OliverWyman

ONTARIO PRIVATE PASSENGER VEHICLES MID-YEAR REVIEW

Based on Industry Data Through June 30, 2022

21 December 2022

A business of Marsh McLennan

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1. Executive Summary

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to review private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of June 30, 2022. The specific objectives of our review include:

- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2022.
- The determination of loss trend rates that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses the GISA private passenger ultimate loss and loss adjustment expense data as of June 30, 2022 to determine past and future loss trend rates.
- An assessment of the cost impact of Bill 15 and Bill 91 reforms.
- An assessment of the impact of COVID-19 on the 2020, 2021, and 2022-1 loss experience.

1.2. Summary of Key Findings

In Table 1, we present our selected *past* annual loss cost trend rates based on insurance industry data as of June 30, 2022. Due to the uncertain nature of the current economic environment, we do not present *future* trend rates. The *future* trend rates included in rate applications will likely differ from the past trend rates as it will be appropriate to account for changes in current and forecasted economic conditions at the time of rate application submission. We discuss this further in Section 4.4

We have reviewed GISA's selected estimate of the ultimate loss amounts and claim counts. We find these estimates to be reasonable for our purpose of selecting loss trend rates and have adopted them for use in our analysis.[1]

Table 1: Selected Past Loss Cost Trends

Coverage	Past Loss Cost (up to April 1, 2022)
Bodily Injury	+1.6% up to March 31, 2016 −4.2% after April 1, 2016
Property Damage	+4.9%
DCPD	+0.6% up to December 31, 2012 +8.5% after January 1, 2013
Accident Benefits	+6.7% up to May 31, 2016 −1.0% after June 1, 2016[2]
Uninsured Auto	−9.2% up to December 31, 2014 −0.6% after January 1, 2015

[1] A small insurer has reported duplicated reserves for AHY 2022-1. We have tested the impact of this reporting error on GISA's ultimate frequency, severity and loss cost estimates for all coverages and consider this issue immaterial.

[2] Our model also includes a one-time scalar shift of -19.1% coincident with the reforms.

Coverage	Past Loss Cost (up to April 1, 2022)
Collision	+8.7%
Comprehensive	+10.4%[3]
Specified Perils	+10.4%[4]
All Perils	+9.4%
Underinsured Motorist	+1.6%

1.3. Relevant Comments

Heightened Uncertainty: COVID 19 and Rising Inflation

The COVID-19 pandemic affected the loss costs for 2020, 2021 and 2022-1, mainly resulting in a decline in the claims frequency rate. As a return to a "new normal" unfolds, there is uncertainty as to the lasting impacts of the pandemic with respect to future claim frequency rates. Will the increase of remote and hybrid work result in a sustained lower frequency level? Or will increased use of private vehicle with reduced use of public transit offset effects of remote and hybrid work? Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic levels in the second half of 2022. Our analysis and loss trend selections assume a return to pre-pandemic frequency levels for rate applications subject to the proposed benchmarks.

When selecting the future trend rate for any coverage, consideration should be given to the rising inflation impact as it ripples through the economy.

The reported CPI rise associated with categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs) began to rise in late 2021, and has continued to rise into 2022. We expect this partially influences the claims cost data (through to June 30, 2022) we analyze in this review.[5] As a result, particularly for physical damage coverages, our measure of the past loss trend rates may not be an accurate indication of future trend rates.

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

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

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

- The correlation of the historical CPI index with historical claim cost changes; and the recent rise in the CPI.

[3] Our model also includes a one-time scalar shift of +32.1% at 2021-2.

[4] Our model also includes a one-time scalar shift of +32.1% at 2021-2.

[5] As discussed more fully in Section 4.4, we observe a limited impact to the industry-wide severity in 2022-1.

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

We discuss this further in Section 4.4.

Loss Trend Benchmarks

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

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

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

Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and the first half of 2022 claim experience is exceptional due to the COVID-19 pandemic. 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 accuracy of those factors adds to the uncertainty of the indication.
- Temper the Accident Year Weights: This lessens the use of the COVID-19 period, but determining appropriate weights for each accident year and the COVID-19 unwinding factors adjustments for those years adds to the uncertainty of the indication.

Applicability of Trend Rates

In this report we present our findings related to the loss trend rates and reform factors for FSRA'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 loss trend rates and reform factors that we present, as well as information to help FSRA evaluate their reasonableness.

Data

The data utilized in this study and presented in this report is based on industry experience published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, the Insurance Bureau of Canada (IBC) and estimates prepared by Ernst & Young LLP (EY).

Our analysis reflects this GISA aggregated experience of the insurance industry which includes the Facility Association (FA).[6] Our findings and analysis 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 Ontario, including the Facility Association, as the "Industry"; and we refer to the aggregate claim or expense experience as "Industry experience."

1.4. Report Organization

- In Section 2, we present the background of automobile insurance regulation in Ontario, including the historical legislative reforms and government actions taken.
- In Section 3, we discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2022.
- Section 4 is a general discussion of our loss trend methodology.
- In Section 5, we present our trend analysis for each major coverage.

* * * * *

We developed the estimates in this report in accordance with the applicable Actuarial Standards of Practice issued by the Canadian Institute of Actuaries.

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[6] 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.

2. Legislative Reforms and Government Actions

2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, some of the changes include:

- Bill 164 (January 1994) tightened rules related to the right to sue for economic and non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996) reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003) introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010) amended the SABS with reduced benefits.
- Bill 15 (January 2015) introduced changes intended to improve efficiency, regulation, and licensing of third-party vendors, and reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages) included changes to the tort deductible and tort threshold effective August 2015 and revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend analysis is based on the twenty-year period from 2002-2 to 2022-1, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not included in the data we review.

Further, while Bill 198/Bill 5 and Reg 34/10 were effective during the twenty-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models to be relevant for this analysis.

2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 *Annual Report of the Ontario Auditor General* (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,
- The 2012 *Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule* (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,

- The 2012 *Final Report of the Anti-Fraud Task Force* that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,
- The 2013 *Final Report of Justice Douglas Cunningham on the Dispute Resolution System* (DRS) which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 *KPMG Annual Report on Auto Insurance Transparency and Accountability* that included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 *KPMG Advisory Group Report on Towing and Storage* which included measures aimed at increasing road safety, increasing consumer protection, and improving transparency in the billing of towing and storage services, and
- The 2014 Superintendent's Report on the Three-Year Review of Automobile Insurance.

Although many of the cost reduction strategies were not conducive to quantification at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in the claim amounts and claim counts that have emerged since first introduced.

We present below specific changes introduced under Bill 15 and Bill 91 on a by coverage basis:

Bodily Injury - effective on or after January 1, 2015

- On January 1, 2015 a decrease to the 5% pre-judgment interest rates to 1.3%: The rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Bodily Injury - effective on or after August 1, 2015

- Beginning August 1, 2015, an increase to the deductible on court awards for non-pecuniary loss from $30,000 to $36,540 and awards under the Family Law Act from $15,000 to $18,270; indexed each year starting January 1, and thereafter.
- Beginning August 1, 2015, an increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
  - for non-pecuniary loss to $121,799 and
  - under the Family Law Act to $60,899;

  indexed each year starting January 1, and thereafter.
- Consideration of the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.

Accident Benefits- effective on or after April 1, 2016

- On April 1, 2016 the replacement[7] of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

[7] FSCO continued to settle remaining files open on March 31, 2016.

Accident Benefits- effective on or after January 1, 2015

- On January 1, 2015 a decrease in the SABS interest rate for overdue payments to 1.3%; the rate is subject to quarterly adjustment thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Accident Benefits- all policies issued or renewed on or after June 1, 2016

- A reduction in the standard benefit level for catastrophic impairments from $2 million (attendant care and medical and rehabilitation) to a combined limit of $1 million.
- The elimination of attendant care as a separate stand-alone benefit of $36,000 into a new standard combined benefit level for medical, rehabilitation and attendant care benefit of $65,000.
- A reduction in waiting period for non-earner benefits from six months to 4 weeks; and a limit to the duration of non-earner benefits to two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as "essential."
- A reduction of the standard duration of medical, rehabilitation and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered subject to the monthly amounts determined by an assessment.

Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016

- Introduction of a new optional combined medical, rehabilitation and attendant care benefit of $130,000 for non-catastrophic injuries which increases the $65,000 limit; the optional combined medical, rehabilitation and attendant care benefit of $1 million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional $1 million which, if purchased, can be combined with the current $1 million optional medical, rehabilitation and attendant care benefit for any injury.

Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016

- A change to a standard $500 deductible for comprehensive coverage, from $300.

Other Changes

- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of $2,000 or less subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly installment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.

- A requirement that winter tire discounts be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

3. Analysis – General Discussion

3.1. Introduction

In the sections that follow we present:

- an analysis and discussion of industry ultimate loss amounts and claim counts, trend rates and reform factors;
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help FSRA evaluate their reasonableness; and
- the supporting summary exhibits of the data we used and analysis we performed.

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses (ALAE), is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2022) provided by GISA. We refer to this as "the AIX report." This data includes the experience of all private passenger vehicles in Ontario. Any reference to loss or claim amount in this report is intended to include ALAE.

The claim count and claim amount data presented in the AIX report is grouped according to the date of the accident half-year during which the event occurred.

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

- Paid Claim Amounts – claim cost 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 sum 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 reported incurred claim amounts.

The case reserves (and hence the reported incurred claim amounts) reflect the views and judgements 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 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 the following about case reserves:

- The determination of case reserves varies between insurance companies. 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.

- 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. The approach that insurance companies (their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We present the final (ultimate) number of claims and cost[8] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[9]), separately, through to June 30, 2022 and then use those values to measure and select loss trend rates.

Due to the COVID-19 pandemic, there is additional uncertainty in the estimates for 2020-1 through 2022-1 accident half-years.

The selection of ultimate claim counts and ultimate loss amounts influences the selected loss trend rates.[10]

Loss and Claim Count Development

At the request of FSRA, we reviewed the analysis prepared by EY on behalf of GISA[11] to estimate the ultimate loss amount (including ALAE) and claim counts. EY presents the results of several methods; and generally selects the incurred development method except for less mature periods of longer-tail coverages where EY selects the incurred BF method.

Although we have different preferences in methodology, we find GISA's selections are reasonable for our purpose of determining loss trend rates. The incurred BF method requires an *a priori* assumption as an input to the calculation. GISA's *a priori* is based on the projections from our prior frequency, severity, and loss cost trend models and therefore implicitly includes a trend assumption as in input. This logic may be considered circular as a larger *a priori* trend assumption will result in larger ultimate loss amounts and a larger indicated trend rate per the regression model. However, as the data underlying our prior trend selections has significant volume and credibility, we find the use of a BF method is reasonable albeit slower to react to emerging trends.

Based upon our review we find the estimates prepared by EY to be reasonable; and any differences in estimates from what we would select would have an immaterial difference on the loss trend rates. We use these estimates, as prepared by EY on behalf of GISA, in our loss trend analysis.

[8] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

[9] 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.

[10] We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

[11] Readers should refer to the E&Y report for a full discussion of the methodology and approach used by E&Y.

Data Reporting Error

FSRA notified us that an insurer reported duplicated reserves in its data submission to GISA. FSRA indicated the impact to the GISA Industry Exhibit (AUTO7501) is approximately 2% higher outstanding claim counts and 3% higher outstanding losses for most long-tailed sub-coverages such as bodily injury and accident benefits for accident years 2015 and onwards. In addition, approximately 1.5% higher outstanding claim counts and 2.0% higher outstanding losses for physical damage coverages for 2022-1. It is our understanding that the ultimate selections prepared by EY on behalf of GISA use the industry data without excluding the data of the insurer with the duplicate reserves error.

We have tested the impact of this reporting error on our selected frequency, severity and loss cost trend rates and consider this issue immaterial for all coverages. More specifically, we have selected ultimate amounts for all coverages using the industry data excluding the insurer with a reporting error but following the methods for selecting ultimate amounts as prepared by EY. We fit regression models with analogous design to the GISA experience both with and without the data of the company with the reporting error. In all cases, we used the same methodology to select the ultimate loss amount as selected by GISA, the only difference was the exclusion of the erroneous data.

For all coverages except bodily injury, the indicated trend rate based on the ultimate loss amount selections excluding the erroneous data were within +/- 0.2 percentage points of the same model using GISA's ultimate selections that include the erroneous data. In the case of bodily injury, the indicated trend rate based on the ultimate loss amount selections excluding the erroneous data was 0.3 percentage points lower than the same model using GISA's ultimate selections that include the erroneous data.

As the insurer's reporting error does not have a material impact on our final selected trend rates, the models we present in this report use GISA's ultimate selections (without exclusions).

3.4. Loss Trend Rates

Loss trend rates are annual rates of change that provide interested parties with an understanding of how claims costs have changed in the past and are used as a predictor of how claim costs may change in the near future. The loss trend rates are integral to calculations to determine rate level indications in rate applications submitted to FSRA. In rate level indication calculations, loss cost trend rates are applied to the company's recent accident year (referred to as the experience period) estimated ultimate loss amounts to project those loss amounts to the cost levels that are anticipated during the policy period covered under a proposed rate program.

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

Future trend rates should consider the same historical patterns that are the basis for the past trend rate, as well as the likelihood that those patterns may change.[12]

We select trend rates based on industry ultimate claim count and claim amount data which is organized by accident half-year.

[12] We discuss current economic considerations for future trend rates in Section 4.4.

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the accident year ULAE factors published by GISA. In doing so, any distortions in the measured trend rate due to possible shifts between ULAE and ALAE from year to year is minimized.

We derive indicated annual loss trend rates based on an exponential regression model fit to industry historical accident-half year loss and loss adjustment expense data adjusted to the ultimate cost level (when all claims are reported and settled).

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

As a result of the claim experience that has emerged, GISA's estimate of the ultimate loss costs, frequencies,[13] and severities by accident year have changed from those used for the prior evaluation. We present changes by coverage in the tables below.

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

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$241.14	$144,394	1.67	$250.83	$149,289	1.68
2019	$231.25	$143,631	1.61	$242.27	$147,511	1.64
2020	$166.77	$158,330	1.05	$174.68	$161,313	1.08
2021	$156.23	$145,833	1.07	$168.78	$153,528	1.10
2022				$138.28	$134,831	1.03

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have increased by 5.2%. This increase can be attributed to adverse development in the 2021 accident year and the duplicate reserves data reporting error of a small insurer described above.

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

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$10.21	$8,378	1.22	$10.15	$8,334	1.22
2019	$11.32	$9,450	1.20	$11.24	$9,406	1.19
2020	$8.61	$9,763	0.88	$8.06	$9,522	0.85
2021	$9.79	$10,231	0.96	$8.31	$10,243	0.81
2022				$12.04	$9,318	1.29

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have decreased by 5.4%.

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

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

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$234.32	$6,894	33.99	$234.33	$6,894	33.99
2019	$251.52	$7,292	34.49	$251.49	$7,292	34.49
2020	$153.34	$7,506	20.43	$152.63	$7,479	20.41
2021	$159.71	$7,716	20.70	$160.29	$7,762	20.65
2022				$199.31	$8,312	23.98

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have not changed significantly.

Table 5: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$252.07	$31,252	8.07	$249.06	$30,923	8.05
2019	$257.78	$32,109	8.03	$252.95	$31,584	8.01
2020	$184.40	$37,772	4.88	$184.95	$38,013	4.87
2021	$177.51	$35,948	4.94	$185.85	$36,099	5.15
2022				$180.31	$33,866	5.32

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have increased by 0.1%.

Table 6: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$74.08	$34,926	2.12	$73.47	$34,840	2.11
2019	$74.89	$35,896	2.09	$73.49	$35,578	2.07
2020	$49.75	$36,294	1.37	$49.31	$36,778	1.34
2021	$50.59	$36,503	1.39	$50.83	$37,463	1.36
2022				$49.55	$35,285	1.40

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have decreased by 0.9%.

Table 7: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$1.95	$17,697	0.11	$1.95	$17,799	0.11
2019	$1.83	$18,147	0.10	$1.82	$18,016	0.10
2020	$1.54	$17,456	0.09	$1.52	$17,222	0.09
2021	$1.48	$17,833	0.08	$1.47	$17,479	0.08
2022				$1.26	$17,998	0.07

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have decreased by 0.6%.

Table 8: Changes in Collision Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$256.54	$7,873	32.59	$256.55	$7,873	32.58
2019	$276.53	$8,332	33.19	$276.47	$8,332	33.18
2020	$181.31	$8,693	20.86	$179.86	$8,664	20.76
2021	$184.12	$8,801	20.92	$182.60	$8,984	20.33
2022				$247.13	$9,517	25.97

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have decreased by 0.3%.

Table 9: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$89.70	$3,343	26.83	$89.73	$3,344	26.84
2019	$90.43	$3,498	25.85	$90.39	$3,495	25.86
2020	$91.91	$4,151	22.14	$91.12	$4,115	22.14
2021	$116.11	$4,721	24.60	$116.91	$4,954	23.60
2022				$164.07	$5,568	29.46

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have not changed significantly.

Table 10: Changes in All Perils Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$402.90	$7,141	56.42	$402.79	$7,139	56.42
2019	$411.25	$7,360	55.88	$411.07	$7,356	55.88
2020	$308.99	$7,437	41.55	$307.62	$7,416	41.48
2021	$355.37	$8,020	44.31	$356.12	$8,320	42.80
2022				$474.86	$8,917	53.25

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have decreased by 0.1%.

Table 11: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$17.00	$4,101	4.14	$17.00	$4,101	4.14
2019	$48.76	$7,730	6.31	$48.76	$7,730	6.31
2020	$39.79	$7,097	5.61	$48.85	$8,309	5.88
2021	$139.88	$13,208	10.59	$154.81	$13,279	11.66
2022				$121.50	$10,025	12.12

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have increased by 9.8%.

Table 12: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$9.43	$48,978	0.19	$9.98	$51,787	0.19
2019	$8.80	$47,218	0.19	$8.96	$47,994	0.19
2020	$7.96	$53,064	0.15	$8.82	$58,909	0.15
2021	$7.82	$45,899	0.17	$8.91	$51,104	0.17
2022				$9.95	$47,628	0.21

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have increased by 7.8%.

Table 13: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

	As of December 31, 2021			As of June 30, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$7.76	$221,275	0.04	$7.85	$220,314	0.04
2019	$7.56	$203,053	0.04	$8.04	$209,504	0.04
2020	$7.38	$231,917	0.03	$7.24	$246,489	0.03
2021	$7.82	$291,553	0.03	$7.55	$275,385	0.03
2022				$10.12	$222,181	0.05

In aggregate, for the four-year period 2018 to 2021, the estimates of ultimate loss costs have increased by 0.5%.

4. Loss Trend Methodology

4.1. Introduction

The identification of the underlying trend patterns is challenging because factors such as statistical fluctuation in the data points, legislative reforms, changes in the underlying exposure, or abnormal weather conditions can make the underlying trend patterns difficult to discern.

The initial step of our process is to visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount) and loss costs data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are coincident with historical reforms. These observations guide us in our design of each individual coverage regression model.

We consider the model regression statistic results when we perform our regression analysis several different ways. This includes, but is not limited to:

- We test different time periods to identify the underlying trends. Reviewing the data over a longer time period than the typical three-to-five year experience period used in a rate indication is a means of increasing (i) the stability of results based on data that is estimated and subject to change and (ii) the credibility of the data being analyzed.
- We compare models with and without certain data points, including the inclusion or exclusion of the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E[14] for each of frequency, severity, and loss cost.

4.2. Model Considerations

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-2 to 2022-1. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (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 specific discussion that follows, we state whether a seasonality parameter is applied. We note, however, that seasonality may be statistically significant for some, but not all time periods; or statistically significant for loss cost, or severity, or frequency, but not for all three.

Weather Conditions

On occasion, an extreme weather condition, such as the level of rain, snowfall or wind can contribute to a change in the frequency level. As a result, the time period with that associated

[14] Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

extreme weather event could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

- GISA notes the increase in the claim severity in August 2005 due to a flash flood in Southern Ontario.
- GISA notes the increase in the number of claims and claim amounts in June 2008 due to a hailstorm in Ontario.

Reforms

The purpose of a reform parameter is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a parameter(s) to reflect the impact that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, a level change parameter identifies a sustained shift up or down in loss cost, severity or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on results of *p*-value tests.

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the trend rate (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of *p*-value tests.

In Section 2 we discussed the recent legislative reforms in Ontario and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the way a change in the number of claims and/or the claim amount due to the reform will emerge into the AIX data by accident half-year. Reforms may apply (i) to all claims that occur on or after a specified date, (ii) to all claims reported after a specified date, or (iii) to policies effective on or after a specified date. Reforms that are effective for all *claims occurring* on or after a specified date versus reforms that are effective for all *policies effectiv*e on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years.

In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more likely to produce a sustained shift down coincident with the accident half year that the reform was effective.
- Reforms that expand a benefit on or after a specified accident date, may or may not produce a sustained shift up coincident with the accident half year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be coincident with a “learning curve” by claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies that are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half year data will be a mixture of claims under two regimes. In this case our identification of the impact of the reform is phased in over several

accident half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use a parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of the accident benefit reforms under Bill 15 and Bill 91 are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows:[15]

- In the accident half year 2016-1, approximately 1% of claim amounts are subject to the new reform.
- In the accident half year 2016-2, approximately 33% of claim amounts are subject to the new reform
- In the accident half year 2017-1, approximately 83% of claim amounts are subject to the new reform
- In the accident half year 2017-2, 100% of claim amounts are subject to the new reform.

In Section 5.4 we present summaries of our accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half year so as to adjust historical data prior to the reforms to the same cost level as the current reforms.

Data Points

We give special consideration to data points that we consider have a material impact on the measured trend rates. Based on visual inspection and the percentage changes from year to year, we identify and then test data points that we may consider to be:

- an apparent upward or downward spike that may distort the measured trends
- the beginning of a sustained shift (up or down), that we refer to as a level change, or
- the beginning of a change in the trend rate.

We test for the significance of such data points by calculating the measured trend rates over various time periods: (a) with and without these data points, (b) by applying a level change parameter at these data points, and/or (c) measuring trends before and after these data points.

Statistical Tests

We test the various trends that we model for statistical significance using various tests, and present the Adjusted R-squared values, and *p*-values in Appendix E.

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider covariates with *p*-values under 5% to be “significant.”

[15] For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

Future Trend Rates

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

A discussion of our selected past and future trend rates for each coverage follows in Sections 5.1 through 5.10.

Sub-coverage Groupings

With the exception of accident benefits, we perform our loss trend regression analysis for each coverage by combining all sub-coverages for that coverage.

In the case of accident benefits, due to the numerous reforms to the different sub-coverages, we chose to group the accident benefits sub-coverages as follows:

- Accident Benefits- Medical/Rehabilitation/ Attendant Care (kind of loss code[16])
  - Visitation (83, 93)
  - Medical (31, 41, 61)
  - Dependent Care (84, 94)
  - Housekeeping (85, 95)
  - Examinations (86, 96)
  - Renovation (43, 63)
  - Other (45,65)
  - Attendant Care[17] (46,66)
  - Replacement (49, 87, 69, 97)
  - Renovation Rehabilitation (43, 63)
  - Other Rehabilitation (45, 65)
- Accident Benefits – Disability Income
  - Caregiver (48, 68)
  - Employed (34, 44, 80, 64, 90)
  - Student (81,91)
  - Non-Earner (82, 92)

[16] Kind of loss codes presented in parenthesis as listed in the GISA Automobile Statistical Plan (ASP).

[17] The terms Attendant Care and Long-Term Care are used interchangeably.

- Accident Benefits- Remainder
  - Death (32, 42, 62)
  - Funeral (30, 40, 60)

The loss trend rate and reform factor analyse that we prepare and present in this report for accident benefits are based on the above three grouping.

In addition, for ease of application of the accident benefits reform factors and loss trend rates that we present by sub-coverage, we provide the implied loss trend rate(s), and associated reform factor(s) for the total accident benefits coverage[18].

Selected Trend Models

As presented in Appendix E, we review several different models for each coverage based on different time periods, inclusion or exclusion of reform (i.e., level change) parameters, inclusion or exclusion of a trend rate change parameter, and data exclusions.

We select a model based on our holistic assessment of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 5, we discuss our selected model and resulting statistical fit, but due to the many models that we consider, we do not discuss why each of the other models (as presented in Appendix E) were not selected as the best fit.

4.3. COVID-19

Introduction

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

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.

We account for and isolate the observed change due to COVID-19 in the 2020, 2021, and the first half of 2022 frequency level[19] by the addition of a pandemic traffic decline parameter in our frequency model that we refer to as a mobility parameter. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or severity) due to the COVID-19 pandemic in 2020, 2021, and/or the first half of 2022 and therefore, the mobility parameter should be included in our model design.

Methodology

In order to measure the effect the pandemic has had, we consider the use of the mobility composite metric published by the IHME.[20] 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

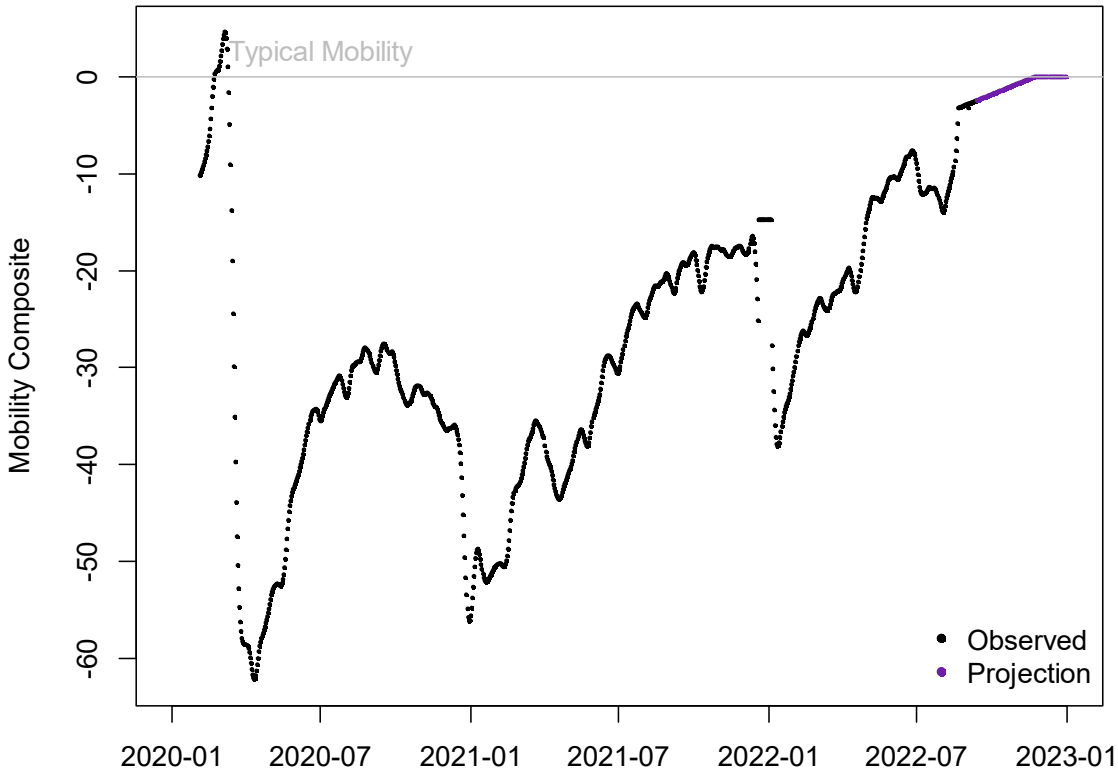
[18] Quebec Excess (i.e., kind of loss code 37) is excluded due to its limited and immaterial volume.

[19] We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

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

COVID-19 pandemic. In Figure 1, we present the IHME observed and predicted Ontario mobility composite metric. [21]

Figure 1: Mobility Composite Data



As presented in Figure 1, the mobility composite metric is forecasted through to December 31, 2022. Although we are not experts in the IHME model, we observe IHME estimates mobility will continue to increase and return to pre-pandemic levels in the second half of 2022.

The rate at which mobility returns to normal is uncertain and likely dependent on vaccine efficacy against potential future new variants of COVID-19. Due to this increased level of uncertainty, our methodology is unable to quantify the pandemic's expected impact on claim costs for 2023 and beyond.

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

In Table 14, we present the IHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

[21] 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.

Table 14: Average Mobility Composite

	Average Mobility					
Scenario	**2020-1**	**2020-2**	**2021-1**	**2021-2**	**2022-1**	**2022-2**
Projection	-36.0	-33.2	-41.1	-20.4	-20.4	-4.0

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 our loss trend models. 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.

Application of Trend Rates

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

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during[22] the proposed rating program.

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

4.4. Other Economic Considerations

Recent Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)[23] over the last 20 years in Ontario, separately, for:

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

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

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

Figure 2: Consumer Price Index – All Items & Transportation

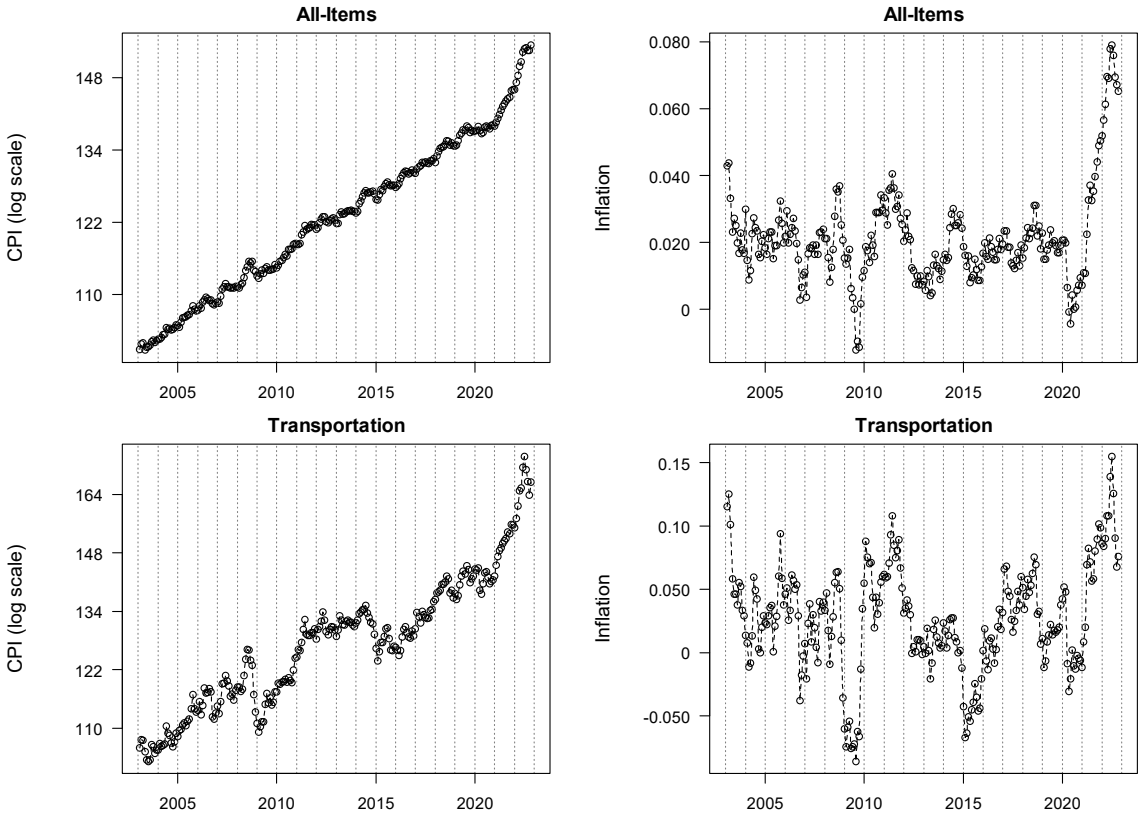
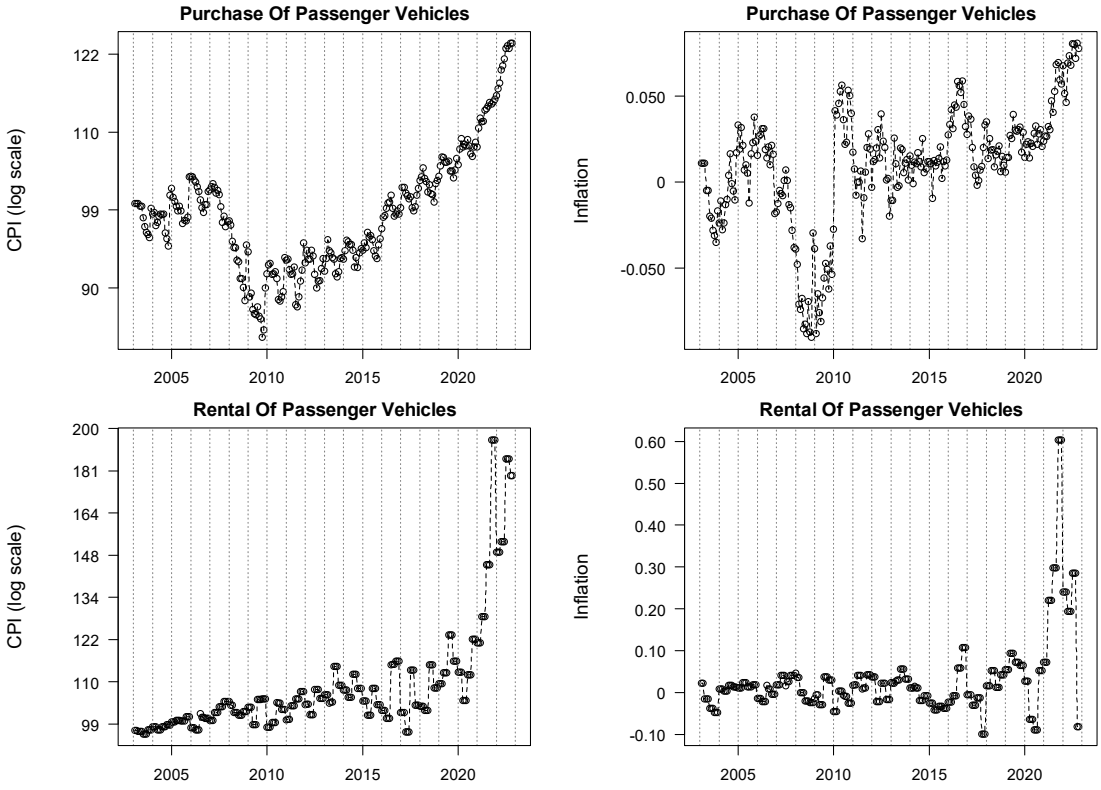
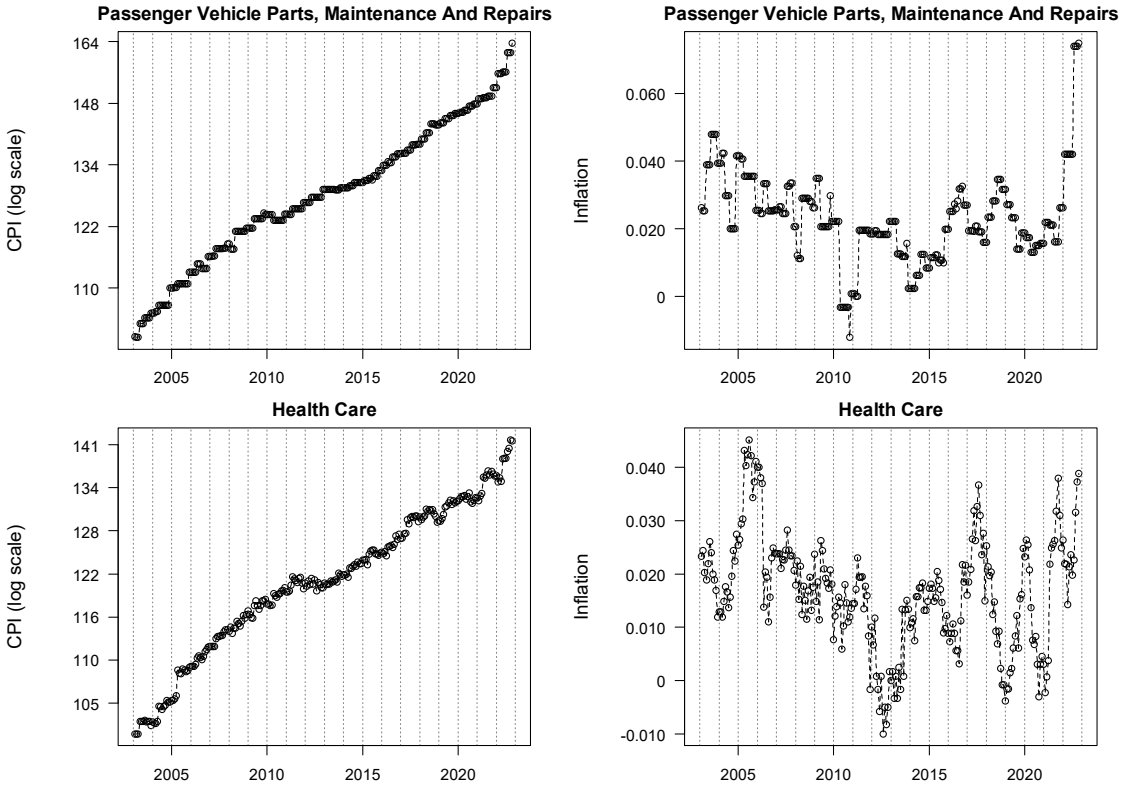


Figure 3[24]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



[24] Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

Figure 4: 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) has resulted in the highest inflation levels in the last 20 years.
- Health Care costs, considering the high amount of variability, appear significantly less effected by the recent inflationary trends.[25]

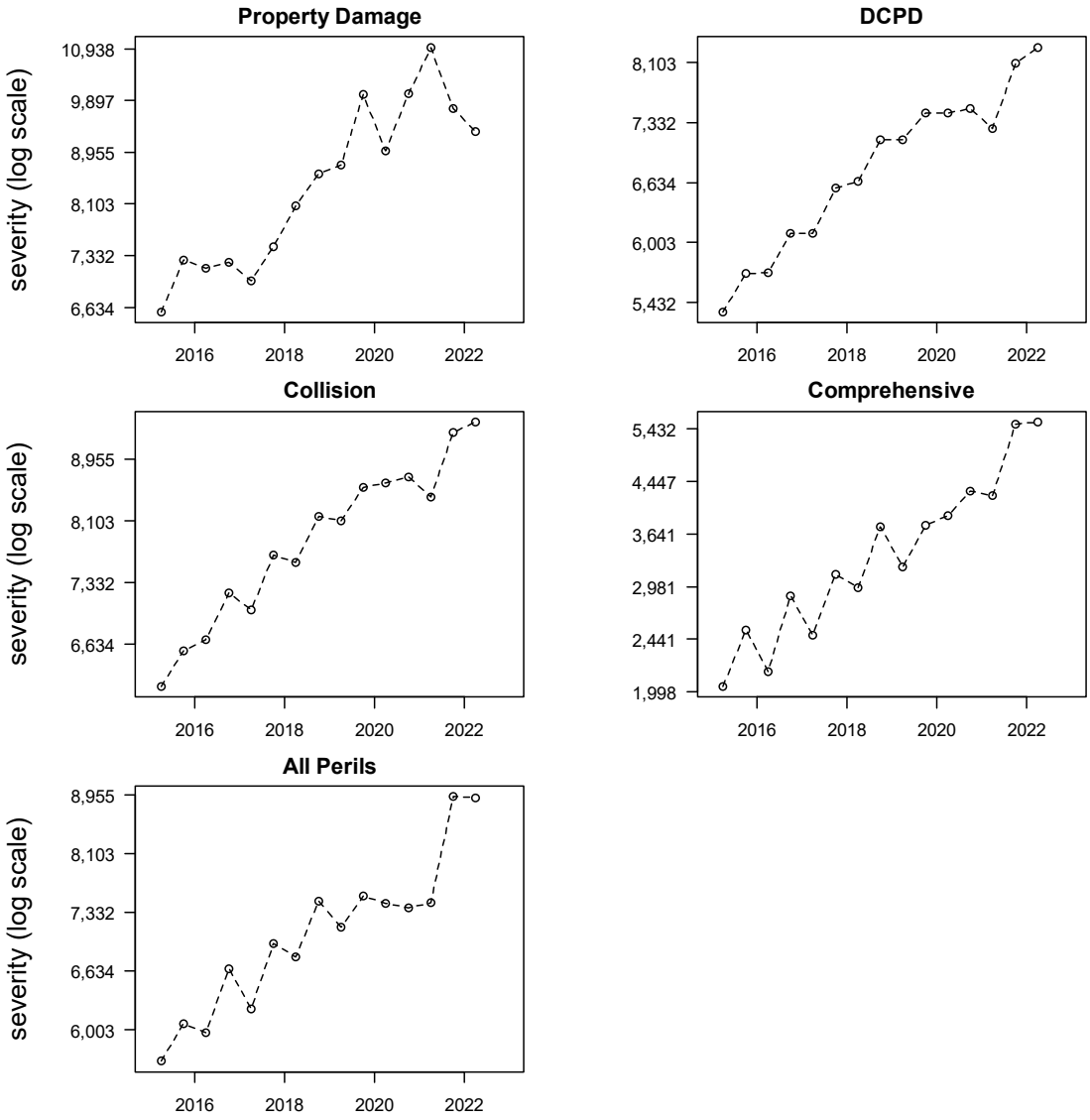
As discussed in our prior report, we expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages[26] since more costly repairs will increase the total amount needed to settle claims. The increase in inflation is not limited to vehicle parts, maintenance and repair costs. While vehicle parts and repair costs are a large proportion of the claim settlement, other components of claim costs, such as new or used vehicles (for total loss claims), as well as vehicle rental rates, could be considered. The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels, which may vary in degree amongst the various components of claims costs, is difficult to predict.

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

[26] 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 5 due to additional volatility associated with these coverages.

Anecdotally, in our review of insurer rate filings across Canada, we have observed higher increases in insurer monthly closed claim severities for physical damage coverages consistent with the high inflationary environment. In contrast, we observe a limited impact to the industry-wide severity available for loss trend purposes through June 30, 2022. We present a summary of the most recent five years of experience for physical damage coverages in Figure 5. We observe the 2022-1 observation is relatively consistent with the historical pattern if we exclude the observed dip in the first half of 2021 for collision and DCPD. (A possible delay of the impact of inflation on claim costs due to pre-negotiated service deals in Ontario may explain this.) In contrast, we observe a steep rise for both comprehensive and all perils coverages.

Figure 5: Physical Damage Severity



Future Inflation

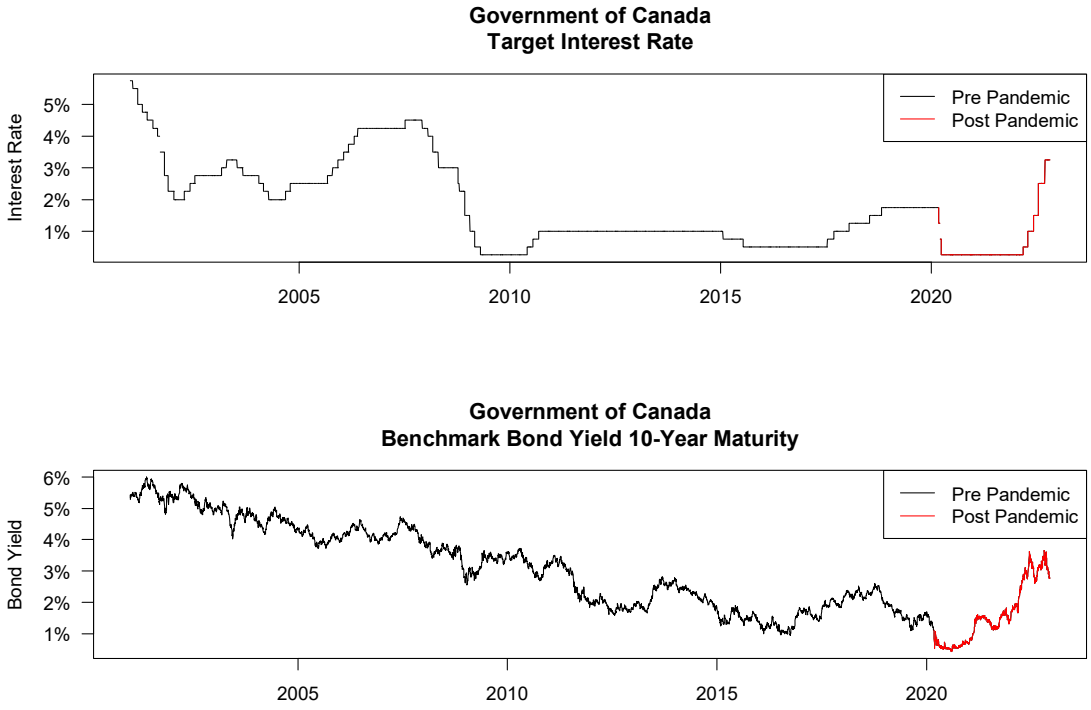
The Government of Canada is raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rates peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes

over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.

At some point in the near future, assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. Inflation forecasts (see Figure 7 below) that align with the rating program period could be considered when selecting future trend rates.

In Figure 6 we present the historical Government of Canada's target interest rate and benchmark 10-year bond yield.[27] There was a large decrease in 2020 to stimulate the economy during the COVID-19 pandemic. The Government of Canada has increased the target interest rate 6 times in late 2021 and 2022 in an attempt to curb the dramatic rise in inflation. It is generally expected that the Government will continue to increase rates until total CPI is within the target range of 1 to 3 percent.

Figure 6: Government of Canada Target Interest Rate

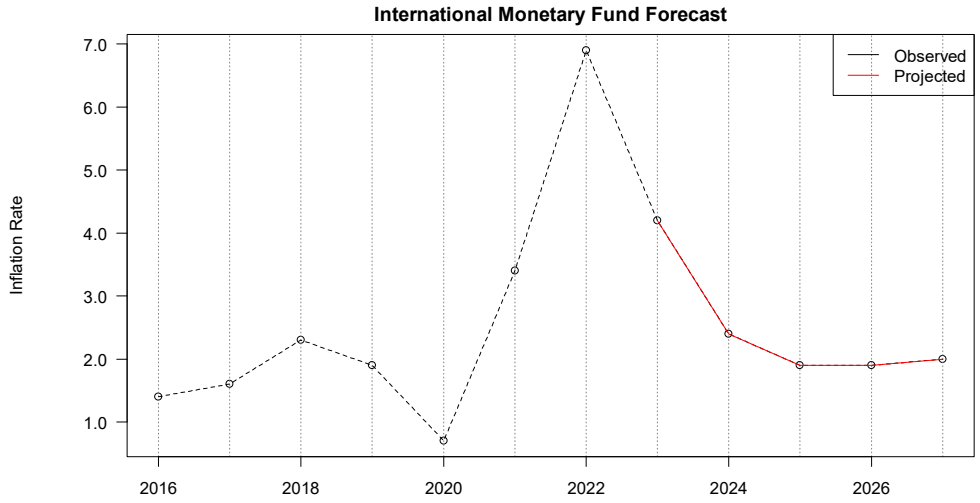


Insurer rate applications should consider the impact of the changing interest rate environment on (i) the insurer's expectation of inflation and loss trend through the future rating period and (ii) the additional investment income resulting from higher bond yields.

In Figure 7 we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 7, the IMF expects inflation to decrease in 2023 but remain above the Government's target range, followed by a further decrease in 2024.

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

Figure 7: IMF Forecasted Inflation



Additional Economic Factors

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

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

Application

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

In our prior analysis, we proposed the observed change in inflation, as measured by the annual change in CPI for vehicle maintenance and repair costs in Ontario,[28] may be a temporary indicator of the expected change in future severity trend for physical damage coverages. Although we still find this approach reasonable, insurers proposing an inflation adjustment to the future trend rate should consider:

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

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

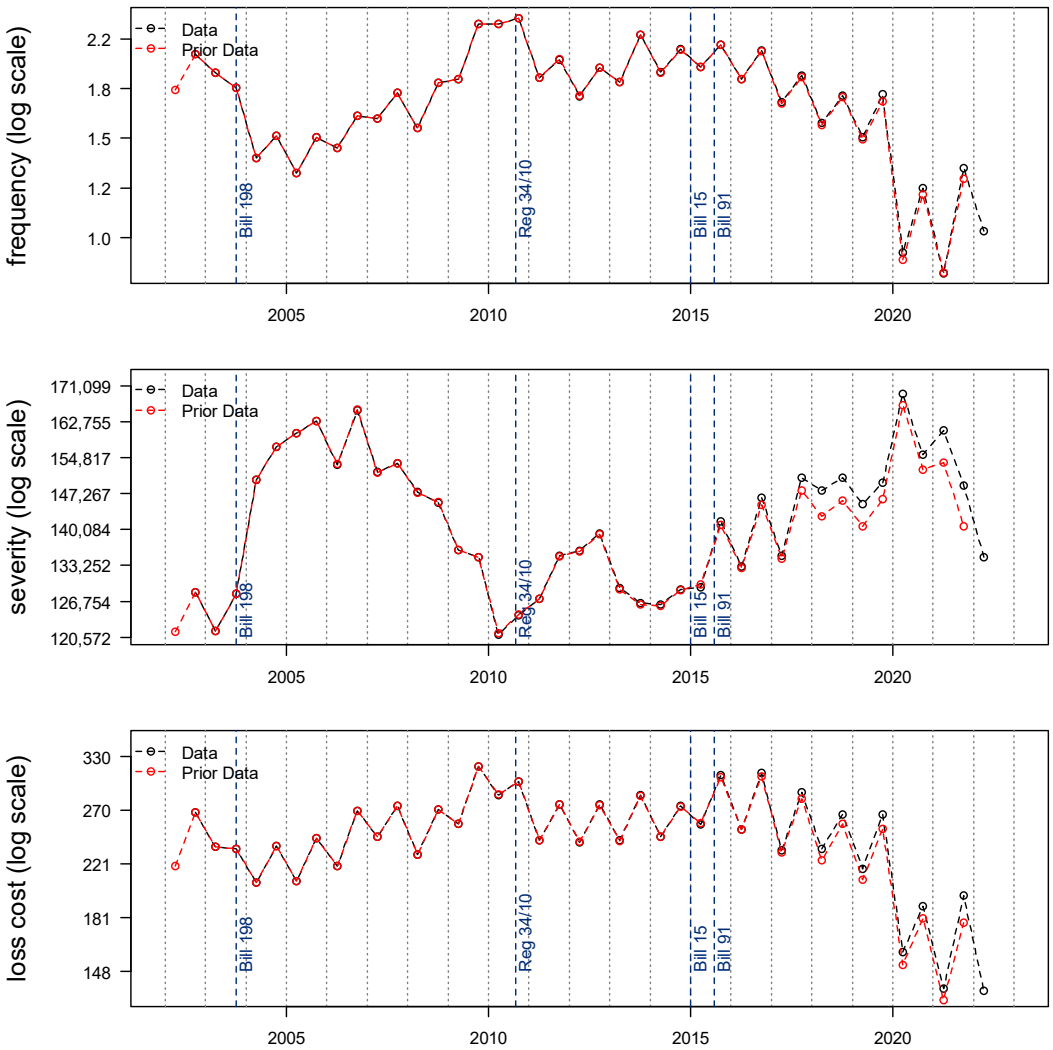
The proposed approach of selecting a future loss cost trend based on the most recent increase in CPI, internal company data, and other economic changes should be viewed as a temporary solution until inflation stabilizes. It is expected that these adjustments would no longer be necessary once inflation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

5. Selected Loss Trend Rates

5.1. Bodily Injury

In Figure 8, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe some of the severity estimates since 2017 have increased. This increase can be attributed to adverse development in the 2021 accident year and the data reporting error of a small insurer described above.

Figure 8: Observed Bodily Injury Loss Cost Experience



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

- Loss cost had exhibited a relatively flat trend following the September 2010 reform, Reg 34/10. This changed to a decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend since Reg 34/10. We observe an upward spike during the first half of 2020 and a decrease in 2021 and the first half of 2022.
- Frequency has generally followed a similar pattern to loss cost. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable.[29]

We note that Bills 15/91 did not include explicit changes to the bodily injury coverage that would definitively explain the observed change in frequency trend to a steep declining pattern since 2015/2016. However, we note that Bill 15 included a change to the DRS effective April 1, 2016 that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with intent to go to court for settlement. We reiterate, the DRS change may or may not have contributed to the steep decline; the cause of the decline is unknown.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015 and June 1, 2016 [30], a change in trend parameter at April 1, 2016, and a mobility parameter[31] are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2022-1, and include seasonality (p = 0.000), a change in trend rate parameter beginning April 1, 2016 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated from our fitted frequency model[32] is +0.0% up to April 1, 2016 and -5.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.973.

It has been suggested that lower traffic density during the pandemic will result in higher claims severity due to increased speeding and unsafe driving behaviors. We agree that this is plausible and

[29] The *p*-value for the reform parameter(s) shift in severity was insignificant.

[30] Our statistical tests do not show a level change parameter with a significant *p*-value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.

[31] See Section 7.1 for a discussion of this parameter.

[32] As in our prior review we exclude the time parameter as it is generally insignificant over time periods considered in our model.

note the spike in the 2020-1 severity of +16.6% over 2019-1. However, following the spike in 2020-1, the severity in 2020-2 to 2022-1 declined to levels closer to that of pre-pandemic levels in 2019.

In Table 15 we present various severity models we consider in order to determine if 2020-1 is an outlier or if a mobility parameter is warranted. All models have an experience period beginning 2011-1 and ending 2022-1.

Table 15: Summary of Severity Models

Include Mobility	Include/ Exclude 2020-1	Trend Rate *p*-value	Mobility *p*-Value	Trend Rate	Adjusted R2
Yes	Include	0.018	0.118	1.2%	0.527
Yes	Exclude	0.008	0.491	1.3%	0.470
No	**Exclude**	**0.000**	**N/A**	**1.6%**	**0.484**

As shown in the table, the mobility parameter is more significant when the 2020-1 observation is included (p = 0.118), than when the observation is excluded (p = 0.491). As the mobility parameter is a proxy for the pandemic's impact on claim costs, we propose a similar impact should also be present in the 2020-2 through 2022-1 observations if this relationship existed. (In particular, there were similar decrease in mobility in 2020-2 and 2021-1 as 2020-1.) That is, the significance of the mobility parameter should not be dependent upon the inclusion of the 2020-1 observation.[33] As this relationship does not hold, we propose 2020-1 is an outlier and the pandemic has not had a *sustained* impact on bodily injury claim costs.

We fit a severity model to all accident half-years between 2011-1 and 2022-1, excluding 2020-1, and include only time (p = 0.000). The implied annual trend rates associated from our fitted severity model is +1.6%. The adjusted R-squared of our proposed severity model is 0.484. Based on visual inspection, we attribute the somewhat lower adjusted R-squared to the model's inability to explain pre-2016 changes. Our model is premised on 2020-1 observation as an outlier, and our conclusion that the pandemic has not produced a sustained and measurable impact on severity.

In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.6%[34] up to April 1, 2016 and −4.2%[35] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.937.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +1.6% prior to April 1, 2016 and −4.2% thereafter (up to April 1, 2022). At this time, our selected future loss cost trend is -4.2%. However, given the dynamic nature

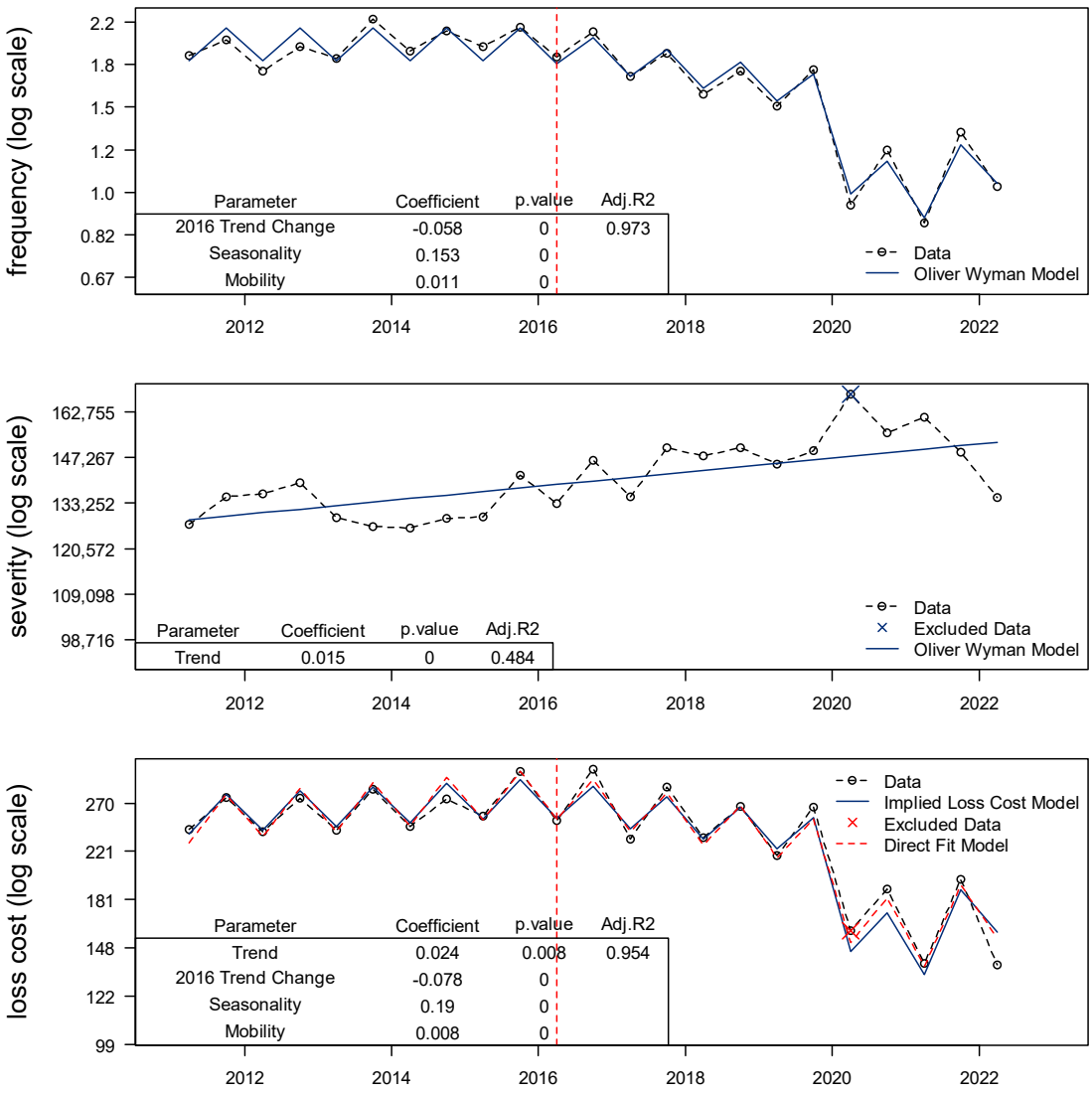
[33] We note this relationship holds in all other instances where the mobility parameter is significant.

[34] = exp[0.017] - 1

[35] = exp[-0.060 + 0.017] - 1

of the changes in inflation, please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

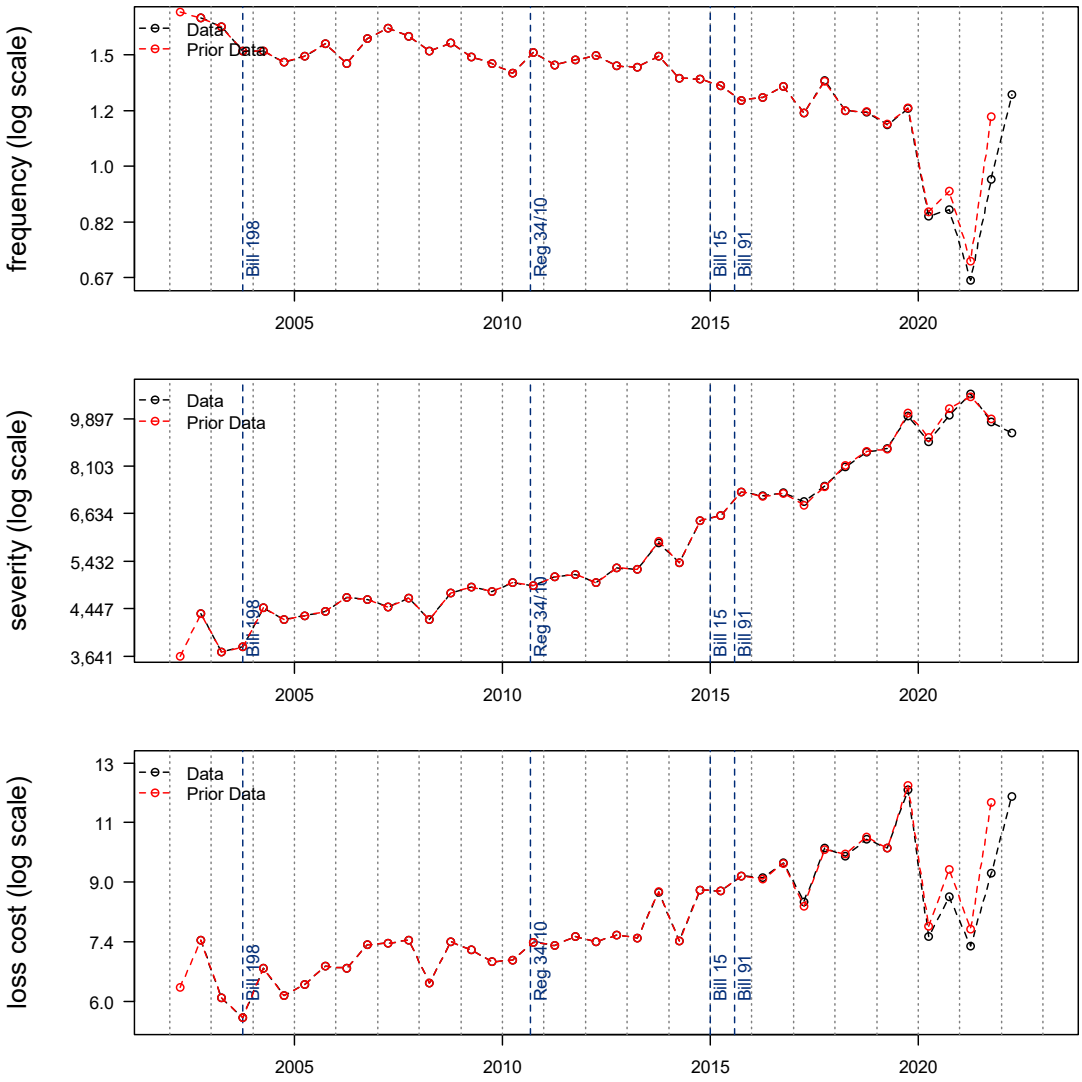
Figure 9: Bodily Injury - Fitted Frequency, Severity and Loss Cost



5.2. Property Damage

In Figure 10, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe decreases in the frequency and loss cost estimates.

Figure 10: Observed Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 10) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012, with the exception of a downward spike in 2008-1. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and upward spike in 2019-2. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return to pre-COVID-19 levels in 2022-1.
- Severity had generally exhibited a small upward trend, which appears to have changed to a steeper increasing trend since the 2015/2016 reforms.
- Frequency has generally been decreasing, with more recent data exhibiting a steeper decrease until 2019-1. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return to pre-COVID-19 levels in 2022-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E. Given the data volatility prior to 2007-1, we begin our review of models beginning at 2007-1.

We fit a frequency model to all accident half-years between 2007-1 and 2022-1, and include time (p = 0.000) and mobility (p = 0.000) parameters. The implied annual trend rates associated with our fitted frequency model is -1.8%. The adjusted R-squared is 0.864.

We fit a severity model to all accident half-years between 2007-1 and 2022-1, and include time (p = 0.000), and a change in trend parameter at January 1, 2013 (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.3% before January 1, 2013 and +7.7%[36] thereafter. The adjusted R-squared of our proposed severity model is 0.961.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.4%[37] before January 1, 2013 and +5.8%[38] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.838.

To assess reasonableness, we consider a model fit to the observed loss costs directly. Due to the volatility in loss costs over 2007-1 to 2008-2, we fit a loss cost model to all accident half-years between 2009-1[39] and 2022-1, and include time (p = 0.000) and mobility (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +4.9%. The adjusted R-squared of the direct loss cost model is 0.818.

The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of +4.9%, however appears to fit the post 2014-2 data slightly better than the implied loss cost model.

We select the past loss cost trend based on the direct loss cost model, with a +4.9% annual trend rate.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

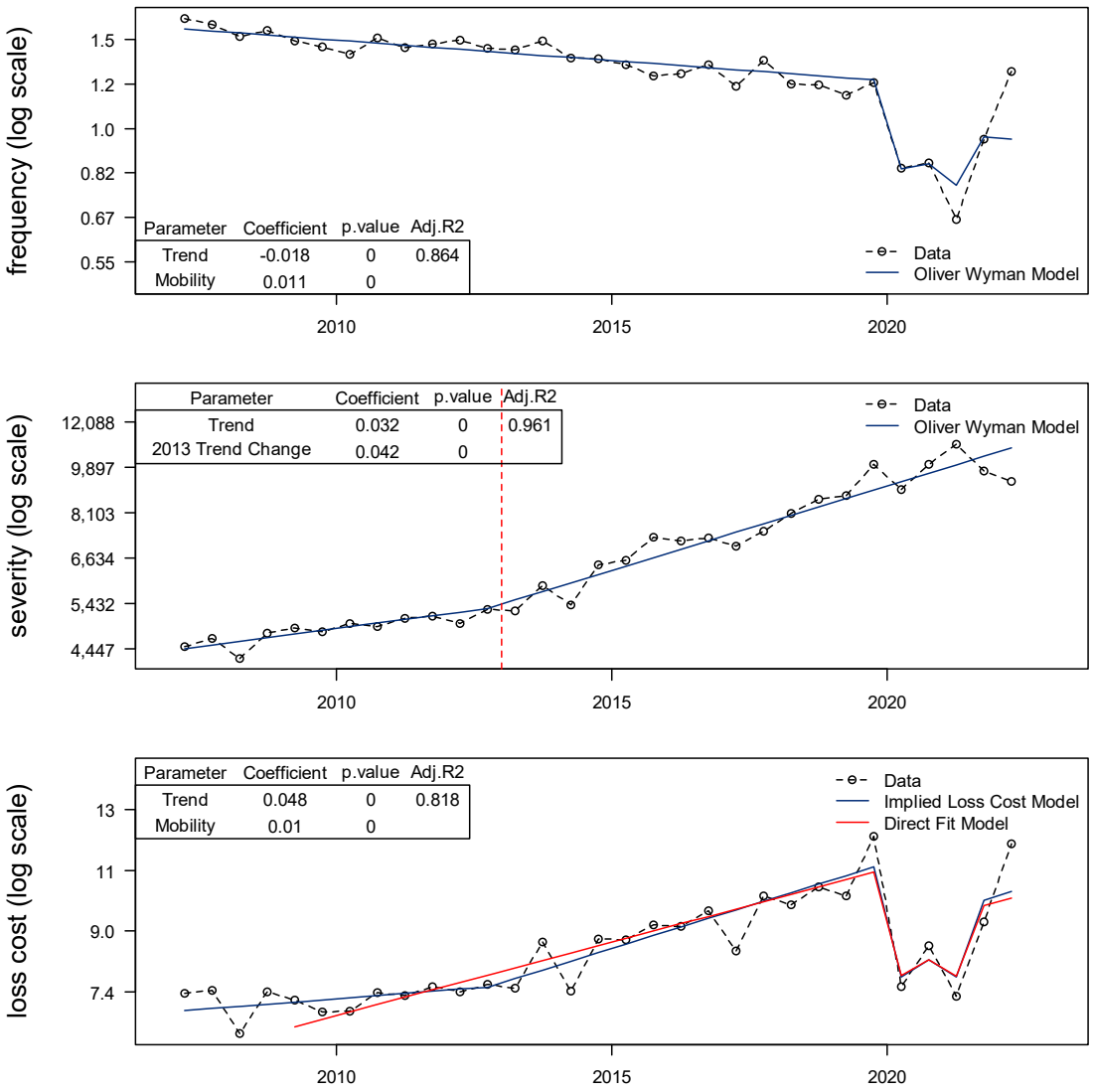
[36] = exp[0.032 + 0.042] -1

[37] = exp[-0.018 + 0.032] -1

[38] = exp[-0.018 + 0.032 + 0.042] -1

[39] The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

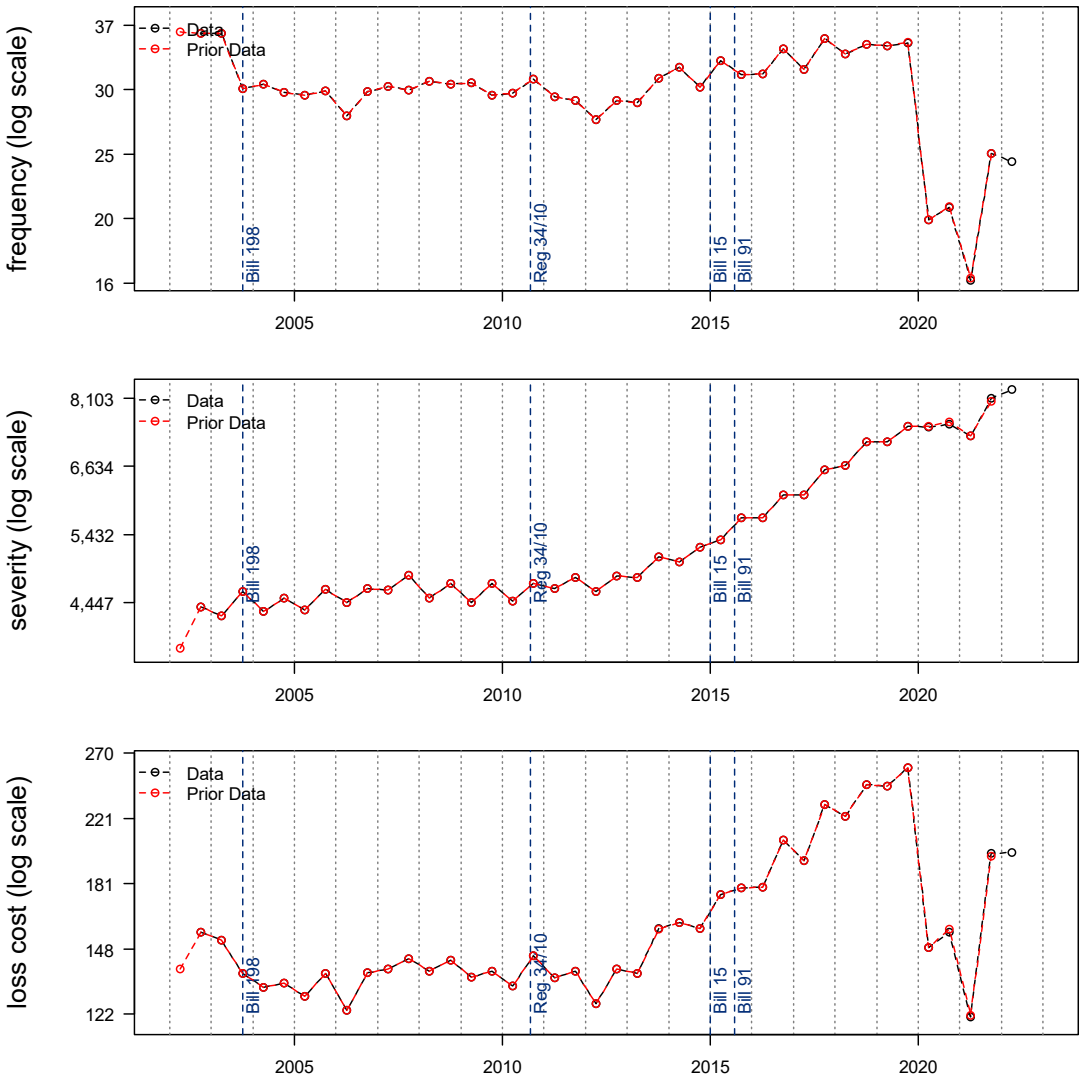
Figure 11: Property Damage - Fitted Frequency, Severity and Loss Cost



5.3. Direct Compensation Property Damage

In Figure 12, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 12: Observed Direct Compensation Property Damage Loss Cost Experience



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

- Loss cost has exhibited a relatively flat trend between 2004 and 2012, and an increasing trend thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity exhibited a modestly increasing trend before 2013, and a steeper trend until 2019.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and no evidence of a full return to pre-COVID-19 frequency levels in 2022-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2022-1 and includes a trend parameter after January 1, 2013 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is 0.0% before January 1, 2013 and +2.2% thereafter. The adjusted R-squared of our proposed frequency model is 0.941.

Our selected severity model is fit to all accident half-years between 2004-1 and 2022-1 and includes time (p = 0.000) seasonality (p = 0.000), and a change in trend parameter at January 1, 2013 (p = 0.000). The implied annual trend rate associated with our fitted severity model is +0.6% before January 1, 2013 and +6.2%[40] thereafter. The adjusted R-squared of our proposed severity model is 0.989.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.6%[41] before January 1, 2013 and +8.5%[42] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.952.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +0.6% prior to January 1, 2013 and +8.5% thereafter (up to April 1, 2022).

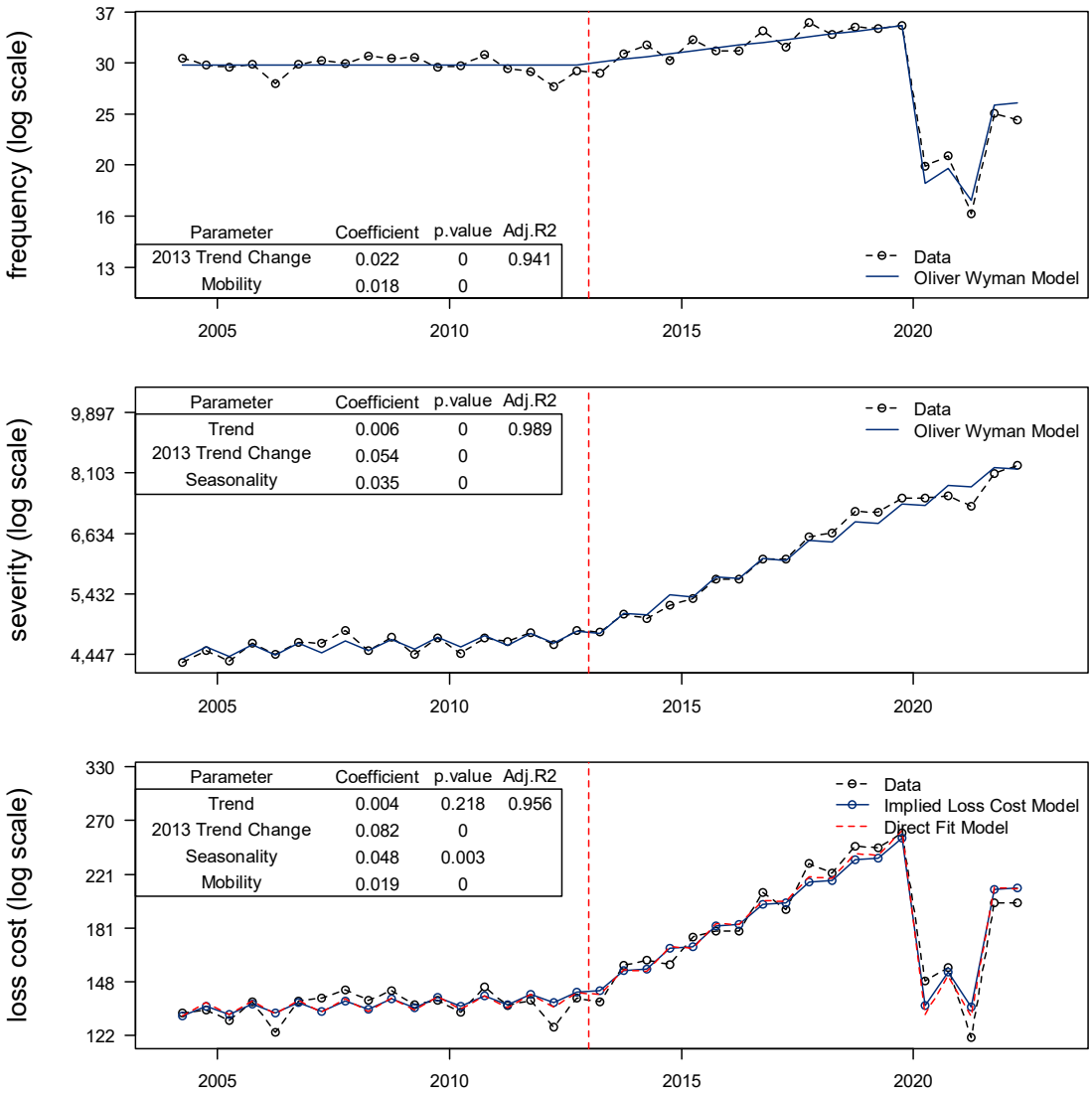
Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

[40] = exp[0.006 + 0.054] -1

[41] = exp[0.006] -1

[42] = exp[0.022 + 0.006 + 0.054] -1

Figure 13: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost



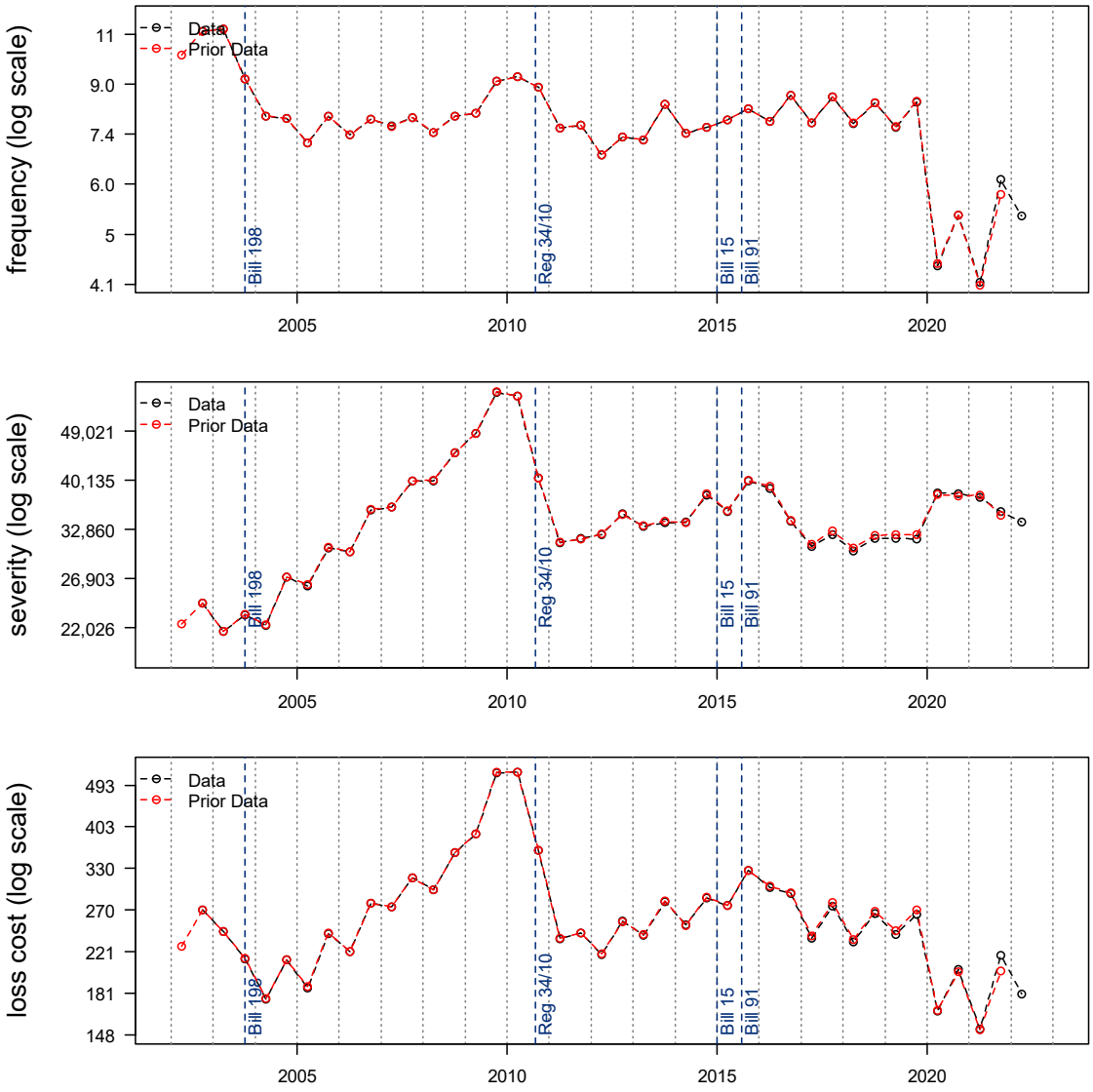
5.4. Accident Benefits

We present our analysis of the accident benefits sub-coverages below.

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 14, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 14: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost



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

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a decrease in 2017. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since. We observe an increase during 2020 and 2021 coincident with the COVID-19 pandemic.

- Frequency exhibited an increasing trend after 2011 and may have begun decreasing (or flattening) after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period prior to Reg 34/10, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[43] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-2[44] and 2022-1, and includes time (p = 0.000), seasonality (p = 0.000), a change in trend rate parameter beginning June 1, 2016 (p = 0.002), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +2.9% up to June 1, 2016 and -1.1% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.976.

It has been suggested that the pandemic has created an avoidance or lag in treatment resulting in untreated injuries for claimants with minor injuries. If this is true, the average severity would represent more seriously injured claimants than typical. Although we agree that this is plausible, we have no evidence to substantiate this theory as the cause of the increase in severity level during 2020 and 2021.

We fit a severity model to all accident half-years between 2011-1 and 2022-1 that includes time (p = 0.000), a reform scalar parameter beginning June 1, 2016 (p = 0.000), and a mobility parameter (p = 0.005). The implied annual trend rates associated with our fitted severity model is +3.3%. The modelled scalar parameter at June 1, 2016 corresponds to a 23.7%[45] decrease in severity. The adjusted R-squared of our proposed severity model is 0.721.

In summary[46], we find the accident benefit reforms effective for polices issued after June 1, 2016 resulted in:

- a change (decrease) to the frequency trend.
- a scalar shift (decrease) in the severity.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +6.3%[47] up to June 1, 2016 and +2.1%[48] thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 23.7% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.922.

[43] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

[44] 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[45] = exp[-0.27] - 1

[46] Refer to Appendix F for details on the phase-in.

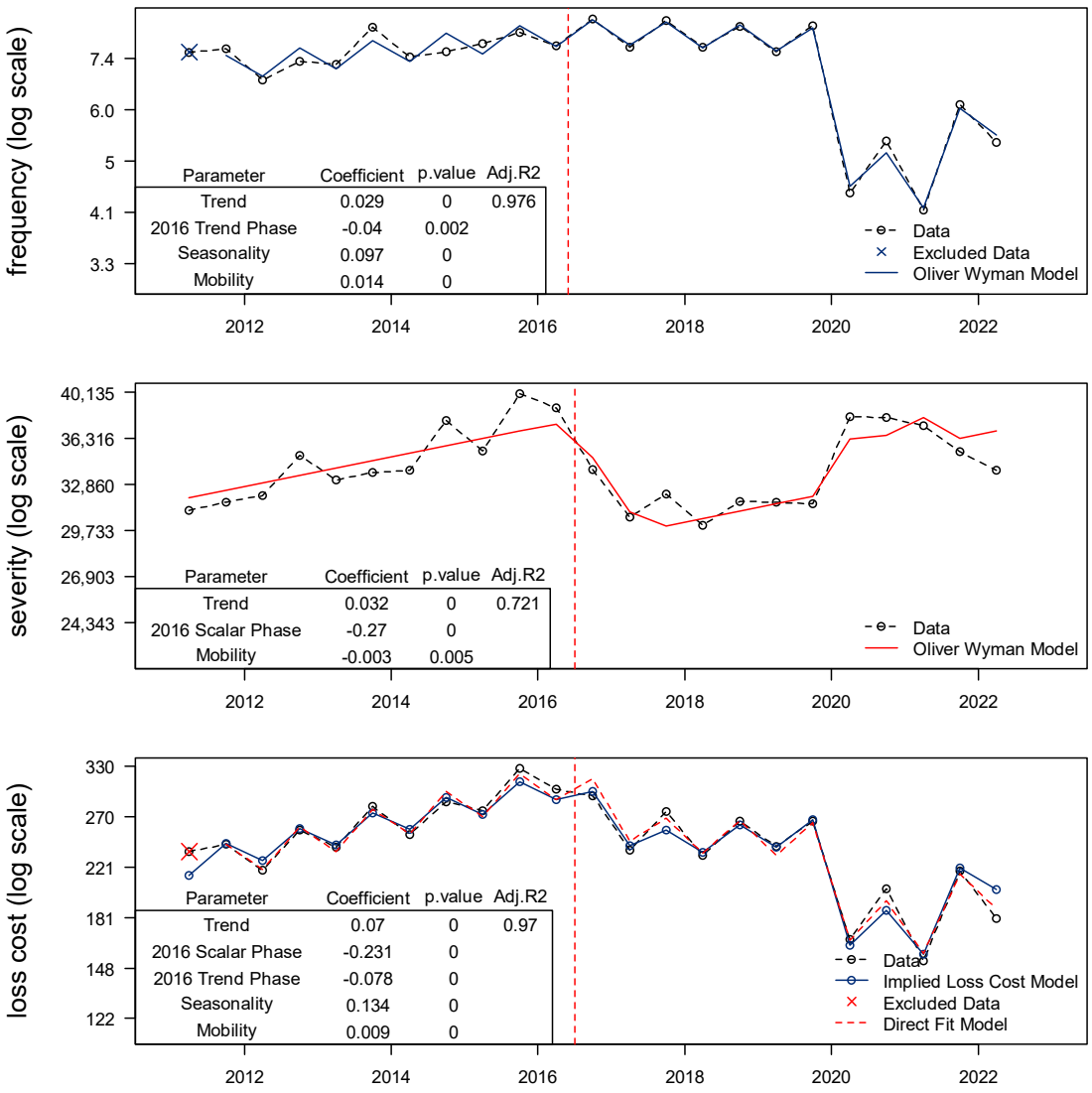
[47] = exp[0.029 + 0.032] - 1

[48] = exp[.029 + 0.032 – 0.040] - 1

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher pre-reform trend rate, and lower post-reform trend rate, but a significantly higher adjusted R-squared (0.970) and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with an implied annual loss cost trend rate of +7.2% up to June 1, 2016 and −0.8% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 20.6% decrease in loss cost.

Figure 15: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost



We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 16.

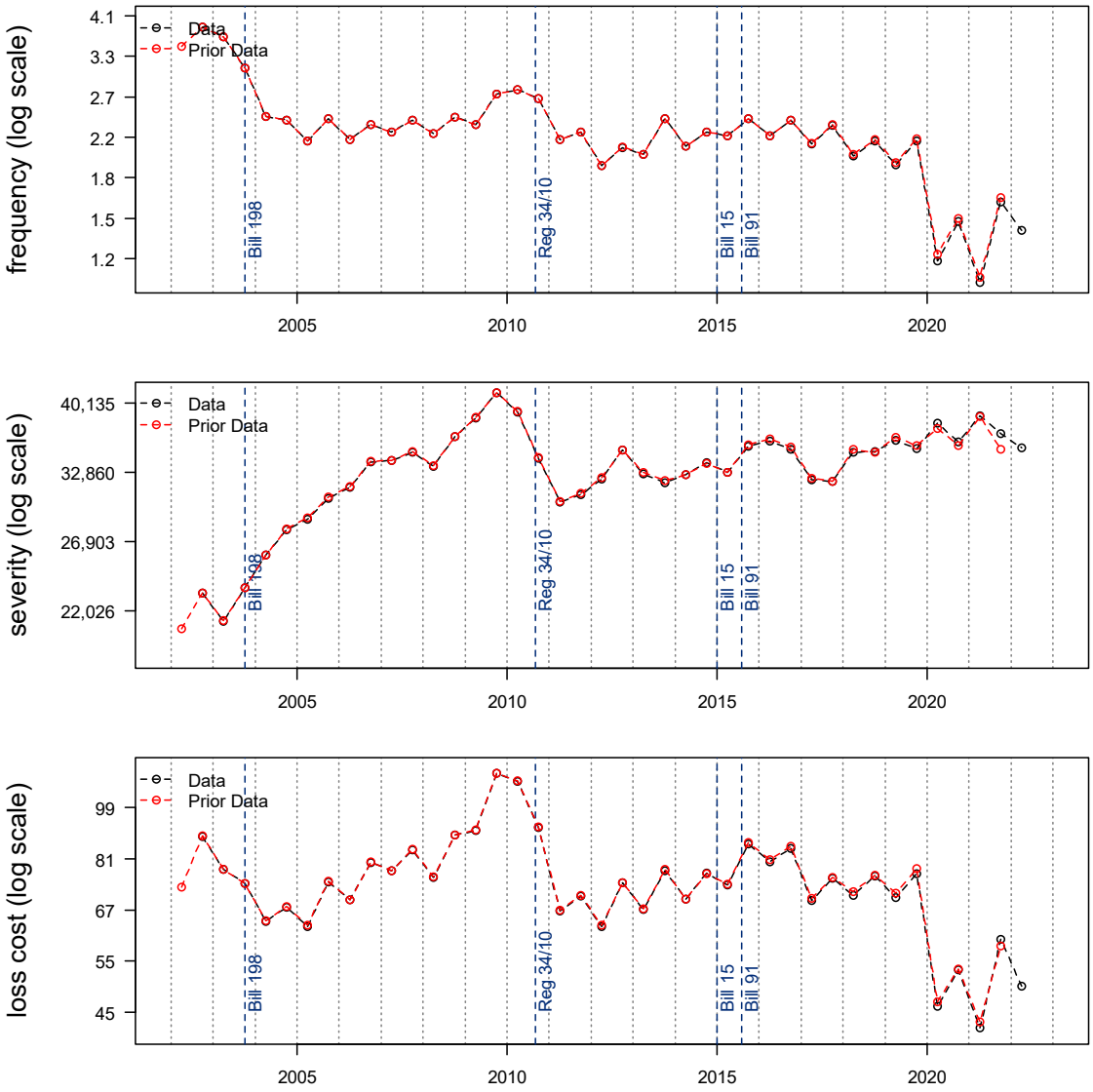
Table 16: Accident Benefits Total Medical & Rehabilitation including Attendant Care – Semi-Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 4/1/2022	Scalar Reform Factor
2015-02	3.5%	1.017	0.793
2016-01	2.2%	0.982	0.795
2016-02	0.3%	0.961	0.857
2017-01	-0.4%	0.959	0.961
2017-02	-0.4%	0.963	1.000
2018-01	-0.4%	0.967	1.000
2018-02	-0.4%	0.971	1.000
2019-01	-0.4%	0.975	1.000
2019-02	-0.4%	0.979	1.000
2020-01	-0.4%	0.983	1.000
2020-02	-0.4%	0.987	1.000
2021-01	-0.4%	0.992	1.000
2021-02	-0.4%	0.996	1.000
2022-01		1.000	1.000

Accident Benefits – Total Disability Income

In Figure 16, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not change significantly.

Figure 16: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 16) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by a flat to decreasing trend rate after the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited a small upward trend since 2012, except for a dip in 2017.
- Frequency exhibited a relatively flat pattern after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[49] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2012-1[50] and 2022-1, and includes time (p = 0.001), seasonality (p = 0.000), a reform change in trend rate parameter at June 1, 2016 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +2.6% up to June 1, 2016 and -4.1% thereafter. The adjusted R-squared of our proposed frequency model is 0.978.

Our selected severity model is fit to all accident half-years between 2011-1 and 2022-1, and includes time (p = 0.000), and a phased-in scalar parameter at June 1, 2016 (p = 0.029). The implied annual trend rate associated with our fitted severity model is +2.6%. The modelled scalar parameter at June 1, 2016 corresponds to a 8.3% decrease in severity. The adjusted R-squared of our proposed severity model is 0.644. We attribute the lower adjusted R-squared value to the volatility in the severity data.

In summary[51], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change (decrease) to the frequency trend.
- a scalar shift (decrease) in the severity.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.3%[52] up to June 1, 2016 and -1.6%[53] thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 8.3% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.954.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, but a significantly higher adjusted R-squared (0.981) and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with an implied annual loss cost trend rate of +5.3% up to June 1, 2016 and −1.6% thereafter (up to April 1, 2022) once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 11.3% decrease in loss cost.

[49] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

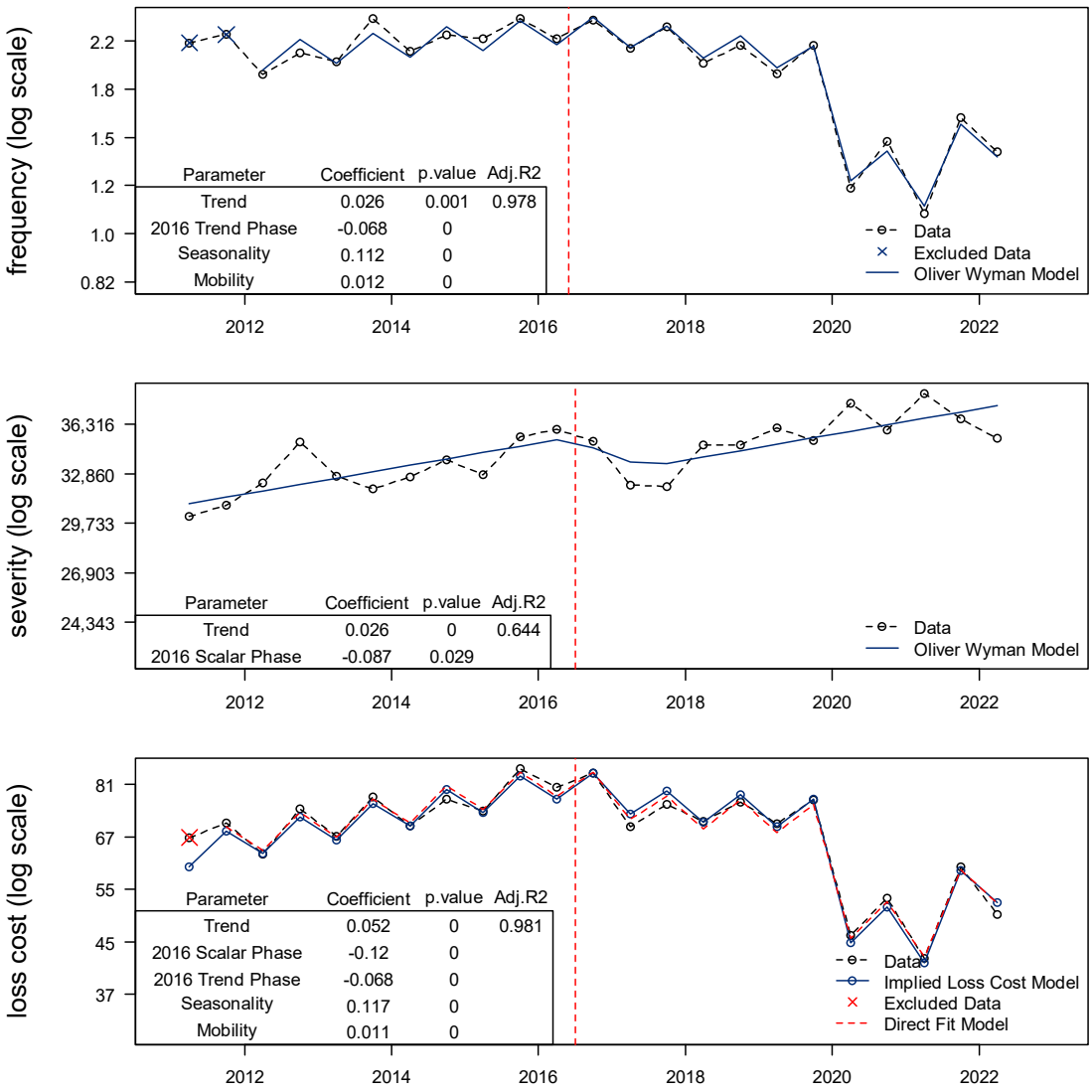
[50] 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

[51] Refer to Appendix F for details on the phase-in.

[52] = exp[0.026 + 0.026] -1

[53] = exp[0.026 -0.068 + 0.026] -1

Figure 17: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost



We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half year in Table 17.

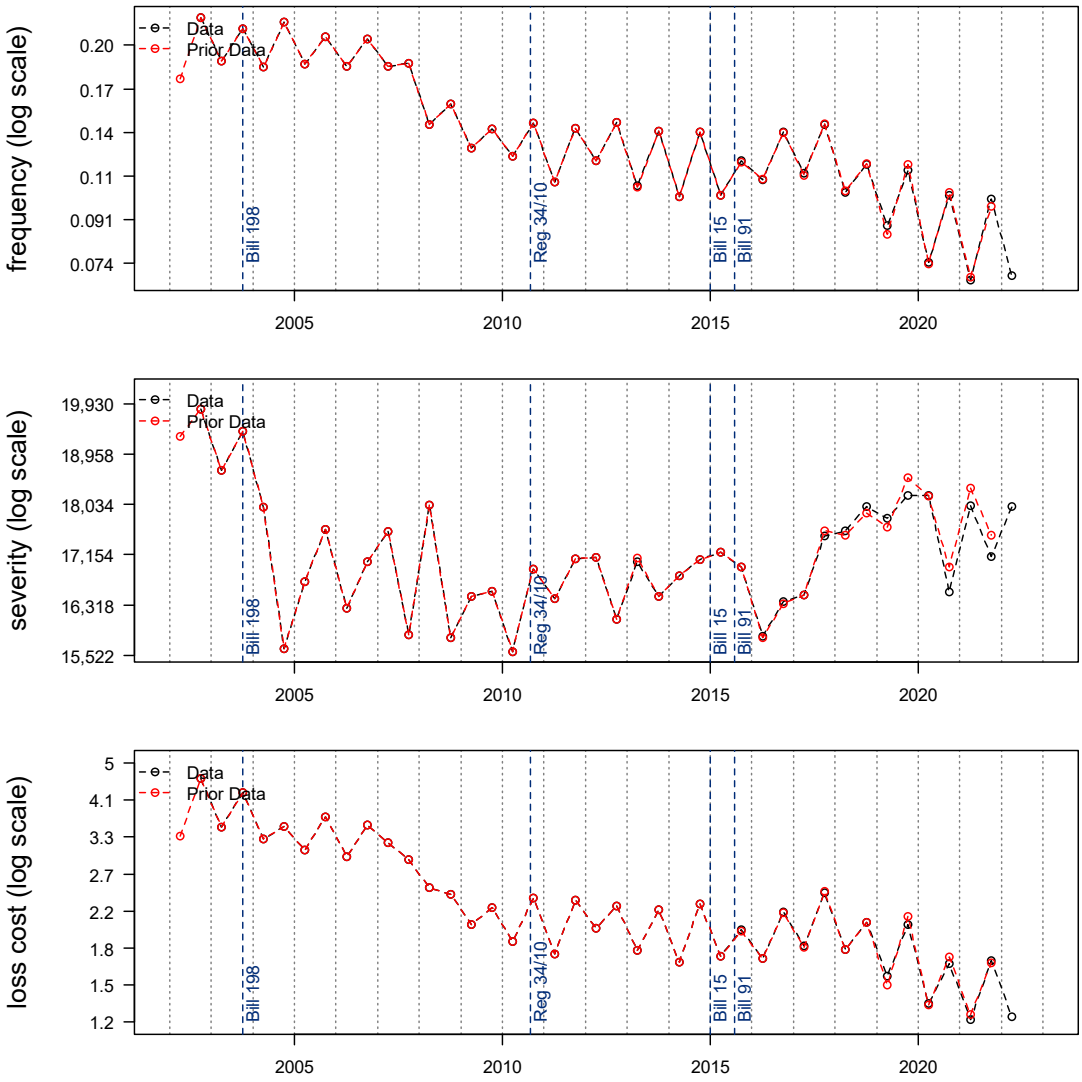
Table 17: Accident Benefits Total Disability Income – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 4/1/2022	Scalar Reform Factor
2015-02	2.6%	0.959	0.887
2016-01	1.5%	0.935	0.887
2016-02	-0.2%	0.921	0.923
2017-01	-0.8%	0.923	0.979
2017-02	-0.8%	0.931	1.000
2018-01	-0.8%	0.938	1.000
2018-02	-0.8%	0.946	1.000
2019-01	-0.8%	0.953	1.000
2019-02	-0.8%	0.961	1.000
2020-01	-0.8%	0.969	1.000
2020-02	-0.8%	0.976	1.000
2021-01	-0.8%	0.984	1.000
2021-02	-0.8%	0.992	1.000
2022-01		1.000	1.000

Accident Benefits – Funeral & Death Benefits

In Figure 18, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that our immature severity and loss cost estimates have decreased slightly.

Figure 18: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost



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

- Loss cost exhibited a relatively flat trend since 2010, marked with some high and low points over that timeframe. We observe a decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity is generally flat with high variability and subject to recent upward and downward spikes.
- Frequency exhibits a pattern similar to loss cost.

We note there were no changes to funeral or death benefits with the 2015/2016 reforms.

We begin our review of loss trend models at 2011-1 due to the change in pattern beginning around this period.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2011-2 and 2022-1, and includes time (p = 0.001), seasonality (p = 0.000) and mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -2.3%. The adjusted R-squared of our proposed frequency model is 0.896.

Our selected severity model is fit to all accident half-years between 2011-2 and 2022-1, and only includes a time parameter (p = 0.005). The implied annual trend rates associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.289. We attribute this low R-squared to the model's inability to explain the 2016-1 through 2017-1 data points, as well as 2020-2 and 2021-1.

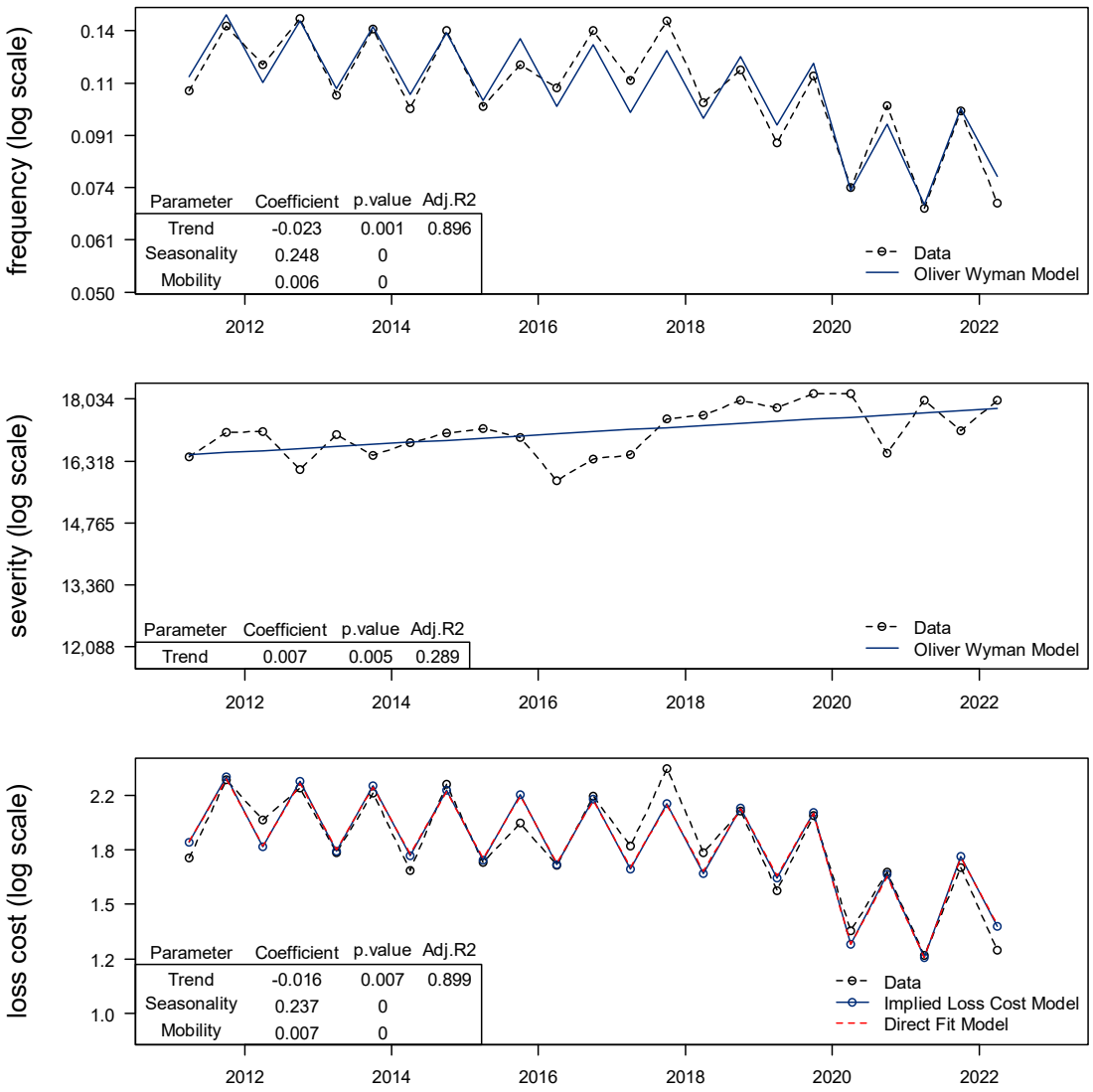
In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.6%.[54] The implied adjusted R-squared of the combined frequency and severity model is 0.893.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

Our selected past loss cost trend is -1.6%, based on our selected frequency and severity models.

[54] = exp[-0.023 + 0.007]

Figure 19: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost

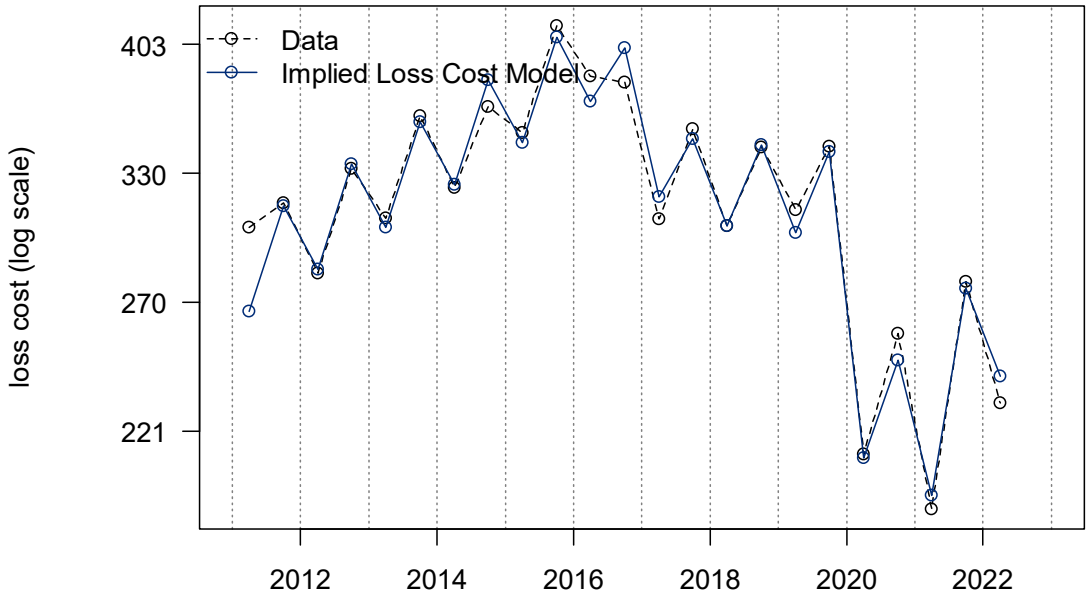


Accident Benefits – Total

In Figure 20, we present the loss cost fitted values as implied by our selected models in this section[55]. The implied adjusted R-squared of the implied loss cost model is 0.947.

[55] See Appendix F, page 4, for the fitted values.

Figure 20: Accident Benefits Total - Implied Loss Cost



The weighted average annual loss cost trend rate implied by our selected models in this section is +6.7% before June 1, 2016 and -1.0% once the reforms are fully implemented (up to April 1, 2022).

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

The weighted average implied scalar parameter at June 1, 2016 corresponds to a 19.1%[56] decrease in loss cost. A summary of the calculations to determine the accident benefits total loss trend rates and reform factors is presented in Appendix F.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 18.

[56] The 19.1% is calculated using a 2015 reference year. As shown in Appendix F, factors vary slightly between pre-reform accident semesters due to alternative weights across sub-coverages.

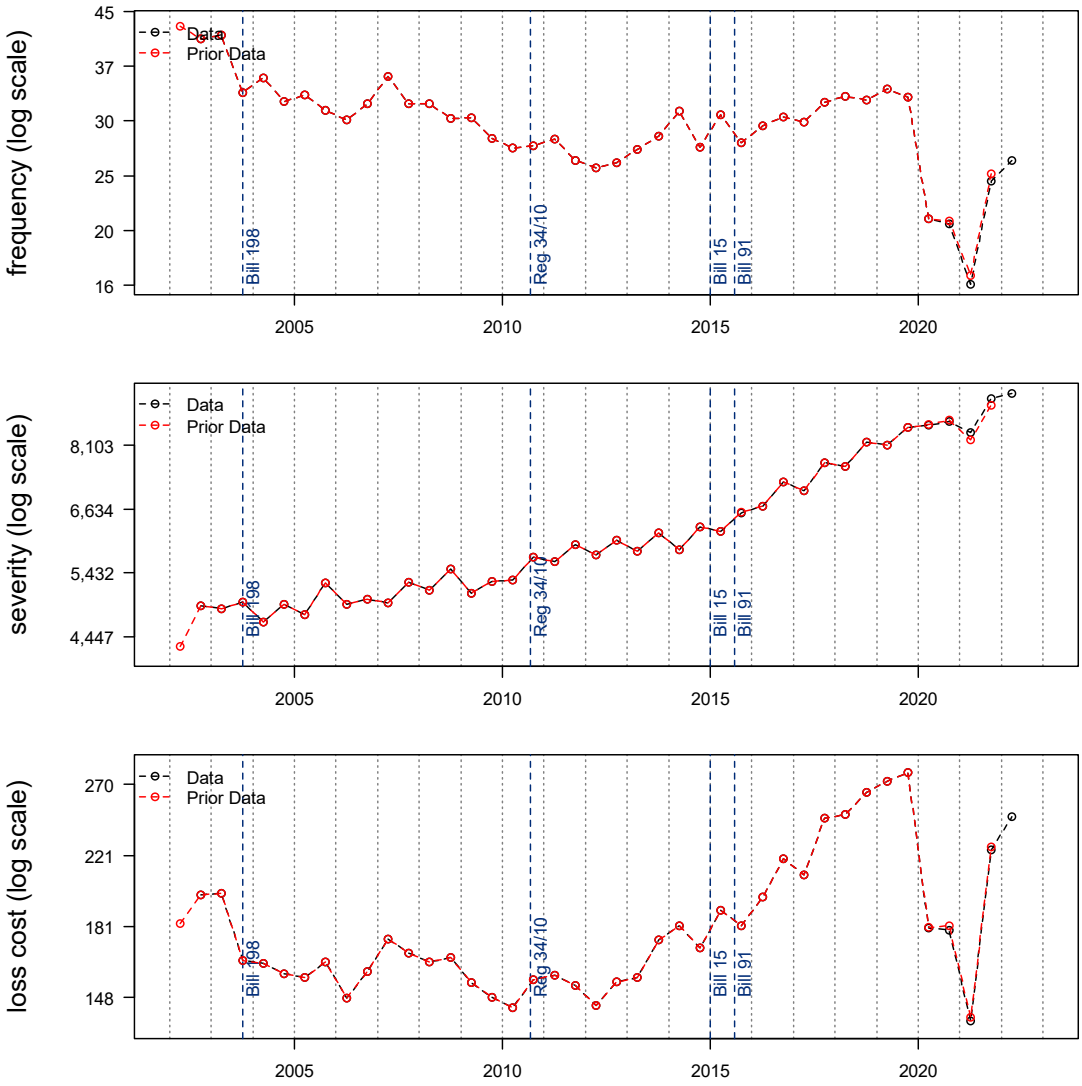
Table 18: Accident Benefits Total – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 4/1/2022	Scalar Reform Factor
2015-02	3.3%	1.004	0.815
2016-01	2.0%	0.972	0.816
2016-02	0.1%	0.952	0.872
2017-01	-0.5%	0.950	0.965
2017-02	-0.5%	0.955	1.000
2018-01	-0.5%	0.960	1.000
2018-02	-0.5%	0.965	1.000
2019-01	-0.5%	0.970	1.000
2019-02	-0.5%	0.975	1.000
2020-01	-0.5%	0.980	1.000
2020-02	-0.5%	0.985	1.000
2021-01	-0.5%	0.990	1.000
2021-02	-0.5%	0.995	1.000
2022-01		1.000	1.000

5.5. Collision

In Figure 21, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 21: Observed Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 21) shows that subject to variability:

- Loss cost has exhibited a somewhat flat to modestly declining trend between 2004 and 2011, then a steep increasing trend thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic, then an increase partially reversing the decline during the early part of the pandemic.
- Severity has exhibited an increasing trend since 2001 with a possible flattening beginning in 2019.
- Frequency has exhibited a declining pattern through 2011, then changing to an increasing trend since and is subject to a more variability than severity. Like loss cost, we observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic; then an increase partially reversing the decline during the early part of the pandemic. 2022-1 does not show evidence of a full return to pre-COVID-19 levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality and mobility parameters, are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2022-1 and includes time ($p = 0.007$) and a mobility parameter ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +2.5%. The adjusted R-squared of our proposed frequency model is 0.924.

Our selected severity model is fit to all accident half-years between 2014-1 and 2022-1, and includes time ($p = 0.000$) and seasonality ($p = 0.006$). The implied annual trend rate associated with our fitted severity model is +6.0%. The adjusted R-squared of our proposed severity model is 0.975.

In Figure 22, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity models is +8.7%.[57] The implied adjusted R-squared of the combined frequency and severity model is 0.879.

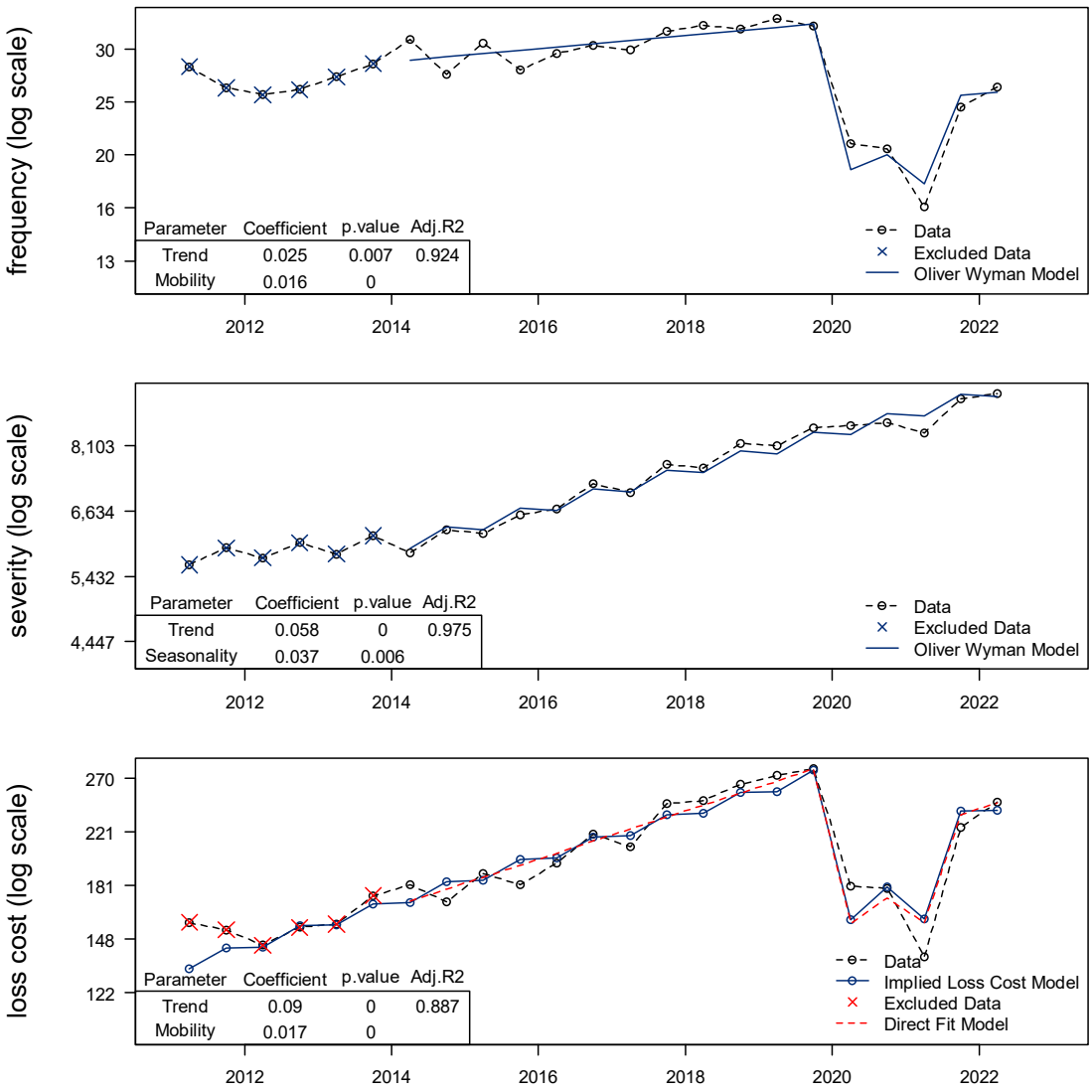
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select a past loss cost trend of +8.7% based on our selected frequency and severity models.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

[57] = exp[0.025 + 0.058] -1

Figure 22: Collision - Fitted Frequency, Severity and Loss Cost



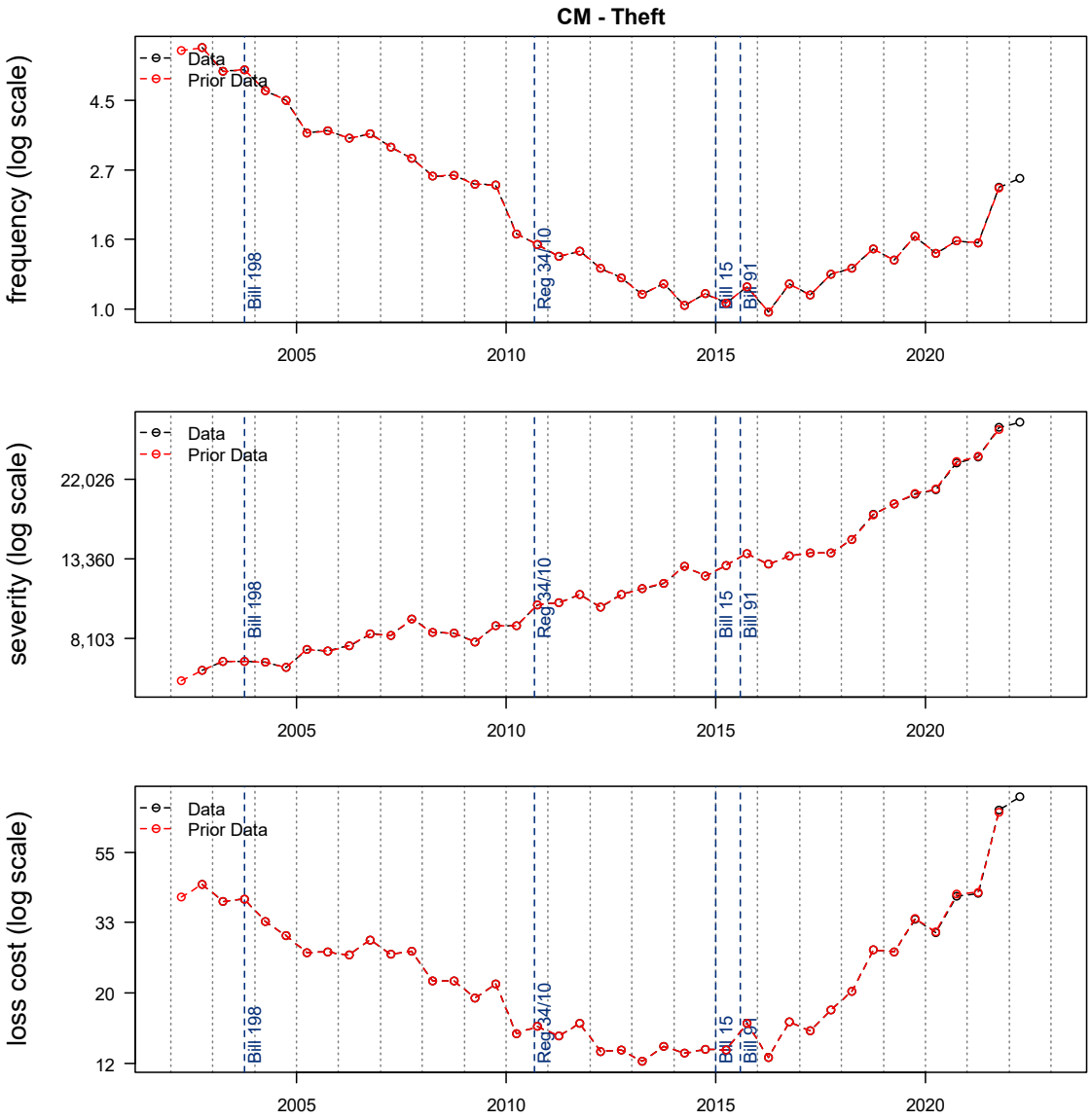
5.6. Comprehensive

Due to the significantly different loss cost trends in the theft peril compared to all other perils within the comprehensive coverage, we separately present the frequency, severity and loss cost trend rates for (1) Comprehensive – Theft, (2) Comprehensive – All Other, and (3) Comprehensive – Total. Our selected trend rate for comprehensive coverage is based on the Comprehensive – Total analysis.

Comprehensive – Theft

In Figure 23, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 23: Observed Comprehensive – Theft Loss Cost Experience



A review of the historical data points (as presented in Figure 23) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2001, including a change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has since exhibited a positive trend. There is no apparent impact on 2020 and 2021 coincident with COVID-19. We observe a sharp increase in the frequency of thefts between the 2021-1 and 2021-2.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and

without seasonality, a change in trend parameter at 2016-1, a scalar parameter at 2018-2 and a mobility parameter are presented in Appendix E.

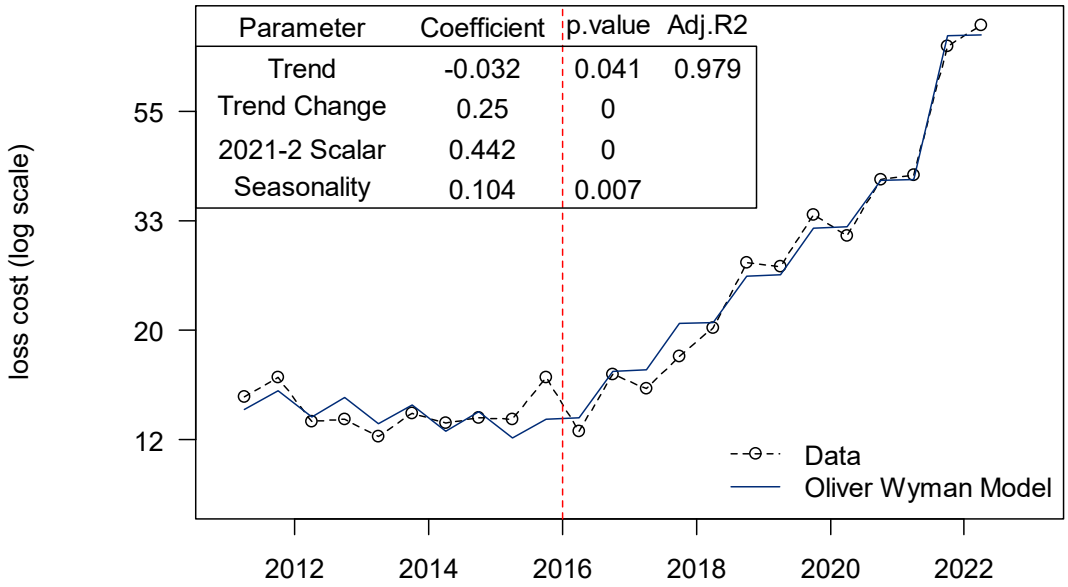
Due to the varying severity trend patterns over the experience period, the models of the loss cost data directly result in a better fit of the historical experience and a higher adjusted R-squared value. Therefore, we base our trend selection on the loss cost data directly. Given what appears to be a change in the loss cost data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select a loss cost model to balance stability and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to all accident half-years between 2011-1 and 2022-1 and includes time (p = 0.041), a change in trend parameter at 2016-1 (p = 0.000), a scalar parameter at 2021-2 (p = 000), and seasonality (p = 0.007). The implied annual trend rates associated with our fitted loss cost model is -3.2% up to January 1, 2016 and +24.3% thereafter. Our model also includes a 55.6% increase at 2021-2. The adjusted R-squared of our proposed loss cost model is 0.979.

As a result, we select a past loss cost trend is -3.2% up to January 1, 2016 and +24.3% thereafter (up to April 1, 2022).

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

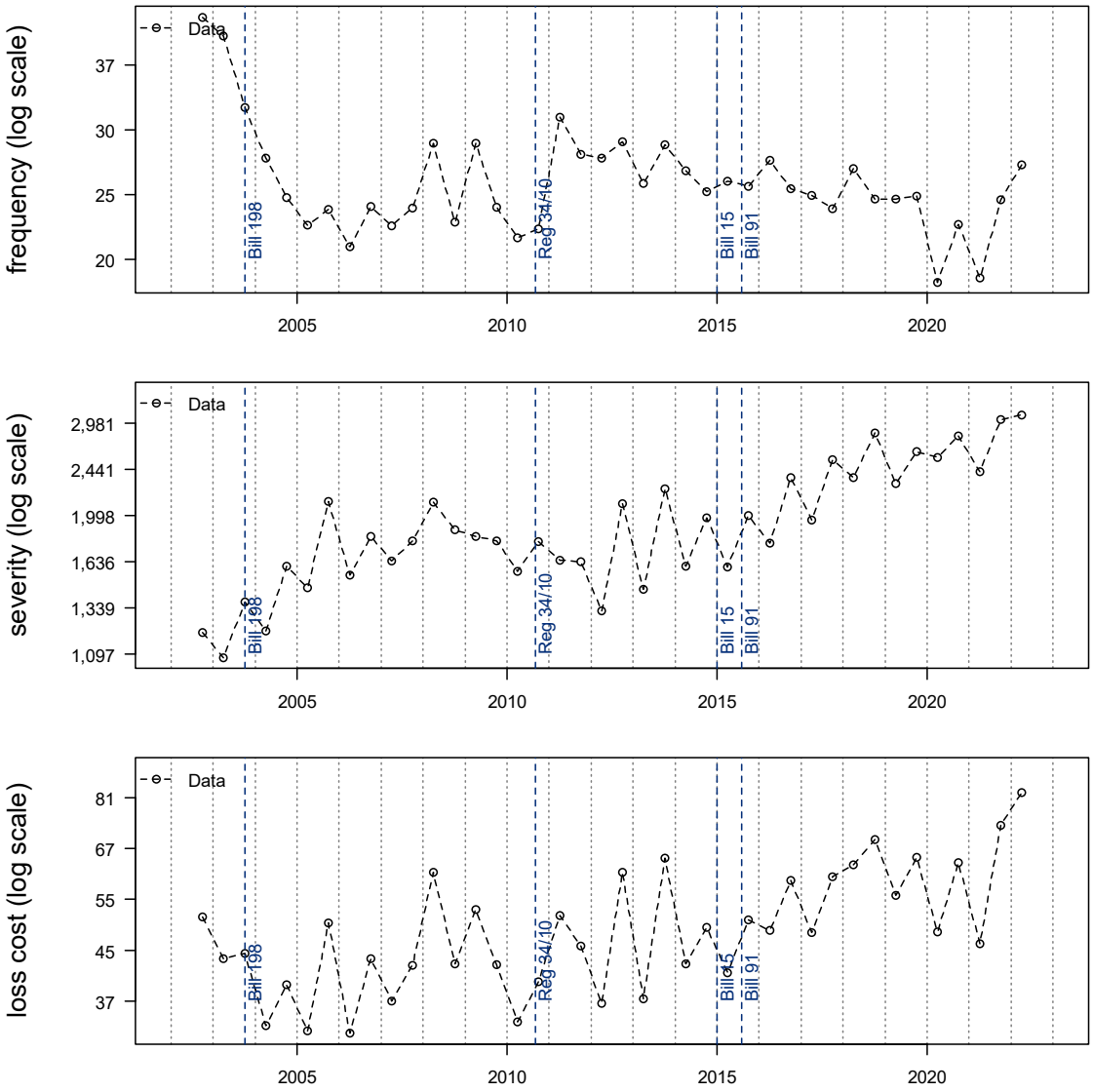
Figure 24: Comprehensive Theft- Fitted Loss Cost



Comprehensive – All Other

In Figure 25, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1.

Figure 25: Observed Comprehensive – All Other Loss Cost Experience



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

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing, but still volatile, pattern beginning 2015/2016. We observe a flattening beginning 2019 with a spike at 2022-1.
- Severity has been generally increasing since 2012, with possible flattening since 2019.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010. We observe a downward spike at 2020-1 which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. We expect that the 2021-2 and 2022-1 observations may be impacted by the COVID-19 pandemic, but to a lesser degree than 2020-1 through 2021-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix E.

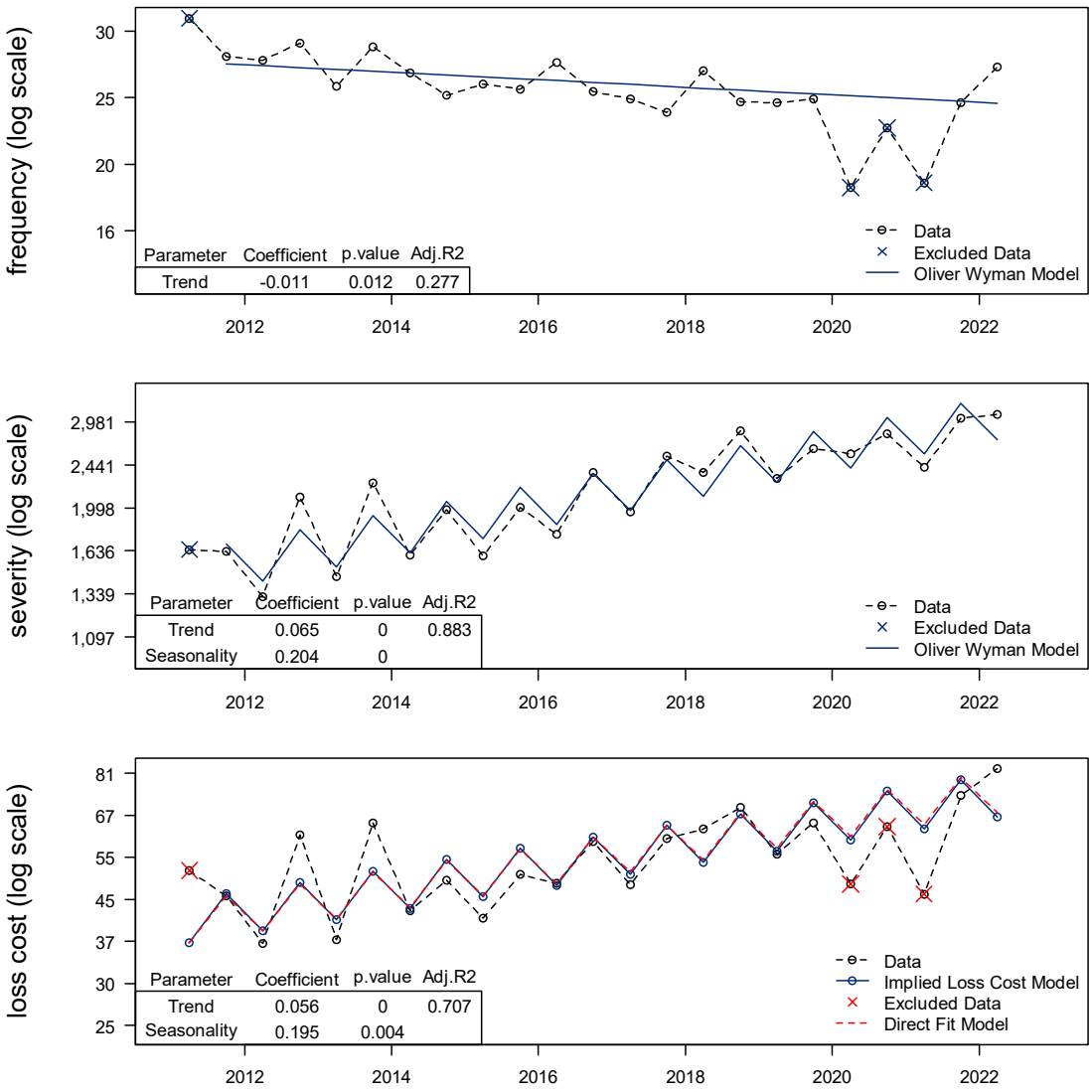
Due to the varying frequency and severity trend patterns over the experience period, we achieved a better fit to the loss cost data directly with a higher adjusted R-squared value. Therefore, we base our trend selection on the loss cost data directly. Given what appears to be a change in the data pattern beginning 2011-1, we begin our review of models beginning at 2011-1. We select a loss cost model to balance credibility of and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to accident half-years between 2011-2 and 2022-1, excluding 2020-1 to 2021-1, and includes time ($p = 0.000$) and seasonality ($p = 0.004$). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the (possible) impact of the pandemic on the indicated trend rate. The implied annual trend rates associated with our fitted loss cost model is +5.8%. The adjusted R-squared of our proposed loss cost model is 0.707.

As a result, we select a past loss cost trend of +5.8%, based on our direct loss cost model.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

Figure 26: Comprehensive – All Other - Fitted Loss Cost



Comprehensive – Total

In Figure 27, we present the loss cost fitted values as implied by our selected models in this section (comprehensive theft and comprehensive all other). Due to the differences in the trend rate for theft and all other, the by-peril composition of comprehensive claims varies over the period and the trend rate from the implied loss cost model is therefore not constant. Due to the additional complexity associated with this model, we also consider a loss cost model fit directly to the comprehensive total loss cost experience. Our final model design leverages the insights gained from the by-peril models described above.

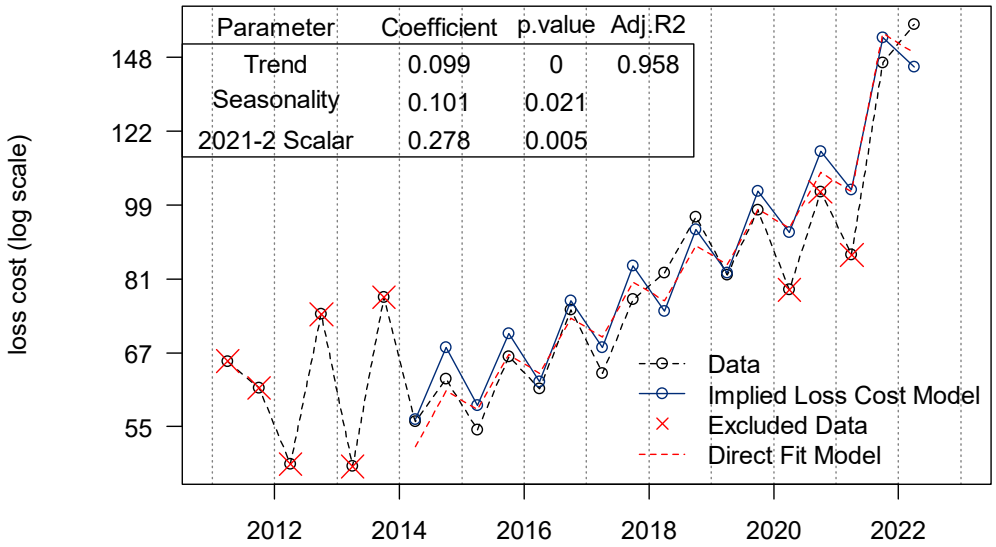
Our selected loss cost model is fit to accident half-years between 2014-1 and 2022-1, excluding 2020-1 to 2021-1, and includes time (p = 0.000), seasonality (p = 0.021), and a scalar parameter at 2021-2 (p = 0.005). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the (possible) impact of the pandemic on the indicated trend rate. We include a scalar parameter to be consistent with the selected model of comprehensive theft and the spike in loss cost observed in the

second half of 2021. The implied annual trend rates associated with our fitted loss cost model is +10.4%; and the scalar factor at 2021-2 is 1.321. The adjusted R-squared of our proposed loss cost model is 0.958.

As a result, we select a past loss cost trend of +10.4% and scalar factor of 1.321 at 2021-2, based on our direct loss cost model.[58]

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

Figure 27: Comprehensive Total - Fitted Loss Cost

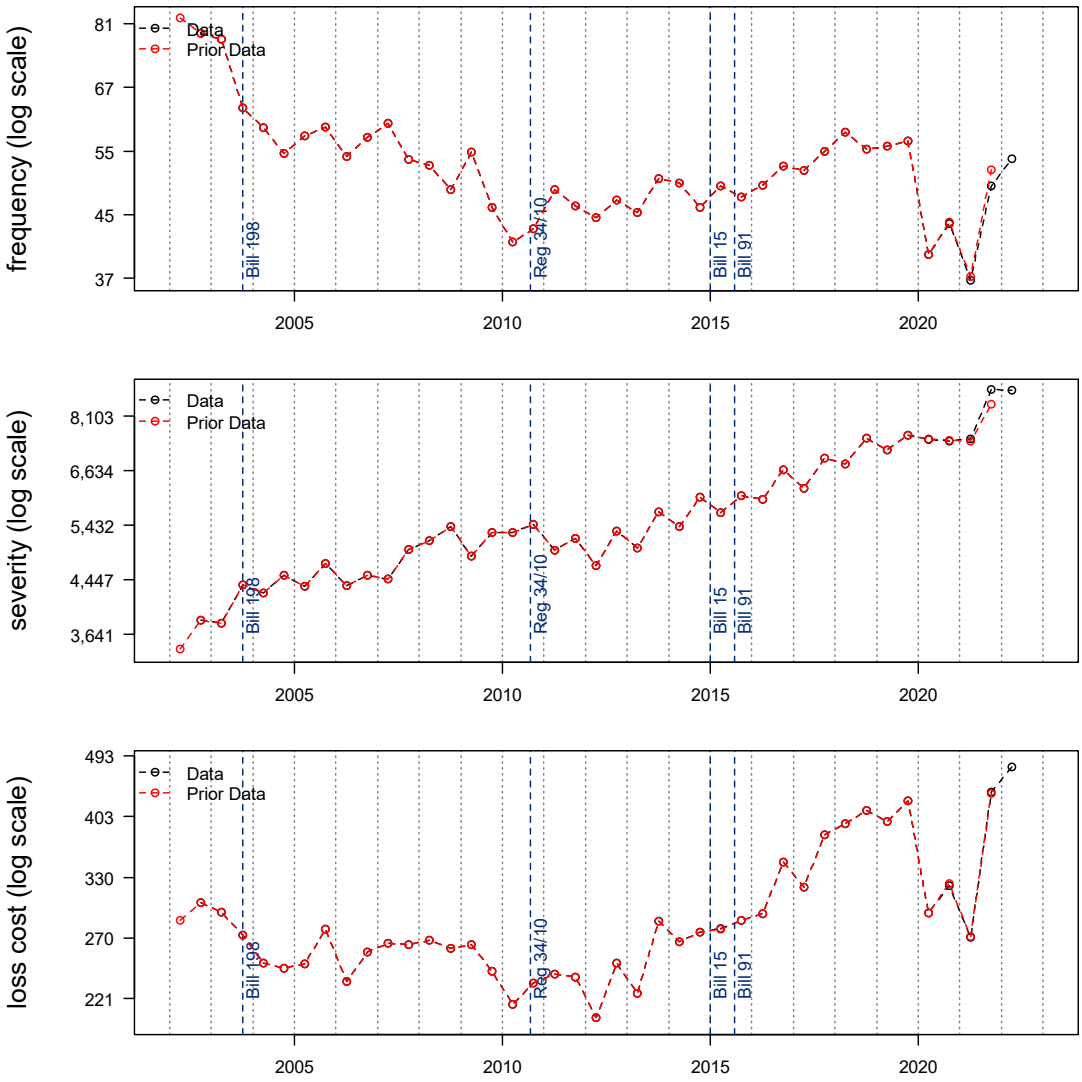


5.7. All Perils

In Figure 28, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

[58] In our prior review, we did not observe sufficient support for a scalar factor at 2021-2.

Figure 28: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 28) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and then a reversal of the decline in 2021-2 and 2022-1.
- Severity had been consistently showing a rising pattern until a possible flattening beginning in 2019, followed by a spike at 2021-2 and 2022-1.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern. We observe a large decrease during 2020 and 2022-1 coincident with the COVID-19 pandemic and then a reversal of the decline in 2021-2 and 2022-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and mobility parameter are presented in Appendix E.

We fit our selected frequency model to all accident half-years between 2013-1 and 2022-1, and include time (p = 0.000) and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +3.7%. The adjusted R-squared of our proposed frequency model is 0.875.

Our selected severity model is fit to all accident half-years between 2013-1 and 2022-1, and includes time (p = 0.000), and seasonality (p = 0.004). The implied annual trend rate associated with our fitted severity model is +5.5%. The adjusted R-squared of our proposed severity model is 0.943.

In Figure 29, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +9.4%.[59] The implied adjusted R-squared of the combined frequency and severity model is 0.888.

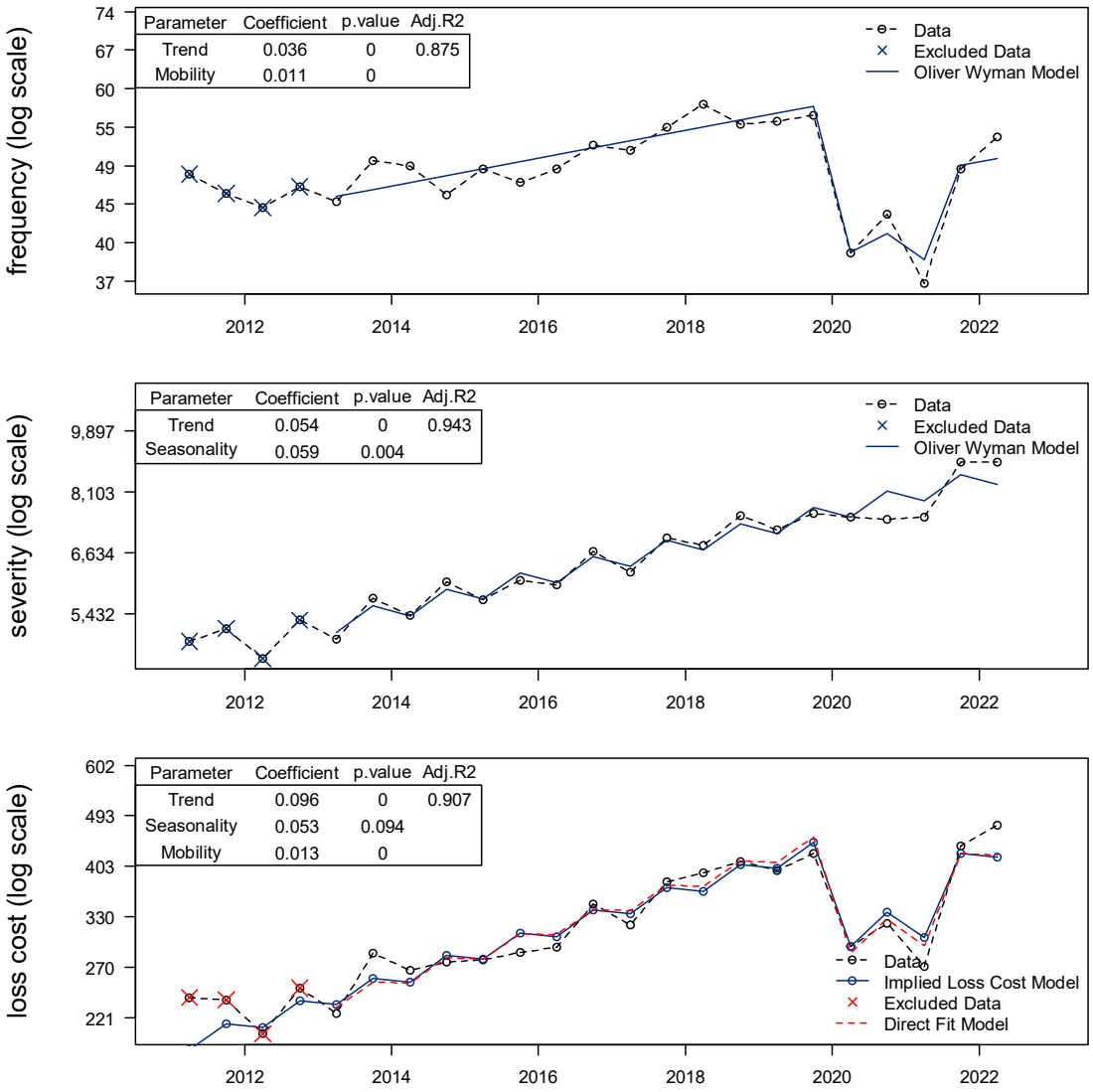
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past loss cost trend of +9.4% based on our selected frequency and severity models.

Please refer to Section 4.4 for more details regarding considerations for selecting the future loss cost trend rate.

[59] = exp[0.036 + 0.054] -1

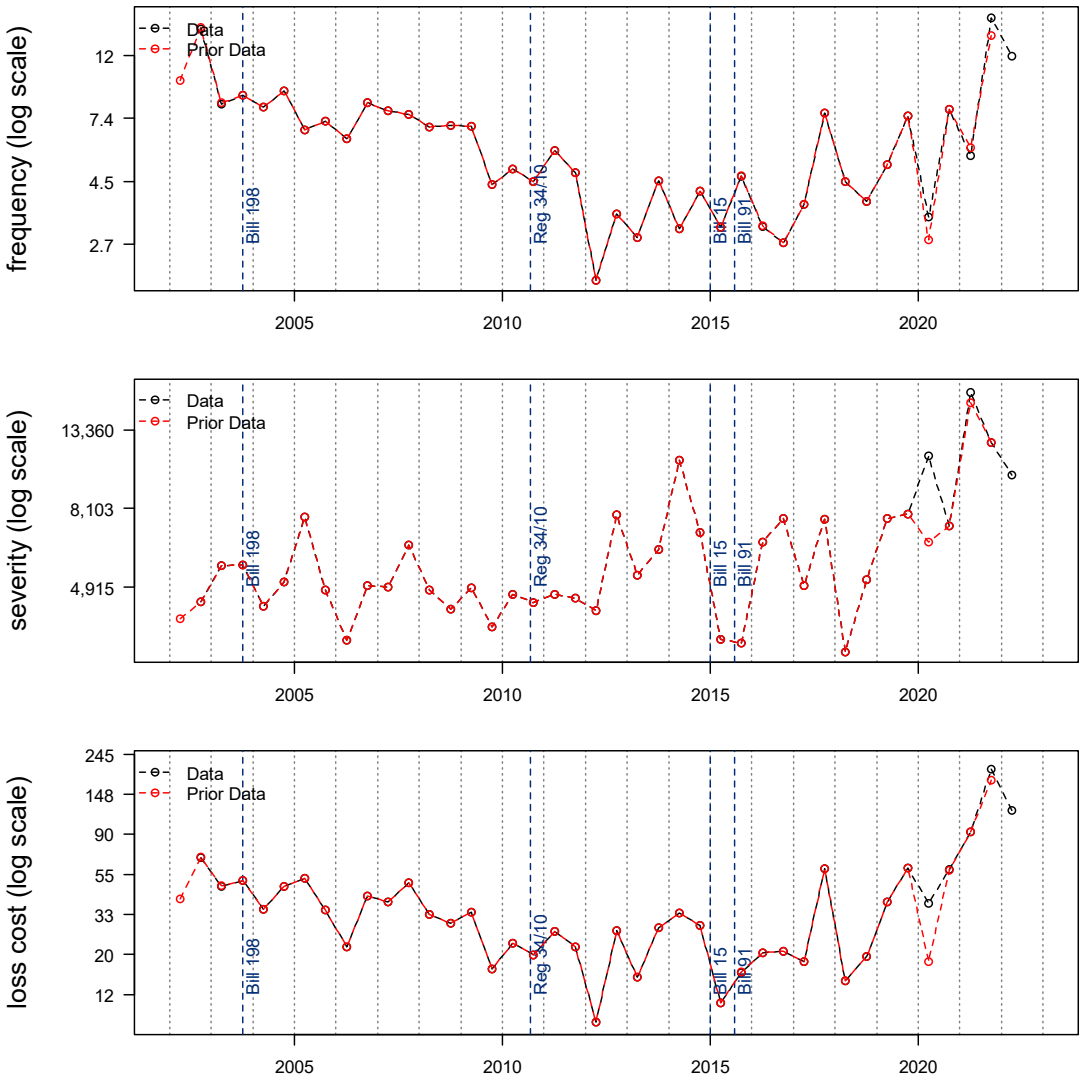
Figure 29: All Perils - Fitted Frequency, Severity and Loss Cost



5.8. Specified Perils

In Figure 30, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe the 2020-1 severity, frequency, and loss cost estimates have increased.

Figure 30: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 30) shows that subject to variability:

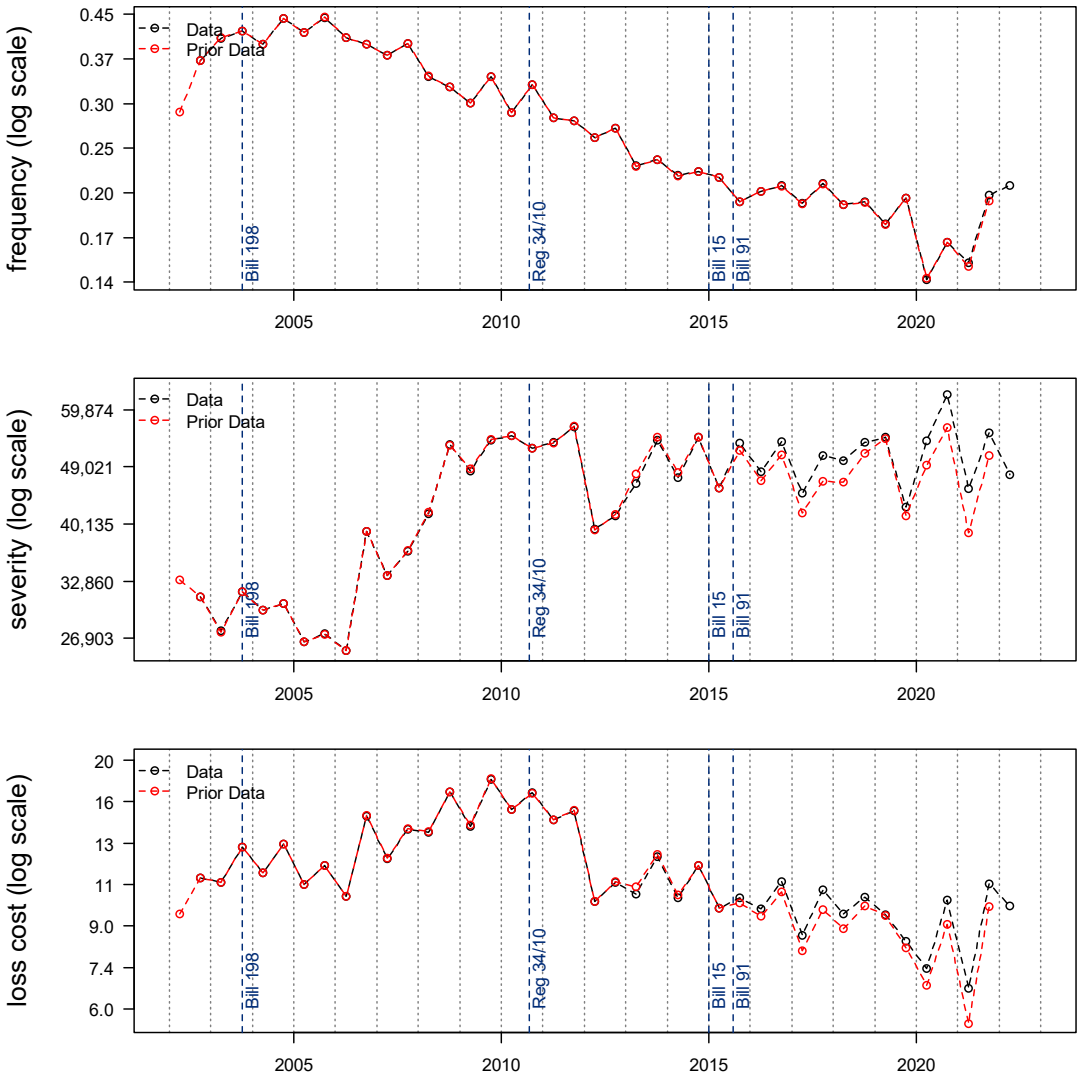
- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability; and a rise in both frequency and severity in 2021, followed by a decrease in 2022-1.

We are unable to discern a trend rate for specified perils due to the large variability and overall flat pattern observed since 2011. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

5.9. Uninsured Auto

In Figure 31, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe that the immature severity and loss cost estimates have increased.

Figure 31: Observed Uninsured Auto Loss Cost Experience



A review of the historical data points (as presented in Figure 31) shows that subject to variability:

- Loss cost has exhibited a modestly declining pattern since 2012. As noted below, we observe a drop in the frequency level at 2020-1 and 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic that affects the loss cost levels over the same period.
- After a rise in level during 2008, severity has exhibited a generally flat pattern but with considerable volatility.
- Frequency has been steadily declining since about 2006, although less steep since 2015. We observe a drop in level at 2020-1 through 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and

without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix E.

Given the steady declining frequency pattern beginning around 2006, we begin our review of models at 2006-1.

Due to the significant variance associated with the limited claim volume, we are unable to discern a significant severity trend for uninsured auto. Therefore, we base our trend selection on the loss cost data directly.

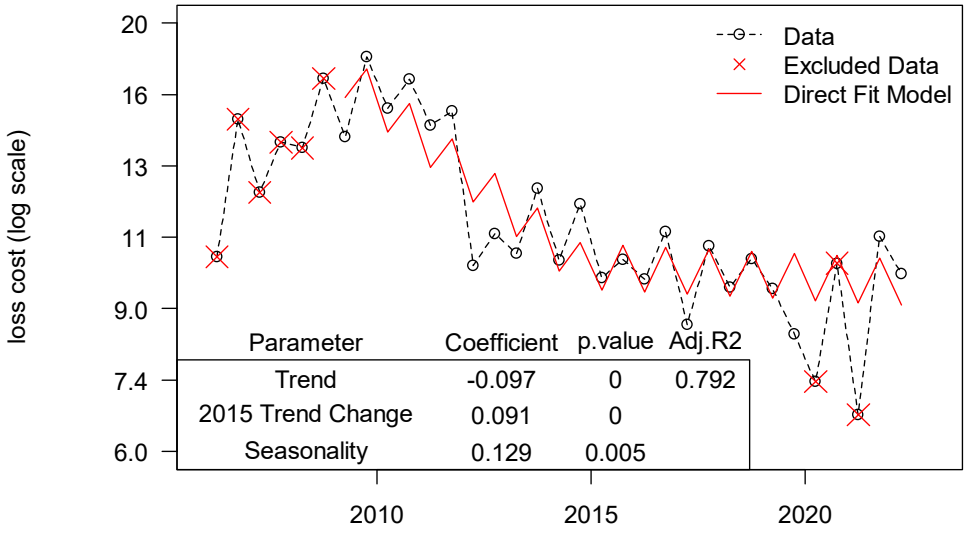
We select a loss cost model for accident half-years between 2010-1 and 2022-1, excluding 2020-1 through 2021-1, and includes time (p = 0.000), a change in trend rate parameter at January 1, 2015 (p = 0.000), seasonality (p = 0.005). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the impact of the pandemic on the indicated trend rate.

The implied annual trend rate associated with this loss cost model is -9.2% up to December 31, 2014 and -0.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.792.

As a result, we select a loss cost trend of −9.2% up to December 31, 2014 and -0.6% thereafter (up to April 1, 2022), based on our direct loss cost model.

Please refer to Section 4.4 for more details regarding considerations for selecting the future loss cost trend rate.

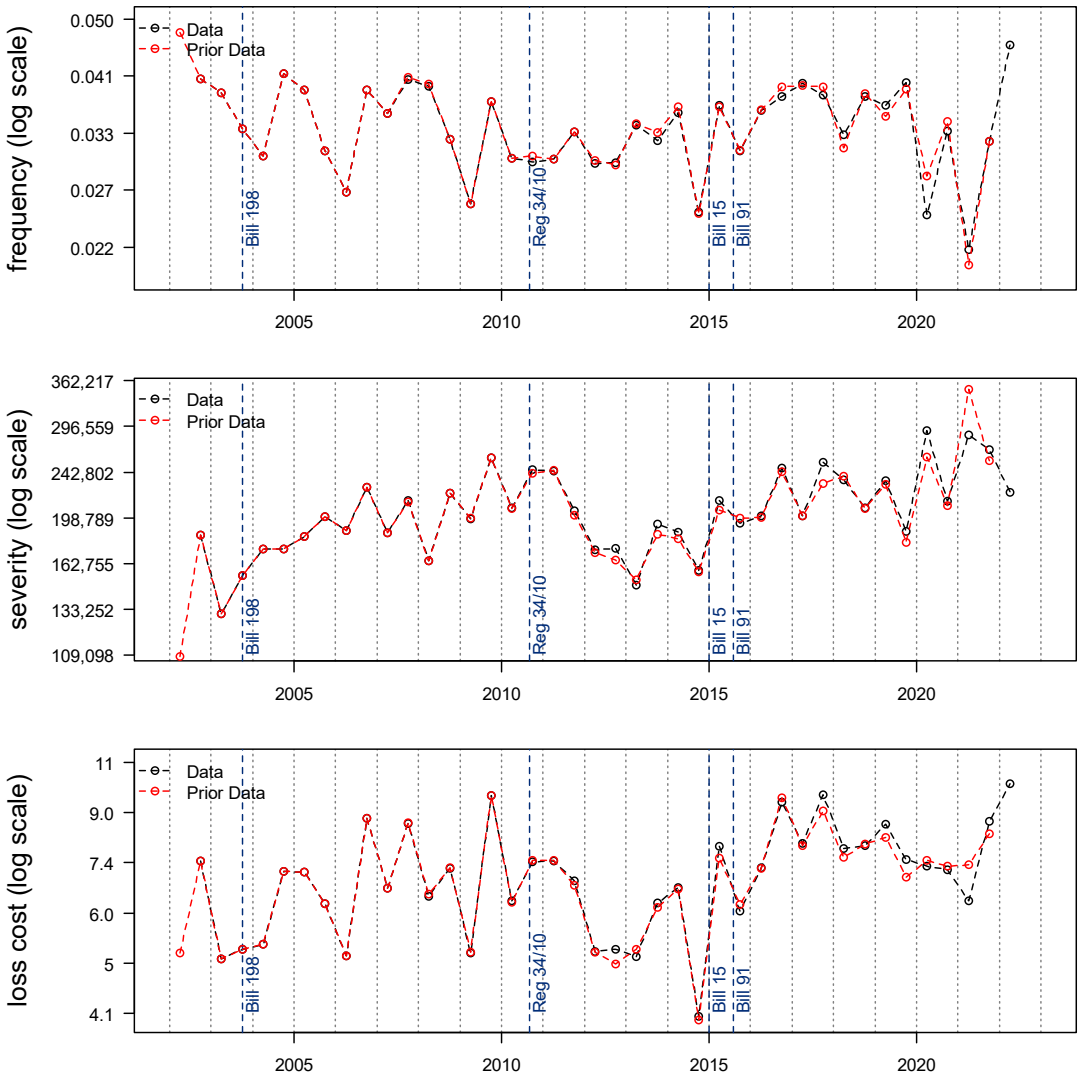
Figure 32: Uninsured Auto - Fitted Loss Cost



5.10. Underinsured Motorist

In Figure 33, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior evaluation and observe minor fluctuations in the estimates for the immature periods.

Figure 33: Observed Underinsured Motorist Loss Cost Experience



A review of the historical data points (as presented in Figure 33) shows that subject to variability:

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability. In 2020 and 2021 frequency exhibits a downward pattern, which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency. We observe a large increase in 2022-1.
- Severity has exhibited a slight upward trend since 2011 but is subject to considerable volatility.

We are unable to discern a frequency, severity or loss cost trend rate for underinsured motorist. We, therefore, select a 0% frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, +1.6%.

As a result, we select past loss cost trend of +1.6% based on our selected frequency and severity models.

Please refer to Section 4.4 for more details regarding considerations for selecting the future loss cost trend rate.

5.11. Trend Summary- All Coverages

We summarize our trend analyses in Table 19 where we present our selected past annual loss cost trend rates based on insurance industry data as of June 30, 2022. Due to the dynamic nature of the current economic environment, *future* trend rates are not presented. The *future* trend rates will likely differ from the past trend rates as it will be appropriate to account for changes in current and forecasted economic conditions at the time of a rate application is submitted as discussed in Section 4.4.

Table 19: Selected Loss Cost Trends as of June 30, 2022

Coverage	Past Loss Cost (up to April 1, 2022)
Bodily Injury	+1.6% up to March 31, 2016 −4.2% after April 1, 2016
Property Damage	+4.9%
DCPD	+0.6% up to December 31, 2012 +8.5% after January 1, 2013
Accident Benefits	+6.7% up to May 31, 2016 −1.0% after June 1, 2016[60]
Uninsured Auto	−9.2% up to December 31, 2014 −0.6% after January 1, 2015
Collision	+8.7%
Comprehensive	+10.4%[61]
Specified Perils	+10.4%[62]
All Perils	+9.4%
Underinsured Motorist	+1.6%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is a 19.1% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of December 31, 2021, in Table 20.

[60] Our model also includes a one-time scalar shift of -19.1% coincident with the reforms.
[61] Our model also includes a one-time scalar shift of +32.1% at 2021-2.
[62] Our model also includes a one-time scalar shift of +32.1% at 2021-2.

Table 20: Prior Selected Loss Cost Trends as of December 31, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+1.4% up to March 31, 2016 −4.6% after April 1, 2016	-4.6%
Property Damage	+4.8%	+4.8% ‡
DCPD	+0.6% up to December 31, 2012 +8.7% after January 1, 2013	+8.7% ‡
Accident Benefits	+6.8% up to May 31, 2016 −0.8% after June 1, 2016	-0.8%
Uninsured Auto	−8.8% up to December 31, 2014 −3.5% after January 1, 2015	-3.5%
Collision	+8.5%	+8.5% ‡
Comprehensive	+10.1%	+10.1% ‡
Specified Perils	+10.1%	+10.1% ‡
All Perils	+8.9%	+8.9% ‡
Underinsured Motorist	+1.4%	+1.4%

‡ For the 2022 Annual Review the future trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions in a manner as suggested in Section 7.1 of that report. Consideration of recent unusual economic changes should be considered for all coverages when selecting future trend rates.

5.12. Estimated Impact of COVID-19 on Historical Industry Claim Costs

In Table 21 we summarize our projected COVID-19 adjustment factors for each coverage based on IHME's projection scenario.[63] 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.

The factors that we estimate are subject to the uncertainty that there is a meaningful relationship between mobility and claims experience. With this caveat, the estimates presented in Table 21 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 had 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 1.486 implies that the 2020-1 bodily injury loss experience was 32.7%[64] lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

[63] 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.

[64] -32.7%= (1/1.486)-1 is derived from the bodily injury trend model.

Table 21: COVID-19 Adjustment Factors

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	1.486	1.441	1.571	1.251	1.252
Property Damage	1.433	1.394	1.508	1.226	1.227
Direct Compensation Property Damage	1.911	1.818	2.094	1.443	1.444
AB - Medical/Rehab/Attendant Care	1.382	1.348	1.447	1.201	1.202
AB - Disability Income	1.486	1.441	1.571	1.251	1.252
AB - Funeral/Death Benefit	1.241	1.221	1.279	1.130	1.130
AB - Total	1.404	1.367	1.472	1.212	1.212
Collision	1.779	1.701	1.929	1.385	1.387
Comprehensive	1.000	1.000	1.000	1.000	1.000
All Perils	1.486	1.441	1.571	1.251	1.252
Specified Perils	1.000	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	1.000	1.000	1.000	1.000

Appendix A. Development Factor Exhibits

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
										OW Selected				
	GISA Selected Age-to-Ultimate Development Factors													
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.753	1.452	1.034	0.854	1.130	1.036	0.566	0.989	1.202	1.003	1.073	0.979	1.103	1.455
12	0.940	1.222	1.003	0.961	0.856	0.948	0.789	1.000	1.012	0.999	1.003	1.001	0.975	1.082
18	1.030	1.094	1.000	0.990	0.899	0.985	0.968	1.000	1.002	0.999	1.000	0.997	0.975	0.954
24	0.992	1.031	1.000	0.998	0.940	1.001	0.968	1.000	1.000	1.000	1.000	1.000	0.979	0.778
30	0.882	1.005	1.000	0.999	0.959	0.999	0.911	1.000	1.000	1.000	1.000	1.000	0.979	0.491
36	0.883	1.001	1.000	1.000	0.968	0.999	0.980	1.000	1.000	1.000	1.000	1.000	0.982	0.502
42	0.898	1.000	1.000	1.001	0.975	1.000	0.990	1.000	1.000	1.000	1.000	1.000	0.982	0.557
48	0.915	1.000	1.000	1.002	0.983	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.986	0.609
54	0.931	1.000	1.000	1.002	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	0.675
60	0.946	1.000	1.000	1.002	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.734
66	0.959	1.000	1.000	1.002	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	0.794
72	0.969	1.000	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.842
78	0.977	1.000	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.879
84	0.983	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	0.909
90	0.988	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.936
96	0.992	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.965
102	0.996	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.976
108	0.998	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.982
114	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.994
120	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

Reported Incurred Claims and ALAE Development Summary
Data as of 06/30/22

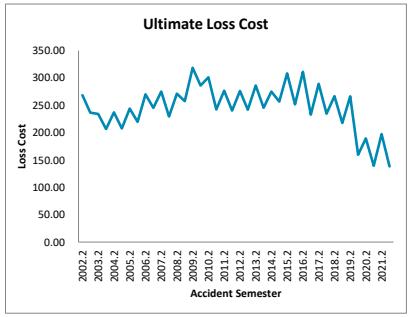
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11) OW Selected	(12)	(13)	(14)	(15)
	GISA Selected Age-to-Ultimate Development Factors													
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	2.878	1.972	1.040	2.049	2.484	0.952	1.584	1.004	1.102	1.053	1.024	1.076	3.137	4.690
12	1.843	1.465	1.006	1.492	1.496	0.925	1.408	1.004	1.004	0.989	0.998	1.022	2.085	2.155
18	1.876	1.202	1.002	1.492	1.500	0.968	1.382	1.001	1.000	0.995	0.999	1.012	1.642	1.710
24	1.504	1.085	1.001	1.318	1.337	0.988	1.291	1.000	1.000	0.997	1.000	1.009	1.292	1.411
30	1.282	1.033	1.000	1.255	1.256	0.986	1.211	1.000	1.000	0.999	1.000	1.000	0.969	1.089
36	1.178	1.012	1.000	1.175	1.116	0.998	1.137	1.000	1.000	0.999	1.000	1.000	0.891	1.001
42	1.113	1.005	1.000	1.101	1.040	0.999	1.104	1.000	1.000	1.000	1.000	1.000	0.884	0.982
48	1.065	1.000	1.000	1.055	1.013	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.867	0.966
54	1.036	1.000	1.000	1.027	0.987	1.000	1.061	1.000	1.000	1.000	1.000	1.000	0.888	0.954
60	1.020	1.000	1.000	1.011	0.980	1.000	1.072	1.000	1.000	1.000	1.000	1.000	0.903	0.956
66	1.013	1.000	1.000	1.007	0.980	1.000	1.107	1.000	1.000	1.000	1.000	1.000	0.918	0.959
72	1.008	1.000	1.000	1.005	0.981	1.000	1.127	1.000	1.000	1.000	1.000	1.000	0.931	0.961
78	1.004	1.000	1.000	1.003	0.983	1.000	1.053	1.000	1.000	1.000	1.000	1.000	0.942	0.970
84	1.003	1.000	1.000	1.001	0.985	1.000	1.064	1.000	1.000	1.000	1.000	1.000	0.952	0.969
90	1.002	1.000	1.000	1.001	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.967	0.971
96	1.001	1.000	1.000	1.001	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.975
102	1.001	1.000	1.000	1.002	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	0.983
108	1.001	1.000	1.000	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981	0.982
114	1.001	1.000	1.000	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	0.989
120	1.000	1.000	1.000	1.004	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.990
126	1.000	1.000	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.993
132	1.000	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.991
138	1.000	1.000	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.992
144	1.000	1.000	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.994
150	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
156	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
162	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
174	1.000	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

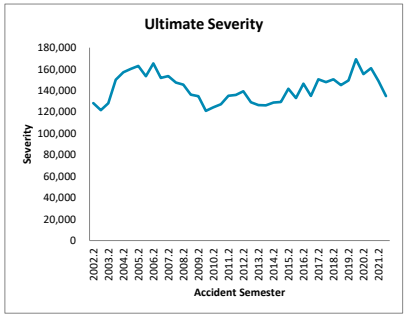
Appendix B. Loss Cost Summary Exhibits

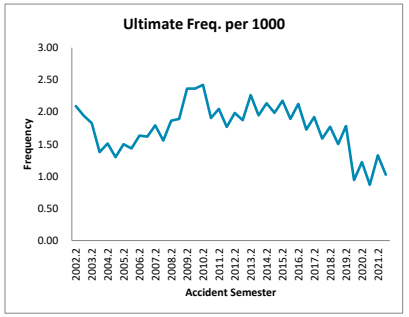
Financial Services Regulatory Authority of Ontario
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,975,929	6,223	733,305	1.089	798,570	268.34		128,325		2.09			
2003.1	234	2,905,827	5,646	633,651	1.084	686,878	236.38		121,657		1.94		252.55	
2003.2	228	2,986,756	5,459	645,146	1.084	699,339	234.15	-12.7%	128,112	-0.2%	1.83	-12.6%		
2004.1	222	2,931,824	4,036	550,550	1.100	605,605	206.56	-12.6%	150,058	23.3%	1.38	-29.2%	220.48	-12.7%
2004.2	216	3,007,799	4,538	648,108	1.100	712,919	237.02	1.2%	157,100	22.6%	1.51	-17.4%		
2005.1	210	2,969,536	3,849	564,683	1.092	616,634	207.65	0.5%	160,206	6.8%	1.30	-5.8%	222.43	0.9%
2005.2	204	3,087,171	4,624	689,841	1.092	753,306	244.01	2.9%	162,912	3.7%	1.50	-0.7%		
2006.1	198	3,043,446	4,361	618,019	1.082	668,696	219.72	5.8%	153,336	-4.3%	1.43	10.6%	231.95	4.3%
2006.2	192	3,148,734	5,139	785,338	1.082	849,736	269.87	10.6%	165,350	1.5%	1.63	9.0%		
2007.1	186	3,101,579	5,014	701,150	1.085	760,748	245.28	11.6%	151,725	-1.1%	1.62	12.8%	257.66	11.1%
2007.2	180	3,210,609	5,751	813,898	1.085	883,080	275.05	1.9%	153,552	-7.1%	1.79	9.8%		
2008.1	174	3,181,770	4,948	678,278	1.076	729,827	229.38	-6.5%	147,499	-2.8%	1.56	-3.8%	252.32	-2.1%
2008.2	168	3,268,341	6,094	823,552	1.076	886,142	271.13	-1.4%	145,412	-5.3%	1.86	4.1%		
2009.1	162	3,200,181	6,054	766,500	1.075	823,987	257.48	12.3%	136,106	-7.7%	1.89	21.6%	264.38	4.8%
2009.2	156	3,294,856	7,788	976,139	1.075	1,049,350	318.48	17.5%	134,739	-7.3%	2.36	26.8%		
2010.1	150	3,229,722	7,636	866,869	1.066	924,082	286.12	11.1%	121,016	-11.1%	2.36	25.0%	302.46	14.4%
2010.2	144	3,334,891	8,076	941,682	1.066	1,003,833	301.01	-5.5%	124,298	-7.7%	2.42	2.5%		
2011.1	138	3,274,001	6,237	732,471	1.083	793,266	242.29	-15.3%	127,187	5.1%	1.91	-19.4%	271.92	-10.1%
2011.2	132	3,377,108	6,919	862,867	1.083	934,485	276.71	-8.1%	135,061	8.7%	2.05	-15.4%		
2012.1	126	3,336,207	5,899	742,707	1.080	801,827	240.34	-0.8%	135,926	6.9%	1.77	-7.2%	258.64	-4.9%
2012.2	120	3,429,875	6,803	877,455	1.080	947,301	276.19	-0.2%	139,247	3.1%	1.98	-3.2%		
2013.1	114	3,371,245	6,314	755,033	1.080	815,134	241.79	0.6%	129,097	-5.0%	1.87	5.9%	259.14	0.2%
2013.2	108	3,484,402	7,881	923,305	1.080	996,800	286.07	3.6%	126,477	-9.2%	2.26	14.0%		
2014.1	102	3,417,316	6,651	773,199	1.085	839,142	245.56	1.6%	126,161	-2.3%	1.95	3.9%	266.01	2.7%
2014.2	96	3,536,469	7,549	895,909	1.085	972,318	274.94	-3.9%	128,805	1.8%	2.13	-5.6%		
2015.1	90	3,481,624	6,913	809,823	1.104	893,802	256.72	4.5%	129,298	2.5%	1.99	2.0%	265.90	0.0%
2015.2	84	3,610,266	7,854	1,008,342	1.104	1,112,908	308.26	12.1%	141,695	10.0%	2.18	1.9%		
2016.1	78	3,577,820	6,771	819,070	1.099	900,486	251.69	-2.0%	133,001	2.9%	1.89	-4.7%	280.10	5.3%
2016.2	72	3,705,890	7,876	1,048,475	1.099	1,152,693	311.04	0.9%	146,362	3.3%	2.13	-2.3%		
2017.1	66	3,662,705	6,319	776,384	1.099	853,246	232.96	-7.4%	135,022	1.5%	1.73	-8.8%	272.23	-2.8%
2017.2	60	3,814,919	7,327	1,003,441	1.099	1,102,782	289.07	-7.1%	150,512	2.8%	1.92	-9.6%		
2018.1	54	3,761,024	5,966	798,633	1.104	882,082	234.53	0.7%	147,851	9.5%	1.59	-8.1%	262.00	-3.8%
2018.2	48	3,902,253	6,910	941,701	1.104	1,040,100	266.54	-7.8%	150,530	0.0%	1.77	-7.8%		
2019.1	42	3,856,483	5,783	754,238	1.113	839,106	217.58	-7.2%	145,107	-1.9%	1.50	-5.5%	242.21	-7.6%
2019.2	36	3,976,143	7,081	951,427	1.113	1,058,482	266.21	-0.1%	149,474	-0.7%	1.78	0.6%		
2020.1	30	3,886,685	3,664	546,331	1.135	619,952	159.51	-26.7%	169,192	16.6%	0.94	-37.1%	213.46	-11.9%
2020.2	24	3,980,449	4,855	664,702	1.135	754,273	189.49	-28.8%	155,366	3.9%	1.22	-31.5%		
2021.1	18	3,919,255	3,396	481,011	1.136	546,219	139.37	-12.6%	160,828	-4.9%	0.87	-8.1%	164.63	-22.9%
2021.2	12	4,040,436	5,354	702,039	1.136	797,212	197.31	4.1%	148,898	-4.2%	1.33	8.6%		
2022.1	6	3,971,662	4,073	483,640	1.136	549,204	138.28	-0.8%	134,831	-16.2%	1.03	18.4%	168.05	2.1%
Total		137,253,208	239,631	30,788,915		33,655,550								



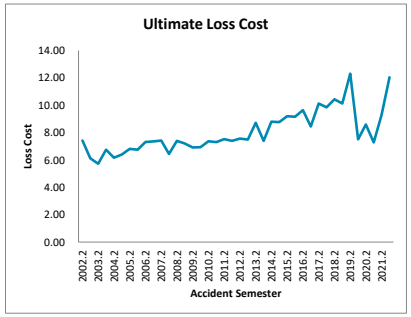


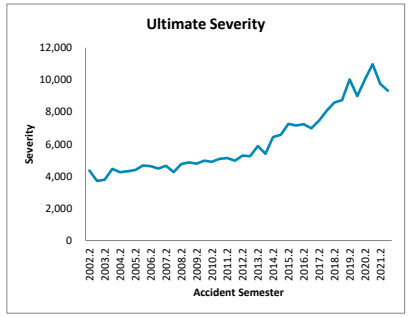


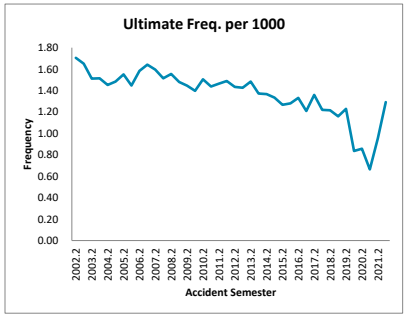
Financial Services Regulatory Authority of Ontario
Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,975,929	5,074	20,284	1.089	22,090	7.42		4,354		1.71			
2003.1	234	2,905,827	4,798	16,407	1.084	17,786	6.12		3,707		1.65		6.78	
2003.2	228	2,986,756	4,514	15,776	1.084	17,101	5.73	-22.9%	3,788	-13.0%	1.51	-11.4%		
2004.1	222	2,931,824	4,437	18,003	1.100	19,803	6.75	10.4%	4,464	20.4%	1.51	-8.4%	6.24	-8.0%
2004.2	216	3,007,799	4,366	16,862	1.100	18,548	6.17	7.7%	4,248	12.1%	1.45	-4.0%		
2005.1	210	2,969,536	4,406	17,396	1.092	18,996	6.40	-5.3%	4,311	-3.4%	1.48	-1.9%	6.28	0.7%
2005.2	204	3,087,171	4,789	19,267	1.092	21,040	6.82	10.5%	4,393	3.4%	1.55	6.9%		
2006.1	198	3,043,446	4,403	19,000	1.082	20,558	6.75	5.6%	4,669	8.3%	1.45	-2.5%	6.79	8.0%
2006.2	192	3,148,734	4,985	21,303	1.082	23,050	7.32	7.4%	4,624	5.2%	1.58	2.1%		
2007.1	186	3,101,579	5,090	21,024	1.085	22,811	7.35	8.9%	4,482	-4.0%	1.64	13.4%	7.34	8.1%
2007.2	180	3,210,609	5,121	21,953	1.085	23,819	7.42	1.3%	4,651	0.6%	1.60	0.7%		
2008.1	174	3,181,770	4,815	19,038	1.076	20,485	6.44	-12.5%	4,254	-5.1%	1.51	-7.8%	6.93	-5.5%
2008.2	168	3,268,341	5,082	22,464	1.076	24,172	7.40	-0.3%	4,756	2.3%	1.55	-2.5%		
2009.1	162	3,200,181	4,736	21,433	1.075	23,040	7.20	11.8%	4,865	14.3%	1.48	-2.2%	7.30	5.3%
2009.2	156	3,294,856	4,763	21,198	1.075	22,787	6.92	-6.5%	4,784	0.6%	1.45	-7.0%		
2010.1	150	3,229,722	4,511	21,028	1.066	22,416	6.94	-3.6%	4,969	2.1%	1.40	-5.6%	6.93	-5.1%
2010.2	144	3,334,891	5,016	23,055	1.066	24,577	7.37	6.6%	4,900	2.4%	1.50	4.0%		
2011.1	138	3,274,001	4,707	22,080	1.083	23,912	7.30	5.2%	5,080	2.2%	1.44	2.9%	7.34	5.9%
2011.2	132	3,377,108	4,945	23,452	1.083	25,399	7.52	2.1%	5,136	4.8%	1.46	-2.6%		
2012.1	126	3,336,207	4,969	22,855	1.080	24,674	7.40	1.3%	4,966	-2.3%	1.49	3.6%	7.46	1.7%
2012.2	120	3,429,875	4,916	24,038	1.080	25,952	7.57	0.6%	5,279	2.8%	1.43	-2.1%		
2013.1	114	3,371,245	4,808	23,387	1.080	25,248	7.49	1.3%	5,251	5.8%	1.43	-4.2%	7.53	0.9%
2013.2	108	3,484,402	5,168	28,129	1.080	30,368	8.72	15.2%	5,876	11.3%	1.48	3.5%		
2014.1	102	3,417,316	4,690	23,311	1.085	25,299	7.40	-1.1%	5,394	2.7%	1.37	-3.8%	8.07	7.1%
2014.2	96	3,536,469	4,832	28,660	1.085	31,105	8.80	0.9%	6,437	9.5%	1.37	-7.9%		
2015.1	90	3,481,624	4,644	27,671	1.104	30,540	8.77	18.5%	6,576	21.9%	1.33	-2.8%	8.78	8.9%
2015.2	84	3,610,266	4,572	30,098	1.104	33,219	9.20	4.6%	7,266	12.9%	1.27	-7.3%		
2016.1	78	3,577,820	4,581	29,819	1.099	32,783	9.16	4.5%	7,156	8.8%	1.28	-4.0%	9.18	4.5%
2016.2	72	3,705,890	4,935	32,495	1.099	35,725	9.64	4.8%	7,239	-0.4%	1.33	5.2%		
2017.1	66	3,662,705	4,430	28,159	1.099	30,947	8.45	-7.8%	6,986	-2.4%	1.21	-5.5%	9.05	-1.5%
2017.2	60	3,814,919	5,182	35,167	1.099	38,649	10.13	5.1%	7,458	3.0%	1.36	2.0%		
2018.1	54	3,761,024	4,587	33,530	1.104	37,034	9.85	16.5%	8,074	15.6%	1.22	0.8%	9.99	10.4%
2018.2	48	3,902,253	4,742	36,864	1.104	40,716	10.43	3.0%	8,586	15.1%	1.22	-10.5%		
2019.1	42	3,856,483	4,472	35,110	1.113	39,061	10.13	2.9%	8,734	8.2%	1.16	-4.9%	10.28	2.9%
2019.2	36	3,976,143	4,884	43,994	1.113	48,945	12.31	18.0%	10,021	16.7%	1.23	1.1%		
2020.1	30	3,886,685	3,250	25,733	1.135	29,201	7.51	-25.8%	8,986	2.9%	0.84	-27.9%	9.94	-3.3%
2020.2	24	3,980,449	3,410	30,151	1.135	34,214	8.60	-30.2%	10,033	0.1%	0.86	-30.3%		
2021.1	18	3,919,255	2,603	25,145	1.136	28,554	7.29	-3.0%	10,971	22.1%	0.66	-20.6%	7.95	-20.1%
2021.2	12	4,040,436	3,855	33,100	1.136	37,587	9.30	8.2%	9,751	-2.8%	0.95	11.4%		
2022.1	6	3,971,662	5,131	42,104	1.136	47,812	12.04	65.2%	9,318	-15.1%	1.29	94.6%	10.66	34.1%
Total		137,253,208	185,218	1,020,545		1,120,022								



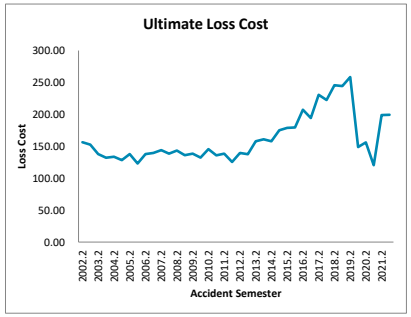


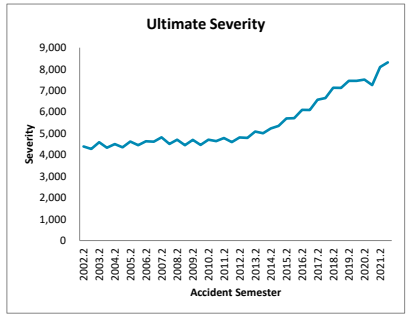


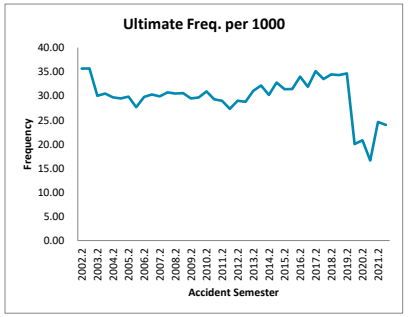
Financial Services Regulatory Authority of Ontario
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,975,929	106,078	427,469	1.089	465,514	156.43		4,388		35.65			
2003.1	234	2,905,827	103,699	408,844	1.084	443,186	152.52		4,274		35.69		154.49	
2003.2	228	2,986,756	89,701	379,774	1.084	411,675	137.83	-11.9%	4,589	4.6%	30.03	-15.7%		
2004.1	222	2,931,824	89,363	351,948	1.100	387,142	132.05	-13.4%	4,332	1.4%	30.48	-14.6%	134.97	-12.6%
2004.2	216	3,007,799	89,362	365,688	1.100	402,257	133.74	-3.0%	4,501	-1.9%	29.71	-1.1%		
2005.1	210	2,969,536	87,538	348,924	1.092	381,025	128.31	-2.8%	4,353	0.5%	29.48	-3.3%	131.04	-2.9%
2005.2	204	3,087,171	92,094	389,585	1.092	425,427	137.80	3.0%	4,619	2.6%	29.83	0.4%		
2006.1	198	3,043,446	84,131	346,117	1.082	374,499	123.05	-4.1%	4,451	2.3%	27.64	-6.2%	130.48	-0.4%
2006.2	192	3,148,734	93,770	401,308	1.082	434,216	137.90	0.1%	4,631	0.2%	29.78	-0.2%		
2007.1	186	3,101,579	93,928	399,350	1.085	433,294	139.70	13.5%	4,613	3.6%	30.28	9.6%	138.79	6.4%
2007.2	180	3,210,609	95,976	425,999	1.085	462,209	143.96	4.4%	4,816	4.0%	29.89	0.4%		
2008.1	174	3,181,770	97,785	409,612	1.076	440,742	138.52	-0.8%	4,507	-2.3%	30.73	1.5%	141.25	1.8%
2008.2	168	3,268,341	99,606	435,711	1.076	468,825	143.44	-0.4%	4,707	-2.3%	30.48	1.9%		
2009.1	162	3,200,181	97,882	404,967	1.075	435,340	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%	139.78	-1.0%
2009.2	156	3,294,856	97,095	424,599	1.075	456,443	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%		
2010.1	150	3,229,722	95,794	401,127	1.066	427,601	132.40	-2.7%	4,464	0.4%	29.66	-3.0%	135.49	-3.1%
2010.2	144	3,334,891	103,171	455,170	1.066	485,211	145.50	5.0%	4,703	0.0%	30.94	5.0%		
2011.1	138	3,274,001	95,919	410,722	1.083	444,812	135.86	2.6%	4,637	3.9%	29.30	-1.2%	140.72	3.9%
2011.2	132	3,377,108	97,831	432,085	1.083	467,948	138.56	-4.8%	4,783	1.7%	28.97	-6.4%		
2012.1	126	3,336,207	91,076	387,673	1.080	418,531	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%	132.05	-6.2%
2012.2	120	3,429,875	99,470	443,307	1.080	478,594	139.54	0.7%	4,811	0.6%	29.00	0.1%		
2013.1	114	3,371,245	96,926	430,027	1.080	464,257	137.71	9.8%	4,790	4.2%	28.75	5.3%	138.63	5.0%
2013.2	108	3,484,402	108,152	509,556	1.080	550,117	157.88	13.1%	5,087	5.7%	31.04	7.0%		
2014.1	102	3,417,316	109,864	506,600	1.085	549,806	160.89	16.8%	5,004	4.5%	32.15	11.8%	159.37	15.0%
2014.2	96	3,536,469	106,832	514,735	1.085	558,635	157.96	0.1%	5,229	2.8%	30.21	-2.7%		
2015.1	90	3,481,624	114,077	552,588	1.104	609,892	175.17	8.9%	5,346	6.8%	32.77	1.9%	166.50	4.5%
2015.2	84	3,610,266	113,361	585,333	1.104	646,033	178.94	13.3%	5,699	9.0%	31.40	3.9%		
2016.1	78	3,577,820	112,470	583,856	1.099	641,892	179.41	2.4%	5,707	6.8%	31.44	-4.1%	179.17	7.6%
2016.2	72	3,705,890	126,002	698,492	1.099	767,922	207.22	15.8%	6,095	6.9%	34.00	8.3%		
2017.1	66	3,662,705	116,841	647,828	1.099	711,963	194.38	8.3%	6,093	6.8%	31.90	1.5%	200.84	12.1%
2017.2	60	3,814,919	133,995	800,968	1.099	880,264	230.74	11.4%	6,569	7.8%	35.12	3.3%		
2018.1	54	3,761,024	125,944	757,925	1.104	837,122	222.58	14.5%	6,647	9.1%	33.49	5.0%	226.69	12.9%
2018.2	48	3,902,253	134,514	867,901	1.104	958,588	245.65	6.5%	7,126	8.5%	34.47	-1.9%		
2019.1	42	3,856,483	132,273	846,852	1.113	942,140	244.30	9.8%	7,123	7.2%	34.30	2.4%	244.98	8.1%
2019.2	36	3,976,143	137,881	923,777	1.113	1,027,720	258.47	5.2%	7,454	4.6%	34.68	0.6%		
2020.1	30	3,886,685	77,730	510,190	1.135	578,940	148.95	-39.0%	7,448	4.6%	20.00	-41.7%	204.34	-16.6%
2020.2	24	3,980,449	82,817	547,996	1.135	621,840	156.22	-39.6%	7,509	0.7%	20.81	-40.0%		
2021.1	18	3,919,255	65,046	415,628	1.136	471,973	120.42	-19.2%	7,256	-2.6%	16.60	-17.0%	138.46	-32.2%
2021.2	12	4,040,436	99,318	707,924	1.136	803,894	198.96	27.4%	8,094	7.8%	24.58	18.1%		
2022.1	6	3,971,662	95,232	697,074	1.136	791,573	199.31	65.5%	8,312	14.6%	23.98	44.5%	199.13	43.8%
Total		137,253,208	4,090,544	20,555,226		22,559,061								



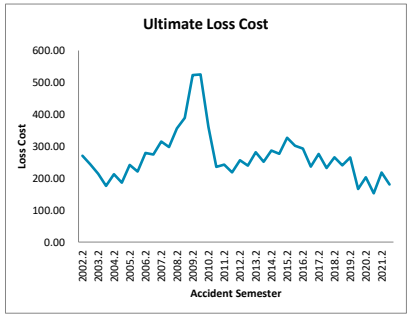


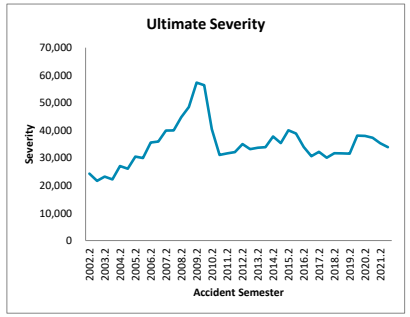


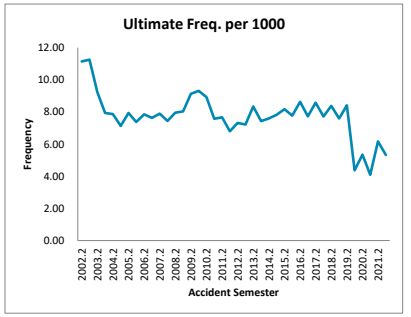
Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Medical/Rehab
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,966,799	33,052	736,965	1.089	802,555	270.51		24,282		11.14			
2003.1	234	2,896,602	32,600	651,188	1.084	705,888	243.70		21,653		11.25		257.26	
2003.2	228	2,979,855	27,496	588,371	1.084	637,795	214.04	-20.9%	23,196	-4.5%	9.23	-17.2%		
2004.1	222	2,925,523	23,213	468,097	1.100	514,906	176.00	-27.8%	22,182	2.4%	7.93	-29.5%	195.20	-24.1%
2004.2	216	3,001,192	23,613	580,269	1.100	638,296	212.68	-0.6%	27,032	16.5%	7.87	-14.7%		
2005.1	210	2,960,878	21,124	504,469	1.092	550,881	186.05	5.7%	26,079	17.6%	7.13	-10.1%	199.46	2.2%
2005.2	204	3,078,978	24,441	681,607	1.092	744,315	241.74	13.7%	30,453	12.7%	7.94	0.9%		
2006.1	198	3,038,070	22,423	621,054	1.082	671,980	221.19	18.9%	29,968	14.9%	7.38	3.5%	231.53	16.1%
2006.2	192	3,144,172	24,679	811,020	1.082	877,523	279.10	15.5%	35,557	16.8%	7.85	-1.1%		
2007.1	186	3,098,547	23,648	783,230	1.085	849,804	274.26	24.0%	35,935	19.9%	7.63	3.4%	276.69	19.5%
2007.2	180	3,207,341	25,325	931,599	1.085	1,010,785	315.15	12.9%	39,913	12.2%	7.90	0.6%		
2008.1	174	3,178,859	23,656	879,165	1.076	945,981	297.59	8.5%	39,990	11.3%	7.44	-2.5%	306.41	10.7%
2008.2	168	3,266,405	25,975	1,081,190	1.076	1,163,361	356.16	13.0%	44,788	12.2%	7.95	0.7%		
2009.1	162	3,198,658	25,695	1,158,094	1.075	1,244,951	389.21	30.8%	48,452	21.2%	8.03	7.9%	372.51	21.6%
2009.2	156	3,293,419	30,062	1,602,952	1.075	1,723,173	523.22	46.9%	57,321	28.0%	9.13	14.8%		
2010.1	150	3,228,356	30,065	1,590,178	1.066	1,695,130	525.08	34.9%	56,382	16.4%	9.31	15.9%	524.14	40.7%
2010.2	144	3,335,562	29,737	1,128,285	1.066	1,202,752	360.58	-31.1%	40,446	-29.4%	8.92	-2.3%		
2011.1	138	3,280,498	24,853	713,018	1.083	772,199	235.39	-55.2%	31,070	-44.9%	7.58	-18.6%	298.51	-43.0%
2011.2	132	3,385,346	25,953	758,318	1.083	821,258	242.59	-32.7%	31,644	-21.8%	7.67	-14.0%		
2012.1	126	3,341,383	22,719	675,675	1.080	729,459	218.31	-7.3%	32,107	3.3%	6.80	-10.3%	230.53	-22.8%
2012.2	120	3,431,975	25,106	814,206	1.080	879,017	256.13	5.6%	35,012	10.6%	7.32	-4.6%		
2013.1	114	3,373,608	24,341	747,963	1.080	807,500	239.36	9.6%	33,174	3.3%	7.22	6.1%	247.81	7.5%
2013.2	108	3,486,727	29,091	908,258	1.080	980,555	281.23	9.8%	33,706	-3.7%	8.34	14.1%		
2014.1	102	3,420,268	25,402	792,878	1.085	860,499	251.59	5.1%	33,875	2.1%	7.43	2.9%	266.55	7.6%
2014.2	96	3,539,688	26,880	935,287	1.085	1,015,054	286.76	2.0%	37,762	12.0%	7.59	-9.0%		
2015.1	90	3,484,943	27,277	873,510	1.104	964,093	276.65	10.0%	35,345	4.3%	7.83	5.4%	281.74	5.7%
2015.2	84	3,613,620	29,536	1,070,638	1.104	1,181,663	327.00	14.0%	40,007	5.9%	8.17	7.6%		
2016.1	78	3,581,767	27,844	983,225	1.099	1,080,958	301.79	9.1%	38,823	9.8%	7.77	-0.7%	314.45	11.6%
2016.2	72	3,711,439	32,033	989,340	1.099	1,087,680	293.06	-10.4%	33,955	-15.1%	8.63	5.6%		
2017.1	66	3,670,612	28,363	790,086	1.099	868,305	236.56	-21.6%	30,613	-21.1%	7.73	-0.6%	264.96	-15.7%
2017.2	60	3,818,879	32,748	958,776	1.099	1,053,695	275.92	-5.9%	32,176	-5.2%	8.58	-0.6%		
2018.1	54	3,766,766	29,075	791,279	1.104	873,960	232.02	-1.9%	30,059	-1.8%	7.72	-0.1%	254.12	-4.1%
2018.2	48	3,904,298	32,710	938,547	1.104	1,036,616	265.51	-3.8%	31,691	-1.5%	8.38	-2.3%		
2019.1	42	3,852,496	29,260	831,980	1.113	925,595	240.26	3.6%	31,633	5.2%	7.60	-1.6%	252.97	-0.5%
2019.2	36	3,971,600	33,402	946,989	1.113	1,053,545	265.27	-0.1%	31,541	-0.5%	8.41	0.4%		
2020.1	30	3,882,422	16,968	569,242	1.135	645,949	166.38	-30.8%	38,068	20.3%	4.37	-42.5%	216.39	-14.5%
2020.2	24	3,977,355	21,273	711,814	1.135	807,733	203.08	-23.4%	37,970	20.4%	5.35	-36.4%		
2021.1	18	3,914,535	16,020	526,635	1.136	598,029	152.77	-8.2%	37,331	-1.9%	4.09	-6.4%	178.13	-17.7%
2021.2	12	4,036,646	24,915	774,650	1.136	879,665	217.92	7.3%	35,306	-7.0%	6.17	15.4%		
2022.1	6	3,968,106	21,128	630,085	1.136	715,502	180.31	18.0%	33,866	-9.3%	5.32	30.1%	199.28	11.9%
Total		137,214,195	1,053,704	33,530,130		36,618,606								



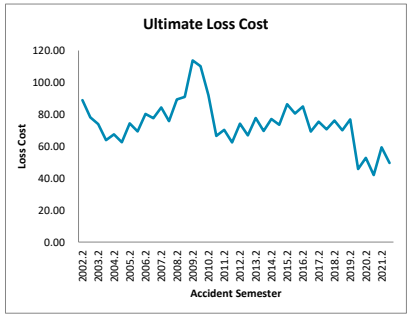


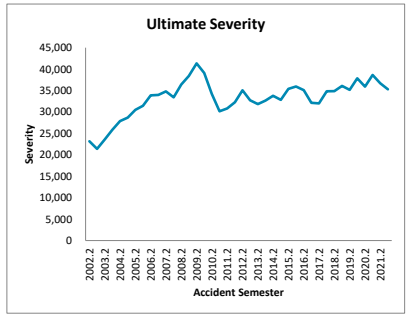


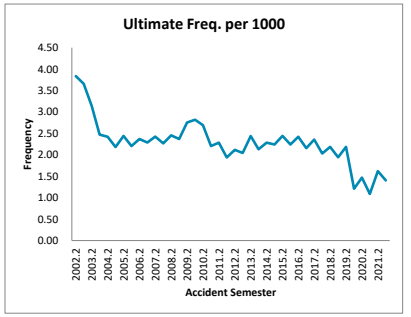
Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,966,799	11,382	242,246	1.089	263,806	88.92		23,177		3.84			
2003.1	234	2,896,602	10,588	208,875	1.084	226,420	78.17		21,385		3.66		83.61	
2003.2	228	2,979,855	9,347	203,258	1.084	220,331	73.94	-16.8%	23,572	1.7%	3.14	-18.2%		
2004.1	222	2,925,523	7,225	169,838	1.100	186,822	63.86	-18.3%	25,859	20.9%	2.47	-32.4%	68.95	-17.5%
2004.2	216	3,001,192	7,271	184,135	1.100	202,549	67.49	-8.7%	27,857	18.2%	2.42	-22.8%		
2005.1	210	2,960,878	6,458	169,582	1.092	185,184	62.54	-2.1%	28,675	10.9%	2.18	-11.7%	65.03	-5.7%
2005.2	204	3,078,978	7,515	209,764	1.092	229,062	74.40	10.2%	30,481	9.4%	2.44	0.7%		
2006.1	198	3,038,070	6,694	194,589	1.082	210,545	69.30	10.8%	31,453	9.7%	2.20	1.0%	71.87	10.5%
2006.2	192	3,144,172	7,453	233,295	1.082	252,426	80.28	7.9%	33,869	11.1%	2.37	-2.9%		
2007.1	186	3,098,547	7,081	221,694	1.085	240,538	77.63	12.0%	33,970	8.0%	2.29	3.7%	78.97	9.9%
2007.2	180	3,207,341	7,774	249,323	1.085	270,516	84.34	5.1%	34,797	2.7%	2.42	2.3%		
2008.1	174	3,178,859	7,207	223,831	1.076	240,842	75.76	-2.4%	33,418	-1.6%	2.27	-0.8%	80.07	1.4%
2008.2	168	3,266,405	8,019	271,300	1.076	291,918	89.37	6.0%	36,403	4.6%	2.45	1.3%		
2009.1	162	3,198,658	7,576	270,586	1.075	290,880	90.94	20.0%	38,395	14.9%	2.37	4.5%	90.15	12.6%
2009.2	156	3,293,419	9,067	348,606	1.075	374,751	113.79	27.3%	41,331	13.5%	2.75	12.1%		
2010.1	150	3,228,356	9,105	333,805	1.066	355,836	110.22	21.2%	39,081	1.8%	2.82	19.1%	112.02	24.3%
2010.2	144	3,335,562	8,977	287,987	1.066	306,994	92.04	-19.1%	34,199	-17.3%	2.69	-2.2%		
2011.1	138	3,280,498	7,232	201,455	1.083	218,176	66.51	-39.7%	30,167	-22.8%	2.20	-21.8%	79.38	-29.1%
2011.2	132	3,385,346	7,727	219,908	1.083	238,160	70.35	-23.6%	30,822	-9.9%	2.28	-15.2%		
2012.1	126	3,341,383	6,473	193,378	1.080	208,771	62.48	-6.1%	32,252	6.9%	1.94	-12.1%	66.44	-16.3%
2012.2	120	3,431,975	7,266	235,804	1.080	254,574	74.18	5.4%	35,038	13.7%	2.12	-7.2%		
2013.1	114	3,373,608	6,891	208,851	1.080	225,475	66.84	7.0%	32,720	1.4%	2.04	5.4%	70.54	6.2%
2013.2	108	3,486,727	8,504	250,886	1.080	270,857	77.68	4.7%	31,851	-9.1%	2.44	15.2%		
2014.1	102	3,420,268	7,285	219,298	1.085	238,001	69.59	4.1%	32,668	-0.2%	2.13	4.3%	73.67	4.4%
2014.2	96	3,539,688	8,077	251,352	1.085	272,789	77.07	-0.8%	33,773	6.0%	2.28	-6.4%		
2015.1	90	3,484,943	7,809	232,161	1.104	256,236	73.53	5.7%	32,812	0.4%	2.24	5.2%	75.31	2.2%
2015.2	84	3,613,620	8,822	282,821	1.104	312,149	86.38	12.1%	35,383	4.8%	2.44	7.0%		
2016.1	78	3,581,767	8,026	262,333	1.099	288,409	80.52	9.5%	35,937	9.5%	2.24	0.0%	83.46	10.8%
2016.2	72	3,711,439	8,987	286,743	1.099	315,245	84.94	-1.7%	35,078	-0.9%	2.42	-0.8%		
2017.1	66	3,670,612	7,911	231,220	1.099	254,110	69.23	-14.0%	32,121	-10.6%	2.16	-3.8%	77.13	-7.6%
2017.2	60	3,818,879	9,001	262,160	1.099	288,114	75.44	-11.2%	32,009	-8.7%	2.36	-2.7%		
2018.1	54	3,766,766	7,644	241,021	1.104	266,206	70.67	2.1%	34,827	8.4%	2.03	-5.8%	73.07	-5.3%
2018.2	48	3,904,298	8,533	269,259	1.104	297,394	76.17	1.0%	34,851	8.9%	2.19	-7.3%		
2019.1	42	3,852,496	7,485	242,601	1.113	269,899	70.06	-0.9%	36,059	3.5%	1.94	-4.3%	73.13	0.1%
2019.2	36	3,971,600	8,677	274,262	1.113	305,122	76.83	0.9%	35,163	0.9%	2.18	0.0%		
2020.1	30	3,882,422	4,697	156,732	1.135	177,853	45.81	-34.6%	37,863	5.0%	1.21	-37.7%	61.49	-15.9%
2020.2	24	3,977,355	5,842	184,838	1.135	209,746	52.73	-31.4%	35,905	2.1%	1.47	-32.8%		
2021.1	18	3,914,535	4,256	144,785	1.136	164,413	42.00	-8.3%	38,634	2.0%	1.09	-10.1%	47.41	-22.9%
2021.2	12	4,036,646	6,533	211,148	1.136	239,772	59.40	12.6%	36,700	2.2%	1.62	10.2%		
2022.1	6	3,968,106	5,573	173,158	1.136	196,632	49.55	18.0%	35,285	-8.7%	1.40	29.2%	54.52	15.0%
Total		137,214,195	307,989	9,258,887		10,117,523								



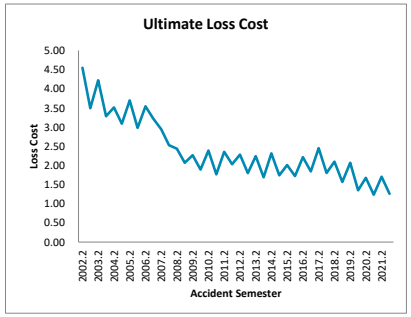


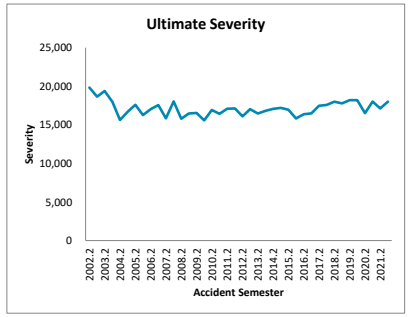


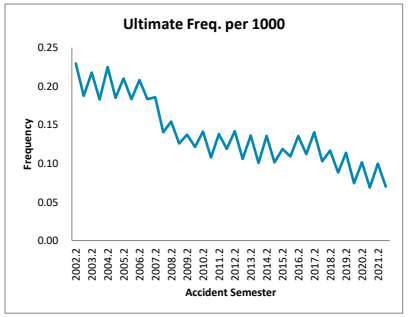
Financial Services Regulatory Authority of Ontario
Accident Benefits - Funeral & Death Benefits
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,966,799	681	12,396	1.089	13,499	4.55		19,823		0.23			
2003.1	234	2,896,602	543	9,342	1.084	10,126	3.50		18,649		0.19		4.03	
2003.2	228	2,979,855	649	11,606	1.084	12,580	4.22	-7.2%	19,384	-2.2%	0.22	-5.1%		
2004.1	222	2,925,523	535	8,744	1.100	9,618	3.29	-6.0%	17,978	-3.6%	0.18	-2.4%	3.76	-6.7%
2004.2	216	3,001,192	675	9,588	1.100	10,547	3.51	-16.8%	15,625	-19.4%	0.22	3.3%		
2005.1	210	2,960,878	548	8,382	1.092	9,153	3.09	-6.0%	16,702	-7.1%	0.19	1.2%	3.30	-12.1%
2005.2	204	3,078,978	647	10,424	1.092	11,383	3.70	5.2%	17,594	12.6%	0.21	-6.6%		
2006.1	198	3,038,070	557	8,373	1.082	9,059	2.98	-3.5%	16,264	-2.6%	0.18	-0.9%	3.34	1.1%
2006.2	192	3,144,172	654	10,296	1.082	11,140	3.54	-4.2%	17,034	-3.2%	0.21	-1.0%		
2007.1	186	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,556	7.9%	0.18	0.0%	3.38	1.2%
2007.2	180	3,207,341	596	8,699	1.085	9,438	2.94	-16.9%	15,836	-7.0%	0.19	-10.7%		
2008.1	174	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%	2.74	-19.1%
2008.2	168	3,266,405	504	7,398	1.076	7,960	2.44	-17.2%	15,793	-0.3%	0.15	-17.0%		
2009.1	162	3,198,658	402	6,154	1.075	6,615	2.07	-18.2%	16,456	-8.7%	0.13	-10.4%	2.25	-17.6%
2009.2	156	3,293,419	452	6,952	1.075	7,474	2.27	-6.9%	16,535	4.7%	0.14	-11.1%		
2010.1	150	3,228,356	392	5,728	1.066	6,106	1.89	-8.6%	15,576	-5.4%	0.12	-3.4%	2.08	-7.6%
2010.2	144	3,335,562	471	7,473	1.066	7,966	2.39	5.2%	16,913	2.3%	0.14	2.9%		
2011.1	138	3,280,498	353	5,353	1.083	5,798	1.77	-6.6%	16,424	5.5%	0.11	-11.4%	2.08	-0.1%
2011.2	132	3,385,346	467	7,367	1.083	7,978	2.36	-1.3%	17,084	1.0%	0.14	-2.3%		
2012.1	126	3,341,383	397	6,293	1.080	6,794	2.03	15.0%	17,112	4.2%	0.12	10.4%	2.20	5.6%
2012.2	120	3,431,975	487	7,258	1.080	7,836	2.28	-3.1%	16,091	-5.8%	0.14	2.9%		
2013.1	114	3,373,608	357	5,633	1.080	6,082	1.80	-11.3%	17,036	-0.4%	0.11	-10.9%	2.05	-6.9%
2013.2	108	3,486,727	475	7,243	1.080	7,819	2.24	-1.8%	16,462	2.3%	0.14	-4.0%		
2014.1	102	3,420,268	344	5,326	1.085	5,780	1.69	-6.3%	16,802	-1.4%	0.10	-5.0%	1.97	-3.7%
2014.2	96	3,539,688	480	7,550	1.085	8,194	2.31	3.2%	17,071	3.7%	0.14	-0.5%		
2015.1	90	3,484,943	353	5,501	1.104	6,071	1.74	3.1%	17,199	2.4%	0.10	0.7%	2.03	3.1%
2015.2	84	3,613,620	429	6,588	1.104	7,271	2.01	-13.1%	16,948	-0.7%	0.12	-12.5%		
2016.1	78	3,581,767	390	5,611	1.099	6,169	1.72	-1.1%	15,817	-8.0%	0.11	7.5%	1.87	-8.0%
2016.2	72	3,711,439	503	7,488	1.099	8,232	2.22	10.2%	16,367	-3.4%	0.14	14.2%		
2017.1	66	3,670,612	411	6,164	1.099	6,774	1.85	7.2%	16,483	4.2%	0.11	2.8%	2.03	8.8%
2017.2	60	3,818,879	536	8,522	1.099	9,366	2.45	10.6%	17,474	6.8%	0.14	3.6%		
2018.1	54	3,766,766	387	6,156	1.104	6,799	1.81	-2.2%	17,569	6.6%	0.10	-8.2%	2.13	4.8%
2018.2	48	3,904,298	455	7,419	1.104	8,194	2.10	-14.4%	17,994	3.0%	0.12	-16.9%		
2019.1	42	3,852,496	340	5,434	1.113	6,045	1.57	-13.1%	17,783	1.2%	0.09	-14.1%	1.84	-13.9%
2019.2	36	3,971,600	452	7,386	1.113	8,218	2.07	-1.4%	18,192	1.1%	0.11	-2.5%		
2020.1	30	3,882,422	289	4,627	1.135	5,251	1.35	-13.8%	18,194	2.3%	0.07	-15.8%	1.71	-6.6%
2020.2	24	3,977,355	404	5,878	1.135	6,670	1.68	-18.9%	16,527	-9.2%	0.10	-10.8%		
2021.1	18	3,914,535	269	4,264	1.136	4,842	1.24	-8.5%	18,007	-1.0%	0.07	-7.6%	1.46	-14.9%
2021.2	12	4,036,646	402	6,062	1.136	6,884	1.71	1.7%	17,125	3.6%	0.10	-1.9%		
2022.1	6	3,968,106	278	4,402	1.136	4,999	1.26	1.8%	17,998	0.0%	0.07	1.9%	1.48	1.8%
Total		137,214,195	18,577	291,739		318,741								



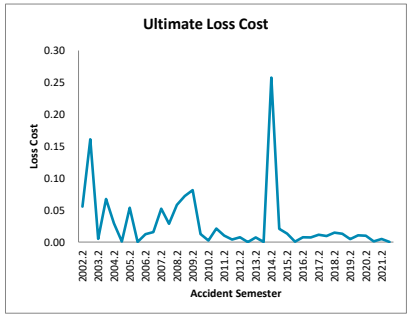


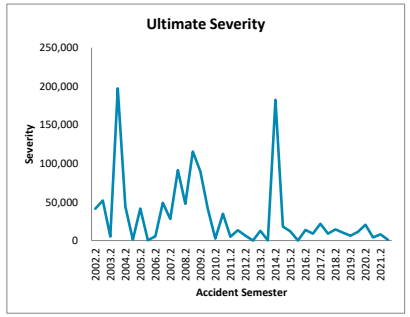


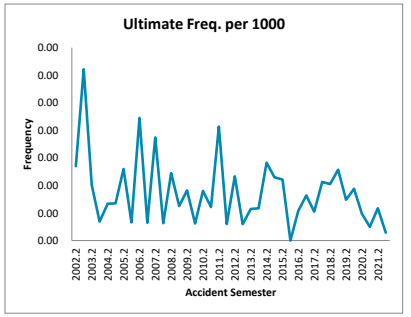
Financial Services Regulatory Authority of Ontario
Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,966,799	4	151	1.089	165	0.06		41,204		0.00			
2003.1	234	2,896,602	9	430	1.084	466	0.16		51,813		0.00		0.11	
2003.2	228	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%		
2004.1	222	2,925,523	1	179	1.100	197	0.07	-58.1%	197,201	280.6%	0.00	-89.0%	0.04	-66.6%
2004.2	216	3,001,192	2	80	1.100	88	0.03	474.4%	44,070	767.7%	0.00	-33.8%		
2005.1	210	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%	0.02	-57.8%
2005.2	204	3,078,978	4	152	1.092	166	0.05	83.5%	41,481	-5.9%	0.00	94.9%		
2006.1	198	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.0%	0.00	-51.3%	0.03	79.3%
2006.2	192	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%		
2007.1	186	3,098,547	1	45	1.085	49	0.02	10808.4%	48,874	11025.6%	0.00	-2.0%	0.01	-48.4%
2007.2	180	3,207,341	6	154	1.085	168	0.05	323.2%	27,928	403.7%	0.00	-16.0%		
2008.1	174	3,178,859	1	85	1.076	91	0.03	82.1%	91,307	86.8%	0.00	-2.5%	0.04	188.6%
2008.2	168	3,266,405	4	177	1.076	191	0.06	11.7%	47,638	70.6%	0.00	-34.5%		
2009.1	162	3,198,658	2	215	1.075	231	0.07	151.2%	115,403	26.4%	0.00	98.8%	0.07	60.8%
2009.2	156	3,293,419	3	249	1.075	268	0.08	39.6%	89,381	87.6%	0.00	-25.6%		
2010.1	150	3,228,356	1	38	1.066	41	0.01	-82.6%	40,649	-64.8%	0.00	-50.5%	0.05	-27.4%
2010.2	144	3,335,562	3	7	1.066	8	0.00	-97.1%	2,645	-97.0%	0.00	-1.3%		
2011.1	138	3,280,498	2	64	1.083	69	0.02	67.7%	34,631	-14.8%	0.00	96.8%	0.01	-75.4%
2011.2	132	3,385,346	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%		
2012.1	126	3,341,383	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%	0.01	-39.6%
2012.2	120	3,431,975	4	24	1.080	26	0.01	-25.2%	6,448	32.6%	0.00	-43.6%		
2013.1	114	3,373,608	1	0	1.080	0	0.00	-99.3%	94	-99.3%	0.00	-1.0%	0.00	-46.1%
2013.2	108	3,486,727	2	23	1.080	25	0.01	-4.2%	12,554	94.7%	0.00	-50.8%		
2014.1	102	3,420,268	2	1	1.085	1	0.00	469.9%	271	188.9%	0.00	97.3%	0.00	-2.4%
2014.2	96	3,539,688	5	840	1.085	912	0.26	3476.9%	182,346	1352.5%	0.00	146.3%		
2015.1	90	3,484,943	4	65	1.104	72	0.02	12973.2%	18,071	6560.2%	0.00	96.3%	0.14	3671.9%
2015.2	84	3,613,620	4	43	1.104	48	0.01	-94.9%	11,932	-93.5%	0.00	-21.6%		
2016.1	78	3,581,767	0	2	1.099	2	0.00	-97.1%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.01	-95.1%
2016.2	72	3,711,439	2	25	1.099	27	0.01	-43.9%	13,745	15.2%	0.00	-51.3%		
2017.1	66	3,670,612	3	24	1.099	27	0.01	1126.9%	8,923	#DIV/0!	0.00	#DIV/0!	0.01	6.1%
2017.2	60	3,818,879	2	40	1.099	44	0.01	54.4%	21,833	58.8%	0.00	-2.8%		
2018.1	54	3,766,766	4	32	1.104	36	0.01	29.5%	8,893	-0.3%	0.00	29.9%	0.01	42.1%
2018.2	48	3,904,298	4	52	1.104	58	0.01	29.2%	14,419	-34.0%	0.00	95.6%		
2019.1	42	3,852,496	5	45	1.113	50	0.01	38.7%	10,199	14.7%	0.00	21.0%	0.01	33.5%
2019.2	36	3,971,600	3	17	1.113	18	0.00	-68.5%	6,277	-56.5%	0.00	-27.7%		
2020.1	30	3,882,422	4	36	1.135	41	0.01	-19.3%	11,267	10.5%	0.00	-26.9%	0.01	-45.7%
2020.2	24	3,977,355	2	35	1.135	40	0.01	114.3%	20,453	225.9%	0.00	-34.2%		
2021.1	18	3,914,535	1	3	1.136	4	0.00	-90.4%	4,095	-63.7%	0.00	-73.6%	0.01	-27.1%
2021.2	12	4,036,646	2	17	1.136	19	0.00	-52.0%	8,145	-60.2%	0.00	20.4%		
2022.1	6	3,968,106	1	0	1.136	1	0.00	-86.6%	953	-76.7%	0.00	-42.3%	0.00	-55.2%
Total		137,214,195	118	3,450		3,752								



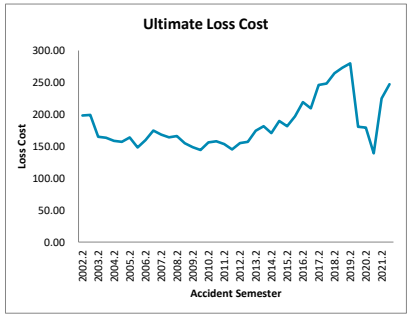


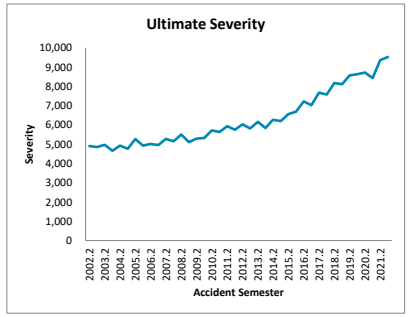


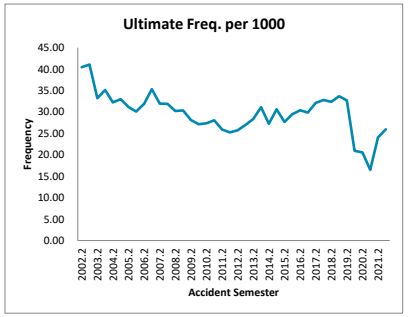
Financial Services Regulatory Authority of Ontario
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,010,055	81,312	366,042	1.089	398,620	198.31		4,902		40.45			
2003.1	234	1,956,293	80,333	359,480	1.084	389,676	199.19		4,851		41.06		198.75	
2003.2	228	1,984,399	65,928	301,813	1.084	327,165	164.87	-16.9%	4,962	1.2%	33.22	-17.9%		
2004.1	222	1,924,769	67,595	286,031	1.100	314,634	163.47	-17.9%	4,655	-4.0%	35.12	-14.5%	164.18	-17.4%
2004.2	216	1,975,186	63,633	284,738	1.100	313,212	158.57	-3.8%	4,922	-0.8%	32.22	-3.0%		
2005.1	210	1,972,280	65,071	283,783	1.092	309,891	157.12	-3.9%	4,762	2.3%	32.99	-6.1%	157.85	-3.9%
2005.2	204	2,056,467	64,077	308,758	1.092	337,164	163.95	3.4%	5,262	6.9%	31.16	-3.3%		
2006.1	198	2,030,101	61,121	277,935	1.082	300,726	148.13	-5.7%	4,920	3.3%	30.11	-8.7%	156.09	-1.1%
2006.2	192	2,101,498	67,053	310,330	1.082	335,778	159.78	-2.5%	5,008	-4.8%	31.91	2.4%		
2007.1	186	2,077,455	73,381	334,636	1.085	363,080	174.77	18.0%	4,948	0.6%	35.32	17.3%	167.23	7.1%
2007.2	180	2,151,716	68,700	333,812	1.085	362,186	168.32	5.3%	5,272	5.3%	31.93	0.1%		
2008.1	174	2,144,444	68,424	327,225	1.076	352,094	164.19	-6.1%	5,146	4.0%	31.91	-9.7%	166.26	-0.6%
2008.2	168	2,209,010	66,800	341,151	1.076	367,078	166.17	-1.3%	5,495	4.2%	30.24	-5.3%		
2009.1	162	2,165,335	65,729	311,858	1.075	335,247	154.82	-5.7%	5,100	-0.9%	30.36	-4.9%	160.56	-3.4%
2009.2	156	2,221,654	62,456	307,086	1.075	330,117	148.59	-10.6%	5,286	-3.8%	28.11	-7.0%		
2010.1	150	2,177,012	59,047	294,462	1.066	313,896	144.19	-6.9%	5,316	4.2%	27.12	-10.6%	146.41	-8.8%
2010.2	144	2,245,514	61,451	328,999	1.066	350,713	156.18	5.1%	5,707	8.0%	27.37	-2.7%		
2011.1	138	2,206,419	61,897	321,646	1.083	348,343	157.88	9.5%	5,628	5.9%	28.05	3.4%	157.02	7.2%
2011.2	132	2,273,410	58,893	322,379	1.083	349,137	153.57	-1.7%	5,928	3.9%	25.91	-5.3%		
2012.1	126	2,248,832	56,729	302,100	1.080	326,147	145.03	-8.1%	5,749	2.2%	25.23	-10.1%	149.32	-4.9%
2012.2	120	2,313,886	59,543	332,175	1.080	358,617	154.98	0.9%	6,023	1.6%	25.73	-0.7%		
2013.1	114	2,278,071	61,481	331,117	1.080	357,474	156.92	8.2%	5,814	1.1%	26.99	7.0%	155.94	4.4%
2013.2	108	2,358,779	66,889	381,241	1.080	411,587	174.49	12.6%	6,153	2.2%	28.36	10.2%		
2014.1	102	2,325,831	72,362	389,080	1.085	422,263	181.55	15.7%	5,835	0.4%	31.11	15.3%	178.00	14.1%
2014.2	96	2,418,272	65,894	380,417	1.085	412,861	170.73	-2.2%	6,266	1.8%	27.25	-3.9%		
2015.1	90	2,391,580	73,250	410,931	1.104	453,544	189.64	4.5%	6,192	6.1%	30.63	-1.6%	180.13	1.2%
2015.2	84	2,491,745	68,956	409,774	1.104	452,267	181.51	6.3%	6,559	4.7%	27.67	1.6%		
2016.1	78	2,475,387	72,948	443,317	1.099	487,383	196.89	3.8%	6,681	7.9%	29.47	-3.8%	189.17	5.0%
2016.2	72	2,550,923	77,560	508,717	1.099	559,283	219.25	20.8%	7,211	9.9%	30.40	9.9%		
2017.1	66	2,507,531	74,854	477,868	1.099	525,177	209.44	6.4%	7,016	5.0%	29.85	1.3%	214.39	13.3%
2017.2	60	2,588,711	83,129	579,654	1.099	637,040	246.08	12.2%	7,663	6.3%	32.11	5.6%		
2018.1	54	2,541,517	83,372	571,581	1.104	631,306	248.40	18.6%	7,572	7.9%	32.80	9.9%	247.23	15.3%
2018.2	48	2,626,939	85,038	628,920	1.104	694,637	264.43	7.5%	8,169	6.6%	32.37	0.8%		
2019.1	42	2,591,686	87,279	635,777	1.113	707,315	272.92	9.9%	8,104	7.0%	33.68	2.7%	268.64	8.7%
2019.2	36	2,667,915	87,236	671,269	1.113	746,801	279.92	5.9%	8,561	4.8%	32.70	1.0%		
2020.1	30	2,609,439	54,655	415,110	1.135	471,048	180.52	-33.9%	8,619	6.3%	20.95	-37.8%	230.77	-14.1%
2020.2	24	2,667,453	54,895	421,281	1.135	478,050	179.22	-36.0%	8,708	1.7%	20.58	-37.1%		
2021.1	18	2,616,088	43,146	320,225	1.136	363,636	139.00	-23.0%	8,428	-2.2%	16.49	-21.3%	159.30	-31.0%
2021.2	12	2,691,547	64,733	533,265	1.136	605,558	224.98	25.5%	9,355	7.4%	24.05	16.9%		
2022.1	6	2,643,671	68,647	575,331	1.136	653,326	247.13	77.8%	9,517	12.9%	25.97	57.4%	235.96	48.1%
Total		92,488,819	2,725,495	15,721,314		17,254,077								



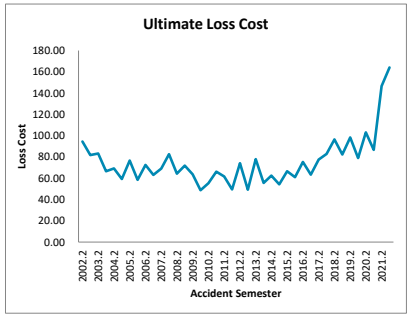


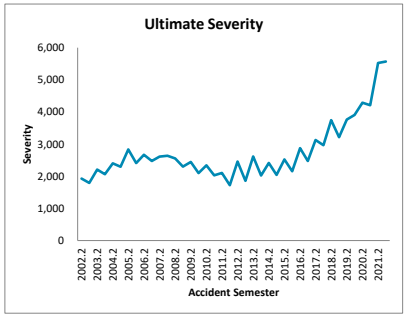


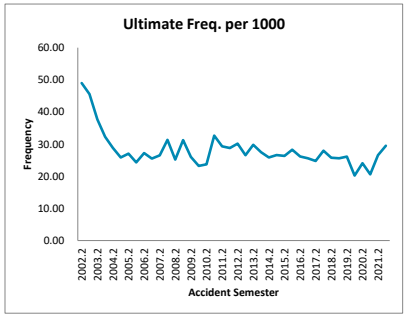
Financial Services Regulatory Authority of Ontario
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,280,555	111,703	197,839	1.089	215,446	94.47		1,929		48.98			
2003.1	234	2,230,854	101,653	168,244	1.084	182,376	81.75		1,794		45.57		88.18	
2003.2	228	2,245,339	84,563	172,267	1.084	186,737	83.17	-12.0%	2,208	14.5%	37.66	-23.1%		
2004.1	222	2,195,365	70,841	132,935	1.100	146,229	66.61	-18.5%	2,064	15.1%	32.27	-29.2%	74.98	-15.0%
2004.2	216	2,235,020	64,415	140,537	1.100	154,591	69.17	-16.8%	2,400	8.7%	28.82	-23.5%		
2005.1	210	2,243,151	57,986	121,792	1.092	132,997	59.29	-11.0%	2,294	11.1%	25.85	-19.9%	64.22	-14.4%
2005.2	204	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%		
2006.1	198	2,301,105	55,932	124,469	1.082	134,676	58.53	-1.3%	2,408	5.0%	24.31	-6.0%	67.69	5.4%
2006.2	192	2,359,048	64,144	158,083	1.082	171,045	72.51	-5.4%	2,667	-5.9%	27.19	0.5%		
2007.1	186	2,345,541	59,797	136,324	1.085	147,911	63.06	7.7%	2,474	2.7%	25.49	4.9%	67.80	0.2%
2007.2	180	2,411,946	63,880	153,671	1.085	166,733	69.13	-4.7%	2,610	-2.1%	26.48	-2.6%		
2008.1	174	2,417,924	75,755	185,651	1.076	199,761	82.62	31.0%	2,637	6.6%	31.33	22.9%	75.88	11.9%
2008.2	168	2,472,259	62,232	147,681	1.076	158,905	64.28	-7.0%	2,553	-2.2%	25.17	-5.0%		
2009.1	162	2,445,739	76,357	163,404	1.075	175,660	71.82	-13.1%	2,301	-12.8%	31.22	-0.4%	68.03	-10.3%
2009.2	156	2,491,932	64,878	147,426	1.075	158,483	63.60	-1.1%	2,443	-4.3%	26.04	3.4%		
2010.1	150	2,461,169	57,135	112,497	1.066	119,921	48.73	-32.2%	2,099	-8.8%	23.21	-25.6%	56.21	-17.4%
2010.2	144	2,517,236	59,634	130,754	1.066	139,384	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%		
2011.1	138	2,492,508	81,291	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%	60.71	8.0%
2011.2	132	2,541,850	74,502	144,588	1.083	156,589	61.60	11.3%	2,102	-10.1%	29.31	23.7%		
2012.1	126	2,530,581	72,817	116,127	1.080	125,370	49.54	-25.0%	1,722	-15.0%	28.77	-11.8%	55.59	-8.4%
2012.2	120	2,578,830	77,750	176,853	1.080	190,931	74.04	20.2%	2,456	16.8%	30.15	2.9%		
2013.1	114	2,556,533	67,828	116,676	1.080	125,963	49.27	-0.5%	1,857	7.9%	26.53	-7.8%	61.71	11.0%
2013.2	108	2,616,631	77,990	188,954	1.080	203,994	77.96	5.3%	2,616	6.5%	29.81	-1.1%		
2014.1	102	2,598,865	71,369	133,013	1.085	144,358	55.55	12.7%	2,023	8.9%	27.46	3.5%	66.79	8.2%
2014.2	96	2,667,581	68,974	153,364	1.085	166,443	62.39	-20.0%	2,413	-7.7%	25.86	-13.2%		
2015.1	90	2,657,871	70,715	130,708	1.104	144,263	54.28	-2.3%	2,040	0.9%	26.61	-3.1%	58.34	-12.6%
2015.2	84	2,736,407	72,098	164,938	1.104	182,043	66.53	6.6%	2,525	4.6%	26.35	1.9%		
2016.1	78	2,729,542	77,141	151,346	1.099	166,390	60.96	12.3%	2,157	5.7%	28.26	6.2%	63.75	9.3%
2016.2	72	2,776,525	72,665	190,036	1.099	208,926	75.25	13.1%	2,875	13.9%	26.17	-0.7%		
2017.1	66	2,746,279	70,233	158,271	1.099	173,940	63.34	3.9%	2,477	14.8%	25.57	-9.5%	69.32	8.8%
2017.2	60	2,798,228	69,322	197,270	1.099	216,799	77.48	3.0%	3,127	8.8%	24.77	-5.3%		
2018.1	54	2,763,169	77,205	207,342	1.104	229,008	82.88	30.9%	2,966	19.8%	27.94	9.3%	80.16	15.6%
2018.2	48	2,821,478	72,663	246,375	1.104	272,118	96.45	24.5%	3,745	19.7%	25.75	4.0%		
2019.1	42	2,793,805	71,519	206,785	1.113	230,052	82.34	-0.6%	3,217	8.4%	25.60	-8.4%	89.43	11.6%
2019.2	36	2,846,978	74,365	251,539	1.113	279,842	98.29	1.9%	3,763	0.5%	26.12	1.4%		
2020.1	30	2,828,978	57,201	196,919	1.135	223,454	78.99	-4.1%	3,906	21.4%	20.22	-21.0%	88.67	-0.8%
2020.2	24	2,872,607	69,036	260,906	1.135	296,064	103.06	4.9%	4,289	14.0%	24.03	-8.0%		
2021.1	18	2,828,787	58,272	215,931	1.136	245,204	86.68	9.7%	4,208	7.7%	20.60	1.9%	94.94	7.1%
2021.2	12	2,872,789	76,278	371,045	1.136	421,346	146.67	42.3%	5,524	28.8%	26.55	10.5%		
2022.1	6	2,830,918	83,410	409,014	1.136	464,462	164.07	89.3%	5,568	32.3%	29.46	43.0%	155.30	63.6%
Total		102,495,850	2,859,205	7,098,903		7,803,569								



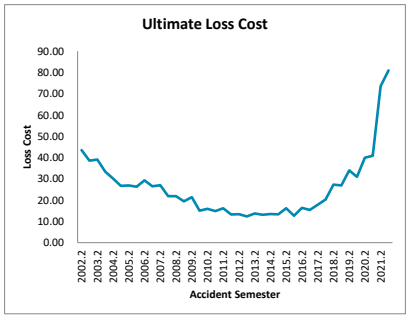


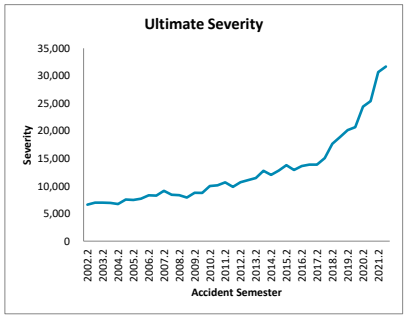


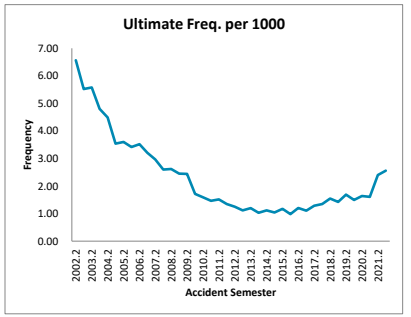
Financial Services Regulatory Authority of Ontario
Comprehensive - Theft
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,280,555	14,969	91,016	1.089	99,117	43.46		6,621		6.56			
2003.1	234	2,230,854	12,319	79,318	1.084	85,981	38.54		6,980		5.52		41.03	
2003.2	228	2,245,339	12,518	80,838	1.084	87,629	39.03	-10.2%	7,000	5.7%	5.58	-15.1%		
2004.1	222	2,195,365	10,539	66,573	1.100	73,231	33.36	-13.5%	6,949	-0.4%	4.80	-13.1%	36.22	-11.7%
2004.2	216	2,235,020	10,028	61,275	1.100	67,402	30.16	-22.7%	6,721	-4.0%	4.49	-19.5%		
2005.1	210	2,243,151	7,934	54,885	1.092	59,935	26.72	-19.9%	7,554	8.7%	3.54	-26.3%	28.43	-21.5%
2005.2	204	2,353,927	8,468	58,009	1.092	63,346	26.91	-10.8%	7,481	11.3%	3.60	-19.8%		
2006.1	198	2,301,105	7,860	55,927	1.082	60,513	26.30	-1.6%	7,699	1.9%	3.42	-3.4%	26.61	-6.4%
2006.2	192	2,359,048	8,299	63,779	1.082	69,008	29.25	8.7%	8,315	11.2%	3.52	-2.2%		
2007.1	186	2,345,541	7,515	57,196	1.085	62,058	26.46	0.6%	8,258	7.3%	3.20	-6.2%	27.86	4.7%
2007.2	180	2,411,946	7,151	60,127	1.085	65,238	27.05	-7.5%	9,123	9.7%	2.96	-15.7%		
2008.1	174	2,417,924	6,288	49,162	1.076	52,899	21.88	-17.3%	8,413	1.9%	2.60	-18.8%	24.46	-12.2%
2008.2	168	2,472,259	6,477	50,254	1.076	54,074	21.87	-19.1%	8,349	-8.5%	2.62	-11.6%		
2009.1	162	2,445,739	5,990	44,102	1.075	47,410	19.38	-11.4%	7,915	-5.9%	2.45	-5.8%	20.64	-15.6%
2009.2	156	2,491,932	6,083	49,624	1.075	53,346	21.41	-2.1%	8,770	5.0%	2.44	-6.8%		
2010.1	150	2,461,169	4,225	34,729	1.066	37,022	15.04	-22.4%	8,763	10.7%	1.72	-29.9%	18.24	-11.6%
2010.2	144	2,517,236	4,003	37,519	1.066	39,995	15.89	-25.8%	9,992	13.9%	1.59	-34.9%		
2011.1	138	2,492,508	3,648	34,117	1.083	36,948	14.82	-1.5%	10,129	15.6%	1.46	-14.7%	15.36	-15.8%
2011.2	132	2,541,850	3,855	38,007	1.083	41,162	16.19	1.9%	10,678	6.9%	1.52	-4.6%		
2012.1	126	2,530,581	3,402	31,034	1.080	33,504	13.24	-10.7%	9,849	-2.8%	1.34	-8.1%	14.72	-4.2%
2012.2	120	2,578,830	3,227	31,935	1.080	34,478	13.37	-17.4%	10,685	0.1%	1.25	-17.5%		
2013.1	114	2,556,533	2,851	29,222	1.080	31,548	12.34	-6.8%	11,067	12.4%	1.12	-17.1%	12.86	-12.7%
2013.2	108	2,616,631	3,132	33,240	1.080	35,886	13.71	2.6%	11,456	7.2%	1.20	-4.3%		
2014.1	102	2,598,865	2,676	31,444	1.085	34,126	13.13	6.4%	12,750	15.2%	1.03	-7.6%	13.42	4.4%
2014.2	96	2,667,581	2,982	33,026	1.085	35,843	13.44	-2.0%	12,018	4.9%	1.12	-6.6%		
2015.1	90	2,657,871	2,769	32,159	1.104	35,494	13.35	1.7%	12,820	0.5%	1.04	1.1%	13.40	-0.2%
2015.2	84	2,736,407	3,214	40,127	1.104	44,289	16.18	20.5%	13,778	14.6%	1.17	5.1%		
2016.1	78	2,729,542	2,678	31,448	1.099	34,574	12.67	-5.1%	12,912	0.7%	0.98	-5.8%	14.43	7.7%
2016.2	72	2,776,525	3,339	41,414	1.099	45,531	16.40	1.3%	13,637	-1.0%	1.20	2.4%		
2017.1	66	2,746,279	3,038	38,395	1.099	42,196	15.36	21.3%	13,890	7.6%	1.11	12.8%	15.88	10.1%
2017.2	60	2,798,228	3,591	45,362	1.099	49,853	17.82	8.6%	13,882	1.8%	1.28	6.7%		
2018.1	54	2,763,169	3,718	50,745	1.104	56,047	20.28	32.0%	15,073	8.5%	1.35	21.6%	19.04	19.9%
2018.2	48	2,821,478	4,359	69,768	1.104	77,058	27.31	53.3%	17,677	27.3%	1.55	20.4%		
2019.1	42	2,793,805	3,972	67,491	1.113	75,085	26.88	32.5%	18,903	25.4%	1.42	5.7%	27.09	42.3%
2019.2	36	2,846,978	4,803	86,942	1.113	96,725	33.97	24.4%	20,138	13.9%	1.69	9.2%		
2020.1	30	2,828,978	4,229	77,056	1.135	87,440	30.91	15.0%	20,678	9.4%	1.49	5.1%	32.45	19.8%
2020.2	24	2,872,607	4,700	101,110	1.135	114,735	39.94	17.6%	24,412	21.2%	1.64	-3.0%		
2021.1	18	2,828,787	4,544	101,717	1.136	115,507	40.83	32.1%	25,418	22.9%	1.61	7.5%	40.38	24.5%
2021.2	12	2,872,789	6,889	186,009	1.136	211,226	73.53	84.1%	30,661	25.6%	2.40	46.6%		
2022.1	6	2,830,918	7,233	201,763	1.136	229,116	80.93	98.2%	31,677	24.6%	2.55	59.0%	77.20	91.2%
Total		102,495,850	229,513	2,427,866		2,676,568								



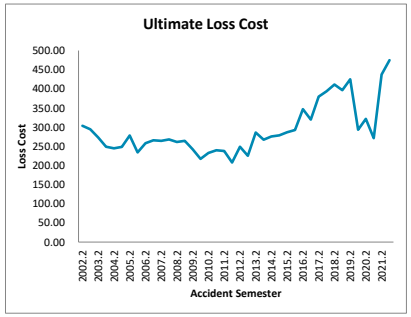


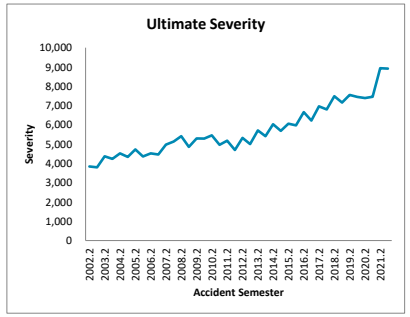


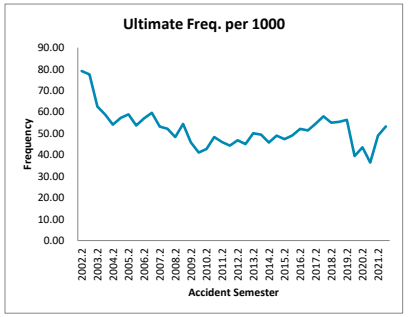
Financial Services Regulatory Authority of Ontario
All Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	480,717	38,016	134,071	1.089	146,003	303.72		3,841		79.08			
2003.1	234	474,580	36,792	128,834	1.084	139,656	294.27		3,796		77.53		299.03	
2003.2	228	494,649	30,940	124,555	1.084	135,018	272.96	-10.1%	4,364	13.6%	62.55	-20.9%		
2004.1	222	498,709	29,316	112,890	1.100	124,179	249.00	-15.4%	4,236	11.6%	58.78	-24.2%	260.93	-12.7%
2004.2	216	499,457	27,023	111,113	1.100	122,224	244.71	-10.3%	4,523	3.6%	54.10	-13.5%		
2005.1	210	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	2.5%	57.23	-2.6%	246.50	-5.5%
2005.2	204	478,892	28,197	122,071	1.092	133,302	278.35	13.7%	4,728	4.5%	58.88	8.8%		
2006.1	198	476,216	25,566	103,059	1.082	111,510	234.16	-5.7%	4,362	0.5%	53.69	-6.2%	256.32	4.0%
2006.2	192	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%		
2007.1	186	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%	261.90	2.2%
2007.2	180	506,755	26,936	123,464	1.085	133,959	264.35	2.5%	4,973	10.0%	53.15	-6.8%		
2008.1	174	505,206	26,368	125,851	1.076	135,415	268.04	0.8%	5,136	15.1%	52.19	-12.4%	266.19	1.6%
2008.2	168	516,669	24,969	125,471	1.076	135,007	261.30	-1.2%	5,407	8.7%	48.33	-9.1%		
2009.1	162	505,880	27,539	124,312	1.075	133,636	264.16	-1.4%	4,853	-5.5%	54.44	4.3%	262.72	-1.3%
2009.2	156	517,718	23,703	116,637	1.075	125,384	242.19	-7.3%	5,290	-2.2%	45.78	-5.3%		
2010.1	150	506,047	20,780	103,090	1.066	109,894	217.16	-17.8%	5,288	9.0%	41.06	-24.6%	229.82	-12.5%
2010.2	144	514,596	21,982	112,398	1.066	119,817	232.84	-3.9%	5,451	3.0%	42.72	-6.7%		
2011.1	138	504,219	24,362	111,652	1.083	120,919	239.81	10.4%	4,963	-6.1%	48.32	17.7%	236.29	2.8%
2011.2	132	521,111	23,946	114,447	1.083	123,947	237.85	2.2%	5,176	-5.0%	45.95	7.6%		
2012.1	126	521,039	23,075	100,272	1.080	108,253	207.76	-13.4%	4,691	-5.5%	44.29	-8.3%	222.81	-5.7%
2012.2	120	540,539	25,280	124,607	1.080	134,526	248.87	4.6%	5,321	2.8%	46.77	1.8%		
2013.1	114	541,800	24,391	113,042	1.080	122,041	225.25	8.4%	5,004	6.7%	45.02	1.7%	237.05	6.4%
2013.2	108	568,489	28,458	150,487	1.080	162,466	285.78	14.8%	5,709	7.3%	50.06	7.0%		
2014.1	102	563,946	27,850	138,830	1.085	150,670	267.17	18.6%	5,410	8.1%	49.38	9.7%	276.52	16.6%
2014.2	96	588,792	26,941	149,649	1.085	162,412	275.84	-3.5%	6,028	5.6%	45.76	-8.6%		
2015.1	90	586,902	28,734	148,164	1.104	163,529	278.63	4.3%	5,691	5.2%	48.96	-0.9%	277.23	0.3%
2015.2	84	614,090	29,037	159,513	1.104	176,055	286.69	3.9%	6,063	0.6%	47.28	3.3%		
2016.1	78	619,472	30,355	164,910	1.099	181,302	292.67	5.0%	5,973	4.9%	49.00	0.1%	289.70	4.5%
2016.2	72	667,219	34,768	210,611	1.099	231,546	347.03	21.0%	6,660	9.8%	52.11	10.2%		
2017.1	66	691,878	35,571	201,401	1.099	221,340	319.91	9.3%	6,222	4.2%	51.41	4.9%	333.23	15.0%
2017.2	60	753,632	41,113	260,267	1.099	286,033	379.54	9.4%	6,957	4.5%	54.55	4.7%		
2018.1	54	770,730	44,660	274,760	1.104	303,470	393.74	23.1%	6,795	9.2%	57.95	12.7%	386.72	16.1%
2018.2	48	820,010	45,085	305,353	1.104	337,259	411.29	8.4%	7,481	7.5%	54.98	0.8%		
2019.1	42	821,632	45,537	292,860	1.113	325,812	396.54	0.7%	7,155	5.3%	55.42	-4.4%	403.91	4.4%
2019.2	36	853,697	48,079	326,171	1.113	362,872	425.06	3.3%	7,547	0.9%	56.32	2.4%		
2020.1	30	832,287	32,791	215,141	1.135	244,132	293.33	-26.0%	7,445	4.1%	39.40	-28.9%	360.03	-10.9%
2020.2	24	856,254	37,248	242,598	1.135	275,289	321.50	-24.4%	7,391	-2.1%	43.50	-22.8%		
2021.1	18	853,539	31,058	203,862	1.136	231,499	271.22	-7.5%	7,454	0.1%	36.39	-7.6%	296.40	-17.7%
2021.2	12	893,394	43,718	343,981	1.136	390,613	437.22	36.0%	8,935	20.9%	48.93	12.5%		
2022.1	6	885,922	47,179	370,468	1.136	420,690	474.86	75.1%	8,917	19.6%	53.25	46.4%	455.96	53.8%
Total		24,298,795	1,251,537	6,735,147		7,415,624								



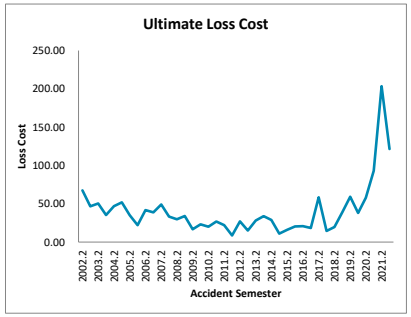


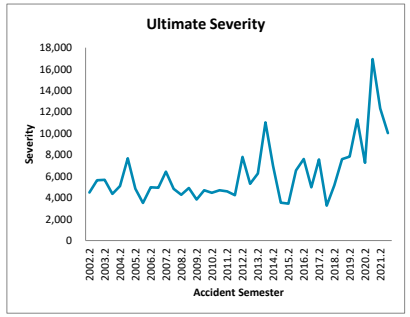


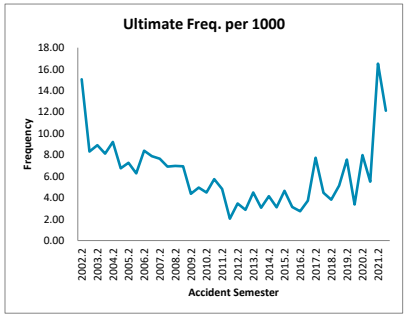
Financial Services Regulatory Authority of Ontario
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	9,036	136	559	1.089	609	67.37		4,476		15.05			
2003.1	234	8,911	74	384	1.084	417	46.76		5,631		8.30		57.14	
2003.2	228	8,762	78	408	1.084	442	50.42	-25.2%	5,664	26.5%	8.90	-40.9%		
2004.1	222	9,622	78	308	1.100	339	35.24	-24.7%	4,347	-22.8%	8.11	-2.4%	42.47	-25.7%
2004.2	216	9,347	86	398	1.100	438	46.81	-7.2%	5,087	-10.2%	9.20	3.4%		
2005.1	210	9,348	63	443	1.092	484	51.76	46.9%	7,680	76.7%	6.74	-16.9%	49.28	16.0%
2005.2	204	9,378	68	301	1.092	329	35.04	-25.1%	4,833	-5.0%	7.25	-21.2%		
2006.1	198	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%	28.46	-42.3%
2006.2	192	9,070	76	349	1.082	378	41.65	18.9%	4,970	2.8%	8.38	15.6%		
2007.1	186	8,768	69	313	1.085	340	38.77	76.2%	4,926	40.5%	7.87	25.4%	40.23	41.4%
2007.2	180	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%		
2008.1	174	8,846	61	273	1.076	294	33.22	-14.3%	4,818	-2.2%	6.90	-12.4%	41.13	2.2%
2008.2	168	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%		
2009.1	162	9,520	66	301	1.075	323	33.96	2.2%	4,898	1.7%	6.93	0.5%	31.90	-22.4%
2009.2	156	9,842	43	153	1.075	164	16.71	-43.9%	3,826	-10.4%	4.37	-37.3%		
2010.1	150	9,913	49	216	1.066	230	23.19	-31.7%	4,692	-4.2%	4.94	-28.7%	19.96	-37.4%
2010.2	144	9,596	43	180	1.066	192	19.99	19.6%	4,461	16.6%	4.48	2.6%		
2011.1	138	8,723	50	217	1.083	235	26.93	16.1%	4,697	0.1%	5.73	16.0%	23.29	16.7%
2011.2	132	7,485	36	152	1.083	165	22.06	10.4%	4,587	2.8%	4.81	7.3%		
2012.1	126	6,866	14	55	1.080	59	8.63	-67.9%	4,234	-9.9%	2.04	-64.4%	15.64	-32.9%
2012.2	120	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%		
2013.1	114	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%	21.31	36.3%
2013.2	108	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%		
2014.1	102	4,561	14	142	1.085	154	33.86	123.6%	11,031	108.4%	3.07	7.3%	30.85	44.8%
2014.2	96	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%		
2015.1	90	3,868	12	38	1.104	42	10.97	-67.6%	3,535	-68.0%	3.10	1.1%	20.18	-34.6%
2015.2	84	3,444	16	50	1.104	55	16.00	-44.6%	3,443	-50.6%	4.65	12.2%		
2016.1	78	3,198	10	60	1.099	66	20.48	86.8%	6,550	85.3%	3.13	0.8%	18.16	-10.0%
2016.2	72	2,921	8	55	1.099	61	20.85	30.3%	7,611	121.1%	2.74	-41.0%		
2017.1	66	2,689	10	45	1.099	50	18.47	-9.8%	4,966	-24.2%	3.72	18.9%	19.71	8.5%
2017.2	60	2,457	19	131	1.099	144	58.51	180.7%	7,565	-0.6%	7.73	182.3%		
2018.1	54	2,242	10	29	1.104	33	14.52	-21.4%	3,256	-34.4%	4.46	19.9%	37.52	90.4%
2018.2	48	2,101	8	37	1.104	41	19.64	-66.4%	5,156	-31.8%	3.81	-50.8%		
2019.1	42	1,952	10	68	1.113	76	38.89	167.8%	7,593	133.2%	5.12	14.9%	28.91	-22.9%
2019.2	36	1,852	14	99	1.113	110	59.17	201.3%	7,828	51.8%	7.56	98.5%		
2020.1	30	1,780	6	60	1.135	68	38.10	-2.0%	11,304	48.9%	3.37	-34.2%	48.84	68.9%
2020.2	24	2,132	17	109	1.135	123	57.82	-2.3%	7,252	-7.4%	7.97	5.5%		
2021.1	18	2,908	16	238	1.136	270	92.94	143.9%	16,935	49.8%	5.49	62.8%	78.08	59.9%
2021.2	12	3,701	61	663	1.136	753	203.43	251.8%	12,324	69.9%	16.51	107.1%		
2022.1	6	3,391	41	363	1.136	412	121.50	30.7%	10,025	-40.8%	12.12	120.8%	164.25	110.4%
Total		246,418	1,629	8,510		9,313								



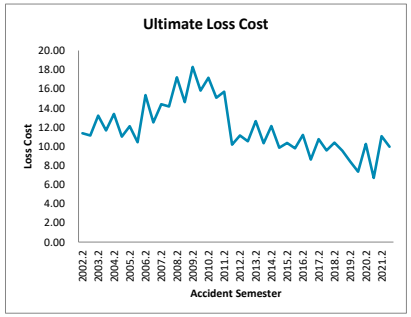


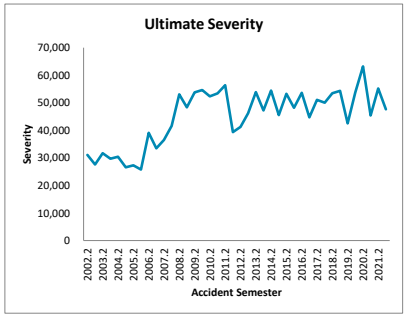


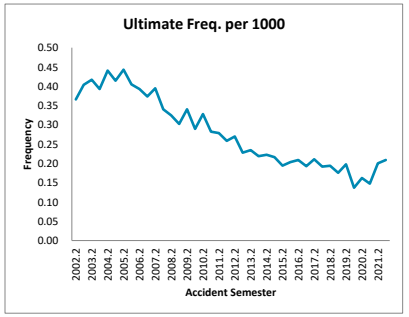
Financial Services Regulatory Authority of Ontario
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,955,830	1,081	30,854	1.089	33,600	11.37		31,082		0.37			
2003.1	234	2,893,532	1,168	29,726	1.084	32,223	11.14		27,588		0.40		11.25	
2003.2	228	2,980,517	1,242	36,292	1.084	39,341	13.20	16.1%	31,675	1.9%	0.42	13.9%		
2004.1	222	2,926,763	1,150	31,023	1.100	34,126	11.66	4.7%	29,674	7.6%	0.39	-2.7%	12.44	10.5%
2004.2	216	3,005,958	1,324	36,578	1.100	40,236	13.39	1.4%	30,390	-4.1%	0.44	5.7%		
2005.1	210	2,967,180	1,229	29,932	1.092	32,686	11.02	-5.5%	26,595	-10.4%	0.41	5.4%	12.21	-1.8%
2005.2	204	3,081,801	1,365	34,139	1.092	37,280	12.10	-9.6%	27,311	-10.1%	0.44	0.6%		
2006.1	198	3,037,809	1,230	29,280	1.082	31,681	10.43	-5.3%	25,757	-3.2%	0.40	-2.2%	11.27	-7.7%
2006.2	192	3,139,912	1,233	44,553	1.082	48,207	15.35	26.9%	39,097	43.2%	0.39	-11.3%		
2007.1	186	3,088,104	1,153	35,561	1.085	38,584	12.49	19.8%	33,464	29.9%	0.37	-7.8%	13.94	23.7%
2007.2	180	3,201,986	1,263	42,472	1.085	46,082	14.39	-6.3%	36,486	-6.7%	0.39	0.4%		
2008.1	174	3,179,948	1,082	41,840	1.076	45,019	14.16	13.3%	41,608	24.3%	0.34	-8.9%	14.27	2.4%
2008.2	168	3,267,042	1,060	52,243	1.076	56,213	17.21	19.6%	53,031	45.3%	0.32	-17.7%		
2009.1	162	3,197,695	966	43,459	1.075	46,718	14.61	3.2%	48,362	16.2%	0.30	-11.2%	15.92	11.5%
2009.2	156	3,292,892	1,120	56,024	1.075	60,226	18.29	6.3%	53,773	1.4%	0.34	4.8%		
2010.1	150	3,227,446	934	47,885	1.066	51,045	15.82	8.3%	54,652	13.0%	0.29	-4.2%	17.07	7.2%
2010.2	144	3,332,947	1,093	53,653	1.066	57,195	17.16	-6.2%	52,328	-2.7%	0.33	-3.6%		
2011.1	138	3,270,337	923	45,520	1.083	49,299	15.07	-4.7%	53,411	-2.3%	0.28	-2.5%	16.13	-5.5%
2011.2	132	3,373,440	940	48,926	1.083	52,987	15.71	-8.5%	56,370	7.7%	0.28	-15.0%		
2012.1	126	3,332,061	861	31,388	1.080	33,887	10.17	-32.5%	39,358	-26.3%	0.26	-8.4%	12.96	-19.7%
2012.2	120	3,426,802	925	35,329	1.080	38,141	11.13	-29.1%	41,233	-26.9%	0.27	-3.1%		
2013.1	114	3,369,560	768	32,865	1.080	35,481	10.53	3.5%	46,218	17.4%	0.23	-11.8%	10.83	-16.4%
2013.2	108	3,483,602	817	40,765	1.080	44,010	12.63	13.5%	53,886	30.7%	0.23	-13.1%		
2014.1	102	3,416,716	747	32,516	1.085	35,289	10.33	-1.9%	47,215	2.2%	0.22	-4.0%	11.49	6.1%
2014.2	96	3,537,518	787	39,466	1.085	42,832	12.11	-4.2%	54,419	1.0%	0.22	-5.1%		
2015.1	90	3,482,611	753	31,063	1.104	34,284	9.84	-4.7%	45,555	-3.5%	0.22	-1.2%	10.99	-4.4%
2015.2	84	3,611,136	702	33,848	1.104	37,358	10.35	-14.6%	53,231	-2.2%	0.19	-12.7%		
2016.1	78	3,579,207	728	31,895	1.099	35,066	9.80	-0.5%	48,186	5.8%	0.20	-5.9%	10.07	-8.3%
2016.2	72	3,708,748	774	37,739	1.099	41,491	11.19	8.1%	53,590	0.7%	0.21	7.4%		
2017.1	66	3,667,156	707	28,762	1.099	31,609	8.62	-12.0%	44,694	-7.2%	0.19	-5.1%	9.91	-1.6%
2017.2	60	3,816,091	804	37,329	1.099	41,025	10.75	-3.9%	51,040	-4.8%	0.21	0.9%		
2018.1	54	3,763,567	721	32,638	1.104	36,048	9.58	11.1%	50,013	11.9%	0.19	-0.7%	10.17	2.6%
2018.2	48	3,901,900	757	36,657	1.104	40,488	10.38	-3.5%	53,476	4.8%	0.19	-7.9%		
2019.1	42	3,850,806	677	33,037	1.113	36,754	9.54	-0.4%	54,315	8.6%	0.18	-8.2%	9.96	-2.0%
2019.2	36	3,971,391	784	29,996	1.113	33,371	8.40	-19.0%	42,542	-20.4%	0.20	1.8%		
2020.1	30	3,874,461	531	25,125	1.135	28,511	7.36	-22.9%	53,705	-1.1%	0.14	-22.0%	7.89	-20.8%
2020.2	24	3,968,120	643	35,830	1.135	40,659	10.25	21.9%	63,203	48.6%	0.16	-17.9%		
2021.1	18	3,909,362	577	23,068	1.136	26,195	6.70	-8.9%	45,389	-15.5%	0.15	7.7%	8.49	7.6%
2021.2	12	4,034,858	808	39,262	1.136	44,584	11.05	7.8%	55,187	-12.7%	0.20	23.5%		
2022.1	6	3,965,216	828	34,735	1.136	39,444	9.95	48.5%	47,628	4.9%	0.21	41.5%	10.50	23.8%
Total		137,092,026	37,255	1,473,276		1,609,274								



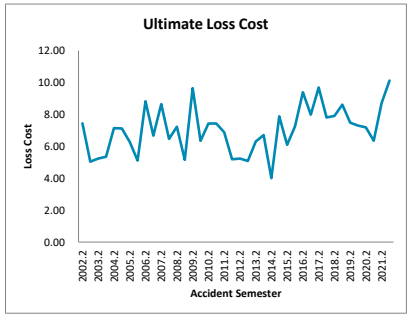


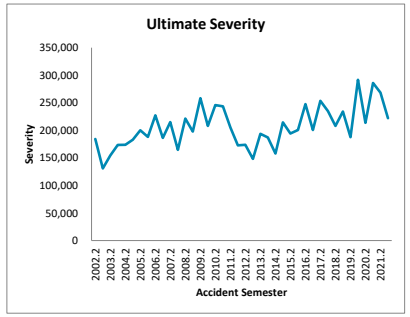


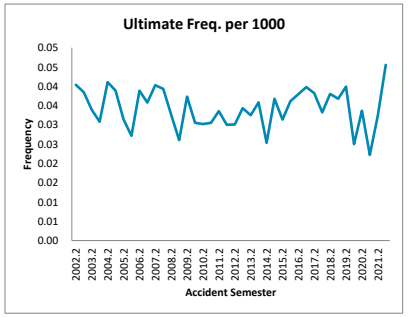
Financial Services Regulatory Authority of Ontario
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240	2,898,090	117	19,786	1.089	21,547	7.43		184,164		0.04			
2003.1	234	2,835,316	109	13,170	1.084	14,277	5.04		130,860		0.04		6.25	
2003.2	228	2,922,616	99	14,105	1.084	15,289	5.23	-29.6%	154,283	-16.2%	0.03	-16.0%		
2004.1	222	2,881,487	89	14,002	1.100	15,402	5.35	6.2%	173,446	32.5%	0.03	-19.9%	5.29	-15.4%
2004.2	216	2,962,479	122	19,217	1.100	21,139	7.14	36.4%	173,694	12.6%	0.04	21.2%		
2005.1	210	2,920,889	114	19,044	1.092	20,796	7.12	33.2%	183,067	5.5%	0.04	26.2%	7.13	34.8%
2005.2	204	3,027,626	95	17,405	1.092	19,006	6.28	-12.0%	200,061	15.2%	0.03	-23.6%		
2006.1	198	2,984,177	81	14,078	1.082	15,233	5.10	-28.3%	188,061	2.7%	0.03	-30.2%	5.70	-20.1%
2006.2	192	3,089,926	120	25,201	1.082	27,267	8.82	40.6%	227,229	13.6%	0.04	23.8%		
2007.1	186	3,046,567	109	18,715	1.085	20,306	6.67	30.6%	186,290	-0.9%	0.04	31.8%	7.75	36.1%
2007.2	180	3,155,079	127	25,140	1.085	27,277	8.65	-2.0%	214,779	-5.5%	0.04	3.6%		
2008.1	174	3,127,988	123	18,804	1.076	20,234	6.47	-2.9%	164,501	-11.7%	0.04	9.9%	7.56	-2.5%
2008.2	168	3,216,724	105	21,592	1.076	23,233	7.22	-16.5%	221,263	3.0%	0.03	-18.9%		
2009.1	162	3,149,704	82	15,093	1.075	16,225	5.15	-20.4%	197,865	20.3%	0.03	-33.8%	6.20	-18.0%
2009.2	156	3,243,239	121	29,079	1.075	31,259	9.64	33.4%	258,342	16.8%	0.04	14.3%		
2010.1	150	3,178,048	97	18,921	1.066	20,170	6.35	23.2%	207,934	5.1%	0.03	17.2%	8.01	29.2%
2010.2	144	3,277,361	99	22,831	1.066	24,338	7.43	-23.0%	245,837	-4.8%	0.03	-19.0%		
2011.1	138	3,212,746	98	22,047	1.083	23,877	7.43	17.1%	243,643	17.2%	0.03	-0.1%	7.43	-7.2%
2011.2	132	3,308,996	111	21,018	1.083	22,763	6.88	-7.4%	205,072	-16.6%	0.03	11.0%		
2012.1	126	3,264,953	98	15,681	1.080	16,930	5.19	-30.2%	172,752	-29.1%	0.03	-1.6%	6.04	-18.7%
2012.2	120	3,356,139	101	16,264	1.080	17,559	5.23	-23.9%	173,847	-15.2%	0.03	-10.3%		
2013.1	114	3,302,995	113	15,555	1.080	16,793	5.08	-1.9%	148,212	-14.2%	0.03	14.3%	5.16	-14.6%
2013.2	108	3,415,974	111	19,919	1.080	21,505	6.30	20.3%	193,775	11.5%	0.03	8.0%		
2014.1	102	3,350,720	120	20,688	1.085	22,453	6.70	31.8%	187,032	26.2%	0.04	4.4%	6.50	25.9%
2014.2	96	3,466,009	88	12,790	1.085	13,881	4.00	-36.4%	158,029	-18.4%	0.03	-22.0%		
2015.1	90	3,410,742	125	24,353	1.104	26,878	7.88	17.6%	214,302	14.6%	0.04	2.6%	5.93	-8.8%
2015.2	84	3,534,630	111	19,509	1.104	21,533	6.09	52.1%	194,215	22.9%	0.03	23.8%		
2016.1	78	3,503,623	127	23,105	1.099	25,402	7.25	-8.0%	200,619	-6.4%	0.04	-1.7%	6.67	12.5%
2016.2	72	3,621,576	137	30,921	1.099	33,995	9.39	54.1%	247,550	27.5%	0.04	20.9%		
2017.1	66	3,573,550	142	25,967	1.099	28,538	7.99	10.1%	200,685	0.0%	0.04	10.1%	8.69	30.3%
2017.2	60	3,709,923	142	32,698	1.099	35,935	9.69	3.2%	253,510	2.4%	0.04	0.8%		
2018.1	54	3,656,742	122	25,847	1.104	28,548	7.81	-2.2%	234,945	17.1%	0.03	-16.5%	8.75	0.7%
2018.2	48	3,782,125	144	27,055	1.104	29,882	7.90	-18.4%	207,943	-18.0%	0.04	-0.6%		
2019.1	42	3,725,007	137	28,814	1.113	32,056	8.61	10.2%	234,068	-0.4%	0.04	10.6%	8.25	-5.7%
2019.2	36	3,835,586	153	25,804	1.113	28,708	7.48	-5.3%	187,529	-9.8%	0.04	5.0%		
2020.1	30	3,749,706	94	24,112	1.135	27,362	7.30	-15.2%	291,669	24.6%	0.03	-32.0%	7.39	-10.4%
2020.2	24	3,840,164	129	24,334	1.135	27,613	7.19	-3.9%	213,689	14.0%	0.03	-15.7%		
2021.1	18	3,782,104	84	21,141	1.136	24,007	6.35	-13.0%	286,034	-1.9%	0.02	-11.3%	6.77	-8.4%
2021.2	12	3,900,252	127	29,915	1.136	33,970	8.71	21.1%	268,325	25.6%	0.03	-3.5%		
2022.1	6	3,833,897	175	34,162	1.136	38,793	10.12	59.4%	222,181	-22.3%	0.05	105.2%	9.41	38.9%
Total		134,055,474	4,596	867,884		951,976								







Appendix C. Ultimate Claims and ALAE Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	732,579	733,305	1.000	733,305	733,306	(0)
2003.1	234	633,650	633,651	1.000	633,651	633,651	1
2003.2	228	645,133	645,146	1.000	645,146	645,126	20
2004.1	222	550,550	550,550	1.000	550,550	550,555	(5)
2004.2	216	647,333	648,108	1.000	648,108	648,107	1
2005.1	210	564,290	564,683	1.000	564,683	564,506	177
2005.2	204	687,403	689,841	1.000	689,841	689,834	7
2006.1	198	614,978	618,019	1.000	618,019	618,295	(276)
2006.2	192	783,266	785,338	1.000	785,338	785,687	(349)
2007.1	186	700,727	701,150	1.000	701,150	701,153	(3)
2007.2	180	810,278	813,898	1.000	813,898	813,782	116
2008.1	174	674,572	678,278	1.000	678,278	678,320	(41)
2008.2	168	820,175	823,552	1.000	823,552	823,911	(359)
2009.1	162	764,804	766,500	1.000	766,500	766,569	(69)
2009.2	156	971,910	976,139	1.000	976,139	976,446	(307)
2010.1	150	862,363	867,043	1.000	866,869	868,492	(1,624)
2010.2	144	934,814	941,781	1.000	941,682	943,213	(1,531)
2011.1	138	727,164	732,402	1.000	732,471	732,131	340
2011.2	132	840,870	862,869	1.000	862,867	862,815	53
2012.1	126	729,678	742,664	1.000	742,707	742,979	(272)
2012.2	120	851,219	877,340	1.000	877,455	877,124	331
2013.1	114	719,788	754,613	1.001	755,033	753,076	1,957
2013.2	108	869,754	922,092	1.001	923,305	921,991	1,313
2014.1	102	705,024	772,729	1.001	773,199	771,336	1,863
2014.2	96	812,600	894,876	1.001	895,909	894,214	1,695
2015.1	90	708,424	807,951	1.002	809,823	813,439	(3,616)
2015.2	84	851,234	1,005,638	1.003	1,008,342	1,001,791	6,552
2016.1	78	655,564	815,520	1.004	819,070	819,284	(214)
2016.2	72	781,323	1,040,340	1.008	1,048,475	1,035,350	13,125
2017.1	66	505,724	766,670	1.013	776,384	769,913	6,471
2017.2	60	590,073	983,403	1.020	1,003,441	981,687	21,755
2018.1	54	378,380	771,144	1.036	798,633	764,234	34,399
2018.2	48	393,273	883,877	1.065	941,701	908,867	32,833
2019.1	42	215,650	677,829	1.113	754,238	724,748	29,490
2019.2	36	191,931	807,947	1.178	951,427	903,344	48,083
2020.1	30	71,095	426,125	1.282	546,331	521,474	24,858
2020.2	24	43,743	441,927	1.504	664,702	634,782	29,920
2021.1	18	12,925	256,405	1.876	481,011	460,832	20,178
2021.2	12	4,970	380,850	1.843	702,039	634,158	67,882
2022.1	6	892	168,058	2.878	483,640		
Total		24,060,124	29,230,254		30,788,915	29,970,522	334,754

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	20,284	20,284	1.000	20,284	20,285	(0)
2003.1	234	16,407	16,407	1.000	16,407	16,407	0
2003.2	228	15,574	15,776	1.000	15,776	15,776	0
2004.1	222	18,003	18,003	1.000	18,003	18,003	0
2004.2	216	16,862	16,862	1.000	16,862	16,862	0
2005.1	210	17,396	17,396	1.000	17,396	17,396	0
2005.2	204	19,267	19,267	1.000	19,267	19,267	0
2006.1	198	19,000	19,000	1.000	19,000	19,000	0
2006.2	192	21,303	21,303	1.000	21,303	21,304	(0)
2007.1	186	21,024	21,024	1.000	21,024	21,024	0
2007.2	180	21,953	21,953	1.000	21,953	21,953	0
2008.1	174	19,038	19,038	1.000	19,038	19,038	0
2008.2	168	22,464	22,464	1.000	22,464	22,465	(0)
2009.1	162	21,428	21,433	1.000	21,433	21,430	3
2009.2	156	21,193	21,198	1.000	21,198	21,191	7
2010.1	150	21,028	21,028	1.000	21,028	21,028	0
2010.2	144	23,055	23,055	1.000	23,055	23,058	(3)
2011.1	138	22,080	22,080	1.000	22,080	22,080	0
2011.2	132	23,452	23,452	1.000	23,452	23,452	0
2012.1	126	22,855	22,855	1.000	22,855	22,855	0
2012.2	120	24,038	24,038	1.000	24,038	24,039	(0)
2013.1	114	23,378	23,387	1.000	23,387	23,372	15
2013.2	108	28,129	28,129	1.000	28,129	28,245	(117)
2014.1	102	23,307	23,311	1.000	23,311	23,314	(3)
2014.2	96	28,618	28,660	1.000	28,660	28,667	(6)
2015.1	90	26,933	27,671	1.000	27,671	27,669	1
2015.2	84	29,958	30,098	1.000	30,098	30,133	(35)
2016.1	78	29,548	29,819	1.000	29,819	29,714	105
2016.2	72	31,901	32,495	1.000	32,495	32,405	90
2017.1	66	27,800	28,159	1.000	28,159	27,743	416
2017.2	60	34,832	35,167	1.000	35,167	34,996	171
2018.1	54	32,922	33,530	1.000	33,530	33,787	(256)
2018.2	48	36,247	36,864	1.000	36,864	37,065	(200)
2019.1	42	33,447	34,923	1.005	35,110	35,070	40
2019.2	36	38,762	43,494	1.012	43,994	44,623	(628)
2020.1	30	23,573	24,914	1.033	25,733	26,637	(903)
2020.2	24	24,537	27,778	1.085	30,151	33,044	(2,892)
2021.1	18	15,200	20,917	1.202	25,145	26,623	(1,478)
2021.2	12	13,948	22,599	1.465	33,100	41,969	(8,869)
2022.1	6	5,016	21,355	1.972	42,104		
Total		935,760	981,186		1,020,545	992,986	(14,545)

Financial Services Regulatory Authority of Ontario

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	427,469	427,469	1.000	427,469	427,470	(1)
2003.1	234	408,844	408,844	1.000	408,844	408,845	(1)
2003.2	228	379,774	379,774	1.000	379,774	379,775	(1)
2004.1	222	351,948	351,948	1.000	351,948	351,948	(0)
2004.2	216	365,687	365,688	1.000	365,688	365,691	(3)
2005.1	210	348,924	348,924	1.000	348,924	348,924	(0)
2005.2	204	389,585	389,585	1.000	389,585	389,587	(2)
2006.1	198	346,117	346,117	1.000	346,117	346,119	(1)
2006.2	192	401,308	401,308	1.000	401,308	401,308	(0)
2007.1	186	399,349	399,350	1.000	399,350	399,386	(36)
2007.2	180	425,999	425,999	1.000	425,999	426,000	(1)
2008.1	174	409,611	409,612	1.000	409,612	409,606	5
2008.2	168	435,710	435,711	1.000	435,711	435,711	(0)
2009.1	162	404,967	404,967	1.000	404,967	404,968	(1)
2009.2	156	424,603	424,599	1.000	424,599	424,599	(1)
2010.1	150	401,123	401,127	1.000	401,127	401,128	(1)
2010.2	144	455,162	455,170	1.000	455,170	455,171	(0)
2011.1	138	410,709	410,722	1.000	410,722	410,719	3
2011.2	132	432,072	432,085	1.000	432,085	432,088	(3)
2012.1	126	387,678	387,673	1.000	387,673	387,672	1
2012.2	120	443,321	443,307	1.000	443,307	443,341	(34)
2013.1	114	430,009	430,027	1.000	430,027	430,028	(1)
2013.2	108	509,535	509,556	1.000	509,556	509,122	434
2014.1	102	506,571	506,600	1.000	506,600	506,608	(8)
2014.2	96	514,708	514,735	1.000	514,735	514,730	5
2015.1	90	552,568	552,588	1.000	552,588	552,584	5
2015.2	84	585,288	585,333	1.000	585,333	585,337	(3)
2016.1	78	583,817	583,856	1.000	583,856	583,859	(3)
2016.2	72	698,465	698,492	1.000	698,492	698,494	(3)
2017.1	66	647,786	647,828	1.000	647,828	647,905	(77)
2017.2	60	800,892	800,968	1.000	800,968	800,943	25
2018.1	54	757,508	757,925	1.000	757,925	757,819	106
2018.2	48	867,716	867,901	1.000	867,901	867,977	(77)
2019.1	42	846,461	846,852	1.000	846,852	846,954	(102)
2019.2	36	923,492	923,777	1.000	923,777	923,878	(101)
2020.1	30	509,515	510,190	1.000	510,190	510,571	(381)
2020.2	24	546,832	547,678	1.001	547,996	552,530	(4,534)
2021.1	18	413,419	414,875	1.002	415,628	417,791	(2,163)
2021.2	12	686,207	703,805	1.006	707,924	701,615	6,309
2022.1	6	490,726	670,132	1.040	697,074		
Total		20,321,473	20,523,095		20,555,226	19,858,799	(647)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	731,688	736,965	1.000	736,965	738,000	(1,034)
2003.1	234	647,071	651,188	1.000	651,188	651,066	122
2003.2	228	584,536	588,371	1.000	588,371	589,590	(1,218)
2004.1	222	465,594	468,097	1.000	468,097	469,247	(1,150)
2004.2	216	574,011	580,269	1.000	580,269	580,866	(597)
2005.1	210	500,942	504,469	1.000	504,469	507,275	(2,805)
2005.2	204	675,803	681,607	1.000	681,607	682,492	(885)
2006.1	198	617,964	621,054	1.000	621,054	621,676	(622)
2006.2	192	805,353	811,020	1.000	811,020	812,377	(1,357)
2007.1	186	777,543	783,230	1.000	783,230	783,514	(284)
2007.2	180	924,859	931,599	1.000	931,599	933,870	(2,271)
2008.1	174	869,226	879,806	0.999	879,165	880,906	(1,741)
2008.2	168	1,076,242	1,081,876	0.999	1,081,190	1,081,922	(732)
2009.1	162	1,150,145	1,158,475	1.000	1,158,094	1,160,777	(2,683)
2009.2	156	1,591,348	1,602,707	1.000	1,602,952	1,606,081	(3,130)
2010.1	150	1,575,304	1,589,632	1.000	1,590,178	1,590,767	(589)
2010.2	144	1,107,929	1,127,070	1.001	1,128,285	1,129,514	(1,228)
2011.1	138	695,448	711,886	1.002	713,018	714,267	(1,249)
2011.2	132	732,182	756,766	1.002	758,318	757,131	1,187
2012.1	126	655,737	673,981	1.003	675,675	677,665	(1,990)
2012.2	120	778,347	811,324	1.004	814,206	811,702	2,504
2013.1	114	712,688	745,727	1.003	747,963	751,603	(3,641)
2013.2	108	867,850	905,533	1.003	908,258	913,778	(5,520)
2014.1	102	724,445	791,514	1.002	792,878	790,690	2,187
2014.2	96	848,061	934,494	1.001	935,287	939,401	(4,115)
2015.1	90	795,452	872,930	1.001	873,510	873,877	(368)
2015.2	84	930,051	1,069,214	1.001	1,070,638	1,071,411	(774)
2016.1	78	840,272	980,030	1.003	983,225	989,438	(6,213)
2016.2	72	832,962	984,662	1.005	989,340	993,137	(3,797)
2017.1	66	650,563	784,490	1.007	790,086	798,304	(8,218)
2017.2	60	734,104	948,030	1.011	958,776	973,547	(14,771)
2018.1	54	564,312	770,810	1.027	791,279	801,032	(9,753)
2018.2	48	617,971	889,728	1.055	938,547	949,687	(11,141)
2019.1	42	485,272	755,709	1.101	831,980	846,551	(14,571)
2019.2	36	466,543	805,890	1.175	946,989	966,347	(19,358)
2020.1	30	224,926	453,658	1.255	569,242	571,755	(2,513)
2020.2	24	247,029	540,101	1.318	711,814	705,510	6,304
2021.1	18	125,751	353,062	1.492	526,635	524,757	1,878
2021.2	12	110,026	519,340	1.492	774,650	718,178	56,472
2022.1	6	23,678	307,479	2.049	630,085		
Total		28,339,229	32,163,793		33,530,130	32,959,710	(59,665)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	239,736	242,246	1.000	242,246	242,621	(375)
2003.1	234	207,907	208,875	1.000	208,875	208,854	21
2003.2	228	201,782	203,258	1.000	203,258	203,282	(24)
2004.1	222	168,604	169,838	1.000	169,838	170,108	(270)
2004.2	216	182,691	184,135	1.000	184,135	184,486	(351)
2005.1	210	168,481	169,582	1.000	169,582	170,338	(756)
2005.2	204	208,646	209,906	0.999	209,764	210,457	(693)
2006.1	198	193,946	194,670	1.000	194,589	194,976	(387)
2006.2	192	232,186	233,406	1.000	233,295	233,594	(298)
2007.1	186	220,726	221,771	1.000	221,694	221,786	(92)
2007.2	180	247,024	249,777	0.998	249,323	249,917	(594)
2008.1	174	221,460	224,336	0.998	223,831	224,341	(510)
2008.2	168	270,323	271,671	0.999	271,300	271,656	(356)
2009.1	162	268,573	271,005	0.998	270,586	271,145	(560)
2009.2	156	344,994	349,065	0.999	348,606	348,781	(175)
2010.1	150	331,980	334,476	0.998	333,805	334,486	(681)
2010.2	144	282,447	288,572	0.998	287,987	288,726	(739)
2011.1	138	198,922	201,961	0.997	201,455	201,571	(116)
2011.2	132	214,999	220,359	0.998	219,908	220,576	(668)
2012.1	126	189,489	193,947	0.997	193,378	194,284	(906)
2012.2	120	228,792	236,231	0.998	235,804	235,781	23
2013.1	114	203,931	209,243	0.998	208,851	209,644	(793)
2013.2	108	244,893	251,387	0.998	250,886	252,682	(1,796)
2014.1	102	207,899	220,703	0.994	219,298	219,462	(164)
2014.2	96	236,952	253,651	0.991	251,352	250,836	516
2015.1	90	215,352	235,296	0.987	232,161	232,666	(505)
2015.2	84	253,645	287,099	0.985	282,821	284,314	(1,493)
2016.1	78	231,663	266,909	0.983	262,333	264,473	(2,140)
2016.2	72	246,665	292,223	0.981	286,743	289,006	(2,263)
2017.1	66	192,731	235,886	0.980	231,220	233,382	(2,162)
2017.2	60	199,854	267,592	0.980	262,160	263,034	(874)
2018.1	54	167,453	244,255	0.987	241,021	244,285	(3,264)
2018.2	48	170,809	265,837	1.013	269,259	270,206	(947)
2019.1	42	134,695	233,192	1.040	242,601	246,745	(4,143)
2019.2	36	139,463	245,784	1.116	274,262	279,954	(5,692)
2020.1	30	67,109	124,813	1.256	156,732	159,116	(2,384)
2020.2	24	66,283	138,228	1.337	184,838	185,507	(669)
2021.1	18	34,914	96,530	1.500	144,785	148,276	(3,491)
2021.2	12	33,656	141,171	1.496	211,148	205,928	5,220
2022.1	6	7,635	69,700	2.484	173,158		
Total		7,879,314	8,958,584		9,258,887	9,121,283	(35,554)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	12,396	12,396	1.000	12,396	12,396	0
2003.1	234	9,342	9,342	1.000	9,342	9,342	0
2003.2	228	11,606	11,606	1.000	11,606	11,606	0
2004.1	222	8,744	8,744	1.000	8,744	8,744	0
2004.2	216	9,588	9,588	1.000	9,588	9,588	0
2005.1	210	8,382	8,382	1.000	8,382	8,382	0
2005.2	204	10,424	10,424	1.000	10,424	10,424	0
2006.1	198	8,373	8,373	1.000	8,373	8,373	0
2006.2	192	10,296	10,296	1.000	10,296	10,296	0
2007.1	186	9,191	9,191	1.000	9,191	9,191	0
2007.2	180	8,699	8,699	1.000	8,699	8,699	0
2008.1	174	7,471	7,471	1.000	7,471	7,471	0
2008.2	168	7,398	7,398	1.000	7,398	7,398	0
2009.1	162	6,154	6,154	1.000	6,154	6,154	0
2009.2	156	6,952	6,952	1.000	6,952	6,952	0
2010.1	150	5,728	5,728	1.000	5,728	5,728	0
2010.2	144	7,473	7,473	1.000	7,473	7,473	0
2011.1	138	5,353	5,353	1.000	5,353	5,353	0
2011.2	132	7,352	7,367	1.000	7,367	7,367	0
2012.1	126	6,293	6,293	1.000	6,293	6,293	0
2012.2	120	7,258	7,258	1.000	7,258	7,258	0
2013.1	114	5,627	5,633	1.000	5,633	5,621	13
2013.2	108	7,243	7,243	1.000	7,243	7,243	0
2014.1	102	5,326	5,326	1.000	5,326	5,326	0
2014.2	96	7,550	7,550	1.000	7,550	7,550	0
2015.1	90	5,445	5,501	1.000	5,501	5,501	0
2015.2	84	6,572	6,588	1.000	6,588	6,541	47
2016.1	78	5,486	5,611	1.000	5,611	5,616	(6)
2016.2	72	7,433	7,488	1.000	7,488	7,459	29
2017.1	66	6,090	6,164	1.000	6,164	6,120	44
2017.2	60	8,510	8,522	1.000	8,522	8,599	(76)
2018.1	54	6,084	6,156	1.000	6,156	6,157	(1)
2018.2	48	6,987	7,420	1.000	7,419	7,396	22
2019.1	42	5,050	5,441	0.999	5,434	5,162	272
2019.2	36	7,171	7,403	0.998	7,386	7,715	(329)
2020.1	30	4,258	4,694	0.986	4,627	4,597	30
2020.2	24	5,156	5,947	0.988	5,878	6,094	(216)
2021.1	18	3,507	4,405	0.968	4,264	4,387	(123)
2021.2	12	4,655	6,557	0.925	6,062	5,981	81
2022.1	6	1,441	4,624	0.952	4,402		
Total		284,061	292,759		291,739	287,550	(213)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	151	151	1.000	151	151	0
2003.1	234	430	430	1.000	430	430	0
2003.2	228	14	14	1.000	14	14	0
2004.1	222	179	179	1.000	179	179	0
2004.2	216	80	80	1.000	80	80	0
2005.1	210	2	2	1.000	2	2	0
2005.2	204	152	152	1.000	152	152	0
2006.1	198	0	0	1.000	0	0	0
2006.2	192	36	36	1.000	36	36	0
2007.1	186	45	45	1.000	45	45	0
2007.2	180	154	154	1.000	154	154	0
2008.1	174	85	85	1.000	85	85	0
2008.2	168	177	177	1.000	177	177	0
2009.1	162	215	215	1.000	215	215	0
2009.2	156	249	249	1.000	249	249	0
2010.1	150	38	38	1.000	38	38	0
2010.2	144	7	7	1.000	7	7	0
2011.1	138	64	64	1.000	64	64	0
2011.2	132	31	31	1.000	31	31	0
2012.1	126	12	12	1.000	12	12	0
2012.2	120	24	24	1.000	24	24	0
2013.1	114	0	0	1.000	0	0	0
2013.2	108	23	23	1.000	23	23	0
2014.1	102	1	1	1.000	1	1	0
2014.2	96	840	840	1.000	840	840	0
2015.1	90	65	65	1.000	65	70	(4)
2015.2	84	41	41	1.064	43	43	0
2016.1	78	2	2	1.053	2	2	(0)
2016.2	72	22	22	1.127	25	25	0
2017.1	66	22	22	1.107	24	24	1
2017.2	60	37	37	1.072	40	39	0
2018.1	54	30	30	1.061	32	33	(0)
2018.2	48	52	52	1.005	52	57	(5)
2019.1	42	41	41	1.104	45	46	(0)
2019.2	36	15	15	1.137	17	17	(1)
2020.1	30	27	30	1.211	36	22	14
2020.2	24	21	27	1.291	35	26	9
2021.1	18	3	3	1.382	3	2	1
2021.2	12	2	12	1.408	17	58	(41)
2022.1	6	0	0	1.584	0		
Total		3,392	3,411		3,450	3,476	(26)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	366,042	366,042	1.000	366,042	366,042	0
2003.1	234	359,480	359,480	1.000	359,480	359,481	(1)
2003.2	228	301,810	301,813	1.000	301,813	301,813	0
2004.1	222	286,031	286,031	1.000	286,031	286,034	(2)
2004.2	216	284,738	284,738	1.000	284,738	284,739	(1)
2005.1	210	283,783	283,783	1.000	283,783	283,783	(0)
2005.2	204	308,758	308,758	1.000	308,758	308,759	(1)
2006.1	198	277,935	277,935	1.000	277,935	277,935	0
2006.2	192	310,330	310,330	1.000	310,330	310,331	(1)
2007.1	186	334,626	334,636	1.000	334,636	334,636	(0)
2007.2	180	333,812	333,812	1.000	333,812	333,833	(21)
2008.1	174	327,225	327,225	1.000	327,225	327,225	(0)
2008.2	168	341,151	341,151	1.000	341,151	341,153	(2)
2009.1	162	311,857	311,858	1.000	311,858	311,866	(8)
2009.2	156	307,069	307,086	1.000	307,086	307,075	11
2010.1	150	294,457	294,462	1.000	294,462	294,470	(8)
2010.2	144	328,998	328,999	1.000	328,999	328,999	0
2011.1	138	321,649	321,646	1.000	321,646	321,647	(0)
2011.2	132	322,378	322,379	1.000	322,379	322,390	(11)
2012.1	126	302,097	302,100	1.000	302,100	302,090	10
2012.2	120	332,170	332,175	1.000	332,175	332,180	(4)
2013.1	114	331,103	331,117	1.000	331,117	331,113	4
2013.2	108	381,232	381,241	1.000	381,241	381,250	(9)
2014.1	102	389,067	389,080	1.000	389,080	389,082	(1)
2014.2	96	380,398	380,417	1.000	380,417	380,442	(25)
2015.1	90	410,863	410,931	1.000	410,931	410,928	3
2015.2	84	409,712	409,774	1.000	409,774	409,810	(36)
2016.1	78	443,251	443,317	1.000	443,317	443,336	(18)
2016.2	72	508,668	508,717	1.000	508,717	508,698	18
2017.1	66	477,731	477,868	1.000	477,868	477,956	(88)
2017.2	60	579,663	579,654	1.000	579,654	579,674	(20)
2018.1	54	571,465	571,581	1.000	571,581	571,540	41
2018.2	48	628,891	628,920	1.000	628,920	628,943	(22)
2019.1	42	635,697	635,777	1.000	635,777	635,832	(55)
2019.2	36	671,073	671,269	1.000	671,269	671,530	(261)
2020.1	30	414,871	415,110	1.000	415,110	415,909	(799)
2020.2	24	419,995	421,169	1.000	421,281	427,275	(5,994)
2021.1	18	316,885	319,922	1.001	320,225	323,284	(3,059)
2021.2	12	514,540	531,347	1.004	533,265	537,443	(4,178)
2022.1	6	425,925	572,789	1.004	575,331		
Total		15,547,430	15,716,439		15,721,314	15,160,523	(14,539)

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	197,839	197,839	1.000	197,839	197,839	0
2003.1	234	168,244	168,244	1.000	168,244	168,244	0
2003.2	228	172,266	172,267	1.000	172,267	172,266	0
2004.1	222	132,935	132,935	1.000	132,935	132,935	0
2004.2	216	140,537	140,537	1.000	140,537	140,537	0
2005.1	210	121,792	121,792	1.000	121,792	121,792	(0)
2005.2	204	165,203	165,203	1.000	165,203	165,203	0
2006.1	198	124,469	124,469	1.000	124,469	124,469	0
2006.2	192	158,081	158,083	1.000	158,083	158,082	1
2007.1	186	136,324	136,324	1.000	136,324	136,324	0
2007.2	180	153,671	153,671	1.000	153,671	153,671	(0)
2008.1	174	185,651	185,651	1.000	185,651	185,651	(0)
2008.2	168	147,679	147,681	1.000	147,681	147,680	1
2009.1	162	163,402	163,404	1.000	163,404	163,405	(1)
2009.2	156	147,426	147,426	1.000	147,426	147,426	0
2010.1	150	112,496	112,497	1.000	112,497	112,497	0
2010.2	144	130,753	130,754	1.000	130,754	130,754	(0)
2011.1	138	152,127	152,127	1.000	152,127	152,127	0
2011.2	132	144,590	144,588	1.000	144,588	144,589	(1)
2012.1	126	116,121	116,127	1.000	116,127	116,127	(0)
2012.2	120	176,856	176,853	1.000	176,853	176,853	(0)
2013.1	114	116,651	116,676	1.000	116,676	116,663	13
2013.2	108	188,950	188,954	1.000	188,954	189,042	(88)
2014.1	102	132,994	133,013	1.000	133,013	133,023	(9)
2014.2	96	153,365	153,364	1.000	153,364	153,364	(1)
2015.1	90	130,710	130,708	1.000	130,708	130,711	(3)
2015.2	84	164,922	164,938	1.000	164,938	164,932	6
2016.1	78	151,317	151,346	1.000	151,346	151,348	(2)
2016.2	72	189,894	190,036	1.000	190,036	190,013	23
2017.1	66	158,205	158,271	1.000	158,271	158,312	(41)
2017.2	60	197,104	197,270	1.000	197,270	197,334	(65)
2018.1	54	207,234	207,342	1.000	207,342	207,286	57
2018.2	48	246,191	246,375	1.000	246,375	246,274	101
2019.1	42	206,620	206,785	1.000	206,785	206,881	(96)
2019.2	36	251,180	251,539	1.000	251,539	251,642	(104)
2020.1	30	196,291	196,919	1.000	196,919	197,285	(366)
2020.2	24	259,975	260,906	1.000	260,906	264,531	(3,625)
2021.1	18	214,784	215,931	1.000	215,931	218,005	(2,074)
2021.2	12	362,195	369,696	1.004	371,045	365,004	6,041
2022.1	6	287,056	371,124	1.102	409,014		
Total		6,964,101	7,059,664		7,098,903	6,690,122	(233)

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	91,016	91,016	1.000	91,016	91,016	0
2003.1	234	79,318	79,318	1.000	79,318	79,318	0
2003.2	228	80,838	80,838	1.000	80,838	80,838	0
2004.1	222	66,573	66,573	1.000	66,573	66,573	0
2004.2	216	61,275	61,275	1.000	61,275	61,275	0
2005.1	210	54,885	54,885	1.000	54,885	54,885	(0)
2005.2	204	58,009	58,009	1.000	58,009	58,009	0
2006.1	198	55,927	55,927	1.000	55,927	55,927	0
2006.2	192	63,779	63,779	1.000	63,779	63,779	0
2007.1	186	57,196	57,196	1.000	57,196	57,196	0
2007.2	180	60,127	60,127	1.000	60,127	60,127	0
2008.1	174	49,162	49,162	1.000	49,162	49,162	0
2008.2	168	50,254	50,254	1.000	50,254	50,253	1
2009.1	162	44,103	44,103	1.000	44,102	44,102	(0)
2009.2	156	49,625	49,625	1.000	49,624	49,623	1
2010.1	150	34,731	34,731	1.000	34,729	34,730	(0)
2010.2	144	37,520	37,520	1.000	37,519	37,519	0
2011.1	138	34,118	34,118	1.000	34,117	34,117	(0)
2011.2	132	38,008	38,008	1.000	38,007	38,007	0
2012.1	126	31,035	31,035	1.000	31,034	31,035	(1)
2012.2	120	31,936	31,936	1.000	31,935	31,936	(0)
2013.1	114	29,223	29,223	1.000	29,222	29,222	0
2013.2	108	33,241	33,241	1.000	33,240	33,266	(26)
2014.1	102	31,441	31,441	1.000	31,444	31,447	(3)
2014.2	96	33,023	33,023	1.000	33,026	33,033	(6)
2015.1	90	32,156	32,156	1.000	32,159	32,160	(1)
2015.2	84	40,126	40,129	1.000	40,127	40,130	(2)
2016.1	78	31,423	31,452	1.000	31,448	31,456	(8)
2016.2	72	41,302	41,414	1.000	41,414	41,406	8
2017.1	66	38,391	38,397	1.000	38,395	38,428	(34)
2017.2	60	45,313	45,369	1.000	45,362	45,378	(16)
2018.1	54	50,714	50,769	1.000	50,745	50,720	25
2018.2	48	69,677	69,754	1.000	69,768	69,652	116
2019.1	42	67,385	67,496	1.000	67,491	67,623	(132)
2019.2	36	86,858	87,002	0.999	86,942	87,096	(154)
2020.1	30	76,622	77,127	0.999	77,056	77,346	(290)
2020.2	24	100,648	101,392	0.997	101,110	102,483	(1,373)
2021.1	18	101,735	102,269	0.995	101,717	102,328	(611)
2021.2	12	183,443	188,011	0.989	186,009	183,376	2,633
2022.1	6	165,331	191,617	1.053	201,763		
Total		2,387,488	2,420,717		2,427,866	2,225,976	126

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	134,071	134,071	1.000	134,071	134,071	0
2003.1	234	128,834	128,834	1.000	128,834	128,835	(1)
2003.2	228	124,555	124,555	1.000	124,555	124,555	0
2004.1	222	112,890	112,890	1.000	112,890	112,890	0
2004.2	216	111,113	111,113	1.000	111,113	111,113	0
2005.1	210	107,165	107,165	1.000	107,165	107,165	0
2005.2	204	122,071	122,071	1.000	122,071	122,071	(0)
2006.1	198	103,059	103,059	1.000	103,059	103,059	0
2006.2	192	117,578	117,578	1.000	117,578	117,578	(0)
2007.1	186	119,544	119,544	1.000	119,544	119,544	0
2007.2	180	123,464	123,464	1.000	123,464	123,464	(0)
2008.1	174	125,851	125,851	1.000	125,851	125,851	0
2008.2	168	125,471	125,471	1.000	125,471	125,472	(0)
2009.1	162	124,312	124,312	1.000	124,312	124,314	(2)
2009.2	156	116,637	116,637	1.000	116,637	116,642	(5)
2010.1	150	103,090	103,090	1.000	103,090	103,090	(0)
2010.2	144	112,398	112,398	1.000	112,398	112,398	(0)
2011.1	138	111,652	111,652	1.000	111,652	111,653	(1)
2011.2	132	114,447	114,447	1.000	114,447	114,447	0
2012.1	126	100,272	100,272	1.000	100,272	100,272	0
2012.2	120	124,587	124,607	1.000	124,607	124,608	(1)
2013.1	114	112,990	113,042	1.000	113,042	113,043	(1)
2013.2	108	150,479	150,487	1.000	150,487	150,478	9
2014.1	102	138,809	138,830	1.000	138,830	138,829	2
2014.2	96	149,640	149,649	1.000	149,649	149,653	(4)
2015.1	90	148,142	148,164	1.000	148,164	148,121	43
2015.2	84	159,475	159,513	1.000	159,513	159,538	(25)
2016.1	78	164,826	164,910	1.000	164,910	164,905	5
2016.2	72	210,495	210,611	1.000	210,611	210,627	(16)
2017.1	66	201,359	201,401	1.000	201,401	201,428	(27)
2017.2	60	260,229	260,267	1.000	260,267	260,275	(9)
2018.1	54	274,569	274,760	1.000	274,760	274,787	(27)
2018.2	48	305,250	305,353	1.000	305,353	305,488	(136)
2019.1	42	292,733	292,860	1.000	292,860	293,032	(173)
2019.2	36	325,746	326,171	1.000	326,171	326,275	(103)
2020.1	30	214,733	215,141	1.000	215,141	215,441	(300)
2020.2	24	241,834	242,598	1.000	242,598	244,374	(1,776)
2021.1	18	202,310	203,996	0.999	203,862	204,218	(356)
2021.2	12	334,714	344,597	0.998	343,981	342,307	1,674
2022.1	6	267,886	361,830	1.024	370,468		
Total		6,619,279	6,727,260		6,735,147	6,365,910	(1,230)

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	559	559	1.000	559	559	0
2003.1	234	384	384	1.000	384	384	0
2003.2	228	408	408	1.000	408	408	0
2004.1	222	308	308	1.000	308	308	0
2004.2	216	398	398	1.000	398	398	0
2005.1	210	443	443	1.000	443	443	0
2005.2	204	301	301	1.000	301	301	0
2006.1	198	194	194	1.000	194	194	0
2006.2	192	349	349	1.000	349	349	0
2007.1	186	313	313	1.000	313	313	0
2007.2	180	397	397	1.000	397	397	0
2008.1	174	273	273	1.000	273	273	0
2008.2	168	254	254	1.000	254	254	0
2009.1	162	301	301	1.000	301	301	0
2009.2	156	153	153	1.000	153	153	0
2010.1	150	216	216	1.000	216	216	0
2010.2	144	180	180	1.000	180	180	0
2011.1	138	217	217	1.000	217	217	0
2011.2	132	152	152	1.000	152	152	0
2012.1	126	55	55	1.000	55	55	0
2012.2	120	152	152	1.000	152	152	0
2013.1	114	78	78	1.000	78	78	0
2013.2	108	127	127	1.000	127	127	0
2014.1	102	142	142	1.000	142	142	0
2014.2	96	109	109	1.000	109	109	0
2015.1	90	38	38	1.000	38	38	0
2015.2	84	50	50	1.000	50	50	0
2016.1	78	60	60	1.000	60	60	0
2016.2	72	55	55	1.000	55	55	0
2017.1	66	45	45	1.000	45	45	0
2017.2	60	131	131	1.000	131	131	0
2018.1	54	29	29	1.000	29	29	0
2018.2	48	37	37	1.000	37	37	0
2019.1	42	68	68	1.000	68	68	0
2019.2	36	99	99	1.000	99	99	0
2020.1	30	33	60	1.000	60	29	31
2020.2	24	108	108	1.009	109	108	0
2021.1	18	235	235	1.012	238	238	0
2021.2	12	635	649	1.022	663	576	87
2022.1	6	228	337	1.076	363		
Total		8,316	8,466		8,510	8,029	118

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	30,813	30,854	1.000	30,854	30,854	(1)
2003.1	234	29,726	29,726	1.000	29,726	29,732	(6)
2003.2	228	36,292	36,292	1.000	36,292	36,295	(3)
2004.1	222	31,023	31,023	1.000	31,023	31,034	(11)
2004.2	216	36,578	36,578	1.000	36,578	36,582	(4)
2005.1	210	29,932	29,932	1.000	29,932	29,947	(15)
2005.2	204	34,139	34,139	1.000	34,139	34,143	(4)
2006.1	198	29,291	29,280	1.000	29,280	29,282	(2)
2006.2	192	44,553	44,553	1.000	44,553	44,569	(16)
2007.1	186	35,560	35,561	1.000	35,561	35,634	(73)
2007.2	180	42,004	42,472	1.000	42,472	42,575	(103)
2008.1	174	41,255	41,840	1.000	41,840	42,128	(288)
2008.2	168	52,239	52,243	1.000	52,243	52,238	5
2009.1	162	43,297	43,459	1.000	43,459	43,716	(257)
2009.2	156	55,981	56,024	1.000	56,024	56,188	(163)
2010.1	150	47,842	47,927	0.999	47,885	47,908	(23)
2010.2	144	53,493	53,733	0.999	53,653	53,581	72
2011.1	138	45,554	45,673	0.997	45,520	45,458	62
2011.2	132	49,051	49,188	0.995	48,926	49,075	(149)
2012.1	126	31,007	31,687	0.991	31,388	31,387	1
2012.2	120	34,845	35,714	0.989	35,329	35,472	(143)
2013.1	114	32,251	33,297	0.987	32,865	33,989	(1,124)
2013.2	108	38,721	41,546	0.981	40,765	41,136	(371)
2014.1	102	30,266	33,199	0.979	32,516	33,036	(520)
2014.2	96	34,976	40,400	0.977	39,466	39,357	110
2015.1	90	26,667	32,138	0.967	31,063	31,050	13
2015.2	84	26,836	35,570	0.952	33,848	32,960	888
2016.1	78	25,283	33,847	0.942	31,895	30,857	1,038
2016.2	72	26,877	40,530	0.931	37,739	35,900	1,840
2017.1	66	18,079	31,330	0.918	28,762	26,723	2,039
2017.2	60	20,088	41,322	0.903	37,329	33,944	3,385
2018.1	54	13,653	36,758	0.888	32,638	30,330	2,308
2018.2	48	13,628	42,303	0.867	36,657	35,131	1,526
2019.1	42	13,054	37,368	0.884	33,037	32,873	164
2019.2	36	8,030	33,652	0.891	29,996	29,015	982
2020.1	30	5,604	25,926	0.969	25,125	23,187	1,938
2020.2	24	6,509	27,742	1.292	35,830	31,834	3,996
2021.1	18	3,973	14,052	1.642	23,068	19,445	3,622
2021.2	12	5,174	18,831	2.085	39,262	35,269	3,992
2022.1	6	3,694	11,074	3.137	34,735		
Total		1,187,838	1,448,781		1,473,276	1,413,837	24,703

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Factors				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2002.2	240	19,786	19,786	1.000	19,786	19,786	0
2003.1	234	13,170	13,170	1.000	13,170	13,170	0
2003.2	228	14,105	14,105	1.000	14,105	14,105	0
2004.1	222	14,002	14,002	1.000	14,002	14,002	(0)
2004.2	216	19,217	19,217	1.000	19,217	19,217	0
2005.1	210	19,044	19,044	1.000	19,044	19,046	(2)
2005.2	204	17,405	17,405	1.000	17,405	17,405	0
2006.1	198	14,078	14,078	1.000	14,078	14,078	0
2006.2	192	25,201	25,201	1.000	25,201	25,201	0
2007.1	186	18,715	18,715	1.000	18,715	18,715	0
2007.2	180	25,140	25,140	1.000	25,140	25,157	(17)
2008.1	174	18,134	18,807	1.000	18,804	18,969	(165)
2008.2	168	21,584	21,619	0.999	21,592	21,645	(53)
2009.1	162	14,934	15,100	1.000	15,093	15,138	(45)
2009.2	156	27,843	29,048	1.001	29,079	29,091	(13)
2010.1	150	18,877	18,918	1.000	18,921	18,827	94
2010.2	144	20,684	22,969	0.994	22,831	22,907	(75)
2011.1	138	21,830	22,236	0.992	22,047	22,148	(101)
2011.2	132	19,964	21,215	0.991	21,018	20,609	410
2012.1	126	15,101	15,796	0.993	15,681	15,665	16
2012.2	120	14,371	16,425	0.990	16,264	15,348	915
2013.1	114	14,935	15,725	0.989	15,555	16,001	(446)
2013.2	108	17,018	20,280	0.982	19,919	19,594	325
2014.1	102	18,752	21,051	0.983	20,688	20,536	153
2014.2	96	10,252	13,121	0.975	12,790	12,638	152
2015.1	90	18,305	25,092	0.971	24,353	23,247	1,106
2015.2	84	13,566	20,141	0.969	19,509	20,030	(520)
2016.1	78	14,543	23,830	0.970	23,105	23,034	71
2016.2	72	18,832	32,162	0.961	30,921	31,526	(604)
2017.1	66	14,957	27,083	0.959	25,967	25,704	263
2017.2	60	13,321	34,185	0.956	32,698	30,592	2,106
2018.1	54	10,214	27,098	0.954	25,847	25,018	829
2018.2	48	6,164	28,012	0.966	27,055	27,217	(162)
2019.1	42	6,183	29,339	0.982	28,814	27,367	1,447
2019.2	36	2,996	25,790	1.001	25,804	24,037	1,767
2020.1	30	1,475	22,147	1.089	24,112	24,678	(565)
2020.2	24	842	17,250	1.411	24,334	24,661	(327)
2021.1	18	543	12,366	1.710	21,141	24,447	(3,306)
2021.2	12	253	13,884	2.155	29,915	28,487	1,428
2022.1	6	366	7,285	4.690	34,162		
Total		576,703	817,839		867,884	829,043	4,680

Appendix D. Ultimate Claim Count Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	6,223	1.000	6,223	6,223	0
2003.1	234	5,646	1.000	5,646	5,646	0
2003.2	228	5,459	1.000	5,459	5,459	0
2004.1	222	4,036	1.000	4,036	4,036	0
2004.2	216	4,538	1.000	4,538	4,538	0
2005.1	210	3,849	1.000	3,849	3,849	0
2005.2	204	4,624	1.000	4,624	4,624	0
2006.1	198	4,361	1.000	4,361	4,361	0
2006.2	192	5,139	1.000	5,139	5,139	0
2007.1	186	5,014	1.000	5,014	5,016	(2)
2007.2	180	5,751	1.000	5,751	5,751	0
2008.1	174	4,948	1.000	4,948	4,950	(2)
2008.2	168	6,094	1.000	6,094	6,093	1
2009.1	162	6,054	1.000	6,054	6,053	1
2009.2	156	7,788	1.000	7,788	7,788	0
2010.1	150	7,636	1.000	7,636	7,637	(1)
2010.2	144	8,076	1.000	8,076	8,076	0
2011.1	138	6,237	1.000	6,237	6,235	2
2011.2	132	6,919	1.000	6,919	6,925	(6)
2012.1	126	5,899	1.000	5,899	5,906	(7)
2012.2	120	6,803	1.000	6,803	6,804	(1)
2013.1	114	6,322	0.999	6,314	6,312	2
2013.2	108	7,900	0.998	7,881	7,886	(5)
2014.1	102	6,681	0.996	6,651	6,647	4
2014.2	96	7,606	0.992	7,549	7,539	10
2015.1	90	6,996	0.988	6,913	6,916	(4)
2015.2	84	7,994	0.983	7,854	7,843	12
2016.1	78	6,929	0.977	6,771	6,780	(10)
2016.2	72	8,124	0.969	7,876	7,854	21
2017.1	66	6,592	0.959	6,319	6,289	30
2017.2	60	7,744	0.946	7,327	7,294	33
2018.1	54	6,407	0.931	5,966	5,916	50
2018.2	48	7,552	0.915	6,910	6,881	28
2019.1	42	6,440	0.898	5,783	5,731	52
2019.2	36	8,019	0.883	7,081	6,880	201
2020.1	30	4,153	0.882	3,664	3,554	110
2020.2	24	4,893	0.992	4,855	4,733	122
2021.1	18	3,298	1.030	3,396	3,406	(9)
2021.2	12	5,695	0.940	5,354	5,121	233
2022.1	6	5,406	0.753	4,073		
Total		245,845		239,631	234,691	866

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	5,074	1.000	5,074	5,074	0
2003.1	234	4,798	1.000	4,798	4,798	0
2003.2	228	4,514	1.000	4,514	4,514	0
2004.1	222	4,437	1.000	4,437	4,437	0
2004.2	216	4,366	1.000	4,366	4,366	0
2005.1	210	4,406	1.000	4,406	4,406	0
2005.2	204	4,789	1.000	4,789	4,789	0
2006.1	198	4,403	1.000	4,403	4,403	0
2006.2	192	4,985	1.000	4,985	4,985	0
2007.1	186	5,090	1.000	5,090	5,090	0
2007.2	180	5,121	1.000	5,121	5,121	0
2008.1	174	4,815	1.000	4,815	4,815	0
2008.2	168	5,082	1.000	5,082	5,082	0
2009.1	162	4,736	1.000	4,736	4,735	1
2009.2	156	4,763	1.000	4,763	4,763	0
2010.1	150	4,511	1.000	4,511	4,511	0
2010.2	144	5,016	1.000	5,016	5,017	(1)
2011.1	138	4,707	1.000	4,707	4,707	0
2011.2	132	4,945	1.000	4,945	4,945	0
2012.1	126	4,969	1.000	4,969	4,969	0
2012.2	120	4,916	1.000	4,916	4,916	0
2013.1	114	4,808	1.000	4,808	4,807	1
2013.2	108	5,168	1.000	5,168	5,168	0
2014.1	102	4,690	1.000	4,690	4,690	0
2014.2	96	4,832	1.000	4,832	4,833	(1)
2015.1	90	4,644	1.000	4,644	4,644	0
2015.2	84	4,572	1.000	4,572	4,574	(2)
2016.1	78	4,581	1.000	4,581	4,582	(1)
2016.2	72	4,935	1.000	4,935	4,932	3
2017.1	66	4,430	1.000	4,430	4,429	1
2017.2	60	5,182	1.000	5,182	5,180	2
2018.1	54	4,587	1.000	4,587	4,594	(7)
2018.2	48	4,742	1.000	4,742	4,747	(5)
2019.1	42	4,472	1.000	4,472	4,481	(9)
2019.2	36	4,878	1.001	4,884	4,901	(17)
2020.1	30	3,234	1.005	3,250	3,302	(52)
2020.2	24	3,306	1.031	3,410	3,635	(225)
2021.1	18	2,380	1.094	2,603	2,789	(187)
2021.2	12	3,154	1.222	3,855	4,824	(969)
2022.1	6	3,535	1.452	5,131		
Total		182,573		185,218	181,554	(1,468)

Financial Services Regulatory Authority of Ontario

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	106,078	1.000	106,078	106,078	0
2003.1	234	103,699	1.000	103,699	103,699	0
2003.2	228	89,701	1.000	89,701	89,701	0
2004.1	222	89,363	1.000	89,363	89,363	0
2004.2	216	89,362	1.000	89,362	89,362	0
2005.1	210	87,538	1.000	87,538	87,539	(1)
2005.2	204	92,094	1.000	92,094	92,094	0
2006.1	198	84,131	1.000	84,131	84,132	(1)
2006.2	192	93,770	1.000	93,770	93,770	0
2007.1	186	93,928	1.000	93,928	93,928	0
2007.2	180	95,976	1.000	95,976	95,976	0
2008.1	174	97,785	1.000	97,785	97,786	(1)
2008.2	168	99,606	1.000	99,606	99,606	0
2009.1	162	97,882	1.000	97,882	97,882	0
2009.2	156	97,095	1.000	97,095	97,095	0
2010.1	150	95,794	1.000	95,794	95,794	0
2010.2	144	103,171	1.000	103,171	103,170	1
2011.1	138	95,919	1.000	95,919	95,919	0
2011.2	132	97,831	1.000	97,831	97,831	0
2012.1	126	91,076	1.000	91,076	91,076	0
2012.2	120	99,470	1.000	99,470	99,476	(6)
2013.1	114	96,926	1.000	96,926	96,927	(1)
2013.2	108	108,152	1.000	108,152	108,152	0
2014.1	102	109,864	1.000	109,864	109,864	0
2014.2	96	106,832	1.000	106,832	106,832	0
2015.1	90	114,077	1.000	114,077	114,077	0
2015.2	84	113,361	1.000	113,361	113,358	3
2016.1	78	112,470	1.000	112,470	112,472	(2)
2016.2	72	126,002	1.000	126,002	126,003	(1)
2017.1	66	116,841	1.000	116,841	116,842	(1)
2017.2	60	133,995	1.000	133,995	133,988	7
2018.1	54	125,944	1.000	125,944	125,943	1
2018.2	48	134,514	1.000	134,514	134,520	(6)
2019.1	42	132,273	1.000	132,273	132,267	6
2019.2	36	137,881	1.000	137,881	137,890	(9)
2020.1	30	77,730	1.000	77,730	77,712	18
2020.2	24	82,817	1.000	82,817	83,001	(184)
2021.1	18	65,016	1.000	65,046	65,401	(355)
2021.2	12	99,023	1.003	99,318	99,337	(19)
2022.1	6	92,085	1.034	95,232		
Total		4,087,072		4,090,544	3,995,863	(551)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	33,052	1.000	33,052	33,052	0
2003.1	234	32,600	1.000	32,600	32,587	13
2003.2	228	27,491	1.000	27,496	27,496	1
2004.1	222	23,206	1.000	23,213	23,212	1
2004.2	216	23,602	1.000	23,613	23,612	1
2005.1	210	21,111	1.001	21,124	21,122	2
2005.2	204	24,424	1.001	24,441	24,438	4
2006.1	198	22,405	1.001	22,423	22,418	5
2006.2	192	24,657	1.001	24,679	24,674	5
2007.1	186	23,627	1.001	23,648	23,643	5
2007.2	180	25,302	1.001	25,325	25,319	6
2008.1	174	23,634	1.001	23,656	23,650	5
2008.2	168	25,951	1.001	25,975	25,969	5
2009.1	162	25,671	1.001	25,695	25,690	5
2009.2	156	30,033	1.001	30,062	30,056	6
2010.1	150	30,035	1.001	30,065	30,060	5
2010.2	144	29,706	1.001	29,737	29,734	4
2011.1	138	24,827	1.001	24,853	24,849	4
2011.2	132	25,924	1.001	25,953	25,950	3
2012.1	126	22,693	1.001	22,719	22,717	2
2012.2	120	25,076	1.001	25,106	25,105	1
2013.1	114	24,310	1.001	24,341	24,336	5
2013.2	108	29,051	1.001	29,091	29,092	(0)
2014.1	102	25,364	1.002	25,402	25,405	(3)
2014.2	96	26,838	1.002	26,880	26,883	(2)
2015.1	90	27,231	1.002	27,277	27,273	3
2015.2	84	29,485	1.002	29,536	29,532	5
2016.1	78	27,791	1.002	27,844	27,842	1
2016.2	72	31,970	1.002	32,033	32,054	(21)
2017.1	66	28,308	1.002	28,363	28,374	(10)
2017.2	60	32,686	1.002	32,748	32,760	(12)
2018.1	54	29,020	1.002	29,075	29,108	(33)
2018.2	48	32,660	1.002	32,710	32,765	(55)
2019.1	42	29,233	1.001	29,260	29,320	(60)
2019.2	36	33,396	1.000	33,402	33,494	(92)
2020.1	30	16,983	0.999	16,968	17,119	(150)
2020.2	24	21,323	0.998	21,273	21,253	20
2021.1	18	16,179	0.990	16,020	15,810	210
2021.2	12	25,923	0.961	24,915	23,453	1,462
2022.1	6	24,751	0.854	21,128		
Total		1,057,529		1,053,704	1,031,226	1,351

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	11,382	1.000	11,382	11,383	(1)
2003.1	234	10,588	1.000	10,588	10,575	13
2003.2	228	9,347	1.000	9,347	9,347	0
2004.1	222	7,225	1.000	7,225	7,224	1
2004.2	216	7,271	1.000	7,271	7,271	0
2005.1	210	6,458	1.000	6,458	6,458	0
2005.2	204	7,515	1.000	7,515	7,516	(1)
2006.1	198	6,694	1.000	6,694	6,694	0
2006.2	192	7,453	1.000	7,453	7,453	0
2007.1	186	7,081	1.000	7,081	7,081	0
2007.2	180	7,774	1.000	7,774	7,775	(1)
2008.1	174	7,207	1.000	7,207	7,208	(1)
2008.2	168	8,019	1.000	8,019	8,020	(1)
2009.1	162	7,576	1.000	7,576	7,577	(1)
2009.2	156	9,067	1.000	9,067	9,067	0
2010.1	150	9,105	1.000	9,105	9,106	(1)
2010.2	144	8,976	1.000	8,977	8,978	(2)
2011.1	138	7,232	1.000	7,232	7,232	0
2011.2	132	7,726	1.000	7,727	7,730	(4)
2012.1	126	6,473	1.000	6,473	6,476	(3)
2012.2	120	7,266	1.000	7,266	7,269	(4)
2013.1	114	6,892	1.000	6,891	6,895	(4)
2013.2	108	8,507	1.000	8,504	8,501	3
2014.1	102	7,290	0.999	7,285	7,290	(5)
2014.2	96	8,086	0.999	8,077	8,074	3
2015.1	90	7,821	0.999	7,809	7,811	(1)
2015.2	84	8,839	0.998	8,822	8,818	4
2016.1	78	8,050	0.997	8,026	8,031	(6)
2016.2	72	9,017	0.997	8,987	9,000	(13)
2017.1	66	7,949	0.995	7,911	7,939	(27)
2017.2	60	9,071	0.992	9,001	9,034	(33)
2018.1	54	7,728	0.989	7,644	7,687	(43)
2018.2	48	8,680	0.983	8,533	8,583	(50)
2019.1	42	7,679	0.975	7,485	7,555	(71)
2019.2	36	8,968	0.968	8,677	8,768	(91)
2020.1	30	4,898	0.959	4,697	4,842	(145)
2020.2	24	6,216	0.940	5,842	5,933	(91)
2021.1	18	4,734	0.899	4,256	4,363	(107)
2021.2	12	7,633	0.856	6,533	6,656	(123)
2022.1	6	4,930	1.130	5,573		
Total		310,423		307,989	303,220	(804)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	681	1.000	681	681	0
2003.1	234	543	1.000	543	543	0
2003.2	228	649	1.000	649	649	0
2004.1	222	535	1.000	535	535	0
2004.2	216	675	1.000	675	675	0
2005.1	210	548	1.000	548	548	0
2005.2	204	647	1.000	647	647	0
2006.1	198	557	1.000	557	557	0
2006.2	192	654	1.000	654	654	0
2007.1	186	568	1.000	568	568	0
2007.2	180	596	1.000	596	596	0
2008.1	174	446	1.000	446	446	0
2008.2	168	504	1.000	504	504	0
2009.1	162	402	1.000	402	402	0
2009.2	156	452	1.000	452	452	0
2010.1	150	392	1.000	392	392	0
2010.2	144	471	1.000	471	471	0
2011.1	138	353	1.000	353	353	0
2011.2	132	467	1.000	467	467	0
2012.1	126	397	1.000	397	397	0
2012.2	120	487	1.000	487	487	0
2013.1	114	357	1.000	357	355	2
2013.2	108	475	1.000	475	475	0
2014.1	102	344	1.000	344	344	0
2014.2	96	480	1.000	480	480	0
2015.1	90	353	1.000	353	353	0
2015.2	84	429	1.000	429	426	3
2016.1	78	390	1.000	390	391	(1)
2016.2	72	503	1.000	503	502	1
2017.1	66	411	1.000	411	408	3
2017.2	60	536	1.000	536	538	(2)
2018.1	54	387	1.000	387	389	(2)
2018.2	48	455	1.001	455	457	(2)
2019.1	42	340	1.000	340	326	14
2019.2	36	452	0.999	452	464	(12)
2020.1	30	289	0.999	289	287	2
2020.2	24	403	1.001	404	408	(4)
2021.1	18	273	0.985	269	272	(3)
2021.2	12	424	0.948	402	388	14
2022.1	6	268	1.036	278		
Total		18,593		18,577	18,287	13

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	4	1.000	4	4	0
2003.1	234	9	1.000	9	9	0
2003.2	228	3	1.000	3	3	0
2004.1	222	1	1.000	1	1	0
2004.2	216	2	1.000	2	2	0
2005.1	210	2	1.000	2	2	0
2005.2	204	4	1.000	4	4	0
2006.1	198	1	1.000	1	1	0
2006.2	192	7	1.000	7	7	0
2007.1	186	1	1.000	1	1	0
2007.2	180	6	1.000	6	6	0
2008.1	174	1	1.000	1	1	0
2008.2	168	4	1.000	4	4	0
2009.1	162	2	1.000	2	2	0
2009.2	156	3	1.000	3	3	0
2010.1	150	1	1.000	1	1	0
2010.2	144	3	1.000	3	3	0
2011.1	138	2	1.000	2	2	0
2011.2	132	7	1.000	7	7	0
2012.1	126	1	1.000	1	1	0
2012.2	120	4	1.000	4	4	0
2013.1	114	1	1.000	1	1	0
2013.2	108	2	1.000	2	2	0
2014.1	102	2	1.000	2	2	0
2014.2	96	5	1.000	5	5	0
2015.1	90	4	1.000	4	4	0
2015.2	84	4	1.000	4	4	0
2016.1	78	0	1.000	0	0	0
2016.2	72	2	1.000	2	2	0
2017.1	66	3	1.000	3	3	0
2017.2	60	2	1.000	2	2	0
2018.1	54	4	1.000	4	5	(1)
2018.2	48	4	1.000	4	4	0
2019.1	42	5	0.990	5	5	0
2019.2	36	3	0.980	3	3	0
2020.1	30	4	0.911	4	4	(0)
2020.2	24	2	0.968	2	2	0
2021.1	18	1	0.968	1	1	0
2021.2	12	3	0.789	2	5	(2)
2022.1	6	1	0.566	1		
Total		120		118	121	(3)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	81,312	1.000	81,312	81,312	0
2003.1	234	80,333	1.000	80,333	80,333	0
2003.2	228	65,928	1.000	65,928	65,928	0
2004.1	222	67,595	1.000	67,595	67,595	0
2004.2	216	63,633	1.000	63,633	63,633	0
2005.1	210	65,071	1.000	65,071	65,071	0
2005.2	204	64,077	1.000	64,077	64,077	0
2006.1	198	61,121	1.000	61,121	61,121	0
2006.2	192	67,053	1.000	67,053	67,053	0
2007.1	186	73,381	1.000	73,381	73,381	0
2007.2	180	68,700	1.000	68,700	68,701	(1)
2008.1	174	68,424	1.000	68,424	68,424	0
2008.2	168	66,800	1.000	66,800	66,800	0
2009.1	162	65,729	1.000	65,729	65,729	0
2009.2	156	62,456	1.000	62,456	62,455	1
2010.1	150	59,047	1.000	59,047	59,047	0
2010.2	144	61,451	1.000	61,451	61,451	0
2011.1	138	61,897	1.000	61,897	61,897	0
2011.2	132	58,893	1.000	58,893	58,894	(1)
2012.1	126	56,729	1.000	56,729	56,728	1
2012.2	120	59,543	1.000	59,543	59,544	(1)
2013.1	114	61,481	1.000	61,481	61,479	2
2013.2	108	66,889	1.000	66,889	66,889	0
2014.1	102	72,362	1.000	72,362	72,362	0
2014.2	96	65,894	1.000	65,894	65,896	(2)
2015.1	90	73,250	1.000	73,250	73,249	1
2015.2	84	68,956	1.000	68,956	68,957	(1)
2016.1	78	72,948	1.000	72,948	72,950	(2)
2016.2	72	77,560	1.000	77,560	77,559	1
2017.1	66	74,854	1.000	74,854	74,852	2
2017.2	60	83,129	1.000	83,129	83,137	(8)
2018.1	54	83,372	1.000	83,372	83,380	(8)
2018.2	48	85,038	1.000	85,038	85,044	(6)
2019.1	42	87,279	1.000	87,279	87,293	(14)
2019.2	36	87,236	1.000	87,236	87,269	(33)
2020.1	30	54,655	1.000	54,655	54,687	(32)
2020.2	24	54,895	1.000	54,895	55,374	(479)
2021.1	18	43,155	1.000	43,146	44,567	(1,421)
2021.2	12	64,759	1.000	64,733	66,488	(1,755)
2022.1	6	69,445	0.989	68,647		
Total		2,726,328		2,725,495	2,660,604	(3,756)

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	111,703	1.000	111,703	111,703	0
2003.1	234	101,653	1.000	101,653	101,653	0
2003.2	228	84,563	1.000	84,563	84,563	0
2004.1	222	70,841	1.000	70,841	70,841	0
2004.2	216	64,415	1.000	64,415	64,415	0
2005.1	210	57,986	1.000	57,986	57,986	0
2005.2	204	63,655	1.000	63,655	63,655	0
2006.1	198	55,932	1.000	55,932	55,932	0
2006.2	192	64,144	1.000	64,144	64,143	1
2007.1	186	59,797	1.000	59,797	59,797	0
2007.2	180	63,880	1.000	63,880	63,881	(1)
2008.1	174	75,755	1.000	75,755	75,755	0
2008.2	168	62,232	1.000	62,232	62,232	0
2009.1	162	76,357	1.000	76,357	76,361	(4)
2009.2	156	64,878	1.000	64,878	64,878	0
2010.1	150	57,135	1.000	57,135	57,135	0
2010.2	144	59,634	1.000	59,634	59,635	(1)
2011.1	138	81,291	1.000	81,291	81,290	1
2011.2	132	74,502	1.000	74,502	74,502	0
2012.1	126	72,817	1.000	72,817	72,818	(1)
2012.2	120	77,750	1.000	77,750	77,749	1
2013.1	114	67,828	1.000	67,828	67,828	0
2013.2	108	77,990	1.000	77,990	77,990	0
2014.1	102	71,369	1.000	71,369	71,370	(1)
2014.2	96	68,974	1.000	68,974	68,974	0
2015.1	90	70,715	1.000	70,715	70,715	0
2015.2	84	72,098	1.000	72,098	72,098	0
2016.1	78	77,141	1.000	77,141	77,141	0
2016.2	72	72,665	1.000	72,665	72,664	1
2017.1	66	70,233	1.000	70,233	70,234	(1)
2017.2	60	69,322	1.000	69,322	69,320	2
2018.1	54	77,205	1.000	77,205	77,201	4
2018.2	48	72,663	1.000	72,663	72,661	2
2019.1	42	71,519	1.000	71,519	71,495	24
2019.2	36	74,365	1.000	74,365	74,321	44
2020.1	30	57,201	1.000	57,201	57,145	56
2020.2	24	69,036	1.000	69,036	69,099	(63)
2021.1	18	58,175	1.002	58,272	58,457	(185)
2021.2	12	75,399	1.012	76,278	81,788	(5,509)
2022.1	6	69,392	1.202	83,410		
Total		2,844,210		2,859,205	2,781,425	(5,630)

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	14,969	1.000	14,969	14,969	0
2003.1	234	12,319	1.000	12,319	12,319	0
2003.2	228	12,518	1.000	12,518	12,518	0
2004.1	222	10,539	1.000	10,539	10,539	0
2004.2	216	10,028	1.000	10,028	10,028	0
2005.1	210	7,934	1.000	7,934	7,934	0
2005.2	204	8,468	1.000	8,468	8,468	0
2006.1	198	7,860	1.000	7,860	7,860	0
2006.2	192	8,299	1.000	8,299	8,299	0
2007.1	186	7,515	1.000	7,515	7,515	0
2007.2	180	7,151	1.000	7,151	7,151	(0)
2008.1	174	6,288	1.000	6,288	6,288	(0)
2008.2	168	6,477	1.000	6,477	6,477	0
2009.1	162	5,990	1.000	5,990	5,990	(0)
2009.2	156	6,083	1.000	6,083	6,083	0
2010.1	150	4,225	1.000	4,225	4,225	(0)
2010.2	144	4,003	1.000	4,003	4,003	(0)
2011.1	138	3,648	1.000	3,648	3,648	(0)
2011.2	132	3,855	1.000	3,855	3,855	(0)
2012.1	126	3,402	1.000	3,402	3,402	(0)
2012.2	120	3,227	1.000	3,227	3,227	0
2013.1	114	2,851	1.000	2,851	2,851	0
2013.2	108	3,133	1.000	3,132	3,132	0
2014.1	102	2,677	1.000	2,676	2,676	(0)
2014.2	96	2,983	1.000	2,982	2,983	(0)
2015.1	90	2,769	1.000	2,769	2,769	(0)
2015.2	84	3,215	1.000	3,214	3,215	(0)
2016.1	78	2,678	1.000	2,678	2,678	(0)
2016.2	72	3,339	1.000	3,339	3,339	(0)
2017.1	66	3,038	1.000	3,038	3,038	(0)
2017.2	60	3,591	1.000	3,591	3,590	1
2018.1	54	3,718	1.000	3,718	3,718	0
2018.2	48	4,359	1.000	4,359	4,360	(1)
2019.1	42	3,972	1.000	3,972	3,973	(1)
2019.2	36	4,804	1.000	4,803	4,806	(3)
2020.1	30	4,229	1.000	4,229	4,232	(3)
2020.2	24	4,700	1.000	4,700	4,700	(0)
2021.1	18	4,547	0.999	4,544	4,559	(15)
2021.2	12	6,893	0.999	6,889	6,875	14
2022.1	6	7,210	1.003	7,233		
Total		229,504		229,513	222,289	(8)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	38,016	1.000	38,016	38,016	0
2003.1	234	36,792	1.000	36,792	36,792	0
2003.2	228	30,940	1.000	30,940	30,940	0
2004.1	222	29,316	1.000	29,316	29,316	0
2004.2	216	27,023	1.000	27,023	27,023	0
2005.1	210	26,965	1.000	26,965	26,965	0
2005.2	204	28,197	1.000	28,197	28,197	0
2006.1	198	25,566	1.000	25,566	25,566	0
2006.2	192	28,139	1.000	28,139	28,139	0
2007.1	186	29,070	1.000	29,070	29,070	0
2007.2	180	26,936	1.000	26,936	26,936	0
2008.1	174	26,368	1.000	26,368	26,368	0
2008.2	168	24,969	1.000	24,969	24,969	0
2009.1	162	27,539	1.000	27,539	27,539	0
2009.2	156	23,703	1.000	23,703	23,703	0
2010.1	150	20,780	1.000	20,780	20,780	0
2010.2	144	21,982	1.000	21,982	21,982	0
2011.1	138	24,362	1.000	24,362	24,362	0
2011.2	132	23,946	1.000	23,946	23,946	0
2012.1	126	23,075	1.000	23,075	23,075	0
2012.2	120	25,280	1.000	25,280	25,280	0
2013.1	114	24,391	1.000	24,391	24,391	0
2013.2	108	28,458	1.000	28,458	28,457	1
2014.1	102	27,850	1.000	27,850	27,850	0
2014.2	96	26,941	1.000	26,941	26,941	0
2015.1	90	28,734	1.000	28,734	28,733	1
2015.2	84	29,037	1.000	29,037	29,038	(1)
2016.1	78	30,355	1.000	30,355	30,355	0
2016.2	72	34,768	1.000	34,768	34,769	(1)
2017.1	66	35,571	1.000	35,571	35,573	(2)
2017.2	60	41,113	1.000	41,113	41,115	(2)
2018.1	54	44,660	1.000	44,660	44,668	(8)
2018.2	48	45,085	1.000	45,085	45,088	(3)
2019.1	42	45,537	1.000	45,537	45,538	(1)
2019.2	36	48,079	1.000	48,079	48,077	2
2020.1	30	32,791	1.000	32,791	32,796	(5)
2020.2	24	37,248	1.000	37,248	37,361	(113)
2021.1	18	31,056	1.000	31,058	31,397	(340)
2021.2	12	43,582	1.003	43,718	45,986	(2,268)
2022.1	6	43,960	1.073	47,179		
Total		1,248,180		1,251,537	1,207,096	(2,739)

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	136	1.000	136	136	0
2003.1	234	74	1.000	74	74	0
2003.2	228	78	1.000	78	78	0
2004.1	222	78	1.000	78	78	0
2004.2	216	86	1.000	86	86	0
2005.1	210	63	1.000	63	63	0
2005.2	204	68	1.000	68	68	0
2006.1	198	60	1.000	60	60	0
2006.2	192	76	1.000	76	76	0
2007.1	186	69	1.000	69	69	0
2007.2	180	67	1.000	67	67	0
2008.1	174	61	1.000	61	61	0
2008.2	168	64	1.000	64	64	0
2009.1	162	66	1.000	66	66	0
2009.2	156	43	1.000	43	43	0
2010.1	150	49	1.000	49	49	0
2010.2	144	43	1.000	43	43	0
2011.1	138	50	1.000	50	50	0
2011.2	132	36	1.000	36	36	0
2012.1	126	14	1.000	14	14	0
2012.2	120	21	1.000	21	21	0
2013.1	114	16	1.000	16	16	0
2013.2	108	22	1.000	22	22	0
2014.1	102	14	1.000	14	14	0
2014.2	96	17	1.000	17	17	0
2015.1	90	12	1.000	12	12	0
2015.2	84	16	1.000	16	16	0
2016.1	78	10	1.000	10	10	0
2016.2	72	8	1.000	8	8	0
2017.1	66	10	1.000	10	10	0
2017.2	60	19	1.000	19	19	0
2018.1	54	10	1.000	10	10	0
2018.2	48	8	1.000	8	8	0
2019.1	42	10	1.000	10	10	0
2019.2	36	14	1.000	14	14	0
2020.1	30	6	1.000	6	5	1
2020.2	24	17	1.000	17	17	0
2021.1	18	16	0.997	16	17	(1)
2021.2	12	61	1.001	61	53	8
2022.1	6	42	0.979	41		
Total		1,630		1,629	1,580	8

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	1,081	1.000	1,081	1,081	0
2003.1	234	1,168	1.000	1,168	1,172	(4)
2003.2	228	1,242	1.000	1,242	1,242	0
2004.1	222	1,150	1.000	1,150	1,150	0
2004.2	216	1,324	1.000	1,324	1,324	0
2005.1	210	1,229	1.000	1,229	1,230	(1)
2005.2	204	1,365	1.000	1,365	1,367	(2)
2006.1	198	1,230	1.000	1,230	1,231	(1)
2006.2	192	1,233	1.000	1,233	1,233	0
2007.1	186	1,153	1.000	1,153	1,153	0
2007.2	180	1,263	1.000	1,263	1,263	0
2008.1	174	1,082	1.000	1,082	1,083	(1)
2008.2	168	1,060	1.000	1,060	1,062	(2)
2009.1	162	966	1.000	966	966	0
2009.2	156	1,120	1.000	1,120	1,120	0
2010.1	150	934	1.000	934	934	0
2010.2	144	1,093	1.000	1,093	1,092	1
2011.1	138	923	1.000	923	923	0
2011.2	132	940	1.000	940	941	(1)
2012.1	126	861	1.000	861	862	(1)
2012.2	120	925	1.000	925	923	2
2013.1	114	769	0.998	768	767	1
2013.2	108	818	0.998	817	816	0
2014.1	102	749	0.998	747	745	2
2014.2	96	790	0.996	787	786	1
2015.1	90	756	0.995	753	753	(0)
2015.2	84	706	0.994	702	700	2
2016.1	78	733	0.993	728	726	1
2016.2	72	780	0.993	774	772	2
2017.1	66	713	0.992	707	704	3
2017.2	60	813	0.989	804	802	2
2018.1	54	730	0.987	721	721	(0)
2018.2	48	768	0.986	757	755	2
2019.1	42	689	0.982	677	675	1
2019.2	36	799	0.982	784	783	1
2020.1	30	542	0.979	531	533	(3)
2020.2	24	657	0.979	643	643	0
2021.1	18	592	0.975	577	568	9
2021.2	12	829	0.975	808	785	22
2022.1	6	751	1.103	828		
Total		37,326		37,255	36,389	38

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Factors				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240	117	1.000	117	117	0
2003.1	234	109	1.000	109	109	0
2003.2	228	99	1.000	99	99	0
2004.1	222	89	1.000	89	89	0
2004.2	216	122	1.000	122	122	0
2005.1	210	114	1.000	114	114	0
2005.2	204	95	1.000	95	95	0
2006.1	198	81	1.000	81	81	0
2006.2	192	120	1.000	120	120	0
2007.1	186	109	1.000	109	109	0
2007.2	180	127	1.000	127	128	(1)
2008.1	174	123	1.000	123	124	(1)
2008.2	168	105	1.000	105	105	0
2009.1	162	82	1.000	82	82	0
2009.2	156	121	1.000	121	121	0
2010.1	150	97	1.000	97	97	0
2010.2	144	99	1.000	99	101	(2)
2011.1	138	98	1.000	98	98	0
2011.2	132	111	1.000	111	111	0
2012.1	126	98	1.000	98	99	(1)
2012.2	120	101	1.000	101	100	1
2013.1	114	114	0.994	113	114	(1)
2013.2	108	113	0.982	111	114	(3)
2014.1	102	123	0.976	120	123	(3)
2014.2	96	91	0.965	88	87	1
2015.1	90	134	0.936	125	125	1
2015.2	84	122	0.909	111	111	(0)
2016.1	78	144	0.879	127	127	(0)
2016.2	72	163	0.842	137	142	(5)
2017.1	66	179	0.794	142	141	1
2017.2	60	193	0.734	142	146	(4)
2018.1	54	180	0.675	122	116	6
2018.2	48	236	0.609	144	145	(1)
2019.1	42	246	0.557	137	132	5
2019.2	36	305	0.502	153	150	3
2020.1	30	191	0.491	94	108	(14)
2020.2	24	166	0.778	129	134	(4)
2021.1	18	88	0.954	84	80	4
2021.2	12	117	1.082	127	127	0
2022.1	6	120	1.455	175		
Total		5,241		4,596	4,441	(19)

Appendix E. Trend Model Exhibits

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.025 (CI = +/-0.017; p = 0.006)	0.187 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.081 (CI = +/-0.030; p = 0.000)	0.959	+2.51%	-5.45%
Loss Cost	2011.2	0.031 (CI = +/-0.019; p = 0.002)	0.193 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.032; p = 0.000)	0.964	+3.19%	-5.66%
Loss Cost	2012.1	0.032 (CI = +/-0.022; p = 0.007)	0.192 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.036; p = 0.000)	0.962	+3.30%	-5.68%
Loss Cost	2012.2	0.042 (CI = +/-0.026; p = 0.004)	0.199 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.039; p = 0.000)	0.966	+4.25%	-5.89%
Loss Cost	2013.1	0.041 (CI = +/-0.034; p = 0.022)	0.199 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.047; p = 0.000)	0.965	+4.15%	-5.88%
Loss Cost	2013.2	0.056 (CI = +/-0.043; p = 0.015)	0.206 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.056; p = 0.001)	0.967	+5.73%	-6.09%
Loss Cost	2014.1	0.063 (CI = +/-0.060; p = 0.043)	0.203 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.126 (CI = +/-0.073; p = 0.003)	0.966	+6.48%	-6.15%
Loss Cost	2014.2	0.113 (CI = +/-0.084; p = 0.013)	0.214 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.180 (CI = +/-0.096; p = 0.002)	0.972	+11.94%	-6.49%
Loss Cost	2015.1	0.035 (CI = +/-0.144; p = 0.601)	0.223 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.099 (CI = +/-0.154; p = 0.180)	0.976	+3.55%	-6.25%
Loss Cost	2015.2	0.272 (CI = +/-0.441; p = 0.196)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.340 (CI = +/-0.450; p = 0.121)	0.978	+31.26%	-6.61%
Loss Cost	2016.1	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.61%	-6.61%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.87%	-6.87%
Severity	2011.1	0.016 (CI = +/-0.020; p = 0.121)	0.034 (CI = +/-0.050; p = 0.164)	-0.003 (CI = +/-0.003; p = 0.085)	-0.009 (CI = +/-0.037; p = 0.630)	0.534	+1.57%	+0.70%
Severity	2011.2	0.016 (CI = +/-0.024; p = 0.180)	0.035 (CI = +/-0.053; p = 0.183)	-0.003 (CI = +/-0.003; p = 0.094)	-0.009 (CI = +/-0.041; p = 0.649)	0.493	+1.60%	+0.69%
Severity	2012.1	0.019 (CI = +/-0.029; p = 0.178)	0.032 (CI = +/-0.056; p = 0.238)	-0.003 (CI = +/-0.003; p = 0.100)	-0.013 (CI = +/-0.046; p = 0.557)	0.486	+1.94%	+0.62%
Severity	2012.2	0.032 (CI = +/-0.034; p = 0.064)	0.041 (CI = +/-0.056; p = 0.140)	-0.003 (CI = +/-0.003; p = 0.071)	-0.028 (CI = +/-0.050; p = 0.248)	0.535	+3.22%	+0.32%
Severity	2013.1	0.051 (CI = +/-0.039; p = 0.014)	0.030 (CI = +/-0.053; p = 0.241)	-0.003 (CI = +/-0.003; p = 0.050)	-0.051 (CI = +/-0.054; p = 0.064)	0.618	+5.21%	+0.02%
Severity	2013.2	0.073 (CI = +/-0.047; p = 0.005)	0.040 (CI = +/-0.052; p = 0.122)	-0.003 (CI = +/-0.003; p = 0.029)	-0.077 (CI = +/-0.062; p = 0.019)	0.652	+7.61%	-0.32%
Severity	2014.1	0.084 (CI = +/-0.066; p = 0.018)	0.037 (CI = +/-0.056; p = 0.176)	-0.003 (CI = +/-0.003; p = 0.034)	-0.088 (CI = +/-0.080; p = 0.034)	0.603	+8.75%	-0.41%
Severity	2014.2	0.119 (CI = +/-0.100; p = 0.024)	0.044 (CI = +/-0.059; p = 0.123)	-0.003 (CI = +/-0.003; p = 0.028)	-0.126 (CI = +/-0.114; p = 0.033)	0.555	+12.64%	-0.67%
Severity	2015.1	0.136 (CI = +/-0.188; p = 0.138)	0.043 (CI = +/-0.064; p = 0.171)	-0.003 (CI = +/-0.003; p = 0.036)	-0.143 (CI = +/-0.200; p = 0.143)	0.455	+14.55%	-0.72%
Severity	2015.2	0.214 (CI = +/-0.621; p = 0.455)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	-0.223 (CI = +/-0.635; p = 0.447)	0.290	+23.89%	-0.85%
Severity	2016.1	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.325	-0.85%	-0.85%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	0.342	-1.76%	-1.76%
Frequency	2011.1	0.009 (CI = +/-0.016; p = 0.237)	0.152 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.072 (CI = +/-0.029; p = 0.000)	0.974	+0.92%	-6.12%
Frequency	2011.2	0.016 (CI = +/-0.018; p = 0.083)	0.158 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.081 (CI = +/-0.030; p = 0.000)	0.977	+1.56%	-6.31%
Frequency	2012.1	0.013 (CI = +/-0.021; p = 0.206)	0.160 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.078 (CI = +/-0.034; p = 0.000)	0.976	+1.34%	-6.26%
Frequency	2012.2	0.010 (CI = +/-0.026; p = 0.437)	0.158 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.040; p = 0.001)	0.976	+0.99%	-6.19%
Frequency	2013.1	-0.010 (CI = +/-0.027; p = 0.436)	0.169 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.013)	0.984	-1.02%	-5.90%
Frequency	2013.2	-0.018 (CI = +/-0.036; p = 0.309)	0.165 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.047; p = 0.075)	0.984	-1.75%	-5.79%
Frequency	2014.1	-0.021 (CI = +/-0.051; p = 0.383)	0.166 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.062; p = 0.201)	0.982	-2.09%	-5.76%
Frequency	2014.2	-0.006 (CI = +/-0.079; p = 0.866)	0.170 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.090; p = 0.211)	0.982	-0.62%	-5.86%
Frequency	2015.1	-0.101 (CI = +/-0.125; p = 0.103)	0.180 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.134; p = 0.484)	0.985	-9.60%	-5.57%
Frequency	2015.2	0.058 (CI = +/-0.397; p = 0.749)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.405; p = 0.528)	0.986	+5.95%	-5.81%
Frequency	2016.1	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.985	-5.81%	-5.81%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.988	-5.20%	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.189 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.018; p = 0.000)	0.940	0.00%	-4.08%
Loss Cost	2011.2	0.188 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.019; p = 0.000)	0.940	0.00%	-4.11%
Loss Cost	2012.1	0.195 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.019; p = 0.000)	0.944	0.00%	-4.32%
Loss Cost	2012.2	0.192 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.019; p = 0.000)	0.944	0.00%	-4.39%
Loss Cost	2013.1	0.202 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.019; p = 0.000)	0.951	0.00%	-4.71%
Loss Cost	2013.2	0.199 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.020; p = 0.000)	0.952	0.00%	-4.81%
Loss Cost	2014.1	0.208 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.020; p = 0.000)	0.955	0.00%	-5.12%
Loss Cost	2014.2	0.204 (CI = +/-0.062; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.022; p = 0.000)	0.955	0.00%	-5.24%
Loss Cost	2015.1	0.224 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.062 (CI = +/-0.017; p = 0.000)	0.977	0.00%	-6.06%
Loss Cost	2015.2	0.224 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.019; p = 0.000)	0.976	0.00%	-6.08%
Loss Cost	2016.1	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.068 (CI = +/-0.020; p = 0.000)	0.977	0.00%	-6.61%
Loss Cost	2016.2	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.024; p = 0.000)	0.977	0.00%	-6.87%
Severity	2011.1	0.036 (CI = +/-0.052; p = 0.163)	-0.002 (CI = +/-0.003; p = 0.160)	0.016 (CI = +/-0.019; p = 0.088)	0.494	0.00%	+1.62%
Severity	2011.2	0.032 (CI = +/-0.054; p = 0.227)	-0.002 (CI = +/-0.003; p = 0.162)	0.015 (CI = +/-0.019; p = 0.115)	0.466	0.00%	+1.53%
Severity	2012.1	0.034 (CI = +/-0.057; p = 0.226)	-0.002 (CI = +/-0.003; p = 0.167)	0.015 (CI = +/-0.020; p = 0.145)	0.456	0.00%	+1.47%
Severity	2012.2	0.036 (CI = +/-0.060; p = 0.222)	-0.002 (CI = +/-0.003; p = 0.182)	0.015 (CI = +/-0.021; p = 0.146)	0.448	0.00%	+1.53%
Severity	2013.1	0.035 (CI = +/-0.064; p = 0.267)	-0.002 (CI = +/-0.003; p = 0.206)	0.016 (CI = +/-0.022; p = 0.157)	0.442	0.00%	+1.58%
Severity	2013.2	0.031 (CI = +/-0.068; p = 0.339)	-0.002 (CI = +/-0.004; p = 0.214)	0.015 (CI = +/-0.024; p = 0.204)	0.400	0.00%	+1.48%
Severity	2014.1	0.043 (CI = +/-0.068; p = 0.197)	-0.003 (CI = +/-0.004; p = 0.148)	0.010 (CI = +/-0.024; p = 0.359)	0.403	0.00%	+1.05%
Severity	2014.2	0.034 (CI = +/-0.070; p = 0.306)	-0.003 (CI = +/-0.004; p = 0.133)	0.007 (CI = +/-0.024; p = 0.522)	0.338	0.00%	+0.74%
Severity	2015.1	0.049 (CI = +/-0.067; p = 0.136)	-0.003 (CI = +/-0.003; p = 0.066)	0.001 (CI = +/-0.024; p = 0.936)	0.376	0.00%	+0.09%
Severity	2015.2	0.039 (CI = +/-0.068; p = 0.233)	-0.003 (CI = +/-0.003; p = 0.049)	-0.004 (CI = +/-0.025; p = 0.718)	0.318	0.00%	-0.41%
Severity	2016.1	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	-0.009 (CI = +/-0.029; p = 0.517)	0.325	0.00%	-0.85%
Severity	2016.2	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	-0.018 (CI = +/-0.030; p = 0.203)	0.342	0.00%	-1.76%
Frequency	2011.1	0.153 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.014; p = 0.000)	0.973	0.00%	-5.61%
Frequency	2011.2	0.156 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.015; p = 0.000)	0.973	0.00%	-5.55%
Frequency	2012.1	0.161 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.015; p = 0.000)	0.975	0.00%	-5.71%
Frequency	2012.2	0.156 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.015; p = 0.000)	0.976	0.00%	-5.84%
Frequency	2013.1	0.168 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.013; p = 0.000)	0.984	0.00%	-6.19%
Frequency	2013.2	0.168 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.014; p = 0.000)	0.984	0.00%	-6.19%
Frequency	2014.1	0.165 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.015; p = 0.000)	0.982	0.00%	-6.11%
Frequency	2014.2	0.170 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.015; p = 0.000)	0.983	0.00%	-5.93%
Frequency	2015.1	0.175 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.016; p = 0.000)	0.983	0.00%	-6.14%
Frequency	2015.2	0.185 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.015; p = 0.000)	0.987	0.00%	-5.70%
Frequency	2016.1	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.018; p = 0.000)	0.985	0.00%	-5.81%
Frequency	2016.2	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.018; p = 0.000)	0.988	0.00%	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.013; p = 0.008)	0.170 (CI = +/-0.035; p = 0.000)	-0.058 (CI = +/-0.027; p = 0.000)	0.884	+1.89%	-3.89%
Loss Cost	2011.2	0.024 (CI = +/-0.015; p = 0.004)	0.175 (CI = +/-0.034; p = 0.000)	-0.066 (CI = +/-0.028; p = 0.000)	0.895	+2.41%	-4.11%
Loss Cost	2012.1	0.025 (CI = +/-0.018; p = 0.012)	0.174 (CI = +/-0.037; p = 0.000)	-0.067 (CI = +/-0.032; p = 0.001)	0.892	+2.49%	-4.14%
Loss Cost	2012.2	0.031 (CI = +/-0.022; p = 0.009)	0.180 (CI = +/-0.038; p = 0.000)	-0.075 (CI = +/-0.036; p = 0.001)	0.897	+3.15%	-4.34%
Loss Cost	2013.1	0.029 (CI = +/-0.028; p = 0.042)	0.181 (CI = +/-0.042; p = 0.000)	-0.073 (CI = +/-0.043; p = 0.003)	0.893	+2.99%	-4.31%
Loss Cost	2013.2	0.039 (CI = +/-0.037; p = 0.040)	0.186 (CI = +/-0.045; p = 0.000)	-0.085 (CI = +/-0.052; p = 0.005)	0.896	+3.99%	-4.51%
Loss Cost	2014.1	0.045 (CI = +/-0.053; p = 0.085)	0.184 (CI = +/-0.050; p = 0.000)	-0.092 (CI = +/-0.069; p = 0.015)	0.889	+4.64%	-4.59%
Loss Cost	2014.2	0.082 (CI = +/-0.076; p = 0.037)	0.194 (CI = +/-0.050; p = 0.000)	-0.133 (CI = +/-0.091; p = 0.010)	0.911	+8.58%	-4.98%
Loss Cost	2015.1	-0.008 (CI = +/-0.102; p = 0.862)	0.207 (CI = +/-0.040; p = 0.000)	-0.039 (CI = +/-0.112; p = 0.431)	0.956	-0.76%	-4.53%
Loss Cost	2015.2	0.092 (CI = +/-0.354; p = 0.533)	0.214 (CI = +/-0.049; p = 0.000)	-0.141 (CI = +/-0.366; p = 0.367)	0.958	+9.64%	-4.77%
Loss Cost	2016.1	-0.049 (CI = +/-0.021; p = 0.002)	0.214 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	-4.77%	-4.77%
Loss Cost	2016.2	-0.049 (CI = +/-0.031; p = 0.011)	0.214 (CI = +/-0.062; p = 0.001)	NA (CI = +/-NA; p = NA)	0.948	-4.77%	-4.77%
Severity	2011.1	0.006 (CI = +/-0.015; p = 0.434)	0.039 (CI = +/-0.039; p = 0.052)	0.027 (CI = +/-0.031; p = 0.076)	0.646	+0.56%	+3.35%
Severity	2011.2	0.004 (CI = +/-0.018; p = 0.609)	0.037 (CI = +/-0.042; p = 0.077)	0.029 (CI = +/-0.035; p = 0.091)	0.609	+0.43%	+3.41%
Severity	2012.1	0.005 (CI = +/-0.022; p = 0.607)	0.036 (CI = +/-0.045; p = 0.106)	0.028 (CI = +/-0.039; p = 0.148)	0.601	+0.53%	+3.38%
Severity	2012.2	0.016 (CI = +/-0.025; p = 0.184)	0.045 (CI = +/-0.044; p = 0.045)	0.014 (CI = +/-0.041; p = 0.481)	0.677	+1.61%	+3.01%
Severity	2013.1	0.032 (CI = +/-0.026; p = 0.021)	0.035 (CI = +/-0.039; p = 0.073)	-0.006 (CI = +/-0.040; p = 0.745)	0.788	+3.24%	+2.63%
Severity	2013.2	0.051 (CI = +/-0.027; p = 0.002)	0.045 (CI = +/-0.033; p = 0.013)	-0.029 (CI = +/-0.039; p = 0.119)	0.862	+5.25%	+2.20%
Severity	2014.1	0.053 (CI = +/-0.040; p = 0.016)	0.045 (CI = +/-0.037; p = 0.024)	-0.031 (CI = +/-0.051; p = 0.200)	0.831	+5.41%	+2.18%
Severity	2014.2	0.078 (CI = +/-0.058; p = 0.015)	0.052 (CI = +/-0.038; p = 0.014)	-0.060 (CI = +/-0.069; p = 0.079)	0.820	+8.16%	+1.89%
Severity	2015.1	0.057 (CI = +/-0.111; p = 0.250)	0.055 (CI = +/-0.043; p = 0.021)	-0.038 (CI = +/-0.122; p = 0.478)	0.759	+5.92%	+2.00%
Severity	2015.2	0.020 (CI = +/-0.403; p = 0.904)	0.053 (CI = +/-0.055; p = 0.058)	0.001 (CI = +/-0.416; p = 0.995)	0.585	+2.00%	+2.10%
Severity	2016.1	0.021 (CI = +/-0.024; p = 0.078)	0.053 (CI = +/-0.055; p = 0.058)	NA (CI = +/-NA; p = NA)	0.629	+2.10%	+2.10%
Severity	2016.2	0.015 (CI = +/-0.031; p = 0.261)	0.046 (CI = +/-0.063; p = 0.117)	NA (CI = +/-NA; p = NA)	0.381	+1.49%	+1.49%
Frequency	2011.1	0.013 (CI = +/-0.015; p = 0.074)	0.131 (CI = +/-0.039; p = 0.000)	-0.086 (CI = +/-0.030; p = 0.000)	0.876	+1.33%	-7.01%
Frequency	2011.2	0.019 (CI = +/-0.016; p = 0.022)	0.138 (CI = +/-0.038; p = 0.000)	-0.095 (CI = +/-0.031; p = 0.000)	0.897	+1.96%	-7.27%
Frequency	2012.1	0.019 (CI = +/-0.020; p = 0.055)	0.138 (CI = +/-0.041; p = 0.000)	-0.095 (CI = +/-0.035; p = 0.000)	0.892	+1.95%	-7.27%
Frequency	2012.2	0.015 (CI = +/-0.025; p = 0.207)	0.134 (CI = +/-0.044; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.001)	0.892	+1.51%	-7.13%
Frequency	2013.1	-0.002 (CI = +/-0.024; p = 0.824)	0.146 (CI = +/-0.036; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.002)	0.937	-0.25%	-6.76%
Frequency	2013.2	-0.012 (CI = +/-0.031; p = 0.403)	0.141 (CI = +/-0.038; p = 0.000)	-0.056 (CI = +/-0.044; p = 0.018)	0.943	-1.20%	-6.56%
Frequency	2014.1	-0.007 (CI = +/-0.045; p = 0.715)	0.139 (CI = +/-0.042; p = 0.000)	-0.061 (CI = +/-0.058; p = 0.041)	0.929	-0.73%	-6.62%
Frequency	2014.2	0.004 (CI = +/-0.072; p = 0.904)	0.142 (CI = +/-0.048; p = 0.000)	-0.074 (CI = +/-0.087; p = 0.085)	0.928	+0.38%	-6.74%
Frequency	2015.1	-0.065 (CI = +/-0.116; p = 0.219)	0.152 (CI = +/-0.045; p = 0.000)	-0.001 (CI = +/-0.128; p = 0.984)	0.942	-6.30%	-6.40%
Frequency	2015.2	0.072 (CI = +/-0.391; p = 0.655)	0.161 (CI = +/-0.054; p = 0.001)	-0.142 (CI = +/-0.404; p = 0.408)	0.945	+7.49%	-6.73%
Frequency	2016.1	-0.070 (CI = +/-0.023; p = 0.001)	0.161 (CI = +/-0.054; p = 0.001)	NA (CI = +/-NA; p = NA)	0.931	-6.73%	-6.73%
Frequency	2016.2	-0.064 (CI = +/-0.030; p = 0.004)	0.168 (CI = +/-0.061; p = 0.002)	NA (CI = +/-NA; p = NA)	0.938	-6.17%	-6.17%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	0.198 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.195 (CI = +/-0.100; p = 0.001)	0.942	-4.23%
Loss Cost	2011.2	-0.045 (CI = +/-0.019; p = 0.000)	0.194 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.198 (CI = +/-0.101; p = 0.001)	0.944	-4.44%
Loss Cost	2012.1	-0.051 (CI = +/-0.017; p = 0.000)	0.206 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.204 (CI = +/-0.091; p = 0.000)	0.956	-4.96%
Loss Cost	2012.2	-0.052 (CI = +/-0.018; p = 0.000)	0.202 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.202 (CI = +/-0.092; p = 0.000)	0.958	-5.10%
Loss Cost	2013.1	-0.056 (CI = +/-0.016; p = 0.000)	0.214 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.194 (CI = +/-0.081; p = 0.000)	0.969	-5.48%
Loss Cost	2013.2	-0.057 (CI = +/-0.017; p = 0.000)	0.212 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.191 (CI = +/-0.087; p = 0.000)	0.969	-5.51%
Loss Cost	2014.1	-0.058 (CI = +/-0.017; p = 0.000)	0.216 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.177 (CI = +/-0.093; p = 0.001)	0.969	-5.61%
Loss Cost	2014.2	-0.058 (CI = +/-0.017; p = 0.000)	0.226 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.219 (CI = +/-0.116; p = 0.002)	0.973	-5.61%
Loss Cost	2015.1	-0.058 (CI = +/-0.017; p = 0.000)	0.226 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.973	-5.61%
Loss Cost	2015.2	-0.061 (CI = +/-0.019; p = 0.000)	0.221 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.974	-5.92%
Loss Cost	2016.1	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.61%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.87%
Severity	2011.1	-0.002 (CI = +/-0.017; p = 0.822)	0.040 (CI = +/-0.046; p = 0.081)	-0.003 (CI = +/-0.003; p = 0.014)	0.088 (CI = +/-0.092; p = 0.060)	0.614	-0.18%
Severity	2011.2	-0.002 (CI = +/-0.018; p = 0.782)	0.039 (CI = +/-0.048; p = 0.103)	-0.003 (CI = +/-0.003; p = 0.017)	0.089 (CI = +/-0.096; p = 0.065)	0.582	-0.23%
Severity	2012.1	-0.002 (CI = +/-0.019; p = 0.829)	0.038 (CI = +/-0.051; p = 0.132)	-0.003 (CI = +/-0.003; p = 0.025)	0.089 (CI = +/-0.099; p = 0.076)	0.571	-0.20%
Severity	2012.2	0.000 (CI = +/-0.019; p = 0.995)	0.044 (CI = +/-0.052; p = 0.089)	-0.003 (CI = +/-0.003; p = 0.032)	0.092 (CI = +/-0.099; p = 0.065)	0.597	+0.01%
Severity	2013.1	0.002 (CI = +/-0.020; p = 0.796)	0.038 (CI = +/-0.053; p = 0.152)	-0.003 (CI = +/-0.003; p = 0.051)	0.097 (CI = +/-0.098; p = 0.054)	0.625	+0.24%
Severity	2013.2	0.003 (CI = +/-0.020; p = 0.744)	0.042 (CI = +/-0.056; p = 0.129)	-0.003 (CI = +/-0.003; p = 0.060)	0.105 (CI = +/-0.104; p = 0.048)	0.605	+0.31%
Severity	2014.1	0.003 (CI = +/-0.021; p = 0.797)	0.045 (CI = +/-0.060; p = 0.131)	-0.003 (CI = +/-0.003; p = 0.066)	0.098 (CI = +/-0.115; p = 0.088)	0.545	+0.26%
Severity	2014.2	0.003 (CI = +/-0.022; p = 0.805)	0.048 (CI = +/-0.067; p = 0.143)	-0.003 (CI = +/-0.003; p = 0.076)	0.113 (CI = +/-0.154; p = 0.136)	0.446	+0.26%
Severity	2015.1	0.003 (CI = +/-0.022; p = 0.805)	0.048 (CI = +/-0.067; p = 0.143)	-0.003 (CI = +/-0.003; p = 0.076)	NA (CI = +/-NA; p = NA)	0.379	+0.26%
Severity	2015.2	-0.004 (CI = +/-0.024; p = 0.742)	0.038 (CI = +/-0.068; p = 0.235)	-0.003 (CI = +/-0.003; p = 0.050)	NA (CI = +/-NA; p = NA)	0.316	-0.37%
Severity	2016.1	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.325	-0.85%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	0.342	-1.76%
Frequency	2011.1	-0.041 (CI = +/-0.021; p = 0.001)	0.158 (CI = +/-0.057; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.107 (CI = +/-0.116; p = 0.069)	0.945	-4.06%
Frequency	2011.2	-0.043 (CI = +/-0.022; p = 0.001)	0.155 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.109 (CI = +/-0.119; p = 0.070)	0.945	-4.21%
Frequency	2012.1	-0.049 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.057; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.116 (CI = +/-0.110; p = 0.041)	0.955	-4.77%
Frequency	2012.2	-0.052 (CI = +/-0.020; p = 0.000)	0.158 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.102; p = 0.037)	0.963	-5.10%
Frequency	2013.1	-0.059 (CI = +/-0.014; p = 0.000)	0.176 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.068; p = 0.008)	0.985	-5.71%
Frequency	2013.2	-0.060 (CI = +/-0.013; p = 0.000)	0.169 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.085 (CI = +/-0.067; p = 0.017)	0.987	-5.80%
Frequency	2014.1	-0.060 (CI = +/-0.014; p = 0.000)	0.172 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.078 (CI = +/-0.074; p = 0.039)	0.986	-5.85%
Frequency	2014.2	-0.060 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.106 (CI = +/-0.094; p = 0.030)	0.986	-5.85%
Frequency	2015.1	-0.060 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.986	-5.85%
Frequency	2015.2	-0.057 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.986	-5.57%
Frequency	2016.1	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.985	-5.81%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.988	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.000 (CI = +/-0.026; p = 0.974)	0.193 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.103 (CI = +/-0.089; p = 0.027)	-0.060 (CI = +/-0.032; p = 0.001)	0.968	-0.04%	-5.90%
Loss Cost	2011.2	0.007 (CI = +/-0.032; p = 0.671)	0.196 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.097; p = 0.069)	-0.068 (CI = +/-0.038; p = 0.002)	0.969	+0.66%	-5.96%
Loss Cost	2012.1	-0.002 (CI = +/-0.041; p = 0.922)	0.200 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.105 (CI = +/-0.110; p = 0.060)	-0.059 (CI = +/-0.047; p = 0.017)	0.969	-0.19%	-5.92%
Loss Cost	2012.2	0.007 (CI = +/-0.054; p = 0.774)	0.202 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.125; p = 0.143)	-0.069 (CI = +/-0.060; p = 0.026)	0.969	+0.74%	-5.99%
Loss Cost	2013.1	-0.017 (CI = +/-0.073; p = 0.617)	0.209 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.128 (CI = +/-0.146; p = 0.081)	-0.043 (CI = +/-0.079; p = 0.261)	0.970	-1.73%	-5.88%
Loss Cost	2013.2	-0.003 (CI = +/-0.100; p = 0.943)	0.210 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.171; p = 0.183)	-0.058 (CI = +/-0.108; p = 0.263)	0.970	-0.34%	-5.97%
Loss Cost	2014.1	-0.015 (CI = +/-0.142; p = 0.815)	0.212 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.123 (CI = +/-0.203; p = 0.210)	-0.045 (CI = +/-0.152; p = 0.524)	0.968	-1.54%	-5.91%
Loss Cost	2014.2	0.035 (CI = +/-0.144; p = 0.601)	0.223 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.122 (CI = +/-0.187; p = 0.175)	-0.099 (CI = +/-0.154; p = 0.180)	0.975	+3.55%	-6.25%
Loss Cost	2015.1	0.035 (CI = +/-0.144; p = 0.601)	0.223 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.099 (CI = +/-0.154; p = 0.180)	0.976	+3.55%	-6.25%
Loss Cost	2015.2	0.272 (CI = +/-0.441; p = 0.196)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.340 (CI = +/-0.450; p = 0.121)	0.978	+31.26%	-6.61%
Loss Cost	2016.1	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.977	-6.61%	-6.61%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.977	-6.87%	-6.87%
Severity	2011.1	-0.011 (CI = +/-0.033; p = 0.496)	0.041 (CI = +/-0.047; p = 0.080)	-0.003 (CI = +/-0.003; p = 0.042)	0.108 (CI = +/-0.113; p = 0.059)	0.013 (CI = +/-0.041; p = 0.509)	0.602	-1.10%	+0.20%
Severity	2011.2	-0.018 (CI = +/-0.041; p = 0.355)	0.039 (CI = +/-0.048; p = 0.111)	-0.003 (CI = +/-0.003; p = 0.049)	0.123 (CI = +/-0.124; p = 0.051)	0.021 (CI = +/-0.048; p = 0.370)	0.578	-1.82%	+0.26%
Severity	2012.1	-0.025 (CI = +/-0.053; p = 0.332)	0.042 (CI = +/-0.052; p = 0.109)	-0.003 (CI = +/-0.003; p = 0.055)	0.136 (CI = +/-0.142; p = 0.060)	0.028 (CI = +/-0.060; p = 0.337)	0.570	-2.49%	+0.29%
Severity	2012.2	-0.011 (CI = +/-0.069; p = 0.730)	0.044 (CI = +/-0.054; p = 0.099)	-0.003 (CI = +/-0.003; p = 0.055)	0.113 (CI = +/-0.160; p = 0.151)	0.013 (CI = +/-0.076; p = 0.717)	0.572	-1.12%	+0.19%
Severity	2013.1	0.023 (CI = +/-0.093; p = 0.605)	0.035 (CI = +/-0.056; p = 0.203)	-0.003 (CI = +/-0.003; p = 0.053)	0.061 (CI = +/-0.186; p = 0.488)	-0.023 (CI = +/-0.101; p = 0.635)	0.604	+2.32%	+0.02%
Severity	2013.2	0.072 (CI = +/-0.119; p = 0.212)	0.040 (CI = +/-0.056; p = 0.141)	-0.003 (CI = +/-0.003; p = 0.037)	0.002 (CI = +/-0.204; p = 0.982)	-0.075 (CI = +/-0.129; p = 0.225)	0.623	+7.49%	-0.32%
Severity	2014.1	0.100 (CI = +/-0.168; p = 0.216)	0.035 (CI = +/-0.061; p = 0.233)	-0.003 (CI = +/-0.003; p = 0.041)	-0.026 (CI = +/-0.240; p = 0.818)	-0.105 (CI = +/-0.179; p = 0.224)	0.569	+10.54%	-0.46%
Severity	2014.2	0.136 (CI = +/-0.188; p = 0.138)	0.043 (CI = +/-0.064; p = 0.171)	-0.003 (CI = +/-0.003; p = 0.036)	-0.026 (CI = +/-0.243; p = 0.815)	-0.143 (CI = +/-0.200; p = 0.143)	0.514	+14.55%	-0.72%
Severity	2015.1	0.136 (CI = +/-0.188; p = 0.138)	0.043 (CI = +/-0.064; p = 0.171)	-0.003 (CI = +/-0.003; p = 0.036)	NA (CI = +/-NA; p = NA)	-0.143 (CI = +/-0.200; p = 0.143)	0.455	+14.55%	-0.72%
Severity	2015.2	0.214 (CI = +/-0.621; p = 0.455)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	-0.223 (CI = +/-0.635; p = 0.447)	0.290	+23.89%	-0.85%
Severity	2016.1	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.325	-0.85%	-0.85%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.342	-1.76%	-1.76%
Frequency	2011.1	0.011 (CI = +/-0.029; p = 0.455)	0.152 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.099; p = 0.904)	-0.073 (CI = +/-0.036; p = 0.000)	0.973	+1.07%	-6.09%
Frequency	2011.2	0.025 (CI = +/-0.034; p = 0.136)	0.157 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.102; p = 0.493)	-0.089 (CI = +/-0.040; p = 0.000)	0.976	+2.52%	-6.20%
Frequency	2012.1	0.023 (CI = +/-0.044; p = 0.281)	0.158 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.118; p = 0.589)	-0.087 (CI = +/-0.050; p = 0.002)	0.975	+2.35%	-6.19%
Frequency	2012.2	0.019 (CI = +/-0.058; p = 0.501)	0.157 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.135; p = 0.719)	-0.082 (CI = +/-0.064; p = 0.016)	0.974	+1.88%	-6.16%
Frequency	2013.1	-0.040 (CI = +/-0.064; p = 0.196)	0.174 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.128; p = 0.281)	-0.020 (CI = +/-0.069; p = 0.535)	0.984	-3.95%	-5.90%
Frequency	2013.2	-0.076 (CI = +/-0.081; p = 0.066)	0.170 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.109 (CI = +/-0.139; p = 0.113)	0.017 (CI = +/-0.087; p = 0.675)	0.986	-7.28%	-5.67%
Frequency	2014.1	-0.116 (CI = +/-0.109; p = 0.039)	0.177 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.149 (CI = +/-0.156; p = 0.059)	0.059 (CI = +/-0.116; p = 0.283)	0.986	-10.93%	-5.47%
Frequency	2014.2	-0.101 (CI = +/-0.125; p = 0.103)	0.180 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.149 (CI = +/-0.162; p = 0.069)	0.044 (CI = +/-0.134; p = 0.484)	0.986	-9.60%	-5.57%
Frequency	2015.1	-0.101 (CI = +/-0.125; p = 0.103)	0.180 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.044 (CI = +/-0.134; p = 0.484)	0.985	-9.60%	-5.57%
Frequency	2015.2	0.058 (CI = +/-0.397; p = 0.749)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.118 (CI = +/-0.405; p = 0.528)	0.986	+5.95%	-5.81%
Frequency	2016.1	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.985	-5.81%	-5.81%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.988	-5.20%	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.035 (CI = +/-0.023; p = 0.005)	0.184 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.142 (CI = +/-0.130; p = 0.034)	0.913	-3.48%
Loss Cost	2011.2	-0.039 (CI = +/-0.024; p = 0.004)	0.178 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.153 (CI = +/-0.133; p = 0.026)	0.917	-3.85%
Loss Cost	2012.1	-0.046 (CI = +/-0.024; p = 0.001)	0.190 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.167 (CI = +/-0.125; p = 0.012)	0.929	-4.51%
Loss Cost	2012.2	-0.050 (CI = +/-0.025; p = 0.001)	0.183 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.173 (CI = +/-0.124; p = 0.010)	0.935	-4.90%
Loss Cost	2013.1	-0.056 (CI = +/-0.023; p = 0.000)	0.198 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.173 (CI = +/-0.111; p = 0.005)	0.950	-5.48%
Loss Cost	2013.2	-0.059 (CI = +/-0.024; p = 0.000)	0.192 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.169 (CI = +/-0.111; p = 0.006)	0.954	-5.71%
Loss Cost	2014.1	-0.061 (CI = +/-0.023; p = 0.000)	0.202 (CI = +/-0.056; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.154 (CI = +/-0.109; p = 0.010)	0.958	-5.96%
Loss Cost	2014.2	-0.062 (CI = +/-0.024; p = 0.000)	0.200 (CI = +/-0.061; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.148 (CI = +/-0.121; p = 0.021)	0.957	-5.99%
Loss Cost	2015.1	-0.063 (CI = +/-0.019; p = 0.000)	0.221 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.063 (CI = +/-0.119; p = 0.269)	0.974	-6.08%
Loss Cost	2015.2	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.505 (CI = +/-0.668; p = 0.121)	0.978	-6.61%
Loss Cost	2016.1	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.61%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.87%
Severity	2011.1	-0.008 (CI = +/-0.016; p = 0.305)	0.033 (CI = +/-0.041; p = 0.102)	-0.004 (CI = +/-0.002; p = 0.004)	0.128 (CI = +/-0.088; p = 0.007)	0.688	-0.78%
Severity	2011.2	-0.010 (CI = +/-0.017; p = 0.243)	0.031 (CI = +/-0.042; p = 0.145)	-0.004 (CI = +/-0.002; p = 0.004)	0.133 (CI = +/-0.091; p = 0.007)	0.670	-0.96%
Severity	2012.1	-0.010 (CI = +/-0.018; p = 0.274)	0.031 (CI = +/-0.045; p = 0.164)	-0.004 (CI = +/-0.003; p = 0.007)	0.133 (CI = +/-0.095; p = 0.009)	0.661	-0.98%
Severity	2012.2	-0.007 (CI = +/-0.019; p = 0.425)	0.035 (CI = +/-0.047; p = 0.128)	-0.003 (CI = +/-0.003; p = 0.011)	0.130 (CI = +/-0.097; p = 0.012)	0.670	-0.75%
Severity	2013.1	-0.005 (CI = +/-0.020; p = 0.609)	0.029 (CI = +/-0.048; p = 0.214)	-0.003 (CI = +/-0.003; p = 0.021)	0.130 (CI = +/-0.097; p = 0.012)	0.690	-0.49%
Severity	2013.2	-0.004 (CI = +/-0.021; p = 0.681)	0.031 (CI = +/-0.051; p = 0.212)	-0.003 (CI = +/-0.003; p = 0.028)	0.131 (CI = +/-0.101; p = 0.015)	0.664	-0.41%
Severity	2014.1	-0.005 (CI = +/-0.022; p = 0.616)	0.036 (CI = +/-0.055; p = 0.182)	-0.003 (CI = +/-0.003; p = 0.029)	0.125 (CI = +/-0.106; p = 0.025)	0.622	-0.53%
Severity	2014.2	-0.005 (CI = +/-0.024; p = 0.626)	0.035 (CI = +/-0.059; p = 0.220)	-0.003 (CI = +/-0.003; p = 0.036)	0.123 (CI = +/-0.118; p = 0.044)	0.535	-0.54%
Severity	2015.1	-0.006 (CI = +/-0.025; p = 0.624)	0.040 (CI = +/-0.066; p = 0.204)	-0.003 (CI = +/-0.003; p = 0.041)	0.102 (CI = +/-0.152; p = 0.166)	0.442	-0.56%
Severity	2015.2	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	0.331 (CI = +/-0.942; p = 0.447)	0.290	-0.85%
Severity	2016.1	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	0.325	-0.85%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	0.342	-1.76%
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.026)	0.151 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.135; p = 0.826)	0.934	-2.72%
Frequency	2011.2	-0.030 (CI = +/-0.026; p = 0.028)	0.148 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.141; p = 0.769)	0.933	-2.91%
Frequency	2012.1	-0.036 (CI = +/-0.026; p = 0.010)	0.159 (CI = +/-0.064; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.135; p = 0.609)	0.941	-3.57%
Frequency	2012.2	-0.043 (CI = +/-0.025; p = 0.003)	0.148 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.127; p = 0.484)	0.952	-4.18%
Frequency	2013.1	-0.051 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.092; p = 0.332)	0.976	-5.02%
Frequency	2013.2	-0.055 (CI = +/-0.018; p = 0.000)	0.161 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.085; p = 0.356)	0.980	-5.32%
Frequency	2014.1	-0.056 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.087; p = 0.479)	0.980	-5.46%
Frequency	2014.2	-0.056 (CI = +/-0.019; p = 0.000)	0.165 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.097; p = 0.580)	0.979	-5.48%
Frequency	2015.1	-0.057 (CI = +/-0.016; p = 0.000)	0.181 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.099; p = 0.393)	0.986	-5.55%
Frequency	2015.2	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.175 (CI = +/-0.601; p = 0.528)	0.986	-5.81%
Frequency	2016.1	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.985	-5.81%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.988	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-08-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.009 (CI = +/-0.024; p = 0.411)	0.186 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.088; p = 0.084)	-0.073 (CI = +/-0.030; p = 0.000)	0.964	+0.95%	-6.15%
Loss Cost	2011.2	0.017 (CI = +/-0.029; p = 0.226)	0.191 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.094; p = 0.182)	-0.081 (CI = +/-0.034; p = 0.000)	0.966	+1.71%	-6.16%
Loss Cost	2012.1	0.014 (CI = +/-0.036; p = 0.413)	0.192 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.103; p = 0.190)	-0.078 (CI = +/-0.041; p = 0.001)	0.964	+1.43%	-6.16%
Loss Cost	2012.2	0.026 (CI = +/-0.047; p = 0.260)	0.196 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.115; p = 0.385)	-0.089 (CI = +/-0.051; p = 0.002)	0.966	+2.59%	-6.17%
Loss Cost	2013.1	0.016 (CI = +/-0.063; p = 0.603)	0.198 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.132; p = 0.328)	-0.079 (CI = +/-0.066; p = 0.022)	0.965	+1.57%	-6.18%
Loss Cost	2013.2	0.039 (CI = +/-0.094; p = 0.382)	0.204 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.160; p = 0.668)	-0.103 (CI = +/-0.096; p = 0.038)	0.965	+3.98%	-6.20%
Loss Cost	2014.1	0.047 (CI = +/-0.153; p = 0.516)	0.203 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.209; p = 0.801)	-0.110 (CI = +/-0.155; p = 0.144)	0.963	+4.76%	-6.20%
Loss Cost	2014.2	0.336 (CI = +/-0.261; p = 0.017)	0.231 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.269; p = 0.075)	-0.402 (CI = +/-0.264; p = 0.007)	0.978	+39.87%	-6.44%
Loss Cost	2015.1	0.526 (CI = +/-0.876; p = 0.207)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.377 (CI = +/-0.663; p = 0.230)	-0.595 (CI = +/-0.884; p = 0.162)	0.977	+69.25%	-6.61%
Loss Cost	2015.2	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.505 (CI = +/-0.668; p = 0.121)	NA (CI = +/-NA; p = NA)	0.978	-6.61%	-6.61%
Loss Cost	2016.1	-0.068 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.977	-6.61%	-6.61%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.977	-6.87%	-6.87%
Severity	2011.1	-0.011 (CI = +/-0.026; p = 0.376)	0.033 (CI = +/-0.042; p = 0.112)	-0.003 (CI = +/-0.003; p = 0.015)	0.133 (CI = +/-0.096; p = 0.009)	0.005 (CI = +/-0.032; p = 0.741)	0.672	-1.10%	-0.58%
Severity	2011.2	-0.019 (CI = +/-0.031; p = 0.218)	0.029 (CI = +/-0.044; p = 0.181)	-0.003 (CI = +/-0.003; p = 0.017)	0.148 (CI = +/-0.102; p = 0.007)	0.013 (CI = +/-0.037; p = 0.468)	0.661	-1.86%	-0.58%
Severity	2012.1	-0.024 (CI = +/-0.039; p = 0.211)	0.031 (CI = +/-0.046; p = 0.172)	-0.003 (CI = +/-0.003; p = 0.020)	0.157 (CI = +/-0.112; p = 0.009)	0.018 (CI = +/-0.044; p = 0.396)	0.655	-2.35%	-0.58%
Severity	2012.2	-0.016 (CI = +/-0.051; p = 0.506)	0.034 (CI = +/-0.049; p = 0.161)	-0.003 (CI = +/-0.003; p = 0.023)	0.144 (CI = +/-0.127; p = 0.028)	0.010 (CI = +/-0.056; p = 0.694)	0.651	-1.62%	-0.59%
Severity	2013.1	0.004 (CI = +/-0.068; p = 0.901)	0.029 (CI = +/-0.050; p = 0.229)	-0.003 (CI = +/-0.003; p = 0.025)	0.116 (CI = +/-0.141; p = 0.099)	-0.010 (CI = +/-0.071; p = 0.771)	0.669	+0.40%	-0.58%
Severity	2013.2	0.032 (CI = +/-0.100; p = 0.505)	0.035 (CI = +/-0.054; p = 0.176)	-0.003 (CI = +/-0.003; p = 0.026)	0.081 (CI = +/-0.171; p = 0.320)	-0.038 (CI = +/-0.103; p = 0.441)	0.654	+3.20%	-0.60%
Severity	2014.1	0.026 (CI = +/-0.163; p = 0.730)	0.036 (CI = +/-0.057; p = 0.196)	-0.003 (CI = +/-0.003; p = 0.033)	0.087 (CI = +/-0.223; p = 0.409)	-0.032 (CI = +/-0.165; p = 0.676)	0.594	+2.65%	-0.60%
Severity	2014.2	0.106 (CI = +/-0.366; p = 0.533)	0.043 (CI = +/-0.067; p = 0.181)	-0.003 (CI = +/-0.003; p = 0.037)	0.014 (CI = +/-0.377; p = 0.936)	-0.113 (CI = +/-0.369; p = 0.511)	0.511	+11.20%	-0.67%
Severity	2015.1	0.298 (CI = +/-1.235; p = 0.598)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	-0.125 (CI = +/-0.936; p = 0.770)	-0.307 (CI = +/-1.246; p = 0.591)	0.400	+34.76%	-0.85%
Severity	2015.2	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	0.331 (CI = +/-0.942; p = 0.447)	NA (CI = +/-NA; p = NA)	0.290	-0.85%	-0.85%
Severity	2016.1	-0.009 (CI = +/-0.029; p = 0.517)	0.046 (CI = +/-0.073; p = 0.189)	-0.004 (CI = +/-0.003; p = 0.045)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.325	-0.85%	-0.85%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.342	-1.76%	-1.76%
Frequency	2011.1	0.020 (CI = +/-0.023; p = 0.084)	0.153 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.088; p = 0.195)	-0.078 (CI = +/-0.030; p = 0.000)	0.975	+2.06%	-5.60%
Frequency	2011.2	0.036 (CI = +/-0.025; p = 0.009)	0.162 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.086 (CI = +/-0.084; p = 0.044)	-0.094 (CI = +/-0.030; p = 0.000)	0.981	+3.63%	-5.62%
Frequency	2012.1	0.038 (CI = +/-0.032; p = 0.023)	0.161 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.092; p = 0.055)	-0.096 (CI = +/-0.036; p = 0.000)	0.980	+3.88%	-5.61%
Frequency	2012.2	0.042 (CI = +/-0.042; p = 0.053)	0.163 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.105; p = 0.069)	-0.100 (CI = +/-0.046; p = 0.000)	0.980	+4.28%	-5.62%
Frequency	2013.1	0.012 (CI = +/-0.051; p = 0.629)	0.169 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.106; p = 0.290)	-0.070 (CI = +/-0.053; p = 0.014)	0.984	+1.17%	-5.63%
Frequency	2013.2	0.008 (CI = +/-0.077; p = 0.834)	0.168 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.132; p = 0.434)	-0.065 (CI = +/-0.079; p = 0.097)	0.983	+0.76%	-5.63%
Frequency	2014.1	0.020 (CI = +/-0.125; p = 0.727)	0.167 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.062 (CI = +/-0.171; p = 0.439)	-0.078 (CI = +/-0.127; p = 0.201)	0.981	+2.06%	-5.63%
Frequency	2014.2	0.229 (CI = +/-0.232; p = 0.052)	0.187 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.239; p = 0.039)	-0.289 (CI = +/-0.234; p = 0.020)	0.987	+25.78%	-5.81%
Frequency	2015.1	0.228 (CI = +/-0.788; p = 0.530)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.252 (CI = +/-0.597; p = 0.364)	-0.288 (CI = +/-0.796; p = 0.434)	0.985	+25.59%	-5.81%
Frequency	2015.2	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.175 (CI = +/-0.601; p = 0.528)	NA (CI = +/-NA; p = NA)	0.986	-5.81%	-5.81%
Frequency	2016.1	-0.060 (CI = +/-0.018; p = 0.000)	0.187 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.985	-5.81%	-5.81%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.988	-5.20%	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.018 (CI = +/-0.025; p = 0.141)	0.184 (CI = +/-0.068; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.145; p = 0.658)	0.888	-1.83%
Loss Cost	2011.2	-0.022 (CI = +/-0.028; p = 0.119)	0.180 (CI = +/-0.071; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.153; p = 0.565)	0.890	-2.16%
Loss Cost	2012.1	-0.030 (CI = +/-0.030; p = 0.048)	0.191 (CI = +/-0.071; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.065 (CI = +/-0.152; p = 0.378)	0.899	-2.94%
Loss Cost	2012.2	-0.036 (CI = +/-0.032; p = 0.032)	0.184 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.081 (CI = +/-0.156; p = 0.289)	0.905	-3.49%
Loss Cost	2013.1	-0.046 (CI = +/-0.031; p = 0.007)	0.199 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.101 (CI = +/-0.145; p = 0.157)	0.923	-4.50%
Loss Cost	2013.2	-0.052 (CI = +/-0.033; p = 0.004)	0.190 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.111 (CI = +/-0.144; p = 0.119)	0.930	-5.09%
Loss Cost	2014.1	-0.060 (CI = +/-0.032; p = 0.001)	0.205 (CI = +/-0.066; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.114 (CI = +/-0.133; p = 0.086)	0.942	-5.82%
Loss Cost	2014.2	-0.064 (CI = +/-0.033; p = 0.001)	0.198 (CI = +/-0.068; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.111 (CI = +/-0.134; p = 0.096)	0.946	-6.15%
Loss Cost	2015.1	-0.071 (CI = +/-0.021; p = 0.000)	0.223 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.088; p = 0.081)	0.979	-6.82%
Loss Cost	2015.2	-0.071 (CI = +/-0.023; p = 0.000)	0.221 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.101; p = 0.141)	0.978	-6.85%
Loss Cost	2016.1	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.142; p = 0.546)	0.976	-6.87%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	-6.87%
Severity	2011.1	-0.007 (CI = +/-0.015; p = 0.330)	0.033 (CI = +/-0.041; p = 0.108)	-0.003 (CI = +/-0.002; p = 0.008)	0.127 (CI = +/-0.087; p = 0.007)	0.691	-0.72%
Severity	2011.2	-0.010 (CI = +/-0.017; p = 0.212)	0.029 (CI = +/-0.042; p = 0.164)	-0.003 (CI = +/-0.002; p = 0.006)	0.137 (CI = +/-0.090; p = 0.005)	0.680	-1.01%
Severity	2012.1	-0.011 (CI = +/-0.019; p = 0.210)	0.031 (CI = +/-0.044; p = 0.162)	-0.003 (CI = +/-0.002; p = 0.008)	0.141 (CI = +/-0.095; p = 0.006)	0.674	-1.14%
Severity	2012.2	-0.009 (CI = +/-0.021; p = 0.343)	0.033 (CI = +/-0.047; p = 0.151)	-0.003 (CI = +/-0.002; p = 0.014)	0.135 (CI = +/-0.100; p = 0.011)	0.672	-0.94%
Severity	2013.1	-0.007 (CI = +/-0.023; p = 0.513)	0.030 (CI = +/-0.049; p = 0.219)	-0.003 (CI = +/-0.003; p = 0.029)	0.131 (CI = +/-0.104; p = 0.017)	0.675	-0.70%
Severity	2013.2	-0.008 (CI = +/-0.025; p = 0.524)	0.029 (CI = +/-0.053; p = 0.258)	-0.003 (CI = +/-0.003; p = 0.036)	0.132 (CI = +/-0.109; p = 0.022)	0.645	-0.75%
Severity	2014.1	-0.012 (CI = +/-0.026; p = 0.333)	0.037 (CI = +/-0.054; p = 0.158)	-0.003 (CI = +/-0.003; p = 0.022)	0.133 (CI = +/-0.108; p = 0.020)	0.635	-1.18%
Severity	2014.2	-0.014 (CI = +/-0.027; p = 0.272)	0.032 (CI = +/-0.056; p = 0.233)	-0.004 (CI = +/-0.003; p = 0.021)	0.131 (CI = +/-0.111; p = 0.024)	0.577	-1.40%
Severity	2015.1	-0.017 (CI = +/-0.027; p = 0.182)	0.043 (CI = +/-0.057; p = 0.127)	-0.004 (CI = +/-0.003; p = 0.014)	0.117 (CI = +/-0.110; p = 0.039)	0.562	-1.70%
Severity	2015.2	-0.018 (CI = +/-0.028; p = 0.177)	0.038 (CI = +/-0.061; p = 0.190)	-0.004 (CI = +/-0.003; p = 0.016)	0.103 (CI = +/-0.122; p = 0.091)	0.457	-1.78%
Severity	2016.1	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	0.128 (CI = +/-0.177; p = 0.135)	0.436	-1.76%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	0.342	-1.76%
Frequency	2011.1	-0.011 (CI = +/-0.022; p = 0.290)	0.152 (CI = +/-0.058; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.125; p = 0.124)	0.942	-1.12%
Frequency	2011.2	-0.012 (CI = +/-0.024; p = 0.328)	0.151 (CI = +/-0.062; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.133; p = 0.152)	0.941	-1.16%
Frequency	2012.1	-0.018 (CI = +/-0.026; p = 0.152)	0.160 (CI = +/-0.062; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.133; p = 0.246)	0.945	-1.82%
Frequency	2012.2	-0.026 (CI = +/-0.027; p = 0.055)	0.151 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.130; p = 0.384)	0.953	-2.58%
Frequency	2013.1	-0.039 (CI = +/-0.021; p = 0.002)	0.170 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.099; p = 0.530)	0.975	-3.82%
Frequency	2013.2	-0.045 (CI = +/-0.021; p = 0.001)	0.161 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.092; p = 0.643)	0.979	-4.37%
Frequency	2014.1	-0.048 (CI = +/-0.022; p = 0.000)	0.168 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.092; p = 0.658)	0.980	-4.70%
Frequency	2014.2	-0.049 (CI = +/-0.023; p = 0.001)	0.166 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.096; p = 0.650)	0.979	-4.82%
Frequency	2015.1	-0.054 (CI = +/-0.019; p = 0.000)	0.180 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.079; p = 0.286)	0.986	-5.22%
Frequency	2015.2	-0.053 (CI = +/-0.020; p = 0.000)	0.183 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.088; p = 0.453)	0.986	-5.16%
Frequency	2016.1	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.109; p = 0.098)	0.988	-5.20%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.988	-5.20%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.016 (CI = +/-0.018; p = 0.086)	0.186 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.080 (CI = +/-0.083; p = 0.058)	-0.086 (CI = +/-0.028; p = 0.000)	0.965	+1.57%	-6.82%
Loss Cost	2011.2	0.022 (CI = +/-0.021; p = 0.041)	0.191 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.083; p = 0.092)	-0.093 (CI = +/-0.030; p = 0.000)	0.968	+2.21%	-6.82%
Loss Cost	2012.1	0.021 (CI = +/-0.025; p = 0.098)	0.192 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.088; p = 0.104)	-0.092 (CI = +/-0.034; p = 0.000)	0.967	+2.13%	-6.82%
Loss Cost	2012.2	0.030 (CI = +/-0.031; p = 0.061)	0.196 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.091; p = 0.165)	-0.100 (CI = +/-0.038; p = 0.000)	0.968	+3.00%	-6.82%
Loss Cost	2013.1	0.025 (CI = +/-0.040; p = 0.201)	0.198 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.097; p = 0.163)	-0.096 (CI = +/-0.046; p = 0.001)	0.967	+2.52%	-6.83%
Loss Cost	2013.2	0.039 (CI = +/-0.053; p = 0.139)	0.203 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.102; p = 0.259)	-0.109 (CI = +/-0.058; p = 0.001)	0.968	+3.93%	-6.83%
Loss Cost	2014.1	0.041 (CI = +/-0.076; p = 0.264)	0.203 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.111; p = 0.306)	-0.111 (CI = +/-0.080; p = 0.010)	0.966	+4.14%	-6.83%
Loss Cost	2014.2	0.094 (CI = +/-0.112; p = 0.090)	0.212 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.114; p = 0.569)	-0.165 (CI = +/-0.115; p = 0.009)	0.971	+9.90%	-6.83%
Loss Cost	2015.1	-0.028 (CI = +/-0.181; p = 0.738)	0.222 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.111; p = 0.238)	-0.044 (CI = +/-0.182; p = 0.600)	0.977	-2.72%	-6.87%
Loss Cost	2015.2	0.150 (CI = +/-0.644; p = 0.606)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.142; p = 0.546)	-0.221 (CI = +/-0.644; p = 0.451)	0.977	+16.19%	-6.87%
Loss Cost	2016.1	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.142; p = 0.546)	NA (CI = +/-NA; p = NA)	0.976	-6.87%	-6.87%
Loss Cost	2016.2	-0.071 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.977	-6.87%	-6.87%
Severity	2011.1	0.000 (CI = +/-0.019; p = 0.982)	0.033 (CI = +/-0.040; p = 0.101)	-0.004 (CI = +/-0.003; p = 0.005)	0.137 (CI = +/-0.088; p = 0.004)	-0.018 (CI = +/-0.030; p = 0.232)	0.700	-0.02%	-1.77%
Severity	2011.2	-0.003 (CI = +/-0.023; p = 0.766)	0.031 (CI = +/-0.042; p = 0.145)	-0.004 (CI = +/-0.003; p = 0.007)	0.142 (CI = +/-0.092; p = 0.005)	-0.015 (CI = +/-0.033; p = 0.363)	0.678	-0.33%	-1.77%
Severity	2012.1	-0.003 (CI = +/-0.028; p = 0.801)	0.031 (CI = +/-0.045; p = 0.166)	-0.004 (CI = +/-0.003; p = 0.008)	0.142 (CI = +/-0.097; p = 0.007)	-0.015 (CI = +/-0.037; p = 0.419)	0.668	-0.34%	-1.77%
Severity	2012.2	0.006 (CI = +/-0.034; p = 0.701)	0.036 (CI = +/-0.046; p = 0.117)	-0.004 (CI = +/-0.003; p = 0.008)	0.131 (CI = +/-0.099; p = 0.014)	-0.024 (CI = +/-0.042; p = 0.239)	0.683	+0.63%	-1.77%
Severity	2013.1	0.023 (CI = +/-0.040; p = 0.235)	0.029 (CI = +/-0.046; p = 0.190)	-0.004 (CI = +/-0.003; p = 0.007)	0.116 (CI = +/-0.098; p = 0.024)	-0.041 (CI = +/-0.047; p = 0.081)	0.726	+2.36%	-1.75%
Severity	2013.2	0.042 (CI = +/-0.052; p = 0.105)	0.036 (CI = +/-0.047; p = 0.120)	-0.004 (CI = +/-0.003; p = 0.007)	0.101 (CI = +/-0.100; p = 0.049)	-0.060 (CI = +/-0.057; p = 0.042)	0.731	+4.30%	-1.75%
Severity	2014.1	0.043 (CI = +/-0.075; p = 0.235)	0.036 (CI = +/-0.051; p = 0.147)	-0.004 (CI = +/-0.003; p = 0.009)	0.101 (CI = +/-0.110; p = 0.069)	-0.060 (CI = +/-0.078; p = 0.119)	0.684	+4.36%	-1.75%
Severity	2014.2	0.063 (CI = +/-0.120; p = 0.266)	0.039 (CI = +/-0.055; p = 0.143)	-0.004 (CI = +/-0.003; p = 0.012)	0.092 (CI = +/-0.122; p = 0.125)	-0.081 (CI = +/-0.122; p = 0.171)	0.618	+6.53%	-1.75%
Severity	2015.1	0.037 (CI = +/-0.225; p = 0.720)	0.041 (CI = +/-0.061; p = 0.156)	-0.004 (CI = +/-0.003; p = 0.017)	0.098 (CI = +/-0.139; p = 0.143)	-0.055 (CI = +/-0.226; p = 0.598)	0.529	+3.76%	-1.76%
Severity	2015.2	-0.186 (CI = +/-0.802; p = 0.607)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	0.128 (CI = +/-0.177; p = 0.135)	0.169 (CI = +/-0.803; p = 0.641)	0.407	-17.00%	-1.76%
Severity	2016.1	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	0.128 (CI = +/-0.177; p = 0.135)	NA (CI = +/-NA; p = NA)	0.436	-1.76%	-1.76%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.203)	0.033 (CI = +/-0.071; p = 0.321)	-0.004 (CI = +/-0.003; p = 0.024)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.342	-1.76%	-1.76%
Frequency	2011.1	0.016 (CI = +/-0.018; p = 0.084)	0.153 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.083; p = 0.165)	-0.068 (CI = +/-0.029; p = 0.000)	0.976	+1.59%	-5.13%
Frequency	2011.2	0.025 (CI = +/-0.020; p = 0.016)	0.161 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.079; p = 0.074)	-0.078 (CI = +/-0.029; p = 0.000)	0.980	+2.55%	-5.14%
Frequency	2012.1	0.024 (CI = +/-0.024; p = 0.047)	0.161 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.084; p = 0.093)	-0.077 (CI = +/-0.032; p = 0.000)	0.979	+2.48%	-5.14%
Frequency	2012.2	0.023 (CI = +/-0.031; p = 0.124)	0.160 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.069 (CI = +/-0.089; p = 0.119)	-0.076 (CI = +/-0.038; p = 0.001)	0.978	+2.36%	-5.14%
Frequency	2013.1	0.002 (CI = +/-0.033; p = 0.917)	0.169 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.079; p = 0.198)	-0.055 (CI = +/-0.038; p = 0.008)	0.985	+0.16%	-5.17%
Frequency	2013.2	-0.004 (CI = +/-0.044; p = 0.866)	0.167 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.085; p = 0.267)	-0.050 (CI = +/-0.049; p = 0.047)	0.984	-0.35%	-5.17%
Frequency	2014.1	-0.002 (CI = +/-0.064; p = 0.943)	0.167 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.093; p = 0.297)	-0.051 (CI = +/-0.067; p = 0.121)	0.982	-0.21%	-5.17%
Frequency	2014.2	0.031 (CI = +/-0.098; p = 0.497)	0.173 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.100; p = 0.203)	-0.084 (CI = +/-0.100; p = 0.091)	0.983	+3.16%	-5.17%
Frequency	2015.1	-0.064 (CI = +/-0.164; p = 0.398)	0.180 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.101; p = 0.438)	0.011 (CI = +/-0.165; p = 0.884)	0.985	-6.24%	-5.20%
Frequency	2015.2	0.336 (CI = +/-0.495; p = 0.156)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.109; p = 0.098)	-0.390 (CI = +/-0.495; p = 0.107)	0.989	+39.99%	-5.20%
Frequency	2016.1	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.109; p = 0.098)	NA (CI = +/-NA; p = NA)	0.988	-5.20%	-5.20%
Frequency	2016.2	-0.053 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.988	-5.20%	-5.20%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.010 (CI = +/-0.021; p = 0.345)	0.013 (CI = +/-0.005; p = 0.000)	0.716	-0.98%
Loss Cost	2011.2	-0.014 (CI = +/-0.023; p = 0.216)	0.012 (CI = +/-0.005; p = 0.000)	0.729	-1.40%
Loss Cost	2012.1	-0.014 (CI = +/-0.026; p = 0.269)	0.012 (CI = +/-0.006; p = 0.000)	0.721	-1.39%
Loss Cost	2012.2	-0.020 (CI = +/-0.028; p = 0.145)	0.012 (CI = +/-0.006; p = 0.001)	0.740	-1.99%
Loss Cost	2013.1	-0.021 (CI = +/-0.032; p = 0.177)	0.012 (CI = +/-0.006; p = 0.001)	0.731	-2.08%
Loss Cost	2013.2	-0.030 (CI = +/-0.034; p = 0.084)	0.011 (CI = +/-0.006; p = 0.002)	0.756	-2.91%
Loss Cost	2014.1	-0.030 (CI = +/-0.039; p = 0.126)	0.011 (CI = +/-0.007; p = 0.003)	0.743	-2.92%
Loss Cost	2014.2	-0.041 (CI = +/-0.043; p = 0.061)	0.010 (CI = +/-0.007; p = 0.006)	0.768	-3.98%
Loss Cost	2015.1	-0.045 (CI = +/-0.050; p = 0.069)	0.010 (CI = +/-0.007; p = 0.011)	0.760	-4.45%
Loss Cost	2015.2	-0.058 (CI = +/-0.056; p = 0.043)	0.009 (CI = +/-0.007; p = 0.021)	0.776	-5.62%
Loss Cost	2016.1	-0.052 (CI = +/-0.066; p = 0.107)	0.009 (CI = +/-0.008; p = 0.025)	0.745	-5.09%
Loss Cost	2016.2	-0.067 (CI = +/-0.075; p = 0.074)	0.009 (CI = +/-0.008; p = 0.043)	0.759	-6.52%
Severity	2011.1	0.012 (CI = +/-0.010; p = 0.018)	-0.002 (CI = +/-0.003; p = 0.118)	0.527	+1.23%
Severity	2011.2	0.011 (CI = +/-0.011; p = 0.041)	-0.002 (CI = +/-0.003; p = 0.116)	0.492	+1.15%
Severity	2012.1	0.013 (CI = +/-0.012; p = 0.041)	-0.002 (CI = +/-0.003; p = 0.155)	0.490	+1.27%
Severity	2012.2	0.014 (CI = +/-0.013; p = 0.038)	-0.002 (CI = +/-0.003; p = 0.209)	0.494	+1.45%
Severity	2013.1	0.018 (CI = +/-0.015; p = 0.020)	-0.001 (CI = +/-0.003; p = 0.306)	0.531	+1.79%
Severity	2013.2	0.017 (CI = +/-0.017; p = 0.041)	-0.001 (CI = +/-0.003; p = 0.324)	0.491	+1.76%
Severity	2014.1	0.015 (CI = +/-0.019; p = 0.109)	-0.002 (CI = +/-0.003; p = 0.284)	0.430	+1.51%
Severity	2014.2	0.011 (CI = +/-0.021; p = 0.294)	-0.002 (CI = +/-0.003; p = 0.209)	0.362	+1.06%
Severity	2015.1	0.005 (CI = +/-0.023; p = 0.635)	-0.002 (CI = +/-0.003; p = 0.145)	0.302	+0.52%
Severity	2015.2	-0.003 (CI = +/-0.025; p = 0.784)	-0.003 (CI = +/-0.003; p = 0.071)	0.279	-0.31%
Severity	2016.1	-0.005 (CI = +/-0.029; p = 0.691)	-0.003 (CI = +/-0.003; p = 0.080)	0.256	-0.53%
Severity	2016.2	-0.017 (CI = +/-0.029; p = 0.214)	-0.004 (CI = +/-0.003; p = 0.029)	0.333	-1.71%
Frequency	2011.1	-0.022 (CI = +/-0.018; p = 0.019)	0.015 (CI = +/-0.005; p = 0.000)	0.856	-2.18%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	0.860	-2.52%
Frequency	2012.1	-0.027 (CI = +/-0.022; p = 0.020)	0.014 (CI = +/-0.005; p = 0.000)	0.856	-2.63%
Frequency	2012.2	-0.035 (CI = +/-0.023; p = 0.005)	0.014 (CI = +/-0.005; p = 0.000)	0.880	-3.39%
Frequency	2013.1	-0.039 (CI = +/-0.025; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	0.882	-3.79%
Frequency	2013.2	-0.047 (CI = +/-0.026; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.897	-4.59%
Frequency	2014.1	-0.045 (CI = +/-0.030; p = 0.006)	0.013 (CI = +/-0.005; p = 0.000)	0.889	-4.37%
Frequency	2014.2	-0.051 (CI = +/-0.033; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	0.892	-4.99%
Frequency	2015.1	-0.051 (CI = +/-0.039; p = 0.015)	0.012 (CI = +/-0.006; p = 0.000)	0.882	-4.94%
Frequency	2015.2	-0.055 (CI = +/-0.046; p = 0.024)	0.012 (CI = +/-0.006; p = 0.001)	0.875	-5.32%
Frequency	2016.1	-0.047 (CI = +/-0.053; p = 0.079)	0.012 (CI = +/-0.006; p = 0.002)	0.861	-4.58%
Frequency	2016.2	-0.050 (CI = +/-0.064; p = 0.110)	0.012 (CI = +/-0.007; p = 0.003)	0.849	-4.90%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = 2020.1
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.010 (CI = +/-0.022; p = 0.378)	0.013 (CI = +/-0.006; p = 0.000)	0.669	-0.95%
Loss Cost	2011.2	-0.014 (CI = +/-0.024; p = 0.244)	0.013 (CI = +/-0.006; p = 0.001)	0.684	-1.37%
Loss Cost	2012.1	-0.014 (CI = +/-0.027; p = 0.302)	0.013 (CI = +/-0.007; p = 0.001)	0.675	-1.35%
Loss Cost	2012.2	-0.020 (CI = +/-0.029; p = 0.169)	0.012 (CI = +/-0.007; p = 0.002)	0.698	-1.97%
Loss Cost	2013.1	-0.021 (CI = +/-0.033; p = 0.205)	0.012 (CI = +/-0.007; p = 0.003)	0.688	-2.05%
Loss Cost	2013.2	-0.030 (CI = +/-0.036; p = 0.102)	0.011 (CI = +/-0.007; p = 0.006)	0.717	-2.91%
Loss Cost	2014.1	-0.030 (CI = +/-0.042; p = 0.150)	0.011 (CI = +/-0.008; p = 0.010)	0.701	-2.92%
Loss Cost	2014.2	-0.041 (CI = +/-0.046; p = 0.076)	0.010 (CI = +/-0.008; p = 0.018)	0.731	-4.03%
Loss Cost	2015.1	-0.046 (CI = +/-0.054; p = 0.085)	0.010 (CI = +/-0.009; p = 0.033)	0.724	-4.53%
Loss Cost	2015.2	-0.060 (CI = +/-0.061; p = 0.054)	0.008 (CI = +/-0.009; p = 0.060)	0.744	-5.80%
Loss Cost	2016.1	-0.054 (CI = +/-0.074; p = 0.130)	0.009 (CI = +/-0.010; p = 0.071)	0.708	-5.27%
Loss Cost	2016.2	-0.072 (CI = +/-0.086; p = 0.090)	0.008 (CI = +/-0.010; p = 0.122)	0.727	-6.91%
Severity	2011.1	0.013 (CI = +/-0.009; p = 0.008)	-0.001 (CI = +/-0.003; p = 0.491)	0.470	+1.35%
Severity	2011.2	0.013 (CI = +/-0.010; p = 0.020)	-0.001 (CI = +/-0.003; p = 0.472)	0.425	+1.28%
Severity	2012.1	0.014 (CI = +/-0.012; p = 0.019)	-0.001 (CI = +/-0.003; p = 0.569)	0.429	+1.43%
Severity	2012.2	0.016 (CI = +/-0.013; p = 0.016)	-0.001 (CI = +/-0.003; p = 0.695)	0.443	+1.64%
Severity	2013.1	0.020 (CI = +/-0.014; p = 0.007)	0.000 (CI = +/-0.003; p = 0.916)	0.506	+2.02%
Severity	2013.2	0.020 (CI = +/-0.016; p = 0.016)	0.000 (CI = +/-0.003; p = 0.929)	0.461	+2.03%
Severity	2014.1	0.018 (CI = +/-0.018; p = 0.048)	0.000 (CI = +/-0.003; p = 0.837)	0.380	+1.83%
Severity	2014.2	0.014 (CI = +/-0.020; p = 0.152)	-0.001 (CI = +/-0.003; p = 0.675)	0.278	+1.43%
Severity	2015.1	0.009 (CI = +/-0.023; p = 0.387)	-0.001 (CI = +/-0.004; p = 0.515)	0.174	+0.94%
Severity	2015.2	0.001 (CI = +/-0.024; p = 0.903)	-0.002 (CI = +/-0.004; p = 0.304)	0.090	+0.14%
Severity	2016.1	0.000 (CI = +/-0.030; p = 0.992)	-0.002 (CI = +/-0.004; p = 0.322)	0.054	+0.01%
Severity	2016.2	-0.012 (CI = +/-0.030; p = 0.402)	-0.003 (CI = +/-0.004; p = 0.143)	0.086	-1.16%
Frequency	2011.1	-0.023 (CI = +/-0.019; p = 0.019)	0.014 (CI = +/-0.005; p = 0.000)	0.821	-2.26%
Frequency	2011.2	-0.027 (CI = +/-0.020; p = 0.013)	0.014 (CI = +/-0.005; p = 0.000)	0.827	-2.62%
Frequency	2012.1	-0.028 (CI = +/-0.023; p = 0.019)	0.014 (CI = +/-0.006; p = 0.000)	0.823	-2.74%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	0.854	-3.55%
Frequency	2013.1	-0.041 (CI = +/-0.026; p = 0.004)	0.012 (CI = +/-0.006; p = 0.000)	0.858	-3.99%
Frequency	2013.2	-0.050 (CI = +/-0.027; p = 0.001)	0.011 (CI = +/-0.005; p = 0.001)	0.881	-4.84%
Frequency	2014.1	-0.048 (CI = +/-0.031; p = 0.005)	0.011 (CI = +/-0.006; p = 0.001)	0.870	-4.66%
Frequency	2014.2	-0.055 (CI = +/-0.034; p = 0.004)	0.011 (CI = +/-0.006; p = 0.002)	0.877	-5.38%
Frequency	2015.1	-0.056 (CI = +/-0.040; p = 0.011)	0.011 (CI = +/-0.006; p = 0.004)	0.865	-5.41%
Frequency	2015.2	-0.061 (CI = +/-0.048; p = 0.017)	0.010 (CI = +/-0.007; p = 0.008)	0.859	-5.93%
Frequency	2016.1	-0.054 (CI = +/-0.057; p = 0.059)	0.011 (CI = +/-0.008; p = 0.011)	0.841	-5.29%
Frequency	2016.2	-0.060 (CI = +/-0.069; p = 0.081)	0.010 (CI = +/-0.008; p = 0.021)	0.829	-5.82%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.044 (CI = +/-0.023; p = 0.001)	0.390	-4.26%
Loss Cost	2011.2	-0.049 (CI = +/-0.025; p = 0.000)	0.437	-4.78%
Loss Cost	2012.1	-0.052 (CI = +/-0.027; p = 0.001)	0.432	-5.04%
Loss Cost	2012.2	-0.059 (CI = +/-0.028; p = 0.000)	0.490	-5.72%
Loss Cost	2013.1	-0.063 (CI = +/-0.031; p = 0.001)	0.489	-6.09%
Loss Cost	2013.2	-0.072 (CI = +/-0.032; p = 0.000)	0.555	-6.96%
Loss Cost	2014.1	-0.076 (CI = +/-0.036; p = 0.000)	0.542	-7.33%
Loss Cost	2014.2	-0.087 (CI = +/-0.038; p = 0.000)	0.606	-8.38%
Loss Cost	2015.1	-0.095 (CI = +/-0.043; p = 0.000)	0.613	-9.08%
Loss Cost	2015.2	-0.108 (CI = +/-0.046; p = 0.000)	0.659	-10.24%
Loss Cost	2016.1	-0.109 (CI = +/-0.054; p = 0.001)	0.609	-10.37%
Loss Cost	2016.2	-0.125 (CI = +/-0.060; p = 0.001)	0.650	-11.78%
Severity	2011.1	0.017 (CI = +/-0.008; p = 0.000)	0.489	+1.75%
Severity	2011.2	0.017 (CI = +/-0.008; p = 0.000)	0.449	+1.73%
Severity	2012.1	0.018 (CI = +/-0.009; p = 0.000)	0.457	+1.86%
Severity	2012.2	0.020 (CI = +/-0.010; p = 0.000)	0.474	+2.03%
Severity	2013.1	0.023 (CI = +/-0.010; p = 0.000)	0.528	+2.30%
Severity	2013.2	0.023 (CI = +/-0.012; p = 0.001)	0.490	+2.33%
Severity	2014.1	0.022 (CI = +/-0.013; p = 0.003)	0.421	+2.22%
Severity	2014.2	0.020 (CI = +/-0.015; p = 0.012)	0.328	+2.00%
Severity	2015.1	0.017 (CI = +/-0.017; p = 0.042)	0.225	+1.75%
Severity	2015.2	0.013 (CI = +/-0.018; p = 0.143)	0.100	+1.33%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.199)	0.067	+1.36%
Severity	2016.2	0.007 (CI = +/-0.024; p = 0.509)	-0.051	+0.75%
Frequency	2011.1	-0.061 (CI = +/-0.024; p = 0.000)	0.549	-5.90%
Frequency	2011.2	-0.066 (CI = +/-0.025; p = 0.000)	0.576	-6.40%
Frequency	2012.1	-0.070 (CI = +/-0.028; p = 0.000)	0.578	-6.78%
Frequency	2012.2	-0.079 (CI = +/-0.028; p = 0.000)	0.640	-7.60%
Frequency	2013.1	-0.086 (CI = +/-0.030; p = 0.000)	0.659	-8.20%
Frequency	2013.2	-0.095 (CI = +/-0.031; p = 0.000)	0.705	-9.08%
Frequency	2014.1	-0.098 (CI = +/-0.035; p = 0.000)	0.683	-9.34%
Frequency	2014.2	-0.107 (CI = +/-0.038; p = 0.000)	0.705	-10.18%
Frequency	2015.1	-0.112 (CI = +/-0.043; p = 0.000)	0.688	-10.64%
Frequency	2015.2	-0.121 (CI = +/-0.049; p = 0.000)	0.688	-11.41%
Frequency	2016.1	-0.123 (CI = +/-0.057; p = 0.001)	0.641	-11.57%
Frequency	2016.2	-0.133 (CI = +/-0.067; p = 0.001)	0.629	-12.44%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = 2020.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.040 (CI = +/-0.023; p = 0.002)	0.357	-3.91%
Loss Cost	2011.2	-0.045 (CI = +/-0.025; p = 0.001)	0.407	-4.43%
Loss Cost	2012.1	-0.048 (CI = +/-0.027; p = 0.002)	0.402	-4.67%
Loss Cost	2012.2	-0.055 (CI = +/-0.028; p = 0.001)	0.466	-5.35%
Loss Cost	2013.1	-0.059 (CI = +/-0.031; p = 0.001)	0.465	-5.70%
Loss Cost	2013.2	-0.068 (CI = +/-0.033; p = 0.000)	0.538	-6.56%
Loss Cost	2014.1	-0.072 (CI = +/-0.037; p = 0.001)	0.526	-6.92%
Loss Cost	2014.2	-0.083 (CI = +/-0.038; p = 0.000)	0.598	-7.96%
Loss Cost	2015.1	-0.091 (CI = +/-0.043; p = 0.001)	0.609	-8.65%
Loss Cost	2015.2	-0.103 (CI = +/-0.046; p = 0.000)	0.662	-9.81%
Loss Cost	2016.1	-0.105 (CI = +/-0.054; p = 0.002)	0.614	-9.95%
Loss Cost	2016.2	-0.121 (CI = +/-0.060; p = 0.001)	0.666	-11.38%
Severity	2011.1	0.015 (CI = +/-0.007; p = 0.000)	0.484	+1.56%
Severity	2011.2	0.015 (CI = +/-0.008; p = 0.001)	0.439	+1.53%
Severity	2012.1	0.016 (CI = +/-0.008; p = 0.001)	0.450	+1.65%
Severity	2012.2	0.018 (CI = +/-0.009; p = 0.001)	0.471	+1.80%
Severity	2013.1	0.020 (CI = +/-0.010; p = 0.000)	0.537	+2.07%
Severity	2013.2	0.021 (CI = +/-0.011; p = 0.001)	0.496	+2.08%
Severity	2014.1	0.019 (CI = +/-0.012; p = 0.004)	0.422	+1.96%
Severity	2014.2	0.017 (CI = +/-0.013; p = 0.016)	0.323	+1.73%
Severity	2015.1	0.014 (CI = +/-0.015; p = 0.056)	0.212	+1.46%
Severity	2015.2	0.010 (CI = +/-0.016; p = 0.188)	0.075	+1.03%
Severity	2016.1	0.011 (CI = +/-0.019; p = 0.247)	0.045	+1.06%
Severity	2016.2	0.005 (CI = +/-0.021; p = 0.622)	-0.080	+0.47%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.544	-5.38%
Frequency	2011.2	-0.060 (CI = +/-0.024; p = 0.000)	0.576	-5.87%
Frequency	2012.1	-0.064 (CI = +/-0.026; p = 0.000)	0.579	-6.22%
Frequency	2012.2	-0.073 (CI = +/-0.026; p = 0.000)	0.652	-7.03%
Frequency	2013.1	-0.079 (CI = +/-0.028; p = 0.000)	0.676	-7.61%
Frequency	2013.2	-0.088 (CI = +/-0.028; p = 0.000)	0.731	-8.47%
Frequency	2014.1	-0.091 (CI = +/-0.032; p = 0.000)	0.710	-8.71%
Frequency	2014.2	-0.100 (CI = +/-0.034; p = 0.000)	0.740	-9.53%
Frequency	2015.1	-0.105 (CI = +/-0.038; p = 0.000)	0.727	-9.97%
Frequency	2015.2	-0.114 (CI = +/-0.043; p = 0.000)	0.734	-10.73%
Frequency	2016.1	-0.115 (CI = +/-0.051; p = 0.000)	0.693	-10.89%
Frequency	2016.2	-0.125 (CI = +/-0.058; p = 0.001)	0.693	-11.79%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.002 (CI = +/-0.020; p = 0.795)	-0.058	-0.25%
Loss Cost	2011.2	-0.006 (CI = +/-0.022; p = 0.553)	-0.041	-0.62%
Loss Cost	2012.1	-0.005 (CI = +/-0.025; p = 0.689)	-0.059	-0.47%
Loss Cost	2012.2	-0.010 (CI = +/-0.027; p = 0.422)	-0.023	-1.04%
Loss Cost	2013.1	-0.010 (CI = +/-0.032; p = 0.524)	-0.046	-0.95%
Loss Cost	2013.2	-0.018 (CI = +/-0.035; p = 0.284)	0.022	-1.78%
Loss Cost	2014.1	-0.015 (CI = +/-0.042; p = 0.434)	-0.031	-1.52%
Loss Cost	2014.2	-0.027 (CI = +/-0.048; p = 0.238)	0.056	-2.64%
Loss Cost	2015.1	-0.030 (CI = +/-0.060; p = 0.283)	0.035	-2.93%
Loss Cost	2015.2	-0.044 (CI = +/-0.073; p = 0.193)	0.118	-4.32%
Loss Cost	2016.1	-0.029 (CI = +/-0.093; p = 0.480)	-0.066	-2.81%
Loss Cost	2016.2	-0.049 (CI = +/-0.124; p = 0.358)	0.004	-4.77%
Severity	2011.1	0.018 (CI = +/-0.009; p = 0.001)	0.507	+1.79%
Severity	2011.2	0.018 (CI = +/-0.010; p = 0.002)	0.457	+1.78%
Severity	2012.1	0.020 (CI = +/-0.011; p = 0.001)	0.503	+2.03%
Severity	2012.2	0.023 (CI = +/-0.011; p = 0.001)	0.575	+2.38%
Severity	2013.1	0.029 (CI = +/-0.010; p = 0.000)	0.750	+2.98%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.745	+3.20%
Severity	2014.1	0.032 (CI = +/-0.014; p = 0.000)	0.693	+3.20%
Severity	2014.2	0.030 (CI = +/-0.017; p = 0.003)	0.605	+3.00%
Severity	2015.1	0.027 (CI = +/-0.020; p = 0.015)	0.484	+2.74%
Severity	2015.2	0.021 (CI = +/-0.024; p = 0.078)	0.290	+2.10%
Severity	2016.1	0.026 (CI = +/-0.030; p = 0.083)	0.322	+2.61%
Severity	2016.2	0.015 (CI = +/-0.037; p = 0.348)	0.012	+1.49%
Frequency	2011.1	-0.020 (CI = +/-0.019; p = 0.035)	0.202	-2.00%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.025)	0.246	-2.35%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.038)	0.221	-2.45%
Frequency	2012.2	-0.034 (CI = +/-0.023; p = 0.008)	0.388	-3.34%
Frequency	2013.1	-0.039 (CI = +/-0.026; p = 0.007)	0.422	-3.82%
Frequency	2013.2	-0.049 (CI = +/-0.027; p = 0.002)	0.567	-4.83%
Frequency	2014.1	-0.047 (CI = +/-0.032; p = 0.008)	0.474	-4.58%
Frequency	2014.2	-0.056 (CI = +/-0.036; p = 0.006)	0.542	-5.48%
Frequency	2015.1	-0.057 (CI = +/-0.044; p = 0.018)	0.461	-5.52%
Frequency	2015.2	-0.065 (CI = +/-0.055; p = 0.028)	0.455	-6.29%
Frequency	2016.1	-0.054 (CI = +/-0.071; p = 0.112)	0.261	-5.29%
Frequency	2016.2	-0.064 (CI = +/-0.099; p = 0.159)	0.225	-6.17%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.028 (CI = +/-0.040; p = 0.160)	0.009 (CI = +/-0.006; p = 0.004)	-0.078 (CI = +/-0.072; p = 0.035)	0.765	+2.80%	-4.94%
Loss Cost	2011.2	0.025 (CI = +/-0.047; p = 0.284)	0.009 (CI = +/-0.006; p = 0.004)	-0.074 (CI = +/-0.080; p = 0.067)	0.764	+2.50%	-4.85%
Loss Cost	2012.1	0.037 (CI = +/-0.056; p = 0.177)	0.009 (CI = +/-0.006; p = 0.006)	-0.090 (CI = +/-0.089; p = 0.047)	0.767	+3.78%	-5.16%
Loss Cost	2012.2	0.031 (CI = +/-0.069; p = 0.355)	0.009 (CI = +/-0.006; p = 0.007)	-0.082 (CI = +/-0.102; p = 0.107)	0.766	+3.13%	-5.03%
Loss Cost	2013.1	0.049 (CI = +/-0.086; p = 0.241)	0.009 (CI = +/-0.007; p = 0.009)	-0.104 (CI = +/-0.120; p = 0.084)	0.767	+5.04%	-5.33%
Loss Cost	2013.2	0.036 (CI = +/-0.114; p = 0.514)	0.009 (CI = +/-0.007; p = 0.011)	-0.088 (CI = +/-0.148; p = 0.219)	0.767	+3.61%	-5.16%
Loss Cost	2014.1	0.083 (CI = +/-0.155; p = 0.271)	0.009 (CI = +/-0.007; p = 0.014)	-0.140 (CI = +/-0.188; p = 0.132)	0.769	+8.60%	-5.60%
Loss Cost	2014.2	0.060 (CI = +/-0.241; p = 0.598)	0.009 (CI = +/-0.007; p = 0.018)	-0.116 (CI = +/-0.273; p = 0.373)	0.765	+6.18%	-5.46%
Loss Cost	2015.1	0.127 (CI = +/-0.448; p = 0.546)	0.009 (CI = +/-0.008; p = 0.025)	-0.185 (CI = +/-0.479; p = 0.413)	0.755	+13.51%	-5.70%
Loss Cost	2015.2	-0.315 (CI = +/-1.387; p = 0.624)	0.009 (CI = +/-0.008; p = 0.025)	0.262 (CI = +/-1.415; p = 0.688)	0.758	-27.00%	-5.09%
Loss Cost	2016.1	-0.052 (CI = +/-0.066; p = 0.107)	0.009 (CI = +/-0.008; p = 0.025)	NA (CI = +/-NA; p = NA)	0.745	-5.09%	-5.09%
Loss Cost	2016.2	-0.067 (CI = +/-0.075; p = 0.074)	0.009 (CI = +/-0.008; p = 0.043)	NA (CI = +/-NA; p = NA)	0.759	-6.52%	-6.52%
Severity	2011.1	0.016 (CI = +/-0.021; p = 0.119)	-0.002 (CI = +/-0.003; p = 0.130)	-0.008 (CI = +/-0.037; p = 0.658)	0.507	+1.62%	+0.81%
Severity	2011.2	0.015 (CI = +/-0.024; p = 0.223)	-0.002 (CI = +/-0.003; p = 0.144)	-0.006 (CI = +/-0.042; p = 0.756)	0.467	+1.48%	+0.85%
Severity	2012.1	0.020 (CI = +/-0.029; p = 0.167)	-0.002 (CI = +/-0.003; p = 0.139)	-0.013 (CI = +/-0.047; p = 0.567)	0.470	+2.02%	+0.71%
Severity	2012.2	0.029 (CI = +/-0.035; p = 0.093)	-0.002 (CI = +/-0.003; p = 0.124)	-0.024 (CI = +/-0.052; p = 0.335)	0.493	+2.99%	+0.51%
Severity	2013.1	0.052 (CI = +/-0.039; p = 0.012)	-0.003 (CI = +/-0.003; p = 0.071)	-0.051 (CI = +/-0.054; p = 0.064)	0.605	+5.35%	+0.11%
Severity	2013.2	0.069 (CI = +/-0.050; p = 0.010)	-0.003 (CI = +/-0.003; p = 0.059)	-0.071 (CI = +/-0.064; p = 0.034)	0.609	+7.19%	-0.13%
Severity	2014.1	0.087 (CI = +/-0.068; p = 0.016)	-0.003 (CI = +/-0.003; p = 0.056)	-0.091 (CI = +/-0.083; p = 0.035)	0.570	+9.14%	-0.31%
Severity	2014.2	0.108 (CI = +/-0.105; p = 0.045)	-0.003 (CI = +/-0.003; p = 0.059)	-0.113 (CI = +/-0.119; p = 0.062)	0.489	+11.41%	-0.44%
Severity	2015.1	0.153 (CI = +/-0.193; p = 0.108)	-0.003 (CI = +/-0.003; p = 0.061)	-0.159 (CI = +/-0.207; p = 0.117)	0.397	+16.57%	-0.61%
Severity	2015.2	0.098 (CI = +/-0.613; p = 0.728)	-0.003 (CI = +/-0.003; p = 0.080)	-0.104 (CI = +/-0.626; p = 0.720)	0.218	+10.34%	-0.53%
Severity	2016.1	-0.005 (CI = +/-0.029; p = 0.691)	-0.003 (CI = +/-0.003; p = 0.080)	NA (CI = +/-NA; p = NA)	0.256	-0.53%	-0.53%
Severity	2016.2	-0.017 (CI = +/-0.029; p = 0.214)	-0.004 (CI = +/-0.003; p = 0.029)	NA (CI = +/-NA; p = NA)	0.333	-1.71%	-1.71%
Frequency	2011.1	0.012 (CI = +/-0.033; p = 0.477)	0.012 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.061; p = 0.025)	0.884	+1.16%	-5.70%
Frequency	2011.2	0.010 (CI = +/-0.040; p = 0.603)	0.012 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.067; p = 0.048)	0.882	+1.00%	-5.65%
Frequency	2012.1	0.017 (CI = +/-0.047; p = 0.456)	0.012 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.076; p = 0.046)	0.880	+1.73%	-5.83%
Frequency	2012.2	0.001 (CI = +/-0.057; p = 0.962)	0.012 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.084; p = 0.165)	0.887	+0.13%	-5.51%
Frequency	2013.1	-0.003 (CI = +/-0.072; p = 0.931)	0.012 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.101; p = 0.280)	0.883	-0.30%	-5.44%
Frequency	2013.2	-0.034 (CI = +/-0.092; p = 0.442)	0.012 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.119; p = 0.754)	0.891	-3.33%	-5.04%
Frequency	2014.1	-0.005 (CI = +/-0.127; p = 0.934)	0.012 (CI = +/-0.006; p = 0.001)	-0.050 (CI = +/-0.154; p = 0.500)	0.884	-0.49%	-5.31%
Frequency	2014.2	-0.048 (CI = +/-0.195; p = 0.601)	0.012 (CI = +/-0.006; p = 0.001)	-0.004 (CI = +/-0.221; p = 0.973)	0.883	-4.70%	-5.04%
Frequency	2015.1	-0.027 (CI = +/-0.365; p = 0.875)	0.012 (CI = +/-0.006; p = 0.001)	-0.026 (CI = +/-0.390; p = 0.887)	0.871	-2.63%	-5.12%
Frequency	2015.2	-0.413 (CI = +/-1.124; p = 0.432)	0.012 (CI = +/-0.006; p = 0.002)	0.366 (CI = +/-1.148; p = 0.493)	0.869	-33.84%	-4.58%
Frequency	2016.1	-0.047 (CI = +/-0.053; p = 0.079)	0.012 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.861	-4.58%	-4.58%
Frequency	2016.2	-0.050 (CI = +/-0.064; p = 0.110)	0.012 (CI = +/-0.007; p = 0.003)	NA (CI = +/-NA; p = NA)	0.849	-4.90%	-4.90%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.025 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.070; p = 0.090)	0.639	+2.57%
Loss Cost	2004.2	0.026 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.071; p = 0.073)	0.636	+2.66%
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.073; p = 0.061)	0.614	+2.58%
Loss Cost	2005.2	0.026 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.075; p = 0.067)	0.587	+2.59%
Loss Cost	2006.1	0.025 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.077; p = 0.074)	0.570	+2.58%
Loss Cost	2006.2	0.026 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.080; p = 0.073)	0.550	+2.63%
Loss Cost	2007.1	0.026 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.082; p = 0.092)	0.542	+2.68%
Loss Cost	2007.2	0.028 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.084; p = 0.067)	0.550	+2.84%
Loss Cost	2008.1	0.029 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.087; p = 0.087)	0.543	+2.90%
Loss Cost	2008.2	0.028 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.090; p = 0.110)	0.496	+2.85%
Loss Cost	2009.1	0.028 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.094; p = 0.129)	0.481	+2.88%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.098; p = 0.122)	0.461	+2.97%
Loss Cost	2010.1	0.028 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.101; p = 0.108)	0.427	+2.83%
Loss Cost	2010.2	0.028 (CI = +/-0.015; p = 0.001)	0.080 (CI = +/-0.106; p = 0.130)	0.374	+2.79%
Loss Cost	2011.1	0.026 (CI = +/-0.017; p = 0.004)	0.085 (CI = +/-0.110; p = 0.124)	0.342	+2.67%
Loss Cost	2011.2	0.026 (CI = +/-0.018; p = 0.007)	0.085 (CI = +/-0.117; p = 0.144)	0.291	+2.66%
Loss Cost	2012.1	0.024 (CI = +/-0.020; p = 0.021)	0.092 (CI = +/-0.122; p = 0.130)	0.258	+2.45%
Loss Cost	2012.2	0.023 (CI = +/-0.022; p = 0.041)	0.089 (CI = +/-0.129; p = 0.164)	0.191	+2.36%
Loss Cost	2013.1	0.019 (CI = +/-0.024; p = 0.109)	0.101 (CI = +/-0.133; p = 0.127)	0.162	+1.96%
Loss Cost	2013.2	0.017 (CI = +/-0.027; p = 0.206)	0.093 (CI = +/-0.141; p = 0.181)	0.076	+1.70%
Loss Cost	2014.1	0.015 (CI = +/-0.031; p = 0.297)	0.097 (CI = +/-0.151; p = 0.189)	0.063	+1.56%
Loss Cost	2014.2	0.009 (CI = +/-0.034; p = 0.568)	0.079 (CI = +/-0.158; p = 0.297)	-0.041	+0.93%
Loss Cost	2015.1	0.005 (CI = +/-0.039; p = 0.772)	0.089 (CI = +/-0.168; p = 0.270)	-0.043	+0.53%
Loss Cost	2015.2	0.004 (CI = +/-0.046; p = 0.834)	0.087 (CI = +/-0.185; p = 0.321)	-0.075	+0.45%
Loss Cost	2016.1	0.000 (CI = +/-0.053; p = 0.999)	0.097 (CI = +/-0.201; p = 0.307)	-0.075	0.00%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.976)	0.099 (CI = +/-0.225; p = 0.346)	-0.100	+0.09%
Severity	2004.1	0.053 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.059; p = 0.487)	0.912	+5.41%
Severity	2004.2	0.054 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.057; p = 0.273)	0.921	+5.59%
Severity	2005.1	0.055 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.057; p = 0.369)	0.921	+5.69%
Severity	2005.2	0.057 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.057; p = 0.239)	0.923	+5.83%
Severity	2006.1	0.058 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.057; p = 0.336)	0.924	+5.95%
Severity	2006.2	0.060 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.053; p = 0.144)	0.935	+6.18%
Severity	2007.1	0.062 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.052; p = 0.233)	0.940	+6.35%
Severity	2007.2	0.063 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.051; p = 0.126)	0.943	+6.52%
Severity	2008.1	0.065 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.050; p = 0.201)	0.946	+6.68%
Severity	2008.2	0.065 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.052; p = 0.186)	0.941	+6.73%
Severity	2009.1	0.066 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.052; p = 0.275)	0.941	+6.87%
Severity	2009.2	0.069 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.051; p = 0.134)	0.946	+7.10%
Severity	2010.1	0.070 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.052; p = 0.188)	0.943	+7.20%
Severity	2010.2	0.072 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.051; p = 0.095)	0.946	+7.43%
Severity	2011.1	0.072 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.053; p = 0.125)	0.941	+7.49%
Severity	2011.2	0.074 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.054; p = 0.078)	0.940	+7.69%
Severity	2012.1	0.074 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.057; p = 0.100)	0.933	+7.72%
Severity	2012.2	0.074 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.060; p = 0.127)	0.921	+7.69%
Severity	2013.1	0.073 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.063; p = 0.116)	0.909	+7.56%
Severity	2013.2	0.071 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.067; p = 0.173)	0.890	+7.40%
Severity	2014.1	0.071 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.071; p = 0.181)	0.872	+7.33%
Severity	2014.2	0.066 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.070; p = 0.331)	0.851	+6.80%
Severity	2015.1	0.065 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.075; p = 0.330)	0.823	+6.69%
Severity	2015.2	0.065 (CI = +/-0.021; p = 0.000)	0.035 (CI = +/-0.083; p = 0.368)	0.782	+6.70%
Severity	2016.1	0.067 (CI = +/-0.024; p = 0.000)	0.030 (CI = +/-0.089; p = 0.476)	0.762	+6.98%
Severity	2016.2	0.070 (CI = +/-0.029; p = 0.000)	0.036 (CI = +/-0.099; p = 0.433)	0.724	+7.29%
Frequency	2004.1	-0.027 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.086; p = 0.360)	0.562	-2.69%
Frequency	2004.2	-0.028 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.088; p = 0.442)	0.563	-2.78%
Frequency	2005.1	-0.030 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.088; p = 0.320)	0.585	-2.94%
Frequency	2005.2	-0.031 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.089; p = 0.414)	0.592	-3.06%
Frequency	2006.1	-0.032 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.091; p = 0.343)	0.593	-3.18%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.092; p = 0.461)	0.607	-3.35%
Frequency	2007.1	-0.035 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.095; p = 0.402)	0.600	-3.45%
Frequency	2007.2	-0.035 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.098; p = 0.424)	0.579	-3.46%
Frequency	2008.1	-0.036 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.101; p = 0.392)	0.564	-3.54%
Frequency	2008.2	-0.037 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.105; p = 0.461)	0.554	-3.63%
Frequency	2009.1	-0.038 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.109; p = 0.422)	0.539	-3.74%
Frequency	2009.2	-0.039 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.113; p = 0.498)	0.530	-3.85%
Frequency	2010.1	-0.042 (CI = +/-0.016; p = 0.000)	0.047 (CI = +/-0.116; p = 0.405)	0.536	-4.08%
Frequency	2010.2	-0.044 (CI = +/-0.017; p = 0.000)	0.037 (CI = +/-0.119; p = 0.524)	0.543	-4.31%
Frequency	2011.1	-0.046 (CI = +/-0.019; p = 0.000)	0.044 (CI = +/-0.124; p = 0.469)	0.529	-4.48%
Frequency	2011.2	-0.048 (CI = +/-0.020; p = 0.000)	0.037 (CI = +/-0.130; p = 0.562)	0.521	-4.67%
Frequency	2012.1	-0.050 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.135; p = 0.495)	0.509	-4.89%
Frequency	2012.2	-0.051 (CI = +/-0.025; p = 0.000)	0.043 (CI = +/-0.144; p = 0.537)	0.479	-4.95%
Frequency	2013.1	-0.053 (CI = +/-0.027; p = 0.001)	0.052 (CI = +/-0.151; p = 0.479)	0.463	-5.20%
Frequency	2013.2	-0.055 (CI = +/-0.031; p = 0.002)	0.048 (CI = +/-0.161; p = 0.535)	0.433	-5.31%
Frequency	2014.1	-0.055 (CI = +/-0.035; p = 0.004)	0.050 (CI = +/-0.172; p = 0.543)	0.380	-5.38%
Frequency	2014.2	-0.056 (CI = +/-0.040; p = 0.010)	0.047 (CI = +/-0.186; p = 0.597)	0.345	-5.49%
Frequency	2015.1	-0.059 (CI = +/-0.046; p = 0.016)	0.054 (CI = +/-0.200; p = 0.565)	0.308	-5.78%
Frequency	2015.2	-0.060 (CI = +/-0.054; p = 0.033)	0.052 (CI = +/-0.220; p = 0.612)	0.263	-5.86%
Frequency	2016.1	-0.067 (CI = +/-0.063; p = 0.039)	0.067 (CI = +/-0.237; p = 0.541)	0.253	-6.52%
Frequency	2016.2	-0.069 (CI = +/-0.077; p = 0.072)	0.063 (CI = +/-0.266; p = 0.604)	0.207	-6.71%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.025 (CI = +/-0.007; p = 0.000)	0.618	+2.57%
Loss Cost	2004.2	0.026 (CI = +/-0.007; p = 0.000)	0.609	+2.63%
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.581	+2.58%
Loss Cost	2005.2	0.025 (CI = +/-0.008; p = 0.000)	0.554	+2.55%
Loss Cost	2006.1	0.025 (CI = +/-0.008; p = 0.000)	0.536	+2.58%
Loss Cost	2006.2	0.026 (CI = +/-0.009; p = 0.000)	0.513	+2.58%
Loss Cost	2007.1	0.026 (CI = +/-0.010; p = 0.000)	0.510	+2.68%
Loss Cost	2007.2	0.027 (CI = +/-0.010; p = 0.000)	0.507	+2.78%
Loss Cost	2008.1	0.029 (CI = +/-0.011; p = 0.000)	0.507	+2.90%
Loss Cost	2008.2	0.028 (CI = +/-0.011; p = 0.000)	0.463	+2.79%
Loss Cost	2009.1	0.028 (CI = +/-0.012; p = 0.000)	0.451	+2.88%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.426	+2.91%
Loss Cost	2010.1	0.028 (CI = +/-0.014; p = 0.001)	0.382	+2.83%
Loss Cost	2010.2	0.027 (CI = +/-0.016; p = 0.002)	0.332	+2.71%
Loss Cost	2011.1	0.026 (CI = +/-0.017; p = 0.004)	0.293	+2.67%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.011)	0.244	+2.55%
Loss Cost	2012.1	0.024 (CI = +/-0.021; p = 0.024)	0.199	+2.45%
Loss Cost	2012.2	0.022 (CI = +/-0.023; p = 0.058)	0.140	+2.23%
Loss Cost	2013.1	0.019 (CI = +/-0.025; p = 0.123)	0.084	+1.96%
Loss Cost	2013.2	0.015 (CI = +/-0.028; p = 0.264)	0.020	+1.53%
Loss Cost	2014.1	0.015 (CI = +/-0.031; p = 0.310)	0.006	+1.56%
Loss Cost	2014.2	0.007 (CI = +/-0.034; p = 0.647)	-0.055	+0.74%
Loss Cost	2015.1	0.005 (CI = +/-0.039; p = 0.774)	-0.070	+0.53%
Loss Cost	2015.2	0.002 (CI = +/-0.045; p = 0.933)	-0.083	+0.18%
Loss Cost	2016.1	0.000 (CI = +/-0.053; p = 0.999)	-0.091	0.00%
Loss Cost	2016.2	-0.003 (CI = +/-0.064; p = 0.911)	-0.099	-0.33%
Severity	2004.1	0.053 (CI = +/-0.005; p = 0.000)	0.913	+5.41%
Severity	2004.2	0.054 (CI = +/-0.005; p = 0.000)	0.920	+5.57%
Severity	2005.1	0.055 (CI = +/-0.006; p = 0.000)	0.921	+5.69%
Severity	2005.2	0.057 (CI = +/-0.006; p = 0.000)	0.922	+5.81%
Severity	2006.1	0.058 (CI = +/-0.006; p = 0.000)	0.924	+5.95%
Severity	2006.2	0.060 (CI = +/-0.006; p = 0.000)	0.933	+6.16%
Severity	2007.1	0.062 (CI = +/-0.006; p = 0.000)	0.939	+6.35%
Severity	2007.2	0.063 (CI = +/-0.006; p = 0.000)	0.940	+6.49%
Severity	2008.1	0.065 (CI = +/-0.006; p = 0.000)	0.944	+6.68%
Severity	2008.2	0.065 (CI = +/-0.007; p = 0.000)	0.939	+6.70%
Severity	2009.1	0.066 (CI = +/-0.007; p = 0.000)	0.940	+6.87%
Severity	2009.2	0.068 (CI = +/-0.007; p = 0.000)	0.943	+7.06%
Severity	2010.1	0.070 (CI = +/-0.007; p = 0.000)	0.941	+7.20%
Severity	2010.2	0.071 (CI = +/-0.008; p = 0.000)	0.941	+7.38%
Severity	2011.1	0.072 (CI = +/-0.008; p = 0.000)	0.937	+7.49%
Severity	2011.2	0.073 (CI = +/-0.009; p = 0.000)	0.932	+7.62%
Severity	2012.1	0.074 (CI = +/-0.010; p = 0.000)	0.926	+7.72%
Severity	2012.2	0.073 (CI = +/-0.011; p = 0.000)	0.914	+7.61%
Severity	2013.1	0.073 (CI = +/-0.012; p = 0.000)	0.899	+7.56%
Severity	2013.2	0.071 (CI = +/-0.013; p = 0.000)	0.882	+7.31%
Severity	2014.1	0.071 (CI = +/-0.015; p = 0.000)	0.863	+7.33%
Severity	2014.2	0.065 (CI = +/-0.015; p = 0.000)	0.851	+6.71%
Severity	2015.1	0.065 (CI = +/-0.017; p = 0.000)	0.822	+6.69%
Severity	2015.2	0.064 (CI = +/-0.020; p = 0.000)	0.784	+6.59%
Severity	2016.1	0.067 (CI = +/-0.023; p = 0.000)	0.772	+6.98%
Severity	2016.2	0.069 (CI = +/-0.027; p = 0.000)	0.733	+7.12%
Frequency	2004.1	-0.027 (CI = +/-0.008; p = 0.000)	0.564	-2.69%
Frequency	2004.2	-0.028 (CI = +/-0.008; p = 0.000)	0.568	-2.79%
Frequency	2005.1	-0.030 (CI = +/-0.009; p = 0.000)	0.585	-2.94%
Frequency	2005.2	-0.031 (CI = +/-0.009; p = 0.000)	0.596	-3.08%
Frequency	2006.1	-0.032 (CI = +/-0.010; p = 0.000)	0.594	-3.18%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.612	-3.36%
Frequency	2007.1	-0.035 (CI = +/-0.011; p = 0.000)	0.604	-3.45%
Frequency	2007.2	-0.035 (CI = +/-0.011; p = 0.000)	0.584	-3.48%
Frequency	2008.1	-0.036 (CI = +/-0.012; p = 0.000)	0.567	-3.54%
Frequency	2008.2	-0.037 (CI = +/-0.013; p = 0.000)	0.562	-3.66%
Frequency	2009.1	-0.038 (CI = +/-0.014; p = 0.000)	0.545	-3.74%
Frequency	2009.2	-0.040 (CI = +/-0.015; p = 0.000)	0.540	-3.89%
Frequency	2010.1	-0.042 (CI = +/-0.016; p = 0.000)	0.541	-4.08%
Frequency	2010.2	-0.044 (CI = +/-0.017; p = 0.000)	0.555	-4.35%
Frequency	2011.1	-0.046 (CI = +/-0.018; p = 0.000)	0.540	-4.48%
Frequency	2011.2	-0.048 (CI = +/-0.020; p = 0.000)	0.536	-4.71%
Frequency	2012.1	-0.050 (CI = +/-0.022; p = 0.000)	0.522	-4.89%
Frequency	2012.2	-0.051 (CI = +/-0.024; p = 0.000)	0.496	-5.01%
Frequency	2013.1	-0.053 (CI = +/-0.027; p = 0.001)	0.478	-5.20%
Frequency	2013.2	-0.055 (CI = +/-0.030; p = 0.001)	0.454	-5.39%
Frequency	2014.1	-0.055 (CI = +/-0.034; p = 0.004)	0.405	-5.38%
Frequency	2014.2	-0.058 (CI = +/-0.039; p = 0.007)	0.378	-5.59%
Frequency	2015.1	-0.059 (CI = +/-0.045; p = 0.013)	0.342	-5.78%
Frequency	2015.2	-0.062 (CI = +/-0.052; p = 0.023)	0.308	-6.01%
Frequency	2016.1	-0.067 (CI = +/-0.061; p = 0.032)	0.294	-6.52%
Frequency	2016.2	-0.072 (CI = +/-0.072; p = 0.051)	0.263	-6.96%

Property Damage

Coverage = PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.016; p = 0.006)	0.004 (CI = +/-0.027; p = 0.789)	0.608	+2.37%	+2.74%
Loss Cost	2004.2	0.025 (CI = +/-0.018; p = 0.007)	0.002 (CI = +/-0.029; p = 0.908)	0.598	+2.53%	+2.70%
Loss Cost	2005.1	0.023 (CI = +/-0.020; p = 0.022)	0.004 (CI = +/-0.031; p = 0.798)	0.569	+2.35%	+2.75%
Loss Cost	2005.2	0.022 (CI = +/-0.022; p = 0.051)	0.006 (CI = +/-0.033; p = 0.727)	0.542	+2.20%	+2.78%
Loss Cost	2006.1	0.022 (CI = +/-0.024; p = 0.073)	0.005 (CI = +/-0.036; p = 0.772)	0.522	+2.24%	+2.77%
Loss Cost	2006.2	0.022 (CI = +/-0.028; p = 0.117)	0.006 (CI = +/-0.039; p = 0.770)	0.498	+2.20%	+2.78%
Loss Cost	2007.1	0.026 (CI = +/-0.031; p = 0.102)	0.001 (CI = +/-0.043; p = 0.960)	0.493	+2.60%	+2.71%
Loss Cost	2007.2	0.031 (CI = +/-0.036; p = 0.083)	-0.005 (CI = +/-0.047; p = 0.819)	0.490	+3.18%	+2.63%
Loss Cost	2008.1	0.040 (CI = +/-0.041; p = 0.057)	-0.015 (CI = +/-0.053; p = 0.566)	0.494	+4.06%	+2.52%
Loss Cost	2008.2	0.035 (CI = +/-0.048; p = 0.145)	-0.010 (CI = +/-0.060; p = 0.734)	0.444	+3.60%	+2.57%
Loss Cost	2009.1	0.045 (CI = +/-0.058; p = 0.119)	-0.021 (CI = +/-0.070; p = 0.541)	0.437	+4.64%	+2.47%
Loss Cost	2009.2	0.056 (CI = +/-0.071; p = 0.121)	-0.032 (CI = +/-0.083; p = 0.436)	0.417	+5.71%	+2.40%
Loss Cost	2010.1	0.060 (CI = +/-0.092; p = 0.192)	-0.036 (CI = +/-0.103; p = 0.477)	0.369	+6.13%	+2.37%
Loss Cost	2010.2	0.059 (CI = +/-0.124; p = 0.333)	-0.035 (CI = +/-0.135; p = 0.591)	0.310	+6.07%	+2.38%
Loss Cost	2011.1	0.078 (CI = +/-0.179; p = 0.376)	-0.055 (CI = +/-0.190; p = 0.554)	0.271	+8.08%	+2.32%
Loss Cost	2011.2	0.097 (CI = +/-0.295; p = 0.500)	-0.074 (CI = +/-0.305; p = 0.616)	0.215	+10.18%	+2.29%
Loss Cost	2012.1	0.192 (CI = +/-0.641; p = 0.537)	-0.170 (CI = +/-0.650; p = 0.589)	0.168	+21.16%	+2.23%
Severity	2004.1	0.025 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.014; p = 0.000)	0.967	+2.54%	+7.91%
Severity	2004.2	0.027 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.014; p = 0.000)	0.967	+2.71%	+7.86%
Severity	2005.1	0.027 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.015; p = 0.000)	0.965	+2.70%	+7.86%
Severity	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.016; p = 0.000)	0.964	+2.69%	+7.87%
Severity	2006.1	0.027 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.018; p = 0.000)	0.962	+2.71%	+7.86%
Severity	2006.2	0.030 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.019; p = 0.000)	0.962	+3.01%	+7.80%
Severity	2007.1	0.032 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.021; p = 0.000)	0.961	+3.30%	+7.75%
Severity	2007.2	0.033 (CI = +/-0.017; p = 0.001)	0.041 (CI = +/-0.023; p = 0.001)	0.959	+3.38%	+7.74%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.038 (CI = +/-0.026; p = 0.006)	0.957	+3.70%	+7.70%
Severity	2008.2	0.029 (CI = +/-0.023; p = 0.015)	0.046 (CI = +/-0.029; p = 0.003)	0.956	+2.95%	+7.78%
Severity	2009.1	0.030 (CI = +/-0.028; p = 0.034)	0.044 (CI = +/-0.033; p = 0.011)	0.953	+3.08%	+7.77%
Severity	2009.2	0.034 (CI = +/-0.034; p = 0.051)	0.040 (CI = +/-0.040; p = 0.049)	0.950	+3.49%	+7.74%
Severity	2010.1	0.034 (CI = +/-0.044; p = 0.128)	0.041 (CI = +/-0.050; p = 0.102)	0.946	+3.43%	+7.74%
Severity	2010.2	0.041 (CI = +/-0.059; p = 0.167)	0.033 (CI = +/-0.065; p = 0.294)	0.942	+4.16%	+7.71%
Severity	2011.1	0.040 (CI = +/-0.086; p = 0.344)	0.034 (CI = +/-0.091; p = 0.441)	0.935	+4.08%	+7.71%
Severity	2011.2	0.058 (CI = +/-0.141; p = 0.398)	0.016 (CI = +/-0.146; p = 0.826)	0.929	+6.02%	+7.68%
Severity	2012.1	0.150 (CI = +/-0.304; p = 0.314)	-0.077 (CI = +/-0.308; p = 0.607)	0.923	+16.21%	+7.61%
Frequency	2004.1	-0.002 (CI = +/-0.017; p = 0.848)	-0.047 (CI = +/-0.028; p = 0.002)	0.666	-0.16%	-4.79%
Frequency	2004.2	-0.002 (CI = +/-0.018; p = 0.851)	-0.047 (CI = +/-0.030; p = 0.003)	0.660	-0.17%	-4.78%
Frequency	2005.1	-0.003 (CI = +/-0.020; p = 0.734)	-0.045 (CI = +/-0.032; p = 0.007)	0.660	-0.34%	-4.74%
Frequency	2005.2	-0.005 (CI = +/-0.023; p = 0.667)	-0.043 (CI = +/-0.034; p = 0.015)	0.656	-0.48%	-4.71%
Frequency	2006.1	-0.005 (CI = +/-0.025; p = 0.719)	-0.044 (CI = +/-0.037; p = 0.023)	0.648	-0.45%	-4.72%
Frequency	2006.2	-0.008 (CI = +/-0.028; p = 0.575)	-0.040 (CI = +/-0.041; p = 0.054)	0.648	-0.79%	-4.66%
Frequency	2007.1	-0.007 (CI = +/-0.032; p = 0.672)	-0.041 (CI = +/-0.045; p = 0.070)	0.636	-0.67%	-4.67%
Frequency	2007.2	-0.002 (CI = +/-0.037; p = 0.916)	-0.047 (CI = +/-0.049; p = 0.063)	0.622	-0.19%	-4.74%
Frequency	2008.1	0.003 (CI = +/-0.043; p = 0.871)	-0.053 (CI = +/-0.055; p = 0.061)	0.608	+0.34%	-4.81%
Frequency	2008.2	0.006 (CI = +/-0.051; p = 0.803)	-0.056 (CI = +/-0.063; p = 0.082)	0.597	+0.63%	-4.84%
Frequency	2009.1	0.015 (CI = +/-0.061; p = 0.617)	-0.065 (CI = +/-0.074; p = 0.079)	0.584	+1.52%	-4.91%
Frequency	2009.2	0.021 (CI = +/-0.076; p = 0.567)	-0.072 (CI = +/-0.088; p = 0.104)	0.573	+2.15%	-4.96%
Frequency	2010.1	0.026 (CI = +/-0.097; p = 0.588)	-0.077 (CI = +/-0.109; p = 0.159)	0.563	+2.61%	-4.98%
Frequency	2010.2	0.018 (CI = +/-0.131; p = 0.776)	-0.069 (CI = +/-0.143; p = 0.327)	0.555	+1.83%	-4.95%
Frequency	2011.1	0.038 (CI = +/-0.189; p = 0.682)	-0.089 (CI = +/-0.201; p = 0.366)	0.536	+3.84%	-5.00%
Frequency	2011.2	0.038 (CI = +/-0.313; p = 0.799)	-0.090 (CI = +/-0.323; p = 0.567)	0.520	+3.92%	-5.00%
Frequency	2012.1	0.042 (CI = +/-0.682; p = 0.899)	-0.093 (CI = +/-0.691; p = 0.780)	0.498	+4.26%	-5.01%

Property Damage

Coverage = PD
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.020 (CI = +/-0.014; p = 0.006)	0.021 (CI = +/-0.026; p = 0.114)	0.724	+1.98%	+4.12%
Loss Cost	2004.2	0.021 (CI = +/-0.015; p = 0.008)	0.019 (CI = +/-0.028; p = 0.167)	0.717	+2.10%	+4.07%
Loss Cost	2005.1	0.019 (CI = +/-0.016; p = 0.028)	0.022 (CI = +/-0.029; p = 0.131)	0.698	+1.87%	+4.16%
Loss Cost	2005.2	0.017 (CI = +/-0.018; p = 0.073)	0.025 (CI = +/-0.031; p = 0.113)	0.679	+1.66%	+4.22%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.109)	0.025 (CI = +/-0.034; p = 0.139)	0.664	+1.66%	+4.23%
Loss Cost	2006.2	0.015 (CI = +/-0.023; p = 0.184)	0.026 (CI = +/-0.037; p = 0.149)	0.646	+1.54%	+4.26%
Loss Cost	2007.1	0.019 (CI = +/-0.026; p = 0.156)	0.022 (CI = +/-0.040; p = 0.259)	0.643	+1.87%	+4.18%
Loss Cost	2007.2	0.023 (CI = +/-0.030; p = 0.120)	0.017 (CI = +/-0.044; p = 0.442)	0.642	+2.37%	+4.07%
Loss Cost	2008.1	0.031 (CI = +/-0.034; p = 0.074)	0.007 (CI = +/-0.048; p = 0.750)	0.649	+3.15%	+3.93%
Loss Cost	2008.2	0.025 (CI = +/-0.041; p = 0.213)	0.014 (CI = +/-0.054; p = 0.588)	0.612	+2.54%	+4.03%
Loss Cost	2009.1	0.034 (CI = +/-0.049; p = 0.165)	0.005 (CI = +/-0.063; p = 0.876)	0.608	+3.42%	+3.91%
Loss Cost	2009.2	0.042 (CI = +/-0.060; p = 0.163)	-0.004 (CI = +/-0.074; p = 0.905)	0.592	+4.27%	+3.82%
Loss Cost	2010.1	0.043 (CI = +/-0.078; p = 0.265)	-0.005 (CI = +/-0.092; p = 0.907)	0.551	+4.35%	+3.81%
Loss Cost	2010.2	0.037 (CI = +/-0.105; p = 0.465)	0.001 (CI = +/-0.119; p = 0.993)	0.500	+3.80%	+3.85%
Loss Cost	2011.1	0.049 (CI = +/-0.153; p = 0.507)	-0.012 (CI = +/-0.166; p = 0.883)	0.464	+5.03%	+3.80%
Loss Cost	2011.2	0.055 (CI = +/-0.253; p = 0.648)	-0.018 (CI = +/-0.266; p = 0.886)	0.410	+5.70%	+3.78%
Loss Cost	2012.1	0.121 (CI = +/-0.553; p = 0.645)	-0.085 (CI = +/-0.563; p = 0.751)	0.362	+12.91%	+3.71%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.013; p = 0.000)	0.970	+2.33%	+8.51%
Severity	2004.2	0.025 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.014; p = 0.000)	0.970	+2.48%	+8.45%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.015; p = 0.000)	0.968	+2.45%	+8.46%
Severity	2005.2	0.024 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.016; p = 0.000)	0.967	+2.42%	+8.47%
Severity	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.017; p = 0.000)	0.965	+2.40%	+8.47%
Severity	2006.2	0.026 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.018; p = 0.000)	0.965	+2.68%	+8.40%
Severity	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.020; p = 0.000)	0.965	+2.94%	+8.33%
Severity	2007.2	0.029 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.022; p = 0.000)	0.963	+2.97%	+8.33%
Severity	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.048 (CI = +/-0.024; p = 0.000)	0.961	+3.25%	+8.28%
Severity	2008.2	0.024 (CI = +/-0.019; p = 0.017)	0.057 (CI = +/-0.026; p = 0.000)	0.962	+2.40%	+8.41%
Severity	2009.1	0.024 (CI = +/-0.023; p = 0.043)	0.057 (CI = +/-0.030; p = 0.001)	0.960	+2.44%	+8.41%
Severity	2009.2	0.027 (CI = +/-0.029; p = 0.066)	0.054 (CI = +/-0.035; p = 0.005)	0.957	+2.72%	+8.38%
Severity	2010.1	0.024 (CI = +/-0.037; p = 0.183)	0.056 (CI = +/-0.044; p = 0.015)	0.953	+2.48%	+8.40%
Severity	2010.2	0.029 (CI = +/-0.050; p = 0.236)	0.051 (CI = +/-0.057; p = 0.075)	0.949	+2.97%	+8.37%
Severity	2011.1	0.024 (CI = +/-0.073; p = 0.490)	0.056 (CI = +/-0.079; p = 0.153)	0.944	+2.47%	+8.39%
Severity	2011.2	0.036 (CI = +/-0.121; p = 0.534)	0.044 (CI = +/-0.127; p = 0.468)	0.937	+3.67%	+8.36%
Severity	2012.1	0.113 (CI = +/-0.259; p = 0.366)	-0.033 (CI = +/-0.264; p = 0.790)	0.932	+11.96%	+8.27%
Frequency	2004.1	-0.003 (CI = +/-0.010; p = 0.504)	-0.038 (CI = +/-0.020; p = 0.001)	0.727	-0.34%	-4.04%
Frequency	2004.2	-0.004 (CI = +/-0.011; p = 0.510)	-0.037 (CI = +/-0.021; p = 0.001)	0.722	-0.37%	-4.03%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.358)	-0.035 (CI = +/-0.022; p = 0.003)	0.727	-0.57%	-3.97%
Frequency	2005.2	-0.007 (CI = +/-0.014; p = 0.284)	-0.033 (CI = +/-0.024; p = 0.009)	0.727	-0.73%	-3.92%
Frequency	2006.1	-0.007 (CI = +/-0.016; p = 0.341)	-0.033 (CI = +/-0.026; p = 0.015)	0.718	-0.73%	-3.92%
Frequency	2006.2	-0.011 (CI = +/-0.017; p = 0.193)	-0.028 (CI = +/-0.027; p = 0.047)	0.728	-1.11%	-3.82%
Frequency	2007.1	-0.010 (CI = +/-0.020; p = 0.284)	-0.029 (CI = +/-0.030; p = 0.060)	0.714	-1.04%	-3.84%
Frequency	2007.2	-0.006 (CI = +/-0.022; p = 0.591)	-0.034 (CI = +/-0.033; p = 0.041)	0.700	-0.59%	-3.93%
Frequency	2008.1	-0.001 (CI = +/-0.026; p = 0.942)	-0.040 (CI = +/-0.036; p = 0.031)	0.687	-0.09%	-4.01%
Frequency	2008.2	0.001 (CI = +/-0.031; p = 0.930)	-0.043 (CI = +/-0.041; p = 0.043)	0.674	+0.13%	-4.05%
Frequency	2009.1	0.010 (CI = +/-0.037; p = 0.591)	-0.052 (CI = +/-0.047; p = 0.032)	0.664	+0.96%	-4.15%
Frequency	2009.2	0.015 (CI = +/-0.045; p = 0.498)	-0.058 (CI = +/-0.056; p = 0.043)	0.654	+1.51%	-4.20%
Frequency	2010.1	0.018 (CI = +/-0.058; p = 0.522)	-0.061 (CI = +/-0.069; p = 0.077)	0.644	+1.83%	-4.23%
Frequency	2010.2	0.008 (CI = +/-0.079; p = 0.832)	-0.051 (CI = +/-0.089; p = 0.247)	0.641	+0.80%	-4.17%
Frequency	2011.1	0.025 (CI = +/-0.114; p = 0.652)	-0.068 (CI = +/-0.124; p = 0.262)	0.621	+2.50%	-4.23%
Frequency	2011.2	0.019 (CI = +/-0.189; p = 0.829)	-0.063 (CI = +/-0.198; p = 0.511)	0.605	+1.96%	-4.22%
Frequency	2012.1	0.009 (CI = +/-0.412; p = 0.965)	-0.052 (CI = +/-0.420; p = 0.796)	0.579	+0.86%	-4.21%

Property Damage

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.786	+3.49%
Loss Cost	2004.2	0.035 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.791	+3.61%
Loss Cost	2005.1	0.036 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.774	+3.62%
Loss Cost	2005.2	0.036 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.760	+3.66%
Loss Cost	2006.1	0.037 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.757	+3.77%
Loss Cost	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.750	+3.87%
Loss Cost	2007.1	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.769	+4.10%
Loss Cost	2007.2	0.043 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.791	+4.36%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.818	+4.65%
Loss Cost	2008.2	0.046 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.799	+4.66%
Loss Cost	2009.1	0.048 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.818	+4.95%
Loss Cost	2009.2	0.051 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.824	+5.19%
Loss Cost	2010.1	0.052 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.813	+5.30%
Loss Cost	2010.2	0.052 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.797	+5.38%
Loss Cost	2011.1	0.055 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.794	+5.61%
Loss Cost	2011.2	0.056 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.783	+5.78%
Loss Cost	2012.1	0.058 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.777	+6.02%
Loss Cost	2012.2	0.059 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.757	+6.12%
Loss Cost	2013.1	0.060 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.736	+6.22%
Loss Cost	2013.2	0.059 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.705	+6.11%
Loss Cost	2014.1	0.066 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.741	+6.84%
Loss Cost	2014.2	0.061 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.715	+6.29%
Loss Cost	2015.1	0.066 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.723	+6.82%
Loss Cost	2015.2	0.070 (CI = +/-0.034; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.723	+7.25%
Loss Cost	2016.1	0.078 (CI = +/-0.039; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.743	+8.10%
Loss Cost	2016.2	0.085 (CI = +/-0.045; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	0.753	+8.86%
Severity	2004.1	0.048 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.019)	0.924	+4.97%
Severity	2004.2	0.050 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.027)	0.929	+5.15%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.038)	0.929	+5.27%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.052)	0.929	+5.41%
Severity	2006.1	0.054 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.073)	0.930	+5.55%
Severity	2006.2	0.056 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.106)	0.936	+5.79%
Severity	2007.1	0.058 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.152)	0.941	+6.02%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.207)	0.942	+6.19%
Severity	2008.1	0.062 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.290)	0.945	+6.42%
Severity	2008.2	0.062 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.308)	0.939	+6.42%
Severity	2009.1	0.064 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.411)	0.940	+6.63%
Severity	2009.2	0.067 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.547)	0.941	+6.88%
Severity	2010.1	0.068 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.660)	0.939	+7.06%
Severity	2010.2	0.070 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.816)	0.938	+7.30%
Severity	2011.1	0.072 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.910)	0.933	+7.44%
Severity	2011.2	0.074 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.003; p = 0.974)	0.929	+7.64%
Severity	2012.1	0.075 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.895)	0.922	+7.79%
Severity	2012.2	0.074 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.003; p = 0.973)	0.909	+7.63%
Severity	2013.1	0.073 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.003; p = 0.991)	0.893	+7.56%
Severity	2013.2	0.069 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.004; p = 0.840)	0.875	+7.17%
Severity	2014.1	0.069 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.004; p = 0.853)	0.854	+7.18%
Severity	2014.2	0.060 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.523)	0.845	+6.19%
Severity	2015.1	0.059 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.521)	0.814	+6.08%
Severity	2015.2	0.057 (CI = +/-0.031; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.492)	0.774	+5.82%
Severity	2016.1	0.061 (CI = +/-0.036; p = 0.003)	-0.001 (CI = +/-0.004; p = 0.603)	0.756	+6.30%
Severity	2016.2	0.062 (CI = +/-0.043; p = 0.010)	-0.001 (CI = +/-0.005; p = 0.649)	0.710	+6.42%
Frequency	2004.1	-0.014 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.860	-1.41%
Frequency	2004.2	-0.015 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.860	-1.46%
Frequency	2005.1	-0.016 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.865	-1.57%
Frequency	2005.2	-0.017 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.866	-1.66%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.864	-1.69%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.869	-1.82%
Frequency	2007.1	-0.018 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.864	-1.81%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.860	-1.73%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.855	-1.66%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.850	-1.66%
Frequency	2009.1	-0.016 (CI = +/-0.010; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.845	-1.58%
Frequency	2009.2	-0.016 (CI = +/-0.011; p = 0.008)	0.011 (CI = +/-0.003; p = 0.000)	0.840	-1.59%
Frequency	2010.1	-0.017 (CI = +/-0.012; p = 0.012)	0.011 (CI = +/-0.004; p = 0.000)	0.836	-1.64%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.012)	0.011 (CI = +/-0.004; p = 0.000)	0.836	-1.78%
Frequency	2011.1	-0.017 (CI = +/-0.015; p = 0.027)	0.011 (CI = +/-0.004; p = 0.000)	0.830	-1.70%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.042)	0.011 (CI = +/-0.004; p = 0.000)	0.824	-1.72%
Frequency	2012.1	-0.017 (CI = +/-0.019; p = 0.078)	0.011 (CI = +/-0.004; p = 0.000)	0.816	-1.64%
Frequency	2012.2	-0.014 (CI = +/-0.021; p = 0.167)	0.011 (CI = +/-0.004; p = 0.000)	0.809	-1.41%
Frequency	2013.1	-0.012 (CI = +/-0.023; p = 0.273)	0.012 (CI = +/-0.005; p = 0.000)	0.801	-1.24%
Frequency	2013.2	-0.010 (CI = +/-0.026; p = 0.434)	0.012 (CI = +/-0.005; p = 0.000)	0.793	-0.99%
Frequency	2014.1	-0.003 (CI = +/-0.029; p = 0.814)	0.012 (CI = +/-0.005; p = 0.000)	0.793	-0.32%
Frequency	2014.2	0.001 (CI = +/-0.033; p = 0.952)	0.013 (CI = +/-0.005; p = 0.000)	0.788	+0.09%
Frequency	2015.1	0.007 (CI = +/-0.038; p = 0.697)	0.013 (CI = +/-0.005; p = 0.000)	0.785	+0.69%
Frequency	2015.2	0.013 (CI = +/-0.043; p = 0.511)	0.013 (CI = +/-0.006; p = 0.000)	0.781	+1.35%
Frequency	2016.1	0.017 (CI = +/-0.052; p = 0.484)	0.014 (CI = +/-0.006; p = 0.001)	0.773	+1.70%
Frequency	2016.2	0.023 (CI = +/-0.062; p = 0.425)	0.014 (CI = +/-0.007; p = 0.001)	0.765	+2.30%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.006; p = 0.000)	0.817	+3.30%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.822	+3.42%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.807	+3.42%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.44%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.789	+3.54%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.781	+3.62%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.801	+3.85%
Loss Cost	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.825	+4.10%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.855	+4.39%
Loss Cost	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.836	+4.37%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.857	+4.65%
Loss Cost	2009.2	0.048 (CI = +/-0.009; p = 0.000)	0.863	+4.88%
Loss Cost	2010.1	0.049 (CI = +/-0.010; p = 0.000)	0.851	+4.97%
Loss Cost	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.832	+5.02%
Loss Cost	2011.1	0.051 (CI = +/-0.012; p = 0.000)	0.828	+5.23%
Loss Cost	2011.2	0.052 (CI = +/-0.013; p = 0.000)	0.811	+5.37%
Loss Cost	2012.1	0.054 (CI = +/-0.015; p = 0.000)	0.799	+5.58%
Loss Cost	2012.2	0.055 (CI = +/-0.017; p = 0.000)	0.767	+5.62%
Loss Cost	2013.1	0.055 (CI = +/-0.020; p = 0.000)	0.727	+5.65%
Loss Cost	2013.2	0.053 (CI = +/-0.023; p = 0.000)	0.662	+5.39%
Loss Cost	2014.1	0.060 (CI = +/-0.026; p = 0.000)	0.706	+6.19%
Loss Cost	2014.2	0.051 (CI = +/-0.028; p = 0.003)	0.618	+5.27%
Loss Cost	2015.1	0.056 (CI = +/-0.034; p = 0.005)	0.595	+5.76%
Loss Cost	2015.2	0.059 (CI = +/-0.044; p = 0.015)	0.537	+6.10%
Loss Cost	2016.1	0.069 (CI = +/-0.055; p = 0.022)	0.547	+7.20%
Loss Cost	2016.2	0.080 (CI = +/-0.075; p = 0.040)	0.525	+8.37%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.880	+5.02%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.890	+5.22%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.890	+5.35%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.891	+5.50%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.893	+5.67%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.906	+5.93%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	0.917	+6.19%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.919	+6.39%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.927	+6.65%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.919	+6.68%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.924	+6.94%
Severity	2009.2	0.070 (CI = +/-0.009; p = 0.000)	0.931	+7.25%
Severity	2010.1	0.072 (CI = +/-0.009; p = 0.000)	0.932	+7.49%
Severity	2010.2	0.075 (CI = +/-0.010; p = 0.000)	0.938	+7.82%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	0.936	+8.06%
Severity	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.938	+8.38%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.937	+8.68%
Severity	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.923	+8.64%
Severity	2013.1	0.084 (CI = +/-0.016; p = 0.000)	0.909	+8.74%
Severity	2013.2	0.081 (CI = +/-0.019; p = 0.000)	0.885	+8.48%
Severity	2014.1	0.084 (CI = +/-0.022; p = 0.000)	0.869	+8.79%
Severity	2014.2	0.075 (CI = +/-0.022; p = 0.000)	0.851	+7.78%
Severity	2015.1	0.077 (CI = +/-0.027; p = 0.000)	0.821	+8.05%
Severity	2015.2	0.079 (CI = +/-0.035; p = 0.001)	0.772	+8.22%
Severity	2016.1	0.095 (CI = +/-0.037; p = 0.001)	0.848	+9.98%
Severity	2016.2	0.112 (CI = +/-0.040; p = 0.001)	0.894	+11.81%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.724	-1.64%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.733	-1.71%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.776	-1.84%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.803	-1.95%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.800	-2.01%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.851	-2.18%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.841	-2.21%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.821	-2.15%
Frequency	2008.1	-0.021 (CI = +/-0.005; p = 0.000)	0.798	-2.12%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.788	-2.17%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	0.760	-2.14%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.750	-2.21%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.759	-2.35%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	0.816	-2.60%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.792	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.797	-2.78%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.777	-2.85%
Frequency	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.731	-2.78%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.695	-2.84%
Frequency	2013.2	-0.029 (CI = +/-0.013; p = 0.001)	0.643	-2.85%
Frequency	2014.1	-0.024 (CI = +/-0.014; p = 0.004)	0.544	-2.39%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.014)	0.454	-2.32%
Frequency	2015.1	-0.021 (CI = +/-0.022; p = 0.051)	0.322	-2.12%
Frequency	2015.2	-0.020 (CI = +/-0.028; p = 0.133)	0.192	-1.96%
Frequency	2016.1	-0.026 (CI = +/-0.035; p = 0.125)	0.237	-2.53%
Frequency	2016.2	-0.031 (CI = +/-0.048; p = 0.157)	0.228	-3.08%

Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.053; p = 0.103)	0.008 (CI = +/-0.003; p = 0.000)	0.797	+3.45%
Loss Cost	2004.2	0.035 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.052; p = 0.057)	0.008 (CI = +/-0.003; p = 0.000)	0.808	+3.60%
Loss Cost	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.054; p = 0.059)	0.008 (CI = +/-0.003; p = 0.000)	0.793	+3.58%
Loss Cost	2005.2	0.036 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.055; p = 0.052)	0.008 (CI = +/-0.003; p = 0.000)	0.782	+3.65%
Loss Cost	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.056; p = 0.074)	0.008 (CI = +/-0.003; p = 0.000)	0.775	+3.72%
Loss Cost	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.057; p = 0.053)	0.008 (CI = +/-0.003; p = 0.000)	0.774	+3.85%
Loss Cost	2007.1	0.040 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.057; p = 0.092)	0.009 (CI = +/-0.003; p = 0.000)	0.785	+4.04%
Loss Cost	2007.2	0.042 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.054; p = 0.032)	0.009 (CI = +/-0.003; p = 0.000)	0.819	+4.34%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.053; p = 0.061)	0.009 (CI = +/-0.003; p = 0.000)	0.836	+4.59%
Loss Cost	2008.2	0.045 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.055; p = 0.061)	0.009 (CI = +/-0.003; p = 0.000)	0.820	+4.64%
Loss Cost	2009.1	0.048 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.054; p = 0.109)	0.010 (CI = +/-0.003; p = 0.000)	0.830	+4.88%
Loss Cost	2009.2	0.050 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.053; p = 0.052)	0.010 (CI = +/-0.003; p = 0.000)	0.846	+5.16%
Loss Cost	2010.1	0.051 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.055; p = 0.069)	0.010 (CI = +/-0.003; p = 0.000)	0.833	+5.20%
Loss Cost	2010.2	0.052 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.057; p = 0.058)	0.010 (CI = +/-0.003; p = 0.000)	0.822	+5.35%
Loss Cost	2011.1	0.054 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.060; p = 0.090)	0.010 (CI = +/-0.003; p = 0.000)	0.815	+5.50%
Loss Cost	2011.2	0.056 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.061; p = 0.065)	0.011 (CI = +/-0.003; p = 0.000)	0.811	+5.74%
Loss Cost	2012.1	0.057 (CI = +/-0.014; p = 0.000)	0.054 (CI = +/-0.064; p = 0.095)	0.011 (CI = +/-0.003; p = 0.000)	0.800	+5.87%
Loss Cost	2012.2	0.059 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.067; p = 0.084)	0.011 (CI = +/-0.003; p = 0.000)	0.787	+6.07%
Loss Cost	2013.1	0.058 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.072; p = 0.097)	0.011 (CI = +/-0.004; p = 0.000)	0.767	+6.01%
Loss Cost	2013.2	0.059 (CI = +/-0.021; p = 0.000)	0.060 (CI = +/-0.077; p = 0.112)	0.011 (CI = +/-0.004; p = 0.000)	0.738	+6.05%
Loss Cost	2014.1	0.064 (CI = +/-0.023; p = 0.000)	0.050 (CI = +/-0.079; p = 0.199)	0.011 (CI = +/-0.004; p = 0.000)	0.756	+6.61%
Loss Cost	2014.2	0.061 (CI = +/-0.026; p = 0.000)	0.043 (CI = +/-0.083; p = 0.280)	0.011 (CI = +/-0.004; p = 0.000)	0.721	+6.24%
Loss Cost	2015.1	0.064 (CI = +/-0.030; p = 0.001)	0.037 (CI = +/-0.090; p = 0.386)	0.012 (CI = +/-0.004; p = 0.000)	0.719	+6.60%
Loss Cost	2015.2	0.069 (CI = +/-0.034; p = 0.001)	0.046 (CI = +/-0.096; p = 0.314)	0.012 (CI = +/-0.005; p = 0.000)	0.726	+7.18%
Loss Cost	2016.1	0.075 (CI = +/-0.041; p = 0.002)	0.036 (CI = +/-0.105; p = 0.458)	0.012 (CI = +/-0.005; p = 0.000)	0.733	+7.83%
Loss Cost	2016.2	0.084 (CI = +/-0.046; p = 0.003)	0.049 (CI = +/-0.111; p = 0.341)	0.013 (CI = +/-0.005; p = 0.000)	0.754	+8.78%
Severity	2004.1	0.048 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.055; p = 0.295)	-0.004 (CI = +/-0.003; p = 0.015)	0.924	+4.94%
Severity	2004.2	0.050 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.053; p = 0.157)	-0.004 (CI = +/-0.003; p = 0.018)	0.932	+5.14%
Severity	2005.1	0.051 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.054; p = 0.219)	-0.003 (CI = +/-0.003; p = 0.027)	0.930	+5.24%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.054; p = 0.145)	-0.003 (CI = +/-0.003; p = 0.035)	0.932	+5.40%
Severity	2006.1	0.054 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.055; p = 0.210)	-0.003 (CI = +/-0.003; p = 0.052)	0.931	+5.52%
Severity	2006.2	0.056 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.051; p = 0.088)	-0.003 (CI = +/-0.003; p = 0.066)	0.941	+5.78%
Severity	2007.1	0.058 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.051; p = 0.152)	-0.002 (CI = +/-0.003; p = 0.103)	0.944	+5.98%
Severity	2007.2	0.060 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.050; p = 0.086)	-0.002 (CI = +/-0.003; p = 0.137)	0.946	+6.18%
Severity	2008.1	0.062 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.050; p = 0.146)	-0.002 (CI = +/-0.003; p = 0.203)	0.947	+6.36%
Severity	2008.2	0.062 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.052; p = 0.145)	-0.002 (CI = +/-0.003; p = 0.229)	0.942	+6.41%
Severity	2009.1	0.064 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.053; p = 0.221)	-0.001 (CI = +/-0.003; p = 0.316)	0.941	+6.58%
Severity	2009.2	0.066 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.052; p = 0.117)	-0.001 (CI = +/-0.003; p = 0.418)	0.945	+6.86%
Severity	2010.1	0.068 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.054; p = 0.167)	-0.001 (CI = +/-0.003; p = 0.508)	0.942	+6.98%
Severity	2010.2	0.070 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.053; p = 0.094)	-0.001 (CI = +/-0.003; p = 0.646)	0.944	+7.27%
Severity	2011.1	0.071 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.056; p = 0.124)	-0.001 (CI = +/-0.003; p = 0.705)	0.938	+7.34%
Severity	2011.2	0.073 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.056; p = 0.084)	0.000 (CI = +/-0.003; p = 0.839)	0.937	+7.60%
Severity	2012.1	0.074 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.060; p = 0.110)	0.000 (CI = +/-0.003; p = 0.875)	0.929	+7.65%
Severity	2012.2	0.073 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.063; p = 0.136)	0.000 (CI = +/-0.003; p = 0.858)	0.916	+7.59%
Severity	2013.1	0.071 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.067; p = 0.121)	-0.001 (CI = +/-0.003; p = 0.752)	0.903	+7.37%
Severity	2013.2	0.069 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.070; p = 0.172)	-0.001 (CI = +/-0.003; p = 0.680)	0.883	+7.13%
Severity	2014.1	0.067 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.076; p = 0.174)	-0.001 (CI = +/-0.004; p = 0.636)	0.864	+6.96%
Severity	2014.2	0.060 (CI = +/-0.022; p = 0.000)	0.037 (CI = +/-0.072; p = 0.287)	-0.001 (CI = +/-0.004; p = 0.423)	0.847	+6.15%
Severity	2015.1	0.057 (CI = +/-0.026; p = 0.001)	0.042 (CI = +/-0.078; p = 0.261)	-0.002 (CI = +/-0.004; p = 0.380)	0.820	+5.84%
Severity	2015.2	0.056 (CI = +/-0.031; p = 0.002)	0.041 (CI = +/-0.086; p = 0.312)	-0.002 (CI = +/-0.004; p = 0.398)	0.777	+5.76%
Severity	2016.1	0.059 (CI = +/-0.037; p = 0.006)	0.037 (CI = +/-0.096; p = 0.406)	-0.001 (CI = +/-0.005; p = 0.489)	0.750	+6.03%
Severity	2016.2	0.062 (CI = +/-0.044; p = 0.013)	0.041 (CI = +/-0.106; p = 0.397)	-0.001 (CI = +/-0.005; p = 0.550)	0.703	+6.35%
Frequency	2004.1	-0.014 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.049; p = 0.553)	0.011 (CI = +/-0.003; p = 0.000)	0.857	-1.42%
Frequency	2004.2	-0.015 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.051; p = 0.618)	0.011 (CI = +/-0.003; p = 0.000)	0.856	-1.47%
Frequency	2005.1	-0.016 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.051; p = 0.470)	0.011 (CI = +/-0.003; p = 0.000)	0.863	-1.59%
Frequency	2005.2	-0.017 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.052; p = 0.562)	0.011 (CI = +/-0.003; p = 0.000)	0.864	-1.66%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.017 (CI = +/-0.054; p = 0.526)	0.011 (CI = +/-0.003; p = 0.000)	0.861	-1.70%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.054; p = 0.656)	0.011 (CI = +/-0.003; p = 0.000)	0.865	-1.82%
Frequency	2007.1	-0.018 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.056; p = 0.661)	0.011 (CI = +/-0.003; p = 0.000)	0.860	-1.83%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.058; p = 0.578)	0.011 (CI = +/-0.003; p = 0.000)	0.856	-1.73%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.014 (CI = +/-0.060; p = 0.646)	0.011 (CI = +/-0.003; p = 0.000)	0.850	-1.67%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.002)	0.014 (CI = +/-0.062; p = 0.652)	0.011 (CI = +/-0.003; p = 0.000)	0.845	-1.66%
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.005)	0.012 (CI = +/-0.065; p = 0.718)	0.011 (CI = +/-0.003; p = 0.000)	0.839	-1.60%
Frequency	2009.2	-0.016 (CI = +/-0.012; p = 0.009)	0.012 (CI = +/-0.068; p = 0.724)	0.011 (CI = +/-0.004; p = 0.000)	0.834	-1.59%
Frequency	2010.1	-0.017 (CI = +/-0.013; p = 0.013)	0.014 (CI = +/-0.071; p = 0.686)	0.011 (CI = +/-0.004; p = 0.000)	0.830	-1.66%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.014)	0.010 (CI = +/-0.074; p = 0.772)	0.011 (CI = +/-0.004; p = 0.000)	0.829	-1.79%
Frequency	2011.1	-0.017 (CI = +/-0.015; p = 0.030)	0.008 (CI = +/-0.078; p = 0.827)	0.011 (CI = +/-0.004; p = 0.000)	0.821	-1.72%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.047)	0.008 (CI = +/-0.082; p = 0.839)	0.011 (CI = +/-0.004; p = 0.000)	0.814	-1.73%
Frequency	2012.1	-0.017 (CI = +/-0.019; p = 0.086)	0.006 (CI = +/-0.087; p = 0.883)	0.011 (CI = +/-0.004; p = 0.000)	0.806	-1.66%
Frequency	2012.2	-0.014 (CI = +/-0.021; p = 0.177)	0.012 (CI = +/-0.091; p = 0.789)	0.011 (CI = +/-0.005; p = 0.000)	0.798	-1.42%
Frequency	2013.1	-0.013 (CI = +/-0.024; p = 0.283)	0.008 (CI = +/-0.097; p = 0.861)	0.011 (CI = +/-0.005; p = 0.000)	0.788	-1.27%
Frequency	2013.2	-0.010 (CI = +/-0.027; p = 0.443)	0.013 (CI = +/-0.102; p = 0.782)	0.012 (CI = +/-0.005; p = 0.000)	0.779	-1.00%
Frequency	2014.1	-0.003 (CI = +/-0.031; p = 0.825)	-0.001 (CI = +/-0.106; p = 0.987)	0.012 (CI = +/-0.005; p = 0.000)	0.778	-0.32%
Frequency	2014.2	0.001 (CI = +/-0.035; p = 0.957)	0.006 (CI = +/-0.113; p = 0.904)	0.013 (CI = +/-0.005; p = 0.000)	0.770	+0.09%
Frequency	2015.1	0.007 (CI = +/-0.040; p = 0.702)	-0.005 (CI = +/-0.121; p = 0.928)	0.013 (CI = +/-0.006; p = 0.000)	0.765	+0.72%
Frequency	2015.2	0.013 (CI = +/-0.046; p = 0.534)	0.005 (CI = +/-0.129; p = 0.938)	0.013 (CI = +/-0.006; p = 0.001)	0.760	+1.34%
Frequency	2016.1	0.017 (CI = +/-0.056; p = 0.513)	-0.001 (CI = +/-0.144; p = 0.987)	0.014 (CI = +/-0.007; p = 0.001)	0.748	+1.70%
Frequency	2016.2	0.023 (CI = +/-0.067; p = 0.456)	0.007 (CI = +/-0.159; p = 0.918)	0.014 (CI = +/-0.007; p = 0.002)	0.736	+2.29%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.049; p = 0.030)	0.839	+3.27%
Loss Cost	2004.2	0.034 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.047; p = 0.012)	0.854	+3.42%
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.049; p = 0.011)	0.843	+3.37%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.050; p = 0.010)	0.834	+3.44%
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.052; p = 0.016)	0.827	+3.49%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.052; p = 0.010)	0.828	+3.62%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.053; p = 0.019)	0.838	+3.79%
Loss Cost	2007.2	0.040 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.046; p = 0.002)	0.881	+4.10%
Loss Cost	2008.1	0.042 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.897	+4.32%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.047; p = 0.006)	0.884	+4.37%
Loss Cost	2009.1	0.045 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.047; p = 0.012)	0.893	+4.57%
Loss Cost	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.042; p = 0.002)	0.916	+4.88%
Loss Cost	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.045; p = 0.003)	0.907	+4.86%
Loss Cost	2010.2	0.049 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.046; p = 0.002)	0.902	+5.02%
Loss Cost	2011.1	0.050 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.049; p = 0.005)	0.894	+5.08%
Loss Cost	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.048; p = 0.002)	0.898	+5.37%
Loss Cost	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.052; p = 0.004)	0.887	+5.37%
Loss Cost	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.054; p = 0.004)	0.879	+5.62%
Loss Cost	2013.1	0.052 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.057; p = 0.004)	0.867	+5.34%
Loss Cost	2013.2	0.053 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.063; p = 0.006)	0.831	+5.39%
Loss Cost	2014.1	0.056 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.068; p = 0.015)	0.836	+5.79%
Loss Cost	2014.2	0.051 (CI = +/-0.022; p = 0.001)	0.080 (CI = +/-0.071; p = 0.030)	0.769	+5.27%
Loss Cost	2015.1	0.051 (CI = +/-0.029; p = 0.004)	0.081 (CI = +/-0.082; p = 0.052)	0.740	+5.24%
Loss Cost	2015.2	0.059 (CI = +/-0.033; p = 0.005)	0.093 (CI = +/-0.086; p = 0.038)	0.752	+6.10%
Loss Cost	2016.1	0.061 (CI = +/-0.047; p = 0.020)	0.091 (CI = +/-0.107; p = 0.080)	0.723	+6.27%
Loss Cost	2016.2	0.080 (CI = +/-0.045; p = 0.008)	0.114 (CI = +/-0.092; p = 0.026)	0.851	+8.37%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.062; p = 0.386)	0.879	+5.01%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.059; p = 0.208)	0.893	+5.22%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.060; p = 0.290)	0.891	+5.33%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.060; p = 0.189)	0.894	+5.50%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.061; p = 0.275)	0.894	+5.64%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.056; p = 0.109)	0.913	+5.93%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.055; p = 0.192)	0.920	+6.16%
Severity	2007.2	0.062 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.054; p = 0.097)	0.926	+6.39%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.053; p = 0.171)	0.930	+6.61%
Severity	2008.2	0.065 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.055; p = 0.159)	0.923	+6.68%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.056; p = 0.260)	0.925	+6.90%
Severity	2009.2	0.070 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.051; p = 0.101)	0.938	+7.25%
Severity	2010.1	0.072 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.053; p = 0.165)	0.936	+7.43%
Severity	2010.2	0.075 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.048; p = 0.052)	0.948	+7.82%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.051; p = 0.088)	0.944	+7.97%
Severity	2011.2	0.080 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.047; p = 0.027)	0.954	+8.38%
Severity	2012.1	0.082 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.050; p = 0.050)	0.950	+8.55%
Severity	2012.2	0.083 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.053; p = 0.056)	0.939	+8.64%
Severity	2013.1	0.082 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.058; p = 0.067)	0.927	+8.56%
Severity	2013.2	0.081 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.064; p = 0.098)	0.905	+8.48%
Severity	2014.1	0.082 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.072; p = 0.142)	0.887	+8.55%
Severity	2014.2	0.075 (CI = +/-0.022; p = 0.000)	0.038 (CI = +/-0.070; p = 0.246)	0.860	+7.78%
Severity	2015.1	0.075 (CI = +/-0.028; p = 0.000)	0.038 (CI = +/-0.081; p = 0.310)	0.825	+7.80%
Severity	2015.2	0.079 (CI = +/-0.036; p = 0.002)	0.043 (CI = +/-0.093; p = 0.295)	0.782	+8.22%
Severity	2016.1	0.093 (CI = +/-0.042; p = 0.002)	0.023 (CI = +/-0.096; p = 0.573)	0.830	+9.74%
Severity	2016.2	0.112 (CI = +/-0.037; p = 0.001)	0.044 (CI = +/-0.076; p = 0.179)	0.920	+11.81
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.033; p = 0.097)	0.741	-1.65%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.034; p = 0.140)	0.744	-1.71%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.031; p = 0.036)	0.803	-1.86%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.030; p = 0.062)	0.821	-1.95%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.030; p = 0.036)	0.826	-2.03%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.027; p = 0.063)	0.866	-2.18%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.049)	0.860	-2.23%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.029)	0.850	-2.15%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.030; p = 0.038)	0.828	-2.15%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.051)	0.817	-2.17%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.033; p = 0.060)	0.791	-2.18%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.034; p = 0.083)	0.778	-2.21%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.033; p = 0.033)	0.806	-2.40%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.031; p = 0.058)	0.845	-2.60%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.033; p = 0.052)	0.829	-2.68%
Frequency	2011.2	-0.028 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.034; p = 0.086)	0.825	-2.78%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.036; p = 0.061)	0.818	-2.93%
Frequency	2012.2	-0.028 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.037; p = 0.048)	0.793	-2.78%
Frequency	2013.1	-0.030 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.040; p = 0.038)	0.779	-2.96%
Frequency	2013.2	-0.029 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.043; p = 0.041)	0.747	-2.85%
Frequency	2014.1	-0.026 (CI = +/-0.013; p = 0.002)	0.038 (CI = +/-0.045; p = 0.086)	0.642	-2.54%
Frequency	2014.2	-0.024 (CI = +/-0.015; p = 0.008)	0.043 (CI = +/-0.049; p = 0.080)	0.591	-2.32%
Frequency	2015.1	-0.024 (CI = +/-0.020; p = 0.024)	0.044 (CI = +/-0.057; p = 0.113)	0.473	-2.38%
Frequency	2015.2	-0.020 (CI = +/-0.024; p = 0.090)	0.050 (CI = +/-0.062; p = 0.098)	0.424	-1.96%
Frequency	2016.1	-0.032 (CI = +/-0.023; p = 0.017)	0.068 (CI = +/-0.053; p = 0.022)	0.711	-3.16%
Frequency	2016.2	-0.031 (CI = +/-0.034; p = 0.061)	0.069 (CI = +/-0.068; p = 0.047)	0.680	-3.08%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.010; p = 0.000)	0.458	+2.79%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.448	+2.85%
Loss Cost	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.440	+2.92%
Loss Cost	2005.2	0.029 (CI = +/-0.012; p = 0.000)	0.421	+2.94%
Loss Cost	2006.1	0.030 (CI = +/-0.013; p = 0.000)	0.416	+3.04%
Loss Cost	2006.2	0.029 (CI = +/-0.013; p = 0.000)	0.385	+2.99%
Loss Cost	2007.1	0.030 (CI = +/-0.014; p = 0.000)	0.373	+3.06%
Loss Cost	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.363	+3.15%
Loss Cost	2008.1	0.032 (CI = +/-0.016; p = 0.000)	0.359	+3.28%
Loss Cost	2008.2	0.033 (CI = +/-0.017; p = 0.001)	0.343	+3.35%
Loss Cost	2009.1	0.034 (CI = +/-0.019; p = 0.001)	0.334	+3.47%
Loss Cost	2009.2	0.034 (CI = +/-0.020; p = 0.002)	0.308	+3.48%
Loss Cost	2010.1	0.034 (CI = +/-0.022; p = 0.004)	0.282	+3.50%
Loss Cost	2010.2	0.033 (CI = +/-0.024; p = 0.009)	0.241	+3.38%
Loss Cost	2011.1	0.034 (CI = +/-0.026; p = 0.014)	0.218	+3.42%
Loss Cost	2011.2	0.032 (CI = +/-0.029; p = 0.031)	0.173	+3.25%
Loss Cost	2012.1	0.030 (CI = +/-0.032; p = 0.063)	0.127	+3.03%
Loss Cost	2012.2	0.023 (CI = +/-0.034; p = 0.165)	0.055	+2.37%
Loss Cost	2013.1	0.018 (CI = +/-0.037; p = 0.320)	0.003	+1.82%
Loss Cost	2013.2	0.010 (CI = +/-0.040; p = 0.612)	-0.045	+0.99%
Loss Cost	2014.1	0.004 (CI = +/-0.045; p = 0.848)	-0.064	+0.41%
Loss Cost	2014.2	-0.003 (CI = +/-0.050; p = 0.894)	-0.070	-0.32%
Loss Cost	2015.1	-0.015 (CI = +/-0.055; p = 0.575)	-0.050	-1.46%
Loss Cost	2015.2	-0.025 (CI = +/-0.063; p = 0.408)	-0.021	-2.44%
Loss Cost	2016.1	-0.037 (CI = +/-0.072; p = 0.274)	0.026	-3.68%
Loss Cost	2016.2	-0.056 (CI = +/-0.081; p = 0.156)	0.109	-5.43%
Severity	2004.1	0.035 (CI = +/-0.005; p = 0.000)	0.858	+3.61%
Severity	2004.2	0.036 (CI = +/-0.005; p = 0.000)	0.859	+3.70%
Severity	2005.1	0.038 (CI = +/-0.005; p = 0.000)	0.868	+3.83%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.869	+3.93%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.882	+4.09%
Severity	2006.2	0.041 (CI = +/-0.005; p = 0.000)	0.886	+4.22%
Severity	2007.1	0.043 (CI = +/-0.005; p = 0.000)	0.898	+4.39%
Severity	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.909	+4.57%
Severity	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.932	+4.82%
Severity	2008.2	0.049 (CI = +/-0.005; p = 0.000)	0.937	+4.97%
Severity	2009.1	0.051 (CI = +/-0.005; p = 0.000)	0.953	+5.20%
Severity	2009.2	0.052 (CI = +/-0.005; p = 0.000)	0.954	+5.33%
Severity	2010.1	0.054 (CI = +/-0.004; p = 0.000)	0.965	+5.55%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.965	+5.65%
Severity	2011.1	0.057 (CI = +/-0.004; p = 0.000)	0.971	+5.84%
Severity	2011.2	0.058 (CI = +/-0.004; p = 0.000)	0.972	+5.98%
Severity	2012.1	0.060 (CI = +/-0.004; p = 0.000)	0.976	+6.16%
Severity	2012.2	0.060 (CI = +/-0.005; p = 0.000)	0.972	+6.17%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.969	+6.24%
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	0.964	+6.19%
Severity	2014.1	0.061 (CI = +/-0.007; p = 0.000)	0.959	+6.26%
Severity	2014.2	0.059 (CI = +/-0.007; p = 0.000)	0.952	+6.12%
Severity	2015.1	0.058 (CI = +/-0.008; p = 0.000)	0.941	+6.00%
Severity	2015.2	0.056 (CI = +/-0.009; p = 0.000)	0.931	+5.77%
Severity	2016.1	0.055 (CI = +/-0.011; p = 0.000)	0.913	+5.70%
Severity	2016.2	0.052 (CI = +/-0.012; p = 0.000)	0.895	+5.35%
Frequency	2004.1	-0.008 (CI = +/-0.009; p = 0.098)	0.050	-0.79%
Frequency	2004.2	-0.008 (CI = +/-0.010; p = 0.104)	0.049	-0.82%
Frequency	2005.1	-0.009 (CI = +/-0.011; p = 0.100)	0.052	-0.88%
Frequency	2005.2	-0.010 (CI = +/-0.011; p = 0.094)	0.057	-0.95%
Frequency	2006.1	-0.010 (CI = +/-0.012; p = 0.091)	0.060	-1.01%
Frequency	2006.2	-0.012 (CI = +/-0.013; p = 0.063)	0.081	-1.18%
Frequency	2007.1	-0.013 (CI = +/-0.013; p = 0.059)	0.087	-1.27%
Frequency	2007.2	-0.014 (CI = +/-0.014; p = 0.060)	0.090	-1.36%
Frequency	2008.1	-0.015 (CI = +/-0.015; p = 0.057)	0.096	-1.47%
Frequency	2008.2	-0.016 (CI = +/-0.016; p = 0.061)	0.095	-1.55%
Frequency	2009.1	-0.017 (CI = +/-0.018; p = 0.063)	0.097	-1.65%
Frequency	2009.2	-0.018 (CI = +/-0.019; p = 0.066)	0.097	-1.76%
Frequency	2010.1	-0.020 (CI = +/-0.020; p = 0.060)	0.109	-1.94%
Frequency	2010.2	-0.022 (CI = +/-0.022; p = 0.054)	0.120	-2.15%
Frequency	2011.1	-0.023 (CI = +/-0.024; p = 0.060)	0.119	-2.29%
Frequency	2011.2	-0.026 (CI = +/-0.026; p = 0.052)	0.135	-2.57%
Frequency	2012.1	-0.030 (CI = +/-0.029; p = 0.041)	0.160	-2.95%
Frequency	2012.2	-0.036 (CI = +/-0.030; p = 0.022)	0.218	-3.58%
Frequency	2013.1	-0.042 (CI = +/-0.033; p = 0.015)	0.261	-4.16%
Frequency	2013.2	-0.050 (CI = +/-0.036; p = 0.009)	0.320	-4.90%
Frequency	2014.1	-0.057 (CI = +/-0.039; p = 0.008)	0.346	-5.51%
Frequency	2014.2	-0.063 (CI = +/-0.044; p = 0.009)	0.357	-6.06%
Frequency	2015.1	-0.073 (CI = +/-0.048; p = 0.006)	0.407	-7.04%
Frequency	2015.2	-0.081 (CI = +/-0.055; p = 0.008)	0.413	-7.76%
Frequency	2016.1	-0.093 (CI = +/-0.063; p = 0.007)	0.447	-8.87%
Frequency	2016.2	-0.108 (CI = +/-0.071; p = 0.007)	0.485	-10.23%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.105; p = 0.141)	0.477	+2.79%
Loss Cost	2004.2	0.028 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.107; p = 0.122)	0.472	+2.89%
Loss Cost	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.110; p = 0.140)	0.461	+2.92%
Loss Cost	2005.2	0.029 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.114; p = 0.134)	0.445	+2.99%
Loss Cost	2006.1	0.030 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.117; p = 0.157)	0.436	+3.04%
Loss Cost	2006.2	0.030 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.121; p = 0.171)	0.404	+3.04%
Loss Cost	2007.1	0.030 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.126; p = 0.191)	0.390	+3.06%
Loss Cost	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.090 (CI = +/-0.129; p = 0.167)	0.385	+3.21%
Loss Cost	2008.1	0.032 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.134; p = 0.196)	0.377	+3.28%
Loss Cost	2008.2	0.034 (CI = +/-0.017; p = 0.000)	0.093 (CI = +/-0.139; p = 0.179)	0.365	+3.42%
Loss Cost	2009.1	0.034 (CI = +/-0.019; p = 0.001)	0.091 (CI = +/-0.144; p = 0.204)	0.352	+3.47%
Loss Cost	2009.2	0.035 (CI = +/-0.020; p = 0.001)	0.096 (CI = +/-0.151; p = 0.201)	0.328	+3.57%
Loss Cost	2010.1	0.034 (CI = +/-0.022; p = 0.003)	0.099 (CI = +/-0.157; p = 0.207)	0.303	+3.50%
Loss Cost	2010.2	0.034 (CI = +/-0.024; p = 0.007)	0.098 (CI = +/-0.165; p = 0.230)	0.258	+3.49%
Loss Cost	2011.1	0.034 (CI = +/-0.026; p = 0.014)	0.100 (CI = +/-0.173; p = 0.239)	0.235	+3.42%
Loss Cost	2011.2	0.033 (CI = +/-0.029; p = 0.026)	0.099 (CI = +/-0.182; p = 0.271)	0.185	+3.38%
Loss Cost	2012.1	0.030 (CI = +/-0.031; p = 0.060)	0.110 (CI = +/-0.190; p = 0.237)	0.149	+3.03%
Loss Cost	2012.2	0.025 (CI = +/-0.034; p = 0.145)	0.093 (CI = +/-0.198; p = 0.336)	0.054	+2.51%
Loss Cost	2013.1	0.018 (CI = +/-0.037; p = 0.315)	0.114 (CI = +/-0.203; p = 0.250)	0.027	+1.82%
Loss Cost	2013.2	0.012 (CI = +/-0.041; p = 0.555)	0.094 (CI = +/-0.212; p = 0.361)	-0.052	+1.16%
Loss Cost	2014.1	0.004 (CI = +/-0.045; p = 0.847)	0.115 (CI = +/-0.220; p = 0.282)	-0.046	+0.41%
Loss Cost	2014.2	-0.001 (CI = +/-0.051; p = 0.974)	0.101 (CI = +/-0.236; p = 0.372)	-0.081	-0.08%
Loss Cost	2015.1	-0.015 (CI = +/-0.055; p = 0.568)	0.136 (CI = +/-0.237; p = 0.236)	-0.007	-1.46%
Loss Cost	2015.2	-0.021 (CI = +/-0.064; p = 0.484)	0.120 (CI = +/-0.257; p = 0.327)	-0.017	-2.08%
Loss Cost	2016.1	-0.037 (CI = +/-0.070; p = 0.262)	0.156 (CI = +/-0.264; p = 0.218)	0.087	-3.68%
Loss Cost	2016.2	-0.050 (CI = +/-0.083; p = 0.203)	0.127 (CI = +/-0.287; p = 0.343)	0.110	-4.92%
Severity	2004.1	0.035 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.052; p = 0.276)	0.859	+3.61%
Severity	2004.2	0.037 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.052; p = 0.181)	0.863	+3.72%
Severity	2005.1	0.038 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.052; p = 0.270)	0.869	+3.83%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.051; p = 0.176)	0.872	+3.95%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.050; p = 0.277)	0.882	+4.09%
Severity	2006.2	0.042 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.049; p = 0.159)	0.890	+4.24%
Severity	2007.1	0.043 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.048; p = 0.255)	0.899	+4.39%
Severity	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.045; p = 0.102)	0.914	+4.60%
Severity	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.041; p = 0.183)	0.934	+4.82%
Severity	2008.2	0.049 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.038; p = 0.067)	0.943	+5.00%
Severity	2009.1	0.051 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.035; p = 0.119)	0.955	+5.20%
Severity	2009.2	0.052 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.033; p = 0.045)	0.960	+5.36%
Severity	2010.1	0.054 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.030; p = 0.079)	0.969	+5.55%
Severity	2010.2	0.055 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.029; p = 0.033)	0.971	+5.69%
Severity	2011.1	0.057 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.027; p = 0.059)	0.975	+5.84%
Severity	2011.2	0.058 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.025; p = 0.013)	0.979	+6.02%
Severity	2012.1	0.060 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.024; p = 0.024)	0.981	+6.16%
Severity	2012.2	0.060 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.025; p = 0.022)	0.979	+6.21%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.026; p = 0.033)	0.976	+6.24%
Severity	2013.2	0.061 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.028; p = 0.043)	0.971	+6.25%
Severity	2014.1	0.061 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.030; p = 0.059)	0.966	+6.26%
Severity	2014.2	0.060 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.032; p = 0.095)	0.958	+6.19%
Severity	2015.1	0.058 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.033; p = 0.059)	0.953	+6.00%
Severity	2015.2	0.057 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.035; p = 0.106)	0.941	+5.86%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.037; p = 0.093)	0.929	+5.70%
Severity	2016.2	0.053 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.040; p = 0.172)	0.906	+5.47%
Frequency	2004.1	-0.008 (CI = +/-0.010; p = 0.098)	0.049 (CI = +/-0.102; p = 0.330)	0.049	-0.79%
Frequency	2004.2	-0.008 (CI = +/-0.010; p = 0.115)	0.049 (CI = +/-0.105; p = 0.349)	0.046	-0.80%
Frequency	2005.1	-0.009 (CI = +/-0.011; p = 0.101)	0.054 (CI = +/-0.107; p = 0.317)	0.053	-0.88%
Frequency	2005.2	-0.009 (CI = +/-0.011; p = 0.104)	0.051 (CI = +/-0.111; p = 0.356)	0.053	-0.92%
Frequency	2006.1	-0.010 (CI = +/-0.012; p = 0.091)	0.056 (CI = +/-0.114; p = 0.323)	0.060	-1.01%
Frequency	2006.2	-0.012 (CI = +/-0.013; p = 0.071)	0.048 (CI = +/-0.117; p = 0.403)	0.072	-1.15%
Frequency	2007.1	-0.013 (CI = +/-0.013; p = 0.060)	0.055 (CI = +/-0.120; p = 0.356)	0.083	-1.27%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.068)	0.052 (CI = +/-0.124; p = 0.395)	0.081	-1.32%
Frequency	2008.1	-0.015 (CI = +/-0.015; p = 0.057)	0.059 (CI = +/-0.128; p = 0.348)	0.093	-1.47%
Frequency	2008.2	-0.015 (CI = +/-0.016; p = 0.070)	0.058 (CI = +/-0.133; p = 0.381)	0.088	-1.51%
Frequency	2009.1	-0.017 (CI = +/-0.018; p = 0.064)	0.064 (CI = +/-0.138; p = 0.345)	0.094	-1.65%
Frequency	2009.2	-0.017 (CI = +/-0.019; p = 0.077)	0.062 (CI = +/-0.144; p = 0.382)	0.090	-1.70%
Frequency	2010.1	-0.020 (CI = +/-0.021; p = 0.060)	0.072 (CI = +/-0.148; p = 0.323)	0.110	-1.94%
Frequency	2010.2	-0.021 (CI = +/-0.022; p = 0.064)	0.066 (CI = +/-0.155; p = 0.383)	0.111	-2.08%
Frequency	2011.1	-0.023 (CI = +/-0.024; p = 0.061)	0.074 (CI = +/-0.161; p = 0.347)	0.115	-2.29%
Frequency	2011.2	-0.025 (CI = +/-0.027; p = 0.062)	0.066 (CI = +/-0.169; p = 0.422)	0.121	-2.49%
Frequency	2012.1	-0.030 (CI = +/-0.029; p = 0.042)	0.083 (CI = +/-0.174; p = 0.331)	0.160	-2.95%
Frequency	2012.2	-0.035 (CI = +/-0.031; p = 0.028)	0.063 (CI = +/-0.179; p = 0.468)	0.198	-3.49%
Frequency	2013.1	-0.042 (CI = +/-0.033; p = 0.015)	0.085 (CI = +/-0.182; p = 0.335)	0.261	-4.16%
Frequency	2013.2	-0.049 (CI = +/-0.036; p = 0.012)	0.064 (CI = +/-0.189; p = 0.479)	0.299	-4.79%
Frequency	2014.1	-0.057 (CI = +/-0.040; p = 0.008)	0.086 (CI = +/-0.194; p = 0.359)	0.342	-5.51%
Frequency	2014.2	-0.061 (CI = +/-0.045; p = 0.012)	0.074 (CI = +/-0.208; p = 0.457)	0.337	-5.90%
Frequency	2015.1	-0.073 (CI = +/-0.048; p = 0.007)	0.104 (CI = +/-0.210; p = 0.300)	0.415	-7.04%
Frequency	2015.2	-0.078 (CI = +/-0.057; p = 0.012)	0.092 (CI = +/-0.229; p = 0.395)	0.403	-7.50%
Frequency	2016.1	-0.093 (CI = +/-0.062; p = 0.008)	0.124 (CI = +/-0.233; p = 0.262)	0.466	-8.87%
Frequency	2016.2	-0.104 (CI = +/-0.074; p = 0.011)	0.101 (CI = +/-0.255; p = 0.394)	0.474	-9.85%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.024; p = 0.110)	0.080 (CI = +/-0.106; p = 0.134)	0.016 (CI = +/-0.040; p = 0.427)	0.471	+1.92%	+3.53%
Loss Cost	2004.2	0.021 (CI = +/-0.026; p = 0.104)	0.084 (CI = +/-0.108; p = 0.126)	0.013 (CI = +/-0.042; p = 0.537)	0.462	+2.15%	+3.47%
Loss Cost	2005.1	0.021 (CI = +/-0.029; p = 0.140)	0.084 (CI = +/-0.112; p = 0.137)	0.013 (CI = +/-0.045; p = 0.565)	0.450	+2.15%	+3.47%
Loss Cost	2005.2	0.023 (CI = +/-0.032; p = 0.157)	0.086 (CI = +/-0.115; p = 0.140)	0.011 (CI = +/-0.048; p = 0.641)	0.431	+2.29%	+3.44%
Loss Cost	2006.1	0.023 (CI = +/-0.036; p = 0.190)	0.085 (CI = +/-0.119; p = 0.158)	0.010 (CI = +/-0.053; p = 0.694)	0.420	+2.37%	+3.42%
Loss Cost	2006.2	0.022 (CI = +/-0.040; p = 0.267)	0.083 (CI = +/-0.123; p = 0.178)	0.012 (CI = +/-0.057; p = 0.682)	0.386	+2.25%	+3.44%
Loss Cost	2007.1	0.022 (CI = +/-0.046; p = 0.339)	0.084 (CI = +/-0.128; p = 0.191)	0.012 (CI = +/-0.063; p = 0.697)	0.371	+2.20%	+3.45%
Loss Cost	2007.2	0.028 (CI = +/-0.053; p = 0.287)	0.090 (CI = +/-0.132; p = 0.175)	0.005 (CI = +/-0.070; p = 0.879)	0.362	+2.83%	+3.36%
Loss Cost	2008.1	0.031 (CI = +/-0.062; p = 0.308)	0.087 (CI = +/-0.137; p = 0.205)	0.002 (CI = +/-0.079; p = 0.968)	0.352	+3.16%	+3.32%
Loss Cost	2008.2	0.041 (CI = +/-0.072; p = 0.257)	0.094 (CI = +/-0.142; p = 0.187)	-0.009 (CI = +/-0.090; p = 0.837)	0.340	+4.16%	+3.22%
Loss Cost	2009.1	0.047 (CI = +/-0.088; p = 0.277)	0.090 (CI = +/-0.148; p = 0.223)	-0.016 (CI = +/-0.106; p = 0.754)	0.327	+4.83%	+3.15%
Loss Cost	2009.2	0.063 (CI = +/-0.108; p = 0.240)	0.097 (CI = +/-0.153; p = 0.203)	-0.033 (CI = +/-0.126; p = 0.591)	0.307	+6.49%	+3.04%
Loss Cost	2010.1	0.069 (CI = +/-0.139; p = 0.318)	0.095 (CI = +/-0.161; p = 0.234)	-0.039 (CI = +/-0.157; p = 0.611)	0.279	+7.09%	+3.00%
Loss Cost	2010.2	0.090 (CI = +/-0.187; p = 0.329)	0.100 (CI = +/-0.168; p = 0.227)	-0.061 (CI = +/-0.204; p = 0.541)	0.236	+9.36%	+2.92%
Loss Cost	2011.1	0.125 (CI = +/-0.272; p = 0.350)	0.093 (CI = +/-0.177; p = 0.284)	-0.097 (CI = +/-0.288; p = 0.491)	0.215	+13.26%	+2.81%
Loss Cost	2011.2	0.235 (CI = +/-0.442; p = 0.278)	0.105 (CI = +/-0.184; p = 0.247)	-0.209 (CI = +/-0.456; p = 0.348)	0.182	+26.54%	+2.64%
Loss Cost	2012.1	0.413 (CI = +/-0.985; p = 0.389)	0.093 (CI = +/-0.198; p = 0.336)	-0.388 (CI = +/-0.997; p = 0.423)	0.134	+51.11%	+2.51%
Severity	2004.1	0.006 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.005; p = 0.000)	0.989	+0.63%	+6.21%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.002)	0.035 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.006; p = 0.000)	0.989	+0.59%	+6.22%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.010)	0.036 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.006; p = 0.000)	0.989	+0.53%	+6.24%
Severity	2005.2	0.004 (CI = +/-0.004; p = 0.045)	0.034 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.006; p = 0.000)	0.988	+0.44%	+6.26%
Severity	2006.1	0.004 (CI = +/-0.005; p = 0.084)	0.035 (CI = +/-0.016; p = 0.000)	0.057 (CI = +/-0.007; p = 0.000)	0.988	+0.42%	+6.27%
Severity	2006.2	0.004 (CI = +/-0.005; p = 0.175)	0.034 (CI = +/-0.016; p = 0.000)	0.057 (CI = +/-0.008; p = 0.000)	0.988	+0.37%	+6.28%
Severity	2007.1	0.003 (CI = +/-0.006; p = 0.314)	0.035 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.008; p = 0.000)	0.987	+0.31%	+6.29%
Severity	2007.2	0.004 (CI = +/-0.007; p = 0.201)	0.036 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.009; p = 0.000)	0.987	+0.44%	+6.27%
Severity	2008.1	0.007 (CI = +/-0.008; p = 0.065)	0.033 (CI = +/-0.017; p = 0.001)	0.053 (CI = +/-0.010; p = 0.000)	0.988	+0.73%	+6.23%
Severity	2008.2	0.008 (CI = +/-0.009; p = 0.086)	0.034 (CI = +/-0.018; p = 0.001)	0.052 (CI = +/-0.011; p = 0.000)	0.988	+0.80%	+6.22%
Severity	2009.1	0.010 (CI = +/-0.011; p = 0.070)	0.033 (CI = +/-0.019; p = 0.001)	0.050 (CI = +/-0.013; p = 0.000)	0.987	+1.01%	+6.20%
Severity	2009.2	0.009 (CI = +/-0.014; p = 0.201)	0.032 (CI = +/-0.019; p = 0.002)	0.052 (CI = +/-0.016; p = 0.000)	0.986	+0.87%	+6.21%
Severity	2010.1	0.011 (CI = +/-0.017; p = 0.218)	0.031 (CI = +/-0.020; p = 0.004)	0.049 (CI = +/-0.020; p = 0.000)	0.986	+1.07%	+6.19%
Severity	2010.2	0.005 (CI = +/-0.023; p = 0.645)	0.030 (CI = +/-0.021; p = 0.008)	0.055 (CI = +/-0.025; p = 0.000)	0.985	+0.52%	+6.22%
Severity	2011.1	0.001 (CI = +/-0.034; p = 0.957)	0.031 (CI = +/-0.022; p = 0.009)	0.060 (CI = +/-0.036; p = 0.002)	0.984	+0.09%	+6.23%
Severity	2011.2	0.003 (CI = +/-0.055; p = 0.905)	0.031 (CI = +/-0.023; p = 0.012)	0.057 (CI = +/-0.057; p = 0.050)	0.982	+0.32%	+6.23%
Severity	2012.1	0.020 (CI = +/-0.124; p = 0.732)	0.030 (CI = +/-0.025; p = 0.022)	0.040 (CI = +/-0.125; p = 0.510)	0.981	+2.06%	+6.21%
Frequency	2004.1	0.013 (CI = +/-0.022; p = 0.240)	0.044 (CI = +/-0.097; p = 0.359)	-0.038 (CI = +/-0.036; p = 0.040)	0.140	+1.28%	-2.52%
Frequency	2004.2	0.015 (CI = +/-0.024; p = 0.195)	0.049 (CI = +/-0.099; p = 0.321)	-0.042 (CI = +/-0.039; p = 0.035)	0.146	+1.55%	-2.59%
Frequency	2005.1	0.016 (CI = +/-0.026; p = 0.222)	0.048 (CI = +/-0.102; p = 0.346)	-0.042 (CI = +/-0.041; p = 0.045)	0.143	+1.61%	-2.60%
Frequency	2005.2	0.018 (CI = +/-0.029; p = 0.209)	0.051 (CI = +/-0.105; p = 0.327)	-0.045 (CI = +/-0.044; p = 0.046)	0.145	+1.84%	-2.65%
Frequency	2006.1	0.019 (CI = +/-0.033; p = 0.237)	0.050 (CI = +/-0.109; p = 0.355)	-0.046 (CI = +/-0.048; p = 0.058)	0.143	+1.94%	-2.67%
Frequency	2006.2	0.019 (CI = +/-0.037; p = 0.309)	0.049 (CI = +/-0.113; p = 0.378)	-0.046 (CI = +/-0.052; p = 0.086)	0.137	+1.88%	-2.66%
Frequency	2007.1	0.019 (CI = +/-0.042; p = 0.368)	0.049 (CI = +/-0.117; p = 0.396)	-0.046 (CI = +/-0.058; p = 0.116)	0.134	+1.89%	-2.67%
Frequency	2007.2	0.023 (CI = +/-0.048; p = 0.326)	0.054 (CI = +/-0.121; p = 0.370)	-0.051 (CI = +/-0.064; p = 0.113)	0.135	+2.37%	-2.73%
Frequency	2008.1	0.024 (CI = +/-0.056; p = 0.392)	0.053 (CI = +/-0.126; p = 0.391)	-0.052 (CI = +/-0.073; p = 0.156)	0.131	+2.41%	-2.74%
Frequency	2008.2	0.033 (CI = +/-0.066; p = 0.318)	0.060 (CI = +/-0.130; p = 0.353)	-0.061 (CI = +/-0.082; p = 0.137)	0.135	+3.34%	-2.83%
Frequency	2009.1	0.037 (CI = +/-0.080; p = 0.350)	0.057 (CI = +/-0.136; p = 0.394)	-0.066 (CI = +/-0.097; p = 0.170)	0.131	+3.78%	-2.87%
Frequency	2009.2	0.054 (CI = +/-0.099; p = 0.266)	0.065 (CI = +/-0.140; p = 0.346)	-0.085 (CI = +/-0.115; p = 0.140)	0.140	+5.58%	-2.98%
Frequency	2010.1	0.058 (CI = +/-0.127; p = 0.355)	0.064 (CI = +/-0.147; p = 0.378)	-0.088 (CI = +/-0.143; p = 0.213)	0.135	+5.96%	-3.00%
Frequency	2010.2	0.084 (CI = +/-0.170; p = 0.314)	0.071 (CI = +/-0.153; p = 0.346)	-0.116 (CI = +/-0.186; p = 0.208)	0.140	+8.80%	-3.11%
Frequency	2011.1	0.124 (CI = +/-0.247; p = 0.309)	0.063 (CI = +/-0.161; p = 0.425)	-0.156 (CI = +/-0.262; p = 0.227)	0.139	+13.16%	-3.22%
Frequency	2011.2	0.232 (CI = +/-0.401; p = 0.239)	0.074 (CI = +/-0.167; p = 0.364)	-0.267 (CI = +/-0.414; p = 0.193)	0.158	+26.14%	-3.38%
Frequency	2012.1	0.392 (CI = +/-0.894; p = 0.367)	0.063 (CI = +/-0.179; p = 0.468)	-0.428 (CI = +/-0.905; p = 0.332)	0.160	+48.06%	-3.49%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.020 (CI = +/-0.024; p = 0.102)	0.014 (CI = +/-0.040; p = 0.479)	0.450	+2.00%	+3.46%
Loss Cost	2004.2	0.021 (CI = +/-0.026; p = 0.118)	0.013 (CI = +/-0.043; p = 0.544)	0.438	+2.11%	+3.43%
Loss Cost	2005.1	0.022 (CI = +/-0.029; p = 0.129)	0.011 (CI = +/-0.046; p = 0.626)	0.427	+2.26%	+3.40%
Loss Cost	2005.2	0.022 (CI = +/-0.032; p = 0.174)	0.011 (CI = +/-0.049; p = 0.643)	0.407	+2.23%	+3.40%
Loss Cost	2006.1	0.025 (CI = +/-0.036; p = 0.173)	0.008 (CI = +/-0.053; p = 0.758)	0.398	+2.51%	+3.34%
Loss Cost	2006.2	0.022 (CI = +/-0.041; p = 0.289)	0.012 (CI = +/-0.058; p = 0.678)	0.367	+2.18%	+3.41%
Loss Cost	2007.1	0.024 (CI = +/-0.046; p = 0.308)	0.010 (CI = +/-0.064; p = 0.761)	0.353	+2.38%	+3.37%
Loss Cost	2007.2	0.027 (CI = +/-0.053; p = 0.313)	0.006 (CI = +/-0.071; p = 0.867)	0.340	+2.72%	+3.32%
Loss Cost	2008.1	0.034 (CI = +/-0.062; p = 0.275)	-0.002 (CI = +/-0.080; p = 0.961)	0.334	+3.43%	+3.23%
Loss Cost	2008.2	0.039 (CI = +/-0.073; p = 0.284)	-0.008 (CI = +/-0.091; p = 0.861)	0.318	+3.98%	+3.17%
Loss Cost	2009.1	0.051 (CI = +/-0.088; p = 0.243)	-0.021 (CI = +/-0.106; p = 0.685)	0.311	+5.26%	+3.06%
Loss Cost	2009.2	0.060 (CI = +/-0.109; p = 0.268)	-0.031 (CI = +/-0.127; p = 0.624)	0.285	+6.18%	+2.99%
Loss Cost	2010.1	0.076 (CI = +/-0.140; p = 0.271)	-0.048 (CI = +/-0.157; p = 0.537)	0.262	+7.91%	+2.89%
Loss Cost	2010.2	0.083 (CI = +/-0.188; p = 0.368)	-0.055 (CI = +/-0.205; p = 0.583)	0.216	+8.70%	+2.86%
Loss Cost	2011.1	0.142 (CI = +/-0.270; p = 0.286)	-0.116 (CI = +/-0.287; p = 0.410)	0.207	+15.27%	+2.69%
Loss Cost	2011.2	0.216 (CI = +/-0.444; p = 0.320)	-0.191 (CI = +/-0.459; p = 0.394)	0.163	+24.15%	+2.57%
Loss Cost	2012.1	0.519 (CI = +/-0.954; p = 0.268)	-0.495 (CI = +/-0.966; p = 0.295)	0.135	+68.01%	+2.37%
Severity	2004.1	0.007 (CI = +/-0.004; p = 0.003)	0.053 (CI = +/-0.007; p = 0.000)	0.981	+0.67%	+6.18%
Severity	2004.2	0.006 (CI = +/-0.005; p = 0.016)	0.055 (CI = +/-0.007; p = 0.000)	0.981	+0.57%	+6.21%
Severity	2005.1	0.006 (CI = +/-0.005; p = 0.028)	0.055 (CI = +/-0.008; p = 0.000)	0.981	+0.57%	+6.21%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.129)	0.056 (CI = +/-0.008; p = 0.000)	0.981	+0.42%	+6.24%
Severity	2006.1	0.005 (CI = +/-0.006; p = 0.121)	0.056 (CI = +/-0.009; p = 0.000)	0.981	+0.47%	+6.23%
Severity	2006.2	0.003 (CI = +/-0.007; p = 0.316)	0.057 (CI = +/-0.010; p = 0.000)	0.981	+0.34%	+6.26%
Severity	2007.1	0.004 (CI = +/-0.008; p = 0.321)	0.057 (CI = +/-0.011; p = 0.000)	0.980	+0.38%	+6.25%
Severity	2007.2	0.004 (CI = +/-0.009; p = 0.361)	0.057 (CI = +/-0.012; p = 0.000)	0.979	+0.40%	+6.25%
Severity	2008.1	0.008 (CI = +/-0.010; p = 0.091)	0.052 (CI = +/-0.012; p = 0.000)	0.981	+0.83%	+6.19%
Severity	2008.2	0.007 (CI = +/-0.011; p = 0.199)	0.053 (CI = +/-0.014; p = 0.000)	0.981	+0.74%	+6.20%
Severity	2009.1	0.012 (CI = +/-0.013; p = 0.088)	0.048 (CI = +/-0.016; p = 0.000)	0.981	+1.16%	+6.16%
Severity	2009.2	0.008 (CI = +/-0.016; p = 0.344)	0.052 (CI = +/-0.019; p = 0.000)	0.980	+0.77%	+6.19%
Severity	2010.1	0.013 (CI = +/-0.021; p = 0.201)	0.047 (CI = +/-0.023; p = 0.000)	0.980	+1.32%	+6.16%
Severity	2010.2	0.003 (CI = +/-0.027; p = 0.797)	0.057 (CI = +/-0.029; p = 0.001)	0.979	+0.34%	+6.20%
Severity	2011.1	0.007 (CI = +/-0.039; p = 0.726)	0.053 (CI = +/-0.041; p = 0.014)	0.978	+0.67%	+6.19%
Severity	2011.2	-0.002 (CI = +/-0.064; p = 0.938)	0.063 (CI = +/-0.066; p = 0.063)	0.976	-0.24%	+6.21%
Severity	2012.1	0.054 (CI = +/-0.136; p = 0.415)	0.006 (CI = +/-0.138; p = 0.933)	0.975	+5.57%	+6.17%
Frequency	2004.1	0.013 (CI = +/-0.022; p = 0.223)	-0.039 (CI = +/-0.036; p = 0.035)	0.143	+1.33%	-2.56%
Frequency	2004.2	0.015 (CI = +/-0.024; p = 0.201)	-0.042 (CI = +/-0.038; p = 0.035)	0.145	+1.53%	-2.61%
Frequency	2005.1	0.017 (CI = +/-0.026; p = 0.205)	-0.043 (CI = +/-0.041; p = 0.039)	0.146	+1.67%	-2.65%
Frequency	2005.2	0.018 (CI = +/-0.029; p = 0.217)	-0.045 (CI = +/-0.044; p = 0.046)	0.145	+1.81%	-2.68%
Frequency	2006.1	0.020 (CI = +/-0.032; p = 0.217)	-0.048 (CI = +/-0.048; p = 0.051)	0.146	+2.02%	-2.72%
Frequency	2006.2	0.018 (CI = +/-0.037; p = 0.317)	-0.045 (CI = +/-0.052; p = 0.085)	0.143	+1.84%	-2.69%
Frequency	2007.1	0.020 (CI = +/-0.042; p = 0.339)	-0.047 (CI = +/-0.057; p = 0.103)	0.141	+2.00%	-2.71%
Frequency	2007.2	0.023 (CI = +/-0.048; p = 0.338)	-0.051 (CI = +/-0.064; p = 0.115)	0.141	+2.31%	-2.75%
Frequency	2008.1	0.025 (CI = +/-0.056; p = 0.358)	-0.054 (CI = +/-0.072; p = 0.137)	0.139	+2.58%	-2.79%
Frequency	2008.2	0.032 (CI = +/-0.066; p = 0.332)	-0.061 (CI = +/-0.082; p = 0.140)	0.139	+3.22%	-2.85%
Frequency	2009.1	0.040 (CI = +/-0.080; p = 0.313)	-0.069 (CI = +/-0.096; p = 0.147)	0.140	+4.05%	-2.92%
Frequency	2009.2	0.052 (CI = +/-0.098; p = 0.282)	-0.083 (CI = +/-0.114; p = 0.147)	0.142	+5.37%	-3.02%
Frequency	2010.1	0.063 (CI = +/-0.126; p = 0.311)	-0.094 (CI = +/-0.142; p = 0.182)	0.142	+6.50%	-3.07%
Frequency	2010.2	0.080 (CI = +/-0.169; p = 0.336)	-0.112 (CI = +/-0.185; p = 0.221)	0.143	+8.33%	-3.14%
Frequency	2011.1	0.135 (CI = +/-0.243; p = 0.258)	-0.169 (CI = +/-0.257; p = 0.186)	0.154	+14.51%	-3.29%
Frequency	2011.2	0.219 (CI = +/-0.397; p = 0.263)	-0.254 (CI = +/-0.410; p = 0.211)	0.164	+24.45%	-3.42%
Frequency	2012.1	0.465 (CI = +/-0.855; p = 0.269)	-0.501 (CI = +/-0.866; p = 0.240)	0.181	+59.15%	-3.58%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2012.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.010; p = 0.472)	-0.029	+0.34%
Loss Cost	2004.2	0.003 (CI = +/-0.011; p = 0.612)	-0.051	+0.27%
Loss Cost	2005.1	0.002 (CI = +/-0.013; p = 0.703)	-0.064	+0.24%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.877)	-0.081	-0.10%
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.927)	-0.090	-0.07%
Loss Cost	2006.2	-0.010 (CI = +/-0.014; p = 0.121)	0.146	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.016; p = 0.087)	0.211	-1.35%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.089)	0.234	-1.63%
Loss Cost	2008.1	-0.015 (CI = +/-0.025; p = 0.195)	0.116	-1.50%
Loss Cost	2008.2	-0.019 (CI = +/-0.032; p = 0.197)	0.137	-1.91%
Loss Cost	2009.1	-0.015 (CI = +/-0.045; p = 0.419)	-0.039	-1.54%
Loss Cost	2009.2	-0.024 (CI = +/-0.066; p = 0.361)	0.012	-2.41%
Loss Cost	2010.1	-0.031 (CI = +/-0.114; p = 0.446)	-0.062	-3.08%
Loss Cost	2010.2	-0.085 (CI = +/-0.133; p = 0.111)	0.686	-8.15%
Loss Cost	2011.1	-0.080 (CI = +/-0.874; p = 0.453)	0.147	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.007 (CI = +/-0.006; p = 0.030)	0.230	+0.65%
Severity	2004.2	0.005 (CI = +/-0.006; p = 0.105)	0.117	+0.51%
Severity	2005.1	0.005 (CI = +/-0.007; p = 0.160)	0.080	+0.50%
Severity	2005.2	0.002 (CI = +/-0.008; p = 0.491)	-0.040	+0.25%
Severity	2006.1	0.003 (CI = +/-0.009; p = 0.457)	-0.035	+0.31%
Severity	2006.2	0.001 (CI = +/-0.010; p = 0.895)	-0.098	+0.06%
Severity	2007.1	0.001 (CI = +/-0.012; p = 0.892)	-0.109	+0.07%
Severity	2007.2	0.000 (CI = +/-0.015; p = 0.949)	-0.124	+0.04%
Severity	2008.1	0.007 (CI = +/-0.016; p = 0.331)	0.011	+0.70%
Severity	2008.2	0.005 (CI = +/-0.021; p = 0.583)	-0.105	+0.50%
Severity	2009.1	0.012 (CI = +/-0.026; p = 0.274)	0.079	+1.23%
Severity	2009.2	0.005 (CI = +/-0.035; p = 0.735)	-0.210	+0.46%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.439)	-0.055	+1.51%
Severity	2010.2	-0.008 (CI = +/-0.079; p = 0.716)	-0.379	-0.77%
Severity	2011.1	-0.009 (CI = +/-0.521; p = 0.861)	-0.906	-0.90%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.382)	-0.012	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.555)	-0.044	-0.23%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.559)	-0.048	-0.26%
Frequency	2005.2	-0.004 (CI = +/-0.011; p = 0.497)	-0.041	-0.35%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.527)	-0.050	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.045)	0.279	-1.10%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.025)	0.383	-1.42%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.028)	0.405	-1.67%
Frequency	2008.1	-0.022 (CI = +/-0.016; p = 0.015)	0.537	-2.19%
Frequency	2008.2	-0.024 (CI = +/-0.021; p = 0.033)	0.487	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.029; p = 0.060)	0.447	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.045; p = 0.147)	0.307	-2.86%
Frequency	2010.1	-0.046 (CI = +/-0.062; p = 0.097)	0.540	-4.53%
Frequency	2010.2	-0.077 (CI = +/-0.056; p = 0.027)	0.920	-7.44%
Frequency	2011.1	-0.071 (CI = +/-0.353; p = 0.238)	0.732	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NaN	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2012.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.008; p = 0.373)	0.056 (CI = +/-0.039; p = 0.009)	0.337	+0.34%
Loss Cost	2004.2	0.004 (CI = +/-0.009; p = 0.354)	0.058 (CI = +/-0.042; p = 0.011)	0.321	+0.41%
Loss Cost	2005.1	0.002 (CI = +/-0.010; p = 0.626)	0.062 (CI = +/-0.044; p = 0.010)	0.352	+0.24%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.891)	0.058 (CI = +/-0.048; p = 0.021)	0.288	+0.08%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.910)	0.061 (CI = +/-0.052; p = 0.024)	0.297	-0.07%
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.119)	0.044 (CI = +/-0.039; p = 0.030)	0.453	-0.86%
Loss Cost	2007.1	-0.014 (CI = +/-0.011; p = 0.018)	0.053 (CI = +/-0.034; p = 0.006)	0.669	-1.35%
Loss Cost	2007.2	-0.013 (CI = +/-0.014; p = 0.057)	0.054 (CI = +/-0.039; p = 0.013)	0.657	-1.30%
Loss Cost	2008.1	-0.015 (CI = +/-0.017; p = 0.073)	0.057 (CI = +/-0.044; p = 0.019)	0.615	-1.50%
Loss Cost	2008.2	-0.014 (CI = +/-0.024; p = 0.203)	0.060 (CI = +/-0.055; p = 0.038)	0.598	-1.35%
Loss Cost	2009.1	-0.015 (CI = +/-0.034; p = 0.276)	0.062 (CI = +/-0.069; p = 0.067)	0.492	-1.54%
Loss Cost	2009.2	-0.013 (CI = +/-0.059; p = 0.525)	0.064 (CI = +/-0.102; p = 0.137)	0.441	-1.33%
Loss Cost	2010.1	-0.031 (CI = +/-0.087; p = 0.262)	0.079 (CI = +/-0.126; p = 0.113)	0.660	-3.08%
Loss Cost	2010.2	-0.064 (CI = +/-0.196; p = 0.150)	0.052 (CI = +/-0.220; p = 0.205)	0.937	-6.22%
Loss Cost	2011.1	-0.080 (CI = +/-NaN; p = NaN)	0.060 (CI = +/-NaN; p = NaN)	NaN	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.007 (CI = +/-0.003; p = 0.001)	0.042 (CI = +/-0.017; p = 0.000)	0.733	+0.65%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.005)	0.041 (CI = +/-0.018; p = 0.000)	0.671	+0.60%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.023)	0.044 (CI = +/-0.018; p = 0.000)	0.700	+0.50%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.099)	0.040 (CI = +/-0.018; p = 0.000)	0.641	+0.37%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.216)	0.042 (CI = +/-0.020; p = 0.001)	0.648	+0.31%
Severity	2006.2	0.002 (CI = +/-0.006; p = 0.431)	0.040 (CI = +/-0.022; p = 0.002)	0.585	+0.23%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.816)	0.043 (CI = +/-0.023; p = 0.002)	0.629	+0.07%
Severity	2007.2	0.003 (CI = +/-0.008; p = 0.365)	0.047 (CI = +/-0.023; p = 0.002)	0.704	+0.33%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.059)	0.042 (CI = +/-0.019; p = 0.002)	0.801	+0.70%
Severity	2008.2	0.009 (CI = +/-0.009; p = 0.051)	0.045 (CI = +/-0.021; p = 0.003)	0.808	+0.93%
Severity	2009.1	0.012 (CI = +/-0.011; p = 0.039)	0.042 (CI = +/-0.023; p = 0.007)	0.848	+1.23%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.155)	0.041 (CI = +/-0.033; p = 0.029)	0.737	+1.17%
Severity	2010.1	0.015 (CI = +/-0.037; p = 0.225)	0.038 (CI = +/-0.054; p = 0.092)	0.722	+1.51%
Severity	2010.2	0.004 (CI = +/-0.165; p = 0.814)	0.029 (CI = +/-0.185; p = 0.296)	0.446	+0.39%
Severity	2011.1	-0.009 (CI = +/-NaN; p = NaN)	0.036 (CI = +/-NaN; p = NaN)	NaN	-0.90%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.388)	0.014 (CI = +/-0.036; p = 0.431)	-0.036	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.628)	0.017 (CI = +/-0.038; p = 0.358)	-0.051	-0.19%
Frequency	2005.1	-0.003 (CI = +/-0.010; p = 0.560)	0.019 (CI = +/-0.041; p = 0.342)	-0.050	-0.26%
Frequency	2005.2	-0.003 (CI = +/-0.011; p = 0.574)	0.018 (CI = +/-0.045; p = 0.403)	-0.063	-0.30%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.532)	0.020 (CI = +/-0.049; p = 0.394)	-0.070	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.012; p = 0.063)	0.004 (CI = +/-0.040; p = 0.808)	0.205	-1.08%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	0.011 (CI = +/-0.041; p = 0.557)	0.337	-1.42%
Frequency	2007.2	-0.016 (CI = +/-0.016; p = 0.046)	0.007 (CI = +/-0.046; p = 0.729)	0.332	-1.63%
Frequency	2008.1	-0.022 (CI = +/-0.017; p = 0.020)	0.016 (CI = +/-0.045; p = 0.426)	0.518	-2.19%
Frequency	2008.2	-0.023 (CI = +/-0.024; p = 0.060)	0.015 (CI = +/-0.056; p = 0.532)	0.435	-2.26%
Frequency	2009.1	-0.028 (CI = +/-0.033; p = 0.079)	0.020 (CI = +/-0.066; p = 0.445)	0.413	-2.73%
Frequency	2009.2	-0.025 (CI = +/-0.057; p = 0.256)	0.023 (CI = +/-0.097; p = 0.501)	0.227	-2.47%
Frequency	2010.1	-0.046 (CI = +/-0.054; p = 0.067)	0.041 (CI = +/-0.079; p = 0.154)	0.804	-4.53%
Frequency	2010.2	-0.068 (CI = +/-0.031; p = 0.023)	0.023 (CI = +/-0.035; p = 0.076)	0.998	-6.59%
Frequency	2011.1	-0.071 (CI = +/-NaN; p = NaN)	0.024 (CI = +/-NaN; p = NaN)	NaN	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: trend_level_change, mobility
Future Trend Start Date = 2013-01-01

Fit	Start Date	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.020 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.007; p = 0.000)	0.943	0.00%	+9.44%
Loss Cost	2004.2	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.943	0.00%	+9.40%
Loss Cost	2005.1	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.008; p = 0.000)	0.942	0.00%	+9.38%
Loss Cost	2005.2	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.008; p = 0.000)	0.943	0.00%	+9.30%
Loss Cost	2006.1	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.008; p = 0.000)	0.942	0.00%	+9.31%
Loss Cost	2006.2	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.008; p = 0.000)	0.948	0.00%	+9.17%
Loss Cost	2007.1	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.008; p = 0.000)	0.947	0.00%	+9.16%
Loss Cost	2007.2	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.18%
Loss Cost	2008.1	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.008; p = 0.000)	0.946	0.00%	+9.24%
Loss Cost	2008.2	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.009; p = 0.000)	0.944	0.00%	+9.25%
Loss Cost	2009.1	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.009; p = 0.000)	0.945	0.00%	+9.32%
Loss Cost	2009.2	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.009; p = 0.000)	0.942	0.00%	+9.30%
Loss Cost	2010.1	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.010; p = 0.000)	0.940	0.00%	+9.32%
Loss Cost	2010.2	0.019 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.010; p = 0.000)	0.938	0.00%	+9.23%
Loss Cost	2011.1	0.019 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.011; p = 0.000)	0.939	0.00%	+9.37%
Loss Cost	2011.2	0.019 (CI = +/-0.003; p = 0.000)	0.089 (CI = +/-0.011; p = 0.000)	0.935	0.00%	+9.35%
Loss Cost	2012.1	0.019 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.012; p = 0.000)	0.931	0.00%	+9.39%
Severity	2004.1	0.002 (CI = +/-0.001; p = 0.001)	0.068 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+7.06%
Severity	2004.2	0.002 (CI = +/-0.001; p = 0.001)	0.068 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+7.00%
Severity	2005.1	0.002 (CI = +/-0.001; p = 0.001)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.97%
Severity	2005.2	0.002 (CI = +/-0.001; p = 0.001)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.91%
Severity	2006.1	0.002 (CI = +/-0.001; p = 0.001)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.91%
Severity	2006.2	0.002 (CI = +/-0.001; p = 0.001)	0.066 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.86%
Severity	2007.1	0.002 (CI = +/-0.001; p = 0.001)	0.066 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.86%
Severity	2007.2	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.985	0.00%	+6.85%
Severity	2008.1	0.002 (CI = +/-0.001; p = 0.001)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.91%
Severity	2008.2	0.002 (CI = +/-0.001; p = 0.001)	0.066 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.86%
Severity	2009.1	0.002 (CI = +/-0.001; p = 0.002)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.89%
Severity	2009.2	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+6.81%
Severity	2010.1	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.83%
Severity	2010.2	0.002 (CI = +/-0.001; p = 0.002)	0.065 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+6.74%
Severity	2011.1	0.002 (CI = +/-0.001; p = 0.002)	0.065 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.76%
Severity	2011.2	0.002 (CI = +/-0.001; p = 0.003)	0.065 (CI = +/-0.005; p = 0.000)	0.985	0.00%	+6.74%
Severity	2012.1	0.002 (CI = +/-0.001; p = 0.002)	0.066 (CI = +/-0.005; p = 0.000)	0.984	0.00%	+6.83%
Frequency	2004.1	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.005; p = 0.000)	0.941	0.00%	+2.22%
Frequency	2004.2	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.942	0.00%	+2.25%
Frequency	2005.1	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.942	0.00%	+2.25%
Frequency	2005.2	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.942	0.00%	+2.24%
Frequency	2006.1	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.942	0.00%	+2.24%
Frequency	2006.2	0.017 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	0.948	0.00%	+2.16%
Frequency	2007.1	0.017 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	0.948	0.00%	+2.16%
Frequency	2007.2	0.017 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.948	0.00%	+2.18%
Frequency	2008.1	0.017 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	0.948	0.00%	+2.18%
Frequency	2008.2	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.007; p = 0.000)	0.949	0.00%	+2.23%
Frequency	2009.1	0.018 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.007; p = 0.000)	0.949	0.00%	+2.27%
Frequency	2009.2	0.018 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.007; p = 0.000)	0.950	0.00%	+2.33%
Frequency	2010.1	0.018 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.007; p = 0.000)	0.950	0.00%	+2.33%
Frequency	2010.2	0.018 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.008; p = 0.000)	0.950	0.00%	+2.33%
Frequency	2011.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.008; p = 0.000)	0.953	0.00%	+2.45%
Frequency	2011.2	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.009; p = 0.000)	0.952	0.00%	+2.44%
Frequency	2012.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.009; p = 0.000)	0.952	0.00%	+2.39%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.74%
Loss Cost	2004.2	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.71%
Loss Cost	2005.1	0.092 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.69%
Loss Cost	2005.2	0.092 (CI = +/-0.007; p = 0.000)	0.962	0.00%	+9.61%
Loss Cost	2006.1	0.092 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.62%
Loss Cost	2006.2	0.090 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.47%
Loss Cost	2007.1	0.090 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.47%
Loss Cost	2007.2	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.49%
Loss Cost	2008.1	0.091 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.57%
Loss Cost	2008.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.59%
Loss Cost	2009.1	0.092 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+9.68%
Loss Cost	2009.2	0.092 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+9.68%
Loss Cost	2010.1	0.093 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+9.71%
Loss Cost	2010.2	0.092 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+9.63%
Loss Cost	2011.1	0.094 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+9.83%
Loss Cost	2011.2	0.094 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+9.84%
Loss Cost	2012.1	0.095 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+9.94%
Severity	2004.1	0.069 (CI = +/-0.004; p = 0.000)	0.972	0.00%	+7.11%
Severity	2004.2	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.04%
Severity	2005.1	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.02%
Severity	2005.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.1	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.2	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.89%
Severity	2007.1	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.89%
Severity	2007.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.89%
Severity	2008.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.95%
Severity	2008.2	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.90%
Severity	2009.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.93%
Severity	2009.2	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.85%
Severity	2010.1	0.066 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.88%
Severity	2010.2	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.77%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.80%
Severity	2011.2	0.066 (CI = +/-0.005; p = 0.000)	0.981	0.00%	+6.78%
Severity	2012.1	0.067 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.90%
Frequency	2004.1	0.024 (CI = +/-0.005; p = 0.000)	0.745	0.00%	+2.46%
Frequency	2004.2	0.025 (CI = +/-0.005; p = 0.000)	0.751	0.00%	+2.49%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.748	0.00%	+2.49%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.743	0.00%	+2.49%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.740	0.00%	+2.50%
Frequency	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.754	0.00%	+2.41%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.749	0.00%	+2.41%
Frequency	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.750	0.00%	+2.44%
Frequency	2008.1	0.024 (CI = +/-0.006; p = 0.000)	0.746	0.00%	+2.45%
Frequency	2008.2	0.025 (CI = +/-0.006; p = 0.000)	0.758	0.00%	+2.51%
Frequency	2009.1	0.025 (CI = +/-0.006; p = 0.000)	0.766	0.00%	+2.57%
Frequency	2009.2	0.026 (CI = +/-0.006; p = 0.000)	0.778	0.00%	+2.65%
Frequency	2010.1	0.026 (CI = +/-0.007; p = 0.000)	0.769	0.00%	+2.66%
Frequency	2010.2	0.026 (CI = +/-0.007; p = 0.000)	0.761	0.00%	+2.68%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.794	0.00%	+2.84%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.780	0.00%	+2.86%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.756	0.00%	+2.84%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.004 (CI = +/-0.007; p = 0.218)	0.048 (CI = +/-0.031; p = 0.003)	0.019 (CI = +/-0.002; p = 0.000)	0.082 (CI = +/-0.013; p = 0.000)	0.956	+0.43%	+9.04%
Loss Cost	2004.2	0.005 (CI = +/-0.008; p = 0.223)	0.048 (CI = +/-0.032; p = 0.004)	0.019 (CI = +/-0.002; p = 0.000)	0.082 (CI = +/-0.014; p = 0.000)	0.955	+0.47%	+9.02%
Loss Cost	2005.1	0.004 (CI = +/-0.008; p = 0.377)	0.050 (CI = +/-0.032; p = 0.004)	0.019 (CI = +/-0.002; p = 0.000)	0.083 (CI = +/-0.015; p = 0.000)	0.954	+0.37%	+9.06%
Loss Cost	2005.2	0.003 (CI = +/-0.009; p = 0.576)	0.048 (CI = +/-0.033; p = 0.006)	0.019 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.016; p = 0.000)	0.953	+0.26%	+9.10%
Loss Cost	2006.1	0.002 (CI = +/-0.011; p = 0.691)	0.049 (CI = +/-0.034; p = 0.007)	0.019 (CI = +/-0.002; p = 0.000)	0.085 (CI = +/-0.017; p = 0.000)	0.952	+0.21%	+9.11%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.624)	0.043 (CI = +/-0.033; p = 0.013)	0.019 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.018; p = 0.000)	0.956	-0.27%	+9.25%
Loss Cost	2007.1	-0.005 (CI = +/-0.012; p = 0.411)	0.046 (CI = +/-0.034; p = 0.010)	0.019 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.019; p = 0.000)	0.956	-0.51%	+9.31%
Loss Cost	2007.2	-0.004 (CI = +/-0.014; p = 0.582)	0.047 (CI = +/-0.035; p = 0.011)	0.019 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.021; p = 0.000)	0.956	-0.39%	+9.28%
Loss Cost	2008.1	-0.003 (CI = +/-0.017; p = 0.680)	0.047 (CI = +/-0.037; p = 0.015)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.023; p = 0.000)	0.955	-0.34%	+9.27%
Loss Cost	2008.2	-0.001 (CI = +/-0.020; p = 0.895)	0.048 (CI = +/-0.038; p = 0.016)	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.027; p = 0.000)	0.954	-0.13%	+9.23%
Loss Cost	2009.1	0.001 (CI = +/-0.024; p = 0.949)	0.047 (CI = +/-0.040; p = 0.023)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.031; p = 0.000)	0.953	+0.08%	+9.21%
Loss Cost	2009.2	0.004 (CI = +/-0.030; p = 0.801)	0.048 (CI = +/-0.041; p = 0.025)	0.019 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.036; p = 0.000)	0.951	+0.37%	+9.17%
Loss Cost	2010.1	0.001 (CI = +/-0.038; p = 0.950)	0.049 (CI = +/-0.043; p = 0.028)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.045; p = 0.001)	0.949	+0.12%	+9.19%
Loss Cost	2010.2	-0.004 (CI = +/-0.051; p = 0.868)	0.048 (CI = +/-0.046; p = 0.041)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.058; p = 0.003)	0.946	-0.41%	+9.23%
Loss Cost	2011.1	0.013 (CI = +/-0.074; p = 0.717)	0.044 (CI = +/-0.047; p = 0.065)	0.019 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.080; p = 0.065)	0.945	+1.30%	+9.16%
Loss Cost	2011.2	0.050 (CI = +/-0.119; p = 0.388)	0.048 (CI = +/-0.049; p = 0.053)	0.019 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.125; p = 0.545)	0.943	+5.14%	+9.06%
Loss Cost	2012.1	0.171 (CI = +/-0.254; p = 0.174)	0.041 (CI = +/-0.051; p = 0.113)	0.019 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.259; p = 0.496)	0.944	+18.63%	+8.96%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.001)	0.033 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.001)	0.059 (CI = +/-0.006; p = 0.000)	0.992	+0.52%	+6.63%
Severity	2004.2	0.005 (CI = +/-0.003; p = 0.006)	0.032 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.001)	0.060 (CI = +/-0.006; p = 0.000)	0.992	+0.46%	+6.65%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.027)	0.033 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.001)	0.061 (CI = +/-0.006; p = 0.000)	0.992	+0.39%	+6.68%
Severity	2005.2	0.003 (CI = +/-0.004; p = 0.134)	0.031 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.062 (CI = +/-0.006; p = 0.000)	0.992	+0.28%	+6.72%
Severity	2006.1	0.002 (CI = +/-0.004; p = 0.227)	0.032 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.063 (CI = +/-0.007; p = 0.000)	0.992	+0.25%	+6.73%
Severity	2006.2	0.002 (CI = +/-0.005; p = 0.473)	0.031 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.064 (CI = +/-0.007; p = 0.000)	0.992	+0.16%	+6.75%
Severity	2007.1	0.001 (CI = +/-0.005; p = 0.736)	0.031 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.065 (CI = +/-0.008; p = 0.000)	0.992	+0.09%	+6.77%
Severity	2007.2	0.002 (CI = +/-0.006; p = 0.520)	0.032 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.063 (CI = +/-0.009; p = 0.000)	0.991	+0.19%	+6.74%
Severity	2008.1	0.005 (CI = +/-0.006; p = 0.161)	0.030 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.060 (CI = +/-0.009; p = 0.000)	0.992	+0.45%	+6.70%
Severity	2008.2	0.005 (CI = +/-0.008; p = 0.228)	0.030 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.060 (CI = +/-0.010; p = 0.000)	0.992	+0.46%	+6.70%
Severity	2009.1	0.006 (CI = +/-0.009; p = 0.161)	0.029 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.001; p = 0.002)	0.058 (CI = +/-0.012; p = 0.000)	0.992	+0.64%	+6.67%
Severity	2009.2	0.004 (CI = +/-0.011; p = 0.486)	0.028 (CI = +/-0.016; p = 0.001)	0.002 (CI = +/-0.001; p = 0.002)	0.061 (CI = +/-0.014; p = 0.000)	0.991	+0.38%	+6.70%
Severity	2010.1	0.005 (CI = +/-0.014; p = 0.458)	0.027 (CI = +/-0.016; p = 0.002)	0.002 (CI = +/-0.001; p = 0.002)	0.060 (CI = +/-0.017; p = 0.000)	0.991	+0.52%	+6.69%
Severity	2010.2	-0.003 (CI = +/-0.019; p = 0.772)	0.025 (CI = +/-0.016; p = 0.005)	0.002 (CI = +/-0.001; p = 0.001)	0.068 (CI = +/-0.021; p = 0.000)	0.991	-0.26%	+6.74%
Severity	2011.1	-0.009 (CI = +/-0.027; p = 0.512)	0.026 (CI = +/-0.017; p = 0.005)	0.002 (CI = +/-0.001; p = 0.002)	0.074 (CI = +/-0.029; p = 0.000)	0.990	-0.85%	+6.77%
Severity	2011.2	-0.013 (CI = +/-0.044; p = 0.554)	0.026 (CI = +/-0.018; p = 0.008)	0.002 (CI = +/-0.001; p = 0.002)	0.078 (CI = +/-0.046; p = 0.002)	0.989	-1.25%	+6.78%
Severity	2012.1	0.000 (CI = +/-0.097; p = 0.996)	0.025 (CI = +/-0.020; p = 0.015)	0.002 (CI = +/-0.001; p = 0.003)	0.066 (CI = +/-0.099; p = 0.178)	0.988	-0.02%	+6.77%
Frequency	2004.1	-0.001 (CI = +/-0.006; p = 0.762)	0.015 (CI = +/-0.026; p = 0.248)	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.011; p = 0.000)	0.940	-0.09%	+2.26%
Frequency	2004.2	0.000 (CI = +/-0.006; p = 0.972)	0.017 (CI = +/-0.026; p = 0.206)	0.017 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.012; p = 0.001)	0.941	+0.01%	+2.22%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.961)	0.017 (CI = +/-0.027; p = 0.208)	0.017 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.013; p = 0.001)	0.941	-0.02%	+2.23%
Frequency	2005.2	0.000 (CI = +/-0.008; p = 0.967)	0.017 (CI = +/-0.028; p = 0.222)	0.017 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.014; p = 0.002)	0.941	-0.02%	+2.23%
Frequency	2006.1	0.000 (CI = +/-0.009; p = 0.926)	0.017 (CI = +/-0.029; p = 0.228)	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.015; p = 0.004)	0.941	-0.04%	+2.24%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.354)	0.013 (CI = +/-0.028; p = 0.365)	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.015; p = 0.001)	0.948	-0.43%	+2.34%
Frequency	2007.1	-0.006 (CI = +/-0.011; p = 0.260)	0.014 (CI = +/-0.029; p = 0.316)	0.018 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.016; p = 0.001)	0.948	-0.59%	+2.38%
Frequency	2007.2	-0.006 (CI = +/-0.012; p = 0.341)	0.014 (CI = +/-0.030; p = 0.329)	0.018 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.018; p = 0.002)	0.948	-0.57%	+2.38%
Frequency	2008.1	-0.008 (CI = +/-0.014; p = 0.258)	0.016 (CI = +/-0.031; p = 0.287)	0.018 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.020; p = 0.003)	0.949	-0.79%	+2.41%
Frequency	2008.2	-0.006 (CI = +/-0.017; p = 0.473)	0.018 (CI = +/-0.032; p = 0.263)	0.018 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.022; p = 0.012)	0.949	-0.59%	+2.38%
Frequency	2009.1	-0.006 (CI = +/-0.020; p = 0.566)	0.018 (CI = +/-0.033; p = 0.286)	0.018 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.026; p = 0.029)	0.948	-0.57%	+2.38%
Frequency	2009.2	0.000 (CI = +/-0.025; p = 0.988)	0.020 (CI = +/-0.034; p = 0.234)	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.030; p = 0.129)	0.949	-0.02%	+2.32%
Frequency	2010.1	-0.004 (CI = +/-0.032; p = 0.791)	0.022 (CI = +/-0.036; p = 0.222)	0.017 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.037; p = 0.142)	0.949	-0.41%	+2.35%
Frequency	2010.2	-0.002 (CI = +/-0.043; p = 0.941)	0.022 (CI = +/-0.038; p = 0.229)	0.017 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.048; p = 0.300)	0.949	-0.15%	+2.33%
Frequency	2011.1	0.021 (CI = +/-0.060; p = 0.463)	0.018 (CI = +/-0.039; p = 0.342)	0.017 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.065; p = 0.981)	0.952	+2.17%	+2.24%
Frequency	2011.2	0.063 (CI = +/-0.095; p = 0.183)	0.022 (CI = +/-0.039; p = 0.244)	0.017 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.100; p = 0.393)	0.955	+6.47%	+2.14%
Frequency	2012.1	0.171 (CI = +/-0.201; p = 0.090)	0.015 (CI = +/-0.040; p = 0.432)	0.017 (CI = +/-0.002; p = 0.000)	-0.151 (CI = +/-0.204; p = 0.138)	0.959	+18.65%	+2.05%

Accident Benefits Total Medical & Rehab

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.020; p = 0.009)	0.162 (CI = +/-0.130; p = 0.017)	0.371	-2.66%
Loss Cost	2011.2	-0.030 (CI = +/-0.021; p = 0.009)	0.151 (CI = +/-0.135; p = 0.030)	0.384	-2.91%
Loss Cost	2012.1	-0.036 (CI = +/-0.022; p = 0.003)	0.174 (CI = +/-0.131; p = 0.012)	0.474	-3.54%
Loss Cost	2012.2	-0.043 (CI = +/-0.022; p = 0.001)	0.151 (CI = +/-0.129; p = 0.025)	0.538	-4.18%
Loss Cost	2013.1	-0.051 (CI = +/-0.022; p = 0.000)	0.176 (CI = +/-0.122; p = 0.008)	0.630	-4.94%
Loss Cost	2013.2	-0.057 (CI = +/-0.024; p = 0.000)	0.155 (CI = +/-0.122; p = 0.016)	0.675	-5.56%
Loss Cost	2014.1	-0.065 (CI = +/-0.024; p = 0.000)	0.177 (CI = +/-0.118; p = 0.006)	0.723	-6.27%
Loss Cost	2014.2	-0.072 (CI = +/-0.026; p = 0.000)	0.157 (CI = +/-0.119; p = 0.014)	0.756	-6.93%
Loss Cost	2015.1	-0.081 (CI = +/-0.026; p = 0.000)	0.181 (CI = +/-0.111; p = 0.004)	0.806	-7.82%
Loss Cost	2015.2	-0.085 (CI = +/-0.030; p = 0.000)	0.173 (CI = +/-0.121; p = 0.009)	0.801	-8.12%
Loss Cost	2016.1	-0.087 (CI = +/-0.035; p = 0.000)	0.178 (CI = +/-0.132; p = 0.013)	0.757	-8.32%
Loss Cost	2016.2	-0.077 (CI = +/-0.040; p = 0.002)	0.200 (CI = +/-0.138; p = 0.010)	0.748	-7.40%
Severity	2011.1	0.005 (CI = +/-0.011; p = 0.385)	0.023 (CI = +/-0.074; p = 0.521)	-0.037	+0.48%
Severity	2011.2	0.003 (CI = +/-0.012; p = 0.583)	0.017 (CI = +/-0.077; p = 0.641)	-0.077	+0.33%
Severity	2012.1	0.001 (CI = +/-0.013; p = 0.845)	0.025 (CI = +/-0.080; p = 0.526)	-0.084	+0.12%
Severity	2012.2	0.000 (CI = +/-0.015; p = 0.952)	0.019 (CI = +/-0.084; p = 0.643)	-0.103	-0.04%
Severity	2013.1	0.000 (CI = +/-0.016; p = 0.971)	0.018 (CI = +/-0.089; p = 0.668)	-0.112	-0.03%
Severity	2013.2	-0.002 (CI = +/-0.018; p = 0.858)	0.014 (CI = +/-0.094; p = 0.752)	-0.122	-0.15%
Severity	2014.1	-0.003 (CI = +/-0.020; p = 0.741)	0.019 (CI = +/-0.100; p = 0.691)	-0.121	-0.32%
Severity	2014.2	-0.005 (CI = +/-0.023; p = 0.684)	0.015 (CI = +/-0.108; p = 0.765)	-0.128	-0.45%
Severity	2015.1	-0.001 (CI = +/-0.026; p = 0.939)	0.006 (CI = +/-0.114; p = 0.906)	-0.165	-0.09%
Severity	2015.2	0.001 (CI = +/-0.031; p = 0.949)	0.011 (CI = +/-0.125; p = 0.849)	-0.178	+0.09%
Severity	2016.1	0.012 (CI = +/-0.031; p = 0.397)	-0.014 (CI = +/-0.118; p = 0.797)	-0.106	+1.25%
Severity	2016.2	0.029 (CI = +/-0.028; p = 0.045)	0.022 (CI = +/-0.097; p = 0.624)	0.239	+2.94%
Frequency	2011.1	-0.032 (CI = +/-0.023; p = 0.008)	0.138 (CI = +/-0.150; p = 0.068)	0.320	-3.12%
Frequency	2011.2	-0.033 (CI = +/-0.025; p = 0.012)	0.134 (CI = +/-0.157; p = 0.091)	0.315	-3.23%
Frequency	2012.1	-0.037 (CI = +/-0.027; p = 0.009)	0.150 (CI = +/-0.161; p = 0.067)	0.343	-3.66%
Frequency	2012.2	-0.042 (CI = +/-0.029; p = 0.007)	0.132 (CI = +/-0.167; p = 0.113)	0.373	-4.14%
Frequency	2013.1	-0.050 (CI = +/-0.030; p = 0.003)	0.158 (CI = +/-0.165; p = 0.060)	0.449	-4.91%
Frequency	2013.2	-0.056 (CI = +/-0.033; p = 0.003)	0.141 (CI = +/-0.173; p = 0.102)	0.470	-5.41%
Frequency	2014.1	-0.062 (CI = +/-0.037; p = 0.003)	0.158 (CI = +/-0.179; p = 0.080)	0.478	-5.97%
Frequency	2014.2	-0.067 (CI = +/-0.041; p = 0.004)	0.142 (CI = +/-0.190; p = 0.131)	0.490	-6.51%
Frequency	2015.1	-0.080 (CI = +/-0.043; p = 0.002)	0.175 (CI = +/-0.186; p = 0.063)	0.575	-7.73%
Frequency	2015.2	-0.086 (CI = +/-0.050; p = 0.003)	0.162 (CI = +/-0.202; p = 0.105)	0.570	-8.21%
Frequency	2016.1	-0.099 (CI = +/-0.055; p = 0.002)	0.192 (CI = +/-0.205; p = 0.063)	0.611	-9.46%
Frequency	2016.2	-0.106 (CI = +/-0.066; p = 0.005)	0.178 (CI = +/-0.227; p = 0.110)	0.602	-10.04%

Accident Benefits Total Medical & Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.004 (CI = +/-0.043; p = 0.832)	0.161 (CI = +/-0.129; p = 0.017)	-0.173 (CI = +/-0.295; p = 0.235)	0.386	-0.44%
Loss Cost	2011.2	-0.008 (CI = +/-0.048; p = 0.723)	0.155 (CI = +/-0.136; p = 0.027)	-0.157 (CI = +/-0.312; p = 0.305)	0.388	-0.81%
Loss Cost	2012.1	-0.021 (CI = +/-0.049; p = 0.383)	0.175 (CI = +/-0.134; p = 0.013)	-0.107 (CI = +/-0.309; p = 0.475)	0.460	-2.06%
Loss Cost	2012.2	-0.033 (CI = +/-0.051; p = 0.183)	0.152 (CI = +/-0.133; p = 0.028)	-0.063 (CI = +/-0.307; p = 0.671)	0.514	-3.29%
Loss Cost	2013.1	-0.047 (CI = +/-0.050; p = 0.061)	0.176 (CI = +/-0.127; p = 0.010)	-0.022 (CI = +/-0.289; p = 0.873)	0.606	-4.62%
Loss Cost	2013.2	-0.057 (CI = +/-0.051; p = 0.029)	0.155 (CI = +/-0.127; p = 0.020)	0.001 (CI = +/-0.283; p = 0.992)	0.652	-5.58%
Loss Cost	2014.1	-0.066 (CI = +/-0.049; p = 0.012)	0.177 (CI = +/-0.123; p = 0.009)	0.010 (CI = +/-0.268; p = 0.935)	0.702	-6.43%
Loss Cost	2014.2	-0.073 (CI = +/-0.049; p = 0.007)	0.157 (CI = +/-0.125; p = 0.018)	0.007 (CI = +/-0.262; p = 0.952)	0.736	-7.04%
Loss Cost	2015.1	-0.078 (CI = +/-0.045; p = 0.003)	0.182 (CI = +/-0.118; p = 0.006)	-0.023 (CI = +/-0.242; p = 0.840)	0.789	-7.51%
Loss Cost	2015.2	-0.079 (CI = +/-0.048; p = 0.004)	0.173 (CI = +/-0.127; p = 0.013)	-0.040 (CI = +/-0.261; p = 0.739)	0.784	-7.62%
Loss Cost	2016.1	-0.079 (CI = +/-0.050; p = 0.006)	0.182 (CI = +/-0.140; p = 0.016)	-0.073 (CI = +/-0.311; p = 0.606)	0.739	-7.58%
Loss Cost	2016.2	-0.083 (CI = +/-0.051; p = 0.006)	0.205 (CI = +/-0.149; p = 0.013)	0.105 (CI = +/-0.484; p = 0.631)	0.725	-7.98%
Severity	2011.1	0.043 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.046; p = 0.313)	-0.291 (CI = +/-0.106; p = 0.000)	0.600	+4.35%
Severity	2011.2	0.043 (CI = +/-0.017; p = 0.000)	0.024 (CI = +/-0.049; p = 0.313)	-0.294 (CI = +/-0.113; p = 0.000)	0.573	+4.43%
Severity	2012.1	0.043 (CI = +/-0.019; p = 0.000)	0.025 (CI = +/-0.052; p = 0.312)	-0.291 (CI = +/-0.119; p = 0.000)	0.551	+4.35%
Severity	2012.2	0.043 (CI = +/-0.021; p = 0.001)	0.026 (CI = +/-0.055; p = 0.336)	-0.291 (CI = +/-0.126; p = 0.000)	0.531	+4.36%
Severity	2013.1	0.045 (CI = +/-0.022; p = 0.001)	0.021 (CI = +/-0.057; p = 0.443)	-0.299 (CI = +/-0.130; p = 0.000)	0.547	+4.64%
Severity	2013.2	0.045 (CI = +/-0.024; p = 0.001)	0.021 (CI = +/-0.061; p = 0.472)	-0.299 (CI = +/-0.136; p = 0.000)	0.536	+4.65%
Severity	2014.1	0.044 (CI = +/-0.026; p = 0.003)	0.024 (CI = +/-0.065; p = 0.430)	-0.298 (CI = +/-0.141; p = 0.001)	0.537	+4.50%
Severity	2014.2	0.043 (CI = +/-0.028; p = 0.006)	0.020 (CI = +/-0.070; p = 0.541)	-0.299 (CI = +/-0.146; p = 0.001)	0.538	+4.35%
Severity	2015.1	0.043 (CI = +/-0.029; p = 0.007)	0.016 (CI = +/-0.075; p = 0.649)	-0.294 (CI = +/-0.154; p = 0.002)	0.511	+4.44%
Severity	2015.2	0.043 (CI = +/-0.030; p = 0.011)	0.010 (CI = +/-0.081; p = 0.787)	-0.305 (CI = +/-0.166; p = 0.002)	0.514	+4.36%
Severity	2016.1	0.042 (CI = +/-0.031; p = 0.014)	0.001 (CI = +/-0.087; p = 0.977)	-0.272 (CI = +/-0.194; p = 0.011)	0.420	+4.32%
Severity	2016.2	0.040 (CI = +/-0.033; p = 0.023)	0.012 (CI = +/-0.096; p = 0.779)	-0.188 (CI = +/-0.311; p = 0.202)	0.310	+4.10%
Frequency	2011.1	-0.047 (CI = +/-0.051; p = 0.067)	0.138 (CI = +/-0.152; p = 0.072)	0.118 (CI = +/-0.348; p = 0.487)	0.302	-4.59%
Frequency	2011.2	-0.052 (CI = +/-0.056; p = 0.070)	0.131 (CI = +/-0.160; p = 0.103)	0.137 (CI = +/-0.369; p = 0.445)	0.301	-5.02%
Frequency	2012.1	-0.063 (CI = +/-0.059; p = 0.038)	0.149 (CI = +/-0.162; p = 0.068)	0.184 (CI = +/-0.375; p = 0.315)	0.346	-6.14%
Frequency	2012.2	-0.076 (CI = +/-0.063; p = 0.021)	0.127 (CI = +/-0.165; p = 0.123)	0.229 (CI = +/-0.379; p = 0.219)	0.395	-7.33%
Frequency	2013.1	-0.093 (CI = +/-0.062; p = 0.006)	0.155 (CI = +/-0.158; p = 0.053)	0.277 (CI = +/-0.359; p = 0.121)	0.502	-8.85%
Frequency	2013.2	-0.103 (CI = +/-0.065; p = 0.004)	0.134 (CI = +/-0.162; p = 0.098)	0.301 (CI = +/-0.361; p = 0.096)	0.538	-9.77%
Frequency	2014.1	-0.110 (CI = +/-0.067; p = 0.003)	0.152 (CI = +/-0.167; p = 0.071)	0.308 (CI = +/-0.363; p = 0.089)	0.553	-10.46%
Frequency	2014.2	-0.116 (CI = +/-0.070; p = 0.004)	0.137 (CI = +/-0.178; p = 0.119)	0.306 (CI = +/-0.373; p = 0.099)	0.564	-10.91%
Frequency	2015.1	-0.121 (CI = +/-0.068; p = 0.002)	0.166 (CI = +/-0.176; p = 0.062)	0.271 (CI = +/-0.362; p = 0.127)	0.628	-11.44%
Frequency	2015.2	-0.122 (CI = +/-0.073; p = 0.004)	0.163 (CI = +/-0.194; p = 0.091)	0.265 (CI = +/-0.397; p = 0.168)	0.613	-11.47%
Frequency	2016.1	-0.121 (CI = +/-0.076; p = 0.006)	0.181 (CI = +/-0.210; p = 0.084)	0.198 (CI = +/-0.467; p = 0.362)	0.608	-11.40%
Frequency	2016.2	-0.123 (CI = +/-0.082; p = 0.009)	0.193 (CI = +/-0.238; p = 0.099)	0.292 (CI = +/-0.775; p = 0.409)	0.591	-11.61%

Accident Benefits Total Medical & Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.027; p = 0.003)	0.144 (CI = +/-0.078; p = 0.001)	-0.138 (CI = +/-0.047; p = 0.000)	0.775	+4.45%	-9.01%
Loss Cost	2011.2	0.051 (CI = +/-0.031; p = 0.003)	0.153 (CI = +/-0.080; p = 0.001)	-0.147 (CI = +/-0.051; p = 0.000)	0.787	+5.20%	-9.19%
Loss Cost	2012.1	0.047 (CI = +/-0.036; p = 0.014)	0.157 (CI = +/-0.084; p = 0.001)	-0.142 (CI = +/-0.057; p = 0.000)	0.788	+4.79%	-9.09%
Loss Cost	2012.2	0.043 (CI = +/-0.043; p = 0.050)	0.154 (CI = +/-0.089; p = 0.002)	-0.138 (CI = +/-0.065; p = 0.000)	0.784	+4.43%	-9.02%
Loss Cost	2013.1	0.034 (CI = +/-0.053; p = 0.194)	0.161 (CI = +/-0.093; p = 0.002)	-0.126 (CI = +/-0.075; p = 0.003)	0.788	+3.42%	-8.84%
Loss Cost	2013.2	0.031 (CI = +/-0.067; p = 0.336)	0.160 (CI = +/-0.100; p = 0.004)	-0.123 (CI = +/-0.089; p = 0.010)	0.786	+3.14%	-8.80%
Loss Cost	2014.1	0.020 (CI = +/-0.088; p = 0.637)	0.165 (CI = +/-0.107; p = 0.005)	-0.110 (CI = +/-0.111; p = 0.051)	0.780	+1.98%	-8.66%
Loss Cost	2014.2	0.010 (CI = +/-0.121; p = 0.866)	0.162 (CI = +/-0.115; p = 0.010)	-0.099 (CI = +/-0.145; p = 0.161)	0.777	+0.96%	-8.58%
Loss Cost	2015.1	-0.059 (CI = +/-0.174; p = 0.469)	0.179 (CI = +/-0.118; p = 0.007)	-0.026 (CI = +/-0.196; p = 0.780)	0.790	-5.74%	-8.12%
Loss Cost	2015.2	-0.109 (CI = +/-0.300; p = 0.438)	0.172 (CI = +/-0.129; p = 0.014)	0.026 (CI = +/-0.323; p = 0.861)	0.782	-10.31%	-7.94%
Loss Cost	2016.1	-0.410 (CI = +/-0.700; p = 0.218)	0.193 (CI = +/-0.137; p = 0.011)	0.334 (CI = +/-0.723; p = 0.324)	0.759	-33.62%	-7.32%
Loss Cost	2016.2	0.597 (CI = +/-3.565; p = 0.709)	0.207 (CI = +/-0.153; p = 0.014)	-0.678 (CI = +/-3.587; p = 0.674)	0.723	+81.65%	-7.79%
Severity	2011.1	0.009 (CI = +/-0.026; p = 0.505)	0.022 (CI = +/-0.077; p = 0.548)	-0.007 (CI = +/-0.046; p = 0.741)	-0.085	+0.86%	+0.11%
Severity	2011.2	0.004 (CI = +/-0.030; p = 0.767)	0.018 (CI = +/-0.080; p = 0.650)	-0.002 (CI = +/-0.051; p = 0.934)	-0.136	+0.44%	+0.23%
Severity	2012.1	-0.003 (CI = +/-0.035; p = 0.845)	0.026 (CI = +/-0.082; p = 0.523)	0.008 (CI = +/-0.056; p = 0.771)	-0.141	-0.33%	+0.45%
Severity	2012.2	-0.012 (CI = +/-0.042; p = 0.563)	0.018 (CI = +/-0.086; p = 0.656)	0.018 (CI = +/-0.062; p = 0.551)	-0.145	-1.16%	+0.63%
Severity	2013.1	-0.015 (CI = +/-0.051; p = 0.545)	0.021 (CI = +/-0.091; p = 0.633)	0.022 (CI = +/-0.073; p = 0.530)	-0.154	-1.49%	+0.71%
Severity	2013.2	-0.028 (CI = +/-0.064; p = 0.359)	0.013 (CI = +/-0.095; p = 0.775)	0.037 (CI = +/-0.085; p = 0.365)	-0.132	-2.78%	+0.91%
Severity	2014.1	-0.055 (CI = +/-0.080; p = 0.160)	0.026 (CI = +/-0.098; p = 0.571)	0.068 (CI = +/-0.102; p = 0.171)	-0.039	-5.39%	+1.28%
Severity	2014.2	-0.103 (CI = +/-0.102; p = 0.049)	0.010 (CI = +/-0.097; p = 0.828)	0.120 (CI = +/-0.122; p = 0.053)	0.116	-9.74%	+1.72%
Severity	2015.1	-0.145 (CI = +/-0.150; p = 0.057)	0.021 (CI = +/-0.102; p = 0.667)	0.165 (CI = +/-0.170; p = 0.056)	0.101	-13.48%	+2.03%
Severity	2015.2	-0.325 (CI = +/-0.209; p = 0.006)	-0.005 (CI = +/-0.090; p = 0.901)	0.352 (CI = +/-0.225; p = 0.006)	0.416	-27.72%	+2.76%
Severity	2016.1	-0.629 (CI = +/-0.451; p = 0.012)	0.016 (CI = +/-0.088; p = 0.687)	0.663 (CI = +/-0.466; p = 0.010)	0.429	-46.70%	+3.46%
Severity	2016.2	-1.370 (CI = +/-2.277; p = 0.203)	0.006 (CI = +/-0.097; p = 0.894)	1.408 (CI = +/-2.291; p = 0.194)	0.316	-74.59%	+3.84%
Frequency	2011.1	0.035 (CI = +/-0.040; p = 0.080)	0.122 (CI = +/-0.115; p = 0.039)	-0.130 (CI = +/-0.070; p = 0.001)	0.603	+3.56%	-9.11%
Frequency	2011.2	0.046 (CI = +/-0.045; p = 0.043)	0.135 (CI = +/-0.117; p = 0.026)	-0.145 (CI = +/-0.075; p = 0.001)	0.626	+4.75%	-9.41%
Frequency	2012.1	0.050 (CI = +/-0.053; p = 0.062)	0.131 (CI = +/-0.123; p = 0.039)	-0.150 (CI = +/-0.084; p = 0.002)	0.622	+5.14%	-9.50%
Frequency	2012.2	0.055 (CI = +/-0.064; p = 0.085)	0.135 (CI = +/-0.131; p = 0.043)	-0.156 (CI = +/-0.095; p = 0.003)	0.620	+5.65%	-9.60%
Frequency	2013.1	0.049 (CI = +/-0.078; p = 0.206)	0.140 (CI = +/-0.139; p = 0.048)	-0.148 (CI = +/-0.111; p = 0.012)	0.618	+4.98%	-9.48%
Frequency	2013.2	0.059 (CI = +/-0.099; p = 0.219)	0.147 (CI = +/-0.148; p = 0.051)	-0.160 (CI = +/-0.132; p = 0.021)	0.618	+6.09%	-9.62%
Frequency	2014.1	0.075 (CI = +/-0.130; p = 0.234)	0.139 (CI = +/-0.158; p = 0.080)	-0.178 (CI = +/-0.164; p = 0.036)	0.605	+7.78%	-9.82%
Frequency	2014.2	0.112 (CI = +/-0.177; p = 0.192)	0.152 (CI = +/-0.168; p = 0.072)	-0.219 (CI = +/-0.211; p = 0.043)	0.612	+11.86%	-10.12%
Frequency	2015.1	0.086 (CI = +/-0.268; p = 0.496)	0.158 (CI = +/-0.183; p = 0.083)	-0.191 (CI = +/-0.304; p = 0.195)	0.605	+8.95%	-9.95%
Frequency	2015.2	0.216 (CI = +/-0.455; p = 0.315)	0.177 (CI = +/-0.195; p = 0.071)	-0.326 (CI = +/-0.488; p = 0.168)	0.613	+24.09%	-10.41%
Frequency	2016.1	0.220 (CI = +/-1.127; p = 0.670)	0.177 (CI = +/-0.221; p = 0.103)	-0.330 (CI = +/-1.163; p = 0.538)	0.586	+24.55%	-10.42%
Frequency	2016.2	1.967 (CI = +/-5.708; p = 0.450)	0.201 (CI = +/-0.244; p = 0.094)	-2.086 (CI = +/-5.744; p = 0.427)	0.588	+615.01%	-11.20%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.056 (CI = +/-0.033; p = 0.002)	0.145 (CI = +/-0.077; p = 0.001)	-0.110 (CI = +/-0.177; p = 0.207)	-0.134 (CI = +/-0.047; p = 0.000)	0.783	+5.77%	-7.53%
Loss Cost	2011.2	0.069 (CI = +/-0.037; p = 0.001)	0.156 (CI = +/-0.077; p = 0.001)	-0.137 (CI = +/-0.177; p = 0.123)	-0.146 (CI = +/-0.049; p = 0.000)	0.804	+7.10%	-7.43%
Loss Cost	2012.1	0.067 (CI = +/-0.045; p = 0.006)	0.157 (CI = +/-0.082; p = 0.001)	-0.134 (CI = +/-0.188; p = 0.152)	-0.144 (CI = +/-0.055; p = 0.000)	0.802	+6.93%	-7.43%
Loss Cost	2012.2	0.067 (CI = +/-0.056; p = 0.021)	0.157 (CI = +/-0.087; p = 0.002)	-0.135 (CI = +/-0.202; p = 0.176)	-0.145 (CI = +/-0.064; p = 0.000)	0.797	+6.98%	-7.43%
Loss Cost	2013.1	0.060 (CI = +/-0.070; p = 0.085)	0.161 (CI = +/-0.092; p = 0.002)	-0.124 (CI = +/-0.217; p = 0.239)	-0.138 (CI = +/-0.077; p = 0.002)	0.795	+6.21%	-7.45%
Loss Cost	2013.2	0.066 (CI = +/-0.091; p = 0.144)	0.163 (CI = +/-0.099; p = 0.004)	-0.131 (CI = +/-0.237; p = 0.253)	-0.143 (CI = +/-0.095; p = 0.006)	0.792	+6.78%	-7.43%
Loss Cost	2014.1	0.062 (CI = +/-0.124; p = 0.297)	0.164 (CI = +/-0.107; p = 0.006)	-0.127 (CI = +/-0.263; p = 0.311)	-0.139 (CI = +/-0.126; p = 0.033)	0.782	+6.41%	-7.43%
Loss Cost	2014.2	0.069 (CI = +/-0.181; p = 0.420)	0.166 (CI = +/-0.117; p = 0.010)	-0.134 (CI = +/-0.299; p = 0.347)	-0.146 (CI = +/-0.180; p = 0.102)	0.776	+7.13%	-7.41%
Loss Cost	2015.1	-0.010 (CI = +/-0.280; p = 0.941)	0.178 (CI = +/-0.124; p = 0.010)	-0.079 (CI = +/-0.340; p = 0.615)	-0.069 (CI = +/-0.277; p = 0.593)	0.775	-0.95%	-7.53%
Loss Cost	2015.2	-0.051 (CI = +/-0.541; p = 0.836)	0.174 (CI = +/-0.138; p = 0.019)	-0.058 (CI = +/-0.433; p = 0.771)	-0.028 (CI = +/-0.533; p = 0.908)	0.760	-4.96%	-7.59%
Loss Cost	2016.1	-0.858 (CI = +/-1.593; p = 0.249)	0.202 (CI = +/-0.146; p = 0.013)	0.207 (CI = +/-0.652; p = 0.485)	0.774 (CI = +/-1.581; p = 0.292)	0.746	-57.61%	-8.10%
Loss Cost	2016.2	-1.119 (CI = +/-15.041; p = 0.865)	0.200 (CI = +/-0.176; p = 0.031)	0.240 (CI = +/-2.032; p = 0.788)	1.034 (CI = +/-15.016; p = 0.875)	0.687	-67.32%	-8.13%
Severity	2011.1	0.042 (CI = +/-0.021; p = 0.001)	0.023 (CI = +/-0.048; p = 0.323)	-0.292 (CI = +/-0.110; p = 0.000)	0.002 (CI = +/-0.029; p = 0.881)	0.578	+4.25%	+4.47%
Severity	2011.2	0.043 (CI = +/-0.025; p = 0.002)	0.024 (CI = +/-0.051; p = 0.327)	-0.294 (CI = +/-0.117; p = 0.000)	0.001 (CI = +/-0.032; p = 0.943)	0.548	+4.37%	+4.48%
Severity	2012.1	0.041 (CI = +/-0.030; p = 0.010)	0.026 (CI = +/-0.053; p = 0.322)	-0.290 (CI = +/-0.124; p = 0.000)	0.003 (CI = +/-0.036; p = 0.855)	0.524	+4.14%	+4.48%
Severity	2012.2	0.040 (CI = +/-0.036; p = 0.033)	0.026 (CI = +/-0.057; p = 0.354)	-0.290 (CI = +/-0.133; p = 0.000)	0.004 (CI = +/-0.042; p = 0.860)	0.501	+4.10%	+4.47%
Severity	2013.1	0.050 (CI = +/-0.045; p = 0.031)	0.020 (CI = +/-0.059; p = 0.475)	-0.304 (CI = +/-0.140; p = 0.000)	-0.006 (CI = +/-0.049; p = 0.795)	0.517	+5.14%	+4.50%
Severity	2013.2	0.053 (CI = +/-0.059; p = 0.073)	0.022 (CI = +/-0.064; p = 0.478)	-0.308 (CI = +/-0.153; p = 0.001)	-0.009 (CI = +/-0.061; p = 0.760)	0.504	+5.45%	+4.52%
Severity	2014.1	0.044 (CI = +/-0.080; p = 0.250)	0.024 (CI = +/-0.069; p = 0.452)	-0.298 (CI = +/-0.168; p = 0.002)	0.000 (CI = +/-0.081; p = 0.997)	0.498	+4.51%	+4.50%
Severity	2014.2	0.020 (CI = +/-0.113; p = 0.706)	0.019 (CI = +/-0.073; p = 0.585)	-0.276 (CI = +/-0.188; p = 0.008)	0.023 (CI = +/-0.113; p = 0.659)	0.506	+2.02%	+4.42%
Severity	2015.1	0.035 (CI = +/-0.181; p = 0.680)	0.016 (CI = +/-0.080; p = 0.657)	-0.286 (CI = +/-0.220; p = 0.016)	0.009 (CI = +/-0.179; p = 0.914)	0.462	+3.51%	+4.44%
Severity	2015.2	-0.115 (CI = +/-0.324; p = 0.442)	0.003 (CI = +/-0.083; p = 0.931)	-0.208 (CI = +/-0.259; p = 0.103)	0.156 (CI = +/-0.319; p = 0.297)	0.525	-10.87%	+4.19%
Severity	2016.1	-0.332 (CI = +/-1.024; p = 0.476)	0.011 (CI = +/-0.094; p = 0.801)	-0.137 (CI = +/-0.419; p = 0.473)	0.372 (CI = +/-1.016; p = 0.423)	0.401	-28.27%	+4.04%
Severity	2016.2	-0.990 (CI = +/-9.653; p = 0.815)	0.007 (CI = +/-0.113; p = 0.882)	-0.053 (CI = +/-1.304; p = 0.926)	1.028 (CI = +/-9.637; p = 0.808)	0.219	-62.84%	+3.93%
Frequency	2011.1	0.014 (CI = +/-0.048; p = 0.539)	0.121 (CI = +/-0.112; p = 0.035)	0.181 (CI = +/-0.258; p = 0.156)	-0.136 (CI = +/-0.068; p = 0.001)	0.627	+1.45%	-11.49%
Frequency	2011.2	0.026 (CI = +/-0.056; p = 0.347)	0.131 (CI = +/-0.116; p = 0.028)	0.158 (CI = +/-0.267; p = 0.230)	-0.147 (CI = +/-0.074; p = 0.001)	0.637	+2.61%	-11.40%
Frequency	2012.1	0.026 (CI = +/-0.068; p = 0.422)	0.131 (CI = +/-0.123; p = 0.038)	0.157 (CI = +/-0.284; p = 0.259)	-0.147 (CI = +/-0.083; p = 0.002)	0.630	+2.68%	-11.40%
Frequency	2012.2	0.027 (CI = +/-0.084; p = 0.499)	0.132 (CI = +/-0.131; p = 0.049)	0.155 (CI = +/-0.304; p = 0.294)	-0.148 (CI = +/-0.096; p = 0.005)	0.624	+2.76%	-11.39%
Frequency	2013.1	0.010 (CI = +/-0.104; p = 0.839)	0.141 (CI = +/-0.138; p = 0.046)	0.180 (CI = +/-0.324; p = 0.254)	-0.132 (CI = +/-0.114; p = 0.027)	0.628	+1.01%	-11.44%
Frequency	2013.2	0.013 (CI = +/-0.136; p = 0.846)	0.142 (CI = +/-0.148; p = 0.060)	0.177 (CI = +/-0.355; p = 0.302)	-0.134 (CI = +/-0.143; p = 0.063)	0.622	+1.26%	-11.43%
Frequency	2014.1	0.018 (CI = +/-0.186; p = 0.837)	0.140 (CI = +/-0.160; p = 0.081)	0.171 (CI = +/-0.393; p = 0.363)	-0.139 (CI = +/-0.189; p = 0.135)	0.602	+1.81%	-11.42%
Frequency	2014.2	0.049 (CI = +/-0.269; p = 0.697)	0.147 (CI = +/-0.174; p = 0.089)	0.143 (CI = +/-0.445; p = 0.495)	-0.169 (CI = +/-0.267; p = 0.191)	0.595	+5.01%	-11.33%
Frequency	2015.1	-0.044 (CI = +/-0.422; p = 0.821)	0.161 (CI = +/-0.187; p = 0.083)	0.207 (CI = +/-0.512; p = 0.389)	-0.078 (CI = +/-0.417; p = 0.687)	0.598	-4.31%	-11.46%
Frequency	2015.2	0.064 (CI = +/-0.811; p = 0.862)	0.171 (CI = +/-0.207; p = 0.095)	0.151 (CI = +/-0.649; p = 0.613)	-0.184 (CI = +/-0.799; p = 0.615)	0.583	+6.63%	-11.30%
Frequency	2016.1	-0.526 (CI = +/-2.557; p = 0.648)	0.191 (CI = +/-0.235; p = 0.097)	0.344 (CI = +/-1.046; p = 0.470)	0.402 (CI = +/-2.537; p = 0.724)	0.566	-40.90%	-11.66%
Frequency	2016.2	-0.129 (CI = +/-24.141; p = 0.990)	0.193 (CI = +/-0.283; p = 0.151)	0.293 (CI = +/-3.262; p = 0.838)	0.005 (CI = +/-24.102; p = 1.000)	0.533	-12.07%	-11.61%

Accident Benefits Total Medical & Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.036 (CI = +/-0.020; p = 0.001)	0.127 (CI = +/-0.057; p = 0.000)	-0.086 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.885	+3.70%	-4.82%
Loss Cost	2011.2	0.042 (CI = +/-0.022; p = 0.001)	0.133 (CI = +/-0.058; p = 0.000)	-0.094 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.891	+4.27%	-5.06%
Loss Cost	2012.1	0.037 (CI = +/-0.026; p = 0.008)	0.138 (CI = +/-0.060; p = 0.000)	-0.088 (CI = +/-0.049; p = 0.002)	0.007 (CI = +/-0.004; p = 0.001)	0.894	+3.80%	-4.93%
Loss Cost	2012.2	0.031 (CI = +/-0.031; p = 0.050)	0.132 (CI = +/-0.063; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.007)	0.007 (CI = +/-0.004; p = 0.001)	0.896	+3.12%	-4.71%
Loss Cost	2013.1	0.020 (CI = +/-0.036; p = 0.256)	0.140 (CI = +/-0.064; p = 0.000)	-0.066 (CI = +/-0.059; p = 0.031)	0.008 (CI = +/-0.004; p = 0.001)	0.904	+2.02%	-4.47%
Loss Cost	2013.2	0.012 (CI = +/-0.046; p = 0.590)	0.135 (CI = +/-0.068; p = 0.001)	-0.055 (CI = +/-0.069; p = 0.105)	0.008 (CI = +/-0.004; p = 0.001)	0.906	+1.17%	-4.28%
Loss Cost	2014.1	-0.002 (CI = +/-0.059; p = 0.952)	0.141 (CI = +/-0.071; p = 0.001)	-0.040 (CI = +/-0.081; p = 0.305)	0.008 (CI = +/-0.004; p = 0.001)	0.906	-0.17%	-4.08%
Loss Cost	2014.2	-0.025 (CI = +/-0.079; p = 0.507)	0.132 (CI = +/-0.075; p = 0.003)	-0.014 (CI = +/-0.102; p = 0.775)	0.008 (CI = +/-0.004; p = 0.001)	0.911	-2.44%	-3.75%
Loss Cost	2015.1	-0.099 (CI = +/-0.096; p = 0.043)	0.151 (CI = +/-0.065; p = 0.000)	0.067 (CI = +/-0.113; p = 0.216)	0.008 (CI = +/-0.003; p = 0.000)	0.940	-9.45%	-3.16%
Loss Cost	2015.2	-0.198 (CI = +/-0.143; p = 0.012)	0.135 (CI = +/-0.061; p = 0.001)	0.172 (CI = +/-0.158; p = 0.036)	0.008 (CI = +/-0.003; p = 0.000)	0.955	-17.93%	-2.53%
Loss Cost	2016.1	-0.545 (CI = +/-0.157; p = 0.000)	0.159 (CI = +/-0.031; p = 0.000)	0.528 (CI = +/-0.163; p = 0.000)	0.009 (CI = +/-0.001; p = 0.000)	0.989	-42.00%	-1.65%
Loss Cost	2016.2	-0.488 (CI = +/-0.845; p = 0.215)	0.160 (CI = +/-0.036; p = 0.000)	0.471 (CI = +/-0.853; p = 0.233)	0.009 (CI = +/-0.002; p = 0.000)	0.986	-38.61%	-1.70%
Severity	2011.1	0.016 (CI = +/-0.020; p = 0.116)	0.039 (CI = +/-0.057; p = 0.164)	-0.057 (CI = +/-0.042; p = 0.011)	-0.007 (CI = +/-0.004; p = 0.001)	0.416	+1.56%	-4.10%
Severity	2011.2	0.013 (CI = +/-0.023; p = 0.251)	0.036 (CI = +/-0.060; p = 0.218)	-0.054 (CI = +/-0.046; p = 0.026)	-0.007 (CI = +/-0.004; p = 0.001)	0.383	+1.30%	-3.99%
Severity	2012.1	0.006 (CI = +/-0.026; p = 0.650)	0.044 (CI = +/-0.061; p = 0.147)	-0.044 (CI = +/-0.049; p = 0.075)	-0.007 (CI = +/-0.004; p = 0.001)	0.400	+0.57%	-3.76%
Severity	2012.2	0.000 (CI = +/-0.031; p = 0.999)	0.039 (CI = +/-0.064; p = 0.216)	-0.036 (CI = +/-0.054; p = 0.175)	-0.007 (CI = +/-0.004; p = 0.001)	0.393	0.00%	-3.57%
Severity	2013.1	-0.003 (CI = +/-0.038; p = 0.888)	0.040 (CI = +/-0.068; p = 0.222)	-0.033 (CI = +/-0.062; p = 0.271)	-0.007 (CI = +/-0.004; p = 0.002)	0.386	-0.26%	-3.51%
Severity	2013.2	-0.011 (CI = +/-0.048; p = 0.624)	0.035 (CI = +/-0.072; p = 0.311)	-0.022 (CI = +/-0.073; p = 0.516)	-0.007 (CI = +/-0.004; p = 0.003)	0.390	-1.12%	-3.31%
Severity	2014.1	-0.037 (CI = +/-0.058; p = 0.190)	0.047 (CI = +/-0.071; p = 0.170)	0.007 (CI = +/-0.080; p = 0.847)	-0.007 (CI = +/-0.004; p = 0.003)	0.484	-3.63%	-2.93%
Severity	2014.2	-0.075 (CI = +/-0.072; p = 0.042)	0.033 (CI = +/-0.068; p = 0.306)	0.051 (CI = +/-0.093; p = 0.251)	-0.006 (CI = +/-0.004; p = 0.003)	0.587	-7.24%	-2.38%
Severity	2015.1	-0.114 (CI = +/-0.103; p = 0.034)	0.043 (CI = +/-0.070; p = 0.206)	0.093 (CI = +/-0.122; p = 0.121)	-0.006 (CI = +/-0.004; p = 0.003)	0.602	-10.74%	-2.07%
Severity	2015.2	-0.265 (CI = +/-0.115; p = 0.001)	0.019 (CI = +/-0.049; p = 0.398)	0.254 (CI = +/-0.127; p = 0.001)	-0.006 (CI = +/-0.002; p = 0.001)	0.839	-23.29%	-1.09%
Severity	2016.1	-0.543 (CI = +/-0.127; p = 0.000)	0.038 (CI = +/-0.025; p = 0.008)	0.540 (CI = +/-0.132; p = 0.000)	-0.005 (CI = +/-0.001; p = 0.000)	0.958	-41.93%	-0.38%
Severity	2016.2	-0.686 (CI = +/-0.673; p = 0.047)	0.036 (CI = +/-0.029; p = 0.022)	0.684 (CI = +/-0.680; p = 0.049)	-0.005 (CI = +/-0.001; p = 0.000)	0.947	-49.66%	-0.26%
Frequency	2011.1	0.021 (CI = +/-0.012; p = 0.002)	0.087 (CI = +/-0.036; p = 0.000)	-0.028 (CI = +/-0.027; p = 0.037)	0.015 (CI = +/-0.002; p = 0.000)	0.963	+2.10%	-0.76%
Frequency	2011.2	0.029 (CI = +/-0.012; p = 0.000)	0.097 (CI = +/-0.030; p = 0.000)	-0.040 (CI = +/-0.023; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	0.976	+2.93%	-1.12%
Frequency	2012.1	0.032 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.031; p = 0.000)	-0.044 (CI = +/-0.025; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	0.977	+3.21%	-1.21%
Frequency	2012.2	0.031 (CI = +/-0.016; p = 0.001)	0.093 (CI = +/-0.033; p = 0.000)	-0.043 (CI = +/-0.028; p = 0.006)	0.014 (CI = +/-0.002; p = 0.000)	0.977	+3.12%	-1.18%
Frequency	2013.1	0.023 (CI = +/-0.018; p = 0.018)	0.099 (CI = +/-0.032; p = 0.000)	-0.033 (CI = +/-0.029; p = 0.031)	0.014 (CI = +/-0.002; p = 0.000)	0.981	+2.29%	-0.99%
Frequency	2013.2	0.023 (CI = +/-0.023; p = 0.052)	0.099 (CI = +/-0.034; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.061)	0.014 (CI = +/-0.002; p = 0.000)	0.980	+2.31%	-1.00%
Frequency	2014.1	0.035 (CI = +/-0.028; p = 0.017)	0.094 (CI = +/-0.034; p = 0.000)	-0.047 (CI = +/-0.038; p = 0.020)	0.014 (CI = +/-0.002; p = 0.000)	0.983	+3.60%	-1.19%
Frequency	2014.2	0.050 (CI = +/-0.036; p = 0.010)	0.099 (CI = +/-0.034; p = 0.000)	-0.065 (CI = +/-0.046; p = 0.010)	0.014 (CI = +/-0.002; p = 0.000)	0.985	+5.17%	-1.41%
Frequency	2015.1	0.014 (CI = +/-0.041; p = 0.457)	0.108 (CI = +/-0.028; p = 0.000)	-0.026 (CI = +/-0.049; p = 0.272)	0.014 (CI = +/-0.001; p = 0.000)	0.991	+1.44%	-1.12%
Frequency	2015.2	0.068 (CI = +/-0.054; p = 0.019)	0.116 (CI = +/-0.023; p = 0.000)	-0.082 (CI = +/-0.060; p = 0.013)	0.014 (CI = +/-0.001; p = 0.000)	0.995	+6.98%	-1.46%
Frequency	2016.1	-0.001 (CI = +/-0.117; p = 0.982)	0.121 (CI = +/-0.023; p = 0.000)	-0.012 (CI = +/-0.122; p = 0.831)	0.014 (CI = +/-0.001; p = 0.000)	0.996	-0.12%	-1.28%
Frequency	2016.2	0.198 (CI = +/-0.608; p = 0.465)	0.124 (CI = +/-0.026; p = 0.000)	-0.213 (CI = +/-0.613; p = 0.439)	0.014 (CI = +/-0.001; p = 0.000)	0.996	+21.94%	-1.44%

Accident Benefits Total Medical & Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.041 (CI = +/-0.022; p = 0.001)	0.112 (CI = +/-0.066; p = 0.003)	-0.110 (CI = +/-0.057; p = 0.001)	0.633	+4.24%	-6.67%
Loss Cost	2011.2	0.048 (CI = +/-0.025; p = 0.001)	0.120 (CI = +/-0.068; p = 0.002)	-0.121 (CI = +/-0.060; p = 0.001)	0.641	+4.89%	-7.07%
Loss Cost	2012.1	0.045 (CI = +/-0.029; p = 0.006)	0.124 (CI = +/-0.072; p = 0.003)	-0.116 (CI = +/-0.066; p = 0.002)	0.628	+4.57%	-6.93%
Loss Cost	2012.2	0.038 (CI = +/-0.036; p = 0.038)	0.117 (CI = +/-0.077; p = 0.007)	-0.106 (CI = +/-0.074; p = 0.009)	0.541	+3.87%	-6.59%
Loss Cost	2013.1	0.029 (CI = +/-0.043; p = 0.164)	0.125 (CI = +/-0.082; p = 0.007)	-0.094 (CI = +/-0.083; p = 0.029)	0.555	+2.97%	-6.27%
Loss Cost	2013.2	0.021 (CI = +/-0.056; p = 0.429)	0.118 (CI = +/-0.089; p = 0.015)	-0.082 (CI = +/-0.098; p = 0.091)	0.511	+2.07%	-5.95%
Loss Cost	2014.1	0.011 (CI = +/-0.075; p = 0.739)	0.123 (CI = +/-0.099; p = 0.021)	-0.070 (CI = +/-0.119; p = 0.212)	0.503	+1.13%	-5.72%
Loss Cost	2014.2	-0.014 (CI = +/-0.106; p = 0.761)	0.111 (CI = +/-0.109; p = 0.047)	-0.038 (CI = +/-0.152; p = 0.570)	0.510	-1.40%	-5.12%
Loss Cost	2015.1	-0.084 (CI = +/-0.137; p = 0.184)	0.133 (CI = +/-0.104; p = 0.020)	0.042 (CI = +/-0.178; p = 0.587)	0.649	-8.07%	-4.14%
Loss Cost	2015.2	-0.202 (CI = +/-0.207; p = 0.054)	0.108 (CI = +/-0.100; p = 0.039)	0.173 (CI = +/-0.246; p = 0.130)	0.773	-18.26%	-2.81%
Loss Cost	2016.1	-0.550 (CI = +/-0.194; p = 0.001)	0.140 (CI = +/-0.044; p = 0.001)	0.538 (CI = +/-0.209; p = 0.002)	0.953	-42.28%	-1.10%
Loss Cost	2016.2	-0.862 (CI = +/-1.221; p = 0.110)	0.132 (CI = +/-0.060; p = 0.006)	0.856 (CI = +/-1.243; p = 0.116)	0.936	-57.77%	-0.59%
Severity	2011.1	0.022 (CI = +/-0.022; p = 0.051)	0.041 (CI = +/-0.066; p = 0.207)	-0.088 (CI = +/-0.057; p = 0.005)	0.371	+2.20%	-6.41%
Severity	2011.2	0.020 (CI = +/-0.026; p = 0.119)	0.039 (CI = +/-0.071; p = 0.263)	-0.085 (CI = +/-0.063; p = 0.012)	0.333	+2.03%	-6.30%
Severity	2012.1	0.013 (CI = +/-0.030; p = 0.352)	0.047 (CI = +/-0.074; p = 0.196)	-0.075 (CI = +/-0.068; p = 0.033)	0.351	+1.35%	-5.98%
Severity	2012.2	0.009 (CI = +/-0.037; p = 0.607)	0.042 (CI = +/-0.080; p = 0.276)	-0.068 (CI = +/-0.077; p = 0.077)	0.338	+0.89%	-5.75%
Severity	2013.1	0.008 (CI = +/-0.047; p = 0.714)	0.043 (CI = +/-0.088; p = 0.305)	-0.067 (CI = +/-0.089; p = 0.124)	0.316	+0.79%	-5.71%
Severity	2013.2	0.001 (CI = +/-0.061; p = 0.964)	0.037 (CI = +/-0.097; p = 0.405)	-0.057 (CI = +/-0.106; p = 0.251)	0.310	+0.12%	-5.47%
Severity	2014.1	-0.024 (CI = +/-0.076; p = 0.490)	0.052 (CI = +/-0.100; p = 0.262)	-0.026 (CI = +/-0.120; p = 0.631)	0.405	-2.34%	-4.84%
Severity	2014.2	-0.061 (CI = +/-0.100; p = 0.193)	0.034 (CI = +/-0.103; p = 0.456)	0.020 (CI = +/-0.144; p = 0.750)	0.504	-5.89%	-3.97%
Severity	2015.1	-0.097 (CI = +/-0.151; p = 0.167)	0.046 (CI = +/-0.114; p = 0.365)	0.062 (CI = +/-0.196; p = 0.471)	0.460	-9.24%	-3.45%
Severity	2015.2	-0.259 (CI = +/-0.181; p = 0.014)	0.011 (CI = +/-0.087; p = 0.761)	0.243 (CI = +/-0.214; p = 0.033)	0.773	-22.82%	-1.60%
Severity	2016.1	-0.557 (CI = +/-0.191; p = 0.001)	0.038 (CI = +/-0.043; p = 0.070)	0.555 (CI = +/-0.206; p = 0.002)	0.932	-42.69%	-0.12%
Severity	2016.2	-0.825 (CI = +/-1.235; p = 0.123)	0.032 (CI = +/-0.061; p = 0.198)	0.829 (CI = +/-1.258; p = 0.127)	0.663	-56.20%	+0.32%
Frequency	2011.1	0.020 (CI = +/-0.013; p = 0.007)	0.071 (CI = +/-0.040; p = 0.002)	-0.022 (CI = +/-0.035; p = 0.188)	0.623	+1.99%	-0.27%
Frequency	2011.2	0.028 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.034; p = 0.000)	-0.036 (CI = +/-0.030; p = 0.023)	0.763	+2.81%	-0.82%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.035; p = 0.000)	-0.041 (CI = +/-0.032; p = 0.015)	0.781	+3.18%	-1.01%
Frequency	2012.2	0.029 (CI = +/-0.017; p = 0.004)	0.075 (CI = +/-0.038; p = 0.001)	-0.038 (CI = +/-0.036; p = 0.041)	0.688	+2.95%	-0.89%
Frequency	2013.1	0.021 (CI = +/-0.019; p = 0.035)	0.082 (CI = +/-0.037; p = 0.001)	-0.027 (CI = +/-0.037; p = 0.131)	0.711	+2.16%	-0.59%
Frequency	2013.2	0.019 (CI = +/-0.026; p = 0.122)	0.080 (CI = +/-0.041; p = 0.002)	-0.024 (CI = +/-0.045; p = 0.247)	0.616	+1.95%	-0.51%
Frequency	2014.1	0.035 (CI = +/-0.028; p = 0.020)	0.071 (CI = +/-0.036; p = 0.002)	-0.044 (CI = +/-0.044; p = 0.049)	0.733	+3.56%	-0.92%
Frequency	2014.2	0.047 (CI = +/-0.038; p = 0.022)	0.077 (CI = +/-0.039; p = 0.002)	-0.059 (CI = +/-0.055; p = 0.038)	0.710	+4.77%	-1.21%
Frequency	2015.1	0.013 (CI = +/-0.037; p = 0.434)	0.087 (CI = +/-0.028; p = 0.000)	-0.020 (CI = +/-0.049; p = 0.354)	0.864	+1.29%	-0.71%
Frequency	2015.2	0.057 (CI = +/-0.035; p = 0.009)	0.097 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.042; p = 0.008)	0.964	+5.90%	-1.23%
Frequency	2016.1	0.007 (CI = +/-0.059; p = 0.753)	0.102 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.064; p = 0.498)	0.985	+0.72%	-0.98%
Frequency	2016.2	-0.037 (CI = +/-0.404; p = 0.792)	0.101 (CI = +/-0.020; p = 0.001)	0.027 (CI = +/-0.411; p = 0.846)	0.982	-3.59%	-0.91%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.058 (CI = +/-0.016; p = 0.000)	0.123 (CI = +/-0.038; p = 0.000)	-0.208 (CI = +/-0.091; p = 0.000)	-0.067 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.949	+5.99%	-0.88%
Loss Cost	2011.2	0.070 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.031; p = 0.000)	-0.231 (CI = +/-0.073; p = 0.000)	-0.078 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.970	+7.24%	-0.84%
Loss Cost	2012.1	0.070 (CI = +/-0.018; p = 0.000)	0.133 (CI = +/-0.033; p = 0.000)	-0.232 (CI = +/-0.078; p = 0.000)	-0.079 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.969	+7.27%	-0.84%
Loss Cost	2012.2	0.069 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.035; p = 0.000)	-0.231 (CI = +/-0.083; p = 0.000)	-0.078 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.968	+7.18%	-0.84%
Loss Cost	2013.1	0.065 (CI = +/-0.028; p = 0.000)	0.135 (CI = +/-0.037; p = 0.000)	-0.225 (CI = +/-0.089; p = 0.000)	-0.074 (CI = +/-0.034; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.968	+6.76%	-0.87%
Loss Cost	2013.2	0.069 (CI = +/-0.036; p = 0.001)	0.136 (CI = +/-0.040; p = 0.000)	-0.229 (CI = +/-0.097; p = 0.000)	-0.077 (CI = +/-0.041; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.968	+7.09%	-0.86%
Loss Cost	2014.1	0.072 (CI = +/-0.049; p = 0.008)	0.135 (CI = +/-0.043; p = 0.000)	-0.233 (CI = +/-0.108; p = 0.001)	-0.081 (CI = +/-0.053; p = 0.006)	0.009 (CI = +/-0.002; p = 0.000)	0.966	+7.49%	-0.84%
Loss Cost	2014.2	0.074 (CI = +/-0.072; p = 0.045)	0.136 (CI = +/-0.047; p = 0.000)	-0.235 (CI = +/-0.123; p = 0.002)	-0.083 (CI = +/-0.074; p = 0.032)	0.009 (CI = +/-0.003; p = 0.000)	0.965	+7.72%	-0.84%
Loss Cost	2015.1	0.018 (CI = +/-0.102; p = 0.706)	0.145 (CI = +/-0.046; p = 0.000)	-0.194 (CI = +/-0.128; p = 0.008)	-0.028 (CI = +/-0.102; p = 0.549)	0.009 (CI = +/-0.002; p = 0.000)	0.971	+1.78%	-1.03%
Loss Cost	2015.2	-0.036 (CI = +/-0.193; p = 0.677)	0.140 (CI = +/-0.050; p = 0.000)	-0.166 (CI = +/-0.157; p = 0.041)	0.025 (CI = +/-0.190; p = 0.770)	0.009 (CI = +/-0.003; p = 0.000)	0.971	-3.54%	-1.10%
Loss Cost	2016.1	-0.579 (CI = +/-0.371; p = 0.008)	0.160 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.155; p = 0.812)	0.561 (CI = +/-0.367; p = 0.008)	0.009 (CI = +/-0.002; p = 0.000)	0.987	-43.96%	-1.75%
Loss Cost	2016.2	-0.828 (CI = +/-3.527; p = 0.587)	0.158 (CI = +/-0.042; p = 0.000)	0.048 (CI = +/-0.478; p = 0.815)	0.810 (CI = +/-3.521; p = 0.594)	0.009 (CI = +/-0.002; p = 0.000)	0.984	-56.32%	-1.78%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	0.035 (CI = +/-0.030; p = 0.023)	-0.237 (CI = +/-0.071; p = 0.000)	-0.036 (CI = +/-0.023; p = 0.004)	-0.005 (CI = +/-0.002; p = 0.000)	0.842	+4.13%	+0.44%
Severity	2011.2	0.042 (CI = +/-0.015; p = 0.000)	0.037 (CI = +/-0.031; p = 0.024)	-0.240 (CI = +/-0.075; p = 0.000)	-0.038 (CI = +/-0.025; p = 0.005)	-0.005 (CI = +/-0.002; p = 0.000)	0.832	+4.29%	+0.45%
Severity	2012.1	0.039 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.033; p = 0.022)	-0.234 (CI = +/-0.078; p = 0.000)	-0.035 (CI = +/-0.027; p = 0.014)	-0.005 (CI = +/-0.002; p = 0.000)	0.828	+3.95%	+0.41%
Severity	2012.2	0.039 (CI = +/-0.022; p = 0.002)	0.040 (CI = +/-0.035; p = 0.030)	-0.234 (CI = +/-0.084; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.025)	-0.005 (CI = +/-0.002; p = 0.000)	0.819	+3.99%	+0.41%
Severity	2013.1	0.047 (CI = +/-0.027; p = 0.002)	0.035 (CI = +/-0.036; p = 0.054)	-0.246 (CI = +/-0.086; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.016)	-0.005 (CI = +/-0.002; p = 0.000)	0.832	+4.83%	+0.48%
Severity	2013.2	0.051 (CI = +/-0.035; p = 0.007)	0.037 (CI = +/-0.038; p = 0.058)	-0.252 (CI = +/-0.094; p = 0.000)	-0.046 (CI = +/-0.040; p = 0.026)	-0.005 (CI = +/-0.002; p = 0.000)	0.828	+5.27%	+0.49%
Severity	2014.1	0.038 (CI = +/-0.046; p = 0.093)	0.041 (CI = +/-0.040; p = 0.044)	-0.237 (CI = +/-0.100; p = 0.000)	-0.034 (CI = +/-0.049; p = 0.152)	-0.005 (CI = +/-0.002; p = 0.000)	0.837	+3.90%	+0.41%
Severity	2014.2	0.017 (CI = +/-0.063; p = 0.567)	0.036 (CI = +/-0.042; p = 0.081)	-0.218 (CI = +/-0.108; p = 0.001)	-0.013 (CI = +/-0.065; p = 0.662)	-0.005 (CI = +/-0.002; p = 0.000)	0.850	+1.69%	+0.37%
Severity	2015.1	0.019 (CI = +/-0.103; p = 0.691)	0.036 (CI = +/-0.046; p = 0.113)	-0.219 (CI = +/-0.128; p = 0.004)	-0.015 (CI = +/-0.102; p = 0.748)	-0.005 (CI = +/-0.002; p = 0.001)	0.834	+1.88%	+0.37%
Severity	2015.2	-0.124 (CI = +/-0.144; p = 0.082)	0.023 (CI = +/-0.037; p = 0.192)	-0.145 (CI = +/-0.117; p = 0.021)	0.125 (CI = +/-0.142; p = 0.076)	-0.005 (CI = +/-0.002; p = 0.000)	0.910	-11.62%	+0.18%
Severity	2016.1	-0.509 (CI = +/-0.300; p = 0.005)	0.037 (CI = +/-0.028; p = 0.016)	-0.016 (CI = +/-0.125; p = 0.771)	0.507 (CI = +/-0.296; p = 0.005)	-0.005 (CI = +/-0.001; p = 0.000)	0.952	-39.91%	-0.28%
Severity	2016.2	-1.174 (CI = +/-2.778; p = 0.341)	0.034 (CI = +/-0.033; p = 0.047)	0.069 (CI = +/-0.377; p = 0.671)	1.170 (CI = +/-2.773; p = 0.342)	-0.005 (CI = +/-0.001; p = 0.000)	0.940	-69.09%	-0.39%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.027)	0.088 (CI = +/-0.036; p = 0.000)	0.029 (CI = +/-0.086; p = 0.490)	-0.031 (CI = +/-0.028; p = 0.033)	0.014 (CI = +/-0.002; p = 0.000)	0.962	+1.79%	-1.32%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.001)	0.097 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.074; p = 0.812)	-0.041 (CI = +/-0.025; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	0.975	+2.82%	-1.28%
Frequency	2012.1	0.031 (CI = +/-0.018; p = 0.002)	0.094 (CI = +/-0.032; p = 0.000)	0.002 (CI = +/-0.077; p = 0.964)	-0.044 (CI = +/-0.026; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	0.975	+3.19%	-1.24%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.010)	0.093 (CI = +/-0.034; p = 0.000)	0.004 (CI = +/-0.082; p = 0.925)	-0.043 (CI = +/-0.030; p = 0.008)	0.014 (CI = +/-0.002; p = 0.000)	0.975	+3.06%	-1.24%
Frequency	2013.1	0.018 (CI = +/-0.025; p = 0.133)	0.100 (CI = +/-0.033; p = 0.000)	0.022 (CI = +/-0.079; p = 0.566)	-0.032 (CI = +/-0.030; p = 0.041)	0.014 (CI = +/-0.002; p = 0.000)	0.980	+1.84%	-1.34%
Frequency	2013.2	0.017 (CI = +/-0.032; p = 0.268)	0.099 (CI = +/-0.036; p = 0.000)	0.023 (CI = +/-0.087; p = 0.574)	-0.031 (CI = +/-0.037; p = 0.094)	0.014 (CI = +/-0.002; p = 0.000)	0.979	+1.73%	-1.35%
Frequency	2014.1	0.034 (CI = +/-0.041; p = 0.093)	0.094 (CI = +/-0.036; p = 0.000)	0.004 (CI = +/-0.089; p = 0.917)	-0.047 (CI = +/-0.043; p = 0.038)	0.014 (CI = +/-0.002; p = 0.000)	0.981	+3.45%	-1.25%
Frequency	2014.2	0.058 (CI = +/-0.054; p = 0.040)	0.099 (CI = +/-0.036; p = 0.000)	-0.017 (CI = +/-0.093; p = 0.695)	-0.070 (CI = +/-0.056; p = 0.019)	0.014 (CI = +/-0.002; p = 0.000)	0.984	+5.92%	-1.20%
Frequency	2015.1	-0.001 (CI = +/-0.065; p = 0.973)	0.109 (CI = +/-0.029; p = 0.000)	0.025 (CI = +/-0.082; p = 0.499)	-0.013 (CI = +/-0.065; p = 0.660)	0.014 (CI = +/-0.002; p = 0.000)	0.991	-0.10%	-1.40%
Frequency	2015.2	0.087 (CI = +/-0.094; p = 0.063)	0.117 (CI = +/-0.024; p = 0.000)	-0.021 (CI = +/-0.077; p = 0.553)	-0.100 (CI = +/-0.093; p = 0.037)	0.014 (CI = +/-0.001; p = 0.000)	0.995	+9.14%	-1.28%
Frequency	2016.1	-0.070 (CI = +/-0.270; p = 0.561)	0.123 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.113; p = 0.521)	0.055 (CI = +/-0.267; p = 0.642)	0.014 (CI = +/-0.001; p = 0.000)	0.995	-6.73%	-1.47%
Frequency	2016.2	0.346 (CI = +/-2.543; p = 0.751)	0.125 (CI = +/-0.031; p = 0.000)	-0.021 (CI = +/-0.345; p = 0.888)	-0.360 (CI = +/-2.539; p = 0.741)	0.014 (CI = +/-0.001; p = 0.000)	0.995	+41.31%	-1.40%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.042; p = 0.000)	-0.251 (CI = +/-0.115; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.047)	0.854	+6.13%	+1.24%
Loss Cost	2011.2	0.070 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.031; p = 0.000)	-0.274 (CI = +/-0.084; p = 0.000)	-0.057 (CI = +/-0.034; p = 0.003)	0.925	+7.30%	+1.37%
Loss Cost	2012.1	0.072 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.034; p = 0.000)	-0.278 (CI = +/-0.090; p = 0.000)	-0.058 (CI = +/-0.036; p = 0.005)	0.922	+7.47%	+1.41%
Loss Cost	2012.2	0.070 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.037; p = 0.000)	-0.275 (CI = +/-0.097; p = 0.000)	-0.056 (CI = +/-0.039; p = 0.010)	0.899	+7.27%	+1.39%
Loss Cost	2013.1	0.069 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.041; p = 0.000)	-0.272 (CI = +/-0.107; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.019)	0.894	+7.11%	+1.36%
Loss Cost	2013.2	0.070 (CI = +/-0.036; p = 0.002)	0.116 (CI = +/-0.046; p = 0.000)	-0.274 (CI = +/-0.119; p = 0.001)	-0.056 (CI = +/-0.051; p = 0.035)	0.878	+7.23%	+1.37%
Loss Cost	2014.1	0.079 (CI = +/-0.050; p = 0.007)	0.112 (CI = +/-0.051; p = 0.001)	-0.285 (CI = +/-0.133; p = 0.001)	-0.064 (CI = +/-0.061; p = 0.041)	0.878	+8.21%	+1.51%
Loss Cost	2014.2	0.076 (CI = +/-0.076; p = 0.050)	0.111 (CI = +/-0.059; p = 0.004)	-0.283 (CI = +/-0.157; p = 0.005)	-0.061 (CI = +/-0.084; p = 0.122)	0.865	+7.93%	+1.50%
Loss Cost	2015.1	0.034 (CI = +/-0.117; p = 0.489)	0.121 (CI = +/-0.063; p = 0.004)	-0.248 (CI = +/-0.175; p = 0.015)	-0.023 (CI = +/-0.117; p = 0.633)	0.885	+3.47%	+1.11%
Loss Cost	2015.2	-0.036 (CI = +/-0.228; p = 0.684)	0.112 (CI = +/-0.072; p = 0.013)	-0.208 (CI = +/-0.216; p = 0.056)	0.045 (CI = +/-0.222; p = 0.608)	0.898	-3.53%	+0.86%
Loss Cost	2016.1	-0.460 (CI = +/-0.516; p = 0.066)	0.136 (CI = +/-0.058; p = 0.005)	-0.047 (CI = +/-0.241; p = 0.576)	0.454 (CI = +/-0.500; p = 0.063)	0.945	-36.86%	-0.53%
Loss Cost	2016.2	-1.297 (CI = +/-7.174; p = 0.518)	0.130 (CI = +/-0.105; p = 0.033)	0.065 (CI = +/-1.025; p = 0.812)	1.288 (CI = +/-7.142; p = 0.519)	0.907	-72.66%	-0.87%
Severity	2011.1	0.041 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.036; p = 0.067)	-0.272 (CI = +/-0.099; p = 0.000)	-0.019 (CI = +/-0.040; p = 0.315)	0.816	+4.21%	+2.21%
Severity	2011.2	0.043 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.039; p = 0.070)	-0.275 (CI = +/-0.105; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.305)	0.806	+4.38%	+2.23%
Severity	2012.1	0.040 (CI = +/-0.020; p = 0.001)	0.038 (CI = +/-0.041; p = 0.067)	-0.268 (CI = +/-0.111; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.375)	0.802	+4.06%	+2.14%
Severity	2012.2	0.040 (CI = +/-0.025; p = 0.005)	0.039 (CI = +/-0.045; p = 0.086)	-0.269 (CI = +/-0.120; p = 0.001)	-0.019 (CI = +/-0.049; p = 0.401)	0.791	+4.12%	+2.14%
Severity	2013.1	0.049 (CI = +/-0.031; p = 0.006)	0.033 (CI = +/-0.047; p = 0.154)	-0.285 (CI = +/-0.124; p = 0.001)	-0.026 (CI = +/-0.051; p = 0.277)	0.809	+5.03%	+2.34%
Severity	2013.2	0.054 (CI = +/-0.041; p = 0.017)	0.035 (CI = +/-0.053; p = 0.161)	-0.291 (CI = +/-0.137; p = 0.001)	-0.030 (CI = +/-0.059; p = 0.271)	0.805	+5.51%	+2.37%
Severity	2014.1	0.041 (CI = +/-0.056; p = 0.126)	0.041 (CI = +/-0.058; p = 0.138)	-0.275 (CI = +/-0.152; p = 0.004)	-0.020 (CI = +/-0.069; p = 0.517)	0.813	+4.23%	+2.18%
Severity	2014.2	0.021 (CI = +/-0.082; p = 0.553)	0.034 (CI = +/-0.063; p = 0.237)	-0.255 (CI = +/-0.168; p = 0.010)	-0.001 (CI = +/-0.090; p = 0.988)	0.825	+2.12%	+2.06%
Severity	2015.1	0.028 (CI = +/-0.143; p = 0.642)	0.032 (CI = +/-0.077; p = 0.328)	-0.261 (CI = +/-0.213; p = 0.025)	-0.007 (CI = +/-0.142; p = 0.911)	0.783	+2.79%	+2.12%
Severity	2015.2	-0.116 (CI = +/-0.202; p = 0.187)	0.014 (CI = +/-0.064; p = 0.576)	-0.180 (CI = +/-0.191; p = 0.059)	0.132 (CI = +/-0.197; p = 0.137)	0.895	-10.93%	+1.61%
Severity	2016.1	-0.471 (CI = +/-0.511; p = 0.061)	0.035 (CI = +/-0.058; p = 0.153)	-0.045 (CI = +/-0.238; p = 0.589)	0.475 (CI = +/-0.495; p = 0.055)	0.919	-37.56%	+0.43%
Severity	2016.2	-0.976 (CI = +/-7.375; p = 0.627)	0.031 (CI = +/-0.108; p = 0.344)	0.022 (CI = +/-1.054; p = 0.936)	0.978 (CI = +/-7.342; p = 0.624)	0.497	-62.32%	+0.22%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.029)	0.071 (CI = +/-0.042; p = 0.003)	0.021 (CI = +/-0.115; p = 0.704)	-0.028 (CI = +/-0.046; p = 0.220)	0.599	+1.84%	-0.94%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.002)	0.082 (CI = +/-0.036; p = 0.000)	0.001 (CI = +/-0.097; p = 0.990)	-0.036 (CI = +/-0.039; p = 0.066)	0.743	+2.80%	-0.84%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.077 (CI = +/-0.037; p = 0.001)	-0.010 (CI = +/-0.099; p = 0.832)	-0.039 (CI = +/-0.040; p = 0.051)	0.762	+3.28%	-0.71%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.014)	0.075 (CI = +/-0.040; p = 0.002)	-0.005 (CI = +/-0.106; p = 0.913)	-0.037 (CI = +/-0.043; p = 0.083)	0.657	+3.02%	-0.73%
Frequency	2013.1	0.020 (CI = +/-0.026; p = 0.118)	0.082 (CI = +/-0.039; p = 0.001)	0.013 (CI = +/-0.104; p = 0.789)	-0.029 (CI = +/-0.042; p = 0.153)	0.681	+1.98%	-0.95%
Frequency	2013.2	0.016 (CI = +/-0.034; p = 0.308)	0.081 (CI = +/-0.044; p = 0.003)	0.017 (CI = +/-0.114; p = 0.737)	-0.026 (CI = +/-0.049; p = 0.256)	0.574	+1.63%	-0.98%
Frequency	2014.1	0.037 (CI = +/-0.039; p = 0.059)	0.071 (CI = +/-0.040; p = 0.004)	-0.010 (CI = +/-0.105; p = 0.824)	-0.044 (CI = +/-0.048; p = 0.067)	0.697	+3.81%	-0.66%
Frequency	2014.2	0.055 (CI = +/-0.054; p = 0.047)	0.077 (CI = +/-0.042; p = 0.004)	-0.028 (CI = +/-0.112; p = 0.569)	-0.061 (CI = +/-0.060; p = 0.047)	0.681	+5.70%	-0.55%
Frequency	2015.1	0.007 (CI = +/-0.060; p = 0.790)	0.088 (CI = +/-0.032; p = 0.001)	0.013 (CI = +/-0.090; p = 0.724)	-0.017 (CI = +/-0.060; p = 0.510)	0.841	+0.66%	-0.99%
Frequency	2015.2	0.080 (CI = +/-0.050; p = 0.012)	0.098 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.048; p = 0.176)	-0.087 (CI = +/-0.049; p = 0.008)	0.973	+8.30%	-0.74%
Frequency	2016.1	0.011 (CI = +/-0.167; p = 0.844)	0.102 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.078; p = 0.935)	-0.021 (CI = +/-0.161; p = 0.708)	0.981	+1.13%	-0.96%
Frequency	2016.2	-0.321 (CI = +/-2.241; p = 0.601)	0.099 (CI = +/-0.033; p = 0.006)	0.042 (CI = +/-0.320; p = 0.627)	0.310 (CI = +/-2.231; p = 0.611)	0.977	-27.45%	-1.09%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.029 (CI = +/-0.022; p = 0.013)	0.223	-2.82%
Loss Cost	2011.2	-0.033 (CI = +/-0.023; p = 0.008)	0.268	-3.26%
Loss Cost	2012.1	-0.037 (CI = +/-0.025; p = 0.007)	0.292	-3.63%
Loss Cost	2012.2	-0.045 (CI = +/-0.026; p = 0.002)	0.395	-4.42%
Loss Cost	2013.1	-0.049 (CI = +/-0.028; p = 0.002)	0.411	-4.83%
Loss Cost	2013.2	-0.058 (CI = +/-0.029; p = 0.001)	0.498	-5.68%
Loss Cost	2014.1	-0.063 (CI = +/-0.033; p = 0.001)	0.501	-6.12%
Loss Cost	2014.2	-0.074 (CI = +/-0.034; p = 0.000)	0.578	-7.11%
Loss Cost	2015.1	-0.081 (CI = +/-0.038; p = 0.000)	0.596	-7.81%
Loss Cost	2015.2	-0.093 (CI = +/-0.041; p = 0.000)	0.648	-8.87%
Loss Cost	2016.1	-0.095 (CI = +/-0.048; p = 0.001)	0.601	-9.05%
Loss Cost	2016.2	-0.100 (CI = +/-0.057; p = 0.003)	0.568	-9.52%
Severity	2011.1	0.015 (CI = +/-0.006; p = 0.000)	0.567	+1.47%
Severity	2011.2	0.013 (CI = +/-0.006; p = 0.000)	0.506	+1.35%
Severity	2012.1	0.012 (CI = +/-0.006; p = 0.001)	0.436	+1.24%
Severity	2012.2	0.012 (CI = +/-0.007; p = 0.002)	0.387	+1.22%
Severity	2013.1	0.014 (CI = +/-0.007; p = 0.001)	0.487	+1.46%
Severity	2013.2	0.015 (CI = +/-0.008; p = 0.001)	0.453	+1.49%
Severity	2014.1	0.014 (CI = +/-0.009; p = 0.006)	0.372	+1.37%
Severity	2014.2	0.013 (CI = +/-0.010; p = 0.016)	0.300	+1.31%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.027)	0.272	+1.37%
Severity	2015.2	0.012 (CI = +/-0.013; p = 0.075)	0.177	+1.21%
Severity	2016.1	0.015 (CI = +/-0.015; p = 0.052)	0.238	+1.52%
Severity	2016.2	0.021 (CI = +/-0.016; p = 0.017)	0.392	+2.09%
Frequency	2011.1	-0.043 (CI = +/-0.023; p = 0.001)	0.392	-4.23%
Frequency	2011.2	-0.047 (CI = +/-0.025; p = 0.001)	0.401	-4.55%
Frequency	2012.1	-0.049 (CI = +/-0.027; p = 0.001)	0.397	-4.81%
Frequency	2012.2	-0.057 (CI = +/-0.028; p = 0.001)	0.471	-5.57%
Frequency	2013.1	-0.064 (CI = +/-0.030; p = 0.000)	0.509	-6.19%
Frequency	2013.2	-0.073 (CI = +/-0.032; p = 0.000)	0.575	-7.06%
Frequency	2014.1	-0.077 (CI = +/-0.036; p = 0.000)	0.559	-7.40%
Frequency	2014.2	-0.087 (CI = +/-0.038; p = 0.000)	0.604	-8.31%
Frequency	2015.1	-0.095 (CI = +/-0.042; p = 0.000)	0.616	-9.05%
Frequency	2015.2	-0.105 (CI = +/-0.047; p = 0.000)	0.636	-9.97%
Frequency	2016.1	-0.110 (CI = +/-0.055; p = 0.001)	0.605	-10.41%
Frequency	2016.2	-0.121 (CI = +/-0.064; p = 0.002)	0.604	-11.37%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.029 (CI = +/-0.020; p = 0.007)	0.152 (CI = +/-0.132; p = 0.027)	0.366	-2.82%
Loss Cost	2011.2	-0.031 (CI = +/-0.022; p = 0.007)	0.142 (CI = +/-0.138; p = 0.045)	0.380	-3.09%
Loss Cost	2012.1	-0.037 (CI = +/-0.023; p = 0.003)	0.161 (CI = +/-0.137; p = 0.024)	0.441	-3.63%
Loss Cost	2012.2	-0.043 (CI = +/-0.024; p = 0.001)	0.140 (CI = +/-0.138; p = 0.047)	0.495	-4.22%
Loss Cost	2013.1	-0.049 (CI = +/-0.025; p = 0.001)	0.160 (CI = +/-0.137; p = 0.025)	0.547	-4.83%
Loss Cost	2013.2	-0.056 (CI = +/-0.027; p = 0.000)	0.139 (CI = +/-0.139; p = 0.050)	0.589	-5.44%
Loss Cost	2014.1	-0.063 (CI = +/-0.028; p = 0.000)	0.160 (CI = +/-0.139; p = 0.027)	0.628	-6.12%
Loss Cost	2014.2	-0.071 (CI = +/-0.031; p = 0.000)	0.139 (CI = +/-0.142; p = 0.055)	0.662	-6.81%
Loss Cost	2015.1	-0.081 (CI = +/-0.031; p = 0.000)	0.166 (CI = +/-0.136; p = 0.021)	0.725	-7.81%
Loss Cost	2015.2	-0.088 (CI = +/-0.036; p = 0.000)	0.149 (CI = +/-0.143; p = 0.043)	0.739	-8.46%
Loss Cost	2016.1	-0.095 (CI = +/-0.041; p = 0.000)	0.163 (CI = +/-0.152; p = 0.038)	0.720	-9.05%
Loss Cost	2016.2	-0.093 (CI = +/-0.049; p = 0.002)	0.167 (CI = +/-0.170; p = 0.054)	0.689	-8.88%
Severity	2011.1	0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.038; p = 0.992)	0.546	+1.47%
Severity	2011.2	0.013 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.039; p = 0.795)	0.482	+1.35%
Severity	2012.1	0.012 (CI = +/-0.007; p = 0.001)	-0.001 (CI = +/-0.040; p = 0.950)	0.405	+1.24%
Severity	2012.2	0.012 (CI = +/-0.007; p = 0.003)	-0.002 (CI = +/-0.042; p = 0.916)	0.351	+1.21%
Severity	2013.1	0.014 (CI = +/-0.007; p = 0.001)	-0.010 (CI = +/-0.040; p = 0.616)	0.463	+1.46%
Severity	2013.2	0.015 (CI = +/-0.008; p = 0.002)	-0.009 (CI = +/-0.043; p = 0.650)	0.425	+1.47%
Severity	2014.1	0.014 (CI = +/-0.009; p = 0.007)	-0.007 (CI = +/-0.046; p = 0.756)	0.332	+1.37%
Severity	2014.2	0.013 (CI = +/-0.011; p = 0.023)	-0.009 (CI = +/-0.049; p = 0.692)	0.256	+1.29%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.032)	-0.011 (CI = +/-0.053; p = 0.653)	0.225	+1.37%
Severity	2015.2	0.012 (CI = +/-0.014; p = 0.098)	-0.016 (CI = +/-0.057; p = 0.544)	0.133	+1.16%
Severity	2016.1	0.015 (CI = +/-0.016; p = 0.056)	-0.024 (CI = +/-0.058; p = 0.385)	0.226	+1.52%
Severity	2016.2	0.020 (CI = +/-0.017; p = 0.027)	-0.013 (CI = +/-0.060; p = 0.635)	0.342	+2.03%
Frequency	2011.1	-0.043 (CI = +/-0.021; p = 0.000)	0.152 (CI = +/-0.141; p = 0.036)	0.491	-4.23%
Frequency	2011.2	-0.045 (CI = +/-0.023; p = 0.001)	0.146 (CI = +/-0.148; p = 0.052)	0.486	-4.38%
Frequency	2012.1	-0.049 (CI = +/-0.025; p = 0.001)	0.162 (CI = +/-0.151; p = 0.037)	0.504	-4.81%
Frequency	2012.2	-0.055 (CI = +/-0.027; p = 0.000)	0.142 (CI = +/-0.154; p = 0.069)	0.542	-5.36%
Frequency	2013.1	-0.064 (CI = +/-0.027; p = 0.000)	0.170 (CI = +/-0.148; p = 0.027)	0.620	-6.19%
Frequency	2013.2	-0.070 (CI = +/-0.029; p = 0.000)	0.149 (CI = +/-0.151; p = 0.053)	0.650	-6.81%
Frequency	2014.1	-0.077 (CI = +/-0.031; p = 0.000)	0.167 (CI = +/-0.154; p = 0.036)	0.658	-7.40%
Frequency	2014.2	-0.083 (CI = +/-0.035; p = 0.000)	0.149 (CI = +/-0.162; p = 0.068)	0.673	-7.99%
Frequency	2015.1	-0.095 (CI = +/-0.036; p = 0.000)	0.177 (CI = +/-0.156; p = 0.029)	0.725	-9.05%
Frequency	2015.2	-0.100 (CI = +/-0.042; p = 0.000)	0.165 (CI = +/-0.169; p = 0.055)	0.720	-9.51%
Frequency	2016.1	-0.110 (CI = +/-0.047; p = 0.000)	0.187 (CI = +/-0.175; p = 0.039)	0.723	-10.41%
Frequency	2016.2	-0.113 (CI = +/-0.057; p = 0.001)	0.180 (CI = +/-0.196; p = 0.068)	0.703	-10.70%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.022 (CI = +/-0.050; p = 0.379)	-0.054 (CI = +/-0.344; p = 0.745)	0.189	-2.13%
Loss Cost	2011.2	-0.032 (CI = +/-0.054; p = 0.236)	-0.012 (CI = +/-0.354; p = 0.946)	0.229	-3.10%
Loss Cost	2012.1	-0.040 (CI = +/-0.058; p = 0.167)	0.022 (CI = +/-0.368; p = 0.903)	0.254	-3.92%
Loss Cost	2012.2	-0.057 (CI = +/-0.059; p = 0.055)	0.083 (CI = +/-0.354; p = 0.629)	0.368	-5.57%
Loss Cost	2013.1	-0.066 (CI = +/-0.062; p = 0.039)	0.108 (CI = +/-0.362; p = 0.535)	0.389	-6.39%
Loss Cost	2013.2	-0.081 (CI = +/-0.062; p = 0.014)	0.141 (CI = +/-0.345; p = 0.396)	0.490	-7.74%
Loss Cost	2014.1	-0.087 (CI = +/-0.065; p = 0.012)	0.148 (CI = +/-0.351; p = 0.381)	0.495	-8.30%
Loss Cost	2014.2	-0.096 (CI = +/-0.063; p = 0.006)	0.141 (CI = +/-0.336; p = 0.380)	0.573	-9.16%
Loss Cost	2015.1	-0.100 (CI = +/-0.065; p = 0.006)	0.123 (CI = +/-0.344; p = 0.451)	0.583	-9.51%
Loss Cost	2015.2	-0.103 (CI = +/-0.064; p = 0.005)	0.071 (CI = +/-0.353; p = 0.666)	0.622	-9.76%
Loss Cost	2016.1	-0.103 (CI = +/-0.068; p = 0.007)	0.071 (CI = +/-0.420; p = 0.714)	0.567	-9.76%
Loss Cost	2016.2	-0.101 (CI = +/-0.074; p = 0.013)	0.020 (CI = +/-0.689; p = 0.949)	0.520	-9.63%
Severity	2011.1	0.026 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.077; p = 0.029)	0.644	+2.62%
Severity	2011.2	0.024 (CI = +/-0.012; p = 0.001)	-0.080 (CI = +/-0.081; p = 0.052)	0.576	+2.46%
Severity	2012.1	0.023 (CI = +/-0.013; p = 0.002)	-0.074 (CI = +/-0.084; p = 0.081)	0.500	+2.31%
Severity	2012.2	0.023 (CI = +/-0.015; p = 0.004)	-0.076 (CI = +/-0.089; p = 0.091)	0.454	+2.35%
Severity	2013.1	0.028 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.080; p = 0.028)	0.600	+2.87%
Severity	2013.2	0.029 (CI = +/-0.015; p = 0.001)	-0.093 (CI = +/-0.082; p = 0.030)	0.578	+2.97%
Severity	2014.1	0.028 (CI = +/-0.016; p = 0.002)	-0.092 (CI = +/-0.085; p = 0.036)	0.513	+2.85%
Severity	2014.2	0.027 (CI = +/-0.017; p = 0.003)	-0.092 (CI = +/-0.088; p = 0.042)	0.459	+2.78%
Severity	2015.1	0.027 (CI = +/-0.018; p = 0.005)	-0.092 (CI = +/-0.093; p = 0.052)	0.431	+2.78%
Severity	2015.2	0.027 (CI = +/-0.017; p = 0.006)	-0.107 (CI = +/-0.095; p = 0.031)	0.423	+2.70%
Severity	2016.1	0.027 (CI = +/-0.018; p = 0.009)	-0.105 (CI = +/-0.113; p = 0.064)	0.415	+2.70%
Severity	2016.2	0.026 (CI = +/-0.020; p = 0.016)	-0.089 (CI = +/-0.185; p = 0.302)	0.403	+2.66%
Frequency	2011.1	-0.047 (CI = +/-0.053; p = 0.075)	0.032 (CI = +/-0.361; p = 0.854)	0.362	-4.63%
Frequency	2011.2	-0.056 (CI = +/-0.057; p = 0.055)	0.068 (CI = +/-0.376; p = 0.709)	0.375	-5.43%
Frequency	2012.1	-0.063 (CI = +/-0.062; p = 0.049)	0.096 (CI = +/-0.393; p = 0.615)	0.373	-6.09%
Frequency	2012.2	-0.081 (CI = +/-0.063; p = 0.016)	0.158 (CI = +/-0.382; p = 0.395)	0.464	-7.74%
Frequency	2013.1	-0.094 (CI = +/-0.065; p = 0.007)	0.199 (CI = +/-0.379; p = 0.282)	0.516	-9.00%
Frequency	2013.2	-0.110 (CI = +/-0.064; p = 0.002)	0.234 (CI = +/-0.359; p = 0.185)	0.598	-10.41%
Frequency	2014.1	-0.115 (CI = +/-0.068; p = 0.003)	0.240 (CI = +/-0.369; p = 0.186)	0.585	-10.85%
Frequency	2014.2	-0.123 (CI = +/-0.068; p = 0.002)	0.233 (CI = +/-0.361; p = 0.186)	0.630	-11.62%
Frequency	2015.1	-0.127 (CI = +/-0.070; p = 0.002)	0.215 (CI = +/-0.371; p = 0.231)	0.633	-11.96%
Frequency	2015.2	-0.129 (CI = +/-0.072; p = 0.002)	0.178 (CI = +/-0.395; p = 0.343)	0.635	-12.13%
Frequency	2016.1	-0.129 (CI = +/-0.076; p = 0.004)	0.176 (CI = +/-0.470; p = 0.423)	0.594	-12.13%
Frequency	2016.2	-0.128 (CI = +/-0.083; p = 0.007)	0.110 (CI = +/-0.770; p = 0.755)	0.565	-11.97%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.045 (CI = +/-0.035; p = 0.014)	-0.145 (CI = +/-0.061; p = 0.000)	0.630	+4.63%	-9.46%
Loss Cost	2011.2	0.047 (CI = +/-0.041; p = 0.026)	-0.147 (CI = +/-0.068; p = 0.000)	0.629	+4.81%	-9.51%
Loss Cost	2012.1	0.054 (CI = +/-0.048; p = 0.030)	-0.155 (CI = +/-0.076; p = 0.000)	0.633	+5.50%	-9.67%
Loss Cost	2012.2	0.045 (CI = +/-0.057; p = 0.111)	-0.145 (CI = +/-0.085; p = 0.002)	0.636	+4.64%	-9.50%
Loss Cost	2013.1	0.056 (CI = +/-0.069; p = 0.107)	-0.158 (CI = +/-0.098; p = 0.004)	0.637	+5.74%	-9.68%
Loss Cost	2013.2	0.047 (CI = +/-0.087; p = 0.272)	-0.147 (CI = +/-0.117; p = 0.017)	0.638	+4.78%	-9.55%
Loss Cost	2014.1	0.067 (CI = +/-0.113; p = 0.225)	-0.170 (CI = +/-0.143; p = 0.023)	0.635	+6.92%	-9.79%
Loss Cost	2014.2	0.051 (CI = +/-0.156; p = 0.492)	-0.152 (CI = +/-0.187; p = 0.101)	0.634	+5.24%	-9.65%
Loss Cost	2015.1	0.061 (CI = +/-0.235; p = 0.581)	-0.163 (CI = +/-0.266; p = 0.206)	0.619	+6.30%	-9.71%
Loss Cost	2015.2	-0.027 (CI = +/-0.402; p = 0.885)	-0.071 (CI = +/-0.433; p = 0.724)	0.620	-2.67%	-9.37%
Loss Cost	2016.1	0.071 (CI = +/-0.965; p = 0.872)	-0.172 (CI = +/-0.996; p = 0.709)	0.568	+7.40%	-9.56%
Loss Cost	2016.2	-0.510 (CI = +/-4.935; p = 0.820)	0.413 (CI = +/-4.968; p = 0.855)	0.522	-39.94%	-9.27%
Severity	2011.1	0.016 (CI = +/-0.013; p = 0.021)	-0.002 (CI = +/-0.023; p = 0.839)	0.547	+1.59%	+1.36%
Severity	2011.2	0.012 (CI = +/-0.015; p = 0.105)	0.003 (CI = +/-0.025; p = 0.824)	0.481	+1.21%	+1.48%
Severity	2012.1	0.007 (CI = +/-0.017; p = 0.371)	0.009 (CI = +/-0.027; p = 0.509)	0.420	+0.74%	+1.60%
Severity	2012.2	0.005 (CI = +/-0.020; p = 0.620)	0.012 (CI = +/-0.030; p = 0.425)	0.376	+0.48%	+1.66%
Severity	2013.1	0.014 (CI = +/-0.023; p = 0.214)	0.001 (CI = +/-0.033; p = 0.969)	0.455	+1.42%	+1.48%
Severity	2013.2	0.016 (CI = +/-0.029; p = 0.271)	-0.001 (CI = +/-0.039; p = 0.950)	0.417	+1.57%	+1.45%
Severity	2014.1	0.008 (CI = +/-0.038; p = 0.661)	0.008 (CI = +/-0.048; p = 0.738)	0.333	+0.79%	+1.55%
Severity	2014.2	-0.003 (CI = +/-0.051; p = 0.916)	0.019 (CI = +/-0.061; p = 0.515)	0.272	-0.25%	+1.66%
Severity	2015.1	-0.009 (CI = +/-0.077; p = 0.801)	0.026 (CI = +/-0.087; p = 0.528)	0.238	-0.91%	+1.70%
Severity	2015.2	-0.086 (CI = +/-0.117; p = 0.135)	0.106 (CI = +/-0.126; p = 0.091)	0.316	-8.26%	+2.04%
Severity	2016.1	-0.220 (CI = +/-0.263; p = 0.091)	0.243 (CI = +/-0.271; p = 0.074)	0.401	-19.75%	+2.33%
Severity	2016.2	-0.788 (CI = +/-1.275; p = 0.195)	0.815 (CI = +/-1.283; p = 0.185)	0.450	-54.55%	+2.65%
Frequency	2011.1	0.029 (CI = +/-0.039; p = 0.133)	-0.142 (CI = +/-0.069; p = 0.000)	0.668	+2.99%	-10.68%
Frequency	2011.2	0.035 (CI = +/-0.045; p = 0.123)	-0.150 (CI = +/-0.076; p = 0.001)	0.668	+3.56%	-10.83%
Frequency	2012.1	0.046 (CI = +/-0.053; p = 0.081)	-0.164 (CI = +/-0.083; p = 0.001)	0.674	+4.73%	-11.10%
Frequency	2012.2	0.041 (CI = +/-0.063; p = 0.192)	-0.157 (CI = +/-0.094; p = 0.003)	0.675	+4.14%	-10.98%
Frequency	2013.1	0.042 (CI = +/-0.078; p = 0.271)	-0.158 (CI = +/-0.110; p = 0.008)	0.670	+4.26%	-11.00%
Frequency	2013.2	0.031 (CI = +/-0.098; p = 0.508)	-0.146 (CI = +/-0.131; p = 0.031)	0.671	+3.16%	-10.85%
Frequency	2014.1	0.059 (CI = +/-0.126; p = 0.330)	-0.177 (CI = +/-0.159; p = 0.031)	0.665	+6.09%	-11.17%
Frequency	2014.2	0.054 (CI = +/-0.174; p = 0.517)	-0.171 (CI = +/-0.208; p = 0.098)	0.658	+5.51%	-11.12%
Frequency	2015.1	0.070 (CI = +/-0.262; p = 0.570)	-0.189 (CI = +/-0.296; p = 0.189)	0.642	+7.27%	-11.22%
Frequency	2015.2	0.059 (CI = +/-0.455; p = 0.780)	-0.178 (CI = +/-0.490; p = 0.442)	0.625	+6.09%	-11.18%
Frequency	2016.1	0.291 (CI = +/-1.081; p = 0.562)	-0.415 (CI = +/-1.116; p = 0.427)	0.594	+33.83%	-11.61%
Frequency	2016.2	0.279 (CI = +/-5.551; p = 0.912)	-0.402 (CI = +/-5.588; p = 0.874)	0.562	+32.13%	-11.61%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.045; p = 0.057)	0.013 (CI = +/-0.241; p = 0.910)	-0.145 (CI = +/-0.064; p = 0.000)	0.611	+4.47%	-9.64%
Loss Cost	2011.2	0.046 (CI = +/-0.053; p = 0.088)	0.009 (CI = +/-0.254; p = 0.942)	-0.147 (CI = +/-0.070; p = 0.000)	0.608	+4.69%	-9.62%
Loss Cost	2012.1	0.055 (CI = +/-0.064; p = 0.088)	-0.008 (CI = +/-0.267; p = 0.953)	-0.155 (CI = +/-0.078; p = 0.001)	0.611	+5.62%	-9.58%
Loss Cost	2012.2	0.043 (CI = +/-0.077; p = 0.253)	0.011 (CI = +/-0.282; p = 0.933)	-0.145 (CI = +/-0.089; p = 0.003)	0.613	+4.43%	-9.63%
Loss Cost	2013.1	0.058 (CI = +/-0.097; p = 0.220)	-0.010 (CI = +/-0.301; p = 0.944)	-0.159 (CI = +/-0.106; p = 0.006)	0.613	+5.97%	-9.57%
Loss Cost	2013.2	0.045 (CI = +/-0.125; p = 0.453)	0.006 (CI = +/-0.326; p = 0.967)	-0.146 (CI = +/-0.131; p = 0.031)	0.612	+4.60%	-9.62%
Loss Cost	2014.1	0.076 (CI = +/-0.167; p = 0.344)	-0.027 (CI = +/-0.355; p = 0.871)	-0.176 (CI = +/-0.170; p = 0.043)	0.608	+7.90%	-9.53%
Loss Cost	2014.2	0.055 (CI = +/-0.241; p = 0.630)	-0.008 (CI = +/-0.400; p = 0.966)	-0.155 (CI = +/-0.240; p = 0.184)	0.603	+5.61%	-9.58%
Loss Cost	2015.1	0.075 (CI = +/-0.383; p = 0.674)	-0.023 (CI = +/-0.468; p = 0.917)	-0.175 (CI = +/-0.378; p = 0.329)	0.585	+7.81%	-9.54%
Loss Cost	2015.2	-0.090 (CI = +/-0.715; p = 0.785)	0.063 (CI = +/-0.577; p = 0.812)	-0.012 (CI = +/-0.705; p = 0.969)	0.585	-8.62%	-9.75%
Loss Cost	2016.1	0.002 (CI = +/-2.223; p = 0.998)	0.033 (CI = +/-0.929; p = 0.939)	-0.104 (CI = +/-2.204; p = 0.917)	0.520	+0.24%	-9.68%
Loss Cost	2016.2	-7.579 (CI = +/-18.839; p = 0.381)	1.014 (CI = +/-2.603; p = 0.395)	7.465 (CI = +/-18.808; p = 0.387)	0.511	-99.95%	-10.71%
Severity	2011.1	0.026 (CI = +/-0.015; p = 0.002)	-0.087 (CI = +/-0.080; p = 0.035)	0.001 (CI = +/-0.021; p = 0.956)	0.625	+2.59%	+2.65%
Severity	2011.2	0.022 (CI = +/-0.017; p = 0.015)	-0.080 (CI = +/-0.083; p = 0.057)	0.004 (CI = +/-0.023; p = 0.751)	0.555	+2.27%	+2.63%
Severity	2012.1	0.018 (CI = +/-0.021; p = 0.077)	-0.073 (CI = +/-0.086; p = 0.093)	0.007 (CI = +/-0.025; p = 0.547)	0.482	+1.86%	+2.61%
Severity	2012.2	0.018 (CI = +/-0.025; p = 0.160)	-0.072 (CI = +/-0.092; p = 0.119)	0.008 (CI = +/-0.029; p = 0.564)	0.433	+1.77%	+2.61%
Severity	2013.1	0.035 (CI = +/-0.027; p = 0.015)	-0.097 (CI = +/-0.085; p = 0.028)	-0.008 (CI = +/-0.030; p = 0.559)	0.584	+3.54%	+2.68%
Severity	2013.2	0.044 (CI = +/-0.034; p = 0.015)	-0.109 (CI = +/-0.089; p = 0.020)	-0.017 (CI = +/-0.036; p = 0.314)	0.581	+4.53%	+2.72%
Severity	2014.1	0.044 (CI = +/-0.046; p = 0.061)	-0.109 (CI = +/-0.099; p = 0.033)	-0.017 (CI = +/-0.047; p = 0.443)	0.500	+4.51%	+2.72%
Severity	2014.2	0.046 (CI = +/-0.067; p = 0.159)	-0.111 (CI = +/-0.111; p = 0.051)	-0.019 (CI = +/-0.067; p = 0.540)	0.433	+4.73%	+2.73%
Severity	2015.1	0.071 (CI = +/-0.104; p = 0.164)	-0.128 (CI = +/-0.128; p = 0.049)	-0.043 (CI = +/-0.103; p = 0.375)	0.424	+7.33%	+2.78%
Severity	2015.2	0.010 (CI = +/-0.192; p = 0.914)	-0.096 (CI = +/-0.155; p = 0.196)	0.017 (CI = +/-0.189; p = 0.846)	0.368	+0.96%	+2.69%
Severity	2016.1	-0.078 (CI = +/-0.593; p = 0.772)	-0.067 (CI = +/-0.248; p = 0.556)	0.104 (CI = +/-0.588; p = 0.698)	0.361	-7.53%	+2.62%
Severity	2016.2	-2.579 (CI = +/-4.875; p = 0.257)	0.257 (CI = +/-0.674; p = 0.405)	2.602 (CI = +/-4.867; p = 0.253)	0.436	-92.42%	+2.23%
Frequency	2011.1	0.018 (CI = +/-0.050; p = 0.456)	0.100 (CI = +/-0.266; p = 0.441)	-0.146 (CI = +/-0.070; p = 0.000)	0.662	+1.83%	-11.97%
Frequency	2011.2	0.023 (CI = +/-0.059; p = 0.415)	0.089 (CI = +/-0.280; p = 0.511)	-0.151 (CI = +/-0.077; p = 0.001)	0.658	+2.37%	-11.94%
Frequency	2012.1	0.036 (CI = +/-0.070; p = 0.287)	0.065 (CI = +/-0.292; p = 0.642)	-0.163 (CI = +/-0.086; p = 0.001)	0.659	+3.70%	-11.88%
Frequency	2012.2	0.026 (CI = +/-0.085; p = 0.530)	0.083 (CI = +/-0.309; p = 0.578)	-0.153 (CI = +/-0.098; p = 0.005)	0.661	+2.61%	-11.92%
Frequency	2013.1	0.023 (CI = +/-0.107; p = 0.651)	0.087 (CI = +/-0.333; p = 0.587)	-0.150 (CI = +/-0.117; p = 0.015)	0.656	+2.34%	-11.93%
Frequency	2013.2	0.001 (CI = +/-0.137; p = 0.991)	0.115 (CI = +/-0.359; p = 0.501)	-0.129 (CI = +/-0.144; p = 0.076)	0.659	+0.07%	-12.01%
Frequency	2014.1	0.032 (CI = +/-0.184; p = 0.714)	0.081 (CI = +/-0.392; p = 0.661)	-0.159 (CI = +/-0.187; p = 0.090)	0.644	+3.25%	-11.92%
Frequency	2014.2	0.008 (CI = +/-0.266; p = 0.946)	0.103 (CI = +/-0.441; p = 0.622)	-0.136 (CI = +/-0.265; p = 0.285)	0.637	+0.84%	-11.98%
Frequency	2015.1	0.005 (CI = +/-0.423; p = 0.982)	0.105 (CI = +/-0.517; p = 0.662)	-0.132 (CI = +/-0.417; p = 0.500)	0.617	+0.45%	-11.98%
Frequency	2015.2	-0.100 (CI = +/-0.800; p = 0.787)	0.160 (CI = +/-0.646; p = 0.594)	-0.029 (CI = +/-0.789; p = 0.935)	0.599	-9.49%	-12.11%
Frequency	2016.1	0.081 (CI = +/-2.485; p = 0.943)	0.099 (CI = +/-1.039; p = 0.833)	-0.208 (CI = +/-2.464; p = 0.853)	0.551	+8.40%	-11.99%
Frequency	2016.2	-4.999 (CI = +/-21.779; p = 0.611)	0.757 (CI = +/-3.009; p = 0.578)	4.864 (CI = +/-21.744; p = 0.620)	0.527	-99.33%	-12.66%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.006 (CI = +/-0.011; p = 0.259)	0.108 (CI = +/-0.056; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.890	+0.62%
Loss Cost	2011.2	0.006 (CI = +/-0.012; p = 0.356)	0.107 (CI = +/-0.059; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.890	+0.56%
Loss Cost	2012.1	0.002 (CI = +/-0.013; p = 0.737)	0.116 (CI = +/-0.059; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.900	+0.21%
Loss Cost	2012.2	-0.003 (CI = +/-0.013; p = 0.674)	0.105 (CI = +/-0.056; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.919	-0.27%
Loss Cost	2013.1	-0.007 (CI = +/-0.014; p = 0.339)	0.114 (CI = +/-0.056; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.927	-0.66%
Loss Cost	2013.2	-0.011 (CI = +/-0.015; p = 0.121)	0.105 (CI = +/-0.055; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.939	-1.12%
Loss Cost	2014.1	-0.015 (CI = +/-0.016; p = 0.058)	0.113 (CI = +/-0.056; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.943	-1.54%
Loss Cost	2014.2	-0.021 (CI = +/-0.017; p = 0.019)	0.104 (CI = +/-0.054; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.953	-2.05%
Loss Cost	2015.1	-0.029 (CI = +/-0.015; p = 0.002)	0.120 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.970	-2.90%
Loss Cost	2015.2	-0.034 (CI = +/-0.017; p = 0.001)	0.113 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.974	-3.31%
Loss Cost	2016.1	-0.033 (CI = +/-0.020; p = 0.005)	0.113 (CI = +/-0.052; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.970	-3.27%
Loss Cost	2016.2	-0.025 (CI = +/-0.019; p = 0.015)	0.125 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.980	-2.44%
Severity	2011.1	0.011 (CI = +/-0.007; p = 0.005)	0.004 (CI = +/-0.038; p = 0.824)	-0.001 (CI = +/-0.002; p = 0.173)	0.568	+1.13%
Severity	2011.2	0.009 (CI = +/-0.008; p = 0.024)	-0.001 (CI = +/-0.037; p = 0.957)	-0.001 (CI = +/-0.002; p = 0.115)	0.525	+0.93%
Severity	2012.1	0.007 (CI = +/-0.008; p = 0.097)	0.005 (CI = +/-0.038; p = 0.782)	-0.002 (CI = +/-0.002; p = 0.064)	0.488	+0.70%
Severity	2012.2	0.006 (CI = +/-0.009; p = 0.185)	0.003 (CI = +/-0.039; p = 0.874)	-0.002 (CI = +/-0.002; p = 0.063)	0.448	+0.61%
Severity	2013.1	0.009 (CI = +/-0.010; p = 0.070)	-0.004 (CI = +/-0.039; p = 0.832)	-0.002 (CI = +/-0.002; p = 0.118)	0.516	+0.91%
Severity	2013.2	0.009 (CI = +/-0.011; p = 0.120)	-0.005 (CI = +/-0.042; p = 0.810)	-0.002 (CI = +/-0.002; p = 0.129)	0.480	+0.87%
Severity	2014.1	0.006 (CI = +/-0.013; p = 0.323)	0.001 (CI = +/-0.044; p = 0.971)	-0.002 (CI = +/-0.002; p = 0.090)	0.428	+0.60%
Severity	2014.2	0.004 (CI = +/-0.014; p = 0.561)	-0.003 (CI = +/-0.046; p = 0.891)	-0.002 (CI = +/-0.002; p = 0.080)	0.383	+0.39%
Severity	2015.1	0.003 (CI = +/-0.017; p = 0.660)	-0.002 (CI = +/-0.050; p = 0.926)	-0.002 (CI = +/-0.002; p = 0.100)	0.347	+0.35%
Severity	2015.2	-0.001 (CI = +/-0.019; p = 0.953)	-0.008 (CI = +/-0.052; p = 0.726)	-0.002 (CI = +/-0.002; p = 0.076)	0.316	-0.05%
Severity	2016.1	0.003 (CI = +/-0.022; p = 0.760)	-0.014 (CI = +/-0.056; p = 0.586)	-0.002 (CI = +/-0.003; p = 0.132)	0.341	+0.31%
Severity	2016.2	0.009 (CI = +/-0.024; p = 0.437)	-0.006 (CI = +/-0.058; p = 0.818)	-0.002 (CI = +/-0.003; p = 0.174)	0.421	+0.87%
Frequency	2011.1	-0.005 (CI = +/-0.010; p = 0.291)	0.104 (CI = +/-0.049; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.941	-0.50%
Frequency	2011.2	-0.004 (CI = +/-0.011; p = 0.475)	0.108 (CI = +/-0.051; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.942	-0.37%
Frequency	2012.1	-0.005 (CI = +/-0.012; p = 0.403)	0.111 (CI = +/-0.053; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.941	-0.48%
Frequency	2012.2	-0.009 (CI = +/-0.012; p = 0.146)	0.102 (CI = +/-0.051; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.950	-0.87%
Frequency	2013.1	-0.016 (CI = +/-0.011; p = 0.007)	0.118 (CI = +/-0.042; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.971	-1.55%
Frequency	2013.2	-0.020 (CI = +/-0.010; p = 0.001)	0.110 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.978	-1.97%
Frequency	2014.1	-0.021 (CI = +/-0.012; p = 0.002)	0.113 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.977	-2.12%
Frequency	2014.2	-0.025 (CI = +/-0.013; p = 0.001)	0.107 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.980	-2.43%
Frequency	2015.1	-0.033 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.992	-3.24%
Frequency	2015.2	-0.033 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.991	-3.26%
Frequency	2016.1	-0.036 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.992	-3.57%
Frequency	2016.2	-0.033 (CI = +/-0.014; p = 0.001)	0.131 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.992	-3.28%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.028 (CI = +/-0.018; p = 0.004)	0.106 (CI = +/-0.047; p = 0.000)	-0.154 (CI = +/-0.108; p = 0.008)	0.014 (CI = +/-0.002; p = 0.000)	0.923	+2.81%
Loss Cost	2011.2	0.030 (CI = +/-0.020; p = 0.006)	0.109 (CI = +/-0.050; p = 0.000)	-0.161 (CI = +/-0.116; p = 0.009)	0.014 (CI = +/-0.003; p = 0.000)	0.923	+3.00%
Loss Cost	2012.1	0.026 (CI = +/-0.023; p = 0.028)	0.113 (CI = +/-0.052; p = 0.000)	-0.149 (CI = +/-0.122; p = 0.020)	0.014 (CI = +/-0.003; p = 0.000)	0.925	+2.62%
Loss Cost	2012.2	0.019 (CI = +/-0.024; p = 0.119)	0.106 (CI = +/-0.051; p = 0.000)	-0.125 (CI = +/-0.122; p = 0.045)	0.013 (CI = +/-0.003; p = 0.000)	0.934	+1.87%
Loss Cost	2013.1	0.013 (CI = +/-0.026; p = 0.296)	0.112 (CI = +/-0.053; p = 0.000)	-0.110 (CI = +/-0.126; p = 0.082)	0.013 (CI = +/-0.003; p = 0.000)	0.937	+1.35%
Loss Cost	2013.2	0.006 (CI = +/-0.028; p = 0.621)	0.104 (CI = +/-0.052; p = 0.001)	-0.093 (CI = +/-0.125; p = 0.131)	0.013 (CI = +/-0.003; p = 0.000)	0.945	+0.65%
Loss Cost	2014.1	0.001 (CI = +/-0.030; p = 0.939)	0.112 (CI = +/-0.054; p = 0.001)	-0.083 (CI = +/-0.127; p = 0.178)	0.012 (CI = +/-0.003; p = 0.000)	0.948	+0.11%
Loss Cost	2014.2	-0.005 (CI = +/-0.029; p = 0.715)	0.103 (CI = +/-0.053; p = 0.001)	-0.078 (CI = +/-0.120; p = 0.182)	0.012 (CI = +/-0.003; p = 0.000)	0.957	-0.50%
Loss Cost	2015.1	-0.013 (CI = +/-0.023; p = 0.233)	0.119 (CI = +/-0.042; p = 0.000)	-0.082 (CI = +/-0.091; p = 0.073)	0.011 (CI = +/-0.002; p = 0.000)	0.977	-1.30%
Loss Cost	2015.2	-0.015 (CI = +/-0.020; p = 0.110)	0.110 (CI = +/-0.037; p = 0.000)	-0.098 (CI = +/-0.080; p = 0.021)	0.011 (CI = +/-0.002; p = 0.000)	0.984	-1.53%
Loss Cost	2016.1	-0.016 (CI = +/-0.020; p = 0.099)	0.116 (CI = +/-0.039; p = 0.000)	-0.116 (CI = +/-0.088; p = 0.016)	0.011 (CI = +/-0.002; p = 0.000)	0.984	-1.60%
Loss Cost	2016.2	-0.017 (CI = +/-0.022; p = 0.102)	0.119 (CI = +/-0.044; p = 0.000)	-0.087 (CI = +/-0.144; p = 0.196)	0.011 (CI = +/-0.002; p = 0.000)	0.983	-1.71%
Severity	2011.1	0.022 (CI = +/-0.013; p = 0.002)	0.003 (CI = +/-0.035; p = 0.858)	-0.079 (CI = +/-0.080; p = 0.051)	-0.001 (CI = +/-0.002; p = 0.254)	0.632	+2.26%
Severity	2011.2	0.019 (CI = +/-0.015; p = 0.012)	0.000 (CI = +/-0.036; p = 0.989)	-0.068 (CI = +/-0.084; p = 0.102)	-0.001 (CI = +/-0.002; p = 0.195)	0.573	+1.96%
Severity	2012.1	0.016 (CI = +/-0.016; p = 0.051)	0.004 (CI = +/-0.037; p = 0.821)	-0.057 (CI = +/-0.087; p = 0.186)	-0.001 (CI = +/-0.002; p = 0.132)	0.514	+1.62%
Severity	2012.2	0.015 (CI = +/-0.018; p = 0.096)	0.003 (CI = +/-0.039; p = 0.861)	-0.054 (CI = +/-0.094; p = 0.234)	-0.001 (CI = +/-0.002; p = 0.144)	0.466	+1.54%
Severity	2013.1	0.023 (CI = +/-0.018; p = 0.020)	-0.006 (CI = +/-0.037; p = 0.750)	-0.075 (CI = +/-0.088; p = 0.089)	-0.001 (CI = +/-0.002; p = 0.334)	0.582	+2.29%
Severity	2013.2	0.023 (CI = +/-0.021; p = 0.031)	-0.005 (CI = +/-0.039; p = 0.787)	-0.077 (CI = +/-0.094; p = 0.103)	-0.001 (CI = +/-0.002; p = 0.382)	0.548	+2.35%
Severity	2014.1	0.020 (CI = +/-0.023; p = 0.080)	-0.001 (CI = +/-0.042; p = 0.970)	-0.071 (CI = +/-0.097; p = 0.140)	-0.001 (CI = +/-0.002; p = 0.292)	0.487	+2.02%
Severity	2014.2	0.018 (CI = +/-0.024; p = 0.138)	-0.004 (CI = +/-0.044; p = 0.845)	-0.069 (CI = +/-0.100; p = 0.161)	-0.001 (CI = +/-0.002; p = 0.257)	0.441	+1.79%
Severity	2015.1	0.017 (CI = +/-0.027; p = 0.182)	-0.003 (CI = +/-0.049; p = 0.895)	-0.069 (CI = +/-0.107; p = 0.180)	-0.001 (CI = +/-0.003; p = 0.277)	0.405	+1.74%
Severity	2015.2	0.015 (CI = +/-0.026; p = 0.216)	-0.011 (CI = +/-0.047; p = 0.604)	-0.084 (CI = +/-0.103; p = 0.099)	-0.001 (CI = +/-0.002; p = 0.208)	0.448	+1.51%
Severity	2016.1	0.015 (CI = +/-0.028; p = 0.242)	-0.012 (CI = +/-0.054; p = 0.616)	-0.081 (CI = +/-0.122; p = 0.163)	-0.001 (CI = +/-0.003; p = 0.244)	0.428	+1.52%
Severity	2016.2	0.015 (CI = +/-0.031; p = 0.296)	-0.011 (CI = +/-0.062; p = 0.693)	-0.072 (CI = +/-0.205; p = 0.435)	-0.001 (CI = +/-0.003; p = 0.274)	0.397	+1.49%
Frequency	2011.1	0.005 (CI = +/-0.018; p = 0.535)	0.103 (CI = +/-0.048; p = 0.000)	-0.075 (CI = +/-0.109; p = 0.168)	0.015 (CI = +/-0.002; p = 0.000)	0.944	+0.54%
Frequency	2011.2	0.010 (CI = +/-0.020; p = 0.290)	0.109 (CI = +/-0.048; p = 0.000)	-0.093 (CI = +/-0.113; p = 0.100)	0.015 (CI = +/-0.002; p = 0.000)	0.947	+1.02%
Frequency	2012.1	0.010 (CI = +/-0.023; p = 0.367)	0.109 (CI = +/-0.051; p = 0.000)	-0.092 (CI = +/-0.121; p = 0.128)	0.015 (CI = +/-0.003; p = 0.000)	0.946	+0.99%
Frequency	2012.2	0.003 (CI = +/-0.024; p = 0.780)	0.102 (CI = +/-0.051; p = 0.001)	-0.070 (CI = +/-0.122; p = 0.240)	0.015 (CI = +/-0.003; p = 0.000)	0.952	+0.32%
Frequency	2013.1	-0.009 (CI = +/-0.022; p = 0.370)	0.117 (CI = +/-0.043; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.479)	0.014 (CI = +/-0.002; p = 0.000)	0.970	-0.93%
Frequency	2013.2	-0.017 (CI = +/-0.021; p = 0.109)	0.109 (CI = +/-0.040; p = 0.000)	-0.017 (CI = +/-0.095; p = 0.714)	0.013 (CI = +/-0.002; p = 0.000)	0.977	-1.66%
Frequency	2014.1	-0.019 (CI = +/-0.023; p = 0.103)	0.112 (CI = +/-0.043; p = 0.000)	-0.012 (CI = +/-0.100; p = 0.791)	0.013 (CI = +/-0.002; p = 0.000)	0.976	-1.88%
Frequency	2014.2	-0.023 (CI = +/-0.024; p = 0.062)	0.107 (CI = +/-0.043; p = 0.000)	-0.009 (CI = +/-0.099; p = 0.844)	0.013 (CI = +/-0.002; p = 0.000)	0.978	-2.25%
Frequency	2015.1	-0.030 (CI = +/-0.016; p = 0.002)	0.122 (CI = +/-0.029; p = 0.000)	-0.013 (CI = +/-0.064; p = 0.659)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-2.98%
Frequency	2015.2	-0.030 (CI = +/-0.017; p = 0.003)	0.121 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.070; p = 0.650)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-3.00%
Frequency	2016.1	-0.031 (CI = +/-0.016; p = 0.002)	0.128 (CI = +/-0.032; p = 0.000)	-0.034 (CI = +/-0.072; p = 0.307)	0.012 (CI = +/-0.002; p = 0.000)	0.992	-3.08%
Frequency	2016.2	-0.032 (CI = +/-0.018; p = 0.004)	0.130 (CI = +/-0.037; p = 0.000)	-0.015 (CI = +/-0.120; p = 0.772)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-3.15%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.032 (CI = +/-0.012; p = 0.000)	0.111 (CI = +/-0.035; p = 0.000)	-0.069 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.957	+3.29%	-3.58%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.035; p = 0.000)	-0.076 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.961	+3.78%	-3.79%
Loss Cost	2012.1	0.036 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.037; p = 0.000)	-0.075 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.961	+3.69%	-3.76%
Loss Cost	2012.2	0.032 (CI = +/-0.019; p = 0.003)	0.113 (CI = +/-0.038; p = 0.000)	-0.069 (CI = +/-0.033; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.963	+3.23%	-3.61%
Loss Cost	2013.1	0.031 (CI = +/-0.023; p = 0.013)	0.114 (CI = +/-0.041; p = 0.000)	-0.067 (CI = +/-0.038; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.962	+3.12%	-3.59%
Loss Cost	2013.2	0.027 (CI = +/-0.029; p = 0.069)	0.112 (CI = +/-0.044; p = 0.000)	-0.063 (CI = +/-0.044; p = 0.009)	0.010 (CI = +/-0.002; p = 0.000)	0.962	+2.74%	-3.50%
Loss Cost	2014.1	0.027 (CI = +/-0.039; p = 0.162)	0.112 (CI = +/-0.047; p = 0.000)	-0.062 (CI = +/-0.054; p = 0.027)	0.010 (CI = +/-0.003; p = 0.000)	0.960	+2.70%	-3.50%
Loss Cost	2014.2	0.020 (CI = +/-0.054; p = 0.445)	0.110 (CI = +/-0.051; p = 0.001)	-0.054 (CI = +/-0.070; p = 0.117)	0.010 (CI = +/-0.003; p = 0.000)	0.959	+1.98%	-3.40%
Loss Cost	2015.1	-0.022 (CI = +/-0.072; p = 0.517)	0.120 (CI = +/-0.049; p = 0.000)	-0.009 (CI = +/-0.085; p = 0.811)	0.010 (CI = +/-0.003; p = 0.000)	0.967	-2.15%	-3.07%
Loss Cost	2015.2	-0.091 (CI = +/-0.110; p = 0.095)	0.109 (CI = +/-0.047; p = 0.001)	0.064 (CI = +/-0.123; p = 0.265)	0.010 (CI = +/-0.002; p = 0.000)	0.975	-8.69%	-2.63%
Loss Cost	2016.1	-0.294 (CI = +/-0.200; p = 0.009)	0.123 (CI = +/-0.039; p = 0.000)	0.273 (CI = +/-0.209; p = 0.017)	0.011 (CI = +/-0.002; p = 0.000)	0.984	-25.49%	-2.11%
Loss Cost	2016.2	-0.765 (CI = +/-0.993; p = 0.111)	0.115 (CI = +/-0.043; p = 0.000)	0.748 (CI = +/-1.003; p = 0.121)	0.011 (CI = +/-0.002; p = 0.000)	0.985	-53.48%	-1.74%
Severity	2011.1	0.018 (CI = +/-0.013; p = 0.009)	0.005 (CI = +/-0.037; p = 0.792)	-0.018 (CI = +/-0.028; p = 0.199)	-0.002 (CI = +/-0.002; p = 0.066)	0.585	+1.81%	+0.04%
Severity	2011.2	0.014 (CI = +/-0.015; p = 0.052)	0.001 (CI = +/-0.038; p = 0.972)	-0.013 (CI = +/-0.029; p = 0.383)	-0.002 (CI = +/-0.002; p = 0.080)	0.520	+1.46%	+0.19%
Severity	2012.1	0.010 (CI = +/-0.017; p = 0.221)	0.005 (CI = +/-0.039; p = 0.781)	-0.007 (CI = +/-0.031; p = 0.658)	-0.002 (CI = +/-0.002; p = 0.082)	0.463	+1.01%	+0.34%
Severity	2012.2	0.008 (CI = +/-0.020; p = 0.401)	0.004 (CI = +/-0.041; p = 0.858)	-0.004 (CI = +/-0.035; p = 0.805)	-0.002 (CI = +/-0.002; p = 0.099)	0.414	+0.82%	+0.40%
Severity	2013.1	0.018 (CI = +/-0.022; p = 0.103)	-0.004 (CI = +/-0.040; p = 0.834)	-0.017 (CI = +/-0.036; p = 0.342)	-0.002 (CI = +/-0.002; p = 0.075)	0.515	+1.84%	+0.16%
Severity	2013.2	0.021 (CI = +/-0.029; p = 0.145)	-0.003 (CI = +/-0.043; p = 0.899)	-0.019 (CI = +/-0.043; p = 0.347)	-0.002 (CI = +/-0.002; p = 0.082)	0.479	+2.07%	+0.11%
Severity	2014.1	0.014 (CI = +/-0.037; p = 0.425)	0.001 (CI = +/-0.045; p = 0.981)	-0.012 (CI = +/-0.052; p = 0.621)	-0.002 (CI = +/-0.002; p = 0.094)	0.393	+1.42%	+0.21%
Severity	2014.2	0.005 (CI = +/-0.052; p = 0.827)	-0.003 (CI = +/-0.049; p = 0.903)	-0.002 (CI = +/-0.066; p = 0.952)	-0.002 (CI = +/-0.003; p = 0.120)	0.327	+0.53%	+0.34%
Severity	2015.1	0.003 (CI = +/-0.078; p = 0.940)	-0.002 (CI = +/-0.054; p = 0.930)	0.001 (CI = +/-0.093; p = 0.984)	-0.002 (CI = +/-0.003; p = 0.140)	0.282	+0.27%	+0.36%
Severity	2015.2	-0.075 (CI = +/-0.119; p = 0.188)	-0.014 (CI = +/-0.051; p = 0.546)	0.084 (CI = +/-0.132; p = 0.186)	-0.002 (CI = +/-0.003; p = 0.171)	0.381	-7.22%	+0.87%
Severity	2016.1	-0.178 (CI = +/-0.278; p = 0.177)	-0.007 (CI = +/-0.055; p = 0.771)	0.190 (CI = +/-0.290; p = 0.170)	-0.002 (CI = +/-0.003; p = 0.192)	0.423	-16.32%	+1.14%
Severity	2016.2	-0.768 (CI = +/-1.403; p = 0.236)	-0.016 (CI = +/-0.060; p = 0.538)	0.785 (CI = +/-1.416; p = 0.232)	-0.001 (CI = +/-0.003; p = 0.281)	0.469	-53.63%	+1.62%
Frequency	2011.1	0.014 (CI = +/-0.013; p = 0.029)	0.106 (CI = +/-0.037; p = 0.000)	-0.051 (CI = +/-0.028; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.966	+1.46%	-3.62%
Frequency	2011.2	0.023 (CI = +/-0.012; p = 0.001)	0.116 (CI = +/-0.032; p = 0.000)	-0.063 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.977	+2.29%	-3.97%
Frequency	2012.1	0.026 (CI = +/-0.014; p = 0.001)	0.112 (CI = +/-0.033; p = 0.000)	-0.068 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.978	+2.65%	-4.08%
Frequency	2012.2	0.024 (CI = +/-0.017; p = 0.009)	0.110 (CI = +/-0.034; p = 0.000)	-0.064 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.978	+2.39%	-4.00%
Frequency	2013.1	0.012 (CI = +/-0.017; p = 0.140)	0.118 (CI = +/-0.030; p = 0.000)	-0.051 (CI = +/-0.028; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.985	+1.25%	-3.75%
Frequency	2013.2	0.007 (CI = +/-0.021; p = 0.511)	0.115 (CI = +/-0.031; p = 0.000)	-0.043 (CI = +/-0.031; p = 0.011)	0.012 (CI = +/-0.002; p = 0.000)	0.986	+0.65%	-3.61%
Frequency	2014.1	0.013 (CI = +/-0.027; p = 0.330)	0.112 (CI = +/-0.033; p = 0.000)	-0.050 (CI = +/-0.037; p = 0.012)	0.012 (CI = +/-0.002; p = 0.000)	0.986	+1.26%	-3.70%
Frequency	2014.2	0.014 (CI = +/-0.038; p = 0.421)	0.112 (CI = +/-0.036; p = 0.000)	-0.052 (CI = +/-0.049; p = 0.037)	0.012 (CI = +/-0.002; p = 0.000)	0.985	+1.44%	-3.72%
Frequency	2015.1	-0.024 (CI = +/-0.043; p = 0.233)	0.122 (CI = +/-0.029; p = 0.000)	-0.010 (CI = +/-0.051; p = 0.662)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-2.41%	-3.41%
Frequency	2015.2	-0.016 (CI = +/-0.076; p = 0.645)	0.123 (CI = +/-0.033; p = 0.000)	-0.019 (CI = +/-0.084; p = 0.618)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-1.59%	-3.47%
Frequency	2016.1	-0.116 (CI = +/-0.164; p = 0.142)	0.130 (CI = +/-0.032; p = 0.000)	0.083 (CI = +/-0.171; p = 0.294)	0.012 (CI = +/-0.002; p = 0.000)	0.992	-10.96%	-3.22%
Frequency	2016.2	0.003 (CI = +/-0.882; p = 0.994)	0.132 (CI = +/-0.038; p = 0.000)	-0.037 (CI = +/-0.890; p = 0.925)	0.012 (CI = +/-0.002; p = 0.000)	0.991	+0.31%	-3.31%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.034 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.044; p = 0.000)	-0.074 (CI = +/-0.038; p = 0.001)	0.742	+3.42%	-4.00%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	0.109 (CI = +/-0.044; p = 0.000)	-0.083 (CI = +/-0.039; p = 0.001)	0.749	+3.93%	-4.33%
Loss Cost	2012.1	0.038 (CI = +/-0.019; p = 0.001)	0.110 (CI = +/-0.048; p = 0.000)	-0.082 (CI = +/-0.044; p = 0.001)	0.739	+3.90%	-4.32%
Loss Cost	2012.2	0.033 (CI = +/-0.023; p = 0.009)	0.104 (CI = +/-0.050; p = 0.001)	-0.075 (CI = +/-0.048; p = 0.006)	0.652	+3.38%	-4.06%
Loss Cost	2013.1	0.033 (CI = +/-0.029; p = 0.030)	0.104 (CI = +/-0.055; p = 0.002)	-0.075 (CI = +/-0.056; p = 0.014)	0.644	+3.38%	-4.06%
Loss Cost	2013.2	0.029 (CI = +/-0.038; p = 0.123)	0.100 (CI = +/-0.061; p = 0.005)	-0.068 (CI = +/-0.066; p = 0.045)	0.559	+2.90%	-3.88%
Loss Cost	2014.1	0.031 (CI = +/-0.052; p = 0.211)	0.099 (CI = +/-0.068; p = 0.010)	-0.071 (CI = +/-0.082; p = 0.082)	0.542	+3.10%	-3.93%
Loss Cost	2014.2	0.021 (CI = +/-0.075; p = 0.533)	0.095 (CI = +/-0.078; p = 0.023)	-0.059 (CI = +/-0.109; p = 0.243)	0.472	+2.11%	-3.70%
Loss Cost	2015.1	-0.019 (CI = +/-0.106; p = 0.677)	0.107 (CI = +/-0.080; p = 0.017)	-0.013 (CI = +/-0.138; p = 0.828)	0.565	-1.88%	-3.14%
Loss Cost	2015.2	-0.108 (CI = +/-0.163; p = 0.149)	0.088 (CI = +/-0.078; p = 0.034)	0.087 (CI = +/-0.193; p = 0.301)	0.704	-10.24%	-2.12%
Loss Cost	2016.1	-0.324 (CI = +/-0.301; p = 0.040)	0.108 (CI = +/-0.068; p = 0.012)	0.313 (CI = +/-0.324; p = 0.055)	0.787	-27.67%	-1.05%
Loss Cost	2016.2	-1.425 (CI = +/-0.393; p = 0.001)	0.081 (CI = +/-0.019; p = 0.001)	1.432 (CI = +/-0.401; p = 0.001)	0.990	-75.94%	+0.75%
Severity	2011.1	0.017 (CI = +/-0.015; p = 0.031)	0.009 (CI = +/-0.046; p = 0.687)	-0.012 (CI = +/-0.039; p = 0.518)	0.321	+1.69%	+0.46%
Severity	2011.2	0.013 (CI = +/-0.017; p = 0.128)	0.003 (CI = +/-0.047; p = 0.877)	-0.006 (CI = +/-0.042; p = 0.772)	0.170	+1.31%	+0.73%
Severity	2012.1	0.008 (CI = +/-0.020; p = 0.410)	0.010 (CI = +/-0.048; p = 0.669)	0.002 (CI = +/-0.044; p = 0.915)	0.037	+0.78%	+1.00%
Severity	2012.2	0.006 (CI = +/-0.024; p = 0.626)	0.007 (CI = +/-0.053; p = 0.764)	0.006 (CI = +/-0.050; p = 0.811)	-0.058	+0.55%	+1.12%
Severity	2013.1	0.016 (CI = +/-0.028; p = 0.235)	-0.002 (CI = +/-0.052; p = 0.947)	-0.008 (CI = +/-0.053; p = 0.729)	0.089	+1.58%	+0.73%
Severity	2013.2	0.018 (CI = +/-0.036; p = 0.297)	0.000 (CI = +/-0.058; p = 0.999)	-0.011 (CI = +/-0.063; p = 0.696)	0.020	+1.79%	+0.64%
Severity	2014.1	0.009 (CI = +/-0.048; p = 0.665)	0.005 (CI = +/-0.063; p = 0.861)	-0.001 (CI = +/-0.076; p = 0.982)	-0.173	+0.94%	+0.87%
Severity	2014.2	-0.002 (CI = +/-0.069; p = 0.960)	0.000 (CI = +/-0.072; p = 0.993)	0.013 (CI = +/-0.100; p = 0.770)	-0.310	-0.15%	+1.14%
Severity	2015.1	-0.009 (CI = +/-0.110; p = 0.853)	0.002 (CI = +/-0.083; p = 0.955)	0.021 (CI = +/-0.143; p = 0.731)	-0.387	-0.87%	+1.25%
Severity	2015.2	-0.106 (CI = +/-0.164; p = 0.159)	-0.019 (CI = +/-0.079; p = 0.565)	0.129 (CI = +/-0.194; p = 0.148)	0.000	-10.02%	+2.40%
Severity	2016.1	-0.265 (CI = +/-0.379; p = 0.125)	-0.004 (CI = +/-0.086; p = 0.899)	0.296 (CI = +/-0.408; p = 0.114)	0.199	-23.26%	+3.22%
Severity	2016.2	-1.522 (CI = +/-1.204; p = 0.028)	-0.036 (CI = +/-0.060; p = 0.154)	1.575 (CI = +/-1.227; p = 0.026)	0.782	-78.18%	+5.38%
Frequency	2011.1	0.017 (CI = +/-0.014; p = 0.023)	0.094 (CI = +/-0.043; p = 0.000)	-0.062 (CI = +/-0.037; p = 0.003)	0.648	+1.70%	-4.45%
Frequency	2011.2	0.026 (CI = +/-0.013; p = 0.001)	0.106 (CI = +/-0.035; p = 0.000)	-0.077 (CI = +/-0.031; p = 0.000)	0.792	+2.59%	-5.02%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.035; p = 0.000)	-0.085 (CI = +/-0.032; p = 0.000)	0.822	+3.10%	-5.27%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.097 (CI = +/-0.037; p = 0.000)	-0.080 (CI = +/-0.035; p = 0.000)	0.785	+2.81%	-5.12%
Frequency	2013.1	0.018 (CI = +/-0.017; p = 0.044)	0.106 (CI = +/-0.032; p = 0.000)	-0.066 (CI = +/-0.032; p = 0.001)	0.859	+1.78%	-4.75%
Frequency	2013.2	0.011 (CI = +/-0.021; p = 0.263)	0.100 (CI = +/-0.033; p = 0.000)	-0.057 (CI = +/-0.036; p = 0.006)	0.863	+1.09%	-4.50%
Frequency	2014.1	0.021 (CI = +/-0.024; p = 0.081)	0.094 (CI = +/-0.032; p = 0.000)	-0.070 (CI = +/-0.039; p = 0.003)	0.874	+2.14%	-4.76%
Frequency	2014.2	0.022 (CI = +/-0.036; p = 0.185)	0.095 (CI = +/-0.037; p = 0.001)	-0.071 (CI = +/-0.052; p = 0.014)	0.865	+2.27%	-4.79%
Frequency	2015.1	-0.010 (CI = +/-0.035; p = 0.498)	0.105 (CI = +/-0.026; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.117)	0.947	-1.02%	-4.33%
Frequency	2015.2	-0.003 (CI = +/-0.067; p = 0.926)	0.107 (CI = +/-0.032; p = 0.000)	-0.043 (CI = +/-0.079; p = 0.225)	0.945	-0.25%	-4.41%
Frequency	2016.1	-0.059 (CI = +/-0.162; p = 0.368)	0.112 (CI = +/-0.037; p = 0.001)	0.017 (CI = +/-0.175; p = 0.801)	0.939	-5.75%	-4.14%
Frequency	2016.2	0.098 (CI = +/-1.092; p = 0.794)	0.116 (CI = +/-0.054; p = 0.006)	-0.143 (CI = +/-1.112; p = 0.711)	0.934	+10.27%	-4.39%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.029; p = 0.000)	-0.103 (CI = +/-0.069; p = 0.006)	-0.060 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.971	+4.42%	-1.61%
Loss Cost	2011.2	0.052 (CI = +/-0.012; p = 0.000)	0.117 (CI = +/-0.025; p = 0.000)	-0.120 (CI = +/-0.058; p = 0.000)	-0.068 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.981	+5.30%	-1.58%
Loss Cost	2012.1	0.054 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.026; p = 0.000)	-0.125 (CI = +/-0.061; p = 0.001)	-0.070 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.982	+5.53%	-1.56%
Loss Cost	2012.2	0.052 (CI = +/-0.017; p = 0.000)	0.114 (CI = +/-0.027; p = 0.000)	-0.122 (CI = +/-0.065; p = 0.001)	-0.068 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.981	+5.35%	-1.56%
Loss Cost	2013.1	0.057 (CI = +/-0.021; p = 0.000)	0.112 (CI = +/-0.029; p = 0.000)	-0.129 (CI = +/-0.069; p = 0.001)	-0.072 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.982	+5.83%	-1.53%
Loss Cost	2013.2	0.060 (CI = +/-0.028; p = 0.001)	0.113 (CI = +/-0.031; p = 0.000)	-0.133 (CI = +/-0.075; p = 0.002)	-0.075 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.981	+6.20%	-1.52%
Loss Cost	2014.1	0.074 (CI = +/-0.036; p = 0.001)	0.108 (CI = +/-0.031; p = 0.000)	-0.148 (CI = +/-0.078; p = 0.002)	-0.088 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.983	+7.64%	-1.44%
Loss Cost	2014.2	0.087 (CI = +/-0.050; p = 0.003)	0.112 (CI = +/-0.033; p = 0.000)	-0.160 (CI = +/-0.085; p = 0.002)	-0.101 (CI = +/-0.051; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.984	+9.10%	-1.41%
Loss Cost	2015.1	0.065 (CI = +/-0.078; p = 0.091)	0.115 (CI = +/-0.035; p = 0.000)	-0.144 (CI = +/-0.098; p = 0.009)	-0.080 (CI = +/-0.078; p = 0.044)	0.011 (CI = +/-0.002; p = 0.000)	0.984	+6.76%	-1.48%
Loss Cost	2015.2	0.034 (CI = +/-0.149; p = 0.617)	0.112 (CI = +/-0.039; p = 0.000)	-0.128 (CI = +/-0.122; p = 0.042)	-0.049 (CI = +/-0.148; p = 0.466)	0.011 (CI = +/-0.002; p = 0.000)	0.984	+3.43%	-1.52%
Loss Cost	2016.1	-0.160 (CI = +/-0.457; p = 0.435)	0.119 (CI = +/-0.043; p = 0.000)	-0.063 (CI = +/-0.190; p = 0.460)	0.142 (CI = +/-0.451; p = 0.480)	0.011 (CI = +/-0.002; p = 0.000)	0.983	-14.80%	-1.75%
Loss Cost	2016.2	-1.822 (CI = +/-4.020; p = 0.310)	0.111 (CI = +/-0.048; p = 0.001)	0.149 (CI = +/-0.545; p = 0.529)	1.802 (CI = +/-4.013; p = 0.314)	0.011 (CI = +/-0.002; p = 0.000)	0.983	-83.84%	-2.01%
Severity	2011.1	0.025 (CI = +/-0.015; p = 0.003)	0.004 (CI = +/-0.035; p = 0.834)	-0.070 (CI = +/-0.084; p = 0.098)	-0.011 (CI = +/-0.027; p = 0.398)	-0.002 (CI = +/-0.002; p = 0.164)	0.627	+2.56%	+1.41%
Severity	2011.2	0.022 (CI = +/-0.018; p = 0.017)	0.001 (CI = +/-0.037; p = 0.965)	-0.063 (CI = +/-0.087; p = 0.143)	-0.008 (CI = +/-0.029; p = 0.556)	-0.002 (CI = +/-0.002; p = 0.175)	0.556	+2.24%	+1.40%
Severity	2012.1	0.018 (CI = +/-0.021; p = 0.088)	0.004 (CI = +/-0.038; p = 0.820)	-0.055 (CI = +/-0.091; p = 0.214)	-0.004 (CI = +/-0.031; p = 0.765)	-0.002 (CI = +/-0.002; p = 0.169)	0.485	+1.80%	+1.35%
Severity	2012.2	0.017 (CI = +/-0.026; p = 0.173)	0.004 (CI = +/-0.041; p = 0.847)	-0.054 (CI = +/-0.097; p = 0.251)	-0.004 (CI = +/-0.035; p = 0.816)	-0.002 (CI = +/-0.003; p = 0.185)	0.430	+1.74%	+1.35%
Severity	2013.1	0.034 (CI = +/-0.027; p = 0.017)	-0.006 (CI = +/-0.036; p = 0.742)	-0.080 (CI = +/-0.088; p = 0.069)	-0.020 (CI = +/-0.033; p = 0.227)	-0.002 (CI = +/-0.002; p = 0.160)	0.599	+3.51%	+1.50%
Severity	2013.2	0.043 (CI = +/-0.034; p = 0.018)	-0.002 (CI = +/-0.038; p = 0.918)	-0.091 (CI = +/-0.093; p = 0.052)	-0.028 (CI = +/-0.039; p = 0.145)	-0.002 (CI = +/-0.002; p = 0.158)	0.593	+4.42%	+1.52%
Severity	2014.1	0.043 (CI = +/-0.047; p = 0.070)	-0.002 (CI = +/-0.041; p = 0.927)	-0.091 (CI = +/-0.103; p = 0.078)	-0.028 (CI = +/-0.050; p = 0.246)	-0.002 (CI = +/-0.002; p = 0.178)	0.508	+4.40%	+1.52%
Severity	2014.2	0.044 (CI = +/-0.069; p = 0.184)	-0.001 (CI = +/-0.045; p = 0.943)	-0.092 (CI = +/-0.118; p = 0.111)	-0.029 (CI = +/-0.071; p = 0.382)	-0.002 (CI = +/-0.002; p = 0.199)	0.433	+4.51%	+1.52%
Severity	2015.1	0.069 (CI = +/-0.109; p = 0.184)	-0.006 (CI = +/-0.049; p = 0.804)	-0.110 (CI = +/-0.136; p = 0.100)	-0.053 (CI = +/-0.108; p = 0.293)	-0.001 (CI = +/-0.003; p = 0.233)	0.419	+7.17%	+1.61%
Severity	2015.2	-0.005 (CI = +/-0.199; p = 0.955)	-0.012 (CI = +/-0.052; p = 0.602)	-0.072 (CI = +/-0.163; p = 0.339)	0.020 (CI = +/-0.197; p = 0.820)	-0.001 (CI = +/-0.003; p = 0.243)	0.383	-0.51%	+1.51%
Severity	2016.1	-0.077 (CI = +/-0.653; p = 0.790)	-0.010 (CI = +/-0.061; p = 0.720)	-0.048 (CI = +/-0.272; p = 0.691)	0.091 (CI = +/-0.646; p = 0.750)	-0.001 (CI = +/-0.003; p = 0.264)	0.356	-7.37%	+1.42%
Severity	2016.2	-3.797 (CI = +/-4.977; p = 0.111)	-0.028 (CI = +/-0.060; p = 0.294)	0.426 (CI = +/-0.675; p = 0.173)	3.805 (CI = +/-4.968; p = 0.110)	-0.001 (CI = +/-0.003; p = 0.209)	0.556	-97.76%	+0.83%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.030)	0.106 (CI = +/-0.038; p = 0.000)	-0.034 (CI = +/-0.090; p = 0.438)	-0.048 (CI = +/-0.029; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.966	+1.82%	-2.98%
Frequency	2011.2	0.030 (CI = +/-0.015; p = 0.001)	0.116 (CI = +/-0.030; p = 0.000)	-0.057 (CI = +/-0.072; p = 0.115)	-0.059 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.979	+2.99%	-2.94%
Frequency	2012.1	0.036 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.030; p = 0.000)	-0.069 (CI = +/-0.071; p = 0.055)	-0.065 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.982	+3.67%	-2.87%
Frequency	2012.2	0.035 (CI = +/-0.020; p = 0.002)	0.110 (CI = +/-0.032; p = 0.000)	-0.067 (CI = +/-0.076; p = 0.078)	-0.064 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.982	+3.55%	-2.87%
Frequency	2013.1	0.022 (CI = +/-0.022; p = 0.046)	0.117 (CI = +/-0.029; p = 0.000)	-0.048 (CI = +/-0.070; p = 0.160)	-0.052 (CI = +/-0.027; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.986	+2.24%	-2.98%
Frequency	2013.2	0.017 (CI = +/-0.028; p = 0.213)	0.115 (CI = +/-0.031; p = 0.000)	-0.042 (CI = +/-0.075; p = 0.252)	-0.047 (CI = +/-0.032; p = 0.007)	0.012 (CI = +/-0.002; p = 0.000)	0.987	+1.70%	-2.99%
Frequency	2014.1	0.031 (CI = +/-0.036; p = 0.085)	0.110 (CI = +/-0.031; p = 0.000)	-0.057 (CI = +/-0.078; p = 0.137)	-0.060 (CI = +/-0.038; p = 0.005)	0.012 (CI = +/-0.002; p = 0.000)	0.987	+3.10%	-2.91%
Frequency	2014.2	0.043 (CI = +/-0.050; p = 0.087)	0.113 (CI = +/-0.033; p = 0.000)	-0.068 (CI = +/-0.086; p = 0.109)	-0.072 (CI = +/-0.052; p = 0.011)	0.012 (CI = +/-0.002; p = 0.000)	0.988	+4.39%	-2.89%
Frequency	2015.1	-0.004 (CI = +/-0.067; p = 0.899)	0.121 (CI = +/-0.030; p = 0.000)	-0.034 (CI = +/-0.083; p = 0.379)	-0.027 (CI = +/-0.066; p = 0.380)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-0.39%	-3.04%
Frequency	2015.2	0.039 (CI = +/-0.123; p = 0.489)	0.125 (CI = +/-0.032; p = 0.000)	-0.056 (CI = +/-0.101; p = 0.234)	-0.069 (CI = +/-0.122; p = 0.227)	0.012 (CI = +/-0.002; p = 0.000)	0.991	+3.95%	-2.99%
Frequency	2016.1	-0.084 (CI = +/-0.390; p = 0.627)	0.129 (CI = +/-0.036; p = 0.000)	-0.015 (CI = +/-0.162; p = 0.831)	0.052 (CI = +/-0.385; p = 0.760)	0.012 (CI = +/-0.002; p = 0.000)	0.991	-8.02%	-3.13%
Frequency	2016.2	1.974 (CI = +/-3.081; p = 0.168)	0.139 (CI = +/-0.037; p = 0.000)	-0.277 (CI = +/-0.418; p = 0.155)	-2.003 (CI = +/-3.076; p = 0.162)	0.012 (CI = +/-0.002; p = 0.000)	0.993	+620.16%	-2.82%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.033 (CI = +/-0.021; p = 0.004)	0.300	-3.22%
Loss Cost	2011.2	-0.039 (CI = +/-0.022; p = 0.001)	0.375	-3.79%
Loss Cost	2012.1	-0.038 (CI = +/-0.024; p = 0.004)	0.325	-3.69%
Loss Cost	2012.2	-0.040 (CI = +/-0.026; p = 0.005)	0.325	-3.94%
Loss Cost	2013.1	-0.039 (CI = +/-0.030; p = 0.013)	0.273	-3.82%
Loss Cost	2013.2	-0.046 (CI = +/-0.032; p = 0.008)	0.328	-4.47%
Loss Cost	2014.1	-0.045 (CI = +/-0.036; p = 0.018)	0.273	-4.37%
Loss Cost	2014.2	-0.056 (CI = +/-0.038; p = 0.007)	0.379	-5.46%
Loss Cost	2015.1	-0.053 (CI = +/-0.043; p = 0.020)	0.301	-5.18%
Loss Cost	2015.2	-0.066 (CI = +/-0.047; p = 0.010)	0.390	-6.37%
Loss Cost	2016.1	-0.072 (CI = +/-0.055; p = 0.015)	0.378	-6.92%
Loss Cost	2016.2	-0.092 (CI = +/-0.058; p = 0.005)	0.511	-8.78%
Severity	2011.1	0.007 (CI = +/-0.004; p = 0.005)	0.289	+0.68%
Severity	2011.2	0.007 (CI = +/-0.005; p = 0.010)	0.252	+0.67%
Severity	2012.1	0.008 (CI = +/-0.005; p = 0.007)	0.288	+0.76%
Severity	2012.2	0.009 (CI = +/-0.006; p = 0.004)	0.335	+0.88%
Severity	2013.1	0.008 (CI = +/-0.006; p = 0.015)	0.260	+0.80%
Severity	2013.2	0.009 (CI = +/-0.007; p = 0.013)	0.285	+0.90%
Severity	2014.1	0.009 (CI = +/-0.008; p = 0.029)	0.231	+0.88%
Severity	2014.2	0.009 (CI = +/-0.009; p = 0.043)	0.209	+0.92%
Severity	2015.1	0.010 (CI = +/-0.010; p = 0.042)	0.226	+1.05%
Severity	2015.2	0.012 (CI = +/-0.011; p = 0.033)	0.270	+1.25%
Severity	2016.1	0.014 (CI = +/-0.013; p = 0.038)	0.274	+1.40%
Severity	2016.2	0.009 (CI = +/-0.014; p = 0.165)	0.101	+0.95%
Frequency	2011.1	-0.040 (CI = +/-0.022; p = 0.001)	0.374	-3.88%
Frequency	2011.2	-0.045 (CI = +/-0.023; p = 0.001)	0.435	-4.43%
Frequency	2012.1	-0.045 (CI = +/-0.025; p = 0.001)	0.395	-4.41%
Frequency	2012.2	-0.049 (CI = +/-0.027; p = 0.002)	0.406	-4.77%
Frequency	2013.1	-0.047 (CI = +/-0.031; p = 0.005)	0.345	-4.58%
Frequency	2013.2	-0.055 (CI = +/-0.033; p = 0.003)	0.407	-5.33%
Frequency	2014.1	-0.053 (CI = +/-0.037; p = 0.008)	0.348	-5.20%
Frequency	2014.2	-0.065 (CI = +/-0.039; p = 0.003)	0.447	-6.32%
Frequency	2015.1	-0.064 (CI = +/-0.044; p = 0.009)	0.380	-6.16%
Frequency	2015.2	-0.078 (CI = +/-0.047; p = 0.004)	0.482	-7.53%
Frequency	2016.1	-0.086 (CI = +/-0.054; p = 0.005)	0.477	-8.21%
Frequency	2016.2	-0.101 (CI = +/-0.061; p = 0.004)	0.538	-9.63%

Accident Benefits Funeral & Death Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.033 (CI = +/-0.012; p = 0.000)	0.258 (CI = +/-0.079; p = 0.000)	0.780	-3.22%
Loss Cost	2011.2	-0.036 (CI = +/-0.013; p = 0.000)	0.248 (CI = +/-0.080; p = 0.000)	0.796	-3.49%
Loss Cost	2012.1	-0.038 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.082; p = 0.000)	0.788	-3.69%
Loss Cost	2012.2	-0.036 (CI = +/-0.015; p = 0.000)	0.259 (CI = +/-0.087; p = 0.000)	0.786	-3.56%
Loss Cost	2013.1	-0.039 (CI = +/-0.016; p = 0.000)	0.268 (CI = +/-0.090; p = 0.000)	0.780	-3.82%
Loss Cost	2013.2	-0.041 (CI = +/-0.018; p = 0.000)	0.261 (CI = +/-0.095; p = 0.000)	0.783	-4.01%
Loss Cost	2014.1	-0.045 (CI = +/-0.020; p = 0.000)	0.272 (CI = +/-0.098; p = 0.000)	0.781	-4.37%
Loss Cost	2014.2	-0.050 (CI = +/-0.022; p = 0.000)	0.257 (CI = +/-0.099; p = 0.000)	0.803	-4.88%
Loss Cost	2015.1	-0.053 (CI = +/-0.024; p = 0.000)	0.264 (CI = +/-0.105; p = 0.000)	0.783	-5.18%
Loss Cost	2015.2	-0.058 (CI = +/-0.028; p = 0.001)	0.252 (CI = +/-0.112; p = 0.000)	0.795	-5.64%
Loss Cost	2016.1	-0.072 (CI = +/-0.024; p = 0.000)	0.282 (CI = +/-0.090; p = 0.000)	0.883	-6.92%
Loss Cost	2016.2	-0.081 (CI = +/-0.026; p = 0.000)	0.262 (CI = +/-0.088; p = 0.000)	0.909	-7.77%
Severity	2011.1	0.007 (CI = +/-0.005; p = 0.005)	-0.010 (CI = +/-0.030; p = 0.502)	0.271	+0.68%
Severity	2011.2	0.007 (CI = +/-0.005; p = 0.013)	-0.011 (CI = +/-0.032; p = 0.488)	0.233	+0.66%
Severity	2012.1	0.008 (CI = +/-0.005; p = 0.008)	-0.014 (CI = +/-0.032; p = 0.361)	0.283	+0.76%
Severity	2012.2	0.009 (CI = +/-0.006; p = 0.006)	-0.011 (CI = +/-0.033; p = 0.498)	0.315	+0.86%
Severity	2013.1	0.008 (CI = +/-0.006; p = 0.018)	-0.009 (CI = +/-0.035; p = 0.592)	0.228	+0.80%
Severity	2013.2	0.009 (CI = +/-0.007; p = 0.018)	-0.006 (CI = +/-0.037; p = 0.728)	0.244	+0.89%
Severity	2014.1	0.009 (CI = +/-0.008; p = 0.035)	-0.006 (CI = +/-0.039; p = 0.761)	0.181	+0.88%
Severity	2014.2	0.009 (CI = +/-0.009; p = 0.054)	-0.005 (CI = +/-0.043; p = 0.811)	0.152	+0.91%
Severity	2015.1	0.010 (CI = +/-0.010; p = 0.050)	-0.008 (CI = +/-0.045; p = 0.697)	0.172	+1.05%
Severity	2015.2	0.012 (CI = +/-0.012; p = 0.044)	-0.003 (CI = +/-0.048; p = 0.878)	0.206	+1.24%
Severity	2016.1	0.014 (CI = +/-0.014; p = 0.048)	-0.007 (CI = +/-0.052; p = 0.771)	0.208	+1.40%
Severity	2016.2	0.009 (CI = +/-0.015; p = 0.214)	-0.018 (CI = +/-0.051; p = 0.433)	0.071	+0.87%
Frequency	2011.1	-0.040 (CI = +/-0.012; p = 0.000)	0.268 (CI = +/-0.082; p = 0.000)	0.804	-3.88%
Frequency	2011.2	-0.042 (CI = +/-0.013; p = 0.000)	0.258 (CI = +/-0.083; p = 0.000)	0.815	-4.12%
Frequency	2012.1	-0.045 (CI = +/-0.014; p = 0.000)	0.269 (CI = +/-0.084; p = 0.000)	0.819	-4.41%
Frequency	2012.2	-0.045 (CI = +/-0.015; p = 0.000)	0.270 (CI = +/-0.089; p = 0.000)	0.815	-4.39%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	0.277 (CI = +/-0.093; p = 0.000)	0.800	-4.58%
Frequency	2013.2	-0.050 (CI = +/-0.019; p = 0.000)	0.267 (CI = +/-0.097; p = 0.000)	0.807	-4.86%
Frequency	2014.1	-0.053 (CI = +/-0.021; p = 0.000)	0.278 (CI = +/-0.101; p = 0.000)	0.800	-5.20%
Frequency	2014.2	-0.059 (CI = +/-0.022; p = 0.000)	0.261 (CI = +/-0.102; p = 0.000)	0.822	-5.74%
Frequency	2015.1	-0.064 (CI = +/-0.025; p = 0.000)	0.273 (CI = +/-0.106; p = 0.000)	0.813	-6.16%
Frequency	2015.2	-0.070 (CI = +/-0.027; p = 0.000)	0.256 (CI = +/-0.110; p = 0.000)	0.834	-6.80%
Frequency	2016.1	-0.086 (CI = +/-0.020; p = 0.000)	0.289 (CI = +/-0.076; p = 0.000)	0.930	-8.21%
Frequency	2016.2	-0.090 (CI = +/-0.024; p = 0.000)	0.280 (CI = +/-0.083; p = 0.000)	0.932	-8.56%

Accident Benefits Funeral & Death Benefits

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.016 (CI = +/-0.011; p = 0.007)	0.237 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.899	-1.57%
Loss Cost	2011.2	-0.018 (CI = +/-0.012; p = 0.004)	0.231 (CI = +/-0.055; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.905	-1.79%
Loss Cost	2012.1	-0.019 (CI = +/-0.013; p = 0.008)	0.233 (CI = +/-0.059; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.897	-1.85%
Loss Cost	2012.2	-0.015 (CI = +/-0.014; p = 0.033)	0.241 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.906	-1.50%
Loss Cost	2013.1	-0.016 (CI = +/-0.016; p = 0.046)	0.243 (CI = +/-0.062; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.899	-1.59%
Loss Cost	2013.2	-0.016 (CI = +/-0.018; p = 0.067)	0.242 (CI = +/-0.066; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.898	-1.63%
Loss Cost	2014.1	-0.018 (CI = +/-0.021; p = 0.076)	0.246 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.890	-1.81%
Loss Cost	2014.2	-0.023 (CI = +/-0.022; p = 0.045)	0.238 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.898	-2.29%
Loss Cost	2015.1	-0.023 (CI = +/-0.027; p = 0.083)	0.238 (CI = +/-0.080; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.883	-2.29%
Loss Cost	2015.2	-0.027 (CI = +/-0.031; p = 0.082)	0.232 (CI = +/-0.086; p = 0.000)	0.006 (CI = +/-0.004; p = 0.011)	0.885	-2.63%
Loss Cost	2016.1	-0.044 (CI = +/-0.027; p = 0.005)	0.259 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.003; p = 0.011)	0.939	-4.27%
Loss Cost	2016.2	-0.053 (CI = +/-0.027; p = 0.002)	0.245 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.956	-5.19%
Severity	2011.1	0.007 (CI = +/-0.006; p = 0.025)	-0.010 (CI = +/-0.031; p = 0.494)	0.000 (CI = +/-0.002; p = 0.812)	0.235	+0.73%
Severity	2011.2	0.007 (CI = +/-0.007; p = 0.048)	-0.011 (CI = +/-0.033; p = 0.487)	0.000 (CI = +/-0.002; p = 0.844)	0.192	+0.70%
Severity	2012.1	0.009 (CI = +/-0.007; p = 0.025)	-0.016 (CI = +/-0.034; p = 0.339)	0.000 (CI = +/-0.002; p = 0.649)	0.250	+0.87%
Severity	2012.2	0.010 (CI = +/-0.008; p = 0.017)	-0.012 (CI = +/-0.034; p = 0.459)	0.001 (CI = +/-0.002; p = 0.544)	0.289	+1.02%
Severity	2013.1	0.009 (CI = +/-0.009; p = 0.045)	-0.011 (CI = +/-0.037; p = 0.546)	0.000 (CI = +/-0.002; p = 0.630)	0.190	+0.95%
Severity	2013.2	0.011 (CI = +/-0.010; p = 0.039)	-0.008 (CI = +/-0.038; p = 0.672)	0.001 (CI = +/-0.002; p = 0.553)	0.211	+1.10%
Severity	2014.1	0.011 (CI = +/-0.012; p = 0.068)	-0.008 (CI = +/-0.042; p = 0.686)	0.001 (CI = +/-0.002; p = 0.574)	0.140	+1.11%
Severity	2014.2	0.012 (CI = +/-0.014; p = 0.088)	-0.007 (CI = +/-0.045; p = 0.748)	0.001 (CI = +/-0.002; p = 0.563)	0.108	+1.18%
Severity	2015.1	0.015 (CI = +/-0.016; p = 0.066)	-0.012 (CI = +/-0.047; p = 0.587)	0.001 (CI = +/-0.002; p = 0.439)	0.147	+1.48%
Severity	2015.2	0.018 (CI = +/-0.018; p = 0.049)	-0.007 (CI = +/-0.050; p = 0.760)	0.001 (CI = +/-0.002; p = 0.365)	0.199	+1.80%
Severity	2016.1	0.022 (CI = +/-0.021; p = 0.041)	-0.013 (CI = +/-0.053; p = 0.584)	0.001 (CI = +/-0.003; p = 0.278)	0.234	+2.21%
Severity	2016.2	0.016 (CI = +/-0.022; p = 0.141)	-0.023 (CI = +/-0.053; p = 0.351)	0.001 (CI = +/-0.002; p = 0.351)	0.069	+1.57%
Frequency	2011.1	-0.023 (CI = +/-0.012; p = 0.001)	0.248 (CI = +/-0.061; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.896	-2.28%
Frequency	2011.2	-0.025 (CI = +/-0.013; p = 0.001)	0.242 (CI = +/-0.062; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.899	-2.47%
Frequency	2012.1	-0.027 (CI = +/-0.014; p = 0.001)	0.249 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.896	-2.70%
Frequency	2012.2	-0.025 (CI = +/-0.016; p = 0.004)	0.253 (CI = +/-0.067; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.897	-2.50%
Frequency	2013.1	-0.025 (CI = +/-0.018; p = 0.009)	0.254 (CI = +/-0.072; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.885	-2.51%
Frequency	2013.2	-0.027 (CI = +/-0.020; p = 0.012)	0.250 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.886	-2.70%
Frequency	2014.1	-0.029 (CI = +/-0.024; p = 0.019)	0.254 (CI = +/-0.082; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.874	-2.89%
Frequency	2014.2	-0.035 (CI = +/-0.026; p = 0.013)	0.244 (CI = +/-0.084; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.884	-3.42%
Frequency	2015.1	-0.038 (CI = +/-0.031; p = 0.020)	0.250 (CI = +/-0.092; p = 0.000)	0.005 (CI = +/-0.004; p = 0.029)	0.871	-3.71%
Frequency	2015.2	-0.045 (CI = +/-0.034; p = 0.016)	0.239 (CI = +/-0.095; p = 0.000)	0.005 (CI = +/-0.005; p = 0.044)	0.881	-4.36%
Frequency	2016.1	-0.066 (CI = +/-0.026; p = 0.000)	0.272 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.952	-6.35%
Frequency	2016.2	-0.069 (CI = +/-0.030; p = 0.001)	0.268 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.952	-6.65%

Accident Benefits Funeral & Death Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.012; p = 0.055)	0.233 (CI = +/-0.062; p = 0.000)	0.789	-1.16%
Loss Cost	2011.2	-0.014 (CI = +/-0.013; p = 0.040)	0.227 (CI = +/-0.064; p = 0.000)	0.790	-1.38%
Loss Cost	2012.1	-0.014 (CI = +/-0.015; p = 0.072)	0.227 (CI = +/-0.070; p = 0.000)	0.764	-1.36%
Loss Cost	2012.2	-0.009 (CI = +/-0.016; p = 0.251)	0.239 (CI = +/-0.067; p = 0.000)	0.810	-0.86%
Loss Cost	2013.1	-0.008 (CI = +/-0.018; p = 0.338)	0.239 (CI = +/-0.074; p = 0.000)	0.789	-0.83%
Loss Cost	2013.2	-0.007 (CI = +/-0.022; p = 0.460)	0.241 (CI = +/-0.081; p = 0.000)	0.781	-0.74%
Loss Cost	2014.1	-0.008 (CI = +/-0.026; p = 0.531)	0.241 (CI = +/-0.091; p = 0.000)	0.757	-0.75%
Loss Cost	2014.2	-0.012 (CI = +/-0.031; p = 0.400)	0.233 (CI = +/-0.099; p = 0.001)	0.740	-1.19%
Loss Cost	2015.1	-0.008 (CI = +/-0.039; p = 0.642)	0.226 (CI = +/-0.113; p = 0.002)	0.694	-0.80%
Loss Cost	2015.2	-0.010 (CI = +/-0.051; p = 0.646)	0.223 (CI = +/-0.132; p = 0.006)	0.658	-1.00%
Loss Cost	2016.1	-0.033 (CI = +/-0.054; p = 0.176)	0.258 (CI = +/-0.124; p = 0.003)	0.792	-3.27%
Loss Cost	2016.2	-0.049 (CI = +/-0.067; p = 0.112)	0.239 (CI = +/-0.136; p = 0.008)	0.813	-4.80%
Severity	2011.1	0.008 (CI = +/-0.007; p = 0.024)	0.005 (CI = +/-0.034; p = 0.740)	0.216	+0.78%
Severity	2011.2	0.008 (CI = +/-0.007; p = 0.039)	0.006 (CI = +/-0.037; p = 0.742)	0.170	+0.79%
Severity	2012.1	0.010 (CI = +/-0.008; p = 0.025)	0.001 (CI = +/-0.038; p = 0.967)	0.233	+0.97%
Severity	2012.2	0.012 (CI = +/-0.009; p = 0.010)	0.007 (CI = +/-0.037; p = 0.699)	0.345	+1.21%
Severity	2013.1	0.011 (CI = +/-0.010; p = 0.036)	0.010 (CI = +/-0.041; p = 0.609)	0.252	+1.10%
Severity	2013.2	0.014 (CI = +/-0.011; p = 0.017)	0.016 (CI = +/-0.041; p = 0.400)	0.363	+1.39%
Severity	2014.1	0.014 (CI = +/-0.013; p = 0.045)	0.017 (CI = +/-0.046; p = 0.433)	0.302	+1.37%
Severity	2014.2	0.016 (CI = +/-0.015; p = 0.038)	0.022 (CI = +/-0.049; p = 0.330)	0.343	+1.66%
Severity	2015.1	0.020 (CI = +/-0.019; p = 0.035)	0.015 (CI = +/-0.053; p = 0.535)	0.402	+2.06%
Severity	2015.2	0.030 (CI = +/-0.015; p = 0.003)	0.028 (CI = +/-0.040; p = 0.130)	0.746	+3.00%
Severity	2016.1	0.038 (CI = +/-0.013; p = 0.001)	0.016 (CI = +/-0.031; p = 0.245)	0.896	+3.88%
Severity	2016.2	0.036 (CI = +/-0.018; p = 0.006)	0.013 (CI = +/-0.037; p = 0.390)	0.824	+3.62%
Frequency	2011.1	-0.019 (CI = +/-0.013; p = 0.007)	0.228 (CI = +/-0.069; p = 0.000)	0.758	-1.93%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	0.221 (CI = +/-0.072; p = 0.000)	0.763	-2.15%
Frequency	2012.1	-0.023 (CI = +/-0.017; p = 0.010)	0.226 (CI = +/-0.077; p = 0.000)	0.744	-2.31%
Frequency	2012.2	-0.021 (CI = +/-0.019; p = 0.034)	0.233 (CI = +/-0.081; p = 0.000)	0.752	-2.05%
Frequency	2013.1	-0.019 (CI = +/-0.022; p = 0.081)	0.229 (CI = +/-0.089; p = 0.000)	0.709	-1.91%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.096)	0.225 (CI = +/-0.097; p = 0.000)	0.701	-2.10%
Frequency	2014.1	-0.021 (CI = +/-0.031; p = 0.162)	0.224 (CI = +/-0.109; p = 0.001)	0.652	-2.09%
Frequency	2014.2	-0.028 (CI = +/-0.036; p = 0.107)	0.211 (CI = +/-0.115; p = 0.003)	0.658	-2.81%
Frequency	2015.1	-0.028 (CI = +/-0.046; p = 0.190)	0.211 (CI = +/-0.133; p = 0.007)	0.584	-2.81%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.132)	0.194 (CI = +/-0.145; p = 0.017)	0.597	-3.88%
Frequency	2016.1	-0.071 (CI = +/-0.046; p = 0.011)	0.242 (CI = +/-0.107; p = 0.002)	0.850	-6.89%
Frequency	2016.2	-0.085 (CI = +/-0.058; p = 0.015)	0.226 (CI = +/-0.117; p = 0.006)	0.879	-8.13%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.228 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.857	0.00%
Loss Cost	2011.2	0.229 (CI = +/-0.068; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.856	0.00%
Loss Cost	2012.1	0.223 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.850	0.00%
Loss Cost	2012.2	0.239 (CI = +/-0.065; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.882	0.00%
Loss Cost	2013.1	0.235 (CI = +/-0.068; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.875	0.00%
Loss Cost	2013.2	0.240 (CI = +/-0.072; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.878	0.00%
Loss Cost	2014.1	0.237 (CI = +/-0.076; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.868	0.00%
Loss Cost	2014.2	0.235 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.867	0.00%
Loss Cost	2015.1	0.226 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.858	0.00%
Loss Cost	2015.2	0.229 (CI = +/-0.095; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.856	0.00%
Loss Cost	2016.1	0.239 (CI = +/-0.100; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.860	0.00%
Loss Cost	2016.2	0.240 (CI = +/-0.113; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.858	0.00%
Severity	2011.1	-0.006 (CI = +/-0.035; p = 0.702)	-0.001 (CI = +/-0.001; p = 0.114)	0.047	0.00%
Severity	2011.2	-0.010 (CI = +/-0.036; p = 0.559)	-0.001 (CI = +/-0.001; p = 0.150)	0.043	0.00%
Severity	2012.1	-0.011 (CI = +/-0.038; p = 0.548)	-0.001 (CI = +/-0.001; p = 0.157)	0.040	0.00%
Severity	2012.2	-0.011 (CI = +/-0.040; p = 0.571)	-0.001 (CI = +/-0.001; p = 0.174)	0.034	0.00%
Severity	2013.1	-0.006 (CI = +/-0.040; p = 0.770)	-0.001 (CI = +/-0.001; p = 0.205)	-0.002	0.00%
Severity	2013.2	-0.006 (CI = +/-0.043; p = 0.760)	-0.001 (CI = +/-0.002; p = 0.235)	-0.011	0.00%
Severity	2014.1	-0.002 (CI = +/-0.045; p = 0.913)	-0.001 (CI = +/-0.002; p = 0.278)	-0.042	0.00%
Severity	2014.2	-0.005 (CI = +/-0.048; p = 0.816)	-0.001 (CI = +/-0.002; p = 0.345)	-0.061	0.00%
Severity	2015.1	-0.005 (CI = +/-0.052; p = 0.840)	-0.001 (CI = +/-0.002; p = 0.372)	-0.078	0.00%
Severity	2015.2	-0.005 (CI = +/-0.057; p = 0.850)	-0.001 (CI = +/-0.002; p = 0.407)	-0.094	0.00%
Severity	2016.1	-0.003 (CI = +/-0.063; p = 0.905)	-0.001 (CI = +/-0.002; p = 0.453)	-0.124	0.00%
Severity	2016.2	-0.021 (CI = +/-0.056; p = 0.417)	0.000 (CI = +/-0.002; p = 0.787)	-0.104	0.00%
Frequency	2011.1	0.235 (CI = +/-0.079; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.817	0.00%
Frequency	2011.2	0.239 (CI = +/-0.083; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.818	0.00%
Frequency	2012.1	0.234 (CI = +/-0.087; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.809	0.00%
Frequency	2012.2	0.250 (CI = +/-0.085; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.835	0.00%
Frequency	2013.1	0.240 (CI = +/-0.087; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.828	0.00%
Frequency	2013.2	0.246 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.831	0.00%
Frequency	2014.1	0.239 (CI = +/-0.097; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.819	0.00%
Frequency	2014.2	0.240 (CI = +/-0.105; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.817	0.00%
Frequency	2015.1	0.231 (CI = +/-0.111; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.802	0.00%
Frequency	2015.2	0.234 (CI = +/-0.122; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.800	0.00%
Frequency	2016.1	0.243 (CI = +/-0.131; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	0.795	0.00%
Frequency	2016.2	0.261 (CI = +/-0.141; p = 0.002)	0.009 (CI = +/-0.004; p = 0.002)	0.808	0.00%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.024 (CI = +/-0.009; p = 0.000)	0.412	+2.41%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.418	+2.52%
Loss Cost	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.417	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.412	+2.70%
Loss Cost	2006.1	0.028 (CI = +/-0.012; p = 0.000)	0.418	+2.83%
Loss Cost	2006.2	0.028 (CI = +/-0.012; p = 0.000)	0.397	+2.84%
Loss Cost	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.392	+2.95%
Loss Cost	2007.2	0.031 (CI = +/-0.014; p = 0.000)	0.414	+3.18%
Loss Cost	2008.1	0.033 (CI = +/-0.015; p = 0.000)	0.425	+3.38%
Loss Cost	2008.2	0.035 (CI = +/-0.016; p = 0.000)	0.428	+3.56%
Loss Cost	2009.1	0.037 (CI = +/-0.017; p = 0.000)	0.435	+3.77%
Loss Cost	2009.2	0.038 (CI = +/-0.018; p = 0.000)	0.419	+3.87%
Loss Cost	2010.1	0.038 (CI = +/-0.019; p = 0.001)	0.387	+3.86%
Loss Cost	2010.2	0.037 (CI = +/-0.021; p = 0.002)	0.342	+3.74%
Loss Cost	2011.1	0.037 (CI = +/-0.023; p = 0.003)	0.310	+3.75%
Loss Cost	2011.2	0.037 (CI = +/-0.025; p = 0.007)	0.276	+3.73%
Loss Cost	2012.1	0.035 (CI = +/-0.028; p = 0.017)	0.226	+3.57%
Loss Cost	2012.2	0.031 (CI = +/-0.031; p = 0.049)	0.154	+3.11%
Loss Cost	2013.1	0.027 (CI = +/-0.034; p = 0.115)	0.089	+2.69%
Loss Cost	2013.2	0.021 (CI = +/-0.037; p = 0.251)	0.024	+2.10%
Loss Cost	2014.1	0.017 (CI = +/-0.041; p = 0.398)	-0.015	+1.71%
Loss Cost	2014.2	0.013 (CI = +/-0.047; p = 0.560)	-0.045	+1.32%
Loss Cost	2015.1	0.004 (CI = +/-0.052; p = 0.885)	-0.075	+0.36%
Loss Cost	2015.2	-0.004 (CI = +/-0.060; p = 0.892)	-0.082	-0.38%
Loss Cost	2016.1	-0.018 (CI = +/-0.068; p = 0.559)	-0.056	-1.83%
Loss Cost	2016.2	-0.033 (CI = +/-0.078; p = 0.359)	-0.007	-3.29%
Severity	2004.1	0.038 (CI = +/-0.003; p = 0.000)	0.938	+3.88%
Severity	2004.2	0.038 (CI = +/-0.003; p = 0.000)	0.935	+3.92%
Severity	2005.1	0.039 (CI = +/-0.004; p = 0.000)	0.938	+4.01%
Severity	2005.2	0.040 (CI = +/-0.004; p = 0.000)	0.936	+4.06%
Severity	2006.1	0.041 (CI = +/-0.003; p = 0.000)	0.948	+4.21%
Severity	2006.2	0.042 (CI = +/-0.004; p = 0.000)	0.948	+4.28%
Severity	2007.1	0.043 (CI = +/-0.004; p = 0.000)	0.948	+4.36%
Severity	2007.2	0.043 (CI = +/-0.004; p = 0.000)	0.945	+4.42%
Severity	2008.1	0.044 (CI = +/-0.004; p = 0.000)	0.950	+4.54%
Severity	2008.2	0.045 (CI = +/-0.004; p = 0.000)	0.949	+4.62%
Severity	2009.1	0.047 (CI = +/-0.004; p = 0.000)	0.959	+4.80%
Severity	2009.2	0.047 (CI = +/-0.004; p = 0.000)	0.955	+4.83%
Severity	2010.1	0.048 (CI = +/-0.005; p = 0.000)	0.952	+4.89%
Severity	2010.2	0.048 (CI = +/-0.005; p = 0.000)	0.947	+4.93%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	0.952	+5.09%
Severity	2011.2	0.051 (CI = +/-0.005; p = 0.000)	0.951	+5.20%
Severity	2012.1	0.053 (CI = +/-0.005; p = 0.000)	0.960	+5.43%
Severity	2012.2	0.054 (CI = +/-0.005; p = 0.000)	0.958	+5.54%
Severity	2013.1	0.056 (CI = +/-0.005; p = 0.000)	0.964	+5.76%
Severity	2013.2	0.056 (CI = +/-0.006; p = 0.000)	0.959	+5.80%
Severity	2014.1	0.058 (CI = +/-0.006; p = 0.000)	0.960	+5.99%
Severity	2014.2	0.057 (CI = +/-0.007; p = 0.000)	0.954	+5.83%
Severity	2015.1	0.057 (CI = +/-0.008; p = 0.000)	0.945	+5.85%
Severity	2015.2	0.055 (CI = +/-0.009; p = 0.000)	0.936	+5.60%
Severity	2016.1	0.053 (CI = +/-0.010; p = 0.000)	0.920	+5.47%
Severity	2016.2	0.051 (CI = +/-0.011; p = 0.000)	0.902	+5.18%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.002)	0.222	-1.42%
Frequency	2004.2	-0.014 (CI = +/-0.009; p = 0.005)	0.190	-1.35%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.007)	0.175	-1.35%
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.013)	0.152	-1.31%
Frequency	2006.1	-0.013 (CI = +/-0.011; p = 0.018)	0.142	-1.33%
Frequency	2006.2	-0.014 (CI = +/-0.012; p = 0.020)	0.139	-1.38%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.031)	0.121	-1.36%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.071)	0.080	-1.19%
Frequency	2008.1	-0.011 (CI = +/-0.014; p = 0.111)	0.058	-1.11%
Frequency	2008.2	-0.010 (CI = +/-0.015; p = 0.172)	0.035	-1.02%
Frequency	2009.1	-0.010 (CI = +/-0.016; p = 0.221)	0.022	-0.98%
Frequency	2009.2	-0.009 (CI = +/-0.017; p = 0.288)	0.007	-0.92%
Frequency	2010.1	-0.010 (CI = +/-0.019; p = 0.294)	0.006	-0.98%
Frequency	2010.2	-0.011 (CI = +/-0.021; p = 0.265)	0.013	-1.13%
Frequency	2011.1	-0.013 (CI = +/-0.022; p = 0.245)	0.019	-1.28%
Frequency	2011.2	-0.014 (CI = +/-0.025; p = 0.245)	0.020	-1.40%
Frequency	2012.1	-0.018 (CI = +/-0.027; p = 0.179)	0.045	-1.76%
Frequency	2012.2	-0.023 (CI = +/-0.029; p = 0.106)	0.091	-2.30%
Frequency	2013.1	-0.029 (CI = +/-0.031; p = 0.060)	0.145	-2.91%
Frequency	2013.2	-0.036 (CI = +/-0.034; p = 0.039)	0.192	-3.50%
Frequency	2014.1	-0.041 (CI = +/-0.037; p = 0.032)	0.222	-4.04%
Frequency	2014.2	-0.044 (CI = +/-0.042; p = 0.045)	0.204	-4.26%
Frequency	2015.1	-0.053 (CI = +/-0.047; p = 0.029)	0.265	-5.19%
Frequency	2015.2	-0.058 (CI = +/-0.054; p = 0.037)	0.259	-5.67%
Frequency	2016.1	-0.072 (CI = +/-0.061; p = 0.024)	0.325	-6.92%
Frequency	2016.2	-0.084 (CI = +/-0.070; p = 0.024)	0.357	-8.06%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.024 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.102; p = 0.483)	0.403	+2.41%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.103; p = 0.398)	0.414	+2.54%
Loss Cost	2005.1	0.026 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.106; p = 0.453)	0.409	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.109; p = 0.399)	0.407	+2.72%
Loss Cost	2006.1	0.028 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.112; p = 0.472)	0.409	+2.83%
Loss Cost	2006.2	0.028 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.116; p = 0.462)	0.388	+2.87%
Loss Cost	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.119; p = 0.516)	0.379	+2.95%
Loss Cost	2007.2	0.032 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.121; p = 0.387)	0.409	+3.21%
Loss Cost	2008.1	0.033 (CI = +/-0.015; p = 0.000)	0.044 (CI = +/-0.124; p = 0.472)	0.415	+3.38%
Loss Cost	2008.2	0.035 (CI = +/-0.016; p = 0.000)	0.054 (CI = +/-0.127; p = 0.387)	0.423	+3.60%
Loss Cost	2009.1	0.037 (CI = +/-0.017; p = 0.000)	0.047 (CI = +/-0.131; p = 0.467)	0.425	+3.77%
Loss Cost	2009.2	0.038 (CI = +/-0.018; p = 0.000)	0.053 (CI = +/-0.136; p = 0.427)	0.410	+3.91%
Loss Cost	2010.1	0.038 (CI = +/-0.020; p = 0.001)	0.055 (CI = +/-0.142; p = 0.428)	0.378	+3.86%
Loss Cost	2010.2	0.037 (CI = +/-0.022; p = 0.002)	0.053 (CI = +/-0.149; p = 0.468)	0.328	+3.80%
Loss Cost	2011.1	0.037 (CI = +/-0.024; p = 0.004)	0.055 (CI = +/-0.156; p = 0.471)	0.295	+3.75%
Loss Cost	2011.2	0.037 (CI = +/-0.026; p = 0.007)	0.057 (CI = +/-0.165; p = 0.477)	0.258	+3.80%
Loss Cost	2012.1	0.035 (CI = +/-0.028; p = 0.018)	0.065 (CI = +/-0.172; p = 0.439)	0.211	+3.57%
Loss Cost	2012.2	0.031 (CI = +/-0.031; p = 0.049)	0.052 (CI = +/-0.181; p = 0.550)	0.123	+3.20%
Loss Cost	2013.1	0.027 (CI = +/-0.034; p = 0.120)	0.068 (CI = +/-0.188; p = 0.454)	0.067	+2.69%
Loss Cost	2013.2	0.022 (CI = +/-0.038; p = 0.243)	0.053 (CI = +/-0.198; p = 0.578)	-0.019	+2.20%
Loss Cost	2014.1	0.017 (CI = +/-0.043; p = 0.407)	0.066 (CI = +/-0.209; p = 0.506)	-0.053	+1.71%
Loss Cost	2014.2	0.014 (CI = +/-0.049; p = 0.533)	0.059 (CI = +/-0.225; p = 0.578)	-0.098	+1.46%
Loss Cost	2015.1	0.004 (CI = +/-0.054; p = 0.887)	0.087 (CI = +/-0.232; p = 0.432)	-0.104	+0.36%
Loss Cost	2015.2	-0.002 (CI = +/-0.063; p = 0.957)	0.074 (CI = +/-0.253; p = 0.534)	-0.137	-0.16%
Loss Cost	2016.1	-0.018 (CI = +/-0.069; p = 0.562)	0.110 (CI = +/-0.257; p = 0.362)	-0.064	-1.83%
Loss Cost	2016.2	-0.030 (CI = +/-0.082; p = 0.430)	0.086 (CI = +/-0.282; p = 0.510)	-0.063	-2.95%
Severity	2004.1	0.038 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.034; p = 0.031)	0.944	+3.88%
Severity	2004.2	0.039 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.034; p = 0.019)	0.944	+3.94%
Severity	2005.1	0.039 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.034; p = 0.032)	0.945	+4.01%
Severity	2005.2	0.040 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.034; p = 0.019)	0.945	+4.08%
Severity	2006.1	0.041 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.031; p = 0.034)	0.954	+4.21%
Severity	2006.2	0.042 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.031; p = 0.014)	0.956	+4.31%
Severity	2007.1	0.043 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.031; p = 0.024)	0.955	+4.36%
Severity	2007.2	0.043 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.013)	0.955	+4.44%
Severity	2008.1	0.044 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.031; p = 0.024)	0.957	+4.54%
Severity	2008.2	0.045 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.009)	0.960	+4.65%
Severity	2009.1	0.047 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.028; p = 0.016)	0.966	+4.80%
Severity	2009.2	0.047 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.964	+4.86%
Severity	2010.1	0.048 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.029; p = 0.018)	0.961	+4.89%
Severity	2010.2	0.049 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.030; p = 0.012)	0.959	+4.97%
Severity	2011.1	0.050 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.030; p = 0.023)	0.961	+5.09%
Severity	2011.2	0.051 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.028; p = 0.007)	0.965	+5.26%
Severity	2012.1	0.053 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.026; p = 0.012)	0.970	+5.43%
Severity	2012.2	0.055 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.025; p = 0.003)	0.974	+5.60%
Severity	2013.1	0.056 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.024; p = 0.005)	0.977	+5.76%
Severity	2013.2	0.057 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.024; p = 0.003)	0.976	+5.88%
Severity	2014.1	0.058 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.024; p = 0.006)	0.975	+5.99%
Severity	2014.2	0.057 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.026; p = 0.012)	0.970	+5.92%
Severity	2015.1	0.057 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.028; p = 0.014)	0.964	+5.85%
Severity	2015.2	0.056 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.030; p = 0.031)	0.955	+5.71%
Severity	2016.1	0.053 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.029; p = 0.016)	0.952	+5.47%
Severity	2016.2	0.052 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.032; p = 0.034)	0.935	+5.34%
Frequency	2004.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.002 (CI = +/-0.094; p = 0.972)	0.199	-1.42%
Frequency	2004.2	-0.014 (CI = +/-0.009; p = 0.005)	0.003 (CI = +/-0.096; p = 0.955)	0.166	-1.35%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.008)	0.003 (CI = +/-0.099; p = 0.957)	0.149	-1.35%
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.015)	0.005 (CI = +/-0.102; p = 0.923)	0.125	-1.31%
Frequency	2006.1	-0.013 (CI = +/-0.011; p = 0.020)	0.006 (CI = +/-0.105; p = 0.910)	0.114	-1.33%
Frequency	2006.2	-0.014 (CI = +/-0.012; p = 0.023)	0.003 (CI = +/-0.109; p = 0.954)	0.110	-1.38%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.034)	0.002 (CI = +/-0.113; p = 0.970)	0.090	-1.36%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.079)	0.012 (CI = +/-0.115; p = 0.839)	0.047	-1.18%
Frequency	2008.1	-0.011 (CI = +/-0.014; p = 0.118)	0.008 (CI = +/-0.119; p = 0.886)	0.022	-1.11%
Frequency	2008.2	-0.010 (CI = +/-0.015; p = 0.186)	0.014 (CI = +/-0.124; p = 0.823)	-0.002	-1.01%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.230)	0.012 (CI = +/-0.129; p = 0.845)	-0.017	-0.98%
Frequency	2009.2	-0.009 (CI = +/-0.018; p = 0.306)	0.016 (CI = +/-0.134; p = 0.809)	-0.033	-0.90%
Frequency	2010.1	-0.010 (CI = +/-0.019; p = 0.304)	0.019 (CI = +/-0.140; p = 0.780)	-0.035	-0.98%
Frequency	2010.2	-0.011 (CI = +/-0.021; p = 0.284)	0.014 (CI = +/-0.146; p = 0.850)	-0.032	-1.11%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.256)	0.020 (CI = +/-0.153; p = 0.787)	-0.026	-1.28%
Frequency	2011.2	-0.014 (CI = +/-0.025; p = 0.265)	0.016 (CI = +/-0.161; p = 0.836)	-0.029	-1.38%
Frequency	2012.1	-0.018 (CI = +/-0.027; p = 0.190)	0.030 (CI = +/-0.166; p = 0.712)	0.000	-1.76%
Frequency	2012.2	-0.023 (CI = +/-0.030; p = 0.120)	0.011 (CI = +/-0.172; p = 0.892)	0.038	-2.28%
Frequency	2013.1	-0.029 (CI = +/-0.032; p = 0.067)	0.032 (CI = +/-0.175; p = 0.707)	0.100	-2.91%
Frequency	2013.2	-0.035 (CI = +/-0.035; p = 0.048)	0.013 (CI = +/-0.182; p = 0.882)	0.139	-3.48%
Frequency	2014.1	-0.041 (CI = +/-0.039; p = 0.038)	0.029 (CI = +/-0.190; p = 0.744)	0.173	-4.04%
Frequency	2014.2	-0.043 (CI = +/-0.044; p = 0.057)	0.024 (CI = +/-0.205; p = 0.801)	0.148	-4.21%
Frequency	2015.1	-0.053 (CI = +/-0.049; p = 0.034)	0.050 (CI = +/-0.211; p = 0.613)	0.221	-5.19%
Frequency	2015.2	-0.057 (CI = +/-0.057; p = 0.050)	0.041 (CI = +/-0.230; p = 0.705)	0.202	-5.55%
Frequency	2016.1	-0.072 (CI = +/-0.063; p = 0.029)	0.072 (CI = +/-0.236; p = 0.510)	0.291	-6.92%
Frequency	2016.2	-0.082 (CI = +/-0.075; p = 0.036)	0.050 (CI = +/-0.259; p = 0.671)	0.301	-7.86%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.107; p = 0.429)	0.339	+2.28%
Loss Cost	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.109; p = 0.354)	0.351	+2.42%
Loss Cost	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.112; p = 0.402)	0.346	+2.49%
Loss Cost	2005.2	0.026 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.115; p = 0.355)	0.344	+2.61%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.047 (CI = +/-0.119; p = 0.420)	0.345	+2.72%
Loss Cost	2006.2	0.027 (CI = +/-0.014; p = 0.001)	0.050 (CI = +/-0.123; p = 0.415)	0.323	+2.76%
Loss Cost	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.046 (CI = +/-0.128; p = 0.463)	0.314	+2.84%
Loss Cost	2007.2	0.031 (CI = +/-0.016; p = 0.001)	0.061 (CI = +/-0.129; p = 0.344)	0.348	+3.14%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.001)	0.053 (CI = +/-0.133; p = 0.421)	0.353	+3.32%
Loss Cost	2008.2	0.035 (CI = +/-0.018; p = 0.001)	0.064 (CI = +/-0.137; p = 0.342)	0.365	+3.58%
Loss Cost	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.057 (CI = +/-0.142; p = 0.416)	0.367	+3.77%
Loss Cost	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.064 (CI = +/-0.148; p = 0.379)	0.353	+3.95%
Loss Cost	2010.1	0.038 (CI = +/-0.023; p = 0.003)	0.067 (CI = +/-0.155; p = 0.380)	0.320	+3.88%
Loss Cost	2010.2	0.038 (CI = +/-0.026; p = 0.007)	0.065 (CI = +/-0.164; p = 0.418)	0.266	+3.82%
Loss Cost	2011.1	0.037 (CI = +/-0.028; p = 0.014)	0.067 (CI = +/-0.172; p = 0.421)	0.232	+3.74%
Loss Cost	2011.2	0.038 (CI = +/-0.032; p = 0.023)	0.070 (CI = +/-0.183; p = 0.427)	0.196	+3.83%
Loss Cost	2012.1	0.035 (CI = +/-0.035; p = 0.053)	0.080 (CI = +/-0.192; p = 0.392)	0.149	+3.52%
Loss Cost	2012.2	0.030 (CI = +/-0.039; p = 0.120)	0.066 (CI = +/-0.203; p = 0.499)	0.056	+3.08%
Loss Cost	2013.1	0.024 (CI = +/-0.043; p = 0.260)	0.085 (CI = +/-0.212; p = 0.404)	0.007	+2.39%
Loss Cost	2013.2	0.017 (CI = +/-0.049; p = 0.454)	0.068 (CI = +/-0.226; p = 0.528)	-0.078	+1.76%
Loss Cost	2014.1	0.010 (CI = +/-0.055; p = 0.693)	0.086 (CI = +/-0.239; p = 0.449)	-0.096	+1.03%
Loss Cost	2014.2	0.006 (CI = +/-0.065; p = 0.832)	0.076 (CI = +/-0.261; p = 0.534)	-0.137	+0.64%
Loss Cost	2015.1	-0.010 (CI = +/-0.071; p = 0.754)	0.112 (CI = +/-0.268; p = 0.372)	-0.093	-1.03%
Loss Cost	2015.2	-0.019 (CI = +/-0.086; p = 0.624)	0.093 (CI = +/-0.297; p = 0.496)	-0.113	-1.91%
Loss Cost	2016.1	-0.048 (CI = +/-0.092; p = 0.262)	0.146 (CI = +/-0.292; p = 0.282)	0.073	-4.69%
Loss Cost	2016.2	-0.071 (CI = +/-0.112; p = 0.178)	0.104 (CI = +/-0.320; p = 0.467)	0.130	-6.82%
Severity	2004.1	0.037 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.033; p = 0.021)	0.941	+3.72%
Severity	2004.2	0.037 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.033; p = 0.013)	0.940	+3.78%
Severity	2005.1	0.038 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.033; p = 0.022)	0.940	+3.85%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.033; p = 0.014)	0.939	+3.92%
Severity	2006.1	0.040 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.031; p = 0.025)	0.949	+4.05%
Severity	2006.2	0.041 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.030; p = 0.010)	0.951	+4.15%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.031; p = 0.017)	0.950	+4.20%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.011)	0.949	+4.28%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.031; p = 0.019)	0.951	+4.38%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.030; p = 0.008)	0.953	+4.50%
Severity	2009.1	0.045 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.028; p = 0.014)	0.960	+4.65%
Severity	2009.2	0.046 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.029; p = 0.011)	0.957	+4.72%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.031; p = 0.016)	0.953	+4.74%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	0.949	+4.82%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.032; p = 0.023)	0.951	+4.95%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.030; p = 0.008)	0.955	+5.14%
Severity	2012.1	0.052 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.029; p = 0.014)	0.961	+5.33%
Severity	2012.2	0.054 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.027; p = 0.004)	0.965	+5.54%
Severity	2013.1	0.056 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.026; p = 0.007)	0.969	+5.72%
Severity	2013.2	0.057 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.027; p = 0.004)	0.967	+5.88%
Severity	2014.1	0.058 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.028; p = 0.008)	0.966	+6.01%
Severity	2014.2	0.058 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.030; p = 0.018)	0.956	+5.93%
Severity	2015.1	0.057 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.033; p = 0.020)	0.947	+5.83%
Severity	2015.2	0.055 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.035; p = 0.044)	0.929	+5.64%
Severity	2016.1	0.051 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.034; p = 0.020)	0.927	+5.27%
Severity	2016.2	0.049 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.039; p = 0.047)	0.892	+5.04%
Frequency	2004.1	-0.014 (CI = +/-0.010; p = 0.007)	0.003 (CI = +/-0.099; p = 0.950)	0.160	-1.39%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.015)	0.008 (CI = +/-0.102; p = 0.874)	0.126	-1.31%
Frequency	2005.1	-0.013 (CI = +/-0.011; p = 0.021)	0.008 (CI = +/-0.105; p = 0.878)	0.110	-1.31%
Frequency	2005.2	-0.013 (CI = +/-0.012; p = 0.036)	0.011 (CI = +/-0.109; p = 0.843)	0.087	-1.26%
Frequency	2006.1	-0.013 (CI = +/-0.013; p = 0.045)	0.012 (CI = +/-0.112; p = 0.833)	0.076	-1.28%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.051)	0.009 (CI = +/-0.117; p = 0.874)	0.072	-1.33%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.072)	0.008 (CI = +/-0.121; p = 0.892)	0.052	-1.31%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.152)	0.019 (CI = +/-0.124; p = 0.759)	0.013	-1.09%
Frequency	2008.1	-0.010 (CI = +/-0.016; p = 0.213)	0.015 (CI = +/-0.129; p = 0.809)	-0.012	-1.02%
Frequency	2008.2	-0.009 (CI = +/-0.018; p = 0.316)	0.022 (CI = +/-0.134; p = 0.741)	-0.032	-0.88%
Frequency	2009.1	-0.008 (CI = +/-0.019; p = 0.373)	0.020 (CI = +/-0.139; p = 0.768)	-0.047	-0.84%
Frequency	2009.2	-0.007 (CI = +/-0.021; p = 0.477)	0.025 (CI = +/-0.146; p = 0.727)	-0.060	-0.73%
Frequency	2010.1	-0.008 (CI = +/-0.023; p = 0.465)	0.028 (CI = +/-0.153; p = 0.705)	-0.063	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.025; p = 0.440)	0.023 (CI = +/-0.161; p = 0.768)	-0.063	-0.95%
Frequency	2011.1	-0.012 (CI = +/-0.028; p = 0.393)	0.030 (CI = +/-0.169; p = 0.712)	-0.058	-1.15%
Frequency	2011.2	-0.013 (CI = +/-0.031; p = 0.406)	0.027 (CI = +/-0.179; p = 0.756)	-0.063	-1.24%
Frequency	2012.1	-0.017 (CI = +/-0.034; p = 0.295)	0.042 (CI = +/-0.186; p = 0.638)	-0.034	-1.72%
Frequency	2012.2	-0.024 (CI = +/-0.037; p = 0.198)	0.022 (CI = +/-0.194; p = 0.812)	-0.002	-2.33%
Frequency	2013.1	-0.032 (CI = +/-0.040; p = 0.111)	0.046 (CI = +/-0.198; p = 0.627)	0.067	-3.15%
Frequency	2013.2	-0.040 (CI = +/-0.045; p = 0.080)	0.024 (CI = +/-0.208; p = 0.806)	0.108	-3.88%
Frequency	2014.1	-0.048 (CI = +/-0.050; p = 0.059)	0.045 (CI = +/-0.217; p = 0.657)	0.155	-4.70%
Frequency	2014.2	-0.051 (CI = +/-0.059; p = 0.083)	0.038 (CI = +/-0.238; p = 0.732)	0.133	-4.99%
Frequency	2015.1	-0.067 (CI = +/-0.065; p = 0.044)	0.072 (CI = +/-0.243; p = 0.522)	0.239	-6.48%
Frequency	2015.2	-0.074 (CI = +/-0.078; p = 0.060)	0.056 (CI = +/-0.269; p = 0.647)	0.228	-7.15%
Frequency	2016.1	-0.099 (CI = +/-0.084; p = 0.026)	0.103 (CI = +/-0.268; p = 0.402)	0.382	-9.46%
Frequency	2016.2	-0.120 (CI = +/-0.102; p = 0.028)	0.065 (CI = +/-0.294; p = 0.618)	0.427	-11.30%

Collision

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.596	+3.50%
Loss Cost	2004.2	0.037 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.619	+3.73%
Loss Cost	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.632	+3.93%
Loss Cost	2005.2	0.040 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.643	+4.13%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.670	+4.41%
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.664	+4.55%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.680	+4.83%
Loss Cost	2007.2	0.052 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.736	+5.29%
Loss Cost	2008.1	0.056 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.780	+5.75%
Loss Cost	2008.2	0.060 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.818	+6.22%
Loss Cost	2009.1	0.065 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.865	+6.76%
Loss Cost	2009.2	0.069 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.886	+7.19%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.893	+7.52%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.889	+7.73%
Loss Cost	2011.1	0.079 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.903	+8.17%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.917	+8.66%
Loss Cost	2012.1	0.086 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.920	+9.01%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.909	+8.98%
Loss Cost	2013.1	0.087 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.900	+9.08%
Loss Cost	2013.2	0.086 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.887	+9.01%
Loss Cost	2014.1	0.090 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.887	+9.39%
Loss Cost	2014.2	0.095 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.891	+9.91%
Loss Cost	2015.1	0.092 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.882	+9.64%
Loss Cost	2015.2	0.094 (CI = +/-0.030; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.878	+9.89%
Loss Cost	2016.1	0.087 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.880	+9.10%
Loss Cost	2016.2	0.081 (CI = +/-0.040; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	0.883	+8.39%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.041)	0.943	+3.65%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.052)	0.941	+3.69%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.072)	0.942	+3.79%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.091)	0.940	+3.84%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.130)	0.950	+4.02%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.172)	0.949	+4.10%
Severity	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.228)	0.949	+4.19%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.274)	0.946	+4.25%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.383)	0.950	+4.40%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.475)	0.948	+4.50%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.693)	0.957	+4.73%
Severity	2009.2	0.047 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.744)	0.953	+4.77%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.843)	0.950	+4.85%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.903)	0.945	+4.90%
Severity	2011.1	0.050 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.845)	0.950	+5.14%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.684)	0.948	+5.30%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.360)	0.959	+5.65%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.250)	0.959	+5.84%
Severity	2013.1	0.060 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.077)	0.969	+6.22%
Severity	2013.2	0.062 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.065)	0.965	+6.35%
Severity	2014.1	0.065 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.017)	0.972	+6.73%
Severity	2014.2	0.064 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.029)	0.966	+6.58%
Severity	2015.1	0.065 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.028)	0.961	+6.73%
Severity	2015.2	0.063 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.049)	0.952	+6.48%
Severity	2016.1	0.062 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.072)	0.937	+6.41%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.113)	0.919	+6.11%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.679)	0.011 (CI = +/-0.003; p = 0.000)	0.666	-0.14%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.921)	0.012 (CI = +/-0.003; p = 0.000)	0.678	+0.03%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.717)	0.012 (CI = +/-0.003; p = 0.000)	0.679	+0.13%
Frequency	2005.2	0.003 (CI = +/-0.008; p = 0.456)	0.012 (CI = +/-0.003; p = 0.000)	0.687	+0.28%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.347)	0.012 (CI = +/-0.003; p = 0.000)	0.689	+0.38%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.309)	0.012 (CI = +/-0.003; p = 0.000)	0.689	+0.44%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.181)	0.013 (CI = +/-0.003; p = 0.000)	0.698	+0.61%
Frequency	2007.2	0.010 (CI = +/-0.008; p = 0.023)	0.013 (CI = +/-0.003; p = 0.000)	0.753	+1.01%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.005)	0.014 (CI = +/-0.003; p = 0.000)	0.781	+1.29%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.821	+1.64%
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.847	+1.94%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.883	+2.31%
Frequency	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.896	+2.54%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.900	+2.70%
Frequency	2011.1	0.028 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.905	+2.89%
Frequency	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.917	+3.19%
Frequency	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.916	+3.18%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.919	+2.96%
Frequency	2013.1	0.027 (CI = +/-0.013; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.923	+2.69%
Frequency	2013.2	0.025 (CI = +/-0.015; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	0.925	+2.51%
Frequency	2014.1	0.025 (CI = +/-0.017; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.924	+2.50%
Frequency	2014.2	0.031 (CI = +/-0.017; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.936	+3.13%
Frequency	2015.1	0.027 (CI = +/-0.020; p = 0.011)	0.016 (CI = +/-0.003; p = 0.000)	0.940	+2.73%
Frequency	2015.2	0.032 (CI = +/-0.022; p = 0.010)	0.016 (CI = +/-0.003; p = 0.000)	0.944	+3.21%
Frequency	2016.1	0.025 (CI = +/-0.024; p = 0.046)	0.016 (CI = +/-0.003; p = 0.000)	0.951	+2.53%
Frequency	2016.2	0.021 (CI = +/-0.029; p = 0.130)	0.016 (CI = +/-0.003; p = 0.000)	0.952	+2.15%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.621	+3.52%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.635	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.645	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.673	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.665	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.681	+4.59%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.741	+5.08%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.789	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.830	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.882	+6.62%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.906	+7.07%
Loss Cost	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.915	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.912	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.16%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.16%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.16%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.941	+9.33%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.31%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.931	+9.90%
Loss Cost	2014.2	0.102 (CI = +/-0.017; p = 0.000)	0.950	+10.79%
Loss Cost	2015.1	0.101 (CI = +/-0.021; p = 0.000)	0.933	+10.68%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.47%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.911	+10.69%
Loss Cost	2016.2	0.095 (CI = +/-0.039; p = 0.002)	0.864	+10.00%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	0.915	+3.55%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.910	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.912	+3.68%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.906	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.924	+3.90%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.921	+3.98%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.920	+4.07%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.913	+4.12%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.919	+4.27%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.916	+4.37%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.932	+4.60%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.923	+4.63%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.916	+4.71%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.905	+4.74%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.913	+5.00%
Severity	2011.2	0.050 (CI = +/-0.008; p = 0.000)	0.910	+5.17%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.56%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.78%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.952	+6.23%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.40%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.966	+6.92%
Severity	2014.2	0.066 (CI = +/-0.010; p = 0.000)	0.956	+6.78%
Severity	2015.1	0.068 (CI = +/-0.012; p = 0.000)	0.952	+7.07%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.935	+6.79%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.908	+6.80%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.859	+6.39%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.495)	-0.017	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.857)	-0.033	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.936)	-0.035	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.647)	-0.029	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.515)	-0.021	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.467)	-0.018	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.296)	0.006	+0.50%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	0.124	+0.92%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.011)	0.226	+1.23%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.379	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.494	+1.93%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.651	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.704	+2.60%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.715	+2.78%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.735	+3.02%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.793	+3.39%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.763	+3.42%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.711	+3.20%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.642	+2.92%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.559	+2.74%
Frequency	2014.1	0.027 (CI = +/-0.018; p = 0.006)	0.501	+2.79%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.734	+3.76%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.641	+3.37%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.814	+4.38%
Frequency	2016.1	0.036 (CI = +/-0.018; p = 0.003)	0.754	+3.64%
Frequency	2016.2	0.033 (CI = +/-0.026; p = 0.020)	0.631	+3.39%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.085; p = 0.718)	0.009 (CI = +/-0.005; p = 0.000)	0.585	+3.49%
Loss Cost	2004.2	0.037 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.085; p = 0.543)	0.010 (CI = +/-0.005; p = 0.000)	0.611	+3.72%
Loss Cost	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.086; p = 0.693)	0.010 (CI = +/-0.005; p = 0.000)	0.622	+3.91%
Loss Cost	2005.2	0.040 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.086; p = 0.548)	0.010 (CI = +/-0.005; p = 0.000)	0.636	+4.12%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.086; p = 0.744)	0.011 (CI = +/-0.005; p = 0.000)	0.660	+4.40%
Loss Cost	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.087; p = 0.649)	0.011 (CI = +/-0.005; p = 0.000)	0.655	+4.55%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.088; p = 0.835)	0.012 (CI = +/-0.005; p = 0.000)	0.669	+4.81%
Loss Cost	2007.2	0.052 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.082; p = 0.524)	0.012 (CI = +/-0.004; p = 0.000)	0.730	+5.29%
Loss Cost	2008.1	0.056 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.078; p = 0.809)	0.013 (CI = +/-0.004; p = 0.000)	0.772	+5.74%
Loss Cost	2008.2	0.060 (CI = +/-0.011; p = 0.000)	0.024 (CI = +/-0.073; p = 0.497)	0.014 (CI = +/-0.004; p = 0.000)	0.814	+6.21%
Loss Cost	2009.1	0.065 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.066; p = 0.848)	0.014 (CI = +/-0.003; p = 0.000)	0.859	+6.75%
Loss Cost	2009.2	0.069 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.061; p = 0.536)	0.015 (CI = +/-0.003; p = 0.000)	0.883	+7.18%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.061; p = 0.761)	0.015 (CI = +/-0.003; p = 0.000)	0.888	+7.50%
Loss Cost	2010.2	0.074 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.062; p = 0.624)	0.015 (CI = +/-0.003; p = 0.000)	0.885	+7.72%
Loss Cost	2011.1	0.078 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.060; p = 0.923)	0.016 (CI = +/-0.003; p = 0.000)	0.898	+8.17%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.057; p = 0.607)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+8.65%
Loss Cost	2012.1	0.086 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.058; p = 0.833)	0.017 (CI = +/-0.003; p = 0.000)	0.916	+8.99%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.061; p = 0.850)	0.017 (CI = +/-0.003; p = 0.000)	0.904	+8.98%
Loss Cost	2013.1	0.087 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.065; p = 0.907)	0.017 (CI = +/-0.003; p = 0.000)	0.893	+9.06%
Loss Cost	2013.2	0.086 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.069; p = 0.936)	0.017 (CI = +/-0.003; p = 0.000)	0.879	+9.01%
Loss Cost	2014.1	0.090 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.073; p = 0.885)	0.017 (CI = +/-0.004; p = 0.000)	0.878	+9.41%
Loss Cost	2014.2	0.094 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.075; p = 0.932)	0.018 (CI = +/-0.004; p = 0.000)	0.882	+9.91%
Loss Cost	2015.1	0.092 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.082; p = 0.830)	0.017 (CI = +/-0.004; p = 0.000)	0.872	+9.60%
Loss Cost	2015.2	0.094 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.089; p = 0.766)	0.017 (CI = +/-0.004; p = 0.000)	0.867	+9.87%
Loss Cost	2016.1	0.085 (CI = +/-0.036; p = 0.000)	0.026 (CI = +/-0.093; p = 0.539)	0.017 (CI = +/-0.004; p = 0.000)	0.873	+8.90%
Loss Cost	2016.2	0.080 (CI = +/-0.043; p = 0.002)	0.019 (CI = +/-0.102; p = 0.680)	0.017 (CI = +/-0.005; p = 0.000)	0.871	+8.35%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.010)	-0.002 (CI = +/-0.002; p = 0.013)	0.953	+3.62%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.031; p = 0.007)	-0.002 (CI = +/-0.002; p = 0.017)	0.952	+3.68%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	-0.002 (CI = +/-0.002; p = 0.026)	0.952	+3.75%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.032; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.034)	0.951	+3.83%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.030; p = 0.015)	-0.002 (CI = +/-0.002; p = 0.053)	0.958	+3.98%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.030; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.071)	0.960	+4.09%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.030; p = 0.012)	-0.001 (CI = +/-0.002; p = 0.098)	0.958	+4.15%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.031; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.128)	0.957	+4.23%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.030; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.193)	0.959	+4.35%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.030; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.255)	0.960	+4.48%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.028; p = 0.014)	-0.001 (CI = +/-0.001; p = 0.411)	0.966	+4.67%
Severity	2009.2	0.046 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.029; p = 0.011)	-0.001 (CI = +/-0.001; p = 0.486)	0.964	+4.75%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.030; p = 0.017)	0.000 (CI = +/-0.002; p = 0.537)	0.960	+4.78%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.031; p = 0.013)	0.000 (CI = +/-0.002; p = 0.634)	0.958	+4.88%
Severity	2011.1	0.049 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.031; p = 0.027)	0.000 (CI = +/-0.002; p = 0.858)	0.959	+5.06%
Severity	2011.2	0.051 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.029; p = 0.009)	0.000 (CI = +/-0.001; p = 0.921)	0.963	+5.28%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.027; p = 0.019)	0.000 (CI = +/-0.001; p = 0.554)	0.969	+5.55%
Severity	2012.2	0.056 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.025; p = 0.004)	0.001 (CI = +/-0.001; p = 0.319)	0.974	+5.81%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.023; p = 0.008)	0.001 (CI = +/-0.001; p = 0.107)	0.979	+6.10%
Severity	2013.2	0.061 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.022; p = 0.003)	0.001 (CI = +/-0.001; p = 0.053)	0.981	+6.31%
Severity	2014.1	0.064 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.021; p = 0.006)	0.001 (CI = +/-0.001; p = 0.015)	0.984	+6.58%
Severity	2014.2	0.063 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.022; p = 0.010)	0.001 (CI = +/-0.001; p = 0.022)	0.979	+6.54%
Severity	2015.1	0.063 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.024; p = 0.018)	0.001 (CI = +/-0.001; p = 0.033)	0.975	+6.55%
Severity	2015.2	0.062 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.026; p = 0.033)	0.001 (CI = +/-0.001; p = 0.050)	0.967	+6.43%
Severity	2016.1	0.060 (CI = +/-0.011; p = 0.000)	0.033 (CI = +/-0.027; p = 0.024)	0.001 (CI = +/-0.001; p = 0.096)	0.962	+6.16%
Severity	2016.2	0.059 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.030; p = 0.045)	0.001 (CI = +/-0.001; p = 0.131)	0.946	+6.05%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.725)	-0.027 (CI = +/-0.061; p = 0.381)	0.012 (CI = +/-0.003; p = 0.000)	0.664	-0.12%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.912)	-0.019 (CI = +/-0.061; p = 0.522)	0.012 (CI = +/-0.003; p = 0.000)	0.672	+0.04%
Frequency	2005.1	0.002 (CI = +/-0.007; p = 0.676)	-0.025 (CI = +/-0.062; p = 0.419)	0.012 (CI = +/-0.003; p = 0.000)	0.676	+0.15%
Frequency	2005.2	0.003 (CI = +/-0.008; p = 0.454)	-0.019 (CI = +/-0.062; p = 0.538)	0.012 (CI = +/-0.003; p = 0.000)	0.681	+0.29%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.323)	-0.024 (CI = +/-0.063; p = 0.444)	0.013 (CI = +/-0.003; p = 0.000)	0.685	+0.40%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.307)	-0.022 (CI = +/-0.065; p = 0.490)	0.013 (CI = +/-0.004; p = 0.000)	0.683	+0.44%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.160)	-0.031 (CI = +/-0.066; p = 0.349)	0.013 (CI = +/-0.004; p = 0.000)	0.697	+0.64%
Frequency	2007.2	0.010 (CI = +/-0.009; p = 0.024)	-0.017 (CI = +/-0.060; p = 0.567)	0.013 (CI = +/-0.003; p = 0.000)	0.746	+1.01%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.004)	-0.029 (CI = +/-0.057; p = 0.304)	0.014 (CI = +/-0.003; p = 0.000)	0.782	+1.33%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.053; p = 0.485)	0.014 (CI = +/-0.003; p = 0.000)	0.817	+1.65%
Frequency	2009.1	0.020 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.050; p = 0.225)	0.015 (CI = +/-0.003; p = 0.000)	0.851	+1.99%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.377)	0.015 (CI = +/-0.002; p = 0.000)	0.883	+2.32%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.194)	0.016 (CI = +/-0.002; p = 0.000)	0.899	+2.60%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.046; p = 0.258)	0.016 (CI = +/-0.002; p = 0.000)	0.902	+2.71%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.153)	0.016 (CI = +/-0.002; p = 0.000)	0.911	+2.96%
Frequency	2011.2	0.032 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.046; p = 0.237)	0.016 (CI = +/-0.002; p = 0.000)	0.919	+3.20%
Frequency	2012.1	0.032 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.048; p = 0.240)	0.016 (CI = +/-0.002; p = 0.000)	0.918	+3.26%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.049; p = 0.162)	0.016 (CI = +/-0.002; p = 0.000)	0.924	+2.99%
Frequency	2013.1	0.028 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.051; p = 0.245)	0.016 (CI = +/-0.003; p = 0.000)	0.925	+2.79%
Frequency	2013.2	0.025 (CI = +/-0.014; p = 0.002)	-0.034 (CI = +/-0.053; p = 0.191)	0.016 (CI = +/-0.003; p = 0.000)	0.929	+2.54%
Frequency	2014.1	0.026 (CI = +/-0.017; p = 0.005)	-0.036 (CI = +/-0.057; p = 0.194)	0.016 (CI = +/-0.003; p = 0.000)	0.928	+2.65%
Frequency	2014.2	0.031 (CI = +/-0.018; p = 0.002)	-0.028 (CI = +/-0.057; p = 0.309)	0.016 (CI = +/-0.003; p = 0.000)	0.937	+3.16%
Frequency	2015.1	0.028 (CI = +/-0.020; p = 0.011)	-0.022 (CI = +/-0.061; p = 0.438)	0.016 (CI = +/-0.003; p = 0.000)	0.939	+2.85%
Frequency	2015.2	0.032 (CI = +/-0.023; p = 0.012)	-0.017 (CI = +/-0.065; p = 0.581)	0.016 (CI = +/-0.003; p = 0.000)	0.940	+3.23%
Frequency	2016.1	0.025 (CI = +/-0.027; p = 0.058)	-0.006 (CI = +/-0.068; p = 0.834)	0.016 (CI = +/-0.003; p = 0.000)	0.946	+2.58%
Frequency	2016.2	0.021 (CI = +/-0.031; p = 0.149)	-0.012 (CI = +/-0.074; p = 0.711)	0.016 (CI = +/-0.003; p = 0.000)	0.947	+2.17%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.029; p = 0.195)	0.059 (CI = +/-0.312; p = 0.704)	-0.003	+1.92%
Loss Cost	2004.2	0.025 (CI = +/-0.030; p = 0.099)	0.096 (CI = +/-0.312; p = 0.536)	0.032	+2.54%
Loss Cost	2005.1	0.030 (CI = +/-0.031; p = 0.058)	0.067 (CI = +/-0.315; p = 0.669)	0.057	+3.05%
Loss Cost	2005.2	0.036 (CI = +/-0.032; p = 0.032)	0.099 (CI = +/-0.318; p = 0.530)	0.091	+3.63%
Loss Cost	2006.1	0.041 (CI = +/-0.034; p = 0.019)	0.070 (CI = +/-0.322; p = 0.662)	0.120	+4.19%
Loss Cost	2006.2	0.048 (CI = +/-0.035; p = 0.008)	0.109 (CI = +/-0.322; p = 0.494)	0.168	+4.94%
Loss Cost	2007.1	0.057 (CI = +/-0.036; p = 0.003)	0.066 (CI = +/-0.319; p = 0.675)	0.226	+5.82%
Loss Cost	2007.2	0.067 (CI = +/-0.036; p = 0.001)	0.117 (CI = +/-0.313; p = 0.449)	0.302	+6.88%
Loss Cost	2008.1	0.077 (CI = +/-0.036; p = 0.000)	0.068 (CI = +/-0.304; p = 0.650)	0.378	+7.97%
Loss Cost	2008.2	0.087 (CI = +/-0.037; p = 0.000)	0.118 (CI = +/-0.298; p = 0.421)	0.449	+9.11%
Loss Cost	2009.1	0.097 (CI = +/-0.037; p = 0.000)	0.073 (CI = +/-0.291; p = 0.612)	0.511	+10.22%
Loss Cost	2009.2	0.109 (CI = +/-0.038; p = 0.000)	0.126 (CI = +/-0.282; p = 0.365)	0.579	+11.54%
Loss Cost	2010.1	0.122 (CI = +/-0.037; p = 0.000)	0.070 (CI = +/-0.264; p = 0.586)	0.660	+13.03%
Loss Cost	2010.2	0.133 (CI = +/-0.038; p = 0.000)	0.114 (CI = +/-0.260; p = 0.371)	0.695	+14.22%
Loss Cost	2011.1	0.144 (CI = +/-0.038; p = 0.000)	0.074 (CI = +/-0.255; p = 0.552)	0.728	+15.43%
Loss Cost	2011.2	0.157 (CI = +/-0.039; p = 0.000)	0.124 (CI = +/-0.246; p = 0.303)	0.769	+16.95%
Loss Cost	2012.1	0.171 (CI = +/-0.038; p = 0.000)	0.075 (CI = +/-0.230; p = 0.500)	0.814	+18.60%
Loss Cost	2012.2	0.184 (CI = +/-0.038; p = 0.000)	0.122 (CI = +/-0.221; p = 0.258)	0.842	+20.20%
Loss Cost	2013.1	0.195 (CI = +/-0.040; p = 0.000)	0.088 (CI = +/-0.217; p = 0.405)	0.857	+21.52%
Loss Cost	2013.2	0.208 (CI = +/-0.041; p = 0.000)	0.129 (CI = +/-0.213; p = 0.218)	0.871	+23.11%
Loss Cost	2014.1	0.220 (CI = +/-0.043; p = 0.000)	0.093 (CI = +/-0.209; p = 0.355)	0.884	+24.66%
Loss Cost	2014.2	0.237 (CI = +/-0.043; p = 0.000)	0.141 (CI = +/-0.197; p = 0.145)	0.905	+26.78%
Loss Cost	2015.1	0.248 (CI = +/-0.046; p = 0.000)	0.113 (CI = +/-0.199; p = 0.239)	0.908	+28.20%
Loss Cost	2015.2	0.266 (CI = +/-0.047; p = 0.000)	0.158 (CI = +/-0.191; p = 0.096)	0.921	+30.50%
Loss Cost	2016.1	0.286 (CI = +/-0.046; p = 0.000)	0.115 (CI = +/-0.171; p = 0.166)	0.942	+33.10%
Loss Cost	2016.2	0.296 (CI = +/-0.054; p = 0.000)	0.136 (CI = +/-0.185; p = 0.131)	0.933	+34.39%
Severity	2004.1	0.074 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.083; p = 0.789)	0.913	+7.71%
Severity	2004.2	0.075 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.084; p = 0.655)	0.912	+7.84%
Severity	2005.1	0.076 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.086; p = 0.719)	0.906	+7.90%
Severity	2005.2	0.078 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.086; p = 0.552)	0.907	+8.09%
Severity	2006.1	0.079 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.088; p = 0.666)	0.905	+8.22%
Severity	2006.2	0.081 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.089; p = 0.527)	0.904	+8.40%
Severity	2007.1	0.083 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.089; p = 0.699)	0.907	+8.63%
Severity	2007.2	0.085 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.088; p = 0.510)	0.909	+8.88%
Severity	2008.1	0.088 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.085; p = 0.751)	0.920	+9.23%
Severity	2008.2	0.091 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.085; p = 0.551)	0.921	+9.49%
Severity	2009.1	0.092 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.086; p = 0.681)	0.919	+9.67%
Severity	2009.2	0.093 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.090; p = 0.646)	0.911	+9.74%
Severity	2010.1	0.094 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.093; p = 0.758)	0.906	+9.91%
Severity	2010.2	0.096 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.097; p = 0.680)	0.898	+10.05%
Severity	2011.1	0.099 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.097; p = 0.880)	0.900	+10.40%
Severity	2011.2	0.103 (CI = +/-0.015; p = 0.000)	0.022 (CI = +/-0.097; p = 0.648)	0.903	+10.82%
Severity	2012.1	0.107 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.095; p = 0.892)	0.910	+11.30%
Severity	2012.2	0.109 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.100; p = 0.776)	0.902	+11.54%
Severity	2013.1	0.113 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.103; p = 0.949)	0.899	+11.91%
Severity	2013.2	0.117 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.105; p = 0.737)	0.898	+12.40%
Severity	2014.1	0.121 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.108; p = 0.925)	0.895	+12.88%
Severity	2014.2	0.131 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.099; p = 0.496)	0.920	+13.97%
Severity	2015.1	0.136 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.101; p = 0.684)	0.919	+14.54%
Severity	2015.2	0.146 (CI = +/-0.023; p = 0.000)	0.044 (CI = +/-0.094; p = 0.328)	0.935	+15.67%
Severity	2016.1	0.157 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.075; p = 0.593)	0.962	+17.03%
Severity	2016.2	0.166 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.068; p = 0.230)	0.971	+18.11%
Frequency	2004.1	-0.055 (CI = +/-0.023; p = 0.000)	0.048 (CI = +/-0.241; p = 0.690)	0.389	-5.38%
Frequency	2004.2	-0.050 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.241; p = 0.517)	0.344	-4.92%
Frequency	2005.1	-0.046 (CI = +/-0.024; p = 0.000)	0.051 (CI = +/-0.241; p = 0.667)	0.285	-4.49%
Frequency	2005.2	-0.042 (CI = +/-0.025; p = 0.002)	0.074 (CI = +/-0.244; p = 0.543)	0.242	-4.12%
Frequency	2006.1	-0.038 (CI = +/-0.026; p = 0.006)	0.051 (CI = +/-0.247; p = 0.678)	0.182	-3.72%
Frequency	2006.2	-0.032 (CI = +/-0.027; p = 0.020)	0.081 (CI = +/-0.248; p = 0.507)	0.133	-3.19%
Frequency	2007.1	-0.026 (CI = +/-0.027; p = 0.061)	0.049 (CI = +/-0.246; p = 0.685)	0.062	-2.58%
Frequency	2007.2	-0.019 (CI = +/-0.028; p = 0.183)	0.088 (CI = +/-0.241; p = 0.458)	0.019	-1.84%
Frequency	2008.1	-0.012 (CI = +/-0.028; p = 0.410)	0.055 (CI = +/-0.238; p = 0.640)	-0.040	-1.15%
Frequency	2008.2	-0.004 (CI = +/-0.029; p = 0.804)	0.094 (CI = +/-0.233; p = 0.416)	-0.048	-0.35%
Frequency	2009.1	0.005 (CI = +/-0.029; p = 0.724)	0.055 (CI = +/-0.226; p = 0.618)	-0.066	+0.50%
Frequency	2009.2	0.016 (CI = +/-0.028; p = 0.241)	0.106 (CI = +/-0.209; p = 0.307)	0.015	+1.64%
Frequency	2010.1	0.028 (CI = +/-0.026; p = 0.034)	0.057 (CI = +/-0.186; p = 0.535)	0.127	+2.84%
Frequency	2010.2	0.037 (CI = +/-0.025; p = 0.006)	0.095 (CI = +/-0.176; p = 0.275)	0.260	+3.79%
Frequency	2011.1	0.045 (CI = +/-0.026; p = 0.002)	0.067 (CI = +/-0.172; p = 0.428)	0.343	+4.56%
Frequency	2011.2	0.054 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.164; p = 0.205)	0.462	+5.54%
Frequency	2012.1	0.063 (CI = +/-0.025; p = 0.000)	0.069 (CI = +/-0.152; p = 0.352)	0.577	+6.55%
Frequency	2012.2	0.075 (CI = +/-0.023; p = 0.000)	0.109 (CI = +/-0.135; p = 0.108)	0.701	+7.76%
Frequency	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.130; p = 0.188)	0.751	+8.59%
Frequency	2013.2	0.091 (CI = +/-0.024; p = 0.000)	0.112 (CI = +/-0.125; p = 0.075)	0.792	+9.53%
Frequency	2014.1	0.099 (CI = +/-0.024; p = 0.000)	0.088 (CI = +/-0.119; p = 0.133)	0.829	+10.44%
Frequency	2014.2	0.107 (CI = +/-0.026; p = 0.000)	0.109 (CI = +/-0.119; p = 0.070)	0.839	+11.25%
Frequency	2015.1	0.113 (CI = +/-0.028; p = 0.000)	0.094 (CI = +/-0.122; p = 0.120)	0.845	+11.92%
Frequency	2015.2	0.121 (CI = +/-0.031; p = 0.000)	0.114 (CI = +/-0.126; p = 0.072)	0.846	+12.82%
Frequency	2016.1	0.129 (CI = +/-0.034; p = 0.000)	0.096 (CI = +/-0.129; p = 0.126)	0.855	+13.74%
Frequency	2016.2	0.129 (CI = +/-0.042; p = 0.000)	0.097 (CI = +/-0.144; p = 0.163)	0.810	+13.78%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.029; p = 0.190)	0.021	+1.92%
Loss Cost	2004.2	0.025 (CI = +/-0.030; p = 0.102)	0.050	+2.49%
Loss Cost	2005.1	0.030 (CI = +/-0.031; p = 0.055)	0.080	+3.05%
Loss Cost	2005.2	0.035 (CI = +/-0.032; p = 0.033)	0.108	+3.58%
Loss Cost	2006.1	0.041 (CI = +/-0.033; p = 0.017)	0.143	+4.19%
Loss Cost	2006.2	0.048 (CI = +/-0.035; p = 0.008)	0.183	+4.88%
Loss Cost	2007.1	0.057 (CI = +/-0.035; p = 0.003)	0.248	+5.82%
Loss Cost	2007.2	0.066 (CI = +/-0.036; p = 0.001)	0.312	+6.79%
Loss Cost	2008.1	0.077 (CI = +/-0.036; p = 0.000)	0.396	+7.97%
Loss Cost	2008.2	0.086 (CI = +/-0.036; p = 0.000)	0.456	+9.01%
Loss Cost	2009.1	0.097 (CI = +/-0.037; p = 0.000)	0.525	+10.22%
Loss Cost	2009.2	0.108 (CI = +/-0.037; p = 0.000)	0.582	+11.41%
Loss Cost	2010.1	0.122 (CI = +/-0.036; p = 0.000)	0.670	+13.03%
Loss Cost	2010.2	0.132 (CI = +/-0.037; p = 0.000)	0.697	+14.09%
Loss Cost	2011.1	0.144 (CI = +/-0.038; p = 0.000)	0.737	+15.43%
Loss Cost	2011.2	0.155 (CI = +/-0.039; p = 0.000)	0.768	+16.77%
Loss Cost	2012.1	0.171 (CI = +/-0.037; p = 0.000)	0.819	+18.60%
Loss Cost	2012.2	0.182 (CI = +/-0.038; p = 0.000)	0.839	+19.98%
Loss Cost	2013.1	0.195 (CI = +/-0.039; p = 0.000)	0.859	+21.52%
Loss Cost	2013.2	0.206 (CI = +/-0.041; p = 0.000)	0.865	+22.82%
Loss Cost	2014.1	0.220 (CI = +/-0.042; p = 0.000)	0.885	+24.66%
Loss Cost	2014.2	0.234 (CI = +/-0.044; p = 0.000)	0.895	+26.36%
Loss Cost	2015.1	0.248 (CI = +/-0.047; p = 0.000)	0.904	+28.20%
Loss Cost	2015.2	0.261 (CI = +/-0.051; p = 0.000)	0.905	+29.87%
Loss Cost	2016.1	0.286 (CI = +/-0.048; p = 0.000)	0.936	+33.10%
Loss Cost	2016.2	0.290 (CI = +/-0.057; p = 0.000)	0.921	+33.62%
Severity	2004.1	0.074 (CI = +/-0.008; p = 0.000)	0.915	+7.71%
Severity	2004.2	0.075 (CI = +/-0.008; p = 0.000)	0.914	+7.83%
Severity	2005.1	0.076 (CI = +/-0.008; p = 0.000)	0.909	+7.90%
Severity	2005.2	0.078 (CI = +/-0.009; p = 0.000)	0.909	+8.07%
Severity	2006.1	0.079 (CI = +/-0.009; p = 0.000)	0.907	+8.22%
Severity	2006.2	0.080 (CI = +/-0.010; p = 0.000)	0.906	+8.38%
Severity	2007.1	0.083 (CI = +/-0.010; p = 0.000)	0.909	+8.63%
Severity	2007.2	0.085 (CI = +/-0.010; p = 0.000)	0.911	+8.86%
Severity	2008.1	0.088 (CI = +/-0.010; p = 0.000)	0.922	+9.23%
Severity	2008.2	0.090 (CI = +/-0.010; p = 0.000)	0.923	+9.47%
Severity	2009.1	0.092 (CI = +/-0.011; p = 0.000)	0.922	+9.67%
Severity	2009.2	0.093 (CI = +/-0.012; p = 0.000)	0.914	+9.72%
Severity	2010.1	0.094 (CI = +/-0.013; p = 0.000)	0.909	+9.91%
Severity	2010.2	0.096 (CI = +/-0.014; p = 0.000)	0.902	+10.03%
Severity	2011.1	0.099 (CI = +/-0.014; p = 0.000)	0.905	+10.40%
Severity	2011.2	0.102 (CI = +/-0.015; p = 0.000)	0.907	+10.79%
Severity	2012.1	0.107 (CI = +/-0.015; p = 0.000)	0.915	+11.30%
Severity	2012.2	0.109 (CI = +/-0.017; p = 0.000)	0.907	+11.52%
Severity	2013.1	0.113 (CI = +/-0.018; p = 0.000)	0.905	+11.91%
Severity	2013.2	0.117 (CI = +/-0.020; p = 0.000)	0.903	+12.36%
Severity	2014.1	0.121 (CI = +/-0.021; p = 0.000)	0.902	+12.88%
Severity	2014.2	0.130 (CI = +/-0.021; p = 0.000)	0.923	+13.88%
Severity	2015.1	0.136 (CI = +/-0.022; p = 0.000)	0.924	+14.54%
Severity	2015.2	0.144 (CI = +/-0.023; p = 0.000)	0.934	+15.52%
Severity	2016.1	0.157 (CI = +/-0.019; p = 0.000)	0.964	+17.03%
Severity	2016.2	0.165 (CI = +/-0.020; p = 0.000)	0.969	+17.92%
Frequency	2004.1	-0.055 (CI = +/-0.022; p = 0.000)	0.404	-5.38%
Frequency	2004.2	-0.051 (CI = +/-0.023; p = 0.000)	0.355	-4.95%
Frequency	2005.1	-0.046 (CI = +/-0.024; p = 0.000)	0.303	-4.49%
Frequency	2005.2	-0.043 (CI = +/-0.025; p = 0.001)	0.256	-4.16%
Frequency	2006.1	-0.038 (CI = +/-0.026; p = 0.005)	0.203	-3.72%
Frequency	2006.2	-0.033 (CI = +/-0.026; p = 0.017)	0.149	-3.23%
Frequency	2007.1	-0.026 (CI = +/-0.027; p = 0.057)	0.089	-2.58%
Frequency	2007.2	-0.019 (CI = +/-0.028; p = 0.165)	0.034	-1.90%
Frequency	2008.1	-0.012 (CI = +/-0.028; p = 0.403)	-0.010	-1.15%
Frequency	2008.2	-0.004 (CI = +/-0.029; p = 0.763)	-0.035	-0.42%
Frequency	2009.1	0.005 (CI = +/-0.028; p = 0.719)	-0.035	+0.50%
Frequency	2009.2	0.015 (CI = +/-0.028; p = 0.268)	0.011	+1.54%
Frequency	2010.1	0.028 (CI = +/-0.025; p = 0.032)	0.150	+2.84%
Frequency	2010.2	0.036 (CI = +/-0.025; p = 0.007)	0.251	+3.69%
Frequency	2011.1	0.045 (CI = +/-0.026; p = 0.002)	0.354	+4.56%
Frequency	2011.2	0.053 (CI = +/-0.026; p = 0.000)	0.443	+5.40%
Frequency	2012.1	0.063 (CI = +/-0.025; p = 0.000)	0.578	+6.55%
Frequency	2012.2	0.073 (CI = +/-0.024; p = 0.000)	0.670	+7.59%
Frequency	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.737	+8.59%
Frequency	2013.2	0.089 (CI = +/-0.026; p = 0.000)	0.757	+9.30%
Frequency	2014.1	0.099 (CI = +/-0.025; p = 0.000)	0.812	+10.44%
Frequency	2014.2	0.104 (CI = +/-0.028; p = 0.000)	0.806	+10.96%
Frequency	2015.1	0.113 (CI = +/-0.030; p = 0.000)	0.823	+11.92%
Frequency	2015.2	0.117 (CI = +/-0.034; p = 0.000)	0.808	+12.42%
Frequency	2016.1	0.129 (CI = +/-0.037; p = 0.000)	0.832	+13.74%
Frequency	2016.2	0.125 (CI = +/-0.043; p = 0.000)	0.785	+13.31%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.086 (CI = +/-0.012; p = 0.000)	0.396 (CI = +/-0.211; p = 0.001)	0.325 (CI = +/-0.037; p = 0.000)	0.942	-8.22%	+27.03%
Loss Cost	2004.2	-0.084 (CI = +/-0.013; p = 0.000)	0.398 (CI = +/-0.214; p = 0.001)	0.323 (CI = +/-0.038; p = 0.000)	0.941	-8.09%	+26.89%
Loss Cost	2005.1	-0.084 (CI = +/-0.014; p = 0.000)	0.399 (CI = +/-0.217; p = 0.001)	0.322 (CI = +/-0.040; p = 0.000)	0.940	-8.05%	+26.85%
Loss Cost	2005.2	-0.085 (CI = +/-0.015; p = 0.000)	0.397 (CI = +/-0.221; p = 0.001)	0.324 (CI = +/-0.041; p = 0.000)	0.940	-8.17%	+26.97%
Loss Cost	2006.1	-0.086 (CI = +/-0.017; p = 0.000)	0.396 (CI = +/-0.225; p = 0.001)	0.325 (CI = +/-0.043; p = 0.000)	0.940	-8.21%	+27.01%
Loss Cost	2006.2	-0.086 (CI = +/-0.018; p = 0.000)	0.396 (CI = +/-0.229; p = 0.001)	0.325 (CI = +/-0.045; p = 0.000)	0.939	-8.21%	+27.01%
Loss Cost	2007.1	-0.081 (CI = +/-0.019; p = 0.000)	0.403 (CI = +/-0.226; p = 0.001)	0.317 (CI = +/-0.046; p = 0.000)	0.942	-7.76%	+26.64%
Loss Cost	2007.2	-0.076 (CI = +/-0.021; p = 0.000)	0.409 (CI = +/-0.225; p = 0.001)	0.310 (CI = +/-0.048; p = 0.000)	0.944	-7.34%	+26.33%
Loss Cost	2008.1	-0.067 (CI = +/-0.021; p = 0.000)	0.420 (CI = +/-0.212; p = 0.000)	0.297 (CI = +/-0.046; p = 0.000)	0.952	-6.53%	+25.77%
Loss Cost	2008.2	-0.063 (CI = +/-0.023; p = 0.000)	0.424 (CI = +/-0.214; p = 0.000)	0.291 (CI = +/-0.049; p = 0.000)	0.953	-6.15%	+25.53%
Loss Cost	2009.1	-0.056 (CI = +/-0.025; p = 0.000)	0.432 (CI = +/-0.209; p = 0.000)	0.280 (CI = +/-0.050; p = 0.000)	0.957	-5.43%	+25.12%
Loss Cost	2009.2	-0.050 (CI = +/-0.028; p = 0.001)	0.437 (CI = +/-0.211; p = 0.000)	0.272 (CI = +/-0.053; p = 0.000)	0.959	-4.91%	+24.85%
Loss Cost	2010.1	-0.033 (CI = +/-0.027; p = 0.021)	0.452 (CI = +/-0.181; p = 0.000)	0.249 (CI = +/-0.049; p = 0.000)	0.971	-3.22%	+24.09%
Loss Cost	2010.2	-0.034 (CI = +/-0.032; p = 0.036)	0.451 (CI = +/-0.187; p = 0.000)	0.250 (CI = +/-0.053; p = 0.000)	0.970	-3.33%	+24.14%
Loss Cost	2011.1	-0.028 (CI = +/-0.037; p = 0.123)	0.455 (CI = +/-0.190; p = 0.000)	0.243 (CI = +/-0.059; p = 0.000)	0.970	-2.79%	+23.95%
Loss Cost	2011.2	-0.026 (CI = +/-0.044; p = 0.234)	0.456 (CI = +/-0.196; p = 0.000)	0.240 (CI = +/-0.067; p = 0.000)	0.970	-2.54%	+23.87%
Loss Cost	2012.1	-0.004 (CI = +/-0.050; p = 0.856)	0.467 (CI = +/-0.188; p = 0.000)	0.214 (CI = +/-0.071; p = 0.000)	0.974	-0.43%	+23.35%
Loss Cost	2012.2	-0.004 (CI = +/-0.062; p = 0.888)	0.467 (CI = +/-0.195; p = 0.000)	0.214 (CI = +/-0.084; p = 0.000)	0.972	-0.42%	+23.34%
Loss Cost	2013.1	0.000 (CI = +/-0.081; p = 0.993)	0.468 (CI = +/-0.203; p = 0.000)	0.210 (CI = +/-0.103; p = 0.001)	0.971	-0.03%	+23.28%
Loss Cost	2013.2	-0.026 (CI = +/-0.107; p = 0.615)	0.462 (CI = +/-0.208; p = 0.000)	0.238 (CI = +/-0.129; p = 0.001)	0.970	-2.54%	+23.59%
Loss Cost	2014.1	-0.021 (CI = +/-0.157; p = 0.781)	0.463 (CI = +/-0.218; p = 0.001)	0.232 (CI = +/-0.179; p = 0.015)	0.968	-2.05%	+23.54%
Loss Cost	2014.2	-0.046 (CI = +/-0.261; p = 0.707)	0.460 (CI = +/-0.228; p = 0.001)	0.259 (CI = +/-0.282; p = 0.069)	0.965	-4.51%	+23.67%
Loss Cost	2015.1	-0.072 (CI = +/-0.572; p = 0.787)	0.459 (CI = +/-0.242; p = 0.002)	0.285 (CI = +/-0.590; p = 0.311)	0.961	-6.95%	+23.72%
Loss Cost	2015.2	0.213 (CI = +/-0.042; p = 0.000)	0.459 (CI = +/-0.242; p = 0.002)	NA (CI = +/-NA; p = NA)	0.960	+23.72%	+23.72%
Loss Cost	2016.1	0.238 (CI = +/-0.035; p = 0.000)	0.400 (CI = +/-0.184; p = 0.001)	NA (CI = +/-NA; p = NA)	0.979	+26.83%	+26.83%
Loss Cost	2016.2	0.232 (CI = +/-0.043; p = 0.000)	0.412 (CI = +/-0.199; p = 0.001)	NA (CI = +/-NA; p = NA)	0.975	+26.15%	+26.15%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	0.177 (CI = +/-0.112; p = 0.003)	0.068 (CI = +/-0.020; p = 0.000)	0.980	+5.22%	+12.58%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.178 (CI = +/-0.114; p = 0.003)	0.067 (CI = +/-0.020; p = 0.000)	0.979	+5.23%	+12.57%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	0.175 (CI = +/-0.114; p = 0.004)	0.070 (CI = +/-0.021; p = 0.000)	0.978	+5.10%	+12.68%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	0.176 (CI = +/-0.116; p = 0.004)	0.069 (CI = +/-0.022; p = 0.000)	0.977	+5.17%	+12.63%
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.118; p = 0.005)	0.069 (CI = +/-0.023; p = 0.000)	0.976	+5.16%	+12.63%
Severity	2006.2	0.050 (CI = +/-0.010; p = 0.000)	0.176 (CI = +/-0.121; p = 0.006)	0.069 (CI = +/-0.024; p = 0.000)	0.974	+5.15%	+12.64%
Severity	2007.1	0.052 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.121; p = 0.006)	0.066 (CI = +/-0.025; p = 0.000)	0.974	+5.33%	+12.52%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	0.180 (CI = +/-0.124; p = 0.006)	0.064 (CI = +/-0.026; p = 0.000)	0.973	+5.44%	+12.46%
Severity	2008.1	0.058 (CI = +/-0.012; p = 0.000)	0.186 (CI = +/-0.117; p = 0.003)	0.058 (CI = +/-0.026; p = 0.000)	0.975	+5.92%	+12.20%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	0.187 (CI = +/-0.120; p = 0.004)	0.056 (CI = +/-0.027; p = 0.000)	0.974	+6.06%	+12.13%
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.187 (CI = +/-0.123; p = 0.004)	0.056 (CI = +/-0.029; p = 0.001)	0.972	+6.04%	+12.14%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.182 (CI = +/-0.119; p = 0.004)	0.063 (CI = +/-0.030; p = 0.000)	0.973	+5.47%	+12.37%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.121; p = 0.006)	0.067 (CI = +/-0.032; p = 0.000)	0.971	+5.19%	+12.48%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.175 (CI = +/-0.118; p = 0.006)	0.076 (CI = +/-0.034; p = 0.000)	0.971	+4.50%	+12.71%
Severity	2011.1	0.044 (CI = +/-0.024; p = 0.001)	0.175 (CI = +/-0.122; p = 0.007)	0.075 (CI = +/-0.038; p = 0.001)	0.969	+4.55%	+12.69%
Severity	2011.2	0.044 (CI = +/-0.028; p = 0.004)	0.175 (CI = +/-0.126; p = 0.009)	0.075 (CI = +/-0.043; p = 0.002)	0.967	+4.52%	+12.70%
Severity	2012.1	0.049 (CI = +/-0.034; p = 0.008)	0.177 (CI = +/-0.130; p = 0.010)	0.070 (CI = +/-0.049; p = 0.008)	0.965	+5.01%	+12.60%
Severity	2012.2	0.035 (CI = +/-0.041; p = 0.085)	0.172 (CI = +/-0.128; p = 0.012)	0.085 (CI = +/-0.055; p = 0.005)	0.964	+3.60%	+12.85%
Severity	2013.1	0.024 (CI = +/-0.052; p = 0.337)	0.168 (CI = +/-0.131; p = 0.015)	0.098 (CI = +/-0.067; p = 0.007)	0.962	+2.45%	+13.01%
Severity	2013.2	0.006 (CI = +/-0.069; p = 0.865)	0.164 (CI = +/-0.133; p = 0.019)	0.119 (CI = +/-0.083; p = 0.009)	0.960	+0.56%	+13.21%
Severity	2014.1	-0.031 (CI = +/-0.096; p = 0.497)	0.158 (CI = +/-0.133; p = 0.023)	0.158 (CI = +/-0.110; p = 0.008)	0.960	-3.06%	+13.49%
Severity	2014.2	-0.019 (CI = +/-0.160; p = 0.802)	0.159 (CI = +/-0.140; p = 0.029)	0.145 (CI = +/-0.173; p = 0.093)	0.957	-1.86%	+13.43%
Severity	2015.1	-0.132 (CI = +/-0.340; p = 0.411)	0.155 (CI = +/-0.144; p = 0.037)	0.260 (CI = +/-0.350; p = 0.131)	0.954	-12.36%	+13.65%
Severity	2015.2	0.128 (CI = +/-0.025; p = 0.000)	0.155 (CI = +/-0.144; p = 0.037)	NA (CI = +/-NA; p = NA)	0.953	+13.65%	+13.65%
Severity	2016.1	0.143 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.107; p = 0.033)	NA (CI = +/-NA; p = NA)	0.976	+15.36%	+15.36%
Severity	2016.2	0.151 (CI = +/-0.023; p = 0.000)	0.101 (CI = +/-0.104; p = 0.056)	NA (CI = +/-NA; p = NA)	0.977	+16.27%	+16.27%
Frequency	2004.1	-0.137 (CI = +/-0.011; p = 0.000)	0.218 (CI = +/-0.193; p = 0.028)	0.257 (CI = +/-0.034; p = 0.000)	0.951	-12.77%	+12.84%
Frequency	2004.2	-0.135 (CI = +/-0.012; p = 0.000)	0.221 (CI = +/-0.195; p = 0.028)	0.255 (CI = +/-0.035; p = 0.000)	0.944	-12.66%	+12.72%
Frequency	2005.1	-0.134 (CI = +/-0.013; p = 0.000)	0.224 (CI = +/-0.196; p = 0.027)	0.252 (CI = +/-0.036; p = 0.000)	0.937	-12.51%	+12.58%
Frequency	2005.2	-0.136 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.198; p = 0.030)	0.256 (CI = +/-0.037; p = 0.000)	0.932	-12.68%	+12.74%
Frequency	2006.1	-0.136 (CI = +/-0.015; p = 0.000)	0.220 (CI = +/-0.201; p = 0.033)	0.256 (CI = +/-0.039; p = 0.000)	0.924	-12.71%	+12.77%
Frequency	2006.2	-0.136 (CI = +/-0.016; p = 0.000)	0.220 (CI = +/-0.205; p = 0.037)	0.256 (CI = +/-0.041; p = 0.000)	0.913	-12.71%	+12.76%
Frequency	2007.1	-0.133 (CI = +/-0.018; p = 0.000)	0.224 (CI = +/-0.206; p = 0.034)	0.251 (CI = +/-0.042; p = 0.000)	0.902	-12.43%	+12.55%
Frequency	2007.2	-0.129 (CI = +/-0.019; p = 0.000)	0.229 (CI = +/-0.207; p = 0.031)	0.246 (CI = +/-0.044; p = 0.000)	0.889	-12.13%	+12.34%
Frequency	2008.1	-0.125 (CI = +/-0.021; p = 0.000)	0.234 (CI = +/-0.207; p = 0.028)	0.239 (CI = +/-0.045; p = 0.000)	0.875	-11.75%	+12.09%
Frequency	2008.2	-0.122 (CI = +/-0.023; p = 0.000)	0.237 (CI = +/-0.210; p = 0.029)	0.235 (CI = +/-0.048; p = 0.000)	0.860	-11.51%	+11.95%
Frequency	2009.1	-0.114 (CI = +/-0.025; p = 0.000)	0.245 (CI = +/-0.205; p = 0.021)	0.224 (CI = +/-0.049; p = 0.000)	0.850	-10.82%	+11.58%
Frequency	2009.2	-0.104 (CI = +/-0.026; p = 0.000)	0.256 (CI = +/-0.194; p = 0.012)	0.209 (CI = +/-0.049; p = 0.000)	0.851	-9.84%	+11.11%
Frequency	2010.1	-0.083 (CI = +/-0.022; p = 0.000)	0.273 (CI = +/-0.145; p = 0.001)	0.182 (CI = +/-0.039; p = 0.000)	0.904	-7.99%	+10.32%
Frequency	2010.2	-0.078 (CI = +/-0.025; p = 0.000)	0.277 (CI = +/-0.146; p = 0.001)	0.174 (CI = +/-0.042; p = 0.000)	0.904	-7.49%	+10.14%
Frequency	2011.1	-0.073 (CI = +/-0.029; p = 0.000)	0.280 (CI = +/-0.148; p = 0.001)	0.168 (CI = +/-0.046; p = 0.000)	0.905	-7.02%	+9.99%
Frequency	2011.2	-0.070 (CI = +/-0.034; p = 0.000)	0.282 (CI = +/-0.152; p = 0.001)	0.165 (CI = +/-0.052; p = 0.000)	0.905	-6.76%	+9.91%
Frequency	2012.1	-0.053 (CI = +/-0.038; p = 0.009)	0.290 (CI = +/-0.145; p = 0.001)	0.144 (CI = +/-0.055; p = 0.000)	0.918	-5.18%	+9.55%
Frequency	2012.2	-0.040 (CI = +/-0.046; p = 0.089)	0.295 (CI = +/-0.146; p = 0.001)	0.129 (CI = +/-0.063; p = 0.001)	0.923	-3.88%	+9.30%
Frequency	2013.1	-0.025 (CI = +/-0.059; p = 0.385)	0.300 (CI = +/-0.148; p = 0.001)	0.112 (CI = +/-0.075; p = 0.006)	0.926	-2.43%	+9.09%
Frequency	2013.2	-0.031 (CI = +/-0.080; p = 0.413)	0.298 (CI = +/-0.154; p = 0.001)	0.119 (CI = +/-0.096; p = 0.019)	0.922	-3.08%	+9.16%
Frequency	2014.1	0.010 (CI = +/-0.111; p = 0.842)	0.305 (CI = +/-0.153; p = 0.001)	0.074 (CI = +/-0.127; p = 0.226)	0.927	+1.05%	+8.86%
Frequency	2014.2	-0.027 (CI = +/-0.182; p = 0.749)	0.301 (CI = +/-0.159; p = 0.001)	0.114 (CI = +/-0.197; p = 0.232)	0.922	-2.70%	+9.02%
Frequency	2015.1	0.060 (CI = +/-0.394; p = 0.744)	0.305 (CI = +/-0.166; p = 0.002)	0.025 (CI = +/-0.406; p = 0.894)	0.918	+6.17%	+8.87%
Frequency	2015.2	0.085 (CI = +/-0.029; p = 0.000)	0.305 (CI = +/-0.166; p = 0.002)	NA (CI = +/-NA; p = NA)	0.915	+8.87%	+8.87%
Frequency	2016.1	0.095 (CI = +/-0.032; p = 0.000)	0.281 (CI = +/-0.165; p = 0.004)	NA (CI = +/-NA; p = NA)	0.924	+9.94%	+9.94%
Frequency	2016.2	0.082 (CI = +/-0.034; p = 0.000)	0.311 (CI = +/-0.157; p = 0.002)	NA (CI = +/-NA; p = NA)	0.926	+8.50%	+8.50%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.087 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.272)	0.366 (CI = +/-0.218; p = 0.002)	0.344 (CI = +/-0.050; p = 0.000)	0.942	-8.36%	+29.24%
Loss Cost	2004.2	-0.086 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.291)	0.369 (CI = +/-0.221; p = 0.002)	0.341 (CI = +/-0.052; p = 0.000)	0.941	-8.24%	+29.05%
Loss Cost	2005.1	-0.086 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.302)	0.370 (CI = +/-0.225; p = 0.002)	0.340 (CI = +/-0.054; p = 0.000)	0.940	-8.21%	+29.01%
Loss Cost	2005.2	-0.087 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.006; p = 0.295)	0.366 (CI = +/-0.228; p = 0.003)	0.344 (CI = +/-0.056; p = 0.000)	0.940	-8.35%	+29.21%
Loss Cost	2006.1	-0.088 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.006; p = 0.298)	0.365 (CI = +/-0.233; p = 0.003)	0.345 (CI = +/-0.058; p = 0.000)	0.940	-8.41%	+29.29%
Loss Cost	2006.2	-0.088 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.006; p = 0.307)	0.364 (CI = +/-0.238; p = 0.004)	0.345 (CI = +/-0.060; p = 0.000)	0.939	-8.43%	+29.31%
Loss Cost	2007.1	-0.083 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.006; p = 0.338)	0.374 (CI = +/-0.235; p = 0.003)	0.336 (CI = +/-0.061; p = 0.000)	0.942	-7.98%	+28.78%
Loss Cost	2007.2	-0.079 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.006; p = 0.371)	0.381 (CI = +/-0.235; p = 0.003)	0.328 (CI = +/-0.063; p = 0.000)	0.944	-7.57%	+28.33%
Loss Cost	2008.1	-0.070 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.006; p = 0.412)	0.396 (CI = +/-0.222; p = 0.001)	0.313 (CI = +/-0.061; p = 0.000)	0.952	-6.74%	+27.50%
Loss Cost	2008.2	-0.066 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.006; p = 0.447)	0.401 (CI = +/-0.225; p = 0.001)	0.306 (CI = +/-0.064; p = 0.000)	0.953	-6.37%	+27.16%
Loss Cost	2009.1	-0.058 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.006; p = 0.497)	0.412 (CI = +/-0.221; p = 0.001)	0.294 (CI = +/-0.066; p = 0.000)	0.956	-5.65%	+26.56%
Loss Cost	2009.2	-0.053 (CI = +/-0.030; p = 0.001)	0.002 (CI = +/-0.006; p = 0.540)	0.419 (CI = +/-0.223; p = 0.001)	0.285 (CI = +/-0.069; p = 0.000)	0.957	-5.14%	+26.17%
Loss Cost	2010.1	-0.035 (CI = +/-0.029; p = 0.021)	0.001 (CI = +/-0.005; p = 0.619)	0.439 (CI = +/-0.193; p = 0.000)	0.258 (CI = +/-0.063; p = 0.000)	0.970	-3.41%	+25.01%
Loss Cost	2010.2	-0.036 (CI = +/-0.034; p = 0.036)	0.001 (CI = +/-0.005; p = 0.618)	0.437 (CI = +/-0.199; p = 0.000)	0.260 (CI = +/-0.069; p = 0.000)	0.969	-3.55%	+25.10%
Loss Cost	2011.1	-0.031 (CI = +/-0.039; p = 0.118)	0.001 (CI = +/-0.005; p = 0.660)	0.442 (CI = +/-0.204; p = 0.000)	0.252 (CI = +/-0.075; p = 0.000)	0.969	-3.02%	+24.82%
Loss Cost	2011.2	-0.028 (CI = +/-0.047; p = 0.220)	0.001 (CI = +/-0.006; p = 0.682)	0.444 (CI = +/-0.212; p = 0.000)	0.249 (CI = +/-0.084; p = 0.000)	0.968	-2.80%	+24.73%
Loss Cost	2012.1	-0.006 (CI = +/-0.053; p = 0.802)	0.001 (CI = +/-0.005; p = 0.778)	0.458 (CI = +/-0.204; p = 0.000)	0.221 (CI = +/-0.089; p = 0.000)	0.972	-0.64%	+23.91%
Loss Cost	2012.2	-0.007 (CI = +/-0.067; p = 0.834)	0.001 (CI = +/-0.006; p = 0.785)	0.458 (CI = +/-0.213; p = 0.000)	0.221 (CI = +/-0.103; p = 0.000)	0.971	-0.67%	+23.92%
Loss Cost	2013.1	-0.003 (CI = +/-0.088; p = 0.935)	0.001 (CI = +/-0.006; p = 0.804)	0.460 (CI = +/-0.223; p = 0.001)	0.217 (CI = +/-0.125; p = 0.002)	0.969	-0.34%	+23.84%
Loss Cost	2013.2	-0.031 (CI = +/-0.117; p = 0.576)	0.001 (CI = +/-0.006; p = 0.744)	0.451 (CI = +/-0.229; p = 0.001)	0.249 (CI = +/-0.154; p = 0.004)	0.968	-3.05%	+24.35%
Loss Cost	2014.1	-0.028 (CI = +/-0.172; p = 0.731)	0.001 (CI = +/-0.006; p = 0.761)	0.451 (CI = +/-0.241; p = 0.002)	0.245 (CI = +/-0.209; p = 0.025)	0.966	-2.74%	+24.31%
Loss Cost	2014.2	-0.058 (CI = +/-0.285; p = 0.663)	0.001 (CI = +/-0.007; p = 0.745)	0.447 (CI = +/-0.256; p = 0.003)	0.277 (CI = +/-0.321; p = 0.084)	0.962	-5.63%	+24.55%
Loss Cost	2015.1	-0.094 (CI = +/-0.621; p = 0.743)	0.001 (CI = +/-0.007; p = 0.746)	0.445 (CI = +/-0.273; p = 0.005)	0.315 (CI = +/-0.654; p = 0.309)	0.958	-8.97%	+24.67%
Loss Cost	2015.2	0.221 (CI = +/-0.068; p = 0.000)	0.001 (CI = +/-0.007; p = 0.746)	0.445 (CI = +/-0.273; p = 0.005)	NA (CI = +/-NA; p = NA)	0.957	+24.67%	+24.67%
Loss Cost	2016.1	0.270 (CI = +/-0.052; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.336 (CI = +/-0.186; p = 0.003)	NA (CI = +/-NA; p = NA)	0.983	+30.97%	+30.97%
Loss Cost	2016.2	0.270 (CI = +/-0.068; p = 0.000)	0.004 (CI = +/-0.006; p = 0.149)	0.337 (CI = +/-0.217; p = 0.007)	NA (CI = +/-NA; p = NA)	0.978	+30.97%	+30.97%
Severity	2004.1	0.052 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.061)	0.204 (CI = +/-0.111; p = 0.001)	0.051 (CI = +/-0.026; p = 0.000)	0.981	+5.37%	+10.86%
Severity	2004.2	0.052 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.064)	0.205 (CI = +/-0.113; p = 0.001)	0.050 (CI = +/-0.027; p = 0.001)	0.980	+5.39%	+10.84%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.072)	0.202 (CI = +/-0.114; p = 0.001)	0.053 (CI = +/-0.027; p = 0.000)	0.980	+5.27%	+10.98%
Severity	2005.2	0.052 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.071)	0.204 (CI = +/-0.116; p = 0.001)	0.051 (CI = +/-0.028; p = 0.001)	0.979	+5.35%	+10.89%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.077)	0.204 (CI = +/-0.118; p = 0.001)	0.051 (CI = +/-0.029; p = 0.001)	0.978	+5.36%	+10.89%
Severity	2006.2	0.052 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.082)	0.204 (CI = +/-0.120; p = 0.002)	0.051 (CI = +/-0.031; p = 0.002)	0.976	+5.37%	+10.87%
Severity	2007.1	0.054 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.073)	0.208 (CI = +/-0.121; p = 0.002)	0.047 (CI = +/-0.031; p = 0.005)	0.976	+5.58%	+10.69%
Severity	2007.2	0.056 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.071)	0.210 (CI = +/-0.123; p = 0.002)	0.045 (CI = +/-0.033; p = 0.009)	0.975	+5.72%	+10.57%
Severity	2008.1	0.061 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.040)	0.218 (CI = +/-0.114; p = 0.001)	0.036 (CI = +/-0.031; p = 0.026)	0.979	+6.25%	+10.17%
Severity	2008.2	0.062 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.039)	0.221 (CI = +/-0.116; p = 0.001)	0.033 (CI = +/-0.033; p = 0.048)	0.978	+6.43%	+10.04%
Severity	2009.1	0.063 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.043)	0.221 (CI = +/-0.119; p = 0.001)	0.033 (CI = +/-0.035; p = 0.066)	0.976	+6.46%	+10.02%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.048)	0.215 (CI = +/-0.116; p = 0.001)	0.041 (CI = +/-0.036; p = 0.027)	0.976	+5.92%	+10.34%
Severity	2010.1	0.055 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.058)	0.212 (CI = +/-0.118; p = 0.001)	0.044 (CI = +/-0.038; p = 0.026)	0.975	+5.68%	+10.47%
Severity	2010.2	0.049 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.067)	0.206 (CI = +/-0.116; p = 0.001)	0.053 (CI = +/-0.040; p = 0.012)	0.975	+5.03%	+10.78%
Severity	2011.1	0.050 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.072)	0.207 (CI = +/-0.120; p = 0.002)	0.051 (CI = +/-0.044; p = 0.025)	0.973	+5.17%	+10.72%
Severity	2011.2	0.051 (CI = +/-0.028; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.080)	0.208 (CI = +/-0.124; p = 0.003)	0.050 (CI = +/-0.049; p = 0.046)	0.971	+5.26%	+10.69%
Severity	2012.1	0.058 (CI = +/-0.033; p = 0.002)	-0.003 (CI = +/-0.003; p = 0.076)	0.212 (CI = +/-0.127; p = 0.003)	0.042 (CI = +/-0.055; p = 0.125)	0.969	+5.92%	+10.48%
Severity	2012.2	0.045 (CI = +/-0.040; p = 0.030)	-0.003 (CI = +/-0.003; p = 0.093)	0.205 (CI = +/-0.127; p = 0.004)	0.057 (CI = +/-0.062; p = 0.067)	0.968	+4.63%	+10.81%
Severity	2013.1	0.036 (CI = +/-0.052; p = 0.156)	-0.003 (CI = +/-0.004; p = 0.114)	0.201 (CI = +/-0.131; p = 0.005)	0.068 (CI = +/-0.074; p = 0.067)	0.966	+3.68%	+11.01%
Severity	2013.2	0.020 (CI = +/-0.069; p = 0.538)	-0.003 (CI = +/-0.004; p = 0.141)	0.196 (CI = +/-0.135; p = 0.008)	0.087 (CI = +/-0.091; p = 0.061)	0.964	+2.05%	+11.28%
Severity	2014.1	-0.013 (CI = +/-0.097; p = 0.783)	-0.002 (CI = +/-0.004; p = 0.174)	0.189 (CI = +/-0.137; p = 0.011)	0.123 (CI = +/-0.118; p = 0.043)	0.963	-1.25%	+11.66%
Severity	2014.2	0.010 (CI = +/-0.161; p = 0.896)	-0.003 (CI = +/-0.004; p = 0.180)	0.192 (CI = +/-0.144; p = 0.014)	0.099 (CI = +/-0.181; p = 0.255)	0.960	+0.98%	+11.50%
Severity	2015.1	-0.085 (CI = +/-0.343; p = 0.595)	-0.002 (CI = +/-0.004; p = 0.221)	0.186 (CI = +/-0.151; p = 0.020)	0.196 (CI = +/-0.361; p = 0.254)	0.956	-8.11%	+11.79%
Severity	2015.2	0.111 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.221)	0.186 (CI = +/-0.151; p = 0.020)	NA (CI = +/-NA; p = NA)	0.955	+11.79%	+11.79%
Severity	2016.1	0.135 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.517)	0.134 (CI = +/-0.123; p = 0.036)	NA (CI = +/-NA; p = NA)	0.974	+14.45%	+14.45%
Severity	2016.2	0.148 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.003; p = 0.862)	0.106 (CI = +/-0.130; p = 0.097)	NA (CI = +/-NA; p = NA)	0.975	+15.98%	+15.98%
Frequency	2004.1	-0.140 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.019)	0.161 (CI = +/-0.185; p = 0.085)	0.293 (CI = +/-0.043; p = 0.000)	0.957	-13.03%	+16.58%
Frequency	2004.2	-0.139 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.021)	0.164 (CI = +/-0.188; p = 0.084)	0.291 (CI = +/-0.044; p = 0.000)	0.952	-12.93%	+16.43%
Frequency	2005.1	-0.137 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.025)	0.168 (CI = +/-0.190; p = 0.081)	0.288 (CI = +/-0.045; p = 0.000)	0.945	-12.80%	+16.24%
Frequency	2005.2	-0.139 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	0.163 (CI = +/-0.190; p = 0.091)	0.292 (CI = +/-0.046; p = 0.000)	0.942	-13.01%	+16.52%
Frequency	2006.1	-0.140 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.024)	0.161 (CI = +/-0.194; p = 0.099)	0.294 (CI = +/-0.048; p = 0.000)	0.934	-13.07%	+16.60%
Frequency	2006.2	-0.140 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.005; p = 0.026)	0.160 (CI = +/-0.198; p = 0.108)	0.294 (CI = +/-0.050; p = 0.000)	0.925	-13.10%	+16.63%
Frequency	2007.1	-0.137 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	0.166 (CI = +/-0.199; p = 0.098)	0.289 (CI = +/-0.052; p = 0.000)	0.915	-12.84%	+16.34%
Frequency	2007.2	-0.134 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.005; p = 0.036)	0.171 (CI = +/-0.200; p = 0.091)	0.283 (CI = +/-0.054; p = 0.000)	0.903	-12.57%	+16.06%
Frequency	2008.1	-0.130 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.005; p = 0.042)	0.177 (CI = +/-0.201; p = 0.081)	0.277 (CI = +/-0.056; p = 0.000)	0.891	-12.23%	+15.73%
Frequency	2008.2	-0.128 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.006; p = 0.049)	0.181 (CI = +/-0.205; p = 0.082)	0.273 (CI = +/-0.059; p = 0.000)	0.877	-12.03%	+15.55%
Frequency	2009.1	-0.121 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.005; p = 0.055)	0.191 (CI = +/-0.201; p = 0.062)	0.261 (CI = +/-0.060; p = 0.000)	0.868	-11.38%	+15.03%
Frequency	2009.2	-0.110 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.005; p = 0.057)	0.204 (CI = +/-0.190; p = 0.036)	0.244 (CI = +/-0.059; p = 0.000)	0.869	-10.44%	+14.34%
Frequency	2010.1	-0.090 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.004; p = 0.023)	0.227 (CI = +/-0.136; p = 0.002)	0.214 (CI = +/-0.044; p = 0.000)	0.922	-8.60%	+13.17%
Frequency	2010.2	-0.085 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.004; p = 0.028)	0.231 (CI = +/-0.137; p = 0.002)	0.207 (CI = +/-0.047; p = 0.000)	0.922	-8.17%	+12.93%
Frequency	2011.1	-0.081 (CI = +/-0.027; p = 0.000)	0.004 (CI = +/-0.004; p = 0.035)	0.235 (CI = +/-0.141; p = 0.002)	0.201 (CI = +/-0.052; p = 0.000)	0.922	-7.79%	+12.74%
Frequency	2011.2	-0.080 (CI = +/-0.032; p = 0.000)	0.004 (CI = +/-0.004; p = 0.042)	0.236 (CI = +/-0.146; p = 0.003)	0.199 (CI = +/-0.058; p = 0.000)	0.921	-7.66%	+12.68%
Frequency	2012.1	-0.064 (CI = +/-0.037; p = 0.002)	0.004 (CI = +/-0.004; p = 0.047)	0.247 (CI = +/-0.139; p = 0.002)	0.179 (CI = +/-0.060; p = 0.000)	0.932	-6.19%	+12.16%
Frequency	2012.2	-0.052 (CI = +/-0.044; p = 0.025)	0.004 (CI = +/-0.004; p = 0.059)	0.253 (CI = +/-0.141; p = 0.002)	0.164 (CI = +/-0.068; p = 0.000)	0.936	-5.07%	+11.83%
Frequency	2013.1	-0.040 (CI = +/-0.057; p = 0.157)	0.003 (CI = +/-0.004; p = 0.074)	0.258 (CI = +/-0.144; p = 0.002)	0.149 (CI = +/-0.081; p = 0.001)	0.937	-3.88%	+11.56%
Frequency	2013.2	-0.051 (CI = +/-0.077; p = 0.172)	0.004 (CI = +/-0.004; p = 0.077)	0.254 (CI = +/-0.150; p = 0.003)	0.162 (CI = +/-0.101; p = 0.004)	0.935	-5.00%	+11.75%
Frequency	2014.1	-0.015 (CI = +/-0.108; p = 0.765)	0.003 (CI = +/-0.004; p = 0.097)	0.263 (CI = +/-0.152; p = 0.003)	0.123 (CI = +/-0.131; p = 0.065)	0.938	-1.50%	+11.33%
Frequency	2014.2	-0.068 (CI = +/-0.174; p = 0.410)	0.004 (CI = +/-0.004; p = 0.089)	0.255 (CI = +/-0.156; p = 0.004)	0.178 (CI = +/-0.196; p = 0.071)	0.936	-6.55%	+11.70%
Frequency	2015.1	-0.009 (CI = +/-0.377; p = 0.957)	0.003 (CI = +/-0.004; p = 0.113)	0.259 (CI = +/-0.166; p = 0.006)	0.118 (CI = +/-0.397; p = 0.521)	0.931	-0.94%	+11.52%
Frequency	2015.2	0.109 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.004; p = 0.113)	0.259 (CI = +/-0.166; p = 0.006)	NA (CI = +/-NA; p = NA)	0.928	+11.52%	+11.52%
Frequency	2016.1	0.135 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.004; p = 0.013)	0.202 (CI = +/-0.136; p = 0.008)	NA (CI = +/-NA; p = NA)	0.959	+14.43%	+14.43%
Frequency	2016.2	0.122 (CI = +/-0.046; p = 0.000)	0.004 (CI = +/-0.004; p = 0.036)	0.230 (CI = +/-0.147; p = 0.007)	NA (CI = +/-NA; p = NA)	0.954	+12.93%	+12.93%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.086 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.068; p = 0.006)	0.385 (CI = +/-0.191; p = 0.000)	0.328 (CI = +/-0.033; p = 0.000)	0.953	-8.28%	+27.33%
Loss Cost	2004.2	-0.084 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.069; p = 0.004)	0.389 (CI = +/-0.190; p = 0.000)	0.324 (CI = +/-0.034; p = 0.000)	0.954	-8.07%	+27.11%
Loss Cost	2005.1	-0.085 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.071; p = 0.005)	0.387 (CI = +/-0.193; p = 0.000)	0.325 (CI = +/-0.035; p = 0.000)	0.953	-8.14%	+27.18%
Loss Cost	2005.2	-0.085 (CI = +/-0.014; p = 0.000)	0.106 (CI = +/-0.073; p = 0.006)	0.387 (CI = +/-0.197; p = 0.000)	0.326 (CI = +/-0.037; p = 0.000)	0.952	-8.16%	+27.20%
Loss Cost	2006.1	-0.087 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.075; p = 0.005)	0.384 (CI = +/-0.199; p = 0.000)	0.329 (CI = +/-0.038; p = 0.000)	0.953	-8.32%	+27.37%
Loss Cost	2006.2	-0.085 (CI = +/-0.016; p = 0.000)	0.114 (CI = +/-0.077; p = 0.005)	0.385 (CI = +/-0.202; p = 0.001)	0.326 (CI = +/-0.040; p = 0.000)	0.953	-8.19%	+27.26%
Loss Cost	2007.1	-0.082 (CI = +/-0.017; p = 0.000)	0.107 (CI = +/-0.079; p = 0.010)	0.391 (CI = +/-0.203; p = 0.001)	0.321 (CI = +/-0.041; p = 0.000)	0.954	-7.89%	+27.00%
Loss Cost	2007.2	-0.076 (CI = +/-0.018; p = 0.000)	0.119 (CI = +/-0.076; p = 0.004)	0.398 (CI = +/-0.194; p = 0.000)	0.312 (CI = +/-0.041; p = 0.000)	0.959	-7.31%	+26.59%
Loss Cost	2008.1	-0.069 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.074; p = 0.007)	0.407 (CI = +/-0.186; p = 0.000)	0.301 (CI = +/-0.041; p = 0.000)	0.963	-6.69%	+26.13%
Loss Cost	2008.2	-0.063 (CI = +/-0.020; p = 0.000)	0.116 (CI = +/-0.073; p = 0.003)	0.413 (CI = +/-0.181; p = 0.000)	0.292 (CI = +/-0.041; p = 0.000)	0.967	-6.10%	+25.79%
Loss Cost	2009.1	-0.058 (CI = +/-0.022; p = 0.000)	0.109 (CI = +/-0.075; p = 0.006)	0.419 (CI = +/-0.181; p = 0.000)	0.285 (CI = +/-0.043; p = 0.000)	0.968	-5.64%	+25.50%
Loss Cost	2009.2	-0.050 (CI = +/-0.023; p = 0.000)	0.120 (CI = +/-0.073; p = 0.003)	0.426 (CI = +/-0.173; p = 0.000)	0.274 (CI = +/-0.044; p = 0.000)	0.972	-4.84%	+25.12%
Loss Cost	2010.1	-0.036 (CI = +/-0.023; p = 0.004)	0.102 (CI = +/-0.064; p = 0.004)	0.440 (CI = +/-0.150; p = 0.000)	0.254 (CI = +/-0.040; p = 0.000)	0.980	-3.49%	+24.46%
Loss Cost	2010.2	-0.033 (CI = +/-0.026; p = 0.015)	0.105 (CI = +/-0.067; p = 0.004)	0.441 (CI = +/-0.154; p = 0.000)	0.251 (CI = +/-0.044; p = 0.000)	0.980	-3.25%	+24.38%
Loss Cost	2011.1	-0.032 (CI = +/-0.031; p = 0.041)	0.104 (CI = +/-0.071; p = 0.007)	0.442 (CI = +/-0.159; p = 0.000)	0.250 (CI = +/-0.050; p = 0.000)	0.979	-3.18%	+24.35%
Loss Cost	2011.2	-0.024 (CI = +/-0.036; p = 0.170)	0.110 (CI = +/-0.073; p = 0.005)	0.446 (CI = +/-0.161; p = 0.000)	0.241 (CI = +/-0.055; p = 0.000)	0.980	-2.41%	+24.13%
Loss Cost	2012.1	-0.010 (CI = +/-0.042; p = 0.616)	0.100 (CI = +/-0.074; p = 0.011)	0.453 (CI = +/-0.159; p = 0.000)	0.223 (CI = +/-0.060; p = 0.000)	0.981	-1.01%	+23.76%
Loss Cost	2012.2	-0.002 (CI = +/-0.052; p = 0.938)	0.104 (CI = +/-0.077; p = 0.012)	0.456 (CI = +/-0.163; p = 0.000)	0.214 (CI = +/-0.070; p = 0.000)	0.981	-0.19%	+23.60%
Loss Cost	2013.1	-0.011 (CI = +/-0.067; p = 0.725)	0.109 (CI = +/-0.082; p = 0.013)	0.453 (CI = +/-0.169; p = 0.000)	0.225 (CI = +/-0.086; p = 0.000)	0.980	-1.12%	+23.77%
Loss Cost	2013.2	-0.021 (CI = +/-0.091; p = 0.630)	0.106 (CI = +/-0.088; p = 0.022)	0.451 (CI = +/-0.176; p = 0.000)	0.235 (CI = +/-0.110; p = 0.000)	0.979	-2.06%	+23.87%
Loss Cost	2014.1	-0.046 (CI = +/-0.134; p = 0.464)	0.113 (CI = +/-0.094; p = 0.023)	0.446 (CI = +/-0.183; p = 0.000)	0.262 (CI = +/-0.153; p = 0.003)	0.978	-4.54%	+24.10%
Loss Cost	2014.2	-0.029 (CI = +/-0.221; p = 0.777)	0.115 (CI = +/-0.102; p = 0.030)	0.447 (CI = +/-0.193; p = 0.000)	0.244 (CI = +/-0.239; p = 0.045)	0.976	-2.88%	+24.03%
Loss Cost	2015.1	-0.243 (CI = +/-0.479; p = 0.285)	0.134 (CI = +/-0.109; p = 0.021)	0.436 (CI = +/-0.195; p = 0.001)	0.462 (CI = +/-0.494; p = 0.064)	0.976	-21.54%	+24.54%
Loss Cost	2015.2	0.219 (CI = +/-0.034; p = 0.000)	0.134 (CI = +/-0.109; p = 0.021)	0.436 (CI = +/-0.195; p = 0.001)	NA (CI = +/-NA; p = NA)	0.975	+24.54%	+24.54%
Loss Cost	2016.1	0.239 (CI = +/-0.026; p = 0.000)	0.106 (CI = +/-0.077; p = 0.013)	0.392 (CI = +/-0.137; p = 0.000)	NA (CI = +/-NA; p = NA)	0.989	+26.95%	+26.95%
Loss Cost	2016.2	0.240 (CI = +/-0.033; p = 0.000)	0.108 (CI = +/-0.088; p = 0.022)	0.388 (CI = +/-0.153; p = 0.000)	NA (CI = +/-NA; p = NA)	0.986	+27.14%	+27.14%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.040; p = 0.346)	0.175 (CI = +/-0.112; p = 0.003)	0.068 (CI = +/-0.020; p = 0.000)	0.980	+5.21%	+12.63%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.041; p = 0.343)	0.176 (CI = +/-0.114; p = 0.004)	0.068 (CI = +/-0.020; p = 0.000)	0.979	+5.23%	+12.61%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.042; p = 0.256)	0.173 (CI = +/-0.114; p = 0.004)	0.070 (CI = +/-0.021; p = 0.000)	0.978	+5.08%	+12.74%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.043; p = 0.224)	0.174 (CI = +/-0.115; p = 0.004)	0.069 (CI = +/-0.022; p = 0.000)	0.977	+5.17%	+12.68%
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.044; p = 0.220)	0.173 (CI = +/-0.117; p = 0.005)	0.070 (CI = +/-0.023; p = 0.000)	0.976	+5.12%	+12.71%
Severity	2006.2	0.050 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.046; p = 0.223)	0.174 (CI = +/-0.120; p = 0.006)	0.069 (CI = +/-0.024; p = 0.000)	0.975	+5.16%	+12.69%
Severity	2007.1	0.052 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.047; p = 0.285)	0.176 (CI = +/-0.121; p = 0.006)	0.067 (CI = +/-0.025; p = 0.000)	0.974	+5.30%	+12.60%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.048; p = 0.246)	0.177 (CI = +/-0.123; p = 0.006)	0.065 (CI = +/-0.026; p = 0.000)	0.973	+5.45%	+12.51%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.047; p = 0.389)	0.183 (CI = +/-0.118; p = 0.004)	0.058 (CI = +/-0.026; p = 0.000)	0.975	+5.89%	+12.26%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.049; p = 0.342)	0.185 (CI = +/-0.120; p = 0.004)	0.056 (CI = +/-0.027; p = 0.000)	0.974	+6.07%	+12.18%
Severity	2009.1	0.058 (CI = +/-0.015; p = 0.000)	0.024 (CI = +/-0.051; p = 0.338)	0.184 (CI = +/-0.123; p = 0.005)	0.057 (CI = +/-0.030; p = 0.001)	0.972	+5.99%	+12.22%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.051; p = 0.480)	0.180 (CI = +/-0.121; p = 0.005)	0.064 (CI = +/-0.030; p = 0.000)	0.972	+5.48%	+12.41%
Severity	2010.1	0.050 (CI = +/-0.018; p = 0.000)	0.022 (CI = +/-0.052; p = 0.392)	0.177 (CI = +/-0.122; p = 0.007)	0.068 (CI = +/-0.033; p = 0.000)	0.970	+5.12%	+12.55%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.053; p = 0.541)	0.173 (CI = +/-0.121; p = 0.007)	0.076 (CI = +/-0.035; p = 0.000)	0.970	+4.51%	+12.74%
Severity	2011.1	0.044 (CI = +/-0.024; p = 0.001)	0.016 (CI = +/-0.056; p = 0.555)	0.173 (CI = +/-0.125; p = 0.009)	0.076 (CI = +/-0.039; p = 0.001)	0.968	+4.48%	+12.75%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	0.016 (CI = +/-0.059; p = 0.563)	0.173 (CI = +/-0.129; p = 0.012)	0.075 (CI = +/-0.044; p = 0.002)	0.965	+4.54%	+12.74%
Severity	2012.1	0.048 (CI = +/-0.035; p = 0.011)	0.014 (CI = +/-0.062; p = 0.646)	0.175 (CI = +/-0.133; p = 0.013)	0.071 (CI = +/-0.051; p = 0.009)	0.963	+4.92%	+12.65%
Severity	2012.2	0.036 (CI = +/-0.042; p = 0.094)	0.007 (CI = +/-0.063; p = 0.823)	0.171 (CI = +/-0.133; p = 0.015)	0.085 (CI = +/-0.057; p = 0.006)	0.962	+3.62%	+12.86%
Severity	2013.1	0.023 (CI = +/-0.054; p = 0.381)	0.013 (CI = +/-0.066; p = 0.682)	0.166 (CI = +/-0.136; p = 0.020)	0.100 (CI = +/-0.069; p = 0.008)	0.960	+2.32%	+13.06%
Severity	2013.2	0.006 (CI = +/-0.072; p = 0.862)	0.007 (CI = +/-0.069; p = 0.821)	0.163 (CI = +/-0.139; p = 0.025)	0.118 (CI = +/-0.087; p = 0.011)	0.957	+0.59%	+13.23%
Severity	2014.1	-0.035 (CI = +/-0.101; p = 0.460)	0.018 (CI = +/-0.071; p = 0.582)	0.155 (CI = +/-0.138; p = 0.031)	0.163 (CI = +/-0.115; p = 0.010)	0.957	-3.47%	+13.57%
Severity	2014.2	-0.016 (CI = +/-0.166; p = 0.840)	0.021 (CI = +/-0.076; p = 0.557)	0.157 (CI = +/-0.145; p = 0.037)	0.142 (CI = +/-0.179; p = 0.109)	0.954	-1.55%	+13.49%
Severity	2015.1	-0.178 (CI = +/-0.360; p = 0.297)	0.036 (CI = +/-0.082; p = 0.351)	0.149 (CI = +/-0.146; p = 0.047)	0.307 (CI = +/-0.371; p = 0.095)	0.953	-16.26%	+13.85%
Severity	2015.2	0.130 (CI = +/-0.026; p = 0.000)	0.036 (CI = +/-0.082; p = 0.351)	0.149 (CI = +/-0.146; p = 0.047)	NA (CI = +/-NA; p = NA)	0.952	+13.85%	+13.85%
Severity	2016.1	0.143 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.063; p = 0.584)	0.117 (CI = +/-0.112; p = 0.042)	NA (CI = +/-NA; p = NA)	0.974	+15.38%	+15.38%
Severity	2016.2	0.153 (CI = +/-0.023; p = 0.000)	0.032 (CI = +/-0.060; p = 0.252)	0.094 (CI = +/-0.104; p = 0.071)	NA (CI = +/-NA; p = NA)	0.979	+16.54%	+16.54%
Frequency	2004.1	-0.137 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.064; p = 0.017)	0.209 (CI = +/-0.179; p = 0.023)	0.260 (CI = +/-0.031; p = 0.000)	0.958	-12.82%	+13.05%
Frequency	2004.2	-0.135 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.064; p = 0.011)	0.213 (CI = +/-0.178; p = 0.021)	0.256 (CI = +/-0.032; p = 0.000)	0.953	-12.65%	+12.88%
Frequency	2005.1	-0.134 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.066; p = 0.016)	0.215 (CI = +/-0.181; p = 0.022)	0.255 (CI = +/-0.033; p = 0.000)	0.946	-12.57%	+12.81%
Frequency	2005.2	-0.135 (CI = +/-0.013; p = 0.000)	0.080 (CI = +/-0.068; p = 0.023)	0.213 (CI = +/-0.184; p = 0.025)	0.257 (CI = +/-0.034; p = 0.000)	0.941	-12.67%	+12.89%
Frequency	2006.1	-0.137 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.070; p = 0.022)	0.210 (CI = +/-0.187; p = 0.029)	0.259 (CI = +/-0.036; p = 0.000)	0.935	-12.79%	+13.00%
Frequency	2006.2	-0.136 (CI = +/-0.015; p = 0.000)	0.086 (CI = +/-0.072; p = 0.022)	0.212 (CI = +/-0.190; p = 0.030)	0.257 (CI = +/-0.037; p = 0.000)	0.926	-12.69%	+12.93%
Frequency	2007.1	-0.134 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.075; p = 0.033)	0.215 (CI = +/-0.193; p = 0.030)	0.254 (CI = +/-0.039; p = 0.000)	0.914	-12.52%	+12.79%
Frequency	2007.2	-0.129 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.074; p = 0.019)	0.220 (CI = +/-0.189; p = 0.024)	0.247 (CI = +/-0.040; p = 0.000)	0.908	-12.10%	+12.51%
Frequency	2008.1	-0.126 (CI = +/-0.019; p = 0.000)	0.086 (CI = +/-0.077; p = 0.029)	0.224 (CI = +/-0.192; p = 0.024)	0.243 (CI = +/-0.042; p = 0.000)	0.893	-11.88%	+12.35%
Frequency	2008.2	-0.122 (CI = +/-0.021; p = 0.000)	0.094 (CI = +/-0.078; p = 0.020)	0.228 (CI = +/-0.191; p = 0.021)	0.236 (CI = +/-0.044; p = 0.000)	0.885	-11.47%	+12.13%
Frequency	2009.1	-0.116 (CI = +/-0.023; p = 0.000)	0.085 (CI = +/-0.079; p = 0.036)	0.235 (CI = +/-0.190; p = 0.018)	0.228 (CI = +/-0.046; p = 0.000)	0.872	-10.97%	+11.84%
Frequency	2009.2	-0.103 (CI = +/-0.022; p = 0.000)	0.103 (CI = +/-0.070; p = 0.006)	0.246 (CI = +/-0.165; p = 0.006)	0.210 (CI = +/-0.042; p = 0.000)	0.892	-9.79%	+11.31%
Frequency	2010.1	-0.085 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.052; p = 0.004)	0.263 (CI = +/-0.121; p = 0.000)	0.186 (CI = +/-0.032; p = 0.000)	0.933	-8.19%	+10.58%
Frequency	2010.2	-0.077 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.050; p = 0.001)	0.268 (CI = +/-0.114; p = 0.000)	0.175 (CI = +/-0.033; p = 0.000)	0.942	-7.43%	+10.32%
Frequency	2011.1	-0.076 (CI = +/-0.023; p = 0.000)	0.088 (CI = +/-0.052; p = 0.002)	0.269 (CI = +/-0.117; p = 0.000)	0.174 (CI = +/-0.037; p = 0.000)	0.941	-7.34%	+10.29%
Frequency	2011.2	-0.069 (CI = +/-0.026; p = 0.000)	0.094 (CI = +/-0.053; p = 0.002)	0.272 (CI = +/-0.117; p = 0.000)	0.165 (CI = +/-0.040; p = 0.000)	0.944	-6.65%	+10.11%
Frequency	2012.1	-0.058 (CI = +/-0.030; p = 0.001)	0.086 (CI = +/-0.053; p = 0.004)	0.278 (CI = +/-0.115; p = 0.000)	0.152 (CI = +/-0.044; p = 0.000)	0.949	-5.65%	+9.86%
Frequency	2012.2	-0.037 (CI = +/-0.032; p = 0.025)	0.097 (CI = +/-0.048; p = 0.001)	0.285 (CI = +/-0.101; p = 0.000)	0.128 (CI = +/-0.043; p = 0.000)	0.964	-3.67%	+9.52%
Frequency	2013.1	-0.034 (CI = +/-0.042; p = 0.101)	0.096 (CI = +/-0.051; p = 0.001)	0.286 (CI = +/-0.105; p = 0.000)	0.125 (CI = +/-0.054; p = 0.000)	0.963	-3.36%	+9.47%
Frequency	2013.2	-0.027 (CI = +/-0.056; p = 0.325)	0.098 (CI = +/-0.054; p = 0.002)	0.288 (CI = +/-0.109; p = 0.000)	0.117 (CI = +/-0.068; p = 0.003)	0.962	-2.64%	+9.40%
Frequency	2014.1	-0.011 (CI = +/-0.083; p = 0.776)	0.094 (CI = +/-0.058; p = 0.004)	0.291 (CI = +/-0.114; p = 0.000)	0.100 (CI = +/-0.095; p = 0.040)	0.961	-1.10%	+9.27%
Frequency	2014.2	-0.014 (CI = +/-0.137; p = 0.832)	0.094 (CI = +/-0.063; p = 0.008)	0.291 (CI = +/-0.120; p = 0.000)	0.102 (CI = +/-0.148; p = 0.157)	0.957	-1.34%	+9.28%
Frequency	2015.1	-0.065 (CI = +/-0.313; p = 0.653)	0.098 (CI = +/-0.071; p = 0.012)	0.288 (CI = +/-0.127; p = 0.001)	0.155 (CI = +/-0.323; p = 0.311)	0.954	-6.30%	+9.39%
Frequency	2015.2	0.090 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.071; p = 0.012)	0.288 (CI = +/-0.127; p = 0.001)	NA (CI = +/-NA; p = NA)	0.952	+9.39%	+9.39%
Frequency	2016.1	0.096 (CI = +/-0.025; p = 0.000)	0.090 (CI = +/-0.073; p = 0.022)	0.274 (CI = +/-0.130; p = 0.001)	NA (CI = +/-NA; p = NA)	0.954	+10.03%	+10.03%
Frequency	2016.2	0.087 (CI = +/-0.029; p = 0.000)	0.076 (CI = +/-0.076; p = 0.050)	0.294 (CI = +/-0.133; p = 0.001)	NA (CI = +/-NA; p = NA)	0.950	+9.09%	+9.09%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.011; p = 0.000)	0.460	+3.15%
Loss Cost	2004.2	0.030 (CI = +/-0.012; p = 0.000)	0.426	+3.06%
Loss Cost	2005.1	0.031 (CI = +/-0.013; p = 0.000)	0.412	+3.11%
Loss Cost	2005.2	0.029 (CI = +/-0.013; p = 0.000)	0.369	+2.94%
Loss Cost	2006.1	0.032 (CI = +/-0.014; p = 0.000)	0.406	+3.23%
Loss Cost	2006.2	0.030 (CI = +/-0.014; p = 0.000)	0.357	+3.01%
Loss Cost	2007.1	0.031 (CI = +/-0.015; p = 0.000)	0.351	+3.11%
Loss Cost	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.309	+2.98%
Loss Cost	2008.1	0.030 (CI = +/-0.017; p = 0.002)	0.290	+3.01%
Loss Cost	2008.2	0.036 (CI = +/-0.017; p = 0.000)	0.395	+3.62%
Loss Cost	2009.1	0.036 (CI = +/-0.018; p = 0.000)	0.380	+3.72%
Loss Cost	2009.2	0.041 (CI = +/-0.019; p = 0.000)	0.438	+4.21%
Loss Cost	2010.1	0.042 (CI = +/-0.020; p = 0.000)	0.422	+4.33%
Loss Cost	2010.2	0.039 (CI = +/-0.022; p = 0.001)	0.355	+3.93%
Loss Cost	2011.1	0.037 (CI = +/-0.024; p = 0.004)	0.304	+3.76%
Loss Cost	2011.2	0.041 (CI = +/-0.025; p = 0.003)	0.334	+4.20%
Loss Cost	2012.1	0.043 (CI = +/-0.028; p = 0.005)	0.316	+4.35%
Loss Cost	2012.2	0.037 (CI = +/-0.030; p = 0.019)	0.230	+3.75%
Loss Cost	2013.1	0.046 (CI = +/-0.031; p = 0.006)	0.335	+4.74%
Loss Cost	2013.2	0.039 (CI = +/-0.033; p = 0.024)	0.236	+3.98%
Loss Cost	2014.1	0.052 (CI = +/-0.033; p = 0.004)	0.402	+5.38%
Loss Cost	2014.2	0.049 (CI = +/-0.037; p = 0.012)	0.326	+5.07%
Loss Cost	2015.1	0.052 (CI = +/-0.042; p = 0.020)	0.300	+5.32%
Loss Cost	2015.2	0.042 (CI = +/-0.047; p = 0.077)	0.175	+4.28%
Loss Cost	2016.1	0.041 (CI = +/-0.056; p = 0.133)	0.120	+4.19%
Loss Cost	2016.2	0.034 (CI = +/-0.066; p = 0.277)	0.028	+3.45%
Severity	2004.1	0.033 (CI = +/-0.010; p = 0.000)	0.560	+3.35%
Severity	2004.2	0.031 (CI = +/-0.010; p = 0.000)	0.523	+3.17%
Severity	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.512	+3.23%
Severity	2005.2	0.031 (CI = +/-0.011; p = 0.000)	0.482	+3.19%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.550	+3.55%
Severity	2006.2	0.035 (CI = +/-0.012; p = 0.000)	0.529	+3.57%
Severity	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.546	+3.79%
Severity	2007.2	0.038 (CI = +/-0.013; p = 0.000)	0.535	+3.89%
Severity	2008.1	0.040 (CI = +/-0.014; p = 0.000)	0.544	+4.10%
Severity	2008.2	0.045 (CI = +/-0.014; p = 0.000)	0.621	+4.62%
Severity	2009.1	0.049 (CI = +/-0.014; p = 0.000)	0.656	+5.00%
Severity	2009.2	0.052 (CI = +/-0.015; p = 0.000)	0.683	+5.38%
Severity	2010.1	0.056 (CI = +/-0.015; p = 0.000)	0.705	+5.75%
Severity	2010.2	0.057 (CI = +/-0.016; p = 0.000)	0.688	+5.87%
Severity	2011.1	0.061 (CI = +/-0.017; p = 0.000)	0.705	+6.27%
Severity	2011.2	0.063 (CI = +/-0.019; p = 0.000)	0.695	+6.49%
Severity	2012.1	0.064 (CI = +/-0.021; p = 0.000)	0.676	+6.66%
Severity	2012.2	0.059 (CI = +/-0.022; p = 0.000)	0.625	+6.07%
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	0.692	+6.88%
Severity	2013.2	0.061 (CI = +/-0.023; p = 0.000)	0.636	+6.32%
Severity	2014.1	0.072 (CI = +/-0.022; p = 0.000)	0.744	+7.44%
Severity	2014.2	0.068 (CI = +/-0.025; p = 0.000)	0.693	+7.06%
Severity	2015.1	0.073 (CI = +/-0.028; p = 0.000)	0.691	+7.57%
Severity	2015.2	0.064 (CI = +/-0.029; p = 0.000)	0.621	+6.57%
Severity	2016.1	0.064 (CI = +/-0.035; p = 0.002)	0.565	+6.62%
Severity	2016.2	0.051 (CI = +/-0.036; p = 0.011)	0.444	+5.20%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.593)	-0.020	-0.19%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.781)	-0.027	-0.10%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.757)	-0.027	-0.12%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.569)	-0.021	-0.24%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.474)	-0.015	-0.31%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.224)	0.017	-0.55%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.165)	0.033	-0.66%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.076)	0.076	-0.88%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.043)	0.111	-1.05%
Frequency	2008.2	-0.010 (CI = +/-0.011; p = 0.084)	0.076	-0.95%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.033)	0.135	-1.22%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	0.095	-1.11%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.039)	0.137	-1.35%
Frequency	2010.2	-0.018 (CI = +/-0.012; p = 0.005)	0.272	-1.83%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.447	-2.36%
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.001)	0.376	-2.15%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.003)	0.342	-2.17%
Frequency	2012.2	-0.022 (CI = +/-0.015; p = 0.006)	0.310	-2.19%
Frequency	2013.1	-0.020 (CI = +/-0.017; p = 0.020)	0.237	-2.00%
Frequency	2013.2	-0.022 (CI = +/-0.018; p = 0.021)	0.246	-2.20%
Frequency	2014.1	-0.019 (CI = +/-0.020; p = 0.062)	0.161	-1.92%
Frequency	2014.2	-0.019 (CI = +/-0.023; p = 0.107)	0.116	-1.86%
Frequency	2015.1	-0.021 (CI = +/-0.027; p = 0.112)	0.120	-2.09%
Frequency	2015.2	-0.022 (CI = +/-0.031; p = 0.154)	0.092	-2.15%
Frequency	2016.1	-0.023 (CI = +/-0.037; p = 0.194)	0.071	-2.28%
Frequency	2016.2	-0.017 (CI = +/-0.043; p = 0.403)	-0.022	-1.66%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.110; p = 0.009)	0.546	+3.15%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.113; p = 0.012)	0.513	+3.13%
Loss Cost	2005.1	0.031 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.117; p = 0.014)	0.500	+3.11%
Loss Cost	2005.2	0.030 (CI = +/-0.012; p = 0.000)	0.144 (CI = +/-0.120; p = 0.020)	0.454	+3.02%
Loss Cost	2006.1	0.032 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.121; p = 0.033)	0.475	+3.23%
Loss Cost	2006.2	0.030 (CI = +/-0.014; p = 0.000)	0.126 (CI = +/-0.125; p = 0.048)	0.420	+3.08%
Loss Cost	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.124 (CI = +/-0.129; p = 0.059)	0.410	+3.11%
Loss Cost	2007.2	0.030 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.134; p = 0.073)	0.366	+3.06%
Loss Cost	2008.1	0.030 (CI = +/-0.017; p = 0.001)	0.124 (CI = +/-0.139; p = 0.077)	0.348	+3.01%
Loss Cost	2008.2	0.037 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.124; p = 0.014)	0.508	+3.75%
Loss Cost	2009.1	0.036 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.129; p = 0.017)	0.493	+3.72%
Loss Cost	2009.2	0.043 (CI = +/-0.016; p = 0.000)	0.189 (CI = +/-0.120; p = 0.003)	0.600	+4.38%
Loss Cost	2010.1	0.042 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.125; p = 0.004)	0.586	+4.33%
Loss Cost	2010.2	0.040 (CI = +/-0.019; p = 0.000)	0.183 (CI = +/-0.130; p = 0.008)	0.521	+4.13%
Loss Cost	2011.1	0.037 (CI = +/-0.020; p = 0.001)	0.197 (CI = +/-0.132; p = 0.006)	0.507	+3.76%
Loss Cost	2011.2	0.044 (CI = +/-0.020; p = 0.000)	0.223 (CI = +/-0.126; p = 0.002)	0.593	+4.49%
Loss Cost	2012.1	0.043 (CI = +/-0.022; p = 0.001)	0.228 (CI = +/-0.133; p = 0.002)	0.582	+4.35%
Loss Cost	2012.2	0.040 (CI = +/-0.024; p = 0.003)	0.219 (CI = +/-0.139; p = 0.004)	0.505	+4.09%
Loss Cost	2013.1	0.046 (CI = +/-0.025; p = 0.001)	0.199 (CI = +/-0.139; p = 0.008)	0.552	+4.74%
Loss Cost	2013.2	0.043 (CI = +/-0.028; p = 0.006)	0.187 (CI = +/-0.147; p = 0.016)	0.455	+4.34%
Loss Cost	2014.1	0.052 (CI = +/-0.028; p = 0.001)	0.159 (CI = +/-0.139; p = 0.028)	0.553	+5.38%
Loss Cost	2014.2	0.053 (CI = +/-0.033; p = 0.004)	0.162 (CI = +/-0.150; p = 0.037)	0.487	+5.47%
Loss Cost	2015.1	0.052 (CI = +/-0.037; p = 0.011)	0.165 (CI = +/-0.162; p = 0.047)	0.462	+5.32%
Loss Cost	2015.2	0.047 (CI = +/-0.044; p = 0.038)	0.152 (CI = +/-0.175; p = 0.083)	0.323	+4.77%
Loss Cost	2016.1	0.041 (CI = +/-0.050; p = 0.100)	0.164 (CI = +/-0.189; p = 0.082)	0.295	+4.19%
Loss Cost	2016.2	0.041 (CI = +/-0.062; p = 0.168)	0.164 (CI = +/-0.212; p = 0.115)	0.193	+4.16%
Severity	2004.1	0.033 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.090; p = 0.001)	0.673	+3.35%
Severity	2004.2	0.032 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.092; p = 0.002)	0.636	+3.24%
Severity	2005.1	0.032 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.095; p = 0.002)	0.626	+3.23%
Severity	2005.2	0.032 (CI = +/-0.010; p = 0.000)	0.157 (CI = +/-0.098; p = 0.003)	0.602	+3.27%
Severity	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.095; p = 0.005)	0.645	+3.55%
Severity	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.098; p = 0.004)	0.633	+3.66%
Severity	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.100; p = 0.008)	0.638	+3.79%
Severity	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.102; p = 0.005)	0.640	+3.99%
Severity	2008.1	0.040 (CI = +/-0.013; p = 0.000)	0.145 (CI = +/-0.105; p = 0.008)	0.639	+4.10%
Severity	2008.2	0.046 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.088; p = 0.000)	0.764	+4.76%
Severity	2009.1	0.049 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.088; p = 0.001)	0.779	+5.00%
Severity	2009.2	0.054 (CI = +/-0.010; p = 0.000)	0.189 (CI = +/-0.077; p = 0.000)	0.843	+5.55%
Severity	2010.1	0.056 (CI = +/-0.011; p = 0.000)	0.181 (CI = +/-0.078; p = 0.000)	0.849	+5.75%
Severity	2010.2	0.059 (CI = +/-0.011; p = 0.000)	0.194 (CI = +/-0.077; p = 0.000)	0.857	+6.08%
Severity	2011.1	0.061 (CI = +/-0.012; p = 0.000)	0.187 (CI = +/-0.079; p = 0.000)	0.860	+6.27%
Severity	2011.2	0.065 (CI = +/-0.012; p = 0.000)	0.204 (CI = +/-0.074; p = 0.000)	0.883	+6.76%
Severity	2012.1	0.064 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.078; p = 0.000)	0.876	+6.66%
Severity	2012.2	0.062 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.080; p = 0.000)	0.848	+6.39%
Severity	2013.1	0.067 (CI = +/-0.014; p = 0.000)	0.184 (CI = +/-0.077; p = 0.000)	0.875	+6.88%
Severity	2013.2	0.065 (CI = +/-0.016; p = 0.000)	0.178 (CI = +/-0.081; p = 0.000)	0.842	+6.67%
Severity	2014.1	0.072 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.069; p = 0.000)	0.899	+7.44%
Severity	2014.2	0.072 (CI = +/-0.016; p = 0.000)	0.158 (CI = +/-0.074; p = 0.001)	0.873	+7.45%
Severity	2015.1	0.073 (CI = +/-0.018; p = 0.000)	0.155 (CI = +/-0.080; p = 0.001)	0.865	+7.57%
Severity	2015.2	0.068 (CI = +/-0.021; p = 0.000)	0.143 (CI = +/-0.083; p = 0.003)	0.821	+7.04%
Severity	2016.1	0.064 (CI = +/-0.023; p = 0.000)	0.151 (CI = +/-0.088; p = 0.003)	0.807	+6.62%
Severity	2016.2	0.056 (CI = +/-0.026; p = 0.001)	0.135 (CI = +/-0.089; p = 0.008)	0.732	+5.80%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.598)	-0.012 (CI = +/-0.078; p = 0.766)	-0.047	-0.19%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.779)	-0.006 (CI = +/-0.080; p = 0.873)	-0.057	-0.11%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.761)	-0.005 (CI = +/-0.082; p = 0.894)	-0.059	-0.12%
Frequency	2005.2	-0.002 (CI = +/-0.009; p = 0.565)	-0.012 (CI = +/-0.084; p = 0.764)	-0.051	-0.24%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.481)	-0.008 (CI = +/-0.086; p = 0.842)	-0.047	-0.31%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.219)	-0.022 (CI = +/-0.084; p = 0.599)	-0.007	-0.56%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.171)	-0.017 (CI = +/-0.086; p = 0.696)	0.004	-0.66%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.074)	-0.029 (CI = +/-0.086; p = 0.495)	0.059	-0.89%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.046)	-0.021 (CI = +/-0.087; p = 0.622)	0.086	-1.05%
Frequency	2008.2	-0.010 (CI = +/-0.011; p = 0.087)	-0.017 (CI = +/-0.090; p = 0.706)	0.044	-0.96%
Frequency	2009.1	-0.012 (CI = +/-0.012; p = 0.037)	-0.005 (CI = +/-0.090; p = 0.912)	0.100	-1.22%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.076)	0.000 (CI = +/-0.093; p = 0.993)	0.055	-1.11%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.043)	0.010 (CI = +/-0.094; p = 0.822)	0.100	-1.35%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.006)	-0.011 (CI = +/-0.088; p = 0.805)	0.240	-1.84%
Frequency	2011.1	-0.024 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.078; p = 0.795)	0.421	-2.36%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.019 (CI = +/-0.080; p = 0.625)	0.351	-2.13%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.004)	0.020 (CI = +/-0.084; p = 0.619)	0.315	-2.17%
Frequency	2012.2	-0.022 (CI = +/-0.016; p = 0.009)	0.021 (CI = +/-0.089; p = 0.634)	0.279	-2.16%
Frequency	2013.1	-0.020 (CI = +/-0.017; p = 0.024)	0.016 (CI = +/-0.094; p = 0.731)	0.196	-2.00%
Frequency	2013.2	-0.022 (CI = +/-0.019; p = 0.027)	0.010 (CI = +/-0.100; p = 0.839)	0.198	-2.18%
Frequency	2014.1	-0.019 (CI = +/-0.021; p = 0.072)	0.002 (CI = +/-0.105; p = 0.968)	0.101	-1.92%
Frequency	2014.2	-0.019 (CI = +/-0.025; p = 0.125)	0.004 (CI = +/-0.113; p = 0.940)	0.048	-1.85%
Frequency	2015.1	-0.021 (CI = +/-0.028; p = 0.127)	0.010 (CI = +/-0.121; p = 0.859)	0.049	-2.09%
Frequency	2015.2	-0.021 (CI = +/-0.033; p = 0.181)	0.009 (CI = +/-0.133; p = 0.881)	0.012	-2.12%
Frequency	2016.1	-0.023 (CI = +/-0.039; p = 0.215)	0.013 (CI = +/-0.146; p = 0.849)	-0.018	-2.28%
Frequency	2016.2	-0.016 (CI = +/-0.046; p = 0.463)	0.029 (CI = +/-0.158; p = 0.689)	-0.115	-1.54%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.111; p = 0.013)	0.003 (CI = +/-0.006; p = 0.408)	0.542	+3.45%
Loss Cost	2004.2	0.034 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.115; p = 0.016)	0.003 (CI = +/-0.006; p = 0.420)	0.508	+3.44%
Loss Cost	2005.1	0.034 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.118; p = 0.019)	0.003 (CI = +/-0.007; p = 0.436)	0.494	+3.43%
Loss Cost	2005.2	0.033 (CI = +/-0.015; p = 0.000)	0.140 (CI = +/-0.122; p = 0.026)	0.002 (CI = +/-0.007; p = 0.470)	0.446	+3.34%
Loss Cost	2006.1	0.036 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.123; p = 0.045)	0.003 (CI = +/-0.007; p = 0.370)	0.472	+3.65%
Loss Cost	2006.2	0.034 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.126; p = 0.062)	0.003 (CI = +/-0.007; p = 0.414)	0.413	+3.49%
Loss Cost	2007.1	0.035 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.131; p = 0.078)	0.003 (CI = +/-0.007; p = 0.405)	0.404	+3.57%
Loss Cost	2007.2	0.035 (CI = +/-0.020; p = 0.001)	0.116 (CI = +/-0.136; p = 0.092)	0.003 (CI = +/-0.007; p = 0.423)	0.358	+3.54%
Loss Cost	2008.1	0.035 (CI = +/-0.021; p = 0.003)	0.117 (CI = +/-0.141; p = 0.101)	0.003 (CI = +/-0.007; p = 0.447)	0.337	+3.51%
Loss Cost	2008.2	0.044 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.123; p = 0.019)	0.004 (CI = +/-0.006; p = 0.211)	0.520	+4.52%
Loss Cost	2009.1	0.045 (CI = +/-0.021; p = 0.000)	0.149 (CI = +/-0.129; p = 0.026)	0.004 (CI = +/-0.007; p = 0.222)	0.505	+4.56%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.177 (CI = +/-0.115; p = 0.004)	0.005 (CI = +/-0.006; p = 0.087)	0.635	+5.51%
Loss Cost	2010.1	0.054 (CI = +/-0.022; p = 0.000)	0.175 (CI = +/-0.121; p = 0.007)	0.005 (CI = +/-0.006; p = 0.095)	0.622	+5.57%
Loss Cost	2010.2	0.053 (CI = +/-0.024; p = 0.000)	0.171 (CI = +/-0.126; p = 0.011)	0.005 (CI = +/-0.006; p = 0.117)	0.557	+5.40%
Loss Cost	2011.1	0.049 (CI = +/-0.026; p = 0.001)	0.182 (CI = +/-0.131; p = 0.009)	0.005 (CI = +/-0.007; p = 0.170)	0.532	+5.00%
Loss Cost	2011.2	0.059 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.119; p = 0.002)	0.006 (CI = +/-0.006; p = 0.067)	0.645	+6.12%
Loss Cost	2012.1	0.060 (CI = +/-0.028; p = 0.000)	0.208 (CI = +/-0.127; p = 0.003)	0.006 (CI = +/-0.006; p = 0.081)	0.632	+6.14%
Loss Cost	2012.2	0.058 (CI = +/-0.032; p = 0.001)	0.204 (CI = +/-0.134; p = 0.005)	0.005 (CI = +/-0.007; p = 0.103)	0.557	+5.94%
Loss Cost	2013.1	0.071 (CI = +/-0.032; p = 0.000)	0.173 (CI = +/-0.126; p = 0.010)	0.007 (CI = +/-0.006; p = 0.033)	0.651	+7.35%
Loss Cost	2013.2	0.068 (CI = +/-0.036; p = 0.001)	0.168 (CI = +/-0.133; p = 0.017)	0.007 (CI = +/-0.007; p = 0.047)	0.564	+7.04%
Loss Cost	2014.1	0.090 (CI = +/-0.030; p = 0.000)	0.123 (CI = +/-0.103; p = 0.023)	0.009 (CI = +/-0.005; p = 0.002)	0.769	+9.37%
Loss Cost	2014.2	0.095 (CI = +/-0.033; p = 0.000)	0.132 (CI = +/-0.108; p = 0.020)	0.009 (CI = +/-0.005; p = 0.003)	0.748	+9.95%
Loss Cost	2015.1	0.101 (CI = +/-0.039; p = 0.000)	0.121 (CI = +/-0.115; p = 0.041)	0.010 (CI = +/-0.006; p = 0.003)	0.746	+10.62%
Loss Cost	2015.2	0.099 (CI = +/-0.045; p = 0.001)	0.118 (CI = +/-0.126; p = 0.063)	0.010 (CI = +/-0.006; p = 0.005)	0.669	+10.40%
Loss Cost	2016.1	0.100 (CI = +/-0.055; p = 0.003)	0.116 (CI = +/-0.141; p = 0.096)	0.010 (CI = +/-0.007; p = 0.010)	0.641	+10.57%
Loss Cost	2016.2	0.106 (CI = +/-0.065; p = 0.006)	0.124 (CI = +/-0.156; p = 0.104)	0.010 (CI = +/-0.007; p = 0.014)	0.594	+11.19%
Severity	2004.1	0.028 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.088; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.079)	0.694	+2.84%
Severity	2004.2	0.026 (CI = +/-0.010; p = 0.000)	0.163 (CI = +/-0.089; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.065)	0.663	+2.69%
Severity	2005.1	0.026 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.092; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.065)	0.654	+2.63%
Severity	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.095; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.072)	0.632	+2.64%
Severity	2006.1	0.029 (CI = +/-0.012; p = 0.000)	0.152 (CI = +/-0.094; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.109)	0.664	+2.97%
Severity	2006.2	0.030 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.096; p = 0.003)	-0.004 (CI = +/-0.005; p = 0.129)	0.650	+3.07%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.099; p = 0.004)	-0.004 (CI = +/-0.005; p = 0.162)	0.651	+3.20%
Severity	2007.2	0.034 (CI = +/-0.015; p = 0.000)	0.158 (CI = +/-0.101; p = 0.004)	-0.003 (CI = +/-0.005; p = 0.200)	0.650	+3.41%
Severity	2008.1	0.035 (CI = +/-0.016; p = 0.000)	0.154 (CI = +/-0.105; p = 0.006)	-0.003 (CI = +/-0.006; p = 0.236)	0.646	+3.51%
Severity	2008.2	0.042 (CI = +/-0.014; p = 0.000)	0.181 (CI = +/-0.089; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.319)	0.765	+4.32%
Severity	2009.1	0.045 (CI = +/-0.015; p = 0.000)	0.170 (CI = +/-0.090; p = 0.001)	-0.002 (CI = +/-0.005; p = 0.431)	0.775	+4.62%
Severity	2009.2	0.052 (CI = +/-0.014; p = 0.000)	0.191 (CI = +/-0.079; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.604)	0.838	+5.32%
Severity	2010.1	0.054 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.081; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.748)	0.843	+5.60%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.194 (CI = +/-0.080; p = 0.000)	0.000 (CI = +/-0.004; p = 0.913)	0.850	+6.03%
Severity	2011.1	0.061 (CI = +/-0.016; p = 0.000)	0.186 (CI = +/-0.083; p = 0.000)	0.000 (CI = +/-0.004; p = 0.941)	0.852	+6.32%
Severity	2011.2	0.068 (CI = +/-0.016; p = 0.000)	0.202 (CI = +/-0.077; p = 0.000)	0.001 (CI = +/-0.004; p = 0.681)	0.878	+6.99%
Severity	2012.1	0.066 (CI = +/-0.018; p = 0.000)	0.206 (CI = +/-0.081; p = 0.000)	0.001 (CI = +/-0.004; p = 0.752)	0.869	+6.86%
Severity	2012.2	0.063 (CI = +/-0.020; p = 0.000)	0.198 (CI = +/-0.084; p = 0.000)	0.000 (CI = +/-0.004; p = 0.872)	0.839	+6.50%
Severity	2013.1	0.071 (CI = +/-0.020; p = 0.000)	0.179 (CI = +/-0.080; p = 0.000)	0.001 (CI = +/-0.004; p = 0.534)	0.870	+7.33%
Severity	2013.2	0.068 (CI = +/-0.023; p = 0.000)	0.175 (CI = +/-0.084; p = 0.001)	0.001 (CI = +/-0.004; p = 0.611)	0.834	+7.08%
Severity	2014.1	0.081 (CI = +/-0.020; p = 0.000)	0.148 (CI = +/-0.068; p = 0.000)	0.002 (CI = +/-0.003; p = 0.165)	0.907	+8.48%
Severity	2014.2	0.083 (CI = +/-0.022; p = 0.000)	0.150 (CI = +/-0.073; p = 0.001)	0.002 (CI = +/-0.004; p = 0.174)	0.883	+8.61%
Severity	2015.1	0.087 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.078; p = 0.002)	0.003 (CI = +/-0.004; p = 0.147)	0.880	+9.05%
Severity	2015.2	0.081 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.082; p = 0.004)	0.002 (CI = +/-0.004; p = 0.201)	0.834	+8.46%
Severity	2016.1	0.077 (CI = +/-0.035; p = 0.001)	0.141 (CI = +/-0.090; p = 0.006)	0.002 (CI = +/-0.004; p = 0.293)	0.812	+8.02%
Severity	2016.2	0.068 (CI = +/-0.039; p = 0.004)	0.128 (CI = +/-0.093; p = 0.013)	0.002 (CI = +/-0.004; p = 0.371)	0.729	+7.04%
Frequency	2004.1	0.006 (CI = +/-0.007; p = 0.119)	-0.026 (CI = +/-0.067; p = 0.426)	0.007 (CI = +/-0.004; p = 0.001)	0.248	+0.59%
Frequency	2004.2	0.007 (CI = +/-0.008; p = 0.062)	-0.020 (CI = +/-0.067; p = 0.555)	0.007 (CI = +/-0.004; p = 0.000)	0.266	+0.74%
Frequency	2005.1	0.008 (CI = +/-0.008; p = 0.063)	-0.022 (CI = +/-0.069; p = 0.523)	0.007 (CI = +/-0.004; p = 0.000)	0.267	+0.79%
Frequency	2005.2	0.007 (CI = +/-0.009; p = 0.120)	-0.026 (CI = +/-0.070; p = 0.454)	0.007 (CI = +/-0.004; p = 0.001)	0.264	+0.69%
Frequency	2006.1	0.007 (CI = +/-0.009; p = 0.157)	-0.025 (CI = +/-0.073; p = 0.483)	0.007 (CI = +/-0.004; p = 0.001)	0.258	+0.67%
Frequency	2006.2	0.004 (CI = +/-0.010; p = 0.379)	-0.035 (CI = +/-0.072; p = 0.319)	0.007 (CI = +/-0.004; p = 0.001)	0.283	+0.42%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.473)	-0.033 (CI = +/-0.074; p = 0.365)	0.007 (CI = +/-0.004; p = 0.002)	0.279	+0.37%
Frequency	2007.2	0.001 (CI = +/-0.011; p = 0.808)	-0.042 (CI = +/-0.074; p = 0.252)	0.006 (CI = +/-0.004; p = 0.003)	0.310	+0.13%
Frequency	2008.1	0.000 (CI = +/-0.011; p = 0.998)	-0.037 (CI = +/-0.076; p = 0.324)	0.006 (CI = +/-0.004; p = 0.005)	0.313	+0.00%
Frequency	2008.2	0.002 (CI = +/-0.012; p = 0.743)	-0.031 (CI = +/-0.078; p = 0.423)	0.006 (CI = +/-0.004; p = 0.004)	0.303	+0.20%
Frequency	2009.1	-0.001 (CI = +/-0.013; p = 0.922)	-0.022 (CI = +/-0.079; p = 0.576)	0.006 (CI = +/-0.004; p = 0.007)	0.321	-0.06%
Frequency	2009.2	0.002 (CI = +/-0.014; p = 0.788)	-0.014 (CI = +/-0.080; p = 0.720)	0.006 (CI = +/-0.004; p = 0.005)	0.312	+0.18%
Frequency	2010.1	0.000 (CI = +/-0.015; p = 0.975)	-0.008 (CI = +/-0.083; p = 0.853)	0.006 (CI = +/-0.004; p = 0.009)	0.322	-0.02%
Frequency	2010.2	-0.006 (CI = +/-0.015; p = 0.406)	-0.024 (CI = +/-0.077; p = 0.531)	0.005 (CI = +/-0.004; p = 0.011)	0.426	-0.59%
Frequency	2011.1	-0.012 (CI = +/-0.014; p = 0.077)	-0.004 (CI = +/-0.070; p = 0.897)	0.004 (CI = +/-0.004; p = 0.019)	0.548	-1.24%
Frequency	2011.2	-0.008 (CI = +/-0.014; p = 0.246)	0.006 (CI = +/-0.069; p = 0.845)	0.005 (CI = +/-0.003; p = 0.009)	0.536	-0.82%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.386)	0.003 (CI = +/-0.072; p = 0.936)	0.005 (CI = +/-0.004; p = 0.010)	0.514	-0.68%
Frequency	2012.2	-0.005 (CI = +/-0.018; p = 0.544)	0.006 (CI = +/-0.076; p = 0.862)	0.005 (CI = +/-0.004; p = 0.011)	0.494	-0.52%
Frequency	2013.1	0.000 (CI = +/-0.019; p = 0.991)	-0.006 (CI = +/-0.077; p = 0.866)	0.006 (CI = +/-0.004; p = 0.006)	0.490	+0.01%
Frequency	2013.2	0.000 (CI = +/-0.022; p = 0.969)	-0.007 (CI = +/-0.082; p = 0.852)	0.006 (CI = +/-0.004; p = 0.009)	0.480	-0.04%
Frequency	2014.1	0.008 (CI = +/-0.023; p = 0.451)	-0.025 (CI = +/-0.079; p = 0.506)	0.007 (CI = +/-0.004; p = 0.003)	0.520	+0.82%
Frequency	2014.2	0.012 (CI = +/-0.025; p = 0.314)	-0.018 (CI = +/-0.082; p = 0.648)	0.007 (CI = +/-0.004; p = 0.003)	0.517	+1.23%
Frequency	2015.1	0.014 (CI = +/-0.030; p = 0.319)	-0.021 (CI = +/-0.090; p = 0.612)	0.007 (CI = +/-0.004; p = 0.005)	0.510	+1.44%
Frequency	2015.2	0.018 (CI = +/-0.035; p = 0.284)	-0.016 (CI = +/-0.097; p = 0.723)	0.007 (CI = +/-0.005; p = 0.007)	0.499	+1.79%
Frequency	2016.1	0.023 (CI = +/-0.042; p = 0.237)	-0.025 (CI = +/-0.107; p = 0.611)	0.008 (CI = +/-0.005; p = 0.008)	0.499	+2.36%
Frequency	2016.2	0.038 (CI = +/-0.042; p = 0.069)	-0.004 (CI = +/-0.100; p = 0.937)	0.008 (CI = +/-0.005; p = 0.004)	0.587	+3.87%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2022.1
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.036 (CI = +/-0.012; p = 0.000)	0.521	+3.63%
Loss Cost	2004.2	0.035 (CI = +/-0.013; p = 0.000)	0.489	+3.55%
Loss Cost	2005.1	0.036 (CI = +/-0.013; p = 0.000)	0.478	+3.63%
Loss Cost	2005.2	0.034 (CI = +/-0.014; p = 0.000)	0.436	+3.47%
Loss Cost	2006.1	0.038 (CI = +/-0.014; p = 0.000)	0.484	+3.83%
Loss Cost	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.437	+3.61%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	0.436	+3.77%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.396	+3.66%
Loss Cost	2008.1	0.037 (CI = +/-0.019; p = 0.000)	0.380	+3.75%
Loss Cost	2008.2	0.044 (CI = +/-0.018; p = 0.000)	0.513	+4.51%
Loss Cost	2009.1	0.046 (CI = +/-0.019; p = 0.000)	0.505	+4.68%
Loss Cost	2009.2	0.052 (CI = +/-0.019; p = 0.000)	0.583	+5.32%
Loss Cost	2010.1	0.054 (CI = +/-0.021; p = 0.000)	0.578	+5.55%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	0.522	+5.18%
Loss Cost	2011.1	0.050 (CI = +/-0.024; p = 0.000)	0.477	+5.09%
Loss Cost	2011.2	0.056 (CI = +/-0.026; p = 0.000)	0.526	+5.71%
Loss Cost	2012.1	0.058 (CI = +/-0.028; p = 0.000)	0.519	+6.02%
Loss Cost	2012.2	0.053 (CI = +/-0.031; p = 0.002)	0.444	+5.46%
Loss Cost	2013.1	0.066 (CI = +/-0.029; p = 0.000)	0.604	+6.78%
Loss Cost	2013.2	0.059 (CI = +/-0.031; p = 0.001)	0.532	+6.08%
Loss Cost	2014.1	0.076 (CI = +/-0.023; p = 0.000)	0.801	+7.92%
Loss Cost	2014.2	0.075 (CI = +/-0.026; p = 0.000)	0.764	+7.80%
Loss Cost	2015.1	0.080 (CI = +/-0.029; p = 0.000)	0.767	+8.35%
Loss Cost	2015.2	0.072 (CI = +/-0.031; p = 0.001)	0.723	+7.44%
Loss Cost	2016.1	0.073 (CI = +/-0.037; p = 0.002)	0.684	+7.61%
Loss Cost	2016.2	0.068 (CI = +/-0.045; p = 0.009)	0.602	+7.05%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	0.501	+3.26%
Severity	2004.2	0.030 (CI = +/-0.012; p = 0.000)	0.458	+3.05%
Severity	2005.1	0.031 (CI = +/-0.012; p = 0.000)	0.446	+3.11%
Severity	2005.2	0.030 (CI = +/-0.013; p = 0.000)	0.413	+3.05%
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	0.489	+3.46%
Severity	2006.2	0.034 (CI = +/-0.014; p = 0.000)	0.465	+3.47%
Severity	2007.1	0.037 (CI = +/-0.015; p = 0.000)	0.486	+3.72%
Severity	2007.2	0.038 (CI = +/-0.016; p = 0.000)	0.474	+3.83%
Severity	2008.1	0.040 (CI = +/-0.017; p = 0.000)	0.486	+4.07%
Severity	2008.2	0.045 (CI = +/-0.016; p = 0.000)	0.574	+4.65%
Severity	2009.1	0.050 (CI = +/-0.017; p = 0.000)	0.617	+5.10%
Severity	2009.2	0.054 (CI = +/-0.017; p = 0.000)	0.651	+5.54%
Severity	2010.1	0.058 (CI = +/-0.018; p = 0.000)	0.681	+5.99%
Severity	2010.2	0.060 (CI = +/-0.020; p = 0.000)	0.665	+6.14%
Severity	2011.1	0.064 (CI = +/-0.021; p = 0.000)	0.689	+6.64%
Severity	2011.2	0.067 (CI = +/-0.022; p = 0.000)	0.682	+6.92%
Severity	2012.1	0.069 (CI = +/-0.025; p = 0.000)	0.667	+7.15%
Severity	2012.2	0.063 (CI = +/-0.026; p = 0.000)	0.613	+6.52%
Severity	2013.1	0.072 (CI = +/-0.026; p = 0.000)	0.697	+7.50%
Severity	2013.2	0.067 (CI = +/-0.028; p = 0.000)	0.641	+6.91%
Severity	2014.1	0.079 (CI = +/-0.026; p = 0.000)	0.776	+8.27%
Severity	2014.2	0.076 (CI = +/-0.029; p = 0.000)	0.731	+7.91%
Severity	2015.1	0.082 (CI = +/-0.032; p = 0.000)	0.742	+8.58%
Severity	2015.2	0.073 (CI = +/-0.034; p = 0.001)	0.692	+7.57%
Severity	2016.1	0.074 (CI = +/-0.041; p = 0.003)	0.649	+7.72%
Severity	2016.2	0.061 (CI = +/-0.042; p = 0.011)	0.570	+6.29%
Frequency	2004.1	0.004 (CI = +/-0.007; p = 0.280)	0.006	+0.36%
Frequency	2004.2	0.005 (CI = +/-0.007; p = 0.157)	0.033	+0.49%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.171)	0.030	+0.50%
Frequency	2005.2	0.004 (CI = +/-0.008; p = 0.286)	0.006	+0.41%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.378)	-0.007	+0.36%
Frequency	2006.2	0.001 (CI = +/-0.008; p = 0.740)	-0.033	+0.13%
Frequency	2007.1	0.000 (CI = +/-0.009; p = 0.912)	-0.038	+0.05%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.727)	-0.035	-0.15%
Frequency	2008.1	-0.003 (CI = +/-0.010; p = 0.505)	-0.022	-0.31%
Frequency	2008.2	-0.001 (CI = +/-0.010; p = 0.775)	-0.040	-0.14%
Frequency	2009.1	-0.004 (CI = +/-0.010; p = 0.430)	-0.016	-0.40%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.699)	-0.040	-0.21%
Frequency	2010.1	-0.004 (CI = +/-0.012; p = 0.466)	-0.022	-0.41%
Frequency	2010.2	-0.009 (CI = +/-0.011; p = 0.091)	0.098	-0.90%
Frequency	2011.1	-0.015 (CI = +/-0.009; p = 0.003)	0.371	-1.45%
Frequency	2011.2	-0.011 (CI = +/-0.009; p = 0.012)	0.277	-1.13%
Frequency	2012.1	-0.011 (CI = +/-0.009; p = 0.030)	0.217	-1.06%
Frequency	2012.2	-0.010 (CI = +/-0.011; p = 0.062)	0.161	-0.99%
Frequency	2013.1	-0.007 (CI = +/-0.011; p = 0.205)	0.049	-0.67%
Frequency	2013.2	-0.008 (CI = +/-0.012; p = 0.187)	0.063	-0.78%
Frequency	2014.1	-0.003 (CI = +/-0.012; p = 0.563)	-0.052	-0.32%
Frequency	2014.2	-0.001 (CI = +/-0.013; p = 0.864)	-0.088	-0.10%
Frequency	2015.1	-0.002 (CI = +/-0.015; p = 0.764)	-0.090	-0.21%
Frequency	2015.2	-0.001 (CI = +/-0.018; p = 0.883)	-0.108	-0.12%
Frequency	2016.1	-0.001 (CI = +/-0.021; p = 0.912)	-0.123	-0.11%
Frequency	2016.2	0.007 (CI = +/-0.021; p = 0.444)	-0.045	+0.71%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.114; p = 0.015)	0.502	+3.07%
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.118; p = 0.020)	0.461	+3.04%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.123; p = 0.022)	0.447	+2.99%
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.001)	0.139 (CI = +/-0.126; p = 0.032)	0.389	+2.86%
Loss Cost	2006.1	0.031 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.129; p = 0.055)	0.416	+3.15%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.132; p = 0.082)	0.345	+2.93%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	0.115 (CI = +/-0.138; p = 0.099)	0.335	+2.97%
Loss Cost	2007.2	0.028 (CI = +/-0.020; p = 0.007)	0.111 (CI = +/-0.144; p = 0.124)	0.279	+2.87%
Loss Cost	2008.1	0.027 (CI = +/-0.022; p = 0.016)	0.115 (CI = +/-0.150; p = 0.127)	0.259	+2.77%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	0.153 (CI = +/-0.129; p = 0.023)	0.476	+3.80%
Loss Cost	2009.1	0.037 (CI = +/-0.022; p = 0.002)	0.154 (CI = +/-0.136; p = 0.029)	0.460	+3.75%
Loss Cost	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.120; p = 0.004)	0.622	+4.72%
Loss Cost	2010.1	0.046 (CI = +/-0.022; p = 0.000)	0.189 (CI = +/-0.127; p = 0.006)	0.609	+4.67%
Loss Cost	2010.2	0.043 (CI = +/-0.024; p = 0.002)	0.180 (CI = +/-0.133; p = 0.011)	0.531	+4.38%
Loss Cost	2011.1	0.037 (CI = +/-0.026; p = 0.009)	0.199 (CI = +/-0.135; p = 0.007)	0.526	+3.75%
Loss Cost	2011.2	0.048 (CI = +/-0.025; p = 0.001)	0.231 (CI = +/-0.120; p = 0.001)	0.670	+4.91%
Loss Cost	2012.1	0.046 (CI = +/-0.028; p = 0.004)	0.237 (CI = +/-0.129; p = 0.002)	0.663	+4.67%
Loss Cost	2012.2	0.042 (CI = +/-0.032; p = 0.014)	0.228 (CI = +/-0.137; p = 0.004)	0.580	+4.26%
Loss Cost	2013.1	0.054 (CI = +/-0.033; p = 0.004)	0.197 (CI = +/-0.132; p = 0.007)	0.662	+5.54%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.017)	0.183 (CI = +/-0.139; p = 0.015)	0.553	+4.88%
Loss Cost	2014.1	0.071 (CI = +/-0.027; p = 0.000)	0.134 (CI = +/-0.095; p = 0.011)	0.815	+7.31%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	0.140 (CI = +/-0.105; p = 0.015)	0.774	+7.67%
Loss Cost	2015.1	0.076 (CI = +/-0.042; p = 0.004)	0.136 (CI = +/-0.121; p = 0.033)	0.757	+7.89%
Loss Cost	2015.2	0.066 (CI = +/-0.051; p = 0.019)	0.121 (CI = +/-0.132; p = 0.065)	0.623	+6.84%
Loss Cost	2016.1	0.055 (CI = +/-0.068; p = 0.093)	0.138 (CI = +/-0.156; p = 0.071)	0.593	+5.63%
Loss Cost	2016.2	0.050 (CI = +/-0.097; p = 0.225)	0.133 (CI = +/-0.197; p = 0.133)	0.375	+5.16%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.095; p = 0.001)	0.577	+2.63%
Severity	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.096; p = 0.001)	0.523	+2.46%
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.099; p = 0.001)	0.514	+2.37%
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.001)	0.176 (CI = +/-0.103; p = 0.002)	0.479	+2.37%
Severity	2006.1	0.026 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.102; p = 0.003)	0.517	+2.68%
Severity	2006.2	0.027 (CI = +/-0.014; p = 0.000)	0.166 (CI = +/-0.106; p = 0.004)	0.496	+2.77%
Severity	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.161 (CI = +/-0.111; p = 0.006)	0.497	+2.88%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.170 (CI = +/-0.114; p = 0.005)	0.496	+3.09%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.167 (CI = +/-0.119; p = 0.008)	0.492	+3.15%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.199 (CI = +/-0.099; p = 0.000)	0.675	+4.01%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.189 (CI = +/-0.102; p = 0.001)	0.688	+4.28%
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	0.215 (CI = +/-0.088; p = 0.000)	0.791	+5.06%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.092; p = 0.000)	0.795	+5.29%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.222 (CI = +/-0.090; p = 0.000)	0.813	+5.78%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.095; p = 0.000)	0.815	+6.01%
Severity	2011.2	0.066 (CI = +/-0.017; p = 0.000)	0.237 (CI = +/-0.085; p = 0.000)	0.863	+6.82%
Severity	2012.1	0.063 (CI = +/-0.020; p = 0.000)	0.244 (CI = +/-0.090; p = 0.000)	0.859	+6.55%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	0.235 (CI = +/-0.094; p = 0.000)	0.819	+6.17%
Severity	2013.1	0.068 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.092; p = 0.000)	0.854	+7.00%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	0.210 (CI = +/-0.100; p = 0.001)	0.804	+6.75%
Severity	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.178 (CI = +/-0.079; p = 0.001)	0.903	+8.35%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	0.183 (CI = +/-0.086; p = 0.001)	0.878	+8.68%
Severity	2015.1	0.087 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.099; p = 0.004)	0.875	+9.12%
Severity	2015.2	0.081 (CI = +/-0.043; p = 0.003)	0.167 (CI = +/-0.111; p = 0.010)	0.807	+8.49%
Severity	2016.1	0.070 (CI = +/-0.056; p = 0.023)	0.184 (CI = +/-0.129; p = 0.014)	0.803	+7.30%
Severity	2016.2	0.055 (CI = +/-0.070; p = 0.097)	0.165 (CI = +/-0.142; p = 0.032)	0.686	+5.60%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.264)	-0.036 (CI = +/-0.071; p = 0.306)	0.008	+0.43%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.159)	-0.029 (CI = +/-0.072; p = 0.413)	0.025	+0.57%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.158)	-0.031 (CI = +/-0.074; p = 0.395)	0.024	+0.61%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.285)	-0.037 (CI = +/-0.076; p = 0.319)	0.008	+0.48%
Frequency	2006.1	0.005 (CI = +/-0.010; p = 0.349)	-0.036 (CI = +/-0.079; p = 0.355)	-0.012	+0.45%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.748)	-0.049 (CI = +/-0.076; p = 0.191)	-0.003	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.867)	-0.046 (CI = +/-0.079; p = 0.237)	-0.021	+0.09%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.684)	-0.059 (CI = +/-0.077; p = 0.128)	0.027	-0.21%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.516)	-0.052 (CI = +/-0.080; p = 0.186)	0.019	-0.36%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.730)	-0.046 (CI = +/-0.082; p = 0.253)	-0.023	-0.21%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.419)	-0.035 (CI = +/-0.083; p = 0.393)	-0.021	-0.51%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.645)	-0.028 (CI = +/-0.086; p = 0.507)	-0.071	-0.31%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.431)	-0.018 (CI = +/-0.088; p = 0.671)	-0.061	-0.58%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.050)	-0.042 (CI = +/-0.073; p = 0.244)	0.180	-1.32%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.524)	0.550	-2.13%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.049; p = 0.798)	0.454	-1.79%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	-0.007 (CI = +/-0.053; p = 0.791)	0.395	-1.77%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.007 (CI = +/-0.057; p = 0.785)	0.337	-1.80%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.055)	-0.018 (CI = +/-0.057; p = 0.491)	0.216	-1.36%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.027)	-0.027 (CI = +/-0.057; p = 0.319)	0.325	-1.75%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.145)	-0.044 (CI = +/-0.047; p = 0.063)	0.360	-0.96%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.232)	-0.044 (CI = +/-0.053; p = 0.094)	0.247	-0.93%
Frequency	2015.1	-0.011 (CI = +/-0.021; p = 0.244)	-0.040 (CI = +/-0.061; p = 0.164)	0.242	-1.13%
Frequency	2015.2	-0.015 (CI = +/-0.026; p = 0.201)	-0.046 (CI = +/-0.068; p = 0.149)	0.259	-1.52%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.324)	-0.045 (CI = +/-0.084; p = 0.226)	0.218	-1.56%
Frequency	2016.2	-0.004 (CI = +/-0.045; p = 0.806)	-0.032 (CI = +/-0.090; p = 0.380)	-0.190	-0.42%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2022.1
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.035 (CI = +/-0.011; p = 0.000)	0.127 (CI = +/-0.114; p = 0.030)	0.576	+3.57%
Loss Cost	2004.2	0.035 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.118; p = 0.036)	0.545	+3.56%
Loss Cost	2005.1	0.035 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.122; p = 0.042)	0.532	+3.57%
Loss Cost	2005.2	0.034 (CI = +/-0.014; p = 0.000)	0.122 (CI = +/-0.126; p = 0.056)	0.488	+3.48%
Loss Cost	2006.1	0.037 (CI = +/-0.014; p = 0.000)	0.107 (CI = +/-0.126; p = 0.093)	0.519	+3.77%
Loss Cost	2006.2	0.036 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.130; p = 0.127)	0.466	+3.62%
Loss Cost	2007.1	0.036 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.135; p = 0.158)	0.460	+3.71%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.140; p = 0.182)	0.417	+3.68%
Loss Cost	2008.1	0.036 (CI = +/-0.019; p = 0.001)	0.093 (CI = +/-0.147; p = 0.200)	0.399	+3.68%
Loss Cost	2008.2	0.044 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.127; p = 0.043)	0.579	+4.53%
Loss Cost	2009.1	0.045 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.133; p = 0.056)	0.566	+4.58%
Loss Cost	2009.2	0.052 (CI = +/-0.017; p = 0.000)	0.161 (CI = +/-0.117; p = 0.010)	0.690	+5.36%
Loss Cost	2010.1	0.053 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.124; p = 0.014)	0.679	+5.41%
Loss Cost	2010.2	0.051 (CI = +/-0.020; p = 0.000)	0.152 (CI = +/-0.129; p = 0.023)	0.623	+5.22%
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.164 (CI = +/-0.134; p = 0.020)	0.601	+4.91%
Loss Cost	2011.2	0.056 (CI = +/-0.020; p = 0.000)	0.195 (CI = +/-0.122; p = 0.004)	0.707	+5.78%
Loss Cost	2012.1	0.056 (CI = +/-0.023; p = 0.000)	0.195 (CI = +/-0.130; p = 0.006)	0.695	+5.78%
Loss Cost	2012.2	0.054 (CI = +/-0.025; p = 0.000)	0.188 (CI = +/-0.138; p = 0.011)	0.629	+5.55%
Loss Cost	2013.1	0.064 (CI = +/-0.024; p = 0.000)	0.156 (CI = +/-0.127; p = 0.020)	0.723	+6.56%
Loss Cost	2013.2	0.060 (CI = +/-0.027; p = 0.000)	0.145 (CI = +/-0.135; p = 0.038)	0.651	+6.18%
Loss Cost	2014.1	0.075 (CI = +/-0.020; p = 0.000)	0.100 (CI = +/-0.093; p = 0.037)	0.856	+7.75%
Loss Cost	2014.2	0.076 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.102; p = 0.046)	0.829	+7.90%
Loss Cost	2015.1	0.078 (CI = +/-0.026; p = 0.000)	0.098 (CI = +/-0.112; p = 0.080)	0.820	+8.16%
Loss Cost	2015.2	0.073 (CI = +/-0.029; p = 0.000)	0.082 (CI = +/-0.119; p = 0.151)	0.763	+7.57%
Loss Cost	2016.1	0.072 (CI = +/-0.036; p = 0.002)	0.086 (CI = +/-0.136; p = 0.181)	0.726	+7.42%
Loss Cost	2016.2	0.070 (CI = +/-0.045; p = 0.009)	0.081 (CI = +/-0.161; p = 0.263)	0.629	+7.25%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.097; p = 0.001)	0.632	+3.18%
Severity	2004.2	0.030 (CI = +/-0.010; p = 0.000)	0.160 (CI = +/-0.099; p = 0.002)	0.589	+3.06%
Severity	2005.1	0.030 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.103; p = 0.003)	0.578	+3.03%
Severity	2005.2	0.030 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.106; p = 0.004)	0.552	+3.07%
Severity	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.104; p = 0.007)	0.595	+3.38%
Severity	2006.2	0.034 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.108; p = 0.007)	0.582	+3.49%
Severity	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.111; p = 0.012)	0.587	+3.63%
Severity	2007.2	0.038 (CI = +/-0.014; p = 0.000)	0.156 (CI = +/-0.113; p = 0.009)	0.591	+3.85%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.118; p = 0.014)	0.590	+3.96%
Severity	2008.2	0.046 (CI = +/-0.013; p = 0.000)	0.183 (CI = +/-0.099; p = 0.001)	0.734	+4.68%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.171 (CI = +/-0.100; p = 0.002)	0.750	+4.96%
Severity	2009.2	0.054 (CI = +/-0.012; p = 0.000)	0.196 (CI = +/-0.087; p = 0.000)	0.827	+5.58%
Severity	2010.1	0.057 (CI = +/-0.013; p = 0.000)	0.187 (CI = +/-0.089; p = 0.000)	0.834	+5.82%
Severity	2010.2	0.060 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.087; p = 0.000)	0.847	+6.20%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.193 (CI = +/-0.090; p = 0.000)	0.850	+6.43%
Severity	2011.2	0.068 (CI = +/-0.014; p = 0.000)	0.213 (CI = +/-0.083; p = 0.000)	0.882	+7.00%
Severity	2012.1	0.067 (CI = +/-0.015; p = 0.000)	0.217 (CI = +/-0.088; p = 0.000)	0.875	+6.88%
Severity	2012.2	0.064 (CI = +/-0.017; p = 0.000)	0.208 (CI = +/-0.092; p = 0.000)	0.846	+6.62%
Severity	2013.1	0.070 (CI = +/-0.017; p = 0.000)	0.189 (CI = +/-0.087; p = 0.000)	0.878	+7.22%
Severity	2013.2	0.068 (CI = +/-0.019; p = 0.000)	0.184 (CI = +/-0.094; p = 0.001)	0.846	+7.04%
Severity	2014.1	0.077 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.075; p = 0.001)	0.917	+8.00%
Severity	2014.2	0.078 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.082; p = 0.002)	0.896	+8.07%
Severity	2015.1	0.079 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.090; p = 0.004)	0.891	+8.27%
Severity	2015.2	0.075 (CI = +/-0.024; p = 0.000)	0.140 (CI = +/-0.096; p = 0.010)	0.857	+7.78%
Severity	2016.1	0.071 (CI = +/-0.028; p = 0.001)	0.150 (CI = +/-0.106; p = 0.013)	0.845	+7.39%
Severity	2016.2	0.064 (CI = +/-0.031; p = 0.002)	0.130 (CI = +/-0.112; p = 0.029)	0.787	+6.61%
Frequency	2004.1	0.004 (CI = +/-0.007; p = 0.255)	-0.040 (CI = +/-0.067; p = 0.230)	0.021	+0.38%
Frequency	2004.2	0.005 (CI = +/-0.007; p = 0.159)	-0.034 (CI = +/-0.067; p = 0.317)	0.035	+0.49%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.157)	-0.035 (CI = +/-0.070; p = 0.307)	0.033	+0.52%
Frequency	2005.2	0.004 (CI = +/-0.008; p = 0.287)	-0.042 (CI = +/-0.071; p = 0.237)	0.022	+0.40%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.349)	-0.040 (CI = +/-0.073; p = 0.269)	0.003	+0.38%
Frequency	2006.2	0.001 (CI = +/-0.008; p = 0.743)	-0.053 (CI = +/-0.070; p = 0.130)	0.020	+0.13%
Frequency	2007.1	0.001 (CI = +/-0.009; p = 0.854)	-0.051 (CI = +/-0.073; p = 0.164)	0.003	+0.08%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.702)	-0.063 (CI = +/-0.071; p = 0.081)	0.053	-0.16%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.547)	-0.057 (CI = +/-0.073; p = 0.119)	0.043	-0.27%
Frequency	2008.2	-0.001 (CI = +/-0.010; p = 0.757)	-0.051 (CI = +/-0.075; p = 0.170)	0.004	-0.15%
Frequency	2009.1	-0.004 (CI = +/-0.010; p = 0.465)	-0.042 (CI = +/-0.076; p = 0.267)	-0.002	-0.37%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.691)	-0.035 (CI = +/-0.078; p = 0.363)	-0.047	-0.21%
Frequency	2010.1	-0.004 (CI = +/-0.012; p = 0.498)	-0.027 (CI = +/-0.080; p = 0.484)	-0.047	-0.39%
Frequency	2010.2	-0.009 (CI = +/-0.010; p = 0.079)	-0.049 (CI = +/-0.068; p = 0.148)	0.155	-0.92%
Frequency	2011.1	-0.014 (CI = +/-0.009; p = 0.003)	-0.029 (CI = +/-0.055; p = 0.285)	0.379	-1.42%
Frequency	2011.2	-0.011 (CI = +/-0.009; p = 0.013)	-0.018 (CI = +/-0.052; p = 0.479)	0.256	-1.14%
Frequency	2012.1	-0.010 (CI = +/-0.010; p = 0.036)	-0.022 (CI = +/-0.055; p = 0.415)	0.202	-1.03%
Frequency	2012.2	-0.010 (CI = +/-0.011; p = 0.065)	-0.021 (CI = +/-0.059; p = 0.469)	0.135	-1.00%
Frequency	2013.1	-0.006 (CI = +/-0.011; p = 0.228)	-0.033 (CI = +/-0.056; p = 0.220)	0.091	-0.62%
Frequency	2013.2	-0.008 (CI = +/-0.012; p = 0.160)	-0.039 (CI = +/-0.059; p = 0.171)	0.137	-0.80%
Frequency	2014.1	-0.002 (CI = +/-0.010; p = 0.606)	-0.057 (CI = +/-0.045; p = 0.019)	0.319	-0.23%
Frequency	2014.2	-0.002 (CI = +/-0.011; p = 0.760)	-0.054 (CI = +/-0.050; p = 0.035)	0.249	-0.15%
Frequency	2015.1	-0.001 (CI = +/-0.013; p = 0.855)	-0.056 (CI = +/-0.055; p = 0.048)	0.233	-0.11%
Frequency	2015.2	-0.002 (CI = +/-0.015; p = 0.769)	-0.058 (CI = +/-0.062; p = 0.062)	0.215	-0.20%
Frequency	2016.1	0.000 (CI = +/-0.018; p = 0.972)	-0.064 (CI = +/-0.069; p = 0.063)	0.243	+0.03%
Frequency	2016.2	0.006 (CI = +/-0.019; p = 0.467)	-0.049 (CI = +/-0.068; p = 0.127)	0.199	+0.60%

Comprehensive Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.014; p = 0.000)	0.302	+2.80%
Loss Cost	2004.2	0.029 (CI = +/-0.014; p = 0.000)	0.313	+2.97%
Loss Cost	2005.1	0.031 (CI = +/-0.015; p = 0.000)	0.334	+3.20%
Loss Cost	2005.2	0.032 (CI = +/-0.016; p = 0.000)	0.326	+3.28%
Loss Cost	2006.1	0.036 (CI = +/-0.016; p = 0.000)	0.374	+3.66%
Loss Cost	2006.2	0.037 (CI = +/-0.017; p = 0.000)	0.365	+3.76%
Loss Cost	2007.1	0.041 (CI = +/-0.018; p = 0.000)	0.403	+4.14%
Loss Cost	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.410	+4.37%
Loss Cost	2008.1	0.047 (CI = +/-0.020; p = 0.000)	0.441	+4.77%
Loss Cost	2008.2	0.054 (CI = +/-0.019; p = 0.000)	0.538	+5.51%
Loss Cost	2009.1	0.058 (CI = +/-0.020; p = 0.000)	0.562	+5.94%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.627	+6.64%
Loss Cost	2010.1	0.069 (CI = +/-0.021; p = 0.000)	0.659	+7.20%
Loss Cost	2010.2	0.070 (CI = +/-0.023; p = 0.000)	0.630	+7.20%
Loss Cost	2011.1	0.072 (CI = +/-0.025; p = 0.000)	0.617	+7.45%
Loss Cost	2011.2	0.079 (CI = +/-0.026; p = 0.000)	0.653	+8.17%
Loss Cost	2012.1	0.084 (CI = +/-0.027; p = 0.000)	0.669	+8.78%
Loss Cost	2012.2	0.083 (CI = +/-0.030; p = 0.000)	0.630	+8.70%
Loss Cost	2013.1	0.095 (CI = +/-0.030; p = 0.000)	0.708	+9.98%
Loss Cost	2013.2	0.093 (CI = +/-0.034; p = 0.000)	0.664	+9.78%
Loss Cost	2014.1	0.109 (CI = +/-0.031; p = 0.000)	0.772	+11.51%
Loss Cost	2014.2	0.112 (CI = +/-0.035; p = 0.000)	0.748	+11.80%
Loss Cost	2015.1	0.119 (CI = +/-0.040; p = 0.000)	0.746	+12.62%
Loss Cost	2015.2	0.117 (CI = +/-0.046; p = 0.000)	0.695	+12.37%
Loss Cost	2016.1	0.124 (CI = +/-0.053; p = 0.000)	0.682	+13.24%
Loss Cost	2016.2	0.123 (CI = +/-0.063; p = 0.002)	0.616	+13.09%
Severity	2004.1	0.034 (CI = +/-0.013; p = 0.000)	0.419	+3.49%
Severity	2004.2	0.035 (CI = +/-0.014; p = 0.000)	0.404	+3.54%
Severity	2005.1	0.037 (CI = +/-0.015; p = 0.000)	0.415	+3.73%
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.416	+3.89%
Severity	2006.1	0.042 (CI = +/-0.016; p = 0.000)	0.468	+4.31%
Severity	2006.2	0.045 (CI = +/-0.017; p = 0.000)	0.484	+4.58%
Severity	2007.1	0.049 (CI = +/-0.017; p = 0.000)	0.528	+5.01%
Severity	2007.2	0.053 (CI = +/-0.018; p = 0.000)	0.556	+5.39%
Severity	2008.1	0.057 (CI = +/-0.018; p = 0.000)	0.602	+5.91%
Severity	2008.2	0.063 (CI = +/-0.018; p = 0.000)	0.658	+6.51%
Severity	2009.1	0.069 (CI = +/-0.018; p = 0.000)	0.711	+7.15%
Severity	2009.2	0.074 (CI = +/-0.018; p = 0.000)	0.738	+7.67%
Severity	2010.1	0.081 (CI = +/-0.018; p = 0.000)	0.786	+8.39%
Severity	2010.2	0.085 (CI = +/-0.018; p = 0.000)	0.797	+8.85%
Severity	2011.1	0.092 (CI = +/-0.018; p = 0.000)	0.836	+9.61%
Severity	2011.2	0.096 (CI = +/-0.019; p = 0.000)	0.841	+10.07%
Severity	2012.1	0.101 (CI = +/-0.020; p = 0.000)	0.851	+10.64%
Severity	2012.2	0.100 (CI = +/-0.022; p = 0.000)	0.828	+10.53%
Severity	2013.1	0.109 (CI = +/-0.021; p = 0.000)	0.871	+11.57%
Severity	2013.2	0.109 (CI = +/-0.023; p = 0.000)	0.850	+11.53%
Severity	2014.1	0.121 (CI = +/-0.020; p = 0.000)	0.910	+12.91%
Severity	2014.2	0.123 (CI = +/-0.023; p = 0.000)	0.896	+13.10%
Severity	2015.1	0.132 (CI = +/-0.023; p = 0.000)	0.914	+14.11%
Severity	2015.2	0.130 (CI = +/-0.027; p = 0.000)	0.894	+13.88%
Severity	2016.1	0.138 (CI = +/-0.029; p = 0.000)	0.898	+14.82%
Severity	2016.2	0.131 (CI = +/-0.033; p = 0.000)	0.873	+13.97%
Frequency	2004.1	-0.007 (CI = +/-0.006; p = 0.038)	0.092	-0.67%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.095)	0.053	-0.55%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.138)	0.037	-0.52%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.109)	0.050	-0.59%
Frequency	2006.1	-0.006 (CI = +/-0.008; p = 0.111)	0.050	-0.62%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.054)	0.089	-0.78%
Frequency	2007.1	-0.008 (CI = +/-0.009; p = 0.055)	0.091	-0.83%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.034)	0.121	-0.97%
Frequency	2008.1	-0.011 (CI = +/-0.009; p = 0.027)	0.138	-1.08%
Frequency	2008.2	-0.009 (CI = +/-0.010; p = 0.065)	0.091	-0.94%
Frequency	2009.1	-0.011 (CI = +/-0.011; p = 0.036)	0.130	-1.13%
Frequency	2009.2	-0.010 (CI = +/-0.011; p = 0.089)	0.079	-0.96%
Frequency	2010.1	-0.011 (CI = +/-0.012; p = 0.071)	0.098	-1.10%
Frequency	2010.2	-0.015 (CI = +/-0.012; p = 0.015)	0.205	-1.51%
Frequency	2011.1	-0.020 (CI = +/-0.012; p = 0.002)	0.348	-1.97%
Frequency	2011.2	-0.017 (CI = +/-0.012; p = 0.008)	0.269	-1.73%
Frequency	2012.1	-0.017 (CI = +/-0.014; p = 0.017)	0.226	-1.68%
Frequency	2012.2	-0.017 (CI = +/-0.015; p = 0.032)	0.188	-1.65%
Frequency	2013.1	-0.014 (CI = +/-0.016; p = 0.085)	0.116	-1.42%
Frequency	2013.2	-0.016 (CI = +/-0.018; p = 0.087)	0.121	-1.57%
Frequency	2014.1	-0.013 (CI = +/-0.020; p = 0.209)	0.043	-1.24%
Frequency	2014.2	-0.012 (CI = +/-0.023; p = 0.303)	0.009	-1.15%
Frequency	2015.1	-0.013 (CI = +/-0.027; p = 0.302)	0.011	-1.31%
Frequency	2015.2	-0.013 (CI = +/-0.031; p = 0.364)	-0.008	-1.33%
Frequency	2016.1	-0.014 (CI = +/-0.036; p = 0.418)	-0.025	-1.38%
Frequency	2016.2	-0.008 (CI = +/-0.043; p = 0.694)	-0.082	-0.77%

Comprehensive Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.144; p = 0.106)	0.335	+2.80%
Loss Cost	2004.2	0.030 (CI = +/-0.014; p = 0.000)	0.131 (CI = +/-0.145; p = 0.075)	0.359	+3.03%
Loss Cost	2005.1	0.031 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.148; p = 0.103)	0.369	+3.20%
Loss Cost	2005.2	0.033 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.152; p = 0.089)	0.367	+3.35%
Loss Cost	2006.1	0.036 (CI = +/-0.016; p = 0.000)	0.114 (CI = +/-0.153; p = 0.137)	0.400	+3.66%
Loss Cost	2006.2	0.038 (CI = +/-0.017; p = 0.000)	0.123 (CI = +/-0.157; p = 0.118)	0.397	+3.83%
Loss Cost	2007.1	0.041 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.159; p = 0.173)	0.422	+4.14%
Loss Cost	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.124 (CI = +/-0.161; p = 0.126)	0.440	+4.46%
Loss Cost	2008.1	0.047 (CI = +/-0.020; p = 0.000)	0.110 (CI = +/-0.164; p = 0.180)	0.459	+4.77%
Loss Cost	2008.2	0.055 (CI = +/-0.018; p = 0.000)	0.150 (CI = +/-0.148; p = 0.048)	0.590	+5.63%
Loss Cost	2009.1	0.058 (CI = +/-0.019; p = 0.000)	0.137 (CI = +/-0.151; p = 0.074)	0.602	+5.94%
Loss Cost	2009.2	0.066 (CI = +/-0.018; p = 0.000)	0.173 (CI = +/-0.137; p = 0.015)	0.700	+6.80%
Loss Cost	2010.1	0.069 (CI = +/-0.019; p = 0.000)	0.158 (CI = +/-0.138; p = 0.027)	0.716	+7.20%
Loss Cost	2010.2	0.071 (CI = +/-0.021; p = 0.000)	0.165 (CI = +/-0.144; p = 0.026)	0.695	+7.39%
Loss Cost	2011.1	0.072 (CI = +/-0.023; p = 0.000)	0.163 (CI = +/-0.151; p = 0.035)	0.680	+7.45%
Loss Cost	2011.2	0.081 (CI = +/-0.022; p = 0.000)	0.198 (CI = +/-0.139; p = 0.008)	0.751	+8.44%
Loss Cost	2012.1	0.084 (CI = +/-0.024; p = 0.000)	0.187 (CI = +/-0.144; p = 0.014)	0.753	+8.78%
Loss Cost	2012.2	0.086 (CI = +/-0.026; p = 0.000)	0.195 (CI = +/-0.152; p = 0.015)	0.726	+9.02%
Loss Cost	2013.1	0.095 (CI = +/-0.027; p = 0.000)	0.167 (CI = +/-0.146; p = 0.027)	0.774	+9.98%
Loss Cost	2013.2	0.096 (CI = +/-0.030; p = 0.000)	0.171 (CI = +/-0.156; p = 0.033)	0.738	+10.13%
Loss Cost	2014.1	0.109 (CI = +/-0.028; p = 0.000)	0.136 (CI = +/-0.139; p = 0.055)	0.814	+11.51%
Loss Cost	2014.2	0.115 (CI = +/-0.032; p = 0.000)	0.154 (CI = +/-0.145; p = 0.040)	0.806	+12.21%
Loss Cost	2015.1	0.119 (CI = +/-0.036; p = 0.000)	0.145 (CI = +/-0.155; p = 0.065)	0.795	+12.62%
Loss Cost	2015.2	0.121 (CI = +/-0.042; p = 0.000)	0.151 (CI = +/-0.170; p = 0.077)	0.753	+12.89%
Loss Cost	2016.1	0.124 (CI = +/-0.049; p = 0.000)	0.144 (CI = +/-0.185; p = 0.114)	0.731	+13.24%
Loss Cost	2016.2	0.129 (CI = +/-0.060; p = 0.001)	0.155 (CI = +/-0.206; p = 0.122)	0.678	+13.82%
Severity	2004.1	0.034 (CI = +/-0.013; p = 0.000)	0.126 (CI = +/-0.139; p = 0.075)	0.456	+3.49%
Severity	2004.2	0.035 (CI = +/-0.014; p = 0.000)	0.132 (CI = +/-0.143; p = 0.068)	0.446	+3.60%
Severity	2005.1	0.037 (CI = +/-0.014; p = 0.000)	0.125 (CI = +/-0.146; p = 0.091)	0.449	+3.73%
Severity	2005.2	0.039 (CI = +/-0.015; p = 0.000)	0.138 (CI = +/-0.148; p = 0.067)	0.460	+3.96%
Severity	2006.1	0.042 (CI = +/-0.016; p = 0.000)	0.120 (CI = +/-0.148; p = 0.108)	0.497	+4.31%
Severity	2006.2	0.046 (CI = +/-0.016; p = 0.000)	0.139 (CI = +/-0.148; p = 0.065)	0.526	+4.66%
Severity	2007.1	0.049 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.148; p = 0.104)	0.556	+5.01%
Severity	2007.2	0.053 (CI = +/-0.017; p = 0.000)	0.145 (CI = +/-0.145; p = 0.050)	0.601	+5.50%
Severity	2008.1	0.057 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.144; p = 0.083)	0.633	+5.91%
Severity	2008.2	0.064 (CI = +/-0.016; p = 0.000)	0.160 (CI = +/-0.132; p = 0.020)	0.715	+6.64%
Severity	2009.1	0.069 (CI = +/-0.016; p = 0.000)	0.139 (CI = +/-0.128; p = 0.035)	0.750	+7.15%
Severity	2009.2	0.075 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.119; p = 0.008)	0.800	+7.83%
Severity	2010.1	0.081 (CI = +/-0.016; p = 0.000)	0.146 (CI = +/-0.113; p = 0.014)	0.831	+8.39%
Severity	2010.2	0.087 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.106; p = 0.003)	0.862	+9.04%
Severity	2011.1	0.092 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.100; p = 0.005)	0.885	+9.61%
Severity	2011.2	0.098 (CI = +/-0.014; p = 0.000)	0.175 (CI = +/-0.091; p = 0.001)	0.910	+10.31%
Severity	2012.1	0.101 (CI = +/-0.015; p = 0.000)	0.165 (CI = +/-0.092; p = 0.001)	0.912	+10.64%
Severity	2012.2	0.103 (CI = +/-0.017; p = 0.000)	0.170 (CI = +/-0.097; p = 0.002)	0.899	+10.81%
Severity	2013.1	0.109 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.088; p = 0.003)	0.924	+11.57%
Severity	2013.2	0.112 (CI = +/-0.018; p = 0.000)	0.157 (CI = +/-0.093; p = 0.003)	0.915	+11.86%
Severity	2014.1	0.121 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.072; p = 0.002)	0.954	+12.91%
Severity	2014.2	0.126 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.071; p = 0.001)	0.956	+13.48%
Severity	2015.1	0.132 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.067; p = 0.001)	0.963	+14.11%
Severity	2015.2	0.134 (CI = +/-0.018; p = 0.000)	0.136 (CI = +/-0.072; p = 0.002)	0.955	+14.36%
Severity	2016.1	0.138 (CI = +/-0.020; p = 0.000)	0.128 (CI = +/-0.075; p = 0.004)	0.954	+14.82%
Severity	2016.2	0.136 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.083; p = 0.009)	0.937	+14.55%
Frequency	2004.1	-0.007 (CI = +/-0.006; p = 0.040)	-0.008 (CI = +/-0.069; p = 0.807)	0.067	-0.67%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.101)	-0.001 (CI = +/-0.069; p = 0.982)	0.024	-0.55%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.144)	-0.003 (CI = +/-0.071; p = 0.937)	0.007	-0.52%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.113)	-0.007 (CI = +/-0.073; p = 0.840)	0.020	-0.59%
Frequency	2006.1	-0.006 (CI = +/-0.008; p = 0.117)	-0.006 (CI = +/-0.075; p = 0.878)	0.019	-0.62%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.055)	-0.015 (CI = +/-0.075; p = 0.682)	0.063	-0.79%
Frequency	2007.1	-0.008 (CI = +/-0.009; p = 0.059)	-0.013 (CI = +/-0.077; p = 0.730)	0.063	-0.83%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.034)	-0.021 (CI = +/-0.079; p = 0.584)	0.099	-0.98%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.029)	-0.017 (CI = +/-0.081; p = 0.676)	0.111	-1.08%
Frequency	2008.2	-0.010 (CI = +/-0.010; p = 0.068)	-0.010 (CI = +/-0.083; p = 0.803)	0.057	-0.95%
Frequency	2009.1	-0.011 (CI = +/-0.011; p = 0.041)	-0.002 (CI = +/-0.084; p = 0.963)	0.094	-1.13%
Frequency	2009.2	-0.010 (CI = +/-0.012; p = 0.098)	0.006 (CI = +/-0.086; p = 0.888)	0.040	-0.95%
Frequency	2010.1	-0.011 (CI = +/-0.012; p = 0.077)	0.012 (CI = +/-0.089; p = 0.783)	0.060	-1.10%
Frequency	2010.2	-0.015 (CI = +/-0.012; p = 0.018)	-0.006 (CI = +/-0.085; p = 0.893)	0.168	-1.52%
Frequency	2011.1	-0.020 (CI = +/-0.012; p = 0.002)	0.012 (CI = +/-0.079; p = 0.751)	0.319	-1.97%
Frequency	2011.2	-0.017 (CI = +/-0.013; p = 0.010)	0.023 (CI = +/-0.080; p = 0.558)	0.245	-1.70%
Frequency	2012.1	-0.017 (CI = +/-0.014; p = 0.019)	0.022 (CI = +/-0.084; p = 0.587)	0.197	-1.68%
Frequency	2012.2	-0.016 (CI = +/-0.015; p = 0.040)	0.024 (CI = +/-0.089; p = 0.570)	0.157	-1.61%
Frequency	2013.1	-0.014 (CI = +/-0.017; p = 0.093)	0.018 (CI = +/-0.093; p = 0.684)	0.070	-1.42%
Frequency	2013.2	-0.016 (CI = +/-0.019; p = 0.103)	0.014 (CI = +/-0.099; p = 0.764)	0.068	-1.55%
Frequency	2014.1	-0.013 (CI = +/-0.021; p = 0.225)	0.005 (CI = +/-0.104; p = 0.911)	-0.024	-1.24%
Frequency	2014.2	-0.011 (CI = +/-0.024; p = 0.333)	0.009 (CI = +/-0.112; p = 0.867)	-0.064	-1.12%
Frequency	2015.1	-0.013 (CI = +/-0.028; p = 0.321)	0.014 (CI = +/-0.120; p = 0.810)	-0.066	-1.31%
Frequency	2015.2	-0.013 (CI = +/-0.033; p = 0.403)	0.014 (CI = +/-0.132; p = 0.817)	-0.094	-1.29%
Frequency	2016.1	-0.014 (CI = +/-0.039; p = 0.440)	0.016 (CI = +/-0.145; p = 0.807)	-0.120	-1.38%
Frequency	2016.2	-0.006 (CI = +/-0.046; p = 0.758)	0.033 (CI = +/-0.157; p = 0.650)	-0.174	-0.64%

Comprehensive Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.089)	0.132 (CI = +/-0.116; p = 0.027)	0.184	+1.09%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.059)	0.142 (CI = +/-0.118; p = 0.020)	0.209	+1.28%
Loss Cost	2005.1	0.014 (CI = +/-0.014; p = 0.060)	0.138 (CI = +/-0.122; p = 0.029)	0.211	+1.36%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.064)	0.141 (CI = +/-0.127; p = 0.030)	0.199	+1.43%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.039)	0.128 (CI = +/-0.129; p = 0.051)	0.218	+1.71%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.044)	0.132 (CI = +/-0.134; p = 0.054)	0.203	+1.79%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.033)	0.121 (CI = +/-0.138; p = 0.084)	0.219	+2.04%
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.026)	0.131 (CI = +/-0.142; p = 0.068)	0.236	+2.29%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.023)	0.121 (CI = +/-0.147; p = 0.102)	0.247	+2.53%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	0.159 (CI = +/-0.126; p = 0.016)	0.471	+3.54%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	0.150 (CI = +/-0.132; p = 0.027)	0.478	+3.77%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.185 (CI = +/-0.110; p = 0.002)	0.665	+4.80%
Loss Cost	2010.1	0.050 (CI = +/-0.020; p = 0.000)	0.173 (CI = +/-0.114; p = 0.005)	0.681	+5.17%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	0.174 (CI = +/-0.121; p = 0.007)	0.636	+5.23%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	0.181 (CI = +/-0.128; p = 0.009)	0.618	+5.00%
Loss Cost	2011.2	0.060 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.107; p = 0.001)	0.763	+6.24%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.116; p = 0.002)	0.759	+6.44%
Loss Cost	2012.2	0.063 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.125; p = 0.003)	0.709	+6.50%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.179 (CI = +/-0.115; p = 0.006)	0.790	+7.82%
Loss Cost	2013.2	0.074 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.126; p = 0.011)	0.724	+7.66%
Loss Cost	2014.1	0.096 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.078; p = 0.005)	0.913	+10.03%
Loss Cost	2014.2	0.104 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.076; p = 0.002)	0.922	+10.91%
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.084; p = 0.007)	0.920	+11.46%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.099; p = 0.016)	0.877	+11.36%
Loss Cost	2016.1	0.110 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.122; p = 0.041)	0.857	+11.58%
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.016)	0.131 (CI = +/-0.155; p = 0.079)	0.764	+11.67%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.019)	0.161 (CI = +/-0.108; p = 0.005)	0.315	+1.44%
Severity	2004.2	0.014 (CI = +/-0.013; p = 0.025)	0.162 (CI = +/-0.112; p = 0.006)	0.291	+1.46%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.037)	0.162 (CI = +/-0.116; p = 0.008)	0.288	+1.45%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.030)	0.170 (CI = +/-0.120; p = 0.007)	0.296	+1.61%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.017)	0.157 (CI = +/-0.122; p = 0.014)	0.316	+1.88%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	0.170 (CI = +/-0.123; p = 0.008)	0.355	+2.19%
Severity	2007.1	0.024 (CI = +/-0.017; p = 0.007)	0.159 (CI = +/-0.126; p = 0.015)	0.372	+2.44%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	0.178 (CI = +/-0.123; p = 0.007)	0.444	+2.91%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	0.165 (CI = +/-0.126; p = 0.013)	0.468	+3.24%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.111; p = 0.002)	0.621	+4.06%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.657	+4.52%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.204 (CI = +/-0.099; p = 0.000)	0.750	+5.28%
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	0.186 (CI = +/-0.098; p = 0.001)	0.784	+5.81%
Severity	2010.2	0.064 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.088; p = 0.000)	0.839	+6.56%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.192 (CI = +/-0.086; p = 0.000)	0.863	+7.12%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.97%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.211 (CI = +/-0.078; p = 0.000)	0.907	+8.09%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	0.211 (CI = +/-0.084; p = 0.000)	0.882	+8.10%
Severity	2013.1	0.086 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.080; p = 0.000)	0.910	+8.93%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.887	+9.13%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.064; p = 0.000)	0.951	+10.63%
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.059; p = 0.000)	0.958	+11.42%
Severity	2015.1	0.115 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.061; p = 0.000)	0.964	+12.14%
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.070; p = 0.001)	0.948	+12.39%
Severity	2016.1	0.118 (CI = +/-0.038; p = 0.000)	0.169 (CI = +/-0.087; p = 0.004)	0.940	+12.56%
Severity	2016.2	0.108 (CI = +/-0.048; p = 0.003)	0.156 (CI = +/-0.097; p = 0.011)	0.905	+11.39%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.305)	-0.028 (CI = +/-0.063; p = 0.363)	0.002	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.604)	-0.020 (CI = +/-0.062; p = 0.522)	-0.045	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.805)	-0.024 (CI = +/-0.064; p = 0.442)	-0.047	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.644)	-0.028 (CI = +/-0.065; p = 0.379)	-0.036	-0.18%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.680)	-0.029 (CI = +/-0.068; p = 0.392)	-0.039	-0.17%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.354)	-0.039 (CI = +/-0.067; p = 0.243)	0.012	-0.39%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.386)	-0.038 (CI = +/-0.070; p = 0.265)	0.009	-0.40%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.209)	-0.047 (CI = +/-0.070; p = 0.176)	0.064	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.187)	-0.044 (CI = +/-0.073; p = 0.228)	0.068	-0.69%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.365)	-0.036 (CI = +/-0.074; p = 0.323)	-0.005	-0.50%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.228)	-0.028 (CI = +/-0.076; p = 0.455)	0.014	-0.71%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.462)	-0.019 (CI = +/-0.077; p = 0.617)	-0.063	-0.45%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.373)	-0.013 (CI = +/-0.081; p = 0.734)	-0.054	-0.61%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.051)	-0.034 (CI = +/-0.069; p = 0.317)	0.163	-1.25%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.675)	0.496	-1.97%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.990)	0.394	-1.60%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.937)	0.313	-1.53%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.027)	-0.001 (CI = +/-0.056; p = 0.973)	0.237	-1.48%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.124)	-0.012 (CI = +/-0.055; p = 0.626)	0.090	-1.03%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.074)	-0.020 (CI = +/-0.057; p = 0.461)	0.176	-1.35%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.384)	-0.037 (CI = +/-0.046; p = 0.099)	0.204	-0.54%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.535)	-0.036 (CI = +/-0.051; p = 0.146)	0.092	-0.45%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.506)	-0.033 (CI = +/-0.059; p = 0.230)	0.065	-0.61%
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.418)	-0.038 (CI = +/-0.067; p = 0.221)	0.072	-0.91%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.563)	-0.038 (CI = +/-0.083; p = 0.293)	0.026	-0.87%
Frequency	2016.2	0.002 (CI = +/-0.044; p = 0.883)	-0.025 (CI = +/-0.089; p = 0.480)	-0.296	+0.25%

Comprehensive Total

Coverage = CM
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^2	Implied Trend Rate
Loss Cost	2004.1	0.017 (CI = +/-0.011; p = 0.004)	0.115 (CI = +/-0.109; p = 0.038)	0.660 (CI = +/-0.262; p = 0.000)	0.619	+1.68%
Loss Cost	2004.2	0.019 (CI = +/-0.012; p = 0.003)	0.126 (CI = +/-0.110; p = 0.027)	0.649 (CI = +/-0.262; p = 0.000)	0.631	+1.87%
Loss Cost	2005.1	0.020 (CI = +/-0.012; p = 0.003)	0.120 (CI = +/-0.113; p = 0.038)	0.642 (CI = +/-0.266; p = 0.000)	0.635	+1.98%
Loss Cost	2005.2	0.020 (CI = +/-0.013; p = 0.003)	0.125 (CI = +/-0.116; p = 0.037)	0.637 (CI = +/-0.270; p = 0.000)	0.631	+2.07%
Loss Cost	2006.1	0.023 (CI = +/-0.013; p = 0.002)	0.112 (CI = +/-0.117; p = 0.059)	0.622 (CI = +/-0.268; p = 0.000)	0.650	+2.33%
Loss Cost	2006.2	0.024 (CI = +/-0.014; p = 0.002)	0.117 (CI = +/-0.121; p = 0.057)	0.617 (CI = +/-0.274; p = 0.000)	0.645	+2.43%
Loss Cost	2007.1	0.026 (CI = +/-0.015; p = 0.001)	0.106 (CI = +/-0.122; p = 0.087)	0.604 (CI = +/-0.275; p = 0.000)	0.658	+2.68%
Loss Cost	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.117 (CI = +/-0.125; p = 0.066)	0.591 (CI = +/-0.277; p = 0.000)	0.666	+2.93%
Loss Cost	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.107 (CI = +/-0.127; p = 0.096)	0.579 (CI = +/-0.280; p = 0.000)	0.674	+3.16%
Loss Cost	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.109; p = 0.013)	0.538 (CI = +/-0.237; p = 0.000)	0.777	+4.02%
Loss Cost	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.134 (CI = +/-0.112; p = 0.021)	0.528 (CI = +/-0.240; p = 0.000)	0.782	+4.25%
Loss Cost	2009.2	0.050 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.095; p = 0.002)	0.490 (CI = +/-0.201; p = 0.000)	0.855	+5.09%
Loss Cost	2010.1	0.053 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.096; p = 0.003)	0.477 (CI = +/-0.201; p = 0.000)	0.862	+5.40%
Loss Cost	2010.2	0.053 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.101; p = 0.004)	0.476 (CI = +/-0.208; p = 0.000)	0.850	+5.44%
Loss Cost	2011.1	0.052 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.106; p = 0.005)	0.480 (CI = +/-0.215; p = 0.000)	0.843	+5.33%
Loss Cost	2011.2	0.061 (CI = +/-0.017; p = 0.000)	0.188 (CI = +/-0.092; p = 0.000)	0.444 (CI = +/-0.184; p = 0.000)	0.892	+6.27%
Loss Cost	2012.1	0.063 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.096; p = 0.001)	0.438 (CI = +/-0.191; p = 0.000)	0.890	+6.46%
Loss Cost	2012.2	0.062 (CI = +/-0.021; p = 0.000)	0.183 (CI = +/-0.103; p = 0.002)	0.438 (CI = +/-0.200; p = 0.000)	0.876	+6.45%
Loss Cost	2013.1	0.071 (CI = +/-0.020; p = 0.000)	0.163 (CI = +/-0.095; p = 0.002)	0.411 (CI = +/-0.182; p = 0.000)	0.905	+7.32%
Loss Cost	2013.2	0.069 (CI = +/-0.023; p = 0.000)	0.157 (CI = +/-0.101; p = 0.005)	0.418 (CI = +/-0.192; p = 0.000)	0.890	+7.11%
Loss Cost	2014.1	0.081 (CI = +/-0.020; p = 0.000)	0.131 (CI = +/-0.080; p = 0.004)	0.381 (CI = +/-0.149; p = 0.000)	0.940	+8.43%
Loss Cost	2014.2	0.084 (CI = +/-0.023; p = 0.000)	0.138 (CI = +/-0.085; p = 0.004)	0.371 (CI = +/-0.156; p = 0.000)	0.935	+8.79%
Loss Cost	2015.1	0.084 (CI = +/-0.026; p = 0.000)	0.138 (CI = +/-0.092; p = 0.007)	0.371 (CI = +/-0.167; p = 0.000)	0.929	+8.81%
Loss Cost	2015.2	0.080 (CI = +/-0.031; p = 0.000)	0.130 (CI = +/-0.100; p = 0.016)	0.381 (CI = +/-0.179; p = 0.001)	0.916	+8.37%
Loss Cost	2016.1	0.077 (CI = +/-0.037; p = 0.001)	0.135 (CI = +/-0.110; p = 0.021)	0.388 (CI = +/-0.194; p = 0.001)	0.908	+8.04%
Loss Cost	2016.2	0.072 (CI = +/-0.047; p = 0.007)	0.127 (CI = +/-0.123; p = 0.046)	0.400 (CI = +/-0.215; p = 0.003)	0.890	+7.50%
Severity	2004.1	0.026 (CI = +/-0.012; p = 0.000)	0.124 (CI = +/-0.118; p = 0.040)	0.528 (CI = +/-0.283; p = 0.001)	0.609	+2.59%
Severity	2004.2	0.026 (CI = +/-0.013; p = 0.000)	0.128 (CI = +/-0.121; p = 0.040)	0.524 (CI = +/-0.288; p = 0.001)	0.600	+2.66%
Severity	2005.1	0.027 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.125; p = 0.053)	0.519 (CI = +/-0.293; p = 0.001)	0.599	+2.74%
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	0.133 (CI = +/-0.127; p = 0.041)	0.507 (CI = +/-0.296; p = 0.001)	0.604	+2.94%
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	0.118 (CI = +/-0.127; p = 0.067)	0.490 (CI = +/-0.292; p = 0.002)	0.630	+3.25%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.133 (CI = +/-0.127; p = 0.041)	0.472 (CI = +/-0.290; p = 0.002)	0.649	+3.58%
Severity	2007.1	0.038 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.128; p = 0.066)	0.456 (CI = +/-0.288; p = 0.003)	0.669	+3.90%
Severity	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.126; p = 0.030)	0.432 (CI = +/-0.279; p = 0.004)	0.702	+4.36%
Severity	2008.1	0.046 (CI = +/-0.017; p = 0.000)	0.124 (CI = +/-0.125; p = 0.051)	0.413 (CI = +/-0.275; p = 0.005)	0.724	+4.75%
Severity	2008.2	0.054 (CI = +/-0.016; p = 0.000)	0.154 (CI = +/-0.113; p = 0.010)	0.378 (CI = +/-0.245; p = 0.004)	0.791	+5.50%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	0.137 (CI = +/-0.110; p = 0.017)	0.356 (CI = +/-0.235; p = 0.005)	0.817	+5.99%
Severity	2009.2	0.065 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.101; p = 0.003)	0.326 (CI = +/-0.213; p = 0.004)	0.857	+6.68%
Severity	2010.1	0.070 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.096; p = 0.005)	0.303 (CI = +/-0.200; p = 0.005)	0.880	+7.23%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.089; p = 0.001)	0.277 (CI = +/-0.183; p = 0.005)	0.903	+7.89%
Severity	2011.1	0.081 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.084; p = 0.001)	0.256 (CI = +/-0.170; p = 0.005)	0.920	+8.45%
Severity	2011.2	0.088 (CI = +/-0.014; p = 0.000)	0.170 (CI = +/-0.075; p = 0.000)	0.230 (CI = +/-0.150; p = 0.005)	0.940	+9.16%
Severity	2012.1	0.090 (CI = +/-0.015; p = 0.000)	0.163 (CI = +/-0.077; p = 0.000)	0.221 (CI = +/-0.151; p = 0.007)	0.940	+9.44%
Severity	2012.2	0.091 (CI = +/-0.017; p = 0.000)	0.164 (CI = +/-0.082; p = 0.001)	0.219 (CI = +/-0.159; p = 0.010)	0.930	+9.50%
Severity	2013.1	0.098 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.073; p = 0.001)	0.195 (CI = +/-0.140; p = 0.010)	0.949	+10.28%
Severity	2013.2	0.099 (CI = +/-0.018; p = 0.000)	0.151 (CI = +/-0.078; p = 0.001)	0.190 (CI = +/-0.147; p = 0.015)	0.941	+10.45%
Severity	2014.1	0.110 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.056; p = 0.000)	0.159 (CI = +/-0.104; p = 0.006)	0.973	+11.60%
Severity	2014.2	0.114 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.055; p = 0.000)	0.145 (CI = +/-0.101; p = 0.009)	0.973	+12.12%
Severity	2015.1	0.120 (CI = +/-0.015; p = 0.000)	0.129 (CI = +/-0.052; p = 0.000)	0.130 (CI = +/-0.094; p = 0.011)	0.978	+12.75%
Severity	2015.2	0.120 (CI = +/-0.018; p = 0.000)	0.130 (CI = +/-0.058; p = 0.001)	0.129 (CI = +/-0.103; p = 0.019)	0.972	+12.79%
Severity	2016.1	0.124 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.062; p = 0.001)	0.121 (CI = +/-0.109; p = 0.033)	0.970	+13.15%
Severity	2016.2	0.116 (CI = +/-0.024; p = 0.000)	0.113 (CI = +/-0.063; p = 0.003)	0.139 (CI = +/-0.110; p = 0.019)	0.965	+12.30%
Frequency	2004.1	-0.009 (CI = +/-0.007; p = 0.012)	-0.009 (CI = +/-0.067; p = 0.793)	0.133 (CI = +/-0.161; p = 0.103)	0.115	-0.89%
Frequency	2004.2	-0.008 (CI = +/-0.007; p = 0.034)	-0.002 (CI = +/-0.068; p = 0.956)	0.125 (CI = +/-0.161; p = 0.123)	0.067	-0.77%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.052)	-0.003 (CI = +/-0.070; p = 0.926)	0.123 (CI = +/-0.164; p = 0.135)	0.048	-0.74%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.037)	-0.009 (CI = +/-0.071; p = 0.808)	0.129 (CI = +/-0.165; p = 0.120)	0.067	-0.84%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.038)	-0.006 (CI = +/-0.073; p = 0.864)	0.132 (CI = +/-0.168; p = 0.119)	0.068	-0.89%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.013)	-0.017 (CI = +/-0.072; p = 0.638)	0.145 (CI = +/-0.164; p = 0.083)	0.130	-1.11%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.014)	-0.014 (CI = +/-0.075; p = 0.707)	0.148 (CI = +/-0.168; p = 0.081)	0.133	-1.17%
Frequency	2007.2	-0.014 (CI = +/-0.010; p = 0.006)	-0.023 (CI = +/-0.075; p = 0.530)	0.159 (CI = +/-0.166; p = 0.060)	0.185	-1.38%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	-0.017 (CI = +/-0.076; p = 0.643)	0.166 (CI = +/-0.168; p = 0.052)	0.207	-1.51%
Frequency	2008.2	-0.014 (CI = +/-0.011; p = 0.014)	-0.012 (CI = +/-0.079; p = 0.748)	0.160 (CI = +/-0.171; p = 0.065)	0.150	-1.40%
Frequency	2009.1	-0.017 (CI = +/-0.011; p = 0.006)	-0.003 (CI = +/-0.079; p = 0.941)	0.172 (CI = +/-0.169; p = 0.047)	0.207	-1.64%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.019)	0.003 (CI = +/-0.082; p = 0.936)	0.165 (CI = +/-0.172; p = 0.060)	0.148	-1.49%
Frequency	2010.1	-0.017 (CI = +/-0.013; p = 0.012)	0.011 (CI = +/-0.083; p = 0.788)	0.174 (CI = +/-0.174; p = 0.049)	0.184	-1.71%
Frequency	2010.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.009 (CI = +/-0.075; p = 0.797)	0.199 (CI = +/-0.155; p = 0.014)	0.357	-2.27%
Frequency	2011.1	-0.029 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.062; p = 0.726)	0.224 (CI = +/-0.125; p = 0.001)	0.588	-2.88%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.063; p = 0.558)	0.215 (CI = +/-0.126; p = 0.002)	0.534	-2.65%
Frequency	2012.1	-0.028 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.066; p = 0.529)	0.218 (CI = +/-0.131; p = 0.003)	0.507	-2.73%
Frequency	2012.2	-0.028 (CI = +/-0.014; p = 0.001)	0.018 (CI = +/-0.070; p = 0.586)	0.220 (CI = +/-0.137; p = 0.004)	0.481	-2.79%
Frequency	2013.1	-0.027 (CI = +/-0.016; p = 0.003)	0.016 (CI = +/-0.074; p = 0.656)	0.216 (CI = +/-0.143; p = 0.006)	0.414	-2.68%
Frequency	2013.2	-0.031 (CI = +/-0.018; p = 0.002)	0.007 (CI = +/-0.077; p = 0.857)	0.228 (CI = +/-0.146; p = 0.005)	0.447	-3.03%
Frequency	2014.1	-0.029 (CI = +/-0.020; p = 0.008)	0.002 (CI = +/-0.082; p = 0.950)	0.222 (CI = +/-0.153; p = 0.008)	0.373	-2.84%
Frequency	2014.2	-0.030 (CI = +/-0.024; p = 0.016)	-0.001 (CI = +/-0.089; p = 0.989)	0.226 (CI = +/-0.163; p = 0.011)	0.346	-2.97%
Frequency	2015.1	-0.036 (CI = +/-0.026; p = 0.012)	0.009 (CI = +/-0.092; p = 0.827)	0.241 (CI = +/-0.167; p = 0.009)	0.393	-3.49%
Frequency	2015.2	-0.040 (CI = +/-0.031; p = 0.017)	0.001 (CI = +/-0.100; p = 0.988)	0.252 (CI = +/-0.178; p = 0.010)	0.398	-3.92%
Frequency	2016.1	-0.046 (CI = +/-0.036; p = 0.018)	0.010 (CI = +/-0.106; p = 0.836)	0.267 (CI = +/-0.187; p = 0.010)	0.422	-4.51%
Frequency	2016.2	-0.044 (CI = +/-0.046; p = 0.059)	0.014 (CI = +/-0.120; p = 0.795)	0.261 (CI = +/-0.209; p = 0.021)	0.351	-4.27%

Comprehensive Total

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.018 (CI = +/-0.015; p = 0.022)	0.135 (CI = +/-0.137; p = 0.053)	-0.008 (CI = +/-0.008; p = 0.034)	0.404	+1.84%
Loss Cost	2004.2	0.021 (CI = +/-0.016; p = 0.014)	0.146 (CI = +/-0.139; p = 0.040)	-0.008 (CI = +/-0.008; p = 0.043)	0.419	+2.07%
Loss Cost	2005.1	0.022 (CI = +/-0.017; p = 0.014)	0.140 (CI = +/-0.143; p = 0.056)	-0.008 (CI = +/-0.008; p = 0.056)	0.422	+2.21%
Loss Cost	2005.2	0.023 (CI = +/-0.018; p = 0.014)	0.145 (CI = +/-0.147; p = 0.053)	-0.007 (CI = +/-0.008; p = 0.067)	0.416	+2.35%
Loss Cost	2006.1	0.026 (CI = +/-0.019; p = 0.008)	0.131 (CI = +/-0.149; p = 0.084)	-0.007 (CI = +/-0.008; p = 0.095)	0.437	+2.68%
Loss Cost	2006.2	0.028 (CI = +/-0.020; p = 0.009)	0.137 (CI = +/-0.154; p = 0.079)	-0.007 (CI = +/-0.008; p = 0.113)	0.430	+2.84%
Loss Cost	2007.1	0.031 (CI = +/-0.022; p = 0.007)	0.123 (CI = +/-0.157; p = 0.119)	-0.006 (CI = +/-0.008; p = 0.153)	0.445	+3.17%
Loss Cost	2007.2	0.035 (CI = +/-0.023; p = 0.005)	0.136 (CI = +/-0.160; p = 0.093)	-0.006 (CI = +/-0.009; p = 0.190)	0.456	+3.51%
Loss Cost	2008.1	0.038 (CI = +/-0.025; p = 0.004)	0.123 (CI = +/-0.165; p = 0.136)	-0.005 (CI = +/-0.009; p = 0.247)	0.467	+3.85%
Loss Cost	2008.2	0.048 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.149; p = 0.039)	-0.004 (CI = +/-0.008; p = 0.337)	0.590	+4.91%
Loss Cost	2009.1	0.051 (CI = +/-0.025; p = 0.000)	0.146 (CI = +/-0.154; p = 0.063)	-0.003 (CI = +/-0.008; p = 0.424)	0.596	+5.28%
Loss Cost	2009.2	0.062 (CI = +/-0.024; p = 0.000)	0.178 (CI = +/-0.140; p = 0.015)	-0.002 (CI = +/-0.007; p = 0.582)	0.691	+6.37%
Loss Cost	2010.1	0.067 (CI = +/-0.026; p = 0.000)	0.162 (CI = +/-0.143; p = 0.029)	-0.001 (CI = +/-0.007; p = 0.736)	0.704	+6.90%
Loss Cost	2010.2	0.069 (CI = +/-0.028; p = 0.000)	0.168 (CI = +/-0.149; p = 0.029)	-0.001 (CI = +/-0.008; p = 0.793)	0.681	+7.14%
Loss Cost	2011.1	0.070 (CI = +/-0.031; p = 0.000)	0.166 (CI = +/-0.157; p = 0.039)	-0.001 (CI = +/-0.008; p = 0.818)	0.664	+7.20%
Loss Cost	2011.2	0.082 (CI = +/-0.030; p = 0.000)	0.197 (CI = +/-0.145; p = 0.010)	0.000 (CI = +/-0.007; p = 0.928)	0.738	+8.53%
Loss Cost	2012.1	0.087 (CI = +/-0.034; p = 0.000)	0.184 (CI = +/-0.151; p = 0.020)	0.001 (CI = +/-0.008; p = 0.793)	0.739	+9.10%
Loss Cost	2012.2	0.090 (CI = +/-0.037; p = 0.000)	0.191 (CI = +/-0.158; p = 0.021)	0.001 (CI = +/-0.008; p = 0.740)	0.711	+9.47%
Loss Cost	2013.1	0.106 (CI = +/-0.038; p = 0.000)	0.156 (CI = +/-0.151; p = 0.043)	0.003 (CI = +/-0.007; p = 0.418)	0.769	+11.13%
Loss Cost	2013.2	0.109 (CI = +/-0.043; p = 0.000)	0.162 (CI = +/-0.160; p = 0.047)	0.003 (CI = +/-0.008; p = 0.403)	0.734	+11.47%
Loss Cost	2014.1	0.132 (CI = +/-0.038; p = 0.000)	0.114 (CI = +/-0.133; p = 0.089)	0.005 (CI = +/-0.007; p = 0.096)	0.839	+14.11%
Loss Cost	2014.2	0.143 (CI = +/-0.041; p = 0.000)	0.134 (CI = +/-0.132; p = 0.047)	0.006 (CI = +/-0.006; p = 0.056)	0.847	+15.43%
Loss Cost	2015.1	0.156 (CI = +/-0.045; p = 0.000)	0.112 (CI = +/-0.135; p = 0.096)	0.007 (CI = +/-0.007; p = 0.034)	0.855	+16.83%
Loss Cost	2015.2	0.163 (CI = +/-0.052; p = 0.000)	0.124 (CI = +/-0.144; p = 0.084)	0.008 (CI = +/-0.007; p = 0.033)	0.831	+17.71%
Loss Cost	2016.1	0.177 (CI = +/-0.059; p = 0.000)	0.101 (CI = +/-0.151; p = 0.164)	0.009 (CI = +/-0.007; p = 0.023)	0.836	+19.42%
Loss Cost	2016.2	0.190 (CI = +/-0.067; p = 0.000)	0.119 (CI = +/-0.160; p = 0.125)	0.009 (CI = +/-0.007; p = 0.022)	0.820	+20.89%
Severity	2004.1	0.019 (CI = +/-0.013; p = 0.004)	0.154 (CI = +/-0.115; p = 0.010)	-0.013 (CI = +/-0.006; p = 0.000)	0.635	+1.96%
Severity	2004.2	0.020 (CI = +/-0.014; p = 0.006)	0.157 (CI = +/-0.118; p = 0.011)	-0.013 (CI = +/-0.007; p = 0.000)	0.626	+2.01%
Severity	2005.1	0.020 (CI = +/-0.015; p = 0.008)	0.155 (CI = +/-0.122; p = 0.015)	-0.013 (CI = +/-0.007; p = 0.000)	0.623	+2.06%
Severity	2005.2	0.022 (CI = +/-0.015; p = 0.006)	0.163 (CI = +/-0.124; p = 0.012)	-0.013 (CI = +/-0.007; p = 0.001)	0.626	+2.25%
Severity	2006.1	0.025 (CI = +/-0.016; p = 0.003)	0.149 (CI = +/-0.126; p = 0.022)	-0.012 (CI = +/-0.007; p = 0.001)	0.643	+2.56%
Severity	2006.2	0.029 (CI = +/-0.017; p = 0.002)	0.162 (CI = +/-0.126; p = 0.014)	-0.012 (CI = +/-0.007; p = 0.001)	0.661	+2.90%
Severity	2007.1	0.032 (CI = +/-0.018; p = 0.001)	0.150 (CI = +/-0.128; p = 0.024)	-0.011 (CI = +/-0.007; p = 0.003)	0.673	+3.21%
Severity	2007.2	0.036 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.126; p = 0.011)	-0.011 (CI = +/-0.007; p = 0.003)	0.704	+3.71%
Severity	2008.1	0.040 (CI = +/-0.019; p = 0.000)	0.153 (CI = +/-0.127; p = 0.021)	-0.010 (CI = +/-0.007; p = 0.006)	0.719	+4.11%
Severity	2008.2	0.048 (CI = +/-0.018; p = 0.000)	0.179 (CI = +/-0.116; p = 0.004)	-0.009 (CI = +/-0.006; p = 0.006)	0.784	+4.92%
Severity	2009.1	0.053 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.115; p = 0.008)	-0.008 (CI = +/-0.006; p = 0.011)	0.805	+5.46%
Severity	2009.2	0.060 (CI = +/-0.018; p = 0.000)	0.184 (CI = +/-0.106; p = 0.002)	-0.007 (CI = +/-0.005; p = 0.013)	0.843	+6.23%
Severity	2010.1	0.066 (CI = +/-0.019; p = 0.000)	0.165 (CI = +/-0.104; p = 0.003)	-0.006 (CI = +/-0.005; p = 0.023)	0.862	+6.86%
Severity	2010.2	0.073 (CI = +/-0.018; p = 0.000)	0.185 (CI = +/-0.097; p = 0.001)	-0.006 (CI = +/-0.005; p = 0.030)	0.886	+7.60%
Severity	2011.1	0.080 (CI = +/-0.019; p = 0.000)	0.166 (CI = +/-0.095; p = 0.002)	-0.005 (CI = +/-0.005; p = 0.056)	0.900	+8.28%
Severity	2011.2	0.087 (CI = +/-0.018; p = 0.000)	0.186 (CI = +/-0.086; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.074)	0.921	+9.11%
Severity	2012.1	0.090 (CI = +/-0.020; p = 0.000)	0.177 (CI = +/-0.090; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.116)	0.919	+9.46%
Severity	2012.2	0.091 (CI = +/-0.022; p = 0.000)	0.180 (CI = +/-0.095; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.142)	0.907	+9.58%
Severity	2013.1	0.101 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.090; p = 0.002)	-0.002 (CI = +/-0.004; p = 0.264)	0.925	+10.61%
Severity	2013.2	0.104 (CI = +/-0.025; p = 0.000)	0.164 (CI = +/-0.094; p = 0.002)	-0.002 (CI = +/-0.005; p = 0.326)	0.915	+10.92%
Severity	2014.1	0.118 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.076; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.655)	0.951	+12.54%
Severity	2014.2	0.125 (CI = +/-0.023; p = 0.000)	0.146 (CI = +/-0.075; p = 0.001)	0.000 (CI = +/-0.004; p = 0.843)	0.952	+13.31%
Severity	2015.1	0.134 (CI = +/-0.024; p = 0.000)	0.129 (CI = +/-0.072; p = 0.002)	0.000 (CI = +/-0.003; p = 0.783)	0.960	+14.37%
Severity	2015.2	0.138 (CI = +/-0.028; p = 0.000)	0.134 (CI = +/-0.077; p = 0.003)	0.001 (CI = +/-0.004; p = 0.713)	0.951	+14.75%
Severity	2016.1	0.145 (CI = +/-0.031; p = 0.000)	0.122 (CI = +/-0.081; p = 0.008)	0.001 (CI = +/-0.004; p = 0.508)	0.952	+15.65%
Severity	2016.2	0.143 (CI = +/-0.037; p = 0.000)	0.118 (CI = +/-0.090; p = 0.016)	0.001 (CI = +/-0.004; p = 0.568)	0.932	+15.37%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.726)	-0.019 (CI = +/-0.063; p = 0.546)	0.005 (CI = +/-0.004; p = 0.008)	0.227	-0.12%
Frequency	2004.2	0.001 (CI = +/-0.007; p = 0.868)	-0.010 (CI = +/-0.062; p = 0.735)	0.005 (CI = +/-0.003; p = 0.004)	0.224	+0.06%
Frequency	2005.1	0.002 (CI = +/-0.008; p = 0.679)	-0.015 (CI = +/-0.063; p = 0.632)	0.005 (CI = +/-0.003; p = 0.004)	0.225	+0.16%
Frequency	2005.2	0.001 (CI = +/-0.008; p = 0.805)	-0.018 (CI = +/-0.065; p = 0.587)	0.005 (CI = +/-0.004; p = 0.005)	0.227	+0.10%
Frequency	2006.1	0.001 (CI = +/-0.009; p = 0.780)	-0.018 (CI = +/-0.067; p = 0.579)	0.005 (CI = +/-0.004; p = 0.006)	0.225	+0.12%
Frequency	2006.2	-0.001 (CI = +/-0.009; p = 0.902)	-0.025 (CI = +/-0.068; p = 0.447)	0.005 (CI = +/-0.004; p = 0.008)	0.250	-0.05%
Frequency	2007.1	0.000 (CI = +/-0.010; p = 0.934)	-0.026 (CI = +/-0.070; p = 0.452)	0.005 (CI = +/-0.004; p = 0.009)	0.246	-0.04%
Frequency	2007.2	-0.002 (CI = +/-0.010; p = 0.711)	-0.032 (CI = +/-0.072; p = 0.372)	0.005 (CI = +/-0.004; p = 0.013)	0.264	-0.19%
Frequency	2008.1	-0.002 (CI = +/-0.011; p = 0.659)	-0.030 (CI = +/-0.074; p = 0.422)	0.005 (CI = +/-0.004; p = 0.018)	0.264	-0.24%
Frequency	2008.2	0.000 (CI = +/-0.012; p = 0.988)	-0.022 (CI = +/-0.075; p = 0.558)	0.005 (CI = +/-0.004; p = 0.013)	0.246	-0.01%
Frequency	2009.1	-0.002 (CI = +/-0.013; p = 0.780)	-0.016 (CI = +/-0.077; p = 0.678)	0.005 (CI = +/-0.004; p = 0.020)	0.255	-0.17%
Frequency	2009.2	0.001 (CI = +/-0.013; p = 0.839)	-0.006 (CI = +/-0.077; p = 0.868)	0.005 (CI = +/-0.004; p = 0.013)	0.247	+0.13%
Frequency	2010.1	0.000 (CI = +/-0.015; p = 0.950)	-0.003 (CI = +/-0.081; p = 0.930)	0.005 (CI = +/-0.004; p = 0.019)	0.246	+0.04%
Frequency	2010.2	-0.004 (CI = +/-0.015; p = 0.547)	-0.017 (CI = +/-0.078; p = 0.657)	0.005 (CI = +/-0.004; p = 0.026)	0.322	-0.43%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.172)	0.000 (CI = +/-0.074; p = 0.995)	0.004 (CI = +/-0.004; p = 0.048)	0.420	-0.99%
Frequency	2011.2	-0.005 (CI = +/-0.015; p = 0.468)	0.012 (CI = +/-0.072; p = 0.737)	0.004 (CI = +/-0.004; p = 0.023)	0.405	-0.53%
Frequency	2012.1	-0.003 (CI = +/-0.017; p = 0.685)	0.006 (CI = +/-0.075; p = 0.862)	0.005 (CI = +/-0.004; p = 0.022)	0.380	-0.33%
Frequency	2012.2	-0.001 (CI = +/-0.019; p = 0.908)	0.011 (CI = +/-0.079; p = 0.763)	0.005 (CI = +/-0.004; p = 0.021)	0.363	-0.10%
Frequency	2013.1	0.005 (CI = +/-0.020; p = 0.619)	-0.002 (CI = +/-0.079; p = 0.956)	0.005 (CI = +/-0.004; p = 0.011)	0.367	+0.47%
Frequency	2013.2	0.005 (CI = +/-0.022; p = 0.647)	-0.002 (CI = +/-0.084; p = 0.966)	0.005 (CI = +/-0.004; p = 0.015)	0.357	+0.49%
Frequency	2014.1	0.014 (CI = +/-0.023; p = 0.217)	-0.020 (CI = +/-0.080; p = 0.595)	0.006 (CI = +/-0.004; p = 0.005)	0.418	+1.40%
Frequency	2014.2	0.019 (CI = +/-0.026; p = 0.143)	-0.012 (CI = +/-0.084; p = 0.757)	0.007 (CI = +/-0.004; p = 0.004)	0.431	+1.87%
Frequency	2015.1	0.021 (CI = +/-0.030; p = 0.152)	-0.017 (CI = +/-0.091; p = 0.687)	0.007 (CI = +/-0.004; p = 0.006)	0.430	+2.15%
Frequency	2015.2	0.025 (CI = +/-0.035; p = 0.136)	-0.011 (CI = +/-0.098; p = 0.815)	0.007 (CI = +/-0.005; p = 0.007)	0.432	+2.58%
Frequency	2016.1	0.032 (CI = +/-0.042; p = 0.115)	-0.021 (CI = +/-0.106; p = 0.666)	0.007 (CI = +/-0.005; p = 0.009)	0.446	+3.26%
Frequency	2016.2	0.047 (CI = +/-0.042; p = 0.032)	0.000 (CI = +/-0.099; p = 0.993)	0.008 (CI = +/-0.005; p = 0.004)	0.564	+4.79%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.009; p = 0.000)	0.514	+2.89%
Loss Cost	2004.2	0.030 (CI = +/-0.010; p = 0.000)	0.518	+3.01%
Loss Cost	2005.1	0.031 (CI = +/-0.010; p = 0.000)	0.516	+3.11%
Loss Cost	2005.2	0.032 (CI = +/-0.011; p = 0.000)	0.517	+3.23%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.553	+3.49%
Loss Cost	2006.2	0.035 (CI = +/-0.012; p = 0.000)	0.541	+3.56%
Loss Cost	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.552	+3.76%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.573	+4.01%
Loss Cost	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.595	+4.28%
Loss Cost	2008.2	0.045 (CI = +/-0.014; p = 0.000)	0.623	+4.61%
Loss Cost	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.644	+4.92%
Loss Cost	2009.2	0.052 (CI = +/-0.015; p = 0.000)	0.671	+5.29%
Loss Cost	2010.1	0.054 (CI = +/-0.016; p = 0.000)	0.669	+5.53%
Loss Cost	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.639	+5.51%
Loss Cost	2011.1	0.054 (CI = +/-0.019; p = 0.000)	0.616	+5.59%
Loss Cost	2011.2	0.056 (CI = +/-0.021; p = 0.000)	0.593	+5.71%
Loss Cost	2012.1	0.056 (CI = +/-0.023; p = 0.000)	0.561	+5.76%
Loss Cost	2012.2	0.051 (CI = +/-0.024; p = 0.000)	0.493	+5.27%
Loss Cost	2013.1	0.051 (CI = +/-0.027; p = 0.001)	0.443	+5.19%
Loss Cost	2013.2	0.045 (CI = +/-0.030; p = 0.006)	0.352	+4.57%
Loss Cost	2014.1	0.046 (CI = +/-0.033; p = 0.010)	0.321	+4.70%
Loss Cost	2014.2	0.043 (CI = +/-0.038; p = 0.029)	0.248	+4.41%
Loss Cost	2015.1	0.040 (CI = +/-0.043; p = 0.070)	0.171	+4.04%
Loss Cost	2015.2	0.034 (CI = +/-0.050; p = 0.165)	0.084	+3.44%
Loss Cost	2016.1	0.026 (CI = +/-0.058; p = 0.346)	-0.003	+2.61%
Loss Cost	2016.2	0.014 (CI = +/-0.066; p = 0.657)	-0.077	+1.37%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	0.892	+3.67%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	0.886	+3.69%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	0.885	+3.76%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.877	+3.79%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.880	+3.89%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.870	+3.89%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.860	+3.92%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	0.847	+3.90%
Severity	2008.1	0.039 (CI = +/-0.006; p = 0.000)	0.847	+4.02%
Severity	2008.2	0.041 (CI = +/-0.007; p = 0.000)	0.855	+4.19%
Severity	2009.1	0.044 (CI = +/-0.006; p = 0.000)	0.882	+4.45%
Severity	2009.2	0.044 (CI = +/-0.007; p = 0.000)	0.875	+4.53%
Severity	2010.1	0.047 (CI = +/-0.007; p = 0.000)	0.889	+4.76%
Severity	2010.2	0.049 (CI = +/-0.007; p = 0.000)	0.903	+5.00%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.928	+5.33%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.923	+5.42%
Severity	2012.1	0.054 (CI = +/-0.007; p = 0.000)	0.924	+5.60%
Severity	2012.2	0.053 (CI = +/-0.008; p = 0.000)	0.914	+5.41%
Severity	2013.1	0.054 (CI = +/-0.009; p = 0.000)	0.907	+5.53%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	0.893	+5.32%
Severity	2014.1	0.054 (CI = +/-0.010; p = 0.000)	0.889	+5.52%
Severity	2014.2	0.052 (CI = +/-0.011; p = 0.000)	0.867	+5.39%
Severity	2015.1	0.055 (CI = +/-0.012; p = 0.000)	0.867	+5.69%
Severity	2015.2	0.054 (CI = +/-0.014; p = 0.000)	0.836	+5.54%
Severity	2016.1	0.055 (CI = +/-0.017; p = 0.000)	0.805	+5.61%
Severity	2016.2	0.052 (CI = +/-0.020; p = 0.000)	0.751	+5.32%
Frequency	2004.1	-0.007 (CI = +/-0.007; p = 0.040)	0.090	-0.75%
Frequency	2004.2	-0.007 (CI = +/-0.007; p = 0.082)	0.060	-0.66%
Frequency	2005.1	-0.006 (CI = +/-0.008; p = 0.113)	0.046	-0.63%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.197)	0.022	-0.54%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.365)	-0.005	-0.39%
Frequency	2006.2	-0.003 (CI = +/-0.009; p = 0.480)	-0.016	-0.32%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.739)	-0.030	-0.16%
Frequency	2007.2	0.001 (CI = +/-0.010; p = 0.831)	-0.034	+0.10%
Frequency	2008.1	0.002 (CI = +/-0.010; p = 0.622)	-0.028	+0.25%
Frequency	2008.2	0.004 (CI = +/-0.011; p = 0.457)	-0.016	+0.40%
Frequency	2009.1	0.004 (CI = +/-0.012; p = 0.436)	-0.015	+0.45%
Frequency	2009.2	0.007 (CI = +/-0.012; p = 0.228)	0.021	+0.73%
Frequency	2010.1	0.007 (CI = +/-0.013; p = 0.266)	0.012	+0.73%
Frequency	2010.2	0.005 (CI = +/-0.014; p = 0.484)	-0.022	+0.48%
Frequency	2011.1	0.003 (CI = +/-0.015; p = 0.731)	-0.042	+0.25%
Frequency	2011.2	0.003 (CI = +/-0.017; p = 0.735)	-0.044	+0.27%
Frequency	2012.1	0.002 (CI = +/-0.018; p = 0.865)	-0.051	+0.15%
Frequency	2012.2	-0.001 (CI = +/-0.020; p = 0.891)	-0.054	-0.13%
Frequency	2013.1	-0.003 (CI = +/-0.022; p = 0.765)	-0.053	-0.32%
Frequency	2013.2	-0.007 (CI = +/-0.024; p = 0.538)	-0.037	-0.71%
Frequency	2014.1	-0.008 (CI = +/-0.027; p = 0.547)	-0.040	-0.78%
Frequency	2014.2	-0.009 (CI = +/-0.031; p = 0.527)	-0.040	-0.93%
Frequency	2015.1	-0.016 (CI = +/-0.035; p = 0.345)	-0.003	-1.56%
Frequency	2015.2	-0.020 (CI = +/-0.040; p = 0.292)	0.016	-1.99%
Frequency	2016.1	-0.029 (CI = +/-0.045; p = 0.186)	0.076	-2.84%
Frequency	2016.2	-0.038 (CI = +/-0.052; p = 0.133)	0.132	-3.74%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.098; p = 0.212)	0.523	+2.89%
Loss Cost	2004.2	0.030 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.099; p = 0.160)	0.532	+3.04%
Loss Cost	2005.1	0.031 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.102; p = 0.195)	0.527	+3.11%
Loss Cost	2005.2	0.032 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.104; p = 0.148)	0.535	+3.27%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.104; p = 0.219)	0.561	+3.49%
Loss Cost	2006.2	0.035 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.107; p = 0.190)	0.553	+3.60%
Loss Cost	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.109; p = 0.251)	0.558	+3.76%
Loss Cost	2007.2	0.040 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.108; p = 0.153)	0.590	+4.06%
Loss Cost	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.068 (CI = +/-0.110; p = 0.218)	0.603	+4.28%
Loss Cost	2008.2	0.046 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.108; p = 0.114)	0.646	+4.68%
Loss Cost	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.075 (CI = +/-0.109; p = 0.170)	0.658	+4.92%
Loss Cost	2009.2	0.052 (CI = +/-0.014; p = 0.000)	0.095 (CI = +/-0.106; p = 0.078)	0.701	+5.38%
Loss Cost	2010.1	0.054 (CI = +/-0.015; p = 0.000)	0.089 (CI = +/-0.110; p = 0.107)	0.694	+5.53%
Loss Cost	2010.2	0.055 (CI = +/-0.017; p = 0.000)	0.092 (CI = +/-0.115; p = 0.110)	0.666	+5.61%
Loss Cost	2011.1	0.054 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.121; p = 0.124)	0.642	+5.59%
Loss Cost	2011.2	0.057 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.126; p = 0.106)	0.628	+5.85%
Loss Cost	2012.1	0.056 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.132; p = 0.113)	0.598	+5.76%
Loss Cost	2012.2	0.053 (CI = +/-0.024; p = 0.000)	0.094 (CI = +/-0.138; p = 0.170)	0.521	+5.42%
Loss Cost	2013.1	0.051 (CI = +/-0.027; p = 0.001)	0.101 (CI = +/-0.146; p = 0.161)	0.478	+5.19%
Loss Cost	2013.2	0.046 (CI = +/-0.029; p = 0.004)	0.087 (CI = +/-0.153; p = 0.243)	0.371	+4.74%
Loss Cost	2014.1	0.046 (CI = +/-0.033; p = 0.010)	0.088 (CI = +/-0.163; p = 0.265)	0.336	+4.70%
Loss Cost	2014.2	0.045 (CI = +/-0.038; p = 0.024)	0.086 (CI = +/-0.177; p = 0.311)	0.254	+4.62%
Loss Cost	2015.1	0.040 (CI = +/-0.043; p = 0.069)	0.100 (CI = +/-0.187; p = 0.267)	0.193	+4.04%
Loss Cost	2015.2	0.037 (CI = +/-0.051; p = 0.140)	0.092 (CI = +/-0.205; p = 0.342)	0.083	+3.74%
Loss Cost	2016.1	0.026 (CI = +/-0.057; p = 0.339)	0.116 (CI = +/-0.214; p = 0.255)	0.037	+2.61%
Loss Cost	2016.2	0.018 (CI = +/-0.069; p = 0.572)	0.099 (CI = +/-0.237; p = 0.370)	-0.089	+1.80%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	0.056 (CI = +/-0.041; p = 0.009)	0.909	+3.67%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.042; p = 0.008)	0.905	+3.72%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.056 (CI = +/-0.043; p = 0.012)	0.903	+3.76%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.044; p = 0.010)	0.898	+3.82%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.045; p = 0.017)	0.898	+3.89%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.046; p = 0.016)	0.890	+3.93%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.048; p = 0.019)	0.881	+3.92%
Severity	2007.2	0.039 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.049; p = 0.020)	0.870	+3.95%
Severity	2008.1	0.039 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.051; p = 0.032)	0.867	+4.02%
Severity	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.048; p = 0.009)	0.886	+4.24%
Severity	2009.1	0.044 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.045; p = 0.016)	0.904	+4.45%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.046; p = 0.009)	0.903	+4.59%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.045; p = 0.017)	0.911	+4.76%
Severity	2010.2	0.050 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.038; p = 0.001)	0.938	+5.08%
Severity	2011.1	0.052 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.034; p = 0.002)	0.955	+5.33%
Severity	2011.2	0.054 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.032; p = 0.000)	0.959	+5.51%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.033; p = 0.001)	0.957	+5.60%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.035; p = 0.002)	0.949	+5.51%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.037; p = 0.004)	0.943	+5.53%
Severity	2013.2	0.053 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.039; p = 0.008)	0.930	+5.43%
Severity	2014.1	0.054 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.041; p = 0.014)	0.924	+5.52%
Severity	2014.2	0.054 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.045; p = 0.022)	0.906	+5.52%
Severity	2015.1	0.055 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.047; p = 0.039)	0.901	+5.69%
Severity	2015.2	0.055 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.052; p = 0.055)	0.874	+5.71%
Severity	2016.1	0.055 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.056; p = 0.065)	0.850	+5.61%
Severity	2016.2	0.054 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.063; p = 0.102)	0.798	+5.54%
Frequency	2004.1	-0.007 (CI = +/-0.007; p = 0.043)	0.005 (CI = +/-0.077; p = 0.891)	0.064	-0.75%
Frequency	2004.2	-0.007 (CI = +/-0.008; p = 0.089)	0.011 (CI = +/-0.079; p = 0.775)	0.034	-0.65%
Frequency	2005.1	-0.006 (CI = +/-0.008; p = 0.118)	0.010 (CI = +/-0.081; p = 0.805)	0.018	-0.63%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.210)	0.016 (CI = +/-0.083; p = 0.698)	-0.005	-0.53%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.373)	0.008 (CI = +/-0.084; p = 0.843)	-0.037	-0.39%
Frequency	2006.2	-0.003 (CI = +/-0.009; p = 0.498)	0.012 (CI = +/-0.086; p = 0.771)	-0.048	-0.31%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.743)	0.004 (CI = +/-0.087; p = 0.920)	-0.067	-0.16%
Frequency	2007.2	0.001 (CI = +/-0.010; p = 0.815)	0.018 (CI = +/-0.086; p = 0.664)	-0.065	+0.11%
Frequency	2008.1	0.002 (CI = +/-0.010; p = 0.629)	0.012 (CI = +/-0.088; p = 0.783)	-0.064	+0.25%
Frequency	2008.2	0.004 (CI = +/-0.011; p = 0.449)	0.020 (CI = +/-0.090; p = 0.653)	-0.048	+0.41%
Frequency	2009.1	0.004 (CI = +/-0.012; p = 0.444)	0.018 (CI = +/-0.093; p = 0.690)	-0.050	+0.45%
Frequency	2009.2	0.008 (CI = +/-0.012; p = 0.217)	0.032 (CI = +/-0.093; p = 0.481)	0.001	+0.76%
Frequency	2010.1	0.007 (CI = +/-0.013; p = 0.271)	0.033 (CI = +/-0.097; p = 0.482)	-0.009	+0.73%
Frequency	2010.2	0.005 (CI = +/-0.014; p = 0.471)	0.024 (CI = +/-0.099; p = 0.619)	-0.058	+0.51%
Frequency	2011.1	0.003 (CI = +/-0.015; p = 0.734)	0.034 (CI = +/-0.101; p = 0.495)	-0.068	+0.25%
Frequency	2011.2	0.003 (CI = +/-0.017; p = 0.698)	0.036 (CI = +/-0.107; p = 0.486)	-0.070	+0.32%
Frequency	2012.1	0.002 (CI = +/-0.018; p = 0.866)	0.042 (CI = +/-0.112; p = 0.439)	-0.072	+0.15%
Frequency	2012.2	-0.001 (CI = +/-0.020; p = 0.935)	0.034 (CI = +/-0.117; p = 0.548)	-0.092	-0.08%
Frequency	2013.1	-0.003 (CI = +/-0.022; p = 0.769)	0.042 (CI = +/-0.123; p = 0.483)	-0.084	-0.32%
Frequency	2013.2	-0.007 (CI = +/-0.025; p = 0.582)	0.031 (CI = +/-0.129; p = 0.619)	-0.087	-0.66%
Frequency	2014.1	-0.008 (CI = +/-0.028; p = 0.557)	0.034 (CI = +/-0.138; p = 0.600)	-0.092	-0.78%
Frequency	2014.2	-0.009 (CI = +/-0.032; p = 0.574)	0.032 (CI = +/-0.149; p = 0.647)	-0.102	-0.86%
Frequency	2015.1	-0.016 (CI = +/-0.036; p = 0.355)	0.050 (CI = +/-0.154; p = 0.493)	-0.043	-1.56%
Frequency	2015.2	-0.019 (CI = +/-0.042; p = 0.342)	0.042 (CI = +/-0.168; p = 0.592)	-0.044	-1.86%
Frequency	2016.1	-0.029 (CI = +/-0.046; p = 0.195)	0.064 (CI = +/-0.174; p = 0.432)	0.047	-2.84%
Frequency	2016.2	-0.036 (CI = +/-0.055; p = 0.173)	0.048 (CI = +/-0.191; p = 0.583)	0.069	-3.55%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.024 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.095; p = 0.154)	0.445	+2.43%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.097; p = 0.119)	0.454	+2.57%
Loss Cost	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.100; p = 0.142)	0.446	+2.62%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.102; p = 0.111)	0.452	+2.77%
Loss Cost	2006.1	0.029 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.103; p = 0.165)	0.479	+2.98%
Loss Cost	2006.2	0.030 (CI = +/-0.012; p = 0.000)	0.076 (CI = +/-0.106; p = 0.151)	0.466	+3.08%
Loss Cost	2007.1	0.032 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.109; p = 0.197)	0.468	+3.21%
Loss Cost	2007.2	0.035 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.109; p = 0.120)	0.506	+3.53%
Loss Cost	2008.1	0.037 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.111; p = 0.171)	0.518	+3.73%
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.094 (CI = +/-0.110; p = 0.089)	0.568	+4.15%
Loss Cost	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.085 (CI = +/-0.113; p = 0.132)	0.579	+4.38%
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.110; p = 0.060)	0.632	+4.88%
Loss Cost	2010.1	0.049 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.115; p = 0.081)	0.620	+4.99%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.121; p = 0.090)	0.582	+5.05%
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.106 (CI = +/-0.127; p = 0.096)	0.552	+4.96%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.134; p = 0.088)	0.530	+5.22%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.121 (CI = +/-0.141; p = 0.087)	0.495	+5.01%
Loss Cost	2012.2	0.044 (CI = +/-0.028; p = 0.005)	0.106 (CI = +/-0.147; p = 0.144)	0.384	+4.53%
Loss Cost	2013.1	0.040 (CI = +/-0.031; p = 0.016)	0.118 (CI = +/-0.154; p = 0.123)	0.339	+4.11%
Loss Cost	2013.2	0.034 (CI = +/-0.035; p = 0.058)	0.099 (CI = +/-0.161; p = 0.207)	0.191	+3.41%
Loss Cost	2014.1	0.031 (CI = +/-0.040; p = 0.119)	0.106 (CI = +/-0.173; p = 0.207)	0.157	+3.13%
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.219)	0.098 (CI = +/-0.189; p = 0.277)	0.049	+2.82%
Loss Cost	2015.1	0.017 (CI = +/-0.052; p = 0.489)	0.122 (CI = +/-0.197; p = 0.197)	0.034	+1.71%
Loss Cost	2015.2	0.009 (CI = +/-0.063; p = 0.754)	0.105 (CI = +/-0.216; p = 0.302)	-0.076	+0.90%
Loss Cost	2016.1	-0.013 (CI = +/-0.066; p = 0.663)	0.145 (CI = +/-0.210; p = 0.149)	0.070	-1.29%
Loss Cost	2016.2	-0.033 (CI = +/-0.077; p = 0.344)	0.108 (CI = +/-0.222; p = 0.289)	0.085	-3.27%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.036; p = 0.003)	0.915	+3.39%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.037; p = 0.003)	0.909	+3.43%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.038; p = 0.004)	0.906	+3.46%
Severity	2005.2	0.034 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.039; p = 0.004)	0.899	+3.51%
Severity	2006.1	0.035 (CI = +/-0.004; p = 0.000)	0.057 (CI = +/-0.040; p = 0.007)	0.898	+3.57%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.042; p = 0.008)	0.888	+3.59%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.878	+3.56%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.045; p = 0.010)	0.864	+3.56%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.046; p = 0.017)	0.859	+3.62%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.044; p = 0.004)	0.880	+3.84%
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.041; p = 0.007)	0.900	+4.05%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.042; p = 0.004)	0.898	+4.17%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.041; p = 0.008)	0.905	+4.33%
Severity	2010.2	0.046 (CI = +/-0.005; p = 0.000)	0.070 (CI = +/-0.034; p = 0.000)	0.939	+4.67%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	0.958	+4.93%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.028; p = 0.000)	0.962	+5.11%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.029; p = 0.000)	0.959	+5.17%
Severity	2012.2	0.049 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.029; p = 0.000)	0.953	+5.00%
Severity	2013.1	0.048 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.031; p = 0.001)	0.947	+4.96%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.031; p = 0.002)	0.937	+4.77%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.034; p = 0.003)	0.929	+4.79%
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.036; p = 0.008)	0.906	+4.67%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.040; p = 0.016)	0.895	+4.74%
Severity	2015.2	0.045 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.044; p = 0.034)	0.853	+4.58%
Severity	2016.1	0.041 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.045; p = 0.024)	0.835	+4.23%
Severity	2016.2	0.037 (CI = +/-0.017; p = 0.001)	0.047 (CI = +/-0.048; p = 0.055)	0.752	+3.78%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.023)	0.010 (CI = +/-0.080; p = 0.794)	0.101	-0.93%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.050)	0.016 (CI = +/-0.082; p = 0.691)	0.068	-0.83%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.067)	0.016 (CI = +/-0.084; p = 0.710)	0.052	-0.82%
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.129)	0.021 (CI = +/-0.086; p = 0.616)	0.025	-0.71%
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.242)	0.014 (CI = +/-0.088; p = 0.746)	-0.016	-0.57%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.341)	0.018 (CI = +/-0.091; p = 0.687)	-0.030	-0.49%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.539)	0.010 (CI = +/-0.092; p = 0.822)	-0.059	-0.33%
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.957)	0.025 (CI = +/-0.091; p = 0.578)	-0.066	-0.03%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.853)	0.019 (CI = +/-0.094; p = 0.684)	-0.074	+0.11%
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.637)	0.027 (CI = +/-0.096; p = 0.565)	-0.062	+0.30%
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.637)	0.026 (CI = +/-0.100; p = 0.595)	-0.066	+0.32%
Frequency	2009.2	0.007 (CI = +/-0.014; p = 0.339)	0.041 (CI = +/-0.100; p = 0.403)	-0.019	+0.68%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.417)	0.043 (CI = +/-0.105; p = 0.401)	-0.027	+0.63%
Frequency	2010.2	0.004 (CI = +/-0.017; p = 0.661)	0.033 (CI = +/-0.108; p = 0.531)	-0.073	+0.36%
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.973)	0.045 (CI = +/-0.110; p = 0.407)	-0.068	+0.03%
Frequency	2011.2	0.001 (CI = +/-0.020; p = 0.919)	0.047 (CI = +/-0.117; p = 0.408)	-0.072	+0.10%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.890)	0.055 (CI = +/-0.123; p = 0.356)	-0.064	-0.15%
Frequency	2012.2	-0.004 (CI = +/-0.025; p = 0.706)	0.045 (CI = +/-0.129; p = 0.466)	-0.078	-0.45%
Frequency	2013.1	-0.008 (CI = +/-0.028; p = 0.535)	0.056 (CI = +/-0.136; p = 0.391)	-0.054	-0.82%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.384)	0.042 (CI = +/-0.143; p = 0.534)	-0.044	-1.29%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.347)	0.050 (CI = +/-0.154; p = 0.493)	-0.040	-1.58%
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.367)	0.045 (CI = +/-0.168; p = 0.568)	-0.049	-1.77%
Frequency	2015.1	-0.029 (CI = +/-0.045; p = 0.179)	0.070 (CI = +/-0.170; p = 0.381)	0.072	-2.90%
Frequency	2015.2	-0.036 (CI = +/-0.055; p = 0.171)	0.056 (CI = +/-0.188; p = 0.516)	0.085	-3.52%
Frequency	2016.1	-0.054 (CI = +/-0.058; p = 0.062)	0.090 (CI = +/-0.184; p = 0.290)	0.284	-5.29%
Frequency	2016.2	-0.070 (CI = +/-0.069; p = 0.047)	0.061 (CI = +/-0.199; p = 0.492)	0.362	-6.79%

All Perils

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.005; p = 0.125)	0.534	+3.38%
Loss Cost	2004.2	0.035 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.005; p = 0.101)	0.543	+3.56%
Loss Cost	2005.1	0.037 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.084)	0.546	+3.73%
Loss Cost	2005.2	0.039 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.006; p = 0.067)	0.554	+3.93%
Loss Cost	2006.1	0.042 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.035)	0.603	+4.33%
Loss Cost	2006.2	0.044 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	0.597	+4.49%
Loss Cost	2007.1	0.047 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.005; p = 0.019)	0.620	+4.82%
Loss Cost	2007.2	0.051 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.658	+5.25%
Loss Cost	2008.1	0.056 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.699	+5.73%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.751	+6.31%
Loss Cost	2009.1	0.067 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.798	+6.91%
Loss Cost	2009.2	0.074 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.857	+7.63%
Loss Cost	2010.1	0.079 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.884	+8.20%
Loss Cost	2010.2	0.081 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.879	+8.46%
Loss Cost	2011.1	0.085 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.887	+8.91%
Loss Cost	2011.2	0.090 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.902	+9.47%
Loss Cost	2012.1	0.095 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.911	+10.00%
Loss Cost	2012.2	0.093 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.893	+9.78%
Loss Cost	2013.1	0.098 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.895	+10.25%
Loss Cost	2013.2	0.095 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.873	+9.95%
Loss Cost	2014.1	0.104 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.910	+10.95%
Loss Cost	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.907	+11.42%
Loss Cost	2015.1	0.113 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.904	+11.93%
Loss Cost	2015.2	0.115 (CI = +/-0.025; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.892	+12.20%
Loss Cost	2016.1	0.115 (CI = +/-0.030; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	0.876	+12.23%
Loss Cost	2016.2	0.111 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.861	+11.71%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.278)	0.893	+3.51%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.299)	0.886	+3.52%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.360)	0.884	+3.61%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.385)	0.876	+3.63%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.477)	0.878	+3.76%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.484)	0.867	+3.75%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.511)	0.857	+3.77%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.501)	0.844	+3.74%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.604)	0.843	+3.89%
Severity	2008.2	0.040 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.755)	0.850	+4.10%
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.977)	0.877	+4.46%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.895)	0.870	+4.57%
Severity	2010.1	0.048 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.646)	0.885	+4.90%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.404)	0.901	+5.26%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.131)	0.933	+5.76%
Severity	2011.2	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.095)	0.931	+5.95%
Severity	2012.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.044)	0.936	+6.27%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.071)	0.925	+6.08%
Severity	2013.1	0.061 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.047)	0.923	+6.34%
Severity	2013.2	0.060 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.074)	0.908	+6.13%
Severity	2014.1	0.064 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.036)	0.914	+6.57%
Severity	2014.2	0.063 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.051)	0.894	+6.51%
Severity	2015.1	0.069 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	0.912	+7.16%
Severity	2015.2	0.069 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.002; p = 0.025)	0.889	+7.16%
Severity	2016.1	0.073 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.002; p = 0.023)	0.875	+7.53%
Severity	2016.2	0.071 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.832	+7.37%
Frequency	2004.1	-0.001 (CI = +/-0.008; p = 0.749)	0.006 (CI = +/-0.004; p = 0.006)	0.252	-0.12%
Frequency	2004.2	0.000 (CI = +/-0.008; p = 0.934)	0.006 (CI = +/-0.004; p = 0.004)	0.249	+0.03%
Frequency	2005.1	0.001 (CI = +/-0.009; p = 0.787)	0.006 (CI = +/-0.004; p = 0.004)	0.246	+0.11%
Frequency	2005.2	0.003 (CI = +/-0.009; p = 0.510)	0.006 (CI = +/-0.004; p = 0.002)	0.253	+0.29%
Frequency	2006.1	0.005 (CI = +/-0.009; p = 0.226)	0.007 (CI = +/-0.004; p = 0.001)	0.279	+0.55%
Frequency	2006.2	0.007 (CI = +/-0.009; p = 0.138)	0.007 (CI = +/-0.004; p = 0.001)	0.294	+0.71%
Frequency	2007.1	0.010 (CI = +/-0.010; p = 0.040)	0.008 (CI = +/-0.004; p = 0.000)	0.344	+1.01%
Frequency	2007.2	0.014 (CI = +/-0.009; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.466	+1.46%
Frequency	2008.1	0.018 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.540	+1.78%
Frequency	2008.2	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.620	+2.12%
Frequency	2009.1	0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.653	+2.35%
Frequency	2009.2	0.029 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.829	+2.93%
Frequency	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.850	+3.15%
Frequency	2010.2	0.030 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.841	+3.04%
Frequency	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.833	+2.98%
Frequency	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.869	+3.32%
Frequency	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	+3.50%
Frequency	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.870	+3.49%
Frequency	2013.1	0.036 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.875	+3.68%
Frequency	2013.2	0.035 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.871	+3.60%
Frequency	2014.1	0.040 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.900	+4.11%
Frequency	2014.2	0.045 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.921	+4.61%
Frequency	2015.1	0.044 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.921	+4.45%
Frequency	2015.2	0.046 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.923	+4.70%
Frequency	2016.1	0.043 (CI = +/-0.019; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.926	+4.37%
Frequency	2016.2	0.040 (CI = +/-0.023; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.928	+4.04%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2018-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.024 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.080; p = 0.279)	0.014 (CI = +/-0.007; p = 0.000)	0.156 (CI = +/-0.076; p = 0.000)	0.691	+2.41%	+19.70%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.081; p = 0.218)	0.014 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.077; p = 0.000)	0.697	+2.58%	+19.36%
Loss Cost	2005.1	0.026 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.083; p = 0.262)	0.014 (CI = +/-0.007; p = 0.000)	0.150 (CI = +/-0.078; p = 0.000)	0.693	+2.67%	+19.25%
Loss Cost	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.085; p = 0.205)	0.014 (CI = +/-0.007; p = 0.000)	0.145 (CI = +/-0.079; p = 0.001)	0.697	+2.86%	+18.89%
Loss Cost	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.042 (CI = +/-0.083; p = 0.315)	0.014 (CI = +/-0.007; p = 0.000)	0.138 (CI = +/-0.077; p = 0.001)	0.724	+3.19%	+18.49%
Loss Cost	2006.2	0.033 (CI = +/-0.013; p = 0.000)	0.046 (CI = +/-0.086; p = 0.279)	0.014 (CI = +/-0.007; p = 0.000)	0.135 (CI = +/-0.079; p = 0.002)	0.717	+3.33%	+18.27%
Loss Cost	2007.1	0.035 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.087; p = 0.378)	0.014 (CI = +/-0.007; p = 0.000)	0.130 (CI = +/-0.079; p = 0.002)	0.725	+3.58%	+18.00%
Loss Cost	2007.2	0.040 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.085; p = 0.219)	0.014 (CI = +/-0.007; p = 0.000)	0.120 (CI = +/-0.077; p = 0.003)	0.756	+4.04%	+17.31%
Loss Cost	2008.1	0.044 (CI = +/-0.015; p = 0.000)	0.040 (CI = +/-0.084; p = 0.337)	0.014 (CI = +/-0.006; p = 0.000)	0.113 (CI = +/-0.075; p = 0.005)	0.776	+4.46%	+16.92%
Loss Cost	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.058 (CI = +/-0.078; p = 0.138)	0.014 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.069; p = 0.007)	0.822	+5.12%	+16.06%
Loss Cost	2009.1	0.055 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.074; p = 0.238)	0.014 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.065; p = 0.009)	0.848	+5.68%	+15.59%
Loss Cost	2009.2	0.064 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.060; p = 0.039)	0.014 (CI = +/-0.004; p = 0.000)	0.073 (CI = +/-0.053; p = 0.010)	0.906	+6.57%	+14.60%
Loss Cost	2010.1	0.068 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.058; p = 0.071)	0.014 (CI = +/-0.004; p = 0.000)	0.065 (CI = +/-0.050; p = 0.015)	0.919	+7.08%	+14.24%
Loss Cost	2010.2	0.071 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.059; p = 0.049)	0.014 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.051; p = 0.026)	0.916	+7.40%	+13.94%
Loss Cost	2011.1	0.075 (CI = +/-0.015; p = 0.000)	0.053 (CI = +/-0.060; p = 0.082)	0.014 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.052; p = 0.043)	0.915	+7.74%	+13.73%
Loss Cost	2011.2	0.082 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.054; p = 0.020)	0.014 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.047; p = 0.085)	0.934	+8.53%	+13.10%
Loss Cost	2012.1	0.086 (CI = +/-0.016; p = 0.000)	0.060 (CI = +/-0.055; p = 0.036)	0.014 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.048; p = 0.140)	0.933	+8.96%	+12.89%
Loss Cost	2012.2	0.083 (CI = +/-0.019; p = 0.000)	0.055 (CI = +/-0.058; p = 0.060)	0.014 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.051; p = 0.113)	0.920	+8.63%	+13.10%
Loss Cost	2013.1	0.086 (CI = +/-0.022; p = 0.000)	0.051 (CI = +/-0.061; p = 0.094)	0.014 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.054; p = 0.173)	0.913	+8.93%	+12.98%
Loss Cost	2013.2	0.080 (CI = +/-0.025; p = 0.000)	0.045 (CI = +/-0.064; p = 0.153)	0.014 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.058; p = 0.120)	0.898	+8.35%	+13.29%
Loss Cost	2014.1	0.092 (CI = +/-0.027; p = 0.000)	0.032 (CI = +/-0.061; p = 0.270)	0.014 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.057; p = 0.277)	0.914	+9.60%	+12.91%
Loss Cost	2014.2	0.100 (CI = +/-0.032; p = 0.000)	0.040 (CI = +/-0.063; p = 0.191)	0.014 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.062; p = 0.527)	0.911	+10.52%	+12.56%
Loss Cost	2015.1	0.105 (CI = +/-0.041; p = 0.000)	0.037 (CI = +/-0.069; p = 0.264)	0.014 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.071; p = 0.693)	0.901	+11.02%	+12.46%
Loss Cost	2015.2	0.114 (CI = +/-0.054; p = 0.001)	0.042 (CI = +/-0.075; p = 0.234)	0.014 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.084; p = 0.965)	0.889	+12.02%	+12.21%
Loss Cost	2016.1	0.105 (CI = +/-0.076; p = 0.013)	0.046 (CI = +/-0.083; p = 0.235)	0.014 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.106; p = 0.804)	0.872	+11.03%	+12.34%
Loss Cost	2016.2	0.085 (CI = +/-0.114; p = 0.121)	0.039 (CI = +/-0.094; p = 0.353)	0.014 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.145; p = 0.596)	0.853	+8.86%	+12.63%
Severity	2004.1	0.030 (CI = +/-0.004; p = 0.000)	0.056 (CI = +/-0.033; p = 0.002)	0.003 (CI = +/-0.003; p = 0.063)	0.066 (CI = +/-0.032; p = 0.000)	0.942	+3.07%	+10.10%
Severity	2004.2	0.030 (CI = +/-0.004; p = 0.000)	0.057 (CI = +/-0.034; p = 0.002)	0.003 (CI = +/-0.003; p = 0.068)	0.065 (CI = +/-0.033; p = 0.000)	0.939	+3.09%	+10.05%
Severity	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.035; p = 0.003)	0.003 (CI = +/-0.003; p = 0.071)	0.065 (CI = +/-0.033; p = 0.000)	0.936	+3.12%	+10.02%
Severity	2005.2	0.031 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.037; p = 0.003)	0.003 (CI = +/-0.003; p = 0.077)	0.064 (CI = +/-0.034; p = 0.001)	0.932	+3.15%	+9.97%
Severity	2006.1	0.032 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.038; p = 0.006)	0.003 (CI = +/-0.003; p = 0.078)	0.063 (CI = +/-0.035; p = 0.001)	0.930	+3.21%	+9.90%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.039; p = 0.008)	0.003 (CI = +/-0.003; p = 0.083)	0.063 (CI = +/-0.036; p = 0.001)	0.924	+3.20%	+9.91%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.040; p = 0.007)	0.003 (CI = +/-0.003; p = 0.089)	0.065 (CI = +/-0.036; p = 0.001)	0.919	+3.12%	+9.99%
Severity	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.041; p = 0.010)	0.003 (CI = +/-0.003; p = 0.093)	0.065 (CI = +/-0.037; p = 0.001)	0.912	+3.08%	+10.05%
Severity	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.043; p = 0.015)	0.003 (CI = +/-0.003; p = 0.098)	0.065 (CI = +/-0.038; p = 0.002)	0.907	+3.13%	+10.01%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.041; p = 0.005)	0.003 (CI = +/-0.003; p = 0.090)	0.059 (CI = +/-0.037; p = 0.003)	0.918	+3.40%	+9.67%
Severity	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.040; p = 0.009)	0.003 (CI = +/-0.003; p = 0.066)	0.054 (CI = +/-0.035; p = 0.004)	0.929	+3.69%	+9.44%
Severity	2009.2	0.038 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.041; p = 0.007)	0.003 (CI = +/-0.003; p = 0.072)	0.051 (CI = +/-0.036; p = 0.007)	0.926	+3.83%	+9.28%
Severity	2010.1	0.040 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.041; p = 0.014)	0.003 (CI = +/-0.003; p = 0.062)	0.047 (CI = +/-0.036; p = 0.012)	0.929	+4.08%	+9.11%
Severity	2010.2	0.045 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.035; p = 0.001)	0.003 (CI = +/-0.002; p = 0.035)	0.038 (CI = +/-0.030; p = 0.017)	0.951	+4.58%	+8.64%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.030; p = 0.001)	0.003 (CI = +/-0.002; p = 0.012)	0.031 (CI = +/-0.026; p = 0.022)	0.966	+5.05%	+8.37%
Severity	2011.2	0.052 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.028; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	0.026 (CI = +/-0.025; p = 0.044)	0.970	+5.37%	+8.11%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.029; p = 0.001)	0.003 (CI = +/-0.002; p = 0.009)	0.023 (CI = +/-0.025; p = 0.075)	0.969	+5.58%	+8.02%
Severity	2012.2	0.052 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.030; p = 0.002)	0.003 (CI = +/-0.002; p = 0.008)	0.027 (CI = +/-0.026; p = 0.047)	0.965	+5.33%	+8.18%
Severity	2013.1	0.052 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.032; p = 0.003)	0.003 (CI = +/-0.002; p = 0.010)	0.026 (CI = +/-0.028; p = 0.069)	0.960	+5.38%	+8.16%
Severity	2013.2	0.049 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.033; p = 0.007)	0.003 (CI = +/-0.002; p = 0.009)	0.031 (CI = +/-0.030; p = 0.044)	0.954	+5.04%	+8.33%
Severity	2014.1	0.052 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.035; p = 0.014)	0.003 (CI = +/-0.002; p = 0.011)	0.028 (CI = +/-0.032; p = 0.086)	0.950	+5.29%	+8.26%
Severity	2014.2	0.050 (CI = +/-0.019; p = 0.000)	0.044 (CI = +/-0.038; p = 0.025)	0.003 (CI = +/-0.002; p = 0.014)	0.030 (CI = +/-0.037; p = 0.103)	0.937	+5.14%	+8.31%
Severity	2015.1	0.056 (CI = +/-0.024; p = 0.000)	0.040 (CI = +/-0.039; p = 0.049)	0.003 (CI = +/-0.002; p = 0.014)	0.022 (CI = +/-0.041; p = 0.247)	0.936	+5.78%	+8.18%
Severity	2015.2	0.056 (CI = +/-0.032; p = 0.003)	0.039 (CI = +/-0.044; p = 0.073)	0.003 (CI = +/-0.002; p = 0.021)	0.023 (CI = +/-0.049; p = 0.324)	0.918	+5.75%	+8.18%
Severity	2016.1	0.053 (CI = +/-0.045; p = 0.025)	0.041 (CI = +/-0.049; p = 0.092)	0.003 (CI = +/-0.002; p = 0.030)	0.026 (CI = +/-0.062; p = 0.364)	0.900	+5.45%	+8.22%
Severity	2016.2	0.042 (CI = +/-0.067; p = 0.182)	0.037 (CI = +/-0.055; p = 0.159)	0.003 (CI = +/-0.003; p = 0.038)	0.038 (CI = +/-0.086; p = 0.325)	0.866	+4.30%	+8.38%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.110)	-0.013 (CI = +/-0.063; p = 0.690)	0.012 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.060; p = 0.005)	0.383	-0.64%	+8.72%
Frequency	2004.2	-0.005 (CI = +/-0.008; p = 0.229)	-0.007 (CI = +/-0.064; p = 0.829)	0.012 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.061; p = 0.007)	0.371	-0.50%	+8.46%
Frequency	2005.1	-0.004 (CI = +/-0.009; p = 0.320)	-0.009 (CI = +/-0.066; p = 0.777)	0.012 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.062; p = 0.009)	0.363	-0.44%	+8.39%
Frequency	2005.2	-0.003 (CI = +/-0.009; p = 0.544)	-0.003 (CI = +/-0.067; p = 0.922)	0.012 (CI = +/-0.005; p = 0.000)	0.081 (CI = +/-0.062; p = 0.013)	0.357	-0.28%	+8.11%
Frequency	2006.1	0.000 (CI = +/-0.010; p = 0.976)	-0.013 (CI = +/-0.066; p = 0.690)	0.012 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.061; p = 0.017)	0.374	-0.01%	+7.82%
Frequency	2006.2	0.001 (CI = +/-0.010; p = 0.812)	-0.008 (CI = +/-0.067; p = 0.803)	0.012 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.062; p = 0.024)	0.374	+0.12%	+7.61%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.387)	-0.019 (CI = +/-0.066; p = 0.553)	0.012 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.060; p = 0.032)	0.414	+0.45%	+7.28%
Frequency	2007.2	0.009 (CI = +/-0.010; p = 0.062)	-0.004 (CI = +/-0.059; p = 0.887)	0.012 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.053; p = 0.044)	0.511	+0.93%	+6.60%
Frequency	2008.1	0.013 (CI = +/-0.010; p = 0.013)	-0.015 (CI = +/-0.056; p = 0.595)	0.012 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.050; p = 0.060)	0.573	+1.29%	+6.28%
Frequency	2008.2	0.017 (CI = +/-0.010; p = 0.002)	-0.004 (CI = +/-0.054; p = 0.866)	0.012 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.048; p = 0.096)	0.635	+1.66%	+5.82%
Frequency	2009.1	0.019 (CI = +/-0.011; p = 0.001)	-0.011 (CI = +/-0.054; p = 0.670)	0.012 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.047; p = 0.134)	0.661	+1.92%	+5.62%
Frequency	2009.2	0.026 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.039; p = 0.749)	0.011 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.034; p = 0.208)	0.828	+2.64%	+4.86%
Frequency	2010.1	0.028 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.039; p = 0.985)	0.011 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.034; p = 0.296)	0.844	+2.89%	+4.70%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.040; p = 0.846)	0.011 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.035; p = 0.218)	0.838	+2.69%	+4.87%
Frequency	2011.1	0.025 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.041; p = 0.958)	0.011 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.036; p = 0.193)	0.831	+2.56%	+4.95%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.039; p = 0.715)	0.011 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.034; p = 0.351)	0.863	+3.00%	+4.61%
Frequency	2012.1	0.032 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.041; p = 0.857)	0.011 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.036; p = 0.463)	0.865	+3.20%	+4.51%
Frequency	2012.2	0.031 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.043; p = 0.904)	0.011 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.038; p = 0.457)	0.859	+3.13%	+4.55%
Frequency	2013.1	0.033 (CI = +/-0.016; p = 0.001)	-0.001 (CI = +/-0.046; p = 0.973)	0.011 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.041; p = 0.589)	0.860	+3.37%	+4.46%
Frequency	2013.2	0.031 (CI = +/-0.019; p = 0.004)	-0.003 (CI = +/-0.048; p = 0.882)	0.011 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.044; p = 0.513)	0.856	+3.15%	+4.58%
Frequency	2014.1	0.040 (CI = +/-0.020; p = 0.001)	-0.013 (CI = +/-0.046; p = 0.543)	0.012 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.043; p = 0.923)	0.887	+4.10%	+4.30%
Frequency	2014.2	0.050 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.044; p = 0.836)	0.011 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.043; p = 0.570)	0.911	+5.12%	+3.92%
Frequency	2015.1	0.048 (CI = +/-0.029; p = 0.004)	-0.003 (CI = +/-0.048; p = 0.893)	0.011 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.050; p = 0.680)	0.907	+4.95%	+3.96%
Frequency	2015.2	0.058 (CI = +/-0.037; p = 0.006)	0.003 (CI = +/-0.051; p = 0.904)	0.011 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.058; p = 0.430)	0.912	+5.93%	+3.72%
Frequency	2016.1	0.052 (CI = +/-0.052; p = 0.050)	0.006 (CI = +/-0.057; p = 0.824)	0.011 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.072; p = 0.661)	0.910	+5.29%	+3.80%
Frequency	2016.2	0.043 (CI = +/-0.079; p = 0.240)	0.003 (CI = +/-0.065; p = 0.929)	0.011 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.100; p = 0.922)	0.908	+4.37%	+3.92%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.501	+2.98%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.510	+3.14%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.513	+3.29%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.521	+3.47%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.578	+3.85%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.569	+3.97%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.595	+4.29%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.638	+4.70%
Loss Cost	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.683	+5.16%
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.743	+5.72%
Loss Cost	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.796	+6.32%
Loss Cost	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.864	+7.04%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.895	+7.60%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.888	+7.81%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.896	+8.23%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.78%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.28%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.903	+8.90%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.900	+9.32%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.879	+8.76%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.920	+9.81%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.909	+10.19%
Loss Cost	2015.1	0.101 (CI = +/-0.027; p = 0.000)	0.894	+10.61%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.858	+10.64%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.17%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.697	+8.32%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	0.857	+3.32%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.845	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.842	+3.40%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.828	+3.40%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.829	+3.52%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.811	+3.49%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.49%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.767	+3.43%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.764	+3.56%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.774	+3.76%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.820	+4.11%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.805	+4.19%
Severity	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.51%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.856	+4.86%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.909	+5.38%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.903	+5.54%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.86%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.896	+5.55%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.889	+5.77%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.867	+5.40%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.873	+5.81%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.833	+5.55%
Severity	2015.1	0.061 (CI = +/-0.019; p = 0.000)	0.861	+6.24%
Severity	2015.2	0.058 (CI = +/-0.023; p = 0.001)	0.806	+5.97%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.754	+6.20%
Severity	2016.2	0.052 (CI = +/-0.041; p = 0.022)	0.621	+5.33%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.410)	-0.010	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.668)	-0.028	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.807)	-0.033	-0.11%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.892)	-0.036	+0.06%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.500)	-0.020	+0.31%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.346)	-0.003	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.133)	0.054	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.210	+1.22%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.320	+1.54%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.445	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.491	+2.12%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.775	+2.74%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.802	+2.96%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.769	+2.81%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.728	+2.71%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.796	+3.06%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.794	+3.24%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.753	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.741	+3.35%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.677	+3.19%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.764	+3.78%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.829	+4.40%
Frequency	2015.1	0.040 (CI = +/-0.017; p = 0.001)	0.769	+4.11%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.741	+4.41%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.624	+3.74%
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.069)	0.420	+2.83%

All Perils

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.097; p = 0.276)	0.004 (CI = +/-0.005; p = 0.161)	0.537	+3.34%
Loss Cost	2004.2	0.035 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.098; p = 0.203)	0.004 (CI = +/-0.005; p = 0.128)	0.552	+3.54%
Loss Cost	2005.1	0.036 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.100; p = 0.262)	0.004 (CI = +/-0.006; p = 0.112)	0.550	+3.68%
Loss Cost	2005.2	0.038 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.101; p = 0.191)	0.005 (CI = +/-0.006; p = 0.087)	0.565	+3.91%
Loss Cost	2006.1	0.042 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.100; p = 0.306)	0.005 (CI = +/-0.005; p = 0.048)	0.604	+4.27%
Loss Cost	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.058 (CI = +/-0.101; p = 0.248)	0.006 (CI = +/-0.005; p = 0.040)	0.602	+4.47%
Loss Cost	2007.1	0.047 (CI = +/-0.014; p = 0.000)	0.047 (CI = +/-0.102; p = 0.359)	0.006 (CI = +/-0.005; p = 0.027)	0.619	+4.77%
Loss Cost	2007.2	0.051 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.098; p = 0.199)	0.007 (CI = +/-0.005; p = 0.012)	0.667	+5.23%
Loss Cost	2008.1	0.055 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.097; p = 0.325)	0.008 (CI = +/-0.005; p = 0.006)	0.699	+5.67%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.089; p = 0.131)	0.008 (CI = +/-0.005; p = 0.001)	0.764	+6.29%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	0.049 (CI = +/-0.084; p = 0.241)	0.009 (CI = +/-0.004; p = 0.000)	0.801	+6.83%
Loss Cost	2009.2	0.073 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.069; p = 0.043)	0.010 (CI = +/-0.004; p = 0.000)	0.876	+7.60%
Loss Cost	2010.1	0.078 (CI = +/-0.012; p = 0.000)	0.057 (CI = +/-0.065; p = 0.085)	0.011 (CI = +/-0.003; p = 0.000)	0.895	+8.09%
Loss Cost	2010.2	0.081 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.065; p = 0.049)	0.011 (CI = +/-0.003; p = 0.000)	0.896	+8.42%
Loss Cost	2011.1	0.084 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.065; p = 0.090)	0.011 (CI = +/-0.003; p = 0.000)	0.899	+8.78%
Loss Cost	2011.2	0.090 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.057; p = 0.018)	0.012 (CI = +/-0.003; p = 0.000)	0.925	+9.42%
Loss Cost	2012.1	0.094 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.057; p = 0.037)	0.012 (CI = +/-0.003; p = 0.000)	0.928	+9.81%
Loss Cost	2012.2	0.093 (CI = +/-0.014; p = 0.000)	0.060 (CI = +/-0.060; p = 0.053)	0.012 (CI = +/-0.003; p = 0.000)	0.911	+9.73%
Loss Cost	2013.1	0.096 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.063; p = 0.094)	0.013 (CI = +/-0.003; p = 0.000)	0.907	+10.06%
Loss Cost	2013.2	0.094 (CI = +/-0.018; p = 0.000)	0.050 (CI = +/-0.067; p = 0.131)	0.013 (CI = +/-0.003; p = 0.000)	0.885	+9.90%
Loss Cost	2014.1	0.103 (CI = +/-0.018; p = 0.000)	0.033 (CI = +/-0.061; p = 0.265)	0.013 (CI = +/-0.003; p = 0.000)	0.912	+10.80%
Loss Cost	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.061; p = 0.156)	0.014 (CI = +/-0.003; p = 0.000)	0.915	+11.37%
Loss Cost	2015.1	0.111 (CI = +/-0.022; p = 0.000)	0.037 (CI = +/-0.065; p = 0.244)	0.014 (CI = +/-0.003; p = 0.000)	0.908	+11.71%
Loss Cost	2015.2	0.114 (CI = +/-0.025; p = 0.000)	0.042 (CI = +/-0.069; p = 0.204)	0.014 (CI = +/-0.003; p = 0.000)	0.900	+12.13%
Loss Cost	2016.1	0.112 (CI = +/-0.030; p = 0.000)	0.046 (CI = +/-0.077; p = 0.211)	0.014 (CI = +/-0.004; p = 0.000)	0.885	+11.87%
Loss Cost	2016.2	0.110 (CI = +/-0.036; p = 0.000)	0.043 (CI = +/-0.086; p = 0.284)	0.014 (CI = +/-0.004; p = 0.000)	0.866	+11.63%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.041; p = 0.005)	-0.002 (CI = +/-0.002; p = 0.125)	0.913	+3.46%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.042; p = 0.005)	-0.002 (CI = +/-0.002; p = 0.148)	0.909	+3.51%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.180)	0.905	+3.56%
Severity	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.044; p = 0.007)	-0.002 (CI = +/-0.002; p = 0.210)	0.900	+3.61%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.045; p = 0.012)	-0.001 (CI = +/-0.002; p = 0.268)	0.899	+3.70%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.046; p = 0.013)	-0.001 (CI = +/-0.002; p = 0.296)	0.890	+3.73%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.048; p = 0.014)	-0.001 (CI = +/-0.003; p = 0.290)	0.882	+3.70%
Severity	2007.2	0.037 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.050; p = 0.016)	-0.001 (CI = +/-0.003; p = 0.311)	0.871	+3.72%
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.051; p = 0.026)	-0.001 (CI = +/-0.003; p = 0.378)	0.866	+3.81%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.049; p = 0.009)	-0.001 (CI = +/-0.003; p = 0.498)	0.883	+4.08%
Severity	2009.1	0.043 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.047; p = 0.017)	0.000 (CI = +/-0.002; p = 0.731)	0.900	+4.37%
Severity	2009.2	0.044 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.047; p = 0.011)	0.000 (CI = +/-0.002; p = 0.855)	0.899	+4.54%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.047; p = 0.022)	0.000 (CI = +/-0.002; p = 0.903)	0.907	+4.79%
Severity	2010.2	0.051 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.039; p = 0.002)	0.001 (CI = +/-0.002; p = 0.551)	0.936	+5.22%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.034; p = 0.003)	0.001 (CI = +/-0.002; p = 0.191)	0.957	+5.63%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.031; p = 0.001)	0.001 (CI = +/-0.002; p = 0.083)	0.963	+5.91%
Severity	2012.1	0.059 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.031; p = 0.001)	0.002 (CI = +/-0.002; p = 0.046)	0.964	+6.11%
Severity	2012.2	0.059 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.033; p = 0.002)	0.002 (CI = +/-0.002; p = 0.063)	0.956	+6.03%
Severity	2013.1	0.060 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.034; p = 0.005)	0.002 (CI = +/-0.002; p = 0.057)	0.952	+6.15%
Severity	2013.2	0.059 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.037; p = 0.009)	0.002 (CI = +/-0.002; p = 0.076)	0.940	+6.08%
Severity	2014.1	0.062 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.002 (CI = +/-0.002; p = 0.048)	0.940	+6.36%
Severity	2014.2	0.063 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.040; p = 0.024)	0.002 (CI = +/-0.002; p = 0.054)	0.926	+6.45%
Severity	2015.1	0.067 (CI = +/-0.013; p = 0.000)	0.040 (CI = +/-0.040; p = 0.052)	0.002 (CI = +/-0.002; p = 0.024)	0.933	+6.93%
Severity	2015.2	0.069 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.043; p = 0.055)	0.002 (CI = +/-0.002; p = 0.027)	0.917	+7.10%
Severity	2016.1	0.070 (CI = +/-0.019; p = 0.000)	0.040 (CI = +/-0.048; p = 0.092)	0.002 (CI = +/-0.002; p = 0.036)	0.900	+7.23%
Severity	2016.2	0.070 (CI = +/-0.022; p = 0.000)	0.041 (CI = +/-0.054; p = 0.118)	0.002 (CI = +/-0.002; p = 0.049)	0.864	+7.30%
Frequency	2004.1	-0.001 (CI = +/-0.008; p = 0.763)	-0.007 (CI = +/-0.071; p = 0.846)	0.006 (CI = +/-0.004; p = 0.007)	0.230	-0.12%
Frequency	2004.2	0.000 (CI = +/-0.008; p = 0.935)	0.000 (CI = +/-0.071; p = 0.993)	0.006 (CI = +/-0.004; p = 0.005)	0.226	+0.03%
Frequency	2005.1	0.001 (CI = +/-0.009; p = 0.785)	-0.004 (CI = +/-0.073; p = 0.917)	0.006 (CI = +/-0.004; p = 0.004)	0.222	+0.12%
Frequency	2005.2	0.003 (CI = +/-0.009; p = 0.518)	0.004 (CI = +/-0.073; p = 0.917)	0.006 (CI = +/-0.004; p = 0.003)	0.228	+0.29%
Frequency	2006.1	0.006 (CI = +/-0.009; p = 0.228)	-0.008 (CI = +/-0.072; p = 0.820)	0.007 (CI = +/-0.004; p = 0.001)	0.256	+0.55%
Frequency	2006.2	0.007 (CI = +/-0.010; p = 0.145)	-0.002 (CI = +/-0.073; p = 0.959)	0.007 (CI = +/-0.004; p = 0.001)	0.269	+0.71%
Frequency	2007.1	0.010 (CI = +/-0.010; p = 0.040)	-0.015 (CI = +/-0.070; p = 0.668)	0.008 (CI = +/-0.004; p = 0.000)	0.324	+1.03%
Frequency	2007.2	0.014 (CI = +/-0.009; p = 0.003)	0.001 (CI = +/-0.062; p = 0.973)	0.008 (CI = +/-0.003; p = 0.000)	0.446	+1.46%
Frequency	2008.1	0.018 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.059; p = 0.691)	0.009 (CI = +/-0.003; p = 0.000)	0.524	+1.79%
Frequency	2008.2	0.021 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.056; p = 0.985)	0.009 (CI = +/-0.003; p = 0.000)	0.604	+2.12%
Frequency	2009.1	0.023 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.055; p = 0.741)	0.010 (CI = +/-0.003; p = 0.000)	0.640	+2.36%
Frequency	2009.2	0.029 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.039; p = 0.667)	0.010 (CI = +/-0.002; p = 0.000)	0.822	+2.93%
Frequency	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.039; p = 0.939)	0.011 (CI = +/-0.002; p = 0.000)	0.843	+3.15%
Frequency	2010.2	0.030 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.040; p = 0.938)	0.010 (CI = +/-0.002; p = 0.000)	0.833	+3.04%
Frequency	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.042; p = 0.989)	0.010 (CI = +/-0.002; p = 0.000)	0.824	+2.98%
Frequency	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.039; p = 0.647)	0.011 (CI = +/-0.002; p = 0.000)	0.864	+3.32%
Frequency	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.040; p = 0.830)	0.011 (CI = +/-0.002; p = 0.000)	0.869	+3.49%
Frequency	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.042; p = 0.842)	0.011 (CI = +/-0.002; p = 0.000)	0.862	+3.49%
Frequency	2013.1	0.036 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.044; p = 0.988)	0.011 (CI = +/-0.002; p = 0.000)	0.866	+3.68%
Frequency	2013.2	0.035 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.047; p = 0.935)	0.011 (CI = +/-0.002; p = 0.000)	0.861	+3.60%
Frequency	2014.1	0.041 (CI = +/-0.013; p = 0.000)	-0.013 (CI = +/-0.044; p = 0.528)	0.012 (CI = +/-0.002; p = 0.000)	0.896	+4.17%
Frequency	2014.2	0.045 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.042; p = 0.778)	0.012 (CI = +/-0.002; p = 0.000)	0.916	+4.62%
Frequency	2015.1	0.044 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.046; p = 0.889)	0.012 (CI = +/-0.002; p = 0.000)	0.913	+4.47%
Frequency	2015.2	0.046 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.049; p = 0.984)	0.012 (CI = +/-0.002; p = 0.000)	0.915	+4.70%
Frequency	2016.1	0.042 (CI = +/-0.021; p = 0.001)	0.006 (CI = +/-0.053; p = 0.801)	0.012 (CI = +/-0.003; p = 0.000)	0.918	+4.32%
Frequency	2016.2	0.040 (CI = +/-0.024; p = 0.006)	0.002 (CI = +/-0.058; p = 0.936)	0.011 (CI = +/-0.003; p = 0.000)	0.919	+4.04%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.028 (CI = +/-0.011; p = 0.000)	0.408	-2.79%
Loss Cost	2004.2	-0.031 (CI = +/-0.012; p = 0.000)	0.442	-3.02%
Loss Cost	2005.1	-0.032 (CI = +/-0.012; p = 0.000)	0.444	-3.13%
Loss Cost	2005.2	-0.035 (CI = +/-0.012; p = 0.000)	0.502	-3.46%
Loss Cost	2006.1	-0.038 (CI = +/-0.013; p = 0.000)	0.535	-3.73%
Loss Cost	2006.2	-0.043 (CI = +/-0.012; p = 0.000)	0.630	-4.19%
Loss Cost	2007.1	-0.043 (CI = +/-0.013; p = 0.000)	0.614	-4.25%
Loss Cost	2007.2	-0.047 (CI = +/-0.013; p = 0.000)	0.648	-4.57%
Loss Cost	2008.1	-0.048 (CI = +/-0.014; p = 0.000)	0.644	-4.72%
Loss Cost	2008.2	-0.050 (CI = +/-0.015; p = 0.000)	0.642	-4.89%
Loss Cost	2009.1	-0.049 (CI = +/-0.016; p = 0.000)	0.604	-4.74%
Loss Cost	2009.2	-0.049 (CI = +/-0.017; p = 0.000)	0.582	-4.81%
Loss Cost	2010.1	-0.045 (CI = +/-0.018; p = 0.000)	0.529	-4.41%
Loss Cost	2010.2	-0.043 (CI = +/-0.019; p = 0.000)	0.474	-4.16%
Loss Cost	2011.1	-0.037 (CI = +/-0.019; p = 0.001)	0.401	-3.61%
Loss Cost	2011.2	-0.032 (CI = +/-0.020; p = 0.004)	0.321	-3.17%
Loss Cost	2012.1	-0.024 (CI = +/-0.020; p = 0.019)	0.219	-2.42%
Severity	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.435	+2.95%
Severity	2004.2	0.028 (CI = +/-0.012; p = 0.000)	0.394	+2.80%
Severity	2005.1	0.026 (CI = +/-0.012; p = 0.000)	0.349	+2.63%
Severity	2005.2	0.022 (CI = +/-0.012; p = 0.001)	0.290	+2.27%
Severity	2006.1	0.018 (CI = +/-0.012; p = 0.003)	0.224	+1.86%
Severity	2006.2	0.013 (CI = +/-0.010; p = 0.017)	0.148	+1.28%
Severity	2007.1	0.011 (CI = +/-0.011; p = 0.042)	0.105	+1.13%
Severity	2007.2	0.007 (CI = +/-0.010; p = 0.168)	0.033	+0.72%
Severity	2008.1	0.003 (CI = +/-0.010; p = 0.488)	-0.018	+0.35%
Severity	2008.2	0.001 (CI = +/-0.010; p = 0.852)	-0.037	+0.10%
Severity	2009.1	0.002 (CI = +/-0.011; p = 0.720)	-0.035	+0.20%
Severity	2009.2	0.002 (CI = +/-0.012; p = 0.798)	-0.039	+0.15%
Severity	2010.1	0.003 (CI = +/-0.013; p = 0.631)	-0.033	+0.30%
Severity	2010.2	0.005 (CI = +/-0.014; p = 0.433)	-0.016	+0.53%
Severity	2011.1	0.007 (CI = +/-0.015; p = 0.331)	0.000	+0.72%
Severity	2011.2	0.010 (CI = +/-0.016; p = 0.208)	0.032	+1.00%
Severity	2012.1	0.015 (CI = +/-0.016; p = 0.068)	0.120	+1.51%
Frequency	2004.1	-0.057 (CI = +/-0.006; p = 0.000)	0.902	-5.57%
Frequency	2004.2	-0.058 (CI = +/-0.007; p = 0.000)	0.900	-5.65%
Frequency	2005.1	-0.058 (CI = +/-0.007; p = 0.000)	0.891	-5.61%
Frequency	2005.2	-0.058 (CI = +/-0.007; p = 0.000)	0.881	-5.60%
Frequency	2006.1	-0.056 (CI = +/-0.008; p = 0.000)	0.871	-5.48%
Frequency	2006.2	-0.056 (CI = +/-0.008; p = 0.000)	0.858	-5.41%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.844	-5.32%
Frequency	2007.2	-0.054 (CI = +/-0.009; p = 0.000)	0.828	-5.25%
Frequency	2008.1	-0.052 (CI = +/-0.010; p = 0.000)	0.812	-5.05%
Frequency	2008.2	-0.051 (CI = +/-0.010; p = 0.000)	0.791	-4.98%
Frequency	2009.1	-0.051 (CI = +/-0.011; p = 0.000)	0.769	-4.93%
Frequency	2009.2	-0.051 (CI = +/-0.012; p = 0.000)	0.750	-4.95%
Frequency	2010.1	-0.048 (CI = +/-0.013; p = 0.000)	0.719	-4.70%
Frequency	2010.2	-0.048 (CI = +/-0.014; p = 0.000)	0.689	-4.67%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	0.649	-4.30%
Frequency	2011.2	-0.042 (CI = +/-0.015; p = 0.000)	0.602	-4.12%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.544	-3.88%

Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.028 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.108; p = 0.004)	0.526	-2.79%
Loss Cost	2004.2	-0.030 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.109; p = 0.007)	0.542	-2.95%
Loss Cost	2005.1	-0.032 (CI = +/-0.011; p = 0.000)	0.167 (CI = +/-0.110; p = 0.004)	0.559	-3.13%
Loss Cost	2005.2	-0.034 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.109; p = 0.008)	0.592	-3.38%
Loss Cost	2006.1	-0.038 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.104; p = 0.002)	0.652	-3.73%
Loss Cost	2006.2	-0.042 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.097; p = 0.004)	0.715	-4.11%
Loss Cost	2007.1	-0.043 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.099; p = 0.003)	0.711	-4.25%
Loss Cost	2007.2	-0.046 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.099; p = 0.006)	0.726	-4.47%
Loss Cost	2008.1	-0.048 (CI = +/-0.012; p = 0.000)	0.158 (CI = +/-0.099; p = 0.003)	0.738	-4.72%
Loss Cost	2008.2	-0.049 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.103; p = 0.005)	0.731	-4.77%
Loss Cost	2009.1	-0.049 (CI = +/-0.014; p = 0.000)	0.154 (CI = +/-0.107; p = 0.007)	0.697	-4.74%
Loss Cost	2009.2	-0.048 (CI = +/-0.015; p = 0.000)	0.157 (CI = +/-0.112; p = 0.008)	0.681	-4.67%
Loss Cost	2010.1	-0.045 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.114; p = 0.014)	0.627	-4.41%
Loss Cost	2010.2	-0.041 (CI = +/-0.016; p = 0.000)	0.163 (CI = +/-0.113; p = 0.007)	0.615	-4.00%
Loss Cost	2011.1	-0.037 (CI = +/-0.017; p = 0.000)	0.148 (CI = +/-0.112; p = 0.012)	0.543	-3.61%
Loss Cost	2011.2	-0.030 (CI = +/-0.016; p = 0.001)	0.174 (CI = +/-0.104; p = 0.002)	0.566	-2.96%
Loss Cost	2012.1	-0.024 (CI = +/-0.016; p = 0.005)	0.154 (CI = +/-0.099; p = 0.004)	0.485	-2.42%
Loss Cost	2012.2	-0.025 (CI = +/-0.018; p = 0.009)	0.151 (CI = +/-0.105; p = 0.007)	0.483	-2.50%
Loss Cost	2013.1	-0.028 (CI = +/-0.020; p = 0.008)	0.160 (CI = +/-0.109; p = 0.006)	0.484	-2.78%
Loss Cost	2013.2	-0.028 (CI = +/-0.022; p = 0.019)	0.162 (CI = +/-0.116; p = 0.009)	0.476	-2.71%
Loss Cost	2014.1	-0.025 (CI = +/-0.025; p = 0.049)	0.156 (CI = +/-0.123; p = 0.017)	0.385	-2.48%
Loss Cost	2014.2	-0.023 (CI = +/-0.029; p = 0.105)	0.161 (CI = +/-0.132; p = 0.021)	0.378	-2.29%
Loss Cost	2015.1	-0.020 (CI = +/-0.033; p = 0.213)	0.153 (CI = +/-0.141; p = 0.036)	0.275	-1.95%
Loss Cost	2015.2	-0.017 (CI = +/-0.038; p = 0.351)	0.160 (CI = +/-0.154; p = 0.043)	0.270	-1.68%
Loss Cost	2016.1	-0.020 (CI = +/-0.045; p = 0.331)	0.167 (CI = +/-0.167; p = 0.050)	0.250	-2.02%
Loss Cost	2016.2	-0.015 (CI = +/-0.054; p = 0.550)	0.180 (CI = +/-0.185; p = 0.056)	0.252	-1.46%
Severity	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.115; p = 0.098)	0.464	+2.95%
Severity	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.117; p = 0.131)	0.418	+2.84%
Severity	2005.1	0.026 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.118; p = 0.089)	0.388	+2.63%
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.116; p = 0.152)	0.315	+2.31%
Severity	2006.1	0.018 (CI = +/-0.011; p = 0.002)	0.108 (CI = +/-0.106; p = 0.047)	0.299	+1.86%
Severity	2006.2	0.013 (CI = +/-0.010; p = 0.011)	0.079 (CI = +/-0.092; p = 0.088)	0.204	+1.33%
Severity	2007.1	0.011 (CI = +/-0.010; p = 0.034)	0.090 (CI = +/-0.093; p = 0.057)	0.187	+1.13%
Severity	2007.2	0.008 (CI = +/-0.010; p = 0.132)	0.071 (CI = +/-0.088; p = 0.107)	0.091	+0.77%
Severity	2008.1	0.003 (CI = +/-0.009; p = 0.452)	0.091 (CI = +/-0.078; p = 0.024)	0.135	+0.35%
Severity	2008.2	0.002 (CI = +/-0.010; p = 0.742)	0.082 (CI = +/-0.079; p = 0.042)	0.089	+0.16%
Severity	2009.1	0.002 (CI = +/-0.011; p = 0.704)	0.081 (CI = +/-0.082; p = 0.054)	0.079	+0.20%
Severity	2009.2	0.002 (CI = +/-0.011; p = 0.690)	0.082 (CI = +/-0.086; p = 0.061)	0.073	+0.22%
Severity	2010.1	0.003 (CI = +/-0.012; p = 0.615)	0.078 (CI = +/-0.089; p = 0.082)	0.062	+0.30%
Severity	2010.2	0.006 (CI = +/-0.013; p = 0.322)	0.092 (CI = +/-0.089; p = 0.044)	0.127	+0.63%
Severity	2011.1	0.007 (CI = +/-0.014; p = 0.300)	0.089 (CI = +/-0.093; p = 0.061)	0.123	+0.72%
Severity	2011.2	0.011 (CI = +/-0.014; p = 0.120)	0.104 (CI = +/-0.092; p = 0.028)	0.215	+1.13%
Severity	2012.1	0.015 (CI = +/-0.015; p = 0.050)	0.091 (CI = +/-0.091; p = 0.050)	0.254	+1.51%
Severity	2012.2	0.011 (CI = +/-0.016; p = 0.152)	0.078 (CI = +/-0.093; p = 0.092)	0.137	+1.15%
Severity	2013.1	0.005 (CI = +/-0.015; p = 0.489)	0.098 (CI = +/-0.085; p = 0.026)	0.200	+0.52%
Severity	2013.2	0.004 (CI = +/-0.018; p = 0.599)	0.096 (CI = +/-0.091; p = 0.040)	0.156	+0.44%
Severity	2014.1	0.006 (CI = +/-0.020; p = 0.538)	0.092 (CI = +/-0.097; p = 0.061)	0.138	+0.58%
Severity	2014.2	0.006 (CI = +/-0.023; p = 0.596)	0.091 (CI = +/-0.104; p = 0.081)	0.102	+0.57%
Severity	2015.1	0.008 (CI = +/-0.026; p = 0.497)	0.085 (CI = +/-0.111; p = 0.122)	0.082	+0.83%
Severity	2015.2	0.006 (CI = +/-0.030; p = 0.682)	0.079 (CI = +/-0.122; p = 0.181)	0.007	+0.58%
Severity	2016.1	0.008 (CI = +/-0.035; p = 0.642)	0.075 (CI = +/-0.133; p = 0.238)	-0.017	+0.77%
Severity	2016.2	0.008 (CI = +/-0.043; p = 0.677)	0.076 (CI = +/-0.149; p = 0.278)	-0.057	+0.82%
Frequency	2004.1	-0.057 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.065; p = 0.035)	0.912	-5.57%
Frequency	2004.2	-0.058 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.066; p = 0.049)	0.908	-5.62%
Frequency	2005.1	-0.058 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.068; p = 0.058)	0.899	-5.61%
Frequency	2005.2	-0.057 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.070; p = 0.054)	0.891	-5.57%
Frequency	2006.1	-0.056 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.072; p = 0.079)	0.880	-5.48%
Frequency	2006.2	-0.055 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.073; p = 0.058)	0.871	-5.37%
Frequency	2007.1	-0.055 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.075; p = 0.075)	0.856	-5.32%
Frequency	2007.2	-0.053 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.077; p = 0.057)	0.844	-5.20%
Frequency	2008.1	-0.052 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.078; p = 0.090)	0.825	-5.05%
Frequency	2008.2	-0.051 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.080; p = 0.073)	0.810	-4.92%
Frequency	2009.1	-0.051 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.083; p = 0.083)	0.789	-4.93%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.087; p = 0.087)	0.771	-4.89%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.089; p = 0.131)	0.735	-4.70%
Frequency	2010.2	-0.047 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.092; p = 0.123)	0.710	-4.60%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.092; p = 0.197)	0.662	-4.30%
Frequency	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	0.069 (CI = +/-0.095; p = 0.143)	0.627	-4.04%
Frequency	2012.1	-0.040 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.099; p = 0.196)	0.562	-3.88%
Frequency	2012.2	-0.037 (CI = +/-0.018; p = 0.000)	0.073 (CI = +/-0.103; p = 0.152)	0.519	-3.61%
Frequency	2013.1	-0.033 (CI = +/-0.019; p = 0.002)	0.062 (CI = +/-0.106; p = 0.229)	0.420	-3.28%
Frequency	2013.2	-0.032 (CI = +/-0.022; p = 0.007)	0.067 (CI = +/-0.113; p = 0.226)	0.378	-3.14%
Frequency	2014.1	-0.031 (CI = +/-0.024; p = 0.017)	0.064 (CI = +/-0.120; p = 0.273)	0.294	-3.05%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.045)	0.070 (CI = +/-0.129; p = 0.263)	0.248	-2.84%
Frequency	2015.1	-0.028 (CI = +/-0.032; p = 0.083)	0.068 (CI = +/-0.139; p = 0.311)	0.162	-2.76%
Frequency	2015.2	-0.023 (CI = +/-0.037; p = 0.206)	0.081 (CI = +/-0.150; p = 0.260)	0.114	-2.24%
Frequency	2016.1	-0.028 (CI = +/-0.043; p = 0.175)	0.093 (CI = +/-0.161; p = 0.229)	0.129	-2.77%
Frequency	2016.2	-0.023 (CI = +/-0.052; p = 0.341)	0.104 (CI = +/-0.178; p = 0.221)	0.097	-2.27%

Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.016 (CI = +/-0.020; p = 0.122)	0.138 (CI = +/-0.114; p = 0.020)	-0.051 (CI = +/-0.060; p = 0.094)	0.485	-1.58%	-6.46%
Loss Cost	2005.1	-0.019 (CI = +/-0.022; p = 0.081)	0.147 (CI = +/-0.117; p = 0.015)	-0.045 (CI = +/-0.062; p = 0.148)	0.495	-1.92%	-6.23%
Loss Cost	2005.2	-0.025 (CI = +/-0.023; p = 0.033)	0.132 (CI = +/-0.116; p = 0.028)	-0.034 (CI = +/-0.063; p = 0.268)	0.529	-2.51%	-5.81%
Loss Cost	2006.1	-0.035 (CI = +/-0.023; p = 0.006)	0.153 (CI = +/-0.111; p = 0.009)	-0.019 (CI = +/-0.060; p = 0.511)	0.603	-3.40%	-5.27%
Loss Cost	2006.2	-0.047 (CI = +/-0.022; p = 0.000)	0.127 (CI = +/-0.099; p = 0.014)	0.001 (CI = +/-0.055; p = 0.977)	0.706	-4.58%	-4.51%
Loss Cost	2007.1	-0.052 (CI = +/-0.024; p = 0.000)	0.138 (CI = +/-0.100; p = 0.009)	0.009 (CI = +/-0.056; p = 0.737)	0.710	-5.10%	-4.23%
Loss Cost	2007.2	-0.063 (CI = +/-0.025; p = 0.000)	0.118 (CI = +/-0.095; p = 0.017)	0.025 (CI = +/-0.055; p = 0.349)	0.759	-6.07%	-3.68%
Loss Cost	2008.1	-0.075 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.087; p = 0.003)	0.043 (CI = +/-0.051; p = 0.093)	0.812	-7.23%	-3.14%
Loss Cost	2008.2	-0.084 (CI = +/-0.026; p = 0.000)	0.125 (CI = +/-0.085; p = 0.006)	0.056 (CI = +/-0.052; p = 0.034)	0.830	-8.06%	-2.73%
Loss Cost	2009.1	-0.090 (CI = +/-0.029; p = 0.000)	0.133 (CI = +/-0.088; p = 0.005)	0.064 (CI = +/-0.055; p = 0.024)	0.815	-8.60%	-2.52%
Loss Cost	2009.2	-0.099 (CI = +/-0.033; p = 0.000)	0.123 (CI = +/-0.089; p = 0.010)	0.076 (CI = +/-0.059; p = 0.014)	0.818	-9.39%	-2.21%
Loss Cost	2010.1	-0.097 (CI = +/-0.039; p = 0.000)	0.121 (CI = +/-0.094; p = 0.015)	0.074 (CI = +/-0.065; p = 0.028)	0.764	-9.25%	-2.25%
Loss Cost	2010.2	-0.091 (CI = +/-0.046; p = 0.001)	0.127 (CI = +/-0.100; p = 0.016)	0.066 (CI = +/-0.074; p = 0.074)	0.724	-8.69%	-2.42%
Loss Cost	2011.1	-0.079 (CI = +/-0.055; p = 0.009)	0.117 (CI = +/-0.104; p = 0.030)	0.052 (CI = +/-0.083; p = 0.201)	0.616	-7.58%	-2.67%
Loss Cost	2011.2	-0.047 (CI = +/-0.062; p = 0.125)	0.139 (CI = +/-0.098; p = 0.009)	0.013 (CI = +/-0.086; p = 0.744)	0.596	-4.56%	-3.28%
Loss Cost	2012.1	0.006 (CI = +/-0.059; p = 0.819)	0.110 (CI = +/-0.077; p = 0.009)	-0.047 (CI = +/-0.077; p = 0.209)	0.571	+0.63%	-3.98%
Loss Cost	2012.2	0.000 (CI = +/-0.081; p = 0.994)	0.108 (CI = +/-0.084; p = 0.016)	-0.040 (CI = +/-0.100; p = 0.394)	0.566	+0.03%	-3.92%
Loss Cost	2013.1	-0.034 (CI = +/-0.115; p = 0.525)	0.118 (CI = +/-0.089; p = 0.014)	-0.003 (CI = +/-0.134; p = 0.956)	0.576	-3.36%	-3.68%
Loss Cost	2013.2	-0.080 (CI = +/-0.191; p = 0.366)	0.110 (CI = +/-0.096; p = 0.028)	0.045 (CI = +/-0.208; p = 0.638)	0.586	-7.70%	-3.47%
Loss Cost	2014.1	0.010 (CI = +/-0.432; p = 0.960)	0.100 (CI = +/-0.109; p = 0.068)	-0.047 (CI = +/-0.447; p = 0.816)	0.412	+0.99%	-3.62%
Loss Cost	2014.2	-0.037 (CI = +/-0.034; p = 0.039)	0.100 (CI = +/-0.109; p = 0.068)	NA (CI = +/-NA; p = NA)	0.461	-3.62%	-3.62%
Loss Cost	2015.1	-0.029 (CI = +/-0.042; p = 0.150)	0.086 (CI = +/-0.121; p = 0.138)	NA (CI = +/-NA; p = NA)	0.225	-2.84%	-2.84%
Loss Cost	2015.2	-0.032 (CI = +/-0.054; p = 0.199)	0.081 (CI = +/-0.140; p = 0.208)	NA (CI = +/-NA; p = NA)	0.206	-3.13%	-3.13%
Loss Cost	2016.1	-0.043 (CI = +/-0.073; p = 0.186)	0.098 (CI = +/-0.166; p = 0.190)	NA (CI = +/-NA; p = NA)	0.207	-4.24%	-4.24%
Loss Cost	2016.2	-0.049 (CI = +/-0.104; p = 0.257)	0.091 (CI = +/-0.210; p = 0.293)	NA (CI = +/-NA; p = NA)	0.167	-4.81%	-4.81%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.116; p = 0.175)	-0.092 (CI = +/-0.061; p = 0.005)	0.541	+5.90%	-3.36%
Severity	2005.1	0.055 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.120; p = 0.162)	-0.088 (CI = +/-0.063; p = 0.008)	0.497	+5.69%	-3.23%
Severity	2005.2	0.050 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.121; p = 0.239)	-0.079 (CI = +/-0.065; p = 0.019)	0.403	+5.16%	-2.87%
Severity	2006.1	0.041 (CI = +/-0.025; p = 0.002)	0.093 (CI = +/-0.116; p = 0.112)	-0.064 (CI = +/-0.063; p = 0.046)	0.335	+4.18%	-2.30%
Severity	2006.2	0.028 (CI = +/-0.023; p = 0.020)	0.064 (CI = +/-0.103; p = 0.208)	-0.043 (CI = +/-0.057; p = 0.131)	0.174	+2.85%	-1.48%
Severity	2007.1	0.024 (CI = +/-0.025; p = 0.062)	0.072 (CI = +/-0.106; p = 0.170)	-0.037 (CI = +/-0.059; p = 0.211)	0.124	+2.44%	-1.27%
Severity	2007.2	0.014 (CI = +/-0.026; p = 0.294)	0.053 (CI = +/-0.101; p = 0.293)	-0.020 (CI = +/-0.058; p = 0.472)	-0.028	+1.37%	-0.69%
Severity	2008.1	-0.001 (CI = +/-0.025; p = 0.950)	0.077 (CI = +/-0.090; p = 0.088)	0.000 (CI = +/-0.053; p = 0.989)	0.009	-0.08%	-0.04%
Severity	2008.2	-0.010 (CI = +/-0.027; p = 0.458)	0.063 (CI = +/-0.088; p = 0.153)	0.013 (CI = +/-0.054; p = 0.606)	-0.001	-0.97%	+0.37%
Severity	2009.1	-0.010 (CI = +/-0.031; p = 0.503)	0.063 (CI = +/-0.093; p = 0.171)	0.014 (CI = +/-0.059; p = 0.623)	-0.027	-1.00%	+0.39%
Severity	2009.2	-0.013 (CI = +/-0.036; p = 0.464)	0.060 (CI = +/-0.098; p = 0.216)	0.018 (CI = +/-0.065; p = 0.570)	-0.032	-1.28%	+0.49%
Severity	2010.1	-0.012 (CI = +/-0.043; p = 0.564)	0.059 (CI = +/-0.104; p = 0.250)	0.017 (CI = +/-0.072; p = 0.634)	-0.073	-1.18%	+0.46%
Severity	2010.2	0.001 (CI = +/-0.050; p = 0.970)	0.071 (CI = +/-0.107; p = 0.178)	0.000 (CI = +/-0.079; p = 0.998)	-0.057	+0.09%	+0.10%
Severity	2011.1	0.006 (CI = +/-0.061; p = 0.831)	0.067 (CI = +/-0.114; p = 0.230)	-0.006 (CI = +/-0.091; p = 0.885)	-0.081	+0.62%	-0.01%
Severity	2011.2	0.037 (CI = +/-0.070; p = 0.279)	0.087 (CI = +/-0.112; p = 0.115)	-0.043 (CI = +/-0.099; p = 0.365)	0.061	+3.75%	-0.61%
Severity	2012.1	0.093 (CI = +/-0.071; p = 0.014)	0.057 (CI = +/-0.093; p = 0.207)	-0.107 (CI = +/-0.093; p = 0.027)	0.367	+9.76%	-1.38%
Severity	2012.2	0.087 (CI = +/-0.098; p = 0.076)	0.054 (CI = +/-0.101; p = 0.263)	-0.100 (CI = +/-0.121; p = 0.096)	0.121	+9.06%	-1.31%
Severity	2013.1	0.025 (CI = +/-0.132; p = 0.686)	0.073 (CI = +/-0.101; p = 0.138)	-0.033 (CI = +/-0.152; p = 0.637)	0.003	+2.49%	-0.87%
Severity	2013.2	-0.010 (CI = +/-0.220; p = 0.920)	0.067 (CI = +/-0.111; p = 0.203)	0.003 (CI = +/-0.241; p = 0.978)	-0.067	-1.00%	-0.70%
Severity	2014.1	0.095 (CI = +/-0.500; p = 0.672)	0.056 (CI = +/-0.127; p = 0.340)	-0.104 (CI = +/-0.517; p = 0.654)	-0.141	+10.00%	-0.88%
Severity	2014.2	-0.009 (CI = +/-0.040; p = 0.622)	0.056 (CI = +/-0.127; p = 0.340)	NA (CI = +/-NA; p = NA)	-0.076	-0.88%	-0.88%
Severity	2015.1	-0.003 (CI = +/-0.050; p = 0.889)	0.045 (CI = +/-0.144; p = 0.485)	NA (CI = +/-NA; p = NA)	-0.193	-0.31%	-0.31%
Severity	2015.2	-0.014 (CI = +/-0.061; p = 0.586)	0.028 (CI = +/-0.158; p = 0.678)	NA (CI = +/-NA; p = NA)	-0.227	-1.42%	-1.42%
Severity	2016.1	-0.009 (CI = +/-0.085; p = 0.803)	0.020 (CI = +/-0.195; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.369	-0.87%	-0.87%
Severity	2016.2	-0.018 (CI = +/-0.120; p = 0.695)	0.009 (CI = +/-0.243; p = 0.926)	NA (CI = +/-NA; p = NA)	-0.433	-1.81%	-1.81%
Frequency	2004.2	-0.073 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.032; p = 0.001)	0.041 (CI = +/-0.017; p = 0.000)	0.978	-7.06%	-3.20%
Frequency	2005.1	-0.075 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.031; p = 0.000)	0.043 (CI = +/-0.017; p = 0.000)	0.978	-7.20%	-3.10%
Frequency	2005.2	-0.076 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.032; p = 0.001)	0.045 (CI = +/-0.017; p = 0.000)	0.976	-7.29%	-3.03%
Frequency	2006.1	-0.076 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.045 (CI = +/-0.018; p = 0.000)	0.973	-7.28%	-3.04%
Frequency	2006.2	-0.075 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.035; p = 0.001)	0.044 (CI = +/-0.019; p = 0.000)	0.969	-7.22%	-3.07%
Frequency	2007.1	-0.077 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.046 (CI = +/-0.020; p = 0.000)	0.966	-7.37%	-2.99%
Frequency	2007.2	-0.076 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.037; p = 0.001)	0.046 (CI = +/-0.022; p = 0.000)	0.961	-7.34%	-3.01%
Frequency	2008.1	-0.074 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.038; p = 0.003)	0.043 (CI = +/-0.023; p = 0.001)	0.954	-7.16%	-3.10%
Frequency	2008.2	-0.074 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.040; p = 0.004)	0.043 (CI = +/-0.025; p = 0.002)	0.947	-7.16%	-3.10%
Frequency	2009.1	-0.080 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.038; p = 0.001)	0.050 (CI = +/-0.024; p = 0.000)	0.950	-7.67%	-2.90%
Frequency	2009.2	-0.086 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.037; p = 0.002)	0.059 (CI = +/-0.024; p = 0.000)	0.955	-8.21%	-2.68%
Frequency	2010.1	-0.085 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.039; p = 0.004)	0.058 (CI = +/-0.027; p = 0.000)	0.942	-8.16%	-2.70%
Frequency	2010.2	-0.092 (CI = +/-0.018; p = 0.000)	0.056 (CI = +/-0.039; p = 0.008)	0.066 (CI = +/-0.029; p = 0.000)	0.943	-8.77%	-2.52%
Frequency	2011.1	-0.085 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.039; p = 0.015)	0.058 (CI = +/-0.031; p = 0.001)	0.924	-8.15%	-2.66%
Frequency	2011.2	-0.083 (CI = +/-0.026; p = 0.000)	0.051 (CI = +/-0.042; p = 0.020)	0.056 (CI = +/-0.037; p = 0.006)	0.904	-8.01%	-2.69%
Frequency	2012.1	-0.087 (CI = +/-0.034; p = 0.000)	0.053 (CI = +/-0.045; p = 0.025)	0.060 (CI = +/-0.045; p = 0.013)	0.868	-8.32%	-2.64%
Frequency	2012.2	-0.086 (CI = +/-0.048; p = 0.002)	0.053 (CI = +/-0.049; p = 0.037)	0.060 (CI = +/-0.059; p = 0.048)	0.830	-8.28%	-2.65%
Frequency	2013.1	-0.059 (CI = +/-0.065; p = 0.073)	0.045 (CI = +/-0.050; p = 0.073)	0.030 (CI = +/-0.076; p = 0.399)	0.731	-5.70%	-2.84%
Frequency	2013.2	-0.070 (CI = +/-0.110; p = 0.184)	0.043 (CI = +/-0.055; p = 0.112)	0.042 (CI = +/-0.120; p = 0.452)	0.684	-6.77%	-2.78%
Frequency	2014.1	-0.086 (CI = +/-0.254; p = 0.460)	0.045 (CI = +/-0.064; p = 0.148)	0.058 (CI = +/-0.263; p = 0.627)	0.542	-8.20%	-2.76%
Frequency	2014.2	-0.028 (CI = +/-0.020; p = 0.013)	0.045 (CI = +/-0.064; p = 0.148)	NA (CI = +/-NA; p = NA)	0.516	-2.76%	-2.76%
Frequency	2015.1	-0.026 (CI = +/-0.026; p = 0.050)	0.041 (CI = +/-0.074; p = 0.236)	NA (CI = +/-NA; p = NA)	0.327	-2.54%	-2.54%
Frequency	2015.2	-0.018 (CI = +/-0.029; p = 0.189)	0.053 (CI = +/-0.075; p = 0.137)	NA (CI = +/-NA; p = NA)	0.282	-1.74%	-1.74%
Frequency	2016.1	-0.035 (CI = +/-0.023; p = 0.011)	0.078 (CI = +/-0.052; p = 0.011)	NA (CI = +/-NA; p = NA)	0.768	-3.40%	-3.40%
Frequency	2016.2	-0.031 (CI = +/-0.031; p = 0.051)	0.083 (CI = +/-0.063; p = 0.022)	NA (CI = +/-NA; p = NA)	0.758	-3.05%	-3.05%

Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.021 (CI = +/-0.021; p = 0.046)	0.153 (CI = +/-0.112; p = 0.009)	0.002 (CI = +/-0.008; p = 0.685)	-0.017 (CI = +/-0.056; p = 0.536)	0.534	-2.10%	-3.76%
Loss Cost	2005.1	-0.025 (CI = +/-0.022; p = 0.028)	0.162 (CI = +/-0.113; p = 0.006)	0.002 (CI = +/-0.008; p = 0.666)	-0.011 (CI = +/-0.057; p = 0.703)	0.543	-2.50%	-3.54%
Loss Cost	2005.2	-0.031 (CI = +/-0.024; p = 0.011)	0.148 (CI = +/-0.113; p = 0.012)	0.002 (CI = +/-0.008; p = 0.593)	-0.001 (CI = +/-0.058; p = 0.979)	0.572	-3.09%	-3.17%
Loss Cost	2006.1	-0.041 (CI = +/-0.024; p = 0.002)	0.168 (CI = +/-0.108; p = 0.003)	0.002 (CI = +/-0.007; p = 0.530)	0.014 (CI = +/-0.056; p = 0.621)	0.633	-4.02%	-2.70%
Loss Cost	2006.2	-0.053 (CI = +/-0.023; p = 0.000)	0.145 (CI = +/-0.099; p = 0.006)	0.003 (CI = +/-0.007; p = 0.373)	0.033 (CI = +/-0.052; p = 0.212)	0.712	-5.19%	-2.04%
Loss Cost	2007.1	-0.060 (CI = +/-0.025; p = 0.000)	0.156 (CI = +/-0.099; p = 0.003)	0.003 (CI = +/-0.007; p = 0.348)	0.042 (CI = +/-0.054; p = 0.123)	0.716	-5.79%	-1.78%
Loss Cost	2007.2	-0.070 (CI = +/-0.026; p = 0.000)	0.139 (CI = +/-0.096; p = 0.006)	0.003 (CI = +/-0.006; p = 0.258)	0.057 (CI = +/-0.053; p = 0.038)	0.752	-6.75%	-1.30%
Loss Cost	2008.1	-0.083 (CI = +/-0.026; p = 0.000)	0.158 (CI = +/-0.089; p = 0.001)	0.004 (CI = +/-0.006; p = 0.190)	0.075 (CI = +/-0.051; p = 0.006)	0.796	-7.98%	-0.83%
Loss Cost	2008.2	-0.092 (CI = +/-0.028; p = 0.000)	0.146 (CI = +/-0.088; p = 0.002)	0.004 (CI = +/-0.006; p = 0.146)	0.087 (CI = +/-0.053; p = 0.002)	0.808	-8.81%	-0.48%
Loss Cost	2009.1	-0.100 (CI = +/-0.032; p = 0.000)	0.155 (CI = +/-0.090; p = 0.002)	0.004 (CI = +/-0.006; p = 0.136)	0.097 (CI = +/-0.056; p = 0.002)	0.794	-9.49%	-0.26%
Loss Cost	2009.2	-0.109 (CI = +/-0.036; p = 0.000)	0.145 (CI = +/-0.092; p = 0.003)	0.004 (CI = +/-0.006; p = 0.115)	0.109 (CI = +/-0.060; p = 0.001)	0.793	-10.29%	+0.01%
Loss Cost	2010.1	-0.110 (CI = +/-0.042; p = 0.000)	0.146 (CI = +/-0.096; p = 0.005)	0.004 (CI = +/-0.006; p = 0.123)	0.110 (CI = +/-0.066; p = 0.002)	0.744	-10.39%	+0.04%
Loss Cost	2010.2	-0.105 (CI = +/-0.050; p = 0.000)	0.150 (CI = +/-0.100; p = 0.005)	0.004 (CI = +/-0.006; p = 0.143)	0.104 (CI = +/-0.075; p = 0.009)	0.705	-9.93%	-0.08%
Loss Cost	2011.1	-0.097 (CI = +/-0.061; p = 0.003)	0.146 (CI = +/-0.105; p = 0.009)	0.004 (CI = +/-0.006; p = 0.157)	0.095 (CI = +/-0.085; p = 0.031)	0.615	-9.28%	-0.20%
Loss Cost	2011.2	-0.068 (CI = +/-0.071; p = 0.060)	0.162 (CI = +/-0.104; p = 0.005)	0.004 (CI = +/-0.006; p = 0.191)	0.061 (CI = +/-0.095; p = 0.191)	0.578	-6.58%	-0.67%
Loss Cost	2012.1	-0.026 (CI = +/-0.084; p = 0.526)	0.143 (CI = +/-0.101; p = 0.008)	0.004 (CI = +/-0.006; p = 0.190)	0.015 (CI = +/-0.106; p = 0.773)	0.483	-2.55%	-1.11%
Loss Cost	2012.2	-0.035 (CI = +/-0.115; p = 0.523)	0.140 (CI = +/-0.108; p = 0.014)	0.004 (CI = +/-0.006; p = 0.197)	0.025 (CI = +/-0.137; p = 0.703)	0.478	-3.46%	-1.02%
Loss Cost	2013.1	-0.091 (CI = +/-0.162; p = 0.248)	0.153 (CI = +/-0.111; p = 0.010)	0.004 (CI = +/-0.006; p = 0.183)	0.084 (CI = +/-0.182; p = 0.341)	0.493	-8.69%	-0.73%
Loss Cost	2013.2	-0.146 (CI = +/-0.265; p = 0.257)	0.146 (CI = +/-0.118; p = 0.019)	0.004 (CI = +/-0.006; p = 0.177)	0.140 (CI = +/-0.285; p = 0.306)	0.492	-13.55%	-0.52%
Loss Cost	2014.1	-0.175 (CI = +/-0.593; p = 0.534)	0.149 (CI = +/-0.131; p = 0.029)	0.004 (CI = +/-0.006; p = 0.194)	0.170 (CI = +/-0.609; p = 0.555)	0.387	-16.02%	-0.49%
Loss Cost	2014.2	-0.005 (CI = +/-0.040; p = 0.796)	0.149 (CI = +/-0.131; p = 0.029)	0.004 (CI = +/-0.006; p = 0.194)	NA (CI = +/-NA; p = NA)	0.418	-0.49%	-0.49%
Loss Cost	2015.1	0.005 (CI = +/-0.046; p = 0.819)	0.131 (CI = +/-0.137; p = 0.060)	0.005 (CI = +/-0.007; p = 0.139)	NA (CI = +/-NA; p = NA)	0.358	+0.49%	+0.49%
Loss Cost	2015.2	0.012 (CI = +/-0.053; p = 0.636)	0.141 (CI = +/-0.147; p = 0.058)	0.005 (CI = +/-0.007; p = 0.131)	NA (CI = +/-NA; p = NA)	0.368	+1.16%	+1.16%
Loss Cost	2016.1	0.011 (CI = +/-0.064; p = 0.696)	0.141 (CI = +/-0.165; p = 0.084)	0.005 (CI = +/-0.008; p = 0.168)	NA (CI = +/-NA; p = NA)	0.333	+1.15%	+1.15%
Loss Cost	2016.2	0.022 (CI = +/-0.075; p = 0.510)	0.157 (CI = +/-0.178; p = 0.077)	0.006 (CI = +/-0.008; p = 0.156)	NA (CI = +/-NA; p = NA)	0.356	+2.25%	+2.25%
Severity	2004.2	0.056 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.103; p = 0.069)	-0.004 (CI = +/-0.007; p = 0.224)	-0.085 (CI = +/-0.052; p = 0.002)	0.557	+5.81%	-2.81%
Severity	2005.1	0.054 (CI = +/-0.021; p = 0.000)	0.101 (CI = +/-0.106; p = 0.062)	-0.004 (CI = +/-0.007; p = 0.235)	-0.082 (CI = +/-0.054; p = 0.004)	0.515	+5.58%	-2.69%
Severity	2005.2	0.050 (CI = +/-0.022; p = 0.000)	0.090 (CI = +/-0.107; p = 0.097)	-0.004 (CI = +/-0.007; p = 0.264)	-0.074 (CI = +/-0.055; p = 0.010)	0.426	+5.08%	-2.40%
Severity	2006.1	0.040 (CI = +/-0.023; p = 0.001)	0.109 (CI = +/-0.102; p = 0.037)	-0.004 (CI = +/-0.007; p = 0.258)	-0.060 (CI = +/-0.053; p = 0.029)	0.370	+4.10%	-1.94%
Severity	2006.2	0.028 (CI = +/-0.022; p = 0.014)	0.086 (CI = +/-0.092; p = 0.066)	-0.003 (CI = +/-0.006; p = 0.286)	-0.041 (CI = +/-0.049; p = 0.097)	0.230	+2.84%	-1.28%
Severity	2007.1	0.024 (CI = +/-0.024; p = 0.050)	0.093 (CI = +/-0.094; p = 0.051)	-0.003 (CI = +/-0.006; p = 0.300)	-0.035 (CI = +/-0.051; p = 0.170)	0.189	+2.41%	-1.10%
Severity	2007.2	0.014 (CI = +/-0.025; p = 0.254)	0.077 (CI = +/-0.090; p = 0.092)	-0.003 (CI = +/-0.006; p = 0.346)	-0.021 (CI = +/-0.050; p = 0.410)	0.058	+1.41%	-0.65%
Severity	2008.1	0.000 (CI = +/-0.024; p = 0.979)	0.098 (CI = +/-0.080; p = 0.019)	-0.002 (CI = +/-0.005; p = 0.323)	-0.001 (CI = +/-0.046; p = 0.963)	0.114	-0.03%	-0.14%
Severity	2008.2	-0.008 (CI = +/-0.026; p = 0.515)	0.087 (CI = +/-0.080; p = 0.034)	-0.002 (CI = +/-0.005; p = 0.373)	0.010 (CI = +/-0.048; p = 0.669)	0.092	-0.82%	+0.17%
Severity	2009.1	-0.009 (CI = +/-0.030; p = 0.524)	0.088 (CI = +/-0.084; p = 0.039)	-0.002 (CI = +/-0.005; p = 0.387)	0.011 (CI = +/-0.052; p = 0.658)	0.078	-0.92%	+0.20%
Severity	2009.2	-0.011 (CI = +/-0.034; p = 0.522)	0.087 (CI = +/-0.087; p = 0.052)	-0.002 (CI = +/-0.005; p = 0.409)	0.013 (CI = +/-0.057; p = 0.635)	0.068	-1.07%	+0.25%
Severity	2010.1	-0.011 (CI = +/-0.040; p = 0.583)	0.087 (CI = +/-0.092; p = 0.063)	-0.002 (CI = +/-0.005; p = 0.421)	0.013 (CI = +/-0.063; p = 0.667)	0.046	-1.07%	+0.25%
Severity	2010.2	0.003 (CI = +/-0.046; p = 0.884)	0.098 (CI = +/-0.093; p = 0.039)	-0.002 (CI = +/-0.005; p = 0.355)	-0.004 (CI = +/-0.069; p = 0.903)	0.086	+0.33%	-0.08%
Severity	2011.1	0.007 (CI = +/-0.056; p = 0.803)	0.096 (CI = +/-0.098; p = 0.054)	-0.002 (CI = +/-0.006; p = 0.363)	-0.008 (CI = +/-0.079; p = 0.831)	0.073	+0.68%	-0.14%
Severity	2011.2	0.039 (CI = +/-0.064; p = 0.219)	0.114 (CI = +/-0.094; p = 0.021)	-0.003 (CI = +/-0.005; p = 0.252)	-0.045 (CI = +/-0.086; p = 0.280)	0.208	+3.97%	-0.65%
Severity	2012.1	0.090 (CI = +/-0.070; p = 0.015)	0.091 (CI = +/-0.084; p = 0.035)	-0.003 (CI = +/-0.005; p = 0.160)	-0.102 (CI = +/-0.088; p = 0.026)	0.398	+9.40%	-1.18%
Severity	2012.2	0.089 (CI = +/-0.095; p = 0.066)	0.091 (CI = +/-0.090; p = 0.047)	-0.003 (CI = +/-0.005; p = 0.178)	-0.101 (CI = +/-0.114; p = 0.078)	0.232	+9.29%	-1.17%
Severity	2013.1	0.020 (CI = +/-0.128; p = 0.747)	0.107 (CI = +/-0.088; p = 0.020)	-0.003 (CI = +/-0.005; p = 0.178)	-0.028 (CI = +/-0.144; p = 0.686)	0.201	+1.97%	-0.80%
Severity	2013.2	0.001 (CI = +/-0.212; p = 0.993)	0.105 (CI = +/-0.094; p = 0.032)	-0.003 (CI = +/-0.005; p = 0.206)	-0.008 (CI = +/-0.227; p = 0.938)	0.150	+0.09%	-0.73%
Severity	2014.1	0.047 (CI = +/-0.473; p = 0.832)	0.101 (CI = +/-0.104; p = 0.056)	-0.003 (CI = +/-0.005; p = 0.222)	-0.055 (CI = +/-0.485; p = 0.810)	0.116	+4.80%	-0.79%
Severity	2014.2	-0.008 (CI = +/-0.032; p = 0.600)	0.101 (CI = +/-0.104; p = 0.056)	-0.003 (CI = +/-0.005; p = 0.222)	NA (CI = +/-NA; p = NA)	0.145	-0.79%	-0.79%
Severity	2015.1	-0.006 (CI = +/-0.038; p = 0.727)	0.098 (CI = +/-0.114; p = 0.086)	-0.003 (CI = +/-0.006; p = 0.281)	NA (CI = +/-NA; p = NA)	0.103	-0.62%	-0.62%
Severity	2015.2	-0.011 (CI = +/-0.044; p = 0.577)	0.090 (CI = +/-0.122; p = 0.133)	-0.003 (CI = +/-0.006; p = 0.262)	NA (CI = +/-NA; p = NA)	0.043	-1.13%	-1.13%
Severity	2016.1	-0.012 (CI = +/-0.054; p = 0.630)	0.091 (CI = +/-0.137; p = 0.170)	-0.003 (CI = +/-0.007; p = 0.302)	NA (CI = +/-NA; p = NA)	0.004	-1.17%	-1.17%
Severity	2016.2	-0.013 (CI = +/-0.064; p = 0.655)	0.089 (CI = +/-0.154; p = 0.220)	-0.003 (CI = +/-0.007; p = 0.330)	NA (CI = +/-NA; p = NA)	-0.049	-1.29%	-1.29%
Frequency	2004.2	-0.078 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.048; p = 0.021)	0.006 (CI = +/-0.003; p = 0.001)	0.068 (CI = +/-0.024; p = 0.000)	0.953	-7.48%	-0.98%
Frequency	2005.1	-0.080 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.049; p = 0.015)	0.006 (CI = +/-0.003; p = 0.001)	0.071 (CI = +/-0.025; p = 0.000)	0.950	-7.65%	-0.87%
Frequency	2005.2	-0.081 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.050; p = 0.023)	0.006 (CI = +/-0.003; p = 0.001)	0.073 (CI = +/-0.026; p = 0.000)	0.947	-7.78%	-0.79%
Frequency	2006.1	-0.081 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.052; p = 0.026)	0.006 (CI = +/-0.003; p = 0.001)	0.074 (CI = +/-0.027; p = 0.000)	0.939	-7.81%	-0.77%
Frequency	2006.2	-0.081 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.054; p = 0.032)	0.006 (CI = +/-0.004; p = 0.001)	0.074 (CI = +/-0.028; p = 0.000)	0.932	-7.81%	-0.77%
Frequency	2007.1	-0.083 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.055; p = 0.027)	0.006 (CI = +/-0.004; p = 0.002)	0.077 (CI = +/-0.030; p = 0.000)	0.926	-8.00%	-0.68%
Frequency	2007.2	-0.084 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.057; p = 0.035)	0.006 (CI = +/-0.004; p = 0.002)	0.077 (CI = +/-0.032; p = 0.000)	0.917	-8.05%	-0.66%
Frequency	2008.1	-0.083 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.059; p = 0.047)	0.006 (CI = +/-0.004; p = 0.002)	0.076 (CI = +/-0.034; p = 0.000)	0.902	-7.95%	-0.70%
Frequency	2008.2	-0.084 (CI = +/-0.020; p = 0.000)	0.059 (CI = +/-0.062; p = 0.061)	0.006 (CI = +/-0.004; p = 0.003)	0.077 (CI = +/-0.037; p = 0.000)	0.890	-8.05%	-0.65%
Frequency	2009.1	-0.090 (CI = +/-0.022; p = 0.000)	0.066 (CI = +/-0.062; p = 0.036)	0.006 (CI = +/-0.004; p = 0.002)	0.086 (CI = +/-0.038; p = 0.000)	0.887	-8.65%	-0.46%
Frequency	2009.2	-0.098 (CI = +/-0.024; p = 0.000)	0.058 (CI = +/-0.062; p = 0.064)	0.007 (CI = +/-0.004; p = 0.002)	0.095 (CI = +/-0.041; p = 0.000)	0.886	-9.32%	-0.24%
Frequency	2010.1	-0.099 (CI = +/-0.029; p = 0.000)	0.059 (CI = +/-0.065; p = 0.071)	0.007 (CI = +/-0.004; p = 0.002)	0.097 (CI = +/-0.045; p = 0.000)	0.863	-9.42%	-0.21%
Frequency	2010.2	-0.108 (CI = +/-0.033; p = 0.000)	0.052 (CI = +/-0.066; p = 0.115)	0.007 (CI = +/-0.004; p = 0.002)	0.108 (CI = +/-0.049; p = 0.000)	0.857	-10.22%	-0.01%
Frequency	2011.1	-0.104 (CI = +/-0.040; p = 0.000)	0.050 (CI = +/-0.070; p = 0.150)	0.007 (CI = +/-0.004; p = 0.002)	0.104 (CI = +/-0.057; p = 0.001)	0.816	-9.89%	-0.07%
Frequency	2011.2	-0.107 (CI = +/-0.050; p = 0.000)	0.048 (CI = +/-0.074; p = 0.184)	0.007 (CI = +/-0.004; p = 0.003)	0.107 (CI = +/-0.067; p = 0.004)	0.785	-10.14%	-0.02%
Frequency	2012.1	-0.116 (CI = +/-0.065; p = 0.002)	0.052 (CI = +/-0.078; p = 0.174)	0.007 (CI = +/-0.004; p = 0.004)	0.116 (CI = +/-0.081; p = 0.008)	0.745	-10.92%	+0.07%
Frequency	2012.2	-0.124 (CI = +/-0.088; p = 0.009)	0.049 (CI = +/-0.082; p = 0.221)	0.007 (CI = +/-0.004; p = 0.005)	0.126 (CI = +/-0.104; p = 0.022)	0.706	-11.67%	+0.15%
Frequency	2013.1	-0.110 (CI = +/-0.128; p = 0.085)	0.046 (CI = +/-0.088; p = 0.279)	0.007 (CI = +/-0.005; p = 0.007)	0.111 (CI = +/-0.144; p = 0.120)	0.623	-10.46%	+0.08%
Frequency	2013.2	-0.147 (CI = +/-0.211; p = 0.157)	0.041 (CI = +/-0.094; p = 0.356)	0.007 (CI = +/-0.005; p = 0.008)	0.149 (CI = +/-0.226; p = 0.179)	0.595	-13.63%	+0.21%
Frequency	2014.1	-0.221 (CI = +/-0.469; p = 0.323)	0.047 (CI = +/-0.103; p = 0.336)	0.007 (CI = +/-0.005; p = 0.010)	0.225 (CI = +/-0.481; p = 0.329)	0.540	-19.87%	+0.31%
Frequency	2014.2	0.003 (CI = +/-0.032; p = 0.838)	0.047 (CI = +/-0.103; p = 0.336)	0.007 (CI = +/-0.005; p = 0.010)	NA (CI = +/-NA; p = NA)	0.540	+0.31%	+0.31%
Frequency	2015.1	0.011 (CI = +/-0.036; p = 0.514)	0.033 (CI = +/-0.108; p = 0.516)	0.008 (CI = +/-0.005; p = 0.008)	NA (CI = +/-NA; p = NA)	0.530	+1.11%	+1.11%
Frequency	2015.2	0.023 (CI = +/-0.038; p = 0.204)	0.052 (CI = +/-0.105; p = 0.299)	0.008 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.588	+2.32%	+2.32%
Frequency	2016.1	0.023 (CI = +/-0.046; p = 0.280)	0.051 (CI = +/-0.118; p = 0.353)	0.008 (CI = +/-0.006; p = 0.008)	NA (CI = +/-NA; p = NA)	0.574	+2.36%	+2.36%
Frequency	2016.2	0.035 (CI = +/-0.050; p = 0.145)	0.068 (CI = +/-0.120; p = 0.227)	0.009 (CI = +/-0.006; p = 0.007)	NA (CI = +/-NA; p = NA)	0.618	+3.59%	+3.59%

Uninsured Auto

Coverage = UA
End Trend Period = 2022.1
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.022 (CI = +/-0.020; p = 0.036)	0.131 (CI = +/-0.114; p = 0.026)	-0.012 (CI = +/-0.047; p = 0.602)	0.428	-2.15%	-3.33%
Loss Cost	2005.1	-0.025 (CI = +/-0.022; p = 0.023)	0.140 (CI = +/-0.116; p = 0.019)	-0.007 (CI = +/-0.048; p = 0.784)	0.440	-2.52%	-3.15%
Loss Cost	2005.2	-0.032 (CI = +/-0.023; p = 0.008)	0.125 (CI = +/-0.115; p = 0.034)	0.003 (CI = +/-0.049; p = 0.909)	0.482	-3.13%	-2.86%
Loss Cost	2006.1	-0.041 (CI = +/-0.023; p = 0.001)	0.146 (CI = +/-0.110; p = 0.011)	0.016 (CI = +/-0.048; p = 0.497)	0.561	-4.01%	-2.47%
Loss Cost	2006.2	-0.053 (CI = +/-0.022; p = 0.000)	0.121 (CI = +/-0.098; p = 0.018)	0.033 (CI = +/-0.043; p = 0.126)	0.672	-5.18%	-1.97%
Loss Cost	2007.1	-0.059 (CI = +/-0.024; p = 0.000)	0.132 (CI = +/-0.099; p = 0.011)	0.041 (CI = +/-0.045; p = 0.070)	0.677	-5.72%	-1.77%
Loss Cost	2007.2	-0.069 (CI = +/-0.024; p = 0.000)	0.113 (CI = +/-0.093; p = 0.020)	0.055 (CI = +/-0.044; p = 0.015)	0.732	-6.70%	-1.40%
Loss Cost	2008.1	-0.082 (CI = +/-0.024; p = 0.000)	0.134 (CI = +/-0.085; p = 0.004)	0.071 (CI = +/-0.041; p = 0.002)	0.787	-7.85%	-1.03%
Loss Cost	2008.2	-0.091 (CI = +/-0.025; p = 0.000)	0.120 (CI = +/-0.083; p = 0.007)	0.083 (CI = +/-0.042; p = 0.000)	0.809	-8.70%	-0.76%
Loss Cost	2009.1	-0.097 (CI = +/-0.028; p = 0.000)	0.129 (CI = +/-0.085; p = 0.005)	0.091 (CI = +/-0.045; p = 0.000)	0.792	-9.28%	-0.60%
Loss Cost	2009.2	-0.107 (CI = +/-0.031; p = 0.000)	0.118 (CI = +/-0.085; p = 0.010)	0.103 (CI = +/-0.047; p = 0.000)	0.798	-10.12%	-0.39%
Loss Cost	2010.1	-0.106 (CI = +/-0.037; p = 0.000)	0.117 (CI = +/-0.090; p = 0.014)	0.102 (CI = +/-0.053; p = 0.001)	0.738	-10.08%	-0.40%
Loss Cost	2010.2	-0.102 (CI = +/-0.044; p = 0.000)	0.121 (CI = +/-0.095; p = 0.016)	0.098 (CI = +/-0.061; p = 0.003)	0.688	-9.72%	-0.47%
Loss Cost	2011.1	-0.093 (CI = +/-0.053; p = 0.002)	0.113 (CI = +/-0.099; p = 0.028)	0.087 (CI = +/-0.070; p = 0.018)	0.558	-8.84%	-0.60%
Loss Cost	2011.2	-0.066 (CI = +/-0.061; p = 0.036)	0.130 (CI = +/-0.097; p = 0.013)	0.057 (CI = +/-0.077; p = 0.135)	0.488	-6.40%	-0.91%
Loss Cost	2012.1	-0.020 (CI = +/-0.067; p = 0.538)	0.105 (CI = +/-0.087; p = 0.021)	0.006 (CI = +/-0.080; p = 0.865)	0.299	-1.95%	-1.31%
Loss Cost	2012.2	-0.034 (CI = +/-0.090; p = 0.436)	0.100 (CI = +/-0.093; p = 0.036)	0.021 (CI = +/-0.103; p = 0.664)	0.303	-3.30%	-1.22%
Loss Cost	2013.1	-0.077 (CI = +/-0.129; p = 0.219)	0.112 (CI = +/-0.097; p = 0.026)	0.066 (CI = +/-0.141; p = 0.326)	0.326	-7.37%	-1.03%
Loss Cost	2013.2	-0.143 (CI = +/-0.208; p = 0.157)	0.103 (CI = +/-0.101; p = 0.048)	0.135 (CI = +/-0.219; p = 0.203)	0.359	-13.34%	-0.86%
Loss Cost	2014.1	-0.097 (CI = +/-0.477; p = 0.659)	0.098 (CI = +/-0.115; p = 0.086)	0.088 (CI = +/-0.486; p = 0.695)	0.101	-9.27%	-0.90%
Loss Cost	2014.2	-0.009 (CI = +/-0.025; p = 0.445)	0.098 (CI = +/-0.115; p = 0.086)	NA (CI = +/-NA; p = NA)	0.166	-0.90%	-0.90%
Loss Cost	2015.1	-0.002 (CI = +/-0.027; p = 0.891)	0.077 (CI = +/-0.114; p = 0.161)	NA (CI = +/-NA; p = NA)	0.030	-0.17%	-0.17%
Loss Cost	2015.2	0.000 (CI = +/-0.032; p = 0.981)	0.083 (CI = +/-0.129; p = 0.175)	NA (CI = +/-NA; p = NA)	0.022	+0.03%	+0.03%
Loss Cost	2016.1	0.001 (CI = +/-0.039; p = 0.965)	0.082 (CI = +/-0.148; p = 0.230)	NA (CI = +/-NA; p = NA)	-0.028	+0.07%	+0.07%
Loss Cost	2016.2	0.004 (CI = +/-0.048; p = 0.833)	0.092 (CI = +/-0.173; p = 0.242)	NA (CI = +/-NA; p = NA)	-0.039	+0.43%	+0.43%
Severity	2004.2	0.055 (CI = +/-0.019; p = 0.000)	0.080 (CI = +/-0.110; p = 0.147)	-0.073 (CI = +/-0.045; p = 0.003)	0.541	+5.60%	-1.81%
Severity	2005.1	0.052 (CI = +/-0.021; p = 0.000)	0.086 (CI = +/-0.113; p = 0.132)	-0.070 (CI = +/-0.047; p = 0.005)	0.497	+5.38%	-1.71%
Severity	2005.2	0.047 (CI = +/-0.022; p = 0.000)	0.073 (CI = +/-0.114; p = 0.197)	-0.062 (CI = +/-0.048; p = 0.013)	0.406	+4.86%	-1.48%
Severity	2006.1	0.038 (CI = +/-0.023; p = 0.002)	0.095 (CI = +/-0.108; p = 0.084)	-0.049 (CI = +/-0.047; p = 0.040)	0.342	+3.90%	-1.09%
Severity	2006.2	0.026 (CI = +/-0.021; p = 0.019)	0.069 (CI = +/-0.096; p = 0.153)	-0.032 (CI = +/-0.042; p = 0.135)	0.191	+2.63%	-0.58%
Severity	2007.1	0.022 (CI = +/-0.023; p = 0.065)	0.077 (CI = +/-0.098; p = 0.120)	-0.026 (CI = +/-0.044; p = 0.235)	0.145	+2.22%	-0.43%
Severity	2007.2	0.012 (CI = +/-0.024; p = 0.314)	0.059 (CI = +/-0.094; p = 0.208)	-0.013 (CI = +/-0.044; p = 0.553)	0.002	+1.20%	-0.08%
Severity	2008.1	-0.002 (CI = +/-0.023; p = 0.856)	0.082 (CI = +/-0.082; p = 0.050)	0.006 (CI = +/-0.040; p = 0.775)	0.053	-0.20%	+0.35%
Severity	2008.2	-0.010 (CI = +/-0.024; p = 0.386)	0.069 (CI = +/-0.081; p = 0.088)	0.016 (CI = +/-0.041; p = 0.412)	0.044	-1.03%	+0.60%
Severity	2009.1	-0.011 (CI = +/-0.028; p = 0.422)	0.070 (CI = +/-0.085; p = 0.099)	0.017 (CI = +/-0.045; p = 0.432)	0.023	-1.09%	+0.61%
Severity	2009.2	-0.013 (CI = +/-0.032; p = 0.397)	0.067 (CI = +/-0.089; p = 0.129)	0.020 (CI = +/-0.049; p = 0.405)	0.019	-1.33%	+0.67%
Severity	2010.1	-0.013 (CI = +/-0.038; p = 0.486)	0.067 (CI = +/-0.094; p = 0.151)	0.020 (CI = +/-0.055; p = 0.469)	-0.015	-1.29%	+0.66%
Severity	2010.2	-0.001 (CI = +/-0.044; p = 0.969)	0.078 (CI = +/-0.096; p = 0.104)	0.005 (CI = +/-0.061; p = 0.856)	0.008	-0.08%	+0.45%
Severity	2011.1	0.003 (CI = +/-0.054; p = 0.898)	0.075 (CI = +/-0.101; p = 0.138)	0.001 (CI = +/-0.071; p = 0.986)	-0.011	+0.33%	+0.39%
Severity	2011.2	0.032 (CI = +/-0.062; p = 0.291)	0.092 (CI = +/-0.098; p = 0.064)	-0.031 (CI = +/-0.078; p = 0.406)	0.123	+3.23%	+0.06%
Severity	2012.1	0.083 (CI = +/-0.064; p = 0.015)	0.066 (CI = +/-0.084; p = 0.117)	-0.087 (CI = +/-0.077; p = 0.030)	0.377	+8.68%	-0.39%
Severity	2012.2	0.076 (CI = +/-0.088; p = 0.084)	0.063 (CI = +/-0.090; p = 0.155)	-0.079 (CI = +/-0.100; p = 0.112)	0.152	+7.88%	-0.34%
Severity	2013.1	0.010 (CI = +/-0.117; p = 0.851)	0.081 (CI = +/-0.088; p = 0.066)	-0.011 (CI = +/-0.128; p = 0.857)	0.082	+1.03%	-0.05%
Severity	2013.2	-0.025 (CI = +/-0.193; p = 0.780)	0.076 (CI = +/-0.094; p = 0.102)	0.025 (CI = +/-0.203; p = 0.788)	0.028	-2.47%	+0.04%
Severity	2014.1	0.048 (CI = +/-0.440; p = 0.813)	0.069 (CI = +/-0.106; p = 0.177)	-0.048 (CI = +/-0.449; p = 0.815)	-0.034	+4.91%	-0.04%
Severity	2014.2	0.000 (CI = +/-0.023; p = 0.972)	0.069 (CI = +/-0.106; p = 0.177)	NA (CI = +/-NA; p = NA)	0.010	-0.04%	-0.04%
Severity	2015.1	0.003 (CI = +/-0.027; p = 0.812)	0.060 (CI = +/-0.115; p = 0.270)	NA (CI = +/-NA; p = NA)	-0.048	+0.29%	+0.29%
Severity	2015.2	-0.001 (CI = +/-0.031; p = 0.949)	0.049 (CI = +/-0.127; p = 0.400)	NA (CI = +/-NA; p = NA)	-0.136	-0.09%	-0.09%
Severity	2016.1	0.002 (CI = +/-0.038; p = 0.897)	0.041 (CI = +/-0.144; p = 0.520)	NA (CI = +/-NA; p = NA)	-0.201	+0.21%	+0.21%
Severity	2016.2	0.001 (CI = +/-0.047; p = 0.952)	0.039 (CI = +/-0.170; p = 0.598)	NA (CI = +/-NA; p = NA)	-0.268	+0.12%	+0.12%
Frequency	2004.2	-0.076 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.037; p = 0.010)	0.061 (CI = +/-0.015; p = 0.000)	0.967	-7.34%	-1.54%
Frequency	2005.1	-0.078 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.038; p = 0.006)	0.063 (CI = +/-0.016; p = 0.000)	0.966	-7.49%	-1.46%
Frequency	2005.2	-0.079 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.038; p = 0.010)	0.065 (CI = +/-0.016; p = 0.000)	0.963	-7.61%	-1.40%
Frequency	2006.1	-0.079 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.040; p = 0.013)	0.065 (CI = +/-0.017; p = 0.000)	0.958	-7.62%	-1.40%
Frequency	2006.2	-0.079 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.041; p = 0.016)	0.065 (CI = +/-0.018; p = 0.000)	0.952	-7.61%	-1.40%
Frequency	2007.1	-0.081 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.042; p = 0.013)	0.067 (CI = +/-0.019; p = 0.000)	0.946	-7.77%	-1.34%
Frequency	2007.2	-0.081 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.044; p = 0.018)	0.068 (CI = +/-0.021; p = 0.000)	0.939	-7.80%	-1.33%
Frequency	2008.1	-0.080 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.046; p = 0.028)	0.066 (CI = +/-0.022; p = 0.000)	0.925	-7.66%	-1.38%
Frequency	2008.2	-0.081 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.048; p = 0.039)	0.067 (CI = +/-0.024; p = 0.000)	0.914	-7.75%	-1.35%
Frequency	2009.1	-0.086 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.047; p = 0.017)	0.074 (CI = +/-0.025; p = 0.000)	0.915	-8.28%	-1.21%
Frequency	2009.2	-0.093 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.045; p = 0.032)	0.083 (CI = +/-0.025; p = 0.000)	0.920	-8.90%	-1.05%
Frequency	2010.1	-0.093 (CI = +/-0.019; p = 0.000)	0.050 (CI = +/-0.048; p = 0.040)	0.083 (CI = +/-0.028; p = 0.000)	0.896	-8.90%	-1.05%
Frequency	2010.2	-0.101 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.047; p = 0.073)	0.092 (CI = +/-0.030; p = 0.000)	0.896	-9.65%	-0.91%
Frequency	2011.1	-0.096 (CI = +/-0.026; p = 0.000)	0.038 (CI = +/-0.049; p = 0.116)	0.086 (CI = +/-0.034; p = 0.000)	0.852	-9.15%	-0.99%
Frequency	2011.2	-0.098 (CI = +/-0.033; p = 0.000)	0.037 (CI = +/-0.052; p = 0.149)	0.088 (CI = +/-0.041; p = 0.000)	0.811	-9.32%	-0.97%
Frequency	2012.1	-0.103 (CI = +/-0.043; p = 0.000)	0.040 (CI = +/-0.056; p = 0.147)	0.094 (CI = +/-0.051; p = 0.001)	0.742	-9.78%	-0.92%
Frequency	2012.2	-0.109 (CI = +/-0.058; p = 0.001)	0.037 (CI = +/-0.059; p = 0.197)	0.101 (CI = +/-0.066; p = 0.006)	0.669	-10.36%	-0.88%
Frequency	2013.1	-0.087 (CI = +/-0.084; p = 0.043)	0.031 (CI = +/-0.063; p = 0.304)	0.077 (CI = +/-0.092; p = 0.092)	0.418	-8.32%	-0.98%
Frequency	2013.2	-0.118 (CI = +/-0.137; p = 0.085)	0.026 (CI = +/-0.067; p = 0.405)	0.109 (CI = +/-0.145; p = 0.126)	0.340	-11.14%	-0.89%
Frequency	2014.1	-0.145 (CI = +/-0.316; p = 0.330)	0.029 (CI = +/-0.076; p = 0.415)	0.137 (CI = +/-0.322; p = 0.367)	0.066	-13.52%	-0.87%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.277)	0.029 (CI = +/-0.076; p = 0.415)	NA (CI = +/-NA; p = NA)	0.011	-0.87%	-0.87%
Frequency	2015.1	-0.005 (CI = +/-0.018; p = 0.586)	0.018 (CI = +/-0.079; p = 0.625)	NA (CI = +/-NA; p = NA)	-0.154	-0.46%	-0.46%
Frequency	2015.2	0.001 (CI = +/-0.019; p = 0.884)	0.034 (CI = +/-0.076; p = 0.332)	NA (CI = +/-NA; p = NA)	-0.102	+0.12%	+0.12%
Frequency	2016.1	-0.001 (CI = +/-0.022; p = 0.888)	0.041 (CI = +/-0.085; p = 0.294)	NA (CI = +/-NA; p = NA)	-0.086	-0.14%	-0.14%
Frequency	2016.2	0.003 (CI = +/-0.026; p = 0.782)	0.053 (CI = +/-0.094; p = 0.219)	NA (CI = +/-NA; p = NA)	-0.011	+0.31%	+0.31%

Appendix F. Accident Benefits – Reform Factor Exhibits

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Medical & Rehabilitation including Attendant Care - Reform Factors
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					exp(A + Sumproduct[(1):(5), (B):(F)])	Exp[Δ(1) * B]	Exp[Δ(3) * D]	(7) * (8) - 1	per (9)	Exp[Δ(2) * C]
Design Matrix					Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/22	Scalar Reform Factor
2011.25	0.00	0.00	0	0.00	213.1	1.035	1.000	3.5%	1.383	0.791
2011.75	0.00	0.00	1	0.00	254.1	1.035	1.000	3.5%	1.336	0.791
2012.25	0.00	0.00	0	0.00	228.4	1.035	1.000	3.5%	1.291	0.791
2012.75	0.00	0.00	1	0.00	272.4	1.035	1.000	3.5%	1.247	0.791
2013.25	0.00	0.00	0	0.00	244.9	1.035	1.000	3.5%	1.204	0.791
2013.75	0.00	0.00	1	0.00	292.0	1.035	1.000	3.5%	1.163	0.791
2014.25	0.00	0.00	0	0.00	262.5	1.035	1.000	3.5%	1.123	0.791
2014.75	0.00	0.00	1	0.00	313.1	1.035	1.000	3.5%	1.085	0.791
2015.25	0.00	0.00	0	0.00	281.4	1.035	1.000	3.5%	1.048	0.791
2015.75	0.00	0.00	1	0.00	335.6	1.035	1.000	3.5%	1.012	0.791
2016.25	0.01	0.00	0	0.00	301.1	1.035	0.987	2.2%	0.978	0.792
2016.75	0.33	0.17	1	0.00	328.2	1.035	0.968	0.2%	0.957	0.855
2017.25	0.83	0.58	0	0.00	254.4	1.035	0.961	-0.5%	0.955	0.960
2017.75	1.00	1.08	1	0.00	280.0	1.035	0.961	-0.5%	0.959	1.000
2018.25	1.00	1.58	0	0.00	242.0	1.035	0.961	-0.5%	0.964	1.000
2018.75	1.00	2.08	1	0.00	277.4	1.035	0.961	-0.5%	0.968	1.000
2019.25	1.00	2.58	0	0.00	239.7	1.035	0.961	-0.5%	0.973	1.000
2019.75	1.00	3.08	1	0.00	274.9	1.035	0.961	-0.5%	0.977	1.000
2020.25	1.00	3.58	0	(35.99)	166.6	1.035	0.961	-0.5%	0.982	1.000
2020.75	1.00	4.08	1	(33.22)	196.3	1.035	0.961	-0.5%	0.986	1.000
2021.25	1.00	4.58	0	(41.07)	157.0	1.035	0.961	-0.5%	0.991	1.000
2021.75	1.00	5.08	1	(20.38)	220.7	1.035	0.961	-0.5%	0.995	1.000
2022.25	1.00	5.58	0	(20.43)	190.6				1.000	1.000

Loss Cost Model

A.	Intercept	(134.400)
B.	Time	0.069
C.	Phase-in Scalar	(0.235)
D.	Phase-in Trend	(0.079)
E.	Seasonality	0.141
F.	Mobility	0.010

Note

(7) semi-annual past trend factor assuming 7.2% annual trend rate

(8) semi-annual change in trend factor assuming -0.9% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Disability Income - Reform Factors
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					exp(A + Sumproduct[(1):(5), (B):(F)])	Exp[Δ(1) * B]	Exp[Δ(3) * D]	(7) * (8) - 1	per (9)	Exp[Δ(2) * C]
	Design Matrix				Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Implied Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/22	Scalar Reform Factor
2011.25	0.00	0.00	0	0	60.7	1.026	1.000	2.6%	1.249	0.875
2011.75	0.00	0.00	1	0	70.4	1.026	1.000	2.6%	1.216	0.875
2012.25	0.00	0.00	0	0	63.9	1.026	1.000	2.6%	1.185	0.875
2012.75	0.00	0.00	1	0	74.1	1.026	1.000	2.6%	1.155	0.875
2013.25	0.00	0.00	0	0	67.3	1.026	1.000	2.6%	1.125	0.875
2013.75	0.00	0.00	1	0	78.1	1.026	1.000	2.6%	1.096	0.875
2014.25	0.00	0.00	0	0	70.9	1.026	1.000	2.6%	1.068	0.875
2014.75	0.00	0.00	1	0	82.3	1.026	1.000	2.6%	1.041	0.875
2015.25	0.00	0.00	0	0	74.7	1.026	1.000	2.6%	1.014	0.875
2015.75	0.00	0.00	1	0	86.7	1.026	1.000	2.6%	0.988	0.875
2016.25	0.01	0.00	0	0	78.6	1.026	0.990	1.6%	0.963	0.876
2016.75	0.33	0.17	1	0	86.4	1.026	0.974	0.0%	0.948	0.915
2017.25	0.83	0.58	0	0	71.6	1.026	0.969	-0.5%	0.948	0.977
2017.75	1.00	1.08	1	0	78.6	1.026	0.969	-0.5%	0.953	1.000
2018.25	1.00	1.58	0	0	69.2	1.026	0.969	-0.5%	0.958	1.000
2018.75	1.00	2.08	1	0	77.8	1.026	0.969	-0.5%	0.963	1.000
2019.25	1.00	2.58	0	0	68.5	1.026	0.969	-0.5%	0.968	1.000
2019.75	1.00	3.08	1	0	77.0	1.026	0.969	-0.5%	0.973	1.000
2020.25	1.00	3.58	0	(35.99)	42.7	1.026	0.969	-0.5%	0.979	1.000
2020.75	1.00	4.08	1	(33.22)	49.7	1.026	0.969	-0.5%	0.984	1.000
2021.25	1.00	4.58	0	(41.07)	39.6	1.026	0.969	-0.5%	0.989	1.000
2021.75	1.00	5.08	1	(20.38)	58.0	1.026	0.969	-0.5%	0.995	1.000
2022.25	1.00	5.58	0	(20.43)	51.0				1.000	1.000

		Loss Cost Model
A.	Intercept	(100.600)
B.	Time	0.052
C.	Phase-in Scalar	(0.133)
D.	Phase-in Trend	(0.063)
E.	Seasonality	0.122
F.	Mobility	0.013

Note
(7) semi-annual past trend factor assuming 5.3% annual trend rate
(8) semi-annual change in trend factor assuming -1.1% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Funeral & Death Benefits - Reform Factors
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						exp(A + Sumproduct[(1):(4), (B):(E)])		Exp[Δ(1) * B]	Exp[Δ(3) * D]	(9) * (10) - 1	per (11)	Exp[Δ(2) * C]
	Design Matrix				Predicted			Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 04/01/22	Scalar Reform Factor
2011.25	0.00	0.00	0	0	0.11	16,639	1.9	0.991	1.000	-0.9%	0.817	1.000
2011.75	0.00	0.00	1	0	0.14	16,669	2.4	0.991	1.000	-0.9%	0.825	1.000
2012.25	0.00	0.00	0	0	0.11	16,699	1.8	0.991	1.000	-0.9%	0.833	1.000
2012.75	0.00	0.00	1	0	0.14	16,730	2.3	0.991	1.000	-0.9%	0.840	1.000
2013.25	0.00	0.00	0	0	0.11	16,760	1.8	0.991	1.000	-0.9%	0.848	1.000
2013.75	0.00	0.00	1	0	0.14	16,791	2.3	0.991	1.000	-0.9%	0.856	1.000
2014.25	0.00	0.00	0	0	0.11	16,821	1.8	0.991	1.000	-0.9%	0.864	1.000
2014.75	0.00	0.00	1	0	0.13	16,852	2.2	0.991	1.000	-0.9%	0.872	1.000
2015.25	0.00	0.00	0	0	0.10	16,882	1.7	0.991	1.000	-0.9%	0.880	1.000
2015.75	0.00	0.00	1	0	0.13	16,913	2.2	0.991	1.000	-0.9%	0.888	1.000
2016.25	0.01	0.00	0	0	0.10	16,944	1.7	0.991	1.000	-0.9%	0.896	1.000
2016.75	0.33	0.17	1	0	0.13	16,975	2.2	0.991	1.000	-0.9%	0.904	1.000
2017.25	0.83	0.58	0	0	0.10	17,005	1.7	0.991	1.000	-0.9%	0.912	1.000
2017.75	1.00	1.08	1	0	0.12	17,036	2.1	0.991	1.000	-0.9%	0.921	1.000
2018.25	1.00	1.58	0	0	0.10	17,067	1.6	0.991	1.000	-0.9%	0.929	1.000
2018.75	1.00	2.08	1	0	0.12	17,098	2.1	0.991	1.000	-0.9%	0.938	1.000
2019.25	1.00	2.58	0	0	0.09	17,129	1.6	0.991	1.000	-0.9%	0.947	1.000
2019.75	1.00	3.08	1	0	0.12	17,161	2.0	0.991	1.000	-0.9%	0.955	1.000
2020.25	1.00	3.58	0	(35.99)	0.07	17,192	1.3	0.991	1.000	-0.9%	0.964	1.000
2020.75	1.00	4.08	1	(33.22)	0.09	17,223	1.6	0.991	1.000	-0.9%	0.973	1.000
2021.25	1.00	4.58	0	(41.07)	0.07	17,254	1.2	0.991	1.000	-0.9%	0.982	1.000
2021.75	1.00	5.08	1	(20.38)	0.10	17,286	1.7	0.991	1.000	-0.9%	0.991	1.000
2022.25	1.00	5.58	0	(20.43)	0.08	17,317	1.3				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	41.965	2.415	37.472
B.	Time	(0.022)	0.004	(0.018)
C.	Phase-in Scalar			
D.	Phase-in Trend			
E.	Seasonality	0.243		0.243
F.	Mobility	0.006		0.006

Note
(9) semi-annual past trend factor assuming -1.8% annual trend rate
(10) semi-annual change in trend factor assuming -1.8% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total - Reform Factors
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				(2) / SUM((2):(4))	(3) / SUM((2):(4))	(4) / SUM((2):(4))	weighted average of pages 1:3 using columns (5):(7) as weights		
	Predicted Loss Cost			Weights					
time	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	Semi-Annual Trend Rate	Trend Factor to 04/01/22	Scalar Reform Factor
2011.25	213.1	60.7	1.9	77%	22%	1%	3.3%	1.350	0.811
2011.75	254.1	70.4	2.4	78%	22%	1%	3.3%	1.307	0.810
2012.25	228.4	63.9	1.8	78%	22%	1%	3.3%	1.265	0.810
2012.75	272.4	74.1	2.3	78%	21%	1%	3.3%	1.224	0.810
2013.25	244.9	67.3	1.8	78%	21%	1%	3.3%	1.185	0.810
2013.75	292.0	78.1	2.3	78%	21%	1%	3.3%	1.147	0.810
2014.25	262.5	70.9	1.8	78%	21%	1%	3.3%	1.110	0.810
2014.75	313.1	82.3	2.2	79%	21%	1%	3.3%	1.074	0.809
2015.25	281.4	74.7	1.7	79%	21%	0%	3.3%	1.040	0.809
2015.75	335.6	86.7	2.2	79%	20%	1%	3.3%	1.006	0.809
2016.25	301.1	78.6	1.7	79%	21%	0%	2.0%	0.974	0.810
2016.75	328.2	86.4	2.2	79%	21%	1%	0.2%	0.955	0.868
2017.25	254.4	71.6	1.7	78%	22%	1%	-0.5%	0.953	0.964
2017.75	280.0	78.6	2.1	78%	22%	1%	-0.5%	0.957	1.000
2018.25	242.0	69.2	1.6	77%	22%	1%	-0.5%	0.962	1.000
2018.75	277.4	77.8	2.1	78%	22%	1%	-0.5%	0.967	1.000
2019.25	239.7	68.5	1.6	77%	22%	1%	-0.5%	0.971	1.000
2019.75	274.9	77.0	2.0	78%	22%	1%	-0.5%	0.976	1.000
2020.25	166.6	42.7	1.3	79%	20%	1%	-0.5%	0.981	1.000
2020.75	196.3	49.7	1.6	79%	20%	1%	-0.5%	0.986	1.000
2021.25	157.0	39.6	1.2	79%	20%	1%	-0.5%	0.990	1.000
2021.75	220.7	58.0	1.7	79%	21%	1%	-0.5%	0.995	1.000
2022.25	190.6	51.0	1.3	78%	21%	1%		1.000	1.000

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