	2015.1	-0.015 (CI = +/-0.078; p = 0.689)	-0.059	-1.47%
Frequency	2015.2	-0.038 (CI = +/-0.084; p = 0.341)	-0.002	-3.75%
Frequency	2016.1	-0.024 (CI = +/-0.095; p = 0.599)	-0.058	-2.33%
Frequency	2016.2	-0.029 (CI = +/-0.112; p = 0.582)	-0.060	-2.84%
Frequency	2017.1	0.022 (CI = +/-0.109; p = 0.666)	-0.079	+2.21%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.051 (CI = +/-0.025; p = 0.000)	0.304	+5.25%
Loss Cost	2003.2	0.049 (CI = +/-0.026; p = 0.001)	0.267	+4.99%
Loss Cost	2004.1	0.049 (CI = +/-0.028; p = 0.001)	0.251	+5.01%
Loss Cost	2004.2	0.044 (CI = +/-0.029; p = 0.004)	0.204	+4.54%
Loss Cost	2005.1	0.046 (CI = +/-0.031; p = 0.004)	0.203	+4.73%
Loss Cost	2005.2	0.047 (CI = +/-0.033; p = 0.006)	0.192	+4.81%
Loss Cost	2006.1	0.047 (CI = +/-0.035; p = 0.010)	0.173	+4.78%
Loss Cost	2006.2	0.042 (CI = +/-0.037; p = 0.025)	0.132	+4.34%
Loss Cost	2007.1	0.043 (CI = +/-0.039; p = 0.032)	0.123	+4.43%
Loss Cost	2007.2	0.042 (CI = +/-0.042; p = 0.050)	0.103	+4.32%
Loss Cost	2008.1	0.048 (CI = +/-0.045; p = 0.038)	0.123	+4.89%
Loss Cost	2008.2	0.044 (CI = +/-0.048; p = 0.074)	0.087	+4.46%
Loss Cost	2009.1	0.047 (CI = +/-0.052; p = 0.078)	0.088	+4.76%
Loss Cost	2009.2	0.039 (CI = +/-0.056; p = 0.157)	0.045	+4.02%
Loss Cost	2010.1	0.044 (CI = +/-0.061; p = 0.147)	0.052	+4.48%
Loss Cost	2010.2	0.032 (CI = +/-0.064; p = 0.308)	0.004	+3.29%
Loss Cost	2011.1	0.052 (CI = +/-0.066; p = 0.112)	0.078	+5.38%
Loss Cost	2011.2	0.038 (CI = +/-0.070; p = 0.270)	0.014	+3.87%
Loss Cost	2012.1	0.038 (CI = +/-0.078; p = 0.321)	0.002	+3.85%
Loss Cost	2012.2	0.016 (CI = +/-0.081; p = 0.684)	-0.048	+1.61%
Loss Cost	2013.1	0.034 (CI = +/-0.088; p = 0.428)	-0.020	+3.44%
Loss Cost	2013.2	0.024 (CI = +/-0.099; p = 0.607)	-0.047	+2.47%
Loss Cost	2014.1	0.036 (CI = +/-0.112; p = 0.503)	-0.036	+3.65%
Loss Cost	2014.2	-0.004 (CI = +/-0.116; p = 0.947)	-0.077	-0.36%
Loss Cost	2015.1	0.023 (CI = +/-0.129; p = 0.703)	-0.070	+2.34%
Loss Cost	2015.2	-0.018 (CI = +/-0.140; p = 0.781)	-0.083	-1.79%
Loss Cost	2016.1	0.009 (CI = +/-0.162; p = 0.899)	-0.098	+0.95%
Loss Cost	2016.2	-0.006 (CI = +/-0.196; p = 0.950)	-0.111	-0.56%
Loss Cost	2017.1	0.072 (CI = +/-0.210; p = 0.451)	-0.043	+7.46%
Severity	2003.1	0.054 (CI = +/-0.007; p = 0.000)	0.855	+5.52%
Severity	2003.2	0.052 (CI = +/-0.008; p = 0.000)	0.846	+5.36%
Severity	2004.1	0.052 (CI = +/-0.008; p = 0.000)	0.836	+5.38%
Severity	2004.2	0.050 (CI = +/-0.008; p = 0.000)	0.829	+5.13%
Severity	2005.1	0.051 (CI = +/-0.008; p = 0.000)	0.820	+5.18%
Severity	2005.2	0.049 (CI = +/-0.009; p = 0.000)	0.803	+5.02%
Severity	2006.1	0.047 (CI = +/-0.009; p = 0.000)	0.785	+4.86%
Severity	2006.2	0.045 (CI = +/-0.009; p = 0.000)	0.772	+4.56%
Severity	2007.1	0.043 (CI = +/-0.009; p = 0.000)	0.748	+4.40%
Severity	2007.2	0.041 (CI = +/-0.010; p = 0.000)	0.722	+4.20%
Severity	2008.1	0.042 (CI = +/-0.011; p = 0.000)	0.712	+4.30%
Severity	2008.2	0.040 (CI = +/-0.011; p = 0.000)	0.679	+4.10%
Severity	2009.1	0.041 (CI = +/-0.012; p = 0.000)	0.669	+4.23%
Severity	2009.2	0.040 (CI = +/-0.013; p = 0.000)	0.629	+4.07%
Severity	2010.1	0.042 (CI = +/-0.014; p = 0.000)	0.636	+4.30%
Severity	2010.2	0.041 (CI = +/-0.015; p = 0.000)	0.590	+4.14%
Severity	2011.1	0.044 (CI = +/-0.016; p = 0.000)	0.614	+4.49%
Severity	2011.2	0.040 (CI = +/-0.017; p = 0.000)	0.555	+4.10%
Severity	2012.1	0.041 (CI = +/-0.018; p = 0.000)	0.527	+4.19%
Severity	2012.2	0.037 (CI = +/-0.020; p = 0.001)	0.452	+3.81%
Severity	2013.1	0.038 (CI = +/-0.022; p = 0.002)	0.420	+3.90%
Severity	2013.2	0.040 (CI = +/-0.025; p = 0.004)	0.404	+4.12%
Severity	2014.1	0.041 (CI = +/-0.028; p = 0.008)	0.365	+4.21%
Severity	2014.2	0.031 (CI = +/-0.030; p = 0.040)	0.231	+3.17%
Severity	2015.1	0.038 (CI = +/-0.033; p = 0.029)	0.285	+3.85%
Severity	2015.2	0.028 (CI = +/-0.036; p = 0.116)	0.137	+2.85%
Severity	2016.1	0.037 (CI = +/-0.041; p = 0.074)	0.214	+3.77%
Severity	2016.2	0.031 (CI = +/-0.049; p = 0.195)	0.087	+3.10%
Severity	2017.1	0.036 (CI = +/-0.061; p = 0.211)	0.086	+3.66%
Frequency	2003.1	-0.003 (CI = +/-0.020; p = 0.796)	-0.026	-0.25%
Frequency	2003.2	-0.003 (CI = +/-0.021; p = 0.741)	-0.025	-0.34%
Frequency	2004.1	-0.003 (CI = +/-0.022; p = 0.751)	-0.026	-0.35%
Frequency	2004.2	-0.006 (CI = +/-0.023; p = 0.630)	-0.023	-0.56%
Frequency	2005.1	-0.004 (CI = +/-0.025; p = 0.727)	-0.027	-0.43%
Frequency	2005.2	-0.002 (CI = +/-0.026; p = 0.876)	-0.031	-0.20%
Frequency	2006.1	-0.001 (CI = +/-0.028; p = 0.959)	-0.033	-0.07%
Frequency	2006.2	-0.002 (CI = +/-0.030; p = 0.883)	-0.034	-0.22%
Frequency	2007.1	0.000 (CI = +/-0.032; p = 0.983)	-0.036	+0.03%
Frequency	2007.2	0.001 (CI = +/-0.034; p = 0.945)	-0.037	+0.12%
Frequency	2008.1	0.006 (CI = +/-0.036; p = 0.750)	-0.034	+0.57%
Frequency	2008.2	0.003 (CI = +/-0.039; p = 0.858)	-0.039	+0.34%
Frequency	2009.1	0.005 (CI = +/-0.042; p = 0.804)	-0.039	+0.51%
Frequency	2009.2	0.000 (CI = +/-0.045; p = 0.983)	-0.043	-0.05%
Frequency	2010.1	0.002 (CI = +/-0.049; p = 0.940)	-0.045	+0.18%
Frequency	2010.2	-0.008 (CI = +/-0.052; p = 0.746)	-0.042	-0.82%
Frequency	2011.1	0.008 (CI = +/-0.053; p = 0.741)	-0.044	+0.85%
Frequency	2011.2	-0.002 (CI = +/-0.057; p = 0.934)	-0.052	-0.23%
Frequency	2012.1	-0.003 (CI = +/-0.063; p = 0.914)	-0.055	-0.33%
Frequency	2012.2	-0.021 (CI = +/-0.066; p = 0.500)	-0.030	-2.12%
Frequency	2013.1	-0.004 (CI = +/-0.070; p = 0.895)	-0.061	-0.44%
Frequency	2013.2	-0.016 (CI = +/-0.077; p = 0.666)	-0.053	-1.58%
Frequency	2014.1	-0.005 (CI = +/-0.087; p = 0.896)	-0.070	-0.54%
Frequency	2014.2	-0.035 (CI = +/-0.091; p = 0.424)	-0.023	-3.42%
Frequency	2015.1	-0.015 (CI = +/-0.102; p = 0.761)	-0.075	-1.45%
Frequency	2015.2	-0.046 (CI = +/-0.111; p = 0.379)	-0.013	-4.51%
Frequency	2016.1	-0.028 (CI = +/-0.130; p = 0.645)	-0.076	-2.72%
Frequency	2016.2	-0.036 (CI = +/-0.158; p = 0.617)	-0.079	-3.55%
Frequency	2017.1	0.036 (CI = +/-0.158; p = 0.613)	-0.087	+3.67%

## Comprehensive - Excluding CATs & Thefts

Coverage = CM - Excluding Cat & Thefts  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.041 (CI = +/-0.007; p = 0.000)	-0.376 (CI = +/-0.079; p = 0.000)	0.853	+4.16%
Loss Cost	2003.2	0.040 (CI = +/-0.007; p = 0.000)	-0.370 (CI = +/-0.080; p = 0.000)	0.849	+4.06%
Loss Cost	2004.1	0.038 (CI = +/-0.007; p = 0.000)	-0.380 (CI = +/-0.080; p = 0.000)	0.853	+3.91%
Loss Cost	2004.2	0.037 (CI = +/-0.007; p = 0.000)	-0.369 (CI = +/-0.079; p = 0.000)	0.840	+3.73%
Loss Cost	2005.1	0.035 (CI = +/-0.008; p = 0.000)	-0.376 (CI = +/-0.080; p = 0.000)	0.842	+3.61%
Loss Cost	2005.2	0.034 (CI = +/-0.008; p = 0.000)	-0.367 (CI = +/-0.080; p = 0.000)	0.827	+3.44%
Loss Cost	2006.1	0.032 (CI = +/-0.008; p = 0.000)	-0.376 (CI = +/-0.080; p = 0.000)	0.832	+3.27%
Loss Cost	2006.2	0.032 (CI = +/-0.009; p = 0.000)	-0.373 (CI = +/-0.082; p = 0.000)	0.814	+3.22%
Loss Cost	2007.1	0.030 (CI = +/-0.009; p = 0.000)	-0.380 (CI = +/-0.084; p = 0.000)	0.816	+3.09%
Loss Cost	2007.2	0.031 (CI = +/-0.010; p = 0.000)	-0.384 (CI = +/-0.086; p = 0.000)	0.806	+3.17%
Loss Cost	2008.1	0.032 (CI = +/-0.010; p = 0.000)	-0.379 (CI = +/-0.089; p = 0.000)	0.808	+3.27%
Loss Cost	2008.2	0.033 (CI = +/-0.011; p = 0.000)	-0.383 (CI = +/-0.092; p = 0.000)	0.797	+3.37%
Loss Cost	2009.1	0.034 (CI = +/-0.012; p = 0.000)	-0.378 (CI = +/-0.095; p = 0.000)	0.800	+3.49%
Loss Cost	2009.2	0.035 (CI = +/-0.013; p = 0.000)	-0.383 (CI = +/-0.098; p = 0.000)	0.789	+3.61%
Loss Cost	2010.1	0.037 (CI = +/-0.014; p = 0.000)	-0.378 (CI = +/-0.102; p = 0.000)	0.790	+3.72%
Loss Cost	2010.2	0.037 (CI = +/-0.015; p = 0.000)	-0.381 (CI = +/-0.106; p = 0.000)	0.773	+3.81%
Loss Cost	2011.1	0.039 (CI = +/-0.016; p = 0.000)	-0.375 (CI = +/-0.110; p = 0.000)	0.776	+3.97%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	-0.376 (CI = +/-0.116; p = 0.000)	0.751	+4.00%
Loss Cost	2012.1	0.037 (CI = +/-0.019; p = 0.001)	-0.383 (CI = +/-0.121; p = 0.000)	0.752	+3.81%
Loss Cost	2012.2	0.036 (CI = +/-0.021; p = 0.002)	-0.378 (CI = +/-0.127; p = 0.000)	0.715	+3.64%
Loss Cost	2013.1	0.035 (CI = +/-0.023; p = 0.006)	-0.381 (CI = +/-0.134; p = 0.000)	0.715	+3.53%
Loss Cost	2013.2	0.033 (CI = +/-0.026; p = 0.016)	-0.376 (CI = +/-0.141; p = 0.000)	0.673	+3.34%
Loss Cost	2014.1	0.037 (CI = +/-0.029; p = 0.015)	-0.363 (CI = +/-0.148; p = 0.000)	0.678	+3.77%
Loss Cost	2014.2	0.033 (CI = +/-0.032; p = 0.045)	-0.350 (CI = +/-0.155; p = 0.000)	0.621	+3.31%
Loss Cost	2015.1	0.030 (CI = +/-0.036; p = 0.096)	-0.357 (CI = +/-0.167; p = 0.000)	0.621	+3.07%
Loss Cost	2015.2	0.028 (CI = +/-0.042; p = 0.162)	-0.353 (CI = +/-0.180; p = 0.001)	0.567	+2.89%
Loss Cost	2016.1	0.026 (CI = +/-0.049; p = 0.273)	-0.360 (CI = +/-0.198; p = 0.002)	0.564	+2.60%
Loss Cost	2016.2	0.052 (CI = +/-0.038; p = 0.013)	-0.417 (CI = +/-0.144; p = 0.000)	0.803	+5.36%
Loss Cost	2017.1	0.061 (CI = +/-0.045; p = 0.012)	-0.397 (CI = +/-0.154; p = 0.000)	0.814	+6.33%
Severity	2003.1	0.052 (CI = +/-0.005; p = 0.000)	-0.197 (CI = +/-0.054; p = 0.000)	0.935	+5.32%
Severity	2003.2	0.050 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.052; p = 0.000)	0.934	+5.18%
Severity	2004.1	0.050 (CI = +/-0.005; p = 0.000)	-0.194 (CI = +/-0.053; p = 0.000)	0.932	+5.09%
Severity	2004.2	0.048 (CI = +/-0.005; p = 0.000)	-0.184 (CI = +/-0.050; p = 0.000)	0.932	+4.93%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	-0.189 (CI = +/-0.051; p = 0.000)	0.930	+4.85%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.049; p = 0.000)	0.925	+4.72%
Severity	2006.1	0.044 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.045; p = 0.000)	0.935	+4.51%
Severity	2006.2	0.043 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.042; p = 0.000)	0.934	+4.35%
Severity	2007.1	0.040 (CI = +/-0.004; p = 0.000)	-0.197 (CI = +/-0.036; p = 0.000)	0.951	+4.12%
Severity	2007.2	0.039 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.031; p = 0.000)	0.956	+3.95%
Severity	2008.1	0.038 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.032; p = 0.000)	0.957	+3.87%
Severity	2008.2	0.037 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.030; p = 0.000)	0.955	+3.75%
Severity	2009.1	0.037 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.031; p = 0.000)	0.954	+3.74%
Severity	2009.2	0.037 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.033; p = 0.000)	0.947	+3.74%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.034; p = 0.000)	0.945	+3.72%
Severity	2010.2	0.037 (CI = +/-0.005; p = 0.000)	-0.190 (CI = +/-0.035; p = 0.000)	0.941	+3.80%
Severity	2011.1	0.039 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.033; p = 0.000)	0.953	+3.99%
Severity	2011.2	0.039 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.034; p = 0.000)	0.944	+3.99%
Severity	2012.1	0.039 (CI = +/-0.006; p = 0.000)	-0.182 (CI = +/-0.036; p = 0.000)	0.943	+4.01%
Severity	2012.2	0.040 (CI = +/-0.006; p = 0.000)	-0.186 (CI = +/-0.037; p = 0.000)	0.938	+4.11%
Severity	2013.1	0.041 (CI = +/-0.007; p = 0.000)	-0.182 (CI = +/-0.039; p = 0.000)	0.939	+4.21%
Severity	2013.2	0.040 (CI = +/-0.007; p = 0.000)	-0.180 (CI = +/-0.041; p = 0.000)	0.925	+4.13%
Severity	2014.1	0.041 (CI = +/-0.008; p = 0.000)	-0.177 (CI = +/-0.043; p = 0.000)	0.925	+4.23%
Severity	2014.2	0.040 (CI = +/-0.009; p = 0.000)	-0.173 (CI = +/-0.044; p = 0.000)	0.908	+4.06%
Severity	2015.1	0.038 (CI = +/-0.010; p = 0.000)	-0.177 (CI = +/-0.047; p = 0.000)	0.907	+3.90%
Severity	2015.2	0.037 (CI = +/-0.012; p = 0.000)	-0.174 (CI = +/-0.050; p = 0.000)	0.882	+3.80%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	-0.174 (CI = +/-0.055; p = 0.000)	0.879	+3.82%
Severity	2016.2	0.043 (CI = +/-0.013; p = 0.000)	-0.187 (CI = +/-0.049; p = 0.000)	0.913	+4.43%
Severity	2017.1	0.047 (CI = +/-0.015; p = 0.000)	-0.178 (CI = +/-0.051; p = 0.000)	0.924	+4.83%
Frequency	2003.1	-0.011 (CI = +/-0.006; p = 0.000)	-0.178 (CI = +/-0.064; p = 0.000)	0.531	-1.10%
Frequency	2003.2	-0.011 (CI = +/-0.006; p = 0.001)	-0.182 (CI = +/-0.066; p = 0.000)	0.532	-1.06%
Frequency	2004.1	-0.011 (CI = +/-0.006; p = 0.001)	-0.186 (CI = +/-0.067; p = 0.000)	0.533	-1.12%
Frequency	2004.2	-0.011 (CI = +/-0.006; p = 0.001)	-0.185 (CI = +/-0.069; p = 0.000)	0.533	-1.14%
Frequency	2005.1	-0.012 (CI = +/-0.007; p = 0.001)	-0.188 (CI = +/-0.071; p = 0.000)	0.521	-1.18%
Frequency	2005.2	-0.012 (CI = +/-0.007; p = 0.001)	-0.185 (CI = +/-0.073; p = 0.000)	0.522	-1.22%
Frequency	2006.1	-0.012 (CI = +/-0.008; p = 0.003)	-0.183 (CI = +/-0.075; p = 0.000)	0.488	-1.18%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.009)	-0.189 (CI = +/-0.076; p = 0.000)	0.493	-1.08%
Frequency	2007.1	-0.010 (CI = +/-0.008; p = 0.023)	-0.183 (CI = +/-0.078; p = 0.000)	0.451	-0.99%
Frequency	2007.2	-0.007 (CI = +/-0.008; p = 0.081)	-0.196 (CI = +/-0.076; p = 0.000)	0.494	-0.74%
Frequency	2008.1	-0.006 (CI = +/-0.009; p = 0.192)	-0.187 (CI = +/-0.076; p = 0.000)	0.457	-0.57%
Frequency	2008.2	-0.004 (CI = +/-0.009; p = 0.411)	-0.197 (CI = +/-0.076; p = 0.000)	0.493	-0.37%
Frequency	2009.1	-0.002 (CI = +/-0.010; p = 0.608)	-0.191 (CI = +/-0.078; p = 0.000)	0.466	-0.24%
Frequency	2009.2	-0.001 (CI = +/-0.010; p = 0.803)	-0.196 (CI = +/-0.080; p = 0.000)	0.476	-0.13%
Frequency	2010.1	0.000 (CI = +/-0.011; p = 0.998)	-0.190 (CI = +/-0.083; p = 0.000)	0.454	+0.00%
Frequency	2010.2	0.000 (CI = +/-0.012; p = 0.979)	-0.191 (CI = +/-0.086; p = 0.000)	0.442	+0.02%
Frequency	2011.1	0.000 (CI = +/-0.013; p = 0.986)	-0.192 (CI = +/-0.091; p = 0.000)	0.433	-0.01%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.986)	-0.193 (CI = +/-0.095; p = 0.000)	0.421	+0.01%
Frequency	2012.1	-0.002 (CI = +/-0.016; p = 0.798)	-0.201 (CI = +/-0.099; p = 0.000)	0.435	-0.19%
Frequency	2012.2	-0.005 (CI = +/-0.017; p = 0.578)	-0.192 (CI = +/-0.102; p = 0.001)	0.413	-0.45%
Frequency	2013.1	-0.007 (CI = +/-0.018; p = 0.463)	-0.199 (CI = +/-0.107; p = 0.001)	0.418	-0.66%
Frequency	2013.2	-0.008 (CI = +/-0.021; p = 0.443)	-0.196 (CI = +/-0.113; p = 0.002)	0.403	-0.76%
Frequency	2014.1	-0.004 (CI = +/-0.023; p = 0.684)	-0.186 (CI = +/-0.118; p = 0.004)	0.350	-0.44%
Frequency	2014.2	-0.007 (CI = +/-0.025; p = 0.554)	-0.178 (CI = +/-0.125; p = 0.009)	0.324	-0.72%
Frequency	2015.1	-0.008 (CI = +/-0.029; p = 0.563)	-0.180 (CI = +/-0.135; p = 0.013)	0.298	-0.80%
Frequency	2015.2	-0.009 (CI = +/-0.034; p = 0.578)	-0.178 (CI = +/-0.146; p = 0.021)	0.279	-0.88%
Frequency	2016.1	-0.012 (CI = +/-0.039; p = 0.525)	-0.186 (CI = +/-0.159; p = 0.026)	0.265	-1.17%
Frequency	2016.2	0.009 (CI = +/-0.032; p = 0.553)	-0.230 (CI = +/-0.121; p = 0.002)	0.578	+0.89%
Frequency	2017.1	0.014 (CI = +/-0.038; p = 0.425)	-0.219 (CI = +/-0.133; p = 0.005)	0.558	+1.43%



## Comprehensive - Excluding CATs & Thefts

Coverage = CM - Excluding Cat & Thefts  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.042 (CI = +/-0.013; p = 0.000)	0.534	+4.31%
Loss Cost	2003.2	0.040 (CI = +/-0.013; p = 0.000)	0.497	+4.06%
Loss Cost	2004.1	0.040 (CI = +/-0.014; p = 0.000)	0.477	+4.07%
Loss Cost	2004.2	0.037 (CI = +/-0.014; p = 0.000)	0.433	+3.73%
Loss Cost	2005.1	0.037 (CI = +/-0.015; p = 0.000)	0.421	+3.79%
Loss Cost	2005.2	0.034 (CI = +/-0.015; p = 0.000)	0.370	+3.44%
Loss Cost	2006.1	0.034 (CI = +/-0.016; p = 0.000)	0.354	+3.47%
Loss Cost	2006.2	0.032 (CI = +/-0.017; p = 0.001)	0.305	+3.22%
Loss Cost	2007.1	0.033 (CI = +/-0.018; p = 0.001)	0.298	+3.32%
Loss Cost	2007.2	0.031 (CI = +/-0.019; p = 0.002)	0.259	+3.17%
Loss Cost	2008.1	0.035 (CI = +/-0.020; p = 0.001)	0.294	+3.53%
Loss Cost	2008.2	0.033 (CI = +/-0.021; p = 0.003)	0.252	+3.37%
Loss Cost	2009.1	0.037 (CI = +/-0.022; p = 0.002)	0.290	+3.79%
Loss Cost	2009.2	0.035 (CI = +/-0.024; p = 0.005)	0.246	+3.61%
Loss Cost	2010.1	0.040 (CI = +/-0.025; p = 0.003)	0.283	+4.07%
Loss Cost	2010.2	0.037 (CI = +/-0.027; p = 0.009)	0.232	+3.81%
Loss Cost	2011.1	0.043 (CI = +/-0.028; p = 0.005)	0.276	+4.38%
Loss Cost	2011.2	0.039 (CI = +/-0.031; p = 0.015)	0.215	+4.00%
Loss Cost	2012.1	0.042 (CI = +/-0.034; p = 0.017)	0.218	+4.30%
Loss Cost	2012.2	0.036 (CI = +/-0.036; p = 0.052)	0.142	+3.64%
Loss Cost	2013.1	0.040 (CI = +/-0.040; p = 0.046)	0.159	+4.12%
Loss Cost	2013.2	0.033 (CI = +/-0.043; p = 0.125)	0.082	+3.34%
Loss Cost	2014.1	0.044 (CI = +/-0.046; p = 0.061)	0.153	+4.47%
Loss Cost	2014.2	0.033 (CI = +/-0.050; p = 0.183)	0.056	+3.31%
Loss Cost	2015.1	0.039 (CI = +/-0.056; p = 0.161)	0.073	+3.94%
Loss Cost	2015.2	0.028 (CI = +/-0.063; p = 0.346)	-0.003	+2.89%
Loss Cost	2016.1	0.037 (CI = +/-0.072; p = 0.290)	0.017	+3.74%
Loss Cost	2016.2	0.052 (CI = +/-0.082; p = 0.189)	0.074	+5.36%
Loss Cost	2017.1	0.078 (CI = +/-0.090; p = 0.083)	0.198	+8.11%
Severity	2003.1	0.053 (CI = +/-0.007; p = 0.000)	0.845	+5.40%
Severity	2003.2	0.050 (CI = +/-0.007; p = 0.000)	0.840	+5.18%
Severity	2004.1	0.050 (CI = +/-0.008; p = 0.000)	0.829	+5.17%
Severity	2004.2	0.048 (CI = +/-0.008; p = 0.000)	0.824	+4.93%
Severity	2005.1	0.048 (CI = +/-0.008; p = 0.000)	0.812	+4.94%
Severity	2005.2	0.046 (CI = +/-0.008; p = 0.000)	0.801	+4.72%
Severity	2006.1	0.045 (CI = +/-0.008; p = 0.000)	0.783	+4.61%
Severity	2006.2	0.043 (CI = +/-0.008; p = 0.000)	0.771	+4.35%
Severity	2007.1	0.042 (CI = +/-0.009; p = 0.000)	0.748	+4.24%
Severity	2007.2	0.039 (CI = +/-0.009; p = 0.000)	0.732	+3.95%
Severity	2008.1	0.039 (CI = +/-0.009; p = 0.000)	0.718	+4.00%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.690	+3.75%
Severity	2009.1	0.038 (CI = +/-0.010; p = 0.000)	0.689	+3.89%
Severity	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.653	+3.74%
Severity	2010.1	0.038 (CI = +/-0.011; p = 0.000)	0.652	+3.89%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	0.614	+3.80%
Severity	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.662	+4.18%
Severity	2011.2	0.039 (CI = +/-0.013; p = 0.000)	0.617	+3.99%
Severity	2012.1	0.042 (CI = +/-0.014; p = 0.000)	0.625	+4.24%
Severity	2012.2	0.040 (CI = +/-0.016; p = 0.000)	0.577	+4.11%
Severity	2013.1	0.044 (CI = +/-0.017; p = 0.000)	0.603	+4.50%
Severity	2013.2	0.040 (CI = +/-0.018; p = 0.000)	0.537	+4.13%
Severity	2014.1	0.045 (CI = +/-0.020; p = 0.000)	0.566	+4.57%
Severity	2014.2	0.040 (CI = +/-0.021; p = 0.001)	0.484	+4.06%
Severity	2015.1	0.042 (CI = +/-0.024; p = 0.002)	0.474	+4.34%
Severity	2015.2	0.037 (CI = +/-0.027; p = 0.010)	0.370	+3.80%
Severity	2016.1	0.043 (CI = +/-0.030; p = 0.009)	0.403	+4.37%
Severity	2016.2	0.043 (CI = +/-0.035; p = 0.020)	0.346	+4.43%
Severity	2017.1	0.055 (CI = +/-0.038; p = 0.010)	0.450	+5.62%
Frequency	2003.1	-0.010 (CI = +/-0.007; p = 0.008)	0.152	-1.04%
Frequency	2003.2	-0.011 (CI = +/-0.008; p = 0.010)	0.146	-1.06%
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.014)	0.132	-1.05%
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.011)	0.147	-1.14%
Frequency	2005.1	-0.011 (CI = +/-0.009; p = 0.020)	0.124	-1.10%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.014)	0.145	-1.22%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.034)	0.106	-1.09%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.046)	0.094	-1.08%
Frequency	2007.1	-0.009 (CI = +/-0.011; p = 0.114)	0.050	-0.88%
Frequency	2007.2	-0.007 (CI = +/-0.012; p = 0.204)	0.023	-0.74%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.449)	-0.014	-0.45%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.561)	-0.024	-0.37%
Frequency	2009.1	-0.001 (CI = +/-0.013; p = 0.883)	-0.038	-0.10%
Frequency	2009.2	-0.001 (CI = +/-0.014; p = 0.859)	-0.039	-0.13%
Frequency	2010.1	0.002 (CI = +/-0.015; p = 0.818)	-0.039	+0.17%
Frequency	2010.2	0.000 (CI = +/-0.016; p = 0.985)	-0.043	+0.02%
Frequency	2011.1	0.002 (CI = +/-0.018; p = 0.826)	-0.043	+0.19%
Frequency	2011.2	0.000 (CI = +/-0.019; p = 0.990)	-0.048	+0.01%
Frequency	2012.1	0.001 (CI = +/-0.021; p = 0.956)	-0.050	+0.06%
Frequency	2012.2	-0.005 (CI = +/-0.022; p = 0.676)	-0.043	-0.45%
Frequency	2013.1	-0.004 (CI = +/-0.025; p = 0.764)	-0.050	-0.36%
Frequency	2013.2	-0.008 (CI = +/-0.027; p = 0.559)	-0.037	-0.76%
Frequency	2014.1	-0.001 (CI = +/-0.029; p = 0.943)	-0.062	-0.10%
Frequency	2014.2	-0.007 (CI = +/-0.032; p = 0.634)	-0.050	-0.72%
Frequency	2015.1	-0.004 (CI = +/-0.036; p = 0.822)	-0.067	-0.38%
Frequency	2015.2	-0.009 (CI = +/-0.040; p = 0.645)	-0.059	-0.88%
Frequency	2016.1	-0.006 (CI = +/-0.047; p = 0.783)	-0.076	-0.60%
Frequency	2016.2	0.009 (CI = +/-0.051; p = 0.708)	-0.076	+0.89%
Frequency	2017.1	0.023 (CI = +/-0.057; p = 0.380)	-0.014	+2.36%

### Comprehensive - Excluding CATs & Thefts

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.040 (CI = +/-0.014; p = 0.000)	0.483	+4.08%
Loss Cost	2003.2	0.037 (CI = +/-0.014; p = 0.000)	0.441	+3.80%
Loss Cost	2004.1	0.037 (CI = +/-0.015; p = 0.000)	0.418	+3.79%
Loss Cost	2004.2	0.033 (CI = +/-0.015; p = 0.000)	0.367	+3.39%
Loss Cost	2005.1	0.034 (CI = +/-0.016; p = 0.000)	0.352	+3.44%
Loss Cost	2005.2	0.030 (CI = +/-0.016; p = 0.001)	0.293	+3.02%
Loss Cost	2006.1	0.030 (CI = +/-0.017; p = 0.001)	0.274	+3.03%
Loss Cost	2006.2	0.027 (CI = +/-0.018; p = 0.005)	0.219	+2.71%
Loss Cost	2007.1	0.028 (CI = +/-0.019; p = 0.006)	0.211	+2.79%
Loss Cost	2007.2	0.026 (CI = +/-0.020; p = 0.016)	0.168	+2.59%
Loss Cost	2008.1	0.029 (CI = +/-0.021; p = 0.010)	0.202	+2.95%
Loss Cost	2008.2	0.027 (CI = +/-0.023; p = 0.024)	0.156	+2.71%
Loss Cost	2009.1	0.031 (CI = +/-0.024; p = 0.014)	0.193	+3.15%
Loss Cost	2009.2	0.028 (CI = +/-0.026; p = 0.034)	0.146	+2.88%
Loss Cost	2010.1	0.033 (CI = +/-0.028; p = 0.022)	0.181	+3.36%
Loss Cost	2010.2	0.029 (CI = +/-0.030; p = 0.054)	0.126	+2.99%
Loss Cost	2011.1	0.035 (CI = +/-0.032; p = 0.033)	0.168	+3.58%
Loss Cost	2011.2	0.030 (CI = +/-0.035; p = 0.087)	0.102	+3.05%
Loss Cost	2012.1	0.032 (CI = +/-0.038; p = 0.092)	0.102	+3.30%
Loss Cost	2012.2	0.024 (CI = +/-0.041; p = 0.243)	0.025	+2.38%
Loss Cost	2013.1	0.028 (CI = +/-0.046; p = 0.217)	0.037	+2.82%
Loss Cost	2013.2	0.017 (CI = +/-0.050; p = 0.485)	-0.031	+1.68%
Loss Cost	2014.1	0.028 (CI = +/-0.054; p = 0.283)	0.016	+2.86%
Loss Cost	2014.2	0.011 (CI = +/-0.058; p = 0.676)	-0.062	+1.15%
Loss Cost	2015.1	0.016 (CI = +/-0.067; p = 0.613)	-0.060	+1.60%
Loss Cost	2015.2	-0.002 (CI = +/-0.074; p = 0.958)	-0.091	-0.18%
Loss Cost	2016.1	0.004 (CI = +/-0.088; p = 0.928)	-0.099	+0.37%
Loss Cost	2016.2	0.018 (CI = +/-0.105; p = 0.701)	-0.092	+1.86%
Loss Cost	2017.1	0.048 (CI = +/-0.122; p = 0.391)	-0.020	+4.93%
Severity	2003.1	0.053 (CI = +/-0.008; p = 0.000)	0.834	+5.46%
Severity	2003.2	0.051 (CI = +/-0.008; p = 0.000)	0.828	+5.22%
Severity	2004.1	0.051 (CI = +/-0.008; p = 0.000)	0.816	+5.22%
Severity	2004.2	0.048 (CI = +/-0.008; p = 0.000)	0.809	+4.95%
Severity	2005.1	0.048 (CI = +/-0.009; p = 0.000)	0.796	+4.96%
Severity	2005.2	0.046 (CI = +/-0.009; p = 0.000)	0.782	+4.71%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.761	+4.59%
Severity	2006.2	0.042 (CI = +/-0.009; p = 0.000)	0.746	+4.29%
Severity	2007.1	0.041 (CI = +/-0.010; p = 0.000)	0.719	+4.16%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.700	+3.82%
Severity	2008.1	0.038 (CI = +/-0.010; p = 0.000)	0.683	+3.87%
Severity	2008.2	0.035 (CI = +/-0.010; p = 0.000)	0.649	+3.57%
Severity	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.647	+3.71%
Severity	2009.2	0.035 (CI = +/-0.012; p = 0.000)	0.603	+3.52%
Severity	2010.1	0.036 (CI = +/-0.013; p = 0.000)	0.601	+3.69%
Severity	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.553	+3.55%
Severity	2011.1	0.039 (CI = +/-0.014; p = 0.000)	0.613	+3.99%
Severity	2011.2	0.037 (CI = +/-0.015; p = 0.000)	0.556	+3.73%
Severity	2012.1	0.039 (CI = +/-0.016; p = 0.000)	0.566	+4.01%
Severity	2012.2	0.038 (CI = +/-0.018; p = 0.000)	0.504	+3.82%
Severity	2013.1	0.042 (CI = +/-0.019; p = 0.000)	0.538	+4.26%
Severity	2013.2	0.037 (CI = +/-0.021; p = 0.002)	0.452	+3.77%
Severity	2014.1	0.042 (CI = +/-0.023; p = 0.002)	0.489	+4.28%
Severity	2014.2	0.035 (CI = +/-0.025; p = 0.009)	0.379	+3.57%
Severity	2015.1	0.038 (CI = +/-0.028; p = 0.013)	0.365	+3.85%
Severity	2015.2	0.030 (CI = +/-0.031; p = 0.059)	0.223	+3.04%
Severity	2016.1	0.036 (CI = +/-0.036; p = 0.051)	0.261	+3.67%
Severity	2016.2	0.035 (CI = +/-0.044; p = 0.106)	0.183	+3.58%
Severity	2017.1	0.050 (CI = +/-0.050; p = 0.051)	0.321	+5.10%
Frequency	2003.1	-0.013 (CI = +/-0.008; p = 0.002)	0.225	-1.31%
Frequency	2003.2	-0.014 (CI = +/-0.008; p = 0.002)	0.220	-1.35%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.003)	0.207	-1.36%
Frequency	2004.2	-0.015 (CI = +/-0.009; p = 0.002)	0.228	-1.48%
Frequency	2005.1	-0.015 (CI = +/-0.010; p = 0.004)	0.204	-1.45%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.003)	0.235	-1.61%
Frequency	2006.1	-0.015 (CI = +/-0.011; p = 0.007)	0.191	-1.49%
Frequency	2006.2	-0.015 (CI = +/-0.011; p = 0.010)	0.179	-1.51%
Frequency	2007.1	-0.013 (CI = +/-0.012; p = 0.031)	0.126	-1.31%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.064)	0.089	-1.19%
Frequency	2008.1	-0.009 (CI = +/-0.013; p = 0.175)	0.034	-0.88%
Frequency	2008.2	-0.008 (CI = +/-0.014; p = 0.238)	0.017	-0.82%
Frequency	2009.1	-0.005 (CI = +/-0.015; p = 0.452)	-0.017	-0.55%
Frequency	2009.2	-0.006 (CI = +/-0.016; p = 0.432)	-0.015	-0.62%
Frequency	2010.1	-0.003 (CI = +/-0.017; p = 0.704)	-0.038	-0.31%
Frequency	2010.2	-0.005 (CI = +/-0.018; p = 0.544)	-0.029	-0.54%
Frequency	2011.1	-0.004 (CI = +/-0.020; p = 0.688)	-0.041	-0.39%
Frequency	2011.2	-0.007 (CI = +/-0.022; p = 0.531)	-0.031	-0.66%
Frequency	2012.1	-0.007 (CI = +/-0.024; p = 0.560)	-0.035	-0.68%
Frequency	2012.2	-0.014 (CI = +/-0.025; p = 0.261)	0.019	-1.39%
Frequency	2013.1	-0.014 (CI = +/-0.028; p = 0.314)	0.005	-1.39%
Frequency	2013.2	-0.020 (CI = +/-0.031; p = 0.180)	0.057	-2.02%
Frequency	2014.1	-0.014 (CI = +/-0.034; p = 0.402)	-0.017	-1.36%
Frequency	2014.2	-0.024 (CI = +/-0.037; p = 0.185)	0.064	-2.34%
Frequency	2015.1	-0.022 (CI = +/-0.042; p = 0.284)	0.019	-2.16%
Frequency	2015.2	-0.032 (CI = +/-0.048; p = 0.172)	0.086	-3.13%
Frequency	2016.1	-0.032 (CI = +/-0.057; p = 0.237)	0.050	-3.18%
Frequency	2016.2	-0.017 (CI = +/-0.066; p = 0.578)	-0.071	-1.66%
Frequency	2017.1	-0.002 (CI = +/-0.078; p = 0.965)	-0.125	-0.15%

## Comprehensive - Theft

Coverage = CM - Theft  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.030 (CI = +/-0.013; p = 0.000)	-0.125 (CI = +/-0.154; p = 0.110)	0.356	+3.01%
Loss Cost	2003.2	0.031 (CI = +/-0.014; p = 0.000)	-0.136 (CI = +/-0.157; p = 0.087)	0.366	+3.18%
Loss Cost	2004.1	0.032 (CI = +/-0.015; p = 0.000)	-0.128 (CI = +/-0.160; p = 0.114)	0.370	+3.30%
Loss Cost	2004.2	0.034 (CI = +/-0.015; p = 0.000)	-0.135 (CI = +/-0.164; p = 0.104)	0.363	+3.42%
Loss Cost	2005.1	0.034 (CI = +/-0.016; p = 0.000)	-0.134 (CI = +/-0.169; p = 0.117)	0.352	+3.43%
Loss Cost	2005.2	0.034 (CI = +/-0.017; p = 0.000)	-0.137 (CI = +/-0.174; p = 0.119)	0.332	+3.48%
Loss Cost	2006.1	0.035 (CI = +/-0.018; p = 0.001)	-0.134 (CI = +/-0.180; p = 0.139)	0.326	+3.54%
Loss Cost	2006.2	0.037 (CI = +/-0.019; p = 0.001)	-0.143 (CI = +/-0.185; p = 0.123)	0.324	+3.72%
Loss Cost	2007.1	0.039 (CI = +/-0.020; p = 0.000)	-0.128 (CI = +/-0.188; p = 0.176)	0.343	+4.02%
Loss Cost	2007.2	0.043 (CI = +/-0.021; p = 0.000)	-0.149 (CI = +/-0.189; p = 0.118)	0.379	+4.44%
Loss Cost	2008.1	0.048 (CI = +/-0.022; p = 0.000)	-0.127 (CI = +/-0.190; p = 0.184)	0.413	+4.89%
Loss Cost	2008.2	0.053 (CI = +/-0.023; p = 0.000)	-0.152 (CI = +/-0.189; p = 0.109)	0.464	+5.45%
Loss Cost	2009.1	0.059 (CI = +/-0.023; p = 0.000)	-0.123 (CI = +/-0.186; p = 0.185)	0.516	+6.09%
Loss Cost	2009.2	0.064 (CI = +/-0.024; p = 0.000)	-0.146 (CI = +/-0.186; p = 0.118)	0.547	+6.63%
Loss Cost	2010.1	0.069 (CI = +/-0.025; p = 0.000)	-0.124 (CI = +/-0.189; p = 0.186)	0.570	+7.15%
Loss Cost	2010.2	0.072 (CI = +/-0.027; p = 0.000)	-0.136 (CI = +/-0.195; p = 0.164)	0.558	+7.44%
Loss Cost	2011.1	0.074 (CI = +/-0.030; p = 0.000)	-0.127 (CI = +/-0.204; p = 0.210)	0.548	+7.66%
Loss Cost	2011.2	0.073 (CI = +/-0.032; p = 0.000)	-0.124 (CI = +/-0.214; p = 0.242)	0.497	+7.56%
Loss Cost	2012.1	0.069 (CI = +/-0.035; p = 0.001)	-0.137 (CI = +/-0.224; p = 0.214)	0.456	+7.18%
Loss Cost	2012.2	0.061 (CI = +/-0.037; p = 0.003)	-0.108 (CI = +/-0.224; p = 0.327)	0.354	+6.28%
Loss Cost	2013.1	0.053 (CI = +/-0.040; p = 0.012)	-0.134 (CI = +/-0.230; p = 0.235)	0.298	+5.46%
Loss Cost	2013.2	0.043 (CI = +/-0.042; p = 0.045)	-0.103 (CI = +/-0.231; p = 0.360)	0.167	+4.42%
Loss Cost	2014.1	0.030 (CI = +/-0.044; p = 0.164)	-0.143 (CI = +/-0.230; p = 0.204)	0.120	+3.09%
Loss Cost	2014.2	0.014 (CI = +/-0.044; p = 0.502)	-0.097 (CI = +/-0.215; p = 0.350)	-0.038	+1.42%
Loss Cost	2015.1	-0.006 (CI = +/-0.041; p = 0.749)	-0.155 (CI = +/-0.191; p = 0.103)	0.068	-0.62%
Loss Cost	2015.2	-0.018 (CI = +/-0.044; p = 0.397)	-0.126 (CI = +/-0.191; p = 0.177)	0.056	-1.76%
Loss Cost	2016.1	-0.028 (CI = +/-0.050; p = 0.235)	-0.152 (CI = +/-0.200; p = 0.122)	0.129	-2.79%
Loss Cost	2016.2	-0.038 (CI = +/-0.056; p = 0.162)	-0.131 (CI = +/-0.211; p = 0.197)	0.155	-3.74%
Loss Cost	2017.1	-0.053 (CI = +/-0.065; p = 0.098)	-0.163 (CI = +/-0.223; p = 0.134)	0.234	-5.14%
Severity	2003.1	0.060 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.080; p = 0.268)	0.889	+6.19%
Severity	2003.2	0.060 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.081; p = 0.313)	0.880	+6.14%
Severity	2004.1	0.059 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.083; p = 0.265)	0.871	+6.05%
Severity	2004.2	0.057 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.080; p = 0.408)	0.866	+5.82%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.078; p = 0.244)	0.862	+5.61%
Severity	2005.2	0.053 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.077; p = 0.368)	0.853	+5.40%
Severity	2006.1	0.049 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.069; p = 0.131)	0.862	+5.07%
Severity	2006.2	0.047 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.233)	0.867	+4.78%
Severity	2007.1	0.043 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.052; p = 0.035)	0.892	+4.43%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.045; p = 0.058)	0.904	+4.16%
Severity	2008.1	0.039 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.044; p = 0.026)	0.902	+4.01%
Severity	2008.2	0.039 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.045; p = 0.039)	0.890	+3.95%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.048)	0.881	+3.95%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.048; p = 0.065)	0.864	+3.91%
Severity	2010.1	0.037 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.048; p = 0.037)	0.855	+3.76%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.050; p = 0.043)	0.837	+3.77%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.025)	0.825	+3.60%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.050; p = 0.045)	0.800	+3.39%
Severity	2012.1	0.033 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.053; p = 0.054)	0.782	+3.38%
Severity	2012.2	0.033 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.056; p = 0.065)	0.750	+3.38%
Severity	2013.1	0.034 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.059; p = 0.086)	0.732	+3.41%
Severity	2013.2	0.030 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.056; p = 0.152)	0.687	+3.04%
Severity	2014.1	0.026 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.053; p = 0.053)	0.673	+2.64%
Severity	2014.2	0.023 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.050; p = 0.095)	0.596	+2.29%
Severity	2015.1	0.019 (CI = +/-0.011; p = 0.002)	-0.052 (CI = +/-0.050; p = 0.043)	0.572	+1.94%
Severity	2015.2	0.016 (CI = +/-0.011; p = 0.010)	-0.043 (CI = +/-0.048; p = 0.078)	0.444	+1.58%
Severity	2016.1	0.015 (CI = +/-0.013; p = 0.031)	-0.045 (CI = +/-0.052; p = 0.084)	0.411	+1.47%
Severity	2016.2	0.010 (CI = +/-0.013; p = 0.127)	-0.035 (CI = +/-0.049; p = 0.148)	0.212	+0.99%
Severity	2017.1	0.004 (CI = +/-0.013; p = 0.518)	-0.048 (CI = +/-0.045; p = 0.041)	0.301	+0.39%
Frequency	2003.1	-0.030 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.185; p = 0.384)	0.254	-2.99%
Frequency	2003.2	-0.028 (CI = +/-0.017; p = 0.002)	-0.095 (CI = +/-0.188; p = 0.313)	0.222	-2.78%
Frequency	2004.1	-0.026 (CI = +/-0.017; p = 0.004)	-0.082 (CI = +/-0.191; p = 0.391)	0.176	-2.59%
Frequency	2004.2	-0.023 (CI = +/-0.018; p = 0.014)	-0.102 (CI = +/-0.192; p = 0.288)	0.142	-2.27%
Frequency	2005.1	-0.021 (CI = +/-0.019; p = 0.031)	-0.088 (CI = +/-0.196; p = 0.364)	0.096	-2.06%
Frequency	2005.2	-0.018 (CI = +/-0.020; p = 0.066)	-0.103 (CI = +/-0.199; p = 0.301)	0.074	-1.82%
Frequency	2006.1	-0.015 (CI = +/-0.020; p = 0.153)	-0.081 (CI = +/-0.200; p = 0.415)	0.021	-1.46%
Frequency	2006.2	-0.010 (CI = +/-0.021; p = 0.329)	-0.106 (CI = +/-0.199; p = 0.287)	0.005	-1.01%
Frequency	2007.1	-0.004 (CI = +/-0.021; p = 0.703)	-0.072 (CI = +/-0.193; p = 0.454)	-0.044	-0.39%
Frequency	2007.2	0.003 (CI = +/-0.021; p = 0.792)	-0.106 (CI = +/-0.184; p = 0.250)	-0.019	+0.27%
Frequency	2008.1	0.008 (CI = +/-0.021; p = 0.418)	-0.076 (CI = +/-0.181; p = 0.394)	-0.017	+0.84%
Frequency	2008.2	0.014 (CI = +/-0.021; p = 0.173)	-0.105 (CI = +/-0.176; p = 0.229)	0.050	+1.44%
Frequency	2009.1	0.020 (CI = +/-0.021; p = 0.061)	-0.076 (CI = +/-0.172; p = 0.371)	0.098	+2.05%
Frequency	2009.2	0.026 (CI = +/-0.022; p = 0.022)	-0.101 (CI = +/-0.170; p = 0.232)	0.174	+2.62%
Frequency	2010.1	0.032 (CI = +/-0.022; p = 0.007)	-0.073 (CI = +/-0.167; p = 0.376)	0.246	+3.26%
Frequency	2010.2	0.035 (CI = +/-0.024; p = 0.006)	-0.084 (CI = +/-0.172; p = 0.325)	0.253	+3.53%
Frequency	2011.1	0.038 (CI = +/-0.026; p = 0.005)	-0.068 (CI = +/-0.177; p = 0.434)	0.276	+3.92%
Frequency	2011.2	0.040 (CI = +/-0.028; p = 0.008)	-0.072 (CI = +/-0.186; p = 0.426)	0.251	+4.04%
Frequency	2012.1	0.036 (CI = +/-0.031; p = 0.023)	-0.085 (CI = +/-0.194; p = 0.368)	0.204	+3.68%
Frequency	2012.2	0.028 (CI = +/-0.031; p = 0.082)	-0.056 (CI = +/-0.191; p = 0.548)	0.081	+2.80%
Frequency	2013.1	0.020 (CI = +/-0.033; p = 0.232)	-0.084 (CI = +/-0.193; p = 0.374)	0.030	+1.99%
Frequency	2013.2	0.013 (CI = +/-0.036; p = 0.447)	-0.063 (CI = +/-0.198; p = 0.508)	-0.055	+1.34%
Frequency	2014.1	0.004 (CI = +/-0.039; p = 0.814)	-0.092 (CI = +/-0.202; p = 0.350)	-0.060	+0.44%
Frequency	2014.2	-0.009 (CI = +/-0.040; p = 0.652)	-0.055 (CI = +/-0.195; p = 0.554)	-0.097	-0.85%
Frequency	2015.1	-0.025 (CI = +/-0.039; p = 0.179)	-0.103 (CI = +/-0.179; p = 0.235)	0.075	-2.52%
Frequency	2015.2	-0.033 (CI = +/-0.043; p = 0.115)	-0.083 (CI = +/-0.186; p = 0.348)	0.116	-3.29%
Frequency	2016.1	-0.043 (CI = +/-0.049; p = 0.078)	-0.107 (CI = +/-0.196; p = 0.255)	0.173	-4.20%
Frequency	2016.2	-0.048 (CI = +/-0.057; p = 0.089)	-0.096 (CI = +/-0.213; p = 0.338)	0.176	-4.68%
Frequency	2017.1	-0.057 (CI = +/-0.068; p = 0.091)	-0.115 (CI = +/-0.234; p = 0.296)	0.172	-5.50%

## Comprehensive - Theft

Coverage = CM - Theft  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.030 (CI = +/-0.014; p = 0.000)	0.327	+3.06%
Loss Cost	2003.2	0.031 (CI = +/-0.014; p = 0.000)	0.331	+3.18%
Loss Cost	2004.1	0.033 (CI = +/-0.015; p = 0.000)	0.341	+3.36%
Loss Cost	2004.2	0.034 (CI = +/-0.016; p = 0.000)	0.330	+3.42%
Loss Cost	2005.1	0.034 (CI = +/-0.017; p = 0.000)	0.321	+3.49%
Loss Cost	2005.2	0.034 (CI = +/-0.018; p = 0.000)	0.300	+3.48%
Loss Cost	2006.1	0.036 (CI = +/-0.019; p = 0.000)	0.298	+3.62%
Loss Cost	2006.2	0.037 (CI = +/-0.020; p = 0.001)	0.291	+3.72%
Loss Cost	2007.1	0.040 (CI = +/-0.021; p = 0.000)	0.322	+4.09%
Loss Cost	2007.2	0.043 (CI = +/-0.022; p = 0.000)	0.345	+4.44%
Loss Cost	2008.1	0.049 (CI = +/-0.022; p = 0.000)	0.395	+4.98%
Loss Cost	2008.2	0.053 (CI = +/-0.023; p = 0.000)	0.429	+5.45%
Loss Cost	2009.1	0.060 (CI = +/-0.023; p = 0.000)	0.500	+6.19%
Loss Cost	2009.2	0.064 (CI = +/-0.025; p = 0.000)	0.517	+6.63%
Loss Cost	2010.1	0.070 (CI = +/-0.026; p = 0.000)	0.555	+7.26%
Loss Cost	2010.2	0.072 (CI = +/-0.028; p = 0.000)	0.537	+7.44%
Loss Cost	2011.1	0.075 (CI = +/-0.030; p = 0.000)	0.534	+7.80%
Loss Cost	2011.2	0.073 (CI = +/-0.032; p = 0.000)	0.486	+7.56%
Loss Cost	2012.1	0.071 (CI = +/-0.036; p = 0.000)	0.438	+7.37%
Loss Cost	2012.2	0.061 (CI = +/-0.037; p = 0.003)	0.354	+6.28%
Loss Cost	2013.1	0.055 (CI = +/-0.040; p = 0.010)	0.278	+5.68%
Loss Cost	2013.2	0.043 (CI = +/-0.042; p = 0.044)	0.172	+4.42%
Loss Cost	2014.1	0.033 (CI = +/-0.045; p = 0.138)	0.078	+3.36%
Loss Cost	2014.2	0.014 (CI = +/-0.043; p = 0.500)	-0.034	+1.42%
Loss Cost	2015.1	-0.003 (CI = +/-0.044; p = 0.900)	-0.070	-0.26%
Loss Cost	2015.2	-0.018 (CI = +/-0.045; p = 0.414)	-0.021	-1.76%
Loss Cost	2016.1	-0.024 (CI = +/-0.052; p = 0.344)	-0.002	-2.33%
Loss Cost	2016.2	-0.038 (CI = +/-0.058; p = 0.174)	0.085	-3.74%
Loss Cost	2017.1	-0.046 (CI = +/-0.068; p = 0.164)	0.102	-4.49%
Severity	2003.1	0.060 (CI = +/-0.007; p = 0.000)	0.889	+6.21%
Severity	2003.2	0.060 (CI = +/-0.007; p = 0.000)	0.880	+6.14%
Severity	2004.1	0.059 (CI = +/-0.008; p = 0.000)	0.870	+6.07%
Severity	2004.2	0.057 (CI = +/-0.007; p = 0.000)	0.867	+5.82%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	0.860	+5.63%
Severity	2005.2	0.053 (CI = +/-0.008; p = 0.000)	0.854	+5.40%
Severity	2006.1	0.050 (CI = +/-0.007; p = 0.000)	0.856	+5.10%
Severity	2006.2	0.047 (CI = +/-0.007; p = 0.000)	0.864	+4.78%
Severity	2007.1	0.044 (CI = +/-0.006; p = 0.000)	0.878	+4.46%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	0.895	+4.16%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	0.886	+4.05%
Severity	2008.2	0.039 (CI = +/-0.006; p = 0.000)	0.874	+3.95%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.865	+3.99%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.850	+3.91%
Severity	2010.1	0.037 (CI = +/-0.007; p = 0.000)	0.832	+3.81%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.812	+3.77%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.787	+3.66%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.766	+3.39%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.747	+3.44%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.712	+3.38%
Severity	2013.1	0.034 (CI = +/-0.011; p = 0.000)	0.698	+3.49%
Severity	2013.2	0.030 (CI = +/-0.010; p = 0.000)	0.664	+3.04%
Severity	2014.1	0.027 (CI = +/-0.011; p = 0.000)	0.604	+2.74%
Severity	2014.2	0.023 (CI = +/-0.011; p = 0.000)	0.537	+2.29%
Severity	2015.1	0.020 (CI = +/-0.012; p = 0.003)	0.449	+2.07%
Severity	2015.2	0.016 (CI = +/-0.012; p = 0.015)	0.327	+1.58%
Severity	2016.1	0.016 (CI = +/-0.014; p = 0.029)	0.283	+1.61%
Severity	2016.2	0.010 (CI = +/-0.014; p = 0.146)	0.107	+0.99%
Severity	2017.1	0.006 (CI = +/-0.015; p = 0.416)	-0.026	+0.59%
Frequency	2003.1	-0.030 (CI = +/-0.016; p = 0.000)	0.258	-2.97%
Frequency	2003.2	-0.028 (CI = +/-0.017; p = 0.001)	0.221	-2.78%
Frequency	2004.1	-0.026 (CI = +/-0.017; p = 0.004)	0.181	-2.56%
Frequency	2004.2	-0.023 (CI = +/-0.018; p = 0.014)	0.138	-2.27%
Frequency	2005.1	-0.020 (CI = +/-0.019; p = 0.034)	0.100	-2.02%
Frequency	2005.2	-0.018 (CI = +/-0.020; p = 0.067)	0.071	-1.82%
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.162)	0.031	-1.41%
Frequency	2006.2	-0.010 (CI = +/-0.021; p = 0.330)	-0.001	-1.01%
Frequency	2007.1	-0.004 (CI = +/-0.021; p = 0.731)	-0.029	-0.35%
Frequency	2007.2	0.003 (CI = +/-0.021; p = 0.793)	-0.032	+0.27%
Frequency	2008.1	0.009 (CI = +/-0.021; p = 0.388)	-0.008	+0.89%
Frequency	2008.2	0.014 (CI = +/-0.021; p = 0.176)	0.032	+1.44%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.053)	0.104	+2.11%
Frequency	2009.2	0.026 (CI = +/-0.022; p = 0.023)	0.158	+2.62%
Frequency	2010.1	0.033 (CI = +/-0.022; p = 0.005)	0.251	+3.33%
Frequency	2010.2	0.035 (CI = +/-0.024; p = 0.006)	0.252	+3.53%
Frequency	2011.1	0.039 (CI = +/-0.025; p = 0.004)	0.288	+3.99%
Frequency	2011.2	0.040 (CI = +/-0.028; p = 0.007)	0.263	+4.04%
Frequency	2012.1	0.037 (CI = +/-0.030; p = 0.018)	0.210	+3.79%
Frequency	2012.2	0.028 (CI = +/-0.031; p = 0.076)	0.112	+2.80%
Frequency	2013.1	0.021 (CI = +/-0.033; p = 0.200)	0.039	+2.11%
Frequency	2013.2	0.013 (CI = +/-0.035; p = 0.439)	-0.021	+1.34%
Frequency	2014.1	0.006 (CI = +/-0.039; p = 0.743)	-0.055	+0.61%
Frequency	2014.2	-0.009 (CI = +/-0.039; p = 0.644)	-0.051	-0.85%
Frequency	2015.1	-0.023 (CI = +/-0.039; p = 0.226)	0.039	-2.28%
Frequency	2015.2	-0.033 (CI = +/-0.042; p = 0.113)	0.119	-3.29%
Frequency	2016.1	-0.040 (CI = +/-0.049; p = 0.101)	0.142	-3.89%
Frequency	2016.2	-0.048 (CI = +/-0.056; p = 0.086)	0.175	-4.68%
Frequency	2017.1	-0.052 (CI = +/-0.067; p = 0.115)	0.153	-5.05%

## Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.028 (CI = +/-0.015; p = 0.001)	0.265	+2.85%
Loss Cost	2003.2	0.029 (CI = +/-0.016; p = 0.001)	0.268	+2.98%
Loss Cost	2004.1	0.031 (CI = +/-0.017; p = 0.001)	0.278	+3.16%
Loss Cost	2004.2	0.032 (CI = +/-0.018; p = 0.001)	0.267	+3.21%
Loss Cost	2005.1	0.032 (CI = +/-0.019; p = 0.001)	0.258	+3.28%
Loss Cost	2005.2	0.032 (CI = +/-0.020; p = 0.002)	0.236	+3.26%
Loss Cost	2006.1	0.033 (CI = +/-0.021; p = 0.003)	0.234	+3.40%
Loss Cost	2006.2	0.034 (CI = +/-0.022; p = 0.004)	0.227	+3.50%
Loss Cost	2007.1	0.038 (CI = +/-0.024; p = 0.002)	0.259	+3.91%
Loss Cost	2007.2	0.042 (CI = +/-0.025; p = 0.002)	0.282	+4.29%
Loss Cost	2008.1	0.048 (CI = +/-0.026; p = 0.001)	0.335	+4.89%
Loss Cost	2008.2	0.053 (CI = +/-0.027; p = 0.000)	0.371	+5.44%
Loss Cost	2009.1	0.061 (CI = +/-0.027; p = 0.000)	0.450	+6.30%
Loss Cost	2009.2	0.066 (CI = +/-0.029; p = 0.000)	0.471	+6.82%
Loss Cost	2010.1	0.073 (CI = +/-0.030; p = 0.000)	0.515	+7.59%
Loss Cost	2010.2	0.075 (CI = +/-0.033; p = 0.000)	0.498	+7.82%
Loss Cost	2011.1	0.080 (CI = +/-0.036; p = 0.000)	0.499	+8.30%
Loss Cost	2011.2	0.078 (CI = +/-0.039; p = 0.001)	0.448	+8.06%
Loss Cost	2012.1	0.076 (CI = +/-0.043; p = 0.002)	0.397	+7.87%
Loss Cost	2012.2	0.064 (CI = +/-0.046; p = 0.009)	0.300	+6.59%
Loss Cost	2013.1	0.057 (CI = +/-0.050; p = 0.029)	0.220	+5.88%
Loss Cost	2013.2	0.042 (CI = +/-0.053; p = 0.110)	0.105	+4.32%
Loss Cost	2014.1	0.029 (CI = +/-0.058; p = 0.296)	0.012	+2.97%
Loss Cost	2014.2	0.004 (CI = +/-0.056; p = 0.877)	-0.075	-0.41%
Loss Cost	2015.1	-0.019 (CI = +/-0.056; p = 0.460)	-0.033	-1.93%
Loss Cost	2015.2	-0.043 (CI = +/-0.056; p = 0.119)	0.134	-4.19%
Loss Cost	2016.1	-0.056 (CI = +/-0.064; p = 0.081)	0.200	-5.41%
Loss Cost	2016.2	-0.083 (CI = +/-0.065; p = 0.019)	0.419	-7.94%
Loss Cost	2017.1	-0.105 (CI = +/-0.073; p = 0.011)	0.521	-9.92%
Severity	2003.1	0.064 (CI = +/-0.007; p = 0.000)	0.905	+6.60%
Severity	2003.2	0.063 (CI = +/-0.007; p = 0.000)	0.897	+6.55%
Severity	2004.1	0.063 (CI = +/-0.008; p = 0.000)	0.888	+6.50%
Severity	2004.2	0.061 (CI = +/-0.008; p = 0.000)	0.886	+6.24%
Severity	2005.1	0.059 (CI = +/-0.008; p = 0.000)	0.879	+6.05%
Severity	2005.2	0.057 (CI = +/-0.008; p = 0.000)	0.873	+5.82%
Severity	2006.1	0.054 (CI = +/-0.007; p = 0.000)	0.876	+5.51%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.885	+5.17%
Severity	2007.1	0.047 (CI = +/-0.006; p = 0.000)	0.899	+4.83%
Severity	2007.2	0.044 (CI = +/-0.005; p = 0.000)	0.918	+4.51%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	0.910	+4.41%
Severity	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.900	+4.32%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.895	+4.40%
Severity	2009.2	0.043 (CI = +/-0.007; p = 0.000)	0.882	+4.34%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.866	+4.26%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	0.850	+4.25%
Severity	2011.1	0.041 (CI = +/-0.008; p = 0.000)	0.828	+4.17%
Severity	2011.2	0.038 (CI = +/-0.009; p = 0.000)	0.810	+3.89%
Severity	2012.1	0.039 (CI = +/-0.009; p = 0.000)	0.799	+4.01%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	0.771	+4.00%
Severity	2013.1	0.041 (CI = +/-0.011; p = 0.000)	0.770	+4.21%
Severity	2013.2	0.037 (CI = +/-0.011; p = 0.000)	0.744	+3.73%
Severity	2014.1	0.034 (CI = +/-0.012; p = 0.000)	0.692	+3.44%
Severity	2014.2	0.029 (CI = +/-0.013; p = 0.000)	0.635	+2.96%
Severity	2015.1	0.027 (CI = +/-0.014; p = 0.001)	0.556	+2.77%
Severity	2015.2	0.022 (CI = +/-0.015; p = 0.008)	0.443	+2.23%
Severity	2016.1	0.024 (CI = +/-0.018; p = 0.014)	0.418	+2.40%
Severity	2016.2	0.017 (CI = +/-0.019; p = 0.073)	0.237	+1.67%
Severity	2017.1	0.012 (CI = +/-0.022; p = 0.233)	0.069	+1.24%
Frequency	2003.1	-0.036 (CI = +/-0.017; p = 0.000)	0.319	-3.52%
Frequency	2003.2	-0.034 (CI = +/-0.018; p = 0.000)	0.282	-3.35%
Frequency	2004.1	-0.032 (CI = +/-0.019; p = 0.001)	0.240	-3.13%
Frequency	2004.2	-0.029 (CI = +/-0.019; p = 0.005)	0.194	-2.85%
Frequency	2005.1	-0.026 (CI = +/-0.020; p = 0.013)	0.153	-2.61%
Frequency	2005.2	-0.024 (CI = +/-0.022; p = 0.027)	0.120	-2.42%
Frequency	2006.1	-0.020 (CI = +/-0.022; p = 0.074)	0.072	-2.00%
Frequency	2006.2	-0.016 (CI = +/-0.023; p = 0.170)	0.032	-1.59%
Frequency	2007.1	-0.009 (CI = +/-0.023; p = 0.442)	-0.014	-0.88%
Frequency	2007.2	-0.002 (CI = +/-0.023; p = 0.855)	-0.036	-0.21%
Frequency	2008.1	0.005 (CI = +/-0.024; p = 0.688)	-0.032	+0.47%
Frequency	2008.2	0.011 (CI = +/-0.024; p = 0.376)	-0.007	+1.07%
Frequency	2009.1	0.018 (CI = +/-0.025; p = 0.143)	0.049	+1.82%
Frequency	2009.2	0.024 (CI = +/-0.026; p = 0.071)	0.097	+2.38%
Frequency	2010.1	0.031 (CI = +/-0.026; p = 0.020)	0.186	+3.19%
Frequency	2010.2	0.034 (CI = +/-0.028; p = 0.022)	0.188	+3.42%
Frequency	2011.1	0.039 (CI = +/-0.030; p = 0.015)	0.225	+3.96%
Frequency	2011.2	0.039 (CI = +/-0.034; p = 0.024)	0.201	+4.01%
Frequency	2012.1	0.036 (CI = +/-0.037; p = 0.053)	0.147	+3.71%
Frequency	2012.2	0.025 (CI = +/-0.038; p = 0.190)	0.046	+2.49%
Frequency	2013.1	0.016 (CI = +/-0.041; p = 0.424)	-0.020	+1.60%
Frequency	2013.2	0.006 (CI = +/-0.044; p = 0.789)	-0.061	+0.57%
Frequency	2014.1	-0.005 (CI = +/-0.048; p = 0.843)	-0.068	-0.46%
Frequency	2014.2	-0.025 (CI = +/-0.048; p = 0.276)	0.021	-2.47%
Frequency	2015.1	-0.047 (CI = +/-0.045; p = 0.044)	0.237	-4.57%
Frequency	2015.2	-0.065 (CI = +/-0.046; p = 0.011)	0.413	-6.28%
Frequency	2016.1	-0.079 (CI = +/-0.051; p = 0.006)	0.499	-7.62%
Frequency	2016.2	-0.099 (CI = +/-0.054; p = 0.002)	0.622	-9.46%
Frequency	2017.1	-0.117 (CI = +/-0.061; p = 0.002)	0.674	-11.03%

## Comprehensive - Theft

Coverage = CM - Theft  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.030 (CI = +/-0.014; p = 0.000)	0.327	+3.06%
Loss Cost	2003.2	0.031 (CI = +/-0.014; p = 0.000)	0.331	+3.18%
Loss Cost	2004.1	0.033 (CI = +/-0.015; p = 0.000)	0.341	+3.36%
Loss Cost	2004.2	0.034 (CI = +/-0.016; p = 0.000)	0.330	+3.42%
Loss Cost	2005.1	0.034 (CI = +/-0.017; p = 0.000)	0.321	+3.49%
Loss Cost	2005.2	0.034 (CI = +/-0.018; p = 0.000)	0.300	+3.48%
Loss Cost	2006.1	0.036 (CI = +/-0.019; p = 0.000)	0.298	+3.62%
Loss Cost	2006.2	0.037 (CI = +/-0.020; p = 0.001)	0.291	+3.72%
Loss Cost	2007.1	0.040 (CI = +/-0.021; p = 0.000)	0.322	+4.09%
Loss Cost	2007.2	0.043 (CI = +/-0.022; p = 0.000)	0.345	+4.44%
Loss Cost	2008.1	0.049 (CI = +/-0.022; p = 0.000)	0.395	+4.98%
Loss Cost	2008.2	0.053 (CI = +/-0.023; p = 0.000)	0.429	+5.45%
Loss Cost	2009.1	0.060 (CI = +/-0.023; p = 0.000)	0.500	+6.19%
Loss Cost	2009.2	0.064 (CI = +/-0.025; p = 0.000)	0.517	+6.63%
Loss Cost	2010.1	0.070 (CI = +/-0.026; p = 0.000)	0.555	+7.26%
Loss Cost	2010.2	0.072 (CI = +/-0.028; p = 0.000)	0.537	+7.44%
Loss Cost	2011.1	0.075 (CI = +/-0.030; p = 0.000)	0.534	+7.80%
Loss Cost	2011.2	0.073 (CI = +/-0.032; p = 0.000)	0.486	+7.56%
Loss Cost	2012.1	0.071 (CI = +/-0.036; p = 0.000)	0.438	+7.37%
Loss Cost	2012.2	0.061 (CI = +/-0.037; p = 0.003)	0.354	+6.28%
Loss Cost	2013.1	0.055 (CI = +/-0.040; p = 0.010)	0.278	+5.68%
Loss Cost	2013.2	0.043 (CI = +/-0.042; p = 0.044)	0.172	+4.42%
Loss Cost	2014.1	0.033 (CI = +/-0.045; p = 0.138)	0.078	+3.36%
Loss Cost	2014.2	0.014 (CI = +/-0.043; p = 0.500)	-0.034	+1.42%
Loss Cost	2015.1	-0.003 (CI = +/-0.044; p = 0.900)	-0.070	-0.26%
Loss Cost	2015.2	-0.018 (CI = +/-0.045; p = 0.414)	-0.021	-1.76%
Loss Cost	2016.1	-0.024 (CI = +/-0.052; p = 0.344)	-0.002	-2.33%
Loss Cost	2016.2	-0.038 (CI = +/-0.058; p = 0.174)	0.085	-3.74%
Loss Cost	2017.1	-0.046 (CI = +/-0.068; p = 0.164)	0.102	-4.49%
Severity	2003.1	0.060 (CI = +/-0.007; p = 0.000)	0.889	+6.21%
Severity	2003.2	0.060 (CI = +/-0.007; p = 0.000)	0.880	+6.14%
Severity	2004.1	0.059 (CI = +/-0.008; p = 0.000)	0.870	+6.07%
Severity	2004.2	0.057 (CI = +/-0.007; p = 0.000)	0.867	+5.82%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	0.860	+5.63%
Severity	2005.2	0.053 (CI = +/-0.008; p = 0.000)	0.854	+5.40%
Severity	2006.1	0.050 (CI = +/-0.007; p = 0.000)	0.856	+5.10%
Severity	2006.2	0.047 (CI = +/-0.007; p = 0.000)	0.864	+4.78%
Severity	2007.1	0.044 (CI = +/-0.006; p = 0.000)	0.878	+4.46%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	0.895	+4.16%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	0.886	+4.05%
Severity	2008.2	0.039 (CI = +/-0.006; p = 0.000)	0.874	+3.95%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.865	+3.99%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.850	+3.91%
Severity	2010.1	0.037 (CI = +/-0.007; p = 0.000)	0.832	+3.81%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.812	+3.77%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.787	+3.66%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.766	+3.39%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.747	+3.44%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.712	+3.38%
Severity	2013.1	0.034 (CI = +/-0.011; p = 0.000)	0.698	+3.49%
Severity	2013.2	0.030 (CI = +/-0.010; p = 0.000)	0.664	+3.04%
Severity	2014.1	0.027 (CI = +/-0.011; p = 0.000)	0.604	+2.74%
Severity	2014.2	0.023 (CI = +/-0.011; p = 0.000)	0.537	+2.29%
Severity	2015.1	0.020 (CI = +/-0.012; p = 0.003)	0.449	+2.07%
Severity	2015.2	0.016 (CI = +/-0.012; p = 0.015)	0.327	+1.58%
Severity	2016.1	0.016 (CI = +/-0.014; p = 0.029)	0.283	+1.61%
Severity	2016.2	0.010 (CI = +/-0.014; p = 0.146)	0.107	+0.99%
Severity	2017.1	0.006 (CI = +/-0.015; p = 0.416)	-0.026	+0.59%
Frequency	2003.1	-0.030 (CI = +/-0.016; p = 0.000)	0.258	-2.97%
Frequency	2003.2	-0.028 (CI = +/-0.017; p = 0.001)	0.221	-2.78%
Frequency	2004.1	-0.026 (CI = +/-0.017; p = 0.004)	0.181	-2.56%
Frequency	2004.2	-0.023 (CI = +/-0.018; p = 0.014)	0.138	-2.27%
Frequency	2005.1	-0.020 (CI = +/-0.019; p = 0.034)	0.100	-2.02%
Frequency	2005.2	-0.018 (CI = +/-0.020; p = 0.067)	0.071	-1.82%
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.162)	0.031	-1.41%
Frequency	2006.2	-0.010 (CI = +/-0.021; p = 0.330)	-0.001	-1.01%
Frequency	2007.1	-0.004 (CI = +/-0.021; p = 0.731)	-0.029	-0.35%
Frequency	2007.2	0.003 (CI = +/-0.021; p = 0.793)	-0.032	+0.27%
Frequency	2008.1	0.009 (CI = +/-0.021; p = 0.388)	-0.008	+0.89%
Frequency	2008.2	0.014 (CI = +/-0.021; p = 0.176)	0.032	+1.44%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.053)	0.104	+2.11%
Frequency	2009.2	0.026 (CI = +/-0.022; p = 0.023)	0.158	+2.62%
Frequency	2010.1	0.033 (CI = +/-0.022; p = 0.005)	0.251	+3.33%
Frequency	2010.2	0.035 (CI = +/-0.024; p = 0.006)	0.252	+3.53%
Frequency	2011.1	0.039 (CI = +/-0.025; p = 0.004)	0.288	+3.99%
Frequency	2011.2	0.040 (CI = +/-0.028; p = 0.007)	0.263	+4.04%
Frequency	2012.1	0.037 (CI = +/-0.030; p = 0.018)	0.210	+3.79%
Frequency	2012.2	0.028 (CI = +/-0.031; p = 0.076)	0.112	+2.80%
Frequency	2013.1	0.021 (CI = +/-0.033; p = 0.200)	0.039	+2.11%
Frequency	2013.2	0.013 (CI = +/-0.035; p = 0.439)	-0.021	+1.34%
Frequency	2014.1	0.006 (CI = +/-0.039; p = 0.743)	-0.055	+0.61%
Frequency	2014.2	-0.009 (CI = +/-0.039; p = 0.644)	-0.051	-0.85%
Frequency	2015.1	-0.023 (CI = +/-0.039; p = 0.226)	0.039	-2.28%
Frequency	2015.2	-0.033 (CI = +/-0.042; p = 0.113)	0.119	-3.29%
Frequency	2016.1	-0.040 (CI = +/-0.049; p = 0.101)	0.142	-3.89%
Frequency	2016.2	-0.048 (CI = +/-0.056; p = 0.086)	0.175	-4.68%
Frequency	2017.1	-0.052 (CI = +/-0.067; p = 0.115)	0.153	-5.05%

## Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.037 (CI = +/-0.007; p = 0.000)	-0.299 (CI = +/-0.077; p = 0.000)	0.834	+3.79%
Loss Cost	2003.2	0.037 (CI = +/-0.007; p = 0.000)	-0.299 (CI = +/-0.079; p = 0.000)	0.820	+3.80%
Loss Cost	2004.1	0.037 (CI = +/-0.007; p = 0.000)	-0.304 (CI = +/-0.081; p = 0.000)	0.817	+3.73%
Loss Cost	2004.2	0.036 (CI = +/-0.008; p = 0.000)	-0.300 (CI = +/-0.083; p = 0.000)	0.797	+3.65%
Loss Cost	2005.1	0.035 (CI = +/-0.008; p = 0.000)	-0.305 (CI = +/-0.084; p = 0.000)	0.795	+3.57%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	-0.299 (CI = +/-0.086; p = 0.000)	0.771	+3.47%
Loss Cost	2006.1	0.033 (CI = +/-0.009; p = 0.000)	-0.305 (CI = +/-0.088; p = 0.000)	0.769	+3.36%
Loss Cost	2006.2	0.033 (CI = +/-0.010; p = 0.000)	-0.306 (CI = +/-0.091; p = 0.000)	0.750	+3.38%
Loss Cost	2007.1	0.033 (CI = +/-0.010; p = 0.000)	-0.307 (CI = +/-0.094; p = 0.000)	0.747	+3.37%
Loss Cost	2007.2	0.035 (CI = +/-0.011; p = 0.000)	-0.316 (CI = +/-0.095; p = 0.000)	0.749	+3.56%
Loss Cost	2008.1	0.037 (CI = +/-0.011; p = 0.000)	-0.306 (CI = +/-0.097; p = 0.000)	0.759	+3.75%
Loss Cost	2008.2	0.039 (CI = +/-0.012; p = 0.000)	-0.317 (CI = +/-0.097; p = 0.000)	0.764	+3.98%
Loss Cost	2009.1	0.042 (CI = +/-0.012; p = 0.000)	-0.305 (CI = +/-0.098; p = 0.000)	0.779	+4.24%
Loss Cost	2009.2	0.044 (CI = +/-0.013; p = 0.000)	-0.316 (CI = +/-0.099; p = 0.000)	0.779	+4.48%
Loss Cost	2010.1	0.046 (CI = +/-0.014; p = 0.000)	-0.306 (CI = +/-0.102; p = 0.000)	0.786	+4.69%
Loss Cost	2010.2	0.047 (CI = +/-0.015; p = 0.000)	-0.311 (CI = +/-0.105; p = 0.000)	0.770	+4.82%
Loss Cost	2011.1	0.049 (CI = +/-0.016; p = 0.000)	-0.304 (CI = +/-0.110; p = 0.000)	0.773	+5.00%
Loss Cost	2011.2	0.049 (CI = +/-0.017; p = 0.000)	-0.303 (CI = +/-0.115; p = 0.000)	0.740	+4.98%
Loss Cost	2012.1	0.046 (CI = +/-0.019; p = 0.000)	-0.312 (CI = +/-0.120; p = 0.000)	0.738	+4.74%
Loss Cost	2012.2	0.043 (CI = +/-0.020; p = 0.000)	-0.299 (CI = +/-0.122; p = 0.000)	0.689	+4.36%
Loss Cost	2013.1	0.040 (CI = +/-0.022; p = 0.001)	-0.309 (CI = +/-0.128; p = 0.000)	0.689	+4.07%
Loss Cost	2013.2	0.035 (CI = +/-0.024; p = 0.006)	-0.295 (CI = +/-0.131; p = 0.000)	0.631	+3.61%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.014)	-0.295 (CI = +/-0.140; p = 0.000)	0.628	+3.60%
Loss Cost	2014.2	0.027 (CI = +/-0.028; p = 0.056)	-0.272 (CI = +/-0.137; p = 0.001)	0.560	+2.75%
Loss Cost	2015.1	0.020 (CI = +/-0.030; p = 0.185)	-0.293 (CI = +/-0.140; p = 0.001)	0.594	+1.99%
Loss Cost	2015.2	0.015 (CI = +/-0.034; p = 0.364)	-0.281 (CI = +/-0.148; p = 0.001)	0.533	+1.49%
Loss Cost	2016.1	0.009 (CI = +/-0.039; p = 0.612)	-0.294 (CI = +/-0.159; p = 0.002)	0.546	+0.94%
Loss Cost	2016.2	0.024 (CI = +/-0.040; p = 0.200)	-0.327 (CI = +/-0.149; p = 0.001)	0.666	+2.47%
Loss Cost	2017.1	0.026 (CI = +/-0.048; p = 0.260)	-0.324 (CI = +/-0.167; p = 0.002)	0.655	+2.60%
Severity	2003.1	0.052 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.048; p = 0.000)	0.947	+5.33%
Severity	2003.2	0.051 (CI = +/-0.004; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.943	+5.25%
Severity	2004.1	0.051 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.049; p = 0.000)	0.940	+5.20%
Severity	2004.2	0.049 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.047; p = 0.000)	0.938	+5.07%
Severity	2005.1	0.049 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.048; p = 0.000)	0.936	+4.98%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.047; p = 0.000)	0.931	+4.87%
Severity	2006.1	0.046 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.043; p = 0.000)	0.940	+4.67%
Severity	2006.2	0.044 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.940	+4.52%
Severity	2007.1	0.042 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.035; p = 0.000)	0.951	+4.32%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.033; p = 0.000)	0.952	+4.18%
Severity	2008.1	0.040 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.033; p = 0.000)	0.950	+4.13%
Severity	2008.2	0.040 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.034; p = 0.000)	0.943	+4.08%
Severity	2009.1	0.041 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.035; p = 0.000)	0.942	+4.14%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.036; p = 0.000)	0.936	+4.19%
Severity	2010.1	0.041 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.038; p = 0.000)	0.933	+4.20%
Severity	2010.2	0.042 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.039; p = 0.000)	0.928	+4.28%
Severity	2011.1	0.043 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.039; p = 0.000)	0.934	+4.44%
Severity	2011.2	0.043 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.922	+4.38%
Severity	2012.1	0.043 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.917	+4.38%
Severity	2012.2	0.043 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.045; p = 0.000)	0.901	+4.35%
Severity	2013.1	0.043 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.047; p = 0.000)	0.895	+4.36%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.046; p = 0.000)	0.878	+4.10%
Severity	2014.1	0.039 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.048; p = 0.000)	0.873	+3.93%
Severity	2014.2	0.035 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.043; p = 0.000)	0.863	+3.53%
Severity	2015.1	0.031 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.038; p = 0.000)	0.894	+3.10%
Severity	2015.2	0.028 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.036; p = 0.000)	0.878	+2.80%
Severity	2016.1	0.026 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.039; p = 0.000)	0.877	+2.67%
Severity	2016.2	0.025 (CI = +/-0.011; p = 0.001)	-0.119 (CI = +/-0.042; p = 0.000)	0.839	+2.53%
Severity	2017.1	0.023 (CI = +/-0.013; p = 0.003)	-0.122 (CI = +/-0.046; p = 0.000)	0.839	+2.37%
Frequency	2003.1	-0.015 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.074; p = 0.000)	0.491	-1.46%
Frequency	2003.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.168 (CI = +/-0.075; p = 0.000)	0.489	-1.38%
Frequency	2004.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.169 (CI = +/-0.077; p = 0.000)	0.469	-1.40%
Frequency	2004.2	-0.014 (CI = +/-0.007; p = 0.001)	-0.172 (CI = +/-0.079; p = 0.000)	0.466	-1.35%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.172 (CI = +/-0.082; p = 0.000)	0.439	-1.35%
Frequency	2005.2	-0.013 (CI = +/-0.008; p = 0.002)	-0.173 (CI = +/-0.084; p = 0.000)	0.437	-1.34%
Frequency	2006.1	-0.013 (CI = +/-0.009; p = 0.007)	-0.167 (CI = +/-0.086; p = 0.000)	0.390	-1.25%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.020)	-0.176 (CI = +/-0.087; p = 0.000)	0.399	-1.09%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.059)	-0.166 (CI = +/-0.087; p = 0.001)	0.345	-0.90%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.197)	-0.182 (CI = +/-0.082; p = 0.000)	0.404	-0.59%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.438)	-0.170 (CI = +/-0.082; p = 0.000)	0.365	-0.36%
Frequency	2008.2	-0.001 (CI = +/-0.009; p = 0.837)	-0.183 (CI = +/-0.079; p = 0.000)	0.423	-0.10%
Frequency	2009.1	0.001 (CI = +/-0.010; p = 0.842)	-0.174 (CI = +/-0.080; p = 0.000)	0.402	+0.10%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.588)	-0.182 (CI = +/-0.081; p = 0.000)	0.430	+0.28%
Frequency	2010.1	0.005 (CI = +/-0.011; p = 0.385)	-0.173 (CI = +/-0.083; p = 0.000)	0.420	+0.47%
Frequency	2010.2	0.005 (CI = +/-0.012; p = 0.380)	-0.175 (CI = +/-0.086; p = 0.000)	0.407	+0.52%
Frequency	2011.1	0.005 (CI = +/-0.013; p = 0.399)	-0.174 (CI = +/-0.091; p = 0.001)	0.399	+0.54%
Frequency	2011.2	0.006 (CI = +/-0.014; p = 0.416)	-0.175 (CI = +/-0.095; p = 0.001)	0.380	+0.57%
Frequency	2012.1	0.003 (CI = +/-0.016; p = 0.646)	-0.184 (CI = +/-0.098; p = 0.001)	0.398	+0.35%
Frequency	2012.2	0.000 (CI = +/-0.016; p = 0.997)	-0.172 (CI = +/-0.099; p = 0.002)	0.358	+0.00%
Frequency	2013.1	-0.003 (CI = +/-0.018; p = 0.744)	-0.182 (CI = +/-0.103; p = 0.002)	0.383	-0.28%
Frequency	2013.2	-0.005 (CI = +/-0.020; p = 0.618)	-0.176 (CI = +/-0.108; p = 0.003)	0.358	-0.47%
Frequency	2014.1	-0.003 (CI = +/-0.022; p = 0.764)	-0.171 (CI = +/-0.115; p = 0.007)	0.318	-0.32%
Frequency	2014.2	-0.008 (CI = +/-0.024; p = 0.514)	-0.158 (CI = +/-0.119; p = 0.013)	0.291	-0.75%
Frequency	2015.1	-0.011 (CI = +/-0.028; p = 0.413)	-0.167 (CI = +/-0.127; p = 0.014)	0.298	-1.08%
Frequency	2015.2	-0.013 (CI = +/-0.032; p = 0.393)	-0.162 (CI = +/-0.137; p = 0.024)	0.281	-1.28%
Frequency	2016.1	-0.017 (CI = +/-0.037; p = 0.331)	-0.173 (CI = +/-0.148; p = 0.026)	0.281	-1.68%
Frequency	2016.2	-0.001 (CI = +/-0.034; p = 0.970)	-0.208 (CI = +/-0.128; p = 0.005)	0.481	-0.06%
Frequency	2017.1	0.002 (CI = +/-0.041; p = 0.906)	-0.202 (CI = +/-0.143; p = 0.011)	0.439	+0.22%

## Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.036 (CI = +/-0.007; p = 0.000)	-0.292 (CI = +/-0.078; p = 0.000)	0.817	+3.68%
Loss Cost	2003.2	0.036 (CI = +/-0.007; p = 0.000)	-0.292 (CI = +/-0.080; p = 0.000)	0.800	+3.68%
Loss Cost	2004.1	0.035 (CI = +/-0.008; p = 0.000)	-0.297 (CI = +/-0.082; p = 0.000)	0.797	+3.60%
Loss Cost	2004.2	0.035 (CI = +/-0.008; p = 0.000)	-0.291 (CI = +/-0.083; p = 0.000)	0.774	+3.51%
Loss Cost	2005.1	0.034 (CI = +/-0.008; p = 0.000)	-0.297 (CI = +/-0.085; p = 0.000)	0.771	+3.42%
Loss Cost	2005.2	0.032 (CI = +/-0.009; p = 0.000)	-0.290 (CI = +/-0.087; p = 0.000)	0.743	+3.30%
Loss Cost	2006.1	0.031 (CI = +/-0.009; p = 0.000)	-0.296 (CI = +/-0.088; p = 0.000)	0.742	+3.18%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	-0.296 (CI = +/-0.092; p = 0.000)	0.718	+3.19%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	-0.296 (CI = +/-0.095; p = 0.000)	0.716	+3.17%
Loss Cost	2007.2	0.033 (CI = +/-0.011; p = 0.000)	-0.306 (CI = +/-0.096; p = 0.000)	0.716	+3.35%
Loss Cost	2008.1	0.035 (CI = +/-0.012; p = 0.000)	-0.297 (CI = +/-0.098; p = 0.000)	0.726	+3.54%
Loss Cost	2008.2	0.037 (CI = +/-0.012; p = 0.000)	-0.308 (CI = +/-0.099; p = 0.000)	0.730	+3.78%
Loss Cost	2009.1	0.040 (CI = +/-0.013; p = 0.000)	-0.297 (CI = +/-0.100; p = 0.000)	0.746	+4.04%
Loss Cost	2009.2	0.042 (CI = +/-0.014; p = 0.000)	-0.307 (CI = +/-0.102; p = 0.000)	0.744	+4.28%
Loss Cost	2010.1	0.044 (CI = +/-0.014; p = 0.000)	-0.298 (CI = +/-0.105; p = 0.000)	0.752	+4.50%
Loss Cost	2010.2	0.045 (CI = +/-0.016; p = 0.000)	-0.303 (CI = +/-0.109; p = 0.000)	0.730	+4.62%
Loss Cost	2011.1	0.047 (CI = +/-0.017; p = 0.000)	-0.297 (CI = +/-0.113; p = 0.000)	0.733	+4.79%
Loss Cost	2011.2	0.046 (CI = +/-0.019; p = 0.000)	-0.294 (CI = +/-0.119; p = 0.000)	0.692	+4.73%
Loss Cost	2012.1	0.044 (CI = +/-0.020; p = 0.000)	-0.303 (CI = +/-0.124; p = 0.000)	0.690	+4.47%
Loss Cost	2012.2	0.039 (CI = +/-0.022; p = 0.002)	-0.287 (CI = +/-0.126; p = 0.000)	0.628	+3.98%
Loss Cost	2013.1	0.036 (CI = +/-0.024; p = 0.006)	-0.297 (CI = +/-0.132; p = 0.000)	0.631	+3.66%
Loss Cost	2013.2	0.030 (CI = +/-0.026; p = 0.026)	-0.278 (CI = +/-0.134; p = 0.001)	0.559	+3.04%
Loss Cost	2014.1	0.030 (CI = +/-0.029; p = 0.048)	-0.279 (CI = +/-0.144; p = 0.001)	0.556	+3.00%
Loss Cost	2014.2	0.018 (CI = +/-0.030; p = 0.205)	-0.247 (CI = +/-0.137; p = 0.002)	0.484	+1.85%
Loss Cost	2015.1	0.010 (CI = +/-0.032; p = 0.510)	-0.268 (CI = +/-0.136; p = 0.001)	0.546	+0.99%
Loss Cost	2015.2	0.001 (CI = +/-0.035; p = 0.941)	-0.247 (CI = +/-0.141; p = 0.003)	0.502	+0.12%
Loss Cost	2016.1	-0.006 (CI = +/-0.040; p = 0.755)	-0.262 (CI = +/-0.148; p = 0.003)	0.530	-0.57%
Loss Cost	2016.2	0.009 (CI = +/-0.042; p = 0.629)	-0.294 (CI = +/-0.145; p = 0.001)	0.633	+0.94%
Loss Cost	2017.1	0.009 (CI = +/-0.051; p = 0.688)	-0.294 (CI = +/-0.163; p = 0.003)	0.608	+0.93%
Severity	2003.1	0.052 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.049; p = 0.000)	0.944	+5.38%
Severity	2003.2	0.052 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.049; p = 0.000)	0.939	+5.30%
Severity	2004.1	0.051 (CI = +/-0.005; p = 0.000)	-0.138 (CI = +/-0.050; p = 0.000)	0.936	+5.25%
Severity	2004.2	0.050 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.049; p = 0.000)	0.933	+5.11%
Severity	2005.1	0.049 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.049; p = 0.000)	0.930	+5.02%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.049; p = 0.000)	0.925	+4.90%
Severity	2006.1	0.046 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.044; p = 0.000)	0.934	+4.69%
Severity	2006.2	0.044 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.933	+4.53%
Severity	2007.1	0.042 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.036; p = 0.000)	0.946	+4.32%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.034; p = 0.000)	0.946	+4.17%
Severity	2008.1	0.040 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.035; p = 0.000)	0.943	+4.12%
Severity	2008.2	0.040 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.036; p = 0.000)	0.934	+4.07%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.037; p = 0.000)	0.934	+4.13%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.038; p = 0.000)	0.926	+4.18%
Severity	2010.1	0.041 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.040; p = 0.000)	0.922	+4.19%
Severity	2010.2	0.042 (CI = +/-0.006; p = 0.000)	-0.136 (CI = +/-0.041; p = 0.000)	0.916	+4.28%
Severity	2011.1	0.043 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.041; p = 0.000)	0.923	+4.44%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.907	+4.38%
Severity	2012.1	0.043 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.045; p = 0.000)	0.901	+4.37%
Severity	2012.2	0.043 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.047; p = 0.000)	0.880	+4.35%
Severity	2013.1	0.043 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.050; p = 0.000)	0.873	+4.35%
Severity	2013.2	0.040 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.049; p = 0.000)	0.848	+4.04%
Severity	2014.1	0.038 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.051; p = 0.000)	0.841	+3.86%
Severity	2014.2	0.033 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.822	+3.36%
Severity	2015.1	0.029 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.039; p = 0.000)	0.868	+2.89%
Severity	2015.2	0.024 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.035; p = 0.000)	0.855	+2.47%
Severity	2016.1	0.023 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.037; p = 0.000)	0.859	+2.30%
Severity	2016.2	0.020 (CI = +/-0.011; p = 0.003)	-0.108 (CI = +/-0.038; p = 0.000)	0.817	+2.01%
Severity	2017.1	0.018 (CI = +/-0.013; p = 0.013)	-0.112 (CI = +/-0.041; p = 0.000)	0.826	+1.79%
Frequency	2003.1	-0.016 (CI = +/-0.006; p = 0.000)	-0.152 (CI = +/-0.073; p = 0.000)	0.525	-1.61%
Frequency	2003.2	-0.016 (CI = +/-0.007; p = 0.000)	-0.157 (CI = +/-0.074; p = 0.000)	0.520	-1.54%
Frequency	2004.1	-0.016 (CI = +/-0.007; p = 0.000)	-0.159 (CI = +/-0.076; p = 0.000)	0.500	-1.57%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.161 (CI = +/-0.078; p = 0.000)	0.495	-1.52%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.162 (CI = +/-0.081; p = 0.000)	0.468	-1.53%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.001)	-0.161 (CI = +/-0.084; p = 0.000)	0.466	-1.53%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.002)	-0.157 (CI = +/-0.086; p = 0.001)	0.417	-1.44%
Frequency	2006.2	-0.013 (CI = +/-0.009; p = 0.009)	-0.165 (CI = +/-0.087; p = 0.001)	0.420	-1.29%
Frequency	2007.1	-0.011 (CI = +/-0.010; p = 0.027)	-0.156 (CI = +/-0.087; p = 0.001)	0.360	-1.10%
Frequency	2007.2	-0.008 (CI = +/-0.010; p = 0.105)	-0.173 (CI = +/-0.083; p = 0.000)	0.408	-0.78%
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.259)	-0.161 (CI = +/-0.082; p = 0.000)	0.359	-0.55%
Frequency	2008.2	-0.003 (CI = +/-0.010; p = 0.574)	-0.175 (CI = +/-0.081; p = 0.000)	0.408	-0.28%
Frequency	2009.1	-0.001 (CI = +/-0.010; p = 0.872)	-0.166 (CI = +/-0.081; p = 0.000)	0.377	-0.08%
Frequency	2009.2	0.001 (CI = +/-0.011; p = 0.856)	-0.174 (CI = +/-0.083; p = 0.000)	0.401	+0.10%
Frequency	2010.1	0.003 (CI = +/-0.012; p = 0.609)	-0.166 (CI = +/-0.085; p = 0.001)	0.381	+0.29%
Frequency	2010.2	0.003 (CI = +/-0.013; p = 0.610)	-0.167 (CI = +/-0.089; p = 0.001)	0.367	+0.32%
Frequency	2011.1	0.003 (CI = +/-0.014; p = 0.621)	-0.166 (CI = +/-0.093; p = 0.001)	0.355	+0.34%
Frequency	2011.2	0.003 (CI = +/-0.015; p = 0.652)	-0.166 (CI = +/-0.098; p = 0.002)	0.335	+0.34%
Frequency	2012.1	0.001 (CI = +/-0.017; p = 0.907)	-0.175 (CI = +/-0.101; p = 0.002)	0.358	+0.09%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.683)	-0.159 (CI = +/-0.102; p = 0.004)	0.330	-0.35%
Frequency	2013.1	-0.007 (CI = +/-0.019; p = 0.472)	-0.169 (CI = +/-0.105; p = 0.004)	0.362	-0.66%
Frequency	2013.2	-0.010 (CI = +/-0.021; p = 0.348)	-0.160 (CI = +/-0.110; p = 0.008)	0.350	-0.96%
Frequency	2014.1	-0.008 (CI = +/-0.024; p = 0.469)	-0.156 (CI = +/-0.118; p = 0.013)	0.294	-0.83%
Frequency	2014.2	-0.015 (CI = +/-0.026; p = 0.243)	-0.138 (CI = +/-0.120; p = 0.028)	0.299	-1.46%
Frequency	2015.1	-0.019 (CI = +/-0.029; p = 0.190)	-0.148 (CI = +/-0.127; p = 0.026)	0.312	-1.85%
Frequency	2015.2	-0.023 (CI = +/-0.034; p = 0.161)	-0.136 (CI = +/-0.137; p = 0.051)	0.316	-2.29%
Frequency	2016.1	-0.028 (CI = +/-0.039; p = 0.136)	-0.148 (CI = +/-0.147; p = 0.048)	0.321	-2.80%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.551)	-0.187 (CI = +/-0.133; p = 0.011)	0.457	-1.05%
Frequency	2017.1	-0.008 (CI = +/-0.047; p = 0.690)	-0.183 (CI = +/-0.149; p = 0.022)	0.382	-0.84%



## Comprehensive - Excluding CATs

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.035 (CI = +/-0.007; p = 0.000)	-0.300 (CI = +/-0.078; p = 0.000)	0.817	+3.56%
Loss Cost	2003.2	0.035 (CI = +/-0.008; p = 0.000)	-0.299 (CI = +/-0.080; p = 0.000)	0.800	+3.55%
Loss Cost	2004.1	0.034 (CI = +/-0.008; p = 0.000)	-0.305 (CI = +/-0.082; p = 0.000)	0.798	+3.46%
Loss Cost	2004.2	0.033 (CI = +/-0.008; p = 0.000)	-0.300 (CI = +/-0.084; p = 0.000)	0.775	+3.36%
Loss Cost	2005.1	0.032 (CI = +/-0.009; p = 0.000)	-0.306 (CI = +/-0.085; p = 0.000)	0.775	+3.24%
Loss Cost	2005.2	0.031 (CI = +/-0.009; p = 0.000)	-0.299 (CI = +/-0.087; p = 0.000)	0.748	+3.11%
Loss Cost	2006.1	0.029 (CI = +/-0.010; p = 0.000)	-0.307 (CI = +/-0.088; p = 0.000)	0.749	+2.97%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.307 (CI = +/-0.091; p = 0.000)	0.726	+2.97%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	-0.309 (CI = +/-0.095; p = 0.000)	0.724	+2.93%
Loss Cost	2007.2	0.031 (CI = +/-0.012; p = 0.000)	-0.317 (CI = +/-0.096; p = 0.000)	0.724	+3.11%
Loss Cost	2008.1	0.032 (CI = +/-0.012; p = 0.000)	-0.309 (CI = +/-0.099; p = 0.000)	0.732	+3.29%
Loss Cost	2008.2	0.035 (CI = +/-0.013; p = 0.000)	-0.319 (CI = +/-0.100; p = 0.000)	0.736	+3.53%
Loss Cost	2009.1	0.037 (CI = +/-0.014; p = 0.000)	-0.308 (CI = +/-0.102; p = 0.000)	0.749	+3.79%
Loss Cost	2009.2	0.039 (CI = +/-0.014; p = 0.000)	-0.317 (CI = +/-0.104; p = 0.000)	0.746	+4.02%
Loss Cost	2010.1	0.041 (CI = +/-0.016; p = 0.000)	-0.309 (CI = +/-0.107; p = 0.000)	0.753	+4.23%
Loss Cost	2010.2	0.043 (CI = +/-0.017; p = 0.000)	-0.313 (CI = +/-0.112; p = 0.000)	0.731	+4.35%
Loss Cost	2011.1	0.044 (CI = +/-0.019; p = 0.000)	-0.307 (CI = +/-0.117; p = 0.000)	0.733	+4.51%
Loss Cost	2011.2	0.043 (CI = +/-0.020; p = 0.000)	-0.304 (CI = +/-0.124; p = 0.000)	0.692	+4.44%
Loss Cost	2012.1	0.040 (CI = +/-0.022; p = 0.001)	-0.316 (CI = +/-0.128; p = 0.000)	0.694	+4.08%
Loss Cost	2012.2	0.035 (CI = +/-0.024; p = 0.007)	-0.300 (CI = +/-0.130; p = 0.000)	0.638	+3.55%
Loss Cost	2013.1	0.030 (CI = +/-0.026; p = 0.025)	-0.314 (CI = +/-0.135; p = 0.000)	0.648	+3.09%
Loss Cost	2013.2	0.024 (CI = +/-0.028; p = 0.088)	-0.295 (CI = +/-0.136; p = 0.000)	0.589	+2.40%
Loss Cost	2014.1	0.022 (CI = +/-0.032; p = 0.162)	-0.300 (CI = +/-0.147; p = 0.001)	0.588	+2.21%
Loss Cost	2014.2	0.009 (CI = +/-0.031; p = 0.523)	-0.269 (CI = +/-0.135; p = 0.001)	0.552	+0.95%
Loss Cost	2015.1	-0.003 (CI = +/-0.032; p = 0.816)	-0.302 (CI = +/-0.127; p = 0.000)	0.662	-0.34%
Loss Cost	2015.2	-0.014 (CI = +/-0.033; p = 0.378)	-0.279 (CI = +/-0.124; p = 0.001)	0.665	-1.36%
Loss Cost	2016.1	-0.027 (CI = +/-0.035; p = 0.109)	-0.308 (CI = +/-0.119; p = 0.000)	0.751	-2.68%
Loss Cost	2016.2	-0.013 (CI = +/-0.034; p = 0.406)	-0.335 (CI = +/-0.107; p = 0.000)	0.837	-1.27%
Loss Cost	2017.1	-0.021 (CI = +/-0.041; p = 0.261)	-0.350 (CI = +/-0.117; p = 0.000)	0.842	-2.08%
Severity	2003.1	0.053 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.049; p = 0.000)	0.943	+5.45%
Severity	2003.2	0.052 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.050; p = 0.000)	0.938	+5.37%
Severity	2004.1	0.052 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.051; p = 0.000)	0.935	+5.32%
Severity	2004.2	0.050 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.050; p = 0.000)	0.932	+5.18%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.050; p = 0.000)	0.929	+5.08%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.050; p = 0.000)	0.923	+4.96%
Severity	2006.1	0.046 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.045; p = 0.000)	0.932	+4.74%
Severity	2006.2	0.045 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.043; p = 0.000)	0.931	+4.57%
Severity	2007.1	0.043 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.037; p = 0.000)	0.943	+4.35%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	-0.132 (CI = +/-0.035; p = 0.000)	0.943	+4.19%
Severity	2008.1	0.040 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.036; p = 0.000)	0.940	+4.13%
Severity	2008.2	0.040 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.037; p = 0.000)	0.931	+4.08%
Severity	2009.1	0.041 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.038; p = 0.000)	0.930	+4.15%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.040; p = 0.000)	0.923	+4.20%
Severity	2010.1	0.041 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.919	+4.22%
Severity	2010.2	0.042 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.043; p = 0.000)	0.912	+4.32%
Severity	2011.1	0.044 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.921	+4.51%
Severity	2011.2	0.044 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.044; p = 0.000)	0.904	+4.45%
Severity	2012.1	0.044 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.047; p = 0.000)	0.898	+4.45%
Severity	2012.2	0.043 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.050; p = 0.000)	0.876	+4.42%
Severity	2013.1	0.044 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.053; p = 0.000)	0.869	+4.45%
Severity	2013.2	0.040 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.053; p = 0.000)	0.843	+4.12%
Severity	2014.1	0.038 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.055; p = 0.000)	0.836	+3.92%
Severity	2014.2	0.033 (CI = +/-0.011; p = 0.000)	-0.109 (CI = +/-0.049; p = 0.000)	0.815	+3.40%
Severity	2015.1	0.028 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.042; p = 0.000)	0.865	+2.81%
Severity	2015.2	0.023 (CI = +/-0.010; p = 0.000)	-0.113 (CI = +/-0.037; p = 0.000)	0.854	+2.35%
Severity	2016.1	0.021 (CI = +/-0.011; p = 0.003)	-0.118 (CI = +/-0.040; p = 0.000)	0.863	+2.09%
Severity	2016.2	0.017 (CI = +/-0.013; p = 0.014)	-0.112 (CI = +/-0.041; p = 0.000)	0.830	+1.76%
Severity	2017.1	0.014 (CI = +/-0.015; p = 0.070)	-0.119 (CI = +/-0.043; p = 0.000)	0.853	+1.36%
Frequency	2003.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.164 (CI = +/-0.071; p = 0.000)	0.575	-1.79%
Frequency	2003.2	-0.017 (CI = +/-0.007; p = 0.000)	-0.169 (CI = +/-0.072; p = 0.000)	0.570	-1.72%
Frequency	2004.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.171 (CI = +/-0.074; p = 0.000)	0.555	-1.77%
Frequency	2004.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.174 (CI = +/-0.076; p = 0.000)	0.550	-1.73%
Frequency	2005.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.175 (CI = +/-0.079; p = 0.000)	0.526	-1.75%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.174 (CI = +/-0.081; p = 0.000)	0.524	-1.76%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.170 (CI = +/-0.084; p = 0.000)	0.478	-1.69%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.002)	-0.178 (CI = +/-0.085; p = 0.000)	0.481	-1.53%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.009)	-0.169 (CI = +/-0.086; p = 0.000)	0.422	-1.36%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.037)	-0.185 (CI = +/-0.081; p = 0.000)	0.469	-1.03%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.110)	-0.174 (CI = +/-0.081; p = 0.000)	0.418	-0.81%
Frequency	2008.2	-0.005 (CI = +/-0.010; p = 0.290)	-0.186 (CI = +/-0.079; p = 0.000)	0.465	-0.53%
Frequency	2009.1	-0.003 (CI = +/-0.011; p = 0.511)	-0.178 (CI = +/-0.081; p = 0.000)	0.429	-0.35%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.760)	-0.185 (CI = +/-0.083; p = 0.000)	0.450	-0.17%
Frequency	2010.1	0.000 (CI = +/-0.012; p = 0.981)	-0.177 (CI = +/-0.085; p = 0.000)	0.423	+0.01%
Frequency	2010.2	0.000 (CI = +/-0.013; p = 0.964)	-0.178 (CI = +/-0.089; p = 0.000)	0.410	+0.03%
Frequency	2011.1	0.000 (CI = +/-0.015; p = 0.994)	-0.179 (CI = +/-0.094; p = 0.001)	0.399	+0.01%
Frequency	2011.2	0.000 (CI = +/-0.016; p = 0.992)	-0.178 (CI = +/-0.099; p = 0.001)	0.380	-0.01%
Frequency	2012.1	-0.004 (CI = +/-0.018; p = 0.680)	-0.191 (CI = +/-0.102; p = 0.001)	0.417	-0.35%
Frequency	2012.2	-0.008 (CI = +/-0.018; p = 0.347)	-0.175 (CI = +/-0.101; p = 0.002)	0.409	-0.84%
Frequency	2013.1	-0.013 (CI = +/-0.020; p = 0.178)	-0.190 (CI = +/-0.103; p = 0.001)	0.463	-1.30%
Frequency	2013.2	-0.017 (CI = +/-0.022; p = 0.122)	-0.180 (CI = +/-0.107; p = 0.003)	0.464	-1.65%
Frequency	2014.1	-0.017 (CI = +/-0.025; p = 0.177)	-0.179 (CI = +/-0.115; p = 0.005)	0.411	-1.64%
Frequency	2014.2	-0.024 (CI = +/-0.026; p = 0.072)	-0.161 (CI = +/-0.114; p = 0.010)	0.447	-2.37%
Frequency	2015.1	-0.031 (CI = +/-0.029; p = 0.039)	-0.179 (CI = +/-0.118; p = 0.007)	0.499	-3.07%
Frequency	2015.2	-0.037 (CI = +/-0.033; p = 0.032)	-0.166 (CI = +/-0.124; p = 0.014)	0.522	-3.63%
Frequency	2016.1	-0.048 (CI = +/-0.037; p = 0.016)	-0.190 (CI = +/-0.126; p = 0.008)	0.590	-4.68%
Frequency	2016.2	-0.030 (CI = +/-0.032; p = 0.060)	-0.223 (CI = +/-0.101; p = 0.001)	0.740	-2.97%
Frequency	2017.1	-0.035 (CI = +/-0.040; p = 0.082)	-0.231 (CI = +/-0.116; p = 0.002)	0.708	-3.40%

## Collision

Coverage = CL  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.2	0.003 (CI = +/-0.011; p = 0.590)	-0.113 (CI = +/-0.207; p = 0.275)	-0.023	+0.31%
Loss Cost	2006.1	0.001 (CI = +/-0.012; p = 0.925)	-0.098 (CI = +/-0.205; p = 0.339)	-0.027	+0.06%
Loss Cost	2006.2	-0.003 (CI = +/-0.012; p = 0.672)	-0.080 (CI = +/-0.201; p = 0.423)	-0.013	-0.25%
Loss Cost	2007.1	-0.002 (CI = +/-0.013; p = 0.700)	-0.080 (CI = +/-0.206; p = 0.432)	-0.017	-0.25%
Loss Cost	2007.2	-0.003 (CI = +/-0.014; p = 0.708)	-0.080 (CI = +/-0.211; p = 0.446)	-0.020	-0.26%
Loss Cost	2008.1	-0.002 (CI = +/-0.015; p = 0.837)	-0.085 (CI = +/-0.216; p = 0.425)	-0.028	-0.15%
Loss Cost	2008.2	-0.001 (CI = +/-0.016; p = 0.896)	-0.088 (CI = +/-0.222; p = 0.424)	-0.033	-0.10%
Loss Cost	2009.1	0.000 (CI = +/-0.017; p = 0.989)	-0.093 (CI = +/-0.228; p = 0.406)	-0.039	+0.01%
Loss Cost	2009.2	-0.001 (CI = +/-0.019; p = 0.942)	-0.090 (CI = +/-0.235; p = 0.439)	-0.041	-0.07%
Loss Cost	2010.1	0.000 (CI = +/-0.021; p = 0.992)	-0.093 (CI = +/-0.242; p = 0.435)	-0.046	+0.01%
Loss Cost	2010.2	-0.005 (CI = +/-0.022; p = 0.616)	-0.069 (CI = +/-0.240; p = 0.557)	-0.026	-0.53%
Loss Cost	2011.1	-0.008 (CI = +/-0.024; p = 0.513)	-0.059 (CI = +/-0.247; p = 0.623)	-0.018	-0.75%
Loss Cost	2011.2	-0.009 (CI = +/-0.026; p = 0.491)	-0.054 (CI = +/-0.257; p = 0.664)	-0.019	-0.87%
Loss Cost	2012.1	-0.014 (CI = +/-0.028; p = 0.304)	-0.033 (CI = +/-0.260; p = 0.796)	0.016	-1.41%
Loss Cost	2012.2	-0.023 (CI = +/-0.029; p = 0.112)	0.002 (CI = +/-0.253; p = 0.986)	0.105	-2.30%
Loss Cost	2013.1	-0.026 (CI = +/-0.033; p = 0.105)	0.014 (CI = +/-0.264; p = 0.912)	0.111	-2.61%
Loss Cost	2013.2	-0.036 (CI = +/-0.035; p = 0.044)	0.047 (CI = +/-0.262; p = 0.707)	0.198	-3.54%
Loss Cost	2014.1	-0.039 (CI = +/-0.040; p = 0.054)	0.057 (CI = +/-0.276; p = 0.667)	0.182	-3.82%
Loss Cost	2014.2	-0.049 (CI = +/-0.044; p = 0.030)	0.090 (CI = +/-0.281; p = 0.504)	0.251	-4.82%
Loss Cost	2015.1	-0.055 (CI = +/-0.050; p = 0.034)	0.107 (CI = +/-0.298; p = 0.451)	0.243	-5.36%
Loss Cost	2015.2	-0.068 (CI = +/-0.057; p = 0.023)	0.144 (CI = +/-0.307; p = 0.328)	0.301	-6.59%
Loss Cost	2016.1	-0.082 (CI = +/-0.066; p = 0.019)	0.180 (CI = +/-0.322; p = 0.244)	0.337	-7.86%
Loss Cost	2016.2	-0.118 (CI = +/-0.061; p = 0.002)	0.270 (CI = +/-0.272; p = 0.052)	0.603	-11.14%
Loss Cost	2017.1	-0.142 (CI = +/-0.068; p = 0.001)	0.325 (CI = +/-0.273; p = 0.025)	0.662	-13.21%
Loss Cost	2017.2	-0.178 (CI = +/-0.069; p = 0.000)	0.402 (CI = +/-0.244; p = 0.005)	0.780	-16.31%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.092; p = 0.078)	0.914	+4.01%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.088; p = 0.042)	0.913	+3.85%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.077; p = 0.008)	0.925	+3.60%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.072; p = 0.003)	0.926	+3.44%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	0.124 (CI = +/-0.067; p = 0.001)	0.930	+3.26%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.124 (CI = +/-0.069; p = 0.001)	0.924	+3.26%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.070; p = 0.001)	0.920	+3.31%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	0.111 (CI = +/-0.063; p = 0.001)	0.937	+3.54%
Severity	2009.2	0.035 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.064; p = 0.002)	0.935	+3.61%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.066; p = 0.003)	0.932	+3.68%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	0.110 (CI = +/-0.065; p = 0.002)	0.927	+3.54%
Severity	2011.1	0.034 (CI = +/-0.006; p = 0.000)	0.115 (CI = +/-0.067; p = 0.002)	0.920	+3.44%
Severity	2011.2	0.031 (CI = +/-0.006; p = 0.000)	0.126 (CI = +/-0.060; p = 0.000)	0.926	+3.15%
Severity	2012.1	0.031 (CI = +/-0.007; p = 0.000)	0.127 (CI = +/-0.063; p = 0.000)	0.919	+3.14%
Severity	2012.2	0.028 (CI = +/-0.007; p = 0.000)	0.136 (CI = +/-0.060; p = 0.000)	0.920	+2.88%
Severity	2013.1	0.027 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.062; p = 0.000)	0.912	+2.78%
Severity	2013.2	0.025 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.059; p = 0.000)	0.915	+2.48%
Severity	2014.1	0.023 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.061; p = 0.000)	0.908	+2.34%
Severity	2014.2	0.020 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.058; p = 0.000)	0.915	+1.97%
Severity	2015.1	0.020 (CI = +/-0.010; p = 0.001)	0.163 (CI = +/-0.062; p = 0.000)	0.910	+2.05%
Severity	2015.2	0.019 (CI = +/-0.012; p = 0.006)	0.168 (CI = +/-0.065; p = 0.000)	0.904	+1.87%
Severity	2016.1	0.020 (CI = +/-0.014; p = 0.009)	0.163 (CI = +/-0.070; p = 0.000)	0.902	+2.07%
Severity	2016.2	0.017 (CI = +/-0.017; p = 0.048)	0.173 (CI = +/-0.074; p = 0.000)	0.897	+1.69%
Severity	2017.1	0.020 (CI = +/-0.020; p = 0.054)	0.165 (CI = +/-0.081; p = 0.001)	0.896	+2.00%
Severity	2017.2	0.018 (CI = +/-0.026; p = 0.141)	0.169 (CI = +/-0.092; p = 0.003)	0.884	+1.85%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.195 (CI = +/-0.185; p = 0.039)	0.729	-3.56%
Frequency	2006.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.190 (CI = +/-0.188; p = 0.048)	0.724	-3.65%
Frequency	2006.2	-0.038 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.192; p = 0.058)	0.714	-3.72%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.195 (CI = +/-0.194; p = 0.049)	0.692	-3.56%
Frequency	2007.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.204 (CI = +/-0.197; p = 0.043)	0.668	-3.40%
Frequency	2008.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.202; p = 0.042)	0.645	-3.31%
Frequency	2008.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.209 (CI = +/-0.207; p = 0.048)	0.626	-3.31%
Frequency	2009.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.213; p = 0.060)	0.616	-3.40%
Frequency	2009.2	-0.036 (CI = +/-0.018; p = 0.000)	-0.197 (CI = +/-0.219; p = 0.075)	0.609	-3.55%
Frequency	2010.1	-0.036 (CI = +/-0.019; p = 0.001)	-0.197 (CI = +/-0.226; p = 0.084)	0.587	-3.54%
Frequency	2010.2	-0.040 (CI = +/-0.020; p = 0.001)	-0.179 (CI = +/-0.227; p = 0.116)	0.607	-3.93%
Frequency	2011.1	-0.041 (CI = +/-0.022; p = 0.001)	-0.174 (CI = +/-0.235; p = 0.139)	0.592	-4.05%
Frequency	2011.2	-0.040 (CI = +/-0.025; p = 0.003)	-0.180 (CI = +/-0.244; p = 0.139)	0.558	-3.90%
Frequency	2012.1	-0.045 (CI = +/-0.027; p = 0.002)	-0.159 (CI = +/-0.247; p = 0.193)	0.579	-4.41%
Frequency	2012.2	-0.052 (CI = +/-0.029; p = 0.001)	-0.134 (CI = +/-0.248; p = 0.271)	0.607	-5.03%
Frequency	2013.1	-0.054 (CI = +/-0.032; p = 0.003)	-0.126 (CI = +/-0.259; p = 0.321)	0.589	-5.25%
Frequency	2013.2	-0.061 (CI = +/-0.035; p = 0.002)	-0.103 (CI = +/-0.266; p = 0.425)	0.602	-5.87%
Frequency	2014.1	-0.062 (CI = +/-0.040; p = 0.005)	-0.098 (CI = +/-0.282; p = 0.472)	0.571	-6.02%
Frequency	2014.2	-0.069 (CI = +/-0.046; p = 0.006)	-0.076 (CI = +/-0.294; p = 0.589)	0.570	-6.66%
Frequency	2015.1	-0.075 (CI = +/-0.053; p = 0.009)	-0.056 (CI = +/-0.311; p = 0.702)	0.558	-7.27%
Frequency	2015.2	-0.087 (CI = +/-0.060; p = 0.009)	-0.025 (CI = +/-0.326; p = 0.872)	0.566	-8.30%
Frequency	2016.1	-0.102 (CI = +/-0.069; p = 0.008)	0.017 (CI = +/-0.340; p = 0.915)	0.587	-9.73%
Frequency	2016.2	-0.135 (CI = +/-0.071; p = 0.002)	0.098 (CI = +/-0.314; p = 0.504)	0.704	-12.62%
Frequency	2017.1	-0.162 (CI = +/-0.079; p = 0.001)	0.159 (CI = +/-0.317; p = 0.284)	0.742	-14.92%
Frequency	2017.2	-0.196 (CI = +/-0.087; p = 0.001)	0.234 (CI = +/-0.310; p = 0.120)	0.791	-17.82%

## Collision

Coverage = CL  
 End Trend Period = 2022.1  
 Excluded Points = NA  
 Parameters included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.012; p = 0.584)	-0.077 (CI = +/-0.242; p = 0.521)	-0.047	+0.32%
Loss Cost	2006.1	0.001 (CI = +/-0.012; p = 0.914)	-0.063 (CI = +/-0.240; p = 0.597)	-0.056	+0.06%
Loss Cost	2006.2	-0.002 (CI = +/-0.012; p = 0.686)	-0.046 (CI = +/-0.234; p = 0.694)	-0.049	-0.24%
Loss Cost	2007.1	-0.002 (CI = +/-0.013; p = 0.715)	-0.046 (CI = +/-0.239; p = 0.697)	-0.052	-0.24%
Loss Cost	2007.2	-0.002 (CI = +/-0.014; p = 0.724)	-0.045 (CI = +/-0.245; p = 0.707)	-0.055	-0.25%
Loss Cost	2008.1	-0.001 (CI = +/-0.015; p = 0.853)	-0.051 (CI = +/-0.251; p = 0.680)	-0.063	-0.14%
Loss Cost	2008.2	-0.001 (CI = +/-0.016; p = 0.912)	-0.053 (CI = +/-0.257; p = 0.673)	-0.067	-0.09%
Loss Cost	2009.1	0.000 (CI = +/-0.018; p = 0.974)	-0.059 (CI = +/-0.264; p = 0.649)	-0.072	+0.03%
Loss Cost	2009.2	0.000 (CI = +/-0.019; p = 0.959)	-0.055 (CI = +/-0.271; p = 0.677)	-0.075	-0.05%
Loss Cost	2010.1	0.000 (CI = +/-0.021; p = 0.976)	-0.059 (CI = +/-0.280; p = 0.667)	-0.080	+0.03%
Loss Cost	2010.2	-0.005 (CI = +/-0.022; p = 0.637)	-0.036 (CI = +/-0.276; p = 0.789)	-0.067	-0.51%
Loss Cost	2011.1	-0.007 (CI = +/-0.024; p = 0.535)	-0.027 (CI = +/-0.284; p = 0.845)	-0.061	-0.73%
Loss Cost	2011.2	-0.008 (CI = +/-0.027; p = 0.515)	-0.022 (CI = +/-0.294; p = 0.875)	-0.063	-0.84%
Loss Cost	2012.1	-0.014 (CI = +/-0.029; p = 0.327)	-0.002 (CI = +/-0.298; p = 0.988)	-0.031	-1.38%
Loss Cost	2012.2	-0.023 (CI = +/-0.030; p = 0.127)	0.030 (CI = +/-0.289; p = 0.829)	0.054	-2.26%
Loss Cost	2013.1	-0.026 (CI = +/-0.034; p = 0.121)	0.041 (CI = +/-0.300; p = 0.776)	0.061	-2.57%
Loss Cost	2013.2	-0.036 (CI = +/-0.036; p = 0.053)	0.072 (CI = +/-0.298; p = 0.615)	0.149	-3.49%
Loss Cost	2014.1	-0.038 (CI = +/-0.041; p = 0.066)	0.080 (CI = +/-0.314; p = 0.591)	0.132	-3.76%
Loss Cost	2014.2	-0.049 (CI = +/-0.046; p = 0.038)	0.111 (CI = +/-0.318; p = 0.465)	0.203	-4.76%
Loss Cost	2015.1	-0.054 (CI = +/-0.053; p = 0.045)	0.126 (CI = +/-0.336; p = 0.429)	0.196	-5.29%
Loss Cost	2015.2	-0.067 (CI = +/-0.060; p = 0.031)	0.160 (CI = +/-0.346; p = 0.332)	0.255	-6.51%
Loss Cost	2016.1	-0.081 (CI = +/-0.070; p = 0.027)	0.193 (CI = +/-0.363; p = 0.264)	0.293	-7.78%
Loss Cost	2016.2	-0.118 (CI = +/-0.066; p = 0.003)	0.275 (CI = +/-0.307; p = 0.073)	0.573	-11.10%
Loss Cost	2017.1	-0.142 (CI = +/-0.075; p = 0.002)	0.325 (CI = +/-0.307; p = 0.041)	0.635	-13.21%
Loss Cost	2017.2	-0.179 (CI = +/-0.076; p = 0.001)	0.397 (CI = +/-0.274; p = 0.011)	0.764	-16.41%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.108; p = 0.071)	0.906	+4.02%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.108 (CI = +/-0.103; p = 0.041)	0.905	+3.85%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.121 (CI = +/-0.089; p = 0.009)	0.917	+3.60%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	0.130 (CI = +/-0.084; p = 0.004)	0.918	+3.44%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	0.139 (CI = +/-0.077; p = 0.001)	0.922	+3.26%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.138 (CI = +/-0.079; p = 0.001)	0.915	+3.27%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	0.136 (CI = +/-0.081; p = 0.002)	0.911	+3.32%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	0.126 (CI = +/-0.072; p = 0.002)	0.931	+3.54%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.074; p = 0.002)	0.928	+3.62%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	0.119 (CI = +/-0.075; p = 0.003)	0.924	+3.69%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.075; p = 0.002)	0.919	+3.55%
Severity	2011.1	0.034 (CI = +/-0.006; p = 0.000)	0.129 (CI = +/-0.076; p = 0.002)	0.910	+3.45%
Severity	2011.2	0.031 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.068; p = 0.000)	0.917	+3.17%
Severity	2012.1	0.031 (CI = +/-0.007; p = 0.000)	0.140 (CI = +/-0.071; p = 0.001)	0.908	+3.15%
Severity	2012.2	0.029 (CI = +/-0.007; p = 0.000)	0.149 (CI = +/-0.067; p = 0.000)	0.908	+2.90%
Severity	2013.1	0.028 (CI = +/-0.008; p = 0.000)	0.152 (CI = +/-0.070; p = 0.000)	0.898	+2.80%
Severity	2013.2	0.025 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.066; p = 0.000)	0.900	+2.50%
Severity	2014.1	0.023 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.068; p = 0.000)	0.891	+2.37%
Severity	2014.2	0.020 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.064; p = 0.000)	0.898	+2.00%
Severity	2015.1	0.021 (CI = +/-0.011; p = 0.001)	0.174 (CI = +/-0.068; p = 0.000)	0.893	+2.09%
Severity	2015.2	0.019 (CI = +/-0.012; p = 0.006)	0.178 (CI = +/-0.072; p = 0.000)	0.884	+1.92%
Severity	2016.1	0.021 (CI = +/-0.015; p = 0.009)	0.173 (CI = +/-0.076; p = 0.000)	0.883	+2.14%
Severity	2016.2	0.018 (CI = +/-0.017; p = 0.048)	0.181 (CI = +/-0.080; p = 0.001)	0.876	+1.77%
Severity	2017.1	0.021 (CI = +/-0.021; p = 0.052)	0.174 (CI = +/-0.087; p = 0.002)	0.877	+2.12%
Severity	2017.2	0.020 (CI = +/-0.028; p = 0.134)	0.176 (CI = +/-0.100; p = 0.004)	0.863	+2.01%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.217; p = 0.108)	0.689	-3.56%
Frequency	2006.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.220; p = 0.125)	0.682	-3.65%
Frequency	2006.2	-0.038 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.225; p = 0.140)	0.671	-3.71%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.176 (CI = +/-0.227; p = 0.125)	0.643	-3.56%
Frequency	2007.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.184 (CI = +/-0.230; p = 0.112)	0.613	-3.40%
Frequency	2008.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.189 (CI = +/-0.235; p = 0.110)	0.583	-3.30%
Frequency	2008.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.189 (CI = +/-0.241; p = 0.119)	0.561	-3.30%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	-0.185 (CI = +/-0.248; p = 0.137)	0.549	-3.40%
Frequency	2009.2	-0.036 (CI = +/-0.018; p = 0.000)	-0.178 (CI = +/-0.254; p = 0.161)	0.541	-3.54%
Frequency	2010.1	-0.036 (CI = +/-0.020; p = 0.001)	-0.178 (CI = +/-0.262; p = 0.172)	0.514	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.021; p = 0.001)	-0.161 (CI = +/-0.263; p = 0.216)	0.538	-3.92%
Frequency	2011.1	-0.041 (CI = +/-0.023; p = 0.001)	-0.156 (CI = +/-0.272; p = 0.244)	0.520	-4.04%
Frequency	2011.2	-0.040 (CI = +/-0.025; p = 0.004)	-0.162 (CI = +/-0.281; p = 0.242)	0.478	-3.89%
Frequency	2012.1	-0.045 (CI = +/-0.028; p = 0.003)	-0.143 (CI = +/-0.284; p = 0.305)	0.504	-4.39%
Frequency	2012.2	-0.051 (CI = +/-0.030; p = 0.002)	-0.119 (CI = +/-0.285; p = 0.390)	0.538	-5.01%
Frequency	2013.1	-0.054 (CI = +/-0.033; p = 0.004)	-0.111 (CI = +/-0.297; p = 0.438)	0.516	-5.23%
Frequency	2013.2	-0.060 (CI = +/-0.037; p = 0.003)	-0.090 (CI = +/-0.304; p = 0.537)	0.532	-5.85%
Frequency	2014.1	-0.062 (CI = +/-0.042; p = 0.007)	-0.085 (CI = +/-0.321; p = 0.577)	0.496	-5.99%
Frequency	2014.2	-0.069 (CI = +/-0.048; p = 0.009)	-0.066 (CI = +/-0.334; p = 0.679)	0.495	-6.63%
Frequency	2015.1	-0.075 (CI = +/-0.056; p = 0.012)	-0.048 (CI = +/-0.353; p = 0.774)	0.482	-7.24%
Frequency	2015.2	-0.086 (CI = +/-0.064; p = 0.013)	-0.019 (CI = +/-0.369; p = 0.914)	0.492	-8.28%
Frequency	2016.1	-0.102 (CI = +/-0.074; p = 0.012)	0.020 (CI = +/-0.384; p = 0.912)	0.518	-9.71%
Frequency	2016.2	-0.135 (CI = +/-0.076; p = 0.003)	0.094 (CI = +/-0.354; p = 0.563)	0.655	-12.65%
Frequency	2017.1	-0.163 (CI = +/-0.087; p = 0.003)	0.151 (CI = +/-0.356; p = 0.356)	0.701	-15.02%
Frequency	2017.2	-0.199 (CI = +/-0.096; p = 0.002)	0.221 (CI = +/-0.346; p = 0.176)	0.762	-18.06%

## Collision

Coverage = CL  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.000 (CI = +/-0.010; p = 0.995)	-0.030	+0.00%
Loss Cost	2006.1	-0.002 (CI = +/-0.010; p = 0.663)	-0.025	-0.22%
Loss Cost	2006.2	-0.005 (CI = +/-0.010; p = 0.342)	-0.002	-0.49%
Loss Cost	2007.1	-0.005 (CI = +/-0.011; p = 0.363)	-0.005	-0.50%
Loss Cost	2007.2	-0.005 (CI = +/-0.012; p = 0.372)	-0.006	-0.53%
Loss Cost	2008.1	-0.005 (CI = +/-0.013; p = 0.465)	-0.016	-0.46%
Loss Cost	2008.2	-0.004 (CI = +/-0.014; p = 0.512)	-0.020	-0.44%
Loss Cost	2009.1	-0.004 (CI = +/-0.015; p = 0.606)	-0.028	-0.37%
Loss Cost	2009.2	-0.005 (CI = +/-0.016; p = 0.551)	-0.025	-0.46%
Loss Cost	2010.1	-0.004 (CI = +/-0.017; p = 0.607)	-0.030	-0.43%
Loss Cost	2010.2	-0.009 (CI = +/-0.018; p = 0.310)	0.003	-0.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.019; p = 0.250)	0.017	-1.07%
Loss Cost	2011.2	-0.012 (CI = +/-0.021; p = 0.242)	0.020	-1.19%
Loss Cost	2012.1	-0.016 (CI = +/-0.022; p = 0.138)	0.062	-1.62%
Loss Cost	2012.2	-0.023 (CI = +/-0.023; p = 0.045)	0.153	-2.28%
Loss Cost	2013.1	-0.025 (CI = +/-0.025; p = 0.045)	0.160	-2.51%
Loss Cost	2013.2	-0.032 (CI = +/-0.026; p = 0.020)	0.239	-3.15%
Loss Cost	2014.1	-0.034 (CI = +/-0.029; p = 0.027)	0.223	-3.31%
Loss Cost	2014.2	-0.040 (CI = +/-0.032; p = 0.017)	0.277	-3.93%
Loss Cost	2015.1	-0.043 (CI = +/-0.036; p = 0.024)	0.265	-4.19%
Loss Cost	2015.2	-0.050 (CI = +/-0.041; p = 0.021)	0.298	-4.84%
Loss Cost	2016.1	-0.056 (CI = +/-0.047; p = 0.023)	0.309	-5.42%
Loss Cost	2016.2	-0.074 (CI = +/-0.048; p = 0.006)	0.463	-7.10%
Loss Cost	2017.1	-0.080 (CI = +/-0.057; p = 0.010)	0.450	-7.73%
Severity	2005.2	0.042 (CI = +/-0.005; p = 0.000)	0.908	+4.24%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.903	+4.12%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	0.908	+3.93%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	0.902	+3.82%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	0.897	+3.69%
Severity	2008.1	0.037 (CI = +/-0.005; p = 0.000)	0.889	+3.73%
Severity	2008.2	0.037 (CI = +/-0.005; p = 0.000)	0.885	+3.80%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	0.908	+4.01%
Severity	2009.2	0.040 (CI = +/-0.005; p = 0.000)	0.906	+4.10%
Severity	2010.1	0.041 (CI = +/-0.006; p = 0.000)	0.904	+4.19%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	0.892	+4.12%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.878	+4.09%
Severity	2011.2	0.039 (CI = +/-0.007; p = 0.000)	0.864	+3.93%
Severity	2012.1	0.039 (CI = +/-0.007; p = 0.000)	0.851	+3.98%
Severity	2012.2	0.038 (CI = +/-0.008; p = 0.000)	0.829	+3.87%
Severity	2013.1	0.038 (CI = +/-0.009; p = 0.000)	0.808	+3.89%
Severity	2013.2	0.037 (CI = +/-0.010; p = 0.000)	0.776	+3.78%
Severity	2014.1	0.037 (CI = +/-0.011; p = 0.000)	0.749	+3.82%
Severity	2014.2	0.037 (CI = +/-0.012; p = 0.000)	0.705	+3.73%
Severity	2015.1	0.039 (CI = +/-0.014; p = 0.000)	0.706	+3.98%
Severity	2015.2	0.040 (CI = +/-0.016; p = 0.000)	0.676	+4.10%
Severity	2016.1	0.044 (CI = +/-0.017; p = 0.000)	0.693	+4.52%
Severity	2016.2	0.045 (CI = +/-0.021; p = 0.001)	0.652	+4.63%
Severity	2017.1	0.051 (CI = +/-0.023; p = 0.001)	0.682	+5.24%
Frequency	2005.2	-0.042 (CI = +/-0.009; p = 0.000)	0.700	-4.07%
Frequency	2006.1	-0.043 (CI = +/-0.010; p = 0.000)	0.696	-4.17%
Frequency	2006.2	-0.043 (CI = +/-0.010; p = 0.000)	0.687	-4.26%
Frequency	2007.1	-0.042 (CI = +/-0.011; p = 0.000)	0.659	-4.16%
Frequency	2007.2	-0.042 (CI = +/-0.012; p = 0.000)	0.628	-4.07%
Frequency	2008.1	-0.041 (CI = +/-0.013; p = 0.000)	0.600	-4.03%
Frequency	2008.2	-0.042 (CI = +/-0.014; p = 0.000)	0.580	-4.08%
Frequency	2009.1	-0.043 (CI = +/-0.014; p = 0.000)	0.573	-4.21%
Frequency	2009.2	-0.045 (CI = +/-0.015; p = 0.000)	0.571	-4.38%
Frequency	2010.1	-0.045 (CI = +/-0.017; p = 0.000)	0.548	-4.43%
Frequency	2010.2	-0.049 (CI = +/-0.017; p = 0.000)	0.578	-4.80%
Frequency	2011.1	-0.051 (CI = +/-0.019; p = 0.000)	0.567	-4.96%
Frequency	2011.2	-0.050 (CI = +/-0.021; p = 0.000)	0.529	-4.92%
Frequency	2012.1	-0.055 (CI = +/-0.022; p = 0.000)	0.562	-5.38%
Frequency	2012.2	-0.061 (CI = +/-0.023; p = 0.000)	0.601	-5.92%
Frequency	2013.1	-0.064 (CI = +/-0.025; p = 0.000)	0.588	-6.16%
Frequency	2013.2	-0.069 (CI = +/-0.027; p = 0.000)	0.610	-6.68%
Frequency	2014.1	-0.071 (CI = +/-0.030; p = 0.000)	0.584	-6.86%
Frequency	2014.2	-0.077 (CI = +/-0.033; p = 0.000)	0.590	-7.38%
Frequency	2015.1	-0.082 (CI = +/-0.037; p = 0.000)	0.585	-7.86%
Frequency	2015.2	-0.090 (CI = +/-0.041; p = 0.000)	0.599	-8.59%
Frequency	2016.1	-0.100 (CI = +/-0.046; p = 0.000)	0.621	-9.51%
Frequency	2016.2	-0.119 (CI = +/-0.047; p = 0.000)	0.718	-11.20%
Frequency	2017.1	-0.131 (CI = +/-0.052; p = 0.000)	0.734	-12.32%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.002 (CI = +/-0.010; p = 0.752)	-0.028	+0.16%
Loss Cost	2006.1	-0.001 (CI = +/-0.011; p = 0.901)	-0.032	-0.07%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.526)	-0.019	-0.34%
Loss Cost	2007.1	-0.003 (CI = +/-0.012; p = 0.552)	-0.022	-0.34%
Loss Cost	2007.2	-0.004 (CI = +/-0.013; p = 0.562)	-0.023	-0.36%
Loss Cost	2008.1	-0.003 (CI = +/-0.013; p = 0.678)	-0.030	-0.27%
Loss Cost	2008.2	-0.002 (CI = +/-0.014; p = 0.734)	-0.034	-0.24%
Loss Cost	2009.1	-0.002 (CI = +/-0.016; p = 0.843)	-0.038	-0.15%
Loss Cost	2009.2	-0.002 (CI = +/-0.017; p = 0.779)	-0.038	-0.23%
Loss Cost	2010.1	-0.002 (CI = +/-0.018; p = 0.842)	-0.042	-0.18%
Loss Cost	2010.2	-0.006 (CI = +/-0.019; p = 0.486)	-0.022	-0.64%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.403)	-0.012	-0.84%
Loss Cost	2011.2	-0.009 (CI = +/-0.022; p = 0.390)	-0.011	-0.94%
Loss Cost	2012.1	-0.014 (CI = +/-0.024; p = 0.240)	0.023	-1.39%
Loss Cost	2012.2	-0.021 (CI = +/-0.025; p = 0.090)	0.104	-2.10%
Loss Cost	2013.1	-0.024 (CI = +/-0.028; p = 0.089)	0.111	-2.33%
Loss Cost	2013.2	-0.031 (CI = +/-0.029; p = 0.041)	0.188	-3.03%
Loss Cost	2014.1	-0.032 (CI = +/-0.033; p = 0.055)	0.173	-3.19%
Loss Cost	2014.2	-0.040 (CI = +/-0.036; p = 0.035)	0.228	-3.88%
Loss Cost	2015.1	-0.043 (CI = +/-0.042; p = 0.046)	0.216	-4.18%
Loss Cost	2015.2	-0.051 (CI = +/-0.047; p = 0.038)	0.253	-4.93%
Loss Cost	2016.1	-0.058 (CI = +/-0.055; p = 0.041)	0.267	-5.61%
Loss Cost	2016.2	-0.079 (CI = +/-0.057; p = 0.011)	0.439	-7.62%
Loss Cost	2017.1	-0.089 (CI = +/-0.068; p = 0.016)	0.435	-8.47%
Severity	2005.2	0.041 (CI = +/-0.005; p = 0.000)	0.899	+4.22%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.894	+4.09%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.899	+3.88%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	0.893	+3.76%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	0.886	+3.62%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.878	+3.65%
Severity	2008.2	0.037 (CI = +/-0.005; p = 0.000)	0.873	+3.72%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	0.898	+3.94%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.895	+4.03%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	0.892	+4.13%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	0.877	+4.05%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	0.861	+4.00%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.844	+3.82%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	0.828	+3.87%
Severity	2012.2	0.037 (CI = +/-0.009; p = 0.000)	0.801	+3.73%
Severity	2013.1	0.037 (CI = +/-0.010; p = 0.000)	0.775	+3.74%
Severity	2013.2	0.035 (CI = +/-0.011; p = 0.000)	0.735	+3.61%
Severity	2014.1	0.036 (CI = +/-0.012; p = 0.000)	0.701	+3.62%
Severity	2014.2	0.034 (CI = +/-0.014; p = 0.000)	0.645	+3.50%
Severity	2015.1	0.037 (CI = +/-0.016; p = 0.000)	0.643	+3.75%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.001)	0.604	+3.86%
Severity	2016.1	0.042 (CI = +/-0.020; p = 0.001)	0.621	+4.30%
Severity	2016.2	0.043 (CI = +/-0.024; p = 0.003)	0.567	+4.38%
Severity	2017.1	0.049 (CI = +/-0.028; p = 0.003)	0.602	+5.07%
Frequency	2005.2	-0.040 (CI = +/-0.010; p = 0.000)	0.672	-3.89%
Frequency	2006.1	-0.041 (CI = +/-0.010; p = 0.000)	0.667	-3.99%
Frequency	2006.2	-0.042 (CI = +/-0.011; p = 0.000)	0.657	-4.07%
Frequency	2007.1	-0.040 (CI = +/-0.012; p = 0.000)	0.624	-3.95%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	0.589	-3.84%
Frequency	2008.1	-0.039 (CI = +/-0.013; p = 0.000)	0.556	-3.79%
Frequency	2008.2	-0.039 (CI = +/-0.014; p = 0.000)	0.534	-3.82%
Frequency	2009.1	-0.040 (CI = +/-0.015; p = 0.000)	0.524	-3.94%
Frequency	2009.2	-0.042 (CI = +/-0.016; p = 0.000)	0.520	-4.10%
Frequency	2010.1	-0.042 (CI = +/-0.018; p = 0.000)	0.493	-4.13%
Frequency	2010.2	-0.046 (CI = +/-0.019; p = 0.000)	0.524	-4.51%
Frequency	2011.1	-0.048 (CI = +/-0.020; p = 0.000)	0.510	-4.66%
Frequency	2011.2	-0.047 (CI = +/-0.022; p = 0.000)	0.466	-4.59%
Frequency	2012.1	-0.052 (CI = +/-0.024; p = 0.000)	0.501	-5.06%
Frequency	2012.2	-0.058 (CI = +/-0.025; p = 0.000)	0.543	-5.62%
Frequency	2013.1	-0.060 (CI = +/-0.028; p = 0.000)	0.527	-5.85%
Frequency	2013.2	-0.066 (CI = +/-0.030; p = 0.000)	0.550	-6.41%
Frequency	2014.1	-0.068 (CI = +/-0.034; p = 0.001)	0.518	-6.58%
Frequency	2014.2	-0.074 (CI = +/-0.038; p = 0.001)	0.525	-7.13%
Frequency	2015.1	-0.080 (CI = +/-0.043; p = 0.001)	0.518	-7.65%
Frequency	2015.2	-0.088 (CI = +/-0.048; p = 0.002)	0.534	-8.45%
Frequency	2016.1	-0.100 (CI = +/-0.054; p = 0.002)	0.561	-9.50%
Frequency	2016.2	-0.122 (CI = +/-0.055; p = 0.001)	0.677	-11.50%
Frequency	2017.1	-0.138 (CI = +/-0.063; p = 0.001)	0.702	-12.89%

## Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	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)	0.425	+1.54%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	-0.068 (CI = +/-0.065; p = 0.040)	0.340	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.004)	-0.065 (CI = +/-0.068; p = 0.060)	0.346	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.073 (CI = +/-0.068; p = 0.037)	0.390	+3.61%
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)	0.635	+3.21%
Loss Cost	2012.1	0.028 (CI = +/-0.015; 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)	0.495	+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 = 0.261)	0.377	+2.58%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.082)	-0.040 (CI = +/-0.090; p = 0.331)	0.231	+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)	0.083	+3.46%
Loss Cost	2016.2	0.002 (CI = +/-0.038; p = 0.915)	0.009 (CI = +/-0.077; p = 0.763)	-0.457	+0.16%
Loss Cost	2017.1	-0.002 (CI = +/-0.066; p = 0.940)	0.005 (CI = +/-0.114; p = 0.894)	-0.646	-0.17%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.128)	0.880	+4.24%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.047; p = 0.044)	0.881	+4.02%
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	+3.36%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.031)	0.877	+3.33%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.038; p = 0.020)	0.876	+3.45%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.034; p = 0.037)	0.907	+3.70%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.034; p = 0.016)	0.913	+3.87%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.028)	0.907	+3.93%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.046)	0.888	+3.84%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.025)	0.878	+3.65%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.044)	0.865	+3.37%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.045)	0.846	+3.28%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.081)	0.810	+3.03%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.048)	0.788	+2.78%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.086)	0.727	+2.46%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	-0.040 (CI = +/-0.035; p = 0.030)	0.722	+2.06%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.005)	-0.032 (CI = +/-0.030; p = 0.042)	0.648	+1.58%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.027)	-0.035 (CI = +/-0.034; p = 0.045)	0.618	+1.40%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.101)	-0.031 (CI = +/-0.037; p = 0.088)	0.425	+1.15%
Severity	2016.1	0.010 (CI = +/-0.020; p = 0.273)	-0.034 (CI = +/-0.046; p = 0.115)	0.390	+0.96%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.853)	-0.024 (CI = +/-0.041; p = 0.171)	0.120	+0.14%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.730)	-0.031 (CI = +/-0.055; p = 0.173)	0.191	-0.38%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.065; p = 0.407)	0.574	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.068; p = 0.390)	0.551	-2.39%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.376)	0.519	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.067; p = 0.607)	0.452	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.288)	0.410	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.021 (CI = +/-0.059; p = 0.472)	0.312	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	-0.029 (CI = +/-0.059; p = 0.321)	0.249	-1.22%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.021)	-0.027 (CI = +/-0.062; p = 0.376)	0.187	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	-0.030 (CI = +/-0.065; p = 0.349)	0.149	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.145)	-0.021 (CI = +/-0.066; p = 0.520)	0.031	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.103)	-0.015 (CI = +/-0.068; p = 0.656)	0.062	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.223)	-0.009 (CI = +/-0.072; p = 0.800)	-0.022	-0.82%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.793)	-0.028 (CI = +/-0.059; p = 0.328)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.484)	-0.036 (CI = +/-0.061; p = 0.223)	-0.001	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.338)	-0.030 (CI = +/-0.064; p = 0.323)	0.004	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.665)	-0.022 (CI = +/-0.067; p = 0.491)	-0.117	-0.34%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.687)	-0.021 (CI = +/-0.074; p = 0.537)	-0.134	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.570)	-0.002 (CI = +/-0.068; p = 0.944)	-0.174	+0.51%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.418)	-0.008 (CI = +/-0.073; p = 0.797)	-0.136	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.026; p = 0.184)	0.006 (CI = +/-0.076; p = 0.856)	0.019	+1.66%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.176)	0.000 (CI = +/-0.086; p = 0.993)	0.042	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.231)	0.005 (CI = +/-0.105; p = 0.904)	-0.017	+2.47%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.988)	0.033 (CI = +/-0.051; p = 0.142)	0.181	+0.01%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.887)	0.036 (CI = +/-0.075; p = 0.225)	0.076	+0.21%

## Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	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)	0.386	+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	+2.39%
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	+3.05%
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)	0.619	+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)	0.600	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	-0.074 (CI = +/-0.068; p = 0.037)	0.595	+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 = 0.034)	-0.060 (CI = +/-0.090; p = 0.160)	0.409	+3.55%
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)	0.461	+5.32%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.088)	-0.055 (CI = +/-0.141; p = 0.338)	0.414	+5.83%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.367)	-0.009 (CI = +/-0.087; p = 0.764)	-0.213	+1.72%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.582)	-0.010 (CI = +/-0.155; p = 0.812)	-0.602	+1.63%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.048; 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	+4.21%
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)	0.909	+3.71%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.035; p = 0.009)	0.902	+3.54%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.010)	0.892	+3.51%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.898	+3.68%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.030; p = 0.005)	0.935	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.952	+4.20%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.027; p = 0.001)	0.950	+4.28%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.938	+4.23%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.028; p = 0.001)	0.937	+4.05%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.001)	0.934	+3.80%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.002)	0.924	+3.74%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.028; p = 0.005)	0.905	+3.54%
Severity	2013.1	0.033 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.028; p = 0.003)	0.903	+3.31%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.028; p = 0.006)	0.873	+3.05%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.023; p = 0.001)	0.907	+2.65%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.016; p = 0.000)	0.921	+2.23%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.018; p = 0.001)	0.919	+2.10%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	-0.045 (CI = +/-0.022; p = 0.004)	0.863	+2.06%
Severity	2016.1	0.020 (CI = +/-0.014; p = 0.017)	-0.046 (CI = +/-0.028; p = 0.011)	0.850	+1.98%
Severity	2016.2	0.013 (CI = +/-0.015; p = 0.073)	-0.038 (CI = +/-0.026; p = 0.018)	0.814	+1.29%
Severity	2017.1	0.009 (CI = +/-0.024; p = 0.260)	-0.041 (CI = +/-0.035; p = 0.037)	0.866	+0.88%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.067; p = 0.499)	0.571	-2.43%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.070; p = 0.475)	0.550	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.073; p = 0.463)	0.517	-2.44%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.700)	0.448	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.064; p = 0.344)	0.400	-1.74%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.019 (CI = +/-0.062; p = 0.528)	0.299	-1.47%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.015)	-0.028 (CI = +/-0.062; p = 0.359)	0.234	-1.24%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	-0.026 (CI = +/-0.065; p = 0.412)	0.171	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	-0.029 (CI = +/-0.069; p = 0.381)	0.133	-1.10%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.189)	-0.021 (CI = +/-0.070; p = 0.540)	0.015	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.135)	-0.014 (CI = +/-0.073; p = 0.696)	0.045	-1.04%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.264)	-0.008 (CI = +/-0.077; p = 0.825)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.961)	-0.031 (CI = +/-0.063; p = 0.307)	-0.059	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.638)	-0.039 (CI = +/-0.065; p = 0.221)	-0.007	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.462)	-0.032 (CI = +/-0.070; p = 0.335)	-0.014	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.798)	-0.024 (CI = +/-0.073; p = 0.482)	-0.132	-0.23%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.829)	-0.024 (CI = +/-0.082; p = 0.527)	-0.154	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.495)	-0.006 (CI = +/-0.075; p = 0.853)	-0.170	+0.73%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.324)	-0.016 (CI = +/-0.083; p = 0.653)	-0.097	+1.30%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.142)	-0.002 (CI = +/-0.084; p = 0.944)	0.097	+2.24%
Frequency	2015.2	0.031 (CI = +/-0.041; p = 0.109)	-0.016 (CI = +/-0.095; p = 0.677)	0.204	+3.19%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.151)	-0.010 (CI = +/-0.117; p = 0.831)	0.167	+3.78%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.773)	0.029 (CI = +/-0.073; p = 0.299)	0.016	+0.42%
Frequency	2017.1	0.007 (CI = +/-0.088; p = 0.751)	0.031 (CI = +/-0.127; p = 0.399)	-0.226	+0.75%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	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	+2.57%
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)	0.612	+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	+3.21%
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)	0.362	+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)	0.225	+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 = 0.109)	0.229	+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 = 0.905)	-0.196	+0.16%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.889)	-0.243	-0.26%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.873	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.865	+4.06%
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	+3.36%
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)	0.844	+3.45%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.889	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.886	+3.87%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.882	+3.99%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.864	+3.84%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.839	+3.73%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.830	+3.37%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.802	+3.37%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.771	+3.03%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.718	+2.91%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.661	+2.46%
Severity	2014.1	0.022 (CI = +/-0.012; p = 0.003)	0.567	+2.23%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.013)	0.457	+1.58%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.033)	0.382	+1.62%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.152)	0.166	+1.15%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.209)	0.123	+1.29%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.872)	-0.193	+0.14%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.911)	-0.246	+0.14%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.578	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.555	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.522	-2.34%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.468	-2.03%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.405	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.326	-1.40%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.248	-1.22%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.023)	0.194	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.045)	0.152	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.151)	0.062	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.095)	0.106	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.215)	0.038	-0.81%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.792)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.576)	-0.047	-0.36%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.337)	-0.001	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.720)	-0.071	-0.27%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.678)	-0.073	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.537)	-0.057	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.391)	-0.019	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.157)	0.138	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.141)	0.179	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.185)	0.150	+2.42%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.990)	-0.200	+0.01%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.805)	-0.229	-0.40%



## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	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)	0.221	+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)	0.421	+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)	0.449	+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)	0.393	+5.83%
Loss Cost	2016.2	0.015 (CI = +/-0.038; p = 0.317)	0.058	+1.56%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.491)	-0.107	+1.63%
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	+4.21%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.880	+3.90%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.873	+3.71%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.869	+3.49%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.856	+3.51%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.849	+3.61%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.903	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.904	+4.11%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.905	+4.28%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.889	+4.14%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.868	+4.05%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.863	+3.69%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.841	+3.74%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.815	+3.40%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.770	+3.31%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.721	+2.86%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.637	+2.65%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.009)	0.541	+1.96%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.022)	0.487	+2.10%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.105)	0.274	+1.63%
Severity	2016.1	0.020 (CI = +/-0.028; p = 0.136)	0.263	+1.98%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.604)	-0.158	+0.64%
Severity	2017.1	0.009 (CI = +/-0.054; p = 0.643)	-0.225	+0.88%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.580	-2.45%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.558	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.526	-2.46%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.469	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.402	-1.77%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.319	-1.47%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.012)	0.238	-1.27%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.030)	0.184	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.056)	0.142	-1.14%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.180)	0.050	-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.114)	0.096	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.248)	0.027	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.871)	-0.069	-0.11%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.646)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.389)	-0.016	-0.70%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.793)	-0.084	-0.23%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.748)	-0.088	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.468)	-0.045	+0.73%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.326)	0.010	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.111)	0.225	+2.24%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.088)	0.311	+3.03%
Frequency	2016.1	0.037 (CI = +/-0.048; p = 0.106)	0.325	+3.78%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.541)	-0.125	+0.92%
Frequency	2017.1	0.007 (CI = +/-0.066; p = 0.746)	-0.279	+0.75%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.041 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.133; p = 0.000)	0.638	+4.23%
Loss Cost	2003.2	0.040 (CI = +/-0.012; p = 0.000)	-0.246 (CI = +/-0.135; p = 0.001)	0.603	+4.11%
Loss Cost	2004.1	0.037 (CI = +/-0.012; p = 0.000)	-0.265 (CI = +/-0.133; p = 0.000)	0.600	+3.80%
Loss Cost	2004.2	0.035 (CI = +/-0.012; p = 0.000)	-0.250 (CI = +/-0.133; p = 0.001)	0.555	+3.54%
Loss Cost	2005.1	0.032 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.132; p = 0.000)	0.553	+3.25%
Loss Cost	2005.2	0.032 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.136; p = 0.000)	0.520	+3.22%
Loss Cost	2006.1	0.028 (CI = +/-0.014; p = 0.000)	-0.285 (CI = +/-0.134; p = 0.000)	0.525	+2.88%
Loss Cost	2006.2	0.026 (CI = +/-0.014; p = 0.001)	-0.270 (CI = +/-0.135; p = 0.000)	0.471	+2.60%
Loss Cost	2007.1	0.022 (CI = +/-0.014; p = 0.004)	-0.292 (CI = +/-0.132; p = 0.000)	0.490	+2.20%
Loss Cost	2007.2	0.020 (CI = +/-0.015; p = 0.011)	-0.283 (CI = +/-0.135; p = 0.000)	0.444	+2.03%
Loss Cost	2008.1	0.017 (CI = +/-0.016; p = 0.034)	-0.298 (CI = +/-0.136; p = 0.000)	0.456	+1.73%
Loss Cost	2008.2	0.014 (CI = +/-0.016; p = 0.098)	-0.281 (CI = +/-0.136; p = 0.000)	0.404	+1.37%
Loss Cost	2009.1	0.010 (CI = +/-0.017; p = 0.243)	-0.299 (CI = +/-0.136; p = 0.000)	0.434	+0.98%
Loss Cost	2009.2	0.010 (CI = +/-0.018; p = 0.284)	-0.298 (CI = +/-0.141; p = 0.000)	0.412	+0.97%
Loss Cost	2010.1	0.004 (CI = +/-0.019; p = 0.623)	-0.322 (CI = +/-0.139; p = 0.000)	0.464	+0.45%
Loss Cost	2010.2	0.001 (CI = +/-0.020; p = 0.926)	-0.307 (CI = +/-0.141; p = 0.000)	0.435	+0.09%
Loss Cost	2011.1	0.003 (CI = +/-0.021; p = 0.749)	-0.297 (CI = +/-0.146; p = 0.000)	0.414	+0.33%
Loss Cost	2011.2	0.001 (CI = +/-0.023; p = 0.920)	-0.289 (CI = +/-0.152; p = 0.001)	0.384	+0.11%
Loss Cost	2012.1	-0.002 (CI = +/-0.025; p = 0.890)	-0.299 (CI = +/-0.158; p = 0.001)	0.394	-0.17%
Loss Cost	2012.2	-0.011 (CI = +/-0.024; p = 0.365)	-0.267 (CI = +/-0.148; p = 0.001)	0.399	-1.07%
Loss Cost	2013.1	-0.009 (CI = +/-0.027; p = 0.490)	-0.261 (CI = +/-0.156; p = 0.003)	0.358	-0.90%
Loss Cost	2013.2	-0.001 (CI = +/-0.028; p = 0.920)	-0.286 (CI = +/-0.154; p = 0.001)	0.427	-0.14%
Loss Cost	2014.1	-0.003 (CI = +/-0.032; p = 0.856)	-0.290 (CI = +/-0.165; p = 0.002)	0.416	-0.27%
Loss Cost	2014.2	-0.007 (CI = +/-0.035; p = 0.665)	-0.277 (CI = +/-0.173; p = 0.004)	0.385	-0.72%
Loss Cost	2015.1	-0.004 (CI = +/-0.040; p = 0.842)	-0.267 (CI = +/-0.186; p = 0.008)	0.338	-0.38%
Loss Cost	2015.2	-0.012 (CI = +/-0.045; p = 0.574)	-0.247 (CI = +/-0.193; p = 0.017)	0.303	-1.18%
Loss Cost	2016.1	-0.015 (CI = +/-0.052; p = 0.537)	-0.256 (CI = +/-0.212; p = 0.022)	0.284	-1.51%
Loss Cost	2016.2	-0.026 (CI = +/-0.059; p = 0.355)	-0.233 (CI = +/-0.223; p = 0.042)	0.266	-2.55%
Loss Cost	2017.1	-0.013 (CI = +/-0.069; p = 0.690)	-0.204 (CI = +/-0.240; p = 0.086)	0.136	-1.26%
Severity	2003.1	0.066 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.162; p = 0.336)	0.701	+6.86%
Severity	2003.2	0.069 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.163; p = 0.258)	0.705	+7.10%
Severity	2004.1	0.070 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.166; p = 0.330)	0.705	+7.29%
Severity	2004.2	0.072 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.170; p = 0.286)	0.699	+7.46%
Severity	2005.1	0.074 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.174; p = 0.352)	0.695	+7.63%
Severity	2005.2	0.075 (CI = +/-0.018; p = 0.000)	-0.092 (CI = +/-0.178; p = 0.301)	0.689	+7.83%
Severity	2006.1	0.076 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.183; p = 0.342)	0.678	+7.92%
Severity	2006.2	0.077 (CI = +/-0.020; p = 0.000)	-0.090 (CI = +/-0.189; p = 0.340)	0.658	+7.99%
Severity	2007.1	0.077 (CI = +/-0.021; p = 0.000)	-0.087 (CI = +/-0.196; p = 0.369)	0.641	+8.04%
Severity	2007.2	0.079 (CI = +/-0.023; p = 0.000)	-0.094 (CI = +/-0.202; p = 0.350)	0.624	+8.17%
Severity	2008.1	0.081 (CI = +/-0.024; p = 0.000)	-0.080 (CI = +/-0.207; p = 0.437)	0.623	+8.47%
Severity	2008.2	0.084 (CI = +/-0.025; p = 0.000)	-0.095 (CI = +/-0.212; p = 0.364)	0.621	+8.81%
Severity	2009.1	0.092 (CI = +/-0.025; p = 0.000)	-0.058 (CI = +/-0.206; p = 0.568)	0.669	+9.66%
Severity	2009.2	0.105 (CI = +/-0.021; p = 0.000)	-0.117 (CI = +/-0.164; p = 0.154)	0.804	+11.12%
Severity	2010.1	0.117 (CI = +/-0.017; p = 0.000)	-0.065 (CI = +/-0.130; p = 0.310)	0.887	+12.41%
Severity	2010.2	0.125 (CI = +/-0.015; p = 0.000)	-0.099 (CI = +/-0.110; p = 0.076)	0.923	+13.33%
Severity	2011.1	0.132 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.099; p = 0.148)	0.941	+14.07%
Severity	2011.2	0.132 (CI = +/-0.016; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.157)	0.933	+14.12%
Severity	2012.1	0.133 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.110; p = 0.188)	0.926	+14.18%
Severity	2012.2	0.127 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.104; p = 0.319)	0.923	+13.50%
Severity	2013.1	0.128 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.110; p = 0.384)	0.914	+13.63%
Severity	2013.2	0.134 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.107; p = 0.215)	0.921	+14.31%
Severity	2014.1	0.131 (CI = +/-0.022; p = 0.000)	-0.075 (CI = +/-0.113; p = 0.177)	0.909	+13.96%
Severity	2014.2	0.127 (CI = +/-0.024; p = 0.000)	-0.065 (CI = +/-0.118; p = 0.256)	0.890	+13.57%
Severity	2015.1	0.136 (CI = +/-0.024; p = 0.000)	-0.039 (CI = +/-0.112; p = 0.468)	0.909	+14.62%
Severity	2015.2	0.135 (CI = +/-0.028; p = 0.000)	-0.036 (CI = +/-0.120; p = 0.533)	0.888	+14.47%
Severity	2016.1	0.140 (CI = +/-0.032; p = 0.000)	-0.023 (CI = +/-0.129; p = 0.703)	0.878	+15.05%
Severity	2016.2	0.133 (CI = +/-0.036; p = 0.000)	-0.008 (CI = +/-0.135; p = 0.900)	0.847	+14.25%
Severity	2017.1	0.127 (CI = +/-0.043; p = 0.000)	-0.021 (CI = +/-0.147; p = 0.753)	0.804	+13.55%
Frequency	2003.1	-0.025 (CI = +/-0.021; p = 0.020)	-0.175 (CI = +/-0.239; p = 0.147)	0.130	-2.46%
Frequency	2003.2	-0.028 (CI = +/-0.021; p = 0.011)	-0.153 (CI = +/-0.241; p = 0.206)	0.152	-2.79%
Frequency	2004.1	-0.033 (CI = +/-0.022; p = 0.004)	-0.184 (CI = +/-0.239; p = 0.127)	0.204	-3.25%
Frequency	2004.2	-0.037 (CI = +/-0.022; p = 0.002)	-0.159 (CI = +/-0.240; p = 0.187)	0.236	-3.65%
Frequency	2005.1	-0.042 (CI = +/-0.023; p = 0.001)	-0.187 (CI = +/-0.241; p = 0.124)	0.276	-4.07%
Frequency	2005.2	-0.044 (CI = +/-0.024; p = 0.001)	-0.174 (CI = +/-0.246; p = 0.160)	0.283	-4.28%
Frequency	2006.1	-0.048 (CI = +/-0.025; p = 0.001)	-0.198 (CI = +/-0.249; p = 0.115)	0.310	-4.68%
Frequency	2006.2	-0.051 (CI = +/-0.027; p = 0.000)	-0.181 (CI = +/-0.254; p = 0.157)	0.325	-4.99%
Frequency	2007.1	-0.056 (CI = +/-0.028; p = 0.000)	-0.205 (CI = +/-0.258; p = 0.116)	0.347	-5.40%
Frequency	2007.2	-0.058 (CI = +/-0.030; p = 0.000)	-0.190 (CI = +/-0.265; p = 0.154)	0.355	-5.68%
Frequency	2008.1	-0.064 (CI = +/-0.031; p = 0.000)	-0.218 (CI = +/-0.268; p = 0.106)	0.384	-6.21%
Frequency	2008.2	-0.071 (CI = +/-0.032; p = 0.000)	-0.185 (CI = +/-0.268; p = 0.166)	0.427	-6.85%
Frequency	2009.1	-0.082 (CI = +/-0.031; p = 0.000)	-0.241 (CI = +/-0.252; p = 0.060)	0.530	-7.92%
Frequency	2009.2	-0.096 (CI = +/-0.029; p = 0.000)	-0.181 (CI = +/-0.222; p = 0.105)	0.653	-9.14%
Frequency	2010.1	-0.113 (CI = +/-0.022; p = 0.000)	-0.257 (CI = +/-0.166; p = 0.004)	0.821	-10.64%
Frequency	2010.2	-0.124 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.130; p = 0.003)	0.898	-11.68%
Frequency	2011.1	-0.128 (CI = +/-0.019; p = 0.000)	-0.225 (CI = +/-0.132; p = 0.002)	0.898	-12.05%
Frequency	2011.2	-0.131 (CI = +/-0.020; p = 0.000)	-0.215 (CI = +/-0.136; p = 0.004)	0.895	-12.27%
Frequency	2012.1	-0.134 (CI = +/-0.022; p = 0.000)	-0.228 (CI = +/-0.141; p = 0.003)	0.887	-12.56%
Frequency	2012.2	-0.137 (CI = +/-0.024; p = 0.000)	-0.217 (CI = +/-0.146; p = 0.006)	0.884	-12.84%
Frequency	2013.1	-0.137 (CI = +/-0.027; p = 0.000)	-0.215 (CI = +/-0.155; p = 0.009)	0.861	-12.79%
Frequency	2013.2	-0.135 (CI = +/-0.030; p = 0.000)	-0.220 (CI = +/-0.163; p = 0.011)	0.846	-12.63%
Frequency	2014.1	-0.133 (CI = +/-0.034; p = 0.000)	-0.215 (CI = +/-0.174; p = 0.019)	0.811	-12.49%
Frequency	2014.2	-0.134 (CI = +/-0.038; p = 0.000)	-0.212 (CI = +/-0.186; p = 0.028)	0.794	-12.58%
Frequency	2015.1	-0.140 (CI = +/-0.043; p = 0.000)	-0.229 (CI = +/-0.198; p = 0.027)	0.772	-13.09%
Frequency	2015.2	-0.147 (CI = +/-0.048; p = 0.000)	-0.212 (CI = +/-0.209; p = 0.047)	0.770	-13.67%
Frequency	2016.1	-0.155 (CI = +/-0.056; p = 0.000)	-0.233 (CI = +/-0.224; p = 0.043)	0.747	-14.40%
Frequency	2016.2	-0.159 (CI = +/-0.065; p = 0.000)	-0.225 (CI = +/-0.244; p = 0.068)	0.726	-14.71%
Frequency	2017.1	-0.140 (CI = +/-0.073; p = 0.002)	-0.183 (CI = +/-0.254; p = 0.137)	0.615	-13.04%

## All Perils

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

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.043 (CI = +/-0.012; p = 0.000)	-0.262 (CI = +/-0.135; p = 0.000)	0.634	+4.37%
Loss Cost	2003.2	0.042 (CI = +/-0.013; p = 0.000)	-0.255 (CI = +/-0.138; p = 0.001)	0.597	+4.26%
Loss Cost	2004.1	0.039 (CI = +/-0.013; p = 0.000)	-0.273 (CI = +/-0.136; p = 0.000)	0.594	+3.94%
Loss Cost	2004.2	0.036 (CI = +/-0.013; p = 0.000)	-0.257 (CI = +/-0.136; p = 0.001)	0.546	+3.67%
Loss Cost	2005.1	0.033 (CI = +/-0.013; p = 0.000)	-0.274 (CI = +/-0.135; p = 0.000)	0.544	+3.37%
Loss Cost	2005.2	0.033 (CI = +/-0.014; p = 0.000)	-0.273 (CI = +/-0.140; p = 0.000)	0.511	+3.35%
Loss Cost	2006.1	0.030 (CI = +/-0.014; p = 0.000)	-0.292 (CI = +/-0.138; p = 0.000)	0.516	+3.00%
Loss Cost	2006.2	0.027 (CI = +/-0.015; p = 0.001)	-0.276 (CI = +/-0.139; p = 0.000)	0.458	+2.71%
Loss Cost	2007.1	0.023 (CI = +/-0.015; p = 0.005)	-0.297 (CI = +/-0.136; p = 0.000)	0.478	+2.30%
Loss Cost	2007.2	0.021 (CI = +/-0.016; p = 0.013)	-0.288 (CI = +/-0.140; p = 0.000)	0.428	+2.12%
Loss Cost	2008.1	0.018 (CI = +/-0.017; p = 0.037)	-0.302 (CI = +/-0.141; p = 0.000)	0.442	+1.82%
Loss Cost	2008.2	0.014 (CI = +/-0.017; p = 0.110)	-0.283 (CI = +/-0.141; p = 0.000)	0.386	+1.42%
Loss Cost	2009.1	0.010 (CI = +/-0.018; p = 0.259)	-0.301 (CI = +/-0.141; p = 0.000)	0.418	+1.02%
Loss Cost	2009.2	0.010 (CI = +/-0.020; p = 0.302)	-0.300 (CI = +/-0.148; p = 0.000)	0.395	+1.01%
Loss Cost	2010.1	0.005 (CI = +/-0.020; p = 0.633)	-0.323 (CI = +/-0.145; p = 0.000)	0.449	+0.47%
Loss Cost	2010.2	0.001 (CI = +/-0.021; p = 0.949)	-0.306 (CI = +/-0.148; p = 0.000)	0.420	+0.07%
Loss Cost	2011.1	0.003 (CI = +/-0.023; p = 0.778)	-0.296 (CI = +/-0.153; p = 0.001)	0.395	+0.32%
Loss Cost	2011.2	0.001 (CI = +/-0.025; p = 0.958)	-0.287 (CI = +/-0.160; p = 0.001)	0.366	+0.06%
Loss Cost	2012.1	-0.002 (CI = +/-0.028; p = 0.863)	-0.297 (CI = +/-0.167; p = 0.001)	0.375	-0.23%
Loss Cost	2012.2	-0.013 (CI = +/-0.027; p = 0.323)	-0.259 (CI = +/-0.156; p = 0.003)	0.388	-1.30%
Loss Cost	2013.1	-0.011 (CI = +/-0.030; p = 0.435)	-0.254 (CI = +/-0.165; p = 0.005)	0.341	-1.13%
Loss Cost	2013.2	-0.003 (CI = +/-0.032; p = 0.862)	-0.282 (CI = +/-0.165; p = 0.002)	0.404	-0.26%
Loss Cost	2014.1	-0.004 (CI = +/-0.036; p = 0.807)	-0.286 (CI = +/-0.176; p = 0.004)	0.390	-0.42%
Loss Cost	2014.2	-0.010 (CI = +/-0.040; p = 0.603)	-0.270 (CI = +/-0.186; p = 0.008)	0.362	-0.99%
Loss Cost	2015.1	-0.006 (CI = +/-0.046; p = 0.767)	-0.261 (CI = +/-0.200; p = 0.015)	0.306	-0.64%
Loss Cost	2015.2	-0.017 (CI = +/-0.052; p = 0.483)	-0.234 (CI = +/-0.210; p = 0.032)	0.281	-1.70%
Loss Cost	2016.1	-0.021 (CI = +/-0.061; p = 0.457)	-0.243 (CI = +/-0.229; p = 0.040)	0.258	-2.10%
Loss Cost	2016.2	-0.037 (CI = +/-0.070; p = 0.267)	-0.209 (CI = +/-0.243; p = 0.084)	0.266	-3.61%
Loss Cost	2017.1	-0.023 (CI = +/-0.082; p = 0.531)	-0.184 (CI = +/-0.262; p = 0.143)	0.096	-2.31%
Severity	2003.1	0.065 (CI = +/-0.015; p = 0.000)	-0.070 (CI = +/-0.166; p = 0.397)	0.676	+6.72%
Severity	2003.2	0.067 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.168; p = 0.310)	0.680	+6.97%
Severity	2004.1	0.069 (CI = +/-0.016; p = 0.000)	-0.074 (CI = +/-0.171; p = 0.385)	0.680	+7.16%
Severity	2004.2	0.071 (CI = +/-0.017; p = 0.000)	-0.084 (CI = +/-0.175; p = 0.336)	0.672	+7.34%
Severity	2005.1	0.072 (CI = +/-0.018; p = 0.000)	-0.074 (CI = +/-0.179; p = 0.403)	0.668	+7.51%
Severity	2005.2	0.074 (CI = +/-0.019; p = 0.000)	-0.086 (CI = +/-0.183; p = 0.347)	0.661	+7.72%
Severity	2006.1	0.075 (CI = +/-0.020; p = 0.000)	-0.081 (CI = +/-0.189; p = 0.388)	0.648	+7.81%
Severity	2006.2	0.076 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.195; p = 0.387)	0.626	+7.87%
Severity	2007.1	0.076 (CI = +/-0.023; p = 0.000)	-0.081 (CI = +/-0.202; p = 0.415)	0.608	+7.92%
Severity	2007.2	0.077 (CI = +/-0.024; p = 0.000)	-0.088 (CI = +/-0.209; p = 0.395)	0.589	+8.06%
Severity	2008.1	0.080 (CI = +/-0.026; p = 0.000)	-0.075 (CI = +/-0.215; p = 0.480)	0.587	+8.35%
Severity	2008.2	0.084 (CI = +/-0.027; p = 0.000)	-0.092 (CI = +/-0.221; p = 0.401)	0.585	+8.73%
Severity	2009.1	0.092 (CI = +/-0.027; p = 0.000)	-0.056 (CI = +/-0.214; p = 0.597)	0.638	+9.61%
Severity	2009.2	0.107 (CI = +/-0.023; p = 0.000)	-0.122 (CI = +/-0.171; p = 0.154)	0.786	+11.24%
Severity	2010.1	0.119 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.135; p = 0.282)	0.878	+12.59%
Severity	2010.2	0.128 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.113; p = 0.053)	0.920	+13.66%
Severity	2011.1	0.135 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.100; p = 0.092)	0.941	+14.45%
Severity	2011.2	0.136 (CI = +/-0.017; p = 0.000)	-0.088 (CI = +/-0.105; p = 0.094)	0.933	+14.56%
Severity	2012.1	0.137 (CI = +/-0.018; p = 0.000)	-0.086 (CI = +/-0.110; p = 0.120)	0.926	+14.64%
Severity	2012.2	0.130 (CI = +/-0.018; p = 0.000)	-0.064 (CI = +/-0.106; p = 0.222)	0.920	+13.93%
Severity	2013.1	0.132 (CI = +/-0.020; p = 0.000)	-0.059 (CI = +/-0.112; p = 0.279)	0.912	+14.09%
Severity	2013.2	0.140 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.107; p = 0.114)	0.924	+14.98%
Severity	2014.1	0.137 (CI = +/-0.023; p = 0.000)	-0.092 (CI = +/-0.112; p = 0.100)	0.912	+14.65%
Severity	2014.2	0.134 (CI = +/-0.026; p = 0.000)	-0.084 (CI = +/-0.120; p = 0.155)	0.891	+14.32%
Severity	2015.1	0.144 (CI = +/-0.025; p = 0.000)	-0.058 (CI = +/-0.109; p = 0.271)	0.917	+15.50%
Severity	2015.2	0.144 (CI = +/-0.030; p = 0.000)	-0.059 (CI = +/-0.120; p = 0.305)	0.896	+15.54%
Severity	2016.1	0.151 (CI = +/-0.034; p = 0.000)	-0.045 (CI = +/-0.126; p = 0.442)	0.891	+16.25%
Severity	2016.2	0.145 (CI = +/-0.040; p = 0.000)	-0.032 (CI = +/-0.138; p = 0.608)	0.856	+15.56%
Severity	2017.1	0.139 (CI = +/-0.048; p = 0.000)	-0.043 (CI = +/-0.151; p = 0.532)	0.813	+14.91%
Frequency	2003.1	-0.022 (CI = +/-0.022; p = 0.044)	-0.192 (CI = +/-0.243; p = 0.117)	0.115	-2.20%
Frequency	2003.2	-0.026 (CI = +/-0.022; p = 0.026)	-0.170 (CI = +/-0.246; p = 0.170)	0.134	-2.54%
Frequency	2004.1	-0.031 (CI = +/-0.023; p = 0.010)	-0.200 (CI = +/-0.244; p = 0.105)	0.185	-3.01%
Frequency	2004.2	-0.035 (CI = +/-0.024; p = 0.005)	-0.174 (CI = +/-0.245; p = 0.160)	0.213	-3.42%
Frequency	2005.1	-0.039 (CI = +/-0.024; p = 0.002)	-0.200 (CI = +/-0.246; p = 0.108)	0.253	-3.85%
Frequency	2005.2	-0.041 (CI = +/-0.026; p = 0.003)	-0.188 (CI = +/-0.253; p = 0.140)	0.260	-4.06%
Frequency	2006.1	-0.046 (CI = +/-0.027; p = 0.002)	-0.211 (CI = +/-0.256; p = 0.103)	0.287	-4.46%
Frequency	2006.2	-0.049 (CI = +/-0.028; p = 0.001)	-0.192 (CI = +/-0.262; p = 0.144)	0.301	-4.78%
Frequency	2007.1	-0.053 (CI = +/-0.030; p = 0.001)	-0.215 (CI = +/-0.266; p = 0.108)	0.323	-5.21%
Frequency	2007.2	-0.057 (CI = +/-0.032; p = 0.001)	-0.200 (CI = +/-0.274; p = 0.146)	0.331	-5.49%
Frequency	2008.1	-0.062 (CI = +/-0.033; p = 0.001)	-0.227 (CI = +/-0.277; p = 0.104)	0.360	-6.03%
Frequency	2008.2	-0.070 (CI = +/-0.034; p = 0.000)	-0.192 (CI = +/-0.278; p = 0.169)	0.402	-6.73%
Frequency	2009.1	-0.082 (CI = +/-0.034; p = 0.000)	-0.245 (CI = +/-0.262; p = 0.065)	0.508	-7.83%
Frequency	2009.2	-0.096 (CI = +/-0.031; p = 0.000)	-0.178 (CI = +/-0.232; p = 0.126)	0.636	-9.20%
Frequency	2010.1	-0.114 (CI = +/-0.024; p = 0.000)	-0.251 (CI = +/-0.173; p = 0.006)	0.813	-10.76%
Frequency	2010.2	-0.127 (CI = +/-0.019; p = 0.000)	-0.195 (CI = +/-0.134; p = 0.006)	0.898	-11.96%
Frequency	2011.1	-0.132 (CI = +/-0.020; p = 0.000)	-0.212 (CI = +/-0.134; p = 0.004)	0.898	-12.35%
Frequency	2011.2	-0.135 (CI = +/-0.022; p = 0.000)	-0.198 (CI = +/-0.139; p = 0.007)	0.897	-12.66%
Frequency	2012.1	-0.139 (CI = +/-0.024; p = 0.000)	-0.211 (CI = +/-0.143; p = 0.006)	0.890	-12.97%
Frequency	2012.2	-0.143 (CI = +/-0.026; p = 0.000)	-0.196 (CI = +/-0.147; p = 0.012)	0.890	-13.36%
Frequency	2013.1	-0.143 (CI = +/-0.028; p = 0.000)	-0.195 (CI = +/-0.156; p = 0.018)	0.868	-13.34%
Frequency	2013.2	-0.142 (CI = +/-0.032; p = 0.000)	-0.198 (CI = +/-0.167; p = 0.023)	0.853	-13.26%
Frequency	2014.1	-0.141 (CI = +/-0.036; p = 0.000)	-0.194 (CI = +/-0.178; p = 0.035)	0.820	-13.14%
Frequency	2014.2	-0.144 (CI = +/-0.042; p = 0.000)	-0.186 (CI = +/-0.192; p = 0.057)	0.806	-13.39%
Frequency	2015.1	-0.151 (CI = +/-0.047; p = 0.000)	-0.203 (CI = +/-0.202; p = 0.050)	0.788	-13.98%
Frequency	2015.2	-0.162 (CI = +/-0.053; p = 0.000)	-0.175 (CI = +/-0.212; p = 0.096)	0.796	-14.93%
Frequency	2016.1	-0.172 (CI = +/-0.060; p = 0.000)	-0.197 (CI = +/-0.224; p = 0.078)	0.781	-15.78%
Frequency	2016.2	-0.181 (CI = +/-0.071; p = 0.000)	-0.176 (CI = +/-0.246; p = 0.140)	0.772	-16.59%
Frequency	2017.1	-0.162 (CI = +/-0.080; p = 0.002)	-0.141 (CI = +/-0.255; p = 0.237)	0.682	-14.99%

## All Perils

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

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.255 (CI = +/-0.121; p = 0.000)	0.761	+5.73%
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.125; p = 0.000)	0.734	+5.66%
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.269 (CI = +/-0.124; p = 0.000)	0.731	+5.32%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	-0.256 (CI = +/-0.125; p = 0.000)	0.694	+5.05%
Loss Cost	2005.1	0.046 (CI = +/-0.014; p = 0.000)	-0.272 (CI = +/-0.125; p = 0.000)	0.691	+4.73%
Loss Cost	2005.2	0.047 (CI = +/-0.015; p = 0.000)	-0.275 (CI = +/-0.129; p = 0.000)	0.667	+4.80%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	-0.294 (CI = +/-0.129; p = 0.000)	0.669	+4.41%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	-0.281 (CI = +/-0.131; p = 0.000)	0.619	+4.12%
Loss Cost	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.303 (CI = +/-0.128; p = 0.000)	0.634	+3.61%
Loss Cost	2007.2	0.034 (CI = +/-0.018; p = 0.001)	-0.298 (CI = +/-0.133; p = 0.000)	0.588	+3.48%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.312 (CI = +/-0.137; p = 0.000)	0.593	+3.13%
Loss Cost	2008.2	0.027 (CI = +/-0.021; p = 0.015)	-0.295 (CI = +/-0.138; p = 0.000)	0.534	+2.69%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.054)	-0.315 (CI = +/-0.139; p = 0.000)	0.558	+2.16%
Loss Cost	2009.2	0.023 (CI = +/-0.024; p = 0.063)	-0.319 (CI = +/-0.146; p = 0.000)	0.536	+2.29%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.222)	-0.346 (CI = +/-0.142; p = 0.000)	0.591	+1.49%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.431)	-0.332 (CI = +/-0.146; p = 0.000)	0.548	+1.02%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.285)	-0.315 (CI = +/-0.152; p = 0.000)	0.540	+1.54%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.408)	-0.309 (CI = +/-0.162; p = 0.001)	0.493	+1.32%
Loss Cost	2012.1	0.009 (CI = +/-0.037; p = 0.618)	-0.321 (CI = +/-0.173; p = 0.001)	0.501	+0.89%
Loss Cost	2012.2	-0.007 (CI = +/-0.035; p = 0.659)	-0.281 (CI = +/-0.152; p = 0.002)	0.507	-0.73%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.844)	-0.272 (CI = +/-0.166; p = 0.004)	0.461	-0.38%
Loss Cost	2013.2	0.014 (CI = +/-0.039; p = 0.437)	-0.311 (CI = +/-0.146; p = 0.001)	0.640	+1.42%
Loss Cost	2014.1	0.013 (CI = +/-0.047; p = 0.562)	-0.314 (CI = +/-0.163; p = 0.002)	0.627	+1.27%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.828)	-0.301 (CI = +/-0.179; p = 0.005)	0.568	+0.55%
Loss Cost	2015.1	0.016 (CI = +/-0.070; p = 0.604)	-0.282 (CI = +/-0.201; p = 0.013)	0.533	+1.62%
Loss Cost	2015.2	-0.002 (CI = +/-0.083; p = 0.954)	-0.254 (CI = +/-0.215; p = 0.028)	0.444	-0.20%
Loss Cost	2016.1	-0.014 (CI = +/-0.114; p = 0.772)	-0.272 (CI = +/-0.262; p = 0.045)	0.426	-1.35%
Loss Cost	2016.2	-0.054 (CI = +/-0.129; p = 0.305)	-0.224 (CI = +/-0.260; p = 0.075)	0.460	-5.30%
Loss Cost	2017.1	-0.014 (CI = +/-0.195; p = 0.831)	-0.177 (CI = +/-0.333; p = 0.189)	0.160	-1.42%
Severity	2003.1	0.052 (CI = +/-0.018; p = 0.000)	-0.102 (CI = +/-0.173; p = 0.239)	0.522	+5.30%
Severity	2003.2	0.054 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.176; p = 0.195)	0.524	+5.54%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	-0.107 (CI = +/-0.182; p = 0.239)	0.518	+5.68%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	-0.114 (CI = +/-0.187; p = 0.224)	0.502	+5.83%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	-0.108 (CI = +/-0.194; p = 0.262)	0.491	+5.94%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	-0.117 (CI = +/-0.200; p = 0.242)	0.476	+6.12%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	-0.118 (CI = +/-0.209; p = 0.255)	0.453	+6.09%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	-0.117 (CI = +/-0.217; p = 0.278)	0.413	+6.06%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	-0.122 (CI = +/-0.226; p = 0.278)	0.383	+5.94%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.124 (CI = +/-0.236; p = 0.289)	0.348	+6.00%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	-0.116 (CI = +/-0.247; p = 0.342)	0.339	+6.21%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	-0.129 (CI = +/-0.257; p = 0.308)	0.331	+6.59%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	-0.090 (CI = +/-0.258; p = 0.473)	0.393	+7.67%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	-0.162 (CI = +/-0.208; p = 0.118)	0.631	+9.91%
Severity	2010.1	0.113 (CI = +/-0.029; p = 0.000)	-0.099 (CI = +/-0.170; p = 0.235)	0.779	+11.91%
Severity	2010.2	0.127 (CI = +/-0.026; p = 0.000)	-0.144 (CI = +/-0.140; p = 0.044)	0.863	+13.53%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	-0.108 (CI = +/-0.125; p = 0.086)	0.902	+14.83%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	-0.116 (CI = +/-0.133; p = 0.083)	0.888	+15.13%
Severity	2012.1	0.142 (CI = +/-0.031; p = 0.000)	-0.111 (CI = +/-0.143; p = 0.117)	0.874	+15.30%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	-0.089 (CI = +/-0.142; p = 0.200)	0.847	+14.26%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.082 (CI = +/-0.156; p = 0.272)	0.828	+14.58%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.117 (CI = +/-0.140; p = 0.093)	0.876	+16.43%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	-0.127 (CI = +/-0.154; p = 0.095)	0.850	+15.86%
Severity	2014.2	0.146 (CI = +/-0.055; p = 0.000)	-0.124 (CI = +/-0.173; p = 0.136)	0.795	+15.68%
Severity	2015.1	0.174 (CI = +/-0.051; p = 0.000)	-0.073 (CI = +/-0.147; p = 0.278)	0.885	+18.97%
Severity	2015.2	0.185 (CI = +/-0.062; p = 0.000)	-0.089 (CI = +/-0.162; p = 0.225)	0.868	+20.28%
Severity	2016.1	0.218 (CI = +/-0.058; p = 0.000)	-0.040 (CI = +/-0.132; p = 0.475)	0.935	+24.33%
Severity	2016.2	0.228 (CI = +/-0.080; p = 0.001)	-0.051 (CI = +/-0.161; p = 0.426)	0.912	+25.56%
Severity	2017.1	0.250 (CI = +/-0.125; p = 0.008)	-0.026 (CI = +/-0.213; p = 0.727)	0.898	+28.34%
Frequency	2003.1	0.004 (CI = +/-0.023; p = 0.716)	-0.153 (CI = +/-0.226; p = 0.177)	0.003	+0.42%
Frequency	2003.2	0.001 (CI = +/-0.024; p = 0.921)	-0.137 (CI = +/-0.230; p = 0.234)	-0.016	+0.12%
Frequency	2004.1	-0.003 (CI = +/-0.025; p = 0.780)	-0.162 (CI = +/-0.232; p = 0.163)	0.003	-0.35%
Frequency	2004.2	-0.007 (CI = +/-0.026; p = 0.571)	-0.142 (CI = +/-0.236; p = 0.227)	-0.005	-0.73%
Frequency	2005.1	-0.011 (CI = +/-0.028; p = 0.404)	-0.163 (CI = +/-0.240; p = 0.175)	0.018	-1.14%
Frequency	2005.2	-0.012 (CI = +/-0.030; p = 0.396)	-0.159 (CI = +/-0.249; p = 0.202)	0.016	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.309)	-0.176 (CI = +/-0.257; p = 0.171)	0.032	-1.59%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.274)	-0.165 (CI = +/-0.266; p = 0.214)	0.033	-1.83%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.223)	-0.181 (CI = +/-0.275; p = 0.186)	0.046	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.223)	-0.174 (CI = +/-0.287; p = 0.222)	0.046	-2.38%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.169)	-0.196 (CI = +/-0.297; p = 0.184)	0.067	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	-0.166 (CI = +/-0.303; p = 0.267)	0.091	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	-0.225 (CI = +/-0.293; p = 0.125)	0.214	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	-0.157 (CI = +/-0.261; p = 0.223)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	-0.247 (CI = +/-0.190; p = 0.014)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	-0.187 (CI = +/-0.135; p = 0.010)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	-0.207 (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	-11.99%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	-0.210 (CI = +/-0.149; p = 0.010)	0.845	-12.50%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	-0.192 (CI = +/-0.154; p = 0.019)	0.850	-13.12%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	-0.190 (CI = +/-0.169; p = 0.031)	0.806	-13.05%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	-0.194 (CI = +/-0.185; p = 0.042)	0.779	-12.89%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	-0.187 (CI = +/-0.207; p = 0.072)	0.698	-12.60%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	-0.177 (CI = +/-0.230; p = 0.115)	0.677	-13.08%
Frequency	2015.1	-0.158 (CI = +/-0.088; p = 0.004)	-0.209 (CI = +/-0.254; p = 0.093)	0.658	-14.58%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.003)	-0.165 (CI = +/-0.255; p = 0.164)	0.735	-17.03%
Frequency	2016.1	-0.231 (CI = +/-0.106; p = 0.002)	-0.232 (CI = +/-0.243; p = 0.057)	0.816	-20.66%
Frequency	2016.2	-0.282 (CI = +/-0.083; p = 0.001)	-0.173 (CI = +/-0.168; p = 0.046)	0.941	-24.58%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	-0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.19%

## All Perils

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

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.058 (CI = +/-0.013; p = 0.000)	-0.268 (CI = +/-0.122; p = 0.000)	0.765	+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)	0.693	+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 = +/-0.131; p = 0.000)	0.673	+4.71%
Loss Cost	2006.2	0.043 (CI = +/-0.018; p = 0.000)	-0.294 (CI = +/-0.134; p = 0.000)	0.621	+4.42%
Loss Cost	2007.1	0.038 (CI = +/-0.018; p = 0.000)	-0.315 (CI = +/-0.131; p = 0.000)	0.636	+3.91%
Loss Cost	2007.2	0.037 (CI = +/-0.020; p = 0.001)	-0.310 (CI = +/-0.137; p = 0.000)	0.589	+3.80%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	-0.323 (CI = +/-0.140; p = 0.000)	0.594	+3.44%
Loss Cost	2008.2	0.029 (CI = +/-0.023; p = 0.014)	-0.306 (CI = +/-0.143; p = 0.000)	0.530	+2.98%
Loss Cost	2009.1	0.024 (CI = +/-0.024; p = 0.047)	-0.324 (CI = +/-0.144; p = 0.000)	0.554	+2.44%
Loss Cost	2009.2	0.026 (CI = +/-0.026; p = 0.054)	-0.331 (CI = +/-0.152; p = 0.000)	0.535	+2.63%
Loss Cost	2010.1	0.018 (CI = +/-0.027; p = 0.179)	-0.356 (CI = +/-0.149; p = 0.000)	0.589	+1.81%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.369)	-0.340 (CI = +/-0.155; p = 0.000)	0.542	+1.31%
Loss Cost	2011.1	0.019 (CI = +/-0.033; p = 0.245)	-0.325 (CI = +/-0.161; p = 0.001)	0.533	+1.87%
Loss Cost	2011.2	0.017 (CI = +/-0.038; p = 0.356)	-0.319 (CI = +/-0.173; p = 0.002)	0.485	+1.68%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.540)	-0.330 (CI = +/-0.185; p = 0.002)	0.491	+1.24%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.719)	-0.282 (CI = +/-0.167; p = 0.003)	0.489	-0.69%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.889)	-0.274 (CI = +/-0.182; p = 0.007)	0.435	-0.31%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.347)	-0.324 (CI = +/-0.160; p = 0.001)	0.635	+2.05%
Loss Cost	2014.1	0.019 (CI = +/-0.056; p = 0.455)	-0.326 (CI = +/-0.179; p = 0.003)	0.619	+1.94%
Loss Cost	2014.2	0.012 (CI = +/-0.072; p = 0.705)	-0.313 (CI = +/-0.205; p = 0.009)	0.551	+1.20%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.526)	-0.294 (CI = +/-0.231; p = 0.021)	0.506	+2.47%
Loss Cost	2015.2	0.001 (CI = +/-0.117; p = 0.977)	-0.260 (CI = +/-0.267; p = 0.054)	0.393	+0.14%
Loss Cost	2016.1	-0.011 (CI = +/-0.165; p = 0.858)	-0.275 (CI = +/-0.333; p = 0.084)	0.352	-1.13%
Loss Cost	2016.2	-0.081 (CI = +/-0.212; p = 0.311)	-0.193 (CI = +/-0.363; p = 0.189)	0.449	-7.79%
Loss Cost	2017.1	-0.038 (CI = +/-0.390; p = 0.715)	-0.157 (CI = +/-0.564; p = 0.353)	-0.105	-3.75%
Severity	2003.1	0.048 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.171; p = 0.351)	0.467	+4.87%
Severity	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.176; p = 0.298)	0.467	+5.09%
Severity	2004.1	0.051 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.181; p = 0.348)	0.460	+5.23%
Severity	2004.2	0.052 (CI = +/-0.022; p = 0.000)	-0.090 (CI = +/-0.188; p = 0.335)	0.439	+5.34%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	-0.085 (CI = +/-0.194; p = 0.375)	0.426	+5.43%
Severity	2005.2	0.054 (CI = +/-0.025; p = 0.000)	-0.092 (CI = +/-0.202; p = 0.357)	0.406	+5.58%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	-0.094 (CI = +/-0.210; p = 0.365)	0.379	+5.53%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	-0.089 (CI = +/-0.219; p = 0.407)	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 = +/-0.240; p = 0.422)	0.254	+5.25%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.008)	-0.088 (CI = +/-0.251; p = 0.474)	0.244	+5.44%
Severity	2008.2	0.056 (CI = +/-0.041; p = 0.011)	-0.099 (CI = +/-0.263; p = 0.441)	0.230	+5.75%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.005)	-0.063 (CI = +/-0.263; p = 0.622)	0.298	+6.84%
Severity	2009.2	0.089 (CI = +/-0.037; p = 0.000)	-0.142 (CI = +/-0.216; p = 0.183)	0.557	+9.29%
Severity	2010.1	0.108 (CI = +/-0.032; p = 0.000)	-0.083 (CI = +/-0.176; p = 0.331)	0.734	+11.35%
Severity	2010.2	0.124 (CI = +/-0.029; p = 0.000)	-0.134 (CI = +/-0.148; p = 0.073)	0.832	+13.16%
Severity	2011.1	0.136 (CI = +/-0.027; p = 0.000)	-0.100 (CI = +/-0.133; p = 0.127)	0.879	+14.51%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	-0.108 (CI = +/-0.142; p = 0.127)	0.859	+14.81%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	-0.104 (CI = +/-0.154; p = 0.166)	0.840	+14.97%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	-0.074 (CI = +/-0.152; p = 0.309)	0.803	+13.59%
Severity	2013.1	0.130 (CI = +/-0.044; p = 0.000)	-0.068 (CI = +/-0.166; p = 0.381)	0.776	+13.88%
Severity	2013.2	0.149 (CI = +/-0.045; p = 0.000)	-0.110 (CI = +/-0.156; p = 0.146)	0.831	+16.06%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	-0.120 (CI = +/-0.172; p = 0.146)	0.791	+15.41%
Severity	2014.2	0.140 (CI = +/-0.069; p = 0.002)	-0.114 (CI = +/-0.199; p = 0.220)	0.700	+15.00%
Severity	2015.1	0.170 (CI = +/-0.066; p = 0.001)	-0.068 (CI = +/-0.170; p = 0.368)	0.831	+18.56%
Severity	2015.2	0.185 (CI = +/-0.088; p = 0.003)	-0.090 (CI = +/-0.201; p = 0.302)	0.797	+20.31%
Severity	2016.1	0.223 (CI = +/-0.082; p = 0.002)	-0.046 (CI = +/-0.166; p = 0.489)	0.902	+24.96%
Severity	2016.2	0.244 (CI = +/-0.132; p = 0.010)	-0.070 (CI = +/-0.225; p = 0.394)	0.870	+27.61%
Severity	2017.1	0.273 (CI = +/-0.234; p = 0.037)	-0.046 (CI = +/-0.337; p = 0.620)	0.856	+31.43%
Frequency	2003.1	0.011 (CI = +/-0.023; p = 0.353)	-0.189 (CI = +/-0.219; p = 0.089)	0.058	+1.07%
Frequency	2003.2	0.008 (CI = +/-0.024; p = 0.507)	-0.174 (CI = +/-0.225; p = 0.124)	0.027	+0.80%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.784)	-0.198 (CI = +/-0.226; p = 0.084)	0.041	+0.34%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.991)	-0.179 (CI = +/-0.231; p = 0.123)	0.018	-0.02%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.764)	-0.199 (CI = +/-0.236; p = 0.095)	0.037	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.766)	-0.197 (CI = +/-0.246; p = 0.110)	0.032	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.624)	-0.213 (CI = +/-0.253; p = 0.096)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.579)	-0.205 (CI = +/-0.264; p = 0.122)	0.039	-0.95%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.480)	-0.219 (CI = +/-0.273; p = 0.110)	0.051	-1.30%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.492)	-0.216 (CI = +/-0.287; p = 0.132)	0.046	-1.38%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.384)	-0.236 (CI = +/-0.297; p = 0.113)	0.065	-1.89%
Frequency	2008.2	-0.027 (CI = +/-0.048; p = 0.264)	-0.207 (CI = +/-0.307; p = 0.174)	0.071	-2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	-0.261 (CI = +/-0.295; p = 0.079)	0.192	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	-0.188 (CI = +/-0.268; p = 0.156)	0.325	-6.09%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.191; p = 0.008)	0.672	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	-0.206 (CI = +/-0.138; p = 0.006)	0.846	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	-0.224 (CI = +/-0.140; p = 0.004)	0.846	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	-0.212 (CI = +/-0.148; p = 0.009)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	-0.226 (CI = +/-0.156; p = 0.008)	0.828	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.208 (CI = +/-0.165; p = 0.018)	0.830	-12.57%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	-0.205 (CI = +/-0.181; p = 0.030)	0.778	-12.46%
Frequency	2013.2	-0.129 (CI = +/-0.058; p = 0.001)	-0.215 (CI = +/-0.202; p = 0.039)	0.749	-12.07%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	-0.206 (CI = +/-0.225; p = 0.067)	0.653	-11.67%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	-0.199 (CI = +/-0.261; p = 0.114)	0.624	-12.00%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	-0.226 (CI = +/-0.290; p = 0.105)	0.597	-13.57%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	-0.170 (CI = +/-0.317; p = 0.227)	0.673	-16.77%
Frequency	2016.1	-0.234 (CI = +/-0.153; p = 0.013)	-0.229 (CI = +/-0.309; p = 0.109)	0.772	-20.88%
Frequency	2016.2	-0.325 (CI = +/-0.081; p = 0.001)	-0.123 (CI = +/-0.139; p = 0.067)	0.976	-27.75%
Frequency	2017.1	-0.312 (CI = +/-0.157; p = 0.013)	-0.112 (CI = +/-0.227; p = 0.168)	0.950	-26.77%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = 2010.2, 2012.2, 2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.042 (CI = +/-0.010; p = 0.000)	-0.194 (CI = +/-0.125; p = 0.003)	0.678	+4.25%
Loss Cost	2003.2	0.040 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.127; p = 0.005)	0.646	+4.13%
Loss Cost	2004.1	0.038 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.126; p = 0.002)	0.638	+3.87%
Loss Cost	2004.2	0.035 (CI = +/-0.011; p = 0.000)	-0.190 (CI = +/-0.125; p = 0.004)	0.598	+3.61%
Loss Cost	2005.1	0.033 (CI = +/-0.012; p = 0.000)	-0.207 (CI = +/-0.125; p = 0.002)	0.590	+3.38%
Loss Cost	2005.2	0.033 (CI = +/-0.012; p = 0.000)	-0.206 (CI = +/-0.129; p = 0.003)	0.558	+3.36%
Loss Cost	2006.1	0.030 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.130; p = 0.001)	0.553	+3.08%
Loss Cost	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.211 (CI = +/-0.129; p = 0.002)	0.499	+2.81%
Loss Cost	2007.1	0.024 (CI = +/-0.014; p = 0.001)	-0.233 (CI = +/-0.129; p = 0.001)	0.503	+2.48%
Loss Cost	2007.2	0.023 (CI = +/-0.014; p = 0.003)	-0.226 (CI = +/-0.133; p = 0.002)	0.452	+2.32%
Loss Cost	2008.1	0.021 (CI = +/-0.015; p = 0.010)	-0.239 (CI = +/-0.138; p = 0.002)	0.452	+2.12%
Loss Cost	2008.2	0.017 (CI = +/-0.016; p = 0.034)	-0.225 (CI = +/-0.136; p = 0.002)	0.388	+1.76%
Loss Cost	2009.1	0.014 (CI = +/-0.017; p = 0.096)	-0.242 (CI = +/-0.142; p = 0.002)	0.399	+1.45%
Loss Cost	2009.2	0.015 (CI = +/-0.019; p = 0.114)	-0.244 (CI = +/-0.147; p = 0.002)	0.378	+1.50%
Loss Cost	2010.1	0.010 (CI = +/-0.020; p = 0.312)	-0.269 (CI = +/-0.152; p = 0.001)	0.405	+1.02%
Loss Cost	2011.1	0.007 (CI = +/-0.022; p = 0.540)	-0.260 (CI = +/-0.154; p = 0.002)	0.362	+0.66%
Loss Cost	2011.2	0.005 (CI = +/-0.024; p = 0.692)	-0.255 (CI = +/-0.159; p = 0.004)	0.326	+0.46%
Loss Cost	2012.1	0.003 (CI = +/-0.027; p = 0.825)	-0.262 (CI = +/-0.171; p = 0.005)	0.324	+0.29%
Loss Cost	2013.1	-0.007 (CI = +/-0.027; p = 0.584)	-0.239 (CI = +/-0.160; p = 0.006)	0.311	-0.71%
Loss Cost	2013.2	0.001 (CI = +/-0.028; p = 0.939)	-0.263 (CI = +/-0.155; p = 0.003)	0.396	+0.10%
Loss Cost	2014.1	0.001 (CI = +/-0.032; p = 0.947)	-0.263 (CI = +/-0.168; p = 0.005)	0.375	+0.10%
Loss Cost	2014.2	-0.003 (CI = +/-0.036; p = 0.857)	-0.253 (CI = +/-0.177; p = 0.008)	0.336	-0.30%
Loss Cost	2015.1	0.004 (CI = +/-0.041; p = 0.850)	-0.232 (CI = +/-0.190; p = 0.021)	0.284	+0.37%
Loss Cost	2015.2	-0.004 (CI = +/-0.047; p = 0.866)	-0.219 (CI = +/-0.199; p = 0.034)	0.229	-0.37%
Loss Cost	2016.1	-0.003 (CI = +/-0.058; p = 0.923)	-0.216 (CI = +/-0.226; p = 0.060)	0.185	-0.26%
Loss Cost	2017.1	-0.013 (CI = +/-0.069; p = 0.690)	-0.204 (CI = +/-0.240; p = 0.086)	0.136	-1.26%
Severity	2003.1	0.066 (CI = +/-0.014; p = 0.000)	-0.115 (CI = +/-0.170; p = 0.179)	0.716	+6.87%
Severity	2003.2	0.069 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.172; p = 0.133)	0.721	+7.12%
Severity	2004.1	0.070 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.176; p = 0.181)	0.718	+7.28%
Severity	2004.2	0.072 (CI = +/-0.016; p = 0.000)	-0.128 (CI = +/-0.180; p = 0.157)	0.712	+7.45%
Severity	2005.1	0.073 (CI = +/-0.017; p = 0.000)	-0.119 (CI = +/-0.186; p = 0.202)	0.706	+7.59%
Severity	2005.2	0.075 (CI = +/-0.018; p = 0.000)	-0.129 (CI = +/-0.189; p = 0.174)	0.699	+7.79%
Severity	2006.1	0.075 (CI = +/-0.019; p = 0.000)	-0.126 (CI = +/-0.197; p = 0.201)	0.686	+7.84%
Severity	2006.2	0.076 (CI = +/-0.021; p = 0.000)	-0.129 (CI = +/-0.203; p = 0.205)	0.664	+7.90%
Severity	2007.1	0.076 (CI = +/-0.022; p = 0.000)	-0.129 (CI = +/-0.213; p = 0.223)	0.645	+7.89%
Severity	2007.2	0.077 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.219; p = 0.218)	0.624	+8.01%
Severity	2008.1	0.079 (CI = +/-0.026; p = 0.000)	-0.121 (CI = +/-0.229; p = 0.288)	0.617	+8.26%
Severity	2008.2	0.083 (CI = +/-0.027; p = 0.000)	-0.133 (CI = +/-0.234; p = 0.251)	0.611	+8.61%
Severity	2009.1	0.091 (CI = +/-0.028; p = 0.000)	-0.085 (CI = +/-0.233; p = 0.461)	0.655	+9.54%
Severity	2009.2	0.106 (CI = +/-0.023; p = 0.000)	-0.132 (CI = +/-0.184; p = 0.150)	0.800	+11.19%
Severity	2010.1	0.122 (CI = +/-0.019; p = 0.000)	-0.049 (CI = +/-0.143; p = 0.478)	0.894	+12.94%
Severity	2011.1	0.132 (CI = +/-0.015; p = 0.000)	-0.075 (CI = +/-0.109; p = 0.165)	0.941	+14.16%
Severity	2011.2	0.133 (CI = +/-0.017; p = 0.000)	-0.077 (CI = +/-0.113; p = 0.173)	0.932	+14.22%
Severity	2012.1	0.134 (CI = +/-0.019; p = 0.000)	-0.074 (CI = +/-0.122; p = 0.221)	0.923	+14.30%
Severity	2013.1	0.127 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.115; p = 0.301)	0.916	+13.52%
Severity	2013.2	0.133 (CI = +/-0.020; p = 0.000)	-0.075 (CI = +/-0.112; p = 0.172)	0.922	+14.19%
Severity	2014.1	0.129 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.118; p = 0.128)	0.911	+13.74%
Severity	2014.2	0.125 (CI = +/-0.025; p = 0.000)	-0.079 (CI = +/-0.122; p = 0.184)	0.890	+13.29%
Severity	2015.1	0.134 (CI = +/-0.026; p = 0.000)	-0.050 (CI = +/-0.121; p = 0.387)	0.904	+14.36%
Severity	2015.2	0.132 (CI = +/-0.030; p = 0.000)	-0.046 (CI = +/-0.129; p = 0.449)	0.877	+14.13%
Severity	2016.1	0.137 (CI = +/-0.037; p = 0.000)	-0.033 (CI = +/-0.145; p = 0.625)	0.858	+14.70%
Severity	2017.1	0.127 (CI = +/-0.043; p = 0.000)	-0.021 (CI = +/-0.147; p = 0.753)	0.804	+13.55%
Frequency	2003.1	-0.025 (CI = +/-0.019; p = 0.014)	-0.079 (CI = +/-0.232; p = 0.496)	0.124	-2.45%
Frequency	2003.2	-0.028 (CI = +/-0.020; p = 0.007)	-0.057 (CI = +/-0.233; p = 0.625)	0.157	-2.79%
Frequency	2004.1	-0.032 (CI = +/-0.021; p = 0.003)	-0.087 (CI = +/-0.234; p = 0.454)	0.202	-3.18%
Frequency	2004.2	-0.036 (CI = +/-0.021; p = 0.001)	-0.062 (CI = +/-0.233; p = 0.589)	0.245	-3.57%
Frequency	2005.1	-0.040 (CI = +/-0.022; p = 0.001)	-0.088 (CI = +/-0.236; p = 0.452)	0.275	-3.92%
Frequency	2005.2	-0.042 (CI = +/-0.023; p = 0.001)	-0.077 (CI = +/-0.242; p = 0.521)	0.282	-4.11%
Frequency	2006.1	-0.045 (CI = +/-0.024; p = 0.001)	-0.098 (CI = +/-0.249; p = 0.425)	0.296	-4.41%
Frequency	2006.2	-0.048 (CI = +/-0.026; p = 0.001)	-0.083 (CI = +/-0.253; p = 0.509)	0.312	-4.71%
Frequency	2007.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.103 (CI = +/-0.262; p = 0.424)	0.318	-5.01%
Frequency	2007.2	-0.054 (CI = +/-0.029; p = 0.001)	-0.091 (CI = +/-0.269; p = 0.490)	0.323	-5.27%
Frequency	2008.1	-0.058 (CI = +/-0.031; p = 0.001)	-0.118 (CI = +/-0.279; p = 0.392)	0.333	-5.67%
Frequency	2008.2	-0.065 (CI = +/-0.033; p = 0.000)	-0.092 (CI = +/-0.278; p = 0.502)	0.380	-6.31%
Frequency	2009.1	-0.077 (CI = +/-0.033; p = 0.000)	-0.158 (CI = +/-0.271; p = 0.240)	0.472	-7.39%
Frequency	2009.2	-0.091 (CI = +/-0.030; p = 0.000)	-0.112 (CI = +/-0.235; p = 0.335)	0.621	-8.71%
Frequency	2010.1	-0.112 (CI = +/-0.024; p = 0.000)	-0.219 (CI = +/-0.180; p = 0.019)	0.806	-10.56%
Frequency	2011.1	-0.126 (CI = +/-0.019; p = 0.000)	-0.186 (CI = +/-0.130; p = 0.008)	0.905	-11.83%
Frequency	2011.2	-0.128 (CI = +/-0.020; p = 0.000)	-0.178 (CI = +/-0.134; p = 0.012)	0.900	-12.05%
Frequency	2012.1	-0.131 (CI = +/-0.023; p = 0.000)	-0.189 (CI = +/-0.143; p = 0.013)	0.885	-12.26%
Frequency	2013.1	-0.134 (CI = +/-0.025; p = 0.000)	-0.181 (CI = +/-0.148; p = 0.019)	0.877	-12.54%
Frequency	2013.2	-0.132 (CI = +/-0.028; p = 0.000)	-0.188 (CI = +/-0.155; p = 0.021)	0.861	-12.34%
Frequency	2014.1	-0.128 (CI = +/-0.031; p = 0.000)	-0.174 (CI = +/-0.166; p = 0.041)	0.824	-11.99%
Frequency	2014.2	-0.128 (CI = +/-0.036; p = 0.000)	-0.174 (CI = +/-0.177; p = 0.053)	0.802	-11.99%
Frequency	2015.1	-0.130 (CI = +/-0.042; p = 0.000)	-0.183 (CI = +/-0.194; p = 0.063)	0.759	-12.23%
Frequency	2015.2	-0.136 (CI = +/-0.048; p = 0.000)	-0.173 (CI = +/-0.206; p = 0.092)	0.745	-12.70%
Frequency	2016.1	-0.140 (CI = +/-0.060; p = 0.000)	-0.183 (CI = +/-0.234; p = 0.112)	0.675	-13.04%
Frequency	2017.1	-0.140 (CI = +/-0.073; p = 0.002)	-0.183 (CI = +/-0.254; p = 0.137)	0.615	-13.04%

## All Perils

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

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R <sup>2</sup>	Rate	
Loss Cost	2003.1	0.043 (CI = +/-0.011; p = 0.000)	-0.201 (CI = +/-0.128; p = 0.003)	0.667	+4.35%	
Loss Cost	2003.2	0.041 (CI = +/-0.012; p = 0.000)	-0.193 (CI = +/-0.131; p = 0.005)	0.633	+4.23%	
Loss Cost	2004.1	0.039 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.130; p = 0.002)	0.625	+3.96%	
Loss Cost	2004.2	0.036 (CI = +/-0.012; p = 0.000)	-0.196 (CI = +/-0.129; p = 0.004)	0.580	+3.69%	
Loss Cost	2005.1	0.034 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.129; p = 0.002)	0.571	+3.45%	
Loss Cost	2005.2	0.034 (CI = +/-0.013; p = 0.000)	-0.211 (CI = +/-0.134; p = 0.003)	0.538	+3.44%	
Loss Cost	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.229 (CI = +/-0.134; p = 0.002)	0.533	+3.16%	
Loss Cost	2006.2	0.028 (CI = +/-0.014; p = 0.000)	-0.215 (CI = +/-0.135; p = 0.003)	0.472	+2.87%	
Loss Cost	2007.1	0.025 (CI = +/-0.014; p = 0.002)	-0.236 (CI = +/-0.135; p = 0.001)	0.477	+2.53%	
Loss Cost	2007.2	0.023 (CI = +/-0.015; p = 0.005)	-0.229 (CI = +/-0.138; p = 0.002)	0.422	+2.37%	
Loss Cost	2008.1	0.021 (CI = +/-0.017; p = 0.014)	-0.241 (CI = +/-0.143; p = 0.002)	0.422	+2.15%	
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.047)	-0.225 (CI = +/-0.143; p = 0.004)	0.353	+1.76%	
Loss Cost	2009.1	0.014 (CI = +/-0.019; p = 0.121)	-0.242 (CI = +/-0.148; p = 0.003)	0.366	+1.45%	
Loss Cost	2009.2	0.015 (CI = +/-0.020; p = 0.142)	-0.244 (CI = +/-0.154; p = 0.004)	0.344	+1.50%	
Loss Cost	2010.1	0.010 (CI = +/-0.022; p = 0.352)	-0.268 (CI = +/-0.159; p = 0.002)	0.374	+1.01%	
Loss Cost	2011.1	0.006 (CI = +/-0.024; p = 0.604)	-0.258 (CI = +/-0.162; p = 0.004)	0.329	+0.60%	
Loss Cost	2011.2	0.004 (CI = +/-0.026; p = 0.770)	-0.251 (CI = +/-0.169; p = 0.006)	0.294	+0.37%	
Loss Cost	2012.1	0.002 (CI = +/-0.030; p = 0.894)	-0.258 (CI = +/-0.181; p = 0.008)	0.290	+0.19%	
Loss Cost	2013.1	-0.010 (CI = +/-0.030; p = 0.494)	-0.230 (CI = +/-0.168; p = 0.011)	0.288	-0.98%	
Loss Cost	2013.2	-0.001 (CI = +/-0.031; p = 0.961)	-0.257 (CI = +/-0.166; p = 0.005)	0.362	-0.07%	
Loss Cost	2014.1	-0.001 (CI = +/-0.036; p = 0.962)	-0.258 (CI = +/-0.180; p = 0.009)	0.335	-0.08%	
Loss Cost	2014.2	-0.006 (CI = +/-0.041; p = 0.752)	-0.244 (CI = +/-0.191; p = 0.016)	0.301	-0.60%	
Loss Cost	2015.1	0.001 (CI = +/-0.047; p = 0.972)	-0.225 (CI = +/-0.205; p = 0.035)	0.228	+0.08%	
Loss Cost	2015.2	-0.009 (CI = +/-0.054; p = 0.719)	-0.205 (CI = +/-0.216; p = 0.061)	0.183	-0.90%	
Loss Cost	2016.1	-0.008 (CI = +/-0.067; p = 0.784)	-0.204 (CI = +/-0.246; p = 0.093)	0.122	-0.84%	
Loss Cost	2017.1	-0.023 (CI = +/-0.082; p = 0.531)	-0.184 (CI = +/-0.262; p = 0.143)	0.096	-2.31%	
Severity	2003.1	0.066 (CI = +/-0.015; p = 0.000)	-0.108 (CI = +/-0.175; p = 0.220)	0.691	+6.77%	
Severity	2003.2	0.068 (CI = +/-0.016; p = 0.000)	-0.123 (CI = +/-0.177; p = 0.166)	0.695	+7.03%	
Severity	2004.1	0.069 (CI = +/-0.016; p = 0.000)	-0.112 (CI = +/-0.182; p = 0.217)	0.693	+7.19%	
Severity	2004.2	0.071 (CI = +/-0.017; p = 0.000)	-0.122 (CI = +/-0.186; p = 0.189)	0.685	+7.37%	
Severity	2005.1	0.072 (CI = +/-0.018; p = 0.000)	-0.113 (CI = +/-0.192; p = 0.237)	0.679	+7.51%	
Severity	2005.2	0.074 (CI = +/-0.019; p = 0.000)	-0.125 (CI = +/-0.197; p = 0.205)	0.672	+7.72%	
Severity	2006.1	0.075 (CI = +/-0.021; p = 0.000)	-0.122 (CI = +/-0.205; p = 0.233)	0.656	+7.77%	
Severity	2006.2	0.075 (CI = +/-0.022; p = 0.000)	-0.124 (CI = +/-0.212; p = 0.238)	0.632	+7.82%	
Severity	2007.1	0.075 (CI = +/-0.024; p = 0.000)	-0.125 (CI = +/-0.221; p = 0.255)	0.612	+7.81%	
Severity	2007.2	0.076 (CI = +/-0.026; p = 0.000)	-0.131 (CI = +/-0.229; p = 0.250)	0.589	+7.94%	
Severity	2008.1	0.079 (CI = +/-0.028; p = 0.000)	-0.117 (CI = +/-0.239; p = 0.321)	0.581	+8.19%	
Severity	2008.2	0.082 (CI = +/-0.030; p = 0.000)	-0.132 (CI = +/-0.245; p = 0.278)	0.575	+8.57%	
Severity	2009.1	0.091 (CI = +/-0.031; p = 0.000)	-0.084 (CI = +/-0.244; p = 0.484)	0.622	+9.52%	
Severity	2009.2	0.107 (CI = +/-0.025; p = 0.000)	-0.139 (CI = +/-0.192; p = 0.147)	0.783	+11.35%	
Severity	2010.1	0.124 (CI = +/-0.020; p = 0.000)	-0.058 (CI = +/-0.148; p = 0.422)	0.887	+13.15%	
Severity	2011.1	0.136 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.109; p = 0.100)	0.942	+14.56%	
Severity	2011.2	0.137 (CI = +/-0.018; p = 0.000)	-0.094 (CI = +/-0.114; p = 0.101)	0.933	+14.69%	
Severity	2012.1	0.138 (CI = +/-0.020; p = 0.000)	-0.090 (CI = +/-0.122; p = 0.139)	0.924	+14.80%	
Severity	2013.1	0.131 (CI = +/-0.021; p = 0.000)	-0.072 (CI = +/-0.117; p = 0.206)	0.915	+14.00%	
Severity	2013.2	0.139 (CI = +/-0.021; p = 0.000)	-0.096 (CI = +/-0.110; p = 0.085)	0.927	+14.88%	
Severity	2014.1	0.135 (CI = +/-0.023; p = 0.000)	-0.108 (CI = +/-0.116; p = 0.066)	0.916	+14.44%	
Severity	2014.2	0.131 (CI = +/-0.026; p = 0.000)	-0.099 (CI = +/-0.123; p = 0.105)	0.894	+14.05%	
Severity	2015.1	0.142 (CI = +/-0.027; p = 0.000)	-0.070 (CI = +/-0.118; p = 0.219)	0.914	+15.23%	
Severity	2015.2	0.141 (CI = +/-0.032; p = 0.000)	-0.069 (CI = +/-0.129; p = 0.258)	0.887	+15.20%	
Severity	2016.1	0.148 (CI = +/-0.039; p = 0.000)	-0.054 (CI = +/-0.142; p = 0.410)	0.873	+15.91%	
Severity	2017.1	0.139 (CI = +/-0.048; p = 0.000)	-0.043 (CI = +/-0.151; p = 0.532)	0.813	+14.91%	
Frequency	2003.1	-0.023 (CI = +/-0.020; p = 0.029)	-0.093 (CI = +/-0.238; p = 0.432)	0.101	-2.27%	
Frequency	2003.2	-0.027 (CI = +/-0.021; p = 0.015)	-0.070 (CI = +/-0.240; p = 0.558)	0.130	-2.62%	
Frequency	2004.1	-0.031 (CI = +/-0.022; p = 0.007)	-0.099 (CI = +/-0.240; p = 0.406)	0.176	-3.01%	
Frequency	2004.2	-0.035 (CI = +/-0.022; p = 0.003)	-0.073 (CI = +/-0.240; p = 0.539)	0.216	-3.43%	
Frequency	2005.1	-0.039 (CI = +/-0.023; p = 0.002)	-0.098 (CI = +/-0.244; p = 0.417)	0.247	-3.78%	
Frequency	2005.2	-0.041 (CI = +/-0.025; p = 0.002)	-0.086 (CI = +/-0.251; p = 0.486)	0.253	-3.98%	
Frequency	2006.1	-0.044 (CI = +/-0.026; p = 0.002)	-0.107 (CI = +/-0.258; p = 0.400)	0.268	-4.28%	
Frequency	2006.2	-0.047 (CI = +/-0.027; p = 0.002)	-0.091 (CI = +/-0.263; p = 0.486)	0.283	-4.59%	
Frequency	2007.1	-0.050 (CI = +/-0.029; p = 0.002)	-0.111 (CI = +/-0.272; p = 0.410)	0.290	-4.90%	
Frequency	2007.2	-0.053 (CI = +/-0.031; p = 0.002)	-0.098 (CI = +/-0.280; p = 0.479)	0.295	-5.17%	
Frequency	2008.1	-0.057 (CI = +/-0.033; p = 0.002)	-0.123 (CI = +/-0.291; p = 0.389)	0.306	-5.58%	
Frequency	2008.2	-0.065 (CI = +/-0.035; p = 0.001)	-0.094 (CI = +/-0.291; p = 0.510)	0.354	-6.27%	
Frequency	2009.1	-0.077 (CI = +/-0.035; p = 0.000)	-0.159 (CI = +/-0.283; p = 0.257)	0.449	-7.37%	
Frequency	2009.2	-0.093 (CI = +/-0.033; p = 0.000)	-0.105 (CI = +/-0.247; p = 0.387)	0.605	-8.84%	
Frequency	2010.1	-0.114 (CI = +/-0.026; p = 0.000)	-0.210 (CI = +/-0.188; p = 0.030)	0.799	-10.73%	
Frequency	2011.1	-0.130 (CI = +/-0.019; p = 0.000)	-0.168 (CI = +/-0.131; p = 0.014)	0.910	-12.18%	
Frequency	2011.2	-0.133 (CI = +/-0.021; p = 0.000)	-0.158 (CI = +/-0.134; p = 0.024)	0.907	-12.49%	
Frequency	2012.1	-0.136 (CI = +/-0.023; p = 0.000)	-0.169 (CI = +/-0.142; p = 0.023)	0.893	-12.73%	
Frequency	2013.1	-0.141 (CI = +/-0.026; p = 0.000)	-0.157 (CI = +/-0.146; p = 0.036)	0.890	-13.14%	
Frequency	2013.2	-0.139 (CI = +/-0.029; p = 0.000)	-0.162 (CI = +/-0.156; p = 0.043)	0.874	-13.01%	
Frequency	2014.1	-0.136 (CI = +/-0.033; p = 0.000)	-0.150 (CI = +/-0.166; p = 0.073)	0.841	-12.69%	
Frequency	2014.2	-0.138 (CI = +/-0.038; p = 0.000)	-0.145 (CI = +/-0.179; p = 0.102)	0.822	-12.85%	
Frequency	2015.1	-0.141 (CI = +/-0.045; p = 0.000)	-0.155 (CI = +/-0.196; p = 0.109)	0.786	-13.15%	
Frequency	2015.2	-0.150 (CI = +/-0.052; p = 0.000)	-0.136 (CI = +/-0.206; p = 0.171)	0.783	-13.97%	
Frequency	2016.1	-0.156 (CI = +/-0.064; p = 0.000)	-0.150 (CI = +/-0.232; p = 0.178)	0.727	-14.45%	
Frequency	2017.1	-0.162 (CI = +/-0.080; p = 0.002)	-0.141 (CI = +/-0.255; p = 0.237)	0.682	-14.99%	

## 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 <sup>2</sup>	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	+5.61%	
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.114; p = 0.002)	0.771	+5.52%	
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.114; p = 0.001)	0.767	+5.24%	
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	-0.194 (CI = +/-0.113; p = 0.002)	0.737	+4.96%	
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.209 (CI = +/-0.114; p = 0.001)	0.730	+4.71%	
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.212 (CI = +/-0.119; p = 0.001)	0.709	+4.79%	
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.229 (CI = +/-0.120; p = 0.001)	0.705	+4.49%	
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	-0.217 (CI = +/-0.121; p = 0.001)	0.658	+4.20%	
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	-0.237 (CI = +/-0.122; p = 0.001)	0.662	+3.81%	
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	-0.233 (CI = +/-0.127; p = 0.001)	0.614	+3.69%	
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	-0.242 (CI = +/-0.134; p = 0.001)	0.609	+3.50%	
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	-0.229 (CI = +/-0.134; p = 0.002)	0.542	+3.06%	
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	-0.245 (CI = +/-0.142; p = 0.002)	0.545	+2.71%	
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.021)	-0.251 (CI = +/-0.148; p = 0.003)	0.531	+2.95%	
Loss Cost	2010.1	0.023 (CI = +/-0.027; p = 0.093)	-0.278 (CI = +/-0.157; p = 0.002)	0.552	+2.30%	
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.216)	-0.270 (CI = +/-0.162; p = 0.003)	0.490	+1.85%	
Loss Cost	2011.2	0.017 (CI = +/-0.035; p = 0.321)	-0.266 (CI = +/-0.172; p = 0.006)	0.436	+1.67%	
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.450)	-0.272 (CI = +/-0.194; p = 0.010)	0.428	+1.50%	
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.839)	-0.244 (CI = +/-0.168; p = 0.009)	0.414	-0.38%	
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.399)	-0.282 (CI = +/-0.140; p = 0.001)	0.640	+1.42%	
Loss Cost	2014.1	0.015 (CI = +/-0.045; p = 0.446)	-0.279 (CI = +/-0.161; p = 0.004)	0.618	+1.56%	
Loss Cost	2014.2	0.009 (CI = +/-0.054; p = 0.701)	-0.268 (CI = +/-0.177; p = 0.009)	0.550	+0.91%	
Loss Cost	2015.1	0.029 (CI = +/-0.063; p = 0.310)	-0.225 (CI = +/-0.190; p = 0.027)	0.556	+2.91%	
Loss Cost	2015.2	0.013 (CI = +/-0.078; p = 0.675)	-0.208 (CI = +/-0.206; p = 0.048)	0.428	+1.36%	
Loss Cost	2016.1	0.027 (CI = +/-0.129; p = 0.595)	-0.184 (CI = +/-0.292; p = 0.154)	0.359	+2.72%	
Loss Cost	2017.1	-0.014 (CI = +/-0.195; p = 0.831)	-0.177 (CI = +/-0.333; p = 0.189)	0.160	-1.42%	
Severity	2003.1	0.053 (CI = +/-0.018; p = 0.000)	-0.136 (CI = +/-0.186; p = 0.147)	0.537	+5.40%	
Severity	2003.2	0.055 (CI = +/-0.019; p = 0.000)	-0.150 (CI = +/-0.190; p = 0.118)	0.540	+5.66%	
Severity	2004.1	0.056 (CI = +/-0.021; p = 0.000)	-0.143 (CI = +/-0.197; p = 0.149)	0.533	+5.77%	
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	-0.151 (CI = +/-0.204; p = 0.140)	0.517	+5.93%	
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	-0.147 (CI = +/-0.213; p = 0.167)	0.504	+6.00%	
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	-0.156 (CI = +/-0.220; p = 0.157)	0.489	+6.20%	
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	-0.161 (CI = +/-0.231; p = 0.164)	0.466	+6.11%	
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	-0.159 (CI = +/-0.241; p = 0.183)	0.422	+6.08%	
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	-0.171 (CI = +/-0.254; p = 0.176)	0.393	+5.86%	
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003)	-0.173 (CI = +/-0.265; p = 0.190)	0.353	+5.91%	
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	-0.168 (CI = +/-0.283; p = 0.229)	0.338	+6.00%	
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	-0.180 (CI = +/-0.295; p = 0.216)	0.325	+6.37%	
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	-0.130 (CI = +/-0.306; p = 0.381)	0.373	+7.49%	
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	-0.190 (CI = +/-0.244; p = 0.118)	0.629	+10.04%	
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	-0.084 (CI = +/-0.200; p = 0.385)	0.793	+12.80%	
Severity	2011.1	0.141 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.140; p = 0.095)	0.906	+15.11%	
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	-0.125 (CI = +/-0.147; p = 0.090)	0.892	+15.50%	
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	-0.117 (CI = +/-0.165; p = 0.177)	0.877	+15.77%	
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.102 (CI = +/-0.164; p = 0.198)	0.841	+14.58%	
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.136 (CI = +/-0.145; p = 0.062)	0.889	+16.43%	
Severity	2014.1	0.145 (CI = +/-0.044; p = 0.000)	-0.154 (CI = +/-0.161; p = 0.058)	0.870	+15.60%	
Severity	2014.2	0.143 (CI = +/-0.055; p = 0.000)	-0.151 (CI = +/-0.181; p = 0.090)	0.818	+15.35%	
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	-0.092 (CI = +/-0.169; p = 0.230)	0.887	+18.46%	
Severity	2015.2	0.180 (CI = +/-0.072; p = 0.001)	-0.104 (CI = +/-0.190; p = 0.218)	0.860	+19.70%	
Severity	2016.1	0.226 (CI = +/-0.081; p = 0.001)	-0.022 (CI = +/-0.182; p = 0.756)	0.927	+25.36%	
Severity	2017.1	0.250 (CI = +/-0.125; p = 0.008)	-0.026 (CI = +/-0.213; p = 0.727)	0.898	+28.34%	
Frequency	2003.1	0.002 (CI = +/-0.022; p = 0.853)	-0.061 (CI = +/-0.220; p = 0.576)	-0.058	+0.20%	
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.908)	-0.042 (CI = +/-0.223; p = 0.702)	-0.067	-0.13%	
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.667)	-0.066 (CI = +/-0.227; p = 0.557)	-0.055	-0.50%	
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.451)	-0.044 (CI = +/-0.230; p = 0.698)	-0.048	-0.92%	
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.350)	-0.062 (CI = +/-0.238; p = 0.596)	-0.033	-1.21%	
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.342)	-0.056 (CI = +/-0.247; p = 0.640)	-0.034	-1.32%	
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.310)	-0.068 (CI = +/-0.258; p = 0.589)	-0.029	-1.52%	
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.273)	-0.057 (CI = +/-0.267; p = 0.661)	-0.024	-1.77%	
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.271)	-0.067 (CI = +/-0.282; p = 0.629)	-0.026	-1.94%	
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.275)	-0.060 (CI = +/-0.295; p = 0.672)	-0.028	-2.09%	
Frequency	2008.1	-0.024 (CI = +/-0.043; p = 0.264)	-0.074 (CI = +/-0.314; p = 0.625)	-0.027	-2.36%	
Frequency	2008.2	-0.032 (CI = +/-0.047; p = 0.171)	-0.049 (CI = +/-0.320; p = 0.750)	0.006	-3.11%	
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	-0.114 (CI = +/-0.325; p = 0.466)	0.099	-4.44%	
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	-0.061 (CI = +/-0.284; p = 0.654)	0.306	-6.44%	
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	-0.194 (CI = +/-0.216; p = 0.075)	0.653	-9.31%	
Frequency	2011.1	-0.122 (CI = +/-0.023; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.019)	0.895	-11.53%	
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	-0.142 (CI = +/-0.127; p = 0.031)	0.895	-11.98%	
Frequency	2012.1	-0.131 (CI = +/-0.030; p = 0.000)	-0.155 (CI = +/-0.140; p = 0.034)	0.873	-12.32%	
Frequency	2013.1	-0.140 (CI = +/-0.034; p = 0.000)	-0.142 (CI = +/-0.140; p = 0.048)	0.877	-13.05%	
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	-0.146 (CI = +/-0.154; p = 0.061)	0.855	-12.89%	
Frequency	2014.1	-0.129 (CI = +/-0.047; p = 0.000)	-0.125 (CI = +/-0.170; p = 0.129)	0.795	-12.15%	
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	-0.117 (CI = +/-0.190; p = 0.188)	0.768	-12.52%	
Frequency	2015.1	-0.141 (CI = +/-0.076; p = 0.004)	-0.133 (CI = +/-0.229; p = 0.207)	0.696	-13.13%	
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	-0.104 (CI = +/-0.225; p = 0.289)	0.770	-15.32%	
Frequency	2016.1	-0.199 (CI = +/-0.129; p = 0.013)	-0.162 (CI = +/-0.292; p = 0.197)	0.732	-18.06%	
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	-0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.19%	



## 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 <sup>2</sup>	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)	-0.220 (CI = +/-0.117; p = 0.001)	0.761	+5.44%
Loss Cost	2004.2	0.050 (CI = +/-0.013; p = 0.000)	-0.205 (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	+4.90%
Loss Cost	2005.2	0.049 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.123; p = 0.001)	0.699	+5.01%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	-0.240 (CI = +/-0.125; 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)	0.641	+4.40%
Loss Cost	2007.1	0.039 (CI = +/-0.017; p = 0.000)	-0.247 (CI = +/-0.127; p = 0.001)	0.645	+4.00%
Loss Cost	2007.2	0.038 (CI = +/-0.018; p = 0.000)	-0.243 (CI = +/-0.133; p = 0.001)	0.593	+3.90%
Loss Cost	2008.1	0.036 (CI = +/-0.020; p = 0.001)	-0.252 (CI = +/-0.141; p = 0.002)	0.588	+3.71%
Loss Cost	2008.2	0.032 (CI = +/-0.022; p = 0.007)	-0.236 (CI = +/-0.143; p = 0.003)	0.512	+3.23%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.023)	-0.252 (CI = +/-0.151; p = 0.003)	0.516	+2.88%
Loss Cost	2009.2	0.031 (CI = +/-0.027; p = 0.025)	-0.260 (CI = +/-0.158; p = 0.003)	0.504	+3.19%
Loss Cost	2010.1	0.025 (CI = +/-0.030; p = 0.095)	-0.286 (CI = +/-0.168; p = 0.003)	0.527	+2.53%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.222)	-0.277 (CI = +/-0.175; p = 0.005)	0.459	+2.05%
Loss Cost	2011.2	0.019 (CI = +/-0.040; p = 0.330)	-0.273 (CI = +/-0.189; p = 0.009)	0.401	+1.89%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.448)	-0.278 (CI = +/-0.212; p = 0.015)	0.389	+1.73%
Loss Cost	2013.1	-0.005 (CI = +/-0.048; p = 0.805)	-0.240 (CI = +/-0.188; p = 0.018)	0.369	-0.53%
Loss Cost	2013.2	0.018 (CI = +/-0.044; p = 0.386)	-0.291 (CI = +/-0.160; p = 0.003)	0.611	+1.77%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.431)	-0.288 (CI = +/-0.184; p = 0.008)	0.578	+1.94%
Loss Cost	2014.2	0.012 (CI = +/-0.070; p = 0.691)	-0.274 (CI = +/-0.212; p = 0.020)	0.499	+1.20%
Loss Cost	2015.1	0.033 (CI = +/-0.082; p = 0.352)	-0.233 (CI = +/-0.229; p = 0.048)	0.470	+3.32%
Loss Cost	2015.2	0.013 (CI = +/-0.112; p = 0.763)	-0.207 (CI = +/-0.269; p = 0.100)	0.299	+1.31%
Loss Cost	2016.1	0.027 (CI = +/-0.193; p = 0.685)	-0.185 (CI = +/-0.404; p = 0.242)	0.136	+2.76%
Loss Cost	2017.1	-0.038 (CI = +/-0.390; p = 0.715)	-0.157 (CI = +/-0.564; p = 0.353)	-0.105	-3.75%
Severity	2003.1	0.049 (CI = +/-0.019; p = 0.000)	-0.109 (CI = +/-0.188; p = 0.242)	0.475	+4.98%
Severity	2003.2	0.051 (CI = +/-0.020; p = 0.000)	-0.123 (CI = +/-0.193; p = 0.201)	0.476	+5.23%
Severity	2004.1	0.052 (CI = +/-0.020; p = 0.000)	-0.117 (CI = +/-0.200; p = 0.241)	0.467	+5.33%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	-0.123 (CI = +/-0.208; p = 0.234)	0.446	+5.46%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	-0.120 (CI = +/-0.217; p = 0.265)	0.431	+5.52%
Severity	2005.2	0.055 (CI = +/-0.027; p = 0.000)	-0.128 (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)	0.383	+5.58%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	-0.128 (CI = +/-0.248; p = 0.293)	0.331	+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 = +/-0.275; p = 0.302)	0.248	+5.21%
Severity	2008.1	0.052 (CI = +/-0.042; p = 0.019)	-0.135 (CI = +/-0.293; p = 0.343)	0.232	+5.29%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	-0.146 (CI = +/-0.308; p = 0.331)	0.212	+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)	0.548	+9.51%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	-0.067 (CI = +/-0.211; p = 0.505)	0.748	+12.30%
Severity	2011.1	0.139 (CI = +/-0.030; p = 0.000)	-0.110 (CI = +/-0.151; p = 0.139)	0.883	+14.88%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	-0.119 (CI = +/-0.162; p = 0.134)	0.863	+15.30%
Severity	2012.1	0.145 (CI = +/-0.041; p = 0.000)	-0.112 (CI = +/-0.181; p = 0.199)	0.842	+15.56%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	-0.089 (CI = +/-0.181; p = 0.294)	0.787	+14.03%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	-0.133 (CI = +/-0.166; p = 0.102)	0.848	+16.29%
Severity	2014.1	0.143 (CI = +/-0.055; p = 0.000)	-0.151 (CI = +/-0.185; p = 0.095)	0.817	+15.41%
Severity	2014.2	0.140 (CI = +/-0.071; p = 0.003)	-0.144 (CI = +/-0.217; p = 0.155)	0.731	+15.00%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	-0.089 (CI = +/-0.205; p = 0.317)	0.832	+18.23%
Severity	2015.2	0.181 (CI = +/-0.104; p = 0.008)	-0.107 (CI = +/-0.249; p = 0.301)	0.784	+19.87%
Severity	2016.1	0.230 (CI = +/-0.119; p = 0.009)	-0.028 (CI = +/-0.249; p = 0.747)	0.887	+25.92%
Severity	2017.1	0.273 (CI = +/-0.234; p = 0.037)	-0.046 (CI = +/-0.337; p = 0.620)	0.856	+31.43%
Frequency	2003.1	0.008 (CI = +/-0.022; p = 0.476)	-0.099 (CI = +/-0.217; p = 0.359)	-0.024	+0.78%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.681)	-0.081 (CI = +/-0.223; p = 0.460)	-0.050	+0.47%
Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.932)	-0.104 (CI = +/-0.226; p = 0.354)	-0.043	+0.10%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.811)	-0.082 (CI = +/-0.231; p = 0.469)	-0.055	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.658)	-0.099 (CI = +/-0.238; p = 0.399)	-0.043	-0.59%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.657)	-0.097 (CI = +/-0.249; p = 0.429)	-0.047	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.591)	-0.107 (CI = +/-0.260; p = 0.401)	-0.043	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.543)	-0.099 (CI = +/-0.272; p = 0.458)	-0.045	-1.02%
Frequency	2007.1	-0.012 (CI = +/-0.038; p = 0.519)	-0.107 (CI = +/-0.287; p = 0.445)	-0.048	-1.18%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.535)	-0.104 (CI = +/-0.302; p = 0.478)	-0.053	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.497)	-0.117 (CI = +/-0.321; p = 0.454)	-0.053	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.353)	-0.091 (CI = +/-0.331; p = 0.569)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.163)	-0.154 (CI = +/-0.336; p = 0.345)	0.053	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	-0.091 (CI = +/-0.299; p = 0.526)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	-0.219 (CI = +/-0.224; p = 0.054)	0.621	-8.70%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	-0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	-0.154 (CI = +/-0.136; p = 0.030)	0.881	-11.64%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	-0.166 (CI = +/-0.151; p = 0.034)	0.853	-11.97%
Frequency	2013.1	-0.137 (CI = +/-0.040; p = 0.000)	-0.150 (CI = +/-0.156; p = 0.057)	0.855	-12.77%
Frequency	2013.2	-0.133 (CI = +/-0.048; p = 0.000)	-0.158 (CI = +/-0.175; p = 0.071)	0.829	-12.48%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	-0.137 (CI = +/-0.192; p = 0.136)	0.753	-11.67%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	-0.130 (CI = +/-0.226; p = 0.208)	0.718	-12.00%
Frequency	2015.1	-0.135 (CI = +/-0.098; p = 0.017)	-0.144 (CI = +/-0.276; p = 0.237)	0.625	-12.61%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	-0.101 (CI = +/-0.295; p = 0.397)	0.708	-15.48%
Frequency	2016.1	-0.203 (CI = +/-0.192; p = 0.044)	-0.157 (CI = +/-0.403; p = 0.303)	0.655	-18.40%
Frequency	2017.1	-0.312 (CI = +/-0.157; p = 0.013)	-0.112 (CI = +/-0.227; p = 0.168)	0.950	-26.77%

### Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.057 (CI = +/-0.014; p = 0.000)	-0.457 (CI = +/-0.165; p = 0.000)	0.720	+5.90%
Loss Cost	2003.2	0.059 (CI = +/-0.015; p = 0.000)	-0.469 (CI = +/-0.167; p = 0.000)	0.715	+6.09%
Loss Cost	2004.1	0.061 (CI = +/-0.016; p = 0.000)	-0.456 (CI = +/-0.170; p = 0.000)	0.720	+6.28%
Loss Cost	2004.2	0.063 (CI = +/-0.016; p = 0.000)	-0.471 (CI = +/-0.172; p = 0.000)	0.720	+6.53%
Loss Cost	2005.1	0.060 (CI = +/-0.017; p = 0.000)	-0.490 (CI = +/-0.173; p = 0.000)	0.719	+6.20%
Loss Cost	2005.2	0.063 (CI = +/-0.017; p = 0.000)	-0.507 (CI = +/-0.174; p = 0.000)	0.723	+6.50%
Loss Cost	2006.1	0.062 (CI = +/-0.018; p = 0.000)	-0.511 (CI = +/-0.180; p = 0.000)	0.718	+6.43%
Loss Cost	2006.2	0.062 (CI = +/-0.019; p = 0.000)	-0.507 (CI = +/-0.185; p = 0.000)	0.690	+6.36%
Loss Cost	2007.1	0.063 (CI = +/-0.021; p = 0.000)	-0.498 (CI = +/-0.191; p = 0.000)	0.692	+6.55%
Loss Cost	2007.2	0.069 (CI = +/-0.021; p = 0.000)	-0.526 (CI = +/-0.187; p = 0.000)	0.719	+7.13%
Loss Cost	2008.1	0.070 (CI = +/-0.022; p = 0.000)	-0.521 (CI = +/-0.194; p = 0.000)	0.718	+7.24%
Loss Cost	2008.2	0.070 (CI = +/-0.024; p = 0.000)	-0.520 (CI = +/-0.201; p = 0.000)	0.689	+7.23%
Loss Cost	2009.1	0.067 (CI = +/-0.026; p = 0.000)	-0.532 (CI = +/-0.208; p = 0.000)	0.685	+6.97%
Loss Cost	2009.2	0.057 (CI = +/-0.024; p = 0.000)	-0.488 (CI = +/-0.190; p = 0.000)	0.657	+5.92%
Loss Cost	2010.1	0.059 (CI = +/-0.026; p = 0.000)	-0.481 (CI = +/-0.198; p = 0.000)	0.657	+6.08%
Loss Cost	2010.2	0.056 (CI = +/-0.028; p = 0.000)	-0.469 (CI = +/-0.205; p = 0.000)	0.609	+5.79%
Loss Cost	2011.1	0.057 (CI = +/-0.031; p = 0.001)	-0.465 (CI = +/-0.215; p = 0.000)	0.608	+5.90%
Loss Cost	2011.2	0.050 (CI = +/-0.033; p = 0.004)	-0.439 (CI = +/-0.217; p = 0.000)	0.544	+5.18%
Loss Cost	2012.1	0.045 (CI = +/-0.035; p = 0.015)	-0.460 (CI = +/-0.224; p = 0.000)	0.549	+4.61%
Loss Cost	2012.2	0.032 (CI = +/-0.034; p = 0.066)	-0.414 (CI = +/-0.208; p = 0.001)	0.492	+3.24%
Loss Cost	2013.1	0.043 (CI = +/-0.035; p = 0.020)	-0.376 (CI = +/-0.203; p = 0.001)	0.532	+4.37%
Loss Cost	2013.2	0.044 (CI = +/-0.039; p = 0.031)	-0.379 (CI = +/-0.215; p = 0.002)	0.494	+4.49%
Loss Cost	2014.1	0.032 (CI = +/-0.041; p = 0.119)	-0.417 (CI = +/-0.214; p = 0.001)	0.535	+3.25%
Loss Cost	2014.2	0.023 (CI = +/-0.045; p = 0.291)	-0.391 (CI = +/-0.219; p = 0.002)	0.465	+2.31%
Loss Cost	2015.1	0.031 (CI = +/-0.050; p = 0.202)	-0.368 (CI = +/-0.230; p = 0.004)	0.462	+3.16%
Loss Cost	2015.2	0.015 (CI = +/-0.052; p = 0.544)	-0.327 (CI = +/-0.224; p = 0.008)	0.379	+1.49%
Loss Cost	2016.1	0.017 (CI = +/-0.061; p = 0.560)	-0.323 (CI = +/-0.246; p = 0.015)	0.360	+1.68%
Loss Cost	2016.2	0.026 (CI = +/-0.070; p = 0.431)	-0.343 (CI = +/-0.263; p = 0.016)	0.371	+2.62%
Loss Cost	2017.1	0.040 (CI = +/-0.083; p = 0.296)	-0.311 (CI = +/-0.285; p = 0.036)	0.364	+4.13%
Severity	2003.1	0.045 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.102; p = 0.116)	0.730	+4.58%
Severity	2003.2	0.044 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.104; p = 0.100)	0.712	+4.49%
Severity	2004.1	0.046 (CI = +/-0.010; p = 0.000)	0.097 (CI = +/-0.105; p = 0.068)	0.718	+4.66%
Severity	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.106; p = 0.049)	0.700	+4.51%
Severity	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.108; p = 0.070)	0.670	+4.39%
Severity	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.111; p = 0.076)	0.654	+4.38%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.114; p = 0.062)	0.648	+4.52%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.099; p = 0.008)	0.671	+3.98%
Severity	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.132 (CI = +/-0.102; p = 0.013)	0.633	+3.90%
Severity	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.102; p = 0.007)	0.616	+3.67%
Severity	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.106; p = 0.009)	0.585	+3.68%
Severity	2008.2	0.033 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.106; p = 0.005)	0.569	+3.41%
Severity	2009.1	0.035 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.109; p = 0.005)	0.554	+3.54%
Severity	2009.2	0.030 (CI = +/-0.013; p = 0.000)	0.185 (CI = +/-0.103; p = 0.001)	0.566	+3.06%
Severity	2010.1	0.033 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.103; p = 0.001)	0.592	+3.38%
Severity	2010.2	0.038 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.097; p = 0.001)	0.663	+3.88%
Severity	2011.1	0.035 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.098; p = 0.002)	0.600	+3.55%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.100; p = 0.002)	0.590	+3.29%
Severity	2012.1	0.034 (CI = +/-0.016; p = 0.000)	0.180 (CI = +/-0.105; p = 0.002)	0.564	+3.43%
Severity	2012.2	0.037 (CI = +/-0.018; p = 0.000)	0.168 (CI = +/-0.106; p = 0.004)	0.592	+3.79%
Severity	2013.1	0.037 (CI = +/-0.020; p = 0.001)	0.167 (CI = +/-0.113; p = 0.006)	0.535	+3.78%
Severity	2013.2	0.036 (CI = +/-0.022; p = 0.003)	0.172 (CI = +/-0.119; p = 0.008)	0.520	+3.64%
Severity	2014.1	0.033 (CI = +/-0.024; p = 0.011)	0.163 (CI = +/-0.126; p = 0.015)	0.427	+3.36%
Severity	2014.2	0.038 (CI = +/-0.026; p = 0.008)	0.149 (CI = +/-0.130; p = 0.027)	0.461	+3.88%
Severity	2015.1	0.038 (CI = +/-0.030; p = 0.019)	0.148 (CI = +/-0.140; p = 0.040)	0.382	+3.86%
Severity	2015.2	0.034 (CI = +/-0.034; p = 0.053)	0.158 (CI = +/-0.149; p = 0.039)	0.362	+3.44%
Severity	2016.1	0.028 (CI = +/-0.040; p = 0.153)	0.143 (CI = +/-0.159; p = 0.074)	0.216	+2.80%
Severity	2016.2	0.035 (CI = +/-0.045; p = 0.109)	0.126 (CI = +/-0.168; p = 0.126)	0.244	+3.60%
Severity	2017.1	0.029 (CI = +/-0.054; p = 0.258)	0.111 (CI = +/-0.185; p = 0.207)	0.075	+2.91%
Frequency	2003.1	0.013 (CI = +/-0.016; p = 0.118)	-0.538 (CI = +/-0.184; p = 0.000)	0.485	+1.26%
Frequency	2003.2	0.015 (CI = +/-0.016; p = 0.070)	-0.555 (CI = +/-0.185; p = 0.000)	0.503	+1.52%
Frequency	2004.1	0.015 (CI = +/-0.017; p = 0.081)	-0.553 (CI = +/-0.190; p = 0.000)	0.500	+1.55%
Frequency	2004.2	0.019 (CI = +/-0.018; p = 0.034)	-0.577 (CI = +/-0.189; p = 0.000)	0.535	+1.94%
Frequency	2005.1	0.017 (CI = +/-0.019; p = 0.069)	-0.590 (CI = +/-0.193; p = 0.000)	0.542	+1.73%
Frequency	2005.2	0.020 (CI = +/-0.019; p = 0.041)	-0.607 (CI = +/-0.195; p = 0.000)	0.557	+2.03%
Frequency	2006.1	0.018 (CI = +/-0.020; p = 0.080)	-0.619 (CI = +/-0.200; p = 0.000)	0.563	+1.83%
Frequency	2006.2	0.023 (CI = +/-0.021; p = 0.034)	-0.644 (CI = +/-0.199; p = 0.000)	0.594	+2.29%
Frequency	2007.1	0.025 (CI = +/-0.022; p = 0.027)	-0.630 (CI = +/-0.203; p = 0.000)	0.594	+2.55%
Frequency	2007.2	0.033 (CI = +/-0.021; p = 0.004)	-0.670 (CI = +/-0.190; p = 0.000)	0.667	+3.34%
Frequency	2008.1	0.034 (CI = +/-0.023; p = 0.005)	-0.665 (CI = +/-0.197; p = 0.000)	0.665	+3.43%
Frequency	2008.2	0.036 (CI = +/-0.024; p = 0.005)	-0.678 (CI = +/-0.203; p = 0.000)	0.661	+3.70%
Frequency	2009.1	0.033 (CI = +/-0.026; p = 0.015)	-0.696 (CI = +/-0.208; p = 0.000)	0.670	+3.31%
Frequency	2009.2	0.027 (CI = +/-0.027; p = 0.046)	-0.673 (CI = +/-0.209; p = 0.000)	0.641	+2.78%
Frequency	2010.1	0.026 (CI = +/-0.029; p = 0.079)	-0.680 (CI = +/-0.218; p = 0.000)	0.642	+2.62%
Frequency	2010.2	0.018 (CI = +/-0.030; p = 0.219)	-0.648 (CI = +/-0.215; p = 0.000)	0.617	+1.83%
Frequency	2011.1	0.022 (CI = +/-0.032; p = 0.162)	-0.630 (CI = +/-0.222; p = 0.000)	0.612	+2.26%
Frequency	2011.2	0.018 (CI = +/-0.035; p = 0.290)	-0.614 (CI = +/-0.230; p = 0.000)	0.579	+1.82%
Frequency	2012.1	0.011 (CI = +/-0.037; p = 0.533)	-0.640 (CI = +/-0.236; p = 0.000)	0.600	+1.13%
Frequency	2012.2	-0.005 (CI = +/-0.034; p = 0.743)	-0.582 (CI = +/-0.204; p = 0.000)	0.629	-0.53%
Frequency	2013.1	0.006 (CI = +/-0.035; p = 0.732)	-0.543 (CI = +/-0.199; p = 0.000)	0.627	+0.57%
Frequency	2013.2	0.008 (CI = +/-0.038; p = 0.656)	-0.551 (CI = +/-0.210; p = 0.000)	0.618	+0.82%
Frequency	2014.1	-0.001 (CI = +/-0.041; p = 0.955)	-0.580 (CI = +/-0.215; p = 0.000)	0.649	-0.11%
Frequency	2014.2	-0.015 (CI = +/-0.042; p = 0.445)	-0.540 (CI = +/-0.205; p = 0.000)	0.657	-1.52%
Frequency	2015.1	-0.007 (CI = +/-0.047; p = 0.758)	-0.516 (CI = +/-0.215; p = 0.000)	0.626	-0.68%
Frequency	2015.2	-0.019 (CI = +/-0.050; p = 0.424)	-0.486 (CI = +/-0.217; p = 0.000)	0.616	-1.88%
Frequency	2016.1	-0.011 (CI = +/-0.058; p = 0.685)	-0.465 (CI = +/-0.233; p = 0.001)	0.571	-1.09%
Frequency	2016.2	-0.010 (CI = +/-0.068; p = 0.762)	-0.469 (CI = +/-0.256; p = 0.002)	0.552	-0.95%
Frequency	2017.1	0.012 (CI = +/-0.076; p = 0.733)	-0.422 (CI = +/-0.263; p = 0.005)	0.522	+1.19%

## Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.059 (CI = +/-0.019; p = 0.000)	0.494	+6.08%
Loss Cost	2003.2	0.059 (CI = +/-0.020; p = 0.000)	0.474	+6.09%
Loss Cost	2004.1	0.063 (CI = +/-0.021; p = 0.000)	0.498	+6.48%
Loss Cost	2004.2	0.063 (CI = +/-0.022; p = 0.000)	0.481	+6.53%
Loss Cost	2005.1	0.062 (CI = +/-0.023; p = 0.000)	0.453	+6.44%
Loss Cost	2005.2	0.063 (CI = +/-0.025; p = 0.000)	0.436	+6.50%
Loss Cost	2006.1	0.065 (CI = +/-0.026; p = 0.000)	0.431	+6.71%
Loss Cost	2006.2	0.062 (CI = +/-0.027; p = 0.000)	0.387	+6.36%
Loss Cost	2007.1	0.066 (CI = +/-0.029; p = 0.000)	0.410	+6.86%
Loss Cost	2007.2	0.069 (CI = +/-0.030; p = 0.000)	0.407	+7.13%
Loss Cost	2008.1	0.073 (CI = +/-0.032; p = 0.000)	0.422	+7.61%
Loss Cost	2008.2	0.070 (CI = +/-0.034; p = 0.000)	0.375	+7.23%
Loss Cost	2009.1	0.071 (CI = +/-0.037; p = 0.000)	0.360	+7.40%
Loss Cost	2009.2	0.057 (CI = +/-0.035; p = 0.002)	0.285	+5.92%
Loss Cost	2010.1	0.063 (CI = +/-0.037; p = 0.002)	0.311	+6.54%
Loss Cost	2010.2	0.056 (CI = +/-0.039; p = 0.007)	0.243	+5.79%
Loss Cost	2011.1	0.062 (CI = +/-0.042; p = 0.006)	0.265	+6.41%
Loss Cost	2011.2	0.050 (CI = +/-0.044; p = 0.026)	0.178	+5.18%
Loss Cost	2012.1	0.051 (CI = +/-0.048; p = 0.039)	0.155	+5.21%
Loss Cost	2012.2	0.032 (CI = +/-0.047; p = 0.169)	0.050	+3.24%
Loss Cost	2013.1	0.048 (CI = +/-0.047; p = 0.043)	0.164	+4.96%
Loss Cost	2013.2	0.044 (CI = +/-0.052; p = 0.092)	0.109	+4.49%
Loss Cost	2014.1	0.040 (CI = +/-0.058; p = 0.166)	0.061	+4.05%
Loss Cost	2014.2	0.023 (CI = +/-0.061; p = 0.440)	-0.024	+2.31%
Loss Cost	2015.1	0.040 (CI = +/-0.066; p = 0.216)	0.043	+4.05%
Loss Cost	2015.2	0.015 (CI = +/-0.067; p = 0.640)	-0.058	+1.49%
Loss Cost	2016.1	0.027 (CI = +/-0.076; p = 0.461)	-0.033	+2.69%
Loss Cost	2016.2	0.026 (CI = +/-0.090; p = 0.538)	-0.052	+2.62%
Loss Cost	2017.1	0.054 (CI = +/-0.099; p = 0.255)	0.040	+5.50%
Severity	2003.1	0.044 (CI = +/-0.009; p = 0.000)	0.718	+4.55%
Severity	2003.2	0.044 (CI = +/-0.009; p = 0.000)	0.698	+4.49%
Severity	2004.1	0.045 (CI = +/-0.010; p = 0.000)	0.698	+4.62%
Severity	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.673	+4.51%
Severity	2005.1	0.043 (CI = +/-0.011; p = 0.000)	0.645	+4.35%
Severity	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.629	+4.38%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.618	+4.46%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.597	+3.98%
Severity	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.559	+3.82%
Severity	2007.2	0.036 (CI = +/-0.013; p = 0.000)	0.519	+3.67%
Severity	2008.1	0.035 (CI = +/-0.014; p = 0.000)	0.483	+3.58%
Severity	2008.2	0.033 (CI = +/-0.014; p = 0.000)	0.436	+3.41%
Severity	2009.1	0.034 (CI = +/-0.016; p = 0.000)	0.409	+3.41%
Severity	2009.2	0.030 (CI = +/-0.016; p = 0.001)	0.345	+3.06%
Severity	2010.1	0.031 (CI = +/-0.017; p = 0.001)	0.340	+3.20%
Severity	2010.2	0.038 (CI = +/-0.017; p = 0.000)	0.463	+3.88%
Severity	2011.1	0.033 (CI = +/-0.017; p = 0.001)	0.393	+3.37%
Severity	2011.2	0.032 (CI = +/-0.019; p = 0.002)	0.348	+3.29%
Severity	2012.1	0.032 (CI = +/-0.021; p = 0.005)	0.302	+3.20%
Severity	2012.2	0.037 (CI = +/-0.022; p = 0.002)	0.376	+3.79%
Severity	2013.1	0.035 (CI = +/-0.024; p = 0.007)	0.306	+3.51%
Severity	2013.2	0.036 (CI = +/-0.026; p = 0.011)	0.285	+3.64%
Severity	2014.1	0.030 (CI = +/-0.029; p = 0.041)	0.189	+3.05%
Severity	2014.2	0.038 (CI = +/-0.030; p = 0.017)	0.278	+3.88%
Severity	2015.1	0.034 (CI = +/-0.034; p = 0.049)	0.195	+3.50%
Severity	2015.2	0.034 (CI = +/-0.039; p = 0.087)	0.148	+3.44%
Severity	2016.1	0.023 (CI = +/-0.043; p = 0.265)	0.027	+2.35%
Severity	2016.2	0.035 (CI = +/-0.048; p = 0.131)	0.122	+3.60%
Severity	2017.1	0.024 (CI = +/-0.054; p = 0.350)	-0.003	+2.43%
Frequency	2003.1	0.015 (CI = +/-0.022; p = 0.186)	0.020	+1.47%
Frequency	2003.2	0.015 (CI = +/-0.023; p = 0.192)	0.020	+1.52%
Frequency	2004.1	0.018 (CI = +/-0.024; p = 0.146)	0.031	+1.78%
Frequency	2004.2	0.019 (CI = +/-0.025; p = 0.134)	0.036	+1.94%
Frequency	2005.1	0.020 (CI = +/-0.027; p = 0.142)	0.035	+2.01%
Frequency	2005.2	0.020 (CI = +/-0.029; p = 0.160)	0.030	+2.03%
Frequency	2006.1	0.021 (CI = +/-0.030; p = 0.161)	0.031	+2.15%
Frequency	2006.2	0.023 (CI = +/-0.032; p = 0.161)	0.032	+2.29%
Frequency	2007.1	0.029 (CI = +/-0.033; p = 0.087)	0.064	+2.93%
Frequency	2007.2	0.033 (CI = +/-0.035; p = 0.067)	0.081	+3.34%
Frequency	2008.1	0.038 (CI = +/-0.037; p = 0.044)	0.106	+3.89%
Frequency	2008.2	0.036 (CI = +/-0.040; p = 0.072)	0.082	+3.70%
Frequency	2009.1	0.038 (CI = +/-0.043; p = 0.080)	0.079	+3.86%
Frequency	2009.2	0.027 (CI = +/-0.044; p = 0.213)	0.024	+2.78%
Frequency	2010.1	0.032 (CI = +/-0.047; p = 0.179)	0.035	+3.24%
Frequency	2010.2	0.018 (CI = +/-0.048; p = 0.445)	-0.017	+1.83%
Frequency	2011.1	0.029 (CI = +/-0.051; p = 0.250)	0.017	+2.94%
Frequency	2011.2	0.018 (CI = +/-0.054; p = 0.493)	-0.024	+1.82%
Frequency	2012.1	0.019 (CI = +/-0.059; p = 0.505)	-0.026	+1.94%
Frequency	2012.2	-0.005 (CI = +/-0.056; p = 0.845)	-0.050	-0.53%
Frequency	2013.1	0.014 (CI = +/-0.057; p = 0.617)	-0.041	+1.39%
Frequency	2013.2	0.008 (CI = +/-0.063; p = 0.788)	-0.054	+0.82%
Frequency	2014.1	0.010 (CI = +/-0.071; p = 0.777)	-0.057	+0.97%
Frequency	2014.2	-0.015 (CI = +/-0.073; p = 0.660)	-0.053	-1.52%
Frequency	2015.1	0.005 (CI = +/-0.078; p = 0.884)	-0.070	+0.54%
Frequency	2015.2	-0.019 (CI = +/-0.082; p = 0.627)	-0.057	-1.88%
Frequency	2016.1	0.003 (CI = +/-0.090; p = 0.936)	-0.083	+0.34%
Frequency	2016.2	-0.010 (CI = +/-0.105; p = 0.845)	-0.087	-0.95%
Frequency	2017.1	0.030 (CI = +/-0.111; p = 0.565)	-0.062	+3.00%

## Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = 2006.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.057 (CI = +/-0.015; p = 0.000)	-0.450 (CI = +/-0.168; p = 0.000)	0.703	+5.83%
Loss Cost	2003.2	0.058 (CI = +/-0.015; p = 0.000)	-0.462 (CI = +/-0.172; p = 0.000)	0.696	+6.01%
Loss Cost	2004.1	0.060 (CI = +/-0.016; p = 0.000)	-0.451 (CI = +/-0.175; p = 0.000)	0.701	+6.21%
Loss Cost	2004.2	0.063 (CI = +/-0.017; p = 0.000)	-0.467 (CI = +/-0.178; p = 0.000)	0.698	+6.47%
Loss Cost	2005.1	0.059 (CI = +/-0.017; p = 0.000)	-0.485 (CI = +/-0.178; p = 0.000)	0.695	+6.11%
Loss Cost	2005.2	0.062 (CI = +/-0.018; p = 0.000)	-0.504 (CI = +/-0.180; p = 0.000)	0.696	+6.45%
Loss Cost	2006.2	0.062 (CI = +/-0.019; p = 0.000)	-0.507 (CI = +/-0.185; p = 0.000)	0.690	+6.36%
Loss Cost	2007.1	0.063 (CI = +/-0.021; p = 0.000)	-0.498 (CI = +/-0.191; p = 0.000)	0.692	+6.55%
Loss Cost	2007.2	0.069 (CI = +/-0.021; p = 0.000)	-0.526 (CI = +/-0.187; p = 0.000)	0.719	+7.13%
Loss Cost	2008.1	0.070 (CI = +/-0.022; p = 0.000)	-0.521 (CI = +/-0.194; p = 0.000)	0.718	+7.24%
Loss Cost	2008.2	0.070 (CI = +/-0.024; p = 0.000)	-0.520 (CI = +/-0.201; p = 0.000)	0.689	+7.23%
Loss Cost	2009.1	0.067 (CI = +/-0.026; p = 0.000)	-0.532 (CI = +/-0.208; p = 0.000)	0.685	+6.97%
Loss Cost	2009.2	0.057 (CI = +/-0.024; p = 0.000)	-0.488 (CI = +/-0.190; p = 0.000)	0.657	+5.92%
Loss Cost	2010.1	0.059 (CI = +/-0.026; p = 0.000)	-0.481 (CI = +/-0.198; p = 0.000)	0.657	+6.08%
Loss Cost	2010.2	0.056 (CI = +/-0.028; p = 0.000)	-0.469 (CI = +/-0.205; p = 0.000)	0.609	+5.79%
Loss Cost	2011.1	0.057 (CI = +/-0.031; p = 0.001)	-0.465 (CI = +/-0.215; p = 0.000)	0.608	+5.90%
Loss Cost	2011.2	0.050 (CI = +/-0.033; p = 0.004)	-0.439 (CI = +/-0.217; p = 0.000)	0.544	+5.18%
Loss Cost	2012.1	0.045 (CI = +/-0.035; p = 0.015)	-0.460 (CI = +/-0.224; p = 0.000)	0.549	+4.61%
Loss Cost	2012.2	0.032 (CI = +/-0.034; p = 0.066)	-0.414 (CI = +/-0.208; p = 0.001)	0.492	+3.24%
Loss Cost	2013.1	0.043 (CI = +/-0.035; p = 0.020)	-0.376 (CI = +/-0.203; p = 0.001)	0.532	+4.37%
Loss Cost	2013.2	0.044 (CI = +/-0.039; p = 0.031)	-0.379 (CI = +/-0.215; p = 0.002)	0.494	+4.49%
Loss Cost	2014.1	0.032 (CI = +/-0.041; p = 0.119)	-0.417 (CI = +/-0.214; p = 0.001)	0.535	+3.25%
Loss Cost	2014.2	0.023 (CI = +/-0.045; p = 0.291)	-0.391 (CI = +/-0.219; p = 0.002)	0.465	+2.31%
Loss Cost	2015.1	0.031 (CI = +/-0.050; p = 0.202)	-0.368 (CI = +/-0.230; p = 0.004)	0.462	+3.16%
Loss Cost	2015.2	0.015 (CI = +/-0.052; p = 0.544)	-0.327 (CI = +/-0.224; p = 0.008)	0.379	+1.49%
Loss Cost	2016.1	0.017 (CI = +/-0.061; p = 0.560)	-0.323 (CI = +/-0.246; p = 0.015)	0.360	+1.68%
Loss Cost	2016.2	0.026 (CI = +/-0.070; p = 0.431)	-0.343 (CI = +/-0.263; p = 0.016)	0.371	+2.62%
Loss Cost	2017.1	0.040 (CI = +/-0.083; p = 0.296)	-0.311 (CI = +/-0.285; p = 0.036)	0.364	+4.13%
Severity	2003.1	0.042 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.092; p = 0.029)	0.756	+4.34%
Severity	2003.2	0.041 (CI = +/-0.008; p = 0.000)	0.112 (CI = +/-0.093; p = 0.020)	0.742	+4.20%
Severity	2004.1	0.043 (CI = +/-0.009; p = 0.000)	0.121 (CI = +/-0.094; p = 0.013)	0.744	+4.35%
Severity	2004.2	0.040 (CI = +/-0.009; p = 0.000)	0.135 (CI = +/-0.093; p = 0.006)	0.734	+4.13%
Severity	2005.1	0.039 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.094; p = 0.010)	0.701	+3.97%
Severity	2005.2	0.038 (CI = +/-0.010; p = 0.000)	0.132 (CI = +/-0.096; p = 0.009)	0.684	+3.88%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.099; p = 0.008)	0.671	+3.98%
Severity	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.132 (CI = +/-0.102; p = 0.013)	0.633	+3.90%
Severity	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.102; p = 0.007)	0.616	+3.67%
Severity	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.106; p = 0.009)	0.585	+3.68%
Severity	2008.2	0.033 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.106; p = 0.005)	0.569	+3.41%
Severity	2009.1	0.035 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.109; p = 0.005)	0.554	+3.54%
Severity	2009.2	0.030 (CI = +/-0.013; p = 0.000)	0.185 (CI = +/-0.103; p = 0.001)	0.566	+3.06%
Severity	2010.1	0.033 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.103; p = 0.001)	0.592	+3.38%
Severity	2010.2	0.038 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.097; p = 0.001)	0.663	+3.88%
Severity	2011.1	0.035 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.098; p = 0.002)	0.600	+3.55%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.100; p = 0.002)	0.590	+3.29%
Severity	2012.1	0.034 (CI = +/-0.016; p = 0.000)	0.180 (CI = +/-0.105; p = 0.002)	0.564	+3.43%
Severity	2012.2	0.037 (CI = +/-0.018; p = 0.000)	0.168 (CI = +/-0.106; p = 0.004)	0.592	+3.79%
Severity	2013.1	0.037 (CI = +/-0.020; p = 0.001)	0.167 (CI = +/-0.113; p = 0.006)	0.535	+3.78%
Severity	2013.2	0.036 (CI = +/-0.022; p = 0.003)	0.172 (CI = +/-0.119; p = 0.008)	0.520	+3.64%
Severity	2014.1	0.033 (CI = +/-0.024; p = 0.011)	0.163 (CI = +/-0.126; p = 0.015)	0.427	+3.36%
Severity	2014.2	0.038 (CI = +/-0.026; p = 0.008)	0.149 (CI = +/-0.130; p = 0.027)	0.461	+3.88%
Severity	2015.1	0.038 (CI = +/-0.030; p = 0.019)	0.148 (CI = +/-0.140; p = 0.040)	0.382	+3.86%
Severity	2015.2	0.034 (CI = +/-0.034; p = 0.053)	0.158 (CI = +/-0.149; p = 0.039)	0.362	+3.44%
Severity	2016.1	0.028 (CI = +/-0.040; p = 0.153)	0.143 (CI = +/-0.159; p = 0.074)	0.216	+2.80%
Severity	2016.2	0.035 (CI = +/-0.045; p = 0.109)	0.126 (CI = +/-0.168; p = 0.126)	0.244	+3.60%
Severity	2017.1	0.029 (CI = +/-0.054; p = 0.258)	0.111 (CI = +/-0.185; p = 0.207)	0.075	+2.91%
Frequency	2003.1	0.014 (CI = +/-0.016; p = 0.084)	-0.554 (CI = +/-0.186; p = 0.000)	0.500	+1.43%
Frequency	2003.2	0.017 (CI = +/-0.017; p = 0.043)	-0.574 (CI = +/-0.187; p = 0.000)	0.523	+1.74%
Frequency	2004.1	0.018 (CI = +/-0.018; p = 0.050)	-0.572 (CI = +/-0.192; p = 0.000)	0.521	+1.78%
Frequency	2004.2	0.022 (CI = +/-0.018; p = 0.016)	-0.601 (CI = +/-0.189; p = 0.000)	0.563	+2.26%
Frequency	2005.1	0.020 (CI = +/-0.019; p = 0.035)	-0.612 (CI = +/-0.193; p = 0.000)	0.568	+2.06%
Frequency	2005.2	0.024 (CI = +/-0.020; p = 0.016)	-0.635 (CI = +/-0.194; p = 0.000)	0.591	+2.47%
Frequency	2006.2	0.023 (CI = +/-0.021; p = 0.034)	-0.644 (CI = +/-0.199; p = 0.000)	0.594	+2.29%
Frequency	2007.1	0.025 (CI = +/-0.022; p = 0.027)	-0.630 (CI = +/-0.203; p = 0.000)	0.594	+2.55%
Frequency	2007.2	0.033 (CI = +/-0.021; p = 0.004)	-0.670 (CI = +/-0.190; p = 0.000)	0.667	+3.34%
Frequency	2008.1	0.034 (CI = +/-0.023; p = 0.005)	-0.665 (CI = +/-0.197; p = 0.000)	0.665	+3.43%
Frequency	2008.2	0.036 (CI = +/-0.024; p = 0.005)	-0.678 (CI = +/-0.203; p = 0.000)	0.661	+3.70%
Frequency	2009.1	0.033 (CI = +/-0.026; p = 0.015)	-0.696 (CI = +/-0.208; p = 0.000)	0.670	+3.31%
Frequency	2009.2	0.027 (CI = +/-0.027; p = 0.046)	-0.673 (CI = +/-0.209; p = 0.000)	0.641	+2.78%
Frequency	2010.1	0.026 (CI = +/-0.029; p = 0.079)	-0.680 (CI = +/-0.218; p = 0.000)	0.642	+2.62%
Frequency	2010.2	0.018 (CI = +/-0.030; p = 0.219)	-0.648 (CI = +/-0.215; p = 0.000)	0.617	+1.83%
Frequency	2011.1	0.022 (CI = +/-0.032; p = 0.162)	-0.630 (CI = +/-0.222; p = 0.000)	0.612	+2.26%
Frequency	2011.2	0.018 (CI = +/-0.035; p = 0.290)	-0.614 (CI = +/-0.230; p = 0.000)	0.579	+1.82%
Frequency	2012.1	0.011 (CI = +/-0.037; p = 0.533)	-0.640 (CI = +/-0.236; p = 0.000)	0.600	+1.13%
Frequency	2012.2	-0.005 (CI = +/-0.034; p = 0.743)	-0.582 (CI = +/-0.204; p = 0.000)	0.629	-0.53%
Frequency	2013.1	0.006 (CI = +/-0.035; p = 0.732)	-0.543 (CI = +/-0.199; p = 0.000)	0.627	+0.57%
Frequency	2013.2	0.008 (CI = +/-0.038; p = 0.656)	-0.551 (CI = +/-0.210; p = 0.000)	0.618	+0.82%
Frequency	2014.1	-0.001 (CI = +/-0.041; p = 0.955)	-0.580 (CI = +/-0.215; p = 0.000)	0.649	-0.11%
Frequency	2014.2	-0.015 (CI = +/-0.042; p = 0.445)	-0.540 (CI = +/-0.205; p = 0.000)	0.657	-1.52%
Frequency	2015.1	-0.007 (CI = +/-0.047; p = 0.758)	-0.516 (CI = +/-0.215; p = 0.000)	0.626	-0.68%
Frequency	2015.2	-0.019 (CI = +/-0.050; p = 0.424)	-0.486 (CI = +/-0.217; p = 0.000)	0.616	-1.88%
Frequency	2016.1	-0.011 (CI = +/-0.058; p = 0.685)	-0.465 (CI = +/-0.233; p = 0.001)	0.571	-1.09%
Frequency	2016.2	-0.010 (CI = +/-0.068; p = 0.762)	-0.469 (CI = +/-0.256; p = 0.002)	0.552	-0.95%
Frequency	2017.1	0.012 (CI = +/-0.076; p = 0.733)	-0.422 (CI = +/-0.263; p = 0.005)	0.522	+1.19%

## Specified Perils

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

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.057 (CI = +/-0.015; p = 0.000)	-0.454 (CI = +/-0.169; p = 0.000)	0.696	+5.85%
Loss Cost	2003.2	0.059 (CI = +/-0.016; p = 0.000)	-0.466 (CI = +/-0.172; p = 0.000)	0.690	+6.05%
Loss Cost	2004.1	0.061 (CI = +/-0.016; p = 0.000)	-0.455 (CI = +/-0.175; p = 0.000)	0.696	+6.25%
Loss Cost	2004.2	0.063 (CI = +/-0.017; p = 0.000)	-0.470 (CI = +/-0.177; p = 0.000)	0.695	+6.52%
Loss Cost	2005.1	0.060 (CI = +/-0.018; p = 0.000)	-0.489 (CI = +/-0.178; p = 0.000)	0.694	+6.17%
Loss Cost	2005.2	0.063 (CI = +/-0.018; p = 0.000)	-0.507 (CI = +/-0.180; p = 0.000)	0.698	+6.51%
Loss Cost	2006.1	0.062 (CI = +/-0.019; p = 0.000)	-0.511 (CI = +/-0.186; p = 0.000)	0.693	+6.43%
Loss Cost	2006.2	0.062 (CI = +/-0.021; p = 0.000)	-0.507 (CI = +/-0.192; p = 0.000)	0.662	+6.35%
Loss Cost	2007.1	0.063 (CI = +/-0.022; p = 0.000)	-0.498 (CI = +/-0.197; p = 0.000)	0.664	+6.54%
Loss Cost	2007.2	0.069 (CI = +/-0.022; p = 0.000)	-0.529 (CI = +/-0.194; p = 0.000)	0.694	+7.19%
Loss Cost	2008.1	0.071 (CI = +/-0.024; p = 0.000)	-0.524 (CI = +/-0.201; p = 0.000)	0.693	+7.31%
Loss Cost	2008.2	0.071 (CI = +/-0.026; p = 0.000)	-0.524 (CI = +/-0.209; p = 0.000)	0.661	+7.30%
Loss Cost	2009.1	0.068 (CI = +/-0.028; p = 0.000)	-0.535 (CI = +/-0.216; p = 0.000)	0.657	+7.03%
Loss Cost	2009.2	0.057 (CI = +/-0.026; p = 0.000)	-0.486 (CI = +/-0.199; p = 0.000)	0.619	+5.86%
Loss Cost	2010.1	0.059 (CI = +/-0.029; p = 0.000)	-0.479 (CI = +/-0.207; p = 0.000)	0.619	+6.03%
Loss Cost	2010.2	0.055 (CI = +/-0.031; p = 0.001)	-0.465 (CI = +/-0.215; p = 0.000)	0.564	+5.69%
Loss Cost	2011.1	0.056 (CI = +/-0.034; p = 0.002)	-0.461 (CI = +/-0.225; p = 0.000)	0.562	+5.80%
Loss Cost	2011.2	0.048 (CI = +/-0.036; p = 0.011)	-0.431 (CI = +/-0.228; p = 0.001)	0.488	+4.95%
Loss Cost	2012.1	0.043 (CI = +/-0.039; p = 0.033)	-0.451 (CI = +/-0.235; p = 0.001)	0.495	+4.35%
Loss Cost	2012.2	0.027 (CI = +/-0.038; p = 0.151)	-0.396 (CI = +/-0.217; p = 0.001)	0.428	+2.72%
Loss Cost	2013.1	0.038 (CI = +/-0.039; p = 0.054)	-0.360 (CI = +/-0.212; p = 0.002)	0.459	+3.87%
Loss Cost	2013.2	0.039 (CI = +/-0.044; p = 0.080)	-0.362 (CI = +/-0.227; p = 0.004)	0.413	+3.93%
Loss Cost	2014.1	0.026 (CI = +/-0.046; p = 0.250)	-0.399 (CI = +/-0.224; p = 0.002)	0.468	+2.58%
Loss Cost	2014.2	0.013 (CI = +/-0.049; p = 0.578)	-0.364 (CI = +/-0.228; p = 0.004)	0.399	+1.31%
Loss Cost	2015.1	0.021 (CI = +/-0.055; p = 0.421)	-0.343 (CI = +/-0.240; p = 0.009)	0.375	+2.14%
Loss Cost	2015.2	-0.002 (CI = +/-0.056; p = 0.950)	-0.286 (CI = +/-0.225; p = 0.017)	0.315	-0.16%
Loss Cost	2016.1	-0.001 (CI = +/-0.066; p = 0.976)	-0.285 (CI = +/-0.247; p = 0.028)	0.277	-0.09%
Loss Cost	2016.2	0.006 (CI = +/-0.080; p = 0.872)	-0.299 (CI = +/-0.275; p = 0.036)	0.271	+0.58%
Loss Cost	2017.1	0.020 (CI = +/-0.094; p = 0.638)	-0.273 (CI = +/-0.298; p = 0.067)	0.213	+2.01%
Severity	2003.1	0.045 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.105; p = 0.129)	0.718	+4.60%
Severity	2003.2	0.044 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.107; p = 0.112)	0.700	+4.50%
Severity	2004.1	0.046 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.108; p = 0.078)	0.706	+4.68%
Severity	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.109; p = 0.056)	0.687	+4.51%
Severity	2005.1	0.043 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.111; p = 0.078)	0.655	+4.39%
Severity	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.115; p = 0.085)	0.638	+4.38%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.117; p = 0.070)	0.633	+4.52%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.102; p = 0.009)	0.656	+3.93%
Severity	2007.1	0.038 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.105; p = 0.014)	0.616	+3.84%
Severity	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.148 (CI = +/-0.105; p = 0.008)	0.600	+3.58%
Severity	2008.1	0.035 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.109; p = 0.010)	0.567	+3.59%
Severity	2008.2	0.032 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.109; p = 0.005)	0.553	+3.28%
Severity	2009.1	0.034 (CI = +/-0.015; p = 0.000)	0.169 (CI = +/-0.113; p = 0.005)	0.538	+3.41%
Severity	2009.2	0.028 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.106; p = 0.001)	0.558	+2.85%
Severity	2010.1	0.031 (CI = +/-0.015; p = 0.000)	0.207 (CI = +/-0.106; p = 0.001)	0.585	+3.18%
Severity	2010.2	0.036 (CI = +/-0.015; p = 0.000)	0.185 (CI = +/-0.101; p = 0.001)	0.651	+3.72%
Severity	2011.1	0.033 (CI = +/-0.015; p = 0.000)	0.172 (CI = +/-0.101; p = 0.002)	0.587	+3.37%
Severity	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.184 (CI = +/-0.103; p = 0.001)	0.583	+3.05%
Severity	2012.1	0.031 (CI = +/-0.018; p = 0.002)	0.189 (CI = +/-0.108; p = 0.002)	0.556	+3.18%
Severity	2012.2	0.035 (CI = +/-0.019; p = 0.001)	0.176 (CI = +/-0.111; p = 0.004)	0.579	+3.55%
Severity	2013.1	0.035 (CI = +/-0.022; p = 0.004)	0.175 (CI = +/-0.118; p = 0.006)	0.521	+3.52%
Severity	2013.2	0.033 (CI = +/-0.024; p = 0.012)	0.182 (CI = +/-0.125; p = 0.008)	0.510	+3.32%
Severity	2014.1	0.030 (CI = +/-0.027; p = 0.034)	0.173 (CI = +/-0.132; p = 0.014)	0.417	+3.01%
Severity	2014.2	0.035 (CI = +/-0.030; p = 0.026)	0.158 (CI = +/-0.139; p = 0.029)	0.441	+3.56%
Severity	2015.1	0.035 (CI = +/-0.035; p = 0.050)	0.157 (CI = +/-0.150; p = 0.042)	0.361	+3.51%
Severity	2015.2	0.029 (CI = +/-0.040; p = 0.142)	0.171 (CI = +/-0.161; p = 0.039)	0.352	+2.90%
Severity	2016.1	0.022 (CI = +/-0.045; p = 0.317)	0.156 (CI = +/-0.171; p = 0.069)	0.213	+2.17%
Severity	2016.2	0.030 (CI = +/-0.054; p = 0.243)	0.138 (CI = +/-0.186; p = 0.128)	0.219	+3.02%
Severity	2017.1	0.022 (CI = +/-0.064; p = 0.454)	0.124 (CI = +/-0.204; p = 0.200)	0.054	+2.22%
Frequency	2003.1	0.012 (CI = +/-0.017; p = 0.157)	-0.534 (CI = +/-0.189; p = 0.000)	0.466	+1.20%
Frequency	2003.2	0.015 (CI = +/-0.017; p = 0.095)	-0.552 (CI = +/-0.190; p = 0.000)	0.484	+1.48%
Frequency	2004.1	0.015 (CI = +/-0.018; p = 0.108)	-0.551 (CI = +/-0.196; p = 0.000)	0.481	+1.50%
Frequency	2004.2	0.019 (CI = +/-0.019; p = 0.047)	-0.576 (CI = +/-0.195; p = 0.000)	0.517	+1.92%
Frequency	2005.1	0.017 (CI = +/-0.020; p = 0.089)	-0.589 (CI = +/-0.199; p = 0.000)	0.524	+1.71%
Frequency	2005.2	0.020 (CI = +/-0.021; p = 0.054)	-0.608 (CI = +/-0.201; p = 0.000)	0.540	+2.04%
Frequency	2006.1	0.018 (CI = +/-0.022; p = 0.099)	-0.619 (CI = +/-0.206; p = 0.000)	0.546	+1.82%
Frequency	2006.2	0.023 (CI = +/-0.022; p = 0.043)	-0.647 (CI = +/-0.206; p = 0.000)	0.578	+2.33%
Frequency	2007.1	0.026 (CI = +/-0.024; p = 0.033)	-0.633 (CI = +/-0.210; p = 0.000)	0.577	+2.60%
Frequency	2007.2	0.034 (CI = +/-0.023; p = 0.005)	-0.677 (CI = +/-0.197; p = 0.000)	0.654	+3.49%
Frequency	2008.1	0.035 (CI = +/-0.024; p = 0.006)	-0.673 (CI = +/-0.204; p = 0.000)	0.653	+3.59%
Frequency	2008.2	0.038 (CI = +/-0.026; p = 0.006)	-0.687 (CI = +/-0.210; p = 0.000)	0.650	+3.90%
Frequency	2009.1	0.034 (CI = +/-0.028; p = 0.017)	-0.704 (CI = +/-0.215; p = 0.000)	0.659	+3.50%
Frequency	2009.2	0.029 (CI = +/-0.029; p = 0.052)	-0.679 (CI = +/-0.218; p = 0.000)	0.628	+2.93%
Frequency	2010.1	0.027 (CI = +/-0.031; p = 0.086)	-0.686 (CI = +/-0.227; p = 0.000)	0.628	+2.77%
Frequency	2010.2	0.019 (CI = +/-0.033; p = 0.243)	-0.650 (CI = +/-0.226; p = 0.000)	0.600	+1.90%
Frequency	2011.1	0.023 (CI = +/-0.035; p = 0.183)	-0.634 (CI = +/-0.233; p = 0.000)	0.593	+2.35%
Frequency	2011.2	0.018 (CI = +/-0.038; p = 0.327)	-0.615 (CI = +/-0.242; p = 0.000)	0.558	+1.85%
Frequency	2012.1	0.011 (CI = +/-0.041; p = 0.570)	-0.640 (CI = +/-0.248; p = 0.000)	0.580	+1.13%
Frequency	2012.2	-0.008 (CI = +/-0.037; p = 0.654)	-0.572 (CI = +/-0.216; p = 0.000)	0.614	-0.81%
Frequency	2013.1	0.003 (CI = +/-0.038; p = 0.855)	-0.536 (CI = +/-0.210; p = 0.000)	0.602	+0.34%
Frequency	2013.2	0.006 (CI = +/-0.043; p = 0.775)	-0.544 (CI = +/-0.224; p = 0.000)	0.593	+0.59%
Frequency	2014.1	-0.004 (CI = +/-0.047; p = 0.853)	-0.572 (CI = +/-0.228; p = 0.000)	0.627	-0.41%
Frequency	2014.2	-0.022 (CI = +/-0.047; p = 0.333)	-0.521 (CI = +/-0.217; p = 0.000)	0.646	-2.17%
Frequency	2015.1	-0.013 (CI = +/-0.053; p = 0.591)	-0.500 (CI = +/-0.228; p = 0.000)	0.602	-1.32%
Frequency	2015.2	-0.030 (CI = +/-0.057; p = 0.265)	-0.458 (CI = +/-0.229; p = 0.001)	0.611	-2.98%
Frequency	2016.1	-0.022 (CI = +/-0.066; p = 0.464)	-0.441 (CI = +/-0.246; p = 0.003)	0.547	-2.22%
Frequency	2016.2	-0.024 (CI = +/-0.080; p = 0.515)	-0.437 (CI = +/-0.276; p = 0.006)	0.528	-2.37%
Frequency	2017.1	-0.002 (CI = +/-0.090; p = 0.960)	-0.397 (CI = +/-0.284; p = 0.012)	0.456	-0.20%

## Specified Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.056 (CI = +/-0.015; p = 0.000)	-0.447 (CI = +/-0.173; p = 0.000)	0.677	+5.77%
Loss Cost	2003.2	0.058 (CI = +/-0.016; p = 0.000)	-0.459 (CI = +/-0.177; p = 0.000)	0.668	+5.97%
Loss Cost	2004.1	0.060 (CI = +/-0.017; p = 0.000)	-0.449 (CI = +/-0.180; p = 0.000)	0.674	+6.17%
Loss Cost	2004.2	0.063 (CI = +/-0.018; p = 0.000)	-0.465 (CI = +/-0.183; p = 0.000)	0.670	+6.45%
Loss Cost	2005.1	0.059 (CI = +/-0.019; p = 0.000)	-0.483 (CI = +/-0.183; p = 0.000)	0.667	+6.08%
Loss Cost	2005.2	0.062 (CI = +/-0.019; p = 0.000)	-0.503 (CI = +/-0.187; p = 0.000)	0.668	+6.44%
Loss Cost	2006.2	0.062 (CI = +/-0.021; p = 0.000)	-0.507 (CI = +/-0.192; p = 0.000)	0.662	+6.35%
Loss Cost	2007.1	0.063 (CI = +/-0.022; p = 0.000)	-0.498 (CI = +/-0.197; p = 0.000)	0.664	+6.54%
Loss Cost	2007.2	0.069 (CI = +/-0.022; p = 0.000)	-0.529 (CI = +/-0.194; p = 0.000)	0.694	+7.19%
Loss Cost	2008.1	0.071 (CI = +/-0.024; p = 0.000)	-0.524 (CI = +/-0.201; p = 0.000)	0.693	+7.31%
Loss Cost	2008.2	0.071 (CI = +/-0.026; p = 0.000)	-0.524 (CI = +/-0.209; p = 0.000)	0.661	+7.30%
Loss Cost	2009.1	0.068 (CI = +/-0.028; p = 0.000)	-0.535 (CI = +/-0.216; p = 0.000)	0.657	+7.03%
Loss Cost	2009.2	0.057 (CI = +/-0.026; p = 0.000)	-0.486 (CI = +/-0.199; p = 0.000)	0.619	+5.86%
Loss Cost	2010.1	0.059 (CI = +/-0.029; p = 0.000)	-0.479 (CI = +/-0.207; p = 0.000)	0.619	+6.03%
Loss Cost	2010.2	0.055 (CI = +/-0.031; p = 0.001)	-0.465 (CI = +/-0.215; p = 0.000)	0.564	+5.69%
Loss Cost	2011.1	0.056 (CI = +/-0.034; p = 0.002)	-0.461 (CI = +/-0.225; p = 0.000)	0.562	+5.80%
Loss Cost	2011.2	0.048 (CI = +/-0.036; p = 0.011)	-0.431 (CI = +/-0.228; p = 0.001)	0.488	+4.95%
Loss Cost	2012.1	0.043 (CI = +/-0.039; p = 0.033)	-0.451 (CI = +/-0.235; p = 0.001)	0.495	+4.35%
Loss Cost	2012.2	0.027 (CI = +/-0.038; p = 0.151)	-0.396 (CI = +/-0.217; p = 0.001)	0.428	+2.72%
Loss Cost	2013.1	0.038 (CI = +/-0.039; p = 0.054)	-0.360 (CI = +/-0.212; p = 0.002)	0.459	+3.87%
Loss Cost	2013.2	0.039 (CI = +/-0.044; p = 0.080)	-0.362 (CI = +/-0.227; p = 0.004)	0.413	+3.93%
Loss Cost	2014.1	0.026 (CI = +/-0.046; p = 0.250)	-0.399 (CI = +/-0.224; p = 0.002)	0.468	+2.58%
Loss Cost	2014.2	0.013 (CI = +/-0.049; p = 0.578)	-0.364 (CI = +/-0.228; p = 0.004)	0.399	+1.31%
Loss Cost	2015.1	0.021 (CI = +/-0.055; p = 0.421)	-0.343 (CI = +/-0.240; p = 0.009)	0.375	+2.14%
Loss Cost	2015.2	-0.002 (CI = +/-0.056; p = 0.950)	-0.286 (CI = +/-0.225; p = 0.017)	0.315	-0.16%
Loss Cost	2016.1	-0.001 (CI = +/-0.066; p = 0.976)	-0.285 (CI = +/-0.247; p = 0.028)	0.277	-0.09%
Loss Cost	2016.2	0.006 (CI = +/-0.080; p = 0.872)	-0.299 (CI = +/-0.275; p = 0.036)	0.271	+0.58%
Loss Cost	2017.1	0.020 (CI = +/-0.094; p = 0.638)	-0.273 (CI = +/-0.298; p = 0.067)	0.213	+2.01%
Severity	2003.1	0.042 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.095; p = 0.033)	0.745	+4.33%
Severity	2003.2	0.041 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.096; p = 0.022)	0.730	+4.19%
Severity	2004.1	0.043 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.097; p = 0.015)	0.732	+4.34%
Severity	2004.2	0.040 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.096; p = 0.007)	0.722	+4.09%
Severity	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.129 (CI = +/-0.097; p = 0.011)	0.687	+3.93%
Severity	2005.2	0.038 (CI = +/-0.010; p = 0.000)	0.135 (CI = +/-0.100; p = 0.010)	0.670	+3.83%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.102; p = 0.009)	0.656	+3.93%
Severity	2007.1	0.038 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.105; p = 0.014)	0.616	+3.84%
Severity	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.148 (CI = +/-0.105; p = 0.008)	0.600	+3.58%
Severity	2008.1	0.035 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.109; p = 0.010)	0.567	+3.59%
Severity	2008.2	0.032 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.109; p = 0.005)	0.553	+3.28%
Severity	2009.1	0.034 (CI = +/-0.015; p = 0.000)	0.169 (CI = +/-0.113; p = 0.005)	0.538	+3.41%
Severity	2009.2	0.028 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.106; p = 0.001)	0.558	+2.85%
Severity	2010.1	0.031 (CI = +/-0.015; p = 0.000)	0.207 (CI = +/-0.106; p = 0.001)	0.585	+3.18%
Severity	2010.2	0.036 (CI = +/-0.015; p = 0.000)	0.185 (CI = +/-0.101; p = 0.001)	0.651	+3.72%
Severity	2011.1	0.033 (CI = +/-0.015; p = 0.000)	0.172 (CI = +/-0.101; p = 0.002)	0.587	+3.37%
Severity	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.184 (CI = +/-0.103; p = 0.001)	0.583	+3.05%
Severity	2012.1	0.031 (CI = +/-0.018; p = 0.002)	0.189 (CI = +/-0.108; p = 0.002)	0.556	+3.18%
Severity	2012.2	0.035 (CI = +/-0.019; p = 0.001)	0.176 (CI = +/-0.111; p = 0.004)	0.579	+3.55%
Severity	2013.1	0.035 (CI = +/-0.022; p = 0.004)	0.175 (CI = +/-0.118; p = 0.006)	0.521	+3.52%
Severity	2013.2	0.033 (CI = +/-0.024; p = 0.012)	0.182 (CI = +/-0.125; p = 0.008)	0.510	+3.32%
Severity	2014.1	0.030 (CI = +/-0.027; p = 0.034)	0.173 (CI = +/-0.132; p = 0.014)	0.417	+3.01%
Severity	2014.2	0.035 (CI = +/-0.030; p = 0.026)	0.158 (CI = +/-0.139; p = 0.029)	0.441	+3.56%
Severity	2015.1	0.035 (CI = +/-0.035; p = 0.050)	0.157 (CI = +/-0.150; p = 0.042)	0.361	+3.51%
Severity	2015.2	0.029 (CI = +/-0.040; p = 0.142)	0.171 (CI = +/-0.161; p = 0.039)	0.352	+2.90%
Severity	2016.1	0.022 (CI = +/-0.045; p = 0.317)	0.156 (CI = +/-0.171; p = 0.069)	0.213	+2.17%
Severity	2016.2	0.030 (CI = +/-0.054; p = 0.243)	0.138 (CI = +/-0.186; p = 0.128)	0.219	+3.02%
Severity	2017.1	0.022 (CI = +/-0.064; p = 0.454)	0.124 (CI = +/-0.204; p = 0.200)	0.054	+2.22%
Frequency	2003.1	0.014 (CI = +/-0.017; p = 0.113)	-0.550 (CI = +/-0.191; p = 0.000)	0.482	+1.37%
Frequency	2003.2	0.017 (CI = +/-0.018; p = 0.060)	-0.573 (CI = +/-0.192; p = 0.000)	0.505	+1.71%
Frequency	2004.1	0.017 (CI = +/-0.019; p = 0.068)	-0.570 (CI = +/-0.197; p = 0.000)	0.502	+1.75%
Frequency	2004.2	0.022 (CI = +/-0.019; p = 0.022)	-0.602 (CI = +/-0.195; p = 0.000)	0.546	+2.27%
Frequency	2005.1	0.020 (CI = +/-0.020; p = 0.046)	-0.612 (CI = +/-0.199; p = 0.000)	0.551	+2.07%
Frequency	2005.2	0.025 (CI = +/-0.021; p = 0.021)	-0.638 (CI = +/-0.201; p = 0.000)	0.575	+2.52%
Frequency	2006.2	0.023 (CI = +/-0.022; p = 0.043)	-0.647 (CI = +/-0.206; p = 0.000)	0.578	+2.33%
Frequency	2007.1	0.026 (CI = +/-0.024; p = 0.033)	-0.633 (CI = +/-0.210; p = 0.000)	0.577	+2.60%
Frequency	2007.2	0.034 (CI = +/-0.023; p = 0.005)	-0.677 (CI = +/-0.197; p = 0.000)	0.654	+3.49%
Frequency	2008.1	0.035 (CI = +/-0.024; p = 0.006)	-0.673 (CI = +/-0.204; p = 0.000)	0.653	+3.59%
Frequency	2008.2	0.038 (CI = +/-0.026; p = 0.006)	-0.687 (CI = +/-0.210; p = 0.000)	0.650	+3.90%
Frequency	2009.1	0.034 (CI = +/-0.028; p = 0.017)	-0.704 (CI = +/-0.215; p = 0.000)	0.659	+3.50%
Frequency	2009.2	0.029 (CI = +/-0.029; p = 0.052)	-0.679 (CI = +/-0.218; p = 0.000)	0.628	+2.93%
Frequency	2010.1	0.027 (CI = +/-0.031; p = 0.086)	-0.686 (CI = +/-0.227; p = 0.000)	0.628	+2.77%
Frequency	2010.2	0.019 (CI = +/-0.033; p = 0.243)	-0.650 (CI = +/-0.226; p = 0.000)	0.600	+1.90%
Frequency	2011.1	0.023 (CI = +/-0.035; p = 0.183)	-0.634 (CI = +/-0.233; p = 0.000)	0.593	+2.35%
Frequency	2011.2	0.018 (CI = +/-0.038; p = 0.327)	-0.615 (CI = +/-0.242; p = 0.000)	0.558	+1.85%
Frequency	2012.1	0.011 (CI = +/-0.041; p = 0.570)	-0.640 (CI = +/-0.248; p = 0.000)	0.580	+1.13%
Frequency	2012.2	-0.008 (CI = +/-0.037; p = 0.654)	-0.572 (CI = +/-0.216; p = 0.000)	0.614	-0.81%
Frequency	2013.1	0.003 (CI = +/-0.038; p = 0.855)	-0.536 (CI = +/-0.210; p = 0.000)	0.602	+0.34%
Frequency	2013.2	0.006 (CI = +/-0.043; p = 0.775)	-0.544 (CI = +/-0.224; p = 0.000)	0.593	+0.59%
Frequency	2014.1	-0.004 (CI = +/-0.047; p = 0.853)	-0.572 (CI = +/-0.228; p = 0.000)	0.627	-0.41%
Frequency	2014.2	-0.022 (CI = +/-0.047; p = 0.333)	-0.521 (CI = +/-0.217; p = 0.000)	0.646	-2.17%
Frequency	2015.1	-0.013 (CI = +/-0.053; p = 0.591)	-0.500 (CI = +/-0.228; p = 0.000)	0.602	-1.32%
Frequency	2015.2	-0.030 (CI = +/-0.057; p = 0.265)	-0.458 (CI = +/-0.229; p = 0.001)	0.611	-2.98%
Frequency	2016.1	-0.022 (CI = +/-0.066; p = 0.464)	-0.441 (CI = +/-0.246; p = 0.003)	0.547	-2.22%
Frequency	2016.2	-0.024 (CI = +/-0.080; p = 0.515)	-0.437 (CI = +/-0.276; p = 0.006)	0.528	-2.37%
Frequency	2017.1	-0.002 (CI = +/-0.090; p = 0.960)	-0.397 (CI = +/-0.284; p = 0.012)	0.456	-0.20%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.027 (CI = +/-0.024; p = 0.029)	-0.405 (CI = +/-0.274; p = 0.005)	0.247	+2.70%
Loss Cost	2003.2	0.020 (CI = +/-0.024; p = 0.089)	-0.365 (CI = +/-0.267; p = 0.009)	0.187	+2.06%
Loss Cost	2004.1	0.020 (CI = +/-0.025; p = 0.114)	-0.368 (CI = +/-0.275; p = 0.010)	0.186	+2.02%
Loss Cost	2004.2	0.021 (CI = +/-0.026; p = 0.113)	-0.375 (CI = +/-0.282; p = 0.011)	0.181	+2.14%
Loss Cost	2005.1	0.019 (CI = +/-0.028; p = 0.170)	-0.387 (CI = +/-0.290; p = 0.010)	0.181	+1.94%
Loss Cost	2005.2	0.025 (CI = +/-0.029; p = 0.092)	-0.418 (CI = +/-0.290; p = 0.006)	0.220	+2.48%
Loss Cost	2006.1	0.030 (CI = +/-0.030; p = 0.052)	-0.388 (CI = +/-0.293; p = 0.011)	0.232	+3.00%
Loss Cost	2006.2	0.039 (CI = +/-0.030; p = 0.013)	-0.437 (CI = +/-0.282; p = 0.004)	0.320	+3.93%
Loss Cost	2007.1	0.042 (CI = +/-0.031; p = 0.010)	-0.419 (CI = +/-0.290; p = 0.006)	0.328	+4.28%
Loss Cost	2007.2	0.036 (CI = +/-0.033; p = 0.031)	-0.389 (CI = +/-0.292; p = 0.011)	0.262	+3.69%
Loss Cost	2008.1	0.043 (CI = +/-0.034; p = 0.014)	-0.353 (CI = +/-0.293; p = 0.020)	0.288	+4.42%
Loss Cost	2008.2	0.043 (CI = +/-0.036; p = 0.022)	-0.353 (CI = +/-0.304; p = 0.025)	0.256	+4.42%
Loss Cost	2009.1	0.037 (CI = +/-0.039; p = 0.056)	-0.381 (CI = +/-0.311; p = 0.019)	0.251	+3.82%
Loss Cost	2009.2	0.042 (CI = +/-0.041; p = 0.046)	-0.401 (CI = +/-0.320; p = 0.016)	0.260	+4.29%
Loss Cost	2010.1	0.044 (CI = +/-0.045; p = 0.054)	-0.393 (CI = +/-0.334; p = 0.023)	0.259	+4.47%
Loss Cost	2010.2	0.054 (CI = +/-0.046; p = 0.025)	-0.435 (CI = +/-0.335; p = 0.013)	0.316	+5.54%
Loss Cost	2011.1	0.035 (CI = +/-0.044; p = 0.114)	-0.513 (CI = +/-0.307; p = 0.002)	0.373	+3.59%
Loss Cost	2011.2	0.027 (CI = +/-0.047; p = 0.247)	-0.482 (CI = +/-0.313; p = 0.004)	0.306	+2.73%
Loss Cost	2012.1	0.034 (CI = +/-0.051; p = 0.187)	-0.456 (CI = +/-0.326; p = 0.009)	0.304	+3.42%
Loss Cost	2012.2	0.033 (CI = +/-0.057; p = 0.231)	-0.455 (CI = +/-0.343; p = 0.012)	0.268	+3.40%
Loss Cost	2013.1	0.044 (CI = +/-0.061; p = 0.147)	-0.417 (CI = +/-0.354; p = 0.024)	0.275	+4.53%
Loss Cost	2013.2	0.030 (CI = +/-0.065; p = 0.351)	-0.371 (CI = +/-0.357; p = 0.043)	0.173	+3.00%
Loss Cost	2014.1	0.008 (CI = +/-0.068; p = 0.796)	-0.438 (CI = +/-0.351; p = 0.018)	0.239	+0.84%
Loss Cost	2014.2	-0.026 (CI = +/-0.057; p = 0.334)	-0.339 (CI = +/-0.277; p = 0.020)	0.269	-2.60%
Loss Cost	2015.1	-0.047 (CI = +/-0.058; p = 0.101)	-0.399 (CI = +/-0.267; p = 0.007)	0.410	-4.61%
Loss Cost	2015.2	-0.030 (CI = +/-0.061; p = 0.305)	-0.442 (CI = +/-0.264; p = 0.003)	0.470	-2.96%
Loss Cost	2016.1	-0.039 (CI = +/-0.071; p = 0.257)	-0.463 (CI = +/-0.286; p = 0.004)	0.465	-3.78%
Loss Cost	2016.2	-0.037 (CI = +/-0.084; p = 0.342)	-0.465 (CI = +/-0.313; p = 0.008)	0.453	-3.67%
Loss Cost	2017.1	-0.026 (CI = +/-0.100; p = 0.573)	-0.440 (CI = +/-0.346; p = 0.018)	0.364	-2.56%
Severity	2003.1	0.017 (CI = +/-0.021; p = 0.109)	-0.084 (CI = +/-0.246; p = 0.495)	0.032	+1.74%
Severity	2003.2	0.011 (CI = +/-0.021; p = 0.283)	-0.045 (CI = +/-0.239; p = 0.702)	-0.018	+1.15%
Severity	2004.1	0.008 (CI = +/-0.022; p = 0.450)	-0.065 (CI = +/-0.242; p = 0.586)	-0.030	+0.83%
Severity	2004.2	0.009 (CI = +/-0.023; p = 0.440)	-0.069 (CI = +/-0.249; p = 0.574)	-0.031	+0.90%
Severity	2005.1	0.006 (CI = +/-0.024; p = 0.616)	-0.087 (CI = +/-0.254; p = 0.490)	-0.036	+0.61%
Severity	2005.2	0.003 (CI = +/-0.025; p = 0.833)	-0.067 (CI = +/-0.258; p = 0.599)	-0.052	+0.27%
Severity	2006.1	0.009 (CI = +/-0.026; p = 0.464)	-0.028 (CI = +/-0.253; p = 0.823)	-0.044	+0.94%
Severity	2006.2	0.011 (CI = +/-0.027; p = 0.417)	-0.037 (CI = +/-0.260; p = 0.774)	-0.040	+1.11%
Severity	2007.1	0.010 (CI = +/-0.029; p = 0.473)	-0.041 (CI = +/-0.270; p = 0.761)	-0.046	+1.04%
Severity	2007.2	0.007 (CI = +/-0.031; p = 0.650)	-0.023 (CI = +/-0.276; p = 0.868)	-0.062	+0.69%
Severity	2008.1	0.008 (CI = +/-0.033; p = 0.630)	-0.018 (CI = +/-0.286; p = 0.901)	-0.064	+0.79%
Severity	2008.2	0.014 (CI = +/-0.035; p = 0.431)	-0.045 (CI = +/-0.290; p = 0.753)	-0.047	+1.36%
Severity	2009.1	0.009 (CI = +/-0.037; p = 0.627)	-0.067 (CI = +/-0.298; p = 0.646)	-0.059	+0.89%
Severity	2009.2	0.014 (CI = +/-0.039; p = 0.472)	-0.090 (CI = +/-0.306; p = 0.549)	-0.044	+1.40%
Severity	2010.1	0.012 (CI = +/-0.043; p = 0.552)	-0.097 (CI = +/-0.319; p = 0.537)	-0.050	+1.25%
Severity	2010.2	0.021 (CI = +/-0.045; p = 0.338)	-0.133 (CI = +/-0.323; p = 0.402)	-0.013	+2.13%
Severity	2011.1	0.012 (CI = +/-0.047; p = 0.602)	-0.171 (CI = +/-0.328; p = 0.292)	-0.020	+1.22%
Severity	2011.2	0.015 (CI = +/-0.052; p = 0.565)	-0.180 (CI = +/-0.344; p = 0.288)	-0.022	+1.46%
Severity	2012.1	0.016 (CI = +/-0.057; p = 0.562)	-0.174 (CI = +/-0.362; p = 0.328)	-0.026	+1.62%
Severity	2012.2	0.016 (CI = +/-0.063; p = 0.595)	-0.174 (CI = +/-0.382; p = 0.351)	-0.041	+1.63%
Severity	2013.1	0.035 (CI = +/-0.066; p = 0.283)	-0.110 (CI = +/-0.379; p = 0.549)	-0.014	+3.51%
Severity	2013.2	0.021 (CI = +/-0.071; p = 0.537)	-0.067 (CI = +/-0.387; p = 0.718)	-0.089	+2.12%
Severity	2014.1	0.004 (CI = +/-0.077; p = 0.905)	-0.120 (CI = +/-0.397; p = 0.530)	-0.100	+0.44%
Severity	2014.2	-0.019 (CI = +/-0.079; p = 0.615)	-0.054 (CI = +/-0.389; p = 0.772)	-0.115	-1.88%
Severity	2015.1	-0.037 (CI = +/-0.088; p = 0.383)	-0.104 (CI = +/-0.404; p = 0.590)	-0.070	-3.60%
Severity	2015.2	-0.029 (CI = +/-0.100; p = 0.542)	-0.123 (CI = +/-0.434; p = 0.548)	-0.096	-2.84%
Severity	2016.1	-0.034 (CI = +/-0.118; p = 0.541)	-0.135 (CI = +/-0.475; p = 0.544)	-0.111	-3.32%
Severity	2016.2	-0.034 (CI = +/-0.139; p = 0.595)	-0.134 (CI = +/-0.521; p = 0.579)	-0.129	-3.37%
Severity	2017.1	-0.019 (CI = +/-0.168; p = 0.800)	-0.102 (CI = +/-0.580; p = 0.700)	-0.195	-1.92%
Frequency	2003.1	0.009 (CI = +/-0.019; p = 0.315)	-0.322 (CI = +/-0.215; p = 0.004)	0.179	+0.94%
Frequency	2003.2	0.009 (CI = +/-0.020; p = 0.356)	-0.320 (CI = +/-0.221; p = 0.006)	0.165	+0.91%
Frequency	2004.1	0.012 (CI = +/-0.020; p = 0.255)	-0.303 (CI = +/-0.224; p = 0.010)	0.162	+1.17%
Frequency	2004.2	0.012 (CI = +/-0.022; p = 0.260)	-0.306 (CI = +/-0.231; p = 0.011)	0.154	+1.23%
Frequency	2005.1	0.013 (CI = +/-0.023; p = 0.251)	-0.300 (CI = +/-0.237; p = 0.015)	0.152	+1.32%
Frequency	2005.2	0.022 (CI = +/-0.021; p = 0.046)	-0.351 (CI = +/-0.217; p = 0.002)	0.279	+2.21%
Frequency	2006.1	0.020 (CI = +/-0.023; p = 0.080)	-0.360 (CI = +/-0.223; p = 0.002)	0.279	+2.04%
Frequency	2006.2	0.028 (CI = +/-0.022; p = 0.017)	-0.400 (CI = +/-0.212; p = 0.001)	0.375	+2.79%
Frequency	2007.1	0.032 (CI = +/-0.023; p = 0.010)	-0.378 (CI = +/-0.215; p = 0.001)	0.390	+3.21%
Frequency	2007.2	0.029 (CI = +/-0.025; p = 0.021)	-0.367 (CI = +/-0.221; p = 0.002)	0.341	+2.98%
Frequency	2008.1	0.035 (CI = +/-0.025; p = 0.008)	-0.336 (CI = +/-0.219; p = 0.004)	0.372	+3.60%
Frequency	2008.2	0.030 (CI = +/-0.026; p = 0.027)	-0.308 (CI = +/-0.219; p = 0.008)	0.298	+3.02%
Frequency	2009.1	0.029 (CI = +/-0.028; p = 0.047)	-0.313 (CI = +/-0.227; p = 0.009)	0.294	+2.90%
Frequency	2009.2	0.028 (CI = +/-0.030; p = 0.068)	-0.311 (CI = +/-0.236; p = 0.012)	0.257	+2.85%
Frequency	2010.1	0.031 (CI = +/-0.033; p = 0.059)	-0.296 (CI = +/-0.245; p = 0.020)	0.262	+3.18%
Frequency	2010.2	0.033 (CI = +/-0.035; p = 0.067)	-0.302 (CI = +/-0.255; p = 0.022)	0.244	+3.34%
Frequency	2011.1	0.023 (CI = +/-0.037; p = 0.202)	-0.343 (CI = +/-0.253; p = 0.010)	0.264	+2.34%
Frequency	2011.2	0.012 (CI = +/-0.037; p = 0.492)	-0.302 (CI = +/-0.247; p = 0.019)	0.185	+1.26%
Frequency	2012.1	0.017 (CI = +/-0.040; p = 0.377)	-0.282 (CI = +/-0.257; p = 0.033)	0.176	+1.76%
Frequency	2012.2	0.017 (CI = +/-0.045; p = 0.429)	-0.281 (CI = +/-0.271; p = 0.042)	0.146	+1.74%
Frequency	2013.1	0.010 (CI = +/-0.049; p = 0.678)	-0.308 (CI = +/-0.281; p = 0.034)	0.163	+0.98%
Frequency	2013.2	0.009 (CI = +/-0.054; p = 0.744)	-0.304 (CI = +/-0.298; p = 0.046)	0.133	+0.85%
Frequency	2014.1	0.004 (CI = +/-0.061; p = 0.892)	-0.318 (CI = +/-0.317; p = 0.050)	0.136	+0.40%
Frequency	2014.2	-0.007 (CI = +/-0.067; p = 0.818)	-0.286 (CI = +/-0.329; p = 0.084)	0.087	-0.73%
Frequency	2015.1	-0.011 (CI = +/-0.077; p = 0.772)	-0.295 (CI = +/-0.355; p = 0.096)	0.076	-1.05%
Frequency	2015.2	-0.001 (CI = +/-0.087; p = 0.977)	-0.319 (CI = +/-0.379; p = 0.092)	0.088	-0.12%
Frequency	2016.1	-0.005 (CI = +/-0.103; p = 0.921)	-0.327 (CI = +/-0.415; p = 0.111)	0.073	-0.47%
Frequency	2016.2	-0.003 (CI = +/-0.121; p = 0.955)	-0.331 (CI = +/-0.455; p = 0.137)	0.049	-0.31%
Frequency	2017.1	-0.007 (CI = +/-0.148; p = 0.923)	-0.338 (CI = +/-0.511; p = 0.169)	0.023	-0.65%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.028 (CI = +/-0.026; p = 0.035)	0.089	+2.86%
Loss Cost	2003.2	0.020 (CI = +/-0.026; p = 0.116)	0.040	+2.06%
Loss Cost	2004.1	0.022 (CI = +/-0.027; p = 0.116)	0.041	+2.17%
Loss Cost	2004.2	0.021 (CI = +/-0.029; p = 0.143)	0.033	+2.14%
Loss Cost	2005.1	0.021 (CI = +/-0.030; p = 0.168)	0.027	+2.12%
Loss Cost	2005.2	0.025 (CI = +/-0.032; p = 0.127)	0.041	+2.48%
Loss Cost	2006.1	0.032 (CI = +/-0.033; p = 0.057)	0.081	+3.21%
Loss Cost	2006.2	0.039 (CI = +/-0.034; p = 0.026)	0.122	+3.93%
Loss Cost	2007.1	0.044 (CI = +/-0.035; p = 0.015)	0.155	+4.54%
Loss Cost	2007.2	0.036 (CI = +/-0.036; p = 0.049)	0.097	+3.69%
Loss Cost	2008.1	0.046 (CI = +/-0.037; p = 0.017)	0.159	+4.67%
Loss Cost	2008.2	0.043 (CI = +/-0.039; p = 0.032)	0.127	+4.42%
Loss Cost	2009.1	0.040 (CI = +/-0.042; p = 0.060)	0.096	+4.12%
Loss Cost	2009.2	0.042 (CI = +/-0.045; p = 0.069)	0.091	+4.29%
Loss Cost	2010.1	0.047 (CI = +/-0.049; p = 0.057)	0.107	+4.84%
Loss Cost	2010.2	0.054 (CI = +/-0.052; p = 0.043)	0.130	+5.54%
Loss Cost	2011.1	0.041 (CI = +/-0.054; p = 0.134)	0.058	+4.15%
Loss Cost	2011.2	0.027 (CI = +/-0.056; p = 0.332)	-0.001	+2.73%
Loss Cost	2012.1	0.039 (CI = +/-0.060; p = 0.187)	0.040	+4.01%
Loss Cost	2012.2	0.033 (CI = +/-0.066; p = 0.300)	0.007	+3.40%
Loss Cost	2013.1	0.051 (CI = +/-0.069; p = 0.142)	0.067	+5.19%
Loss Cost	2013.2	0.030 (CI = +/-0.072; p = 0.397)	-0.014	+3.00%
Loss Cost	2014.1	0.016 (CI = +/-0.079; p = 0.663)	-0.050	+1.66%
Loss Cost	2014.2	-0.026 (CI = +/-0.066; p = 0.410)	-0.018	-2.60%
Loss Cost	2015.1	-0.038 (CI = +/-0.074; p = 0.290)	0.014	-3.72%
Loss Cost	2015.2	-0.030 (CI = +/-0.084; p = 0.456)	-0.030	-2.96%
Loss Cost	2016.1	-0.024 (CI = +/-0.098; p = 0.599)	-0.058	-2.40%
Loss Cost	2016.2	-0.037 (CI = +/-0.114; p = 0.484)	-0.041	-3.67%
Loss Cost	2017.1	-0.007 (CI = +/-0.128; p = 0.900)	-0.098	-0.74%
Severity	2003.1	0.018 (CI = +/-0.021; p = 0.100)	0.045	+1.78%
Severity	2003.2	0.011 (CI = +/-0.021; p = 0.277)	0.006	+1.15%
Severity	2004.1	0.009 (CI = +/-0.022; p = 0.430)	-0.010	+0.86%
Severity	2004.2	0.009 (CI = +/-0.023; p = 0.435)	-0.011	+0.90%
Severity	2005.1	0.006 (CI = +/-0.024; p = 0.589)	-0.020	+0.65%
Severity	2005.2	0.003 (CI = +/-0.025; p = 0.831)	-0.029	+0.27%
Severity	2006.1	0.010 (CI = +/-0.025; p = 0.450)	-0.013	+0.96%
Severity	2006.2	0.011 (CI = +/-0.027; p = 0.410)	-0.010	+1.11%
Severity	2007.1	0.011 (CI = +/-0.029; p = 0.455)	-0.014	+1.07%
Severity	2007.2	0.007 (CI = +/-0.030; p = 0.644)	-0.027	+0.69%
Severity	2008.1	0.008 (CI = +/-0.032; p = 0.618)	-0.026	+0.80%
Severity	2008.2	0.014 (CI = +/-0.034; p = 0.423)	-0.012	+1.36%
Severity	2009.1	0.009 (CI = +/-0.036; p = 0.600)	-0.027	+0.94%
Severity	2009.2	0.014 (CI = +/-0.039; p = 0.466)	-0.018	+1.40%
Severity	2010.1	0.013 (CI = +/-0.042; p = 0.519)	-0.023	+1.34%
Severity	2010.2	0.021 (CI = +/-0.044; p = 0.335)	-0.001	+2.13%
Severity	2011.1	0.014 (CI = +/-0.047; p = 0.550)	-0.028	+1.40%
Severity	2011.2	0.015 (CI = +/-0.052; p = 0.567)	-0.031	+1.46%
Severity	2012.1	0.018 (CI = +/-0.057; p = 0.509)	-0.027	+1.84%
Severity	2012.2	0.016 (CI = +/-0.063; p = 0.594)	-0.037	+1.63%
Severity	2013.1	0.036 (CI = +/-0.064; p = 0.251)	0.021	+3.68%
Severity	2013.2	0.021 (CI = +/-0.068; p = 0.526)	-0.033	+2.12%
Severity	2014.1	0.007 (CI = +/-0.074; p = 0.853)	-0.060	+0.66%
Severity	2014.2	-0.019 (CI = +/-0.076; p = 0.603)	-0.047	-1.88%
Severity	2015.1	-0.034 (CI = +/-0.084; p = 0.399)	-0.017	-3.36%
Severity	2015.2	-0.029 (CI = +/-0.097; p = 0.531)	-0.044	-2.84%
Severity	2016.1	-0.030 (CI = +/-0.113; p = 0.578)	-0.055	-2.92%
Severity	2016.2	-0.034 (CI = +/-0.133; p = 0.582)	-0.060	-3.37%
Severity	2017.1	-0.015 (CI = +/-0.157; p = 0.834)	-0.095	-1.50%
Frequency	2003.1	0.011 (CI = +/-0.020; p = 0.303)	0.002	+1.06%
Frequency	2003.2	0.009 (CI = +/-0.022; p = 0.400)	-0.007	+0.91%
Frequency	2004.1	0.013 (CI = +/-0.022; p = 0.245)	0.011	+1.30%
Frequency	2004.2	0.012 (CI = +/-0.023; p = 0.298)	0.003	+1.23%
Frequency	2005.1	0.015 (CI = +/-0.025; p = 0.239)	0.012	+1.46%
Frequency	2005.2	0.022 (CI = +/-0.024; p = 0.078)	0.064	+2.21%
Frequency	2006.1	0.022 (CI = +/-0.026; p = 0.093)	0.057	+2.23%
Frequency	2006.2	0.028 (CI = +/-0.027; p = 0.044)	0.096	+2.79%
Frequency	2007.1	0.034 (CI = +/-0.027; p = 0.017)	0.147	+3.44%
Frequency	2007.2	0.029 (CI = +/-0.029; p = 0.046)	0.101	+2.98%
Frequency	2008.1	0.038 (CI = +/-0.029; p = 0.013)	0.173	+3.84%
Frequency	2008.2	0.030 (CI = +/-0.029; p = 0.048)	0.105	+3.02%
Frequency	2009.1	0.031 (CI = +/-0.032; p = 0.054)	0.102	+3.15%
Frequency	2009.2	0.028 (CI = +/-0.034; p = 0.101)	0.068	+2.85%
Frequency	2010.1	0.034 (CI = +/-0.036; p = 0.063)	0.101	+3.46%
Frequency	2010.2	0.033 (CI = +/-0.039; p = 0.094)	0.078	+3.34%
Frequency	2011.1	0.027 (CI = +/-0.042; p = 0.197)	0.032	+2.71%
Frequency	2011.2	0.012 (CI = +/-0.042; p = 0.540)	-0.029	+1.26%
Frequency	2012.1	0.021 (CI = +/-0.044; p = 0.335)	-0.001	+2.12%
Frequency	2012.2	0.017 (CI = +/-0.049; p = 0.469)	-0.023	+1.74%
Frequency	2013.1	0.014 (CI = +/-0.054; p = 0.582)	-0.037	+1.45%
Frequency	2013.2	0.009 (CI = +/-0.060; p = 0.767)	-0.053	+0.85%
Frequency	2014.1	0.010 (CI = +/-0.067; p = 0.758)	-0.056	+0.99%
Frequency	2014.2	-0.007 (CI = +/-0.072; p = 0.831)	-0.063	-0.73%
Frequency	2015.1	-0.004 (CI = +/-0.082; p = 0.925)	-0.071	-0.36%
Frequency	2015.2	-0.001 (CI = +/-0.094; p = 0.979)	-0.077	-0.12%
Frequency	2016.1	0.005 (CI = +/-0.109; p = 0.917)	-0.082	+0.53%
Frequency	2016.2	-0.003 (CI = +/-0.128; p = 0.958)	-0.091	-0.31%
Frequency	2017.1	0.008 (CI = +/-0.153; p = 0.913)	-0.099	+0.77%



## Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.027 (CI = +/-0.027; p = 0.057)	0.070	+2.69%
Loss Cost	2003.2	0.018 (CI = +/-0.027; p = 0.179)	0.023	+1.84%
Loss Cost	2004.1	0.019 (CI = +/-0.029; p = 0.179)	0.024	+1.95%
Loss Cost	2004.2	0.019 (CI = +/-0.030; p = 0.215)	0.017	+1.89%
Loss Cost	2005.1	0.018 (CI = +/-0.032; p = 0.248)	0.011	+1.86%
Loss Cost	2005.2	0.022 (CI = +/-0.034; p = 0.192)	0.023	+2.23%
Loss Cost	2006.1	0.029 (CI = +/-0.035; p = 0.093)	0.059	+2.99%
Loss Cost	2006.2	0.037 (CI = +/-0.036; p = 0.045)	0.098	+3.73%
Loss Cost	2007.1	0.043 (CI = +/-0.037; p = 0.026)	0.130	+4.37%
Loss Cost	2007.2	0.034 (CI = +/-0.038; p = 0.081)	0.073	+3.46%
Loss Cost	2008.1	0.044 (CI = +/-0.039; p = 0.030)	0.131	+4.48%
Loss Cost	2008.2	0.041 (CI = +/-0.042; p = 0.056)	0.100	+4.20%
Loss Cost	2009.1	0.038 (CI = +/-0.045; p = 0.098)	0.070	+3.86%
Loss Cost	2009.2	0.039 (CI = +/-0.049; p = 0.110)	0.065	+4.02%
Loss Cost	2010.1	0.045 (CI = +/-0.053; p = 0.091)	0.081	+4.60%
Loss Cost	2010.2	0.052 (CI = +/-0.057; p = 0.071)	0.102	+5.34%
Loss Cost	2011.1	0.037 (CI = +/-0.059; p = 0.203)	0.032	+3.80%
Loss Cost	2011.2	0.022 (CI = +/-0.062; p = 0.464)	-0.022	+2.23%
Loss Cost	2012.1	0.035 (CI = +/-0.066; p = 0.279)	0.012	+3.57%
Loss Cost	2012.2	0.028 (CI = +/-0.073; p = 0.425)	-0.018	+2.86%
Loss Cost	2013.1	0.047 (CI = +/-0.077; p = 0.218)	0.034	+4.78%
Loss Cost	2013.2	0.023 (CI = +/-0.080; p = 0.557)	-0.039	+2.29%
Loss Cost	2014.1	0.007 (CI = +/-0.088; p = 0.865)	-0.065	+0.72%
Loss Cost	2014.2	-0.043 (CI = +/-0.072; p = 0.225)	0.039	-4.17%
Loss Cost	2015.1	-0.058 (CI = +/-0.080; p = 0.141)	0.094	-5.65%
Loss Cost	2015.2	-0.052 (CI = +/-0.093; p = 0.244)	0.037	-5.08%
Loss Cost	2016.1	-0.049 (CI = +/-0.109; p = 0.344)	-0.002	-4.80%
Loss Cost	2016.2	-0.069 (CI = +/-0.127; p = 0.254)	0.041	-6.69%
Loss Cost	2017.1	-0.040 (CI = +/-0.148; p = 0.561)	-0.068	-3.88%
Severity	2003.1	0.021 (CI = +/-0.022; p = 0.065)	0.065	+2.08%
Severity	2003.2	0.014 (CI = +/-0.022; p = 0.193)	0.020	+1.44%
Severity	2004.1	0.011 (CI = +/-0.023; p = 0.314)	0.001	+1.15%
Severity	2004.2	0.012 (CI = +/-0.024; p = 0.318)	0.001	+1.21%
Severity	2005.1	0.010 (CI = +/-0.025; p = 0.448)	-0.012	+0.96%
Severity	2005.2	0.006 (CI = +/-0.026; p = 0.664)	-0.025	+0.57%
Severity	2006.1	0.013 (CI = +/-0.027; p = 0.320)	0.001	+1.33%
Severity	2006.2	0.015 (CI = +/-0.028; p = 0.287)	0.006	+1.51%
Severity	2007.1	0.015 (CI = +/-0.030; p = 0.323)	0.000	+1.50%
Severity	2007.2	0.011 (CI = +/-0.032; p = 0.480)	-0.017	+1.12%
Severity	2008.1	0.013 (CI = +/-0.034; p = 0.456)	-0.016	+1.27%
Severity	2008.2	0.019 (CI = +/-0.036; p = 0.290)	0.006	+1.91%
Severity	2009.1	0.015 (CI = +/-0.038; p = 0.434)	-0.014	+1.50%
Severity	2009.2	0.020 (CI = +/-0.041; p = 0.321)	0.001	+2.04%
Severity	2010.1	0.020 (CI = +/-0.045; p = 0.362)	-0.006	+2.02%
Severity	2010.2	0.029 (CI = +/-0.047; p = 0.213)	0.027	+2.96%
Severity	2011.1	0.022 (CI = +/-0.051; p = 0.378)	-0.009	+2.22%
Severity	2011.2	0.023 (CI = +/-0.056; p = 0.390)	-0.011	+2.37%
Severity	2012.1	0.028 (CI = +/-0.061; p = 0.342)	-0.002	+2.89%
Severity	2012.2	0.027 (CI = +/-0.068; p = 0.409)	-0.015	+2.76%
Severity	2013.1	0.051 (CI = +/-0.069; p = 0.138)	0.073	+5.20%
Severity	2013.2	0.035 (CI = +/-0.074; p = 0.327)	0.001	+3.61%
Severity	2014.1	0.021 (CI = +/-0.082; p = 0.591)	-0.046	+2.13%
Severity	2014.2	-0.006 (CI = +/-0.085; p = 0.881)	-0.070	-0.60%
Severity	2015.1	-0.022 (CI = +/-0.096; p = 0.634)	-0.058	-2.14%
Severity	2015.2	-0.013 (CI = +/-0.111; p = 0.796)	-0.077	-1.33%
Severity	2016.1	-0.012 (CI = +/-0.130; p = 0.846)	-0.087	-1.17%
Severity	2016.2	-0.014 (CI = +/-0.156; p = 0.846)	-0.096	-1.39%
Severity	2017.1	0.013 (CI = +/-0.186; p = 0.878)	-0.108	+1.31%
Frequency	2003.1	0.006 (CI = +/-0.021; p = 0.570)	-0.018	+0.59%
Frequency	2003.2	0.004 (CI = +/-0.022; p = 0.712)	-0.024	+0.40%
Frequency	2004.1	0.008 (CI = +/-0.023; p = 0.486)	-0.014	+0.79%
Frequency	2004.2	0.007 (CI = +/-0.024; p = 0.569)	-0.019	+0.68%
Frequency	2005.1	0.009 (CI = +/-0.025; p = 0.476)	-0.014	+0.89%
Frequency	2005.2	0.016 (CI = +/-0.025; p = 0.193)	0.023	+1.65%
Frequency	2006.1	0.016 (CI = +/-0.027; p = 0.222)	0.017	+1.64%
Frequency	2006.2	0.022 (CI = +/-0.028; p = 0.119)	0.048	+2.19%
Frequency	2007.1	0.028 (CI = +/-0.028; p = 0.053)	0.093	+2.84%
Frequency	2007.2	0.023 (CI = +/-0.030; p = 0.126)	0.049	+2.31%
Frequency	2008.1	0.031 (CI = +/-0.030; p = 0.042)	0.113	+3.17%
Frequency	2008.2	0.022 (CI = +/-0.030; p = 0.142)	0.046	+2.25%
Frequency	2009.1	0.023 (CI = +/-0.033; p = 0.157)	0.042	+2.33%
Frequency	2009.2	0.019 (CI = +/-0.035; p = 0.266)	0.012	+1.94%
Frequency	2010.1	0.025 (CI = +/-0.037; p = 0.179)	0.037	+2.52%
Frequency	2010.2	0.023 (CI = +/-0.040; p = 0.253)	0.016	+2.32%
Frequency	2011.1	0.015 (CI = +/-0.043; p = 0.468)	-0.021	+1.55%
Frequency	2011.2	-0.001 (CI = +/-0.042; p = 0.946)	-0.050	-0.14%
Frequency	2012.1	0.007 (CI = +/-0.045; p = 0.762)	-0.047	+0.66%
Frequency	2012.2	0.001 (CI = +/-0.049; p = 0.969)	-0.055	+0.09%
Frequency	2013.1	-0.004 (CI = +/-0.055; p = 0.878)	-0.057	-0.40%
Frequency	2013.2	-0.013 (CI = +/-0.060; p = 0.659)	-0.049	-1.27%
Frequency	2014.1	-0.014 (CI = +/-0.068; p = 0.671)	-0.053	-1.38%
Frequency	2014.2	-0.037 (CI = +/-0.071; p = 0.288)	0.014	-3.59%
Frequency	2015.1	-0.037 (CI = +/-0.082; p = 0.353)	-0.005	-3.59%
Frequency	2015.2	-0.039 (CI = +/-0.095; p = 0.393)	-0.017	-3.80%
Frequency	2016.1	-0.037 (CI = +/-0.112; p = 0.479)	-0.040	-3.67%
Frequency	2016.2	-0.055 (CI = +/-0.132; p = 0.373)	-0.012	-5.37%
Frequency	2017.1	-0.053 (CI = +/-0.161; p = 0.478)	-0.047	-5.13%

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

COVID-19 Adjustment Factors  
Data as of 12/31/22

(1)	(2) Selected	(3) Selected	(4) (2) + (3)	(5)	(6)	(7)	(8) $1/\exp(\text{mobility} * \text{LC Coefficient})$	(8)	(8)	(8)
Coverage	Frequency Mobility Coefficient	Severity Mobility Coefficient	LC Coeff	COVID-19 Unwinding Factors						New Normal Frequency Level Factor
				2020-1	2020-2	2021-1	2021-2	2022-1	2022-2	
BI	0.013	0.000	0.013	1.334	1.408	1.506	1.241	1.214	1.000	1.000
Total PD	0.016	0.000	0.016	1.426	1.524	1.655	1.305	1.269	1.000	1.000
AB Total	0.015	0.000	0.015	1.394	1.484	1.604	1.283	1.250	1.000	1.000
CL	0.014	0.000	0.014	1.364	1.446	1.554	1.262	1.232	1.000	1.000
CM	0.000	0.000	0.000	1.000	1.000	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	1.000	1.000
SP	0.000	0.000	0.000	1.000	1.000	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	1.000	1.000
			Mobility	-22.164	-26.318	-31.492	-16.634	-14.899		

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.145 (CI = +/-0.077; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.812	+5.09%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.078; p = 0.001)	0.011 (CI = +/-0.006; p = 0.000)	0.817	+5.27%
Loss Cost	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.079; p = 0.001)	0.011 (CI = +/-0.006; p = 0.000)	0.813	+5.43%
Loss Cost	2007.1	0.056 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.078; p = 0.002)	0.012 (CI = +/-0.006; p = 0.000)	0.827	+5.72%
Loss Cost	2007.2	0.057 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.080; p = 0.002)	0.012 (CI = +/-0.006; p = 0.000)	0.818	+5.85%
Loss Cost	2008.1	0.059 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.081; p = 0.004)	0.013 (CI = +/-0.006; p = 0.000)	0.823	+6.10%
Loss Cost	2008.2	0.062 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.081; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	0.825	+6.35%
Loss Cost	2009.1	0.063 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.083; p = 0.004)	0.014 (CI = +/-0.006; p = 0.000)	0.824	+6.55%
Loss Cost	2009.2	0.064 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.087; p = 0.006)	0.014 (CI = +/-0.006; p = 0.000)	0.801	+6.58%
Loss Cost	2010.1	0.065 (CI = +/-0.015; p = 0.000)	-0.123 (CI = +/-0.091; p = 0.010)	0.014 (CI = +/-0.006; p = 0.000)	0.795	+6.72%
Loss Cost	2010.2	0.061 (CI = +/-0.015; p = 0.000)	-0.111 (CI = +/-0.089; p = 0.017)	0.013 (CI = +/-0.006; p = 0.000)	0.763	+6.31%
Loss Cost	2011.1	0.061 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.094; p = 0.021)	0.013 (CI = +/-0.006; p = 0.000)	0.745	+6.26%
Loss Cost	2011.2	0.057 (CI = +/-0.018; p = 0.000)	-0.102 (CI = +/-0.094; p = 0.034)	0.013 (CI = +/-0.006; p = 0.000)	0.700	+5.86%
Loss Cost	2012.1	0.054 (CI = +/-0.020; p = 0.000)	-0.111 (CI = +/-0.099; p = 0.030)	0.012 (CI = +/-0.006; p = 0.001)	0.676	+5.58%
Loss Cost	2012.2	0.052 (CI = +/-0.021; p = 0.000)	-0.104 (CI = +/-0.102; p = 0.046)	0.012 (CI = +/-0.007; p = 0.001)	0.619	+5.30%
Loss Cost	2013.1	0.048 (CI = +/-0.024; p = 0.001)	-0.115 (CI = +/-0.107; p = 0.037)	0.012 (CI = +/-0.007; p = 0.002)	0.598	+4.90%
Loss Cost	2013.2	0.043 (CI = +/-0.025; p = 0.002)	-0.104 (CI = +/-0.108; p = 0.059)	0.011 (CI = +/-0.007; p = 0.003)	0.534	+4.39%
Loss Cost	2014.1	0.038 (CI = +/-0.028; p = 0.012)	-0.117 (CI = +/-0.114; p = 0.044)	0.011 (CI = +/-0.007; p = 0.006)	0.527	+3.85%
Loss Cost	2014.2	0.029 (CI = +/-0.027; p = 0.041)	-0.098 (CI = +/-0.106; p = 0.067)	0.010 (CI = +/-0.006; p = 0.005)	0.506	+2.90%
Loss Cost	2015.1	0.021 (CI = +/-0.030; p = 0.157)	-0.117 (CI = +/-0.109; p = 0.038)	0.009 (CI = +/-0.006; p = 0.008)	0.541	+2.10%
Loss Cost	2015.2	0.013 (CI = +/-0.031; p = 0.368)	-0.101 (CI = +/-0.107; p = 0.062)	0.009 (CI = +/-0.006; p = 0.009)	0.557	+1.33%
Loss Cost	2016.1	0.005 (CI = +/-0.035; p = 0.761)	-0.120 (CI = +/-0.113; p = 0.040)	0.008 (CI = +/-0.006; p = 0.014)	0.600	+0.49%
Loss Cost	2016.2	-0.005 (CI = +/-0.034; p = 0.730)	-0.099 (CI = +/-0.105; p = 0.061)	0.008 (CI = +/-0.006; p = 0.010)	0.682	-0.53%
Loss Cost	2017.1	-0.016 (CI = +/-0.037; p = 0.350)	-0.121 (CI = +/-0.108; p = 0.033)	0.008 (CI = +/-0.006; p = 0.014)	0.734	-1.60%
Severity	2005.2	0.058 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.048; p = 0.002)	-0.002 (CI = +/-0.004; p = 0.388)	0.953	+6.02%
Severity	2006.1	0.058 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.049; p = 0.002)	-0.002 (CI = +/-0.004; p = 0.390)	0.949	+6.00%
Severity	2006.2	0.058 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.051; p = 0.003)	-0.002 (CI = +/-0.004; p = 0.392)	0.944	+5.99%
Severity	2007.1	0.059 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.053; p = 0.005)	-0.001 (CI = +/-0.004; p = 0.440)	0.941	+6.04%
Severity	2007.2	0.059 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.006)	-0.001 (CI = +/-0.004; p = 0.456)	0.934	+6.05%
Severity	2008.1	0.060 (CI = +/-0.008; p = 0.000)	-0.072 (CI = +/-0.055; p = 0.012)	-0.001 (CI = +/-0.004; p = 0.576)	0.935	+6.22%
Severity	2008.2	0.062 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.005)	-0.001 (CI = +/-0.004; p = 0.689)	0.938	+6.44%
Severity	2009.1	0.065 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.052; p = 0.012)	0.000 (CI = +/-0.004; p = 0.910)	0.944	+6.72%
Severity	2009.2	0.066 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.053; p = 0.008)	0.000 (CI = +/-0.004; p = 0.998)	0.942	+6.87%
Severity	2010.1	0.069 (CI = +/-0.009; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.018)	0.000 (CI = +/-0.004; p = 0.821)	0.943	+7.10%
Severity	2010.2	0.067 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.054; p = 0.029)	0.000 (CI = +/-0.004; p = 0.918)	0.936	+6.92%
Severity	2011.1	0.067 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.057; p = 0.036)	0.000 (CI = +/-0.004; p = 0.933)	0.929	+6.90%
Severity	2011.2	0.063 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.052; p = 0.056)	0.000 (CI = +/-0.003; p = 0.870)	0.930	+6.50%
Severity	2012.1	0.064 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.055; p = 0.087)	0.000 (CI = +/-0.004; p = 0.949)	0.924	+6.61%
Severity	2012.2	0.065 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.058; p = 0.087)	0.000 (CI = +/-0.004; p = 0.989)	0.914	+6.71%
Severity	2013.1	0.064 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.062; p = 0.095)	0.000 (CI = +/-0.004; p = 0.950)	0.902	+6.63%
Severity	2013.2	0.063 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.065; p = 0.128)	0.000 (CI = +/-0.004; p = 0.911)	0.882	+6.50%
Severity	2014.1	0.059 (CI = +/-0.016; p = 0.000)	-0.060 (CI = +/-0.067; p = 0.075)	-0.001 (CI = +/-0.004; p = 0.720)	0.870	+6.07%
Severity	2014.2	0.054 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.063; p = 0.117)	-0.001 (CI = +/-0.004; p = 0.575)	0.855	+5.53%
Severity	2015.1	0.049 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.064; p = 0.057)	-0.002 (CI = +/-0.004; p = 0.394)	0.844	+4.98%
Severity	2015.2	0.044 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.064; p = 0.093)	-0.002 (CI = +/-0.004; p = 0.332)	0.809	+4.54%
Severity	2016.1	0.041 (CI = +/-0.021; p = 0.002)	-0.060 (CI = +/-0.070; p = 0.082)	-0.002 (CI = +/-0.004; p = 0.292)	0.781	+4.21%
Severity	2016.2	0.040 (CI = +/-0.025; p = 0.005)	-0.058 (CI = +/-0.076; p = 0.120)	-0.002 (CI = +/-0.004; p = 0.313)	0.714	+4.08%
Severity	2017.1	0.035 (CI = +/-0.029; p = 0.023)	-0.068 (CI = +/-0.084; p = 0.100)	-0.002 (CI = +/-0.004; p = 0.277)	0.672	+3.58%
Frequency	2005.2	-0.009 (CI = +/-0.007; p = 0.011)	-0.065 (CI = +/-0.056; p = 0.024)	0.012 (CI = +/-0.004; p = 0.000)	0.739	-0.87%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.044)	-0.056 (CI = +/-0.055; p = 0.047)	0.013 (CI = +/-0.004; p = 0.000)	0.739	-0.69%
Frequency	2006.2	-0.005 (CI = +/-0.007; p = 0.127)	-0.063 (CI = +/-0.054; p = 0.024)	0.013 (CI = +/-0.004; p = 0.000)	0.751	-0.52%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.372)	-0.053 (CI = +/-0.052; p = 0.049)	0.014 (CI = +/-0.004; p = 0.000)	0.760	-0.30%
Frequency	2007.2	-0.002 (CI = +/-0.007; p = 0.599)	-0.057 (CI = +/-0.053; p = 0.035)	0.014 (CI = +/-0.004; p = 0.000)	0.765	-0.19%
Frequency	2008.1	-0.001 (CI = +/-0.008; p = 0.755)	-0.054 (CI = +/-0.055; p = 0.052)	0.014 (CI = +/-0.004; p = 0.000)	0.761	-0.12%
Frequency	2008.2	-0.001 (CI = +/-0.008; p = 0.823)	-0.055 (CI = +/-0.057; p = 0.055)	0.014 (CI = +/-0.004; p = 0.000)	0.759	-0.09%
Frequency	2009.1	-0.002 (CI = +/-0.009; p = 0.711)	-0.058 (CI = +/-0.059; p = 0.053)	0.014 (CI = +/-0.004; p = 0.000)	0.759	-0.16%
Frequency	2009.2	-0.003 (CI = +/-0.010; p = 0.555)	-0.054 (CI = +/-0.060; p = 0.075)	0.014 (CI = +/-0.004; p = 0.000)	0.764	-0.28%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.497)	-0.057 (CI = +/-0.063; p = 0.075)	0.013 (CI = +/-0.004; p = 0.000)	0.762	-0.35%
Frequency	2010.2	-0.006 (CI = +/-0.011; p = 0.294)	-0.050 (CI = +/-0.063; p = 0.113)	0.013 (CI = +/-0.004; p = 0.000)	0.778	-0.57%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.317)	-0.052 (CI = +/-0.067; p = 0.125)	0.013 (CI = +/-0.004; p = 0.000)	0.772	-0.60%
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.353)	-0.051 (CI = +/-0.070; p = 0.142)	0.013 (CI = +/-0.005; p = 0.000)	0.768	-0.60%
Frequency	2012.1	-0.010 (CI = +/-0.014; p = 0.166)	-0.063 (CI = +/-0.071; p = 0.078)	0.013 (CI = +/-0.005; p = 0.000)	0.789	-0.97%
Frequency	2012.2	-0.013 (CI = +/-0.015; p = 0.072)	-0.054 (CI = +/-0.070; p = 0.122)	0.012 (CI = +/-0.005; p = 0.000)	0.812	-1.32%
Frequency	2013.1	-0.016 (CI = +/-0.016; p = 0.046)	-0.063 (CI = +/-0.073; p = 0.085)	0.012 (CI = +/-0.005; p = 0.000)	0.819	-1.63%
Frequency	2013.2	-0.020 (CI = +/-0.017; p = 0.023)	-0.055 (CI = +/-0.073; p = 0.131)	0.011 (CI = +/-0.005; p = 0.000)	0.836	-1.98%
Frequency	2014.1	-0.021 (CI = +/-0.019; p = 0.035)	-0.058 (CI = +/-0.079; p = 0.140)	0.011 (CI = +/-0.005; p = 0.000)	0.826	-2.09%
Frequency	2014.2	-0.025 (CI = +/-0.021; p = 0.020)	-0.049 (CI = +/-0.080; p = 0.209)	0.011 (CI = +/-0.005; p = 0.000)	0.840	-2.49%
Frequency	2015.1	-0.028 (CI = +/-0.024; p = 0.026)	-0.055 (CI = +/-0.087; p = 0.192)	0.011 (CI = +/-0.005; p = 0.001)	0.833	-2.74%
Frequency	2015.2	-0.031 (CI = +/-0.026; p = 0.024)	-0.048 (CI = +/-0.091; p = 0.269)	0.011 (CI = +/-0.005; p = 0.001)	0.835	-3.07%
Frequency	2016.1	-0.036 (CI = +/-0.030; p = 0.024)	-0.060 (CI = +/-0.099; p = 0.208)	0.010 (CI = +/-0.006; p = 0.002)	0.833	-3.57%
Frequency	2016.2	-0.045 (CI = +/-0.030; p = 0.007)	-0.042 (CI = +/-0.092; p = 0.332)	0.010 (CI = +/-0.005; p = 0.001)	0.877	-4.43%
Frequency	2017.1	-0.051 (CI = +/-0.035; p = 0.010)	-0.054 (CI = +/-0.101; p = 0.256)	0.010 (CI = +/-0.005; p = 0.002)	0.872	-5.00%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.026 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.056; p = 0.025)	0.018 (CI = +/-0.004; p = 0.000)	0.747	+2.64%
Loss Cost	2006.1	0.024 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.055; p = 0.009)	0.018 (CI = +/-0.004; p = 0.000)	0.755	+2.42%
Loss Cost	2006.2	0.022 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.053; p = 0.014)	0.017 (CI = +/-0.004; p = 0.000)	0.754	+2.23%
Loss Cost	2007.1	0.022 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.055; p = 0.017)	0.017 (CI = +/-0.004; p = 0.000)	0.750	+2.21%
Loss Cost	2007.2	0.022 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.057; p = 0.019)	0.017 (CI = +/-0.004; p = 0.000)	0.743	+2.23%
Loss Cost	2008.1	0.023 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.059; p = 0.032)	0.017 (CI = +/-0.004; p = 0.000)	0.748	+2.34%
Loss Cost	2008.2	0.024 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.060; p = 0.027)	0.018 (CI = +/-0.004; p = 0.000)	0.750	+2.44%
Loss Cost	2009.1	0.025 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.062; p = 0.045)	0.018 (CI = +/-0.004; p = 0.000)	0.754	+2.56%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	-0.067 (CI = +/-0.064; p = 0.043)	0.018 (CI = +/-0.004; p = 0.000)	0.753	+2.64%
Loss Cost	2010.1	0.028 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.067; p = 0.070)	0.018 (CI = +/-0.005; p = 0.000)	0.758	+2.79%
Loss Cost	2010.2	0.026 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.069; p = 0.097)	0.018 (CI = +/-0.005; p = 0.000)	0.750	+2.66%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.072; p = 0.135)	0.018 (CI = +/-0.005; p = 0.000)	0.751	+2.75%
Loss Cost	2011.2	0.030 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.073; p = 0.092)	0.019 (CI = +/-0.005; p = 0.000)	0.768	+3.03%
Loss Cost	2012.1	0.029 (CI = +/-0.015; p = 0.001)	-0.065 (CI = +/-0.077; p = 0.095)	0.018 (CI = +/-0.005; p = 0.000)	0.766	+2.94%
Loss Cost	2012.2	0.027 (CI = +/-0.017; p = 0.003)	-0.061 (CI = +/-0.080; p = 0.129)	0.018 (CI = +/-0.005; p = 0.000)	0.762	+2.78%
Loss Cost	2013.1	0.030 (CI = +/-0.019; p = 0.003)	-0.052 (CI = +/-0.084; p = 0.211)	0.019 (CI = +/-0.005; p = 0.000)	0.769	+3.09%
Loss Cost	2013.2	0.031 (CI = +/-0.021; p = 0.006)	-0.053 (CI = +/-0.089; p = 0.220)	0.019 (CI = +/-0.006; p = 0.000)	0.766	+3.17%
Loss Cost	2014.1	0.037 (CI = +/-0.022; p = 0.003)	-0.037 (CI = +/-0.090; p = 0.395)	0.019 (CI = +/-0.006; p = 0.000)	0.789	+3.81%
Loss Cost	2014.2	0.040 (CI = +/-0.024; p = 0.003)	-0.043 (CI = +/-0.094; p = 0.342)	0.020 (CI = +/-0.006; p = 0.000)	0.794	+4.11%
Loss Cost	2015.1	0.048 (CI = +/-0.026; p = 0.002)	-0.025 (CI = +/-0.096; p = 0.586)	0.020 (CI = +/-0.006; p = 0.000)	0.818	+4.90%
Loss Cost	2015.2	0.053 (CI = +/-0.028; p = 0.001)	-0.036 (CI = +/-0.097; p = 0.433)	0.021 (CI = +/-0.006; p = 0.000)	0.836	+5.49%
Loss Cost	2016.1	0.064 (CI = +/-0.030; p = 0.001)	-0.014 (CI = +/-0.097; p = 0.761)	0.021 (CI = +/-0.005; p = 0.000)	0.866	+6.56%
Loss Cost	2016.2	0.061 (CI = +/-0.034; p = 0.003)	-0.009 (CI = +/-0.106; p = 0.844)	0.021 (CI = +/-0.006; p = 0.000)	0.864	+6.34%
Loss Cost	2017.1	0.069 (CI = +/-0.040; p = 0.004)	0.005 (CI = +/-0.116; p = 0.924)	0.022 (CI = +/-0.006; p = 0.000)	0.870	+7.10%
Severity	2005.2	0.028 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.035; p = 0.005)	0.000 (CI = +/-0.003; p = 0.851)	0.888	+2.80%
Severity	2006.1	0.028 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.007)	0.000 (CI = +/-0.003; p = 0.846)	0.881	+2.79%
Severity	2006.2	0.027 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.038; p = 0.009)	0.000 (CI = +/-0.003; p = 0.829)	0.868	+2.77%
Severity	2007.1	0.027 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.012)	0.000 (CI = +/-0.003; p = 0.840)	0.860	+2.78%
Severity	2007.2	0.028 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.039; p = 0.008)	0.000 (CI = +/-0.003; p = 0.939)	0.860	+2.88%
Severity	2008.1	0.030 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.016)	0.000 (CI = +/-0.003; p = 0.801)	0.881	+3.08%
Severity	2008.2	0.032 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.036; p = 0.005)	0.001 (CI = +/-0.002; p = 0.623)	0.896	+3.26%
Severity	2009.1	0.034 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.035; p = 0.011)	0.001 (CI = +/-0.002; p = 0.423)	0.907	+3.44%
Severity	2009.2	0.035 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.006)	0.001 (CI = +/-0.002; p = 0.331)	0.909	+3.57%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.035; p = 0.012)	0.001 (CI = +/-0.002; p = 0.258)	0.908	+3.68%
Severity	2010.2	0.037 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.010)	0.001 (CI = +/-0.002; p = 0.230)	0.902	+3.76%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.038; p = 0.013)	0.001 (CI = +/-0.003; p = 0.261)	0.891	+3.74%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.040; p = 0.017)	0.001 (CI = +/-0.003; p = 0.277)	0.874	+3.74%
Severity	2012.1	0.039 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.041; p = 0.037)	0.002 (CI = +/-0.003; p = 0.195)	0.877	+3.93%
Severity	2012.2	0.040 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.042; p = 0.032)	0.002 (CI = +/-0.003; p = 0.177)	0.866	+4.05%
Severity	2013.1	0.042 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.068)	0.002 (CI = +/-0.003; p = 0.115)	0.872	+4.30%
Severity	2013.2	0.044 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.044; p = 0.055)	0.002 (CI = +/-0.003; p = 0.102)	0.862	+4.46%
Severity	2014.1	0.046 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.110)	0.003 (CI = +/-0.003; p = 0.072)	0.864	+4.72%
Severity	2014.2	0.048 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.095)	0.003 (CI = +/-0.003; p = 0.069)	0.850	+4.89%
Severity	2015.1	0.051 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.049; p = 0.192)	0.003 (CI = +/-0.003; p = 0.045)	0.857	+5.25%
Severity	2015.2	0.054 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.126)	0.003 (CI = +/-0.003; p = 0.036)	0.858	+5.57%
Severity	2016.1	0.060 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.046; p = 0.283)	0.004 (CI = +/-0.003; p = 0.011)	0.895	+6.24%
Severity	2016.2	0.062 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.049; p = 0.241)	0.004 (CI = +/-0.003; p = 0.014)	0.881	+6.44%
Severity	2017.1	0.067 (CI = +/-0.018; p = 0.000)	-0.018 (CI = +/-0.051; p = 0.452)	0.004 (CI = +/-0.003; p = 0.010)	0.891	+6.97%
Frequency	2005.2	-0.002 (CI = +/-0.005; p = 0.544)	-0.013 (CI = +/-0.044; p = 0.550)	0.018 (CI = +/-0.003; p = 0.000)	0.855	-0.16%
Frequency	2006.1	-0.004 (CI = +/-0.005; p = 0.160)	-0.023 (CI = +/-0.042; p = 0.268)	0.018 (CI = +/-0.003; p = 0.000)	0.880	-0.36%
Frequency	2006.2	-0.005 (CI = +/-0.005; p = 0.036)	-0.016 (CI = +/-0.039; p = 0.414)	0.018 (CI = +/-0.003; p = 0.000)	0.900	-0.53%
Frequency	2007.1	-0.006 (CI = +/-0.005; p = 0.042)	-0.017 (CI = +/-0.041; p = 0.401)	0.017 (CI = +/-0.003; p = 0.000)	0.899	-0.55%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.027)	-0.014 (CI = +/-0.041; p = 0.499)	0.017 (CI = +/-0.003; p = 0.000)	0.902	-0.63%
Frequency	2008.1	-0.007 (CI = +/-0.006; p = 0.019)	-0.018 (CI = +/-0.042; p = 0.401)	0.017 (CI = +/-0.003; p = 0.000)	0.904	-0.72%
Frequency	2008.2	-0.008 (CI = +/-0.006; p = 0.016)	-0.015 (CI = +/-0.043; p = 0.480)	0.017 (CI = +/-0.003; p = 0.000)	0.905	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.007; p = 0.017)	-0.017 (CI = +/-0.045; p = 0.433)	0.017 (CI = +/-0.003; p = 0.000)	0.904	-0.85%
Frequency	2009.2	-0.009 (CI = +/-0.007; p = 0.020)	-0.016 (CI = +/-0.047; p = 0.486)	0.017 (CI = +/-0.003; p = 0.000)	0.904	-0.89%
Frequency	2010.1	-0.009 (CI = +/-0.008; p = 0.039)	-0.015 (CI = +/-0.049; p = 0.541)	0.017 (CI = +/-0.003; p = 0.000)	0.901	-0.86%
Frequency	2010.2	-0.011 (CI = +/-0.008; p = 0.014)	-0.008 (CI = +/-0.048; p = 0.726)	0.017 (CI = +/-0.003; p = 0.000)	0.912	-1.07%
Frequency	2011.1	-0.010 (CI = +/-0.009; p = 0.040)	-0.004 (CI = +/-0.050; p = 0.864)	0.017 (CI = +/-0.003; p = 0.000)	0.910	-0.95%
Frequency	2011.2	-0.007 (CI = +/-0.009; p = 0.133)	-0.012 (CI = +/-0.048; p = 0.614)	0.017 (CI = +/-0.003; p = 0.000)	0.919	-0.68%
Frequency	2012.1	-0.010 (CI = +/-0.010; p = 0.048)	-0.021 (CI = +/-0.048; p = 0.376)	0.017 (CI = +/-0.003; p = 0.000)	0.928	-0.96%
Frequency	2012.2	-0.012 (CI = +/-0.010; p = 0.016)	-0.014 (CI = +/-0.047; p = 0.536)	0.016 (CI = +/-0.003; p = 0.000)	0.937	-1.22%
Frequency	2013.1	-0.012 (CI = +/-0.011; p = 0.039)	-0.012 (CI = +/-0.050; p = 0.617)	0.017 (CI = +/-0.003; p = 0.000)	0.935	-1.16%
Frequency	2013.2	-0.012 (CI = +/-0.012; p = 0.045)	-0.010 (CI = +/-0.053; p = 0.685)	0.016 (CI = +/-0.003; p = 0.000)	0.933	-1.24%
Frequency	2014.1	-0.009 (CI = +/-0.013; p = 0.174)	0.000 (CI = +/-0.053; p = 0.987)	0.017 (CI = +/-0.003; p = 0.000)	0.936	-0.87%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.287)	-0.003 (CI = +/-0.056; p = 0.905)	0.017 (CI = +/-0.003; p = 0.000)	0.934	-0.74%
Frequency	2015.1	-0.003 (CI = +/-0.016; p = 0.655)	0.007 (CI = +/-0.058; p = 0.805)	0.017 (CI = +/-0.003; p = 0.000)	0.937	-0.34%
Frequency	2015.2	-0.001 (CI = +/-0.017; p = 0.924)	0.002 (CI = +/-0.060; p = 0.957)	0.017 (CI = +/-0.003; p = 0.000)	0.937	-0.08%
Frequency	2016.1	0.003 (CI = +/-0.020; p = 0.740)	0.010 (CI = +/-0.065; p = 0.738)	0.018 (CI = +/-0.004; p = 0.000)	0.937	+0.31%
Frequency	2016.2	-0.001 (CI = +/-0.021; p = 0.923)	0.018 (CI = +/-0.067; p = 0.555)	0.018 (CI = +/-0.004; p = 0.000)	0.943	-0.09%
Frequency	2017.1	0.001 (CI = +/-0.026; p = 0.913)	0.023 (CI = +/-0.076; p = 0.512)	0.018 (CI = +/-0.004; p = 0.000)	0.939	+0.13%

## Property Damage

Coverage = Total PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend	
						Rate
Loss Cost	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.711		+2.69%
Loss Cost	2006.1	0.025 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.701		+2.53%
Loss Cost	2006.2	0.023 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.706		+2.29%
Loss Cost	2007.1	0.023 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.703		+2.32%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.695		+2.30%
Loss Cost	2008.1	0.024 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.709		+2.46%
Loss Cost	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	0.707		+2.52%
Loss Cost	2009.1	0.027 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.720		+2.70%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.716		+2.73%
Loss Cost	2010.1	0.029 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.730		+2.95%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.727		+2.75%
Loss Cost	2011.1	0.029 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.734		+2.92%
Loss Cost	2011.2	0.031 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	0.743		+3.15%
Loss Cost	2012.1	0.031 (CI = +/-0.016; p = 0.001)	0.019 (CI = +/-0.005; p = 0.000)	0.740		+3.18%
Loss Cost	2012.2	0.029 (CI = +/-0.017; p = 0.003)	0.019 (CI = +/-0.005; p = 0.000)	0.741		+2.92%
Loss Cost	2013.1	0.033 (CI = +/-0.018; p = 0.002)	0.019 (CI = +/-0.005; p = 0.000)	0.759		+3.33%
Loss Cost	2013.2	0.033 (CI = +/-0.021; p = 0.004)	0.019 (CI = +/-0.006; p = 0.000)	0.757		+3.32%
Loss Cost	2014.1	0.039 (CI = +/-0.021; p = 0.001)	0.020 (CI = +/-0.005; p = 0.000)	0.792		+4.02%
Loss Cost	2014.2	0.042 (CI = +/-0.024; p = 0.002)	0.020 (CI = +/-0.006; p = 0.000)	0.795		+4.26%
Loss Cost	2015.1	0.050 (CI = +/-0.025; p = 0.001)	0.021 (CI = +/-0.005; p = 0.000)	0.828		+5.08%
Loss Cost	2015.2	0.055 (CI = +/-0.027; p = 0.001)	0.021 (CI = +/-0.005; p = 0.000)	0.841		+5.65%
Loss Cost	2016.1	0.065 (CI = +/-0.027; p = 0.000)	0.022 (CI = +/-0.005; p = 0.000)	0.877		+6.68%
Loss Cost	2016.2	0.062 (CI = +/-0.031; p = 0.001)	0.021 (CI = +/-0.005; p = 0.000)	0.877		+6.39%
Loss Cost	2017.1	0.068 (CI = +/-0.035; p = 0.002)	0.022 (CI = +/-0.005; p = 0.000)	0.884		+7.05%
Severity	2005.2	0.028 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.898)	0.861		+2.84%
Severity	2006.1	0.028 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.863)	0.852		+2.87%
Severity	2006.2	0.028 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.923)	0.838		+2.82%
Severity	2007.1	0.028 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.875)	0.830		+2.87%
Severity	2007.2	0.029 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.806)	0.824		+2.94%
Severity	2008.1	0.031 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.562)	0.857		+3.18%
Severity	2008.2	0.033 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.439)	0.862		+3.32%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.269)	0.882		+3.54%
Severity	2009.2	0.036 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.229)	0.878		+3.64%
Severity	2010.1	0.037 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.158)	0.883		+3.80%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.158)	0.871		+3.84%
Severity	2011.1	0.038 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.155)	0.858		+3.90%
Severity	2011.2	0.038 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.185)	0.837		+3.84%
Severity	2012.1	0.040 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	0.851		+4.10%
Severity	2012.2	0.041 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.116)	0.833		+4.16%
Severity	2013.1	0.044 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.064)	0.851		+4.49%
Severity	2013.2	0.045 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	0.834		+4.58%
Severity	2014.1	0.048 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.847		+4.93%
Severity	2014.2	0.049 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.825		+5.03%
Severity	2015.1	0.053 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.847		+5.48%
Severity	2015.2	0.056 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.003; p = 0.020)	0.837		+5.74%
Severity	2016.1	0.062 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.002; p = 0.005)	0.892		+6.45%
Severity	2016.2	0.064 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.874		+6.59%
Severity	2017.1	0.069 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.895		+7.16%
Frequency	2005.2	-0.001 (CI = +/-0.005; p = 0.563)	0.018 (CI = +/-0.003; p = 0.000)	0.857		-0.15%
Frequency	2006.1	-0.003 (CI = +/-0.005; p = 0.199)	0.018 (CI = +/-0.003; p = 0.000)	0.879		-0.33%
Frequency	2006.2	-0.005 (CI = +/-0.005; p = 0.039)	0.018 (CI = +/-0.003; p = 0.000)	0.901		-0.52%
Frequency	2007.1	-0.005 (CI = +/-0.005; p = 0.049)	0.018 (CI = +/-0.003; p = 0.000)	0.900		-0.53%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.028)	0.017 (CI = +/-0.003; p = 0.000)	0.904		-0.62%
Frequency	2008.1	-0.007 (CI = +/-0.006; p = 0.023)	0.017 (CI = +/-0.003; p = 0.000)	0.905		-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.006; p = 0.017)	0.017 (CI = +/-0.003; p = 0.000)	0.907		-0.78%
Frequency	2009.1	-0.008 (CI = +/-0.007; p = 0.020)	0.017 (CI = +/-0.003; p = 0.000)	0.906		-0.81%
Frequency	2009.2	-0.009 (CI = +/-0.007; p = 0.020)	0.017 (CI = +/-0.003; p = 0.000)	0.906		-0.87%
Frequency	2010.1	-0.008 (CI = +/-0.008; p = 0.042)	0.017 (CI = +/-0.003; p = 0.000)	0.903		-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.008; p = 0.012)	0.017 (CI = +/-0.003; p = 0.000)	0.915		-1.06%
Frequency	2011.1	-0.009 (CI = +/-0.009; p = 0.035)	0.017 (CI = +/-0.003; p = 0.000)	0.914		-0.94%
Frequency	2011.2	-0.007 (CI = +/-0.009; p = 0.136)	0.017 (CI = +/-0.003; p = 0.000)	0.922		-0.66%
Frequency	2012.1	-0.009 (CI = +/-0.009; p = 0.061)	0.017 (CI = +/-0.003; p = 0.000)	0.928		-0.88%
Frequency	2012.2	-0.012 (CI = +/-0.009; p = 0.016)	0.017 (CI = +/-0.003; p = 0.000)	0.939		-1.19%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.039)	0.017 (CI = +/-0.003; p = 0.000)	0.937		-1.11%
Frequency	2013.2	-0.012 (CI = +/-0.012; p = 0.042)	0.017 (CI = +/-0.003; p = 0.000)	0.937		-1.21%
Frequency	2014.1	-0.009 (CI = +/-0.012; p = 0.150)	0.017 (CI = +/-0.003; p = 0.000)	0.941		-0.87%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.271)	0.017 (CI = +/-0.003; p = 0.000)	0.939		-0.73%
Frequency	2015.1	-0.004 (CI = +/-0.015; p = 0.586)	0.017 (CI = +/-0.003; p = 0.000)	0.941		-0.38%
Frequency	2015.2	-0.001 (CI = +/-0.016; p = 0.913)	0.017 (CI = +/-0.003; p = 0.000)	0.942		-0.08%
Frequency	2016.1	0.002 (CI = +/-0.018; p = 0.793)	0.018 (CI = +/-0.003; p = 0.000)	0.942		+0.22%
Frequency	2016.2	-0.002 (CI = +/-0.020; p = 0.840)	0.017 (CI = +/-0.003; p = 0.000)	0.946		-0.19%
Frequency	2017.1	-0.001 (CI = +/-0.024; p = 0.926)	0.017 (CI = +/-0.004; p = 0.000)	0.942		-0.10%

**Accident Benefits**

Coverage = AB Total  
End Trend Period = 2022.2  
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 <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.020 (CI = +/-0.010; p = 0.000)	-0.173 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.087 (CI = +/-0.022; p = 0.000)	0.947	+2.00%	+11.27%
Loss Cost	2006.1	0.024 (CI = +/-0.010; p = 0.000)	-0.165 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.081 (CI = +/-0.021; p = 0.000)	0.954	+2.42%	+11.10%
Loss Cost	2006.2	0.023 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.023; p = 0.000)	0.952	+2.31%	+11.16%
Loss Cost	2007.1	0.023 (CI = +/-0.012; p = 0.001)	-0.163 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.024; p = 0.000)	0.950	+2.30%	+11.16%
Loss Cost	2007.2	0.022 (CI = +/-0.014; p = 0.003)	-0.162 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.026; p = 0.000)	0.947	+2.21%	+11.20%
Loss Cost	2008.1	0.024 (CI = +/-0.015; p = 0.003)	-0.158 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.081 (CI = +/-0.027; p = 0.000)	0.947	+2.44%	+11.13%
Loss Cost	2008.2	0.023 (CI = +/-0.017; p = 0.012)	-0.157 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.030; p = 0.000)	0.943	+2.32%	+11.18%
Loss Cost	2009.1	0.028 (CI = +/-0.019; p = 0.007)	-0.151 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.077 (CI = +/-0.031; p = 0.000)	0.945	+2.80%	+11.07%
Loss Cost	2009.2	0.031 (CI = +/-0.022; p = 0.008)	-0.155 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.073 (CI = +/-0.034; p = 0.000)	0.942	+3.18%	+10.96%
Loss Cost	2010.1	0.036 (CI = +/-0.026; p = 0.007)	-0.151 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.038; p = 0.001)	0.943	+3.71%	+10.87%
Loss Cost	2010.2	0.034 (CI = +/-0.031; p = 0.029)	-0.149 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.069 (CI = +/-0.043; p = 0.003)	0.937	+3.50%	+10.91%
Loss Cost	2011.1	0.042 (CI = +/-0.036; p = 0.025)	-0.144 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.048; p = 0.017)	0.937	+4.32%	+10.81%
Loss Cost	2011.2	0.037 (CI = +/-0.045; p = 0.104)	-0.141 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.058; p = 0.026)	0.928	+3.77%	+10.89%
Loss Cost	2012.1	0.030 (CI = +/-0.058; p = 0.298)	-0.144 (CI = +/-0.070; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.070; p = 0.038)	0.924	+2.99%	+10.95%
Loss Cost	2012.2	0.022 (CI = +/-0.079; p = 0.558)	-0.142 (CI = +/-0.075; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.091; p = 0.074)	0.914	+2.25%	+11.02%
Loss Cost	2013.1	0.074 (CI = +/-0.107; p = 0.160)	-0.130 (CI = +/-0.074; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.118; p = 0.618)	0.922	+7.73%	+10.81%
Loss Cost	2013.2	0.081 (CI = +/-0.179; p = 0.347)	-0.131 (CI = +/-0.080; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	0.021 (CI = +/-0.190; p = 0.816)	0.907	+8.48%	+10.78%
Loss Cost	2014.1	0.311 (CI = +/-0.367; p = 0.089)	-0.113 (CI = +/-0.080; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	-0.211 (CI = +/-0.373; p = 0.244)	0.914	+36.55%	+10.59%
Loss Cost	2014.2	0.101 (CI = +/-0.021; p = 0.000)	-0.113 (CI = +/-0.080; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.891	+10.59%	+10.59%
Loss Cost	2015.1	0.099 (CI = +/-0.024; p = 0.000)	-0.118 (CI = +/-0.088; p = 0.012)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.876	+10.36%	+10.36%
Loss Cost	2015.2	0.097 (CI = +/-0.027; p = 0.000)	-0.116 (CI = +/-0.094; p = 0.020)	0.010 (CI = +/-0.005; p = 0.002)	NA (CI = +/-NA; p = NA)	0.842	+10.24%	+10.24%
Loss Cost	2016.1	0.104 (CI = +/-0.031; p = 0.000)	-0.102 (CI = +/-0.101; p = 0.048)	0.011 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.846	+10.92%	+10.92%
Loss Cost	2016.2	0.095 (CI = +/-0.031; p = 0.000)	-0.086 (CI = +/-0.097; p = 0.077)	0.011 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.823	+9.99%	+9.99%
Loss Cost	2017.1	0.096 (CI = +/-0.038; p = 0.000)	-0.084 (CI = +/-0.111; p = 0.120)	0.011 (CI = +/-0.006; p = 0.003)	NA (CI = +/-NA; p = NA)	0.806	+10.08%	+10.08%
Severity	2005.2	0.031 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.053; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.026)	0.063 (CI = +/-0.024; p = 0.000)	0.955	+3.19%	+9.86%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.054; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.025)	0.059 (CI = +/-0.025; p = 0.000)	0.956	+3.43%	+9.77%
Severity	2006.2	0.029 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.002)	-0.005 (CI = +/-0.004; p = 0.026)	0.066 (CI = +/-0.025; p = 0.000)	0.958	+2.96%	+10.01%
Severity	2007.1	0.024 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.020)	0.073 (CI = +/-0.024; p = 0.000)	0.961	+2.45%	+10.18%
Severity	2007.2	0.018 (CI = +/-0.013; p = 0.007)	-0.085 (CI = +/-0.047; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.017)	0.082 (CI = +/-0.023; p = 0.000)	0.966	+1.79%	+10.47%
Severity	2008.1	0.014 (CI = +/-0.011; p = 0.041)	-0.090 (CI = +/-0.047; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.017)	0.086 (CI = +/-0.024; p = 0.000)	0.966	+1.44%	+10.57%
Severity	2008.2	0.007 (CI = +/-0.014; p = 0.304)	-0.080 (CI = +/-0.044; p = 0.001)	-0.004 (CI = +/-0.003; p = 0.015)	0.096 (CI = +/-0.024; p = 0.000)	0.971	+0.71%	+10.84%
Severity	2009.1	0.009 (CI = +/-0.016; p = 0.250)	-0.079 (CI = +/-0.045; p = 0.002)	-0.004 (CI = +/-0.003; p = 0.016)	0.094 (CI = +/-0.025; p = 0.000)	0.971	+0.90%	+10.80%
Severity	2009.2	0.011 (CI = +/-0.018; p = 0.217)	-0.080 (CI = +/-0.047; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.017)	0.091 (CI = +/-0.028; p = 0.000)	0.970	+1.12%	+10.73%
Severity	2010.1	0.013 (CI = +/-0.021; p = 0.216)	-0.078 (CI = +/-0.049; p = 0.003)	-0.004 (CI = +/-0.004; p = 0.019)	0.089 (CI = +/-0.031; p = 0.000)	0.969	+1.31%	+10.70%
Severity	2010.2	0.015 (CI = +/-0.025; p = 0.233)	-0.080 (CI = +/-0.051; p = 0.004)	-0.004 (CI = +/-0.004; p = 0.021)	0.086 (CI = +/-0.036; p = 0.000)	0.967	+1.51%	+10.66%
Severity	2011.1	0.019 (CI = +/-0.030; p = 0.204)	-0.077 (CI = +/-0.053; p = 0.007)	-0.004 (CI = +/-0.004; p = 0.024)	0.082 (CI = +/-0.040; p = 0.000)	0.966	+1.93%	+10.60%
Severity	2011.2	0.002 (CI = +/-0.035; p = 0.903)	-0.067 (CI = +/-0.052; p = 0.014)	-0.004 (CI = +/-0.004; p = 0.026)	0.101 (CI = +/-0.045; p = 0.000)	0.968	+0.21%	+10.86%
Severity	2012.1	0.003 (CI = +/-0.045; p = 0.906)	-0.067 (CI = +/-0.055; p = 0.019)	-0.004 (CI = +/-0.004; p = 0.030)	0.101 (CI = +/-0.055; p = 0.001)	0.966	+0.26%	+10.86%
Severity	2012.2	0.008 (CI = +/-0.062; p = 0.782)	-0.069 (CI = +/-0.058; p = 0.023)	-0.004 (CI = +/-0.004; p = 0.034)	0.094 (CI = +/-0.071; p = 0.012)	0.964	+0.82%	+10.81%
Severity	2013.1	0.083 (CI = +/-0.068; p = 0.019)	-0.052 (CI = +/-0.047; p = 0.031)	-0.004 (CI = +/-0.003; p = 0.009)	0.017 (CI = +/-0.074; p = 0.639)	0.979	+8.68%	+10.51%
Severity	2013.2	0.110 (CI = +/-0.111; p = 0.053)	-0.056 (CI = +/-0.049; p = 0.030)	-0.004 (CI = +/-0.003; p = 0.010)	-0.011 (CI = +/-0.118; p = 0.849)	0.976	+11.60%	+10.42%
Severity	2014.1	0.315 (CI = +/-0.205; p = 0.005)	-0.040 (CI = +/-0.045; p = 0.075)	-0.004 (CI = +/-0.003; p = 0.004)	-0.218 (CI = +/-0.208; p = 0.042)	0.982	+37.09%	+10.25%
Severity	2014.2	0.093 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.045; p = 0.075)	-0.004 (CI = +/-0.003; p = 0.004)	NA (CI = +/-NA; p = NA)	0.978	+10.25%	+10.25%
Severity	2015.1	0.094 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.046; p = 0.039)	-0.005 (CI = +/-0.003; p = 0.003)	NA (CI = +/-NA; p = NA)	0.977	+9.86%	+9.86%
Severity	2015.2	0.093 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.059)	-0.005 (CI = +/-0.003; p = 0.004)	NA (CI = +/-NA; p = NA)	0.971	+9.76%	+9.76%
Severity	2016.1	0.099 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.136)	-0.004 (CI = +/-0.003; p = 0.005)	NA (CI = +/-NA; p = NA)	0.977	+10.41%	+10.41%
Severity	2016.2	0.093 (CI = +/-0.015; p = 0.000)	-0.026 (CI = +/-0.045; p = 0.219)	-0.004 (CI = +/-0.002; p = 0.003)	NA (CI = +/-NA; p = NA)	0.975	+10.01%	+10.01%
Severity	2017.1	0.096 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.052; p = 0.299)	-0.004 (CI = +/-0.003; p = 0.007)	NA (CI = +/-NA; p = NA)	0.970	+10.09%	+10.09%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.019)	-0.073 (CI = +/-0.046; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.021; p = 0.025)	0.786	-1.16%	+1.29%
Frequency	2006.1	-0.010 (CI = +/-0.010; p = 0.063)	-0.069 (CI = +/-0.047; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.022; p = 0.050)	0.780	-0.97%	+1.22%
Frequency	2006.2	-0.006 (CI = +/-0.011; p = 0.248)	-0.076 (CI = +/-0.046; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.022; p = 0.134)	0.792	-0.62%	+1.04%
Frequency	2007.1	-0.002 (CI = +/-0.011; p = 0.782)	-0.067 (CI = +/-0.044; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.021; p = 0.328)	0.809	-0.15%	+0.89%
Frequency	2007.2	0.004 (CI = +/-0.011; p = 0.450)	-0.077 (CI = +/-0.041; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.021; p = 0.808)	0.841	+0.41%	+0.66%
Frequency	2008.1	0.010 (CI = +/-0.011; p = 0.078)	-0.068 (CI = +/-0.038; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.020; p = 0.621)	0.867	+0.99%	+0.51%
Frequency	2008.2	0.016 (CI = +/-0.011; p = 0.007)	-0.077 (CI = +/-0.035; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.019; p = 0.174)	0.894	+1.60%	+0.30%
Frequency	2009.1	0.019 (CI = +/-0.012; p = 0.005)	-0.074 (CI = +/-0.035; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.020; p = 0.107)	0.898	+1.88%	+0.24%
Frequency	2009.2	0.020 (CI = +/-0.014; p = 0.008)	-0.075 (CI = +/-0.037; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.022; p = 0.104)	0.898	+2.03%	+0.20%
Frequency	2010.1	0.023 (CI = +/-0.016; p = 0.007)	-0.072 (CI = +/-0.038; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.024; p = 0.072)	0.900	+2.37%	+0.15%
Frequency	2010.2	0.019 (CI = +/-0.019; p = 0.049)	-0.069 (CI = +/-0.039; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.027; p = 0.201)	0.901	+1.97%	+0.23%
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.051)	-0.067 (CI = +/-0.041; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.031; p = 0.166)	0.902	+2.34%	+0.19%
Frequency	2011.2	0.035 (CI = +/-0.027; p = 0.015)	-0.073 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.035; p = 0.049)	0.913	+3.56%	+0.02%
Frequency	2012.1	0.027 (CI = +/-0.034; p = 0.117)	-0.077 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.201)	0.915	+2.73%	+0.08%
Frequency	2012.2	0.014 (CI = +/-0.046; p = 0.524)	-0.072 (CI = +/-0.043; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.053; p = 0.630)	0.918	+1.42%	+0.19%
Frequency	2013.1	-0.009 (CI = +/-0.064; p = 0.774)	-0.078 (CI = +/-0.044; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.070; p = 0.733)	0.923	-0.77%	+0.27%
Frequency	2013.2	-0.028 (CI = +/-0.106; p = 0.576)	-0.075 (CI = +/-0.047; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.112; p = 0.555)	0.923	-2.79%	+0.33%
Frequency	2014.1	-0.004 (CI = +/-0.235; p = 0.972)	-0.073 (CI = +/-0.052; p = 0.009)	0.015 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.240; p = 0.950)	0.918	-0.39%	+0.31%
Frequency	2014.2	0.003 (CI = +/-0.013; p = 0.622)	-0.073 (CI = +/-0.052; p = 0.009)	0.015 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.923	+0.31%	+0.31%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.532)	-0.070 (CI = +/-0.056; p = 0.019)	0.015 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+0.46%	+0.46%
Frequency	2015.2	0.004 (CI = +/-0.017; p = 0.595)	-0.069 (CI = +/-0.061; p = 0.029)	0.015 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.917	+0.44%	+0.44%
Frequency	2016.1	0.005 (CI = +/-0.021; p = 0.635)	-0.069 (CI = +/-0.068; p = 0.048)	0.015 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+0.46%	+0.46%
Frequency	2016.2	0.000 (CI = +/-0.022; p = 0.987)	-0.059 (CI = +/-0.068; p = 0.081)	0.015				

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.052 (CI = +/-0.010; p = 0.000)	-0.196 (CI = +/-0.084; p = 0.000)	0.002 (CI = +/-0.006; p = 0.525)	0.838	+5.36%
Loss Cost	2006.1	0.056 (CI = +/-0.010; p = 0.000)	-0.178 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.006; p = 0.315)	0.865	+5.75%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	-0.184 (CI = +/-0.080; p = 0.000)	0.003 (CI = +/-0.006; p = 0.275)	0.860	+5.90%
Loss Cost	2007.1	0.059 (CI = +/-0.011; p = 0.000)	-0.175 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.006; p = 0.216)	0.863	+6.10%
Loss Cost	2007.2	0.061 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.006; p = 0.178)	0.860	+6.30%
Loss Cost	2008.1	0.064 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.081; p = 0.000)	0.005 (CI = +/-0.006; p = 0.107)	0.872	+6.65%
Loss Cost	2008.2	0.066 (CI = +/-0.012; p = 0.000)	-0.176 (CI = +/-0.082; p = 0.000)	0.005 (CI = +/-0.006; p = 0.085)	0.869	+6.87%
Loss Cost	2009.1	0.071 (CI = +/-0.012; p = 0.000)	-0.159 (CI = +/-0.079; p = 0.000)	0.006 (CI = +/-0.005; p = 0.036)	0.887	+7.33%
Loss Cost	2009.2	0.074 (CI = +/-0.012; p = 0.000)	-0.171 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	0.897	+7.71%
Loss Cost	2010.1	0.078 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	0.910	+8.16%
Loss Cost	2010.2	0.081 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.075; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.905	+8.40%
Loss Cost	2011.1	0.085 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.072; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.918	+8.91%
Loss Cost	2011.2	0.087 (CI = +/-0.014; p = 0.000)	-0.151 (CI = +/-0.074; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.910	+9.11%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.077; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.907	+9.36%
Loss Cost	2012.2	0.092 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.079; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.900	+9.66%
Loss Cost	2013.1	0.100 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.072; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.926	+10.50%
Loss Cost	2013.2	0.101 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.076; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.912	+10.64%
Loss Cost	2014.1	0.105 (CI = +/-0.020; p = 0.000)	-0.122 (CI = +/-0.080; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.911	+11.05%
Loss Cost	2014.2	0.101 (CI = +/-0.021; p = 0.000)	-0.113 (CI = +/-0.080; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.891	+10.59%
Loss Cost	2015.1	0.099 (CI = +/-0.024; p = 0.000)	-0.118 (CI = +/-0.088; p = 0.012)	0.010 (CI = +/-0.005; p = 0.001)	0.876	+10.36%
Loss Cost	2015.2	0.097 (CI = +/-0.027; p = 0.000)	-0.116 (CI = +/-0.094; p = 0.020)	0.010 (CI = +/-0.005; p = 0.002)	0.842	+10.24%
Loss Cost	2016.1	0.104 (CI = +/-0.031; p = 0.000)	-0.102 (CI = +/-0.101; p = 0.048)	0.011 (CI = +/-0.006; p = 0.002)	0.846	+10.92%
Loss Cost	2016.2	0.095 (CI = +/-0.031; p = 0.000)	-0.086 (CI = +/-0.097; p = 0.077)	0.011 (CI = +/-0.005; p = 0.001)	0.823	+9.99%
Loss Cost	2017.1	0.096 (CI = +/-0.038; p = 0.000)	-0.084 (CI = +/-0.111; p = 0.120)	0.011 (CI = +/-0.006; p = 0.003)	0.806	+10.08%
Severity	2005.2	0.055 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.072; p = 0.002)	-0.011 (CI = +/-0.005; p = 0.000)	0.916	+5.63%
Severity	2006.1	0.057 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.071; p = 0.005)	-0.011 (CI = +/-0.005; p = 0.000)	0.922	+5.87%
Severity	2006.2	0.057 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.073; p = 0.007)	-0.011 (CI = +/-0.005; p = 0.000)	0.915	+5.83%
Severity	2007.1	0.056 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.076; p = 0.008)	-0.011 (CI = +/-0.005; p = 0.000)	0.910	+5.78%
Severity	2007.2	0.056 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.078; p = 0.010)	-0.011 (CI = +/-0.006; p = 0.000)	0.902	+5.75%
Severity	2008.1	0.057 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.081; p = 0.017)	-0.011 (CI = +/-0.006; p = 0.001)	0.898	+5.85%
Severity	2008.2	0.057 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.084; p = 0.019)	-0.011 (CI = +/-0.006; p = 0.001)	0.890	+5.90%
Severity	2009.1	0.061 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.082; p = 0.039)	-0.010 (CI = +/-0.006; p = 0.002)	0.901	+6.30%
Severity	2009.2	0.065 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.079; p = 0.016)	-0.009 (CI = +/-0.005; p = 0.002)	0.912	+6.70%
Severity	2010.1	0.069 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.078; p = 0.034)	-0.008 (CI = +/-0.005; p = 0.003)	0.920	+7.13%
Severity	2010.2	0.073 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.075; p = 0.014)	-0.008 (CI = +/-0.005; p = 0.004)	0.928	+7.54%
Severity	2011.1	0.077 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.072; p = 0.031)	-0.007 (CI = +/-0.005; p = 0.006)	0.938	+8.05%
Severity	2011.2	0.079 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.075; p = 0.031)	-0.007 (CI = +/-0.005; p = 0.008)	0.932	+8.17%
Severity	2012.1	0.084 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.073; p = 0.068)	-0.006 (CI = +/-0.005; p = 0.013)	0.940	+8.72%
Severity	2012.2	0.089 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.024)	-0.006 (CI = +/-0.004; p = 0.013)	0.949	+9.26%
Severity	2013.1	0.098 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.028)	-0.004 (CI = +/-0.003; p = 0.005)	0.980	+10.33%
Severity	2013.2	0.100 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.047; p = 0.024)	-0.004 (CI = +/-0.003; p = 0.007)	0.978	+10.49%
Severity	2014.1	0.102 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.050; p = 0.051)	-0.004 (CI = +/-0.003; p = 0.013)	0.976	+10.73%
Severity	2014.2	0.098 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.045; p = 0.075)	-0.004 (CI = +/-0.003; p = 0.004)	0.978	+10.25%
Severity	2015.1	0.094 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.046; p = 0.039)	-0.005 (CI = +/-0.003; p = 0.003)	0.977	+9.86%
Severity	2015.2	0.093 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.059)	-0.005 (CI = +/-0.003; p = 0.004)	0.971	+9.76%
Severity	2016.1	0.099 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.136)	-0.004 (CI = +/-0.003; p = 0.005)	0.977	+10.41%
Severity	2016.2	0.095 (CI = +/-0.015; p = 0.000)	-0.026 (CI = +/-0.045; p = 0.219)	-0.004 (CI = +/-0.002; p = 0.003)	0.975	+10.01%
Severity	2017.1	0.096 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.052; p = 0.299)	-0.004 (CI = +/-0.003; p = 0.007)	0.970	+10.09%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.375)	-0.079 (CI = +/-0.049; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	0.754	-0.26%
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.694)	-0.072 (CI = +/-0.049; p = 0.005)	0.013 (CI = +/-0.004; p = 0.000)	0.756	-0.12%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.820)	-0.080 (CI = +/-0.047; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	0.782	+0.07%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.283)	-0.069 (CI = +/-0.044; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	0.809	+0.31%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.055)	-0.077 (CI = +/-0.040; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.847	+0.53%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.007)	-0.068 (CI = +/-0.037; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.871	+0.75%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.001)	-0.074 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.890	+0.92%
Frequency	2009.1	0.010 (CI = +/-0.006; p = 0.002)	-0.072 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.890	+0.97%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.004)	-0.071 (CI = +/-0.038; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.889	+0.95%
Frequency	2010.1	0.010 (CI = +/-0.007; p = 0.006)	-0.071 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.888	+0.97%
Frequency	2010.2	0.008 (CI = +/-0.007; p = 0.023)	-0.066 (CI = +/-0.039; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.897	+0.80%
Frequency	2011.1	0.008 (CI = +/-0.008; p = 0.040)	-0.066 (CI = +/-0.042; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	0.896	+0.80%
Frequency	2011.2	0.009 (CI = +/-0.008; p = 0.038)	-0.068 (CI = +/-0.043; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	0.897	+0.87%
Frequency	2012.1	0.006 (CI = +/-0.008; p = 0.160)	-0.077 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.912	+0.59%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.384)	-0.071 (CI = +/-0.042; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.922	+0.37%
Frequency	2013.1	0.002 (CI = +/-0.009; p = 0.734)	-0.077 (CI = +/-0.043; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.927	+0.15%
Frequency	2013.2	0.001 (CI = +/-0.010; p = 0.777)	-0.077 (CI = +/-0.045; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.926	+0.14%
Frequency	2014.1	0.003 (CI = +/-0.012; p = 0.600)	-0.073 (CI = +/-0.048; p = 0.006)	0.015 (CI = +/-0.003; p = 0.000)	0.924	+0.30%
Frequency	2014.2	0.003 (CI = +/-0.013; p = 0.622)	-0.073 (CI = +/-0.052; p = 0.009)	0.015 (CI = +/-0.003; p = 0.000)	0.923	+0.31%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.532)	-0.070 (CI = +/-0.056; p = 0.019)	0.015 (CI = +/-0.003; p = 0.000)	0.919	+0.46%
Frequency	2015.2	0.004 (CI = +/-0.017; p = 0.595)	-0.069 (CI = +/-0.061; p = 0.029)	0.015 (CI = +/-0.003; p = 0.000)	0.917	+0.44%
Frequency	2016.1	0.005 (CI = +/-0.021; p = 0.635)	-0.069 (CI = +/-0.068; p = 0.048)	0.015 (CI = +/-0.004; p = 0.000)	0.912	+0.46%
Frequency	2016.2	0.000 (CI = +/-0.022; p = 0.987)	-0.059 (CI = +/-0.068; p = 0.081)	0.015 (CI = +/-0.004; p = 0.000)	0.925	-0.02%
Frequency	2017.1	0.000 (CI = +/-0.027; p = 0.997)	-0.059 (CI = +/-0.078; p = 0.120)	0.015 (CI = +/-0.004; p = 0.000)	0.917	-0.01%

# Collision

Coverage = CL  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Rate
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.003)	-0.053 (CI = +/-0.071; p = 0.137)	0.015 (CI = +/-0.005; p = 0.000)	0.504	+1.32%
Loss Cost	2006.1	0.011 (CI = +/-0.009; p = 0.017)	-0.066 (CI = +/-0.070; p = 0.064)	0.014 (CI = +/-0.005; p = 0.000)	0.527	+1.06%
Loss Cost	2006.2	0.008 (CI = +/-0.009; p = 0.054)	-0.057 (CI = +/-0.069; p = 0.100)	0.014 (CI = +/-0.005; p = 0.000)	0.532	+0.85%
Loss Cost	2007.1	0.009 (CI = +/-0.009; p = 0.060)	-0.055 (CI = +/-0.071; p = 0.124)	0.014 (CI = +/-0.005; p = 0.000)	0.531	+0.90%
Loss Cost	2007.2	0.010 (CI = +/-0.010; p = 0.047)	-0.059 (CI = +/-0.073; p = 0.106)	0.014 (CI = +/-0.005; p = 0.000)	0.539	+1.00%
Loss Cost	2008.1	0.012 (CI = +/-0.011; p = 0.032)	-0.052 (CI = +/-0.075; p = 0.161)	0.014 (CI = +/-0.005; p = 0.000)	0.546	+1.17%
Loss Cost	2008.2	0.013 (CI = +/-0.011; p = 0.018)	-0.059 (CI = +/-0.075; p = 0.119)	0.015 (CI = +/-0.005; p = 0.000)	0.565	+1.36%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.013)	-0.052 (CI = +/-0.077; p = 0.182)	0.015 (CI = +/-0.005; p = 0.000)	0.575	+1.54%
Loss Cost	2009.2	0.016 (CI = +/-0.013; p = 0.014)	-0.054 (CI = +/-0.080; p = 0.173)	0.015 (CI = +/-0.006; p = 0.000)	0.576	+1.63%
Loss Cost	2010.1	0.018 (CI = +/-0.014; p = 0.014)	-0.048 (CI = +/-0.083; p = 0.242)	0.015 (CI = +/-0.006; p = 0.000)	0.581	+1.80%
Loss Cost	2010.2	0.015 (CI = +/-0.014; p = 0.045)	-0.038 (CI = +/-0.083; p = 0.345)	0.015 (CI = +/-0.006; p = 0.000)	0.590	+1.47%
Loss Cost	2011.1	0.013 (CI = +/-0.016; p = 0.092)	-0.043 (CI = +/-0.087; p = 0.319)	0.015 (CI = +/-0.006; p = 0.000)	0.590	+1.34%
Loss Cost	2011.2	0.015 (CI = +/-0.017; p = 0.091)	-0.046 (CI = +/-0.090; p = 0.301)	0.015 (CI = +/-0.006; p = 0.000)	0.592	+1.47%
Loss Cost	2012.1	0.010 (CI = +/-0.018; p = 0.265)	-0.060 (CI = +/-0.092; p = 0.185)	0.014 (CI = +/-0.006; p = 0.000)	0.618	+1.01%
Loss Cost	2012.2	0.005 (CI = +/-0.019; p = 0.587)	-0.047 (CI = +/-0.089; p = 0.279)	0.014 (CI = +/-0.006; p = 0.000)	0.656	+0.49%
Loss Cost	2013.1	0.003 (CI = +/-0.021; p = 0.736)	-0.051 (CI = +/-0.095; p = 0.269)	0.014 (CI = +/-0.006; p = 0.000)	0.654	+0.34%
Loss Cost	2013.2	-0.001 (CI = +/-0.022; p = 0.919)	-0.041 (CI = +/-0.096; p = 0.376)	0.013 (CI = +/-0.006; p = 0.000)	0.679	-0.11%
Loss Cost	2014.1	-0.001 (CI = +/-0.026; p = 0.928)	-0.041 (CI = +/-0.104; p = 0.411)	0.013 (CI = +/-0.006; p = 0.001)	0.668	-0.11%
Loss Cost	2014.2	-0.005 (CI = +/-0.028; p = 0.711)	-0.033 (CI = +/-0.108; p = 0.521)	0.013 (CI = +/-0.007; p = 0.001)	0.681	-0.49%
Loss Cost	2015.1	-0.006 (CI = +/-0.033; p = 0.690)	-0.036 (CI = +/-0.119; p = 0.521)	0.013 (CI = +/-0.007; p = 0.002)	0.669	-0.61%
Loss Cost	2015.2	-0.010 (CI = +/-0.036; p = 0.567)	-0.029 (CI = +/-0.126; p = 0.626)	0.013 (CI = +/-0.007; p = 0.003)	0.672	-0.97%
Loss Cost	2016.1	-0.016 (CI = +/-0.043; p = 0.426)	-0.042 (CI = +/-0.138; p = 0.511)	0.012 (CI = +/-0.008; p = 0.005)	0.676	-1.57%
Loss Cost	2016.2	-0.031 (CI = +/-0.038; p = 0.105)	-0.013 (CI = +/-0.119; p = 0.810)	0.012 (CI = +/-0.006; p = 0.002)	0.796	-3.01%
Loss Cost	2017.1	-0.038 (CI = +/-0.045; p = 0.092)	-0.028 (CI = +/-0.131; p = 0.642)	0.012 (CI = +/-0.007; p = 0.004)	0.794	-3.70%
Severity	2005.2	0.043 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.144)	0.002 (CI = +/-0.003; p = 0.364)	0.911	+4.38%
Severity	2006.1	0.041 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.045; p = 0.063)	0.001 (CI = +/-0.003; p = 0.500)	0.910	+4.20%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.042; p = 0.102)	0.001 (CI = +/-0.003; p = 0.624)	0.911	+4.00%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.040; p = 0.041)	0.000 (CI = +/-0.003; p = 0.823)	0.911	+3.83%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.064)	0.000 (CI = +/-0.003; p = 0.931)	0.903	+3.71%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.077)	0.000 (CI = +/-0.003; p = 0.923)	0.895	+3.72%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.042; p = 0.052)	0.000 (CI = +/-0.003; p = 0.821)	0.895	+3.84%
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.109)	0.001 (CI = +/-0.003; p = 0.531)	0.914	+4.10%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.039; p = 0.063)	0.001 (CI = +/-0.003; p = 0.422)	0.917	+4.25%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.040; p = 0.101)	0.001 (CI = +/-0.003; p = 0.362)	0.913	+4.35%
Severity	2010.2	0.042 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.042; p = 0.124)	0.001 (CI = +/-0.003; p = 0.391)	0.900	+4.31%
Severity	2011.1	0.041 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.112)	0.001 (CI = +/-0.003; p = 0.462)	0.887	+4.23%
Severity	2011.2	0.040 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.160)	0.001 (CI = +/-0.003; p = 0.532)	0.869	+4.09%
Severity	2012.1	0.040 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.048; p = 0.200)	0.001 (CI = +/-0.003; p = 0.525)	0.856	+4.13%
Severity	2012.2	0.040 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.050; p = 0.247)	0.001 (CI = +/-0.003; p = 0.568)	0.829	+4.05%
Severity	2013.1	0.040 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.053; p = 0.271)	0.001 (CI = +/-0.003; p = 0.596)	0.807	+4.04%
Severity	2013.2	0.039 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.056; p = 0.315)	0.001 (CI = +/-0.004; p = 0.627)	0.770	+3.98%
Severity	2014.1	0.039 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.061; p = 0.351)	0.001 (CI = +/-0.004; p = 0.647)	0.740	+3.98%
Severity	2014.2	0.039 (CI = +/-0.017; p = 0.000)	-0.027 (CI = +/-0.065; p = 0.388)	0.001 (CI = +/-0.004; p = 0.667)	0.689	+3.95%
Severity	2015.1	0.042 (CI = +/-0.019; p = 0.000)	-0.020 (CI = +/-0.070; p = 0.553)	0.001 (CI = +/-0.004; p = 0.571)	0.682	+4.27%
Severity	2015.2	0.044 (CI = +/-0.021; p = 0.001)	-0.024 (CI = +/-0.074; p = 0.495)	0.001 (CI = +/-0.004; p = 0.555)	0.653	+4.49%
Severity	2016.1	0.049 (CI = +/-0.024; p = 0.001)	-0.012 (CI = +/-0.079; p = 0.735)	0.002 (CI = +/-0.004; p = 0.443)	0.665	+5.03%
Severity	2016.2	0.051 (CI = +/-0.028; p = 0.002)	-0.016 (CI = +/-0.086; p = 0.684)	0.002 (CI = +/-0.005; p = 0.458)	0.618	+5.23%
Severity	2017.1	0.059 (CI = +/-0.032; p = 0.003)	-0.001 (CI = +/-0.091; p = 0.987)	0.002 (CI = +/-0.005; p = 0.360)	0.649	+6.03%
Frequency	2005.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.073; p = 0.593)	0.013 (CI = +/-0.005; p = 0.000)	0.827	-2.94%
Frequency	2006.1	-0.031 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.075; p = 0.533)	0.013 (CI = +/-0.005; p = 0.000)	0.823	-3.02%
Frequency	2006.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.078; p = 0.555)	0.013 (CI = +/-0.006; p = 0.000)	0.816	-3.03%
Frequency	2007.1	-0.029 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.078; p = 0.741)	0.013 (CI = +/-0.006; p = 0.000)	0.808	-2.82%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.078; p = 0.578)	0.014 (CI = +/-0.006; p = 0.000)	0.803	-2.61%
Frequency	2008.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.080; p = 0.707)	0.014 (CI = +/-0.006; p = 0.000)	0.792	-2.46%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.017 (CI = +/-0.083; p = 0.670)	0.014 (CI = +/-0.006; p = 0.000)	0.783	-2.39%
Frequency	2009.1	-0.025 (CI = +/-0.013; p = 0.001)	-0.020 (CI = +/-0.086; p = 0.641)	0.014 (CI = +/-0.006; p = 0.000)	0.776	-2.45%
Frequency	2009.2	-0.025 (CI = +/-0.014; p = 0.001)	-0.018 (CI = +/-0.090; p = 0.685)	0.014 (CI = +/-0.006; p = 0.000)	0.770	-2.51%
Frequency	2010.1	-0.025 (CI = +/-0.016; p = 0.003)	-0.015 (CI = +/-0.094; p = 0.743)	0.014 (CI = +/-0.006; p = 0.000)	0.757	-2.44%
Frequency	2010.2	-0.028 (CI = +/-0.016; p = 0.002)	-0.006 (CI = +/-0.095; p = 0.895)	0.014 (CI = +/-0.006; p = 0.000)	0.769	-2.73%
Frequency	2011.1	-0.028 (CI = +/-0.018; p = 0.004)	-0.008 (CI = +/-0.100; p = 0.876)	0.014 (CI = +/-0.007; p = 0.000)	0.758	-2.77%
Frequency	2011.2	-0.026 (CI = +/-0.019; p = 0.013)	-0.015 (CI = +/-0.103; p = 0.769)	0.014 (CI = +/-0.007; p = 0.000)	0.745	-2.52%
Frequency	2012.1	-0.030 (CI = +/-0.021; p = 0.007)	-0.030 (CI = +/-0.105; p = 0.555)	0.013 (CI = +/-0.007; p = 0.001)	0.762	-3.00%
Frequency	2012.2	-0.035 (CI = +/-0.022; p = 0.004)	-0.019 (CI = +/-0.106; p = 0.711)	0.013 (CI = +/-0.007; p = 0.001)	0.778	-3.43%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.007)	-0.023 (CI = +/-0.114; p = 0.676)	0.013 (CI = +/-0.007; p = 0.002)	0.766	-3.55%
Frequency	2013.2	-0.040 (CI = +/-0.027; p = 0.006)	-0.014 (CI = +/-0.117; p = 0.807)	0.012 (CI = +/-0.007; p = 0.003)	0.771	-3.93%
Frequency	2014.1	-0.040 (CI = +/-0.031; p = 0.015)	-0.014 (CI = +/-0.127; p = 0.821)	0.012 (CI = +/-0.008; p = 0.004)	0.751	-3.93%
Frequency	2014.2	-0.044 (CI = +/-0.034; p = 0.017)	-0.006 (CI = +/-0.133; p = 0.923)	0.012 (CI = +/-0.008; p = 0.006)	0.747	-4.27%
Frequency	2015.1	-0.048 (CI = +/-0.040; p = 0.022)	-0.016 (CI = +/-0.145; p = 0.809)	0.012 (CI = +/-0.009; p = 0.011)	0.737	-4.68%
Frequency	2015.2	-0.054 (CI = +/-0.044; p = 0.021)	-0.005 (CI = +/-0.152; p = 0.944)	0.012 (CI = +/-0.009; p = 0.015)	0.738	-5.23%
Frequency	2016.1	-0.065 (CI = +/-0.050; p = 0.015)	-0.030 (CI = +/-0.161; p = 0.687)	0.011 (CI = +/-0.009; p = 0.025)	0.754	-6.29%
Frequency	2016.2	-0.081 (CI = +/-0.046; p = 0.003)	0.003 (CI = +/-0.141; p = 0.962)	0.010 (CI = +/-0.008; p = 0.013)	0.838	-7.82%
Frequency	2017.1	-0.096 (CI = +/-0.050; p = 0.002)	-0.027 (CI = +/-0.145; p = 0.679)	0.010 (CI = +/-0.008; p = 0.018)	0.859	-9.18%



## Collision

Coverage = CL  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.013 (CI = +/-0.009; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	0.483	+1.36%
Loss Cost	2006.1	0.011 (CI = +/-0.009; p = 0.012)	0.015 (CI = +/-0.005; p = 0.000)	0.485	+1.16%
Loss Cost	2006.2	0.009 (CI = +/-0.009; p = 0.048)	0.014 (CI = +/-0.005; p = 0.000)	0.503	+0.90%
Loss Cost	2007.1	0.010 (CI = +/-0.009; p = 0.043)	0.014 (CI = +/-0.005; p = 0.000)	0.507	+0.99%
Loss Cost	2007.2	0.011 (CI = +/-0.010; p = 0.041)	0.015 (CI = +/-0.005; p = 0.000)	0.509	+1.06%
Loss Cost	2008.1	0.013 (CI = +/-0.011; p = 0.022)	0.015 (CI = +/-0.005; p = 0.000)	0.528	+1.27%
Loss Cost	2008.2	0.014 (CI = +/-0.011; p = 0.016)	0.015 (CI = +/-0.005; p = 0.000)	0.538	+1.42%
Loss Cost	2009.1	0.016 (CI = +/-0.012; p = 0.008)	0.016 (CI = +/-0.005; p = 0.000)	0.559	+1.66%
Loss Cost	2009.2	0.017 (CI = +/-0.013; p = 0.012)	0.016 (CI = +/-0.006; p = 0.000)	0.558	+1.71%
Loss Cost	2010.1	0.019 (CI = +/-0.014; p = 0.008)	0.016 (CI = +/-0.006; p = 0.000)	0.573	+1.93%
Loss Cost	2010.2	0.015 (CI = +/-0.014; p = 0.036)	0.015 (CI = +/-0.005; p = 0.000)	0.591	+1.53%
Loss Cost	2011.1	0.015 (CI = +/-0.015; p = 0.062)	0.015 (CI = +/-0.006; p = 0.000)	0.589	+1.48%
Loss Cost	2011.2	0.015 (CI = +/-0.017; p = 0.073)	0.015 (CI = +/-0.006; p = 0.000)	0.589	+1.55%
Loss Cost	2012.1	0.012 (CI = +/-0.018; p = 0.178)	0.015 (CI = +/-0.006; p = 0.000)	0.600	+1.23%
Loss Cost	2012.2	0.006 (CI = +/-0.019; p = 0.508)	0.014 (CI = +/-0.006; p = 0.000)	0.651	+0.60%
Loss Cost	2013.1	0.006 (CI = +/-0.021; p = 0.567)	0.014 (CI = +/-0.006; p = 0.000)	0.648	+0.57%
Loss Cost	2013.2	0.000 (CI = +/-0.022; p = 0.994)	0.014 (CI = +/-0.006; p = 0.000)	0.683	+0.01%
Loss Cost	2014.1	0.001 (CI = +/-0.025; p = 0.920)	0.014 (CI = +/-0.006; p = 0.000)	0.675	+0.12%
Loss Cost	2014.2	-0.004 (CI = +/-0.027; p = 0.769)	0.013 (CI = +/-0.006; p = 0.000)	0.693	-0.37%
Loss Cost	2015.1	-0.004 (CI = +/-0.031; p = 0.799)	0.013 (CI = +/-0.007; p = 0.001)	0.683	-0.37%
Loss Cost	2015.2	-0.009 (CI = +/-0.035; p = 0.601)	0.013 (CI = +/-0.007; p = 0.001)	0.693	-0.85%
Loss Cost	2016.1	-0.012 (CI = +/-0.040; p = 0.507)	0.013 (CI = +/-0.007; p = 0.002)	0.692	-1.22%
Loss Cost	2016.2	-0.030 (CI = +/-0.035; p = 0.090)	0.012 (CI = +/-0.006; p = 0.001)	0.815	-2.94%
Loss Cost	2017.1	-0.035 (CI = +/-0.041; p = 0.084)	0.012 (CI = +/-0.006; p = 0.002)	0.811	-3.43%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.291)	0.908	+4.41%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.370)	0.902	+4.27%
Severity	2006.2	0.040 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.504)	0.906	+4.03%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.619)	0.900	+3.90%
Severity	2007.2	0.037 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.757)	0.893	+3.74%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.720)	0.886	+3.79%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.641)	0.882	+3.89%
Severity	2009.1	0.041 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.386)	0.907	+4.17%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.309)	0.907	+4.30%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.245)	0.905	+4.44%
Severity	2010.2	0.043 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.288)	0.892	+4.37%
Severity	2011.1	0.043 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.314)	0.878	+4.34%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.400)	0.862	+4.15%
Severity	2012.1	0.042 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.373)	0.850	+4.25%
Severity	2012.2	0.040 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.438)	0.825	+4.12%
Severity	2013.1	0.041 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.003; p = 0.435)	0.804	+4.17%
Severity	2013.2	0.040 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.003; p = 0.490)	0.769	+4.06%
Severity	2014.1	0.041 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.004; p = 0.484)	0.741	+4.14%
Severity	2014.2	0.040 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.004; p = 0.527)	0.693	+4.05%
Severity	2015.1	0.043 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.004; p = 0.446)	0.697	+4.41%
Severity	2015.2	0.045 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.004; p = 0.431)	0.668	+4.60%
Severity	2016.1	0.050 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.004; p = 0.351)	0.692	+5.14%
Severity	2016.2	0.052 (CI = +/-0.026; p = 0.001)	0.002 (CI = +/-0.004; p = 0.358)	0.649	+5.32%
Severity	2017.1	0.059 (CI = +/-0.028; p = 0.001)	0.002 (CI = +/-0.004; p = 0.306)	0.688	+6.04%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.831	-2.92%
Frequency	2006.1	-0.030 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.826	-2.98%
Frequency	2006.2	-0.031 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.820	-3.01%
Frequency	2007.1	-0.028 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.814	-2.80%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.808	-2.59%
Frequency	2008.1	-0.025 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.799	-2.43%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.790	-2.37%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	0.783	-2.41%
Frequency	2009.2	-0.025 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	0.778	-2.49%
Frequency	2010.1	-0.024 (CI = +/-0.015; p = 0.003)	0.014 (CI = +/-0.006; p = 0.000)	0.766	-2.40%
Frequency	2010.2	-0.028 (CI = +/-0.016; p = 0.002)	0.014 (CI = +/-0.006; p = 0.000)	0.779	-2.72%
Frequency	2011.1	-0.028 (CI = +/-0.017; p = 0.003)	0.014 (CI = +/-0.006; p = 0.000)	0.770	-2.75%
Frequency	2011.2	-0.025 (CI = +/-0.019; p = 0.011)	0.014 (CI = +/-0.007; p = 0.000)	0.757	-2.50%
Frequency	2012.1	-0.029 (CI = +/-0.020; p = 0.007)	0.014 (CI = +/-0.007; p = 0.000)	0.770	-2.89%
Frequency	2012.2	-0.034 (CI = +/-0.021; p = 0.003)	0.013 (CI = +/-0.007; p = 0.001)	0.788	-3.38%
Frequency	2013.1	-0.035 (CI = +/-0.024; p = 0.006)	0.013 (CI = +/-0.007; p = 0.001)	0.777	-3.46%
Frequency	2013.2	-0.040 (CI = +/-0.026; p = 0.005)	0.013 (CI = +/-0.007; p = 0.001)	0.784	-3.90%
Frequency	2014.1	-0.039 (CI = +/-0.029; p = 0.012)	0.013 (CI = +/-0.007; p = 0.002)	0.767	-3.86%
Frequency	2014.2	-0.043 (CI = +/-0.033; p = 0.013)	0.012 (CI = +/-0.008; p = 0.004)	0.765	-4.25%
Frequency	2015.1	-0.047 (CI = +/-0.037; p = 0.017)	0.012 (CI = +/-0.008; p = 0.006)	0.756	-4.58%
Frequency	2015.2	-0.053 (CI = +/-0.041; p = 0.015)	0.012 (CI = +/-0.008; p = 0.009)	0.760	-5.21%
Frequency	2016.1	-0.062 (CI = +/-0.045; p = 0.011)	0.011 (CI = +/-0.008; p = 0.012)	0.772	-6.06%
Frequency	2016.2	-0.082 (CI = +/-0.042; p = 0.001)	0.010 (CI = +/-0.007; p = 0.007)	0.854	-7.84%
Frequency	2017.1	-0.094 (CI = +/-0.045; p = 0.001)	0.010 (CI = +/-0.007; p = 0.008)	0.871	-8.93%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2003.1	0.053 (CI = +/-0.012; p = 0.000)	-0.228 (CI = +/-0.114; p = 0.000)	0.017 (CI = +/-0.009; p = 0.000)	0.737	+5.47%
Loss Cost	2003.2	0.052 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.117; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	0.710	+5.38%
Loss Cost	2004.1	0.049 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.116; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	0.704	+5.06%
Loss Cost	2004.2	0.047 (CI = +/-0.013; p = 0.000)	-0.228 (CI = +/-0.115; p = 0.000)	0.015 (CI = +/-0.009; p = 0.001)	0.668	+4.80%
Loss Cost	2005.1	0.044 (CI = +/-0.013; p = 0.000)	-0.243 (CI = +/-0.116; p = 0.000)	0.014 (CI = +/-0.009; p = 0.002)	0.661	+4.52%
Loss Cost	2005.2	0.044 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.119; p = 0.000)	0.014 (CI = +/-0.009; p = 0.002)	0.636	+4.55%
Loss Cost	2006.1	0.041 (CI = +/-0.015; p = 0.000)	-0.260 (CI = +/-0.119; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	0.633	+4.20%
Loss Cost	2006.2	0.038 (CI = +/-0.015; p = 0.000)	-0.249 (CI = +/-0.120; p = 0.000)	0.013 (CI = +/-0.009; p = 0.005)	0.587	+3.92%
Loss Cost	2007.1	0.034 (CI = +/-0.016; p = 0.000)	-0.268 (CI = +/-0.119; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.594	+3.50%
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.000)	-0.263 (CI = +/-0.122; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.552	+3.35%
Loss Cost	2008.1	0.030 (CI = +/-0.018; p = 0.002)	-0.274 (CI = +/-0.125; p = 0.000)	0.011 (CI = +/-0.009; p = 0.015)	0.553	+3.08%
Loss Cost	2008.2	0.027 (CI = +/-0.018; p = 0.006)	-0.261 (CI = +/-0.125; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.504	+2.69%
Loss Cost	2009.1	0.023 (CI = +/-0.019; p = 0.024)	-0.276 (CI = +/-0.127; p = 0.000)	0.010 (CI = +/-0.009; p = 0.030)	0.517	+2.29%
Loss Cost	2009.2	0.023 (CI = +/-0.021; p = 0.031)	-0.278 (CI = +/-0.132; p = 0.000)	0.010 (CI = +/-0.009; p = 0.033)	0.498	+2.36%
Loss Cost	2010.1	0.018 (CI = +/-0.022; p = 0.110)	-0.300 (CI = +/-0.132; p = 0.000)	0.009 (CI = +/-0.009; p = 0.053)	0.529	+1.77%
Loss Cost	2010.2	0.014 (CI = +/-0.023; p = 0.226)	-0.288 (CI = +/-0.135; p = 0.000)	0.008 (CI = +/-0.009; p = 0.068)	0.496	+1.40%
Loss Cost	2011.1	0.019 (CI = +/-0.025; p = 0.132)	-0.271 (CI = +/-0.138; p = 0.001)	0.009 (CI = +/-0.009; p = 0.049)	0.495	+1.90%
Loss Cost	2011.2	0.017 (CI = +/-0.027; p = 0.204)	-0.267 (CI = +/-0.144; p = 0.001)	0.009 (CI = +/-0.009; p = 0.061)	0.464	+1.73%
Loss Cost	2012.1	0.015 (CI = +/-0.030; p = 0.307)	-0.273 (CI = +/-0.153; p = 0.001)	0.009 (CI = +/-0.010; p = 0.081)	0.462	+1.54%
Loss Cost	2012.2	0.005 (CI = +/-0.030; p = 0.731)	-0.246 (CI = +/-0.143; p = 0.002)	0.008 (CI = +/-0.009; p = 0.093)	0.464	+0.49%
Loss Cost	2013.1	0.010 (CI = +/-0.033; p = 0.547)	-0.233 (CI = +/-0.150; p = 0.005)	0.008 (CI = +/-0.010; p = 0.081)	0.439	+0.97%
Loss Cost	2013.2	0.020 (CI = +/-0.033; p = 0.207)	-0.257 (CI = +/-0.142; p = 0.001)	0.009 (CI = +/-0.009; p = 0.042)	0.540	+2.05%
Loss Cost	2014.1	0.022 (CI = +/-0.038; p = 0.239)	-0.254 (CI = +/-0.153; p = 0.003)	0.009 (CI = +/-0.009; p = 0.050)	0.528	+2.19%
Loss Cost	2014.2	0.018 (CI = +/-0.042; p = 0.379)	-0.245 (CI = +/-0.161; p = 0.006)	0.009 (CI = +/-0.010; p = 0.064)	0.496	+1.77%
Loss Cost	2015.1	0.027 (CI = +/-0.047; p = 0.244)	-0.223 (CI = +/-0.171; p = 0.015)	0.010 (CI = +/-0.010; p = 0.051)	0.484	+2.69%
Loss Cost	2015.2	0.019 (CI = +/-0.051; p = 0.442)	-0.207 (CI = +/-0.178; p = 0.026)	0.010 (CI = +/-0.010; p = 0.062)	0.454	+1.88%
Loss Cost	2016.1	0.019 (CI = +/-0.061; p = 0.505)	-0.206 (CI = +/-0.199; p = 0.044)	0.010 (CI = +/-0.011; p = 0.080)	0.430	+1.93%
Loss Cost	2016.2	0.009 (CI = +/-0.067; p = 0.780)	-0.185 (CI = +/-0.208; p = 0.075)	0.010 (CI = +/-0.011; p = 0.087)	0.421	+0.86%
Loss Cost	2017.1	0.030 (CI = +/-0.074; p = 0.372)	-0.141 (CI = +/-0.213; p = 0.165)	0.011 (CI = +/-0.011; p = 0.056)	0.401	+3.07%
Severity	2003.1	0.057 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.155; p = 0.205)	-0.013 (CI = +/-0.012; p = 0.027)	0.732	+5.84%
Severity	2003.2	0.059 (CI = +/-0.016; p = 0.000)	-0.110 (CI = +/-0.156; p = 0.162)	-0.013 (CI = +/-0.012; p = 0.033)	0.734	+6.08%
Severity	2004.1	0.061 (CI = +/-0.017; p = 0.000)	-0.101 (CI = +/-0.160; p = 0.209)	-0.013 (CI = +/-0.012; p = 0.043)	0.731	+6.25%
Severity	2004.2	0.062 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.164; p = 0.189)	-0.012 (CI = +/-0.012; p = 0.051)	0.724	+6.41%
Severity	2005.1	0.063 (CI = +/-0.019; p = 0.000)	-0.101 (CI = +/-0.169; p = 0.233)	-0.012 (CI = +/-0.013; p = 0.063)	0.718	+6.55%
Severity	2005.2	0.065 (CI = +/-0.020; p = 0.000)	-0.109 (CI = +/-0.173; p = 0.208)	-0.011 (CI = +/-0.013; p = 0.075)	0.711	+6.74%
Severity	2006.1	0.066 (CI = +/-0.022; p = 0.000)	-0.107 (CI = +/-0.179; p = 0.230)	-0.011 (CI = +/-0.013; p = 0.085)	0.699	+6.77%
Severity	2006.2	0.066 (CI = +/-0.023; p = 0.000)	-0.108 (CI = +/-0.184; p = 0.240)	-0.011 (CI = +/-0.013; p = 0.093)	0.680	+6.79%
Severity	2007.1	0.065 (CI = +/-0.025; p = 0.000)	-0.110 (CI = +/-0.192; p = 0.251)	-0.011 (CI = +/-0.014; p = 0.099)	0.664	+6.75%
Severity	2007.2	0.066 (CI = +/-0.027; p = 0.000)	-0.113 (CI = +/-0.198; p = 0.250)	-0.011 (CI = +/-0.014; p = 0.112)	0.646	+6.85%
Severity	2008.1	0.069 (CI = +/-0.029; p = 0.000)	-0.102 (CI = +/-0.205; p = 0.314)	-0.011 (CI = +/-0.014; p = 0.139)	0.640	+7.11%
Severity	2008.2	0.072 (CI = +/-0.031; p = 0.000)	-0.114 (CI = +/-0.210; p = 0.273)	-0.010 (CI = +/-0.015; p = 0.165)	0.635	+7.47%
Severity	2009.1	0.081 (CI = +/-0.032; p = 0.000)	-0.077 (CI = +/-0.207; p = 0.451)	-0.008 (CI = +/-0.014; p = 0.245)	0.675	+8.48%
Severity	2009.2	0.097 (CI = +/-0.026; p = 0.000)	-0.129 (CI = +/-0.166; p = 0.120)	-0.006 (CI = +/-0.011; p = 0.288)	0.805	+10.21%
Severity	2010.1	0.112 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.134; p = 0.269)	-0.003 (CI = +/-0.009; p = 0.484)	0.885	+11.89%
Severity	2010.2	0.122 (CI = +/-0.020; p = 0.000)	-0.103 (CI = +/-0.114; p = 0.073)	-0.002 (CI = +/-0.008; p = 0.624)	0.921	+13.01%
Severity	2011.1	0.131 (CI = +/-0.019; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.160)	0.000 (CI = +/-0.007; p = 0.926)	0.938	+14.01%
Severity	2011.2	0.132 (CI = +/-0.021; p = 0.000)	-0.074 (CI = +/-0.109; p = 0.170)	0.000 (CI = +/-0.007; p = 0.941)	0.930	+14.07%
Severity	2012.1	0.132 (CI = +/-0.023; p = 0.000)	-0.072 (CI = +/-0.116; p = 0.207)	0.000 (CI = +/-0.008; p = 0.966)	0.922	+14.14%
Severity	2012.2	0.125 (CI = +/-0.023; p = 0.000)	-0.053 (CI = +/-0.109; p = 0.318)	-0.001 (CI = +/-0.007; p = 0.793)	0.919	+13.29%
Severity	2013.1	0.126 (CI = +/-0.026; p = 0.000)	-0.049 (CI = +/-0.117; p = 0.387)	-0.001 (CI = +/-0.007; p = 0.845)	0.909	+13.46%
Severity	2013.2	0.133 (CI = +/-0.026; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.236)	0.000 (CI = +/-0.007; p = 0.974)	0.916	+14.28%
Severity	2014.1	0.129 (CI = +/-0.030; p = 0.000)	-0.077 (CI = +/-0.121; p = 0.191)	-0.001 (CI = +/-0.007; p = 0.859)	0.903	+13.78%
Severity	2014.2	0.125 (CI = +/-0.032; p = 0.000)	-0.068 (CI = +/-0.126; p = 0.262)	-0.001 (CI = +/-0.008; p = 0.804)	0.882	+13.29%
Severity	2015.1	0.138 (CI = +/-0.033; p = 0.000)	-0.037 (CI = +/-0.121; p = 0.518)	0.000 (CI = +/-0.007; p = 0.914)	0.902	+14.75%
Severity	2015.2	0.136 (CI = +/-0.038; p = 0.000)	-0.034 (CI = +/-0.131; p = 0.576)	0.000 (CI = +/-0.008; p = 0.931)	0.877	+14.58%
Severity	2016.1	0.143 (CI = +/-0.044; p = 0.000)	-0.019 (CI = +/-0.142; p = 0.776)	0.001 (CI = +/-0.008; p = 0.818)	0.867	+15.40%
Severity	2016.2	0.136 (CI = +/-0.048; p = 0.000)	-0.004 (CI = +/-0.149; p = 0.952)	0.001 (CI = +/-0.008; p = 0.840)	0.831	+14.56%
Severity	2017.1	0.129 (CI = +/-0.058; p = 0.001)	-0.019 (CI = +/-0.167; p = 0.800)	0.000 (CI = +/-0.009; p = 0.925)	0.780	+13.72%
Frequency	2003.1	-0.004 (CI = +/-0.021; p = 0.731)	-0.130 (CI = +/-0.205; p = 0.207)	0.030 (CI = +/-0.016; p = 0.000)	0.371	-0.35%
Frequency	2003.2	-0.007 (CI = +/-0.022; p = 0.535)	-0.114 (CI = +/-0.207; p = 0.271)	0.029 (CI = +/-0.016; p = 0.001)	0.383	-0.66%
Frequency	2004.1	-0.011 (CI = +/-0.022; p = 0.312)	-0.139 (CI = +/-0.208; p = 0.182)	0.028 (CI = +/-0.016; p = 0.001)	0.412	-1.12%
Frequency	2004.2	-0.015 (CI = +/-0.023; p = 0.190)	-0.121 (CI = +/-0.208; p = 0.248)	0.027 (CI = +/-0.016; p = 0.001)	0.431	-1.51%
Frequency	2005.1	-0.019 (CI = +/-0.024; p = 0.114)	-0.142 (CI = +/-0.211; p = 0.181)	0.026 (CI = +/-0.016; p = 0.002)	0.451	-1.91%
Frequency	2005.2	-0.021 (CI = +/-0.026; p = 0.108)	-0.135 (CI = +/-0.217; p = 0.213)	0.026 (CI = +/-0.016; p = 0.002)	0.453	-2.06%
Frequency	2006.1	-0.024 (CI = +/-0.027; p = 0.076)	-0.153 (CI = +/-0.222; p = 0.170)	0.025 (CI = +/-0.016; p = 0.004)	0.464	-2.41%
Frequency	2006.2	-0.027 (CI = +/-0.029; p = 0.062)	-0.141 (CI = +/-0.227; p = 0.213)	0.024 (CI = +/-0.016; p = 0.005)	0.470	-2.68%
Frequency	2007.1	-0.031 (CI = +/-0.031; p = 0.047)	-0.159 (CI = +/-0.234; p = 0.175)	0.024 (CI = +/-0.017; p = 0.008)	0.478	-3.05%
Frequency	2007.2	-0.033 (CI = +/-0.033; p = 0.045)	-0.150 (CI = +/-0.240; p = 0.212)	0.023 (CI = +/-0.017; p = 0.010)	0.480	-3.27%
Frequency	2008.1	-0.038 (CI = +/-0.035; p = 0.031)	-0.172 (CI = +/-0.247; p = 0.164)	0.022 (CI = +/-0.017; p = 0.015)	0.492	-3.77%
Frequency	2008.2	-0.045 (CI = +/-0.036; p = 0.016)	-0.147 (CI = +/-0.247; p = 0.233)	0.021 (CI = +/-0.017; p = 0.020)	0.522	-4.44%
Frequency	2009.1	-0.059 (CI = +/-0.036; p = 0.003)	-0.200 (CI = +/-0.236; p = 0.094)	0.018 (CI = +/-0.016; p = 0.031)	0.598	-5.70%
Frequency	2009.2	-0.074 (CI = +/-0.033; p = 0.000)	-0.149 (CI = +/-0.207; p = 0.150)	0.016 (CI = +/-0.014; p = 0.030)	0.707	-7.13%
Frequency	2010.1	-0.095 (CI = +/-0.025; p = 0.000)	-0.226 (CI = +/-0.154; p = 0.006)	0.012 (CI = +/-0.010; p = 0.027)	0.851	-9.04%
Frequency	2010.2	-0.108 (CI = +/-0.020; p = 0.000)	-0.185 (CI = +/-0.117; p = 0.003)	0.010 (CI = +/-0.008; p = 0.013)	0.921	-10.27%
Frequency	2011.1	-0.112 (CI = +/-0.022; p = 0.000)	-0.199 (CI = +/-0.120; p = 0.003)	0.010 (CI = +/-0.008; p = 0.022)	0.918	-10.62%
Frequency	2011.2	-0.115 (CI = +/-0.024; p = 0.000)	-0.192 (CI = +/-0.125; p = 0.004)	0.009 (CI = +/-0.008; p = 0.029)	0.914	-10.82%
Frequency	2012.1	-0.117 (CI = +/-0.026; p = 0.000)	-0.200 (CI = +/-0.132; p = 0.005)	0.009 (CI = +/-0.009; p = 0.042)	0.905	-11.05%
Frequency	2012.2	-0.120 (CI = +/-0.028; p = 0.000)	-0.193 (CI = +/-0.137; p = 0.008)	0.009 (CI = +/-0.009; p = 0.054)	0.902	-11.30%
Frequency	2013.1	-0.117 (CI = +/-0.032; p = 0.000)	-0.184 (CI = +/-0.145; p = 0.016)	0.009 (CI = +/-0.009; p = 0.053)	0.884	-11.01%
Frequency	2013.2	-0.113 (CI = +/-0.035; p = 0.000)	-0.192 (CI = +/-0.152; p = 0.017)	0.009 (CI = +/-0.009; p = 0.053)	0.873	-10.70%
Frequency	2014.1	-0.107 (CI = +/-0.040; p = 0.000)	-0.177 (CI = +/-0.162; p = 0.034)	0.010 (CI = +/-0.010; p = 0.048)	0.848	-10.19%
Frequency	2014.2	-0.107 (CI = +/-0.045; p = 0.000)	-0.177 (CI = +/-0.173; p = 0.045)	0.010 (CI = +/-0.010; p = 0.058)	0.834	-10.17%
Frequency	2015.1	-0.111 (CI = +/-0.052; p = 0.001)	-0.186 (CI = +/-0.189; p = 0.053)	0.010 (CI = +/-0.011; p = 0.083)	0.810	-10.51%
Frequency	2015.2	-0.118 (CI = +/-0.058; p = 0.001)	-0.173 (CI = +/-0.199; p = 0.082)	0.009 (CI = +/-0.012; p = 0.100)	0.806	-11.09%
Frequency	2016.1	-0.124 (CI = +/-0.068; p = 0.002)	-0.188 (CI = +/-0.221; p = 0.087)	0.009 (CI = +/-0.012; p = 0.139)	0.779	-11.67%
Frequency	2016.2	-0.127 (CI = +/-0.078; p = 0.005)	-0.181 (CI = +/-0.242; p = 0.125)	0.009 (CI = +/-0.013; p = 0.162)	0.758	-11.96%
Frequency	2017.1	-0.098 (CI = +/-0.082; p = 0.025)	-0.122 (CI = +/-0.237; p = 0.268)	0.010 (CI = +/-0.012; p = 0.089)	0.705	-9.36%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = 2010.2,2012.2,2016.2  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2003.1	0.053 (CI = +/-0.010; p = 0.000)	-0.177 (CI = +/-0.104; p = 0.001)	0.015 (CI = +/-0.008; p = 0.000)	0.780	+5.42%
Loss Cost	2003.2	0.052 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.106; p = 0.002)	0.015 (CI = +/-0.008; p = 0.000)	0.755	+5.32%
Loss Cost	2004.1	0.049 (CI = +/-0.011; p = 0.000)	-0.188 (CI = +/-0.106; p = 0.001)	0.015 (CI = +/-0.008; p = 0.001)	0.747	+5.07%
Loss Cost	2004.2	0.047 (CI = +/-0.011; p = 0.000)	-0.176 (CI = +/-0.105; p = 0.002)	0.014 (CI = +/-0.008; p = 0.001)	0.719	+4.81%
Loss Cost	2005.1	0.045 (CI = +/-0.012; p = 0.000)	-0.189 (CI = +/-0.106; p = 0.001)	0.014 (CI = +/-0.008; p = 0.001)	0.708	+4.59%
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	-0.190 (CI = +/-0.109; p = 0.001)	0.014 (CI = +/-0.008; p = 0.001)	0.686	+4.63%
Loss Cost	2006.1	0.043 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.111; p = 0.001)	0.013 (CI = +/-0.008; p = 0.002)	0.677	+4.37%
Loss Cost	2006.2	0.040 (CI = +/-0.014; p = 0.000)	-0.195 (CI = +/-0.111; p = 0.001)	0.013 (CI = +/-0.008; p = 0.003)	0.634	+4.11%
Loss Cost	2007.1	0.037 (CI = +/-0.014; p = 0.000)	-0.212 (CI = +/-0.113; p = 0.001)	0.012 (CI = +/-0.008; p = 0.004)	0.630	+3.77%
Loss Cost	2007.2	0.036 (CI = +/-0.015; p = 0.000)	-0.208 (CI = +/-0.114; p = 0.001)	0.012 (CI = +/-0.008; p = 0.006)	0.587	+3.66%
Loss Cost	2008.1	0.035 (CI = +/-0.017; p = 0.000)	-0.215 (CI = +/-0.122; p = 0.001)	0.011 (CI = +/-0.008; p = 0.009)	0.579	+3.52%
Loss Cost	2008.2	0.031 (CI = +/-0.017; p = 0.001)	-0.205 (CI = +/-0.122; p = 0.002)	0.011 (CI = +/-0.008; p = 0.012)	0.525	+3.16%
Loss Cost	2009.1	0.029 (CI = +/-0.019; p = 0.005)	-0.216 (CI = +/-0.129; p = 0.002)	0.010 (CI = +/-0.008; p = 0.018)	0.521	+2.91%
Loss Cost	2009.2	0.030 (CI = +/-0.021; p = 0.007)	-0.220 (CI = +/-0.132; p = 0.002)	0.011 (CI = +/-0.009; p = 0.019)	0.508	+3.08%
Loss Cost	2010.1	0.026 (CI = +/-0.024; p = 0.031)	-0.238 (CI = +/-0.141; p = 0.002)	0.010 (CI = +/-0.009; p = 0.032)	0.512	+2.65%
Loss Cost	2011.1	0.023 (CI = +/-0.026; p = 0.077)	-0.233 (CI = +/-0.144; p = 0.003)	0.009 (CI = +/-0.009; p = 0.044)	0.465	+2.32%
Loss Cost	2011.2	0.022 (CI = +/-0.028; p = 0.124)	-0.231 (CI = +/-0.149; p = 0.005)	0.009 (CI = +/-0.009; p = 0.055)	0.429	+2.19%
Loss Cost	2012.1	0.022 (CI = +/-0.033; p = 0.169)	-0.229 (CI = +/-0.163; p = 0.009)	0.009 (CI = +/-0.010; p = 0.067)	0.422	+2.25%
Loss Cost	2013.1	0.011 (CI = +/-0.033; p = 0.487)	-0.212 (CI = +/-0.153; p = 0.010)	0.008 (CI = +/-0.009; p = 0.085)	0.402	+1.10%
Loss Cost	2013.2	0.022 (CI = +/-0.032; p = 0.159)	-0.237 (CI = +/-0.141; p = 0.003)	0.009 (CI = +/-0.009; p = 0.040)	0.526	+2.23%
Loss Cost	2014.1	0.025 (CI = +/-0.037; p = 0.159)	-0.227 (CI = +/-0.153; p = 0.007)	0.009 (CI = +/-0.009; p = 0.043)	0.514	+2.58%
Loss Cost	2014.2	0.022 (CI = +/-0.041; p = 0.265)	-0.220 (CI = +/-0.162; p = 0.012)	0.009 (CI = +/-0.009; p = 0.056)	0.476	+2.23%
Loss Cost	2015.1	0.036 (CI = +/-0.046; p = 0.108)	-0.183 (CI = +/-0.167; p = 0.035)	0.011 (CI = +/-0.009; p = 0.032)	0.496	+3.68%
Loss Cost	2015.2	0.029 (CI = +/-0.051; p = 0.226)	-0.173 (CI = +/-0.175; p = 0.052)	0.010 (CI = +/-0.010; p = 0.042)	0.451	+2.99%
Loss Cost	2016.1	0.039 (CI = +/-0.063; p = 0.195)	-0.150 (CI = +/-0.201; p = 0.126)	0.011 (CI = +/-0.010; p = 0.043)	0.439	+4.01%
Loss Cost	2017.1	0.030 (CI = +/-0.074; p = 0.372)	-0.141 (CI = +/-0.213; p = 0.165)	0.011 (CI = +/-0.011; p = 0.056)	0.401	+3.07%
Severity	2003.1	0.057 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.163; p = 0.118)	-0.013 (CI = +/-0.012; p = 0.042)	0.742	+5.91%
Severity	2003.2	0.060 (CI = +/-0.017; p = 0.000)	-0.141 (CI = +/-0.165; p = 0.091)	-0.012 (CI = +/-0.012; p = 0.052)	0.745	+6.16%
Severity	2004.1	0.061 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.170; p = 0.122)	-0.012 (CI = +/-0.012; p = 0.064)	0.740	+6.30%
Severity	2004.2	0.063 (CI = +/-0.019; p = 0.000)	-0.139 (CI = +/-0.174; p = 0.112)	-0.011 (CI = +/-0.013; p = 0.075)	0.733	+6.46%
Severity	2005.1	0.064 (CI = +/-0.020; p = 0.000)	-0.134 (CI = +/-0.181; p = 0.141)	-0.011 (CI = +/-0.013; p = 0.089)	0.725	+6.56%
Severity	2005.2	0.065 (CI = +/-0.021; p = 0.000)	-0.141 (CI = +/-0.185; p = 0.128)	-0.011 (CI = +/-0.013; p = 0.105)	0.717	+6.76%
Severity	2006.1	0.065 (CI = +/-0.023; p = 0.000)	-0.143 (CI = +/-0.193; p = 0.141)	-0.011 (CI = +/-0.014; p = 0.113)	0.703	+6.73%
Severity	2006.2	0.065 (CI = +/-0.024; p = 0.000)	-0.143 (CI = +/-0.199; p = 0.152)	-0.011 (CI = +/-0.014; p = 0.122)	0.682	+6.74%
Severity	2007.1	0.064 (CI = +/-0.026; p = 0.000)	-0.149 (CI = +/-0.209; p = 0.154)	-0.011 (CI = +/-0.014; p = 0.125)	0.665	+6.62%
Severity	2007.2	0.065 (CI = +/-0.028; p = 0.000)	-0.151 (CI = +/-0.215; p = 0.159)	-0.011 (CI = +/-0.015; p = 0.139)	0.644	+6.71%
Severity	2008.1	0.067 (CI = +/-0.031; p = 0.000)	-0.143 (CI = +/-0.227; p = 0.207)	-0.011 (CI = +/-0.015; p = 0.165)	0.633	+6.89%
Severity	2008.2	0.070 (CI = +/-0.033; p = 0.000)	-0.152 (CI = +/-0.233; p = 0.190)	-0.010 (CI = +/-0.016; p = 0.195)	0.624	+7.24%
Severity	2009.1	0.080 (CI = +/-0.035; p = 0.000)	-0.105 (CI = +/-0.236; p = 0.366)	-0.008 (CI = +/-0.015; p = 0.286)	0.658	+8.32%
Severity	2009.2	0.098 (CI = +/-0.030; p = 0.000)	-0.144 (CI = +/-0.187; p = 0.123)	-0.005 (CI = +/-0.012; p = 0.364)	0.799	+10.31%
Severity	2010.1	0.119 (CI = +/-0.025; p = 0.000)	-0.055 (CI = +/-0.149; p = 0.449)	-0.002 (CI = +/-0.009; p = 0.695)	0.890	+12.61%
Severity	2011.1	0.133 (CI = +/-0.020; p = 0.000)	-0.075 (CI = +/-0.114; p = 0.186)	0.000 (CI = +/-0.007; p = 0.980)	0.938	+14.18%
Severity	2011.2	0.133 (CI = +/-0.022; p = 0.000)	-0.076 (CI = +/-0.119; p = 0.194)	0.000 (CI = +/-0.008; p = 0.961)	0.928	+14.26%
Severity	2012.1	0.134 (CI = +/-0.026; p = 0.000)	-0.072 (CI = +/-0.130; p = 0.254)	0.000 (CI = +/-0.008; p = 0.931)	0.918	+14.38%
Severity	2013.1	0.126 (CI = +/-0.026; p = 0.000)	-0.060 (CI = +/-0.122; p = 0.312)	-0.001 (CI = +/-0.008; p = 0.871)	0.910	+13.38%
Severity	2013.2	0.133 (CI = +/-0.027; p = 0.000)	-0.075 (CI = +/-0.118; p = 0.194)	0.000 (CI = +/-0.007; p = 0.995)	0.917	+14.18%
Severity	2014.1	0.127 (CI = +/-0.030; p = 0.000)	-0.091 (CI = +/-0.126; p = 0.142)	-0.001 (CI = +/-0.007; p = 0.857)	0.904	+13.55%
Severity	2014.2	0.122 (CI = +/-0.033; p = 0.000)	-0.082 (CI = +/-0.130; p = 0.194)	-0.001 (CI = +/-0.008; p = 0.795)	0.882	+13.00%
Severity	2015.1	0.135 (CI = +/-0.036; p = 0.000)	-0.049 (CI = +/-0.132; p = 0.435)	0.000 (CI = +/-0.007; p = 0.948)	0.896	+14.43%
Severity	2015.2	0.133 (CI = +/-0.041; p = 0.000)	-0.045 (CI = +/-0.141; p = 0.491)	0.000 (CI = +/-0.008; p = 0.971)	0.864	+14.18%
Severity	2016.1	0.140 (CI = +/-0.052; p = 0.000)	-0.029 (CI = +/-0.163; p = 0.697)	0.001 (CI = +/-0.009; p = 0.872)	0.843	+14.97%
Severity	2017.1	0.129 (CI = +/-0.058; p = 0.001)	-0.019 (CI = +/-0.167; p = 0.800)	0.000 (CI = +/-0.009; p = 0.925)	0.780	+13.72%
Frequency	2003.1	-0.005 (CI = +/-0.019; p = 0.627)	-0.048 (CI = +/-0.196; p = 0.620)	0.028 (CI = +/-0.015; p = 0.000)	0.385	-0.47%
Frequency	2003.2	-0.008 (CI = +/-0.020; p = 0.427)	-0.032 (CI = +/-0.196; p = 0.744)	0.027 (CI = +/-0.015; p = 0.001)	0.404	-0.79%
Frequency	2004.1	-0.012 (CI = +/-0.021; p = 0.261)	-0.055 (CI = +/-0.199; p = 0.575)	0.026 (CI = +/-0.015; p = 0.001)	0.429	-1.16%
Frequency	2004.2	-0.016 (CI = +/-0.021; p = 0.146)	-0.037 (CI = +/-0.198; p = 0.709)	0.025 (CI = +/-0.014; p = 0.001)	0.456	-1.55%
Frequency	2005.1	-0.019 (CI = +/-0.023; p = 0.101)	-0.055 (CI = +/-0.204; p = 0.585)	0.025 (CI = +/-0.015; p = 0.002)	0.469	-1.86%
Frequency	2005.2	-0.020 (CI = +/-0.024; p = 0.097)	-0.049 (CI = +/-0.209; p = 0.635)	0.024 (CI = +/-0.015; p = 0.002)	0.469	-1.99%
Frequency	2006.1	-0.022 (CI = +/-0.026; p = 0.085)	-0.062 (CI = +/-0.217; p = 0.563)	0.024 (CI = +/-0.015; p = 0.003)	0.472	-2.22%
Frequency	2006.2	-0.025 (CI = +/-0.027; p = 0.070)	-0.052 (CI = +/-0.222; p = 0.634)	0.023 (CI = +/-0.015; p = 0.005)	0.478	-2.47%
Frequency	2007.1	-0.027 (CI = +/-0.029; p = 0.070)	-0.063 (CI = +/-0.232; p = 0.580)	0.023 (CI = +/-0.016; p = 0.007)	0.475	-2.67%
Frequency	2007.2	-0.029 (CI = +/-0.032; p = 0.070)	-0.057 (CI = +/-0.239; p = 0.628)	0.023 (CI = +/-0.016; p = 0.009)	0.473	-2.86%
Frequency	2008.1	-0.032 (CI = +/-0.034; p = 0.067)	-0.072 (CI = +/-0.251; p = 0.557)	0.022 (CI = +/-0.017; p = 0.013)	0.471	-3.15%
Frequency	2008.2	-0.039 (CI = +/-0.036; p = 0.036)	-0.053 (CI = +/-0.251; p = 0.664)	0.021 (CI = +/-0.017; p = 0.017)	0.502	-3.81%
Frequency	2009.1	-0.051 (CI = +/-0.038; p = 0.010)	-0.111 (CI = +/-0.251; p = 0.366)	0.018 (CI = +/-0.016; p = 0.029)	0.562	-4.99%
Frequency	2009.2	-0.068 (CI = +/-0.034; p = 0.001)	-0.076 (CI = +/-0.216; p = 0.474)	0.016 (CI = +/-0.014; p = 0.028)	0.689	-6.55%
Frequency	2010.1	-0.093 (CI = +/-0.028; p = 0.000)	-0.183 (CI = +/-0.167; p = 0.034)	0.012 (CI = +/-0.011; p = 0.033)	0.840	-8.84%
Frequency	2011.1	-0.110 (CI = +/-0.021; p = 0.000)	-0.158 (CI = +/-0.116; p = 0.010)	0.009 (CI = +/-0.007; p = 0.016)	0.928	-10.38%
Frequency	2011.2	-0.112 (CI = +/-0.023; p = 0.000)	-0.154 (CI = +/-0.120; p = 0.014)	0.009 (CI = +/-0.008; p = 0.022)	0.923	-10.56%
Frequency	2012.1	-0.112 (CI = +/-0.026; p = 0.000)	-0.156 (CI = +/-0.131; p = 0.022)	0.009 (CI = +/-0.008; p = 0.031)	0.909	-10.60%
Frequency	2013.1	-0.115 (CI = +/-0.029; p = 0.000)	-0.153 (CI = +/-0.136; p = 0.030)	0.009 (CI = +/-0.008; p = 0.042)	0.901	-10.82%
Frequency	2013.2	-0.111 (CI = +/-0.032; p = 0.000)	-0.161 (CI = +/-0.141; p = 0.027)	0.009 (CI = +/-0.009; p = 0.040)	0.891	-10.46%
Frequency	2014.1	-0.102 (CI = +/-0.035; p = 0.000)	-0.135 (CI = +/-0.146; p = 0.067)	0.010 (CI = +/-0.009; p = 0.026)	0.872	-9.66%
Frequency	2014.2	-0.100 (CI = +/-0.040; p = 0.000)	-0.138 (CI = +/-0.155; p = 0.077)	0.010 (CI = +/-0.009; p = 0.032)	0.856	-9.53%
Frequency	2015.1	-0.099 (CI = +/-0.048; p = 0.001)	-0.134 (CI = +/-0.175; p = 0.119)	0.010 (CI = +/-0.010; p = 0.042)	0.823	-9.39%
Frequency	2015.2	-0.103 (CI = +/-0.054; p = 0.002)	-0.128 (CI = +/-0.186; p = 0.157)	0.010 (CI = +/-0.010; p = 0.055)	0.809	-9.80%
Frequency	2016.1	-0.100 (CI = +/-0.069; p = 0.009)	-0.121 (CI = +/-0.218; p = 0.241)	0.010 (CI = +/-0.011; p = 0.071)	0.754	-9.54%
Frequency	2017.1	-0.098 (CI = +/-0.082; p = 0.025)	-0.122 (CI = +/-0.237; p = 0.268)	0.010 (CI = +/-0.012; p = 0.089)	0.705	-9.36%

## Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2003.1	0.059 (CI = +/-0.017; p = 0.000)	-0.454 (CI = +/-0.168; p = 0.000)	0.002 (CI = +/-0.013; p = 0.718)	0.713	+6.07%
Loss Cost	2003.2	0.061 (CI = +/-0.018; p = 0.000)	-0.465 (CI = +/-0.170; p = 0.000)	0.003 (CI = +/-0.013; p = 0.663)	0.709	+6.30%
Loss Cost	2004.1	0.064 (CI = +/-0.019; p = 0.000)	-0.451 (CI = +/-0.173; p = 0.000)	0.004 (CI = +/-0.013; p = 0.586)	0.715	+6.57%
Loss Cost	2004.2	0.067 (CI = +/-0.019; p = 0.000)	-0.465 (CI = +/-0.175; p = 0.000)	0.004 (CI = +/-0.013; p = 0.521)	0.715	+6.89%
Loss Cost	2005.1	0.063 (CI = +/-0.020; p = 0.000)	-0.485 (CI = +/-0.176; p = 0.000)	0.003 (CI = +/-0.013; p = 0.629)	0.713	+6.48%
Loss Cost	2005.2	0.066 (CI = +/-0.021; p = 0.000)	-0.501 (CI = +/-0.177; p = 0.000)	0.004 (CI = +/-0.013; p = 0.551)	0.717	+6.87%
Loss Cost	2006.1	0.066 (CI = +/-0.022; p = 0.000)	-0.504 (CI = +/-0.184; p = 0.000)	0.004 (CI = +/-0.013; p = 0.577)	0.712	+6.80%
Loss Cost	2006.2	0.065 (CI = +/-0.024; p = 0.000)	-0.502 (CI = +/-0.189; p = 0.000)	0.004 (CI = +/-0.014; p = 0.597)	0.682	+6.74%
Loss Cost	2007.1	0.068 (CI = +/-0.026; p = 0.000)	-0.490 (CI = +/-0.195; p = 0.000)	0.004 (CI = +/-0.014; p = 0.543)	0.685	+7.02%
Loss Cost	2007.2	0.075 (CI = +/-0.026; p = 0.000)	-0.517 (CI = +/-0.190; p = 0.000)	0.005 (CI = +/-0.014; p = 0.417)	0.716	+7.77%
Loss Cost	2008.1	0.077 (CI = +/-0.028; p = 0.000)	-0.508 (CI = +/-0.197; p = 0.000)	0.006 (CI = +/-0.014; p = 0.394)	0.715	+7.98%
Loss Cost	2008.2	0.077 (CI = +/-0.030; p = 0.000)	-0.509 (CI = +/-0.204; p = 0.000)	0.006 (CI = +/-0.014; p = 0.402)	0.686	+8.01%
Loss Cost	2009.1	0.074 (CI = +/-0.032; p = 0.000)	-0.520 (CI = +/-0.213; p = 0.000)	0.005 (CI = +/-0.015; p = 0.459)	0.680	+7.72%
Loss Cost	2009.2	0.062 (CI = +/-0.031; p = 0.000)	-0.481 (CI = +/-0.195; p = 0.000)	0.004 (CI = +/-0.013; p = 0.580)	0.646	+6.45%
Loss Cost	2010.1	0.065 (CI = +/-0.034; p = 0.001)	-0.471 (CI = +/-0.204; p = 0.000)	0.004 (CI = +/-0.014; p = 0.542)	0.648	+6.74%
Loss Cost	2010.2	0.062 (CI = +/-0.036; p = 0.002)	-0.461 (CI = +/-0.211; p = 0.000)	0.004 (CI = +/-0.014; p = 0.590)	0.596	+6.40%
Loss Cost	2011.1	0.064 (CI = +/-0.040; p = 0.003)	-0.454 (CI = +/-0.223; p = 0.000)	0.004 (CI = +/-0.015; p = 0.569)	0.595	+6.63%
Loss Cost	2011.2	0.056 (CI = +/-0.042; p = 0.012)	-0.431 (CI = +/-0.225; p = 0.001)	0.003 (CI = +/-0.015; p = 0.658)	0.525	+5.77%
Loss Cost	2012.1	0.049 (CI = +/-0.047; p = 0.041)	-0.453 (CI = +/-0.235; p = 0.001)	0.002 (CI = +/-0.015; p = 0.776)	0.526	+5.03%
Loss Cost	2012.2	0.033 (CI = +/-0.045; p = 0.145)	-0.412 (CI = +/-0.218; p = 0.001)	0.001 (CI = +/-0.014; p = 0.940)	0.462	+3.34%
Loss Cost	2013.1	0.049 (CI = +/-0.047; p = 0.045)	-0.366 (CI = +/-0.215; p = 0.002)	0.003 (CI = +/-0.014; p = 0.684)	0.508	+4.99%
Loss Cost	2013.2	0.051 (CI = +/-0.052; p = 0.058)	-0.371 (CI = +/-0.227; p = 0.003)	0.003 (CI = +/-0.014; p = 0.679)	0.466	+5.18%
Loss Cost	2014.1	0.034 (CI = +/-0.056; p = 0.212)	-0.414 (CI = +/-0.229; p = 0.002)	0.001 (CI = +/-0.014; p = 0.893)	0.502	+3.49%
Loss Cost	2014.2	0.023 (CI = +/-0.060; p = 0.417)	-0.391 (CI = +/-0.234; p = 0.003)	0.000 (CI = +/-0.014; p = 0.973)	0.424	+2.37%
Loss Cost	2015.1	0.035 (CI = +/-0.069; p = 0.285)	-0.362 (CI = +/-0.250; p = 0.008)	0.001 (CI = +/-0.015; p = 0.841)	0.420	+3.59%
Loss Cost	2015.2	0.017 (CI = +/-0.070; p = 0.608)	-0.325 (CI = +/-0.243; p = 0.013)	0.001 (CI = +/-0.014; p = 0.922)	0.323	+1.70%
Loss Cost	2016.1	0.020 (CI = +/-0.084; p = 0.612)	-0.318 (CI = +/-0.272; p = 0.026)	0.001 (CI = +/-0.015; p = 0.902)	0.297	+1.99%
Loss Cost	2016.2	0.029 (CI = +/-0.094; p = 0.497)	-0.338 (CI = +/-0.292; p = 0.028)	0.001 (CI = +/-0.016; p = 0.891)	0.303	+2.99%
Loss Cost	2017.1	0.048 (CI = +/-0.111; p = 0.345)	-0.300 (CI = +/-0.322; p = 0.064)	0.002 (CI = +/-0.017; p = 0.793)	0.291	+4.95%
Severity	2003.1	0.049 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.100; p = 0.076)	0.006 (CI = +/-0.008; p = 0.110)	0.741	+5.04%
Severity	2003.2	0.048 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.102; p = 0.070)	0.006 (CI = +/-0.008; p = 0.125)	0.724	+4.96%
Severity	2004.1	0.051 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.102; p = 0.040)	0.007 (CI = +/-0.008; p = 0.086)	0.734	+5.21%
Severity	2004.2	0.049 (CI = +/-0.011; p = 0.000)	0.115 (CI = +/-0.104; p = 0.030)	0.006 (CI = +/-0.008; p = 0.104)	0.715	+5.04%
Severity	2005.1	0.048 (CI = +/-0.012; p = 0.000)	0.110 (CI = +/-0.107; p = 0.044)	0.006 (CI = +/-0.008; p = 0.126)	0.684	+4.94%
Severity	2005.2	0.048 (CI = +/-0.013; p = 0.000)	0.110 (CI = +/-0.110; p = 0.050)	0.006 (CI = +/-0.008; p = 0.132)	0.668	+4.95%
Severity	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.120 (CI = +/-0.112; p = 0.036)	0.007 (CI = +/-0.008; p = 0.104)	0.668	+5.18%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.097; p = 0.005)	0.006 (CI = +/-0.007; p = 0.116)	0.688	+4.55%
Severity	2007.1	0.044 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.101; p = 0.007)	0.005 (CI = +/-0.007; p = 0.135)	0.650	+4.49%
Severity	2007.2	0.041 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.101; p = 0.005)	0.005 (CI = +/-0.007; p = 0.166)	0.630	+4.23%
Severity	2008.1	0.042 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.105; p = 0.005)	0.005 (CI = +/-0.007; p = 0.166)	0.600	+4.31%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.106; p = 0.003)	0.005 (CI = +/-0.007; p = 0.204)	0.580	+4.00%
Severity	2009.1	0.042 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.109; p = 0.003)	0.005 (CI = +/-0.008; p = 0.170)	0.572	+4.24%
Severity	2009.2	0.036 (CI = +/-0.016; p = 0.000)	0.194 (CI = +/-0.103; p = 0.001)	0.004 (CI = +/-0.007; p = 0.213)	0.577	+3.68%
Severity	2010.1	0.041 (CI = +/-0.017; p = 0.000)	0.212 (CI = +/-0.102; p = 0.000)	0.005 (CI = +/-0.007; p = 0.124)	0.618	+4.20%
Severity	2010.2	0.048 (CI = +/-0.016; p = 0.000)	0.192 (CI = +/-0.092; p = 0.000)	0.006 (CI = +/-0.006; p = 0.050)	0.707	+4.88%
Severity	2011.1	0.044 (CI = +/-0.017; p = 0.000)	0.181 (CI = +/-0.094; p = 0.001)	0.006 (CI = +/-0.006; p = 0.077)	0.643	+4.53%
Severity	2011.2	0.042 (CI = +/-0.018; p = 0.000)	0.188 (CI = +/-0.096; p = 0.001)	0.005 (CI = +/-0.006; p = 0.096)	0.628	+4.27%
Severity	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.198 (CI = +/-0.101; p = 0.001)	0.006 (CI = +/-0.007; p = 0.079)	0.614	+4.60%
Severity	2012.2	0.050 (CI = +/-0.021; p = 0.000)	0.185 (CI = +/-0.100; p = 0.001)	0.006 (CI = +/-0.006; p = 0.053)	0.655	+5.13%
Severity	2013.1	0.052 (CI = +/-0.023; p = 0.000)	0.190 (CI = +/-0.106; p = 0.002)	0.007 (CI = +/-0.007; p = 0.057)	0.609	+5.30%
Severity	2013.2	0.051 (CI = +/-0.026; p = 0.001)	0.191 (CI = +/-0.112; p = 0.002)	0.006 (CI = +/-0.007; p = 0.069)	0.593	+5.22%
Severity	2014.1	0.049 (CI = +/-0.030; p = 0.003)	0.187 (CI = +/-0.122; p = 0.005)	0.006 (CI = +/-0.007; p = 0.092)	0.502	+5.06%
Severity	2014.2	0.056 (CI = +/-0.031; p = 0.002)	0.172 (CI = +/-0.122; p = 0.009)	0.007 (CI = +/-0.007; p = 0.070)	0.553	+5.80%
Severity	2015.1	0.059 (CI = +/-0.037; p = 0.004)	0.179 (CI = +/-0.133; p = 0.013)	0.007 (CI = +/-0.008; p = 0.076)	0.490	+6.07%
Severity	2015.2	0.055 (CI = +/-0.041; p = 0.013)	0.186 (CI = +/-0.142; p = 0.014)	0.007 (CI = +/-0.008; p = 0.093)	0.468	+5.68%
Severity	2016.1	0.050 (CI = +/-0.048; p = 0.043)	0.175 (CI = +/-0.156; p = 0.032)	0.006 (CI = +/-0.009; p = 0.131)	0.321	+5.16%
Severity	2016.2	0.059 (CI = +/-0.053; p = 0.032)	0.158 (CI = +/-0.163; p = 0.056)	0.007 (CI = +/-0.009; p = 0.128)	0.360	+6.06%
Severity	2017.1	0.054 (CI = +/-0.064; p = 0.088)	0.148 (CI = +/-0.185; p = 0.102)	0.006 (CI = +/-0.010; p = 0.169)	0.191	+5.54%
Frequency	2003.1	0.010 (CI = +/-0.019; p = 0.302)	-0.544 (CI = +/-0.187; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.583)	0.475	+0.98%
Frequency	2003.2	0.013 (CI = +/-0.020; p = 0.196)	-0.559 (CI = +/-0.188; p = 0.000)	-0.003 (CI = +/-0.014; p = 0.650)	0.492	+1.29%
Frequency	2004.1	0.013 (CI = +/-0.021; p = 0.219)	-0.559 (CI = +/-0.194; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.661)	0.489	+1.30%
Frequency	2004.2	0.017 (CI = +/-0.021; p = 0.107)	-0.580 (CI = +/-0.193; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.757)	0.522	+1.76%
Frequency	2005.1	0.015 (CI = +/-0.023; p = 0.197)	-0.595 (CI = +/-0.197; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.681)	0.530	+1.47%
Frequency	2005.2	0.018 (CI = +/-0.024; p = 0.126)	-0.611 (CI = +/-0.199; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.755)	0.544	+1.83%
Frequency	2006.1	0.015 (CI = +/-0.025; p = 0.222)	-0.625 (CI = +/-0.205; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.685)	0.551	+1.54%
Frequency	2006.2	0.021 (CI = +/-0.026; p = 0.110)	-0.647 (CI = +/-0.203; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.786)	0.581	+2.09%
Frequency	2007.1	0.024 (CI = +/-0.027; p = 0.085)	-0.633 (CI = +/-0.209; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.871)	0.580	+2.42%
Frequency	2007.2	0.033 (CI = +/-0.027; p = 0.016)	-0.669 (CI = +/-0.196; p = 0.000)	0.000 (CI = +/-0.014; p = 0.950)	0.654	+3.39%
Frequency	2008.1	0.035 (CI = +/-0.029; p = 0.020)	-0.664 (CI = +/-0.204; p = 0.000)	0.001 (CI = +/-0.014; p = 0.920)	0.653	+3.52%
Frequency	2008.2	0.038 (CI = +/-0.031; p = 0.017)	-0.675 (CI = +/-0.209; p = 0.000)	0.001 (CI = +/-0.015; p = 0.864)	0.648	+3.85%
Frequency	2009.1	0.033 (CI = +/-0.033; p = 0.050)	-0.695 (CI = +/-0.215; p = 0.000)	0.000 (CI = +/-0.015; p = 0.978)	0.657	+3.34%
Frequency	2009.2	0.026 (CI = +/-0.034; p = 0.125)	-0.674 (CI = +/-0.216; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.919)	0.626	+2.67%
Frequency	2010.1	0.024 (CI = +/-0.038; p = 0.197)	-0.683 (CI = +/-0.227; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.876)	0.626	+2.44%
Frequency	2010.2	0.014 (CI = +/-0.038; p = 0.444)	-0.653 (CI = +/-0.223; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.739)	0.601	+1.45%
Frequency	2011.1	0.020 (CI = +/-0.042; p = 0.336)	-0.634 (CI = +/-0.232; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.842)	0.593	+2.01%
Frequency	2011.2	0.014 (CI = +/-0.045; p = 0.517)	-0.619 (CI = +/-0.239; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.780)	0.558	+1.44%
Frequency	2012.1	0.004 (CI = +/-0.049; p = 0.863)	-0.651 (CI = +/-0.246; p = 0.000)	-0.004 (CI = +/-0.016; p = 0.633)	0.583	+0.41%
Frequency	2012.2	-0.017 (CI = +/-0.044; p = 0.419)	-0.597 (CI = +/-0.209; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.376)	0.625	-1.70%
Frequency	2013.1	-0.003 (CI = +/-0.046; p = 0.894)	-0.556 (CI = +/-0.209; p = 0.000)	-0.004 (CI = +/-0.013; p = 0.544)	0.612	-0.29%
Frequency	2013.2	0.000 (CI = +/-0.051; p = 0.988)	-0.562 (CI = +/-0.220; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.579)	0.601	-0.04%
Frequency	2014.1	-0.015 (CI = +/-0.055; p = 0.566)	-0.601 (CI = +/-0.224; p = 0.000)	-0.005 (CI = +/-0.014; p = 0.415)	0.642	-1.50%
Frequency	2014.2	-0.033 (CI = +/-0.054; p = 0.211)	-0.563 (CI = +/-0.209; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.287)	0.662	-3.24%
Frequency	2015.1	-0.024 (CI = +/-0.062; p = 0.421)	-0.541 (CI = +/-0.225; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.377)	0.621	-2.34%
Frequency	2015.2	-0.038 (CI = +/-0.065; p = 0.218)	-0.511 (CI = +/-0.225; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.316)	0.619	-3.77%
Frequency	2016.1	-0.031 (CI = +/-0.077; p = 0.394)	-0.494 (CI = +/-0.248; p = 0.001)	-0.006 (CI = +/-0.014; p = 0.390)	0.563	-3.01%
Frequency	2016.2	-0.029 (CI = +/-0.088; p = 0.468)	-0.496 (CI = +/-0.273; p = 0.003)	-0.006 (CI = +/-0.015; p = 0.418)	0.539	-2.90%
Frequency	2017.1	-0.006 (CI = +/-0.100; p = 0.901)	-0.448 (CI = +/-0.290; p = 0.007)	-0.004 (CI = +/-0.015; p = 0.525)	0.491	-0.55%

## Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = 2006.1  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend	
						Rate	Rate
Loss Cost	2003.1	0.058 (CI = +/-0.017; p = 0.000)	-0.447 (CI = +/-0.172; p = 0.000)	0.002 (CI = +/-0.013; p = 0.732)	0.696		+5.99%
Loss Cost	2003.2	0.060 (CI = +/-0.018; p = 0.000)	-0.459 (CI = +/-0.175; p = 0.000)	0.003 (CI = +/-0.013; p = 0.679)	0.688		+6.22%
Loss Cost	2004.1	0.063 (CI = +/-0.019; p = 0.000)	-0.446 (CI = +/-0.178; p = 0.000)	0.003 (CI = +/-0.013; p = 0.604)	0.694		+6.50%
Loss Cost	2004.2	0.066 (CI = +/-0.020; p = 0.000)	-0.462 (CI = +/-0.180; p = 0.000)	0.004 (CI = +/-0.013; p = 0.537)	0.692		+6.83%
Loss Cost	2005.1	0.062 (CI = +/-0.021; p = 0.000)	-0.480 (CI = +/-0.181; p = 0.000)	0.003 (CI = +/-0.013; p = 0.651)	0.687		+6.39%
Loss Cost	2005.2	0.066 (CI = +/-0.022; p = 0.000)	-0.499 (CI = +/-0.183; p = 0.000)	0.004 (CI = +/-0.013; p = 0.567)	0.689		+6.82%
Loss Cost	2006.2	0.065 (CI = +/-0.024; p = 0.000)	-0.502 (CI = +/-0.189; p = 0.000)	0.004 (CI = +/-0.014; p = 0.597)	0.682		+6.74%
Loss Cost	2007.1	0.068 (CI = +/-0.026; p = 0.000)	-0.490 (CI = +/-0.195; p = 0.000)	0.004 (CI = +/-0.014; p = 0.543)	0.685		+7.02%
Loss Cost	2007.2	0.075 (CI = +/-0.026; p = 0.000)	-0.517 (CI = +/-0.190; p = 0.000)	0.005 (CI = +/-0.014; p = 0.417)	0.716		+7.77%
Loss Cost	2008.1	0.077 (CI = +/-0.028; p = 0.000)	-0.508 (CI = +/-0.197; p = 0.000)	0.006 (CI = +/-0.014; p = 0.394)	0.715		+7.98%
Loss Cost	2008.2	0.077 (CI = +/-0.030; p = 0.000)	-0.509 (CI = +/-0.204; p = 0.000)	0.006 (CI = +/-0.014; p = 0.402)	0.686		+8.01%
Loss Cost	2009.1	0.074 (CI = +/-0.032; p = 0.000)	-0.520 (CI = +/-0.213; p = 0.000)	0.005 (CI = +/-0.015; p = 0.459)	0.680		+7.72%
Loss Cost	2009.2	0.062 (CI = +/-0.031; p = 0.000)	-0.481 (CI = +/-0.195; p = 0.000)	0.004 (CI = +/-0.013; p = 0.580)	0.646		+6.45%
Loss Cost	2010.1	0.065 (CI = +/-0.034; p = 0.001)	-0.471 (CI = +/-0.204; p = 0.000)	0.004 (CI = +/-0.014; p = 0.542)	0.648		+6.74%
Loss Cost	2010.2	0.062 (CI = +/-0.036; p = 0.002)	-0.461 (CI = +/-0.211; p = 0.000)	0.004 (CI = +/-0.014; p = 0.590)	0.596		+6.40%
Loss Cost	2011.1	0.064 (CI = +/-0.040; p = 0.003)	-0.454 (CI = +/-0.223; p = 0.000)	0.004 (CI = +/-0.015; p = 0.569)	0.595		+6.63%
Loss Cost	2011.2	0.056 (CI = +/-0.042; p = 0.012)	-0.431 (CI = +/-0.225; p = 0.001)	0.003 (CI = +/-0.015; p = 0.658)	0.525		+5.77%
Loss Cost	2012.1	0.049 (CI = +/-0.047; p = 0.041)	-0.453 (CI = +/-0.235; p = 0.001)	0.002 (CI = +/-0.015; p = 0.776)	0.526		+5.03%
Loss Cost	2012.2	0.033 (CI = +/-0.045; p = 0.145)	-0.412 (CI = +/-0.218; p = 0.001)	0.001 (CI = +/-0.014; p = 0.940)	0.462		+3.34%
Loss Cost	2013.1	0.049 (CI = +/-0.047; p = 0.045)	-0.366 (CI = +/-0.215; p = 0.002)	0.003 (CI = +/-0.014; p = 0.684)	0.508		+4.99%
Loss Cost	2013.2	0.051 (CI = +/-0.052; p = 0.058)	-0.371 (CI = +/-0.227; p = 0.003)	0.003 (CI = +/-0.014; p = 0.679)	0.466		+5.18%
Loss Cost	2014.1	0.034 (CI = +/-0.056; p = 0.212)	-0.414 (CI = +/-0.229; p = 0.002)	0.001 (CI = +/-0.014; p = 0.893)	0.502		+3.49%
Loss Cost	2014.2	0.023 (CI = +/-0.060; p = 0.417)	-0.391 (CI = +/-0.234; p = 0.003)	0.000 (CI = +/-0.014; p = 0.973)	0.424		+2.37%
Loss Cost	2015.1	0.035 (CI = +/-0.069; p = 0.285)	-0.362 (CI = +/-0.250; p = 0.008)	0.001 (CI = +/-0.015; p = 0.841)	0.420		+3.59%
Loss Cost	2015.2	0.017 (CI = +/-0.070; p = 0.608)	-0.325 (CI = +/-0.243; p = 0.013)	0.001 (CI = +/-0.014; p = 0.922)	0.323		+1.70%
Loss Cost	2016.1	0.020 (CI = +/-0.084; p = 0.612)	-0.318 (CI = +/-0.272; p = 0.026)	0.001 (CI = +/-0.015; p = 0.902)	0.297		+1.99%
Loss Cost	2016.2	0.029 (CI = +/-0.094; p = 0.497)	-0.338 (CI = +/-0.292; p = 0.028)	0.001 (CI = +/-0.016; p = 0.891)	0.303		+2.99%
Loss Cost	2017.1	0.048 (CI = +/-0.111; p = 0.345)	-0.300 (CI = +/-0.322; p = 0.064)	0.002 (CI = +/-0.017; p = 0.793)	0.291		+4.95%
Severity	2003.1	0.047 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.090; p = 0.016)	0.006 (CI = +/-0.007; p = 0.089)	0.769		+4.78%
Severity	2003.2	0.045 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.092; p = 0.012)	0.006 (CI = +/-0.007; p = 0.108)	0.754		+4.63%
Severity	2004.1	0.047 (CI = +/-0.010; p = 0.000)	0.130 (CI = +/-0.091; p = 0.007)	0.006 (CI = +/-0.007; p = 0.073)	0.761		+4.86%
Severity	2004.2	0.045 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.091; p = 0.003)	0.006 (CI = +/-0.007; p = 0.092)	0.749		+4.61%
Severity	2005.1	0.044 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.092; p = 0.006)	0.005 (CI = +/-0.007; p = 0.122)	0.715		+4.45%
Severity	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.095; p = 0.006)	0.005 (CI = +/-0.007; p = 0.140)	0.697		+4.37%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.097; p = 0.005)	0.006 (CI = +/-0.007; p = 0.116)	0.688		+4.55%
Severity	2007.1	0.044 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.101; p = 0.007)	0.005 (CI = +/-0.007; p = 0.135)	0.650		+4.49%
Severity	2007.2	0.041 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.101; p = 0.005)	0.005 (CI = +/-0.007; p = 0.166)	0.630		+4.23%
Severity	2008.1	0.042 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.105; p = 0.005)	0.005 (CI = +/-0.007; p = 0.166)	0.600		+4.31%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.106; p = 0.003)	0.005 (CI = +/-0.007; p = 0.204)	0.580		+4.00%
Severity	2009.1	0.042 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.109; p = 0.003)	0.005 (CI = +/-0.008; p = 0.170)	0.572		+4.24%
Severity	2009.2	0.036 (CI = +/-0.016; p = 0.000)	0.194 (CI = +/-0.103; p = 0.001)	0.004 (CI = +/-0.007; p = 0.213)	0.577		+3.68%
Severity	2010.1	0.041 (CI = +/-0.017; p = 0.000)	0.212 (CI = +/-0.102; p = 0.000)	0.005 (CI = +/-0.007; p = 0.124)	0.618		+4.20%
Severity	2010.2	0.048 (CI = +/-0.016; p = 0.000)	0.192 (CI = +/-0.092; p = 0.000)	0.006 (CI = +/-0.006; p = 0.050)	0.707		+4.88%
Severity	2011.1	0.044 (CI = +/-0.017; p = 0.000)	0.181 (CI = +/-0.094; p = 0.001)	0.006 (CI = +/-0.006; p = 0.077)	0.643		+4.53%
Severity	2011.2	0.042 (CI = +/-0.018; p = 0.000)	0.188 (CI = +/-0.096; p = 0.001)	0.005 (CI = +/-0.006; p = 0.096)	0.628		+4.27%
Severity	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.198 (CI = +/-0.101; p = 0.001)	0.006 (CI = +/-0.007; p = 0.079)	0.614		+4.60%
Severity	2012.2	0.050 (CI = +/-0.021; p = 0.000)	0.185 (CI = +/-0.100; p = 0.001)	0.006 (CI = +/-0.006; p = 0.053)	0.655		+5.13%
Severity	2013.1	0.052 (CI = +/-0.023; p = 0.000)	0.190 (CI = +/-0.106; p = 0.002)	0.007 (CI = +/-0.007; p = 0.057)	0.609		+5.30%
Severity	2013.2	0.051 (CI = +/-0.026; p = 0.001)	0.191 (CI = +/-0.112; p = 0.002)	0.006 (CI = +/-0.007; p = 0.069)	0.593		+5.22%
Severity	2014.1	0.049 (CI = +/-0.030; p = 0.003)	0.187 (CI = +/-0.122; p = 0.005)	0.006 (CI = +/-0.007; p = 0.092)	0.502		+5.06%
Severity	2014.2	0.056 (CI = +/-0.031; p = 0.002)	0.172 (CI = +/-0.122; p = 0.009)	0.007 (CI = +/-0.007; p = 0.070)	0.553		+5.80%
Severity	2015.1	0.059 (CI = +/-0.037; p = 0.004)	0.179 (CI = +/-0.133; p = 0.013)	0.007 (CI = +/-0.008; p = 0.076)	0.490		+6.07%
Severity	2015.2	0.055 (CI = +/-0.041; p = 0.013)	0.186 (CI = +/-0.142; p = 0.014)	0.007 (CI = +/-0.008; p = 0.093)	0.468		+5.68%
Severity	2016.1	0.050 (CI = +/-0.048; p = 0.043)	0.175 (CI = +/-0.156; p = 0.032)	0.006 (CI = +/-0.009; p = 0.131)	0.321		+5.16%
Severity	2016.2	0.059 (CI = +/-0.053; p = 0.032)	0.158 (CI = +/-0.163; p = 0.056)	0.007 (CI = +/-0.009; p = 0.128)	0.360		+6.06%
Severity	2017.1	0.054 (CI = +/-0.064; p = 0.088)	0.148 (CI = +/-0.185; p = 0.102)	0.006 (CI = +/-0.010; p = 0.169)	0.191		+5.54%
Frequency	2003.1	0.012 (CI = +/-0.019; p = 0.232)	-0.559 (CI = +/-0.189; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.605)	0.490		+1.16%
Frequency	2003.2	0.015 (CI = +/-0.020; p = 0.134)	-0.578 (CI = +/-0.190; p = 0.000)	-0.003 (CI = +/-0.014; p = 0.683)	0.512		+1.52%
Frequency	2004.1	0.015 (CI = +/-0.021; p = 0.148)	-0.576 (CI = +/-0.196; p = 0.000)	-0.003 (CI = +/-0.015; p = 0.700)	0.509		+1.56%
Frequency	2004.2	0.021 (CI = +/-0.022; p = 0.057)	-0.603 (CI = +/-0.193; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.818)	0.550		+2.12%
Frequency	2005.1	0.018 (CI = +/-0.023; p = 0.113)	-0.615 (CI = +/-0.197; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.747)	0.556		+1.86%
Frequency	2005.2	0.023 (CI = +/-0.024; p = 0.057)	-0.637 (CI = +/-0.198; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.849)	0.578		+2.35%
Frequency	2006.2	0.021 (CI = +/-0.026; p = 0.110)	-0.647 (CI = +/-0.203; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.786)	0.581		+2.09%
Frequency	2007.1	0.024 (CI = +/-0.027; p = 0.085)	-0.633 (CI = +/-0.209; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.871)	0.580		+2.42%
Frequency	2007.2	0.033 (CI = +/-0.027; p = 0.016)	-0.669 (CI = +/-0.196; p = 0.000)	0.000 (CI = +/-0.014; p = 0.950)	0.654		+3.39%
Frequency	2008.1	0.035 (CI = +/-0.029; p = 0.020)	-0.664 (CI = +/-0.204; p = 0.000)	0.001 (CI = +/-0.014; p = 0.920)	0.653		+3.52%
Frequency	2008.2	0.038 (CI = +/-0.031; p = 0.017)	-0.675 (CI = +/-0.209; p = 0.000)	0.001 (CI = +/-0.015; p = 0.864)	0.648		+3.85%
Frequency	2009.1	0.033 (CI = +/-0.033; p = 0.050)	-0.695 (CI = +/-0.215; p = 0.000)	0.000 (CI = +/-0.015; p = 0.978)	0.657		+3.34%
Frequency	2009.2	0.026 (CI = +/-0.034; p = 0.125)	-0.674 (CI = +/-0.216; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.919)	0.626		+2.67%
Frequency	2010.1	0.024 (CI = +/-0.038; p = 0.197)	-0.683 (CI = +/-0.227; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.876)	0.626		+2.44%
Frequency	2010.2	0.014 (CI = +/-0.038; p = 0.444)	-0.653 (CI = +/-0.223; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.739)	0.601		+1.45%
Frequency	2011.1	0.020 (CI = +/-0.042; p = 0.336)	-0.634 (CI = +/-0.232; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.842)	0.593		+2.01%
Frequency	2011.2	0.014 (CI = +/-0.045; p = 0.517)	-0.619 (CI = +/-0.239; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.780)	0.558		+1.44%
Frequency	2012.1	0.004 (CI = +/-0.049; p = 0.863)	-0.651 (CI = +/-0.246; p = 0.000)	-0.004 (CI = +/-0.016; p = 0.633)	0.583		+0.41%
Frequency	2012.2	-0.017 (CI = +/-0.044; p = 0.419)	-0.597 (CI = +/-0.209; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.376)	0.625		-1.70%
Frequency	2013.1	-0.003 (CI = +/-0.046; p = 0.894)	-0.556 (CI = +/-0.209; p = 0.000)	-0.004 (CI = +/-0.013; p = 0.544)	0.612		-0.29%
Frequency	2013.2	0.000 (CI = +/-0.051; p = 0.988)	-0.562 (CI = +/-0.220; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.579)	0.601		-0.04%
Frequency	2014.1	-0.015 (CI = +/-0.055; p = 0.566)	-0.601 (CI = +/-0.224; p = 0.000)	-0.005 (CI = +/-0.014; p = 0.415)	0.642		-1.50%
Frequency	2014.2	-0.033 (CI = +/-0.054; p = 0.211)	-0.563 (CI = +/-0.209; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.287)	0.662		-3.24%
Frequency	2015.1	-0.024 (CI = +/-0.062; p = 0.421)	-0.541 (CI = +/-0.225; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.377)	0.621		-2.34%
Frequency	2015.2	-0.038 (CI = +/-0.065; p = 0.218)	-0.511 (CI = +/-0.225; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.316)	0.619		-3.77%
Frequency	2016.1	-0.031 (CI = +/-0.077; p = 0.394)	-0.494 (CI = +/-0.248; p = 0.001)	-0.006 (CI = +/-0.014; p = 0.390)	0.563		-3.01%
Frequency	2016.2	-0.029 (CI = +/-0.088; p = 0.468)	-0.496 (CI = +/-0.273; p = 0.003)	-0.006 (CI = +/-0.015; p = 0.418)	0.539		-2.90%
Frequency	2017.1	-0.006 (CI = +/-0.100; p = 0.901)	-0.448 (CI = +/-0.290; p = 0.007)	-0.004 (CI = +/-0.015; p = 0.525)	0.491		-0.55%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.035 (CI = +/-0.031; p = 0.028)	0.010 (CI = +/-0.023; p = 0.409)	0.081	+3.55%
Loss Cost	2003.2	0.026 (CI = +/-0.031; p = 0.098)	0.007 (CI = +/-0.022; p = 0.518)	0.025	+2.60%
Loss Cost	2004.1	0.027 (CI = +/-0.032; p = 0.096)	0.008 (CI = +/-0.023; p = 0.502)	0.027	+2.77%
Loss Cost	2004.2	0.027 (CI = +/-0.034; p = 0.117)	0.008 (CI = +/-0.023; p = 0.512)	0.018	+2.76%
Loss Cost	2005.1	0.027 (CI = +/-0.037; p = 0.137)	0.008 (CI = +/-0.024; p = 0.518)	0.011	+2.78%
Loss Cost	2005.2	0.032 (CI = +/-0.038; p = 0.098)	0.009 (CI = +/-0.024; p = 0.464)	0.028	+3.27%
Loss Cost	2006.1	0.042 (CI = +/-0.039; p = 0.039)	0.011 (CI = +/-0.023; p = 0.355)	0.077	+4.26%
Loss Cost	2006.2	0.051 (CI = +/-0.040; p = 0.015)	0.013 (CI = +/-0.023; p = 0.266)	0.130	+5.25%
Loss Cost	2007.1	0.059 (CI = +/-0.042; p = 0.007)	0.015 (CI = +/-0.023; p = 0.206)	0.174	+6.13%
Loss Cost	2007.2	0.050 (CI = +/-0.044; p = 0.026)	0.013 (CI = +/-0.023; p = 0.265)	0.107	+5.14%
Loss Cost	2008.1	0.063 (CI = +/-0.044; p = 0.007)	0.015 (CI = +/-0.022; p = 0.169)	0.188	+6.52%
Loss Cost	2008.2	0.061 (CI = +/-0.048; p = 0.014)	0.015 (CI = +/-0.023; p = 0.189)	0.153	+6.33%
Loss Cost	2009.1	0.059 (CI = +/-0.052; p = 0.026)	0.015 (CI = +/-0.023; p = 0.213)	0.118	+6.09%
Loss Cost	2009.2	0.063 (CI = +/-0.056; p = 0.029)	0.015 (CI = +/-0.024; p = 0.207)	0.116	+6.47%
Loss Cost	2010.1	0.071 (CI = +/-0.060; p = 0.021)	0.017 (CI = +/-0.024; p = 0.176)	0.141	+7.40%
Loss Cost	2010.2	0.082 (CI = +/-0.064; p = 0.014)	0.018 (CI = +/-0.025; p = 0.142)	0.177	+8.57%
Loss Cost	2011.1	0.067 (CI = +/-0.067; p = 0.050)	0.016 (CI = +/-0.025; p = 0.191)	0.092	+6.94%
Loss Cost	2011.2	0.052 (CI = +/-0.071; p = 0.146)	0.014 (CI = +/-0.025; p = 0.254)	0.017	+5.29%
Loss Cost	2012.1	0.070 (CI = +/-0.075; p = 0.064)	0.016 (CI = +/-0.024; p = 0.178)	0.083	+7.25%
Loss Cost	2012.2	0.065 (CI = +/-0.083; p = 0.115)	0.016 (CI = +/-0.025; p = 0.209)	0.042	+6.74%
Loss Cost	2013.1	0.091 (CI = +/-0.085; p = 0.038)	0.019 (CI = +/-0.024; p = 0.128)	0.141	+9.52%
Loss Cost	2013.2	0.067 (CI = +/-0.090; p = 0.132)	0.016 (CI = +/-0.024; p = 0.175)	0.043	+6.96%
Loss Cost	2014.1	0.054 (CI = +/-0.100; p = 0.266)	0.015 (CI = +/-0.025; p = 0.221)	-0.010	+5.54%
Loss Cost	2014.2	0.002 (CI = +/-0.085; p = 0.954)	0.011 (CI = +/-0.020; p = 0.266)	0.005	+0.23%
Loss Cost	2015.1	-0.010 (CI = +/-0.095; p = 0.832)	0.010 (CI = +/-0.020; p = 0.320)	0.018	-0.95%
Loss Cost	2015.2	0.003 (CI = +/-0.107; p = 0.955)	0.010 (CI = +/-0.021; p = 0.302)	-0.017	+0.29%
Loss Cost	2016.1	0.013 (CI = +/-0.124; p = 0.826)	0.011 (CI = +/-0.022; p = 0.302)	-0.042	+1.27%
Loss Cost	2016.2	0.000 (CI = +/-0.143; p = 0.999)	0.010 (CI = +/-0.023; p = 0.344)	-0.042	+0.01%
Loss Cost	2017.1	0.035 (CI = +/-0.156; p = 0.622)	0.011 (CI = +/-0.023; p = 0.300)	-0.076	+3.59%
Severity	2003.1	0.011 (CI = +/-0.025; p = 0.363)	-0.009 (CI = +/-0.019; p = 0.338)	0.044	+1.14%
Severity	2003.2	0.003 (CI = +/-0.025; p = 0.787)	-0.011 (CI = +/-0.018; p = 0.215)	0.021	+0.33%
Severity	2004.1	-0.001 (CI = +/-0.026; p = 0.958)	-0.012 (CI = +/-0.018; p = 0.179)	0.014	-0.07%
Severity	2004.2	-0.001 (CI = +/-0.027; p = 0.954)	-0.012 (CI = +/-0.018; p = 0.187)	0.012	-0.08%
Severity	2005.1	-0.004 (CI = +/-0.028; p = 0.752)	-0.013 (CI = +/-0.018; p = 0.161)	0.010	-0.44%
Severity	2005.2	-0.010 (CI = +/-0.030; p = 0.498)	-0.014 (CI = +/-0.018; p = 0.124)	0.016	-0.99%
Severity	2006.1	-0.002 (CI = +/-0.030; p = 0.887)	-0.012 (CI = +/-0.018; p = 0.165)	0.019	-0.21%
Severity	2006.2	-0.001 (CI = +/-0.032; p = 0.950)	-0.012 (CI = +/-0.018; p = 0.183)	0.018	-0.10%
Severity	2007.1	-0.002 (CI = +/-0.034; p = 0.890)	-0.013 (CI = +/-0.019; p = 0.184)	0.014	-0.23%
Severity	2007.2	-0.008 (CI = +/-0.036; p = 0.654)	-0.014 (CI = +/-0.019; p = 0.151)	0.013	-0.80%
Severity	2008.1	-0.008 (CI = +/-0.039; p = 0.688)	-0.014 (CI = +/-0.019; p = 0.163)	0.011	-0.77%
Severity	2008.2	-0.002 (CI = +/-0.041; p = 0.931)	-0.013 (CI = +/-0.020; p = 0.204)	0.013	-0.18%
Severity	2009.1	-0.008 (CI = +/-0.044; p = 0.700)	-0.014 (CI = +/-0.020; p = 0.171)	0.010	-0.83%
Severity	2009.2	-0.004 (CI = +/-0.047; p = 0.869)	-0.013 (CI = +/-0.020; p = 0.206)	0.010	-0.38%
Severity	2010.1	-0.006 (CI = +/-0.052; p = 0.809)	-0.013 (CI = +/-0.021; p = 0.207)	0.005	-0.61%
Severity	2010.2	0.003 (CI = +/-0.055; p = 0.926)	-0.012 (CI = +/-0.021; p = 0.260)	0.013	+0.25%
Severity	2011.1	-0.009 (CI = +/-0.059; p = 0.763)	-0.014 (CI = +/-0.022; p = 0.205)	0.004	-0.86%
Severity	2011.2	-0.010 (CI = +/-0.065; p = 0.755)	-0.014 (CI = +/-0.022; p = 0.216)	-0.001	-0.98%
Severity	2012.1	-0.007 (CI = +/-0.072; p = 0.837)	-0.013 (CI = +/-0.023; p = 0.244)	-0.004	-0.71%
Severity	2012.2	-0.012 (CI = +/-0.079; p = 0.749)	-0.014 (CI = +/-0.024; p = 0.239)	-0.011	-1.22%
Severity	2013.1	0.011 (CI = +/-0.082; p = 0.774)	-0.011 (CI = +/-0.024; p = 0.322)	0.023	+1.14%
Severity	2013.2	-0.011 (CI = +/-0.087; p = 0.791)	-0.014 (CI = +/-0.023; p = 0.230)	-0.001	-1.10%
Severity	2014.1	-0.033 (CI = +/-0.093; p = 0.460)	-0.016 (CI = +/-0.023; p = 0.168)	0.008	-3.25%
Severity	2014.2	-0.070 (CI = +/-0.091; p = 0.120)	-0.019 (CI = +/-0.021; p = 0.075)	0.113	-6.77%
Severity	2015.1	-0.094 (CI = +/-0.097; p = 0.056)	-0.021 (CI = +/-0.021; p = 0.051)	0.192	-9.00%
Severity	2015.2	-0.093 (CI = +/-0.111; p = 0.093)	-0.020 (CI = +/-0.022; p = 0.064)	0.160	-8.90%
Severity	2016.1	-0.100 (CI = +/-0.129; p = 0.116)	-0.021 (CI = +/-0.023; p = 0.074)	0.151	-9.49%
Severity	2016.2	-0.110 (CI = +/-0.149; p = 0.131)	-0.021 (CI = +/-0.025; p = 0.083)	0.149	-10.44%
Severity	2017.1	-0.093 (CI = +/-0.174; p = 0.254)	-0.021 (CI = +/-0.026; p = 0.103)	0.109	-8.91%
Frequency	2003.1	0.024 (CI = +/-0.023; p = 0.045)	0.019 (CI = +/-0.017; p = 0.037)	0.091	+2.38%
Frequency	2003.2	0.022 (CI = +/-0.024; p = 0.070)	0.018 (CI = +/-0.018; p = 0.043)	0.077	+2.26%
Frequency	2004.1	0.028 (CI = +/-0.025; p = 0.029)	0.020 (CI = +/-0.017; p = 0.028)	0.115	+2.84%
Frequency	2004.2	0.028 (CI = +/-0.026; p = 0.038)	0.020 (CI = +/-0.018; p = 0.031)	0.107	+2.84%
Frequency	2005.1	0.032 (CI = +/-0.028; p = 0.025)	0.021 (CI = +/-0.018; p = 0.026)	0.127	+3.24%
Frequency	2005.2	0.042 (CI = +/-0.027; p = 0.003)	0.023 (CI = +/-0.017; p = 0.008)	0.227	+4.31%
Frequency	2006.1	0.044 (CI = +/-0.028; p = 0.004)	0.023 (CI = +/-0.017; p = 0.009)	0.224	+4.48%
Frequency	2006.2	0.052 (CI = +/-0.029; p = 0.001)	0.025 (CI = +/-0.016; p = 0.004)	0.297	+5.35%
Frequency	2007.1	0.062 (CI = +/-0.028; p = 0.000)	0.027 (CI = +/-0.015; p = 0.001)	0.390	+6.38%
Frequency	2007.2	0.058 (CI = +/-0.030; p = 0.000)	0.026 (CI = +/-0.016; p = 0.002)	0.347	+5.99%
Frequency	2008.1	0.071 (CI = +/-0.028; p = 0.000)	0.029 (CI = +/-0.014; p = 0.000)	0.483	+7.35%
Frequency	2008.2	0.063 (CI = +/-0.029; p = 0.000)	0.027 (CI = +/-0.014; p = 0.000)	0.437	+6.52%
Frequency	2009.1	0.067 (CI = +/-0.031; p = 0.000)	0.028 (CI = +/-0.014; p = 0.000)	0.449	+6.98%
Frequency	2009.2	0.067 (CI = +/-0.033; p = 0.000)	0.028 (CI = +/-0.014; p = 0.000)	0.421	+6.88%
Frequency	2010.1	0.077 (CI = +/-0.033; p = 0.000)	0.030 (CI = +/-0.014; p = 0.000)	0.501	+8.05%
Frequency	2010.2	0.080 (CI = +/-0.036; p = 0.000)	0.030 (CI = +/-0.014; p = 0.000)	0.490	+8.30%
Frequency	2011.1	0.076 (CI = +/-0.040; p = 0.001)	0.030 (CI = +/-0.015; p = 0.000)	0.453	+7.87%
Frequency	2011.2	0.061 (CI = +/-0.039; p = 0.004)	0.028 (CI = +/-0.014; p = 0.000)	0.430	+6.33%
Frequency	2012.1	0.077 (CI = +/-0.038; p = 0.000)	0.030 (CI = +/-0.012; p = 0.000)	0.544	+8.02%
Frequency	2012.2	0.077 (CI = +/-0.042; p = 0.001)	0.030 (CI = +/-0.013; p = 0.000)	0.527	+8.05%
Frequency	2013.1	0.080 (CI = +/-0.047; p = 0.002)	0.030 (CI = +/-0.014; p = 0.000)	0.519	+8.28%
Frequency	2013.2	0.078 (CI = +/-0.053; p = 0.006)	0.030 (CI = +/-0.014; p = 0.000)	0.501	+8.14%
Frequency	2014.1	0.087 (CI = +/-0.058; p = 0.006)	0.031 (CI = +/-0.015; p = 0.000)	0.519	+9.09%
Frequency	2014.2	0.072 (CI = +/-0.063; p = 0.027)	0.029 (CI = +/-0.014; p = 0.001)	0.515	+7.51%
Frequency	2015.1	0.085 (CI = +/-0.069; p = 0.020)	0.030 (CI = +/-0.015; p = 0.001)	0.541	+8.85%
Frequency	2015.2	0.096 (CI = +/-0.078; p = 0.019)	0.031 (CI = +/-0.015; p = 0.001)	0.557	+10.09%
Frequency	2016.1	0.112 (CI = +/-0.086; p = 0.015)	0.032 (CI = +/-0.015; p = 0.001)	0.586	+11.89%
Frequency	2016.2	0.110 (CI = +/-0.100; p = 0.034)	0.032 (CI = +/-0.017; p = 0.002)	0.576	+11.67%
Frequency	2017.1	0.129 (CI = +/-0.114; p = 0.031)	0.032 (CI = +/-0.017; p = 0.002)	0.597	+13.72%



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