## $\$$ OLIVER WYMAN

# PRELIMINARY ONTARIO SELECTED PRIVATE PASSENGER VEHICLES LOSS TREND RATES AND REFORM FACTORS <br> Based on Insurance Industry Data <br> Through June 30, 2020 <br> December 21, 2020 

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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 determine private passenger vehicle loss trend rates and reform parameters. The specific objective of our review is to provide benchmark loss trend rates and reform impact parameters based on data as of June 30, 2020.

FSRA has additionally requested the following enhancements to the benchmark review process:

- Separate analysis of the theft peril for the comprehensive coverage
- Review of GISA Consulting Actuary's projections (for bodily injury and accident benefits) for consistency and reasonableness before adoption for benchmark analysis purpose; including an explicit statement of opinion regarding the reasonableness of the selected factors.
We developed our trend analysis using insurance industry Ontario private passenger vehicle loss and expense experience reported as of June 30, 2020, to the General Insurance Statistical Agency (GISA).


### 1.2. Actuarial Findings

In this report, we present our selected past and future annual loss cost trend rates based on insurance industry data as of June 30, 2020. In addition, we present our estimate of the impact of recent reform changes on both the level of claims and loss cost trend rates. We discuss and present our methodology and assumptions in selecting our trend rates in this report.

In Table 1, we present our annual loss cost trend rates:

Table 1: Selected Loss Cost Trends

| Coverage | Past Loss Cost | Future Loss Cost |
| :--- | :---: | :---: |
| Bodily Injury | $+1.0 \%$ up to March 31, 2016 |  |
|  | $-8.0 \%$ after April 1, 2016 | $-8.0 \%$ |
| Property Damage | $+4.3 \%$ | $+4.3 \%$ |
| DCPD | $+0.5 \%$ up to Dec 31, 2012 |  |
|  | $+9.2 \%$ after Jan 1, 2013 | $+9.2 \%$ |
| Accident Benefits | $+7.1 \%$ up to May 31, 2016 |  |
|  | $-2.1 \%$ after June 1, 2016 ${ }^{1}$ | $-2.1 \%$ |
| Uninsured Auto | $-6.4 \%$ | $-6.4 \%$ |
| Collision | $+9.7 \%$ | $+9.7 \%$ |
| Comprehensive | $+11.6 \%$ | $+11.6 \%$ |

[^0]| Coverage | Past Loss Cost | Future Loss Cost |
| :--- | :---: | :---: |
| Specified Perils | $+11.6 \%$ | $+11.6 \%$ |
| All Perils | $+9.1 \%$ | $+9.1 \%$ |
| Underinsured Motorist | $+1.0 \%$ | $+1.0 \%$ |

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the effect of these reforms is an $18.7 \%$ decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

We developed the estimates in this report in accordance with the Principles promulgated by the Casualty Actuarial Society and the applicable Actuarial Standards of Practice issued by the Actuarial Standards Board (Canada).

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## 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 surrounding the right to sue for economic and nonpecuniary 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; reduced the prejudgment interest rate on general damages for nonpecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages): included changes to the tort deductible and threshold effective August 2015; 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 study is based on the twenty-year period from 2000-2 to 2020-1, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not exhibited in the data we review. Further, while the impacts of Bill 198/Bill 5 effective October 2003 and Reg 34/10 effective September 2010 is included in the twenty-year data period, we find an assessment of only Bill 15 and Bill 91 reform impact 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 $1.3 \%$ came into force; 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.
- A change was introduced so as to consider 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 DRS regime under the Financial Services Commission of Ontario (FSCO) was replaced ${ }^{2}$ 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.

[^1]
## Accident Benefits- effective on or after January 1, 2015

- On January 1, 2015 a decrease in the SABS interest rate for overdue payments to $1.3 \%$ came into force; 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 combined 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

- Insurers are no longer able 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 instalment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.
- Winter tire discounts are required to be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.
- Anti-fraud measures - expanded data collection; health care provider licensing; tow truck and storage changes.
- Road safety - expanded distracted driving penalties.


## 3. ANALYSIS - GENERAL DISCUSSION

### 3.1. Introduction

In the sections that follow we present:

- an analysis and discussion of industry loss development factors, 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.

We note that our selected loss trend rates and reform factors presented in this report are preliminary. Our preliminary report will be provided to insurers for their consideration and comment, and we will consider comments received from interested parties on our preliminary report.

### 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 2020-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2020) 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 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 points 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 Actuarial Standards Board (Canada), 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 ${ }^{3}$ of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years" ${ }^{\text {4 }}$ ), separately, through to June 30, 2020 and then use those values to measure and select loss trend rates.

We present the final/ultimate claim cost by accident half-year by applying loss development factors to the aggregated reported incurred claim amounts that insurance companies report to GISA ${ }^{5}$. In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

As requested by FSRA, for the bodily injury and accident benefits coverages, we applied claim count and claim amount development factors based on those published by GISA based on the industry data through to June 30, 2020.

In Appendix H, we present our review of the GISA Consulting Actuary's selected incremental loss development factors (age-to-age factors).

For the remaining ${ }^{6}$ coverages, we perform an analysis similar to that of GISA to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns. We perform a similar analysis for the claim counts.

[^2]We apply loss ${ }^{7}$ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2020, separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2020, separately for each of the coverages.

We present the claim amount development factors and claim count development factors and resulting ultimate claim frequency, severity and loss cost for each of the coverages in Appendices A through D.

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

### 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.

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

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 that we project to ultimate cost level (when all claims are reported and settled) using industry-wide claim amount and claim count development factors we apply.

[^3]
### 3.5. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions. ${ }^{8}$ As a result of the claim experience that has emerged and the development factors GISA selects, the estimates of ultimate loss costs, frequencies, ${ }^{9}$ and severities by accident year have changed from those used for the prior review. The changes are as follows:

Table 2: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury
As of December 31, $2020 \quad$ As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 269.57$ | $\$ 135,642$ | 1.99 | $\$ 273.86$ | $\$ 135,579$ | 2.02 |
| 2017 | $\$ 246.88$ | $\$ 139,355$ | 1.77 | $\$ 243.84$ | $\$ 135,128$ | 1.80 |
| 2018 | $\$ 228.85$ | $\$ 145,571$ | 1.57 | $\$ 229.47$ | $\$ 142,791$ | 1.61 |
| 2019 | $\$ 207.19$ | $\$ 140,053$ | 1.48 | $\$ 202.80$ | $\$ 140,624$ | 1.44 |
| 2020 |  |  |  | $\$ 130.86$ | $\$ 162,210^{10}$ | 0.81 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by $0.3 \%$.

Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage
As of December 31, 2020 As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 9.39$ | $\$ 7,192$ | 1.31 | $\$ 9.40$ | $\$ 7,203$ | 1.31 |
| 2017 | $\$ 9.02$ | $\$ 7,024$ | 1.28 | $\$ 9.18$ | $\$ 7,159$ | 1.28 |
| 2018 | $\$ 10.00$ | $\$ 8,329$ | 1.20 | $\$ 10.15$ | $\$ 8,345$ | 1.22 |
| 2019 | $\$ 10.82$ | $\$ 9,229$ | 1.17 | $\$ 10.74$ | $\$ 9,349$ | 1.15 |
| 2020 |  |  |  | $\$ 6.40$ | $\$ 8,835$ | 0.72 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.6 \%$.

[^4]Table 4: Changes in Estimated Loss Costs, Frequency and Severity: DCPD
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 193.52$ | $\$ 5,908$ | 32.75 | $\$ 193.65$ | $\$ 5,913$ | 32.75 |
| 2017 | $\$ 212.81$ | $\$ 6,341$ | 33.56 | $\$ 213.01$ | $\$ 6,347$ | 33.56 |
| 2018 | $\$ 233.88$ | $\$ 6,886$ | 33.96 | $\$ 234.31$ | $\$ 6,894$ | 33.99 |
| 2019 | $\$ 249.45$ | $\$ 7,220$ | 34.55 | $\$ 251.44$ | $\$ 7,294$ | 34.47 |
| 2020 |  |  |  | $\$ 147.58$ | $\$ 7,328$ | 20.14 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.3 \%$.

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: AB - Total Medical
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 232.53$ | $\$ 16,607$ | 14.00 | $\$ 229.14$ | $\$ 16,558$ | 13.84 |
| 2017 | $\$ 215.38$ | $\$ 15,913$ | 13.53 | $\$ 210.02$ | $\$ 15,710$ | 13.37 |
| 2018 | $\$ 208.20$ | $\$ 15,753$ | 13.22 | $\$ 202.63$ | $\$ 15,450$ | 13.12 |
| 2019 | $\$ 210.71$ | $\$ 15,721$ | 13.40 | $\$ 193.52$ | $\$ 14,624$ | 13.23 |
| 2020 |  |  |  | $\$ 116.02$ | $\$ 16,065^{11}$ | 7.22 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by $3.6 \%$.

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: AB - Total Rehab \& Attendant Care
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 73.47$ | $\$ 57,296$ | 1.28 | $\$ 71.07$ | $\$ 55,564$ | 1.28 |
| 2017 | $\$ 52.09$ | $\$ 45,789$ | 1.14 | $\$ 49.67$ | $\$ 43,206$ | 1.15 |
| 2018 | $\$ 45.82$ | $\$ 43,328$ | 1.06 | $\$ 43.66$ | $\$ 40,687$ | 1.07 |
| 2019 | $\$ 46.82$ | $\$ 45,037$ | 1.04 | $\$ 46.09$ | $\$ 44,030$ | 1.05 |
| 2020 |  |  |  | $\$ 34.65$ | $\$ 51,491^{12}$ | 0.67 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by $3.5 \%$.

[^5]Table 7: Changes in Estimated Loss Costs, Frequency and Severity: AB - Total Disability Income
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 84.15$ | $\$ 35,767$ | 2.35 | $\$ 83.93$ | $\$ 35,835$ | 2.34 |
| 2017 | $\$ 74.77$ | $\$ 33,091$ | 2.26 | $\$ 75.20$ | $\$ 33,181$ | 2.27 |
| 2018 | $\$ 73.92$ | $\$ 35,182$ | 2.10 | $\$ 74.73$ | $\$ 35,470$ | 2.11 |
| 2019 | $\$ 74.29$ | $\$ 33,641$ | 2.21 | $\$ 73.55$ | $\$ 35,106$ | 2.10 |
| 2020 |  |  |  | $\$ 45.28$ | $\$ 34,583$ | 1.31 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.1 \%$.

Table 8: Changes in Estimated Loss Costs, Frequency and Severity: AB - Funeral \& Death Benefits

|  | As of December 31, 2020 |  |  | As of June 30, 2020 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $\$ 2.02$ | $\$ 16,193$ | 0.12 | $\$ 1.97$ | $\$ 16,068$ | 0.12 |
| 2017 | $\$ 2.25$ | $\$ 17,766$ | 0.13 | $\$ 2.20$ | $\$ 17,428$ | 0.13 |
| 2018 | $\$ 1.95$ | $\$ 17,592$ | 0.11 | $\$ 1.98$ | $\$ 17,879$ | 0.11 |
| 2019 | $\$ 1.82$ | $\$ 17,191$ | 0.11 | $\$ 1.75$ | $\$ 17,520$ | 0.10 |
| 2020 |  |  |  | $\$ 1.15$ | $\$ 17,984$ | 0.06 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by $1.7 \%$.

Table 9: Changes in Estimated Loss Costs, Frequency and Severity: Collision
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 208.23$ | $\$ 6,948$ | 29.97 | $\$ 208.20$ | $\$ 6,950$ | 29.96 |
| 2017 | $\$ 227.91$ | $\$ 7,311$ | 31.17 | $\$ 228.00$ | $\$ 7,326$ | 31.12 |
| 2018 | $\$ 256.10$ | $\$ 7,838$ | 32.68 | $\$ 256.40$ | $\$ 7,849$ | 32.66 |
| 2019 | $\$ 275.30$ | $\$ 8,249$ | 33.37 | $\$ 276.30$ | $\$ 8,333$ | 33.16 |
| 2020 |  |  |  | $\$ 176.67$ | $\$ 8,545$ | 20.68 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.1 \%$.

Table 10: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 68.14$ | $\$ 2,503$ | 27.22 | $\$ 68.16$ | $\$ 2,504$ | 27.22 |
| 2017 | $\$ 70.45$ | $\$ 2,794$ | 25.22 | $\$ 70.49$ | $\$ 2,797$ | 25.20 |
| 2018 | $\$ 89.80$ | $\$ 3,347$ | 26.83 | $\$ 89.77$ | $\$ 3,343$ | 26.85 |
| 2019 | $\$ 89.80$ | $\$ 3,490$ | 25.73 | $\$ 90.53$ | $\$ 3,510$ | 25.79 |
| 2020 |  |  |  | $\$ 76.27$ | $\$ 3,956$ | 19.28 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.2 \%$.

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

| As of December 31, 2020 |  |  |  | As of June 30, 2020 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $\$ 320.78$ | $\$ 6,334$ | 50.65 | $\$ 320.68$ | $\$ 6,333$ | 50.64 |
| 2017 | $\$ 350.53$ | $\$ 6,597$ | 53.13 | $\$ 350.54$ | $\$ 6,605$ | 53.07 |
| 2018 | $\$ 401.40$ | $\$ 7,117$ | 56.40 | $\$ 401.82$ | $\$ 7,120$ | 56.43 |
| 2019 | $\$ 404.06$ | $\$ 7,228$ | 55.90 | $\$ 410.15$ | $\$ 7,346$ | 55.84 |
| 2020 |  |  |  | $\$ 281.68$ | $\$ 7,465$ | 37.74 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $0.4 \%$.

Table 12: Changes in Estimated Loss Costs, Frequency and Severity: Specified Perils
As of December 31, 2020 As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 20.69$ | $\$ 7,435$ | 2.78 | $\$ 20.69$ | $\$ 7,435$ | 2.78 |
| 2017 | $\$ 37.58$ | $\$ 6,669$ | 5.64 | $\$ 37.58$ | $\$ 6,669$ | 5.64 |
| 2018 | $\$ 17.07$ | $\$ 4,124$ | 4.14 | $\$ 17.12$ | $\$ 4,130$ | 4.15 |
| 2019 | $\$ 26.65$ | $\$ 6,409$ | 4.16 | $\$ 49.49$ | $\$ 8,036$ | 6.16 |
| 2020 |  |  |  | $\$ 13.73$ | $\$ 5,976$ | 2.30 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $22.4 \%$. The most significant increase was for the 2019 accident year; 2016-18 were relatively stable.

Table 13: Changes in Estimated Loss Costs, Frequency and Severity: Uninsured Auto
As of December 31, 2020
As of June 30, 2020

| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 2016 | $\$ 10.17$ | $\$ 49,968$ | 0.20 | $\$ 10.75$ | $\$ 52,636$ | 0.20 |
| 2017 | $\$ 8.37$ | $\$ 42,224$ | 0.20 | $\$ 8.95$ | $\$ 44,948$ | 0.20 |
| 2018 | $\$ 7.87$ | $\$ 41,640$ | 0.19 | $\$ 8.39$ | $\$ 44,176$ | 0.19 |
| 2019 | $\$ 8.88$ | $\$ 47,698$ | 0.19 | $\$ 9.42$ | $\$ 51,296$ | 0.18 |
| 2020 |  |  |  | $\$ 6.02$ | $\$ 45,835$ | 0.13 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by $6.3 \%$.

Table 14: Changes in Estimated Loss Costs, Frequency and Severity: Underinsured Motorist

| As of December 31, 2020 |  |  |  | As of June 30, 2020 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $\$ 7.78$ | $\$ 205,537$ | 0.04 | $\$ 7.90$ | $\$ 228,853$ | 0.03 |
| 2017 | $\$ 8.21$ | $\$ 232,714$ | 0.04 | $\$ 8.25$ | $\$ 267,414$ | 0.03 |
| 2018 | $\$ 7.93$ | $\$ 236,572$ | 0.03 | $\$ 7.51$ | $\$ 267,775$ | 0.03 |
| 2019 | $\$ 7.92$ | $\$ 233,580$ | 0.03 | $\$ 7.34$ | $\$ 239,750$ | 0.03 |
| 2020 |  |  |  | $\$ 7.80$ | $\$ 363,979$ | 0.02 |

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by $2.6 \%$.

## 4. LOSS TREND RATE CONSIDERATIONS

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, etc., can make the underlying trend patterns difficult to discern.

The initial step of our process is to plot and 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 or are not coincident with historical reforms. These observations guide us in our design of each regression model on an individual coverage basis.

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 in an attempt 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 $E^{13}$ for each of frequency, severity, and loss cost.


### 4.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twentyyear period from 2000-2 to 2020-1. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

### 4.2. 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-by-coverage 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.

### 4.3. 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 extreme weather event

[^6]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.


### 4.4. 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, the 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 take into consideration 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) effective for all claims that occur on or after a specified date, (ii) for all claims reported after a specified date, or (iii) on or after a specified policy effective date. Reforms that are effective for all claims occurring on or after a specified date versus reforms that are effective for all policies effective 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 attributed to 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 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 ${ }^{14}$ :

- 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 below we present summaries of our bodily injury and 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.

### 4.5. 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.

### 4.6. Statistical Tests

We test the various trends that we model for statistical significance using various tests, and present the Adjusted R-squared values, and $p$-value 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."

[^7]
### 4.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year, which is April 1, 2020 in this review.

A discussion of our selected trend rates for each coverage follows in Section 5.

### 4.8. 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 considered the manner in which to group the sub-coverages. Based on the nature of the sub-coverage, our visual inspection of the sub-coverage graphs ${ }^{15}$ and the correlation of those sub-coverages, we chose to group the accident benefits sub-coverages as follows:

- Accident Benefits- Medical (kind of loss code ${ }^{16}$ )
- Visitation $(83,93)$
- Medical $(31,41,61)$
- Dependent Care $(84,94)$
- Housekeeping $(85,95)$
- Examinations $(86,96)$
- Accident Benefits- Rehabilitation including Attendant Care
- Renovation $(43,63)$
- Other $(45,65)$
- Attendant Care ${ }^{17}(46,66)$
- Replacement (49, 87, 69, 97)
- Accident Benefits - Disability Income
- Caregiver $(48,68)$
- Employed (34, 44, 80, 64, 90)
- Student $(81,91)$
- Non-Earner (82, 92)
- Accident Benefits- Remainder
- Death $(32,42,62)$
- Funeral $(30,40,60)$

[^8]The loss trend rate and reform factor analyses that we prepare and present in this report for accident benefits are based on the above four grouping. However, as we discuss more fully in Section 5.4, due to the Bill 91 reform which resulted in a merger of benefit limits for medical and rehabilitation including attendant care into a single combined limit, we consider these two sub-coverages together. In addition, for ease of application of the accident benefits reform factors and loss trend rates that we present by sub-coverage, we provide a single accident benefits coverage ${ }^{18}$ loss trend rate(s), and associated reform factor(s).

### 4.9. Selected Trend Models

As presented in Appendix E, we review several different models for each coverage based on different time frames, 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 assessment of the best model through a wholistic view 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.

### 4.10. COVID-19

COVID-19 "stay-at-home" orders and other directives in the first half of 2020 resulted in a dramatic decline in traffic. Until an effective treatment and/or vaccine is widely available, we expect the pandemic to affect traffic levels in varying degrees - likely through the end of 2021 or beyond.

## Trend Rates

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

We account for and isolate the observed change in the 2020-1 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 whether there is a statistically significant observable effect on frequency or severity due to COVID-19 in 2020-1 and therefore if the mobility parameter should be included in our model design.

All trend models that include the mobility parameter will have no variance around the 2020-1 accident period as there is effectively a single predictor for a single data point without leverage on the calculated loss trend rate. As a result, our selected loss trend rate is not dependent upon the mobility parameter. That is, for the trend models with a mobility parameter, our selected loss trend rate based on data ending 2019-2 without a mobility parameter and data ending 2020-1 with a mobility parameter are identical.

[^9]
## Application of Trend Rates

For those rating programs intended to be effective once COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.

For those rating programs intended to be effected while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during ${ }^{20}$ the proposed rating program.

[^10]
## 5. OLIVER WYMAN SELECTED TREND RATES

### 5.1. Bodily Injury

In Figure 1, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 1: Observed Bodily Injury Loss Cost Experience


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

- Loss cost 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 at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited a generally upward trend since Reg 34/10. We observe an upward spike at 2020-1. This may be the result of a slight speedup in how fast claims are being paid out during this period and consider this estimate to have higher uncertainty than a "normal" accident-semester as of 6-months.
- Frequency has generally followed a similar pattern to loss cost with more variability. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter. We observe a large decrease at 2020-1 attributed to 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. ${ }^{21}$
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 ${ }^{22}$, a change in trend parameter at April 1, 2016, and a mobility parameter ${ }^{23}$ are presented in Appendix E. We present estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2020-1, and includes 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

[^11]mode ${ }^{24}$ is $+0.0 \%$ up to April 1,2016 and $-8.9 \%$ thereafter. The adjusted $R$-squared of our proposed frequency model is 0.963 .

Our selected frequency trend rate of $-8.9 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of $-8.9 \%$.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p=0.012$ ), and seasonality ( $p=0.023$ ). As noted above, we are unable to discern a measurable reform impact due to the statistically insignificant $p$-values. The implied annual trend rate associated with our fitted severity model is $+1.0 \%$. The adjusted R -squared of our proposed severity model is 0.453 . The lower $R$-squared value results from the variability of the data points for 2015 and prior. The severity model appears to explain a much higher percentage of the movements in the data for 2015 and subsequent.

We have chosen to exclude the 2020-1 severity observation from our model fit due to the extremely high uncertainty underlying the ultimate loss amount estimate for this accident-semester. As discussed in Appendix H, based on our review of industry and individual insurer loss development data as of June 30, 2020, (GISA Exhibit AUTO 7501), we observe an unusual rise in the 2020-1 paid loss to reported loss ratio compared to prior accident half years at comparable 6 months development.

In Figure 2, 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 $+1.0 \%^{25}$ up to April 1, 2016 and $-8.0 \%{ }^{26}$ thereafter. The implied adjusted R -squared of the combined frequency, severity loss cost model is 0.947.

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, with an adjusted R -squared of 0.965 . 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 and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is $+1.0 \%$ up to April 1, 2016 and $-8.0 \%$ thereafter. Our selected future loss cost trend is -8.0\%.

[^12]Figure 2: Bodily Injury - Fitted Frequency, Severity and Loss Cost


### 5.2. Property Damage

In Figure 3, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 3: Observed Property Damage Loss Cost Experience


A review of the historical data points (as presented in Figure 3) 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 an apparent (but yet to mature) spike in 2019-2. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity has generally exhibited a small upward trend, which appears to change 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 at 2020-1 attributed to the COVID-19 pandemic.

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. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

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 2020-1, and include time ( $p=$ 0.000 ) and mobility ( $p=0.000$ ) parameters. The implied annual trend rates associated with our fitted frequency model is $-2.3 \%$. The adjusted R -squared is 0.942 .

Our selected frequency trend rate of $-2.3 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of $-2.3 \%$.

We fit a severity model to all accident half-years between 2007-1 and 2020-1, 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 $+3.0 \%$ before January 1,2013 and $+8.2 \%$ thereafter. The adjusted R -squared of our proposed severity model is 0.960 .

In Figure 4, 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 $+0.6 \%{ }^{27}$ before January 1,2013 and $+5.7 \%{ }^{28}$ thereafter. The implied adjusted R -squared of the combined frequency, severity loss cost model is 0.853 .

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 $2009-1^{29}$ and 2020-1, and include time ( $p=0.000$ ), seasonality ( $p=0.019$ ), and mobility ( $p=0.000$ ). The implied annual trend rate associated with our fitted loss cost model is $+4.3 \%$. The adjusted $R$-squared of the direct loss cost model is 0.900 . We do not find the parameter for a change in trend at January 1 , 2013 to be significant in our direct loss cost model ( $p=0.059$ ).

Our direct loss cost trend rate of $+4.3 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we calculate trend rate of $+4.3 \%$.

We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of $+4.3 \%$, but a significantly higher adjusted $R$-squared and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with a $+4.3 \%$ annual trend rate.

[^13]Figure 4: Property Damage - Fitted Frequency, Severity and Loss Cost


### 5.3. Direct Compensation Property Damage

In Figure 5, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 5: Observed Direct Compensation Property Damage Loss Cost Experience


A review of the historical data points (as presented in Figure 5) shows that subject to variability:

- Loss cost has exhibited a relatively flat trend over 2004 to 2012, then an increasing trend thereafter. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited a modestly increasing trend before 2013, and a steeper trend thereafter.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.

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. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2020-1, 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 $+2.5 \%$ thereafter. The adjusted R-squared of our proposed frequency model is 0.887 .

Our selected frequency trend rate of $+2.5 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of $+2.5 \%$.

Our selected severity model is fit to all accident half-years between 2004-1 and 2020-1, 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 $+0.5 \%$ before January 1, 2013 and $+6.6 \%$ thereafter. The adjusted R -squared of our proposed severity model is 0.991 .

In Figure 6, 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 $+0.5^{30} \%$ before January 1,2013 and $+9.2 \%^{31}$ thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.970 .

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 and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is $+0.5 \%$ prior to January 1,2013 and $+9.2 \%$ thereafter. Our selected future loss cost trend is $+9.2 \%$.

[^14]Figure 6: 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

Similar to our prior reports, our selected loss trend rate is based on a combined "Total Medical and Rehabilitation including Attendant Care" basis. The decision to combine the sub-coverages was based on a preliminary analysis using the June 30, 2020 dataset which considered models on both a separate and combined basis.

In Figure 7, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report. We observe the 2019-2 ultimate loss estimate decreased and ultimate claim counts increased resulting in a decrease to the 2019-2 severity estimate.

Figure 7: 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 7) 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 large decrease in 2017. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited a generally upward trend between 2010 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since. We observe an increase at 2020-1 attributed to the COVID-19 pandemic.
- Frequency exhibited an increasing trend after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms. We observe a large decrease at 2020-1 attributed to 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 ${ }^{32}$ coincident with the June 1 , 2016 implementation date, and a mobility parameter are presented in Appendix E. We show estimated trends ending 2019-1 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-2 ${ }^{33}$ and 2020-1, 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 $+3.1 \%$ up to June 1,2016 and $-2.9 \%$ thereafter once the reforms were fully implemented. The adjusted R -squared of our proposed frequency model is 0.944 .

Our selected frequency trend rate of -2.9\% is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of -2.9\%.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-1, and includes time ( $p=0.000$ ), seasonality ( $p=0.016$ ), a reform scalar parameter beginning June $1,2016(p=0.001)$, a change in trend rate parameter beginning June $1,2016(p=0.001)$, and a mobility parameter ( $p=0.001$ ). The implied annual trend rates associated with our fitted severity model is $+3.7 \%$ up to June 1, 2016 and $-2.2 \%$ thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1 , 2016 corresponds to a $13.8 \%$ decrease in severity. The adjusted R -squared of our proposed severity model is 0.841 .

Our selected post-reform severity trend rate of $-2.2 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a post-reform severity trend rate of $-2.2 \%$.

[^15]In summary ${ }^{34}$, we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from $+3.1 \%$ before the reforms to $-2.9 \%$ after the reforms were fully in effect.
- a decrease in the severity level of $13.7 \%$ once the reforms were fully in effect, and a change to the severity trend rate, from $+3.7 \%$ before the reforms to $-2.2 \%$ after the reforms were fully in effect.
In Figure 8, 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 $+7.0 \%{ }^{35}$ up to June 1, 2016 and $-5.0 \%{ }^{36}$ thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a $13.7 \%$ decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.921 .

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 trend rate, but a significantly higher adjusted R -squared ( 0.976 ) 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 $+7.4 \%$ up to June 1 , 2016 and $-2.1 \%$ thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a $21.0 \%$ decrease in loss cost.

[^16]Figure 8: 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 15.

Table 15: Accident Benefits Total Medical \& Rehabilitation including Attendant Care - Semi-Annual Loss Cost Trend and Reform Factors

| Accident <br> Semester | Semi-Annual <br> Trend Rate | Trend Factor to <br> $\mathbf{4 / 1 / 2 0 2 0}$ | Scalar Reform <br> Factor |
| :---: | :---: | :---: | :---: |
| $2015-01$ | $3.6 \%$ | 1.025 | 0.790 |
| $2015-02$ | $3.6 \%$ | 0.989 | 0.790 |
| $2016-01$ | $2.0 \%$ | 0.955 | 0.791 |
| $2016-02$ | $-0.3 \%$ | 0.936 | 0.855 |
| $2017-01$ | $-1.1 \%$ | 0.938 | 0.960 |
| $2017-02$ | $-1.1 \%$ | 0.948 | 1.000 |
| $2018-01$ | $-1.1 \%$ | 0.958 | 1.000 |
| $2018-02$ | $-1.1 \%$ | 0.969 | 1.000 |
| $2019-01$ | $-1.1 \%$ | 0.979 | 1.000 |
| $2019-02$ | $-1.1 \%$ | 0.989 | 1.000 |
| $2020-01$ |  | 1.000 | 1.000 |

## Accident Benefits - Total Disability Income

In Figure 9, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 9: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost


A review of the historical data points (as presented in Figure 9) 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 at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited a generally upward trend between 2010 and 2016, followed by a decrease in 2017 and a subsequent relatively flat pattern.
- 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 at 2020-1 attributed to 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 ${ }^{37}$ coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2012-1 ${ }^{38}$ and 2020-1, 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 $+3.0 \%$ up to June 1, 2016 and $-5.0 \%$ thereafter. The adjusted R-squared of our proposed frequency model is 0.947 .

Our selected frequency trend rate of $-5.0 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of $-5.0 \%$.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-1, and includes time ( $p=0.000$ ), and a phased-in scalar parameter at June $1,2016(p=0.006)$. The implied annual trend rate associated with our fitted severity model is $+3.2 \%$. The modelled scalar parameter at June 1,2016 corresponds to a $11.5 \%$ decrease in severity. The adjusted $R$-squared of our proposed severity model is 0.592. We observe that this lower R-squared is likely the result of the model not explaining as well the movements prior to 2013 and, possibly, 2018 and subsequent.

In summary ${ }^{39}$, we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from $+3.0 \%$ before the reforms that turned negative after the reforms were fully in effect to -5.0\%.
- a decrease in the severity level by $11.5 \%$ once the reforms were fully in effect, with the severity trend rate remaining unchanged at $+3.2 \%$.

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

[^17]
## Table 16: Accident Benefits Total Disability Income - Semi Annual Loss Cost Trend and Reform Factors

| Accident <br> Semester | Semi-Annual <br> Trend Rate | Trend Factor to <br> $\mathbf{4 / 1 / 2 0 2 0}$ | Scalar Reform <br> Factor |
| :---: | :---: | :---: | :---: |
| $2015-01$ | $3.1 \%$ | 1.017 | 0.885 |
| $2015-02$ | $3.1 \%$ | 0.986 | 0.885 |
| $2016-01$ | $1.7 \%$ | 0.957 | 0.885 |
| $2016-02$ | $-0.3 \%$ | 0.941 | 0.922 |
| $2017-01$ | $-1.0 \%$ | 0.943 | 0.979 |
| $2017-02$ | $-1.0 \%$ | 0.952 | 1.000 |
| $2018-01$ | $-1.0 \%$ | 0.962 | 1.000 |
| $2018-02$ | $-1.0 \%$ | 0.971 | 1.000 |
| $2019-01$ | $-1.0 \%$ | 0.981 | 1.000 |
| $2019-02$ | $-1.0 \%$ | 0.990 | 1.000 |
| $2020-01$ |  | 1.000 | 1.000 |

In Figure 10, 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 $+6.3 \%^{40}$ up to June 1, 2016 and $-1.9 \%^{41}$ thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a $11.5 \%$ decrease in loss cost. The implied adjusted R -squared of the combined frequency, severity loss cost model is 0.894 .

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.

[^18]Figure 10: Accident Benefits Total Disability Income - Fitted Frequency, Severity and Loss Cost


## Accident Benefits - Funeral \& Death Benefits

In Figure 11, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 11: Accident Benefits Funeral \& Death Benefits - Observed Frequency, Severity and Loss Cost


A review of the historical data points (as presented in Figure 11) 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 large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity is generally flat with high variability and subject to various 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. We show estimated trends ending 2020-1 and 2019-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2020-1, and includes time ( $p=0.009$ ), seasonality ( $p=0.000$ ) and mobility parameter ( $p=0.000$ ). The implied annual trend rates associated with our fitted frequency model is $-2.0 \%$. The adjusted R -squared of our proposed frequency model is 0.861 .

Our selected frequency trend rate of - $2.0 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of -2.0\%.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-1, and only includes a time parameter ( $p=0.018$ ). The implied annual trend rates associated with our fitted severity model is $+0.7 \%$. The adjusted R -squared of our proposed severity model is 0.247 .

In Figure 12, 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 $-1.2 \%^{42}$. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.835 .

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 implied annual trend rate of the direct loss cost model is $-1.3 \%$, however the time parameter is not significant ( $p=0.082$ ). Based on these findings, we select a past and future trend rate of $0.0 \%$.

[^19]Figure 12: Accident Benefits Funeral \& Death Benefits - Fitted Frequency, Severity and Loss Cost


## Accident Benefits - Total

In Figure 13, we present the loss cost fitted values as implied by our selected models in this section ${ }^{43}$. The implied adjusted R -squared of the implied loss cost model is 0.925 .

[^20]Figure 13: Accident Benefits Total - Implied Loss Cost


The weighted average annual loss cost trend rate implied by our selected models in this section is $+7.1 \%$ before June 1, 2016 and $-2.1 \%$ thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a $18.7 \%$ 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 17.

Table 17: Accident Benefits Total - Semi Annual Loss Cost Trend and Reform Factors

| Accident <br> Semester | Semi-Annual <br> Trend Rate | Trend Factor to <br> $\mathbf{4 / 1 / 2 0 2 0}$ | Scalar Reform <br> Factor |
| :---: | :---: | :---: | :---: |
| $2015-01$ | $3.5 \%$ | 1.023 | 0.812 |
| $2015-02$ | $3.4 \%$ | 0.988 | 0.812 |
| $2016-01$ | $2.0 \%$ | 0.955 | 0.813 |
| $2016-02$ | $-0.3 \%$ | 0.937 | 0.871 |
| $2017-01$ | $-1.0 \%$ | 0.940 | 0.965 |
| $2017-02$ | $-1.0 \%$ | 0.950 | 1.000 |
| $2018-01$ | $-1.0 \%$ | 0.959 | 1.000 |
| $2018-02$ | $-1.0 \%$ | 0.969 | 1.000 |
| $2019-01$ | $-1.0 \%$ | 0.979 | 1.000 |
| $2019-02$ | $-1.0 \%$ | 0.990 | 1.000 |
| $2020-01$ |  | 1.000 | 1.000 |

### 5.5. Collision

In Figure 14, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

## Figure 14: Observed Collision Loss Cost Experience



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

- Loss cost has exhibited a somewhat flat trend between 2004 and 2011, then an increasing trend thereafter. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited an increasing trend since 2001.
- Frequency has exhibited a declining pattern through to 2011, then changing to an increasing trend since and is subject to a more variability than severity. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
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. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2013-1 and 2020-1, and includes time $(p=0.006)$ and a mobility parameter $(p=0.000)$. The implied annual trend rate associated with our fitted frequency model is $+2.8 \%$. The adjusted R -squared of our proposed frequency model is 0.861 .

Our selected frequency trend rate of $+2.8 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we select a frequency trend rate of $+2.8 \%$.

Our selected severity model is fit to all accident half-years between 2013-1 and 2020-1, and includes time ( $p=0.000$ ), seasonality ( $p=0.000$ ). The implied annual trend rate associated with our fitted severity model is $+6.7 \%$. The adjusted R -squared of our proposed severity model is 0.995 .

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 rates implied by the combined frequency and severity models is $+9.7 \% .{ }^{44}$ The implied adjusted Rsquared of the combined frequency, severity loss cost 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.

As a result, we select past and future loss cost trend of $+9.7 \%$ based on our selected frequency and severity models.

[^21]Figure 15: 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 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 2000-2 through 2020-1.

Figure 16: Observed Comprehensive - Theft Loss Cost Experience


A review of the historical data points (as presented in Figure 16) 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. We observe a modest decrease at 2020-1.
- Severity has been generally increasing since 2001, including a lift at 2018-2. We observe a possible flattening of the severity beginning at 2020-1.
- Frequency, following a period of decline through 2015, has exhibited a positive trend. We note the lack of a decrease at 2020-1 corresponding with COVID-19.
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. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2020-1, and includes a time ( $p=0.000$ ) and change in trend parameter at 2016-1 ( $p=0.000$ ). We note the mobility parameter is insignificant, implying there has not been a significant decrease in thefts in 2020-1. The implied annual trend rates associated with our fitted frequency model is $-7.4 \%$ up to January 1, 2016 and $+11.4 \%$ thereafter. The adjusted R-squared of our proposed severity model is 0.759 .

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-1, and includes time ( $p=0.000$ ), and a scalar parameter at 2018-2 $(p=0.000)$. The implied annual trend rate associated with our fitted severity model is $+5.8 \%$. The modelled scalar parameter at July 1,2018 corresponds to a $19.9 \%$ increase in severity. The adjusted R-squared of our proposed severity model is 0.917 .

In Figure 19, 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 $-2.0 \%{ }^{45}$ up to January 1, 2016 and $+18.0 \%{ }^{46}$ thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.909.

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, based on our frequency and severity models, the loss cost trend is $-2.0 \%$ up to January 1, 2016 and $+18.0 \%$ thereafter, and a one-time scalar increase of $19.9 \%$ on July $1,2018$.

[^22]Figure 17: Comprehensive Theft- Fitted Frequency, Severity and Loss Cost


## Comprehensive - All Other

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 2000-2 through 2020-1.

Figure 18: Observed Comprehensive - All Other Loss Cost Experience



A review of the historical data points (as presented in Figure 18) 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 possible flattening beginning 2019. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- 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 large decrease at 2020-1 attributed to the COVID-19 pandemic.

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. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2020-1, and only includes the mobility parameter $(p=0.000)$, as the time parameter is insignificant $(p=0.118)$. The implied annual trend rates associated with our fitted frequency model is 0.0\%.

Our selected frequency trend rate of $+0.0 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we calculate trend rate of $+0.0 \%$.

Our selected severity model is fit to all accident half-years between 2014-1 and 2020-1, and includes time ( $p=0.000$ ), seasonality ( $p=0.000$ ). The implied annual trend rate associated with our fitted severity model is $+8.6 \%$. The adjusted R -squared of our proposed severity model is 0.917 .

In Figure 19, 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 $+8.6 \%{ }^{47}$. The implied adjusted R -squared of the combined frequency, severity loss cost model is 0.813 .

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 the past and future loss cost trend is $+8.6 \%$ based on the combined frequency and severity models.

[^23]Figure 19: Comprehensive - All Other - Fitted Frequency, Severity and Loss Cost


## Comprehensive - Total

In Figure 20, 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 2000-2 through 2020-1.

Figure 20: Observed Comprehensive - Total Loss Cost Experience


A review of the historical data points (as presented in Figure 20) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing pattern beginning 2015/2016. We observe a possible flattening beginning 2019. We observe a modest decrease at 2020-1 which we consider, in part, is attributed to the impact of the COVID-19 pandemic on frequency.
- Severity has been generally increasing since 2012, with a relatively steep rise beginning 2015/2016, and a possible moderation beginning 2019.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.

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 show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2020-1, and only includes the mobility parameter $(p=0.000)$, as the time parameter is insignificant $(p=0.287)$. The implied annual trend rates associated with our fitted frequency model is $0.0 \%$.

Our selected frequency trend rate of $+0.0 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we calculate trend rate of $+0.0 \%$.

Our selected severity model is fit to all accident half-years between 2014-1 and 2020-1, and includes time ( $p=0.000$ ), seasonality ( $p=0.001$ ). The implied annual trend rate associated with our fitted severity model is $+11.6 \%$. The adjusted R -squared of our proposed severity model is 0.942 .

In Figure 19, 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 $+11.6 \%{ }^{48}$ The implied adjusted Rsquared of the combined frequency, severity loss cost model is 0.886 .

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 and future loss cost trend of $+11.6 \%$ based on our selected frequency and severity models.

[^24]Figure 21: Comprehensive - Fitted Frequency, Severity and Loss Cost


### 5.7. All Perils

In Figure 22, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 22: Observed All Perils Loss Cost Experience


A review of the historical data points (as presented in Figure 22) 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 at 2020-1 attributed to the COVID-19 pandemic.
- Severity has been consistently showing a rising pattern.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.

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 show estimated trends
ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

We fit our selected frequency model to all accident half-years between 2013-1 and 2020-1, 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 $+3.4 \%$. The adjusted R -squared of our proposed frequency model is 0.864 .

Our selected frequency trend rate of $+3.4 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we calculate trend rate of $+3.4 \%$.

Our selected severity model is fit to all accident half-years between 2013-1 and 2020-1, and includes time ( $p=0.000$ ), and seasonality ( $p=0.000$ ). The implied annual trend rate associated with our fitted severity model is $+5.5 \%$. The adjusted R -squared of our proposed severity model is 0.979 .

In Figure 23, 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 $+9.1 \%^{49}$. The implied adjusted R -squared of the combined frequency, severity loss cost 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.

As a result, we select past and future loss cost trend of $+9.1 \%$ based on our selected frequency and severity models.

[^25]Figure 23: All Perils - Fitted Frequency, Severity and Loss Cost


### 5.8. Specified Perils

In Figure 24, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe for the 2019-1 and 2019-2 accident semesters, increased frequency, severity (for 2019-2 only) and loss cost estimates.

Figure 24: Observed Specified Perils Loss Cost Experience


A review of the historical data points (as presented in Figure 24) 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.
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 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 25: Observed Uninsured Auto Loss Cost Experience


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

- Except for a spike in 2019-1, loss cost has exhibited a declining pattern since 2012. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Except for a spike in 2019-1, severity has exhibited a slight decreasing pattern since 2006.
- Frequency has been steadily declining since about 2006. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
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 July 1,2018 , and a mobility parameter are presented in Appendix E. We show estimated trends ending 2019-2 and 2020-1 given the uncertainties related to estimated claim costs for immature periods.

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

We select a frequency model between accident half-years between 2006-1 and 2020-1, and include time $(p=0.000)$, seasonality $(p=0.015)$, and a mobility parameter $(p=0.011)$. The implied annual trend rate associated with this frequency model is $-6.1 \%$. The adjusted R -squared of our proposed frequency model is 0.956 .

Our selected frequency trend rate of $-6.1 \%$ is not dependent upon the mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, we calculate trend rate of $-6.1 \%$.

We select a severity model between accident half-years between 2006-1 and 2020-1; and include time $(p=0.000)$ and a change in the trend rate at 2008-2 $(p=0.000)$. The implied annual trend rate associated with our severity model after July 1, 2008 is $-0.3 \%(p=0.000)$. The adjusted R-squared of our proposed severity model is 0.467 .

In Figure 26, 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 after July 1, 2008 is $-6.4 \% .{ }^{50}$ The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.745 .

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 loss cost trend rate 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 and future loss cost trend of $-6.4 \%$ based on our selected frequency and severity models.

[^26]Figure 26: Uninsured Auto - Fitted Frequency, Severity and Loss Cost


### 5.10. Underinsured Motorist

In Figure 27, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe reduced frequency and increased severity estimates for 2015 and subsequent, but consistent loss cost estimates.

Figure 27: Observed Underinsured Motorist Loss Cost Experience




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

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability.
- 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, $+1.0 \%$.

As a result, we select past and future loss cost trend of $+1.0 \%$ based on our selected frequency and severity models.

### 5.11. Summary- All Coverages

We summarize our trend analyses in Table 18.

Table 18: Selected Loss Cost Trends as of June 30, 2020

| Coverage | Past Loss Cost | Future Loss Cost |
| :--- | :---: | :---: |
| Bodily Injury | $+1.0 \%$ up to March 31, 2016 <br> $-8.0 \%$ after April 1, 2016 | $-8.0 \%$ |
| Property Damage | $+4.3 \%$ | $+4.3 \%$ |
| DCPD | $+0.5 \%$ up to Dec 31, 2012 |  |
|  | $+9.2 \%$ after Jan 1, 2013 | $+9.2 \%$ |
| Accident Benefits | $+7.1 \%$ up to May 31, 2016 |  |
|  | $-2.1 \%$ after June 1, 201651 | $-2.1 \%$ |
| Uninsured Auto | $-6.4 \%$ | $+6.4 \%$ |
| Collision | $+9.7 \%$ | $+9.7 \%$ |
| Comprehensive | $+11.6 \%$ | $+11.6 \%$ |
| Specified Perils | $+11.6 \%$ | $+11.6 \%$ |
| All Perils | $+9.1 \%$ | $+9.1 \%$ |
| Underinsured Motorist | $+1.0 \%$ | $+1.0 \%$ |

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 an $18.7 \%$ 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, 2019, in Table 19.

[^27]Table 19: Prior Selected Loss Cost Trends as of December 31, 2019

| Coverage | Past Loss Cost | Future Loss Cost |
| :---: | :---: | :---: |
| Bodily Injury | $\begin{gathered} +1.1 \% \text { up to March 31, } 2016 \\ -7.5 \% \text { after April 1, } 2016 \end{gathered}$ | -7.5\% |
| Property Damage | +4.2\% | +4.2\% |
| DCPD | +0.5\% up to Dec 31, 2012 <br> +9.2\% after Jan 1, 2013 | +9.2\% |
| Accident Benefits | +7.1\% up to May 31, 2016 <br> $+0.0 \%$ after June 1, $2016^{52}$ | +0.0\% |
| Uninsured Auto | -7.0\% | -7.0\% |
| Collision | +9.1\% | +9.1\% |
| Comprehensive | +10.6\% | +10.6\% |
| Specified Perils | +10.6\% | +10.6\% |
| All Perils | +8.9\% | +8.9\% |
| Underinsured Motorist | +1.1\% | +1.1\% |

[^28]
## 6. DISTRIBUTION AND USE

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## 7. CONSIDERATIONS AND LIMITATIONS

- Data Verification - For our analysis, we relied on data and information provided by FSRA and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- Rounding and Accuracy - Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- Unanticipated Changes - We developed our conclusions based on an analysis of insurance industry data and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- Internal / External Changes - The sources of uncertainty affecting our estimates are numerous and include factors internal and external to the automobile insurers in Ontario. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- Uncertainty Inherent in Projections - While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.


## 8. APPENDICES

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

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

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

Appendix D: Reported incurred claim count and estimated ultimate claim count by accident half-year.
Appendix E: Summary of loss trend regression analysis which includes modeled trend results for various time periods; with and without a seasonality parameter; with and without certain data points; with and without certain level change parameters.

- Bodily Injury: Pages 1 to 17
- Property Damage: Pages 18 to 28
- DCPD: Pages 29 to 43
- Accident Benefits - Medical \& Rehabilitation including Attendant Care: Pages 44 to 52
- Accident Benefits - Disability Income: Pages 53 to 64
- Accident Benefits - Death \& Funeral Benefits: Pages 65 to 71
- Collision: Pages 72 to 77
- Comprehensive - Theft: Pages 78 to 84
- Comprehensive - Non-Theft: Pages 85 to 91
- Comprehensive: Pages 92 to 98
- All Perils: Pages 99 to 104
- Uninsured Auto: Pages 105 to 113

Appendix F: Summary of Accident Benefits models parameters and phase-in timing by accident halfyear.

Appendix G: Accident Benefits sub-coverage graphs
Appendix H: Review of GISA Selected Development Factors

## APPENDIX H. REVIEW OF GISA SELECTED DEVELOPMENT FACTORS

In Figure 28 through Figure 53, we present our review of the GISA Consulting Actuary's selected incremental incurred loss development factors (age-to-age factors). Our acceptance of the GISA factors is based on our review outlined below as well as other diagnostic data compiled from AUTO7501. Our rejection of a GISA factor takes into consideration if our alternative cumulative loss development factor would have a material impact on our loss trend regression model selection. For completeness, we include analogous figures for the coverage age-to-age factors we consider as an initial default.

Each figure contains six plots comparing the implied age-to-age loss development factor selected by GISA to the observed age-to-age factors. We note the following regarding these figures:

- The first plot in the figure contains a boxplot of the observed age-to-age factors by maturity. The selected age-to-age factor and the 6-year average are represented by red and blue points, respectively
- The remaining plots contain a line graph of the observed age-to-age factor through time and a horizontal red line representing the selected factor. We focus on the incremental development factors through 36 months, as these factors contain the most variance and therefore deserve greatest scrutiny.
- In general, the selected factors at each maturity are within the interquartile range of the boxplot, are close to our initial default 6-year average and have a natural progression toward unity.
- There does not appear to be a clear diagonal effect on the observed age-to-age factors due to COVID-19.
- We find the implied bodily injury ultimate severity for 2020-1 to be high and have concerns on the reasonableness of the 6-12 incurred loss amount age-to-age factor for bodily injury. We observe a spike in actual claim payments as of 6 months for bodily injury to reported incurred loss amounts. It is unclear if GISA considered this rise when making its selection of the 6-12 age-to-age incurred loss development factor. Given the increased uncertainty, the selected historical 6-12 loss development factor may not be predictive for the 2020-1 accident semester. For this reason, and the general uncertainty of the most recent data point in any analysis for bodily injury, we exclude the severity 2020-1 data point from our selected bodily injury severity trend model.
- We observe the selected 6-12 reported incurred loss age-to-age factors appears to be relatively high for (i) accident benefits - total medical and (ii) accident benefits - rehab and attendant care. Although these seemingly high factors may contribute to the increase in the severity estimate for 2020-1, it does not appear to be the primary cause for the spike in ultimate severity for these subcoverages. We have tested alternative (lower) selected age-to-age factors and find the spike in 2020-1 severity persists. Therefore, we accept GISA's selected 6-12 factors as those factors do not have a material impact on our selected trend model. The spike in 2020-1 severity may be caused by claimant reactions to COVID-19. That is, claimants with more severe injuries may be less likely to delay or skip treatments in response to the pandemic compared to claimants with less severe injuries.

Figure 28: Bodily Injury
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


## Figure 29: Property Damage

Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 30: Direct Compensation Property Damage
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 31: Accident Benefits - Total Medical
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 32: Accident Benefits - Total Rehab and Attendant Care Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 33: Accident Benefits - Total DI
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 34: Accident Benefits - Total Funeral + Death Benefits Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 35: Collision
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 36: Comprehensive
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 37: Comprehensive - Theft
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 38: All Perils
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 39: Uninsured Auto
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 40: Underinsured Motorist
Selected Reported Incurred Claims and ALAE Age-to-Age Factors


Figure 41: Bodily Injury
Selected Reported Claim Count Age-to-Age Factors


Figure 42: Property Damage
Selected Reported Claim Count Age-to-Age Factors


Figure 43: Direct Compensation Property Damage Selected Reported Claim Count Age-to-Age Factors


Figure 44: Accident Benefits - Total Medical
Selected Reported Claim Count Age-to-Age Factors


Figure 45: Accident Benefits - Total Rehab and Attendant Care Selected Reported Claim Count Age-to-Age Factors


Figure 46: Accident Benefits - Total DI
Selected Reported Claim Count Age-to-Age Factors







Figure 47: Accident Benefits - Total Funeral + Death Benefits Selected Reported Claim Count Age-to-Age Factors


Figure 48: Collision
Selected Reported Claim Count Age-to-Age Factors


Figure 49: Comprehensive
Selected Reported Claim Count Age-to-Age Factors


Figure 50: Comprehensive - Theft
Selected Reported Claim Count Age-to-Age Factors


Figure 51: All Perils
Selected Reported Claim Count Age-to-Age Factors


Figure 52: Uninsured Auto
Selected Reported Claim Count Age-to-Age Factors


Figure 53: Underinsured Motorist
Selected Reported Claim Count Age-to-Age Factors


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| ams | mex |  | \％ | ame | 0 | ambesme | ase | 边 | ancmommome | ancmow | ase |  |  |  |  |  |  |  |  |  |  | －mas |  |  |  |
| 0 | ＂ |  |  |  |  | ama |  | － | ame | ＋0， | amememe | 2mesmex | ancme | ame |  |  | Nomes |  |  |  |  |  | \％ |  |  |
| me | momem |  |  |  | amem | came | asem | mas | aum | ancoseme | casm |  | ame |  |  | ${ }^{\text {ame }}$ | ＋ | －nezum | weme |  |  |  |  |  | \％ex |
| ame | \％ | \％esem | 边 | \％ | 20x | ames |  | ， | ancme | － | 20 |  | \％ex |  | amem | （emem |  | anden | momes | \％mas |  | － | ， |  | wemomis |
| ame |  |  |  | and | amemen |  | and |  |  | comb | combum |  |  |  | asam | （ome | \％ | ame | mens－ |  |  |  | ${ }^{2}$ | cosmesme | mestome |
| － | $\cdots$ | mes | m－mmem | ame | asememen | 0 |  | com | － | ame | amb | ${ }^{\text {cosem}}$ | com |  | am | \％ | ， | $\underline{+}$ | ＂mas | \％mem | \％ | \％mis | $\pm$ | \％ |  |
|  |  | － |  |  | ${ }^{\text {usem }}$ | amb | ， |  |  | － | mexsmume | amb |  |  |  | （eom | （200 | extersmome |  | \％mansm |  | 2masmex |  |  | 2masme |
|  | mone | \％osis |  |  | ， | aum | －m |  |  | － | ambuseme | ase |  |  |  | （imem | cos | ，eme | men | menco | \％mas | mease |  | － | wemesme |
|  | mose | mesmis | ammmox |  |  | mem | ， | comm | 连 | － | anmes | anmm | ame | asem | em | come | 为 |  | men | m | m－m | \％ |  | $\ldots$ | m＂mos． |
| － | － | － | － | ame | \％ | ame | （iom | －mmem |  | － | － | amb |  |  |  | \％ | （200 | \％ | ？matis | mens |  | \％merse | ， | ancmowe | mans． |
| ＋mos |  |  |  | and | \％ | ancm | （2em | man | ${ }^{\circ}$ | \％ | $\underline{\sim}$ | anmex |  |  |  | （tam | （20em | cose | － | menesm |  | Nome | \％ome | ax－mbuem |  |
|  | \％ |  | ame | aseme | ， |  | ， | 2ex | asm | ， | ， |  | am | ambesmex | am | ， | \％om | \％ | mosis | $\cdots$ | $\cdots$ | $\cdots$ | － | － | $\cdots$ |
| $\pm$ | － |  |  |  | $\pm$ | mex | ${ }^{\text {anem }}$ |  |  | \％ | Lem | － | am | mem |  | $\stackrel{ }{ }$ | \％ | \％ose | ＂ | ＂ |  | \％ | \％ |  | \％ |
| （10e） | \％mas |  | amaz | aseme | cose | 20x | ， | asm | ameme | \％ | \％em | $\xrightarrow{2.00}$ | 20x | \％ome | ${ }^{\circ}$ | $\pm$ | （imem | $\underbrace{\substack{\text { amem }}}_{\substack{\text { ceem }}}$ | － | \％ |  | 2mose | cose | ， | ， |
| $\cdots$ |  |  |  | casmbs | \％em | － | \％ | － | ame | $\cdots$ | $\stackrel{\sim}{2}$ | $\pm$ | ame | mum |  | ${ }^{2}$ | $\pm$ | $\pm$ | － | － |  |  | \％eo |  | － |
| ${ }_{\text {cosem }}$ | Nomes | momes | ， | $\pm$ | $\underbrace{\substack{\text { asem }}}_{\substack{\text { asem }}}$ |  | $\xrightarrow{2}$ |  |  |  | \％ | ， | 0 |  | ansmex | ， | ， | ， | \％mes |  | ＂masm | \％mand | 为 | ， | $\xrightarrow{120}$ |
|  | waz | $\cdots$ | ， | ${ }^{2}$ | cos | ， | $\pm$ | ansmex | ， |  | \％om | ， | （10em | ， | ane | \％ | $\underset{\substack{\text { comem }}}{\text { comem }}$ |  | － | ＂mp | ymosics | mmas | 连 | 为 | \％ |
| ， | \％ |  | ， | ， | ${ }_{\text {cosem }}$ | ） | ， | $\underline{4}$ | ， | ， | ） | ， | ， | － |  | \％ | \％ | $\stackrel{\infty}{ }$ |  |  |  |  | － | $\cdots$ | ${ }^{200}$ |
| $\pm$ | － |  |  | \％ | $\cdots$ | 迷 | ） | 10 | \％ | （seo | ， | ， | － | － |  | \％ | \％ | ， | \％mater | \％mes |  | \％mans | （ome | ， | （em |
| ${ }_{\text {com }}^{\substack{\text { amem } \\ \text { nem }}}$ | ， | ${ }_{\text {cose }}^{\substack{\text { ane }}}$ | ， | ， | ${ }_{\text {cosem }}$ | ， | ${ }^{2}$ |  | ， | ${ }^{1200}$ | come | ， | \％ | \％om | ， | mem | \％om | \％om | ，omem | ， | \％ | ${ }_{\text {comom }}^{\text {tomom }}$ |  | ， | ， |
|  | $\cdots$ |  |  |  | － | \％ | ${ }^{2}$ | \％ | ${ }^{\text {anm }}$ | ${ }^{\text {asem }}$ | \％ | am | $\stackrel{m}{ }$ | $\cdots$ |  | \％ | $\cdots$ | $\cdots$ | \％ | \％ | \％em | m | \％eome | \％ | \％os |
| ， | \％os | \％eo | ， | ， | come | ， | $\xrightarrow{\text { atem }}$ | ， | （inem | cos | ， | \％omem | $\pm$ | （200 | \％os | $\xrightarrow{\text { Lemmem }}$ | \％ome | （ome | （100 | ， | ${ }^{\circ}$ | $\pm$ | （ex | ） | $\pm$ |




























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 06/30/20

| (1) | (2) | (3) | (4) | (5)$\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ |  | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| ccident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 575,287 | 575,288 | 1.000 | 575,288 | 575,302 | (14) |
| 2001.1 | 234 | 519,769 | 519,888 | 1.000 | 519,888 | 519,875 | 13 |
| 2001.2 | 228 | 639,874 | 640,700 | 1.000 | 640,700 | 640,700 | , |
| 2002.1 | 222 | 579,361 | 579,935 | 1.000 | 579,935 | 579,666 | 269 |
| 2002.2 | 216 | 731,579 | 732,983 | 1.000 | 732,983 | 732,984 | (1) |
| 2003.1 | 210 | 632,965 | 633,489 | 1.000 | 633,489 | 633,492 | (3) |
| 2003.2 | 204 | 645,107 | 645,318 | 1.000 | 645,318 | 645,380 | (62) |
| 2004.1 | 198 | 550,459 | 550,781 | 1.000 | 550,781 | 551,405 | (624) |
| 2004.2 | 192 | 647,242 | 648,034 | 1.000 | 648,034 | 647,631 | 403 |
| 2005.1 | 186 | 564,308 | 564,501 | 1.000 | 564,501 | 564,587 | (86) |
| 2005.2 | 180 | 687,256 | 689,897 | 1.000 | 689,897 | 689,663 | 235 |
| 2006.1 | 174 | 613,688 | 618,090 | 1.000 | 618,090 | 617,742 | 348 |
| 2006.2 | 168 | 780,547 | 785,631 | 1.000 | 785,631 | 784,787 | 844 |
| 2007.1 | 162 | 699,712 | 701,991 | 1.000 | 701,991 | 701,656 | 335 |
| 2007.2 | 156 | 807,930 | 813,118 | 1.000 | 813,118 | 813,820 | (701) |
| 2008.1 | 150 | 672,635 | 678,346 | 1.000 | 678,346 | 677,882 | 463 |
| 2008.2 | 144 | 816,793 | 824,084 | 1.000 | 824,084 | 823,433 | 651 |
| 2009.1 | 138 | 763,408 | 766,674 | 1.000 | 766,674 | 766,953 | (279) |
| 2009.2 | 132 | 962,982 | 975,729 | 1.001 | 976,705 | 977,315 | (610) |
| 2010.1 | 126 | 855,047 | 869,643 | 1.000 | 869,643 | 868,190 | 1,453 |
| 2010.2 | 120 | 927,498 | 941,239 | 1.001 | 942,180 | 942,035 | 145 |
| 2011.1 | 114 | 721,097 | 733,889 | 1.000 | 733,889 | 734,521 | (632) |
| 2011.2 | 108 | 824,776 | 864,256 | 1.000 | 864,256 | 862,626 | 1,630 |
| 2012.1 | 102 | 700,197 | 743,473 | 0.998 | 741,986 | 743,173 | $(1,187)$ |
| 2012.2 | 96 | 809,106 | 873,159 | 0.998 | 871,413 | 867,232 | 4,181 |
| 2013.1 | 90 | 675,992 | 753,389 | 0.996 | 750,376 | 745,734 | 4,642 |
| 2013.2 | 84 | 810,320 | 923,487 | 0.998 | 921,640 | 919,644 | 1,996 |
| 2014.1 | 78 | 628,350 | 768,017 | 0.998 | 766,481 | 766,029 | 453 |
| 2014.2 | 72 | 708,774 | 902,599 | 1.000 | 902,599 | 900,963 | 1,637 |
| 2015.1 | 66 | 576,662 | 813,172 | 0.998 | 811,546 | 809,595 | 1,950 |
| 2015.2 | 60 | 639,040 | 980,901 | 1.003 | 983,843 | 979,935 | 3,908 |
| 2016.1 | 54 | 436,730 | 798,571 | 1.006 | 803,363 | 797,848 | 5,515 |
| 2016.2 | 48 | 457,165 | 987,295 | 1.024 | 1,010,990 | 988,102 | 22,887 |
| 2017.1 | 42 | 245,217 | 696,867 | 1.058 | 737,286 | 750,378 | $(13,093)$ |
| 2017.2 | 36 | 225,997 | 824,602 | 1.118 | 921,905 | 929,494 | $(7,589)$ |
| 2018.1 | 30 | 101,340 | 598,245 | 1.210 | 723,876 | 729,652 | $(5,775)$ |
| 2018.2 | 24 | 80,791 | 619,847 | 1.401 | 868,405 | 858,395 | 10,010 |
| 2019.1 | 18 | 24,405 | 388,671 | 1.613 | 626,926 | 624,413 | 2,513 |
| 2019.2 | 12 | 11,910 | 427,533 | 1.874 | 801,197 | 834,456 | $(33,259)$ |
| 2020.1 | 6 | 3,039 | 170,241 | 2.686 | 457,267 |  |  |
| Total |  | 23,354,354 | 28,623,574 |  | 30,056,520 | 29,596,687 | 2,566 |

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 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 19,168 | 19,168 | 1.000 | 19,168 | 19,168 | 0 |
| 2001.1 | 234 | 15,331 | 15,331 | 1.000 | 15,331 | 15,331 | 0 |
| 2001.2 | 228 | 19,105 | 19,105 | 1.000 | 19,105 | 19,105 | 0 |
| 2002.1 | 222 | 16,716 | 16,716 | 1.000 | 16,716 | 16,716 | 0 |
| 2002.2 | 216 | 20,285 | 20,285 | 1.000 | 20,285 | 20,285 | (0) |
| 2003.1 | 210 | 16,407 | 16,407 | 1.000 | 16,407 | 16,407 | 0 |
| 2003.2 | 204 | 15,572 | 15,572 | 1.000 | 15,572 | 15,572 | (0) |
| 2004.1 | 198 | 18,003 | 18,003 | 1.000 | 18,003 | 18,003 | (0) |
| 2004.2 | 192 | 16,862 | 16,862 | 1.000 | 16,862 | 16,864 | (3) |
| 2005.1 | 186 | 17,396 | 17,396 | 1.000 | 17,395 | 17,396 | (1) |
| 2005.2 | 180 | 19,267 | 19,269 | 1.000 | 19,268 | 19,269 | (1) |
| 2006.1 | 174 | 19,000 | 19,000 | 1.000 | 18,999 | 19,003 | (5) |
| 2006.2 | 168 | 21,304 | 21,305 | 1.000 | 21,300 | 21,307 | (7) |
| 2007.1 | 162 | 21,024 | 21,024 | 1.000 | 21,018 | 21,024 | (6) |
| 2007.2 | 156 | 21,953 | 21,953 | 1.000 | 21,947 | 21,953 | (6) |
| 2008.1 | 150 | 19,038 | 19,038 | 1.000 | 19,035 | 19,038 | (4) |
| 2008.2 | 144 | 22,465 | 22,465 | 1.000 | 22,461 | 22,466 | (5) |
| 2009.1 | 138 | 21,428 | 21,430 | 1.001 | 21,442 | 21,433 | 9 |
| 2009.2 | 132 | 21,190 | 21,190 | 1.001 | 21,201 | 21,194 | 6 |
| 2010.1 | 126 | 21,028 | 21,028 | 1.000 | 21,028 | 21,028 | 0 |
| 2010.2 | 120 | 23,055 | 23,055 | 1.000 | 23,055 | 23,058 | (3) |
| 2011.1 | 114 | 21,598 | 22,404 | 1.000 | 22,404 | 22,408 | (4) |
| 2011.2 | 108 | 23,453 | 23,457 | 1.000 | 23,457 | 23,498 | (41) |
| 2012.1 | 102 | 22,855 | 22,885 | 1.000 | 22,875 | 22,858 | 17 |
| 2012.2 | 96 | 24,041 | 24,041 | 1.000 | 24,035 | 24,042 | (6) |
| 2013.1 | 90 | 23,157 | 23,335 | 1.000 | 23,328 | 23,315 | 13 |
| 2013.2 | 84 | 27,582 | 27,922 | 1.001 | 27,944 | 27,973 | (29) |
| 2014.1 | 78 | 23,308 | 23,317 | 1.000 | 23,328 | 23,310 | 18 |
| 2014.2 | 72 | 28,601 | 28,647 | 1.000 | 28,645 | 28,667 | (22) |
| 2015.1 | 66 | 26,507 | 27,558 | 1.000 | 27,556 | 27,415 | 141 |
| 2015.2 | 60 | 29,949 | 30,225 | 1.002 | 30,279 | 30,265 | 14 |
| 2016.1 | 54 | 29,098 | 29,998 | 1.001 | 30,023 | 29,964 | 59 |
| 2016.2 | 48 | 31,773 | 32,218 | 1.001 | 32,254 | 32,276 | (22) |
| 2017.1 | 42 | 26,576 | 27,265 | 1.004 | 27,364 | 26,866 | 497 |
| 2017.2 | 36 | 33,839 | 34,752 | 1.009 | 35,078 | 34,479 | 598 |
| 2018.1 | 30 | 31,083 | 33,075 | 1.028 | 34,017 | 33,874 | 143 |
| 2018.2 | 24 | 29,505 | 33,290 | 1.095 | 36,449 | 35,497 | 952 |
| 2019.1 | 18 | 24,182 | 28,838 | 1.210 | 34,892 | 33,888 | 1,004 |
| 2019.2 | 12 | 19,031 | 28,495 | 1.429 | 40,718 | 42,265 | $(1,546)$ |
| 2020.1 | 6 | 5,129 | 11,827 | 1.891 | 22,361 |  |  |

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 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) * \\ (4) *(5) \end{gathered}$ | (7) | (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-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 393,178 | 393,178 | 1.000 | 393,178 | 393,178 | (1) |
| 2001.1 | 234 | 354,912 | 354,912 | 1.000 | 354,912 | 354,913 | (1) |
| 2001.2 | 228 | 396,257 | 396,257 | 1.000 | 396,257 | 396,257 | (0) |
| 2002.1 | 222 | 367,826 | 367,826 | 1.000 | 367,826 | 367,828 | (1) |
| 2002.2 | 216 | 427,473 | 427,476 | 1.000 | 427,476 | 427,476 | (1) |
| 2003.1 | 210 | 408,853 | 408,854 | 1.000 | 408,854 | 408,854 | (1) |
| 2003.2 | 204 | 379,776 | 379,776 | 1.000 | 379,776 | 379,777 | (1) |
| 2004.1 | 198 | 351,948 | 351,948 | 1.000 | 351,945 | 351,948 | (3) |
| 2004.2 | 192 | 365,689 | 365,696 | 1.000 | 365,697 | 365,670 | 27 |
| 2005.1 | 186 | 348,930 | 348,930 | 1.000 | 348,933 | 348,933 | 1 |
| 2005.2 | 180 | 389,594 | 389,600 | 1.000 | 389,634 | 389,604 | 30 |
| 2006.1 | 174 | 346,127 | 346,127 | 1.000 | 346,157 | 346,130 | 27 |
| 2006.2 | 168 | 401,313 | 401,313 | 1.000 | 401,345 | 401,315 | 31 |
| 2007.1 | 162 | 399,408 | 399,408 | 1.000 | 399,433 | 399,415 | 19 |
| 2007.2 | 156 | 426,008 | 426,008 | 1.000 | 426,025 | 426,011 | 14 |
| 2008.1 | 150 | 409,607 | 409,599 | 1.000 | 409,611 | 409,601 | 10 |
| 2008.2 | 144 | 435,712 | 435,715 | 1.000 | 435,721 | 435,718 | 3 |
| 2009.1 | 138 | 404,970 | 404,970 | 1.000 | 404,970 | 404,974 | (4) |
| 2009.2 | 132 | 424,609 | 424,606 | 1.000 | 424,594 | 424,600 | (5) |
| 2010.1 | 126 | 401,128 | 401,131 | 1.000 | 401,123 | 401,137 | (13) |
| 2010.2 | 120 | 455,176 | 455,186 | 1.000 | 455,178 | 455,186 | (8) |
| 2011.1 | 114 | 410,721 | 410,722 | 1.000 | 410,734 | 410,724 | 10 |
| 2011.2 | 108 | 432,071 | 432,075 | 1.000 | 432,113 | 432,075 | 38 |
| 2012.1 | 102 | 387,674 | 387,665 | 1.000 | 387,710 | 387,680 | 30 |
| 2012.2 | 96 | 443,378 | 443,406 | 1.000 | 443,471 | 443,390 | 81 |
| 2013.1 | 90 | 429,996 | 430,017 | 1.000 | 430,099 | 430,016 | 83 |
| 2013.2 | 84 | 509,096 | 509,114 | 1.000 | 509,216 | 509,121 | 94 |
| 2014.1 | 78 | 506,567 | 506,617 | 1.000 | 506,720 | 506,612 | 108 |
| 2014.2 | 72 | 514,498 | 514,519 | 1.000 | 514,658 | 514,536 | 122 |
| 2015.1 | 66 | 552,609 | 552,651 | 1.000 | 552,821 | 552,615 | 206 |
| 2015.2 | 60 | 585,325 | 585,384 | 1.000 | 585,614 | 585,295 | 319 |
| 2016.1 | 54 | 583,823 | 583,848 | 1.001 | 584,154 | 583,814 | 340 |
| 2016.2 | 48 | 698,382 | 698,477 | 1.001 | 698,828 | 698,306 | 522 |
| 2017.1 | 42 | 647,698 | 647,746 | 1.001 | 648,158 | 647,609 | 549 |
| 2017.2 | 36 | 800,574 | 800,791 | 1.001 | 801,271 | 800,476 | 796 |
| 2018.1 | 30 | 756,866 | 757,553 | 1.001 | 758,009 | 756,822 | 1,187 |
| 2018.2 | 24 | 866,280 | 866,837 | 1.001 | 867,888 | 866,143 | 1,745 |
| 2019.1 | 18 | 843,507 | 845,104 | 1.002 | 846,966 | 844,678 | 2,289 |
| 2019.2 | 12 | 912,386 | 917,845 | 1.006 | 923,663 | 911,783 | 11,879 |
| 2020.1 | 6 | 430,091 | 494,796 | 1.042 | 515,661 |  |  |
| Total |  | 19,600,033 | 19,673,681 |  | 19,706,400 | 19,170,221 | 20,518 |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 274,894 | 276,631 | 1.000 | 276,631 | 276,019 | 612 |
| 2001.1 | 234 | 256,780 | 258,314 | 1.000 | 258,314 | 258,065 | 249 |
| 2001.2 | 228 | 331,962 | 333,782 | 1.000 | 333,782 | 333,512 | 270 |
| 2002.1 | 222 | 332,766 | 334,111 | 1.000 | 334,111 | 333,995 | 116 |
| 2002.2 | 216 | 390,046 | 392,688 | 1.000 | 392,688 | 392,794 | (105) |
| 2003.1 | 210 | 352,997 | 354,856 | 1.000 | 354,856 | 354,735 | 122 |
| 2003.2 | 204 | 280,329 | 282,670 | 1.000 | 282,670 | 282,108 | 562 |
| 2004.1 | 198 | 226,891 | 228,794 | 1.000 | 228,794 | 228,995 | (202) |
| 2004.2 | 192 | 255,211 | 257,266 | 1.000 | 257,266 | 257,290 | (24) |
| 2005.1 | 186 | 231,938 | 234,307 | 1.000 | 234,307 | 234,519 | (212) |
| 2005.2 | 180 | 307,869 | 311,075 | 1.000 | 311,075 | 311,295 | (220) |
| 2006.1 | 174 | 274,242 | 277,412 | 1.000 | 277,412 | 276,358 | 1,054 |
| 2006.2 | 168 | 357,208 | 361,077 | 1.000 | 361,077 | 360,912 | 165 |
| 2007.1 | 162 | 342,177 | 344,946 | 1.001 | 345,291 | 344,985 | 306 |
| 2007.2 | 156 | 391,318 | 401,458 | 1.002 | 402,261 | 399,180 | 3,081 |
| 2008.1 | 150 | 374,415 | 378,903 | 1.003 | 380,040 | 379,443 | 597 |
| 2008.2 | 144 | 469,379 | 472,727 | 1.005 | 475,090 | 474,886 | 205 |
| 2009.1 | 138 | 504,447 | 508,940 | 1.006 | 511,994 | 511,862 | 132 |
| 2009.2 | 132 | 687,204 | 695,493 | 1.007 | 700,361 | 700,165 | 196 |
| 2010.1 | 126 | 685,474 | 695,686 | 1.007 | 700,556 | 701,350 | (794) |
| 2010.2 | 120 | 521,172 | 529,591 | 1.009 | 534,357 | 534,349 | 8 |
| 2011.1 | 114 | 350,895 | 361,796 | 1.010 | 365,414 | 366,688 | $(1,274)$ |
| 2011.2 | 108 | 366,811 | 382,856 | 1.011 | 387,067 | 384,914 | 2,153 |
| 2012.1 | 102 | 331,632 | 347,882 | 1.012 | 352,057 | 353,760 | $(1,703)$ |
| 2012.2 | 96 | 395,511 | 415,303 | 1.012 | 420,287 | 419,656 | 631 |
| 2013.1 | 90 | 371,486 | 401,975 | 1.016 | 408,407 | 407,793 | 614 |
| 2013.2 | 84 | 451,419 | 484,048 | 1.021 | 494,213 | 493,424 | 789 |
| 2014.1 | 78 | 383,104 | 424,479 | 1.027 | 435,940 | 434,164 | 1,776 |
| 2014.2 | 72 | 429,435 | 490,565 | 1.031 | 505,772 | 509,730 | (3,958) |
| 2015.1 | 66 | 405,032 | 473,027 | 1.041 | 492,421 | 492,614 | (193) |
| 2015.2 | 60 | 456,231 | 554,851 | 1.053 | 584,258 | 586,224 | $(1,966)$ |
| 2016.1 | 54 | 395,759 | 502,855 | 1.075 | 540,569 | 541,534 | (965) |
| 2016.2 | 48 | 412,308 | 533,036 | 1.108 | 590,604 | 602,016 | $(11,412)$ |
| 2017.1 | 42 | 320,355 | 430,114 | 1.158 | 498,072 | 505,430 | $(7,358)$ |
| 2017.2 | 36 | 331,341 | 478,360 | 1.225 | 585,991 | 605,359 | $(19,369)$ |
| 2018.1 | 30 | 245,326 | 378,131 | 1.323 | 500,268 | 511,681 | $(11,413)$ |
| 2018.2 | 24 | 229,780 | 403,283 | 1.413 | 569,839 | 594,808 | $(24,969)$ |
| 2019.1 | 18 | 141,151 | 319,912 | 1.523 | 487,226 | 510,389 | $(23,163)$ |
| 2019.2 | 12 | 90,023 | 319,402 | 1.716 | 548,093 | 619,180 | $(71,087)$ |
| 2020.1 | 6 | 12,611 | 135,286 | 2.246 | 303,852 |  |  |
| Total |  | 13,968,929 | 15,767,887 |  | 17,023,283 | 16,886,182 | $(166,752)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE $(000)$ | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 1,885 | 1,885 | 1.000 | 1,885 | 1,885 | 0 |
| 2001.1 | 234 | 1,317 | 1,317 | 1.000 | 1,317 | 1,317 | 0 |
| 2001.2 | 228 | 1,767 | 1,767 | 1.000 | 1,767 | 1,767 | 0 |
| 2002.1 | 222 | 1,533 | 1,533 | 1.000 | 1,533 | 1,533 | 0 |
| 2002.2 | 216 | 1,984 | 2,010 | 1.000 | 2,010 | 2,010 | 0 |
| 2003.1 | 210 | 1,406 | 1,406 | 1.000 | 1,406 | 1,411 | (5) |
| 2003.2 | 204 | 1,650 | 1,650 | 1.000 | 1,650 | 1,650 |  |
| 2004.1 | 198 | 1,107 | 1,117 | 1.000 | 1,117 | 1,117 | 0 |
| 2004.2 | 192 | 1,760 | 1,760 | 1.000 | 1,760 | 1,760 | 0 |
| 2005.1 | 186 | 1,758 | 1,760 | 1.000 | 1,760 | 1,760 | (1) |
| 2005.2 | 180 | 2,146 | 2,146 | 1.000 | 2,146 | 2,161 | (15) |
| 2006.1 | 174 | 1,638 | 1,649 | 1.003 | 1,654 | 1,649 | 5 |
| 2006.2 | 168 | 2,639 | 2,715 | 0.999 | 2,712 | 2,715 | (3) |
| 2007.1 | 162 | 2,432 | 2,448 | 0.999 | 2,445 | 2,448 | (2) |
| 2007.2 | 156 | 2,218 | 2,225 | 0.999 | 2,223 | 2,225 | (2) |
| 2008.1 | 150 | 2,412 | 2,412 | 0.999 | 2,409 | 2,412 | (2) |
| 2008.2 | 144 | 2,352 | 2,353 | 0.999 | 2,350 | 2,354 | (3) |
| 2009.1 | 138 | 1,888 | 1,926 | 0.999 | 1,924 | 1,951 | (27) |
| 2009.2 | 132 | 2,460 | 2,479 | 0.997 | 2,472 | 2,459 | 12 |
| 2010.1 | 126 | 2,200 | 2,233 | 0.991 | 2,213 | 2,213 | 0 |
| 2010.2 | 120 | 1,864 | 1,934 | 0.990 | 1,914 | 1,912 | 2 |
| 2011.1 | 114 | 2,103 | 2,115 | 0.977 | 2,066 | 2,062 | 4 |
| 2011.2 | 108 | 2,274 | 2,339 | 0.977 | 2,286 | 2,284 | 2 |
| 2012.1 | 102 | 1,607 | 1,631 | 0.980 | 1,598 | 1,595 | 3 |
| 2012.2 | 96 | 2,026 | 2,053 | 0.981 | 2,014 | 1,995 | 19 |
| 2013.1 | 90 | 1,944 | 2,155 | 0.967 | 2,084 | 2,060 | 24 |
| 2013.2 | 84 | 2,048 | 2,126 | 0.962 | 2,045 | 1,979 | 67 |
| 2014.1 | 78 | 2,076 | 2,296 | 0.948 | 2,176 | 2,114 | 62 |
| 2014.2 | 72 | 2,143 | 2,704 | 0.939 | 2,539 | 2,455 | 83 |
| 2015.1 | 66 | 1,885 | 2,169 | 0.907 | 1,967 | 1,831 | 136 |
| 2015.2 | 60 | 2,296 | 2,858 | 0.883 | 2,524 | 2,383 | 141 |
| 2016.1 | 54 | 2,014 | 2,524 | 0.852 | 2,150 | 2,042 | 108 |
| 2016.2 | 48 | 2,068 | 2,515 | 0.815 | 2,049 | 2,055 | (6) |
| 2017.1 | 42 | 1,940 | 2,434 | 0.765 | 1,862 | 1,785 | 77 |
| 2017.2 | 36 | 1,931 | 2,667 | 0.711 | 1,896 | 1,790 | 106 |
| 2018.1 | 30 | 1,432 | 2,190 | 0.648 | 1,419 | 1,441 | (22) |
| 2018.2 | 24 | 1,845 | 3,664 | 0.598 | 2,191 | 1,851 | 340 |
| 2019.1 | 18 | 1,109 | 2,807 | 0.536 | 1,505 | 1,442 | 63 |
| 2019.2 | 12 | 1,108 | 3,671 | 0.493 | 1,810 | 1,784 | 26 |
| 2020.1 | 6 | 198 | 1,322 | 0.709 | 938 |  |  |

Financial Services Regulatory Authority of Ontario
Accident Benefits - Dependent Care Expenses
Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | Claims and ALAE: Devel | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 432 | 432 | 1.000 | 432 | 432 | 0 |
| 2001.1 | 234 | 98 | 98 | 1.000 | 98 | 98 | 0 |
| 2001.2 | 228 | 151 | 151 | 1.000 | 151 | 151 | 0 |
| 2002.1 | 222 | 105 | 105 | 1.000 | 105 | 105 | 0 |
| 2002.2 | 216 | 48 | 48 | 1.000 | 48 | 48 | 0 |
| 2003.1 | 210 | 64 | 64 | 1.000 | 64 | 64 | 0 |
| 2003.2 | 204 | 78 | 78 | 1.000 | 78 | 78 | 0 |
| 2004.1 | 198 | 85 | 85 | 1.000 | 85 | 85 | 0 |
| 2004.2 | 192 | 131 | 131 | 1.000 | 131 | 131 | 0 |
| 2005.1 | 186 | 70 | 70 | 1.000 | 70 | 70 | 0 |
| 2005.2 | 180 | 76 | 76 | 1.000 | 76 | 76 | 0 |
| 2006.1 | 174 | 92 | 92 | 1.000 | 92 | 92 | 0 |
| 2006.2 | 168 | 96 | 96 | 1.000 | 96 | 96 | 0 |
| 2007.1 | 162 | 115 | 115 | 1.000 | 115 | 115 | 0 |
| 2007.2 | 156 | 490 | 490 | 1.000 | 490 | 490 | 0 |
| 2008.1 | 150 | 233 | 233 | 1.000 | 233 | 233 | 0 |
| 2008.2 | 144 | 362 | 362 | 1.000 | 362 | 362 | 0 |
| 2009.1 | 138 | 545 | 545 | 1.000 | 545 | 545 | 0 |
| 2009.2 | 132 | 589 | 589 | 1.000 | 589 | 589 | 0 |
| 2010.1 | 126 | 401 | 401 | 1.000 | 401 | 401 | 0 |
| 2010.2 | 120 | 323 | 323 | 1.000 | 323 | 323 | 0 |
| 2011.1 | 114 | 83 | 83 | 1.000 | 83 | 83 | 0 |
| 2011.2 | 108 | 109 | 109 | 1.000 | 109 | 109 | 0 |
| 2012.1 | 102 | 57 | 57 | 1.000 | 57 | 57 | (0) |
| 2012.2 | 96 | 2 | 2 | 1.000 | 2 | 2 | 0 |
| 2013.1 | 90 | 0 | 0 | 1.000 | 0 | 0 | 0 |
| 2013.2 | 84 | 22 | 22 | 1.000 | 22 | 22 | 0 |
| 2014.1 | 78 | 76 | 81 | 0.993 | 80 | 74 | 6 |
| 2014.2 | 72 | 760 | 760 | 0.980 | 745 | 672 | 73 |
| 2015.1 | 66 | 85 | 85 | 0.893 | 76 | 75 | 1 |
| 2015.2 | 60 | 39 | 39 | 0.893 | 35 | 32 | 3 |
| 2016.1 | 54 | 30 | 50 | 0.839 | 42 | 41 | 1 |
| 2016.2 | 48 | 9 | 9 | 0.857 | 7 | 7 | 0 |
| 2017.1 | 42 | 0 | 0 | 0.860 | 0 | 0 | 0 |
| 2017.2 | 36 | 22 | 45 | 0.615 | 28 | 31 | (3) |
| 2018.1 | 30 | 21 | 48 | 0.616 | 29 | 40 | (10) |
| 2018.2 | 24 | 26 | 175 | 0.689 | 121 | 185 | (65) |
| 2019.1 | 18 | 4 | 64 | 0.914 | 59 | 49 | 10 |
| 2019.2 | 12 | 0 | 0 | 0.832 | 0 | 0 | 0 |
| 2020.1 | 6 | 1 | 14 | 1.250 | 17 |  |  |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 20,693 | 21,206 | 1.000 | 21,206 | 21,150 | 56 |
| 2001.1 | 234 | 19,139 | 19,352 | 1.000 | 19,352 | 19,337 | 15 |
| 2001.2 | 228 | 27,416 | 27,755 | 1.000 | 27,755 | 27,738 | 17 |
| 2002.1 | 222 | 25,799 | 25,952 | 1.000 | 25,952 | 25,952 |  |
| 2002.2 | 216 | 33,235 | 33,718 | 1.000 | 33,718 | 33,732 | (14) |
| 2003.1 | 210 | 32,053 | 32,178 | 1.000 | 32,178 | 32,168 | 10 |
| 2003.2 | 204 | 30,037 | 30,549 | 1.000 | 30,549 | 30,489 | 60 |
| 2004.1 | 198 | 25,984 | 26,215 | 1.000 | 26,215 | 26,215 | - |
| 2004.2 | 192 | 32,793 | 33,473 | 1.000 | 33,473 | 33,463 | 10 |
| 2005.1 | 186 | 30,948 | 31,444 | 1.000 | 31,444 | 31,444 | - |
| 2005.2 | 180 | 42,306 | 42,696 | 1.000 | 42,696 | 42,695 | 1 |
| 2006.1 | 174 | 44,196 | 44,758 | 1.000 | 44,758 | 44,508 | 250 |
| 2006.2 | 168 | 56,514 | 56,969 | 1.000 | 56,969 | 57,191 | (222) |
| 2007.1 | 162 | 58,003 | 58,477 | 0.999 | 58,419 | 58,594 | (175) |
| 2007.2 | 156 | 72,789 | 73,843 | 1.000 | 73,843 | 73,937 | (94) |
| 2008.1 | 150 | 74,327 | 74,792 | 1.001 | 74,867 | 75,043 | (177) |
| 2008.2 | 144 | 93,517 | 93,962 | 1.001 | 94,056 | 94,317 | (261) |
| 2009.1 | 138 | 105,561 | 107,103 | 1.002 | 107,318 | 107,769 | (451) |
| 2009.2 | 132 | 146,127 | 147,990 | 1.003 | 148,434 | 148,893 | (459) |
| 2010.1 | 126 | 143,418 | 145,284 | 1.004 | 145,865 | 146,391 | (526) |
| 2010.2 | 120 | 82,719 | 84,234 | 1.006 | 84,739 | 85,159 | (419) |
| 2011.1 | 114 | 22,928 | 25,219 | 1.007 | 25,396 | 25,539 | (143) |
| 2011.2 | 108 | 15,920 | 18,489 | 1.007 | 18,618 | 18,183 | 435 |
| 2012.1 | 102 | 13,592 | 16,019 | 1.008 | 16,147 | 16,684 | (537) |
| 2012.2 | 96 | 19,802 | 23,414 | 1.006 | 23,555 | 23,576 | (22) |
| 2013.1 | 90 | 14,114 | 18,804 | 1.005 | 18,898 | 19,350 | (452) |
| 2013.2 | 84 | 17,727 | 23,032 | 1.007 | 23,193 | 23,511 | (318) |
| 2014.1 | 78 | 13,696 | 21,398 | 1.014 | 21,697 | 21,446 | 252 |
| 2014.2 | 72 | 13,919 | 24,952 | 1.002 | 25,002 | 24,840 | 161 |
| 2015.1 | 66 | 12,235 | 25,161 | 1.014 | 25,514 | 24,394 | 1,119 |
| 2015.2 | 60 | 12,319 | 29,168 | 1.043 | 30,423 | 30,608 | (185) |
| 2016.1 | 54 | 11,150 | 28,770 | 1.096 | 31,532 | 32,181 | (649) |
| 2016.2 | 48 | 6,421 | 20,415 | 1.214 | 24,784 | 26,667 | $(1,882)$ |
| 2017.1 | 42 | 3,489 | 13,269 | 1.365 | 18,112 | 20,891 | $(2,779)$ |
| 2017.2 | 36 | 3,347 | 15,491 | 1.650 | 25,560 | 26,994 | $(1,434)$ |
| 2018.1 | 30 | 1,500 | 8,914 | 2.067 | 18,425 | 19,548 | $(1,123)$ |
| 2018.2 | 24 | 1,253 | 11,879 | 2.354 | 27,963 | 30,605 | $(2,641)$ |
| 2019.1 | 18 | 179 | 6,927 | 2.709 | 18,766 | 22,913 | $(4,147)$ |
| 2019.2 | 12 | 55 | 5,117 | 3.411 | 17,454 | 22,788 | $(5,334)$ |
| 2020.1 | 6 | 4 | 1,893 | 9.114 | 17,250 |  |  |
| Total |  | 1,381,222 | 1,550,282 |  | 1,642,094 | 1,646,905 | $(22,060)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 86,655 | 86,908 | 1.000 | 86,908 | 86,845 | 64 |
| 2001.1 | 234 | 84,350 | 84,557 | 1.000 | 84,557 | 84,569 | (12) |
| 2001.2 | 228 | 111,598 | 111,885 | 1.000 | 111,885 | 111,901 | (16) |
| 2002.1 | 222 | 114,552 | 114,767 | 1.000 | 114,767 | 114,773 | (6) |
| 2002.2 | 216 | 147,278 | 147,742 | 1.000 | 147,742 | 147,772 | (30) |
| 2003.1 | 210 | 144,159 | 144,346 | 1.000 | 144,346 | 144,344 | 2 |
| 2003.2 | 204 | 133,836 | 134,168 | 1.000 | 134,168 | 134,059 | 109 |
| 2004.1 | 198 | 107,850 | 108,385 | 1.000 | 108,385 | 108,205 | 181 |
| 2004.2 | 192 | 115,733 | 116,215 | 1.000 | 116,215 | 116,129 | 86 |
| 2005.1 | 186 | 108,999 | 109,500 | 1.000 | 109,500 | 109,403 | 96 |
| 2005.2 | 180 | 139,032 | 139,883 | 1.000 | 139,883 | 139,514 | 368 |
| 2006.1 | 174 | 139,331 | 139,782 | 1.000 | 139,782 | 139,559 | 223 |
| 2006.2 | 168 | 174,974 | 175,616 | 1.000 | 175,616 | 175,541 | 75 |
| 2007.1 | 162 | 186,630 | 186,989 | 1.000 | 186,989 | 187,025 | (36) |
| 2007.2 | 156 | 224,218 | 224,875 | 1.000 | 224,875 | 224,826 | 50 |
| 2008.1 | 150 | 231,330 | 232,214 | 1.000 | 232,214 | 231,902 | 312 |
| 2008.2 | 144 | 299,764 | 300,259 | 1.000 | 300,259 | 300,164 | 95 |
| 2009.1 | 138 | 336,088 | 336,798 | 1.000 | 336,798 | 336,922 | (124) |
| 2009.2 | 132 | 459,095 | 460,462 | 1.000 | 460,462 | 460,297 | 165 |
| 2010.1 | 126 | 493,335 | 494,597 | 1.000 | 494,597 | 494,538 | 59 |
| 2010.2 | 120 | 289,864 | 291,751 | 1.000 | 291,751 | 291,640 | 111 |
| 2011.1 | 114 | 142,174 | 144,108 | 1.000 | 144,108 | 143,705 | 402 |
| 2011.2 | 108 | 136,167 | 139,181 | 1.000 | 139,181 | 138,553 | 628 |
| 2012.1 | 102 | 118,947 | 121,661 | 1.000 | 121,661 | 121,730 | (69) |
| 2012.2 | 96 | 139,515 | 143,502 | 0.999 | 143,358 | 142,468 | 890 |
| 2013.1 | 90 | 129,418 | 133,747 | 0.998 | 133,480 | 132,632 | 848 |
| 2013.2 | 84 | 161,948 | 168,410 | 0.996 | 167,737 | 165,837 | 1,900 |
| 2014.1 | 78 | 131,761 | 139,574 | 0.992 | 138,457 | 136,385 | 2,072 |
| 2014.2 | 72 | 148,410 | 160,428 | 0.984 | 157,861 | 155,885 | 1,976 |
| 2015.1 | 66 | 139,284 | 154,426 | 0.982 | 151,647 | 149,047 | 2,600 |
| 2015.2 | 60 | 159,540 | 184,380 | 0.975 | 179,771 | 173,848 | 5,923 |
| 2016.1 | 54 | 138,177 | 167,500 | 0.965 | 161,637 | 154,365 | 7,273 |
| 2016.2 | 48 | 139,498 | 175,115 | 0.952 | 166,709 | 160,826 | 5,884 |
| 2017.1 | 42 | 110,151 | 149,509 | 0.938 | 140,239 | 133,800 | 6,439 |
| 2017.2 | 36 | 112,076 | 173,076 | 0.922 | 159,576 | 150,658 | 8,918 |
| 2018.1 | 30 | 81,656 | 145,817 | 0.919 | 134,006 | 125,613 | 8,393 |
| 2018.2 | 24 | 78,024 | 169,928 | 0.902 | 153,275 | 144,365 | 8,909 |
| 2019.1 | 18 | 49,221 | 155,779 | 0.860 | 133,970 | 129,032 | 4,937 |
| 2019.2 | 12 | 23,371 | 178,577 | 0.854 | 152,505 | 161,651 | $(9,146)$ |
| 2020.1 | 6 | 1,960 | 80,336 | 1.033 | 82,987 |  |  |
| Total |  | 6,269,969 | 7,026,752 |  | 6,903,863 | 6,760,328 | 60,548 |

# Financial Services Regulatory Authority of Ontario <br> <br> Accident Benefits - Renovation Rehabilitation Expenses 

 <br> <br> Accident Benefits - Renovation Rehabilitation Expenses}
selected Ultimate Claims and ALAE Estima
Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 10,854 | 11,035 | 1.000 | 11,035 | 11,035 | 0 |
| 2001.1 | 234 | 7,362 | 7,457 | 1.000 | 7,457 | 7,651 | (194) |
| 2001.2 | 228 | 11,680 | 11,755 | 1.000 | 11,755 | 11,755 | 0 |
| 2002.1 | 222 | 8,405 | 8,456 | 1.000 | 8,456 | 8,456 | 0 |
| 2002.2 | 216 | 14,838 | 15,107 | 1.000 | 15,107 | 15,107 | 0 |
| 2003.1 | 210 | 8,608 | 8,608 | 1.000 | 8,608 | 8,608 | 0 |
| 2003.2 | 204 | 10,281 | 10,382 | 1.000 | 10,382 | 10,397 | (15) |
| 2004.1 | 198 | 7,521 | 7,701 | 0.998 | 7,686 | 7,693 | (7) |
| 2004.2 | 192 | 14,088 | 14,274 | 0.998 | 14,246 | 14,246 | (0) |
| 2005.1 | 186 | 10,110 | 10,210 | 0.997 | 10,179 | 10,189 | (10) |
| 2005.2 | 180 | 13,672 | 13,969 | 0.997 | 13,928 | 13,966 | (39) |
| 2006.1 | 174 | 11,406 | 11,475 | 0.996 | 11,429 | 11,144 | 285 |
| 2006.2 | 168 | 17,146 | 17,207 | 0.994 | 17,104 | 17,108 | (4) |
| 2007.1 | 162 | 15,550 | 15,642 | 0.995 | 15,564 | 15,571 | (8) |
| 2007.2 | 156 | 17,516 | 17,968 | 0.996 | 17,896 | 17,681 | 216 |
| 2008.1 | 150 | 10,367 | 10,570 | 0.994 | 10,507 | 10,526 | (19) |
| 2008.2 | 144 | 10,844 | 10,914 | 0.997 | 10,881 | 10,878 | 3 |
| 2009.1 | 138 | 12,151 | 12,353 | 0.995 | 12,292 | 12,301 | (9) |
| 2009.2 | 132 | 15,443 | 16,014 | 0.991 | 15,870 | 15,698 | 172 |
| 2010.1 | 126 | 13,477 | 14,139 | 0.992 | 14,026 | 14,068 | (42) |
| 2010.2 | 120 | 14,216 | 14,652 | 0.995 | 14,579 | 14,610 | (32) |
| 2011.1 | 114 | 11,435 | 12,538 | 0.998 | 12,513 | 12,130 | 383 |
| 2011.2 | 108 | 14,415 | 15,544 | 0.994 | 15,451 | 15,184 | 267 |
| 2012.1 | 102 | 12,327 | 12,768 | 0.993 | 12,679 | 12,499 | 180 |
| 2012.2 | 96 | 14,446 | 15,924 | 0.992 | 15,797 | 16,001 | (204) |
| 2013.1 | 90 | 12,896 | 14,558 | 0.995 | 14,485 | 14,596 | (111) |
| 2013.2 | 84 | 13,323 | 14,531 | 0.997 | 14,488 | 14,755 | (267) |
| 2014.1 | 78 | 9,988 | 14,571 | 0.992 | 14,454 | 14,455 | (1) |
| 2014.2 | 72 | 11,070 | 15,271 | 1.006 | 15,363 | 15,381 | (18) |
| 2015.1 | 66 | 10,373 | 15,496 | 1.001 | 15,511 | 15,841 | (329) |
| 2015.2 | 60 | 13,392 | 21,882 | 1.021 | 22,341 | 21,946 | 395 |
| 2016.1 | 54 | 8,943 | 16,565 | 1.027 | 17,012 | 17,528 | (516) |
| 2016.2 | 48 | 8,334 | 15,187 | 1.049 | 15,931 | 15,962 | (31) |
| 2017.1 | 42 | 3,796 | 8,896 | 1.090 | 9,697 | 9,511 | 186 |
| 2017.2 | 36 | 5,269 | 12,770 | 1.162 | 14,838 | 15,635 | (796) |
| 2018.1 | 30 | 3,206 | 8,580 | 1.243 | 10,665 | 10,803 | (137) |
| 2018.2 | 24 | 1,616 | 7,138 | 1.319 | 9,414 | 11,441 | $(2,027)$ |
| 2019.1 | 18 | 623 | 8,201 | 1.407 | 11,539 | 10,616 | 923 |
| 2019.2 | 12 | 389 | 8,297 | 1.646 | 13,657 | 13,375 | 282 |
| 2020.1 | 6 | 11 | 2,773 | 3.834 | 10,632 |  |  |
| Total |  | 411,387 | 501,379 |  | 525,453 | 516,347 | $(1,527)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 43,127 | 43,574 | 1.000 | 43,574 | 43,793 | (219) |
| 2001.1 | 234 | 30,883 | 31,463 | 1.000 | 31,463 | 31,463 | 0 |
| 2001.2 | 228 | 41,234 | 41,890 | 1.000 | 41,890 | 41,627 | 263 |
| 2002.1 | 222 | 33,633 | 34,605 | 1.000 | 34,605 | 34,615 | (10) |
| 2002.2 | 216 | 45,546 | 46,550 | 1.000 | 46,550 | 46,665 | (115) |
| 2003.1 | 210 | 34,174 | 34,964 | 1.000 | 34,964 | 35,106 | (142) |
| 2003.2 | 204 | 38,100 | 39,314 | 1.000 | 39,314 | 39,296 | 17 |
| 2004.1 | 198 | 27,430 | 28,440 | 1.000 | 28,440 | 28,445 | (5) |
| 2004.2 | 192 | 42,485 | 43,630 | 1.000 | 43,630 | 43,573 | 57 |
| 2005.1 | 186 | 29,913 | 30,598 | 1.000 | 30,598 | 30,598 | 0 |
| 2005.2 | 180 | 43,358 | 45,041 | 1.000 | 45,041 | 45,205 | (163) |
| 2006.1 | 174 | 32,266 | 33,046 | 0.999 | 33,013 | 33,149 | (136) |
| 2006.2 | 168 | 43,295 | 46,436 | 0.997 | 46,297 | 46,030 | 267 |
| 2007.1 | 162 | 36,245 | 37,064 | 0.998 | 36,990 | 37,102 | (111) |
| 2007.2 | 156 | 42,993 | 45,538 | 1.001 | 45,583 | 45,403 | 180 |
| 2008.1 | 150 | 37,076 | 40,452 | 1.001 | 40,492 | 40,443 | 49 |
| 2008.2 | 144 | 37,141 | 38,068 | 1.000 | 38,068 | 38,294 | (226) |
| 2009.1 | 138 | 33,715 | 36,091 | 1.000 | 36,091 | 36,306 | (215) |
| 2009.2 | 132 | 43,202 | 46,862 | 0.999 | 46,815 | 46,736 | 79 |
| 2010.1 | 126 | 33,677 | 35,701 | 0.996 | 35,559 | 35,597 | (38) |
| 2010.2 | 120 | 34,117 | 38,579 | 0.998 | 38,501 | 38,834 | (333) |
| 2011.1 | 114 | 31,947 | 35,243 | 0.997 | 35,137 | 35,648 | (510) |
| 2011.2 | 108 | 39,689 | 44,310 | 0.995 | 44,088 | 44,268 | (179) |
| 2012.1 | 102 | 32,627 | 37,438 | 0.992 | 37,139 | 37,746 | (607) |
| 2012.2 | 96 | 38,452 | 46,478 | 0.988 | 45,920 | 46,284 | (364) |
| 2013.1 | 90 | 29,830 | 38,918 | 0.986 | 38,373 | 39,251 | (878) |
| 2013.2 | 84 | 37,884 | 47,485 | 0.981 | 46,583 | 46,618 | (36) |
| 2014.1 | 78 | 28,991 | 42,236 | 0.975 | 41,180 | 41,229 | (49) |
| 2014.2 | 72 | 38,867 | 58,701 | 0.975 | 57,234 | 58,255 | $(1,021)$ |
| 2015.1 | 66 | 23,763 | 41,884 | 0.983 | 41,172 | 41,242 | (71) |
| 2015.2 | 60 | 29,608 | 59,353 | 0.987 | 58,582 | 58,383 | 199 |
| 2016.1 | 54 | 21,490 | 49,964 | 0.995 | 49,714 | 51,820 | $(2,105)$ |
| 2016.2 | 48 | 18,617 | 45,982 | 1.025 | 47,132 | 48,020 | (889) |
| 2017.1 | 42 | 7,495 | 26,979 | 1.110 | 29,947 | 30,086 | (139) |
| 2017.2 | 36 | 9,097 | 32,658 | 1.231 | 40,202 | 42,682 | $(2,480)$ |
| 2018.1 | 30 | 3,832 | 19,726 | 1.403 | 27,676 | 27,335 | 341 |
| 2018.2 | 24 | 2,562 | 20,558 | 1.486 | 30,549 | 32,303 | $(1,754)$ |
| 2019.1 | 18 | 794 | 17,870 | 1.574 | 28,127 | 26,859 | 1,268 |
| 2019.2 | 12 | 353 | 18,345 | 1.758 | 32,251 | 28,820 | 3,430 |
| 2020.1 | 6 | 31 | 6,945 | 3.249 | 22,566 |  |  |
| Total |  | 1,179,537 | 1,508,979 |  | 1,571,049 | 1,555,128 | $(6,645)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 84,969 | 87,948 | 1.000 | 87,948 | 87,757 | 191 |
| 2001.1 | 234 | 67,033 | 68,423 | 1.000 | 68,423 | 68,458 | (35) |
| 2001.2 | 228 | 85,525 | 87,973 | 1.000 | 87,973 | 87,552 | 421 |
| 2002.1 | 222 | 69,545 | 70,517 | 1.000 | 70,517 | 70,508 | 9 |
| 2002.2 | 216 | 96,596 | 99,355 | 1.000 | 99,355 | 99,445 | (90) |
| 2003.1 | 210 | 72,149 | 73,494 | 1.000 | 73,494 | 73,494 | (0) |
| 2003.2 | 204 | 86,034 | 89,620 | 1.000 | 89,620 | 89,523 | 97 |
| 2004.1 | 198 | 66,161 | 67,911 | 1.000 | 67,911 | 67,695 | 216 |
| 2004.2 | 192 | 109,748 | 111,007 | 1.000 | 111,007 | 111,057 | (50) |
| 2005.1 | 186 | 85,382 | 87,160 | 1.000 | 87,160 | 87,365 | (205) |
| 2005.2 | 180 | 123,600 | 125,376 | 1.000 | 125,376 | 125,288 | 88 |
| 2006.1 | 174 | 104,587 | 110,659 | 1.000 | 110,659 | 105,731 | 4,928 |
| 2006.2 | 168 | 147,041 | 152,260 | 1.000 | 152,260 | 152,620 | (360) |
| 2007.1 | 162 | 132,857 | 135,903 | 1.000 | 135,903 | 135,723 | 180 |
| 2007.2 | 156 | 161,041 | 166,801 | 1.000 | 166,801 | 167,086 | (285) |
| 2008.1 | 150 | 130,771 | 135,592 | 1.000 | 135,592 | 135,353 | 238 |
| 2008.2 | 144 | 157,114 | 159,487 | 1.000 | 159,487 | 158,878 | 609 |
| 2009.1 | 138 | 149,418 | 154,651 | 1.000 | 154,651 | 154,216 | 435 |
| 2009.2 | 132 | 222,953 | 231,123 | 1.000 | 231,123 | 229,899 | 1,223 |
| 2010.1 | 126 | 192,244 | 200,325 | 1.000 | 200,325 | 200,996 | (670) |
| 2010.2 | 120 | 151,555 | 163,768 | 1.000 | 163,768 | 162,340 | 1,428 |
| 2011.1 | 114 | 117,203 | 128,441 | 1.003 | 128,826 | 129,296 | (470) |
| 2011.2 | 108 | 136,007 | 150,997 | 1.004 | 151,601 | 150,514 | 1,088 |
| 2012.1 | 102 | 121,037 | 136,387 | 1.000 | 136,387 | 137,607 | $(1,220)$ |
| 2012.2 | 96 | 142,173 | 163,969 | 0.996 | 163,313 | 167,098 | $(3,785)$ |
| 2013.1 | 90 | 114,959 | 142,612 | 0.999 | 142,470 | 145,351 | $(2,881)$ |
| 2013.2 | 84 | 143,583 | 168,062 | 1.004 | 168,734 | 169,438 | (704) |
| 2014.1 | 78 | 100,236 | 142,197 | 1.002 | 142,481 | 143,757 | $(1,276)$ |
| 2014.2 | 72 | 121,583 | 186,363 | 0.994 | 185,245 | 185,178 | 67 |
| 2015.1 | 66 | 98,672 | 157,283 | 0.993 | 156,182 | 155,603 | 579 |
| 2015.2 | 60 | 106,236 | 196,325 | 0.985 | 193,380 | 194,395 | $(1,015)$ |
| 2016.1 | 54 | 88,815 | 176,534 | 0.996 | 175,827 | 176,300 | (473) |
| 2016.2 | 48 | 70,897 | 159,134 | 1.020 | 162,316 | 167,751 | $(5,435)$ |
| 2017.1 | 42 | 35,118 | 98,096 | 1.076 | 105,551 | 109,697 | $(4,145)$ |
| 2017.2 | 36 | 38,457 | 116,217 | 1.159 | 134,695 | 138,739 | $(4,044)$ |
| 2018.1 | 30 | 21,692 | 73,761 | 1.292 | 95,299 | 97,163 | $(1,864)$ |
| 2018.2 | 24 | 22,294 | 91,899 | 1.377 | 126,546 | 132,563 | $(6,018)$ |
| 2019.1 | 18 | 10,447 | 72,232 | 1.442 | 104,159 | 105,115 | (956) |
| 2019.2 | 12 | 6,062 | 78,356 | 1.676 | 131,325 | 138,570 | $(7,245)$ |
| 2020.1 | 6 | 689 | 25,900 | 3.352 | 86,817 |  |  |
| Total |  | 3,992,487 | 5,044,117 |  | 5,270,508 | 5,215,119 | $(31,429)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (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-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 898 | 898 | 1.000 | 898 | 898 | 0 |
| 2001.1 | 234 | 917 | 917 | 1.000 | 917 | 917 | 0 |
| 2001.2 | 228 | 1,228 | 1,228 | 1.000 | 1,228 | 1,228 | 0 |
| 2002.1 | 222 | 975 | 975 | 1.000 | 975 | 975 | 0 |
| 2002.2 | 216 | 1,183 | 1,184 | 1.000 | 1,184 | 1,184 | 0 |
| 2003.1 | 210 | 883 | 883 | 1.000 | 883 | 883 | 0 |
| 2003.2 | 204 | 879 | 879 | 1.000 | 879 | 879 | 0 |
| 2004.1 | 198 | 957 | 957 | 1.000 | 957 | 957 | 0 |
| 2004.2 | 192 | 1,052 | 1,052 | 1.000 | 1,052 | 1,052 | 0 |
| 2005.1 | 186 | 984 | 984 | 1.000 | 984 | 984 | 0 |
| 2005.2 | 180 | 952 | 952 | 1.000 | 952 | 952 | 0 |
| 2006.1 | 174 | 1,118 | 1,118 | 1.000 | 1,118 | 1,118 | 0 |
| 2006.2 | 168 | 1,332 | 1,332 | 1.000 | 1,332 | 1,332 | 0 |
| 2007.1 | 162 | 1,167 | 1,167 | 1.000 | 1,167 | 1,167 | 0 |
| 2007.2 | 156 | 1,192 | 1,192 | 1.000 | 1,192 | 1,192 | 0 |
| 2008.1 | 150 | 1,108 | 1,108 | 1.000 | 1,108 | 1,108 | 0 |
| 2008.2 | 144 | 1,432 | 1,433 | 1.000 | 1,433 | 1,433 | (0) |
| 2009.1 | 138 | 1,173 | 1,173 | 1.000 | 1,173 | 1,173 | 0 |
| 2009.2 | 132 | 1,265 | 1,270 | 1.000 | 1,270 | 1,271 | (1) |
| 2010.1 | 126 | 1,470 | 1,480 | 1.001 | 1,481 | 1,487 | (6) |
| 2010.2 | 120 | 1,550 | 1,571 | 0.998 | 1,568 | 1,568 | 0 |
| 2011.1 | 114 | 1,164 | 1,165 | 0.995 | 1,159 | 1,159 | (0) |
| 2011.2 | 108 | 1,357 | 1,358 | 0.997 | 1,354 | 1,358 | (4) |
| 2012.1 | 102 | 1,281 | 1,286 | 1.000 | 1,286 | 1,240 | 46 |
| 2012.2 | 96 | 1,334 | 1,345 | 0.999 | 1,344 | 1,341 | 3 |
| 2013.1 | 90 | 1,181 | 1,196 | 1.002 | 1,199 | 1,195 | 3 |
| 2013.2 | 84 | 1,927 | 1,981 | 1.004 | 1,989 | 1,965 | 24 |
| 2014.1 | 78 | 1,571 | 1,582 | 0.998 | 1,579 | 1,521 | 58 |
| 2014.2 | 72 | 1,629 | 1,651 | 1.002 | 1,655 | 1,658 | (3) |
| 2015.1 | 66 | 1,355 | 1,390 | 1.004 | 1,396 | 1,448 | (53) |
| 2015.2 | 60 | 1,720 | 1,777 | 0.996 | 1,770 | 1,894 | (124) |
| 2016.1 | 54 | 1,343 | 1,618 | 0.988 | 1,598 | 1,526 | 73 |
| 2016.2 | 48 | 1,585 | 1,947 | 0.997 | 1,941 | 1,874 | 67 |
| 2017.1 | 42 | 1,379 | 1,752 | 0.968 | 1,696 | 1,643 | 53 |
| 2017.2 | 36 | 1,630 | 2,021 | 0.927 | 1,874 | 1,936 | (62) |
| 2018.1 | 30 | 1,270 | 1,705 | 0.852 | 1,452 | 1,442 | 11 |
| 2018.2 | 24 | 1,400 | 2,185 | 0.775 | 1,694 | 1,698 | (5) |
| 2019.1 | 18 | 1,153 | 1,993 | 0.690 | 1,375 | 1,295 | 80 |
| 2019.2 | 12 | 1,117 | 3,075 | 0.589 | 1,811 | 1,811 | 0 |
| 2020.1 | 6 | 323 | 1,473 | 0.648 | 954 |  |  |
| Total |  | 49,436 | 56,254 |  | 52,877 | 51,761 | 161 |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE $(000)$ | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 6,553 | 6,553 | 1.000 | 6,553 | 6,553 | 0 |
| 2001.1 | 234 | 6,953 | 6,953 | 1.000 | 6,953 | 6,953 | 0 |
| 2001.2 | 228 | 12,252 | 12,252 | 1.000 | 12,252 | 12,252 | 0 |
| 2002.1 | 222 | 12,300 | 12,300 | 1.000 | 12,300 | 12,300 | 0 |
| 2002.2 | 216 | 12,525 | 12,525 | 1.000 | 12,525 | 12,525 | 0 |
| 2003.1 | 210 | 14,098 | 14,109 | 1.000 | 14,109 | 14,109 | (0) |
| 2003.2 | 204 | 12,261 | 12,261 | 1.000 | 12,261 | 12,261 | - |
| 2004.1 | 198 | 11,585 | 11,585 | 1.000 | 11,585 | 11,585 | 0 |
| 2004.2 | 192 | 11,449 | 11,449 | 1.000 | 11,449 | 11,449 | 0 |
| 2005.1 | 186 | 11,864 | 11,864 | 1.000 | 11,864 | 11,864 | 0 |
| 2005.2 | 180 | 17,681 | 17,681 | 1.000 | 17,681 | 17,681 | 0 |
| 2006.1 | 174 | 20,973 | 20,973 | 1.000 | 20,973 | 21,338 | (365) |
| 2006.2 | 168 | 27,067 | 27,067 | 1.000 | 27,067 | 27,067 | 0 |
| 2007.1 | 162 | 28,315 | 28,327 | 1.000 | 28,327 | 28,327 | 0 |
| 2007.2 | 156 | 34,577 | 34,790 | 1.000 | 34,790 | 34,788 | 2 |
| 2008.1 | 150 | 38,334 | 38,334 | 1.000 | 38,334 | 38,372 | (38) |
| 2008.2 | 144 | 50,583 | 50,596 | 1.001 | 50,647 | 50,629 | 18 |
| 2009.1 | 138 | 61,829 | 62,050 | 1.001 | 62,112 | 62,112 | 0 |
| 2009.2 | 132 | 86,523 | 86,846 | 1.001 | 86,933 | 87,040 | (107) |
| 2010.1 | 126 | 91,680 | 92,112 | 1.002 | 92,296 | 92,340 | (44) |
| 2010.2 | 120 | 42,711 | 42,772 | 1.002 | 42,858 | 42,849 | 9 |
| 2011.1 | 114 | 6,516 | 6,516 | 1.002 | 6,529 | 6,516 | 13 |
| 2011.2 | 108 | 1,130 | 1,185 | 1.001 | 1,186 | 1,167 | 19 |
| 2012.1 | 102 | 711 | 711 | 0.999 | 711 | 747 | (37) |
| 2012.2 | 96 | 519 | 614 | 0.997 | 612 | 628 | (16) |
| 2013.1 | 90 | 803 | 803 | 0.994 | 798 | 812 | (14) |
| 2013.2 | 84 | 644 | 644 | 0.993 | 639 | 649 | (10) |
| 2014.1 | 78 | 242 | 268 | 0.974 | 261 | 313 | (52) |
| 2014.2 | 72 | 995 | 1,012 | 0.965 | 977 | 1,013 | (37) |
| 2015.1 | 66 | 743 | 793 | 0.954 | 756 | 625 | 132 |
| 2015.2 | 60 | 296 | 885 | 0.953 | 844 | 1,008 | (164) |
| 2016.1 | 54 | 70 | 566 | 0.882 | 499 | 424 | 76 |
| 2016.2 | 48 | 217 | 500 | 0.947 | 473 | 366 | 107 |
| 2017.1 | 42 | 170 | 598 | 1.261 | 755 | 255 | 500 |
| 2017.2 | 36 | 263 | 636 | 1.415 | 900 | 658 | 242 |
| 2018.1 | 30 | 213 | 241 | 1.607 | 387 | 476 | (89) |
| 2018.2 | 24 | 107 | 431 | 1.695 | 730 | 445 | 285 |
| 2019.1 | 18 | 64 | 341 | 1.698 | 579 | 492 | 87 |
| 2019.2 | 12 | 16 | 120 | 1.926 | 232 | 105 | 127 |
| 2020.1 | 6 | 0 | 157 | 3.661 | 575 |  |  |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20


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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) <br> Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 12,080 | 12,531 | 1.000 | 12,531 | 12,537 | (6) |
| 2001.1 | 234 | 9,296 | 9,296 | 1.000 | 9,296 | 9,296 | 0 |
| 2001.2 | 228 | 11,682 | 12,020 | 1.000 | 12,020 | 12,019 | 1 |
| 2002.1 | 222 | 9,865 | 10,627 | 1.000 | 10,627 | 10,318 | 309 |
| 2002.2 | 216 | 19,482 | 20,408 | 1.000 | 20,408 | 20,718 | (310) |
| 2003.1 | 210 | 14,566 | 14,937 | 1.000 | 14,937 | 14,852 | 85 |
| 2003.2 | 204 | 17,857 | 18,214 | 0.998 | 18,178 | 18,156 | 22 |
| 2004.1 | 198 | 9,131 | 9,947 | 0.996 | 9,907 | 9,678 | 229 |
| 2004.2 | 192 | 16,299 | 16,976 | 0.971 | 16,484 | 16,840 | (356) |
| 2005.1 | 186 | 14,127 | 14,644 | 0.989 | 14,483 | 14,562 | (80) |
| 2005.2 | 180 | 19,286 | 19,739 | 0.990 | 19,541 | 19,793 | (252) |
| 2006.1 | 174 | 15,650 | 15,650 | 0.994 | 15,556 | 15,493 | 63 |
| 2006.2 | 168 | 20,925 | 21,980 | 0.997 | 21,914 | 21,849 | 65 |
| 2007.1 | 162 | 17,858 | 18,080 | 0.992 | 17,935 | 18,029 | (93) |
| 2007.2 | 156 | 23,762 | 25,060 | 0.990 | 24,810 | 24,756 | 54 |
| 2008.1 | 150 | 20,367 | 22,600 | 0.995 | 22,487 | 22,658 | (171) |
| 2008.2 | 144 | 23,953 | 24,229 | 1.001 | 24,253 | 24,623 | (370) |
| 2009.1 | 138 | 18,401 | 18,975 | 1.007 | 19,108 | 19,403 | (295) |
| 2009.2 | 132 | 28,720 | 30,680 | 1.014 | 31,109 | 31,264 | (155) |
| 2010.1 | 126 | 31,842 | 32,481 | 1.020 | 33,130 | 33,383 | (253) |
| 2010.2 | 120 | 31,137 | 34,467 | 1.028 | 35,432 | 35,411 | 21 |
| 2011.1 | 114 | 27,923 | 30,807 | 1.031 | 31,762 | 32,612 | (850) |
| 2011.2 | 108 | 34,013 | 35,992 | 1.038 | 37,359 | 39,082 | $(1,723)$ |
| 2012.1 | 102 | 26,580 | 28,794 | 1.043 | 30,032 | 31,354 | $(1,322)$ |
| 2012.2 | 96 | 34,306 | 38,309 | 1.047 | 40,110 | 41,142 | $(1,033)$ |
| 2013.1 | 90 | 30,131 | 33,080 | 1.059 | 35,031 | 35,780 | (749) |
| 2013.2 | 84 | 38,203 | 41,350 | 1.066 | 44,079 | 44,533 | (455) |
| 2014.1 | 78 | 27,479 | 32,128 | 1.069 | 34,345 | 34,543 | (198) |
| 2014.2 | 72 | 37,500 | 47,773 | 1.073 | 51,261 | 52,033 | (772) |
| 2015.1 | 66 | 28,548 | 36,049 | 1.082 | 39,005 | 39,155 | (150) |
| 2015.2 | 60 | 36,297 | 48,333 | 1.088 | 52,587 | 52,706 | (119) |
| 2016.1 | 54 | 29,887 | 45,092 | 1.093 | 49,286 | 49,864 | (578) |
| 2016.2 | 48 | 28,369 | 40,550 | 1.120 | 45,416 | 45,293 | 123 |
| 2017.1 | 42 | 22,524 | 28,883 | 1.139 | 32,898 | 32,492 | 406 |
| 2017.2 | 36 | 24,524 | 32,307 | 1.180 | 38,123 | 39,040 | (917) |
| 2018.1 | 30 | 19,579 | 26,587 | 1.225 | 32,570 | 33,334 | (765) |
| 2018.2 | 24 | 19,036 | 30,703 | 1.241 | 38,103 | 37,386 | 717 |
| 2019.1 | 18 | 11,748 | 27,198 | 1.247 | 33,916 | 30,895 | 3,020 |
| 2019.2 | 12 | 8,165 | 30,022 | 1.337 | 40,139 | 37,841 | 2,298 |
| 2020.1 | 6 | 1,202 | 10,500 | 2.350 | 24,674 |  |  |
| Total |  | 872,301 | 1,047,998 |  | 1,134,841 | 1,114,725 | $(4,558)$ |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\underset{(4) *(5)}{(6)}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Devel | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 1,180 | 1,180 | 1.000 | 1,180 | 1,168 | 12 |
| 2001.1 | 234 | 791 | 791 | 1.000 | 791 | 791 | 0 |
| 2001.2 | 228 | 1,871 | 1,871 | 1.000 | 1,871 | 1,871 | 0 |
| 2002.1 | 222 | 1,609 | 1,609 | 1.000 | 1,609 | 1,609 | 0 |
| 2002.2 | 216 | 942 | 942 | 1.000 | 942 | 942 | 0 |
| 2003.1 | 210 | 93 | 93 | 1.000 | 93 | 93 | 0 |
| 2003.2 | 204 | 419 | 419 | 1.000 | 419 | 419 | 0 |
| 2004.1 | 198 | 861 | 900 | 1.000 | 900 | 900 | 0 |
| 2004.2 | 192 | 1,215 | 1,443 | 1.000 | 1,443 | 1,215 | 228 |
| 2005.1 | 186 | 262 | 262 | 1.000 | 262 | 262 | 0 |
| 2005.2 | 180 | 1,302 | 1,379 | 1.000 | 1,379 | 1,389 | (10) |
| 2006.1 | 174 | 1,506 | 1,506 | 1.007 | 1,517 | 1,526 | (9) |
| 2006.2 | 168 | 340 | 404 | 1.012 | 409 | 413 | (4) |
| 2007.1 | 162 | 665 | 665 | 1.020 | 678 | 675 | 3 |
| 2007.2 | 156 | 576 | 576 | 1.014 | 584 | 596 | (13) |
| 2008.1 | 150 | 669 | 669 | 1.035 | 693 | 775 | (83) |
| 2008.2 | 144 | 405 | 405 | 1.012 | 410 | 416 | (6) |
| 2009.1 | 138 | 1,550 | 1,723 | 1.032 | 1,778 | 1,804 | (26) |
| 2009.2 | 132 | 2,436 | 2,469 | 1.050 | 2,593 | 2,529 | 64 |
| 2010.1 | 126 | 1,302 | 1,302 | 1.031 | 1,342 | 1,343 | (1) |
| 2010.2 | 120 | 1,370 | 2,572 | 1.037 | 2,667 | 2,623 | 44 |
| 2011.1 | 114 | 1,792 | 1,808 | 1.042 | 1,884 | 1,886 | (2) |
| 2011.2 | 108 | 2,597 | 3,511 | 1.036 | 3,637 | 3,174 | 463 |
| 2012.1 | 102 | 1,832 | 2,302 | 1.042 | 2,398 | 2,355 | 43 |
| 2012.2 | 96 | 2,960 | 3,094 | 1.052 | 3,255 | 3,709 | (454) |
| 2013.1 | 90 | 1,334 | 2,069 | 1.031 | 2,134 | 2,517 | (384) |
| 2013.2 | 84 | 761 | 997 | 1.063 | 1,059 | 1,101 | (41) |
| 2014.1 | 78 | 1,393 | 2,090 | 1.126 | 2,353 | 2,311 | 42 |
| 2014.2 | 72 | 668 | 772 | 1.167 | 901 | 947 | (46) |
| 2015.1 | 66 | 1,353 | 3,688 | 1.229 | 4,532 | 4,560 | (28) |
| 2015.2 | 60 | 1,252 | 1,954 | 1.282 | 2,505 | 1,845 | 660 |
| 2016.1 | 54 | 1,917 | 2,986 | 1.414 | 4,222 | 4,555 | (334) |
| 2016.2 | 48 | 909 | 1,708 | 1.526 | 2,606 | 1,884 | 722 |
| 2017.1 | 42 | 484 | 521 | 1.567 | 817 | 964 | (146) |
| 2017.2 | 36 | 491 | 638 | 1.581 | 1,009 | 1,004 | 5 |
| 2018.1 | 30 | 255 | 571 | 1.589 | 908 | 1,435 | (528) |
| 2018.2 | 24 | 441 | 786 | 1.821 | 1,431 | 2,180 | (748) |
| 2019.1 | 18 | 274 | 554 | 1.894 | 1,049 | 996 | 53 |
| 2019.2 | 12 | 113 | 1,181 | 1.788 | 2,111 | 1,682 | 430 |
| 2020.1 | 6 | 48 | 373 | 2.759 | 1,029 |  |  |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE $(000)$ | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 8,501 | 8,501 | 1.000 | 8,501 | 8,501 | 0 |
| 2001.1 | 234 | 7,134 | 7,134 | 1.000 | 7,134 | 7,134 | 0 |
| 2001.2 | 228 | 8,792 | 8,792 | 1.000 | 8,792 | 8,792 | 0 |
| 2002.1 | 222 | 6,971 | 6,971 | 1.000 | 6,971 | 6,971 | 0 |
| 2002.2 | 216 | 9,824 | 9,824 | 1.000 | 9,824 | 9,824 | 0 |
| 2003.1 | 210 | 7,361 | 7,361 | 1.000 | 7,361 | 7,361 | 0 |
| 2003.2 | 204 | 9,297 | 9,297 | 1.000 | 9,297 | 9,297 | 0 |
| 2004.1 | 198 | 6,838 | 6,838 | 1.000 | 6,838 | 6,838 | 0 |
| 2004.2 | 192 | 7,309 | 7,309 | 1.000 | 7,309 | 7,309 | 0 |
| 2005.1 | 186 | 6,595 | 6,595 | 1.000 | 6,595 | 6,595 | 0 |
| 2005.2 | 180 | 8,154 | 8,154 | 1.000 | 8,154 | 8,154 | 0 |
| 2006.1 | 174 | 6,430 | 6,430 | 1.000 | 6,430 | 6,430 | 0 |
| 2006.2 | 168 | 7,979 | 7,979 | 1.000 | 7,979 | 7,979 | 0 |
| 2007.1 | 162 | 7,301 | 7,301 | 1.000 | 7,301 | 7,301 | 0 |
| 2007.2 | 156 | 6,680 | 6,680 | 1.000 | 6,680 | 6,680 | 0 |
| 2008.1 | 150 | 5,880 | 5,880 | 1.000 | 5,880 | 5,880 | 0 |
| 2008.2 | 144 | 5,522 | 5,522 | 1.000 | 5,522 | 5,522 | 0 |
| 2009.1 | 138 | 4,786 | 4,786 | 1.000 | 4,786 | 4,786 | 0 |
| 2009.2 | 132 | 5,213 | 5,213 | 1.000 | 5,213 | 5,213 | 0 |
| 2010.1 | 126 | 4,343 | 4,343 | 1.000 | 4,343 | 4,343 | 0 |
| 2010.2 | 120 | 5,683 | 5,683 | 1.000 | 5,683 | 5,683 | 0 |
| 2011.1 | 114 | 4,153 | 4,153 | 1.000 | 4,153 | 4,153 | (0) |
| 2011.2 | 108 | 5,687 | 5,712 | 1.000 | 5,712 | 5,687 | 25 |
| 2012.1 | 102 | 4,852 | 4,852 | 1.000 | 4,852 | 4,852 | 0 |
| 2012.2 | 96 | 5,531 | 5,531 | 1.000 | 5,531 | 5,531 | 0 |
| 2013.1 | 90 | 4,362 | 4,362 | 1.000 | 4,362 | 4,362 | 0 |
| 2013.2 | 84 | 5,647 | 5,647 | 1.000 | 5,647 | 5,647 | 0 |
| 2014.1 | 78 | 4,162 | 4,182 | 1.000 | 4,182 | 4,183 | (2) |
| 2014.2 | 72 | 5,924 | 5,924 | 1.000 | 5,924 | 5,834 | 90 |
| 2015.1 | 66 | 4,218 | 4,303 | 1.000 | 4,303 | 4,303 | 0 |
| 2015.2 | 60 | 5,066 | 5,091 | 1.000 | 5,091 | 5,111 | (20) |
| 2016.1 | 54 | 4,122 | 4,212 | 1.000 | 4,212 | 4,222 | (10) |
| 2016.2 | 48 | 5,578 | 5,653 | 1.000 | 5,653 | 5,756 | (103) |
| 2017.1 | 42 | 4,715 | 4,862 | 1.000 | 4,862 | 4,902 | (40) |
| 2017.2 | 36 | 6,508 | 6,957 | 1.000 | 6,957 | 7,045 | (88) |
| 2018.1 | 30 | 4,560 | 4,853 | 1.001 | 4,858 | 4,802 | 55 |
| 2018.2 | 24 | 4,807 | 5,883 | 0.989 | 5,819 | 5,564 | 255 |
| 2019.1 | 18 | 3,313 | 3,754 | 0.982 | 3,687 | 3,628 | 58 |
| 2019.2 | 12 | 4,569 | 6,288 | 0.920 | 5,785 | 6,071 | (285) |
| 2020.1 | 6 | 1,347 | 3,240 | 0.937 | 3,036 |  |  |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 2,344 | 2,344 | 1.000 | 2,344 | 2,344 | 0 |
| 2001.1 | 234 | 1,910 | 1,910 | 1.000 | 1,910 | 1,910 | 0 |
| 2001.2 | 228 | 2,494 | 2,494 | 1.000 | 2,494 | 2,494 | 0 |
| 2002.1 | 222 | 1,812 | 1,812 | 1.000 | 1,812 | 1,812 | 0 |
| 2002.2 | 216 | 2,572 | 2,572 | 1.000 | 2,572 | 2,572 | 0 |
| 2003.1 | 210 | 1,980 | 1,980 | 1.000 | 1,980 | 1,980 | 0 |
| 2003.2 | 204 | 2,309 | 2,309 | 1.000 | 2,309 | 2,309 | 0 |
| 2004.1 | 198 | 1,906 | 1,906 | 1.000 | 1,906 | 1,906 | 0 |
| 2004.2 | 192 | 2,279 | 2,279 | 1.000 | 2,279 | 2,279 | 0 |
| 2005.1 | 186 | 1,787 | 1,787 | 1.000 | 1,787 | 1,787 | 0 |
| 2005.2 | 180 | 2,270 | 2,270 | 1.000 | 2,270 | 2,270 | 0 |
| 2006.1 | 174 | 1,943 | 1,943 | 1.000 | 1,943 | 1,942 | 1 |
| 2006.2 | 168 | 2,317 | 2,317 | 1.000 | 2,317 | 2,317 | 0 |
| 2007.1 | 162 | 1,890 | 1,890 | 1.000 | 1,890 | 1,890 | 0 |
| 2007.2 | 156 | 2,019 | 2,019 | 1.000 | 2,019 | 2,019 | 0 |
| 2008.1 | 150 | 1,591 | 1,591 | 1.000 | 1,591 | 1,591 | 0 |
| 2008.2 | 144 | 1,876 | 1,876 | 1.000 | 1,876 | 1,876 | 0 |
| 2009.1 | 138 | 1,368 | 1,368 | 1.000 | 1,368 | 1,368 | 0 |
| 2009.2 | 132 | 1,739 | 1,739 | 1.000 | 1,739 | 1,739 | 0 |
| 2010.1 | 126 | 1,384 | 1,384 | 1.000 | 1,384 | 1,384 | 0 |
| 2010.2 | 120 | 1,790 | 1,790 | 1.000 | 1,790 | 1,790 | 0 |
| 2011.1 | 114 | 1,201 | 1,201 | 1.000 | 1,201 | 1,202 | (1) |
| 2011.2 | 108 | 1,574 | 1,591 | 1.000 | 1,591 | 1,569 | 22 |
| 2012.1 | 102 | 1,441 | 1,447 | 1.000 | 1,447 | 1,435 | 12 |
| 2012.2 | 96 | 1,727 | 1,727 | 1.000 | 1,727 | 1,721 | 6 |
| 2013.1 | 90 | 1,258 | 1,258 | 1.000 | 1,258 | 1,258 | 0 |
| 2013.2 | 84 | 1,596 | 1,596 | 1.000 | 1,596 | 1,596 | 0 |
| 2014.1 | 78 | 1,164 | 1,164 | 1.000 | 1,164 | 1,161 | 3 |
| 2014.2 | 72 | 1,626 | 1,626 | 1.000 | 1,626 | 1,626 | (0) |
| 2015.1 | 66 | 1,192 | 1,198 | 1.000 | 1,198 | 1,198 | 1 |
| 2015.2 | 60 | 1,465 | 1,485 | 1.000 | 1,485 | 1,483 | 2 |
| 2016.1 | 54 | 1,307 | 1,310 | 1.000 | 1,310 | 1,311 | (1) |
| 2016.2 | 48 | 1,898 | 1,908 | 0.999 | 1,906 | 1,899 | 7 |
| 2017.1 | 42 | 1,426 | 1,434 | 0.991 | 1,421 | 1,425 | (4) |
| 2017.2 | 36 | 1,741 | 1,808 | 0.986 | 1,783 | 1,774 | 9 |
| 2018.1 | 30 | 1,357 | 1,450 | 0.996 | 1,444 | 1,441 | 3 |
| 2018.2 | 24 | 1,495 | 1,656 | 0.981 | 1,625 | 1,601 | 23 |
| 2019.1 | 18 | 1,125 | 1,278 | 0.967 | 1,236 | 1,269 | (33) |
| 2019.2 | 12 | 1,381 | 1,722 | 0.920 | 1,584 | 1,697 | (113) |
| 2020.1 | 6 | 558 | 1,012 | 0.967 | 978 |  |  |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (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 $(000)$ <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 382 | 382 | 1.000 | 382 | 382 | 0 |
| 2001.1 | 234 | 223 | 223 | 1.000 | 223 | 223 | 0 |
| 2001.2 | 228 | 10 | 10 | 1.000 | 10 | 10 | 0 |
| 2002.1 | 222 | 6 | 6 | 1.000 | 6 | 6 | 0 |
| 2002.2 | 216 | 151 | 151 | 1.000 | 151 | 151 | 0 |
| 2003.1 | 210 | 430 | 430 | 1.000 | 430 | 430 | 0 |
| 2003.2 | 204 | 14 | 14 | 1.000 | 14 | 14 | 0 |
| 2004.1 | 198 | 179 | 179 | 1.000 | 179 | 179 | 0 |
| 2004.2 | 192 | 80 | 80 | 1.000 | 80 | 80 | 0 |
| 2005.1 | 186 | 2 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.2 | 180 | 152 | 152 | 1.000 | 152 | 152 | 0 |
| 2006.1 | 174 | 0 | 0 | 1.000 | 0 | 0 | 0 |
| 2006.2 | 168 | 36 | 36 | 1.000 | 36 | 36 | 0 |
| 2007.1 | 162 | 45 | 45 | 1.000 | 45 | 45 | 0 |
| 2007.2 | 156 | 154 | 154 | 1.000 | 154 | 154 | 0 |
| 2008.1 | 150 | 85 | 85 | 1.000 | 85 | 85 | 0 |
| 2008.2 | 144 | 177 | 177 | 1.000 | 177 | 177 | 1 |
| 2009.1 | 138 | 215 | 215 | 1.000 | 215 | 215 | 0 |
| 2009.2 | 132 | 249 | 249 | 1.000 | 249 | 249 | 0 |
| 2010.1 | 126 | 38 | 38 | 1.000 | 38 | 38 | 0 |
| 2010.2 | 120 | 7 | 7 | 1.000 | 7 | 7 | 0 |
| 2011.1 | 114 | 64 | 64 | 1.000 | 64 | 64 | 0 |
| 2011.2 | 108 | 31 | 31 | 1.000 | 31 | 31 | 0 |
| 2012.1 | 102 | 12 | 12 | 1.000 | 12 | 12 | 0 |
| 2012.2 | 96 | 24 | 24 | 1.000 | 24 | 24 | 0 |
| 2013.1 | 90 | 0 | 0 | 1.000 | 0 | 0 | (0) |
| 2013.2 | 84 | 23 | 23 | 1.072 | 25 | 25 | 0 |
| 2014.1 | 78 | 1 | 1 | 1.059 | 1 | 1 | (0) |
| 2014.2 | 72 | 840 | 840 | 1.144 | 961 | 939 | 22 |
| 2015.1 | 66 | 65 | 65 | 1.127 | 74 | 71 | 3 |
| 2015.2 | 60 | 41 | 41 | 1.097 | 45 | 44 | 1 |
| 2016.1 | 54 | 2 | 2 | 1.088 | 2 | 2 | 0 |
| 2016.2 | 48 | 22 | 22 | 1.039 | 23 | 25 | (1) |
| 2017.1 | 42 | 22 | 26 | 1.117 | 29 | 29 | - |
| 2017.2 | 36 | 36 | 36 | 1.121 | 41 | 50 | (9) |
| 2018.1 | 30 | 31 | 89 | 1.232 | 110 | 88 | 22 |
| 2018.2 | 24 | 52 | 52 | 1.270 | 66 | 133 | (67) |
| 2019.1 | 18 | 33 | 33 | 1.367 | 45 | 49 | (4) |
| 2019.2 | 12 | 9 | 58 | 1.416 | 82 | 268 | (186) |
| 2020.1 | 6 | 1 | 35 | 1.662 | 58 |  |  |
| Total |  | 3,949 | 4,093 |  | 4,331 | 4,491 | (218) |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (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-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 333,278 | 333,278 | 1.000 | 333,278 | 333,278 | 0 |
| 2001.1 | 234 | 303,681 | 303,681 | 1.000 | 303,681 | 303,681 | 0 |
| 2001.2 | 228 | 333,198 | 333,198 | 1.000 | 333,198 | 333,198 | (0) |
| 2002.1 | 222 | 326,912 | 326,912 | 1.000 | 326,912 | 326,917 | (4) |
| 2002.2 | 216 | 366,042 | 366,042 | 1.000 | 366,042 | 366,042 | 0 |
| 2003.1 | 210 | 359,485 | 359,485 | 1.000 | 359,485 | 359,486 | (1) |
| 2003.2 | 204 | 301,810 | 301,813 | 1.000 | 301,812 | 301,813 | (1) |
| 2004.1 | 198 | 286,035 | 286,035 | 1.000 | 286,034 | 286,036 | (2) |
| 2004.2 | 192 | 284,742 | 284,742 | 1.000 | 284,740 | 284,742 | (1) |
| 2005.1 | 186 | 283,783 | 283,783 | 1.000 | 283,781 | 283,783 | (2) |
| 2005.2 | 180 | 308,763 | 308,763 | 1.000 | 308,760 | 308,763 | (3) |
| 2006.1 | 174 | 277,936 | 277,937 | 1.000 | 277,932 | 277,938 | (7) |
| 2006.2 | 168 | 310,333 | 310,333 | 1.000 | 310,324 | 310,334 | (10) |
| 2007.1 | 162 | 334,629 | 334,641 | 1.000 | 334,628 | 334,642 | (14) |
| 2007.2 | 156 | 333,830 | 333,830 | 1.000 | 333,816 | 333,834 | (18) |
| 2008.1 | 150 | 327,231 | 327,231 | 1.000 | 327,214 | 327,233 | (19) |
| 2008.2 | 144 | 341,159 | 341,160 | 1.000 | 341,142 | 341,163 | (21) |
| 2009.1 | 138 | 311,870 | 311,871 | 1.000 | 311,848 | 311,876 | (29) |
| 2009.2 | 132 | 306,765 | 306,771 | 1.000 | 306,744 | 306,762 | (18) |
| 2010.1 | 126 | 294,462 | 294,472 | 1.000 | 294,444 | 294,474 | (30) |
| 2010.2 | 120 | 329,012 | 329,012 | 1.000 | 328,980 | 329,021 | (40) |
| 2011.1 | 114 | 321,675 | 321,673 | 1.000 | 321,634 | 321,672 | (39) |
| 2011.2 | 108 | 322,414 | 322,421 | 1.000 | 322,388 | 322,424 | (36) |
| 2012.1 | 102 | 302,088 | 302,090 | 1.000 | 302,052 | 302,095 | (43) |
| 2012.2 | 96 | 332,163 | 332,169 | 1.000 | 332,110 | 332,184 | (74) |
| 2013.1 | 90 | 331,097 | 331,110 | 1.000 | 331,047 | 331,120 | (73) |
| 2013.2 | 84 | 381,258 | 381,279 | 1.000 | 381,196 | 381,281 | (85) |
| 2014.1 | 78 | 389,087 | 389,105 | 1.000 | 389,026 | 389,112 | (86) |
| 2014.2 | 72 | 380,390 | 380,401 | 1.000 | 380,299 | 380,398 | (99) |
| 2015.1 | 66 | 410,873 | 410,963 | 1.000 | 410,829 | 410,875 | (45) |
| 2015.2 | 60 | 409,714 | 410,004 | 1.000 | 409,862 | 409,902 | (40) |
| 2016.1 | 54 | 443,170 | 443,324 | 1.000 | 443,211 | 443,273 | (61) |
| 2016.2 | 48 | 508,672 | 508,784 | 1.000 | 508,653 | 508,738 | (85) |
| 2017.1 | 42 | 477,663 | 477,818 | 1.000 | 477,702 | 477,720 | (19) |
| 2017.2 | 36 | 579,489 | 579,680 | 1.000 | 579,592 | 579,174 | 417 |
| 2018.1 | 30 | 571,254 | 571,244 | 1.000 | 571,149 | 570,941 | 208 |
| 2018.2 | 24 | 628,467 | 628,584 | 1.000 | 628,698 | 627,567 | 1,131 |
| 2019.1 | 18 | 634,408 | 634,906 | 1.001 | 635,768 | 634,798 | 970 |
| 2019.2 | 12 | 664,153 | 668,407 | 1.003 | 670,696 | 667,144 | 3,552 |
| 2020.1 | 6 | 359,107 | 412,611 | 1.005 | 414,514 |  |  |
| Total |  | 15,102,099 | 15,161,563 |  | 15,165,221 | 14,745,433 | 5,273 |

Financial Services Regulatory Authority of Ontario

## Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (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-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 199,790 | 199,790 | 1.000 | 199,790 | 199,790 | 0 |
| 2001.1 | 234 | 181,494 | 181,494 | 1.000 | 181,494 | 181,494 | 1 |
| 2001.2 | 228 | 201,156 | 201,156 | 1.000 | 201,156 | 201,156 | 0 |
| 2002.1 | 222 | 178,542 | 178,542 | 1.000 | 178,542 | 178,542 | 0 |
| 2002.2 | 216 | 197,839 | 197,839 | 1.000 | 197,839 | 197,839 | 0 |
| 2003.1 | 210 | 168,244 | 168,244 | 1.000 | 168,244 | 168,244 | (0) |
| 2003.2 | 204 | 172,266 | 172,266 | 1.000 | 172,266 | 172,266 | (0) |
| 2004.1 | 198 | 132,934 | 132,934 | 1.000 | 132,934 | 132,934 | (0) |
| 2004.2 | 192 | 140,537 | 140,537 | 1.000 | 140,537 | 140,537 | (0) |
| 2005.1 | 186 | 121,793 | 121,793 | 1.000 | 121,793 | 121,793 | (0) |
| 2005.2 | 180 | 165,203 | 165,203 | 1.000 | 165,203 | 165,203 | 0 |
| 2006.1 | 174 | 124,472 | 124,472 | 1.000 | 124,471 | 124,472 | (1) |
| 2006.2 | 168 | 158,081 | 158,082 | 1.000 | 158,081 | 158,086 | (5) |
| 2007.1 | 162 | 136,324 | 136,324 | 1.000 | 136,322 | 136,324 | (1) |
| 2007.2 | 156 | 153,673 | 153,673 | 1.000 | 153,672 | 153,678 | (6) |
| 2008.1 | 150 | 185,651 | 185,651 | 1.000 | 185,648 | 185,651 | (3) |
| 2008.2 | 144 | 147,678 | 147,679 | 1.000 | 147,676 | 147,679 | (3) |
| 2009.1 | 138 | 163,409 | 163,410 | 1.000 | 163,404 | 163,412 | (9) |
| 2009.2 | 132 | 147,424 | 147,424 | 1.000 | 147,418 | 147,426 | (7) |
| 2010.1 | 126 | 112,496 | 112,497 | 1.000 | 112,492 | 112,510 | (17) |
| 2010.2 | 120 | 130,752 | 130,754 | 1.000 | 130,750 | 130,754 | (5) |
| 2011.1 | 114 | 152,127 | 152,127 | 1.000 | 152,122 | 152,144 | (22) |
| 2011.2 | 108 | 144,595 | 144,593 | 1.000 | 144,584 | 144,577 | 7 |
| 2012.1 | 102 | 116,122 | 116,133 | 1.000 | 116,128 | 116,132 | (4) |
| 2012.2 | 96 | 176,855 | 176,852 | 1.000 | 176,841 | 176,859 | (18) |
| 2013.1 | 90 | 116,633 | 116,649 | 1.000 | 116,638 | 116,635 | 3 |
| 2013.2 | 84 | 188,976 | 189,025 | 1.000 | 189,012 | 189,021 | (8) |
| 2014.1 | 78 | 133,014 | 133,024 | 1.000 | 133,021 | 133,031 | (10) |
| 2014.2 | 72 | 153,363 | 153,367 | 1.000 | 153,361 | 153,387 | (26) |
| 2015.1 | 66 | 130,710 | 130,722 | 1.000 | 130,706 | 130,710 | (4) |
| 2015.2 | 60 | 164,929 | 164,942 | 1.000 | 164,929 | 164,926 | 3 |
| 2016.1 | 54 | 151,305 | 151,330 | 1.000 | 151,331 | 151,323 |  |
| 2016.2 | 48 | 189,869 | 190,015 | 1.000 | 190,027 | 189,927 | 100 |
| 2017.1 | 42 | 158,337 | 158,457 | 1.000 | 158,480 | 158,404 | 75 |
| 2017.2 | 36 | 196,950 | 197,093 | 1.000 | 197,131 | 197,029 | 102 |
| 2018.1 | 30 | 206,900 | 207,221 | 1.000 | 207,276 | 207,303 | (27) |
| 2018.2 | 24 | 246,287 | 246,639 | 1.000 | 246,646 | 246,775 | (129) |
| 2019.1 | 18 | 206,266 | 206,885 | 1.001 | 207,190 | 206,738 | 452 |
| 2019.2 | 12 | 248,620 | 250,087 | 1.007 | 251,902 | 248,709 | 3,192 |
| 2020.1 | 6 | 150,504 | 177,735 | 1.092 | 194,014 |  |  |
| Total |  | 6,552,122 | 6,582,661 |  | 6,601,074 | 6,403,421 | 3,638 |

Financial Services Regulatory Authority of Ontario

## Comprehensive - Thef

Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20


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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 100,535 | 100,535 | 1.000 | 100,535 | 100,535 | 0 |
| 2001.1 | 234 | 99,380 | 99,380 | 1.000 | 99,380 | 99,380 | (0) |
| 2001.2 | 228 | 117,278 | 117,280 | 1.000 | 117,280 | 117,280 | 0 |
| 2002.1 | 222 | 118,406 | 118,406 | 1.000 | 118,406 | 118,406 | 0 |
| 2002.2 | 216 | 134,071 | 134,071 | 1.000 | 134,071 | 134,070 | 1 |
| 2003.1 | 210 | 128,835 | 128,835 | 1.000 | 128,835 | 128,835 | 0 |
| 2003.2 | 204 | 124,556 | 124,556 | 1.000 | 124,555 | 124,556 | (1) |
| 2004.1 | 198 | 112,890 | 112,890 | 1.000 | 112,889 | 112,889 | (0) |
| 2004.2 | 192 | 111,118 | 111,118 | 1.000 | 111,118 | 111,118 | (0) |
| 2005.1 | 186 | 107,165 | 107,165 | 1.000 | 107,165 | 107,165 | 0 |
| 2005.2 | 180 | 122,071 | 122,071 | 1.000 | 122,071 | 122,071 | (1) |
| 2006.1 | 174 | 103,044 | 103,044 | 1.000 | 103,044 | 103,046 | (3) |
| 2006.2 | 168 | 117,578 | 117,578 | 1.000 | 117,577 | 117,578 | (1) |
| 2007.1 | 162 | 119,544 | 119,544 | 1.000 | 119,543 | 119,544 | (1) |
| 2007.2 | 156 | 123,465 | 123,465 | 1.000 | 123,461 | 123,465 | (4) |
| 2008.1 | 150 | 125,851 | 125,851 | 1.000 | 125,847 | 125,851 | (4) |
| 2008.2 | 144 | 125,472 | 125,472 | 1.000 | 125,469 | 125,486 | (18) |
| 2009.1 | 138 | 124,319 | 124,319 | 1.000 | 124,314 | 124,321 | (7) |
| 2009.2 | 132 | 116,646 | 116,647 | 1.000 | 116,645 | 116,648 | (4) |
| 2010.1 | 126 | 103,086 | 103,087 | 1.000 | 103,086 | 103,087 | (1) |
| 2010.2 | 120 | 112,394 | 112,394 | 1.000 | 112,390 | 112,393 | (4) |
| 2011.1 | 114 | 111,654 | 111,654 | 1.000 | 111,648 | 111,663 | (15) |
| 2011.2 | 108 | 114,447 | 114,452 | 1.000 | 114,443 | 114,452 | (10) |
| 2012.1 | 102 | 100,269 | 100,275 | 1.000 | 100,263 | 100,275 | (12) |
| 2012.2 | 96 | 124,556 | 124,580 | 1.000 | 124,562 | 124,582 | (20) |
| 2013.1 | 90 | 112,979 | 112,983 | 0.999 | 112,907 | 112,981 | (74) |
| 2013.2 | 84 | 150,480 | 150,484 | 1.000 | 150,461 | 150,491 | (30) |
| 2014.1 | 78 | 138,806 | 138,837 | 1.000 | 138,803 | 138,851 | (48) |
| 2014.2 | 72 | 150,171 | 150,189 | 1.000 | 150,140 | 150,183 | (44) |
| 2015.1 | 66 | 147,966 | 148,140 | 1.000 | 148,094 | 148,181 | (87) |
| 2015.2 | 60 | 159,457 | 159,571 | 1.000 | 159,544 | 159,598 | (54) |
| 2016.1 | 54 | 164,705 | 164,872 | 1.000 | 164,814 | 164,756 | 58 |
| 2016.2 | 48 | 210,416 | 210,569 | 1.000 | 210,500 | 210,673 | (174) |
| 2017.1 | 42 | 201,209 | 201,377 | 0.999 | 201,203 | 201,161 | 42 |
| 2017.2 | 36 | 260,136 | 260,278 | 0.999 | 259,901 | 259,931 | (30) |
| 2018.1 | 30 | 273,974 | 274,521 | 0.999 | 274,114 | 273,995 | 119 |
| 2018.2 | 24 | 304,955 | 305,307 | 0.998 | 304,705 | 304,242 | 462 |
| 2019.1 | 18 | 292,299 | 293,256 | 0.998 | 292,563 | 291,282 | 1,282 |
| 2019.2 | 12 | 322,259 | 325,989 | 0.998 | 325,292 | 317,291 | 8,002 |
| 2020.1 | 6 | 176,629 | 208,956 | 1.008 | 210,717 |  |  |
| Total |  | 5,965,070 | 6,003,999 |  | 6,002,351 | 5,782,315 | 9,320 |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | $\begin{aligned} & \text { Maturity (in } \\ & \text { Months) } \end{aligned}$ | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 395 | 395 | 1.000 | 395 | 395 | 0 |
| 2001.1 | 234 | 471 | 471 | 1.000 | 471 | 471 | 0 |
| 2001.2 | 228 | 525 | 525 | 1.000 | 525 | 525 | 0 |
| 2002.1 | 222 | 347 | 347 | 1.000 | 347 | 347 | 0 |
| 2002.2 | 216 | 559 | 559 | 1.000 | 559 | 559 | 0 |
| 2003.1 | 210 | 384 | 384 | 1.000 | 384 | 384 | 0 |
| 2003.2 | 204 | 408 | 408 | 1.000 | 408 | 408 | 0 |
| 2004.1 | 198 | 308 | 308 | 1.000 | 308 | 308 | 0 |
| 2004.2 | 192 | 398 | 398 | 1.000 | 398 | 398 | 0 |
| 2005.1 | 186 | 443 | 443 | 1.000 | 443 | 443 | 0 |
| 2005.2 | 180 | 301 | 301 | 1.000 | 301 | 301 | 0 |
| 2006.1 | 174 | 194 | 194 | 1.000 | 194 | 194 | 0 |
| 2006.2 | 168 | 349 | 349 | 1.000 | 349 | 349 | 0 |
| 2007.1 | 162 | 313 | 313 | 1.000 | 313 | 313 | 0 |
| 2007.2 | 156 | 397 | 397 | 1.000 | 397 | 397 | 0 |
| 2008.1 | 150 | 273 | 273 | 1.000 | 273 | 273 | 0 |
| 2008.2 | 144 | 254 | 254 | 1.000 | 254 | 254 | 0 |
| 2009.1 | 138 | 301 | 301 | 1.000 | 301 | 301 | 0 |
| 2009.2 | 132 | 153 | 153 | 1.000 | 153 | 153 | 0 |
| 2010.1 | 126 | 216 | 216 | 1.000 | 216 | 216 | 0 |
| 2010.2 | 120 | 180 | 180 | 1.000 | 180 | 180 | 0 |
| 2011.1 | 114 | 217 | 224 | 1.000 | 224 | 224 | (0) |
| 2011.2 | 108 | 152 | 152 | 1.000 | 152 | 152 | 0 |
| 2012.1 | 102 | 55 | 55 | 1.000 | 55 | 55 | 0 |
| 2012.2 | 96 | 152 | 152 | 1.000 | 152 | 152 | 0 |
| 2013.1 | 90 | 78 | 78 | 1.000 | 78 | 78 | 0 |
| 2013.2 | 84 | 127 | 127 | 1.000 | 127 | 127 | 0 |
| 2014.1 | 78 | 141 | 141 | 1.000 | 141 | 141 | 0 |
| 2014.2 | 72 | 109 | 109 | 1.000 | 109 | 109 | 0 |
| 2015.1 | 66 | 38 | 38 | 1.000 | 38 | 38 | 0 |
| 2015.2 | 60 | 50 | 50 | 1.000 | 50 | 50 | 0 |
| 2016.1 | 54 | 60 | 60 | 1.000 | 60 | 60 | 0 |
| 2016.2 | 48 | 55 | 55 | 1.000 | 55 | 55 | 0 |
| 2017.1 | 42 | 45 | 45 | 1.000 | 45 | 45 | 0 |
| 2017.2 | 36 | 131 | 131 | 1.000 | 131 | 131 | 0 |
| 2018.1 | 30 | 29 | 29 | 1.000 | 29 | 30 | (0) |
| 2018.2 | 24 | 37 | 37 | 1.013 | 38 | 38 | 0 |
| 2019.1 | 18 | 68 | 68 | 1.020 | 70 | 53 | 16 |
| 2019.2 | 12 | 96 | 96 | 1.040 | 100 | 38 | 62 |
| 2020.1 | 6 | 12 | 21 | 1.042 | 22 |  |  |

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

## selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 25,300 | 25,300 | 1.000 | 25,300 | 25,301 | (1) |
| 2001.1 | 234 | 21,802 | 21,802 | 1.000 | 21,802 | 21,799 | 3 |
| 2001.2 | 228 | 28,561 | 28,562 | 1.000 | 28,562 | 28,597 | (35) |
| 2002.1 | 222 | 25,004 | 25,004 | 1.000 | 25,004 | 25,004 | (1) |
| 2002.2 | 216 | 30,816 | 30,857 | 1.000 | 30,857 | 30,859 | (2) |
| 2003.1 | 210 | 29,735 | 29,735 | 1.000 | 29,735 | 29,735 | 0 |
| 2003.2 | 204 | 36,305 | 36,305 | 1.000 | 36,305 | 36,317 | (12) |
| 2004.1 | 198 | 31,044 | 31,045 | 1.000 | 31,045 | 31,048 | (4) |
| 2004.2 | 192 | 36,591 | 36,598 | 1.000 | 36,598 | 36,619 | (21) |
| 2005.1 | 186 | 29,951 | 29,954 | 1.000 | 29,954 | 29,969 | (15) |
| 2005.2 | 180 | 34,164 | 34,166 | 1.000 | 34,166 | 34,168 | (2) |
| 2006.1 | 174 | 29,314 | 29,556 | 1.000 | 29,556 | 29,632 | (76) |
| 2006.2 | 168 | 44,588 | 44,590 | 1.000 | 44,590 | 44,606 | (16) |
| 2007.1 | 162 | 35,554 | 35,623 | 1.000 | 35,623 | 35,623 | (0) |
| 2007.2 | 156 | 42,010 | 42,593 | 1.000 | 42,593 | 42,644 | (50) |
| 2008.1 | 150 | 41,241 | 42,580 | 1.000 | 42,580 | 42,733 | (152) |
| 2008.2 | 144 | 52,236 | 52,241 | 0.999 | 52,189 | 52,072 | 117 |
| 2009.1 | 138 | 43,151 | 43,652 | 0.997 | 43,521 | 43,479 | 42 |
| 2009.2 | 132 | 55,856 | 56,258 | 0.995 | 55,977 | 56,008 | (31) |
| 2010.1 | 126 | 47,659 | 48,970 | 0.991 | 48,529 | 48,637 | (108) |
| 2010.2 | 120 | 53,021 | 54,409 | 0.991 | 53,919 | 53,729 | 190 |
| 2011.1 | 114 | 45,455 | 46,151 | 0.986 | 45,505 | 45,296 | 209 |
| 2011.2 | 108 | 47,999 | 49,521 | 0.985 | 48,778 | 48,416 | 362 |
| 2012.1 | 102 | 30,273 | 31,534 | 0.981 | 30,934 | 31,079 | (145) |
| 2012.2 | 96 | 32,746 | 35,175 | 0.976 | 34,331 | 34,717 | (386) |
| 2013.1 | 90 | 31,472 | 34,581 | 0.968 | 33,474 | 33,015 | 460 |
| 2013.2 | 84 | 35,080 | 43,295 | 0.947 | 41,000 | 40,928 | 72 |
| 2014.1 | 78 | 26,258 | 34,932 | 0.923 | 32,242 | 31,865 | 377 |
| 2014.2 | 72 | 28,110 | 41,403 | 0.903 | 37,387 | 36,594 | 793 |
| 2015.1 | 66 | 21,237 | 34,083 | 0.894 | 30,470 | 30,536 | (66) |
| 2015.2 | 60 | 20,279 | 38,461 | 0.884 | 33,999 | 32,925 | 1,075 |
| 2016.1 | 54 | 17,170 | 37,987 | 0.865 | 32,859 | 31,945 | 914 |
| 2016.2 | 48 | 15,907 | 45,529 | 0.843 | 38,381 | 35,489 | 2,892 |
| 2017.1 | 42 | 10,737 | 32,541 | 0.845 | 27,497 | 26,619 | 878 |
| 2017.2 | 36 | 10,391 | 39,941 | 0.838 | 33,470 | 30,410 | 3,061 |
| 2018.1 | 30 | 5,772 | 27,784 | 0.882 | 24,505 | 23,354 | 1,151 |
| 2018.2 | 24 | 5,837 | 28,447 | 1.185 | 33,710 | 31,242 | 2,468 |
| 2019.1 | 18 | 5,149 | 26,414 | 1.475 | 38,960 | 36,864 | 2,096 |
| 2019.2 | 12 | 4,757 | 15,058 | 1.813 | 27,300 | 25,587 | 1,713 |
| 2020.1 | 6 | 2,298 | 7,355 | 2.854 | 20,990 |  |  |
| Total |  | 1,170,831 | 1,429,989 |  | 1,424,198 | 1,385,458 | 17,750 |

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

## Selected Ultimate Claims and ALAE Estimate

Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | opment Method |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE (000) | Reported Incurred Claims and ALAE (000) | Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate | Prior | Difference |
| 2000.2 | 240 | 16,699 | 16,699 | 1.000 | 16,699 | 16,699 | 0 |
| 2001.1 | 234 | 12,152 | 12,152 | 1.000 | 12,152 | 12,152 | (1) |
| 2001.2 | 228 | 22,101 | 22,101 | 1.000 | 22,101 | 22,101 | , |
| 2002.1 | 222 | 13,154 | 13,154 | 1.000 | 13,154 | 13,154 | 0 |
| 2002.2 | 216 | 19,786 | 19,786 | 1.000 | 19,786 | 19,796 | (9) |
| 2003.1 | 210 | 13,170 | 13,170 | 1.000 | 13,170 | 13,170 | 0 |
| 2003.2 | 204 | 14,105 | 14,105 | 1.000 | 14,105 | 14,105 | 0 |
| 2004.1 | 198 | 14,002 | 14,002 | 1.000 | 14,002 | 14,002 | 0 |
| 2004.2 | 192 | 19,217 | 19,217 | 1.000 | 19,217 | 19,217 | 0 |
| 2005.1 | 186 | 19,050 | 19,050 | 1.000 | 19,050 | 19,052 | (2) |
| 2005.2 | 180 | 17,414 | 17,439 | 1.000 | 17,439 | 17,421 | 17 |
| 2006.1 | 174 | 14,078 | 14,088 | 1.000 | 14,088 | 14,088 | - |
| 2006.2 | 168 | 25,199 | 25,248 | 1.000 | 25,248 | 25,223 | 25 |
| 2007.1 | 162 | 18,715 | 18,715 | 1.000 | 18,715 | 18,710 |  |
| 2007.2 | 156 | 25,136 | 25,187 | 1.000 | 25,187 | 25,156 | 31 |
| 2008.1 | 150 | 18,121 | 18,121 | 1.000 | 18,121 | 18,742 | (620) |
| 2008.2 | 144 | 21,506 | 21,625 | 1.000 | 21,625 | 21,417 | 208 |
| 2009.1 | 138 | 14,821 | 14,914 | 1.000 | 14,914 | 14,678 | 236 |
| 2009.2 | 132 | 27,654 | 29,703 | 1.000 | 29,703 | 29,152 | 551 |
| 2010.1 | 126 | 18,868 | 19,079 | 1.000 | 19,079 | 19,425 | (346) |
| 2010.2 | 120 | 20,629 | 23,028 | 1.001 | 23,060 | 22,858 | 202 |
| 2011.1 | 114 | 21,725 | 22,236 | 0.997 | 22,175 | 22,641 | (467) |
| 2011.2 | 108 | 19,650 | 21,890 | 0.994 | 21,755 | 21,637 | 117 |
| 2012.1 | 102 | 14,658 | 15,744 | 0.994 | 15,649 | 15,367 | 283 |
| 2012.2 | 96 | 14,029 | 16,222 | 0.985 | 15,977 | 15,852 | 124 |
| 2013.1 | 90 | 13,310 | 16,415 | 0.981 | 16,096 | 15,851 | 245 |
| 2013.2 | 84 | 13,947 | 20,526 | 0.974 | 19,984 | 18,871 | 1,113 |
| 2014.1 | 78 | 15,103 | 21,412 | 0.973 | 20,840 | 20,976 | (135) |
| 2014.2 | 72 | 7,728 | 13,265 | 0.965 | 12,804 | 12,512 | 292 |
| 2015.1 | 66 | 13,496 | 23,188 | 0.962 | 22,318 | 22,264 | 54 |
| 2015.2 | 60 | 10,453 | 22,387 | 0.957 | 21,425 | 22,823 | $(1,399)$ |
| 2016.1 | 54 | 9,479 | 22,905 | 0.949 | 21,734 | 21,647 | 87 |
| 2016.2 | 48 | 10,994 | 30,612 | 0.963 | 29,483 | 28,793 | 690 |
| 2017.1 | 42 | 5,932 | 24,378 | 0.967 | 23,577 | 22,437 | 1,140 |
| 2017.2 | 36 | 2,985 | 31,430 | 0.990 | 31,131 | 32,005 | (874) |
| 2018.1 | 30 | 5,200 | 22,922 | 1.058 | 24,249 | 26,734 | $(2,486)$ |
| 2018.2 | 24 | 735 | 18,791 | 1.403 | 26,356 | 26,711 | (355) |
| 2019.1 | 18 | 300 | 13,939 | 1.714 | 23,885 | 26,813 | $(2,928)$ |
| 2019.2 | 12 | 283 | 11,885 | 2.189 | 26,015 | 27,046 | $(1,030)$ |
| 2020.1 | 6 | 96 | 5,997 | 4.386 | 26,306 |  |  |
| Total |  | 565,678 | 766,731 |  | 812,375 | 791,300 | $(5,231)$ |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 5,527 | 1.000 | 5,527 | 5,526 | 1 |
| 2001.1 | 234 | 4,737 | 1.000 | 4,737 | 4,737 | 0 |
| 2001.2 | 228 | 5,686 | 1.000 | 5,686 | 5,686 | 0 |
| 2002.1 | 222 | 5,199 | 1.000 | 5,199 | 5,199 | 0 |
| 2002.2 | 216 | 6,271 | 1.000 | 6,271 | 6,271 | 0 |
| 2003.1 | 210 | 5,646 | 1.000 | 5,646 | 5,646 | 0 |
| 2003.2 | 204 | 5,497 | 1.000 | 5,497 | 5,497 | 0 |
| 2004.1 | 198 | 4,036 | 1.000 | 4,036 | 4,036 | 0 |
| 2004.2 | 192 | 4,538 | 1.000 | 4,538 | 4,538 | 0 |
| 2005.1 | 186 | 3,850 | 1.000 | 3,850 | 3,851 | (1) |
| 2005.2 | 180 | 4,624 | 1.000 | 4,624 | 4,625 | (1) |
| 2006.1 | 174 | 4,359 | 1.000 | 4,359 | 4,358 | 1 |
| 2006.2 | 168 | 5,139 | 1.000 | 5,139 | 5,139 | 0 |
| 2007.1 | 162 | 5,018 | 1.000 | 5,018 | 5,018 | 0 |
| 2007.2 | 156 | 5,750 | 1.000 | 5,750 | 5,751 | (1) |
| 2008.1 | 150 | 4,954 | 1.000 | 4,954 | 4,953 | 1 |
| 2008.2 | 144 | 6,092 | 1.000 | 6,092 | 6,097 | (5) |
| 2009.1 | 138 | 6,059 | 1.000 | 6,059 | 6,065 | (6) |
| 2009.2 | 132 | 7,794 | 1.000 | 7,794 | 7,801 | (7) |
| 2010.1 | 126 | 7,643 | 1.000 | 7,643 | 7,654 | (11) |
| 2010.2 | 120 | 8,088 | 1.000 | 8,088 | 8,087 | 1 |
| 2011.1 | 114 | 6,247 | 0.999 | 6,241 | 6,239 | 1 |
| 2011.2 | 108 | 6,935 | 0.998 | 6,921 | 6,911 | 10 |
| 2012.1 | 102 | 5,933 | 0.996 | 5,909 | 5,920 | (11) |
| 2012.2 | 96 | 6,851 | 0.994 | 6,810 | 6,807 | 3 |
| 2013.1 | 90 | 6,378 | 0.992 | 6,327 | 6,304 | 23 |
| 2013.2 | 84 | 8,021 | 0.989 | 7,933 | 7,864 | 68 |
| 2014.1 | 78 | 6,780 | 0.985 | 6,678 | 6,613 | 65 |
| 2014.2 | 72 | 7,777 | 0.980 | 7,621 | 7,519 | 102 |
| 2015.1 | 66 | 7,209 | 0.969 | 6,986 | 6,857 | 129 |
| 2015.2 | 60 | 8,277 | 0.952 | 7,880 | 7,725 | 155 |
| 2016.1 | 54 | 7,292 | 0.935 | 6,818 | 6,696 | 122 |
| 2016.2 | 48 | 8,609 | 0.917 | 7,894 | 7,779 | 115 |
| 2017.1 | 42 | 6,994 | 0.898 | 6,281 | 6,176 | 105 |
| 2017.2 | 36 | 8,188 | 0.881 | 7,214 | 7,072 | 142 |
| 2018.1 | 30 | 6,675 | 0.868 | 5,794 | 5,643 | 151 |
| 2018.2 | 24 | 6,961 | 0.937 | 6,522 | 6,406 | 116 |
| 2019.1 | 18 | 5,333 | 0.955 | 5,093 | 5,325 | (232) |
| 2019.2 | 12 | 6,988 | 0.888 | 6,205 | 6,263 | (58) |
| 2020.1 | 6 | 4,519 | 0.694 | 3,136 |  |  |
| Total |  | 248,474 |  | 240,770 | 236,658 | 976 |

# Financial Services Regulatory Authority of Ontario 

Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claim Counts <br> Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 5,538 | 1.000 | 5,538 | 5,538 | 0 |
| 2001.1 | 234 | 4,573 | 1.000 | 4,573 | 4,573 | 0 |
| 2001.2 | 228 | 5,097 | 1.000 | 5,097 | 5,097 | 0 |
| 2002.1 | 222 | 4,998 | 1.000 | 4,998 | 4,998 | 0 |
| 2002.2 | 216 | 5,150 | 1.000 | 5,150 | 5,150 | 0 |
| 2003.1 | 210 | 4,798 | 1.000 | 4,798 | 4,798 | 0 |
| 2003.2 | 204 | 4,587 | 1.000 | 4,587 | 4,587 | 0 |
| 2004.1 | 198 | 4,437 | 1.000 | 4,436 | 4,437 | (0) |
| 2004.2 | 192 | 4,367 | 1.000 | 4,367 | 4,368 | (1) |
| 2005.1 | 186 | 4,407 | 1.000 | 4,407 | 4,407 | (0) |
| 2005.2 | 180 | 4,790 | 1.000 | 4,790 | 4,789 | 1 |
| 2006.1 | 174 | 4,403 | 1.000 | 4,403 | 4,404 | (1) |
| 2006.2 | 168 | 4,985 | 1.000 | 4,984 | 4,985 | (1) |
| 2007.1 | 162 | 5,090 | 1.000 | 5,089 | 5,091 | (2) |
| 2007.2 | 156 | 5,121 | 1.000 | 5,119 | 5,122 | (3) |
| 2008.1 | 150 | 4,815 | 1.000 | 4,813 | 4,815 | (2) |
| 2008.2 | 144 | 5,082 | 1.000 | 5,079 | 5,084 | (5) |
| 2009.1 | 138 | 4,734 | 0.999 | 4,731 | 4,736 | (5) |
| 2009.2 | 132 | 4,762 | 0.999 | 4,759 | 4,764 | (5) |
| 2010.1 | 126 | 4,512 | 0.999 | 4,509 | 4,514 | (5) |
| 2010.2 | 120 | 5,017 | 0.999 | 5,012 | 5,020 | (8) |
| 2011.1 | 114 | 4,709 | 0.999 | 4,704 | 4,711 | (7) |
| 2011.2 | 108 | 4,946 | 0.999 | 4,941 | 4,946 | (5) |
| 2012.1 | 102 | 4,969 | 0.999 | 4,964 | 4,969 | (5) |
| 2012.2 | 96 | 4,916 | 0.999 | 4,911 | 4,916 | (5) |
| 2013.1 | 90 | 4,806 | 0.999 | 4,801 | 4,805 | (4) |
| 2013.2 | 84 | 5,168 | 0.999 | 5,163 | 5,168 | (5) |
| 2014.1 | 78 | 4,690 | 0.999 | 4,685 | 4,689 | (4) |
| 2014.2 | 72 | 4,831 | 0.999 | 4,826 | 4,831 | (5) |
| 2015.1 | 66 | 4,645 | 0.999 | 4,639 | 4,643 | (4) |
| 2015.2 | 60 | 4,577 | 0.999 | 4,572 | 4,575 | (3) |
| 2016.1 | 54 | 4,591 | 0.999 | 4,585 | 4,585 | (0) |
| 2016.2 | 48 | 4,926 | 0.999 | 4,921 | 4,929 | (8) |
| 2017.1 | 42 | 4,423 | 0.999 | 4,418 | 4,428 | (10) |
| 2017.2 | 36 | 5,170 | 1.000 | 5,168 | 5,170 | (3) |
| 2018.1 | 30 | 4,574 | 1.002 | 4,584 | 4,569 | 15 |
| 2018.2 | 24 | 4,603 | 1.030 | 4,742 | 4,629 | 113 |
| 2019.1 | 18 | 4,092 | 1.081 | 4,425 | 4,364 | 61 |
| 2019.2 | 12 | 3,824 | 1.196 | 4,573 | 4,816 | (243) |
| 2020.1 | 6 | 2,098 | 1.342 | 2,816 |  |  |
| Total |  | 187,821 |  | 189,676 | 187,021 | (160) |

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

## Selected Ultimate Claim Counts <br> Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) ${ }^{(5)}$ (4) |  | 6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 117,373 | 1.000 | 117,373 | 117,373 | 0 |
| 2001.1 | 234 | 107,544 | 1.000 | 107,544 | 107,544 | 0 |
| 2001.2 | 228 | 110,747 | 1.000 | 110,747 | 110,748 | (1) |
| 2002.1 | 222 | 102,939 | 1.000 | 102,939 | 102,939 | 0 |
| 2002.2 | 216 | 107,597 | 1.000 | 107,597 | 107,597 | 0 |
| 2003.1 | 210 | 103,699 | 1.000 | 103,699 | 103,699 | 0 |
| 2003.2 | 204 | 91,219 | 1.000 | 91,219 | 91,219 | 0 |
| 2004.1 | 198 | 89,363 | 1.000 | 89,363 | 89,363 | (0) |
| 2004.2 | 192 | 89,365 | 1.000 | 89,365 | 89,365 | (0) |
| 2005.1 | 186 | 87,539 | 1.000 | 87,539 | 87,539 | (0) |
| 2005.2 | 180 | 92,094 | 1.000 | 92,094 | 92,094 | (0) |
| 2006.1 | 174 | 84,133 | 1.000 | 84,133 | 84,133 | 0 |
| 2006.2 | 168 | 93,776 | 1.000 | 93,776 | 93,776 | 0 |
| 2007.1 | 162 | 93,930 | 1.000 | 93,930 | 93,932 | (2) |
| 2007.2 | 156 | 95,977 | 1.000 | 95,977 | 95,977 | (0) |
| 2008.1 | 150 | 97,784 | 1.000 | 97,784 | 97,784 | 0 |
| 2008.2 | 144 | 99,608 | 1.000 | 99,608 | 99,608 | (0) |
| 2009.1 | 138 | 97,884 | 1.000 | 97,882 | 97,885 | (3) |
| 2009.2 | 132 | 97,100 | 1.000 | 97,094 | 97,098 | (4) |
| 2010.1 | 126 | 95,793 | 1.000 | 95,783 | 95,794 | (11) |
| 2010.2 | 120 | 103,177 | 1.000 | 103,166 | 103,176 | (10) |
| 2011.1 | 114 | 95,921 | 1.000 | 95,911 | 95,922 | (11) |
| 2011.2 | 108 | 97,830 | 1.000 | 97,820 | 97,830 | (10) |
| 2012.1 | 102 | 91,082 | 1.000 | 91,073 | 91,082 | (9) |
| 2012.2 | 96 | 99,476 | 1.000 | 99,466 | 99,477 | (11) |
| 2013.1 | 90 | 96,933 | 1.000 | 96,923 | 96,937 | (14) |
| 2013.2 | 84 | 108,153 | 1.000 | 108,140 | 108,152 | (12) |
| 2014.1 | 78 | 109,864 | 1.000 | 109,850 | 109,864 | (14) |
| 2014.2 | 72 | 106,826 | 1.000 | 106,810 | 106,827 | (17) |
| 2015.1 | 66 | 114,076 | 1.000 | 114,059 | 114,072 | (13) |
| 2015.2 | 60 | 113,352 | 1.000 | 113,337 | 113,347 | (10) |
| 2016.1 | 54 | 112,532 | 1.000 | 112,520 | 112,530 | (10) |
| 2016.2 | 48 | 126,051 | 1.000 | 126,040 | 126,047 | (7) |
| 2017.1 | 42 | 116,893 | 1.000 | 116,888 | 116,891 | (3) |
| 2017.2 | 36 | 134,097 | 1.000 | 134,099 | 134,085 | 14 |
| 2018.1 | 30 | 125,999 | 1.000 | 126,009 | 125,961 | 48 |
| 2018.2 | 24 | 134,470 | 1.000 | 134,490 | 134,349 | 141 |
| 2019.1 | 18 | 132,231 | 1.001 | 132,306 | 132,098 | 207 |
| 2019.2 | 12 | 137,182 | 1.004 | 137,749 | 138,552 | (803) |
| 2020.1 | 6 | 75,468 | 1.037 | 78,284 |  |  |
| Total |  | 4,187,077 |  | 4,190,387 | 4,112,667 | (564) |

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

## Selected Ultimate Claim Counts <br> Data as of 06/30/2

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 28,839 | 1.000 | 28,839 | 28,841 | (2) |
| 2001.1 | 234 | 26,884 | 1.000 | 26,884 | 26,884 | 0 |
| 2001.2 | 228 | 30,027 | 1.000 | 30,027 | 30,026 | 1 |
| 2002.1 | 222 | 29,022 | 1.000 | 29,022 | 29,022 | 0 |
| 2002.2 | 216 | 33,288 | 1.000 | 33,288 | 33,288 | 0 |
| 2003.1 | 210 | 32,539 | 1.000 | 32,539 | 32,519 | 20 |
| 2003.2 | 204 | 27,737 | 1.000 | 27,737 | 27,736 | 1 |
| 2004.1 | 198 | 23,206 | 1.000 | 23,206 | 23,206 | 0 |
| 2004.2 | 192 | 23,602 | 1.000 | 23,602 | 23,603 | (1) |
| 2005.1 | 186 | 21,111 | 1.000 | 21,111 | 21,112 | (1) |
| 2005.2 | 180 | 24,422 | 1.000 | 24,422 | 24,422 | 0 |
| 2006.1 | 174 | 22,403 | 1.000 | 22,403 | 22,403 | 0 |
| 2006.2 | 168 | 24,657 | 1.000 | 24,657 | 24,657 | 0 |
| 2007.1 | 162 | 23,627 | 1.000 | 23,627 | 23,627 | 0 |
| 2007.2 | 156 | 25,297 | 1.000 | 25,297 | 25,297 | 0 |
| 2008.1 | 150 | 23,633 | 1.000 | 23,633 | 23,633 | 0 |
| 2008.2 | 144 | 25,951 | 1.000 | 25,951 | 25,950 | 1 |
| 2009.1 | 138 | 25,670 | 1.000 | 25,670 | 25,669 | 1 |
| 2009.2 | 132 | 30,034 | 1.000 | 30,034 | 30,035 | (1) |
| 2010.1 | 126 | 30,035 | 1.000 | 30,035 | 30,035 | 0 |
| 2010.2 | 120 | 29,705 | 1.000 | 29,705 | 29,705 | 0 |
| 2011.1 | 114 | 24,828 | 1.000 | 24,828 | 24,827 | 1 |
| 2011.2 | 108 | 25,917 | 1.000 | 25,917 | 25,917 | 0 |
| 2012.1 | 102 | 22,691 | 1.000 | 22,691 | 22,694 | (3) |
| 2012.2 | 96 | 25,072 | 1.000 | 25,072 | 25,067 | 5 |
| 2013.1 | 90 | 24,301 | 1.000 | 24,301 | 24,298 | 3 |
| 2013.2 | 84 | 29,045 | 1.000 | 29,045 | 29,041 | 4 |
| 2014.1 | 78 | 25,372 | 1.000 | 25,372 | 25,372 | 0 |
| 2014.2 | 72 | 26,833 | 1.000 | 26,833 | 26,828 | 5 |
| 2015.1 | 66 | 27,125 | 1.000 | 27,125 | 27,127 | (2) |
| 2015.2 | 60 | 29,472 | 1.000 | 29,472 | 29,453 | 19 |
| 2016.1 | 54 | 27,985 | 1.000 | 27,985 | 27,972 | 13 |
| 2016.2 | 48 | 32,203 | 1.000 | 32,203 | 32,176 | 27 |
| 2017.1 | 42 | 28,546 | 1.000 | 28,546 | 28,523 | 23 |
| 2017.2 | 36 | 32,966 | 1.000 | 32,966 | 32,888 | 78 |
| 2018.1 | 30 | 29,299 | 1.000 | 29,299 | 29,209 | 90 |
| 2018.2 | 24 | 32,941 | 1.000 | 32,941 | 32,773 | 168 |
| 2019.1 | 18 | 29,496 | 0.997 | 29,408 | 29,270 | 138 |
| 2019.2 | 12 | 34,165 | 0.982 | 33,550 | 34,119 | (569) |
| 2020.1 | 6 | 18,987 | 0.897 | 17,031 |  |  |
| Total |  | 1,088,932 |  | 1,086,273 | 1,069,223 | 19 |

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

## Selected Ultimate Claim Counts <br> Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 815 | 1.000 | 815 | 815 | 0 |
| 2001.1 | 234 | 620 | 1.000 | 620 | 620 | 0 |
| 2001.2 | 228 | 720 | 1.000 | 720 | 720 | 0 |
| 2002.1 | 222 | 617 | 1.000 | 617 | 617 | 0 |
| 2002.2 | 216 | 805 | 1.000 | 805 | 805 | 0 |
| 2003.1 | 210 | 566 | 1.000 | 566 | 566 | 0 |
| 2003.2 | 204 | 678 | 1.000 | 678 | 678 | 0 |
| 2004.1 | 198 | 606 | 1.000 | 606 | 606 | 0 |
| 2004.2 | 192 | 686 | 1.000 | 686 | 686 | 0 |
| 2005.1 | 186 | 619 | 1.000 | 619 | 619 | 0 |
| 2005.2 | 180 | 808 | 1.000 | 808 | 808 | 0 |
| 2006.1 | 174 | 642 | 1.000 | 642 | 642 | 0 |
| 2006.2 | 168 | 774 | 1.000 | 774 | 774 | 0 |
| 2007.1 | 162 | 687 | 1.000 | 687 | 687 | 0 |
| 2007.2 | 156 | 741 | 1.000 | 741 | 741 | 0 |
| 2008.1 | 150 | 627 | 1.000 | 627 | 627 | 0 |
| 2008.2 | 144 | 710 | 1.000 | 710 | 710 | 0 |
| 2009.1 | 138 | 518 | 1.000 | 518 | 518 | 0 |
| 2009.2 | 132 | 646 | 1.000 | 646 | 646 | 0 |
| 2010.1 | 126 | 489 | 1.000 | 489 | 489 | 0 |
| 2010.2 | 120 | 602 | 1.000 | 602 | 602 | 0 |
| 2011.1 | 114 | 493 | 1.000 | 493 | 493 | 0 |
| 2011.2 | 108 | 613 | 1.000 | 613 | 612 | 1 |
| 2012.1 | 102 | 515 | 1.000 | 515 | 517 | (2) |
| 2012.2 | 96 | 639 | 1.000 | 639 | 641 | (2) |
| 2013.1 | 90 | 537 | 0.999 | 536 | 538 | (1) |
| 2013.2 | 84 | 619 | 0.999 | 618 | 622 | (3) |
| 2014.1 | 78 | 495 | 0.998 | 494 | 495 | (1) |
| 2014.2 | 72 | 682 | 0.995 | 679 | 676 | 2 |
| 2015.1 | 66 | 535 | 0.991 | 530 | 531 | (1) |
| 2015.2 | 60 | 655 | 0.986 | 646 | 648 | (2) |
| 2016.1 | 54 | 571 | 0.979 | 559 | 563 | (4) |
| 2016.2 | 48 | 657 | 0.972 | 639 | 642 | (3) |
| 2017.1 | 42 | 527 | 0.962 | 507 | 501 | 5 |
| 2017.2 | 36 | 664 | 0.946 | 628 | 624 | 4 |
| 2018.1 | 30 | 532 | 0.920 | 489 | 488 | 1 |
| 2018.2 | 24 | 682 | 0.885 | 604 | 594 | 9 |
| 2019.1 | 18 | 565 | 0.829 | 468 | 484 | (15) |
| 2019.2 | 12 | 756 | 0.772 | 584 | 574 | 10 |
| 2020.1 | 6 | 345 | 0.913 | 315 |  |  |
| Total |  | 25,058 |  | 24,533 | 24,219 | (1) |

Financial Services Regulatory Authority of Ontario
Accident Benefits - Dependent Care Expenses
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 67 | 1.000 | 67 | 67 | 0 |
| 2001.1 | 234 | 29 | 1.000 | 29 | 29 | 0 |
| 2001.2 | 228 | 42 | 1.000 | 42 | 42 | 0 |
| 2002.1 | 222 | 19 | 1.000 | 19 | 19 | 0 |
| 2002.2 | 216 | 28 | 1.000 | 28 | 28 | 0 |
| 2003.1 | 210 | 24 | 1.000 | 24 | 24 | 0 |
| 2003.2 | 204 | 26 | 1.000 | 26 | 26 | 0 |
| 2004.1 | 198 | 25 | 1.000 | 25 | 25 | 0 |
| 2004.2 | 192 | 16 | 1.000 | 16 | 16 | 0 |
| 2005.1 | 186 | 11 | 1.000 | 11 | 11 | 0 |
| 2005.2 | 180 | 13 | 1.000 | 13 | 13 | 0 |
| 2006.1 | 174 | 8 | 1.000 | 8 | 8 | 0 |
| 2006.2 | 168 | 8 | 1.000 | 8 | 8 | 0 |
| 2007.1 | 162 | 11 | 1.000 | 11 | 11 | 0 |
| 2007.2 | 156 | 28 | 1.000 | 28 | 28 | 0 |
| 2008.1 | 150 | 22 | 1.000 | 22 | 22 | 0 |
| 2008.2 | 144 | 39 | 1.000 | 39 | 39 | 0 |
| 2009.1 | 138 | 40 | 1.000 | 40 | 40 | 0 |
| 2009.2 | 132 | 48 | 1.000 | 48 | 48 | 0 |
| 2010.1 | 126 | 45 | 1.000 | 45 | 45 | 0 |
| 2010.2 | 120 | 28 | 1.000 | 28 | 28 | 0 |
| 2011.1 | 114 | 4 | 1.000 | 4 | 4 | 0 |
| 2011.2 | 108 | 3 | 1.000 | 3 | 3 | 0 |
| 2012.1 | 102 | 3 | 0.998 | 3 | 3 | 0 |
| 2012.2 | 96 | 1 | 0.998 | 1 | 1 | (0) |
| 2013.1 | 90 | 0 | 1.000 | 0 | 0 | 0 |
| 2013.2 | 84 | 2 | 1.000 | 2 | 2 | (0) |
| 2014.1 | 78 | 5 | 1.000 | 5 | 5 | 0 |
| 2014.2 | 72 | 11 | 0.998 | 11 | 11 | 0 |
| 2015.1 | 66 | 10 | 0.990 | 10 | 10 | (0) |
| 2015.2 | 60 | 2 | 0.993 | 2 | 2 | 0 |
| 2016.1 | 54 | 5 | 0.976 | 5 | 5 | 0 |
| 2016.2 | 48 | 3 | 0.968 | 3 | 3 | (0) |
| 2017.1 | 42 | 0 | 0.973 | 0 | 0 | 0 |
| 2017.2 | 36 | 3 | 0.944 | 3 | 3 | 0 |
| 2018.1 | 30 | 3 | 0.926 | 3 | 4 | (1) |
| 2018.2 | 24 | 6 | 0.929 | 6 | 6 | (1) |
| 2019.1 | 18 | 2 | 0.899 | 2 | 3 | (2) |
| 2019.2 | 12 | 0 | 0.859 | 0 | 0 | 0 |
| 2020.1 | 6 | 3 | 1.176 | 4 |  |  |
| Total |  | 643 |  | 642 | 642 | (3) |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 6,905 | 1.000 | 6,905 | 6,906 | (1) |
| 2001.1 | 234 | 6,703 | 1.000 | 6,703 | 6,703 | 0 |
| 2001.2 | 228 | 8,270 | 1.000 | 8,270 | 8,269 | 1 |
| 2002.1 | 222 | 8,669 | 1.000 | 8,669 | 8,669 | 0 |
| 2002.2 | 216 | 10,587 | 1.000 | 10,587 | 10,587 | 0 |
| 2003.1 | 210 | 11,143 | 1.000 | 11,143 | 11,143 | 0 |
| 2003.2 | 204 | 9,139 | 1.000 | 9,139 | 9,138 | 1 |
| 2004.1 | 198 | 7,271 | 1.000 | 7,271 | 7,271 | 0 |
| 2004.2 | 192 | 7,431 | 1.000 | 7,431 | 7,432 | (1) |
| 2005.1 | 186 | 7,155 | 1.000 | 7,155 | 7,155 | 0 |
| 2005.2 | 180 | 8,883 | 1.000 | 8,883 | 8,883 | 0 |
| 2006.1 | 174 | 8,379 | 1.000 | 8,379 | 8,377 | 2 |
| 2006.2 | 168 | 9,737 | 1.000 | 9,737 | 9,737 | 0 |
| 2007.1 | 162 | 9,937 | 1.000 | 9,937 | 9,937 | 0 |
| 2007.2 | 156 | 11,335 | 1.000 | 11,335 | 11,335 | 0 |
| 2008.1 | 150 | 11,416 | 1.000 | 11,416 | 11,416 | 0 |
| 2008.2 | 144 | 13,919 | 1.000 | 13,919 | 13,920 | (1) |
| 2009.1 | 138 | 14,599 | 1.000 | 14,599 | 14,600 | (1) |
| 2009.2 | 132 | 18,244 | 1.000 | 18,244 | 18,245 | (1) |
| 2010.1 | 126 | 18,823 | 1.000 | 18,823 | 18,825 | (2) |
| 2010.2 | 120 | 11,297 | 1.000 | 11,297 | 11,298 | (1) |
| 2011.1 | 114 | 2,587 | 1.000 | 2,587 | 2,587 | 0 |
| 2011.2 | 108 | 471 | 1.000 | 471 | 464 | 7 |
| 2012.1 | 102 | 316 | 1.002 | 317 | 319 | (3) |
| 2012.2 | 96 | 430 | 1.001 | 430 | 425 | 5 |
| 2013.1 | 90 | 390 | 1.005 | 392 | 385 | 7 |
| 2013.2 | 84 | 440 | 1.006 | 443 | 443 | (1) |
| 2014.1 | 78 | 434 | 1.017 | 441 | 430 | 12 |
| 2014.2 | 72 | 481 | 1.027 | 494 | 470 | 24 |
| 2015.1 | 66 | 501 | 1.045 | 524 | 501 | 23 |
| 2015.2 | 60 | 596 | 1.102 | 657 | 633 | 24 |
| 2016.1 | 54 | 573 | 1.147 | 657 | 644 | 13 |
| 2016.2 | 48 | 490 | 1.249 | 612 | 613 | (1) |
| 2017.1 | 42 | 370 | 1.410 | 522 | 553 | (31) |
| 2017.2 | 36 | 383 | 1.640 | 628 | 681 | (53) |
| 2018.1 | 30 | 254 | 2.014 | 512 | 523 | (12) |
| 2018.2 | 24 | 271 | 2.276 | 617 | 658 | (41) |
| 2019.1 | 18 | 198 | 2.526 | 500 | 538 | (38) |
| 2019.2 | 12 | 182 | 3.054 | 556 | 580 | (24) |
| 2020.1 | 6 | 53 | 6.047 | 320 |  |  |
| Total |  | 229,262 |  | 231,521 | 231,294 | (93) |

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

## Selected Ultimate Claim Counts <br> Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\stackrel{(5)}{(3) *(4)}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported C | laim Counts: Developme | nt Method |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 23,899 | 1.000 | 23,899 | 23,900 | (1) |
| 2001.1 | 234 | 22,995 | 1.000 | 22,995 | 22,995 | , |
| 2001.2 | 228 | 25,350 | 1.000 | 25,350 | 25,349 | 1 |
| 2002.1 | 222 | 25,442 | 1.000 | 25,442 | 25,442 | 0 |
| 2002.2 | 216 | 28,881 | 1.000 | 28,881 | 28,882 | (1) |
| 2003.1 | 210 | 28,406 | 1.000 | 28,406 | 28,408 | (2) |
| 2003.2 | 204 | 23,375 | 1.000 | 23,375 | 23,373 | - |
| 2004.1 | 198 | 18,316 | 1.000 | 18,316 | 18,316 | 0 |
| 2004.2 | 192 | 18,126 | 1.000 | 18,126 | 18,126 | 0 |
| 2005.1 | 186 | 16,723 | 1.000 | 16,723 | 16,725 | (2) |
| 2005.2 | 180 | 19,374 | 1.000 | 19,374 | 19,374 | - |
| 2006.1 | 174 | 17,786 | 1.000 | 17,786 | 17,785 | 1 |
| 2006.2 | 168 | 19,984 | 1.000 | 19,984 | 19,983 | 1 |
| 2007.1 | 162 | 19,314 | 1.000 | 19,314 | 19,314 | 0 |
| 2007.2 | 156 | 20,989 | 1.000 | 20,989 | 20,989 | 0 |
| 2008.1 | 150 | 19,437 | 1.000 | 19,437 | 19,436 | 1 |
| 2008.2 | 144 | 21,308 | 1.000 | 21,308 | 21,309 | (1) |
| 2009.1 | 138 | 21,699 | 1.000 | 21,699 | 21,699 | 0 |
| 2009.2 | 132 | 25,614 | 1.000 | 25,614 | 25,613 | 1 |
| 2010.1 | 126 | 26,014 | 1.000 | 26,014 | 26,016 | (2) |
| 2010.2 | 120 | 22,740 | 1.000 | 22,740 | 22,738 | 2 |
| 2011.1 | 114 | 15,881 | 1.000 | 15,881 | 15,885 | (4) |
| 2011.2 | 108 | 15,588 | 1.000 | 15,588 | 15,589 | (1) |
| 2012.1 | 102 | 13,814 | 1.000 | 13,814 | 13,818 | (4) |
| 2012.2 | 96 | 15,796 | 1.000 | 15,796 | 15,792 | 4 |
| 2013.1 | 90 | 15,562 | 1.000 | 15,562 | 15,562 | 0 |
| 2013.2 | 84 | 19,401 | 1.000 | 19,401 | 19,396 | 5 |
| 2014.1 | 78 | 17,307 | 1.000 | 17,307 | 17,303 | 4 |
| 2014.2 | 72 | 18,862 | 1.000 | 18,862 | 18,847 | 15 |
| 2015.1 | 66 | 18,725 | 1.000 | 18,725 | 18,689 | 36 |
| 2015.2 | 60 | 21,024 | 0.999 | 21,003 | 20,954 | 49 |
| 2016.1 | 54 | 18,972 | 0.998 | 18,934 | 18,869 | 65 |
| 2016.2 | 48 | 19,411 | 0.996 | 19,333 | 19,254 | 80 |
| 2017.1 | 42 | 17,110 | 0.993 | 16,990 | 16,930 | 61 |
| 2017.2 | 36 | 19,575 | 0.988 | 19,340 | 19,215 | 125 |
| 2018.1 | 30 | 17,177 | 0.978 | 16,799 | 16,734 | 65 |
| 2018.2 | 24 | 20,226 | 0.957 | 19,356 | 19,283 | 73 |
| 2019.1 | 18 | 19,616 | 0.901 | 17,674 | 17,487 | 187 |
| 2019.2 | 12 | 26,730 | 0.779 | 20,823 | 20,918 | (96) |
| 2020.1 | 6 | 16,905 | 0.614 | 10,380 |  |  |
| Total |  | 813,455 |  | 797,342 | 786,298 | 664 |

## Financial Services Regulatory Authority of Ontario

Accident Benefits - Renovation Rehabilitation Expenses
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 402 | 1.000 | 402 | 402 | 0 |
| 2001.1 | 234 | 328 | 1.000 | 328 | 329 | (1) |
| 2001.2 | 228 | 402 | 1.000 | 402 | 402 | 0 |
| 2002.1 | 222 | 314 | 1.000 | 314 | 314 | 0 |
| 2002.2 | 216 | 435 | 1.000 | 435 | 436 | (1) |
| 2003.1 | 210 | 503 | 1.000 | 503 | 503 | 0 |
| 2003.2 | 204 | 398 | 1.000 | 398 | 398 | 0 |
| 2004.1 | 198 | 351 | 1.000 | 351 | 352 | (1) |
| 2004.2 | 192 | 368 | 1.000 | 368 | 368 | 0 |
| 2005.1 | 186 | 266 | 1.000 | 266 | 266 | 0 |
| 2005.2 | 180 | 338 | 1.000 | 338 | 339 | (1) |
| 2006.1 | 174 | 245 | 1.000 | 245 | 245 | 0 |
| 2006.2 | 168 | 269 | 1.000 | 269 | 269 | 0 |
| 2007.1 | 162 | 290 | 1.000 | 290 | 289 | 1 |
| 2007.2 | 156 | 354 | 1.000 | 354 | 354 | 0 |
| 2008.1 | 150 | 323 | 1.000 | 323 | 323 | 0 |
| 2008.2 | 144 | 339 | 1.000 | 339 | 339 | 0 |
| 2009.1 | 138 | 283 | 1.000 | 283 | 283 | 0 |
| 2009.2 | 132 | 379 | 1.000 | 379 | 380 | (1) |
| 2010.1 | 126 | 315 | 1.000 | 315 | 315 | 0 |
| 2010.2 | 120 | 262 | 1.000 | 262 | 262 | (0) |
| 2011.1 | 114 | 152 | 1.001 | 152 | 153 | (1) |
| 2011.2 | 108 | 180 | 0.999 | 180 | 179 | 1 |
| 2012.1 | 102 | 159 | 0.999 | 159 | 157 | 1 |
| 2012.2 | 96 | 210 | 0.998 | 210 | 205 | 4 |
| 2013.1 | 90 | 161 | 0.994 | 160 | 163 | (2) |
| 2013.2 | 84 | 198 | 0.999 | 198 | 200 | (2) |
| 2014.1 | 78 | 169 | 0.991 | 167 | 167 | 1 |
| 2014.2 | 72 | 208 | 0.981 | 204 | 198 | 6 |
| 2015.1 | 66 | 206 | 0.974 | 201 | 205 | (4) |
| 2015.2 | 60 | 253 | 0.963 | 244 | 242 | 1 |
| 2016.1 | 54 | 203 | 0.956 | 194 | 194 | 0 |
| 2016.2 | 48 | 211 | 0.946 | 200 | 205 | (6) |
| 2017.1 | 42 | 147 | 0.955 | 140 | 135 | 5 |
| 2017.2 | 36 | 180 | 0.950 | 171 | 176 | (5) |
| 2018.1 | 30 | 140 | 0.968 | 136 | 130 | 5 |
| 2018.2 | 24 | 168 | 0.956 | 161 | 170 | (10) |
| 2019.1 | 18 | 131 | 0.930 | 122 | 109 | 12 |
| 2019.2 | 12 | 162 | 0.966 | 156 | 131 | 26 |
| 2020.1 | 6 | 56 | 1.464 | 82 |  |  |
| Total |  | 10,458 |  | 10,400 | 10,287 | 30 |

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

## Selected Ulimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 2,444 | 1.000 | 2,444 | 2,445 | (1) |
| 2001.1 | 234 | 2,267 | 1.000 | 2,267 | 2,267 | 0 |
| 2001.2 | 228 | 2,451 | 1.000 | 2,451 | 2,451 | 0 |
| 2002.1 | 222 | 2,191 | 1.000 | 2,191 | 2,192 | (1) |
| 2002.2 | 216 | 2,218 | 1.000 | 2,218 | 2,218 | 0 |
| 2003.1 | 210 | 1,870 | 1.000 | 1,870 | 1,870 | 0 |
| 2003.2 | 204 | 1,373 | 1.000 | 1,373 | 1,372 | 1 |
| 2004.1 | 198 | 1,038 | 1.000 | 1,038 | 1,038 | 0 |
| 2004.2 | 192 | 1,088 | 1.000 | 1,088 | 1,088 | 0 |
| 2005.1 | 186 | 1,002 | 1.000 | 1,002 | 1,002 | 0 |
| 2005.2 | 180 | 1,373 | 1.000 | 1,373 | 1,373 | 0 |
| 2006.1 | 174 | 1,078 | 1.000 | 1,078 | 1,079 | (1) |
| 2006.2 | 168 | 1,321 | 1.000 | 1,321 | 1,321 | 0 |
| 2007.1 | 162 | 1,276 | 1.000 | 1,276 | 1,276 | 0 |
| 2007.2 | 156 | 1,469 | 1.000 | 1,469 | 1,469 | 0 |
| 2008.1 | 150 | 1,646 | 1.000 | 1,646 | 1,646 | 0 |
| 2008.2 | 144 | 1,931 | 1.000 | 1,931 | 1,931 | 0 |
| 2009.1 | 138 | 2,037 | 1.000 | 2,037 | 2,037 | 0 |
| 2009.2 | 132 | 2,634 | 1.000 | 2,634 | 2,633 | 1 |
| 2010.1 | 126 | 2,828 | 1.000 | 2,828 | 2,826 | 2 |
| 2010.2 | 120 | 1,615 | 1.000 | 1,615 | 1,615 | 0 |
| 2011.1 | 114 | 606 | 1.000 | 606 | 607 | (1) |
| 2011.2 | 108 | 527 | 1.000 | 527 | 522 | 5 |
| 2012.1 | 102 | 465 | 1.000 | 465 | 465 | 0 |
| 2012.2 | 96 | 544 | 1.000 | 544 | 542 | 2 |
| 2013.1 | 90 | 502 | 1.000 | 502 | 501 | 1 |
| 2013.2 | 84 | 635 | 1.000 | 635 | 644 | (9) |
| 2014.1 | 78 | 502 | 1.006 | 505 | 512 | (7) |
| 2014.2 | 72 | 616 | 1.012 | 623 | 633 | (10) |
| 2015.1 | 66 | 521 | 1.022 | 532 | 539 | (7) |
| 2015.2 | 60 | 684 | 1.031 | 705 | 716 | (11) |
| 2016.1 | 54 | 616 | 1.049 | 646 | 655 | (9) |
| 2016.2 | 48 | 565 | 1.076 | 608 | 621 | (13) |
| 2017.1 | 42 | 442 | 1.129 | 499 | 473 | 26 |
| 2017.2 | 36 | 512 | 1.198 | 613 | 618 | (4) |
| 2018.1 | 30 | 359 | 1.301 | 467 | 465 | 3 |
| 2018.2 | 24 | 419 | 1.318 | 552 | 523 | 29 |
| 2019.1 | 18 | 368 | 1.325 | 488 | 422 | 65 |
| 2019.2 | 12 | 401 | 1.285 | 515 | 522 | (7) |
| 2020.1 | 6 | 292 | 0.873 | 255 |  |  |
| Total |  | 46,725 |  | 47,438 | 47,129 | 54 |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 2,133 | 1.000 | 2,133 | 2,135 | (2) |
| 2001.1 | 234 | 1,880 | 1.000 | 1,880 | 1,880 | 0 |
| 2001.2 | 228 | 2,276 | 1.000 | 2,276 | 2,275 | 1 |
| 2002.1 | 222 | 2,260 | 1.000 | 2,260 | 2,260 | 0 |
| 2002.2 | 216 | 2,953 | 1.000 | 2,953 | 2,953 | 0 |
| 2003.1 | 210 | 2,575 | 1.000 | 2,575 | 2,568 | 7 |
| 2003.2 | 204 | 2,470 | 1.000 | 2,470 | 2,470 | 0 |
| 2004.1 | 198 | 2,128 | 1.000 | 2,128 | 2,128 | 0 |
| 2004.2 | 192 | 2,236 | 1.000 | 2,236 | 2,237 | (1) |
| 2005.1 | 186 | 2,162 | 1.000 | 2,162 | 2,162 | 0 |
| 2005.2 | 180 | 2,705 | 1.000 | 2,705 | 2,705 | 0 |
| 2006.1 | 174 | 2,603 | 1.000 | 2,603 | 2,604 | (1) |
| 2006.2 | 168 | 3,443 | 1.000 | 3,443 | 3,443 | 0 |
| 2007.1 | 162 | 3,639 | 1.000 | 3,639 | 3,639 | 0 |
| 2007.2 | 156 | 4,546 | 1.000 | 4,546 | 4,546 | 0 |
| 2008.1 | 150 | 4,770 | 1.000 | 4,770 | 4,770 | 0 |
| 2008.2 | 144 | 6,595 | 1.000 | 6,595 | 6,597 | (2) |
| 2009.1 | 138 | 7,633 | 1.000 | 7,633 | 7,633 | 0 |
| 2009.2 | 132 | 10,811 | 1.000 | 10,811 | 10,810 | 1 |
| 2010.1 | 126 | 12,038 | 1.000 | 12,038 | 12,038 | 0 |
| 2010.2 | 120 | 5,863 | 1.000 | 5,863 | 5,862 | 1 |
| 2011.1 | 114 | 1,712 | 1.000 | 1,712 | 1,713 | (1) |
| 2011.2 | 108 | 1,639 | 1.000 | 1,639 | 1,640 | (1) |
| 2012.1 | 102 | 1,341 | 1.000 | 1,341 | 1,344 | (3) |
| 2012.2 | 96 | 1,592 | 1.000 | 1,592 | 1,584 | 8 |
| 2013.1 | 90 | 1,485 | 1.000 | 1,485 | 1,482 | 3 |
| 2013.2 | 84 | 1,742 | 1.000 | 1,742 | 1,751 | (9) |
| 2014.1 | 78 | 1,371 | 0.999 | 1,370 | 1,359 | 11 |
| 2014.2 | 72 | 1,690 | 0.994 | 1,680 | 1,677 | 3 |
| 2015.1 | 66 | 1,567 | 0.991 | 1,553 | 1,533 | 20 |
| 2015.2 | 60 | 1,951 | 0.986 | 1,924 | 1,864 | 59 |
| 2016.1 | 54 | 1,778 | 0.971 | 1,726 | 1,670 | 56 |
| 2016.2 | 48 | 1,955 | 0.958 | 1,873 | 1,814 | 59 |
| 2017.1 | 42 | 1,629 | 0.929 | 1,513 | 1,437 | 76 |
| 2017.2 | 36 | 2,051 | 0.890 | 1,825 | 1,732 | 93 |
| 2018.1 | 30 | 1,722 | 0.846 | 1,457 | 1,367 | 90 |
| 2018.2 | 24 | 2,276 | 0.798 | 1,816 | 1,727 | 90 |
| 2019.1 | 18 | 2,032 | 0.753 | 1,530 | 1,442 | 88 |
| 2019.2 | 12 | 2,149 | 0.782 | 1,681 | 1,710 | (30) |
| 2020.1 | 6 | 837 | 1.230 | 1,030 |  |  |
| Total |  | 120,239 |  | 118,208 | 116,561 | 617 |

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

## Selected Ultimate Claim Counts <br> Data as of $06 / 30 / 2$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported C | Claim Counts: Developme | nt Method |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 2,195 | 1.000 | 2,195 | 2,195 | 0 |
| 2001.1 | 234 | 1,904 | 1.000 | 1,904 | 1,904 | 0 |
| 2001.2 | 228 | 2,041 | 1.000 | 2,041 | 2,041 | 0 |
| 2002.1 | 222 | 1,843 | 1.000 | 1,843 | 1,843 | 0 |
| 2002.2 | 216 | 2,124 | 1.000 | 2,124 | 2,124 | 0 |
| 2003.1 | 210 | 1,870 | 1.000 | 1,870 | 1,870 | 0 |
| 2003.2 | 204 | 1,878 | 1.000 | 1,878 | 1,878 | 0 |
| 2004.1 | 198 | 1,762 | 1.000 | 1,762 | 1,762 | 0 |
| 2004.2 | 192 | 1,989 | 1.000 | 1,989 | 1,989 | 0 |
| 2005.1 | 186 | 1,889 | 1.000 | 1,889 | 1,889 | 0 |
| 2005.2 | 180 | 2,162 | 1.000 | 2,162 | 2,162 | 0 |
| 2006.1 | 174 | 1,853 | 1.000 | 1,853 | 1,853 | 0 |
| 2006.2 | 168 | 2,103 | 1.000 | 2,103 | 2,103 | 0 |
| 2007.1 | 162 | 1,952 | 1.000 | 1,952 | 1,952 | 0 |
| 2007.2 | 156 | 1,962 | 1.000 | 1,962 | 1,962 | 0 |
| 2008.1 | 150 | 1,856 | 1.000 | 1,856 | 1,856 | 0 |
| 2008.2 | 144 | 1,972 | 1.000 | 1,972 | 1,972 | 0 |
| 2009.1 | 138 | 1,625 | 1.000 | 1,625 | 1,624 | 1 |
| 2009.2 | 132 | 1,740 | 1.000 | 1,740 | 1,740 | 0 |
| 2010.1 | 126 | 1,476 | 1.000 | 1,476 | 1,476 | 0 |
| 2010.2 | 120 | 1,789 | 1.000 | 1,789 | 1,789 | 0 |
| 2011.1 | 114 | 1,637 | 1.000 | 1,637 | 1,637 | 0 |
| 2011.2 | 108 | 1,822 | 1.000 | 1,822 | 1,822 | 0 |
| 2012.1 | 102 | 1,628 | 1.000 | 1,628 | 1,627 | 1 |
| 2012.2 | 96 | 1,998 | 1.000 | 1,998 | 1,998 | 0 |
| 2013.1 | 90 | 1,779 | 1.000 | 1,779 | 1,778 | 1 |
| 2013.2 | 84 | 2,196 | 0.999 | 2,194 | 2,192 | 2 |
| 2014.1 | 78 | 1,840 | 0.998 | 1,836 | 1,834 | 2 |
| 2014.2 | 72 | 1,997 | 0.997 | 1,991 | 1,992 | (1) |
| 2015.1 | 66 | 1,890 | 0.995 | 1,881 | 1,885 | (4) |
| 2015.2 | 60 | 2,095 | 0.993 | 2,080 | 2,078 | 2 |
| 2016.1 | 54 | 1,970 | 0.989 | 1,948 | 1,940 | 8 |
| 2016.2 | 48 | 2,170 | 0.983 | 2,133 | 2,126 | 8 |
| 2017.1 | 42 | 1,830 | 0.973 | 1,781 | 1,771 | 10 |
| 2017.2 | 36 | 2,160 | 0.957 | 2,067 | 2,057 | 10 |
| 2018.1 | 30 | 1,849 | 0.929 | 1,718 | 1,709 | 9 |
| 2018.2 | 24 | 2,158 | 0.893 | 1,927 | 1,933 | (6) |
| 2019.1 | 18 | 2,082 | 0.838 | 1,745 | 1,729 | 16 |
| 2019.2 | 12 | 2,534 | 0.772 | 1,956 | 1,999 | (43) |
| 2020.1 | 6 | 1,403 | 0.889 | 1,247 |  |  |
| Total |  | 77,022 |  | 75,352 | 74,089 | 16 |

Financial Services Regulatory Authority of Ontario

## Accident Benefits - Caregiver Expenses

Private Passengers Vehicles (Excluding Farmers)

## Selected Ulimate Claim Counts

Data as of 06/30/2

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 955 | 1.000 | 955 | 955 | 0 |
| 2001.1 | 234 | 1,077 | 1.000 | 1,077 | 1,077 | 0 |
| 2001.2 | 228 | 1,415 | 1.000 | 1,415 | 1,415 | 0 |
| 2002.1 | 222 | 1,571 | 1.000 | 1,571 | 1,571 | 0 |
| 2002.2 | 216 | 1,816 | 1.000 | 1,816 | 1,816 | 0 |
| 2003.1 | 210 | 1,880 | 1.000 | 1,880 | 1,880 | 0 |
| 2003.2 | 204 | 1,487 | 1.000 | 1,487 | 1,487 | 0 |
| 2004.1 | 198 | 1,197 | 1.000 | 1,197 | 1,197 | 0 |
| 2004.2 | 192 | 1,232 | 1.000 | 1,232 | 1,232 | 0 |
| 2005.1 | 186 | 1,277 | 1.000 | 1,277 | 1,277 | 0 |
| 2005.2 | 180 | 1,728 | 1.000 | 1,728 | 1,728 | 0 |
| 2006.1 | 174 | 1,749 | 1.000 | 1,749 | 1,749 | 0 |
| 2006.2 | 168 | 2,116 | 1.000 | 2,116 | 2,116 | 0 |
| 2007.1 | 162 | 2,223 | 1.000 | 2,223 | 2,223 | 0 |
| 2007.2 | 156 | 2,628 | 1.000 | 2,628 | 2,628 | 0 |
| 2008.1 | 150 | 2,888 | 1.000 | 2,888 | 2,888 | 0 |
| 2008.2 | 144 | 3,583 | 1.000 | 3,583 | 3,583 | 0 |
| 2009.1 | 138 | 4,180 | 1.000 | 4,180 | 4,180 | 0 |
| 2009.2 | 132 | 5,470 | 1.000 | 5,470 | 5,470 | 0 |
| 2010.1 | 126 | 5,951 | 1.000 | 5,951 | 5,951 | 0 |
| 2010.2 | 120 | 3,096 | 1.000 | 3,096 | 3,097 | (1) |
| 2011.1 | 114 | 525 | 1.000 | 525 | 525 | 0 |
| 2011.2 | 108 | 47 | 1.000 | 47 | 47 | 0 |
| 2012.1 | 102 | 27 | 0.999 | 27 | 27 | (0) |
| 2012.2 | 96 | 22 | 1.003 | 22 | 22 | 0 |
| 2013.1 | 90 | 16 | 1.003 | 16 | 16 | (0) |
| 2013.2 | 84 | 20 | 1.010 | 20 | 20 | 0 |
| 2014.1 | 78 | 12 | 0.998 | 12 | 13 | (1) |
| 2014.2 | 72 | 26 | 0.988 | 26 | 26 | (1) |
| 2015.1 | 66 | 21 | 0.961 | 20 | 18 | 2 |
| 2015.2 | 60 | 23 | 0.960 | 22 | 21 | 1 |
| 2016.1 | 54 | 14 | 0.938 | 13 | 12 | 1 |
| 2016.2 | 48 | 17 | 0.952 | 16 | 17 | (1) |
| 2017.1 | 42 | 13 | 0.953 | 12 | 10 | 2 |
| 2017.2 | 36 | 19 | 1.090 | 21 | 18 | 3 |
| 2018.1 | 30 | 12 | 1.141 | 14 | 18 | (4) |
| 2018.2 | 24 | 11 | 1.070 | 12 | 11 | 0 |
| 2019.1 | 18 | 14 | 0.936 | 13 | 13 | 0 |
| 2019.2 | 12 | 11 | 0.898 | 10 | 5 | 5 |
| 2020.1 | 6 | 5 | 1.386 | 7 |  |  |
| Total |  | 50,374 |  | 50,374 | 50,360 | 7 |

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

## Selected Ulimate Claim Count

Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 10,322 | 1.000 | 10,322 | 10,322 | 0 |
| 2001.1 | 234 | 8,948 | 1.000 | 8,948 | 8,948 | 0 |
| 2001.2 | 228 | 10,048 | 1.000 | 10,048 | 10,048 | 0 |
| 2002.1 | 222 | 9,578 | 1.000 | 9,578 | 9,578 | 0 |
| 2002.2 | 216 | 10,791 | 1.000 | 10,791 | 10,791 | 0 |
| 2003.1 | 210 | 9,731 | 1.000 | 9,731 | 9,731 | 0 |
| 2003.2 | 204 | 8,700 | 1.000 | 8,700 | 8,699 | 1 |
| 2004.1 | 198 | 6,733 | 1.000 | 6,733 | 6,733 | 0 |
| 2004.2 | 192 | 6,763 | 1.000 | 6,763 | 6,765 | (2) |
| 2005.1 | 186 | 6,045 | 1.000 | 6,045 | 6,045 | 0 |
| 2005.2 | 180 | 6,876 | 1.000 | 6,876 | 6,876 | 0 |
| 2006.1 | 174 | 6,091 | 1.000 | 6,091 | 6,090 | 1 |
| 2006.2 | 168 | 6,709 | 1.000 | 6,709 | 6,709 | 0 |
| 2007.1 | 162 | 6,336 | 1.000 | 6,336 | 6,336 | 0 |
| 2007.2 | 156 | 6,827 | 1.000 | 6,827 | 6,827 | 0 |
| 2008.1 | 150 | 6,354 | 1.000 | 6,354 | 6,353 | 1 |
| 2008.2 | 144 | 6,911 | 1.000 | 6,911 | 6,911 | 0 |
| 2009.1 | 138 | 6,512 | 1.000 | 6,512 | 6,511 | 1 |
| 2009.2 | 132 | 7,587 | 1.000 | 7,587 | 7,586 | 1 |
| 2010.1 | 126 | 7,347 | 1.000 | 7,347 | 7,349 | (2) |
| 2010.2 | 120 | 7,136 | 1.000 | 7,136 | 7,134 | 2 |
| 2011.1 | 114 | 5,762 | 1.000 | 5,762 | 5,763 | (1) |
| 2011.2 | 108 | 5,975 | 1.000 | 5,975 | 5,976 | (1) |
| 2012.1 | 102 | 5,044 | 1.000 | 5,044 | 5,051 | (7) |
| 2012.2 | 96 | 5,474 | 0.999 | 5,469 | 5,473 | (4) |
| 2013.1 | 90 | 5,225 | 0.998 | 5,215 | 5,214 | 1 |
| 2013.2 | 84 | 6,358 | 0.997 | 6,339 | 6,346 | (7) |
| 2014.1 | 78 | 5,481 | 0.996 | 5,459 | 5,452 | 7 |
| 2014.2 | 72 | 5,819 | 0.995 | 5,790 | 5,790 | (0) |
| 2015.1 | 66 | 5,689 | 0.993 | 5,649 | 5,642 | 7 |
| 2015.2 | 60 | 6,351 | 0.990 | 6,287 | 6,283 | 4 |
| 2016.1 | 54 | 5,814 | 0.985 | 5,727 | 5,723 | 4 |
| 2016.2 | 48 | 6,488 | 0.977 | 6,339 | 6,315 | 23 |
| 2017.1 | 42 | 5,734 | 0.969 | 5,556 | 5,515 | 41 |
| 2017.2 | 36 | 6,678 | 0.956 | 6,384 | 6,358 | 26 |
| 2018.1 | 30 | 5,690 | 0.944 | 5,371 | 5,349 | 22 |
| 2018.2 | 24 | 6,681 | 0.920 | 6,147 | 6,157 | (10) |
| 2019.1 | 18 | 6,265 | 0.879 | 5,507 | 5,592 | (85) |
| 2019.2 | 12 | 7,608 | 0.839 | 6,383 | 6,712 | (329) |
| 2020.1 | 6 | 3,259 | 1.124 | 3,663 |  |  |
| Total |  | 273,740 |  | 270,411 | 267,052 | (305) |

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

## Selected Ultimate Claim Counts <br> Data as of 06/30/2

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 301 | 1.000 | 301 | 303 | (2) |
| 2001.1 | 234 | 263 | 1.000 | 263 | 263 | 0 |
| 2001.2 | 228 | 392 | 1.000 | 392 | 392 | 0 |
| 2002.1 | 222 | 333 | 1.000 | 333 | 333 | 0 |
| 2002.2 | 216 | 571 | 1.000 | 571 | 571 | 0 |
| 2003.1 | 210 | 744 | 1.000 | 744 | 732 | 12 |
| 2003.2 | 204 | 646 | 1.000 | 646 | 646 | 0 |
| 2004.1 | 198 | 428 | 1.000 | 428 | 428 | 0 |
| 2004.2 | 192 | 442 | 1.000 | 442 | 443 | (1) |
| 2005.1 | 186 | 369 | 1.000 | 369 | 369 | 0 |
| 2005.2 | 180 | 542 | 1.000 | 542 | 542 | 0 |
| 2006.1 | 174 | 530 | 1.000 | 530 | 529 | 1 |
| 2006.2 | 168 | 670 | 1.000 | 670 | 671 | (1) |
| 2007.1 | 162 | 675 | 1.000 | 675 | 675 | 0 |
| 2007.2 | 156 | 866 | 1.000 | 866 | 866 | 0 |
| 2008.1 | 150 | 752 | 1.000 | 752 | 754 | (2) |
| 2008.2 | 144 | 1,018 | 1.001 | 1,019 | 1,019 | 0 |
| 2009.1 | 138 | 981 | 1.001 | 982 | 983 | (1) |
| 2009.2 | 132 | 1,400 | 1.002 | 1,403 | 1,404 | (1) |
| 2010.1 | 126 | 1,684 | 1.003 | 1,689 | 1,688 | 1 |
| 2010.2 | 120 | 1,752 | 1.003 | 1,757 | 1,758 | (1) |
| 2011.1 | 114 | 1,400 | 1.003 | 1,404 | 1,401 | 3 |
| 2011.2 | 108 | 1,631 | 1.002 | 1,634 | 1,635 | (1) |
| 2012.1 | 102 | 1,356 | 1.002 | 1,359 | 1,363 | (4) |
| 2012.2 | 96 | 1,687 | 1.002 | 1,690 | 1,689 | 1 |
| 2013.1 | 90 | 1,553 | 1.003 | 1,558 | 1,559 | (1) |
| 2013.2 | 84 | 2,021 | 1.005 | 2,031 | 2,030 | 1 |
| 2014.1 | 78 | 1,741 | 1.006 | 1,751 | 1,739 | 12 |
| 2014.2 | 72 | 2,178 | 1.008 | 2,195 | 2,172 | 24 |
| 2015.1 | 66 | 2,019 | 1.006 | 2,031 | 1,996 | 35 |
| 2015.2 | 60 | 2,429 | 1.008 | 2,448 | 2,401 | 48 |
| 2016.1 | 54 | 2,223 | 1.005 | 2,234 | 2,175 | 59 |
| 2016.2 | 48 | 2,534 | 1.001 | 2,537 | 2,462 | 75 |
| 2017.1 | 42 | 2,294 | 0.995 | 2,283 | 2,173 | 109 |
| 2017.2 | 36 | 2,567 | 0.992 | 2,546 | 2,430 | 116 |
| 2018.1 | 30 | 2,129 | 1.003 | 2,135 | 2,016 | 119 |
| 2018.2 | 24 | 2,295 | 1.009 | 2,316 | 2,213 | 103 |
| 2019.1 | 18 | 1,934 | 0.994 | 1,922 | 1,917 | 5 |
| 2019.2 | 12 | 2,417 | 0.984 | 2,378 | 2,666 | (288) |
| 2020.1 | 6 | 900 | 1.510 | 1,359 |  |  |
| Total |  | 52,667 |  | 53,188 | 51,407 | 422 |

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

## Selected Ulimate Claim Counts

Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-to- <br> Ultimate <br> Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 60 | 1.000 | 60 | 60 | 0 |
| 2001.1 | 234 | 57 | 1.000 | 57 | 57 | 0 |
| 2001.2 | 228 | 51 | 1.000 | 51 | 51 | 0 |
| 2002.1 | 222 | 69 | 1.000 | 69 | 69 | 0 |
| 2002.2 | 216 | 77 | 1.000 | 77 | 77 | 0 |
| 2003.1 | 210 | 60 | 1.000 | 60 | 60 | 0 |
| 2003.2 | 204 | 71 | 1.000 | 71 | 71 | 0 |
| 2004.1 | 198 | 62 | 1.000 | 62 | 62 | 0 |
| 2004.2 | 192 | 66 | 1.000 | 66 | 65 | 1 |
| 2005.1 | 186 | 44 | 1.000 | 44 | 44 | 0 |
| 2005.2 | 180 | 99 | 1.000 | 99 | 99 | 0 |
| 2006.1 | 174 | 73 | 1.000 | 73 | 73 | 0 |
| 2006.2 | 168 | 74 | 1.000 | 74 | 74 | 0 |
| 2007.1 | 162 | 71 | 1.000 | 71 | 71 | 0 |
| 2007.2 | 156 | 81 | 1.000 | 81 | 81 | 0 |
| 2008.1 | 150 | 100 | 1.000 | 100 | 100 | 0 |
| 2008.2 | 144 | 90 | 1.000 | 90 | 90 | 0 |
| 2009.1 | 138 | 84 | 1.000 | 84 | 84 | 0 |
| 2009.2 | 132 | 86 | 1.000 | 86 | 86 | 0 |
| 2010.1 | 126 | 79 | 1.000 | 79 | 80 | (1) |
| 2010.2 | 120 | 90 | 1.000 | 90 | 90 | (0) |
| 2011.1 | 114 | 73 | 1.002 | 73 | 74 | (1) |
| 2011.2 | 108 | 120 | 1.001 | 120 | 118 | 2 |
| 2012.1 | 102 | 77 | 1.002 | 77 | 77 | (0) |
| 2012.2 | 96 | 114 | 1.004 | 114 | 117 | (3) |
| 2013.1 | 90 | 121 | 1.000 | 121 | 120 | 1 |
| 2013.2 | 84 | 138 | 1.002 | 138 | 138 | (0) |
| 2014.1 | 78 | 91 | 1.001 | 91 | 91 | (0) |
| 2014.2 | 72 | 101 | 1.002 | 101 | 103 | (2) |
| 2015.1 | 66 | 105 | 1.001 | 105 | 103 | 2 |
| 2015.2 | 60 | 110 | 1.001 | 110 | 110 | (0) |
| 2016.1 | 54 | 109 | 0.990 | 108 | 110 | (2) |
| 2016.2 | 48 | 110 | 0.985 | 108 | 113 | (4) |
| 2017.1 | 42 | 81 | 0.967 | 78 | 82 | (3) |
| 2017.2 | 36 | 99 | 0.955 | 95 | 95 | (0) |
| 2018.1 | 30 | 72 | 0.935 | 67 | 66 | 2 |
| 2018.2 | 24 | 111 | 0.920 | 102 | 110 | (8) |
| 2019.1 | 18 | 94 | 0.882 | 83 | 89 | (6) |
| 2019.2 | 12 | 118 | 0.844 | 100 | 138 | (38) |
| 2020.1 | 6 | 54 | 1.031 | 56 |  |  |
| Total |  | 3,441 |  | 3,392 | 3,398 | (62) |

# Financial Services Regulatory Authority of Ontario 

 Accident Benefits - Death Benefits Private Passengers Vehicles (Excluding Farmers)
## Selected Ulimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-to- <br> Ultimate <br> Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 286 | 1.000 | 286 | 286 | 0 |
| 2001.1 | 234 | 225 | 1.000 | 225 | 225 | 0 |
| 2001.2 | 228 | 286 | 1.000 | 286 | 286 | 0 |
| 2002.1 | 222 | 211 | 1.000 | 211 | 211 | 0 |
| 2002.2 | 216 | 294 | 1.000 | 294 | 294 | 0 |
| 2003.1 | 210 | 230 | 1.000 | 230 | 230 | 0 |
| 2003.2 | 204 | 290 | 1.000 | 290 | 290 | 0 |
| 2004.1 | 198 | 230 | 1.000 | 230 | 230 | 0 |
| 2004.2 | 192 | 271 | 1.000 | 271 | 271 | 0 |
| 2005.1 | 186 | 225 | 1.000 | 225 | 225 | 0 |
| 2005.2 | 180 | 276 | 1.000 | 276 | 276 | 0 |
| 2006.1 | 174 | 229 | 1.000 | 229 | 229 | 0 |
| 2006.2 | 168 | 276 | 1.000 | 276 | 276 | 0 |
| 2007.1 | 162 | 247 | 1.000 | 247 | 247 | 0 |
| 2007.2 | 156 | 265 | 1.000 | 265 | 265 | 0 |
| 2008.1 | 150 | 183 | 1.000 | 183 | 183 | 0 |
| 2008.2 | 144 | 214 | 1.000 | 214 | 214 | 0 |
| 2009.1 | 138 | 178 | 1.000 | 178 | 178 | 0 |
| 2009.2 | 132 | 188 | 1.000 | 188 | 188 | 0 |
| 2010.1 | 126 | 164 | 1.000 | 164 | 164 | 0 |
| 2010.2 | 120 | 185 | 1.000 | 185 | 185 | 0 |
| 2011.1 | 114 | 147 | 1.000 | 147 | 147 | 0 |
| 2011.2 | 108 | 203 | 1.000 | 203 | 202 | 1 |
| 2012.1 | 102 | 160 | 1.000 | 160 | 160 | 0 |
| 2012.2 | 96 | 205 | 1.000 | 205 | 205 | 0 |
| 2013.1 | 90 | 141 | 1.000 | 141 | 141 | 0 |
| 2013.2 | 84 | 201 | 1.000 | 201 | 201 | 0 |
| 2014.1 | 78 | 145 | 1.000 | 145 | 144 | 1 |
| 2014.2 | 72 | 201 | 1.000 | 201 | 200 | 1 |
| 2015.1 | 66 | 145 | 1.000 | 145 | 145 | 0 |
| 2015.2 | 60 | 172 | 1.000 | 172 | 172 | 0 |
| 2016.1 | 54 | 158 | 1.000 | 158 | 158 | 0 |
| 2016.2 | 48 | 205 | 1.000 | 205 | 205 | (0) |
| 2017.1 | 42 | 171 | 0.995 | 170 | 169 | 1 |
| 2017.2 | 36 | 224 | 0.992 | 222 | 220 | 2 |
| 2018.1 | 30 | 167 | 0.998 | 167 | 163 | 4 |
| 2018.2 | 24 | 192 | 0.992 | 190 | 190 | 0 |
| 2019.1 | 18 | 134 | 0.982 | 132 | 137 | (5) |
| 2019.2 | 12 | 200 | 0.938 | 188 | 208 | (21) |
| 2020.1 | 6 | 99 | 0.966 | 96 |  |  |
| Total |  | 8,223 |  | 8,200 | 8,120 | (16) |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 382 | 1.000 | 382 | 382 | 0 |
| 2001.1 | 234 | 310 | 1.000 | 310 | 310 | 0 |
| 2001.2 | 228 | 369 | 1.000 | 369 | 369 | 0 |
| 2002.1 | 222 | 285 | 1.000 | 285 | 285 | 0 |
| 2002.2 | 216 | 400 | 1.000 | 400 | 400 | 0 |
| 2003.1 | 210 | 313 | 1.000 | 313 | 313 | 0 |
| 2003.2 | 204 | 371 | 1.000 | 371 | 371 | 0 |
| 2004.1 | 198 | 305 | 1.000 | 305 | 305 | 0 |
| 2004.2 | 192 | 404 | 1.000 | 404 | 404 | 0 |
| 2005.1 | 186 | 323 | 1.000 | 323 | 323 | 0 |
| 2005.2 | 180 | 371 | 1.000 | 371 | 371 | 0 |
| 2006.1 | 174 | 328 | 1.000 | 328 | 328 | 0 |
| 2006.2 | 168 | 378 | 1.000 | 378 | 378 | 0 |
| 2007.1 | 162 | 321 | 1.000 | 321 | 321 | 0 |
| 2007.2 | 156 | 331 | 1.000 | 331 | 331 | 0 |
| 2008.1 | 150 | 263 | 1.000 | 263 | 263 | 0 |
| 2008.2 | 144 | 290 | 1.000 | 290 | 290 | 0 |
| 2009.1 | 138 | 224 | 1.000 | 224 | 224 | 0 |
| 2009.2 | 132 | 264 | 1.000 | 264 | 264 | 0 |
| 2010.1 | 126 | 228 | 1.000 | 228 | 228 | 0 |
| 2010.2 | 120 | 286 | 1.000 | 286 | 286 | 0 |
| 2011.1 | 114 | 206 | 1.000 | 206 | 206 | 0 |
| 2011.2 | 108 | 262 | 1.000 | 262 | 260 | 2 |
| 2012.1 | 102 | 238 | 1.000 | 238 | 236 | 2 |
| 2012.2 | 96 | 282 | 1.000 | 282 | 281 | 1 |
| 2013.1 | 90 | 214 | 1.000 | 214 | 214 | 0 |
| 2013.2 | 84 | 274 | 1.000 | 274 | 274 | 0 |
| 2014.1 | 78 | 200 | 1.000 | 200 | 199 | 1 |
| 2014.2 | 72 | 279 | 1.000 | 279 | 279 | 0 |
| 2015.1 | 66 | 208 | 1.000 | 208 | 208 | 0 |
| 2015.2 | 60 | 255 | 1.000 | 255 | 254 | 1 |
| 2016.1 | 54 | 231 | 1.000 | 231 | 231 | 0 |
| 2016.2 | 48 | 301 | 1.000 | 301 | 301 | 0 |
| 2017.1 | 42 | 235 | 1.000 | 235 | 235 | 0 |
| 2017.2 | 36 | 320 | 1.000 | 320 | 313 | 7 |
| 2018.1 | 30 | 226 | 1.000 | 226 | 226 | 0 |
| 2018.2 | 24 | 266 | 1.000 | 266 | 263 | 3 |
| 2019.1 | 18 | 198 | 0.996 | 197 | 203 | (6) |
| 2019.2 | 12 | 272 | 0.971 | 264 | 271 | (7) |
| 2020.1 | 6 | 149 | 1.025 | 153 |  |  |
| Total |  | 11,362 |  | 11,357 | 11,200 | 4 |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} \text { (5) } \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 6 | 1.000 | 6 | 6 | 0 |
| 2001.1 | 234 | 3 | 1.000 | 3 | 3 | 0 |
| 2001.2 | 228 | 1 | 1.000 | 1 | 1 | 0 |
| 2002.1 | 222 | 0 | 1.000 | 0 | 0 | 0 |
| 2002.2 | 216 | 4 | 1.000 | 4 | 4 | 0 |
| 2003.1 | 210 | 9 | 1.000 | 9 | 9 | 0 |
| 2003.2 | 204 | 3 | 1.000 |  | 3 | 0 |
| 2004.1 | 198 | 1 | 1.000 | 1 | 1 | 0 |
| 2004.2 | 192 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.1 | 186 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.2 | 180 | 4 | 1.000 | 4 | 4 | 0 |
| 2006.1 | 174 | 1 | 1.000 | 1 | 1 | 0 |
| 2006.2 | 168 | 7 | 1.000 | 7 | 7 | 0 |
| 2007.1 | 162 | 1 | 1.000 | 1 | 1 | 0 |
| 2007.2 | 156 | 6 | 1.000 |  | 6 | 0 |
| 2008.1 | 150 | 1 | 1.000 | 1 | 1 | 0 |
| 2008.2 | 144 | 4 | 1.000 | 4 | 4 | 0 |
| 2009.1 | 138 | 2 | 1.000 | 2 | 2 | 0 |
| 2009.2 | 132 | 3 | 1.000 | 3 | 3 | 0 |
| 2010.1 | 126 | 1 | 1.000 | 1 | 1 | 0 |
| 2010.2 | 120 | 3 | 1.000 | 3 |  | 0 |
| 2011.1 | 114 | 2 | 1.000 | 2 | 2 | 0 |
| 2011.2 | 108 | 7 | 1.000 | 7 | 7 | 0 |
| 2012.1 | 102 | 1 | 1.000 | 1 | 1 | 0 |
| 2012.2 | 96 | 4 | 1.000 | 4 | 4 | 0 |
| 2013.1 | 90 | 1 | 1.000 | 1 | 1 | 0 |
| 2013.2 | 84 | 2 | 1.000 | 2 | 2 | 0 |
| 2014.1 | 78 | 2 | 1.000 | 2 | 2 | 0 |
| 2014.2 | 72 | 5 | 1.000 | 5 | 5 | 0 |
| 2015.1 | 66 | 4 | 1.000 | 4 | 4 | 0 |
| 2015.2 | 60 | 4 | 1.000 | 4 | 4 | 0 |
| 2016.1 | 54 | 0 | 1.000 | 0 | 0 | 0 |
| 2016.2 | 48 | 2 | 1.000 | 2 | 2 | 0 |
| 2017.1 | 42 | 2 | 0.979 | 2 | 1 | 1 |
| 2017.2 | 36 | 2 | 0.959 | 2 | 3 | (1) |
| 2018.1 | 30 | 6 | 0.905 | 5 | 6 | (1) |
| 2018.2 | 24 | 4 | 0.983 |  | 4 | (0) |
| 2019.1 | 18 | 3 | 1.040 | 3 | 4 | (0) |
| 2019.2 | 12 | 9 | 0.868 |  | 11 | (3) |
| 2020.1 | 6 | 7 | 0.652 | 5 |  |  |
| Total |  | 131 |  | 127 | 127 | (5) |

Financial Services Regulatory Authority of Ontario
Collision
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported | laim Counts: Developme | nt Method |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 88,566 | 1.000 | 88,566 | 88,566 | 0 |
| 2001.1 | 234 | 85,351 | 1.000 | 85,351 | 85,351 | 0 |
| 2001.2 | 228 | 84,394 | 1.000 | 84,394 | 84,394 | 0 |
| 2002.1 | 222 | 82,436 | 1.000 | 82,436 | 82,436 | 0 |
| 2002.2 | 216 | 81,872 | 1.000 | 81,872 | 81,872 | 0 |
| 2003.1 | 210 | 80,333 | 1.000 | 80,333 | 80,334 | (1) |
| 2003.2 | 204 | 66,490 | 1.000 | 66,489 | 66,490 | (1) |
| 2004.1 | 198 | 67,595 | 1.000 | 67,594 | 67,595 | (1) |
| 2004.2 | 192 | 63,633 | 1.000 | 63,632 | 63,633 | (1) |
| 2005.1 | 186 | 65,071 | 1.000 | 65,070 | 65,074 | (4) |
| 2005.2 | 180 | 64,079 | 1.000 | 64,078 | 64,077 | 1 |
| 2006.1 | 174 | 61,122 | 1.000 | 61,122 | 61,122 | (0) |
| 2006.2 | 168 | 67,054 | 1.000 | 67,054 | 67,054 | (0) |
| 2007.1 | 162 | 73,390 | 1.000 | 73,389 | 73,390 | (0) |
| 2007.2 | 156 | 68,702 | 1.000 | 68,702 | 68,703 | (2) |
| 2008.1 | 150 | 68,424 | 1.000 | 68,423 | 68,424 | (1) |
| 2008.2 | 144 | 66,800 | 1.000 | 66,799 | 66,801 | (2) |
| 2009.1 | 138 | 65,729 | 1.000 | 65,728 | 65,730 | (2) |
| 2009.2 | 132 | 62,456 | 1.000 | 62,455 | 62,456 | (1) |
| 2010.1 | 126 | 59,046 | 1.000 | 59,045 | 59,047 | (2) |
| 2010.2 | 120 | 61,452 | 1.000 | 61,451 | 61,456 | (5) |
| 2011.1 | 114 | 61,898 | 1.000 | 61,895 | 61,898 | (3) |
| 2011.2 | 108 | 58,899 | 1.000 | 58,897 | 58,899 | (2) |
| 2012.1 | 102 | 56,728 | 1.000 | 56,726 | 56,728 | (2) |
| 2012.2 | 96 | 59,541 | 1.000 | 59,539 | 59,540 | (1) |
| 2013.1 | 90 | 61,486 | 1.000 | 61,483 | 61,483 | 0 |
| 2013.2 | 84 | 66,886 | 1.000 | 66,883 | 66,887 | (4) |
| 2014.1 | 78 | 72,365 | 1.000 | 72,359 | 72,365 | (6) |
| 2014.2 | 72 | 65,893 | 1.000 | 65,888 | 65,890 | (2) |
| 2015.1 | 66 | 73,250 | 1.000 | 73,243 | 73,251 | (8) |
| 2015.2 | 60 | 68,966 | 1.000 | 68,957 | 68,970 | (13) |
| 2016.1 | 54 | 73,001 | 1.000 | 72,990 | 73,030 | (40) |
| 2016.2 | 48 | 77,591 | 1.000 | 77,577 | 77,613 | (36) |
| 2017.1 | 42 | 75,045 | 1.000 | 75,031 | 75,106 | (75) |
| 2017.2 | 36 | 83,596 | 1.000 | 83,578 | 83,761 | (183) |
| 2018.1 | 30 | 83,780 | 1.000 | 83,753 | 83,827 | (74) |
| 2018.2 | 24 | 85,123 | 0.999 | 85,079 | 85,067 | 12 |
| 2019.1 | 18 | 87,411 | 0.999 | 87,351 | 87,241 | 109 |
| 2019.2 | 12 | 87,003 | 1.001 | 87,077 | 88,339 | $(1,262)$ |
| 2020.1 | 6 | 54,234 | 0.995 | 53,970 |  |  |
| Total |  | 2,836,690 |  | 2,836,258 | 2,783,899 | $(1,611)$ |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | 6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 130,960 | 1.000 | 130,960 | 130,960 | 0 |
| 2001.1 | 234 | 127,568 | 1.000 | 127,568 | 127,567 | 1 |
| 2001.2 | 228 | 124,265 | 1.000 | 124,265 | 124,265 | 0 |
| 2002.1 | 222 | 114,769 | 1.000 | 114,769 | 114,769 | 0 |
| 2002.2 | 216 | 112,503 | 1.000 | 112,503 | 112,503 | 0 |
| 2003.1 | 210 | 101,653 | 1.000 | 101,653 | 101,653 | 0 |
| 2003.2 | 204 | 85,363 | 1.000 | 85,363 | 85,363 | 0 |
| 2004.1 | 198 | 70,842 | 1.000 | 70,842 | 70,847 | (5) |
| 2004.2 | 192 | 64,415 | 1.000 | 64,415 | 64,415 | 0 |
| 2005.1 | 186 | 57,986 | 1.000 | 57,986 | 57,986 | (0) |
| 2005.2 | 180 | 63,655 | 1.000 | 63,655 | 63,655 | (0) |
| 2006.1 | 174 | 55,934 | 1.000 | 55,934 | 55,934 | (0) |
| 2006.2 | 168 | 64,144 | 1.000 | 64,144 | 64,145 | (1) |
| 2007.1 | 162 | 59,797 | 1.000 | 59,797 | 59,797 | (0) |
| 2007.2 | 156 | 63,881 | 1.000 | 63,881 | 63,881 | (0) |
| 2008.1 | 150 | 75,755 | 1.000 | 75,755 | 75,755 | (0) |
| 2008.2 | 144 | 62,233 | 1.000 | 62,233 | 62,233 | 0 |
| 2009.1 | 138 | 76,361 | 1.000 | 76,361 | 76,361 | 0 |
| 2009.2 | 132 | 64,878 | 1.000 | 64,878 | 64,878 | 0 |
| 2010.1 | 126 | 57,135 | 1.000 | 57,135 | 57,137 | (2) |
| 2010.2 | 120 | 59,635 | 1.000 | 59,635 | 59,637 | (2) |
| 2011.1 | 114 | 81,291 | 1.000 | 81,291 | 81,290 | 1 |
| 2011.2 | 108 | 74,505 | 1.000 | 74,505 | 74,505 | (0) |
| 2012.1 | 102 | 72,819 | 1.000 | 72,819 | 72,819 | 0 |
| 2012.2 | 96 | 77,751 | 1.000 | 77,751 | 77,751 | (0) |
| 2013.1 | 90 | 67,830 | 1.000 | 67,830 | 67,830 | (0) |
| 2013.2 | 84 | 77,990 | 1.000 | 77,990 | 77,989 | 1 |
| 2014.1 | 78 | 71,371 | 1.000 | 71,371 | 71,371 | (0) |
| 2014.2 | 72 | 68,973 | 1.000 | 68,972 | 68,973 | (1) |
| 2015.1 | 66 | 70,715 | 1.000 | 70,714 | 70,714 | 0 |
| 2015.2 | 60 | 72,096 | 1.000 | 72,096 | 72,095 | 1 |
| 2016.1 | 54 | 77,190 | 1.000 | 77,190 | 77,195 | (5) |
| 2016.2 | 48 | 72,682 | 1.000 | 72,683 | 72,693 | (10) |
| 2017.1 | 42 | 70,295 | 1.000 | 70,296 | 70,309 | (13) |
| 2017.2 | 36 | 69,442 | 1.000 | 69,445 | 69,505 | (60) |
| 2018.1 | 30 | 77,303 | 1.000 | 77,316 | 77,301 | 15 |
| 2018.2 | 24 | 72,605 | 1.001 | 72,648 | 72,544 | 104 |
| 2019.1 | 18 | 71,347 | 1.002 | 71,492 | 71,158 | 334 |
| 2019.2 | 12 | 73,231 | 1.011 | 74,035 | 74,008 | 26 |
| 2020.1 |  | 46,520 | 1.173 | 54,565 |  |  |
| Total |  | 3,059,688 |  | 3,068,740 | 3,013,791 | 384 |

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

## Selected Ultimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report |  | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior |  | Difference |
| 2000.2 | 240 | 16,648 | 1.000 | 16,648 |  | 0 | 16,648 |
| 2001.1 | 234 | 14,772 | 1.000 | 14,772 |  | 0 | 14,772 |
| 2001.2 | 228 | 17,208 | 1.000 | 17,208 |  | 0 | 17,208 |
| 2002.1 | 222 | 14,303 | 1.000 | 14,303 |  | 0 | 14,303 |
| 2002.2 | 216 | 15,010 | 1.000 | 15,010 |  | 0 | 15,010 |
| 2003.1 | 210 | 12,319 | 1.000 | 12,319 |  | 0 | 12,319 |
| 2003.2 | 204 | 12,560 | 1.000 | 12,560 |  | 0 | 12,560 |
| 2004.1 | 198 | 10,540 | 1.000 | 10,540 |  | 0 | 10,540 |
| 2004.2 | 192 | 10,028 | 1.000 | 10,028 |  | 0 | 10,028 |
| 2005.1 | 186 | 7,934 | 1.000 | 7,934 |  | 0 | 7,934 |
| 2005.2 | 180 | 8,468 | 1.000 | 8,468 |  | 0 | 8,468 |
| 2006.1 | 174 | 7,861 | 1.000 | 7,861 |  | 0 | 7,861 |
| 2006.2 | 168 | 8,299 | 1.000 | 8,299 |  | 0 | 8,299 |
| 2007.1 | 162 | 7,515 | 1.000 | 7,515 |  | 0 | 7,515 |
| 2007.2 | 156 | 7,151 | 1.000 | 7,151 |  | 0 | 7,151 |
| 2008.1 | 150 | 6,288 | 1.000 | 6,288 |  | 0 | 6,288 |
| 2008.2 | 144 | 6,478 | 1.000 | 6,478 |  | 0 | 6,478 |
| 2009.1 | 138 | 5,990 | 1.000 | 5,990 |  | 0 | 5,990 |
| 2009.2 | 132 | 6,083 | 1.000 | 6,083 |  | 0 | 6,083 |
| 2010.1 | 126 | 4,225 | 1.000 | 4,225 |  | 0 | 4,225 |
| 2010.2 | 120 | 4,003 | 1.000 | 4,003 |  | 0 | 4,003 |
| 2011.1 | 114 | 3,648 | 1.000 | 3,648 |  | 0 | 3,648 |
| 2011.2 | 108 | 3,856 | 1.000 | 3,856 |  | 0 | 3,856 |
| 2012.1 | 102 | 3,403 | 1.000 | 3,403 |  | 0 | 3,403 |
| 2012.2 | 96 | 3,227 | 1.000 | 3,227 |  | 0 | 3,227 |
| 2013.1 | 90 | 2,851 | 1.000 | 2,851 |  | 0 | 2,851 |
| 2013.2 | 84 | 3,132 | 1.000 | 3,132 |  | 0 | 3,132 |
| 2014.1 | 78 | 2,677 | 1.000 | 2,677 |  | 0 | 2,677 |
| 2014.2 | 72 | 2,982 | 1.000 | 2,982 |  | 0 | 2,982 |
| 2015.1 | 66 | 2,769 | 1.000 | 2,769 |  | 0 | 2,769 |
| 2015.2 | 60 | 3,215 | 1.000 | 3,216 |  | 0 | 3,216 |
| 2016.1 | 54 | 2,679 | 1.000 | 2,679 |  | 0 | 2,679 |
| 2016.2 | 48 | 3,340 | 1.000 | 3,341 |  | 0 | 3,341 |
| 2017.1 | 42 | 3,042 | 1.000 | 3,043 |  | 0 | 3,043 |
| 2017.2 | 36 | 3,607 | 1.000 | 3,608 |  | 0 | 3,608 |
| 2018.1 | 30 | 3,735 | 1.000 | 3,736 |  | 0 | 3,736 |
| 2018.2 | 24 | 4,362 | 1.000 | 4,364 |  | 0 | 4,364 |
| 2019.1 | 18 | 3,980 | 1.000 | 3,981 |  | 0 | 3,981 |
| 2019.2 | 12 | 4,810 | 1.000 | 4,811 |  | 0 | 4,811 |
| 2020.1 | 6 | 4,236 | 1.011 | 4,284 |  |  |  |
| Total |  | 269,233 |  | 269,290 |  | 0 | 265,006 |

Financial Services Regulatory Authority of Ontario
All Perils
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 20$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported C | laim Counts: Developme | nt Method |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 34,914 | 1.000 | 34,914 | 34,914 | 0 |
| 2001.1 | 234 | 35,643 | 1.000 | 35,643 | 35,643 | 0 |
| 2001.2 | 228 | 36,859 | 1.000 | 36,859 | 36,859 | 0 |
| 2002.1 | 222 | 37,346 | 1.000 | 37,346 | 37,346 | 0 |
| 2002.2 | 216 | 38,335 | 1.000 | 38,335 | 38,335 | 0 |
| 2003.1 | 210 | 36,792 | 1.000 | 36,792 | 36,792 | 0 |
| 2003.2 | 204 | 31,259 | 1.000 | 31,259 | 31,259 | 0 |
| 2004.1 | 198 | 29,316 | 1.000 | 29,316 | 29,316 | 0 |
| 2004.2 | 192 | 27,023 | 1.000 | 27,023 | 27,023 | 0 |
| 2005.1 | 186 | 26,965 | 1.000 | 26,965 | 26,965 | 0 |
| 2005.2 | 180 | 28,197 | 1.000 | 28,197 | 28,198 | (1) |
| 2006.1 | 174 | 25,566 | 1.000 | 25,566 | 25,569 | (3) |
| 2006.2 | 168 | 28,139 | 1.000 | 28,139 | 28,139 | (0) |
| 2007.1 | 162 | 29,070 | 1.000 | 29,069 | 29,071 | (2) |
| 2007.2 | 156 | 26,935 | 1.000 | 26,934 | 26,935 | (1) |
| 2008.1 | 150 | 26,368 | 1.000 | 26,368 | 26,368 | (0) |
| 2008.2 | 144 | 24,969 | 1.000 | 24,969 | 24,968 | 1 |
| 2009.1 | 138 | 27,538 | 1.000 | 27,538 | 27,538 | (0) |
| 2009.2 | 132 | 23,703 | 1.000 | 23,703 | 23,703 | (0) |
| 2010.1 | 126 | 20,781 | 1.000 | 20,781 | 20,781 | 0 |
| 2010.2 | 120 | 21,982 | 1.000 | 21,982 | 21,982 | (0) |
| 2011.1 | 114 | 24,362 | 1.000 | 24,361 | 24,363 | (2) |
| 2011.2 | 108 | 23,947 | 1.000 | 23,946 | 23,946 | 0 |
| 2012.1 | 102 | 23,075 | 1.000 | 23,074 | 23,075 | (1) |
| 2012.2 | 96 | 25,280 | 1.000 | 25,279 | 25,281 | (2) |
| 2013.1 | 90 | 24,390 | 1.000 | 24,388 | 24,391 | (3) |
| 2013.2 | 84 | 28,457 | 1.000 | 28,455 | 28,457 | (2) |
| 2014.1 | 78 | 27,851 | 1.000 | 27,848 | 27,851 | (3) |
| 2014.2 | 72 | 26,940 | 1.000 | 26,937 | 26,938 | (1) |
| 2015.1 | 66 | 28,734 | 1.000 | 28,731 | 28,733 | (2) |
| 2015.2 | 60 | 29,039 | 1.000 | 29,036 | 29,041 | (5) |
| 2016.1 | 54 | 30,378 | 1.000 | 30,374 | 30,380 | (6) |
| 2016.2 | 48 | 34,790 | 1.000 | 34,785 | 34,788 | (3) |
| 2017.1 | 42 | 35,593 | 1.000 | 35,586 | 35,604 | (18) |
| 2017.2 | 36 | 41,141 | 1.000 | 41,134 | 41,205 | (71) |
| 2018.1 | 30 | 44,682 | 1.000 | 44,668 | 44,616 | 52 |
| 2018.2 | 24 | 45,131 | 1.000 | 45,117 | 45,123 | (6) |
| 2019.1 | 18 | 45,555 | 1.000 | 45,550 | 45,515 | 35 |
| 2019.2 | 12 | 47,883 | 1.003 | 48,027 | 48,154 | (127) |
| 2020.1 |  | 29,906 | 1.050 | 31,405 |  |  |
| Total |  | 1,234,834 |  | 1,236,399 | 1,205,165 | (172) |

Financial Services Regulatory Authority of Ontario
Specified Perils
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 166 | 1.000 | 166 | 166 | 0 |
| 2001.1 | 234 | 179 | 1.000 | 179 | 179 | 0 |
| 2001.2 | 228 | 172 | 1.000 | 172 | 172 | 0 |
| 2002.1 | 222 | 94 | 1.000 | 94 | 94 | 0 |
| 2002.2 | 216 | 136 | 1.000 | 136 | 136 | 0 |
| 2003.1 | 210 | 74 | 1.000 | 74 | 74 | 0 |
| 2003.2 | 204 | 78 | 1.000 | 78 | 78 | 0 |
| 2004.1 | 198 | 77 | 1.000 | 77 | 72 | 5 |
| 2004.2 | 192 | 86 | 1.000 | 86 | 86 | 0 |
| 2005.1 | 186 | 63 | 1.000 | 63 | 63 | 0 |
| 2005.2 | 180 | 68 | 1.000 | 68 | 68 | 0 |
| 2006.1 | 174 | 60 | 1.000 | 60 | 60 | 0 |
| 2006.2 | 168 | 76 | 1.000 | 76 | 76 | 0 |
| 2007.1 | 162 | 70 | 1.000 | 70 | 70 | 0 |
| 2007.2 | 156 | 67 | 1.000 | 67 | 67 | 0 |
| 2008.1 | 150 | 61 | 1.000 | 61 | 61 | 0 |
| 2008.2 | 144 | 64 | 1.000 | 64 | 64 | 0 |
| 2009.1 | 138 | 66 | 1.000 | 66 | 66 | 0 |
| 2009.2 | 132 | 43 | 1.000 | 43 | 43 | 0 |
| 2010.1 | 126 | 49 | 1.000 | 49 | 49 | 0 |
| 2010.2 | 120 | 43 | 1.000 | 43 | 43 | 0 |
| 2011.1 | 114 | 51 | 1.000 | 51 | 52 | (1) |
| 2011.2 | 108 | 36 | 1.000 | 36 | 36 | 0 |
| 2012.1 | 102 | 14 | 1.000 | 14 | 14 | 0 |
| 2012.2 | 96 | 21 | 1.000 | 21 | 21 | 0 |
| 2013.1 | 90 | 16 | 1.000 | 16 | 16 | 0 |
| 2013.2 | 84 | 22 | 1.000 | 22 | 22 | 0 |
| 2014.1 | 78 | 14 | 1.000 | 14 | 14 | 0 |
| 2014.2 | 72 | 17 | 1.000 | 17 | 17 | 0 |
| 2015.1 | 66 | 12 | 1.000 | 12 | 12 | 0 |
| 2015.2 | 60 | 16 | 1.000 | 16 | 16 | 0 |
| 2016.1 | 54 | 10 | 1.000 | 10 | 10 | 0 |
| 2016.2 | 48 | 7 | 1.000 | 7 | 7 | 0 |
| 2017.1 | 42 | 10 | 1.000 | 10 | 10 | 0 |
| 2017.2 | 36 | 19 | 1.000 | 19 | 19 | 0 |
| 2018.1 | 30 | 10 | 1.000 | 10 | 10 | 0 |
| 2018.2 | 24 | 8 | 1.000 | 8 | 8 | 0 |
| 2019.1 | 18 | 10 | 1.016 | 10 | 8 | 2 |
| 2019.2 | 12 | 13 | 1.021 | 13 | 8 | 5 |
| 2020.1 | 6 | 4 | 1.023 | 4 |  |  |
| Total |  | 2,102 |  | 2,103 | 2,087 | 12 |

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

## Selected Ultimate Claim Counts

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 896 | 1.000 | 896 | 896 | 0 |
| 2001.1 | 234 | 866 | 1.000 | 866 | 874 | (8) |
| 2001.2 | 228 | 887 | 1.000 | 887 | 887 | 0 |
| 2002.1 | 222 | 870 | 1.000 | 870 | 870 | 0 |
| 2002.2 | 216 | 1,131 | 1.000 | 1,131 | 1,131 | 0 |
| 2003.1 | 210 | 1,172 | 1.000 | 1,172 | 1,172 | 0 |
| 2003.2 | 204 | 1,263 | 1.000 | 1,263 | 1,263 | 0 |
| 2004.1 | 198 | 1,153 | 1.000 | 1,153 | 1,153 | 0 |
| 2004.2 | 192 | 1,326 | 1.000 | 1,326 | 1,326 | 0 |
| 2005.1 | 186 | 1,232 | 1.000 | 1,232 | 1,233 | (1) |
| 2005.2 | 180 | 1,367 | 1.000 | 1,367 | 1,367 | 0 |
| 2006.1 | 174 | 1,233 | 1.000 | 1,233 | 1,234 | (1) |
| 2006.2 | 168 | 1,234 | 1.000 | 1,234 | 1,234 | 0 |
| 2007.1 | 162 | 1,154 | 1.000 | 1,154 | 1,155 | (1) |
| 2007.2 | 156 | 1,265 | 1.000 | 1,265 | 1,265 | 0 |
| 2008.1 | 150 | 1,085 | 1.000 | 1,085 | 1,085 | 0 |
| 2008.2 | 144 | 1,061 | 1.000 | 1,061 | 1,062 | (1) |
| 2009.1 | 138 | 969 | 1.000 | 969 | 969 | 0 |
| 2009.2 | 132 | 1,118 | 1.000 | 1,118 | 1,118 | 0 |
| 2010.1 | 126 | 936 | 1.000 | 936 | 940 | (4) |
| 2010.2 | 120 | 1,092 | 1.000 | 1,092 | 1,092 | 0 |
| 2011.1 | 114 | 924 | 0.998 | 922 | 920 | 2 |
| 2011.2 | 108 | 940 | 0.996 | 936 | 936 | (0) |
| 2012.1 | 102 | 863 | 0.995 | 859 | 855 | 3 |
| 2012.2 | 96 | 926 | 0.991 | 918 | 916 | 2 |
| 2013.1 | 90 | 772 | 0.988 | 763 | 760 | 2 |
| 2013.2 | 84 | 823 | 0.985 | 811 | 812 | (1) |
| 2014.1 | 78 | 752 | 0.983 | 739 | 737 | 2 |
| 2014.2 | 72 | 794 | 0.982 | 780 | 777 | 3 |
| 2015.1 | 66 | 758 | 0.979 | 742 | 739 | 3 |
| 2015.2 | 60 | 710 | 0.973 | 691 | 688 | 3 |
| 2016.1 | 54 | 742 | 0.968 | 718 | 716 | 2 |
| 2016.2 | 48 | 796 | 0.967 | 770 | 768 | 2 |
| 2017.1 | 42 | 721 | 0.966 | 696 | 696 | 1 |
| 2017.2 | 36 | 823 | 0.965 | 794 | 789 | 6 |
| 2018.1 | 30 | 744 | 0.961 | 715 | 711 | 4 |
| 2018.2 | 24 | 773 | 0.958 | 741 | 738 | 3 |
| 2019.1 | 18 | 699 | 0.956 | 668 | 661 | 8 |
| 2019.2 | 12 | 811 | 0.948 | 769 | 796 | (27) |
| 2020.1 | 6 | 482 | 1.057 | 509 |  |  |
| Total |  | 38,163 |  | 37,851 | 37,339 | 2 |

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

## Selected Ulimate Claim Counts

Data as of 06/30/20

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Method |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2000.2 | 240 | 124 | 1.000 | 124 | 124 | 0 |
| 2001.1 | 234 | 89 | 1.000 | 89 | 89 | 0 |
| 2001.2 | 228 | 139 | 1.000 | 139 | 139 | 0 |
| 2002.1 | 222 | 132 | 1.000 | 132 | 132 | 0 |
| 2002.2 | 216 | 118 | 1.000 | 118 | 119 | (1) |
| 2003.1 | 210 | 109 | 1.000 | 109 | 109 | 0 |
| 2003.2 | 204 | 100 | 1.000 | 100 | 100 | 0 |
| 2004.1 | 198 | 89 | 1.000 | 89 | 89 | 0 |
| 2004.2 | 192 | 122 | 1.000 | 122 | 122 | 0 |
| 2005.1 | 186 | 114 | 1.000 | 114 | 114 | 0 |
| 2005.2 | 180 | 96 | 1.000 | 96 | 96 | 0 |
| 2006.1 | 174 | 82 | 1.000 | 82 | 82 | 0 |
| 2006.2 | 168 | 121 | 1.000 | 121 | 121 | 0 |
| 2007.1 | 162 | 109 | 1.000 | 109 | 109 | 0 |
| 2007.2 | 156 | 128 | 1.000 | 128 | 129 | (1) |
| 2008.1 | 150 | 121 | 1.000 | 121 | 123 | (2) |
| 2008.2 | 144 | 105 | 1.000 | 105 | 105 | 0 |
| 2009.1 | 138 | 84 | 1.000 | 84 | 83 | 1 |
| 2009.2 | 132 | 124 | 1.000 | 124 | 124 | 0 |
| 2010.1 | 126 | 99 | 1.000 | 99 | 101 | (2) |
| 2010.2 | 120 | 102 | 0.994 | 101 | 104 | (3) |
| 2011.1 | 114 | 99 | 0.987 | 98 | 97 | 0 |
| 2011.2 | 108 | 114 | 0.977 | 111 | 116 | (4) |
| 2012.1 | 102 | 101 | 0.973 | 98 | 100 | (2) |
| 2012.2 | 96 | 105 | 0.962 | 101 | 100 | 1 |
| 2013.1 | 90 | 119 | 0.931 | 111 | 113 | (2) |
| 2013.2 | 84 | 118 | 0.898 | 106 | 111 | (5) |
| 2014.1 | 78 | 132 | 0.867 | 114 | 120 | (5) |
| 2014.2 | 72 | 105 | 0.825 | 87 | 89 | (2) |
| 2015.1 | 66 | 151 | 0.769 | 116 | 122 | (5) |
| 2015.2 | 60 | 148 | 0.712 | 105 | 110 | (4) |
| 2016.1 | 54 | 182 | 0.646 | 118 | 126 | (9) |
| 2016.2 | 48 | 225 | 0.571 | 128 | 144 | (15) |
| 2017.1 | 42 | 213 | 0.510 | 109 | 122 | (14) |
| 2017.2 | 36 | 257 | 0.452 | 116 | 135 | (18) |
| 2018.1 | 30 | 206 | 0.431 | 89 | 113 | (24) |
| 2018.2 | 24 | 169 | 0.710 | 120 | 136 | (16) |
| 2019.1 | 18 | 124 | 0.866 | 107 | 132 | (25) |
| 2019.2 | 12 | 123 | 1.010 | 124 | 125 | (0) |
| 2020.1 | 6 | 61 | 1.318 | 80 |  |  |
| Total |  | 5,058 |  | 4,345 | 4,423 | (159) |

## Bodily Injury

## Coverage $=\mathrm{BI}$

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.039 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.013$ ) | 0.270 | -3.78\% |
| Loss Cost | 2011.2 | $-0.045(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.008)$ | 0.323 | -4.41\% |
| Loss Cost | 2012.1 | -0.048 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.012$ ) | 0.306 | -4.64\% |
| Loss Cost | 2012.2 | $-0.057(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.007)$ | 0.376 | -5.54\% |
| Loss Cost | 2013.1 | $-0.061(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.010)$ | 0.368 | -5.96\% |
| Loss Cost | 2013.2 | -0.075 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.005$ ) | 0.456 | -7.21\% |
| Loss Cost | 2014.1 | $-0.079(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.009)$ | 0.427 | -7.63\% |
| Loss Cost | 2014.2 | $-0.097(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.005)$ | 0.520 | -9.28\% |
| Loss Cost | 2015.1 | $-0.108(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.008)$ | 0.513 | -10.22\% |
| Loss Cost | 2015.2 | $-0.129(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.007)$ | 0.566 | -12.06\% |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.024$ ) | 0.476 | -12.17\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.003$ ) | 0.375 | +1.50\% |
| Severity | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.010 ; p=0.007$ ) | 0.340 | +1.52\% |
| Severity | 2012.1 | 0.018 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.004$ ) | 0.403 | +1.79\% |
| Severity | 2012.2 | $0.021(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.002)$ | 0.490 | +2.14\% |
| Severity | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.664 | +2.70\% |
| Severity | 2013.2 | 0.029 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.670 | +2.94\% |
| Severity | 2014.1 | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | 0.632 | +3.04\% |
| Severity | 2014.2 | 0.029 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003$ ) | 0.558 | +2.98\% |
| Severity | 2015.1 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009$ ) | 0.499 | +3.07\% |
| Severity | 2015.2 | $0.029(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.030)$ | 0.398 | +2.99\% |
| Severity | 2016.1 | 0.037 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.021$ ) | 0.490 | +3.82\% |
| Frequency | 2011.1 | $-0.053(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.003)$ | 0.371 | -5.20\% |
| Frequency | 2011.2 | $-0.060(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.003)$ | 0.406 | -5.84\% |
| Frequency | 2012.1 | -0.065 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.003$ ) | 0.409 | -6.32\% |
| Frequency | 2012.2 | -0.078 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001$ ) | 0.499 | -7.52\% |
| Frequency | 2013.1 | $-0.088(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | 0.533 | -8.44\% |
| Frequency | 2013.2 | $-0.104(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001$ ) | 0.613 | -9.87\% |
| Frequency | 2014.1 | $-0.109(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001)$ | 0.584 | -10.35\% |
| Frequency | 2014.2 | $-0.127(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.001)$ | 0.636 | -11.90\% |
| Frequency | 2015.1 | $-0.138(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.002)$ | 0.624 | -12.89\% |
| Frequency | 2015.2 | $-0.158(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.003)$ | 0.647 | -14.61\% |
| Frequency | 2016.1 | -0.167 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.009$ ) | 0.595 | -15.40\% |

Bodily Injury

Coverage $=\mathrm{BI}$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.039(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | $-0.219(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.001$ ) | 0.601 | -3.78\% |
| Loss Cost | 2011.2 | $-0.041(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | $-0.210(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.003)$ | 0.607 | -4.04\% |
| Loss Cost | 2012.1 | -0.048 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | $-0.228(\mathrm{Cl}=+/-0.127 ; p=0.002)$ | 0.639 | -4.64\% |
| Loss Cost | 2012.2 | -0.052 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002$ ) | $-0.216(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.004)$ | 0.651 | -5.06\% |
| Loss Cost | 2013.1 | $-0.061(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | $-0.240(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.002)$ | 0.706 | -5.96\% |
| Loss Cost | 2013.2 | -0.068 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | $-0.224(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.004)$ | 0.725 | -6.57\% |
| Loss Cost | 2014.1 | -0.079 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | $-0.248(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.002)$ | 0.765 | -7.63\% |
| Loss Cost | 2014.2 | -0.088 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001$ ) | $-0.230(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.006$ ) | 0.782 | -8.40\% |
| Loss Cost | 2015.1 | -0.108 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.267(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ | 0.878 | -10.22\% |
| Loss Cost | 2015.2 | $-0.113(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | $-0.257(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.003)$ | 0.876 | -10.68\% |
| Loss Cost | 2016.1 | -0.130 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001$ ) | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | 0.895 | -12.17\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; p=0.003)$ | $-0.027(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.259)$ | 0.388 | +1.50\% |
| Severity | 2011.2 | $0.016(\mathrm{Cl}=+/-0.010 ; p=0.005)$ | $-0.030(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.246)$ | 0.358 | +1.58\% |
| Severity | 2012.1 | 0.018 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.004$ ) | $-0.024(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.360)$ | 0.399 | +1.79\% |
| Severity | 2012.2 | 0.022 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001$ ) | $-0.036(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.154)$ | 0.533 | +2.23\% |
| Severity | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | -0.025 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.270$ ) | 0.672 | +2.70\% |
| Severity | 2013.2 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.150)$ | 0.705 | +3.05\% |
| Severity | 2014.1 | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | $-0.033(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.180)$ | 0.665 | +3.04\% |
| Severity | 2014.2 | 0.031 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002$ ) | $-0.035(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.199)$ | 0.595 | +3.13\% |
| Severity | 2015.1 | 0.030 ( $\mathrm{Cl}=+/-0.020 ; p=0.009$ ) | $-0.036(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.230)$ | 0.535 | +3.07\% |
| Severity | 2015.2 | 0.032 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.023$ ) | $-0.039(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.253)$ | 0.436 | +3.23\% |
| Severity | 2016.1 | 0.037 (CI = +/-0.031; p = 0.027) | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | 0.479 | +3.82\% |
| Frequency | 2011.1 | -0.053 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001$ ) | -0.191 ( $\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.021$ ) | 0.527 | -5.20\% |
| Frequency | 2011.2 | -0.057 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002$ ) | $-0.180(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.036)$ | 0.532 | -5.53\% |
| Frequency | 2012.1 | $-0.065(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $-0.204(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.021$ ) | 0.574 | -6.32\% |
| Frequency | 2012.2 | $-0.074(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | $-0.180(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.042)$ | 0.612 | -7.13\% |
| Frequency | 2013.1 | $-0.088(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.013$ ) | 0.705 | -8.44\% |
| Frequency | 2013.2 | $-0.098(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $-0.191(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.028)$ | 0.733 | -9.34\% |
| Frequency | 2014.1 | $-0.109(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | $-0.215(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.018)$ | 0.747 | -10.35\% |
| Frequency | 2014.2 | $-0.119(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.001$ ) | $-0.195(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.039)$ | 0.755 | -11.18\% |
| Frequency | 2015.1 | $-0.138(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $-0.231(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.015)$ | 0.805 | -12.89\% |
| Frequency | 2015.2 | -0.145 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002$ ) | $-0.218(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.036)$ | 0.794 | -13.47\% |
| Frequency | 2016.1 | -0.167 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002$ ) | -0.252 ( $\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022$ ) | 0.816 | -15.40\% |

Bodily Injury

Coverage $=B 1$<br>End Trend Period = 2020.1<br>Parameters Included: time, trend_level_change, seasonality<br>future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted $\mathrm{R}^{\text {^2 }}$ | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.025(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.068)$ | $-0.202(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | -0.138 (Cl $=+/-0.052 ; \mathrm{p}=0.000$ ) | 0.865 | +2.52\% | -10.67\% |  |
| Loss Cost | 2011.2 | $0.033(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.038)$ | $-0.210(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | $-0.149(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.875 | +3.36\% | -10.92\% |  |
| Loss Cost | 2012.1 | $0.034(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.076)$ | $-0.210(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000$ ) | $-0.150(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.870 | +3.45\% | -10.94\% |  |
| Loss Cost | 2012.2 | 0.046 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.050$ ) | $-0.219(\mathrm{Cl}=+/-0.080 ; p=0.000)$ | $-0.164(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.878 | +4.68\% | -11.20\% |  |
| Loss Cost | 2013.1 | $0.043(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.143)$ | $-0.221(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | $-0.161(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.002)$ | 0.873 | +4.36\% | -11.13\% |  |
| Loss Cost | 2013.2 | $0.061(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.109)$ | $-0.230(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.003)$ | 0.879 | +6.33\% | -11.39\% |  |
| Loss Cost | 2014.1 | $0.065(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.225)$ | $-0.228(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.001$ ) | $-0.187(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.016$ ) | 0.869 | +6.75\% | -11.44\% |  |
| Loss Cost | 2014.2 | $0.122(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.136)$ | $-0.242(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.001)$ | $-0.248(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.020)$ | 0.880 | +12.97\% | -11.82\% |  |
| Loss Cost | 2015.1 | $0.033(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.815)$ | $-0.255(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.002)$ | $-0.154(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.331)$ | 0.879 | +3.36\% | -11.41\% |  |
| Loss Cost | 2015.2 | $0.541(\mathrm{Cl}=+/-0.958 ; \mathrm{p}=0.216)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $-0.671(\mathrm{Cl}=+/-0.982 ; \mathrm{p}=0.146)$ | 0.901 | +71.75\% | -12.17\% |  |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  | 0.895 |  |  | -12.17\% |
| Severity | 2011.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.522)$ | $-0.033(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.107)$ | $0.043(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.008)$ | 0.595 | -0.48\% | +3.86\% |  |
| Severity | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.401)$ | $-0.030(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.158)$ | $0.046(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.010$ ) | 0.580 | -0.75\% | +3.96\% |  |
| Severity | 2012.1 | $-0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.502)$ | $-0.030(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.189)$ | 0.046 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.022$ ) | 0.574 | -0.73\% | +3.95\% |  |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.977)$ | $-0.036(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.129)$ | $0.037(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.085$ ) | 0.609 | +0.04\% | +3.76\% |  |
| Severity | 2013.1 | $0.014(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.376)$ | $-0.027(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.235)$ | $0.020(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.361)$ | 0.670 | +1.36\% | +3.44\% |  |
| Severity | 2013.2 | $0.025(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.208)$ | $-0.033(\mathrm{Cl}=+/-0.050 ; p=0.172)$ | $0.007(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.791)$ | 0.678 | +2.55\% | +3.25\% |  |
| Severity | 2014.1 | $0.020(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.463)$ | $-0.035(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.190)$ | $0.012(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.725)$ | 0.633 | +2.07\% | +3.32\% |  |
| Severity | 2014.2 | $0.021(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.631)$ | $-0.035(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.234)$ | $0.012(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.816)$ | 0.548 | +2.11\% | +3.32\% |  |
| Severity | 2015.1 | -0.015 ( $\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.853$ ) | -0.040 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.222)$ | $0.050(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.580)$ | 0.493 | -1.51\% | +3.51\% |  |
| Severity | 2015.2 | $-0.189(\mathrm{Cl}=+/-0.611 ; \mathrm{p}=0.477)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | $0.227(\mathrm{Cl}=+/-0.626 ; \mathrm{p}=0.409)$ | 0.419 | -17.25\% | +3.82\% |  |
| Severity | 2016.1 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  | 0.479 |  |  | +3.82\% |
| Frequency | 2011.1 | $0.030(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.101)$ | -0.169 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.002)$ | $-0.181(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | 0.834 | +3.02\% | -14.00\% |  |
| Frequency | 2011.2 | $0.041(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.055)$ | $-0.180(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.001)$ | $-0.195(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.846 | +4.14\% | -14.31\% |  |
| Frequency | 2012.1 | $0.041(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.105)$ | $-0.180(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.003)$ | $-0.196(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.840 | +4.21\% | -14.33\% |  |
| Frequency | 2012.2 | 0.045 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.149)$ | $-0.183(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.004)$ | $-0.201(\mathrm{Cl}=+/-0.100 ; p=0.001)$ | 0.839 | +4.64\% | -14.41\% |  |
| Frequency | 2013.1 | $0.029(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.448)$ | $-0.193(\mathrm{Cl}=+/-0.120 ; p=0.005)$ | $-0.181(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.006)$ | 0.841 | +2.96\% | -14.09\% |  |
| Frequency | 2013.2 | $0.036(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.481)$ | $-0.197(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.007)$ | $-0.189(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.017)$ | 0.838 | +3.68\% | -14.18\% |  |
| Frequency | 2014.1 | $0.045(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.543)$ | $-0.194(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.015$ ) | $-0.199(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.052)$ | 0.819 | +4.58\% | -14.28\% |  |
| Frequency | 2014.2 | $0.101(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.375)$ | $-0.207(\mathrm{Cl}=+/-0.160 ; p=0.017)$ | $-0.259(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.071)$ | 0.821 | +10.63\% | -14.65\% |  |
| Frequency | 2015.1 | $0.048(\mathrm{Cl}=+/-0.486 ; \mathrm{p}=0.821)$ | $-0.215(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.028)$ | $-0.204(\mathrm{Cl}=+/-0.529 ; \mathrm{p}=0.392)$ | 0.801 | +4.94\% | -14.42\% |  |
| Frequency | 2015.2 | $0.730(\mathrm{Cl}=+/-1.498 ; \mathrm{p}=0.278)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ | $-0.897(\mathrm{Cl}=+/-1.535 ; \mathrm{p}=0.203)$ | 0.821 | +107.55\% | -15.40\% |  |
| Frequency | 2016.1 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  | 0.816 |  |  | -15.40\% |

## Bodily Injury

Coverage $=B$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.207(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | -0.096 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.841 | 0.00\% | -9.13\% |
| Loss Cost | 2011.2 | $-0.207(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.840 | 0.00\% | -9.13\% |
| Loss Cost | 2012.1 | $-0.216(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $-0.098(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.844 | 0.00\% | -9.34\% |
| Loss Cost | 2012.2 | -0.214 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | $-0.099(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.843 | 0.00\% | -9.39\% |
| Loss Cost | 2013.1 | $-0.228(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.102(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.857 | 0.00\% | -9.73\% |
| Loss Cost | 2013.2 | $-0.224(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | $-0.103(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.856 | 0.00\% | -9.82\% |
| Loss Cost | 2014.1 | $-0.237(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.859 | 0.00\% | -10.18\% |
| Loss Cost | 2014.2 | $-0.233(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ | $-0.109(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.857 | 0.00\% | -10.29\% |
| Loss Cost | 2015.1 | -0.258 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.001)$ | $-0.119(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.893 | 0.00\% | -11.17\% |
| Loss Cost | 2015.2 | -0.261 ( $\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.002)$ | $-0.117(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.888 | 0.00\% | -11.04\% |
| Loss Cost | 2016.1 | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | 0.895 | 0.00\% | -12.17\% |
| Severity | 2011.1 | $-0.032(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.109)$ | 0.035 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.610 | 0.00\% | +3.52\% |
| Severity | 2011.2 | $-0.031(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.143)$ | $0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.587 | 0.00\% | +3.49\% |
| Severity | 2012.1 | $-0.028(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.197)$ | 0.035 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.590 | 0.00\% | +3.55\% |
| Severity | 2012.2 | $-0.036(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.114)$ | 0.037 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.639 | 0.00\% | +3.77\% |
| Severity | 2013.1 | $-0.029(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.194)$ | 0.039 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.674 | 0.00\% | +3.96\% |
| Severity | 2013.2 | $-0.031(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.211)$ | 0.039 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.654 | 0.00\% | +4.00\% |
| Severity | 2014.1 | $-0.037(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.146)$ | 0.037 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.648 | 0.00\% | +3.78\% |
| Severity | 2014.2 | $-0.033(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.228)$ | 0.036 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003$ ) | 0.585 | 0.00\% | +3.62\% |
| Severity | 2015.1 | $-0.039(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.194)$ | 0.033 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | 0.554 | 0.00\% | +3.39\% |
| Severity | 2015.2 | $-0.038(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.257)$ | 0.033 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.020)$ | 0.454 | 0.00\% | +3.36\% |
| Severity | 2016.1 | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | 0.479 | 0.00\% | +3.82\% |
| Frequency | 2011.1 | $-0.175(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.002)$ | $-0.130(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.813 | 0.00\% | -12.22\% |
| Frequency | 2011.2 | $-0.176(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.003)$ | $-0.130(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.811 | 0.00\% | -12.19\% |
| Frequency | 2012.1 | $-0.188(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.003)$ | $-0.133(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.817 | 0.00\% | -12.45\% |
| Frequency | 2012.2 | $-0.179(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.006)$ | $-0.136(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.821 | 0.00\% | -12.68\% |
| Frequency | 2013.1 | $-0.198(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.003)$ | $-0.141(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.846 | 0.00\% | -13.16\% |
| Frequency | 2013.2 | $-0.194(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.006)$ | $-0.143(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.844 | 0.00\% | -13.29\% |
| Frequency | 2014.1 | $-0.199(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.009)$ | $-0.144(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.830 | 0.00\% | -13.45\% |
| Frequency | 2014.2 | $-0.200(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.017)$ | $-0.144(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.823 | 0.00\% | -13.43\% |
| Frequency | 2015.1 | $-0.219(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.015)$ | $-0.152(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | 0.825 | 0.00\% | -14.09\% |
| Frequency | 2015.2 | -0.223 ( $\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.028)$ | $-0.150(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.001)$ | 0.810 | 0.00\% | -13.92\% |
| Frequency | 2016.1 | -0.252 ( $\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | 0.816 | 0.00\% | -15.40\% |

## Bodily Injury

Coverage $=B$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date $=2015-01-01$

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.080 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | -0.231 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000$ ) | 0.267 ( $\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.011$ ) | 0.728 | -7.66\% |
| Loss Cost | 2011.2 | $-0.085(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $0.276(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.009)$ | 0.744 | -8.15\% |
| Loss Cost | 2012.1 | $-0.095(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.240(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | 0.290 ( $\mathrm{Cl}=+/-0.178 ; p=0.004)$ | 0.800 | -9.02\% |
| Loss Cost | 2012.2 | $-0.098(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.229(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | $0.289(\mathrm{Cl}=+/-0.180 ; p=0.005)$ | 0.812 | -9.36\% |
| Loss Cost | 2013.1 | $-0.105(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.250(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | $0.278(\mathrm{Cl}=+/-0.159 ; p=0.003)$ | 0.864 | -9.98\% |
| Loss Cost | 2013.2 | $-0.106(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.243(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $0.269(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.005)$ | 0.865 | -10.09\% |
| Loss Cost | 2014.1 | $-0.108(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.254(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.241(\mathrm{Cl}=+/-0.180 ; p=0.014)$ | 0.871 | -10.28\% |
| Loss Cost | 2014.2 | $-0.108(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.267(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ | $0.281(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.026)$ | 0.873 | -10.22\% |
| Loss Cost | 2015.1 | $-0.108(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.267(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ |  | 0.878 | -10.22\% |
| Loss Cost | 2015.2 | $-0.113(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | $-0.257(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.003)$ |  | 0.876 | -10.68\% |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  | 0.895 | -12.17\% |
| Severity | 2011.1 | 0.017 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.068)$ | $-0.027(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.285)$ | $-0.013(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.788)$ | 0.351 | +1.70\% |
| Severity | 2011.2 | 0.018 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.070$ ) | $-0.030(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.270)$ | $-0.015(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.763)$ | 0.317 | +1.82\% |
| Severity | 2012.1 | $0.021(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.048)$ | $-0.023(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.392)$ | $-0.019(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.701)$ | 0.361 | +2.11\% |
| Severity | 2012.2 | 0.025 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.017$ ) | $-0.035(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.179)$ | $-0.017(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.703)$ | 0.501 | +2.52\% |
| Severity | 2013.1 | 0.029 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004$ ) | $-0.024(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.299)$ | $-0.012(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.769)$ | 0.646 | +2.89\% |
| Severity | 2013.2 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003$ ) | $-0.033(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.174)$ | $-0.001(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.988)$ | 0.675 | +3.06\% |
| Severity | 2014.1 | 0.030 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.006$ ) | $-0.033(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.205)$ | $-0.001(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.977)$ | 0.627 | +3.05\% |
| Severity | 2014.2 | 0.030 ( $\mathrm{Cl}=+/-0.020 ; p=0.009)$ | $-0.036(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.230)$ | $0.008(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.887)$ | 0.546 | +3.07\% |
| Severity | 2015.1 | 0.030 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.009)$ | $-0.036(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.230)$ |  | 0.535 | +3.07\% |
| Severity | 2015.2 | $0.032(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.023)$ | $-0.039(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.253)$ |  | 0.436 | +3.23\% |
| Severity | 2016.1 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  | 0.479 | +3.82\% |
| Frequency | 2011.1 | $-0.097(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.001)$ | $-0.204(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.009)$ | 0.280 ( $\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.053$ ) | 0.610 | -9.21\% |
| Frequency | 2011.2 | $-0.103(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $-0.190(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.018)$ | $0.291(\mathrm{Cl}=+/-0.289 ; p=0.048)$ | 0.624 | -9.79\% |
| Frequency | 2012.1 | $-0.115(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $-0.217(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.007)$ | $0.310(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.029)$ | 0.687 | -10.89\% |
| Frequency | 2012.2 | $-0.123(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $-0.193(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.014)$ | $0.306(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.027)$ | 0.724 | -11.58\% |
| Frequency | 2013.1 | $-0.134(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.226(\mathrm{Cl}=+/-0.130 ; p=0.003)$ | $0.290(\mathrm{Cl}=+/-0.229 ; p=0.018)$ | 0.811 | -12.51\% |
| Frequency | 2013.2 | $-0.137(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $-0.210(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.007)$ | 0.270 ( $\mathrm{Cl}=+/-0.240 ; p=0.031)$ | 0.819 | -12.76\% |
| Frequency | 2014.1 | $-0.139(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $-0.221(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.008)$ | $0.242(\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.067)$ | 0.810 | -12.93\% |
| Frequency | 2014.2 | $-0.138(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $-0.231(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.015)$ | $0.273(\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.114)$ | 0.802 | -12.89\% |
| Frequency | 2015.1 | $-0.138(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $-0.231(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.015)$ |  | 0.805 | -12.89\% |
| Frequency | 2015.2 | $-0.145(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | $-0.218(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.036)$ |  | 0.794 | -13.47\% |
| Frequency | 2016.1 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  | 0.816 | -15.40\% |

## Bodily Injury

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted $\mathrm{R}^{\text {n }}$ 2 | Implied Past Trend Rate | Implied Future Trend Rate | $\begin{aligned} & \hline \text { Implied Trend } \\ & \text { Rate } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.929)$ | $-0.209(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.140)$ | -0.117 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001$ ) | 0.877 | -0.19\% | -11.20\% |  |
| Loss Cost | 2011.2 | $0.007(\mathrm{Cl}=+/-0.055 ; p=0.776)$ | $-0.213(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.251)$ | $-0.127(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.001)$ | 0.879 | +0.75\% | -11.26\% |  |
| Loss Cost | 2012.1 | $-0.002(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.949)$ | $-0.218(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.235)$ | $-0.116(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.012)$ | 0.875 | -0.22\% | -11.19\% |  |
| Loss Cost | 2012.2 | $0.013(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.777)$ | $-0.222(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.222 ; ~ p=0.403)$ | $-0.132(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.022)$ | 0.876 | +1.27\% | -11.29\% |  |
| Loss Cost | 2013.1 | $-0.020(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.758)$ | $-0.233(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.270 ; p=0.288)$ | $-0.098(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.184)$ | 0.876 | -1.93\% | -11.06\% |  |
| Loss Cost | 2013.2 | $0.002(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.979)$ | $-0.235(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $0.110(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.458)$ | $-0.121(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.222)$ | 0.874 | +0.23\% | -11.21\% |  |
| Loss Cost | 2014.1 | $-0.024(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.855$ ) | $-0.241(\mathrm{Cl}=+/-0.115 ; p=0.001)$ | $0.136(\mathrm{Cl}=+/-0.399 ; p=0.456)$ | $-0.093(\mathrm{Cl}=+/-0.312 ; \mathrm{p}=0.511)$ | 0.863 | -2.32\% | -11.02\% |  |
| Loss Cost | 2014.2 | $0.033(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.815$ ) | $-0.255(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.002)$ | $0.136(\mathrm{Cl}=+/-0.408 ; \mathrm{p}=0.457)$ | $-0.154(\mathrm{Cl}=+/-0.349 ; p=0.331)$ | 0.874 | +3.36\% | -11.41\% |  |
| Loss Cost | 2015.1 | 0.033 ( $\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.815$ ) | $-0.255(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.002)$ |  | $-0.154(\mathrm{Cl}=+/-0.349 ; p=0.331)$ | 0.879 | +3.36\% | -11.41\% |  |
| Loss Cost | 2015.2 | 0.541 ( $\mathrm{Cl}=+/-0.958 ; \mathrm{p}=0.216$ ) | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  | $-0.671(\mathrm{Cl}=+/-0.982 ; \mathrm{p}=0.146)$ | 0.901 | +71.75\% | -12.17\% |  |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  |  | 0.895 |  |  | -12.17\% |
| Severity | 2011.1 | $-0.019(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.149)$ | $-0.037(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.071)$ | $0.059(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.186)$ | $0.054(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.004)$ | 0.619 | -1.87\% | +3.54\% |  |
| Severity | 2011.2 | $-0.029(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.068)$ | $-0.032(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.107)$ | $0.078(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.101)$ | $0.064(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.003)$ | 0.636 | -2.85\% | +3.62\% |  |
| Severity | 2012.1 | $-0.038(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.064)$ | $-0.037(\mathrm{Cl}=+/-0.043 ; p=0.086)$ | 0.096 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.078$ ) | $0.075(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005)$ | 0.648 | -3.76\% | +3.70\% |  |
| Severity | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.221)$ | $-0.039(\mathrm{Cl}=+/-0.046 ; p=0.090)$ | $0.085(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.161)$ | $0.068(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.033)$ | 0.646 | -3.12\% | +3.65\% |  |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.741)$ | $-0.032(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.188)$ | $0.055(\mathrm{Cl}=+/-0.150 ; p=0.433)$ | $0.046(\mathrm{Cl}=+/-0.085 ; ~ p=0.256)$ | 0.660 | -1.16\% | +3.48\% |  |
| Severity | 2013.2 | $0.008(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.859)$ | $-0.034(\mathrm{Cl}=+/-0.053 ; p=0.179)$ | $0.031(\mathrm{Cl}=+/-0.176 ; p=0.698)$ | $0.024(\mathrm{Cl}=+/-0.114 ; p=0.644)$ | 0.648 | +0.85\% | +3.31\% |  |
| Severity | 2014.1 | $-0.016(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.822)$ | $-0.040(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.176)$ | $0.055(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.573)$ | $0.050(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.514)$ | 0.604 | -1.55\% | +3.52\% |  |
| Severity | 2014.2 | $-0.015(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.853)$ | $-0.040(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.222)$ | $0.055(\mathrm{Cl}=+/-0.237 ; \mathrm{p}=0.599)$ | $0.050(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.580)$ | 0.505 | -1.51\% | +3.51\% |  |
| Severity | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.853)$ | $-0.040(\mathrm{Cl}=+/-0.071 ; p=0.222)$ |  | $0.050(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.580)$ | 0.493 | -1.51\% | +3.51\% |  |
| Severity | 2015.2 | $-0.189(\mathrm{Cl}=+/-0.611 ; \mathrm{p}=0.477)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  | $0.227(\mathrm{Cl}=+/-0.626 ; \mathrm{p}=0.409)$ | 0.419 | -17.25\% | +3.82\% |  |
| Severity | 2016.1 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  |  | 0.479 |  |  | +3.82\% |
| Frequency | 2011.1 | $0.017(\mathrm{Cl}=+/-0.065 ; ~ \mathrm{p}=0.583)$ | -0.173 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.002$ ) | $0.053(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.615)$ | $-0.171(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.001)$ | 0.826 | +1.72\% | -14.24\% |  |
| Frequency | 2011.2 | $0.036(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.335)$ | $-0.181(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002)$ | $0.015(\mathrm{Cl}=+/-0.237 ; p=0.891)$ | $-0.191(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.001)$ | 0.834 | +3.70\% | -14.36\% |  |
| Frequency | 2012.1 | $0.036(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.467)$ | $-0.181(\mathrm{Cl}=+/-0.111 ; p=0.004)$ | $0.016(\mathrm{Cl}=+/-0.277 ; p=0.904)$ | $-0.191(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.005$ ) | 0.827 | +3.68\% | -14.36\% |  |
| Frequency | 2012.2 | 0.044 ( $\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.497$ ) | $-0.183(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.006)$ | $0.003(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.986)$ | $-0.200(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.018)$ | 0.824 | +4.53\% | -14.41\% |  |
| Frequency | 2013.1 | $-0.008(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.931)$ | $-0.201(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.007)$ | $0.081(\mathrm{Cl}=+/-0.387 ; p=0.652)$ | $-0.143(\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.175)$ | 0.829 | -0.78\% | -14.05\% |  |
| Frequency | 2013.2 | $-0.006(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.961)$ | $-0.201(\mathrm{Cl}=+/-0.141 ; p=0.011)$ | $0.079(\mathrm{Cl}=+/-0.465 ; ~ p=0.711)$ | $-0.145(\mathrm{Cl}=+/-0.303 ; \mathrm{p}=0.306)$ | 0.822 | -0.62\% | -14.06\% |  |
| Frequency | 2014.1 | $-0.008(\mathrm{Cl}=+/-0.418 ; \mathrm{p}=0.966)$ | $-0.201(\mathrm{Cl}=+/-0.167 ; p=0.024)$ | $0.081(\mathrm{Cl}=+/-0.582 ; \mathrm{p}=0.758)$ | $-0.143(\mathrm{Cl}=+/-0.455 ; p=0.488)$ | 0.799 | -0.78\% | -14.05\% |  |
| Frequency | 2014.2 | $0.048(\mathrm{Cl}=+/-0.486 ; \mathrm{p}=0.821)$ | $-0.215(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.028)$ | $0.081(\mathrm{Cl}=+/-0.618 ; \mathrm{p}=0.767)$ | $-0.204(\mathrm{Cl}=+/-0.529 ; \mathrm{p}=0.392$ ) | 0.798 | +4.94\% | -14.42\% |  |
| Frequency | 2015.1 | 0.048 ( $\mathrm{Cl}=+/-0.486 ; \mathrm{p}=0.821$ ) | $-0.215(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.028)$ |  | $-0.204(\mathrm{Cl}=+/-0.529 ; p=0.392)$ | 0.801 | +4.94\% | -14.42\% |  |
| Frequency | 2015.2 | $0.730(\mathrm{Cl}=+/-1.498 ; \mathrm{p}=0.278)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  | $-0.897(\mathrm{Cl}=+/-1.535 ; \mathrm{p}=0.203)$ | 0.821 | +107.55\% | -15.40\% |  |
| Frequency | 2016.1 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  |  | 0.816 |  |  | -15.40\% |

## Bodily Injury

Coverage $=B$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date $=2015-08-01$

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.063 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.009$ ) | $-0.213(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.002)$ | 0.156 ( $\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.205$ ) | 0.619 | -6.12\% |
| Loss Cost | 2011.2 | $-0.072(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.007)$ | $-0.199(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.004)$ | $0.183(\mathrm{Cl}=+/-0.260 ; p=0.153)$ | 0.638 | -6.93\% |
| Loss Cost | 2012.1 | $-0.084(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.003)$ | $-0.218(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.002)$ | $0.213(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.086)$ | 0.693 | -8.08\% |
| Loss Cost | 2012.2 | $-0.094(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.002)$ | $-0.200(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.004)$ | $0.234(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.063)$ | 0.720 | -8.97\% |
| Loss Cost | 2013.1 | $-0.105(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | $-0.224(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.001)$ | $0.241(\mathrm{Cl}=+/-0.224 ; p=0.037)$ | 0.788 | -9.97\% |
| Loss Cost | 2013.2 | $-0.112(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.001)$ | $-0.207(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.003)$ | $0.242(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.037)$ | 0.808 | -10.59\% |
| Loss Cost | 2014.1 | $-0.116(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.229(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.002)$ | $0.216(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.051)$ | 0.833 | -10.97\% |
| Loss Cost | 2014.2 | $-0.118(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001)$ | $-0.221(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.004)$ | $0.202(\mathrm{Cl}=+/-0.240 ; p=0.088)$ | 0.833 | -11.13\% |
| Loss Cost | 2015.1 | $-0.117(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | $-0.255(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $0.088(\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.465)$ | 0.871 | -11.03\% |
| Loss Cost | 2015.2 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $0.995(\mathrm{Cl}=+/-1.457 ; p=0.146)$ | 0.901 | -12.17\% |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  | 0.895 | -12.17\% |
| Severity | 2011.1 | $0.012(\mathrm{Cl}=+/-0.020 ; p=0.203)$ | $-0.027(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.285)$ | 0.016 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.757)$ | 0.352 | +1.24\% |
| Severity | 2011.2 | $0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.208)$ | $-0.029(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.278)$ | $0.012(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.832)$ | 0.315 | +1.38\% |
| Severity | 2012.1 | 0.017 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.142)$ | $-0.024(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.384)$ | $0.004(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.949)$ | 0.353 | +1.73\% |
| Severity | 2012.2 | $0.024(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.042)$ | $-0.037(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.165)$ | $-0.012(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.818)$ | 0.497 | +2.45\% |
| Severity | 2013.1 | 0.029 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.010)$ | $-0.026(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.276)$ | $-0.015(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.742)$ | 0.646 | +2.98\% |
| Severity | 2013.2 | 0.033 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006)$ | $-0.034(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.159)$ | $-0.016(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.722)$ | 0.680 | +3.34\% |
| Severity | 2014.1 | $0.033(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.010)$ | $-0.035(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.190)$ | $-0.016(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.727)$ | 0.633 | +3.33\% |
| Severity | 2014.2 | $0.033(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.016)$ | $-0.036(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.219)$ | $-0.014(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.782)$ | 0.549 | +3.35\% |
| Severity | 2015.1 | $0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.023)$ | $-0.040(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.233)$ | $-0.028(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.680)$ | 0.482 | +3.37\% |
| Severity | 2015.2 | 0.037 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | $-0.337(\mathrm{Cl}=+/-0.929 ; \mathrm{p}=0.409)$ | 0.419 | +3.82\% |
| Severity | 2016.1 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  | 0.479 | +3.82\% |
| Frequency | 2011.1 | $-0.075(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.019)$ | $-0.186(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.026)$ | 0.140 ( $\mathrm{Cl}=+/-0.341 ; p=0.397)$ | 0.519 | -7.26\% |
| Frequency | 2011.2 | $-0.085(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.017)$ | $-0.169(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.050)$ | $0.172(\mathrm{Cl}=+/-0.357 ; p=0.320)$ | 0.533 | -8.19\% |
| Frequency | 2012.1 | $-0.101(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.007)$ | $-0.194(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.025)$ | $0.210(\mathrm{Cl}=+/-0.346 ; \mathrm{p}=0.213)$ | 0.594 | -9.64\% |
| Frequency | 2012.2 | $-0.118(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.003)$ | $-0.163(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.054)$ | 0.246 ( $\mathrm{Cl}=+/-0.338 ; \mathrm{p}=0.138)$ | 0.652 | -11.15\% |
| Frequency | 2013.1 | $-0.134(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.001)$ | $-0.199(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.013)$ | $0.256(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.080)$ | 0.759 | -12.58\% |
| Frequency | 2013.2 | $-0.145(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | $-0.173(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.028)$ | $0.257(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.072)$ | 0.791 | -13.48\% |
| Frequency | 2014.1 | $-0.149(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.001)$ | $-0.194(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.021)$ | $0.232(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.105)$ | 0.793 | -13.83\% |
| Frequency | 2014.2 | $-0.151(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.001)$ | $-0.185(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.040)$ | $0.216(\mathrm{Cl}=+/-0.323 ; \mathrm{p}=0.162)$ | 0.787 | -14.01\% |
| Frequency | 2015.1 | $-0.150(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.002)$ | $-0.215(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.033)$ | $0.116(\mathrm{Cl}=+/-0.405 ; \mathrm{p}=0.520)$ | 0.791 | -13.93\% |
| Frequency | 2015.2 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ | $1.332(\mathrm{Cl}=+/-2.278 ; \mathrm{p}=0.203)$ | 0.821 | -15.40\% |
| Frequency | 2016.1 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  | 0.816 | -15.40\% |

Bodily Injury

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted $\mathrm{R}^{\text {n }}$ 2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.009(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.621)$ | $-0.199(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | $0.084(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.253)$ | $-0.132(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.869 | +0.92\% | -11.59\% |  |
| Loss Cost | 2011.2 | $0.019(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.411)$ | $-0.206(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.413)$ | $-0.142(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.872 | +1.91\% | -11.55\% |  |
| Loss Cost | 2012.1 | $0.016(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.577)$ | $-0.208(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.424)$ | $-0.139(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.001)$ | 0.866 | +1.62\% | -11.54\% |  |
| Loss Cost | 2012.2 | $0.033(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.393)$ | $-0.216(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.205 ; ~ p=0.668)$ | $-0.155(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.003)$ | 0.870 | +3.32\% | -11.50\% |  |
| Loss Cost | 2013.1 | 0.020 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.696$ ) | $-0.219(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.236 ; p=0.596)$ | $-0.142(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.023)$ | 0.864 | +2.03\% | -11.49\% |  |
| Loss Cost | 2013.2 | $0.055(\mathrm{Cl}=+/-0.170 ; p=0.485)$ | $-0.229(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.295 ; ~ p=0.919)$ | $-0.176(\mathrm{Cl}=+/-0.174 ; p=0.047)$ | 0.866 | +5.60\% | -11.45\% |  |
| Loss Cost | 2014.1 | $0.060(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.633)$ | $-0.228(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.002)$ | $0.007(\mathrm{Cl}=+/-0.388 ; \mathrm{p}=0.966$ ) | $-0.182(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.180)$ | 0.852 | +6.23\% | -11.46\% |  |
| Loss Cost | 2014.2 | $0.435(\mathrm{Cl}=+/-0.567 ; \mathrm{p}=0.112)$ | $-0.273(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.001)$ | $-0.339(\mathrm{Cl}=+/-0.586 ; \mathrm{p}=0.214)$ | $-0.558(\mathrm{Cl}=+/-0.570 ; p=0.054)$ | 0.892 | +54.56\% | -11.54\% |  |
| Loss Cost | 2015.1 | $1.083(\mathrm{Cl}=+/-1.897 ; \mathrm{p}=0.212)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $-0.804(\mathrm{Cl}=+/-1.433 ; \mathrm{p}=0.219)$ | $-1.212(\mathrm{Cl}=+$-1.1.917; $\mathrm{p}=0.173)$ | 0.893 | +195.25\% | -12.17\% |  |
| Loss Cost | 2015.2 | $-0.130(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ | $0.995(\mathrm{Cl}=+/-1.457 ; p=0.146)$ |  | 0.901 |  |  | -12.17\% |
| Loss Cost | 2016.1 | $-0.130(\mathrm{Cl}=+/-0.049 ; p=0.001)$ | $-0.283(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.002)$ |  |  | 0.895 |  |  | -12.17\% |
| Severity | 2011.1 | $-0.013(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.262)$ | $-0.032(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.122)$ | $0.041(\mathrm{Cl}=+/-0.089 ; p=0.340)$ | 0.045 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.007$ ) | 0.595 | -1.24\% | +3.34\% |  |
| Severity | 2011.2 | $-0.020(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.146)$ | $-0.026(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.207)$ | $0.056(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.224)$ | $0.052(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | 0.598 | -1.97\% | +3.31\% |  |
| Severity | 2012.1 | $-0.023(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.173)$ | $-0.028(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.206)$ | $0.062(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.220)$ | 0.056 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.012$ ) | 0.595 | -2.32\% | +3.32\% |  |
| Severity | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.503)$ | $-0.032(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.179)$ | $0.048(\mathrm{Cl}=+/-0.119 ; p=0.397)$ | 0.048 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.066$ ) | 0.602 | -1.47\% | +3.34\% |  |
| Severity | 2013.1 | $0.006(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.825$ ) | $-0.027(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.266)$ | 0.019 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.751$ ) | 0.026 ( $\mathrm{Cl}=+/-0.065 ; ~ \mathrm{p}=0.385$ ) | 0.641 | +0.62\% | +3.31\% |  |
| Severity | 2013.2 | $0.033(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.428)$ | $-0.034(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.191)$ | -0.016 ( $\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.823$ ) | $0.000(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.993)$ | 0.644 | +3.38\% | +3.34\% |  |
| Severity | 2014.1 | 0.026 ( $\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.699$ ) | $-0.035(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.217)$ | $-0.009(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.926)$ | $0.007(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.920)$ | 0.587 | +2.64\% | +3.35\% |  |
| Severity | 2014.2 | $0.045(\mathrm{Cl}=+/-0.362 ; \mathrm{p}=0.777)$ | $-0.037(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.287)$ | $-0.026(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.874)$ | $-0.012(\mathrm{Cl}=+/-0.364 ; \mathrm{p}=0.939)$ | 0.485 | +4.61\% | +3.34\% |  |
| Severity | 2015.1 | $-0.375(\mathrm{Cl}=+/-1.210 ; \mathrm{p}=0.477)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | $0.276(\mathrm{Cl}=+/-0.914 ; \mathrm{p}=0.488)$ | $0.413(\mathrm{Cl}=+/-1.222 ; \mathrm{p}=0.440)$ | 0.458 | -31.28\% | +3.82\% |  |
| Severity | 2015.2 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ | $-0.337(\mathrm{Cl}=+/-0.929 ; \mathrm{p}=0.409)$ |  | 0.419 |  |  | +3.82\% |
| Severity | 2016.1 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027)$ | $-0.031(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.394)$ |  |  | 0.479 |  |  | +3.82\% |
| Frequency | 2011.1 | $0.022(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.408)$ | -0.168 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.002$ ) | 0.043 ( $\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.670)$ | $-0.178(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.825 | +2.19\% | -14.45\% |  |
| Frequency | 2011.2 | $0.039(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.228)$ | $-0.180(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.002)$ | $0.008(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.941)$ | $-0.194(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.834 | +3.96\% | -14.38\% |  |
| Frequency | 2012.1 | 0.040 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.328)$ | $-0.180(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.004)$ | $0.007(\mathrm{Cl}=+/-0.250 ; p=0.955)$ | $-0.195(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | 0.827 | +4.03\% | -14.38\% |  |
| Frequency | 2012.2 | $0.047(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.380)$ | $-0.183(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.006)$ | $-0.007(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.961$ ) | $-0.203(\mathrm{Cl}=+/-0.125 ; ~ p=0.004)$ | 0.824 | +4.86\% | -14.36\% |  |
| Frequency | 2013.1 | $0.014(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.844)$ | $-0.192(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.007)$ | $0.039(\mathrm{Cl}=+/-0.327 ; p=0.795)$ | $-0.168(\mathrm{Cl}=+/-0.163 ; p=0.045)$ | 0.826 | +1.40\% | -14.32\% |  |
| Frequency | 2013.2 | $0.021(\mathrm{Cl}=+/-0.240 ; \mathrm{p}=0.845)$ | $-0.195(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.014)$ | $0.030(\mathrm{Cl}=+/-0.416 ; \mathrm{p}=0.875)$ | $-0.176(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.140)$ | 0.820 | +2.15\% | -14.31\% |  |
| Frequency | 2014.1 | $0.034(\mathrm{Cl}=+/-0.397 ; p=0.847)$ | $-0.193(\mathrm{Cl}=+/-0.159 ; p=0.023)$ | $0.016(\mathrm{Cl}=+/-0.548 ; \mathrm{p}=0.948)$ | $-0.189(\mathrm{Cl}=+/-0.404 ; \mathrm{p}=0.312)$ | 0.797 | +3.49\% | -14.33\% |  |
| Frequency | 2014.2 | $0.390(\mathrm{Cl}=+/-0.892 ; \mathrm{p}=0.335)$ | $-0.236(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.021)$ | $-0.313(\mathrm{Cl}=+/-0.923 ; \mathrm{p}=0.449)$ | $-0.546(\mathrm{Cl}=+/-0.897 ; \mathrm{p}=0.193)$ | 0.812 | +47.75\% | -14.40\% |  |
| Frequency | 2015.1 | $1.458(\mathrm{Cl}=+1-2.967 ; \mathrm{p}=0.275)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ | $-1.080(\mathrm{Cl}=+/-2.242 ; \mathrm{p}=0.283)$ | $-1.625(\mathrm{Cl}=+$-2.998; $\mathrm{p}=0.233)$ | 0.812 | +329.62\% | -15.40\% |  |
| Frequency | 2015.2 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ | $1.332(\mathrm{Cl}=+1-2.278 ; \mathrm{p}=0.203)$ |  | 0.821 |  |  | -15.40\% |
| Frequency | 2016.1 | $-0.167(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | $-0.252(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.022)$ |  |  | 0.816 |  |  | -15.40\% |

## Bodily Injury

Coverage $=B$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date $=2016-06-01$

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.032 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.154$ ) | -0.220 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.002)$ | $-0.041(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.742)$ | 0.577 | -3.17\% |
| Loss Cost | 2011.2 | $-0.038(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.148)$ | $-0.212(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.004)$ | $-0.020(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.878)$ | 0.580 | -3.71\% |
| Loss Cost | 2012.1 | -0.052 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.072)$ | $-0.227(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.003)$ | $0.024(\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.860)$ | 0.612 | -5.04\% |
| Loss Cost | 2012.2 | $-0.063(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.057)$ | $-0.212(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.007)$ | $0.058(\mathrm{Cl}=+/-0.304 ; \mathrm{p}=0.686)$ | 0.627 | -6.09\% |
| Loss Cost | 2013.1 | $-0.083(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.017)$ | $-0.234(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.003)$ | $0.107(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.431)$ | 0.698 | -7.94\% |
| Loss Cost | 2013.2 | $-0.098(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.012)$ | $-0.212(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.007)$ | 0.143 ( $\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.305)$ | 0.729 | -9.36\% |
| Loss Cost | 2014.1 | $-0.114(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $-0.236(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.003)$ | $0.162(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.210)$ | 0.783 | -10.80\% |
| Loss Cost | 2014.2 | $-0.126(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.004)$ | $-0.216(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.008)$ | $0.172(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.186)$ | 0.806 | -11.82\% |
| Loss Cost | 2015.1 | $-0.136(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001)$ | $-0.253(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.001)$ | $0.133(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.186)$ | 0.893 | -12.69\% |
| Loss Cost | 2015.2 | $-0.137(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.002)$ | $-0.250(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.004)$ | 0.129 ( $\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.251$ ) | 0.886 | -12.77\% |
| Loss Cost | 2016.1 | $-0.134(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | $-0.276(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.006)$ | $0.041(\mathrm{Cl}=+/-0.355 ; \mathrm{p}=0.777)$ | 0.877 | -12.58\% |
| Severity | 2011.1 | $0.008(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.355)$ | $-0.026(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.285)$ | $0.042(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.408)$ | 0.377 | +0.84\% |
| Severity | 2011.2 | $0.009(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.384)$ | $-0.027(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.300)$ | 0.039 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.477)$ | 0.338 | +0.92\% |
| Severity | 2012.1 | 0.013 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.267)$ | $-0.023(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.395)$ | $0.027(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.639)$ | 0.364 | +1.31\% |
| Severity | 2012.2 | $0.022(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.076)$ | $-0.036(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.174)$ | $-0.002(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.967)$ | 0.494 | +2.27\% |
| Severity | 2013.1 | $0.032(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.013)$ | $-0.026(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.266)$ | $-0.025(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.608)$ | 0.652 | +3.22\% |
| Severity | 2013.2 | $0.039(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.005)$ | $-0.036(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.125)$ | $-0.042(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.380)$ | 0.701 | +3.96\% |
| Severity | 2014.1 | 0.039 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.011$ ) | $-0.036(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.159)$ | $-0.042(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.407)$ | 0.656 | +3.98\% |
| Severity | 2014.2 | 0.040 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.018)$ | $-0.039(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.176)$ | $-0.043(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.421)$ | 0.582 | +4.12\% |
| Severity | 2015.1 | 0.040 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.029)$ | $-0.041(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.200)$ | $-0.046(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.433)$ | 0.516 | +4.06\% |
| Severity | 2015.2 | 0.040 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.047)$ | $-0.042(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.249)$ | $-0.044(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.495)$ | 0.396 | +4.08\% |
| Severity | 2016.1 | $0.039(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.071)$ | $-0.033(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.437)$ | $-0.016(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.866)$ | 0.378 | +4.00\% |
| Frequency | 2011.1 | $-0.041(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.171)$ | $-0.194(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.023)$ | $-0.082(\mathrm{Cl}=+/-0.338 ; \mathrm{p}=0.611)$ | 0.504 | -3.98\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.171)$ | $-0.184(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.041)$ | $-0.060(\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.734)$ | 0.502 | -4.59\% |
| Frequency | 2012.1 | $-0.065(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.086)$ | $-0.204(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.026)$ | $-0.003(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.986)$ | 0.541 | -6.27\% |
| Frequency | 2012.2 | $-0.085(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.046)$ | $-0.175(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.059)$ | 0.060 ( $\mathrm{Cl}=+/-0.390 ; \mathrm{p}=0.743$ ) | 0.583 | -8.18\% |
| Frequency | 2013.1 | $-0.114(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.009)$ | $-0.209(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.018)$ | $0.132(\mathrm{Cl}=+/-0.353 ; \mathrm{p}=0.429)$ | 0.696 | -10.80\% |
| Frequency | 2013.2 | $-0.137(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.005)$ | $-0.175(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.042)$ | 0.185 ( $\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.268)$ | 0.742 | -12.81\% |
| Frequency | 2014.1 | $-0.153(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.003)$ | $-0.200(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.023)$ | $0.204(\mathrm{Cl}=+/-0.339 ; \mathrm{p}=0.208)$ | 0.766 | -14.21\% |
| Frequency | 2014.2 | $-0.166(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.003)$ | $-0.177(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.052)$ | 0.215 ( $\mathrm{Cl}=+/-0.348 ; \mathrm{p}=0.192$ ) | 0.780 | -15.31\% |
| Frequency | 2015.1 | $-0.175(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.002)$ | $-0.211(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.024)$ | $0.179(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.240)$ | 0.820 | -16.10\% |
| Frequency | 2015.2 | $-0.177(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.005)$ | $-0.208(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.047)$ | 0.173 ( $\mathrm{Cl}=+/-0.380 ; \mathrm{p}=0.308)$ | 0.801 | -16.19\% |
| Frequency | 2016.1 | $-0.174(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.009)$ | $-0.242(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.053)$ | $0.057(\mathrm{Cl}=+/-0.557 ; \mathrm{p}=0.803)$ | 0.783 | -15.94\% |

Bodily Injury

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | $\begin{aligned} & \hline \text { Implied Trend } \\ & \text { Rate } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.013(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.340)$ | $-0.196(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | 0.128 ( $\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.082$ ) | $-0.155(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.884 | +1.32\% | -13.26\% |  |
| Loss Cost | 2011.2 | $0.020(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.220)$ | $-0.203(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | $0.116(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.122)$ | $-0.162(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.889 | +2.04\% | -13.20\% |  |
| Loss Cost | 2012.1 | $0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.346)$ | $-0.204(\mathrm{Cl}=+1-0.074 ; \mathrm{p}=0.000)$ | $0.118(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.137)$ | $-0.160(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000)$ | 0.883 | +1.90\% | -13.19\% |  |
| Loss Cost | 2012.2 | $0.029(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.253)$ | $-0.211(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | $0.105(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.202)$ | $-0.169(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | 0.886 | +2.92\% | -13.12\% |  |
| Loss Cost | 2013.1 | $0.021(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.508)$ | $-0.215(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.203)$ | $-0.161(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.002)$ | 0.882 | +2.12\% | -13.10\% |  |
| Loss Cost | 2013.2 | $0.035(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.415$ ) | $-0.221(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $0.099(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.292)$ | $-0.175(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.005)$ | 0.882 | +3.61\% | -13.04\% |  |
| Loss Cost | 2014.1 | $0.031(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.618)$ | $-0.223(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.001)$ | $0.101(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.321)$ | $-0.170(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.029)$ | 0.870 | +3.13\% | -13.03\% |  |
| Loss Cost | 2014.2 | $0.082(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.416$ ) | $-0.234(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.002)$ | 0.076 ( $\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.493$ ) | $-0.220(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.056)$ | 0.873 | +8.50\% | -12.92\% |  |
| Loss Cost | 2015.1 | $-0.061(\mathrm{Cl}=+/-0.403 ; \mathrm{p}=0.722)$ | $-0.249(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.003)$ | $0.110(\mathrm{Cl}=+/-0.267 ; ~=~=0.351)$ | $-0.076(\mathrm{Cl}=+/-0.408 ; \mathrm{p}=0.664)$ | 0.880 | -5.96\% | -12.84\% |  |
| Loss Cost | 2015.2 | $0.418(\mathrm{Cl}=+/-1.521 ; \mathrm{p}=0.512)$ | $-0.276(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.006)$ | $0.041(\mathrm{Cl}=+/-0.355 ; \mathrm{p}=0.777$ ) | $-0.552(\mathrm{Cl}=+/-1.513 ; \mathrm{p}=0.391)$ | 0.883 | +51.87\% | -12.58\% |  |
| Loss Cost | 2016.1 | $-0.134(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | $-0.276(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.006)$ | $0.041(\mathrm{Cl}=+/-0.355 ; ~=~=~ 0.777)$ |  | 0.877 |  |  | -12.58\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.624)$ | $-0.033(\mathrm{Cl}=+/-0.043 ; p=0.119)$ | $-0.005(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.906$ ) | $0.043(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.016)$ | 0.567 | -0.43\% | +3.99\% |  |
| Severity | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.482)$ | $-0.030(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.178)$ | $0.000(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.999)$ | $0.046(\mathrm{Cl}=+/-0.036 ; p=0.017)$ | 0.548 | -0.75\% | +3.96\% |  |
| Severity | 2012.1 | $-0.007(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.577)$ | $-0.030(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.210)$ | $0.000(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.995$ ) | 0.046 ( $\mathrm{Cl}=+/-0.041 ; ~ \mathrm{p}=0.031$ ) | 0.539 | -0.72\% | +3.96\% |  |
| Severity | 2012.2 | $0.002(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.877)$ | $-0.037(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.141)$ | $-0.013(\mathrm{Cl}=+/-0.109 ; p=0.804)$ | $0.037(\mathrm{Cl}=+/-0.045 ; p=0.096)$ | 0.576 | +0.24\% | +4.03\% |  |
| Severity | 2013.1 | $0.019(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.322)$ | $-0.028(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.234)$ | $-0.026(\mathrm{Cl}=+/-0.106 ; p=0.603)$ | $0.020(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.375)$ | 0.647 | +1.87\% | +3.97\% |  |
| Severity | 2013.2 | $0.036(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.150)$ | $-0.036(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.149)$ | $-0.041(\mathrm{Cl}=+/-0.109 ; p=0.421)$ | $0.004(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.882)$ | 0.668 | +3.65\% | +4.06\% |  |
| Severity | 2014.1 | $0.034(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.328)$ | $-0.037(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.182)$ | $-0.040(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.470)$ | $0.006(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.875$ ) | 0.614 | +3.47\% | +4.06\% |  |
| Severity | 2014.2 | 0.045 ( $\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.427$ ) | $-0.039(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.208)$ | $-0.045(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.470)$ | $-0.005(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.930)$ | 0.523 | +4.61\% | +4.09\% |  |
| Severity | 2015.1 | $0.018(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.863)$ | $-0.042(\mathrm{Cl}=+/-0.077 ; p=0.231)$ | $-0.039(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.581)$ | $0.022(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.835)$ | 0.440 | +1.83\% | +4.11\% |  |
| Severity | 2015.2 | $-0.142(\mathrm{Cl}=+/-0.975 ; \mathrm{p}=0.723)$ | $-0.033(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.437)$ | $-0.016(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.866)$ | $0.182(\mathrm{Cl}=+/-0.971 ; \mathrm{p}=0.651)$ | 0.307 | -13.26\% | +4.00\% |  |
| Severity | 2016.1 | $0.039(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.071)$ | $-0.033(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.437)$ | $-0.016(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.866)$ |  | 0.378 |  |  | +4.00\% |
| Frequency | 2011.1 | $0.017(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.367)$ | $-0.163(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.002)$ | $0.134(\mathrm{Cl}=+/-0.207 ; ~ \mathrm{p}=0.188)$ | $-0.199(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.844 | +1.76\% | -16.59\% |  |
| Frequency | 2011.2 | $0.028(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.232)$ | $-0.173(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.002)$ | $0.116(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.261)$ | $-0.208(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.850 | +2.81\% | -16.50\% |  |
| Frequency | 2012.1 | 0.026 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.353$ ) | $-0.174(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.003)$ | $0.118(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.279)$ | $-0.206(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.844 | +2.64\% | -16.49\% |  |
| Frequency | 2012.2 | $0.026(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.459)$ | $-0.174(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.006)$ | $0.118(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.314)$ | $-0.207(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.001)$ | 0.840 | +2.67\% | -16.49\% |  |
| Frequency | 2013.1 | $0.002(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.955$ ) | $-0.186(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.006)$ | $0.137(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.257)$ | $-0.182(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.006)$ | 0.847 | +0.25\% | -16.42\% |  |
| Frequency | 2013.2 | $0.000(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.995$ ) | $-0.185(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.012)$ | $0.139(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.292)$ | $-0.179(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.024)$ | 0.842 | -0.04\% | -16.43\% |  |
| Frequency | 2014.1 | $-0.003(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.970)$ | $-0.186(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.021)$ | $0.141(\mathrm{Cl}=+/-0.312 ; \mathrm{p}=0.328)$ | $-0.176(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.089)$ | 0.821 | -0.32\% | -16.43\% |  |
| Frequency | 2014.2 | 0.036 ( $\mathrm{Cl}=+/-0.323 ; \mathrm{p}=0.797$ ) | $-0.195(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.031)$ | $0.121(\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.452)$ | $-0.215(\mathrm{Cl}=+/-0.330 ; \mathrm{p}=0.168)$ | 0.812 | +3.71\% | -16.34\% |  |
| Frequency | 2015.1 | $-0.080(\mathrm{Cl}=+/-0.621 ; \mathrm{p}=0.764)$ | $-0.207(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.040)$ | $0.149(\mathrm{Cl}=+/-0.411 ; \mathrm{p}=0.409)$ | $-0.098(\mathrm{Cl}=+/-0.628 ; \mathrm{p}=0.715$ ) | 0.795 | -7.65\% | -16.28\% |  |
| Frequency | 2015.2 | $0.560(\mathrm{Cl}=+/-2.384 ; \mathrm{p}=0.572)$ | $-0.242(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.053)$ | $0.057(\mathrm{Cl}=+/-0.557 ; \mathrm{p}=0.803)$ | $-0.734(\mathrm{Cl}=+/-2.372 ; \mathrm{p}=0.462)$ | 0.788 | +75.10\% | -15.94\% |  |
| Frequency | 2016.1 | $-0.174(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.009)$ | $-0.242(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.053)$ | $0.057(\mathrm{Cl}=+/-0.557 ; \mathrm{p}=0.803)$ |  | 0.783 |  |  | -15.94\% |

Bodily Injury

Coverage $=B I$<br>End Trend Period $=2020.1$<br>Excluded Points $=$ NA<br>Parameters Included: time, phase_in_scalar

| Fit | Start Date | Time | Phase in Scalar | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.010 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.719$ ) | $-0.190(\mathrm{Cl}=+/-0.353 ; \mathrm{p}=0.270)$ | 0.283 | -1.03\% |
| Loss Cost | 2011.2 | -0.022 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.499$ ) | $-0.144(\mathrm{Cl}=+/-0.380 ; \mathrm{p}=0.433)$ | 0.308 | -2.20\% |
| Loss Cost | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.533)$ | $-0.137(\mathrm{Cl}=+/-0.420 ; p=0.496)$ | 0.282 | -2.38\% |
| Loss Cost | 2012.2 | $-0.046(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.304)$ | $-0.062(\mathrm{Cl}=+/-0.448 ; \mathrm{p}=0.770)$ | 0.333 | -4.45\% |
| Loss Cost | 2013.1 | $-0.056(\mathrm{Cl}=+/-0.109 ; p=0.286)$ | $-0.029(\mathrm{Cl}=+/-0.495 ; \mathrm{p}=0.901)$ | 0.316 | -5.42\% |
| Loss Cost | 2013.2 | -0.091 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.121$ ) | 0.075 ( $\mathrm{Cl}=+/-0.508 ; \mathrm{p}=0.750)$ | 0.412 | -8.69\% |
| Loss Cost | 2014.1 | $-0.104(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.125$ ) | 0.110 ( $\mathrm{Cl}=+/-0.556 ; \mathrm{p}=0.668$ ) | 0.382 | -9.91\% |
| Loss Cost | 2014.2 | -0.143 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.051$ ) | 0.190 ( $\mathrm{Cl}=+/-0.541 ; \mathrm{p}=0.448)$ | 0.501 | -13.30\% |
| Loss Cost | 2015.1 | $-0.159(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.049)$ | 0.209 ( $\mathrm{Cl}=+/-0.568 ; \mathrm{p}=0.421$ ) | 0.497 | -14.70\% |
| Loss Cost | 2015.2 | $-0.174(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.040)$ | $0.191(\mathrm{Cl}=+/-0.579 ; \mathrm{p}=0.460)$ | 0.543 | -16.01\% |
| Loss Cost | 2016.1 | $-0.174(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.060$ ) | $0.208(\mathrm{Cl}=+/-0.681 ; \mathrm{p}=0.483)$ | 0.440 | -15.94\% |
| Severity | 2011.1 | $0.007(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.454$ ) | $0.054(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.312)$ | 0.378 | +0.68\% |
| Severity | 2011.2 | $0.006(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.582)$ | $0.058(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.321)$ | 0.342 | +0.58\% |
| Severity | 2012.1 | $0.011(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.356)$ | $0.039(\mathrm{Cl}=+/-0.130 ; p=0.533)$ | 0.379 | +1.12\% |
| Severity | 2012.2 | 0.019 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.154$ ) | $0.010(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.880)$ | 0.452 | +1.96\% |
| Severity | 2013.1 | 0.035 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.014$ ) | -0.040 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.482$ ) | 0.651 | +3.52\% |
| Severity | 2013.2 | 0.042 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.008$ ) | $-0.063(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.286)$ | 0.677 | +4.33\% |
| Severity | 2014.1 | 0.047 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.011$ ) | $-0.074(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.246)$ | 0.648 | +4.78\% |
| Severity | 2014.2 | 0.047 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.022$ ) | $-0.075(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.275)$ | 0.573 | +4.85\% |
| Severity | 2015.1 | $0.049(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.033)$ | -0.077 ( $\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.292)$ | 0.514 | +5.05\% |
| Severity | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.053$ ) | -0.079 ( $\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.319$ ) | 0.409 | +4.95\% |
| Severity | 2016.1 | 0.049 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.058$ ) | $-0.056(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.500$ ) | 0.453 | +5.06\% |
| Frequency | 2011.1 | $-0.017(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.593)$ | -0.245 ( $\mathrm{Cl}=+/-0.393 ; \mathrm{p}=0.205$ ) | 0.397 | -1.70\% |
| Frequency | 2011.2 | -0.028 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.449$ ) | $-0.202(\mathrm{Cl}=+/-0.426 ; \mathrm{p}=0.328)$ | 0.407 | -2.77\% |
| Frequency | 2012.1 | -0.035 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.417$ ) | $-0.176(\mathrm{Cl}=+/-0.469 ; \mathrm{p}=0.435)$ | 0.395 | -3.45\% |
| Frequency | 2012.2 | $-0.065(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.184)$ | $-0.072(\mathrm{Cl}=+/-0.487 ; \mathrm{p}=0.756)$ | 0.465 | -6.29\% |
| Frequency | 2013.1 | -0.090 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.111$ ) | $0.011(\mathrm{Cl}=+/-0.521 ; \mathrm{p}=0.965)$ | 0.494 | -8.63\% |
| Frequency | 2013.2 | $-0.133(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.034)$ | $0.138(\mathrm{Cl}=+/-0.518 ; \mathrm{p}=0.569)$ | 0.591 | -12.48\% |
| Frequency | 2014.1 | $-0.151(\mathrm{Cl}=+/-0.140 ; p=0.037)$ | $0.184(\mathrm{Cl}=+/-0.562 ; \mathrm{p}=0.482)$ | 0.566 | -14.02\% |
| Frequency | 2014.2 | $-0.190(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.016$ ) | 0.265 ( $\mathrm{Cl}=+/-0.546 ; \mathrm{p}=0.300$ ) | 0.644 | -17.31\% |
| Frequency | 2015.1 | $-0.208(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.016)$ | $0.287(\mathrm{Cl}=+/-0.569 ; \mathrm{p}=0.279)$ | 0.638 | -18.80\% |
| Frequency | 2015.2 | -0.223 ( $\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.016$ ) | 0.270 ( $\mathrm{Cl}=+/-0.585 ; \mathrm{p}=0.312)$ | 0.655 | -19.97\% |
| Frequency | 2016.1 | -0.223 ( $\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.026$ ) | 0.265 ( $\mathrm{Cl}=+/-0.690 ; \mathrm{p}=0.384$ ) | 0.587 | -19.99\% |

Bodily Injury

Coverage $=B I$
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 | -0.025 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.004$ ) | -0.175 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000$ ) | 0.631 | -2.42\% |
| Loss Cost | 2011.2 | -0.027 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005$ ) | $-0.169(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.001)$ | 0.638 | -2.62\% |
| Loss Cost | 2012.1 | $-0.031(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | $-0.182(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.662 | -3.06\% |
| Loss Cost | 2012.2 | $-0.035(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | -0.173 ( $\mathrm{Cl}=+/-0.089 ; p=0.001$ ) | 0.679 | -3.40\% |
| Loss Cost | 2013.1 | -0.042 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | $-0.192(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.737 | -4.14\% |
| Loss Cost | 2013.2 | -0.048 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001$ ) | -0.180 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001$ ) | 0.767 | -4.67\% |
| Loss Cost | 2014.1 | $-0.057(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.199(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.001)$ | 0.800 | -5.49\% |
| Loss Cost | 2014.2 | $-0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | $-0.186(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001$ ) | 0.829 | -6.16\% |
| Loss Cost | 2015.1 | $-0.082(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.220(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.958 | -7.88\% |
| Loss Cost | 2015.2 | -0.085 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $-0.215(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.959 | -8.15\% |
| Loss Cost | 2016.1 | -0.096 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.975 | -9.18\% |
| Severity | 2011.1 | 0.010 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.012$ ) | $-0.044(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.023)$ | 0.453 | +0.96\% |
| Severity | 2011.2 | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.018$ ) | -0.046 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.026$ ) | 0.416 | +1.01\% |
| Severity | 2012.1 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.018)$ | $-0.042(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.049)$ | 0.435 | +1.15\% |
| Severity | 2012.2 | 0.016 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | -0.052 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.007$ ) | 0.645 | +1.57\% |
| Severity | 2013.1 | 0.020 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | -0.042 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.010$ ) | 0.784 | +2.00\% |
| Severity | 2013.2 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | -0.049 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002$ ) | 0.844 | +2.31\% |
| Severity | 2014.1 | $0.021(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002)$ | 0.847 | +2.08\% |
| Severity | 2014.2 | $0.021(\mathrm{Cl}=+/-0.010 ; p=0.001)$ | $-0.054(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ | 0.794 | +2.09\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.010 ; p=0.005$ ) | $-0.062(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | 0.851 | +1.62\% |
| Severity | 2015.2 | 0.016 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.018$ ) | $-0.063(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | 0.794 | +1.64\% |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | -0.061 ( $\mathrm{Cl}=+/-0.040 ; p=0.011$ ) | 0.786 | +1.71\% |
| Frequency | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.130(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.012)$ | 0.534 | -3.35\% |
| Frequency | 2011.2 | $-0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $-0.123(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.021)$ | 0.545 | -3.60\% |
| Frequency | 2012.1 | -0.042 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001$ ) | -0.140 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.012$ ) | 0.586 | -4.16\% |
| Frequency | 2012.2 | $-0.050(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.021)$ | 0.668 | -4.89\% |
| Frequency | 2013.1 | -0.062 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.150(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.002)$ | 0.806 | -6.01\% |
| Frequency | 2013.2 | -0.071 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | -0.131 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.002$ ) | 0.871 | -6.82\% |
| Frequency | 2014.1 | $-0.077(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.002)$ | 0.874 | -7.42\% |
| Frequency | 2014.2 | $-0.084(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.132(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | 0.900 | -8.08\% |
| Frequency | 2015.1 | -0.098 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.157(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | 0.961 | -9.35\% |
| Frequency | 2015.2 | $-0.101(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.153(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.959 | -9.62\% |
| Frequency | 2016.1 | -0.113 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | -0.171 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | 0.981 | -10.71\% |

## Bodily Injury

## Coverage $=B I$

End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.025 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.004$ ) | -0.175 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.838 | -2.42\% |
| Loss Cost | 2011.2 | $-0.027(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005)$ | $-0.169(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.001)$ | $0.015(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.841 | -2.62\% |
| Loss Cost | 2012.1 | $-0.031(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | $-0.182(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.852 | -3.06\% |
| Loss Cost | 2012.2 | $-0.035(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | $-0.173(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.859 | -3.40\% |
| Loss Cost | 2013.1 | $-0.042(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $-0.192(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.007 ; p=0.001)$ | 0.885 | -4.14\% |
| Loss Cost | 2013.2 | $-0.048(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | $-0.180(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.898 | -4.67\% |
| Loss Cost | 2014.1 | $-0.057(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.199(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.001)$ | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.914 | -5.49\% |
| Loss Cost | 2014.2 | $-0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.186(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.003)$ | 0.926 | -6.16\% |
| Loss Cost | 2015.1 | $-0.082(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.220(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.982 | -7.88\% |
| Loss Cost | 2015.2 | $-0.085(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.982 | -8.15\% |
| Loss Cost | 2016.1 | $-0.096(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.990 | -9.18\% |
| Severity | 2011.1 | 0.010 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.012$ ) | $-0.044(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.023)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.683 | +0.96\% |
| Severity | 2011.2 | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.018$ ) | $-0.046(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.026)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.665 | +1.01\% |
| Severity | 2012.1 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.018)$ | $-0.042(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.049)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.675 | +1.15\% |
| Severity | 2012.2 | 0.016 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | $-0.052(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.007)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.795 | +1.57\% |
| Severity | 2013.1 | 0.020 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.010)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.877 | +2.00\% |
| Severity | 2013.2 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.912 | +2.31\% |
| Severity | 2014.1 | 0.021 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.916 | +2.08\% |
| Severity | 2014.2 | $0.021(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001)$ | $-0.054(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.897 | +2.09\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.005$ ) | $-0.062(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.928 | +1.62\% |
| Severity | 2015.2 | 0.016 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.018)$ | $-0.063(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.910 | +1.64\% |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.904 | +1.71\% |
| Frequency | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $-0.130(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.012)$ | $0.021(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.835 | -3.35\% |
| Frequency | 2011.2 | $-0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $-0.123(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.021)$ | $0.021(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.838 | -3.60\% |
| Frequency | 2012.1 | $-0.042(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $-0.140(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.012)$ | 0.020 ( $\mathrm{Cl}=+/-0.008 ; p=0.000)$ | 0.853 | -4.16\% |
| Frequency | 2012.2 | $-0.050(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.021)$ | 0.020 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.883 | -4.89\% |
| Frequency | 2013.1 | $-0.062(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.150(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.002)$ | $0.018(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.931 | -6.01\% |
| Frequency | 2013.2 | $-0.071(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.131(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.002)$ | $0.018(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.954 | -6.82\% |
| Frequency | 2014.1 | $-0.077(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.002)$ | $0.017(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.958 | -7.42\% |
| Frequency | 2014.2 | $-0.084(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.132(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.966 | -8.08\% |
| Frequency | 2015.1 | $-0.098(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.157(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.987 | -9.35\% |
| Frequency | 2015.2 | $-0.101(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.153(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.987 | -9.62\% |
| Frequency | 2016.1 | $-0.113(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.995 | -10.71\% |

Bodily Injury

Coverage $=B 1$<br>End Trend Period = 2019.2<br>Parameters Included: time, trend_level_change, seasonality<br>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 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.018 (CI $=+/-0.014 ; \mathrm{p}=0.018)$ | $-0.176(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | -0.101 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.921 | +1.77\% | -8.00\% |  |
| Loss Cost | 2011.2 | 0.023 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.007$ ) | $-0.182(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.109(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.932 | +2.35\% | -8.24\% |  |
| Loss Cost | 2012.1 | $0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017)$ | $-0.182(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $-0.110(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.929 | +2.44\% | -8.27\% |  |
| Loss Cost | 2012.2 | $0.032(\mathrm{Cl}=+/-0.023 ; p=0.010)$ | $-0.188(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.937 | +3.21\% | -8.50\% |  |
| Loss Cost | 2013.1 | 0.029 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.054$ ) | -0.190 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000$ ) | $-0.117(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.934 | +2.89\% | -8.43\% |  |
| Loss Cost | 2013.2 | 0.038 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.050$ ) | -0.195 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | -0.129 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.938 | +3.91\% | -8.63\% |  |
| Loss Cost | 2014.1 | $0.042(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.118)$ | $-0.194(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | 0.931 | +4.32\% | -8.68\% |  |
| Loss Cost | 2014.2 | 0.075 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.070$ ) | $-0.203(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $-0.169(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.005$ ) | 0.941 | +7.77\% | -9.01\% |  |
| Loss Cost | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.788)$ | $-0.216(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.220)$ | 0.963 | -1.40\% | -8.58\% |  |
| Loss Cost | 2015.2 | $0.241(\mathrm{Cl}=+/-0.327 ; \mathrm{p}=0.117)$ | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.337(\mathrm{Cl}=+/-0.338 ; \mathrm{p}=0.050)$ | 0.979 | +27.27\% | -9.18\% |  |
| Loss Cost | 2016.1 | $-0.096(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ |  | 0.975 |  |  | -9.18\% |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.784)$ | $-0.044(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014)$ | $0.027(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.045)$ | 0.564 | -0.17\% | +2.55\% |  |
| Severity | 2011.2 | $-0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.657)$ | $-0.042(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.024)$ | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.052)$ | 0.535 | -0.32\% | +2.63\% |  |
| Severity | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.731$ ) | $-0.042(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.035)$ | $0.029(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.085)$ | 0.527 | -0.30\% | +2.62\% |  |
| Severity | 2012.2 | $0.007(\mathrm{Cl}=+/-0.020 ; p=0.454)$ | $-0.050(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.011$ ) | $0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.343)$ | 0.644 | +0.72\% | +2.27\% |  |
| Severity | 2013.1 | $0.020(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.058)$ | $-0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.015)$ | $-0.001(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.949)$ | 0.763 | +2.06\% | +1.96\% |  |
| Severity | 2013.2 | 0.037 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003$ ) | $-0.051(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001$ ) | $-0.022(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.132)$ | 0.867 | +3.81\% | +1.58\% |  |
| Severity | 2014.1 | $0.033(\mathrm{Cl}=+/-0.030 ; p=0.036)$ | $-0.053(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $-0.016(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.360)$ | 0.846 | +3.33\% | +1.65\% |  |
| Severity | 2014.2 | 0.048 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.043$ ) | $-0.057(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.003)$ | $-0.033(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.196)$ | 0.818 | +4.90\% | +1.47\% |  |
| Severity | 2015.1 | $0.012(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.729)$ | $-0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.003)$ | $0.005(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.897)$ | 0.826 | +1.18\% | +1.67\% |  |
| Severity | 2015.2 | $-0.006(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.960$ ) | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $0.023(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.851)$ | 0.755 | -0.60\% | +1.71\% |  |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ |  | 0.786 |  |  | +1.71\% |
| Frequency | 2011.1 | $0.019(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.012)$ | $-0.132(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.128(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.930 | +1.94\% | -10.29\% |  |
| Frequency | 2011.2 | $0.026(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.140(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.138(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.946 | +2.68\% | -10.59\% |  |
| Frequency | 2012.1 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.008)$ | $-0.140(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.139(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.944 | +2.75\% | -10.61\% |  |
| Frequency | 2012.2 | $0.024(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.041)$ | $-0.137(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $-0.136(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.944 | +2.47\% | -10.53\% |  |
| Frequency | 2013.1 | $0.008(\mathrm{Cl}=+/-0.023 ; p=0.448)$ | $-0.148(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.116(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.966 | +0.82\% | -10.19\% |  |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.946$ ) | $-0.144(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.968 | +0.09\% | -10.05\% |  |
| Frequency | 2014.1 | $0.010(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.623)$ | $-0.141(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.117(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.001)$ | 0.963 | +0.96\% | -10.16\% |  |
| Frequency | 2014.2 | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.378)$ | $-0.146(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.136(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.005$ ) | 0.965 | +2.74\% | -10.33\% |  |
| Frequency | 2015.1 | $-0.026(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.610)$ | $-0.153(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.179)$ | 0.967 | -2.55\% | -10.08\% |  |
| Frequency | 2015.2 | $0.247(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.069)$ | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.360(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.023)$ | 0.984 | +28.03\% | -10.71\% |  |
| Frequency | 2016.1 | $-0.113(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ |  | 0.981 |  |  | -10.71\% |

Bodily Injury

Coverage $=B$<br>End Trend Period $=2020.1$ Excluded Points $=N \mathrm{~A}$<br>Parameters Included: time, trend_level_change, seasonality, mobility Future Trend Start Date $=2016-04-01$

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted $\mathrm{R}^{\wedge}$ 2 | Implied Past Trend Rate | Implied Future Trend Rate | $\underset{\text { Rate }}{\text { Implied Trend }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.018(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.018)$ | $-0.176(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.101(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.965 | +1.77\% | -8.00\% |  |
| Loss Cost | 2011.2 | $0.023(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.007)$ | $-0.182(\mathrm{Cl}=+1-0.036 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.109(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.970 | +2.35\% | -8.24\% |  |
| Loss Cost | 2012.1 | $0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017)$ | $-0.182(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.110(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.969 | +2.44\% | -8.27\% |  |
| Loss Cost | 2012.2 | $0.032(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.010)$ | $-0.188(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.972 | +3.21\% | -8.50\% |  |
| Loss Cost | 2013.1 | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.054)$ | $-0.190(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.117(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.971 | +2.89\% | $-8.43 \%$ |  |
| Loss Cost | 2013.2 | 0.038 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.050$ ) | $-0.195(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.129(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.973 | +3.91\% | -8.63\% |  |
| Loss Cost | 2014.1 | 0.042 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.118$ ) | $-0.194(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | 0.970 | +4.32\% | -8.68\% |  |
| Loss Cost | 2014.2 | 0.075 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.070$ ) | $-0.203(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | $-0.169(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.005)$ | 0.974 | +7.77\% | -9.01\% |  |
| Loss Cost | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.123 ; p=0.788)$ | $-0.216(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.220)$ | 0.984 | -1.40\% | -8.58\% |  |
| Loss Cost | 2015.2 | $0.241(\mathrm{Cl}=+/-0.327 ; \mathrm{p}=0.117)$ | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $-0.337(\mathrm{Cl}=+/-0.338 ; \mathrm{p}=0.050)$ | 0.991 | +27.27\% | -9.18\% |  |
| Loss Cost | 2016.1 | $-0.096(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ |  | 0.990 |  |  | $-9.18 \%$ |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.013 ; p=0.784)$ | $-0.044(\mathrm{Cl}=+/-0.033 ; p=0.014)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.007$ ) | 0.027 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.045$ ) | 0.747 | -0.17\% | +2.55\% |  |
| Severity | 2011.2 | $-0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.657)$ | $-0.042(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.024)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; p=0.010)$ | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.052)$ | 0.733 | -0.32\% | +2.63\% |  |
| Severity | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.731)$ | $-0.042(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.035)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.014)$ | $0.029(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.085)$ | 0.728 | -0.30\% | +2.62\% |  |
| Severity | 2012.2 | $0.007(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.454)$ | $-0.050(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; p=0.005)$ | $0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.343)$ | 0.795 | +0.72\% | +2.27\% |  |
| Severity | 2013.1 | $0.020(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.058)$ | $-0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.015)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $-0.001(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.949)$ | 0.865 | +2.06\% | +1.96\% |  |
| Severity | 2013.2 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $-0.051(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.132)$ | 0.925 | +3.81\% | +1.58\% |  |
| Severity | 2014.1 | $0.033(\mathrm{Cl}=+/-0.030 ; p=0.036)$ | $-0.053(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $-0.016(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.360)$ | 0.915 | +3.33\% | +1.65\% |  |
| Severity | 2014.2 | 0.048 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.043$ ) | $-0.057(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.003)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $-0.033(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.196)$ | 0.908 | +4.90\% | +1.47\% |  |
| Severity | 2015.1 | 0.012 ( $\mathrm{Cl}=+/-0.079 ; p=0.729$ ) | $-0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.003)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.005(\mathrm{Cl}=+/-0.087 ; p=0.897)$ | 0.916 | +1.18\% | +1.67\% |  |
| Severity | 2015.2 | $-0.006(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.960)$ | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; p=0.003)$ | $0.023(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.851)$ | 0.893 | -0.60\% | +1.71\% |  |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; p=0.003)$ |  | 0.904 |  |  | +1.71\% |
| Frequency | 2011.1 | 0.019 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.012)$ | $-0.132(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | -0.128 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | 0.975 | +1.94\% | -10.29\% |  |
| Frequency | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.140(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.138(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.981 | +2.68\% | -10.59\% |  |
| Frequency | 2012.1 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.008)$ | $-0.140(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.139(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.980 | +2.75\% | -10.61\% |  |
| Frequency | 2012.2 | $0.024(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.041$ ) | $-0.137(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.136(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.980 | +2.47\% | -10.53\% |  |
| Frequency | 2013.1 | $0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.448)$ | $-0.148(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.116(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.988 | +0.82\% | -10.19\% |  |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.946)$ | $-0.144(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.989 | +0.09\% | -10.05\% |  |
| Frequency | 2014.1 | $0.010(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.623)$ | $-0.141(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.117(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.001)$ | 0.988 | +0.96\% | -10.16\% |  |
| Frequency | 2014.2 | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.378)$ | $-0.146(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.136(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.005)$ | 0.988 | +2.74\% | -10.33\% |  |
| Frequency | 2015.1 | $-0.026(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.610)$ | $-0.153(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.179)$ | 0.989 | -2.55\% | -10.08\% |  |
| Frequency | 2015.2 | 0.247 ( $\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.069$ ) | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.360(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.023)$ | 0.995 | +28.03\% | -10.71\% |  |
| Frequency | 2016.1 | $-0.113(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ |  | 0.995 |  |  | -10.71\% |

## Bodily Injury

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

| Fit | Start Date | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.178 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | -0.070 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.888 | 0.00\% | -6.73\% |
| Loss Cost | 2011.2 | $-0.177(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.887 | 0.00\% | -6.74\% |
| Loss Cost | 2012.1 | $-0.184(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.893 | 0.00\% | -6.93\% |
| Loss Cost | 2012.2 | $-0.182(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | -0.072 ( $\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.892 | 0.00\% | -6.99\% |
| Loss Cost | 2013.1 | $-0.192(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | -0.076 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.912 | 0.00\% | -7.33\% |
| Loss Cost | 2013.2 | $-0.189(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.913 | 0.00\% | -7.43\% |
| Loss Cost | 2014.1 | $-0.197(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.915 | 0.00\% | -7.71\% |
| Loss Cost | 2014.2 | $-0.194(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | -0.082 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.915 | 0.00\% | -7.83\% |
| Loss Cost | 2015.1 | $-0.215(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.091(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | -8.70\% |
| Loss Cost | 2015.2 | $-0.220(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.089(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.969 | 0.00\% | -8.47\% |
| Loss Cost | 2016.1 | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | -9.18\% |
| Severity | 2011.1 | $-0.044(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011)$ | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.591 | 0.00\% | +2.42\% |
| Severity | 2011.2 | $-0.043(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.018)$ | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | 0.561 | 0.00\% | +2.40\% |
| Severity | 2012.1 | $-0.042(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.030)$ | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.003)$ | 0.559 | 0.00\% | +2.43\% |
| Severity | 2012.2 | $-0.049(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010)$ | 0.026 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.656 | 0.00\% | +2.65\% |
| Severity | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.022)$ | 0.028 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.686 | 0.00\% | +2.84\% |
| Severity | 2013.2 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.029)$ | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | 0.665 | 0.00\% | +2.88\% |
| Severity | 2014.1 | $-0.056(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.005)$ | $0.024(\mathrm{Cl}=+/-0.013 ; p=0.002)$ | 0.754 | 0.00\% | +2.48\% |
| Severity | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.012)$ | 0.023 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005)$ | 0.703 | 0.00\% | +2.31\% |
| Severity | 2015.1 | $-0.063(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.018 ( $\mathrm{Cl}=+/-0.011 ; p=0.006)$ | 0.848 | 0.00\% | +1.78\% |
| Severity | 2015.2 | $-0.062(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | 0.017 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.018)$ | 0.796 | 0.00\% | +1.70\% |
| Severity | 2016.1 | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | 0.017 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054$ ) | 0.786 | 0.00\% | +1.71\% |
| Frequency | 2011.1 | $-0.134(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.896 | 0.00\% | -8.94\% |
| Frequency | 2011.2 | $-0.135(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.019 ; p=0.000)$ | 0.895 | 0.00\% | -8.92\% |
| Frequency | 2012.1 | $-0.142(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.904 | 0.00\% | -9.14\% |
| Frequency | 2012.2 | $-0.133(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | -0.099 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.924 | 0.00\% | -9.39\% |
| Frequency | 2013.1 | $-0.149(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | -9.88\% |
| Frequency | 2013.2 | $-0.144(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.106(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.971 | 0.00\% | -10.02\% |
| Frequency | 2014.1 | $-0.142(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.105(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | -9.94\% |
| Frequency | 2014.2 | $-0.142(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.965 | 0.00\% | -9.91\% |
| Frequency | 2015.1 | $-0.152(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.109(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.970 | 0.00\% | -10.29\% |
| Frequency | 2015.2 | $-0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $-0.105(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.973 | 0.00\% | -10.00\% |
| Frequency | 2016.1 | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.113(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | -10.71\% |

Bodily Injury

Coverage $=B 1$
End Trend Period $=2020.1$
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 | $-0.178(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | -6.73\% |
| Loss Cost | 2011.2 | $-0.177(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.070 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.950 | 0.00\% | -6.74\% |
| Loss Cost | 2012.1 | $-0.184(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% | -6.93\% |
| Loss Cost | 2012.2 | $-0.182(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% | -6.99\% |
| Loss Cost | 2013.1 | $-0.192(\mathrm{Cl}=+/-0.050 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% | -7.33\% |
| Loss Cost | 2013.2 | $-0.189(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.962 | 0.00\% | -7.43\% |
| Loss Cost | 2014.1 | $-0.197(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.964 | 0.00\% | -7.71\% |
| Loss Cost | 2014.2 | $-0.194(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | -0.082 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | -7.83\% |
| Loss Cost | 2015.1 | $-0.215(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | -0.091 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.986 | 0.00\% | -8.70\% |
| Loss Cost | 2015.2 | $-0.220(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.089(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.986 | 0.00\% | -8.47\% |
| Loss Cost | 2016.1 | $-0.232(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | $-0.096(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.990 | 0.00\% | -9.18\% |
| Severity | 2011.1 | $-0.044(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.763 | 0.00\% | +2.42\% |
| Severity | 2011.2 | $-0.043(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.018)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006$ ) | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | 0.748 | 0.00\% | +2.40\% |
| Severity | 2012.1 | -0.042 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.030)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.008)$ | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.003)$ | 0.746 | 0.00\% | +2.43\% |
| Severity | 2012.2 | $-0.049(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.005)$ | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.801 | 0.00\% | +2.65\% |
| Severity | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.022)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.007$ ) | 0.028 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.821 | 0.00\% | +2.84\% |
| Severity | 2013.2 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.029)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.010)$ | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | 0.810 | 0.00\% | +2.88\% |
| Severity | 2014.1 | $-0.056(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.005)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | 0.865 | 0.00\% | +2.48\% |
| Severity | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.012)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.023(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005)$ | 0.850 | 0.00\% | +2.31\% |
| Severity | 2015.1 | $-0.063(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.006)$ | 0.927 | 0.00\% | +1.78\% |
| Severity | 2015.2 | $-0.062(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | $-0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.018)$ | 0.911 | 0.00\% | +1.70\% |
| Severity | 2016.1 | $-0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | 0.904 | 0.00\% | +1.71\% |
| Frequency | 2011.1 | $-0.134(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | -8.94\% |
| Frequency | 2011.2 | $-0.135(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.093 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.963 | 0.00\% | -8.92\% |
| Frequency | 2012.1 | $-0.142(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | -9.14\% |
| Frequency | 2012.2 | $-0.133(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.099 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.973 | 0.00\% | -9.39\% |
| Frequency | 2013.1 | $-0.149(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | -9.88\% |
| Frequency | 2013.2 | $-0.144(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.106(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.990 | 0.00\% | -10.02\% |
| Frequency | 2014.1 | $-0.142(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.105(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | -9.94\% |
| Frequency | 2014.2 | $-0.142(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | -9.91\% |
| Frequency | 2015.1 | $-0.152(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.109(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.990 | 0.00\% | -10.29\% |
| Frequency | 2015.2 | $-0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.105(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.991 | 0.00\% | -10.00\% |
| Frequency | 2016.1 | $-0.171(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.113(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.995 | 0.00\% | -10.71\% |

Property Damage

Coverage $=P D$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.597 | +2.66\% |
| Loss Cost | 2004.2 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.590 | +2.73\% |
| Loss Cost | 2005.1 | 0.026 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.558 | +2.68\% |
| Loss Cost | 2005.2 | 0.026 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.527 | +2.66\% |
| Loss Cost | 2006.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.509 | +2.70\% |
| Loss Cost | 2006.2 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.484 | +2.71\% |
| Loss Cost | 2007.1 | 0.028 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.486 | +2.85\% |
| Loss Cost | 2007.2 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.489 | +3.00\% |
| Loss Cost | 2008.1 | $0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.495 | +3.18\% |
| Loss Cost | 2008.2 | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.445 | +3.06\% |
| Loss Cost | 2009.1 | 0.032 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.438 | +3.21\% |
| Loss Cost | 2009.2 | 0.032 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.415 | +3.28\% |
| Loss Cost | 2010.1 | 0.032 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002$ ) | 0.367 | +3.21\% |
| Loss Cost | 2010.2 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006$ ) | 0.311 | +3.08\% |
| Loss Cost | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.013$ ) | 0.271 | +3.07\% |
| Loss Cost | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.027)$ | 0.224 | +3.01\% |
| Loss Cost | 2012.1 | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.053)$ | 0.177 | +2.93\% |
| Loss Cost | 2012.2 | $0.026(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.112)$ | 0.111 | +2.65\% |
| Loss Cost | 2013.1 | $0.023(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.215)$ | 0.047 | +2.31\% |
| Loss Cost | 2013.2 | 0.016 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.428)$ | -0.026 | +1.63\% |
| Loss Cost | 2014.1 | 0.017 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.483)$ | -0.041 | +1.69\% |
| Loss Cost | 2014.2 | $0.003(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.920)$ | -0.099 | +0.26\% |
| Loss Cost | 2015.1 | $-0.002(\mathrm{Cl}=+/-0.069 ; p=0.945)$ | -0.110 | -0.22\% |
| Loss Cost | 2015.2 | $-0.011(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.769$ ) | -0.112 | -1.11\% |
| Loss Cost | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.721)$ | -0.121 | -1.69\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.891 | +5.05\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.900 | +5.24\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.900 | +5.36\% |
| Severity | 2005.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.901 | +5.50\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.902 | +5.65\% |
| Severity | 2006.2 | 0.057 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.914 | +5.89\% |
| Severity | 2007.1 | $0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.923 | +6.13\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.925 | +6.30\% |
| Severity | 2008.1 | $0.063(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.931 | +6.54\% |
| Severity | 2008.2 | 0.063 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.923 | +6.55\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.926 | +6.78\% |
| Severity | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.932 | +7.05\% |
| Severity | 2010.1 | 0.070 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.930 | +7.24\% |
| Severity | 2010.2 | 0.072 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.933 | +7.52\% |
| Severity | 2011.1 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.929 | +7.69\% |
| Severity | 2011.2 | 0.077 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.931 | +8.00\% |
| Severity | 2012.1 | $0.079(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.927 | +8.22\% |
| Severity | 2012.2 | 0.078 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.912 | +8.15\% |
| Severity | 2013.1 | 0.079 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.895 | +8.17\% |
| Severity | 2013.2 | 0.076 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.870 | +7.88\% |
| Severity | 2014.1 | 0.077 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.847 | +8.01\% |
| Severity | 2014.2 | $0.068(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.825 | +7.07\% |
| Severity | 2015.1 | $0.069(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.787 | +7.18\% |
| Severity | 2015.2 | $0.069(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.727 | +7.13\% |
| Severity | 2016.1 | 0.080 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | 0.772 | +8.37\% |
| Frequency | 2004.1 | $-0.023(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.546 | -2.27\% |
| Frequency | 2004.2 | $-0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.553 | -2.38\% |
| Frequency | 2005.1 | $-0.026(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.579 | -2.54\% |
| Frequency | 2005.2 | $-0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.596 | -2.69\% |
| Frequency | 2006.1 | $-0.028(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.594 | -2.79\% |
| Frequency | 2006.2 | $-0.030(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.624 | -3.00\% |
| Frequency | 2007.1 | $-0.031(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.614 | -3.09\% |
| Frequency | 2007.2 | $-0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.588 | -3.10\% |
| Frequency | 2008.1 | $-0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.565 | -3.15\% |
| Frequency | 2008.2 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.560 | -3.28\% |
| Frequency | 2009.1 | $-0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.538 | -3.35\% |
| Frequency | 2009.2 | $-0.036(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.535 | -3.52\% |
| Frequency | 2010.1 | $-0.038(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.543 | -3.76\% |
| Frequency | 2010.2 | $-0.042(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.575 | -4.12\% |
| Frequency | 2011.1 | $-0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.559 | -4.30\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.567 | -4.62\% |
| Frequency | 2012.1 | $-0.050(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.558 | -4.89\% |
| Frequency | 2012.2 | $-0.052(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | 0.532 | -5.08\% |
| Frequency | 2013.1 | $-0.056(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | 0.521 | -5.42\% |
| Frequency | 2013.2 | $-0.060(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | 0.506 | -5.79\% |
| Frequency | 2014.1 | $-0.060(\mathrm{Cl}=+/-0.040 ; p=0.007)$ | 0.448 | -5.85\% |
| Frequency | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.012)$ | 0.432 | -6.36\% |
| Frequency | 2015.1 | $-0.072(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.020)$ | 0.408 | -6.90\% |
| Frequency | 2015.2 | $-0.080(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.031)$ | 0.393 | -7.69\% |
| Frequency | 2016.1 | $-0.097(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.031)$ | 0.438 | -9.28\% |

## Property Damage

Coverage $=P D$
Fnd Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | -0.075 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.034$ ) | 0.643 | +2.66\% |
| Loss Cost | 2004.2 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | -0.082 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.024$ ) | 0.645 | +2.78\% |
| Loss Cost | 2005.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.020)$ | 0.624 | +2.68\% |
| Loss Cost | 2005.2 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | -0.088 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.022$ ) | 0.598 | +2.72\% |
| Loss Cost | 2006.1 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.089(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.025$ ) | 0.581 | +2.70\% |
| Loss Cost | 2006.2 | $0.027(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.024)$ | 0.565 | +2.79\% |
| Loss Cost | 2007.1 | 0.028 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | -0.091 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.033$ ) | 0.558 | +2.85\% |
| Loss Cost | 2007.2 | 0.030 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.101(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.019)$ | 0.582 | +3.10\% |
| Loss Cost | 2008.1 | 0.031 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | -0.098 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.029$ ) | 0.577 | +3.18\% |
| Loss Cost | 2008.2 | $0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.097(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.038)$ | 0.529 | +3.17\% |
| Loss Cost | 2009.1 | $0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.049)$ | 0.516 | +3.21\% |
| Loss Cost | 2009.2 | 0.034 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | -0.103 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.042$ ) | 0.507 | +3.41\% |
| Loss Cost | 2010.1 | 0.032 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $-0.110(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.038)$ | 0.478 | +3.21\% |
| Loss Cost | 2010.2 | 0.032 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $-0.111(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.046)$ | 0.427 | +3.26\% |
| Loss Cost | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.008)$ | $-0.117(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.046)$ | 0.400 | +3.07\% |
| Loss Cost | 2011.2 | $0.032(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.011)$ | $-0.123(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.050)$ | 0.365 | +3.24\% |
| Loss Cost | 2012.1 | 0.029 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.034)$ | -0.131 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.046$ ) | 0.342 | +2.93\% |
| Loss Cost | 2012.2 | 0.029 ( $\mathrm{Cl}=+/-0.030 ; p=0.057$ ) | $-0.133(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.061)$ | 0.278 | +2.97\% |
| Loss Cost | 2013.1 | $0.023(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.162)$ | -0.149 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.044$ ) | 0.274 | +2.31\% |
| Loss Cost | 2013.2 | $0.021(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.272)$ | $-0.143(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.071$ ) | 0.179 | +2.08\% |
| Loss Cost | 2014.1 | $0.017(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.434)$ | -0.152 ( $\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.077$ ) | 0.175 | +1.69\% |
| Loss Cost | 2014.2 | $0.008(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.739)$ | -0.133 ( $\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.141$ ) | 0.053 | +0.83\% |
| Loss Cost | 2015.1 | $-0.002(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.939)$ | $-0.152(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.119)$ | 0.095 | -0.22\% |
| Loss Cost | 2015.2 | $-0.002(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.958)$ | $-0.153(\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.167)$ | 0.052 | -0.19\% |
| Loss Cost | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.693)$ | $-0.176(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.152)$ | 0.098 | -1.69\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | -0.021 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.486$ ) | 0.889 | +5.05\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.271)$ | 0.901 | +5.25\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.363)$ | 0.900 | +5.36\% |
| Severity | 2005.2 | $0.054(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.239)$ | 0.902 | +5.52\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.333)$ | 0.902 | +5.65\% |
| Severity | 2006.2 | 0.058 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.137)$ | 0.918 | +5.93\% |
| Severity | 2007.1 | $0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.224)$ | 0.925 | +6.13\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | -0.041 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.116$ ) | 0.930 | +6.34\% |
| Severity | 2008.1 | 0.063 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.034(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.190)$ | 0.933 | +6.54\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.180)$ | 0.926 | +6.59\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.273)$ | 0.927 | +6.78\% |
| Severity | 2009.2 | 0.069 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.041 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.112$ ) | 0.937 | +7.10\% |
| Severity | 2010.1 | 0.070 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.167)$ | 0.934 | +7.24\% |
| Severity | 2010.2 | 0.073 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.048(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.061)$ | 0.943 | +7.59\% |
| Severity | 2011.1 | $0.074(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | -0.045 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.091$ ) | 0.937 | +7.69\% |
| Severity | 2011.2 | 0.078 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.026)$ | 0.948 | +8.11\% |
| Severity | 2012.1 | 0.079 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.043)$ | 0.942 | +8.22\% |
| Severity | 2012.2 | 0.080 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.051)$ | 0.930 | +8.29\% |
| Severity | 2013.1 | 0.079 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.055$ ) | 0.917 | +8.17\% |
| Severity | 2013.2 | $0.078(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.087)$ | 0.893 | +8.06\% |
| Severity | 2014.1 | 0.077 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.107)$ | 0.872 | +8.01\% |
| Severity | 2014.2 | 0.070 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.215)$ | 0.838 | +7.26\% |
| Severity | 2015.1 | 0.069 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.246)$ | 0.800 | +7.18\% |
| Severity | 2015.2 | $0.072(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $-0.048(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.260)$ | 0.743 | +7.44\% |
| Severity | 2016.1 | 0.080 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002$ ) | $-0.035(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.417)$ | 0.764 | +8.37\% |
| Frequency | 2004.1 | $-0.023(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.119)$ | 0.568 | -2.27\% |
| Frequency | 2004.2 | $-0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.050(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.161)$ | 0.568 | -2.35\% |
| Frequency | 2005.1 | $-0.026(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.089)$ | 0.607 | -2.54\% |
| Frequency | 2005.2 | $-0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.054 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.132$ ) | 0.615 | -2.66\% |
| Frequency | 2006.1 | $-0.028(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.096)$ | 0.622 | -2.79\% |
| Frequency | 2006.2 | $-0.030(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.153)$ | 0.640 | -2.96\% |
| Frequency | 2007.1 | $-0.031(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.123)$ | 0.637 | -3.09\% |
| Frequency | 2007.2 | $-0.031(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.127)$ | 0.612 | -3.05\% |
| Frequency | 2008.1 | $-0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.117)$ | 0.595 | -3.15\% |
| Frequency | 2008.2 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.151)$ | 0.583 | -3.22\% |
| Frequency | 2009.1 | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.134)$ | 0.568 | -3.35\% |
| Frequency | 2009.2 | $-0.035(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.176)$ | 0.557 | -3.44\% |
| Frequency | 2010.1 | $-0.038(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.116)$ | 0.582 | -3.76\% |
| Frequency | 2010.2 | $-0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.183)$ | 0.596 | -4.03\% |
| Frequency | 2011.1 | $-0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.146)$ | 0.592 | -4.30\% |
| Frequency | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.208)$ | 0.586 | -4.50\% |
| Frequency | 2012.1 | $-0.050(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.153)$ | 0.593 | -4.89\% |
| Frequency | 2012.2 | $-0.050(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $-0.077(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.186)$ | 0.562 | -4.91\% |
| Frequency | 2013.1 | $-0.056(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | $-0.090(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.136)$ | 0.572 | -5.42\% |
| Frequency | 2013.2 | $-0.057(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | $-0.087(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.183)$ | 0.545 | -5.54\% |
| Frequency | 2014.1 | $-0.060(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.006$ ) | -0.095 ( $\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.182$ ) | 0.497 | -5.85\% |
| Frequency | 2014.2 | $-0.062(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.017)$ | $-0.091(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.241)$ | 0.463 | -6.00\% |
| Frequency | 2015.1 | $-0.072(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.018)$ | $-0.109(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.193)$ | 0.468 | -6.90\% |
| Frequency | 2015.2 | $-0.074(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.045)$ | $-0.105(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.265$ ) | 0.427 | -7.10\% |
| Frequency | 2016.1 | -0.097 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.023$ ) | $-0.141(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.144)$ | 0.554 | -9.28\% |

Property Damage

Coverage $=P D$
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 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.010)$ | 0.010 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.516$ ) | 0.590 | +2.19\% | +3.22\% |
| Loss Cost | 2004.2 | $0.023(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | $0.008(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.621)$ | 0.580 | +2.34\% | +3.17\% |
| Loss Cost | 2005.1 | $0.021(\mathrm{Cl}=+/-0.020 ; p=0.037)$ | $0.011(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.530)$ | 0.549 | +2.13\% | +3.24\% |
| Loss Cost | 2005.2 | $0.019(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.081)$ | $0.013(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.477)$ | 0.519 | +1.95\% | +3.30\% |
| Loss Cost | 2006.1 | $0.019(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.115)$ | $0.013(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.517)$ | 0.499 | +1.97\% | +3.30\% |
| Loss Cost | 2006.2 | $0.019(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.179)$ | $0.014(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.520)$ | 0.473 | +1.88\% | +3.32\% |
| Loss Cost | 2007.1 | $0.022(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.158)$ | $0.009(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.689)$ | 0.468 | +2.26\% | +3.23\% |
| Loss Cost | 2007.2 | $0.028(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.128)$ | $0.003(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.905)$ | 0.467 | +2.80\% | +3.12\% |
| Loss Cost | 2008.1 | $0.036(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.089)$ | $-0.007(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.818)$ | 0.474 | +3.65\% | +2.97\% |
| Loss Cost | 2008.2 | $0.030(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.215)$ | $0.000(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.991)$ | 0.419 | +3.09\% | +3.05\% |
| Loss Cost | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.180)$ | $-0.011(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.770)$ | 0.413 | +4.05\% | +2.93\% |
| Loss Cost | 2009.2 | 0.049 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.182)$ | $-0.021(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.634)$ | 0.391 | +5.01\% | +2.83\% |
| Loss Cost | 2010.1 | $0.051(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.277)$ | $-0.023(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.671)$ | 0.339 | +5.21\% | +2.81\% |
| Loss Cost | 2010.2 | $0.047(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.457)$ | $-0.019(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.792)$ | 0.273 | +4.76\% | +2.84\% |
| Loss Cost | 2011.1 | $0.058(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.519)$ | $-0.031(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.752)$ | 0.230 | +6.01\% | +2.79\% |
| Loss Cost | 2011.2 | $0.079(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.595)$ | $-0.052(\mathrm{Cl}=+/-0.326 ; \mathrm{p}=0.738)$ | 0.179 | +8.23\% | +2.74\% |
| Loss Cost | 2012.1 | $0.162(\mathrm{Cl}=+/-0.677 ; \mathrm{p}=0.616)$ | $-0.136(\mathrm{Cl}=+/-0.690 ; \mathrm{p}=0.680)$ | 0.129 | +17.55\% | +2.65\% |
| Severity | 2004.1 | $0.023(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.966 | +2.37\% | +8.36\% |
| Severity | 2004.2 | $0.025(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.966 | +2.53\% | +8.29\% |
| Severity | 2005.1 | $0.025(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.964 | +2.50\% | +8.31\% |
| Severity | 2005.2 | $0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.963 | +2.46\% | +8.32\% |
| Severity | 2006.1 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.961 | +2.45\% | +8.32\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.961 | +2.73\% | +8.24\% |
| Severity | 2007.1 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.960 | +2.99\% | +8.18\% |
| Severity | 2007.2 | 0.030 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.049(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.958 | +3.02\% | +8.17\% |
| Severity | 2008.1 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | 0.046 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.956 | +3.29\% | +8.12\% |
| Severity | 2008.2 | $0.024(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.023)$ | $0.055(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.956 | +2.43\% | +8.26\% |
| Severity | 2009.1 | $0.024(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.055)$ | $0.055(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002)$ | 0.953 | +2.44\% | +8.26\% |
| Severity | 2009.2 | $0.027(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.085)$ | $0.052(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.009)$ | 0.950 | +2.70\% | +8.23\% |
| Severity | 2010.1 | $0.024(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.224)$ | $0.056(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.022)$ | 0.946 | +2.39\% | +8.26\% |
| Severity | 2010.2 | $0.027(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.303)$ | $0.052(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.085)$ | 0.941 | +2.72\% | +8.24\% |
| Severity | 2011.1 | $0.018(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.630)$ | $0.062(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.141)$ | 0.935 | +1.81\% | +8.28\% |
| Severity | 2011.2 | $0.036(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.553)$ | 0.043 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.507)$ | 0.929 | +3.70\% | +8.23\% |
| Severity | 2012.1 | $0.112(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.396)$ | $-0.034(\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.799)$ | 0.922 | +11.88\% | +8.15\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.790)$ | $-0.047(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.685 | -0.17\% | -4.74\% |
| Frequency | 2004.2 | -0.002 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.795)$ | $-0.047(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | 0.680 | -0.18\% | -4.73\% |
| Frequency | 2005.1 | $-0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.643)$ | $-0.044(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | 0.681 | -0.36\% | -4.67\% |
| Frequency | 2005.2 | -0.005 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.559)$ | $-0.042(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.008)$ | 0.679 | -0.50\% | -4.63\% |
| Frequency | 2006.1 | $-0.005(\mathrm{Cl}=+/-0.020 ; p=0.625)$ | $-0.043(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.012)$ | 0.671 | -0.47\% | -4.64\% |
| Frequency | 2006.2 | -0.008 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.448)$ | $-0.038(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.033)$ | 0.675 | -0.82\% | -4.55\% |
| Frequency | 2007.1 | $-0.007(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.565)$ | $-0.040(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.043)$ | 0.662 | -0.71\% | -4.58\% |
| Frequency | 2007.2 | -0.002 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.882)$ | -0.046 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.034)$ | 0.648 | -0.21\% | -4.67\% |
| Frequency | 2008.1 | $0.003(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.831)$ | $-0.052(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.030)$ | 0.635 | +0.35\% | -4.77\% |
| Frequency | 2008.2 | $0.006(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.738)$ | $-0.056(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.040)$ | 0.624 | +0.65\% | -4.81\% |
| Frequency | 2009.1 | $0.016(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.499)$ | $-0.066(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.035)$ | 0.614 | +1.58\% | -4.93\% |
| Frequency | 2009.2 | $0.022(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.438)$ | $-0.073(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.047)$ | 0.605 | +2.25\% | -4.99\% |
| Frequency | 2010.1 | $0.027(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.461)$ | -0.079 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.080)$ | 0.595 | +2.75\% | -5.03\% |
| Frequency | 2010.2 | $0.020(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.691)$ | $-0.071(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.215)$ | 0.590 | +1.99\% | -4.99\% |
| Frequency | 2011.1 | 0.040 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.572)$ | -0.092 ( $\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.243)$ | 0.571 | +4.13\% | -5.07\% |
| Frequency | 2011.2 | $0.043(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.716)$ | $-0.095(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.446)$ | 0.556 | +4.37\% | -5.07\% |
| Frequency | 2012.1 | 0.049 ( $\mathrm{Cl}=+/-0.538 ; \mathrm{p}=0.846$ ) | $-0.102(\mathrm{Cl}=+/-0.548 ; \mathrm{p}=0.697)$ | 0.532 | +5.07\% | -5.08\% |

## Property Damage

Coverage $=P D$<br>End Trend Period $=2020.1$<br>Excluded Points $=2017.1$<br>Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.027 (CI = +/-0.007; p = 0.000) | -0.072 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.048$ ) | 0.645 | +2.70\% |
| Loss Cost | 2004.2 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | -0.078 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.035)$ | 0.647 | +2.82\% |
| Loss Cost | 2005.1 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.083(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.029)$ | 0.626 | +2.72\% |
| Loss Cost | 2005.2 | $0.027(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.031)$ | 0.600 | +2.75\% |
| Loss Cost | 2006.1 | $0.027(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.086(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.036)$ | 0.583 | +2.74\% |
| Loss Cost | 2006.2 | 0.028 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.090(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.034)$ | 0.567 | +2.83\% |
| Loss Cost | 2007.1 | $0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.048)$ | 0.561 | +2.90\% |
| Loss Cost | 2007.2 | $0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.098(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.029)$ | 0.584 | +3.14\% |
| Loss Cost | 2008.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | -0.094 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.042$ ) | 0.580 | +3.23\% |
| Loss Cost | 2008.2 | $0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.093 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.054$ ) | 0.532 | +3.21\% |
| Loss Cost | 2009.1 | $0.032(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.091(\mathrm{Cl}=+/-0.100 ; p=0.071)$ | 0.519 | +3.26\% |
| Loss Cost | 2009.2 | $0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | -0.099 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.061$ ) | 0.509 | +3.46\% |
| Loss Cost | 2010.1 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $-0.106(\mathrm{Cl}=+/-0.109 ; p=0.055)$ | 0.479 | +3.26\% |
| Loss Cost | 2010.2 | $0.032(\mathrm{Cl}=+/-0.020 ; p=0.003)$ | $-0.107(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.067)$ | 0.425 | +3.30\% |
| Loss Cost | 2011.1 | $0.031(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.009)$ | $-0.113(\mathrm{Cl}=+/-0.122 ; p=0.067)$ | 0.397 | +3.11\% |
| Loss Cost | 2011.2 | $0.032(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.014)$ | $-0.118(\mathrm{Cl}=+/-0.131 ; p=0.073)$ | 0.359 | +3.28\% |
| Loss Cost | 2012.1 | 0.029 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.039)$ | $-0.127(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.068)$ | 0.331 | +2.96\% |
| Severity | 2004.1 | $0.050(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.581)$ | 0.889 | +5.09\% |
| Severity | 2004.2 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | -0.028 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.345)$ | 0.902 | +5.30\% |
| Severity | 2005.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | -0.022 ( $\mathrm{Cl}=+/-0.060 ; p=0.458)$ | 0.901 | +5.41\% |
| Severity | 2005.2 | $0.054(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.059 ; p=0.314)$ | 0.904 | +5.57\% |
| Severity | 2006.1 | $0.056(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.435)$ | 0.904 | +5.71\% |
| Severity | 2006.2 | $0.058(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.056 ; p=0.197)$ | 0.921 | +5.99\% |
| Severity | 2007.1 | 0.060 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.322)$ | 0.928 | +6.20\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.178)$ | 0.933 | +6.41\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.289)$ | 0.938 | +6.62\% |
| Severity | 2008.2 | 0.065 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.029 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.274)$ | 0.931 | +6.67\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.022 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.411)$ | 0.933 | +6.87\% |
| Severity | 2009.2 | $0.069(\mathrm{Cl}=+/-0.008 ; p=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.051 ; p=0.186)$ | 0.943 | +7.19\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.273)$ | 0.941 | +7.34\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.040 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.110$ ) | 0.950 | +7.67\% |
| Severity | 2011.1 | 0.075 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.160)$ | 0.946 | +7.79\% |
| Severity | 2011.2 | $0.079(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | -0.049 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.050$ ) | 0.955 | +8.18\% |
| Severity | 2012.1 | $0.080(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.079)$ | 0.951 | +8.30\% |
| Frequency | 2004.1 | $-0.023(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.127)$ | 0.556 | -2.28\% |
| Frequency | 2004.2 | $-0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | -0.051 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.169)$ | 0.556 | -2.36\% |
| Frequency | 2005.1 | -0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | -0.062 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.093)$ | 0.597 | -2.55\% |
| Frequency | 2005.2 | -0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.137)$ | 0.606 | -2.67\% |
| Frequency | 2006.1 | $-0.029(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | -0.063 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.099)$ | 0.613 | -2.81\% |
| Frequency | 2006.2 | -0.030 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.156)$ | 0.632 | -2.98\% |
| Frequency | 2007.1 | -0.032 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.125)$ | 0.629 | -3.11\% |
| Frequency | 2007.2 | $-0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.130)$ | 0.605 | -3.07\% |
| Frequency | 2008.1 | $-0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.118)$ | 0.588 | -3.18\% |
| Frequency | 2008.2 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.152)$ | 0.576 | -3.24\% |
| Frequency | 2009.1 | $-0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.069 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.135$ ) | 0.562 | -3.38\% |
| Frequency | 2009.2 | -0.035 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.177)$ | 0.551 | -3.47\% |
| Frequency | 2010.1 | -0.039 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $-0.078(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.116)$ | 0.578 | -3.80\% |
| Frequency | 2010.2 | -0.041 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $-0.067(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.183)$ | 0.591 | -4.06\% |
| Frequency | 2011.1 | $-0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.107 ; p=0.146)$ | 0.589 | -4.34\% |
| Frequency | 2011.2 | -0.046 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | -0.070 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.209)$ | 0.582 | -4.53\% |
| Frequency | 2012.1 | $-0.051(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.156)$ | 0.591 | -4.93\% |

Property Damage

Coverage $=P D$
End Trend Period $=2020.1$
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 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $-0.077(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.032)$ | $0.012(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.416)$ | 0.639 | +2.11\% | +3.33\% |
| Loss Cost | 2004.2 | $0.024(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.007)$ | $-0.082(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.026)$ | $0.008(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.587)$ | 0.637 | +2.38\% | +3.23\% |
| Loss Cost | 2005.1 | 0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.032)$ | $-0.088(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.019)$ | $0.013(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.408)$ | 0.620 | +2.01\% | +3.37\% |
| Loss Cost | 2005.2 | 0.020 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.054$ ) | $-0.088(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.023)$ | $0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.437)$ | 0.592 | +2.00\% | +3.37\% |
| Loss Cost | 2006.1 | $0.018(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.115)$ | $-0.091(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.023)$ | $0.016(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.394)$ | 0.577 | +1.81\% | +3.43\% |
| Loss Cost | 2006.2 | 0.019 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.130$ ) | $-0.093(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.026)$ | $0.014(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.487)$ | 0.556 | +1.96\% | +3.39\% |
| Loss Cost | 2007.1 | 0.020 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.166$ ) | $-0.092(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.033)$ | $0.013(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.558)$ | 0.546 | +2.05\% | +3.37\% |
| Loss Cost | 2007.2 | $0.029(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.083)$ | $-0.101(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.022)$ | $0.003(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.910)$ | 0.563 | +2.92\% | +3.19\% |
| Loss Cost | 2008.1 | 0.033 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.092$ ) | $-0.098(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.034)$ | -0.002 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.939)$ | 0.557 | +3.33\% | +3.12\% |
| Loss Cost | 2008.2 | $0.032(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.159)$ | $-0.097(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.042)$ | $-0.001(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.964)$ | 0.506 | +3.27\% | +3.13\% |
| Loss Cost | 2009.1 | 0.035 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.204$ ) | $-0.095(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.058)$ | $-0.005(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.891$ ) | 0.491 | +3.58\% | +3.08\% |
| Loss Cost | 2009.2 | $0.052(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.126)$ | $-0.104(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.045)$ | $-0.023(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.566)$ | 0.490 | +5.33\% | +2.91\% |
| Loss Cost | 2010.1 | $0.042(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.332)$ | $-0.109(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.046)$ | $-0.012(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.810)$ | 0.450 | +4.24\% | +3.01\% |
| Loss Cost | 2010.2 | $0.053(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.355)$ | $-0.112(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.051)$ | $-0.024(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.706)$ | 0.396 | +5.46\% | +2.94\% |
| Loss Cost | 2011.1 | 0.035 ( $\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.672$ ) | $-0.117(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.057)$ | $-0.005(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.952)$ | 0.360 | +3.58\% | +3.02\% |
| Loss Cost | 2011.2 | $0.101(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.455)$ | $-0.125(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.053)$ | $-0.073(\mathrm{Cl}=+/-0.296 ; \mathrm{p}=0.605)$ | 0.333 | +10.65\% | +2.87\% |
| Loss Cost | 2012.1 | $0.006(\mathrm{Cl}=+/-0.636 ; \mathrm{p}=0.985)$ | $-0.133(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.061)$ | $0.024(\mathrm{Cl}=+/-0.648 ; \mathrm{p}=0.938)$ | 0.292 | +0.57\% | +2.97\% |
| Severity | 2004.1 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.081)$ | $0.058(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.968 | +2.34\% | +8.40\% |
| Severity | 2004.2 | 0.025 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.048)$ | 0.055 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.970 | +2.54\% | +8.32\% |
| Severity | 2005.1 | $0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.044)$ | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.968 | +2.45\% | +8.35\% |
| Severity | 2005.2 | 0.025 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.034(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.048)$ | $0.056(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.967 | +2.48\% | +8.34\% |
| Severity | 2006.1 | $0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.047)$ | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.965 | +2.39\% | +8.37\% |
| Severity | 2006.2 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.024)$ | $0.052(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.967 | +2.76\% | +8.27\% |
| Severity | 2007.1 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.036)$ | $0.051(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.966 | +2.90\% | +8.24\% |
| Severity | 2007.2 | $0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.035)$ | 0.049 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.964 | +3.06\% | +8.21\% |
| Severity | 2008.1 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | -0.040 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.047$ ) | 0.048 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.962 | +3.15\% | +8.19\% |
| Severity | 2008.2 | $0.025(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.015)$ | $-0.035(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.081)$ | $0.055(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.961 | +2.49\% | +8.29\% |
| Severity | 2009.1 | $0.022(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.061)$ | $-0.036(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.082)$ | $0.058(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.001)$ | 0.958 | +2.26\% | +8.32\% |
| Severity | 2009.2 | $0.028(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.058)$ | $-0.039(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.071)$ | $0.052(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.007)$ | 0.956 | +2.82\% | +8.27\% |
| Severity | 2010.1 | $0.020(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.268)$ | $-0.043(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.060)$ | $0.060(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.010)$ | 0.954 | +2.02\% | +8.34\% |
| Severity | 2010.2 | $0.030(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.221)$ | $-0.046(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.055)$ | $0.050(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.075)$ | 0.951 | +3.00\% | +8.28\% |
| Severity | 2011.1 | $0.008(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.817)$ | $-0.051(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.042)$ | $0.073(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.061)$ | 0.948 | +0.78\% | +8.38\% |
| Severity | 2011.2 | 0.046 ( $\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.394)$ | $-0.056(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.033)$ | $0.033(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.554)$ | 0.945 | +4.73\% | +8.29\% |
| Severity | 2012.1 | 0.047 ( $\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.700$ ) | $-0.056(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.051)$ | $0.033(\mathrm{Cl}=+/-0.260 ; p=0.788)$ | 0.938 | +4.77\% | +8.29\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.720)$ | $-0.048(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.096)$ | $-0.046(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | 0.704 | -0.22\% | -4.68\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.815)$ | $-0.050(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.099)$ | $-0.047(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | 0.700 | -0.16\% | -4.70\% |
| Frequency | 2005.1 | $-0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.562)$ | $-0.055(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.076)$ | $-0.043(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.003)$ | 0.706 | -0.43\% | -4.60\% |
| Frequency | 2005.2 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.571)$ | $-0.054(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.090)$ | $-0.042(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.006)$ | 0.703 | -0.47\% | -4.59\% |
| Frequency | 2006.1 | $-0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.545)$ | $-0.056(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.093)$ | $-0.041(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.013)$ | 0.695 | -0.57\% | -4.57\% |
| Frequency | 2006.2 | $-0.008(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.459)$ | $-0.053(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.122)$ | $-0.038(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.029)$ | 0.694 | -0.78\% | -4.51\% |
| Frequency | 2007.1 | $-0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.491)$ | $-0.053(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.133)$ | $-0.038(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.049)$ | 0.681 | -0.83\% | -4.50\% |
| Frequency | 2007.2 | $-0.001(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.919)$ | $-0.061(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.094)$ | $-0.046(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.027)$ | 0.677 | -0.14\% | -4.63\% |
| Frequency | 2008.1 | $0.002(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.917)$ | $-0.058(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.125)$ | $-0.050(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.033)$ | 0.659 | +0.16\% | -4.69\% |
| Frequency | 2008.2 | $0.008(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.684)$ | $-0.062(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.110)$ | $-0.056(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.032)$ | 0.654 | +0.76\% | -4.77\% |
| Frequency | 2009.1 | $0.013(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.569)$ | $-0.059(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.149)$ | $-0.062(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.041)$ | 0.637 | +1.29\% | -4.84\% |
| Frequency | 2009.2 | $0.024(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.383)$ | $-0.065(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.125)$ | $-0.075(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.037)$ | 0.635 | +2.45\% | -4.94\% |
| Frequency | 2010.1 | $0.022(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.545)$ | -0.066 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.139$ ) | $-0.072(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.098)$ | 0.624 | +2.18\% | -4.92\% |
| Frequency | 2010.2 | $0.024(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.622)$ | $-0.067(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.157)$ | $-0.074(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.181)$ | 0.617 | +2.39\% | -4.93\% |
| Frequency | 2011.1 | $0.027(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.697)$ | $-0.066(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.190)$ | $-0.078(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.313)$ | 0.594 | +2.78\% | -4.95\% |
| Frequency | 2011.2 | $0.055(\mathrm{Cl}=+/-0.241 ; \mathrm{p}=0.633)$ | $-0.069(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.193)$ | $-0.106(\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.383)$ | 0.580 | +5.65\% | -5.01\% |
| Frequency | 2012.1 | $-0.041(\mathrm{Cl}=+/-0.543 ; \mathrm{p}=0.873)$ | $-0.077(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.186)$ | $-0.009(\mathrm{Cl}=+/-0.553 ; \mathrm{p}=0.971)$ | 0.562 | -4.01\% | -4.91\% |

Property Damage

Coverage $=P D$
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.826 | +3.18\% |
| Loss Cost | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.831 | +3.29\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.815 | +3.28\% |
| Loss Cost | 2005.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.801 | +3.29\% |
| Loss Cost | 2006.1 | 0.033 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.797 | +3.38\% |
| Loss Cost | 2006.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.787 | +3.45\% |
| Loss Cost | 2007.1 | 0.036 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.807 | +3.66\% |
| Loss Cost | 2007.2 | $0.038(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.830 | +3.89\% |
| Loss Cost | 2008.1 | $0.041(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.859 | +4.17\% |
| Loss Cost | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.840 | +4.12\% |
| Loss Cost | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.859 | +4.39\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.864 | +4.59\% |
| Loss Cost | 2010.1 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.850 | +4.65\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.829 | +4.66\% |
| Loss Cost | 2011.1 | 0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.820 | +4.83\% |
| Loss Cost | 2011.2 | 0.049 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.807 | +4.99\% |
| Loss Cost | 2012.1 | 0.050 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.791 | +5.16\% |
| Loss Cost | 2012.2 | 0.050 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.755 | +5.16\% |
| Loss Cost | 2013.1 | 0.050 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.711 | +5.15\% |
| Loss Cost | 2013.2 | 0.047 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001$ ) | 0.638 | +4.81\% |
| Loss Cost | 2014.1 | $0.053(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.670 | +5.47\% |
| Loss Cost | 2014.2 | 0.044 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004$ ) | 0.575 | +4.46\% |
| Loss Cost | 2015.1 | $0.047(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.009)$ | 0.539 | +4.80\% |
| Loss Cost | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.028)$ | 0.454 | +4.91\% |
| Loss Cost | 2016.1 | $0.057(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.036)$ | 0.471 | +5.88\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.880 | +4.99\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.890 | +5.19\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.890 | +5.32\% |
| Severity | 2005.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.890 | +5.46\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.892 | +5.62\% |
| Severity | 2006.2 | $0.057(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.905 | +5.89\% |
| Severity | 2007.1 | 0.060 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.915 | +6.14\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.917 | +6.33\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.924 | +6.58\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.915 | +6.61\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.919 | +6.86\% |
| Severity | 2009.2 | 0.069 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.926 | +7.17\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.926 | +7.40\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.930 | +7.71\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.927 | +7.94\% |
| Severity | 2011.2 | 0.080 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.932 | +8.31\% |
| Severity | 2012.1 | $0.083(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.930 | +8.60\% |
| Severity | 2012.2 | $0.082(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.915 | +8.58\% |
| Severity | 2013.1 | $0.083(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.899 | +8.67\% |
| Severity | 2013.2 | $0.081(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.873 | +8.41\% |
| Severity | 2014.1 | $0.083(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.853 | +8.66\% |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.825 | +7.66\% |
| Severity | 2015.1 | 0.076 ( $\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.791 | +7.93\% |
| Severity | 2015.2 | $0.077(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002)$ | 0.733 | +8.05\% |
| Severity | 2016.1 | 0.095 ( $\mathrm{Cl}=+/-0.040 ; p=0.001$ ) | 0.822 | +9.93\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.731 | -1.73\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.740 | -1.81\% |
| Frequency | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.782 | -1.94\% |
| Frequency | 2005.2 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.809 | -2.06\% |
| Frequency | 2006.1 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.808 | -2.12\% |
| Frequency | 2006.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.858 | -2.30\% |
| Frequency | 2007.1 | $-0.024(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.850 | -2.34\% |
| Frequency | 2007.2 | -0.023 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.831 | -2.29\% |
| Frequency | 2008.1 | $-0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.810 | -2.27\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.803 | -2.33\% |
| Frequency | 2009.1 | $-0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.778 | -2.32\% |
| Frequency | 2009.2 | -0.024 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.772 | -2.41\% |
| Frequency | 2010.1 | $-0.026(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.785 | -2.56\% |
| Frequency | 2010.2 | $-0.029(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.843 | -2.83\% |
| Frequency | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.825 | -2.87\% |
| Frequency | 2011.2 | $-0.031(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.836 | -3.06\% |
| Frequency | 2012.1 | $-0.032(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.824 | -3.17\% |
| Frequency | 2012.2 | -0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.790 | -3.14\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.767 | -3.24\% |
| Frequency | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.733 | -3.32\% |
| Frequency | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.660 | -2.94\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | 0.598 | -2.97\% |
| Frequency | 2015.1 | $-0.029(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.013)$ | 0.502 | -2.90\% |
| Frequency | 2015.2 | $-0.030(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.039)$ | 0.405 | -2.91\% |
| Frequency | 2016.1 | $-0.037(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.035)$ | 0.478 | -3.68\% |

Property Damage

Coverage $=P D$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.830 | +3.18\% |
| Loss Cost | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.835 | +3.29\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.821 | +3.28\% |
| Loss Cost | 2005.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.809 | +3.29\% |
| Loss Cost | 2006.1 | 0.033 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.806 | +3.38\% |
| Loss Cost | 2006.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.799 | +3.45\% |
| Loss Cost | 2007.1 | $0.036(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.818 | +3.66\% |
| Loss Cost | 2007.2 | 0.038 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.841 | +3.89\% |
| Loss Cost | 2008.1 | $0.041(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.868 | +4.17\% |
| Loss Cost | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.018 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.854 | +4.12\% |
| Loss Cost | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.872 | +4.39\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.878 | +4.59\% |
| Loss Cost | 2010.1 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.869 | +4.65\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.855 | +4.66\% |
| Loss Cost | 2011.1 | 0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.852 | +4.83\% |
| Loss Cost | 2011.2 | 0.049 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.846 | +4.99\% |
| Loss Cost | 2012.1 | 0.050 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.840 | +5.16\% |
| Loss Cost | 2012.2 | 0.050 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.824 | +5.16\% |
| Loss Cost | 2013.1 | 0.050 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.807 | +5.15\% |
| Loss Cost | 2013.2 | 0.047 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001$ ) | 0.019 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.790 | +4.81\% |
| Loss Cost | 2014.1 | $0.053(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.019 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.813 | +5.47\% |
| Loss Cost | 2014.2 | $0.044(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.019(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.830 | +4.46\% |
| Loss Cost | 2015.1 | 0.047 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.009$ ) | 0.019 ( $\mathrm{Cl}=+/-0.006 ; ~ p=0.000)$ | 0.829 | +4.80\% |
| Loss Cost | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.028)$ | 0.019 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.821 | +4.91\% |
| Loss Cost | 2016.1 | $0.057(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.036)$ | 0.019 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.832 | +5.88\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.595)$ | 0.888 | +4.99\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.663)$ | 0.897 | +5.19\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.718)$ | 0.897 | +5.32\% |
| Severity | 2005.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.777)$ | 0.897 | +5.46\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.845)$ | 0.899 | +5.62\% |
| Severity | 2006.2 | $0.057(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.954)$ | 0.911 | +5.89\% |
| Severity | 2007.1 | 0.060 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.931$ ) | 0.920 | +6.14\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.845)$ | 0.922 | +6.33\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.725$ ) | 0.928 | +6.58\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.005 ; ~ p=0.722)$ | 0.920 | +6.61\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.618)$ | 0.923 | +6.86\% |
| Severity | 2009.2 | $0.069(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.495)$ | 0.930 | +7.17\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.422)$ | 0.929 | +7.40\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.322)$ | 0.934 | +7.71\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.278)$ | 0.930 | +7.94\% |
| Severity | 2011.2 | 0.080 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.003 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.197)$ | 0.934 | +8.31\% |
| Severity | 2012.1 | $0.083(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.159)$ | 0.932 | +8.60\% |
| Severity | 2012.2 | 0.082 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.181)$ | 0.918 | +8.58\% |
| Severity | 2013.1 | $0.083(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.003 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.192$ ) | 0.902 | +8.67\% |
| Severity | 2013.2 | $0.081(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.003 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.239)$ | 0.876 | +8.41\% |
| Severity | 2014.1 | $0.083(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.006 ; ~ p=0.236)$ | 0.854 | +8.66\% |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.310)$ | 0.828 | +7.66\% |
| Severity | 2015.1 | 0.076 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.313)$ | 0.791 | +7.93\% |
| Severity | 2015.2 | 0.077 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002$ ) | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.344)$ | 0.728 | +8.05\% |
| Severity | 2016.1 | 0.095 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001$ ) | $0.004(\mathrm{Cl}=+/-0.006 ; ~ p=0.163)$ | 0.813 | +9.93\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.889 | -1.73\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.894 | -1.81\% |
| Frequency | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.911 | -1.94\% |
| Frequency | 2005.2 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.922 | -2.06\% |
| Frequency | 2006.1 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.923 | -2.12\% |
| Frequency | 2006.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.943 | -2.30\% |
| Frequency | 2007.1 | $-0.024(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.942 | -2.34\% |
| Frequency | 2007.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.939 | -2.29\% |
| Frequency | 2008.1 | $-0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.935 | -2.27\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.935 | -2.33\% |
| Frequency | 2009.1 | $-0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.931 | -2.32\% |
| Frequency | 2009.2 | $-0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.932 | -2.41\% |
| Frequency | 2010.1 | $-0.026(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.936 | -2.56\% |
| Frequency | 2010.2 | $-0.029(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.954 | -2.83\% |
| Frequency | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.951 | -2.87\% |
| Frequency | 2011.2 | $-0.031(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.956 | -3.06\% |
| Frequency | 2012.1 | $-0.032(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.955 | -3.17\% |
| Frequency | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.951 | -3.14\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.950 | -3.24\% |
| Frequency | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.947 | -3.32\% |
| Frequency | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.949 | -2.94\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.945 | -2.97\% |
| Frequency | 2015.1 | $-0.029(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.013)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.941 | -2.90\% |
| Frequency | 2015.2 | $-0.030(\mathrm{Cl}=+/-0.027 ; p=0.039)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.936 | -2.91\% |
| Frequency | 2016.1 | $-0.037(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.035)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.943 | -3.68\% |

Property Damage

Coverage $=P D$
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 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.036)$ | 0.846 | +3.15\% |
| Loss Cost | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.015$ ) | 0.859 | +3.29\% |
| Loss Cost | 2005.1 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.013)$ | 0.848 | +3.23\% |
| Loss Cost | 2005.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.062(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.013)$ | 0.838 | +3.29\% |
| Loss Cost | 2006.1 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.059(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.019)$ | 0.831 | +3.33\% |
| Loss Cost | 2006.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.013)$ | 0.830 | +3.45\% |
| Loss Cost | 2007.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.058(\mathrm{Cl}=+/-0.050 ; p=0.025)$ | 0.839 | +3.60\% |
| Loss Cost | 2007.2 | $0.038(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004)$ | 0.880 | +3.89\% |
| Loss Cost | 2008.1 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.061(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.007)$ | 0.896 | +4.10\% |
| Loss Cost | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.062(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.009)$ | 0.882 | +4.12\% |
| Loss Cost | 2009.1 | $0.042(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | 0.890 | +4.31\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.004)$ | 0.910 | +4.59\% |
| Loss Cost | 2010.1 | $0.044(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.006)$ | 0.899 | +4.55\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.006)$ | 0.889 | +4.66\% |
| Loss Cost | 2011.1 | 0.046 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.067(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.010)$ | 0.879 | +4.70\% |
| Loss Cost | 2011.2 | $0.049(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005)$ | 0.885 | +4.99\% |
| Loss Cost | 2012.1 | 0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.008)$ | 0.872 | +4.97\% |
| Loss Cost | 2012.2 | $0.050(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.008)$ | 0.857 | +5.16\% |
| Loss Cost | 2013.1 | 0.047 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.007)$ | 0.843 | +4.86\% |
| Loss Cost | 2013.2 | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.086(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.012)$ | 0.794 | +4.81\% |
| Loss Cost | 2014.1 | $0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.028)$ | 0.792 | +5.11\% |
| Loss Cost | 2014.2 | $0.044(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | $-0.068(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.052)$ | 0.711 | +4.46\% |
| Loss Cost | 2015.1 | 0.043 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.009)$ | $-0.070(\mathrm{Cl}=+/-0.080 ; p=0.077)$ | 0.673 | +4.35\% |
| Loss Cost | 2015.2 | $0.048(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015)$ | $-0.078(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.076)$ | 0.638 | +4.91\% |
| Loss Cost | 2016.1 | $0.050(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.045)$ | -0.075 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.143)$ | 0.605 | +5.13\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.024(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.426)$ | 0.879 | +4.98\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.059 ; p=0.239)$ | 0.892 | +5.19\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.060 ; p=0.327)$ | 0.890 | +5.30\% |
| Severity | 2005.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.060 ; p=0.220)$ | 0.893 | +5.46\% |
| Severity | 2006.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.314)$ | 0.892 | +5.60\% |
| Severity | 2006.2 | $0.057(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.135)$ | 0.910 | +5.89\% |
| Severity | 2007.1 | 0.059 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.231)$ | 0.917 | +6.11\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.127)$ | 0.922 | +6.33\% |
| Severity | 2008.1 | $0.063(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.216)$ | 0.926 | +6.55\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.206)$ | 0.918 | +6.61\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.323)$ | 0.919 | +6.83\% |
| Severity | 2009.2 | 0.069 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.039(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.147)$ | 0.931 | +7.17\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.227)$ | 0.928 | +7.34\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.094)$ | 0.938 | +7.71\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.145)$ | 0.933 | +7.86\% |
| Severity | 2011.2 | $0.080(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.046)$ | 0.946 | +8.31\% |
| Severity | 2012.1 | $0.081(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.081)$ | 0.941 | +8.48\% |
| Severity | 2012.2 | $0.082(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.089)$ | 0.929 | +8.58\% |
| Severity | 2013.1 | $0.082(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.105)$ | 0.914 | +8.50\% |
| Severity | 2013.2 | $0.081(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.146)$ | 0.888 | +8.41\% |
| Severity | 2014.1 | $0.081(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.192)$ | 0.866 | +8.44\% |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.324)$ | 0.827 | +7.66\% |
| Severity | 2015.1 | $0.074(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | $-0.035(\mathrm{Cl}=+/-0.090 ; p=0.394)$ | 0.786 | +7.70\% |
| Severity | 2015.2 | 0.077 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.003$ ) | $-0.039(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.389)$ | 0.728 | +8.05\% |
| Severity | 2016.1 | $0.093(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | $-0.016(\mathrm{Cl}=+/-0.107 ; p=0.721)$ | 0.792 | +9.76\% |
| Frequency | 2004.1 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.159)$ | 0.740 | -1.74\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.225)$ | 0.745 | -1.81\% |
| Frequency | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.072)$ | 0.800 | -1.96\% |
| Frequency | 2005.2 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.121)$ | 0.820 | -2.06\% |
| Frequency | 2006.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.074)$ | 0.825 | -2.15\% |
| Frequency | 2006.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.029 ; p=0.132)$ | 0.866 | -2.30\% |
| Frequency | 2007.1 | $-0.024(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.030 ; p=0.101)$ | 0.861 | -2.36\% |
| Frequency | 2007.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.030 ; p=0.073)$ | 0.848 | -2.29\% |
| Frequency | 2008.1 | $-0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.084)$ | 0.828 | -2.29\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.114)$ | 0.818 | -2.33\% |
| Frequency | 2009.1 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.122)$ | 0.794 | -2.35\% |
| Frequency | 2009.2 | $-0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.167)$ | 0.785 | -2.41\% |
| Frequency | 2010.1 | $-0.026(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.072)$ | 0.813 | -2.60\% |
| Frequency | 2010.2 | $-0.029(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.127)$ | 0.856 | -2.83\% |
| Frequency | 2011.1 | $-0.030(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.104)$ | 0.844 | -2.92\% |
| Frequency | 2011.2 | $-0.031(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.169)$ | 0.847 | -3.06\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.036 ; p=0.109)$ | 0.846 | -3.24\% |
| Frequency | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.103)$ | 0.820 | -3.14\% |
| Frequency | 2013.1 | $-0.034(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.040 ; p=0.070)$ | 0.814 | -3.35\% |
| Frequency | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.087)$ | 0.784 | -3.32\% |
| Frequency | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.031(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.163)$ | 0.699 | -3.07\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $-0.033(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.181)$ | 0.643 | -2.97\% |
| Frequency | 2015.1 | $-0.032(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009)$ | $-0.036(\mathrm{Cl}=+/-0.060 ; p=0.204)$ | 0.555 | -3.11\% |
| Frequency | 2015.2 | $-0.030(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.036)$ | $-0.039(\mathrm{Cl}=+/-0.070 ; p=0.221)$ | 0.471 | -2.91\% |
| Frequency | 2016.1 | $-0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.008)$ | $-0.059(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.053)$ | 0.724 | -4.22\% |

Coverage $=P D$<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | -0.049 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.036$ ) | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.849 | +3.15\% |
| Loss Cost | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.015)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.862 | +3.29\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.013)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.853 | +3.23\% |
| Loss Cost | 2005.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | -0.062 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.013$ ) | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.844 | +3.29\% |
| Loss Cost | 2006.1 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.059(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.019)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.839 | +3.33\% |
| Loss Cost | 2006.2 | 0.034 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.013$ ) | 0.016 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.839 | +3.45\% |
| Loss Cost | 2007.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.058(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.025)$ | $0.016(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.849 | +3.60\% |
| Loss Cost | 2007.2 | 0.038 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | -0.069 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004$ ) | $0.016(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.887 | +3.89\% |
| Loss Cost | 2008.1 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.061(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.007)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.903 | +4.10\% |
| Loss Cost | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.062(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.009$ ) | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.892 | +4.12\% |
| Loss Cost | 2009.1 | 0.042 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.900 | +4.31\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.004)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.919 | +4.59\% |
| Loss Cost | 2010.1 | $0.044(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.006)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.912 | +4.55\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.006$ ) | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.906 | +4.66\% |
| Loss Cost | 2011.1 | 0.046 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.067(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.010)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.900 | +4.70\% |
| Loss Cost | 2011.2 | 0.049 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.909 | +4.99\% |
| Loss Cost | 2012.1 | 0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.008)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.902 | +4.97\% |
| Loss Cost | 2012.2 | 0.050 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.008)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.897 | +5.16\% |
| Loss Cost | 2013.1 | 0.047 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.007)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.895 | +4.86\% |
| Loss Cost | 2013.2 | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.086(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.012)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.880 | +4.81\% |
| Loss Cost | 2014.1 | 0.050 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.080(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.028)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.882 | +5.11\% |
| Loss Cost | 2014.2 | $0.044(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | $-0.068(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.052)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.884 | +4.46\% |
| Loss Cost | 2015.1 | 0.043 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.009$ ) | $-0.070(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.077)$ | 0.017 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.879 | +4.35\% |
| Loss Cost | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015$ ) | $-0.078(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.076)$ | 0.017 ( $\mathrm{Cl}=+/-0.006 ; ~ p=0.000)$ | 0.881 | +4.91\% |
| Loss Cost | 2016.1 | 0.050 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.045$ ) | $-0.075(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.143)$ | 0.018 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.002)$ | 0.874 | +5.13\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.426)$ | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.508)$ | 0.887 | +4.98\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.239)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.525)$ | 0.899 | +5.19\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.060 ; p=0.327)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.591)$ | 0.897 | +5.30\% |
| Severity | 2005.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.060 ; p=0.220)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.617)$ | 0.900 | +5.46\% |
| Severity | 2006.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.314)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.699)$ | 0.899 | +5.60\% |
| Severity | 2006.2 | $0.057(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.135)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.736)$ | 0.915 | +5.89\% |
| Severity | 2007.1 | $0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.231)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.875)$ | 0.922 | +6.11\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.127)$ | 0.000 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.922$ ) | 0.926 | +6.33\% |
| Severity | 2008.1 | 0.063 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.216)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.931$ ) | 0.930 | +6.55\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.206)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.919)$ | 0.922 | +6.61\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.323)$ | $0.001(\mathrm{Cl}=+/-0.005 ; ~ p=0.787)$ | 0.923 | +6.83\% |
| Severity | 2009.2 | 0.069 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.147)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.698)$ | 0.934 | +7.17\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.227)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.606)$ | 0.931 | +7.34\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.094)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.507)$ | 0.941 | +7.71\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.145)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.457)$ | 0.936 | +7.86\% |
| Severity | 2011.2 | 0.080 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.052(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.046)$ | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.343)$ | 0.948 | +8.31\% |
| Severity | 2012.1 | $0.081(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.081)$ | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.301)$ | 0.943 | +8.48\% |
| Severity | 2012.2 | $0.082(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.089)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.311)$ | 0.931 | +8.58\% |
| Severity | 2013.1 | $0.082(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.063 ; p=0.105)$ | $0.002(\mathrm{Cl}=+/-0.005 ; ~ p=0.362)$ | 0.917 | +8.50\% |
| Severity | 2013.2 | $0.081(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.146)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.394)$ | 0.891 | +8.41\% |
| Severity | 2014.1 | $0.081(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.192)$ | $0.002(\mathrm{Cl}=+/-0.006 ; ~ p=0.425)$ | 0.868 | +8.44\% |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.324)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.468)$ | 0.830 | +7.66\% |
| Severity | 2015.1 | $0.074(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | $-0.035(\mathrm{Cl}=+/-0.090 ; p=0.394)$ | $0.002(\mathrm{Cl}=+/-0.006 ; ~ p=0.506)$ | 0.786 | +7.70\% |
| Severity | 2015.2 | 0.077 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.003$ ) | $-0.039(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.389)$ | $0.002(\mathrm{Cl}=+/-0.007 ; ~ p=0.514)$ | 0.722 | +8.05\% |
| Severity | 2016.1 | $0.093(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | $-0.016(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.721)$ | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.277)$ | 0.782 | +9.76\% |
| Frequency | 2004.1 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.159)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.893 | -1.74\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.022 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.225$ ) | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.896 | -1.81\% |
| Frequency | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.072)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.918 | -1.96\% |
| Frequency | 2005.2 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.025 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.121$ ) | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.926 | -2.06\% |
| Frequency | 2006.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.074)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.930 | -2.15\% |
| Frequency | 2006.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.132)$ | 0.017 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.946 | -2.30\% |
| Frequency | 2007.1 | $-0.024(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.030 ; p=0.101)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.946 | -2.36\% |
| Frequency | 2007.2 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.073)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.945 | -2.29\% |
| Frequency | 2008.1 | $-0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.084)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.942 | -2.29\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.114)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.940 | -2.33\% |
| Frequency | 2009.1 | $-0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.122)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.937 | -2.35\% |
| Frequency | 2009.2 | $-0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.167)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.935 | -2.41\% |
| Frequency | 2010.1 | $-0.026(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.072)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.945 | -2.60\% |
| Frequency | 2010.2 | $-0.029(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.127)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.958 | -2.83\% |
| Frequency | 2011.1 | -0.030 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.104)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.957 | -2.92\% |
| Frequency | 2011.2 | $-0.031(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.169)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.959 | -3.06\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.109)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.960 | -3.24\% |
| Frequency | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.103)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.958 | -3.14\% |
| Frequency | 2013.1 | $-0.034(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.070)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.960 | -3.35\% |
| Frequency | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.087)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.957 | -3.32\% |
| Frequency | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.031(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.163)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.955 | -3.07\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $-0.033(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.181)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.952 | -2.97\% |
| Frequency | 2015.1 | $-0.032(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009)$ | $-0.036(\mathrm{Cl}=+/-0.060 ; p=0.204)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.948 | -3.11\% |
| Frequency | 2015.2 | $-0.030(\mathrm{Cl}=+/-0.027 ; p=0.036)$ | $-0.039(\mathrm{Cl}=+/-0.070 ; p=0.221)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.943 | -2.91\% |
| Frequency | 2016.1 | $-0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.008)$ | $-0.059(\mathrm{Cl}=+/-0.060 ; p=0.053)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.970 | -4.22\% |

Property Damage

Coverage $=P D$
End Trend Period $=2019.2$
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 | 0.017 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.034 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.885 | +1.67\% | +5.21\% |
| Loss Cost | 2004.2 | $0.018(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001)$ | 0.033 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.883 | +1.77\% | +5.17\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.010 ; p=0.005)$ | 0.037 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.880 | +1.50\% | +5.28\% |
| Loss Cost | 2005.2 | $0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.029)$ | 0.040 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.876 | +1.25\% | +5.37\% |
| Loss Cost | 2006.1 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.060)$ | 0.041 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | 0.870 | +1.19\% | +5.39\% |
| Loss Cost | 2006.2 | 0.010 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.147)$ | 0.043 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | 0.864 | +1.02\% | +5.44\% |
| Loss Cost | 2007.1 | $0.013(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.108)$ | 0.040 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.003)$ | 0.864 | +1.28\% | +5.37\% |
| Loss Cost | 2007.2 | $0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.064)$ | 0.035 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.014$ ) | 0.866 | +1.69\% | +5.27\% |
| Loss Cost | 2008.1 | 0.023 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.024$ ) | 0.027 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.067$ ) | 0.875 | +2.37\% | +5.13\% |
| Loss Cost | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.161)$ | 0.035 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.029)$ | 0.869 | +1.60\% | +5.27\% |
| Loss Cost | 2009.1 | $0.023(\mathrm{Cl}=+/-0.027 ; p=0.096)$ | 0.028 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.119$ ) | 0.870 | +2.29\% | +5.17\% |
| Loss Cost | 2009.2 | $0.028(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.092)$ | 0.021 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.298)$ | 0.865 | +2.88\% | +5.10\% |
| Loss Cost | 2010.1 | $0.025(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.231)$ | 0.025 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.329)$ | 0.850 | +2.57\% | +5.13\% |
| Loss Cost | 2010.2 | $0.014(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.619)$ | 0.037 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.253)$ | 0.833 | +1.39\% | +5.21\% |
| Loss Cost | 2011.1 | $0.014(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.723)$ | $0.036(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.414)$ | 0.817 | +1.44\% | +5.21\% |
| Loss Cost | 2011.2 | $0.014(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.830)$ | 0.036 ( $\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.604$ ) | 0.797 | +1.44\% | +5.21\% |
| Loss Cost | 2012.1 | 0.049 ( $\mathrm{Cl}=+/-0.305 ; \mathrm{p}=0.734)$ | $0.001(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.992)$ | 0.775 | +5.02\% | +5.16\% |
| Severity | 2004.1 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.966 | +2.28\% | +8.71\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.059 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.967 | +2.43\% | +8.64\% |
| Severity | 2005.1 | $0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.059 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.965 | +2.39\% | +8.66\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.963 | +2.35\% | +8.67\% |
| Severity | 2006.1 | $0.023(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.961 | +2.32\% | +8.68\% |
| Severity | 2006.2 | $0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.961 | +2.59\% | +8.60\% |
| Severity | 2007.1 | $0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.961 | +2.83\% | +8.54\% |
| Severity | 2007.2 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.054(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.958 | +2.83\% | +8.54\% |
| Severity | 2008.1 | $0.030(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.051(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.956 | +3.08\% | +8.48\% |
| Severity | 2008.2 | $0.022(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.033)$ | $0.061(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.958 | +2.18\% | +8.65\% |
| Severity | 2009.1 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.079)$ | $0.062(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | 0.955 | +2.14\% | +8.65\% |
| Severity | 2009.2 | $0.023(\mathrm{Cl}=+/-0.030 ; p=0.119)$ | 0.060 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.004$ ) | 0.952 | +2.35\% | +8.63\% |
| Severity | 2010.1 | $0.019(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.302)$ | $0.064(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.009)$ | 0.948 | +1.96\% | +8.66\% |
| Severity | 2010.2 | $0.021(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.396)$ | 0.062 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.044$ ) | 0.943 | +2.16\% | +8.65\% |
| Severity | 2011.1 | $0.010(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.771)$ | 0.073 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.080)$ | 0.937 | +1.05\% | +8.70\% |
| Severity | 2011.2 | $0.026(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.667)$ | 0.058 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.364$ ) | 0.931 | +2.58\% | +8.66\% |
| Severity | 2012.1 | $0.094(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.465)$ | $-0.011(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.930)$ | 0.925 | +9.83\% | +8.58\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.054)$ | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.834 | -0.60\% | -3.21\% |
| Frequency | 2004.2 | $-0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.057)$ | $-0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.831 | -0.65\% | -3.19\% |
| Frequency | 2005.1 | $-0.009(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.017)$ | $-0.023(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.846 | -0.87\% | -3.11\% |
| Frequency | 2005.2 | $-0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | $-0.020(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.006)$ | 0.853 | -1.07\% | -3.04\% |
| Frequency | 2006.1 | -0.011 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $-0.020(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.011)$ | 0.847 | -1.10\% | -3.03\% |
| Frequency | 2006.2 | -0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001)$ | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.055)$ | 0.874 | -1.53\% | -2.91\% |
| Frequency | 2007.1 | $-0.015(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.005)$ | $-0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.073)$ | 0.864 | -1.51\% | -2.92\% |
| Frequency | 2007.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.047)$ | $-0.019(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.025)$ | 0.860 | -1.11\% | -3.01\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.255)$ | $-0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.009)$ | 0.856 | -0.69\% | -3.09\% |
| Frequency | 2008.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.430)$ | $-0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.014)$ | 0.847 | -0.56\% | -3.11\% |
| Frequency | 2009.1 | $0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.859)$ | $-0.034(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.004)$ | 0.850 | +0.14\% | -3.21\% |
| Frequency | 2009.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.604)$ | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.844 | +0.52\% | -3.25\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.638)$ | $-0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.019)$ | 0.837 | +0.60\% | -3.26\% |
| Frequency | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.645)$ | $-0.025(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.202)$ | 0.850 | -0.76\% | -3.17\% |
| Frequency | 2011.1 | $0.004(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.871)$ | $-0.037(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.170)$ | 0.836 | +0.38\% | -3.22\% |
| Frequency | 2011.2 | $-0.011(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.770)$ | $-0.021(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.605)$ | 0.828 | -1.12\% | -3.18\% |
| Frequency | 2012.1 | $-0.045(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.591)$ | 0.013 ( $\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.879)$ | 0.811 | -4.38\% | -3.14\% |

Property Damage

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

| Fit | Start Date | Time | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.017 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.888 | +1.67\% | +5.21\% |
| Loss Cost | 2004.2 | 0.018 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001$ ) | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.033 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.885 | +1.77\% | +5.17\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.005$ ) | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.037 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.884 | +1.50\% | +5.28\% |
| Loss Cost | 2005.2 | 0.012 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.029)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.881 | +1.25\% | +5.37\% |
| Loss Cost | 2006.1 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.060)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | 0.876 | +1.19\% | +5.39\% |
| Loss Cost | 2006.2 | 0.010 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.147)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001$ ) | 0.871 | +1.02\% | +5.44\% |
| Loss Cost | 2007.1 | $0.013(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.108)$ | $0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.003)$ | 0.871 | +1.28\% | +5.37\% |
| Loss Cost | 2007.2 | $0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.064)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.035 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.014$ ) | 0.874 | +1.69\% | +5.27\% |
| Loss Cost | 2008.1 | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.024)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.067)$ | 0.883 | +2.37\% | +5.13\% |
| Loss Cost | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.161$ ) | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.035 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.029)$ | 0.880 | +1.60\% | +5.27\% |
| Loss Cost | 2009.1 | $0.023(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.096)$ | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.119)$ | 0.882 | +2.29\% | +5.17\% |
| Loss Cost | 2009.2 | 0.028 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.092$ ) | $0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.298)$ | 0.879 | +2.88\% | +5.10\% |
| Loss Cost | 2010.1 | 0.025 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.231$ ) | $0.019(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.329$ ) | 0.869 | +2.57\% | +5.13\% |
| Loss Cost | 2010.2 | $0.014(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.619)$ | $0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.253)$ | 0.859 | +1.39\% | +5.21\% |
| Loss Cost | 2011.1 | $0.014(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.723)$ | $0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.414)$ | 0.849 | +1.44\% | +5.21\% |
| Loss Cost | 2011.2 | $0.014(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.830)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.604)$ | 0.838 | +1.44\% | +5.21\% |
| Loss Cost | 2012.1 | 0.049 ( $\mathrm{Cl}=+/-0.305 ; \mathrm{p}=0.734)$ | $0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.992)$ | 0.828 | +5.02\% | +5.16\% |
| Severity | 2004.1 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.073)$ | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.969 | +2.28\% | +8.71\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.078)$ | $0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.969 | +2.43\% | +8.64\% |
| Severity | 2005.1 | 0.024 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.083)$ | $0.059(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.967 | +2.39\% | +8.66\% |
| Severity | 2005.2 | 0.023 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.087)$ | $0.060(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.965 | +2.35\% | +8.67\% |
| Severity | 2006.1 | 0.023 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.093)$ | 0.060 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.963 | +2.32\% | +8.68\% |
| Severity | 2006.2 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.100)$ | $0.057(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.964 | +2.59\% | +8.60\% |
| Severity | 2007.1 | $0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.109)$ | $0.054(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.963 | +2.83\% | +8.54\% |
| Severity | 2007.2 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.117)$ | $0.054(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.960 | +2.83\% | +8.54\% |
| Severity | 2008.1 | 0.030 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002$ ) | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.128)$ | $0.051(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.959 | +3.08\% | +8.48\% |
| Severity | 2008.2 | $0.022(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.033)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.096)$ | $0.061(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.960 | +2.18\% | +8.65\% |
| Severity | 2009.1 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.079)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.105)$ | $0.062(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | 0.957 | +2.14\% | +8.65\% |
| Severity | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.119$ ) | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.117)$ | 0.060 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.004$ ) | 0.954 | +2.35\% | +8.63\% |
| Severity | 2010.1 | 0.019 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.302)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.124)$ | $0.064(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.009)$ | 0.950 | +1.96\% | +8.66\% |
| Severity | 2010.2 | $0.021(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.396)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.137)$ | $0.062(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.044)$ | 0.946 | +2.16\% | +8.65\% |
| Severity | 2011.1 | $0.010(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.771)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.143)$ | 0.073 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.080)$ | 0.940 | +1.05\% | +8.70\% |
| Severity | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.667$ ) | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.161)$ | $0.058(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.364)$ | 0.934 | +2.58\% | +8.66\% |
| Severity | 2012.1 | $0.094(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.465)$ | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.181)$ | $-0.011(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.930)$ | 0.927 | +9.83\% | +8.58\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.054)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.932 | -0.60\% | -3.21\% |
| Frequency | 2004.2 | $-0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.057)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.931 | -0.65\% | -3.19\% |
| Frequency | 2005.1 | $-0.009(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.017)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.937 | -0.87\% | -3.11\% |
| Frequency | 2005.2 | $-0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | $0.016(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.006)$ | 0.940 | -1.07\% | -3.04\% |
| Frequency | 2006.1 | $-0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.011)$ | 0.939 | -1.10\% | -3.03\% |
| Frequency | 2006.2 | $-0.015(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.055)$ | 0.949 | -1.53\% | -2.91\% |
| Frequency | 2007.1 | $-0.015(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.005)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.073)$ | 0.947 | -1.51\% | -2.92\% |
| Frequency | 2007.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.047)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.025)$ | 0.949 | -1.11\% | -3.01\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.255)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.009)$ | 0.951 | -0.69\% | -3.09\% |
| Frequency | 2008.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.430)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.014)$ | 0.950 | -0.56\% | -3.11\% |
| Frequency | 2009.1 | $0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.859)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.004)$ | 0.954 | +0.14\% | -3.21\% |
| Frequency | 2009.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.604)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.953 | +0.52\% | -3.25\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.638)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.019)$ | 0.952 | +0.60\% | -3.26\% |
| Frequency | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.645)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.202)$ | 0.956 | -0.76\% | -3.17\% |
| Frequency | 2011.1 | $0.004(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.871)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.170)$ | 0.954 | +0.38\% | -3.22\% |
| Frequency | 2011.2 | $-0.011(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.770)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.021(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.605)$ | 0.953 | -1.12\% | -3.18\% |
| Frequency | 2012.1 | $-0.045(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.591$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.879)$ | 0.951 | -4.38\% | -3.14\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.644 | +3.70\% |
| Loss Cost | 2004.2 | 0.038 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.645 | +3.84\% |
| Loss Cost | 2005.1 | 0.039 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.648 | +4.00\% |
| Loss Cost | 2005.2 | 0.040 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.640 | +4.11\% |
| Loss Cost | 2006.1 | $0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.649 | +4.32\% |
| Loss Cost | 2006.2 | 0.043 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.627 | +4.35\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.631 | +4.56\% |
| Loss Cost | 2007.2 | 0.047 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.637 | +4.80\% |
| Loss Cost | 2008.1 | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.654 | +5.12\% |
| Loss Cost | 2008.2 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.656 | +5.38\% |
| Loss Cost | 2009.1 | $0.056(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.670 | +5.74\% |
| Loss Cost | 2009.2 | $0.058(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.664 | +5.99\% |
| Loss Cost | 2010.1 | $0.061(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.659 | +6.28\% |
| Loss Cost | 2010.2 | $0.062(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.635 | +6.42\% |
| Loss Cost | 2011.1 | $0.066(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.637 | +6.83\% |
| Loss Cost | 2011.2 | $0.068(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.608 | +6.99\% |
| Loss Cost | 2012.1 | $0.069(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.574 | +7.13\% |
| Loss Cost | 2012.2 | $0.064(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001$ ) | 0.496 | +6.62\% |
| Loss Cost | 2013.1 | $0.061(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.005)$ | 0.421 | +6.34\% |
| Loss Cost | 2013.2 | $0.055(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.022)$ | 0.313 | +5.60\% |
| Loss Cost | 2014.1 | $0.052(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.053)$ | 0.235 | +5.37\% |
| Loss Cost | 2014.2 | 0.048 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.122$ ) | 0.145 | +4.93\% |
| Loss Cost | 2015.1 | $0.036(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.300)$ | 0.020 | +3.72\% |
| Loss Cost | 2015.2 | 0.028 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.508)$ | -0.061 | +2.82\% |
| Loss Cost | 2016.1 | $0.013(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.797)$ | -0.131 | +1.33\% |
| Severity | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; ~ p=0.000)$ | 0.807 | +3.24\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.807 | +3.33\% |
| Severity | 2005.1 | 0.034 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.817 | +3.47\% |
| Severity | 2005.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.815 | +3.57\% |
| Severity | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.832 | +3.75\% |
| Severity | 2006.2 | $0.038(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.835 | +3.89\% |
| Severity | 2007.1 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.851 | +4.10\% |
| Severity | 2007.2 | 0.042 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.865 | +4.31\% |
| Severity | 2008.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.899 | +4.62\% |
| Severity | 2008.2 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.907 | +4.81\% |
| Severity | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.931 | +5.11\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.933 | +5.28\% |
| Severity | 2010.1 | $0.054(\mathrm{Cl}=+/-0.006 ; ~ p=0.000)$ | 0.952 | +5.59\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.952 | +5.74\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.006 ; ~ p=0.000)$ | 0.964 | +6.04\% |
| Severity | 2011.2 | $0.061(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.969 | +6.27\% |
| Severity | 2012.1 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.981 | +6.59\% |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.978 | +6.66\% |
| Severity | 2013.1 | $0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.979 | +6.85\% |
| Severity | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.975 | +6.87\% |
| Severity | 2014.1 | $0.069(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.976 | +7.11\% |
| Severity | 2014.2 | 0.068 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.969 | +7.02\% |
| Severity | 2015.1 | 0.067 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.960 | +6.98\% |
| Severity | 2015.2 | 0.065 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.947 | +6.75\% |
| Severity | 2016.1 | 0.067 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.932 | +6.89\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.217)$ | 0.018 | +0.45\% |
| Frequency | 2004.2 | 0.005 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.202)$ | 0.022 | +0.49\% |
| Frequency | 2005.1 | 0.005 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.215$ ) | 0.020 | +0.51\% |
| Frequency | 2005.2 | 0.005 ( $\mathrm{Cl}=+/-0.009 ; p=0.240)$ | 0.015 | +0.52\% |
| Frequency | 2006.1 | 0.005 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.253)$ | 0.013 | +0.54\% |
| Frequency | 2006.2 | $0.004(\mathrm{Cl}=+/-0.010 ; p=0.378)$ | -0.007 | +0.44\% |
| Frequency | 2007.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.410)$ | -0.012 | +0.44\% |
| Frequency | 2007.2 | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.416)$ | -0.013 | +0.47\% |
| Frequency | 2008.1 | $0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.447)$ | -0.017 | +0.48\% |
| Frequency | 2008.2 | $0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.428)$ | -0.015 | +0.54\% |
| Frequency | 2009.1 | $0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.424)$ | -0.015 | +0.60\% |
| Frequency | 2009.2 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.413)$ | -0.014 | +0.67\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.470)$ | -0.023 | +0.65\% |
| Frequency | 2010.2 | $0.006(\mathrm{Cl}=+/-0.020 ; p=0.524)$ | -0.031 | +0.63\% |
| Frequency | 2011.1 | $0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.498)$ | -0.030 | +0.75\% |
| Frequency | 2011.2 | $0.007(\mathrm{Cl}=+/-0.026 ; p=0.583)$ | -0.042 | +0.68\% |
| Frequency | 2012.1 | $0.005(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.712)$ | -0.057 | +0.51\% |
| Frequency | 2012.2 | 0.000 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.982$ ) | -0.071 | -0.03\% |
| Frequency | 2013.1 | $-0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.779)$ | -0.070 | -0.48\% |
| Frequency | 2013.2 | $-0.012(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.539)$ | -0.048 | -1.18\% |
| Frequency | 2014.1 | $-0.016(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.465)$ | -0.037 | -1.63\% |
| Frequency | 2014.2 | $-0.020(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.458)$ | -0.038 | -1.96\% |
| Frequency | 2015.1 | $-0.031(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.326)$ | 0.008 | -3.05\% |
| Frequency | 2015.2 | $-0.038(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.331)$ | 0.008 | -3.68\% |
| Frequency | 2016.1 | $-0.053(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.263)$ | 0.057 | -5.21\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.072(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.114)$ | 0.662 | +3.70\% |
| Loss Cost | 2004.2 | 0.038 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.076)$ | 0.671 | +3.89\% |
| Loss Cost | 2005.1 | $0.039(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.105)$ | 0.669 | +4.00\% |
| Loss Cost | 2005.2 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.084(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.080)$ | 0.667 | +4.17\% |
| Loss Cost | 2006.1 | 0.042 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.114)$ | 0.669 | +4.32\% |
| Loss Cost | 2006.2 | 0.043 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.106)$ | 0.651 | +4.42\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.145)$ | 0.648 | +4.56\% |
| Loss Cost | 2007.2 | 0.048 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.090(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.088)$ | 0.667 | +4.88\% |
| Loss Cost | 2008.1 | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.080(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.132)$ | 0.674 | +5.12\% |
| Loss Cost | 2008.2 | $0.053(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.095(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.080)$ | 0.690 | +5.49\% |
| Loss Cost | 2009.1 | $0.056(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.086(\mathrm{Cl}=+/-0.110 ; p=0.121)$ | 0.694 | +5.74\% |
| Loss Cost | 2009.2 | $0.059(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.099(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.080)$ | 0.700 | +6.12\% |
| Loss Cost | 2010.1 | $0.061(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.110)$ | 0.689 | +6.28\% |
| Loss Cost | 2010.2 | $0.064(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.092)$ | 0.674 | +6.58\% |
| Loss Cost | 2011.1 | 0.066 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.096(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.132)$ | 0.667 | +6.83\% |
| Loss Cost | 2011.2 | 0.070 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.113)$ | 0.648 | +7.20\% |
| Loss Cost | 2012.1 | $0.069(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $-0.109(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.129)$ | 0.615 | +7.13\% |
| Loss Cost | 2012.2 | 0.067 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | $-0.102(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.180)$ | 0.530 | +6.88\% |
| Loss Cost | 2013.1 | $0.061(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.004)$ | $-0.115(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.155)$ | 0.474 | +6.34\% |
| Loss Cost | 2013.2 | $0.058(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.016)$ | $-0.106(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.222)$ | 0.350 | +5.95\% |
| Loss Cost | 2014.1 | $0.052(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.049)$ | $-0.118(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.207)$ | 0.288 | +5.37\% |
| Loss Cost | 2014.2 | $0.053(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.090)$ | $-0.120(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.246)$ | 0.188 | +5.45\% |
| Loss Cost | 2015.1 | $0.036(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.273)$ | $-0.150(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.165)$ | 0.147 | +3.72\% |
| Loss Cost | 2015.2 | $0.037(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.373)$ | $-0.151(\mathrm{Cl}=+/-0.264 ; \mathrm{p}=0.218)$ | 0.039 | +3.77\% |
| Loss Cost | 2016.1 | $0.013(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.776)$ | $-0.187(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.156)$ | 0.082 | +1.33\% |
| Severity | 2004.1 | $0.032(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.264)$ | 0.809 | +3.24\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.183)$ | 0.812 | +3.35\% |
| Severity | 2005.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.266)$ | 0.818 | +3.47\% |
| Severity | 2005.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.186)$ | 0.820 | +3.60\% |
| Severity | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.285)$ | 0.833 | +3.75\% |
| Severity | 2006.2 | 0.038 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.176)$ | 0.841 | +3.92\% |
| Severity | 2007.1 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.275)$ | 0.852 | +4.10\% |
| Severity | 2007.2 | 0.043 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.050 ; p=0.119)$ | 0.874 | +4.34\% |
| Severity | 2008.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.212)$ | 0.902 | +4.62\% |
| Severity | 2008.2 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.038(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.084)$ | 0.916 | +4.85\% |
| Severity | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.028(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.149)$ | 0.934 | +5.11\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.037 ; p=0.059)$ | 0.942 | +5.33\% |
| Severity | 2010.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.103)$ | 0.956 | +5.59\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.037)$ | 0.961 | +5.80\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.064)$ | 0.970 | +6.04\% |
| Severity | 2011.2 | $0.061(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.005)$ | 0.981 | +6.34\% |
| Severity | 2012.1 | $0.064(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | 0.989 | +6.59\% |
| Severity | 2012.2 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | 0.990 | +6.74\% |
| Severity | 2013.1 | 0.066 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.990 | +6.85\% |
| Severity | 2013.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.990 | +6.98\% |
| Severity | 2014.1 | $0.069(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.990 | +7.11\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | 0.987 | +7.17\% |
| Severity | 2015.1 | $0.067(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.987 | +6.98\% |
| Severity | 2015.2 | $0.067(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006)$ | 0.981 | +6.98\% |
| Severity | 2016.1 | $0.067(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.011)$ | 0.975 | +6.89\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.213)$ | $-0.042(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.221)$ | 0.036 | +0.45\% |
| Frequency | 2004.2 | $0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.175)$ | $-0.046(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.193)$ | 0.047 | +0.52\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.210)$ | $-0.046(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.203)$ | 0.043 | +0.51\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.208)$ | $-0.048(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.200)$ | 0.040 | +0.55\% |
| Frequency | 2006.1 | 0.005 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.248)$ | $-0.049(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.211)$ | 0.036 | +0.54\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.340)$ | $-0.046(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.257)$ | 0.006 | +0.48\% |
| Frequency | 2007.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.408)$ | $-0.047(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.259)$ | 0.002 | +0.44\% |
| Frequency | 2007.2 | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.371)$ | $-0.051(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.246)$ | 0.005 | +0.52\% |
| Frequency | 2008.1 | $0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.443)$ | $-0.052(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.250)$ | 0.000 | +0.48\% |
| Frequency | 2008.2 | $0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.376)$ | $-0.057(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.226)$ | 0.010 | +0.60\% |
| Frequency | 2009.1 | $0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.420)$ | $-0.058(\mathrm{Cl}=+/-0.100 ; p=0.245)$ | 0.005 | +0.60\% |
| Frequency | 2009.2 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.356)$ | $-0.063(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.222)$ | 0.015 | +0.75\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.463)$ | $-0.067(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.219)$ | 0.009 | +0.65\% |
| Frequency | 2010.2 | $0.007(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.453)$ | $-0.070(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.224)$ | 0.002 | +0.74\% |
| Frequency | 2011.1 | $0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.494)$ | $-0.070(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.251)$ | -0.005 | +0.75\% |
| Frequency | 2011.2 | $0.008(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.511)$ | $-0.072(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.268)$ | -0.021 | +0.81\% |
| Frequency | 2012.1 | $0.005(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.707)$ | $-0.080(\mathrm{Cl}=+/-0.140 ; p=0.240)$ | -0.022 | +0.51\% |
| Frequency | 2012.2 | $0.001(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.933)$ | $-0.069(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.335)$ | -0.071 | +0.13\% |
| Frequency | 2013.1 | $-0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.776$ ) | $-0.085(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.261)$ | -0.039 | -0.48\% |
| Frequency | 2013.2 | $-0.010(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.622)$ | $-0.072(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.366)$ | -0.058 | -0.96\% |
| Frequency | 2014.1 | $-0.016(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.464)$ | $-0.087(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.308)$ | -0.023 | -1.63\% |
| Frequency | 2014.2 | $-0.016(\mathrm{Cl}=+/-0.059 ; p=0.551)$ | $-0.088(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.353)$ | -0.042 | -1.60\% |
| Frequency | 2015.1 | $-0.031(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.315)$ | $-0.115(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.245)$ | 0.067 | -3.05\% |
| Frequency | 2015.2 | $-0.030(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.428)$ | $-0.116(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.302)$ | 0.037 | -3.00\% |
| Frequency | 2016.1 | $-0.053(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.241)$ | $-0.151(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.208)$ | 0.173 | -5.21\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2020.1$
Excluded Points $=$ NA
rameters Included: seasonalit

| Fit | Start Date | Seasonality | Adjusted R^2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | -0.072 ( $\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.352$ ) | -0.003 | 0.00\% |
| Loss Cost | 2004.2 | -0.062 ( $\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.427$ ) | -0.012 | 0.00\% |
| Loss Cost | 2005.1 | $-0.076(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.343)$ | -0.002 | 0.00\% |
| Loss Cost | 2005.2 | $-0.064(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.435)$ | -0.013 | 0.00\% |
| Loss Cost | 2006.1 | -0.077 ( $\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.356$ ) | -0.004 | 0.00\% |
| Loss Cost | 2006.2 | $-0.060(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.476$ ) | -0.018 | 0.00\% |
| Loss Cost | 2007.1 | $-0.076(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.382)$ | -0.008 | 0.00\% |
| Loss Cost | 2007.2 | $-0.066(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.460$ ) | -0.018 | 0.00\% |
| Loss Cost | 2008.1 | $-0.080(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.383)$ | -0.009 | 0.00\% |
| Loss Cost | 2008.2 | -0.068 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.472$ ) | -0.021 | 0.00\% |
| Loss Cost | 2009.1 | $-0.086(\mathrm{Cl}=+/-0.200 ; p=0.382)$ | -0.009 | 0.00\% |
| Loss Cost | 2009.2 | $-0.070(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.489)$ | -0.025 | 0.00\% |
| Loss Cost | 2010.1 | $-0.094(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.362)$ | -0.006 | 0.00\% |
| Loss Cost | 2010.2 | $-0.072(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.493)$ | -0.028 | 0.00\% |
| Loss Cost | 2011.1 | -0.096 ( $\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.375$ ) | -0.010 | 0.00\% |
| Loss Cost | 2011.2 | $-0.072(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.515)$ | -0.034 | 0.00\% |
| Loss Cost | 2012.1 | $-0.109(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.333)$ | 0.000 | 0.00\% |
| Loss Cost | 2012.2 | $-0.069(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.529)$ | -0.040 | 0.00\% |
| Loss Cost | 2013.1 | $-0.115(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.287)$ | 0.016 | 0.00\% |
| Loss Cost | 2013.2 | $-0.077(\mathrm{Cl}=+/-0.223 ; p=0.467)$ | -0.035 | 0.00\% |
| Loss Cost | 2014.1 | $-0.118(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.273)$ | 0.027 | 0.00\% |
| Loss Cost | 2014.2 | $-0.093(\mathrm{Cl}=+/-0.239 ; p=0.405)$ | -0.023 | 0.00\% |
| Loss Cost | 2015.1 | $-0.150(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.169)$ | 0.110 | 0.00\% |
| Loss Cost | 2015.2 | $-0.133(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.259)$ | 0.050 | 0.00\% |
| Loss Cost | 2016.1 | $-0.187(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.126)$ | 0.202 | 0.00\% |
| Severity | 2004.1 | -0.030 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.627$ ) | -0.024 | 0.00\% |
| Severity | 2004.2 | $-0.019(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.756)$ | -0.030 | 0.00\% |
| Severity | 2005.1 | $-0.030(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.637)$ | -0.026 | 0.00\% |
| Severity | 2005.2 | $-0.018(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.775)$ | -0.033 | 0.00\% |
| Severity | 2006.1 | $-0.028(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.664)$ | -0.030 | 0.00\% |
| Severity | 2006.2 | $-0.017(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.800)$ | -0.036 | 0.00\% |
| Severity | 2007.1 | $-0.028(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.676)$ | -0.033 | 0.00\% |
| Severity | 2007.2 | $-0.018(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.798)$ | -0.039 | 0.00\% |
| Severity | 2008.1 | $-0.028(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.696)$ | -0.036 | 0.00\% |
| Severity | 2008.2 | $-0.014(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.851)$ | -0.044 | 0.00\% |
| Severity | 2009.1 | $-0.028(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.710)$ | -0.041 | 0.00\% |
| Severity | 2009.2 | -0.010 ( $\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.896$ ) | -0.049 | 0.00\% |
| Severity | 2010.1 | $-0.027(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.729)$ | -0.046 | 0.00\% |
| Severity | 2010.2 | -0.006 ( $\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.942$ ) | -0.055 | 0.00\% |
| Severity | 2011.1 | $-0.027(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.739)$ | -0.052 | 0.00\% |
| Severity | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.170 ; p=0.952)$ | -0.062 | 0.00\% |
| Severity | 2012.1 | -0.029 ( $\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.727$ ) | -0.058 | 0.00\% |
| Severity | 2012.2 | 0.000 ( $\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.996$ ) | -0.071 | 0.00\% |
| Severity | 2013.1 | $-0.031(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.708)$ | -0.065 | 0.00\% |
| Severity | 2013.2 | 0.000 ( $\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.999$ ) | -0.083 | 0.00\% |
| Severity | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.700)$ | -0.076 | 0.00\% |
| Severity | 2014.2 | $0.003(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.972)$ | -0.100 | 0.00\% |
| Severity | 2015.1 | $-0.035(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.637)$ | -0.083 | 0.00\% |
| Severity | 2015.2 | $-0.001(\mathrm{Cl}=+/-0.157 ; p=0.986)$ | -0.125 | 0.00\% |
| Severity | 2016.1 | $-0.036(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.601$ ) | -0.096 | 0.00\% |
| Frequency | 2004.1 | -0.042 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.225$ ) | 0.016 | 0.00\% |
| Frequency | 2004.2 | $-0.043(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.225)$ | 0.017 | 0.00\% |
| Frequency | 2005.1 | $-0.046(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.208)$ | 0.022 | 0.00\% |
| Frequency | 2005.2 | $-0.046(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.230)$ | 0.017 | 0.00\% |
| Frequency | 2006.1 | $-0.049(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.214)$ | 0.022 | 0.00\% |
| Frequency | 2006.2 | $-0.043(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.280)$ | 0.008 | 0.00\% |
| Frequency | 2007.1 | $-0.047(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.256)$ | 0.013 | 0.00\% |
| Frequency | 2007.2 | $-0.048(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.267)$ | 0.012 | 0.00\% |
| Frequency | 2008.1 | $-0.052(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.246)$ | 0.017 | 0.00\% |
| Frequency | 2008.2 | -0.054 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.247)$ | 0.018 | 0.00\% |
| Frequency | 2009.1 | $-0.058(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.241)$ | 0.020 | 0.00\% |
| Frequency | 2009.2 | -0.060 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.246$ ) | 0.020 | 0.00\% |
| Frequency | 2010.1 | $-0.067(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.213)$ | 0.032 | 0.00\% |
| Frequency | 2010.2 | $-0.066(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.240)$ | 0.024 | 0.00\% |
| Frequency | 2011.1 | $-0.070(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.243)$ | 0.025 | 0.00\% |
| Frequency | 2011.2 | $-0.068(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.283)$ | 0.014 | 0.00\% |
| Frequency | 2012.1 | $-0.080(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.226)$ | 0.036 | 0.00\% |
| Frequency | 2012.2 | -0.069 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.318$ ) | 0.005 | 0.00\% |
| Frequency | 2013.1 | $-0.085(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.243)$ | 0.034 | 0.00\% |
| Frequency | 2013.2 | $-0.077(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.316)$ | 0.007 | 0.00\% |
| Frequency | 2014.1 | $-0.087(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.297)$ | 0.016 | 0.00\% |
| Frequency | 2014.2 | $-0.096(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.290)$ | 0.022 | 0.00\% |
| Frequency | 2015.1 | $-0.115(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.245)$ | 0.052 | 0.00\% |
| Frequency | 2015.2 | $-0.131(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.228)$ | 0.073 | 0.00\% |
| Frequency | 2016.1 | $-0.151(\mathrm{Cl}=+/-0.265 ; \mathrm{p}=0.221)$ | 0.092 | 0.00\% |

# Direct Compensation Property Damage 

Coverage $=D C$
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 | 0.009 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.294$ ) | 0.061 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001$ ) | 0.752 | +0.88\% | +7.19\% |
| Loss Cost | 2004.2 | $0.009(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.340)$ | $0.061(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | 0.746 | +0.88\% | +7.19\% |
| Loss Cost | 2005.1 | $0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.371)$ | 0.060 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002$ ) | 0.740 | +0.92\% | +7.18\% |
| Loss Cost | 2005.2 | $0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.506)$ | $0.062(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.003)$ | 0.731 | +0.76\% | +7.23\% |
| Loss Cost | 2006.1 | $0.009(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.493)$ | $0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.007)$ | 0.726 | +0.87\% | +7.20\% |
| Loss Cost | 2006.2 | 0.003 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.806$ ) | 0.067 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.005$ ) | 0.717 | +0.35\% | +7.34\% |
| Loss Cost | 2007.1 | $0.003(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.840)$ | 0.068 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.010$ ) | 0.710 | +0.33\% | +7.35\% |
| Loss Cost | 2007.2 | $0.004(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.836)$ | 0.067 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.020)$ | 0.702 | +0.39\% | +7.34\% |
| Loss Cost | 2008.1 | $0.008(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.725)$ | 0.063 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.048)$ | 0.698 | +0.76\% | +7.26\% |
| Loss Cost | 2008.2 | $0.009(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.728)$ | $0.061(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.087)$ | 0.688 | +0.90\% | +7.24\% |
| Loss Cost | 2009.1 | $0.016(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.603)$ | $0.053(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.193)$ | 0.682 | +1.63\% | +7.14\% |
| Loss Cost | 2009.2 | $0.018(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.640)$ | $0.051(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.291)$ | 0.667 | +1.82\% | +7.12\% |
| Loss Cost | 2010.1 | $0.025(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.616)$ | 0.043 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.460)$ | 0.651 | +2.52\% | +7.06\% |
| Loss Cost | 2010.2 | $0.018(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.787)$ | $0.051(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.504)$ | 0.624 | +1.82\% | +7.11\% |
| Loss Cost | 2011.1 | $0.056(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.562)$ | $0.011(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.913)$ | 0.615 | +5.74\% | +6.94\% |
| Loss Cost | 2011.2 | $0.091(\mathrm{Cl}=+/-0.330 ; p=0.563)$ | $-0.025(\mathrm{Cl}=+/-0.346 ; \mathrm{p}=0.879)$ | 0.583 | +9.57\% | +6.85\% |
| Loss Cost | 2012.1 | $0.307(\mathrm{Cl}=+/-0.707 ; p=0.368)$ | $-0.243(\mathrm{Cl}=+/-0.721 ; \mathrm{p}=0.482)$ | 0.560 | +35.93\% | +6.62\% |
| Severity | 2004.1 | 0.006 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.007)$ | 0.058 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.979 | +0.56\% | +6.56\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.037)$ | 0.059 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.979 | +0.44\% | +6.60\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.065)$ | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.979 | +0.43\% | +6.60\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.288)$ | 0.062 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.980 | +0.26\% | +6.66\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.267)$ | $0.061(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.980 | +0.30\% | +6.65\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.644)$ | 0.063 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.980 | +0.13\% | +6.70\% |
| Severity | 2007.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.646)$ | 0.063 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.980 | +0.15\% | +6.69\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.705)$ | 0.063 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.979 | +0.15\% | +6.69\% |
| Severity | 2008.1 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.188)$ | 0.059 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.982 | +0.55\% | +6.62\% |
| Severity | 2008.2 | $0.004(\mathrm{Cl}=+/-0.010 ; p=0.401)$ | 0.060 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.981 | +0.41\% | +6.64\% |
| Severity | 2009.1 | $0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.171)$ | 0.056 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.982 | +0.79\% | +6.59\% |
| Severity | 2009.2 | $0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.647)$ | $0.061(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.982 | +0.31\% | +6.64\% |
| Severity | 2010.1 | $0.008(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.370)$ | 0.056 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.982 | +0.77\% | +6.60\% |
| Severity | 2010.2 | $-0.004(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.705)$ | 0.069 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.983 | -0.40\% | +6.68\% |
| Severity | 2011.1 | $-0.003(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.833)$ | 0.068 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001$ ) | 0.982 | -0.32\% | +6.67\% |
| Severity | 2011.2 | $-0.017(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.490)$ | $0.082(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006)$ | 0.981 | -1.70\% | +6.71\% |
| Severity | 2012.1 | $0.030(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.568)$ | 0.035 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.512)$ | 0.980 | +3.01\% | +6.66\% |
| Frequency | 2004.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.670)$ | 0.003 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.852$ ) | -0.013 | +0.32\% | +0.60\% |
| Frequency | 2004.2 | $0.004(\mathrm{Cl}=+/-0.017 ; p=0.602)$ | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.938)$ | -0.011 | +0.44\% | +0.56\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.604)$ | $0.001(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.971)$ | -0.015 | +0.48\% | +0.54\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.629)$ | 0.000 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.983$ ) | -0.021 | +0.50\% | +0.54\% |
| Frequency | 2006.1 | $0.006(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.622)$ | $-0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.976)$ | -0.025 | +0.57\% | +0.51\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.870)$ | $0.004(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.848)$ | -0.046 | +0.21\% | +0.61\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.030 ; p=0.907)$ | $0.004(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.844)$ | -0.052 | +0.17\% | +0.62\% |
| Frequency | 2007.2 | $0.002(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.888)$ | $0.004(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.884)$ | -0.056 | +0.24\% | +0.60\% |
| Frequency | 2008.1 | $0.002(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.916)$ | 0.004 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.887$ ) | -0.062 | +0.21\% | +0.61\% |
| Frequency | 2008.2 | $0.005(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.837)$ | $0.001(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.980)$ | -0.064 | +0.49\% | +0.57\% |
| Frequency | 2009.1 | $0.008(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.773)$ | $-0.003(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.934)$ | -0.066 | +0.83\% | +0.52\% |
| Frequency | 2009.2 | $0.015(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.674)$ | $-0.010(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.811)$ | -0.065 | +1.51\% | +0.45\% |
| Frequency | 2010.1 | $0.017(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.707)$ | $-0.013(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.811)$ | -0.077 | +1.73\% | +0.43\% |
| Frequency | 2010.2 | $0.022(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.722)$ | $-0.018(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.797)$ | -0.088 | +2.22\% | +0.40\% |
| Frequency | 2011.1 | $0.059(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.507)$ | $-0.056(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.559)$ | -0.070 | +6.08\% | +0.25\% |
| Frequency | 2011.2 | $0.109(\mathrm{Cl}=+/-0.303 ; \mathrm{p}=0.457)$ | $-0.107(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.483)$ | -0.075 | +11.47\% | +0.13\% |
| Frequency | 2012.1 | $0.277(\mathrm{Cl}=+/-0.654 ; \mathrm{p}=0.378)$ | $-0.278(\mathrm{Cl}=+/-0.666 ; \mathrm{p}=0.387)$ | -0.071 | +31.95\% | -0.03\% |

## Direct Compensation Property Damage

Coverage $=$ DC<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: trend_level_change<br>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 | 0.076 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.751 | 0.00\% | +7.85\% |
| Loss Cost | 2004.2 | 0.075 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.747 | 0.00\% | +7.80\% |
| Loss Cost | 2005.1 | 0.075 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.742 | 0.00\% | +7.77\% |
| Loss Cost | 2005.2 | $0.074(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.737 | 0.00\% | +7.68\% |
| Loss Cost | 2006.1 | $0.074(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.732 | 0.00\% | +7.67\% |
| Loss Cost | 2006.2 | $0.072(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.728 | 0.00\% | +7.52\% |
| Loss Cost | 2007.1 | $0.072(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.721 | 0.00\% | +7.50\% |
| Loss Cost | 2007.2 | $0.072(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.714 | 0.00\% | +7.49\% |
| Loss Cost | 2008.1 | 0.073 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.709 | 0.00\% | +7.53\% |
| Loss Cost | 2008.2 | $0.072(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.700 | 0.00\% | +7.51\% |
| Loss Cost | 2009.1 | 0.073 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.693 | 0.00\% | +7.56\% |
| Loss Cost | 2009.2 | $0.072(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.680 | 0.00\% | +7.50\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.665 | 0.00\% | +7.47\% |
| Loss Cost | 2010.2 | $0.071(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.643 | 0.00\% | +7.33\% |
| Loss Cost | 2011.1 | $0.071(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.630 | 0.00\% | +7.41\% |
| Loss Cost | 2011.2 | 0.070 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.600 | 0.00\% | +7.29\% |
| Loss Cost | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.564 | 0.00\% | +7.21\% |
| Severity | 2004.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.973 | 0.00\% | +6.97\% |
| Severity | 2004.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.977 | 0.00\% | +6.91\% |
| Severity | 2005.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.977 | 0.00\% | +6.88\% |
| Severity | 2005.2 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.81\% |
| Severity | 2006.1 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.81\% |
| Severity | 2006.2 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.76\% |
| Severity | 2007.1 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.76\% |
| Severity | 2007.2 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.75\% |
| Severity | 2008.1 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.81\% |
| Severity | 2008.2 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.76\% |
| Severity | 2009.1 | 0.066 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.79\% |
| Severity | 2009.2 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.70\% |
| Severity | 2010.1 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.73\% |
| Severity | 2010.2 | $0.064(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +6.63\% |
| Severity | 2011.1 | $0.064(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.65\% |
| Severity | 2011.2 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.62\% |
| Severity | 2012.1 | $0.065(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.981 | 0.00\% | +6.71\% |
| Frequency | 2004.1 | $0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.241)$ | 0.013 | 0.00\% | +0.82\% |
| Frequency | 2004.2 | $0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.245)$ | 0.013 | 0.00\% | +0.84\% |
| Frequency | 2005.1 | $0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.262)$ | 0.010 | 0.00\% | +0.83\% |
| Frequency | 2005.2 | $0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.286)$ | 0.006 | 0.00\% | +0.81\% |
| Frequency | 2006.1 | $0.008(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.304)$ | 0.004 | 0.00\% | +0.80\% |
| Frequency | 2006.2 | $0.007(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.375)$ | -0.007 | 0.00\% | +0.71\% |
| Frequency | 2007.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.401)$ | -0.011 | 0.00\% | +0.69\% |
| Frequency | 2007.2 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.416)$ | -0.013 | 0.00\% | +0.69\% |
| Frequency | 2008.1 | $0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.443)$ | -0.017 | 0.00\% | +0.68\% |
| Frequency | 2008.2 | $0.007(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.445)$ | -0.017 | 0.00\% | +0.70\% |
| Frequency | 2009.1 | $0.007(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.454)$ | -0.019 | 0.00\% | +0.72\% |
| Frequency | 2009.2 | $0.007(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.460)$ | -0.021 | 0.00\% | +0.75\% |
| Frequency | 2010.1 | $0.007(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.510)$ | -0.028 | 0.00\% | +0.70\% |
| Frequency | 2010.2 | $0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.559)$ | -0.035 | 0.00\% | +0.66\% |
| Frequency | 2011.1 | $0.007(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.552)$ | -0.036 | 0.00\% | +0.72\% |
| Frequency | 2011.2 | $0.006(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.628)$ | -0.047 | 0.00\% | +0.63\% |
| Frequency | 2012.1 | $0.005(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.742)$ | -0.059 | 0.00\% | +0.46\% |

Direct Compensation Property Damage

Coverage $=D C$<br>End Trend Period = 2020.1<br>Excluded Points = NA<br>Parameters Included: time, trend_level_change, seasonality<br>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 | $0.008(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.313)$ | $-0.080(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.032)$ | $0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.782 | +0.80\% | +7.30\% |
| Loss Cost | 2004.2 | $0.009(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.288)$ | $-0.082(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.032)$ | $0.061(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.778 | +0.92\% | +7.25\% |
| Loss Cost | 2005.1 | $0.008(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.402)$ | $-0.084(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.033)$ | $0.062(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | 0.773 | +0.80\% | +7.30\% |
| Loss Cost | 2005.2 | $0.008(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.449)$ | $-0.085(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.040)$ | $0.062(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | 0.764 | +0.81\% | +7.30\% |
| Loss Cost | 2006.1 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.544)$ | $-0.086(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.044)$ | $0.063(\mathrm{Cl}=+/-0.040 ; p=0.003)$ | 0.759 | +0.73\% | +7.33\% |
| Loss Cost | 2006.2 | $0.004(\mathrm{Cl}=+/-0.027 ; p=0.756)$ | $-0.082(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.062)$ | $0.067(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.004)$ | 0.746 | +0.42\% | +7.41\% |
| Loss Cost | 2007.1 | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.931)$ | $-0.085(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.061)$ | $0.071(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.005)$ | 0.741 | +0.13\% | +7.48\% |
| Loss Cost | 2007.2 | $0.005(\mathrm{Cl}=+/-0.036 ; p=0.780)$ | $-0.089(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.060)$ | $0.067(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.015)$ | 0.736 | +0.49\% | +7.41\% |
| Loss Cost | 2008.1 | $0.005(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.815)$ | -0.089 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.072$ ) | $0.067(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.029)$ | 0.730 | +0.48\% | +7.41\% |
| Loss Cost | 2008.2 | $0.011(\mathrm{Cl}=+/-0.050 ; p=0.662)$ | $-0.094(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.069)$ | $0.060(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.076)$ | 0.723 | +1.07\% | +7.32\% |
| Loss Cost | 2009.1 | $0.012(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.693)$ | -0.093 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.086$ ) | $0.059(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.132)$ | 0.715 | +1.17\% | +7.30\% |
| Loss Cost | 2009.2 | $0.021(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.566)$ | $-0.098(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.084)$ | $0.049(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.284)$ | 0.703 | +2.12\% | +7.20\% |
| Loss Cost | 2010.1 | $0.016(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.728)$ | $-0.100(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.094)$ | $0.054(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.340)$ | 0.688 | +1.65\% | +7.25\% |
| Loss Cost | 2010.2 | $0.024(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.704)$ | $-0.102(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.104)$ | 0.045 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.527$ ) | 0.663 | +2.44\% | +7.20\% |
| Loss Cost | 2011.1 | 0.036 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.698$ ) | -0.099 ( $\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.137)$ | $0.033(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.744)$ | 0.647 | +3.67\% | +7.14\% |
| Loss Cost | 2011.2 | $0.111(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.464)$ | $-0.109(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.122)$ | $-0.043(\mathrm{Cl}=+/-0.331 ; \mathrm{p}=0.783)$ | 0.625 | +11.70\% | +6.97\% |
| Loss Cost | 2012.1 | $0.187(\mathrm{Cl}=+/-0.712 ; \mathrm{p}=0.581)$ | $-0.102(\mathrm{Cl}=+/-0.156 ; p=0.180)$ | $-0.120(\mathrm{Cl}=+/-0.726 ; \mathrm{p}=0.727)$ | 0.589 | +20.51\% | +6.88\% |
| Severity | 2004.1 | $0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.991 | +0.52\% | +6.61\% |
| Severity | 2004.2 | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | -0.036 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.991 | +0.46\% | +6.63\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.011$ ) | $-0.038(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.992 | +0.38\% | +6.66\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.069)$ | $-0.036(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.992 | +0.28\% | +6.69\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.161)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.992 | +0.24\% | +6.70\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.374)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.992 | +0.16\% | +6.72\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.735)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.065 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.992 | +0.07\% | +6.75\% |
| Severity | 2007.2 | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.413)$ | $-0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.992 | +0.19\% | +6.72\% |
| Severity | 2008.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.086)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.994 | +0.44\% | +6.67\% |
| Severity | 2008.2 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.116)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.993 | +0.47\% | +6.67\% |
| Severity | 2009.1 | $0.006(\mathrm{Cl}=+/-0.007 ; p=0.088)$ | $-0.035(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.993 | +0.62\% | +6.65\% |
| Severity | 2009.2 | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.341)$ | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.993 | +0.41\% | +6.67\% |
| Severity | 2010.1 | $0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.387)$ | $-0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.993 | +0.48\% | +6.66\% |
| Severity | 2010.2 | -0.002 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.759)$ | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.993 | -0.21\% | +6.70\% |
| Severity | 2011.1 | $-0.010(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.314)$ | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.075 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.993 | -0.98\% | +6.74\% |
| Severity | 2011.2 | $-0.011(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.479)$ | $-0.033(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.992 | -1.12\% | +6.74\% |
| Severity | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.795$ ) | $-0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.074(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.056)$ | 0.991 | -0.92\% | +6.74\% |
| Frequency | 2004.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.712)$ | $-0.042(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.224)$ | $0.004(\mathrm{Cl}=+/-0.029 ; p=0.798)$ | 0.005 | +0.28\% | +0.65\% |
| Frequency | 2004.2 | $0.005(\mathrm{Cl}=+/-0.017 ; p=0.580)$ | $-0.046(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.201)$ | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.932)$ | 0.013 | +0.46\% | +0.59\% |
| Frequency | 2005.1 | $0.004(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.648)$ | $-0.047(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.210)$ | $0.002(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.911)$ | 0.008 | +0.42\% | +0.60\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.605)$ | $-0.048(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.209)$ | $0.000(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.981)$ | 0.003 | +0.53\% | +0.57\% |
| Frequency | 2006.1 | $0.005(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.671$ ) | $-0.049(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.220)$ | $0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.961$ ) | -0.003 | +0.49\% | +0.58\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.846)$ | $-0.046(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.266)$ | $0.004(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.849)$ | -0.034 | +0.25\% | +0.64\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.030 ; p=0.966)$ | $-0.048(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.262)$ | $0.006(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.782)$ | -0.038 | +0.06\% | +0.69\% |
| Frequency | 2007.2 | $0.003(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.860)$ | $-0.051(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.257)$ | $0.003(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.891)$ | -0.040 | +0.30\% | +0.64\% |
| Frequency | 2008.1 | $0.000(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.983)$ | $-0.053(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.255)$ | $0.006(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.816)$ | -0.045 | +0.04\% | +0.69\% |
| Frequency | 2008.2 | $0.006(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.802)$ | $-0.057(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.238)$ | $0.000(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.995)$ | -0.040 | +0.59\% | +0.61\% |
| Frequency | 2009.1 | $0.005(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.848)$ | $-0.058(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.259)$ | $0.001(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.986)$ | -0.047 | +0.55\% | +0.62\% |
| Frequency | 2009.2 | $0.017(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.632)$ | $-0.064(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.231$ ) | $-0.012(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.783)$ | -0.035 | +1.70\% | +0.50\% |
| Frequency | 2010.1 | $0.012(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.799)$ | $-0.066(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.239)$ | $-0.006(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.909)$ | -0.048 | +1.16\% | +0.55\% |
| Frequency | 2010.2 | $0.026(\mathrm{Cl}=+/-0.127 ; p=0.667)$ | $-0.071(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.232)$ | $-0.022(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.754)$ | -0.054 | +2.65\% | +0.46\% |
| Frequency | 2011.1 | 0.046 ( $\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.607$ ) | $-0.066(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.294)$ | $-0.042(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.664)$ | -0.058 | +4.69\% | +0.38\% |
| Frequency | 2011.2 | $0.122(\mathrm{Cl}=+/-0.302 ; \mathrm{p}=0.401)$ | $-0.075(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.253)$ | $-0.120(\mathrm{Cl}=+/-0.316 ; \mathrm{p}=0.430)$ | -0.045 | +12.97\% | +0.21\% |
| Frequency | 2012.1 | $0.196(\mathrm{Cl}=+/-0.682 ; \mathrm{p}=0.546)$ | $-0.069(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.335)$ | $-0.194(\mathrm{Cl}=+/-0.695 ; \mathrm{p}=0.556)$ | -0.071 | +21.63\% | +0.13\% |

# Direct Compensation Property Damage 

Coverage $=D C$
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 | 0.009 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.294$ ) | $0.061(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001$ ) | 0.752 | +0.88\% | +7.19\% |
| Loss Cost | 2004.2 | $0.009(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.340)$ | $0.061(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | 0.746 | +0.88\% | +7.19\% |
| Loss Cost | 2005.1 | $0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.371)$ | 0.060 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | 0.740 | +0.92\% | +7.18\% |
| Loss Cost | 2005.2 | $0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.506)$ | $0.062(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.003)$ | 0.731 | +0.76\% | +7.23\% |
| Loss Cost | 2006.1 | $0.009(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.493)$ | $0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.007)$ | 0.726 | +0.87\% | +7.20\% |
| Loss Cost | 2006.2 | $0.003(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.806)$ | $0.067(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.005)$ | 0.717 | +0.35\% | +7.34\% |
| Loss Cost | 2007.1 | $0.003(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.840)$ | $0.068(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.010)$ | 0.710 | +0.33\% | +7.35\% |
| Loss Cost | 2007.2 | $0.004(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.836)$ | $0.067(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.020)$ | 0.702 | +0.39\% | +7.34\% |
| Loss Cost | 2008.1 | $0.008(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.725)$ | $0.063(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.048)$ | 0.698 | +0.76\% | +7.26\% |
| Loss Cost | 2008.2 | $0.009(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.728)$ | $0.061(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.087)$ | 0.688 | +0.90\% | +7.24\% |
| Loss Cost | 2009.1 | 0.016 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.603)$ | $0.053(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.193)$ | 0.682 | +1.63\% | +7.14\% |
| Loss Cost | 2009.2 | $0.018(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.640)$ | $0.051(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.291)$ | 0.667 | +1.82\% | +7.12\% |
| Loss Cost | 2010.1 | 0.025 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.616$ ) | 0.043 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.460)$ | 0.651 | +2.52\% | +7.06\% |
| Loss Cost | 2010.2 | $0.018(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.787)$ | $0.051(\mathrm{Cl}=+/-0.157 ; p=0.504)$ | 0.624 | +1.82\% | +7.11\% |
| Loss Cost | 2011.1 | $0.056(\mathrm{Cl}=+/-0.200 ; p=0.562)$ | $0.011(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.913)$ | 0.615 | +5.74\% | +6.94\% |
| Loss Cost | 2011.2 | $0.091(\mathrm{Cl}=+/-0.330 ; \mathrm{p}=0.563)$ | -0.025 ( $\mathrm{Cl}=+/-0.346 ; \mathrm{p}=0.879)$ | 0.583 | +9.57\% | +6.85\% |
| Loss Cost | 2012.1 | $0.307(\mathrm{Cl}=+/-0.707 ; p=0.368)$ | -0.243 ( $\mathrm{Cl}=+/-0.721 ; \mathrm{p}=0.482)$ | 0.560 | +35.93\% | +6.62\% |
| Severity | 2004.1 | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.007)$ | 0.058 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.979 | +0.56\% | +6.56\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.037)$ | $0.059(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.979 | +0.44\% | +6.60\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.065)$ | $0.060(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.979 | +0.43\% | +6.60\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.288)$ | $0.062(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.980 | +0.26\% | +6.66\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.267)$ | $0.061(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.980 | +0.30\% | +6.65\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.006 ; p=0.644)$ | $0.063(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.980 | +0.13\% | +6.70\% |
| Severity | 2007.1 | $0.002(\mathrm{Cl}=+/-0.007 ; p=0.646)$ | $0.063(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.980 | +0.15\% | +6.69\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.008 ; p=0.705)$ | $0.063(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.979 | +0.15\% | +6.69\% |
| Severity | 2008.1 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.188)$ | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.982 | +0.55\% | +6.62\% |
| Severity | 2008.2 | $0.004(\mathrm{Cl}=+/-0.010 ; p=0.401)$ | $0.060(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.981 | +0.41\% | +6.64\% |
| Severity | 2009.1 | $0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.171)$ | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.982 | +0.79\% | +6.59\% |
| Severity | 2009.2 | $0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.647)$ | $0.061(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.982 | +0.31\% | +6.64\% |
| Severity | 2010.1 | $0.008(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.370)$ | 0.056 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.982 | +0.77\% | +6.60\% |
| Severity | 2010.2 | $-0.004(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.705)$ | $0.069(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.983 | -0.40\% | +6.68\% |
| Severity | 2011.1 | $-0.003(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.833)$ | $0.068(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | 0.982 | -0.32\% | +6.67\% |
| Severity | 2011.2 | $-0.017(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.490)$ | $0.082(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006)$ | 0.981 | -1.70\% | +6.71\% |
| Severity | 2012.1 | 0.030 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.568)$ | $0.035(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.512)$ | 0.980 | +3.01\% | +6.66\% |
| Frequency | 2004.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.670)$ | $0.003(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.852)$ | -0.013 | +0.32\% | +0.60\% |
| Frequency | 2004.2 | $0.004(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.602)$ | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.938)$ | -0.011 | +0.44\% | +0.56\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.019 ; p=0.604)$ | $0.001(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.971)$ | -0.015 | +0.48\% | +0.54\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.629)$ | $0.000(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.983)$ | -0.021 | +0.50\% | +0.54\% |
| Frequency | 2006.1 | $0.006(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.622)$ | $-0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.976)$ | -0.025 | +0.57\% | +0.51\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.870)$ | $0.004(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.848)$ | -0.046 | +0.21\% | +0.61\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.030 ; p=0.907)$ | $0.004(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.844)$ | -0.052 | +0.17\% | +0.62\% |
| Frequency | 2007.2 | $0.002(\mathrm{Cl}=+/-0.035 ; p=0.888)$ | $0.004(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.884)$ | -0.056 | +0.24\% | +0.60\% |
| Frequency | 2008.1 | $0.002(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.916)$ | $0.004(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.887)$ | -0.062 | +0.21\% | +0.61\% |
| Frequency | 2008.2 | 0.005 ( $\mathrm{Cl}=+/-0.049 ; p=0.837)$ | $0.001(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.980)$ | -0.064 | +0.49\% | +0.57\% |
| Frequency | 2009.1 | $0.008(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.773)$ | $-0.003(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.934)$ | -0.066 | +0.83\% | +0.52\% |
| Frequency | 2009.2 | 0.015 ( $\mathrm{Cl}=+/-0.073 ; p=0.674$ ) | -0.010 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.811$ ) | -0.065 | +1.51\% | +0.45\% |
| Frequency | 2010.1 | $0.017(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.707)$ | -0.013 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.811)$ | -0.077 | +1.73\% | +0.43\% |
| Frequency | 2010.2 | $0.022(\mathrm{Cl}=+/-0.128 ; p=0.722)$ | -0.018 ( $\mathrm{Cl}=+/-0.145 ; p=0.797)$ | -0.088 | +2.22\% | +0.40\% |
| Frequency | 2011.1 | 0.059 ( $\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.507)$ | -0.056 ( $\mathrm{Cl}=+/-0.200 ; p=0.559)$ | -0.070 | +6.08\% | +0.25\% |
| Frequency | 2011.2 | $0.109(\mathrm{Cl}=+/-0.303 ; p=0.457)$ | $-0.107(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.483)$ | -0.075 | +11.47\% | +0.13\% |
| Frequency | 2012.1 | $0.277(\mathrm{Cl}=+/-0.654 ; \mathrm{p}=0.378)$ | $-0.278(\mathrm{Cl}=+/-0.666 ; \mathrm{p}=0.387)$ | -0.071 | +31.95\% | -0.03\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2019.2$
Excluded Points $=$ NA
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.743 | +4.16\% |
| Loss Cost | 2004.2 | $0.042(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.751 | +4.34\% |
| Loss Cost | 2005.1 | $0.044(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.762 | +4.54\% |
| Loss Cost | 2005.2 | 0.046 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.761 | +4.69\% |
| Loss Cost | 2006.1 | 0.048 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.779 | +4.96\% |
| Loss Cost | 2006.2 | 0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.767 | +5.05\% |
| Loss Cost | 2007.1 | $0.052(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.781 | +5.33\% |
| Loss Cost | 2007.2 | 0.055 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.800 | +5.66\% |
| Loss Cost | 2008.1 | 0.059 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.831 | +6.09\% |
| Loss Cost | 2008.2 | $0.063(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.849 | +6.46\% |
| Loss Cost | 2009.1 | $0.067(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.881 | +6.97\% |
| Loss Cost | 2009.2 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.895 | +7.36\% |
| Loss Cost | 2010.1 | 0.075 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.914 | +7.84\% |
| Loss Cost | 2010.2 | 0.078 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.917 | +8.16\% |
| Loss Cost | 2011.1 | 0.085 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.950 | +8.85\% |
| Loss Cost | 2011.2 | $0.089(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.958 | +9.28\% |
| Loss Cost | 2012.1 | $0.093(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.967 | +9.75\% |
| Loss Cost | 2012.2 | $0.091(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.961 | +9.54\% |
| Loss Cost | 2013.1 | 0.092 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.954 | +9.65\% |
| Loss Cost | 2013.2 | $0.089(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.945 | +9.33\% |
| Loss Cost | 2014.1 | $0.093(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.942 | +9.73\% |
| Loss Cost | 2014.2 | $0.096(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.934 | +10.07\% |
| Loss Cost | 2015.1 | $0.092(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.912 | +9.68\% |
| Loss Cost | 2015.2 | $0.096(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.892 | +10.02\% |
| Loss Cost | 2016.1 | $0.096(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | 0.850 | +10.08\% |
| Severity | 2004.1 | $0.031(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.790 | +3.13\% |
| Severity | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.788 | +3.22\% |
| Severity | 2005.1 | $0.033(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.798 | +3.36\% |
| Severity | 2005.2 | $0.034(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.795 | +3.46\% |
| Severity | 2006.1 | $0.036(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.813 | +3.65\% |
| Severity | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.816 | +3.79\% |
| Severity | 2007.1 | $0.039(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.833 | +4.00\% |
| Severity | 2007.2 | 0.041 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.848 | +4.22\% |
| Severity | 2008.1 | $0.044(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.886 | +4.55\% |
| Severity | 2008.2 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.894 | +4.76\% |
| Severity | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.921 | +5.08\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.923 | +5.26\% |
| Severity | 2010.1 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.945 | +5.60\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.945 | +5.77\% |
| Severity | 2011.1 | 0.059 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.960 | +6.11\% |
| Severity | 2011.2 | $0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.966 | +6.37\% |
| Severity | 2012.1 | $0.065(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.981 | +6.75\% |
| Severity | 2012.2 | 0.066 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.979 | +6.85\% |
| Severity | 2013.1 | 0.069 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | 0.983 | +7.10\% |
| Severity | 2013.2 | $0.069(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.979 | +7.17\% |
| Severity | 2014.1 | $0.072(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.985 | +7.51\% |
| Severity | 2014.2 | $0.072(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.981 | +7.48\% |
| Severity | 2015.1 | 0.073 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.975 | +7.53\% |
| Severity | 2015.2 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.965 | +7.39\% |
| Severity | 2016.1 | 0.075 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.961 | +7.75\% |
| Frequency | 2004.1 | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.494 | +1.00\% |
| Frequency | 2004.2 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.530 | +1.08\% |
| Frequency | 2005.1 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.541 | +1.14\% |
| Frequency | 2005.2 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.543 | +1.19\% |
| Frequency | 2006.1 | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.558 | +1.27\% |
| Frequency | 2006.2 | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.513 | +1.22\% |
| Frequency | 2007.1 | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.516 | +1.28\% |
| Frequency | 2007.2 | $0.014(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.540 | +1.38\% |
| Frequency | 2008.1 | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.549 | +1.47\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.598 | +1.63\% |
| Frequency | 2009.1 | 0.018 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.640 | +1.80\% |
| Frequency | 2009.2 | 0.020 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.695 | +2.00\% |
| Frequency | 2010.1 | $0.021(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.698 | +2.12\% |
| Frequency | 2010.2 | 0.022 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.708 | +2.26\% |
| Frequency | 2011.1 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.793 | +2.58\% |
| Frequency | 2011.2 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.794 | +2.73\% |
| Frequency | 2012.1 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.776 | +2.82\% |
| Frequency | 2012.2 | 0.025 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.738 | +2.51\% |
| Frequency | 2013.1 | $0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.677 | +2.38\% |
| Frequency | 2013.2 | 0.020 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001$ ) | 0.600 | +2.02\% |
| Frequency | 2014.1 | 0.020 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.004$ ) | 0.545 | +2.06\% |
| Frequency | 2014.2 | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.004)$ | 0.590 | +2.41\% |
| Frequency | 2015.1 | 0.020 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.021$ ) | 0.447 | +1.99\% |
| Frequency | 2015.2 | $0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.019)$ | 0.510 | +2.46\% |
| Frequency | 2016.1 | $0.021(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.077)$ | 0.337 | +2.17\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2012.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.003 (Cl = +/-0.010; p = 0.472) | -0.029 | +0.34\% |
| Loss Cost | 2004.2 | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.613)$ | -0.051 | +0.27\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.704)$ | -0.065 | +0.23\% |
| Loss Cost | 2005.2 | $-0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.875)$ | -0.081 | -0.11\% |
| Loss Cost | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.926)$ | -0.090 | -0.07\% |
| Loss Cost | 2006.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.120)$ | 0.146 | -1.04\% |
| Loss Cost | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.087)$ | 0.212 | -1.35\% |
| Loss Cost | 2007.2 | $-0.016(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.089)$ | 0.234 | -1.62\% |
| Loss Cost | 2008.1 | $-0.015(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.196)$ | 0.116 | -1.50\% |
| Loss Cost | 2008.2 | $-0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.197)$ | 0.136 | -1.91\% |
| Loss Cost | 2009.1 | $-0.015(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.420)$ | -0.039 | -1.53\% |
| Loss Cost | 2009.2 | $-0.024(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.362)$ | 0.011 | -2.41\% |
| Loss Cost | 2010.1 | $-0.031(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.446)$ | -0.063 | -3.08\% |
| Loss Cost | 2010.2 | $-0.085(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.111)$ | 0.686 | -8.14\% |
| Loss Cost | 2011.1 | -0.080 ( $\mathrm{Cl}=+/-0.874 ; \mathrm{p}=0.453)$ | 0.146 | -7.66\% |
| Loss Cost | 2011.2 | -0.199 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -18.03\% |
| Loss Cost | 2012.1 |  | 0.000 | 0.00\% |
| Severity | 2004.1 | $0.007(\mathrm{Cl}=+/-0.006 ; p=0.029)$ | 0.231 | +0.65\% |
| Severity | 2004.2 | $0.005(\mathrm{Cl}=+/-0.006 ; p=0.105)$ | 0.118 | +0.51\% |
| Severity | 2005.1 | $0.005(\mathrm{Cl}=+/-0.007 ; p=0.160)$ | 0.080 | +0.50\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; p=0.490)$ | -0.039 | +0.25\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; p=0.456)$ | -0.035 | +0.31\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.892)$ | -0.098 | +0.06\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.890)$ | -0.109 | +0.08\% |
| Severity | 2007.2 | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.945)$ | -0.124 | +0.05\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.016 ; p=0.328)$ | 0.013 | +0.71\% |
| Severity | 2008.2 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.579)$ | -0.103 | +0.50\% |
| Severity | 2009.1 | $0.012(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.272)$ | 0.081 | +1.23\% |
| Severity | 2009.2 | $0.005(\mathrm{Cl}=+/-0.035 ; p=0.732)$ | -0.209 | +0.46\% |
| Severity | 2010.1 | 0.015 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.438)$ | -0.054 | +1.52\% |
| Severity | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.718)$ | -0.381 | -0.76\% |
| Severity | 2011.1 | $-0.009(\mathrm{Cl}=+/-0.522 ; \mathrm{p}=0.862)$ | -0.907 | -0.90\% |
| Severity | 2011.2 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -7.71\% |
| Severity | 2012.1 |  | 0.000 | 0.00\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.380)$ | -0.011 | -0.31\% |
| Frequency | 2004.2 | -0.002 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.552$ ) | -0.044 | -0.23\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.557)$ | -0.048 | -0.26\% |
| Frequency | 2005.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.495)$ | -0.040 | -0.35\% |
| Frequency | 2006.1 | $-0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.525)$ | -0.050 | -0.38\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.044)$ | 0.281 | -1.10\% |
| Frequency | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.025)$ | 0.384 | -1.43\% |
| Frequency | 2007.2 | $-0.017(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.028)$ | 0.406 | -1.67\% |
| Frequency | 2008.1 | $-0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.015)$ | 0.538 | -2.19\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.033)$ | 0.488 | -2.40\% |
| Frequency | 2009.1 | $-0.028(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.060)$ | 0.447 | -2.73\% |
| Frequency | 2009.2 | $-0.029(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.147)$ | 0.308 | -2.86\% |
| Frequency | 2010.1 | $-0.046(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.097)$ | 0.540 | -4.53\% |
| Frequency | 2010.2 | $-0.077(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.027)$ | 0.920 | -7.44\% |
| Frequency | 2011.1 | -0.071 ( $\mathrm{Cl}=+/-0.352 ; \mathrm{p}=0.238)$ | 0.733 | -6.82\% |
| Frequency | 2011.2 | -0.119 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -11.18\% |
| Frequency | 2012.1 |  | 0.000 | 0.00\% |

Direct Compensation Property Damage

Coverage $=D C$
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 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | -0.049 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.219$ ) | 0.748 | +4.13\% |
| Loss Cost | 2004.2 | 0.042 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.060(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.136)$ | 0.762 | +4.34\% |
| Loss Cost | 2005.1 | $0.044(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.204)$ | 0.767 | +4.50\% |
| Loss Cost | 2005.2 | 0.046 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.060(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.142)$ | 0.772 | +4.69\% |
| Loss Cost | 2006.1 | 0.048 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.049(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.225)$ | 0.783 | +4.92\% |
| Loss Cost | 2006.2 | 0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.191$ ) | 0.774 | +5.05\% |
| Loss Cost | 2007.1 | $0.052(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.290)$ | 0.783 | +5.29\% |
| Loss Cost | 2007.2 | $0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.147)$ | 0.810 | +5.66\% |
| Loss Cost | 2008.1 | 0.059 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.259)$ | 0.833 | +6.04\% |
| Loss Cost | 2008.2 | 0.063 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $-0.060(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.111$ ) | 0.861 | +6.46\% |
| Loss Cost | 2009.1 | $0.067(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.210)$ | 0.885 | +6.91\% |
| Loss Cost | 2009.2 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.074)$ | 0.908 | +7.36\% |
| Loss Cost | 2010.1 | 0.075 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.142)$ | 0.920 | +7.76\% |
| Loss Cost | 2010.2 | 0.078 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $-0.057(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.058)$ | 0.930 | +8.16\% |
| Loss Cost | 2011.1 | $0.084(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.107)$ | 0.956 | +8.77\% |
| Loss Cost | 2011.2 | 0.089 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.053(\mathrm{Cl}=+/-0.040 ; p=0.014)$ | 0.971 | +9.28\% |
| Loss Cost | 2012.1 | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.027)$ | 0.976 | +9.64\% |
| Loss Cost | 2012.2 | $0.091(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.047)$ | 0.970 | +9.54\% |
| Loss Cost | 2013.1 | $0.091(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.063)$ | 0.964 | +9.51\% |
| Loss Cost | 2013.2 | 0.089 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $-0.038(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.105)$ | 0.954 | +9.33\% |
| Loss Cost | 2014.1 | $0.091(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.183)$ | 0.948 | +9.58\% |
| Loss Cost | 2014.2 | 0.096 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.041(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.107)$ | 0.948 | +10.07\% |
| Loss Cost | 2015.1 | $0.089(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.042)$ | 0.947 | +9.32\% |
| Loss Cost | 2015.2 | $0.096(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.020)$ | 0.952 | +10.02\% |
| Loss Cost | 2016.1 | $0.089(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.018)$ | 0.947 | +9.32\% |
| Severity | 2004.1 | $0.031(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.166)$ | 0.797 | +3.11\% |
| Severity | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.114)$ | 0.800 | +3.22\% |
| Severity | 2005.1 | $0.033(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.175)$ | 0.804 | +3.34\% |
| Severity | 2005.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.122)$ | 0.807 | +3.46\% |
| Severity | 2006.1 | 0.036 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.035(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.199)$ | 0.818 | +3.62\% |
| Severity | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.042(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.122)$ | 0.826 | +3.79\% |
| Severity | 2007.1 | 0.039 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.034(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.203)$ | 0.837 | +3.97\% |
| Severity | 2007.2 | $0.041(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.086)$ | 0.861 | +4.22\% |
| Severity | 2008.1 | $0.044(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.166)$ | 0.891 | +4.51\% |
| Severity | 2008.2 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.041(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.067)$ | 0.906 | +4.76\% |
| Severity | 2009.1 | 0.049 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.031(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.130)$ | 0.926 | +5.04\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.038(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.055)$ | 0.934 | +5.26\% |
| Severity | 2010.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.107)$ | 0.950 | +5.56\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.044)$ | 0.955 | +5.77\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.086)$ | 0.965 | +6.05\% |
| Severity | 2011.2 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.009)$ | 0.978 | +6.37\% |
| Severity | 2012.1 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.008)$ | 0.989 | +6.68\% |
| Severity | 2012.2 | 0.066 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.991 | +6.85\% |
| Severity | 2013.1 | 0.068 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | 0.992 | +7.02\% |
| Severity | 2013.2 | $0.069(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.030(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.992 | +7.17\% |
| Severity | 2014.1 | $0.071(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | 0.996 | +7.40\% |
| Severity | 2014.2 | $0.072(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | 0.995 | +7.48\% |
| Severity | 2015.1 | $0.071(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.994 | +7.35\% |
| Severity | 2015.2 | $0.071(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | 0.992 | +7.39\% |
| Severity | 2016.1 | $0.072(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.010)$ | 0.989 | +7.46\% |
| Frequency | 2004.1 | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.012 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.457)$ | 0.486 | +0.99\% |
| Frequency | 2004.2 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.301)$ | 0.532 | +1.08\% |
| Frequency | 2005.1 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.388)$ | 0.537 | +1.13\% |
| Frequency | 2005.2 | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.018(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.308)$ | 0.545 | +1.19\% |
| Frequency | 2006.1 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.036 ; p=0.407)$ | 0.553 | +1.26\% |
| Frequency | 2006.2 | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.479)$ | 0.503 | +1.22\% |
| Frequency | 2007.1 | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.579)$ | 0.502 | +1.27\% |
| Frequency | 2007.2 | $0.014(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | -0.015 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.426$ ) | 0.533 | +1.38\% |
| Frequency | 2008.1 | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.040 ; p=0.538)$ | 0.536 | +1.46\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.018(\mathrm{Cl}=+/-0.039 ; p=0.330)$ | 0.598 | +1.63\% |
| Frequency | 2009.1 | 0.018 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.013(\mathrm{Cl}=+/-0.039 ; p=0.496)$ | 0.630 | +1.78\% |
| Frequency | 2009.2 | 0.020 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.020(\mathrm{Cl}=+/-0.037 ; p=0.257)$ | 0.701 | +2.00\% |
| Frequency | 2010.1 | $0.021(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.354)$ | 0.697 | +2.09\% |
| Frequency | 2010.2 | $0.022(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.230)$ | 0.717 | +2.26\% |
| Frequency | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.433)$ | 0.788 | +2.56\% |
| Frequency | 2011.2 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.018(\mathrm{Cl}=+/-0.036 ; p=0.293)$ | 0.797 | +2.73\% |
| Frequency | 2012.1 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.017(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.359)$ | 0.774 | +2.78\% |
| Frequency | 2012.2 | 0.025 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.557)$ | 0.724 | +2.51\% |
| Frequency | 2013.1 | 0.023 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.015(\mathrm{Cl}=+/-0.040 ; p=0.434)$ | 0.668 | +2.33\% |
| Frequency | 2013.2 | 0.020 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.002$ ) | $-0.008(\mathrm{Cl}=+/-0.040 ; p=0.659)$ | 0.569 | +2.02\% |
| Frequency | 2014.1 | $0.020(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.007)$ | $-0.008(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.696$ ) | 0.504 | +2.03\% |
| Frequency | 2014.2 | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005)$ | $-0.015(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.475)$ | 0.569 | +2.41\% |
| Frequency | 2015.1 | $0.018(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.029)$ | $-0.025(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.235)$ | 0.491 | +1.84\% |
| Frequency | 2015.2 | $0.024(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.011)$ | $-0.034(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.100)$ | 0.649 | +2.46\% |
| Frequency | 2016.1 | $0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.062)$ | $-0.045(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.042)$ | 0.679 | +1.73\% |

# Direct Compensation Property Damage 

Coverage $=D C$<br>End Trend Period $=2012.1$<br>Excluded Points = NA<br>Parameters Included: time, seasonality, mobility

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.373)$ | -0.056 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.009$ ) | 0.337 | +0.34\% |
| Loss Cost | 2004.2 | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.355)$ | -0.058 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.011$ ) | 0.321 | +0.41\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.627)$ | $-0.062(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.010)$ | 0.352 | +0.23\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.893)$ | -0.058 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.021$ ) | 0.288 | +0.07\% |
| Loss Cost | 2006.1 | -0.001 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.908)$ | -0.061 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.024)$ | 0.297 | -0.07\% |
| Loss Cost | 2006.2 | -0.009 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.118)$ | -0.044 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.030$ ) | 0.454 | -0.86\% |
| Loss Cost | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.018)$ | -0.053 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | 0.669 | -1.35\% |
| Loss Cost | 2007.2 | $-0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.057)$ | $-0.054(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.013)$ | 0.657 | -1.30\% |
| Loss Cost | 2008.1 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.073)$ | $-0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | 0.615 | -1.50\% |
| Loss Cost | 2008.2 | -0.014 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.203)$ | -0.060 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.037)$ | 0.598 | -1.35\% |
| Loss Cost | 2009.1 | -0.015 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.277)$ | -0.062 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.067$ ) | 0.492 | -1.53\% |
| Loss Cost | 2009.2 | -0.013 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.526$ ) | -0.064 ( $\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.137)$ | 0.441 | -1.33\% |
| Loss Cost | 2010.1 | -0.031 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.262$ ) | -0.079 ( $\mathrm{Cl}=+/-0.126 ; p=0.113$ ) | 0.660 | -3.08\% |
| Loss Cost | 2010.2 | $-0.064(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.150)$ | -0.052 ( $\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.205$ ) | 0.937 | -6.22\% |
| Loss Cost | 2011.1 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN}$ ) | -0.060 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN}$ ) | NaN | -7.66\% |
| Loss Cost | 2011.2 | -0.199 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ |  | NaN | -18.03\% |
| Loss Cost | 2012.1 |  |  | 0.000 | 0.00\% |
| Severity | 2004.1 | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $-0.042(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.733 | +0.65\% |
| Severity | 2004.2 | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005)$ | -0.041 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.670 | +0.60\% |
| Severity | 2005.1 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.023)$ | -0.043 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.699 | +0.50\% |
| Severity | 2005.2 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.099)$ | $-0.040(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | 0.640 | +0.37\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.216)$ | $-0.042(\mathrm{Cl}=+/-0.020 ; p=0.001)$ | 0.646 | +0.31\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.430)$ | -0.040 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | 0.583 | +0.23\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.007 ; p=0.813)$ | -0.043 ( $\mathrm{Cl}=+/-0.023 ; p=0.003)$ | 0.627 | +0.08\% |
| Severity | 2007.2 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.361)$ | $-0.047(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.704 | +0.33\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.007 ; p=0.058)$ | -0.042 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | 0.801 | +0.71\% |
| Severity | 2008.2 | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.051)$ | -0.045 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.809 | +0.93\% |
| Severity | 2009.1 | $0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.038)$ | -0.042 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.007)$ | 0.849 | +1.23\% |
| Severity | 2009.2 | $0.012(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.153)$ | -0.041 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.029)$ | 0.737 | +1.17\% |
| Severity | 2010.1 | $0.015(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.224)$ | $-0.038(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.092)$ | 0.723 | +1.52\% |
| Severity | 2010.2 | $0.004(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.811)$ | $-0.029(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.296)$ | 0.444 | +0.40\% |
| Severity | 2011.1 | -0.009 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | -0.036 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -0.90\% |
| Severity | 2011.2 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ |  | NaN | -7.71\% |
| Severity | 2012.1 |  |  | 0.000 | 0.00\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.386)$ | $-0.014(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.430)$ | -0.035 | -0.31\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.625)$ | $-0.017(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.358)$ | -0.051 | -0.19\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.558)$ | -0.019 ( $\mathrm{Cl}=+/-0.041 ; p=0.342)$ | -0.049 | -0.26\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.572)$ | $-0.018(\mathrm{Cl}=+/-0.045 ; p=0.403)$ | -0.062 | -0.30\% |
| Frequency | 2006.1 | $-0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.530)$ | $-0.020(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.393)$ | -0.069 | -0.38\% |
| Frequency | 2006.2 | -0.011 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.062$ ) | -0.004 ( $\mathrm{Cl}=+/-0.040 ; p=0.807$ ) | 0.206 | -1.08\% |
| Frequency | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.032)$ | $-0.011(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.556)$ | 0.339 | -1.43\% |
| Frequency | 2007.2 | $-0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.046)$ | $-0.007(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.729)$ | 0.334 | -1.63\% |
| Frequency | 2008.1 | $-0.022(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.020)$ | $-0.016(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.426)$ | 0.519 | -2.19\% |
| Frequency | 2008.2 | $-0.023(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.060)$ | $-0.015(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.531)$ | 0.436 | -2.26\% |
| Frequency | 2009.1 | $-0.028(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.079)$ | -0.020 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.445)$ | 0.414 | -2.73\% |
| Frequency | 2009.2 | $-0.025(\mathrm{Cl}=+/-0.057 ; p=0.256)$ | $-0.023(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.501)$ | 0.227 | -2.47\% |
| Frequency | 2010.1 | $-0.046(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.067)$ | $-0.041(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.154)$ | 0.804 | -4.53\% |
| Frequency | 2010.2 | $-0.068(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.022)$ | $-0.023(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.075)$ | 0.998 | -6.59\% |
| Frequency | 2011.1 | $-0.071(\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | $-0.024(\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -6.82\% |
| Frequency | 2011.2 | -0.119 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ |  | NaN | -11.18\% |
| Frequency | 2012.1 |  |  | 0.000 | 0.00\% |

## Direct Compensation Property Damage

Coverage $=$ DC<br>End Trend Period $=2019.2$<br>Excluded Points = NA<br>Parameters Included: trend_level_change<br>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 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.961 | 0.00\% | +9.74\% |
| Loss Cost | 2004.2 | 0.093 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.961 | 0.00\% | +9.71\% |
| Loss Cost | 2005.1 | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.69\% |
| Loss Cost | 2005.2 | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.962 | 0.00\% | +9.61\% |
| Loss Cost | 2006.1 | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% | +9.62\% |
| Loss Cost | 2006.2 | 0.090 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | +9.47\% |
| Loss Cost | 2007.1 | 0.090 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.967 | 0.00\% | +9.47\% |
| Loss Cost | 2007.2 | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.49\% |
| Loss Cost | 2008.1 | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | +9.57\% |
| Loss Cost | 2008.2 | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.59\% |
| Loss Cost | 2009.1 | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | +9.68\% |
| Loss Cost | 2009.2 | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.68\% |
| Loss Cost | 2010.1 | $0.093(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.965 | 0.00\% | +9.71\% |
| Loss Cost | 2010.2 | 0.092 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | +9.63\% |
| Loss Cost | 2011.1 | $0.094(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.83\% |
| Loss Cost | 2011.2 | $0.094(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.963 | 0.00\% | +9.84\% |
| Loss Cost | 2012.1 | 0.095 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.94\% |
| Severity | 2004.1 | $0.069(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.972 | 0.00\% | +7.11\% |
| Severity | 2004.2 | 0.068 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | +7.05\% |
| Severity | 2005.1 | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | +7.02\% |
| Severity | 2005.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.95\% |
| Severity | 2006.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.95\% |
| Severity | 2006.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.90\% |
| Severity | 2007.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.89\% |
| Severity | 2007.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.89\% |
| Severity | 2008.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.95\% |
| Severity | 2008.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.90\% |
| Severity | 2009.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.93\% |
| Severity | 2009.2 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.85\% |
| Severity | 2010.1 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.88\% |
| Severity | 2010.2 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +6.77\% |
| Severity | 2011.1 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.80\% |
| Severity | 2011.2 | $0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.78\% |
| Severity | 2012.1 | $0.067(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.982 | 0.00\% | +6.90\% |
| Frequency | 2004.1 | $0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.744 | 0.00\% | +2.46\% |
| Frequency | 2004.2 | 0.025 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.750 | 0.00\% | +2.49\% |
| Frequency | 2005.1 | 0.025 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.747 | 0.00\% | +2.49\% |
| Frequency | 2005.2 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.742 | 0.00\% | +2.49\% |
| Frequency | 2006.1 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.740 | 0.00\% | +2.50\% |
| Frequency | 2006.2 | $0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.753 | 0.00\% | +2.41\% |
| Frequency | 2007.1 | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.748 | 0.00\% | +2.41\% |
| Frequency | 2007.2 | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.750 | 0.00\% | +2.44\% |
| Frequency | 2008.1 | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.745 | 0.00\% | +2.45\% |
| Frequency | 2008.2 | $0.025(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.757 | 0.00\% | +2.51\% |
| Frequency | 2009.1 | $0.025(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.765 | 0.00\% | +2.57\% |
| Frequency | 2009.2 | 0.026 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.778 | 0.00\% | +2.65\% |
| Frequency | 2010.1 | $0.026(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.768 | 0.00\% | +2.66\% |
| Frequency | 2010.2 | $0.026(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.760 | 0.00\% | +2.68\% |
| Frequency | 2011.1 | 0.028 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.793 | 0.00\% | +2.84\% |
| Frequency | 2011.2 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.779 | 0.00\% | +2.86\% |
| Frequency | 2012.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.755 | 0.00\% | +2.84\% |

# Direct Compensation Property Damage 

Coverage $=D C$
End Trend Period $=2020.1$
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 | 0.021 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.093 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.960 | 0.00\% | +9.74\% |
| Loss Cost | 2004.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.71\% |
| Loss Cost | 2005.1 | $0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.959 | 0.00\% | +9.69\% |
| Loss Cost | 2005.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% | +9.61\% |
| Loss Cost | 2006.1 | $0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.62\% |
| Loss Cost | 2006.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.090 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.47\% |
| Loss Cost | 2007.1 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.47\% |
| Loss Cost | 2007.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.966 | 0.00\% | +9.49\% |
| Loss Cost | 2008.1 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.57\% |
| Loss Cost | 2008.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.59\% |
| Loss Cost | 2009.1 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.68\% |
| Loss Cost | 2009.2 | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.68\% |
| Loss Cost | 2010.1 | $0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.964 | 0.00\% | +9.71\% |
| Loss Cost | 2010.2 | $0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.962 | 0.00\% | +9.63\% |
| Loss Cost | 2011.1 | $0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.094(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.83\% |
| Loss Cost | 2011.2 | $0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.094(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | +9.84\% |
| Loss Cost | 2012.1 | $0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.011 ; p=0.000)$ | 0.960 | 0.00\% | +9.94\% |
| Severity | 2004.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.127)$ | $0.069(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | +7.11\% |
| Severity | 2004.2 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.115)$ | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.978 | 0.00\% | +7.05\% |
| Severity | 2005.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.121)$ | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.978 | 0.00\% | +7.02\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.105)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.95\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.112)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.95\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.111)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.90\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.119)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.89\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.129)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.89\% |
| Severity | 2008.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.103)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.95\% |
| Severity | 2008.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.110)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.90\% |
| Severity | 2009.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.109)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.93\% |
| Severity | 2009.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.107)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +6.85\% |
| Severity | 2010.1 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.108)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +6.88\% |
| Severity | 2010.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.106)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.985 | 0.00\% | +6.77\% |
| Severity | 2011.1 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.110)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.985 | 0.00\% | +6.80\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.125)$ | $0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.78\% |
| Severity | 2012.1 | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.096)$ | $0.067(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.90\% |
| Frequency | 2004.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.887 | 0.00\% | +2.46\% |
| Frequency | 2004.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.890 | 0.00\% | +2.49\% |
| Frequency | 2005.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.889 | 0.00\% | +2.49\% |
| Frequency | 2005.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.889 | 0.00\% | +2.49\% |
| Frequency | 2006.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.889 | 0.00\% | +2.50\% |
| Frequency | 2006.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.902 | 0.00\% | +2.41\% |
| Frequency | 2007.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.902 | 0.00\% | +2.41\% |
| Frequency | 2007.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.903 | 0.00\% | +2.44\% |
| Frequency | 2008.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.902 | 0.00\% | +2.45\% |
| Frequency | 2008.2 | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.907 | 0.00\% | +2.51\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.911 | 0.00\% | +2.57\% |
| Frequency | 2009.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.916 | 0.00\% | +2.65\% |
| Frequency | 2010.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.026 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.915 | 0.00\% | +2.66\% |
| Frequency | 2010.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.914 | 0.00\% | +2.68\% |
| Frequency | 2011.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.926 | 0.00\% | +2.84\% |
| Frequency | 2011.2 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.925 | 0.00\% | +2.86\% |
| Frequency | 2012.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.923 | 0.00\% | +2.84\% |

Direct Compensation Property Damage

Coverage $=D C$<br>End Trend Period $=2019.2$<br>Excluded Points = NA<br>Parameters Included: time, trend_level_change, seasonality<br>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 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.316)$ | -0.049 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | 0.088 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.974 | +0.28\% | +9.46\% |
| Loss Cost | 2004.2 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.322)$ | $-0.049(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.087(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.973 | +0.31\% | +9.45\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.575)$ | $-0.052(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.089(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.973 | +0.19\% | +9.49\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.878)$ | $-0.049(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $0.091(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.973 | +0.06\% | +9.54\% |
| Loss Cost | 2006.1 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.954)$ | $-0.051(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | $0.092(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.972 | -0.02\% | +9.57\% |
| Loss Cost | 2006.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.187)$ | $-0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | $0.098(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.979 | -0.53\% | +9.74\% |
| Loss Cost | 2007.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.071$ ) | $-0.047(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | $0.102(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.980 | -0.81\% | +9.81\% |
| Loss Cost | 2007.2 | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.154)$ | $-0.048(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001$ ) | $0.101(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.980 | -0.73\% | +9.79\% |
| Loss Cost | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.218)$ | $-0.048(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $0.101(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.979 | -0.73\% | +9.79\% |
| Loss Cost | 2008.2 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.408)$ | -0.049 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002$ ) | $0.099(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.979 | -0.58\% | +9.76\% |
| Loss Cost | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.584)$ | -0.048 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004$ ) | $0.098(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.978 | -0.46\% | +9.74\% |
| Loss Cost | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.799)$ | $-0.049(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.005)$ | $0.095(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.977 | -0.27\% | +9.72\% |
| Loss Cost | 2010.1 | $-0.007(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.605)$ | $-0.051(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.100(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.976 | -0.69\% | +9.76\% |
| Loss Cost | 2010.2 | -0.014 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.426$ ) | $-0.049(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.011)$ | $0.108(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.974 | -1.43\% | +9.82\% |
| Loss Cost | 2011.1 | $-0.001(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.972)$ | $-0.046(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.022)$ | $0.094(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.004)$ | 0.974 | -0.09\% | +9.75\% |
| Loss Cost | 2011.2 | $0.031(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.453)$ | $-0.050(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.017)$ | $0.061(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.169)$ | 0.973 | +3.13\% | +9.65\% |
| Loss Cost | 2012.1 | $0.137(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.120)$ | -0.041 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.047$ ) | $-0.046(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.590)$ | 0.975 | +14.73\% | +9.54\% |
| Severity | 2004.1 | $0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.990 | +0.50\% | +6.67\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.990 | +0.44\% | +6.69\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.016)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.991 | +0.36\% | +6.73\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.099)$ | $-0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.992 | +0.25\% | +6.77\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.211)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.992 | +0.21\% | +6.78\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.481)$ | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.992 | +0.13\% | +6.81\% |
| Severity | 2007.1 | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.864)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.992 | +0.04\% | +6.83\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.523)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.992 | +0.15\% | +6.80\% |
| Severity | 2008.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.116)$ | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.993 | +0.40\% | +6.75\% |
| Severity | 2008.2 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.163)$ | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.993 | +0.42\% | +6.75\% |
| Severity | 2009.1 | $0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.117)$ | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.993 | +0.57\% | +6.73\% |
| Severity | 2009.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.448)$ | $-0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.993 | +0.32\% | +6.76\% |
| Severity | 2010.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.472)$ | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.992 | +0.39\% | +6.75\% |
| Severity | 2010.2 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.582)$ | $-0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.070 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.993 | -0.37\% | +6.81\% |
| Severity | 2011.1 | $-0.011(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.233)$ | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.078(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.993 | -1.13\% | +6.85\% |
| Severity | 2011.2 | $-0.015(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.347)$ | $-0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.081(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.992 | -1.45\% | +6.86\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.741$ ) | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.078 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.042)$ | 0.991 | -1.13\% | +6.85\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.395$ ) | $-0.012(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.300)$ | $0.028(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.743 | -0.22\% | +2.61\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.629)$ | $-0.014(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.252)$ | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.747 | -0.14\% | +2.58\% |
| Frequency | 2005.1 | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.575)$ | $-0.015(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.245)$ | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.744 | -0.17\% | +2.59\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.574)$ | $-0.014(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.273)$ | $0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.739 | -0.19\% | +2.60\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.548)$ | $-0.015(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.272)$ | $0.028(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.735 | -0.23\% | +2.61\% |
| Frequency | 2006.2 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.098)$ | $-0.009(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.471$ ) | $0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.769 | -0.66\% | +2.74\% |
| Frequency | 2007.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.061)$ | $-0.011(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.376)$ | $0.036(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.773 | -0.84\% | +2.79\% |
| Frequency | 2007.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.092)$ | $-0.011(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.411)$ | 0.036 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.770 | -0.87\% | +2.80\% |
| Frequency | 2008.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.061)$ | $-0.013(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.328)$ | $0.039(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.774 | -1.12\% | +2.85\% |
| Frequency | 2008.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.157)$ | $-0.014(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.311)$ | $0.038(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | 0.773 | -0.99\% | +2.82\% |
| Frequency | 2009.1 | $-0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.227)$ | $-0.015(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.329)$ | $0.038(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.770 | -1.02\% | +2.83\% |
| Frequency | 2009.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.567)$ | $-0.017(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.272)$ | $0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.017)$ | 0.775 | -0.59\% | +2.77\% |
| Frequency | 2010.1 | $-0.011(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.408)$ | $-0.019(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.235)$ | $0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.023)$ | 0.770 | -1.08\% | +2.82\% |
| Frequency | 2010.2 | $-0.011(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.547)$ | $-0.020(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.262)$ | $0.038(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.072)$ | 0.759 | -1.06\% | +2.81\% |
| Frequency | 2011.1 | $0.010(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.669)$ | -0.014 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.412$ ) | $0.016(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.543)$ | 0.779 | +1.05\% | +2.72\% |
| Frequency | 2011.2 | $0.045(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.248)$ | $-0.019(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.287)$ | $-0.020(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.629)$ | 0.785 | +4.65\% | +2.62\% |
| Frequency | 2012.1 | 0.149 ( $\mathrm{Cl}=+/-0.167 ; p=0.077)$ | $-0.010(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.557)$ | $-0.124(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.140)$ | 0.797 | +16.04\% | +2.51\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2020.1$
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 | 0.003 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.316$ ) | -0.049 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.088 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.973 | +0.28\% | +9.46\% |
| Loss Cost | 2004.2 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.322)$ | $-0.049(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.972 | +0.31\% | +9.45\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.575)$ | $-0.052(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.972 | +0.19\% | +9.49\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.878)$ | $-0.049(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.972 | +0.06\% | +9.54\% |
| Loss Cost | 2006.1 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.954)$ | $-0.051(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.092(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.972 | -0.02\% | +9.57\% |
| Loss Cost | 2006.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.187)$ | $-0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.978 | -0.53\% | +9.74\% |
| Loss Cost | 2007.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.071$ ) | $-0.047(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.102(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.980 | -0.81\% | +9.81\% |
| Loss Cost | 2007.2 | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.154)$ | $-0.048(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001$ ) | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.979 | -0.73\% | +9.79\% |
| Loss Cost | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.218)$ | $-0.048(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.979 | -0.73\% | +9.79\% |
| Loss Cost | 2008.2 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.408)$ | $-0.049(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.099(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.978 | -0.58\% | +9.76\% |
| Loss Cost | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.584)$ | $-0.048(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.977 | -0.46\% | +9.74\% |
| Loss Cost | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.799)$ | $-0.049(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.005)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.095(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.976 | -0.27\% | +9.72\% |
| Loss Cost | 2010.1 | $-0.007(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.605)$ | $-0.051(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.100(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.975 | -0.69\% | +9.76\% |
| Loss Cost | 2010.2 | $-0.014(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.426)$ | $-0.049(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.011)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.974 | -1.43\% | +9.82\% |
| Loss Cost | 2011.1 | $-0.001(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.972)$ | $-0.046(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.022)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.094(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.004)$ | 0.974 | -0.09\% | +9.75\% |
| Loss Cost | 2011.2 | $0.031(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.453)$ | $-0.050(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.017)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.169)$ | 0.973 | +3.13\% | +9.65\% |
| Loss Cost | 2012.1 | $0.137(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.120)$ | $-0.041(\mathrm{Cl}=+/-0.040 ; p=0.047)$ | $0.021(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | -0.046 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.590$ ) | 0.975 | +14.73\% | +9.54\% |
| Severity | 2004.1 | $0.005(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.354)$ | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.991 | +0.50\% | +6.67\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.318)$ | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.991 | +0.44\% | +6.69\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.016)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.309)$ | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.992 | +0.36\% | +6.73\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.099)$ | $-0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.240)$ | $0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.992 | +0.25\% | +6.77\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.211$ ) | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.246)$ | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.992 | +0.21\% | +6.78\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.481)$ | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.221)$ | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.992 | +0.13\% | +6.81\% |
| Severity | 2007.1 | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.864)$ | $-0.036(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.221)$ | $0.066(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.992 | +0.04\% | +6.83\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.523)$ | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.251)$ | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.993 | +0.15\% | +6.80\% |
| Severity | 2008.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.116)$ | $-0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.216)$ | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.994 | +0.40\% | +6.75\% |
| Severity | 2008.2 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.163)$ | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.234)$ | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.993 | +0.42\% | +6.75\% |
| Severity | 2009.1 | $0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.117)$ | $-0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.239)$ | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.993 | +0.57\% | +6.73\% |
| Severity | 2009.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.448)$ | $-0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.208)$ | $0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.993 | +0.32\% | +6.76\% |
| Severity | 2010.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.472)$ | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.221)$ | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.993 | +0.39\% | +6.75\% |
| Severity | 2010.2 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.582)$ | $-0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.148)$ | $0.070(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.993 | -0.37\% | +6.81\% |
| Severity | 2011.1 | $-0.011(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.233)$ | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.146)$ | $0.078(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.993 | -1.13\% | +6.85\% |
| Severity | 2011.2 | $-0.015(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.347)$ | $-0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.155)$ | $0.081(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.993 | -1.45\% | +6.86\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.741)$ | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.172)$ | $0.078(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.042)$ | 0.992 | -1.13\% | +6.85\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.395$ ) | $-0.012(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.300)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.887 | -0.22\% | +2.61\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.629)$ | $-0.014(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.252)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.889 | -0.14\% | +2.58\% |
| Frequency | 2005.1 | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.575)$ | $-0.015(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.245)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.888 | -0.17\% | +2.59\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.574)$ | $-0.014(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.273)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.887 | -0.19\% | +2.60\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.548)$ | $-0.015(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.272)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.028(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.887 | -0.23\% | +2.61\% |
| Frequency | 2006.2 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.098)$ | $-0.009(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.471)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.908 | -0.66\% | +2.74\% |
| Frequency | 2007.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.061$ ) | $-0.011(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.376)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.911 | -0.84\% | +2.79\% |
| Frequency | 2007.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.092)$ | $-0.011(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.411)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.911 | -0.87\% | +2.80\% |
| Frequency | 2008.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.061)$ | $-0.013(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.328)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.913 | -1.12\% | +2.85\% |
| Frequency | 2008.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.157)$ | $-0.014(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.311)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | 0.913 | -0.99\% | +2.82\% |
| Frequency | 2009.1 | $-0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.227)$ | $-0.015(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.329)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.912 | -1.02\% | +2.83\% |
| Frequency | 2009.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.567)$ | $-0.017(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.272)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.017)$ | 0.914 | -0.59\% | +2.77\% |
| Frequency | 2010.1 | $-0.011(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.408)$ | $-0.019(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.235)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.023)$ | 0.915 | -1.08\% | +2.82\% |
| Frequency | 2010.2 | $-0.011(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.547)$ | $-0.020(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.262)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.072)$ | 0.914 | -1.06\% | +2.81\% |
| Frequency | 2011.1 | $0.010(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.669)$ | $-0.014(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.412)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.543)$ | 0.921 | +1.05\% | +2.72\% |
| Frequency | 2011.2 | 0.045 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.248)$ | $-0.019(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.287)$ | 0.020 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.629)$ | 0.927 | +4.65\% | +2.62\% |
| Frequency | 2012.1 | $0.149(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.077)$ | $-0.010(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.557)$ | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.124(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.140)$ | 0.937 | +16.04\% | +2.51\% |

## AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med+Rehab+Attendant Care
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time

|  |  |  | Implied Trend |  |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 |  |
| Loss Cost | 2011.1 | -0.013 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.355$ ) | -0.005 | -1.32\% |
| Loss Cost | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.245)$ | 0.026 | -1.83\% |
| Loss Cost | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.175)$ | 0.060 | -2.37\% |
| Loss Cost | 2012.2 | $-0.036(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.054)$ | 0.186 | -3.57\% |
| Loss Cost | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.037)$ | 0.240 | -4.34\% |
| Loss Cost | 2013.2 | $-0.058(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.012)$ | 0.371 | -5.68\% |
| Loss Cost | 2014.1 | $-0.066(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.014)$ | 0.383 | -6.37\% |
| Loss Cost | 2014.2 | $-0.085(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.005)$ | 0.527 | -8.15\% |
| Loss Cost | 2015.1 | $-0.097(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.006)$ | 0.546 | -9.23\% |
| Loss Cost | 2015.2 | $-0.116(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.005)$ | 0.609 | -10.96\% |
| Loss Cost | 2016.1 | -0.116 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.018$ ) | 0.516 | -10.92\% |
| Severity | 2011.1 | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.859)$ | -0.057 | -0.11\% |
| Severity | 2011.2 | $-0.006(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.308)$ | 0.006 | -0.61\% |
| Severity | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.156)$ | 0.072 | -0.93\% |
| Severity | 2012.2 | $-0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.078)$ | 0.148 | -1.27\% |
| Severity | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.091)$ | 0.142 | -1.38\% |
| Severity | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.059)$ | 0.205 | -1.75\% |
| Severity | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.030)$ | 0.302 | -2.27\% |
| Severity | 2014.2 | $-0.031(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.010)$ | 0.454 | -3.01\% |
| Severity | 2015.1 | $-0.031(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.025)$ | 0.382 | -3.04\% |
| Severity | 2015.2 | $-0.036(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.031)$ | 0.394 | -3.52\% |
| Severity | 2016.1 | $-0.027(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.130)$ | 0.195 | -2.71\% |
| Frequency | 2011.1 | $-0.012(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.349)$ | -0.004 | -1.21\% |
| Frequency | 2011.2 | $-0.012(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.398)$ | -0.015 | -1.22\% |
| Frequency | 2012.1 | $-0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.372)$ | -0.010 | -1.45\% |
| Frequency | 2012.2 | $-0.024(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.188)$ | 0.057 | -2.33\% |
| Frequency | 2013.1 | $-0.030(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.132)$ | 0.101 | -2.99\% |
| Frequency | 2013.2 | $-0.041(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.073)$ | 0.181 | -4.00\% |
| Frequency | 2014.1 | $-0.043(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.104)$ | 0.151 | -4.19\% |
| Frequency | 2014.2 | $-0.054(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.076)$ | 0.210 | -5.30\% |
| Frequency | 2015.1 | $-0.066(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.070)$ | 0.245 | -6.38\% |
| Frequency | 2015.2 | $-0.080(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.067)$ | 0.278 | -7.71\% |
| Frequency | 2016.1 | $-0.088(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.104)$ | 0.237 | -8.44\% |

## AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med + Rehab + Attendant Care<br>End Trend Period $=2020.1$<br>Excluded Points $=$ NA<br>Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.013(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.301$ ) | $-0.160(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.032)$ | 0.207 | -1.32\% |
| Loss Cost | 2011.2 | -0.016 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.279$ ) | $-0.153(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.051)$ | 0.201 | -1.55\% |
| Loss Cost | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.121$ ) | -0.177 ( $\mathrm{Cl}=+/-0.153 ; p=0.026$ ) | 0.301 | -2.37\% |
| Loss Cost | 2012.2 | -0.033 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.055$ ) | -0.152 ( $\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.054$ ) | 0.348 | -3.22\% |
| Loss Cost | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015$ ) | $-0.181(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.021)$ | 0.482 | -4.34\% |
| Loss Cost | 2013.2 | $-0.054(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.010)$ | $-0.158(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.044)$ | 0.533 | -5.22\% |
| Loss Cost | 2014.1 | $-0.066(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.004)$ | $-0.184(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.021$ ) | 0.611 | -6.37\% |
| Loss Cost | 2014.2 | -0.078 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.003$ ) | $-0.157(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.047)$ | 0.669 | -7.55\% |
| Loss Cost | 2015.1 | -0.097 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001$ ) | $-0.190(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.013$ ) | 0.773 | -9.23\% |
| Loss Cost | 2015.2 | $-0.105(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.003)$ | $-0.174(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.033)$ | 0.777 | -10.01\% |
| Loss Cost | 2016.1 | -0.116 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.006$ ) | $-0.190(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.037)$ | 0.741 | -10.92\% |
| Severity | 2011.1 | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.860)$ | $-0.030(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.383)$ | -0.069 | -0.11\% |
| Severity | 2011.2 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.344)$ | $-0.014(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.651)$ | -0.045 | -0.59\% |
| Severity | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.162)$ | $-0.024(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.449)$ | 0.047 | -0.93\% |
| Severity | 2012.2 | $-0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.098)$ | $-0.016(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.636)$ | 0.099 | -1.23\% |
| Severity | 2013.1 | -0.014 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.101$ ) | $-0.019(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.579)$ | 0.095 | -1.38\% |
| Severity | 2013.2 | -0.017 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.077$ ) | $-0.011(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.766$ ) | 0.140 | -1.72\% |
| Severity | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.036)$ | $-0.023(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.530)$ | 0.264 | -2.27\% |
| Severity | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.016$ ) | $-0.007(\mathrm{Cl}=+/-0.080 ; p=0.840)$ | 0.396 | -2.98\% |
| Severity | 2015.1 | $-0.031(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.035)$ | $-0.008(\mathrm{Cl}=+/-0.089 ; p=0.834)$ | 0.308 | -3.04\% |
| Severity | 2015.2 | $-0.036(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.046)$ | $0.001(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.986)$ | 0.308 | -3.53\% |
| Severity | 2016.1 | -0.027 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.161$ ) | 0.013 (Cl = +/-0.109; p = 0.775) | 0.074 | -2.71\% |
| Frequency | 2011.1 | -0.012 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.309$ ) | -0.131 ( $\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.057)$ | 0.156 | -1.21\% |
| Frequency | 2011.2 | $-0.010(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.466$ ) | $-0.139(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.057)$ | 0.156 | -0.97\% |
| Frequency | 2012.1 | $-0.015(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.320)$ | $-0.153(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.046)$ | 0.195 | -1.45\% |
| Frequency | 2012.2 | -0.020 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.220)$ | $-0.136(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.083)$ | 0.201 | -2.01\% |
| Frequency | 2013.1 | -0.030 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.090$ ) | $-0.161(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.043)$ | 0.317 | -2.99\% |
| Frequency | 2013.2 | $-0.036(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.081)$ | $-0.147(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.080)$ | 0.332 | -3.56\% |
| Frequency | 2014.1 | $-0.043(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.074)$ | $-0.161(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.073)$ | 0.333 | -4.19\% |
| Frequency | 2014.2 | -0.048 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.091$ ) | $-0.149(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.124)$ | 0.335 | -4.71\% |
| Frequency | 2015.1 | $-0.066(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.042)$ | $-0.182(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.069)$ | 0.452 | -6.38\% |
| Frequency | 2015.2 | -0.070 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.081$ ) | $-0.175(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.117)$ | 0.434 | -6.72\% |
| Frequency | 2016.1 | -0.088 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.068$ ) | $-0.203(\mathrm{Cl}=+/-0.253 ; p=0.097)$ | 0.459 | -8.44\% |

AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med + Rehab + Attendant Care
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality, phase_in_scalar

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Phase in Scalar | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | 0.033 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.160)$ | $-0.156(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.020)$ | $-0.314(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.031)$ | 0.385 | +3.37\% |
| Loss Cost | 2011.2 | $0.037(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.181)$ | $-0.161(\mathrm{Cl}=+/-0.137 ; p=0.024)$ | $-0.328(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.040)$ | 0.374 | +3.75\% |
| Loss Cost | 2012.1 | $0.024(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.426)$ | -0.174 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.020)$ | $-0.282(\mathrm{Cl}=+/-0.333 ; \mathrm{p}=0.091)$ | 0.401 | +2.47\% |
| Loss Cost | 2012.2 | $0.011(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.760$ ) | $-0.159(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.041)$ | $-0.234(\mathrm{Cl}=+/-0.363 ; \mathrm{p}=0.185)$ | 0.394 | +1.08\% |
| Loss Cost | 2013.1 | $-0.013(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.729)$ | $-0.180(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.023)$ | $-0.156(\mathrm{Cl}=+/-0.374 ; \mathrm{p}=0.377)$ | 0.476 | -1.32\% |
| Loss Cost | 2013.2 | $-0.032(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.473)$ | $-0.161(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.049)$ | $-0.101(\mathrm{Cl}=+/-0.404 ; \mathrm{p}=0.589)$ | 0.502 | -3.14\% |
| Loss Cost | 2014.1 | $-0.058(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.230)$ | $-0.184(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.029)$ | $-0.034(\mathrm{Cl}=+/-0.408 ; \mathrm{p}=0.856)$ | 0.569 | -5.64\% |
| Loss Cost | 2014.2 | $-0.083(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.123)$ | $-0.156(\mathrm{Cl}=+/-0.167 ; p=0.064)$ | $0.019(\mathrm{Cl}=+/-0.415 ; \mathrm{p}=0.920)$ | 0.628 | -7.96\% |
| Loss Cost | 2015.1 | $-0.107(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.041)$ | $-0.189(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.022)$ | 0.043 ( $\mathrm{Cl}=+/-0.365 ; \mathrm{p}=0.787)$ | 0.743 | -10.19\% |
| Loss Cost | 2015.2 | $-0.115(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.047)$ | $-0.174(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.050)$ | $0.038(\mathrm{Cl}=+/-0.395 ; \mathrm{p}=0.820)$ | 0.742 | -10.84\% |
| Loss Cost | 2016.1 | $-0.115(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.064)$ | $-0.190(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.061)$ | $-0.002(\mathrm{Cl}=+/-0.466 ; \mathrm{p}=0.992)$ | 0.689 | -10.89\% |
| Severity | 2011.1 | $0.035(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.184)$ | $-0.243(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.647 | +3.54\% |
| Severity | 2011.2 | $0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $-0.020(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.314)$ | $-0.222(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | 0.616 | +3.01\% |
| Severity | 2012.1 | $0.027(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.009)$ | $-0.022(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.285)$ | $-0.214(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.001)$ | 0.607 | +2.77\% |
| Severity | 2012.2 | $0.027(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.026)$ | $-0.022(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.327)$ | $-0.213(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.001)$ | 0.595 | +2.75\% |
| Severity | 2013.1 | $0.031(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.030)$ | $-0.019(\mathrm{Cl}=+/-0.050 ; p=0.426)$ | $-0.225(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.002)$ | 0.598 | +3.12\% |
| Severity | 2013.2 | $0.031(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.062)$ | $-0.019(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.463)$ | $-0.226(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.005)$ | 0.589 | +3.15\% |
| Severity | 2014.1 | $0.024(\mathrm{Cl}=+/-0.037 ; p=0.169)$ | $-0.025(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.360)$ | $-0.209(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.011)$ | 0.617 | +2.47\% |
| Severity | 2014.2 | $0.015(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.405)$ | $-0.014(\mathrm{Cl}=+/-0.060 ; p=0.600)$ | $-0.189(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.019)$ | 0.671 | +1.53\% |
| Severity | 2015.1 | $0.016(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.445)$ | $-0.014(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.650)$ | $-0.190(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.029)$ | 0.617 | +1.57\% |
| Severity | 2015.2 | $0.011(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.607)$ | $-0.003(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.919)$ | $-0.193(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.031)$ | 0.649 | +1.08\% |
| Severity | 2016.1 | $0.011(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.632)$ | $0.001(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.973)$ | $-0.182(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.070)$ | 0.458 | +1.09\% |
| Frequency | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.948)$ | $-0.130(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.065)$ | $-0.072(\mathrm{Cl}=+/-0.307 ; \mathrm{p}=0.627)$ | 0.114 | -0.16\% |
| Frequency | 2011.2 | $0.007(\mathrm{Cl}=+/-0.060 ; p=0.802)$ | $-0.141(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.059)$ | $-0.106(\mathrm{Cl}=+/-0.333 ; \mathrm{p}=0.507)$ | 0.125 | +0.72\% |
| Frequency | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.928)$ | $-0.152(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.054)$ | $-0.068(\mathrm{Cl}=+/-0.363 ; \mathrm{p}=0.693)$ | 0.144 | -0.30\% |
| Frequency | 2012.2 | $-0.016(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.670)$ | $-0.137(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.096)$ | $-0.021(\mathrm{Cl}=+/-0.397 ; \mathrm{p}=0.909)$ | 0.135 | -1.62\% |
| Frequency | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.299)$ | $-0.162(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.052)$ | $0.069(\mathrm{Cl}=+/-0.405 ; \mathrm{p}=0.716)$ | 0.264 | -4.31\% |
| Frequency | 2013.2 | $-0.063(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.207)$ | $-0.142(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.100)$ | $0.124(\mathrm{Cl}=+/-0.441 ; \mathrm{p}=0.544)$ | 0.293 | -6.09\% |
| Frequency | 2014.1 | $-0.082(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.146)$ | $-0.160(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.082)$ | $0.175(\mathrm{Cl}=+/-0.470 ; p=0.422)$ | 0.313 | -7.92\% |
| Frequency | 2014.2 | $-0.098(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.134)$ | $-0.142(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.150)$ | $0.208(\mathrm{Cl}=+/-0.509 ; p=0.374)$ | 0.327 | -9.35\% |
| Frequency | 2015.1 | $-0.123(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.068)$ | $-0.175(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.079)$ | $0.233(\mathrm{Cl}=+/-0.485 ; \mathrm{p}=0.293)$ | 0.471 | -11.58\% |
| Frequency | 2015.2 | $-0.125(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.095)$ | $-0.170(\mathrm{Cl}=+/-0.239 ; \mathrm{p}=0.131)$ | $0.231(\mathrm{Cl}=+/-0.542 ; \mathrm{p}=0.336)$ | 0.441 | -11.79\% |
| Frequency | 2016.1 | $-0.126(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.119)$ | $-0.191(\mathrm{Cl}=+/-0.280 ; p=0.140)$ | $0.180(\mathrm{Cl}=+/-0.643 ; \mathrm{p}=0.504)$ | 0.412 | -11.85\% |

## AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med + Rehab + Attendant Care
End Trend Period = 2020.1
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 | $0.051(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $-0.139(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.002)$ | $-0.181(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.761 | +5.28\% | -12.17\% |
| Loss Cost | 2011.2 | 0.060 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.001$ ) | $-0.150(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.001$ ) | $-0.194(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000$ ) | 0.781 | +6.17\% | -12.53\% |
| Loss Cost | 2012.1 | $0.057(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.005$ ) | $-0.153(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.002)$ | $-0.189(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.779 | +5.84\% | -12.39\% |
| Loss Cost | 2012.2 | $0.054(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | $-0.151(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.004)$ | $-0.186(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.765 | +5.57\% | -12.30\% |
| Loss Cost | 2013.1 | 0.045 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.095$ ) | $-0.159(\mathrm{Cl}=+/-0.100 ; p=0.005)$ | $-0.172(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.002)$ | 0.772 | +4.57\% | -11.98\% |
| Loss Cost | 2013.2 | 0.045 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.177)$ | $-0.160(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.009)$ | $-0.173(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.006)$ | 0.765 | +4.64\% | -12.00\% |
| Loss Cost | 2014.1 | $0.038(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.390)$ | $-0.164(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.014)$ | $-0.163(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.027$ ) | 0.756 | +3.84\% | -11.82\% |
| Loss Cost | 2014.2 | $0.031(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.606)$ | $-0.162(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.026)$ | $-0.156(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.085)$ | 0.749 | +3.18\% | -11.73\% |
| Loss Cost | 2015.1 | $-0.030(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.736$ ) | $-0.181(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.023)$ | $-0.086(\mathrm{Cl}=+/-0.251 ; \mathrm{p}=0.444)$ | 0.762 | -2.93\% | -10.95\% |
| Loss Cost | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.752)$ | $-0.178(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.046)$ | $-0.065(\mathrm{Cl}=+/-0.421 ; \mathrm{p}=0.720)$ | 0.746 | -4.85\% | -10.81\% |
| Loss Cost | 2016.1 | $-0.322(\mathrm{Cl}=+/-0.938 ; \mathrm{p}=0.417)$ | $-0.204(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.050)$ | $0.221(\mathrm{Cl}=+/-0.999 ; \mathrm{p}=0.594)$ | 0.708 | -27.55\% | -9.64\% |
| Severity | 2011.1 | $0.021(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.034)$ | $-0.022(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.432)$ | $-0.063(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.010)$ | 0.274 | +2.15\% | -4.05\% |
| Severity | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.165$ ) | $-0.013(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.628)$ | $-0.053(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.030)$ | 0.208 | +1.48\% | -3.74\% |
| Severity | 2012.1 | 0.010 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.390$ ) | $-0.018(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.529)$ | $-0.046(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.075)$ | 0.203 | +1.05\% | -3.53\% |
| Severity | 2012.2 | $0.007(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.615)$ | $-0.015(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.623)$ | $-0.042(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.142)$ | 0.191 | +0.73\% | -3.41\% |
| Severity | 2013.1 | $0.009(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.622)$ | $-0.014(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.681)$ | $-0.044(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.180)$ | 0.168 | +0.90\% | -3.47\% |
| Severity | 2013.2 | $0.005(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.815$ ) | $-0.011(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.755)$ | -0.040 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.297)$ | 0.156 | +0.54\% | -3.38\% |
| Severity | 2014.1 | -0.010 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.729$ ) | $-0.021(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.594)$ | -0.020 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.653$ ) | 0.201 | -1.03\% | -2.99\% |
| Severity | 2014.2 | $-0.043(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.269)$ | $-0.007(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.861)$ | $0.018(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.719)$ | 0.332 | -4.23\% | -2.45\% |
| Severity | 2015.1 | $-0.062(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.307)$ | $-0.013(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.769)$ | $0.039(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.590)$ | 0.244 | -5.97\% | -2.19\% |
| Severity | 2015.2 | $-0.178(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.065$ ) | $0.009(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.825)$ | $0.164(\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.119)$ | 0.480 | -16.27\% | -1.31\% |
| Severity | 2016.1 | -0.360 ( $\mathrm{Cl}=+/-0.471 ; \mathrm{p}=0.106$ ) | $-0.009(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.834)$ | $0.356(\mathrm{Cl}=+/-0.502 ; \mathrm{p}=0.128)$ | 0.332 | -30.25\% | -0.45\% |
| Frequency | 2011.1 | $0.030(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.110)$ | $-0.117(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.045)$ | $-0.119(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.012)$ | 0.415 | +3.06\% | -8.46\% |
| Frequency | 2011.2 | 0.045 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.032$ ) | $-0.136(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.019)$ | $-0.141(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.004)$ | 0.505 | +4.63\% | -9.13\% |
| Frequency | 2012.1 | 0.046 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.063$ ) | $-0.135(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.030)$ | $-0.143(\mathrm{Cl}=+/-0.100 ; p=0.009)$ | 0.498 | +4.73\% | -9.18\% |
| Frequency | 2012.2 | 0.047 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.114$ ) | $-0.136(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.041)$ | $-0.144(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.017$ ) | 0.470 | +4.81\% | -9.21\% |
| Frequency | 2013.1 | $0.036(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.314)$ | $-0.145(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.041)$ | $-0.128(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.054)$ | 0.476 | +3.64\% | -8.82\% |
| Frequency | 2013.2 | 0.040 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.377$ ) | $-0.148(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.055)$ | $-0.133(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.084)$ | 0.463 | +4.08\% | -8.92\% |
| Frequency | 2014.1 | 0.048 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.428$ ) | $-0.144(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.087)$ | -0.143 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.129)$ | 0.435 | +4.92\% | -9.11\% |
| Frequency | 2014.2 | $0.075(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.378)$ | $-0.155(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.093)$ | $-0.175(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.146)$ | 0.435 | +7.74\% | -9.51\% |
| Frequency | 2015.1 | $0.032(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.802)$ | $-0.169(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.103)$ | $-0.126(\mathrm{Cl}=+/-0.361 ; \mathrm{p}=0.437)$ | 0.429 | +3.23\% | -8.95\% |
| Frequency | 2015.2 | $0.128(\mathrm{Cl}=+/-0.515 ; \mathrm{p}=0.566)$ | $-0.186(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.110)$ | -0.229 ( $\mathrm{Cl}=+/-0.590 ; \mathrm{p}=0.379$ ) | 0.426 | +13.63\% | -9.62\% |
| Frequency | 2016.1 | $0.038(\mathrm{Cl}=+/-1.395 ; ~ p=0.947)$ | $-0.195(\mathrm{Cl}=+/-0.304 ; \mathrm{p}=0.160)$ | $-0.135(\mathrm{Cl}=+/-1.487 ; \mathrm{p}=0.825$ ) | 0.358 | +3.86\% | -9.23\% |


| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past <br> Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.057(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002)$ | $-0.139(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.003)$ | $-0.065(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.522)$ | $-0.169(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.751 | +5.84\% | -10.62\% |
| Loss Cost | 2011.2 | $0.069(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001)$ | $-0.152(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.001)$ | $-0.093(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.356)$ | $-0.178(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.780 | +7.11\% | -10.38\% |
| Loss Cost | 2012.1 | $0.067(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.006)$ | $-0.154(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.003)$ | $-0.089(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.404)$ | $-0.176(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.775 | +6.88\% | -10.39\% |
| Loss Cost | 2012.2 | $0.066(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.024)$ | $-0.154(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.005$ ) | $-0.088(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.444)$ | $-0.176(\mathrm{Cl}=+/-0.089 ; p=0.001)$ | 0.758 | +6.82\% | -10.40\% |
| Loss Cost | 2013.1 | $0.057(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.103)$ | $-0.160(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.007)$ | $-0.073(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.546)$ | $-0.167(\mathrm{Cl}=+/-0.100 ; p=0.004)$ | 0.758 | +5.82\% | -10.46\% |
| Loss Cost | 2013.2 | $0.062(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.170)$ | $-0.163(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.011$ ) | $-0.081(\mathrm{Cl}=+/-0.291 ; \mathrm{p}=0.544)$ | $-0.172(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.009)$ | 0.750 | +6.38\% | -10.40\% |
| Loss Cost | 2014.1 | $0.058(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.344)$ | $-0.164(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.019)$ | $-0.076(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.607)$ | $-0.168(\mathrm{Cl}=+/-0.150 ; p=0.033)$ | 0.735 | +5.92\% | -10.42\% |
| Loss Cost | 2014.2 | $0.059(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.508)$ | $-0.165(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.034)$ | $-0.078(\mathrm{Cl}=+/-0.387 ; \mathrm{p}=0.649)$ | $-0.169(\mathrm{Cl}=+/-0.207 ; ~ p=0.096)$ | 0.722 | +6.07\% | -10.41\% |
| Loss Cost | 2015.1 | $-0.020(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.885)$ | $-0.181(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.037)$ | $-0.019(\mathrm{Cl}=+/-0.448 ; \mathrm{p}=0.920)$ | $-0.093(\mathrm{Cl}=+/-0.320 ; p=0.505)$ | 0.723 | -1.97\% | -10.66\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.675 ; \mathrm{p}=0.867$ ) | $-0.178(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.074)$ | $-0.004(\mathrm{Cl}=+/-0.609 ; \mathrm{p}=0.987)$ | $-0.068(\mathrm{Cl}=+/-0.654 ; \mathrm{p}=0.801)$ | 0.695 | -4.53\% | -10.76\% |
| Loss Cost | 2016.1 | $-0.910(\mathrm{Cl}=+/-2.137 ; \mathrm{p}=0.303)$ | $-0.219(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.058)$ | $0.298(\mathrm{Cl}=+/-0.949 ; \mathrm{p}=0.432)$ | $0.782(\mathrm{Cl}=+/-2.099 ; \mathrm{p}=0.359)$ | 0.694 | -59.76\% | -12.01\% |
| Severity | 2011.1 | $0.038(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.214)$ | $-0.207(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.001)$ | $-0.024(\mathrm{Cl}=+/-0.036 ; p=0.180)$ | 0.669 | +3.89\% | +1.43\% |
| Severity | 2011.2 | $0.033(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $-0.019(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.333)$ | $-0.196(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.001)$ | $-0.020(\mathrm{Cl}=+/-0.037 ; p=0.256)$ | 0.627 | +3.38\% | +1.31\% |
| Severity | 2012.1 | $0.032(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.008)$ | $-0.020(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.335)$ | $-0.193(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.002)$ | $-0.019(\mathrm{Cl}=+/-0.040 ; p=0.321)$ | 0.610 | +3.24\% | +1.30\% |
| Severity | 2012.2 | $0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.020)$ | $-0.021(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.342)$ | $-0.196(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.004)$ | $-0.020(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.329)$ | 0.597 | +3.40\% | +1.33\% |
| Severity | 2013.1 | $0.043(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.016)$ | $-0.015(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.506)$ | $-0.211(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.003)$ | $-0.029(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.198)$ | 0.628 | +4.39\% | +1.40\% |
| Severity | 2013.2 | $0.050(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.027)$ | $-0.019(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.434)$ | $-0.221(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.005)$ | $-0.036(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.171)$ | 0.633 | +5.17\% | +1.50\% |
| Severity | 2014.1 | $0.046(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.117)$ | $-0.021(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.438)$ | $-0.217(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.011)$ | $-0.031(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.322)$ | 0.622 | +4.71\% | +1.47\% |
| Severity | 2014.2 | $0.027(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.494)$ | $-0.015(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.605)$ | $-0.197(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.029)$ | $-0.014(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.730)$ | 0.631 | +2.72\% | +1.31\% |
| Severity | 2015.1 | $0.048(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.455)$ | $-0.011(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.740)$ | $-0.213(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.044)$ | $-0.034(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.589)$ | 0.576 | +4.89\% | +1.38\% |
| Severity | 2015.2 | $-0.036(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.761)$ | $0.000(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.990)$ | $-0.165(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.162)$ | 0.046 ( $\mathrm{Cl}=+/-0.277 ; \mathrm{p}=0.689$ ) | 0.594 | -3.50\% | +1.02\% |
| Severity | 2016.1 | $-0.037(\mathrm{Cl}=+/-1.053 ; \mathrm{p}=0.927$ ) | $-0.001(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.991)$ | $-0.164(\mathrm{Cl}=+/-0.467 ; \mathrm{p}=0.385)$ | 0.047 ( $\mathrm{Cl}=+/-1.034 ; \mathrm{p}=0.905$ ) | 0.326 | -3.64\% | +1.02\% |
| Frequency | 2011.1 | $0.019(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.389)$ | $-0.115(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.048)$ | $0.142(\mathrm{Cl}=+/-0.294 ; \mathrm{p}=0.317)$ | $-0.145(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.010)$ | 0.418 | +1.88\% | -11.88\% |
| Frequency | 2011.2 | $0.035(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.149)$ | $-0.133(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.025)$ | $0.103(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.458)$ | $-0.158(\mathrm{Cl}=+/-0.103 ; p=0.006)$ | 0.489 | +3.61\% | -11.54\% |
| Frequency | 2012.1 | 0.035 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.239)$ | $-0.134(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.035)$ | $0.104(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.478)$ | $-0.157(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.010$ ) | 0.480 | +3.53\% | -11.55\% |
| Frequency | 2012.2 | $0.032(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.371)$ | $-0.132(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.052)$ | $0.109(\mathrm{Cl}=+/-0.337 ; \mathrm{p}=0.493)$ | $-0.156(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.018)$ | 0.448 | +3.30\% | -11.58\% |
| Frequency | 2013.1 | $0.014(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.757)$ | $-0.145(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.047)$ | $0.137(\mathrm{Cl}=+/-0.357 ; \mathrm{p}=0.412)$ | $-0.138(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.048)$ | 0.463 | +1.37\% | -11.69\% |
| Frequency | 2013.2 | $0.011(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.844)$ | $-0.143(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.070)$ | $0.140(\mathrm{Cl}=+/-0.398 ; \mathrm{p}=0.446)$ | $-0.136(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.087)$ | 0.443 | +1.15\% | -11.72\% |
| Frequency | 2014.1 | $0.011(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.887)$ | $-0.143(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.099)$ | $0.140(\mathrm{Cl}=+/-0.449 ; \mathrm{p}=0.492)$ | $-0.136(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.164)$ | 0.403 | +1.15\% | -11.72\% |
| Frequency | 2014.2 | $0.032(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.789)$ | $-0.150(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.123)$ | $0.119(\mathrm{Cl}=+/-0.526 ; \mathrm{p}=0.608)$ | $-0.155(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.235)$ | 0.380 | +3.26\% | -11.56\% |
| Frequency | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.441 ; \mathrm{p}=0.720)$ | $-0.170(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.116)$ | $0.193(\mathrm{Cl}=+/-0.614 ; \mathrm{p}=0.470)$ | $-0.059(\mathrm{Cl}=+/-0.439 ; p=0.754)$ | 0.394 | -6.54\% | -11.88\% |
| Frequency | 2015.2 | $-0.011(\mathrm{Cl}=+/-0.923 ; \mathrm{p}=0.977)$ | $-0.177(\mathrm{Cl}=+/-0.277 ; \mathrm{p}=0.161)$ | $0.161(\mathrm{Cl}=+/-0.833 ; \mathrm{p}=0.641)$ | $-0.113(\mathrm{Cl}=+/-0.894 ; \mathrm{p}=0.758)$ | 0.343 | -1.06\% | -11.66\% |
| Frequency | 2016.1 | $-0.873(\mathrm{Cl}=+/-3.155 ; \mathrm{p}=0.485)$ | $-0.218(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.150)$ | $0.462(\mathrm{Cl}=+/-1.400 ; \mathrm{p}=0.411)$ | $0.735(\mathrm{Cl}=+/-3.099 ; \mathrm{p}=0.546)$ | 0.337 | -58.24\% | -12.89\% |

## AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med + Rehab + Attendant Care
End Trend Period = 2019.2
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 <br> Trend Rate | Implied Future <br> Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.060(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.108(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.212(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.001)$ | $-0.083(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | 0.881 | +6.20\% | -2.22\% |
| Loss Cost | 2011.2 | $0.071(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.236(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $-0.092(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.946 | +7.36\% | -2.11\% |
| Loss Cost | 2012.1 | $0.072(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $-0.237(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.943 | +7.43\% | -2.09\% |
| Loss Cost | 2012.2 | $0.069(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.233(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $-0.091(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.930 | +7.17\% | -2.11\% |
| Loss Cost | 2013.1 | $0.065(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.121(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.225(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | 0.931 | +6.72\% | -2.20\% |
| Loss Cost | 2013.2 | $0.067(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | $-0.122(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.001$ ) | $-0.089(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | 0.924 | +6.93\% | -2.19\% |
| Loss Cost | 2014.1 | $0.074(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.005)$ | $-0.118(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $-0.237(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.002)$ | $-0.095(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.004)$ | 0.923 | +7.70\% | -2.08\% |
| Loss Cost | 2014.2 | 0.069 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.044$ ) | -0.117 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.001$ ) | $-0.232(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.006)$ | -0.090 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.023$ ) | 0.917 | +7.10\% | -2.11\% |
| Loss Cost | 2015.1 | $0.025(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.526$ ) | $-0.127(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001)$ | $-0.196(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.017)$ | $-0.051(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.231)$ | 0.936 | +2.57\% | -2.49\% |
| Loss Cost | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.777)$ | $-0.121(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.006)$ | $-0.170(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.063)$ | $-0.006(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.938)$ | 0.938 | -2.11\% | -2.65\% |
| Loss Cost | 2016.1 | $-0.413(\mathrm{Cl}=+/-0.328 ; p=0.028)$ | $-0.143(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | $-0.021(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.693)$ | $0.374(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.033)$ | 0.982 | -33.85\% | -3.89\% |
| Severity | 2011.1 | $0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.016)$ | $-0.148(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001)$ | $-0.059(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001$ ) | 0.846 | +3.74\% | -2.16\% |
| Severity | 2011.2 | 0.032 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.029)$ | $-0.139(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.002)$ | $-0.055(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.002)$ | 0.843 | +3.29\% | -2.21\% |
| Severity | 2012.1 | $0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | $-0.034(\mathrm{Cl}=+/-0.030 ; p=0.027)$ | $-0.133(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.003)$ | $-0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | 0.843 | +3.03\% | -2.28\% |
| Severity | 2012.2 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.030)$ | $-0.137(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.005$ ) | $-0.055(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | 0.841 | +3.26\% | -2.26\% |
| Severity | 2013.1 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002$ ) | $-0.031(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.058)$ | $-0.150(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.003)$ | $-0.061(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | 0.864 | +4.04\% | -2.10\% |
| Severity | 2013.2 | $0.048(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.036)$ | $-0.162(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.002)$ | $-0.069(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | 0.884 | +4.95\% | -2.03\% |
| Severity | 2014.1 | $0.039(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.031)$ | $-0.040(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.031)$ | $-0.150(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.006$ ) | $-0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.011)$ | 0.893 | +4.00\% | -2.17\% |
| Severity | 2014.2 | $0.023(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.280)$ | $-0.035(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.061$ ) | $-0.135(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.015)$ | $-0.046(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.075)$ | 0.909 | +2.32\% | -2.26\% |
| Severity | 2015.1 | $0.029(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.407)$ | $-0.033(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.114$ ) | -0.140 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.033$ ) | $-0.051(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.169)$ | 0.889 | +2.95\% | -2.21\% |
| Severity | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.386)$ | $-0.024(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.190)$ | $-0.098(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.094)$ | $0.021(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.674)$ | 0.933 | -4.47\% | -2.47\% |
| Severity | 2016.1 | $-0.277(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.074)$ | $-0.037(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.050)$ | $-0.010(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.852)$ | $0.245(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.091)$ | 0.957 | -24.21\% | -3.20\% |
| Frequency | 2011.1 | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.026)$ | $-0.072(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.011)$ | $-0.064(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.353)$ | $-0.024(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.387)$ | 0.419 | +2.37\% | -0.06\% |
| Frequency | 2011.2 | $0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.089(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.097(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.039)$ | $-0.038(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.046)$ | 0.789 | +3.94\% | +0.10\% |
| Frequency | 2012.1 | $0.042(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.035$ ) | -0.040 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.042$ ) | 0.793 | +4.27\% | +0.20\% |
| Frequency | 2012.2 | 0.037 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003$ ) | $-0.081(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001$ ) | $-0.096(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.057)$ | $-0.036(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.077)$ | 0.702 | +3.78\% | +0.15\% |
| Frequency | 2013.1 | $0.025(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.030)$ | $-0.090(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.092)$ | $-0.026(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.137)$ | 0.768 | +2.58\% | -0.10\% |
| Frequency | 2013.2 | $0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.170)$ | $-0.086(\mathrm{Cl}=+/-0.037 ; p=0.001)$ | $-0.066(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.150)$ | $-0.020(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.287)$ | 0.725 | +1.89\% | -0.16\% |
| Frequency | 2014.1 | $0.035(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.046)$ | $-0.079(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001$ ) | $-0.087(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.060)$ | $-0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.095)$ | 0.773 | +3.56\% | +0.09\% |
| Frequency | 2014.2 | $0.046(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.069)$ | $-0.082(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | $-0.097(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.062)$ | $-0.044(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.099)$ | 0.761 | +4.66\% | +0.16\% |
| Frequency | 2015.1 | $-0.004(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.849)$ | $-0.094(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.094)$ | $0.001(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.969)$ | 0.927 | -0.37\% | -0.29\% |
| Frequency | 2015.2 | $0.024(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.498)$ | $-0.097(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | $-0.072(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.082)$ | $-0.026(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.457)$ | 0.936 | +2.48\% | -0.19\% |
| Frequency | 2016.1 | $-0.136(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.159)$ | $-0.106(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $-0.011(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.765$ ) | $0.129(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.165)$ | 0.966 | -12.72\% | -0.71\% |

## AB Total Med+Rehab+Attendant Care

Coverage $=A B$ Total Med + Rehab + Attendant Care
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 | 0.045 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $-0.114(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001$ ) | $-0.136(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | 0.739 | +4.60\% | -8.73\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.001$ ) | -0.147 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | 0.757 | +5.29\% | -9.14\% |
| Loss Cost | 2012.1 | 0.048 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001$ ) | $-0.127(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.001$ ) | -0.143 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000$ ) | 0.751 | +4.95\% | -8.99\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.011)$ | $-0.120(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | $-0.133(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.001)$ | 0.709 | +4.29\% | -8.68\% |
| Loss Cost | 2013.1 | $0.032(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.075)$ | $-0.129(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | $-0.119(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.003)$ | 0.732 | +3.29\% | -8.34\% |
| Loss Cost | 2013.2 | 0.026 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.245$ ) | $-0.124(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.005$ ) | $-0.111(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.014)$ | 0.715 | +2.63\% | -8.11\% |
| Loss Cost | 2014.1 | $0.018(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.532)$ | $-0.128(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.008)$ | $-0.100(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.050$ ) | 0.708 | +1.81\% | -7.92\% |
| Loss Cost | 2014.2 | $-0.006(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.884)$ | $-0.117(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.019)$ | $-0.071(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.227)$ | 0.724 | -0.56\% | -7.38\% |
| Loss Cost | 2015.1 | -0.068 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.179$ ) | $-0.137(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.007$ ) | $0.001(\mathrm{Cl}=+/-0.143 ; p=0.991)$ | 0.815 | -6.58\% | -6.52\% |
| Loss Cost | 2015.2 | $-0.156(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.066)$ | $-0.118(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.015)$ | $0.099(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.265)$ | 0.869 | -14.47\% | -5.55\% |
| Loss Cost | 2016.1 | $-0.453(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.411(\mathrm{Cl}=+/-0.129 ; p=0.001)$ | 0.986 | -36.42\% | -4.14\% |
| Severity | 2011.1 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.041(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.053)$ | $-0.096(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.673 | +2.65\% | -6.75\% |
| Severity | 2011.2 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $-0.033(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.100)$ | $-0.087(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.661 | +2.11\% | -6.41\% |
| Severity | 2012.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.054)$ | $-0.038(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.070)$ | $-0.081(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | 0.677 | +1.68\% | -6.21\% |
| Severity | 2012.2 | 0.016 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.121$ ) | $-0.038(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.098)$ | -0.080 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002$ ) | 0.667 | +1.62\% | -6.18\% |
| Severity | 2013.1 | 0.018 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.165$ ) | $-0.036(\mathrm{Cl}=+/-0.050 ; p=0.139)$ | $-0.082(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.005)$ | 0.657 | +1.80\% | -6.24\% |
| Severity | 2013.2 | $0.019(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.246)$ | $-0.037(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.167)$ | $-0.084(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.012)$ | 0.649 | +1.93\% | -6.29\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.852)$ | $-0.046(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.095)$ | $-0.064(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.059)$ | 0.708 | +0.36\% | -5.91\% |
| Severity | 2014.2 | -0.020 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.410$ ) | $-0.035(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.186)$ | $-0.035(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.328)$ | 0.773 | -1.99\% | -5.35\% |
| Severity | 2015.1 | $-0.038(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.310)$ | $-0.040(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.168)$ | -0.015 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.749$ ) | 0.751 | -3.69\% | -5.11\% |
| Severity | 2015.2 | $-0.123(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.030)$ | $-0.022(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.319)$ | $0.081(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.156)$ | 0.883 | -11.61\% | -4.14\% |
| Severity | 2016.1 | $-0.296(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.002$ ) | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.017)$ | $0.262(\mathrm{Cl}=+/-0.126 ; p=0.004)$ | 0.967 | -25.60\% | -3.32\% |
| Frequency | 2011.1 | $0.019(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.033)$ | $-0.073(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.009)$ | $-0.040(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.074)$ | 0.422 | +1.90\% | -2.12\% |
| Frequency | 2011.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.090 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | $-0.060(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.718 | +3.11\% | -2.92\% |
| Frequency | 2012.1 | $0.032(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $-0.089(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001)$ | $-0.062(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.004)$ | 0.711 | +3.21\% | -2.97\% |
| Frequency | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.015$ ) | $-0.082(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | $-0.053(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.016)$ | 0.604 | +2.63\% | -2.67\% |
| Frequency | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.135$ ) | $-0.093(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.054)$ | 0.709 | +1.47\% | -2.24\% |
| Frequency | 2013.2 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.540)$ | $-0.087(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $-0.026(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.192)$ | 0.678 | +0.69\% | -1.94\% |
| Frequency | 2014.1 | $0.014(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.323)$ | -0.082 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.002$ ) | $-0.036(\mathrm{Cl}=+/-0.050 ; p=0.135)$ | 0.658 | +1.45\% | -2.14\% |
| Frequency | 2014.2 | $0.014(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.485)$ | $-0.082(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005)$ | $-0.036(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.243)$ | 0.615 | +1.46\% | -2.14\% |
| Frequency | 2015.1 | $-0.030(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.105)$ | $-0.096(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.015(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.485)$ | 0.887 | -3.00\% | -1.49\% |
| Frequency | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.316)$ | $-0.096(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | 0.018 ( $\mathrm{Cl}=+/-0.090 ; p=0.626$ ) | 0.880 | -3.23\% | -1.46\% |
| Frequency | 2016.1 | $-0.157(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.006$ ) | $-0.107(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.149 ( $\mathrm{Cl}=+/-0.090 ; p=0.010$ ) | 0.974 | -14.54\% | -0.85\% |


| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.045 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | -0.114 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001$ ) | $-0.136(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | 0.011 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.882 | +4.60\% | -8.73\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.001$ ) | $-0.147(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | 0.894 | +5.29\% | -9.14\% |
| Loss Cost | 2012.1 | $0.048(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.127(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.001)$ | $-0.143(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002$ ) | 0.894 | +4.95\% | -8.99\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.011)$ | $-0.120(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | $-0.133(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.001)$ | $0.010(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.893 | +4.29\% | -8.68\% |
| Loss Cost | 2013.1 | $0.032(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.075)$ | $-0.129(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | $-0.119(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.003)$ | $0.010(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.003)$ | 0.902 | +3.29\% | -8.34\% |
| Loss Cost | 2013.2 | $0.026(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.245)$ | $-0.124(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.005$ ) | $-0.111(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.014)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.004)$ | 0.901 | +2.63\% | -8.11\% |
| Loss Cost | 2014.1 | $0.018(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.532)$ | $-0.128(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.008)$ | $-0.100(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.050)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.006$ ) | 0.898 | +1.81\% | -7.92\% |
| Loss Cost | 2014.2 | $-0.006(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.884)$ | $-0.117(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.019)$ | $-0.071(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.227)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.007)$ | 0.906 | -0.56\% | -7.38\% |
| Loss Cost | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.179)$ | $-0.137(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.007)$ | $0.001(\mathrm{Cl}=+/-0.143 ; p=0.991)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.004)$ | 0.936 | -6.58\% | -6.52\% |
| Loss Cost | 2015.2 | $-0.156(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.066$ ) | $-0.118(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.015$ ) | $0.099(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.265)$ | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.003$ ) | 0.954 | -14.47\% | -5.55\% |
| Loss Cost | 2016.1 | $-0.453(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.411(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.996 | -36.42\% | -4.14\% |
| Severity | 2011.1 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.041(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.053)$ | $-0.096(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.662 | +2.65\% | -6.75\% |
| Severity | 2011.2 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $-0.033(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.100)$ | $-0.087(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.646 | +2.11\% | -6.41\% |
| Severity | 2012.1 | $0.017(\mathrm{Cl}=+/-0.017 ; p=0.054)$ | $-0.038(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.070)$ | $-0.081(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | $-0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.661 | +1.68\% | -6.21\% |
| Severity | 2012.2 | 0.016 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.121$ ) | $-0.038(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.098)$ | $-0.080(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | $-0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.648 | +1.62\% | -6.18\% |
| Severity | 2013.1 | $0.018(\mathrm{Cl}=+/-0.026 ; p=0.165)$ | $-0.036(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.139)$ | $-0.082(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.005)$ | $-0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.003)$ | 0.637 | +1.80\% | -6.24\% |
| Severity | 2013.2 | $0.019(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.246)$ | $-0.037(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.167)$ | $-0.084(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.012)$ | $-0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.005$ ) | 0.626 | +1.93\% | -6.29\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.852)$ | -0.046 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.095$ ) | $-0.064(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.059)$ | $-0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005$ ) | 0.686 | +0.36\% | -5.91\% |
| Severity | 2014.2 | $-0.020(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.410)$ | $-0.035(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.186)$ | $-0.035(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.328)$ | $-0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.006)$ | 0.754 | -1.99\% | -5.35\% |
| Severity | 2015.1 | $-0.038(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.310)$ | $-0.040(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.168)$ | $-0.015(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.749)$ | $-0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.010$ ) | 0.730 | -3.69\% | -5.11\% |
| Severity | 2015.2 | $-0.123(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.030)$ | $-0.022(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.319)$ | $0.081(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.156)$ | $-0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.007)$ | 0.872 | -11.61\% | -4.14\% |
| Severity | 2016.1 | $-0.296(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.002)$ | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.017)$ | $0.262(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.004)$ | $-0.006(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.966 | -25.60\% | -3.32\% |
| Frequency | 2011.1 | $0.019(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.033)$ | $-0.073(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.009)$ | $-0.040(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.074)$ | $0.018(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.886 | +1.90\% | -2.12\% |
| Frequency | 2011.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $-0.090(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.944 | +3.11\% | -2.92\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002$ ) | $-0.089(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001)$ | $-0.062(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.004)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.943 | +3.21\% | -2.97\% |
| Frequency | 2012.2 | $0.026(\mathrm{Cl}=+/-0.020 ; p=0.015)$ | $-0.082(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | $-0.053(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.016)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.947 | +2.63\% | -2.67\% |
| Frequency | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.020 ; p=0.135$ ) | $-0.093(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.054)$ | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.965 | +1.47\% | -2.24\% |
| Frequency | 2013.2 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.540)$ | $-0.087(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $-0.026(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.192)$ | $0.018(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.969 | +0.69\% | -1.94\% |
| Frequency | 2014.1 | $0.014(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.323)$ | $-0.082(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.135)$ | $0.018(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.970 | +1.45\% | -2.14\% |
| Frequency | 2014.2 | $0.014(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.485)$ | $-0.082(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005)$ | $-0.036(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.243)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.968 | +1.46\% | -2.14\% |
| Frequency | 2015.1 | $-0.030(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.105$ ) | $-0.096(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.051 ; ~ p=0.485$ ) | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.991 | -3.00\% | -1.49\% |
| Frequency | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.316)$ | $-0.096(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | $0.018(\mathrm{Cl}=+/-0.090 ; p=0.626)$ | $0.018(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.990 | -3.23\% | -1.46\% |
| Frequency | 2016.1 | $-0.157(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.006)$ | $-0.107(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.010$ ) | 0.018 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | 0.998 | -14.54\% | -0.85\% |

## AB Total Med+Rehab+Attendant Care

$$
\begin{aligned}
\text { Coverage }= & \text { AB Total Med }+ \text { Rehab }+ \text { Attendant Care } \\
& \text { End Trend Period }=2020.1
\end{aligned}
$$

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 | 0.060 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.108(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.212(\mathrm{Cl}=+/-0.109 ; p=0.001)$ | $-0.083(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.946 | +6.20\% | -2.22\% |
| Loss Cost | 2011.2 | $0.071(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.236(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $-0.092(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.976 | +7.36\% | -2.11\% |
| Loss Cost | 2012.1 | $0.072(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | -0.120 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | $-0.237(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | -0.093 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.976 | +7.43\% | -2.09\% |
| Loss Cost | 2012.2 | $0.069(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.233(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $-0.091(\mathrm{Cl}=+/-0.035 ; p=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.974 | +7.17\% | -2.11\% |
| Loss Cost | 2013.1 | 0.065 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $-0.121(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.225(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000$ ) | $-0.087(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.975 | +6.72\% | -2.20\% |
| Loss Cost | 2013.2 | $0.067(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | $-0.122(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.001)$ | $-0.089(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.974 | +6.93\% | -2.19\% |
| Loss Cost | 2014.1 | $0.074(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.005$ ) | $-0.118(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $-0.237(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.002)$ | $-0.095(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.004)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.973 | +7.70\% | -2.08\% |
| Loss Cost | 2014.2 | $0.069(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.044)$ | $-0.117(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.001)$ | $-0.232(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.006)$ | $-0.090(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.023)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.972 | +7.10\% | -2.11\% |
| Loss Cost | 2015.1 | $0.025(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.526)$ | $-0.127(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001)$ | $-0.196(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.017)$ | $-0.051(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.231)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.978 | +2.57\% | -2.49\% |
| Loss Cost | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.195 ; p=0.777)$ | $-0.121(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.006)$ | $-0.170(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.063)$ | $-0.006(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.938)$ | $0.013(\mathrm{Cl}=+/-0.005 ; p=0.001)$ | 0.978 | -2.11\% | $-2.65 \%$ |
| Loss Cost | 2016.1 | $-0.413(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.028)$ | $-0.143(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | $-0.021(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.693)$ | $0.374(\mathrm{Cl}=+/-0.317 ; p=0.033)$ | $0.012(\mathrm{Cl}=+/-0.003 ; p=0.001)$ | 0.995 | -33.85\% | -3.89\% |
| Severity | 2011.1 | $0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.016)$ | $-0.148(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001)$ | $-0.059(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.841 | +3.74\% | -2.16\% |
| Severity | 2011.2 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.029)$ | $-0.139(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.002)$ | $-0.055(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.002)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.837 | +3.29\% | -2.21\% |
| Severity | 2012.1 | $0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.034(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.027)$ | $-0.133(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.003)$ | $-0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | -0.006 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002$ ) | 0.835 | +3.03\% | -2.28\% |
| Severity | 2012.2 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.030)$ | $-0.137(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.005$ ) | $-0.055(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.832 | +3.26\% | -2.26\% |
| Severity | 2013.1 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002$ ) | $-0.031(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.058)$ | $-0.150(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.003)$ | $-0.061(\mathrm{Cl}=+/-0.034 ; p=0.003)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; p=0.003)$ | 0.856 | +4.04\% | -2.10\% |
| Severity | 2013.2 | $0.048(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.036)$ | $-0.162(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.002)$ | $-0.069(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.876 | +4.95\% | -2.03\% |
| Severity | 2014.1 | $0.039(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.031)$ | -0.040 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.031$ ) | $-0.150(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.006$ ) | $-0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.011$ ) | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.885 | +4.00\% | -2.17\% |
| Severity | 2014.2 | $0.023(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.280)$ | $-0.035(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.061)$ | $-0.135(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.015$ ) | $-0.046(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.075)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | 0.901 | +2.32\% | -2.26\% |
| Severity | 2015.1 | $0.029(\mathrm{Cl}=+/-0.083 ; p=0.407)$ | $-0.033(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.114)$ | $-0.140(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.033)$ | $-0.051(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.169)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.010$ ) | 0.880 | +2.95\% | -2.21\% |
| Severity | 2015.2 | -0.046 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.386)$ | $-0.024(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.190)$ | $-0.098(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.094)$ | $0.021(\mathrm{Cl}=+/-0.127 ; p=0.674)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.008)$ | 0.927 | -4.47\% | -2.47\% |
| Severity | 2016.1 | $-0.277(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.074)$ | $-0.037(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.050)$ | $-0.010(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.852)$ | $0.245(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.091)$ | $-0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.005$ ) | 0.955 | -24.21\% | -3.20\% |
| Frequency | 2011.1 | 0.023 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.026$ ) | $-0.072(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.011)$ | $-0.064(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.353)$ | $-0.024(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.387)$ | 0.019 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.885 | +2.37\% | -0.06\% |
| Frequency | 2011.2 | $0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.089(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.097(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.039)$ | $-0.038(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.046)$ | $0.019(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.958 | +3.94\% | +0.10\% |
| Frequency | 2012.1 | 0.042 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.085(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.035$ ) | $-0.040(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.042)$ | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.959 | +4.27\% | +0.20\% |
| Frequency | 2012.2 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $-0.081(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | -0.096 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.057$ ) | $-0.036(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.077)$ | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.960 | +3.78\% | +0.15\% |
| Frequency | 2013.1 | 0.025 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.030$ ) | $-0.090(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.092)$ | $-0.026(\mathrm{Cl}=+/-0.037 ; p=0.137)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.972 | +2.58\% | -0.10\% |
| Frequency | 2013.2 | $0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.170)$ | $-0.086(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | $-0.066(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.150)$ | $-0.020(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.287)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.973 | +1.89\% | -0.16\% |
| Frequency | 2014.1 | 0.035 ( $\mathrm{Cl}=+/-0.0344 ; \mathrm{p}=0.046$ ) | $-0.079(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | $-0.087(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.060$ ) | $-0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.095$ ) | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.980 | +3.56\% | +0.09\% |
| Frequency | 2014.2 | 0.046 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.069$ ) | $-0.082(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | $-0.097(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.062$ ) | $-0.044(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.099)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.980 | +4.66\% | +0.16\% |
| Frequency | 2015.1 | $-0.004(\mathrm{Cl}=+/-0.047 ; ~ p=0.849)$ | $-0.094(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.094)$ | $0.001(\mathrm{Cl}=+/-0.047 ; p=0.969)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.994 | -0.37\% | -0.29\% |
| Frequency | 2015.2 | $0.024(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.498)$ | $-0.097(\mathrm{Cl}=+/-0.029 ; p=0.001)$ | $-0.072(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.082)$ | $-0.026(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.457)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.994 | +2.48\% | -0.19\% |
| Frequency | 2016.1 | $-0.136(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.159)$ | $-0.106(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $-0.011(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.765$ ) | $0.129(\mathrm{Cl}=+/-0.225 ; p=0.165)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.998 | -12.72\% | -0.71\% |

## AB Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time

| Fit |  |  | Adjusted R^2Implied Trend <br> Rate |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Start Date | Time |  |  |
| Loss Cost | 2011.1 | $-0.006(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.657)$ | -0.046 | -0.55\% |
| Loss Cost | 2011.2 | $-0.010(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.485$ ) | -0.030 | -0.95\% |
| Loss Cost | 2012.1 | $-0.013(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.406)$ | -0.017 | -1.27\% |
| Loss Cost | 2012.2 | -0.023 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.172)$ | 0.067 | -2.23\% |
| Loss Cost | 2013.1 | $-0.027(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.158)$ | 0.082 | -2.62\% |
| Loss Cost | 2013.2 | $-0.038(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.066)$ | 0.192 | -3.75\% |
| Loss Cost | 2014.1 | $-0.043(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.077)$ | 0.189 | -4.17\% |
| Loss Cost | 2014.2 | -0.058 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.035$ ) | 0.311 | -5.63\% |
| Loss Cost | 2015.1 | $-0.069(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.033)$ | 0.349 | -6.68\% |
| Loss Cost | 2015.2 | $-0.088(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.020)$ | 0.449 | -8.46\% |
| Loss Cost | 2016.1 | -0.092 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.046)$ | 0.377 | -8.83\% |
| Severity | 2011.1 | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | 0.372 | +1.35\% |
| Severity | 2011.2 | $0.009(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.016)$ | 0.269 | +0.91\% |
| Severity | 2012.1 | 0.006 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.079)$ | 0.138 | +0.63\% |
| Severity | 2012.2 | 0.005 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.205)$ | 0.049 | +0.49\% |
| Severity | 2013.1 | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.082)$ | 0.154 | +0.73\% |
| Severity | 2013.2 | 0.007 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.166)$ | 0.083 | +0.66\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.470)$ | -0.038 | +0.36\% |
| Severity | 2014.2 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.892)$ | -0.098 | +0.07\% |
| Severity | 2015.1 | $-0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.920)$ | -0.110 | -0.07\% |
| Severity | 2015.2 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.550)$ | -0.073 | -0.45\% |
| Severity | 2016.1 | $-0.002(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.796)$ | -0.131 | -0.24\% |
| Frequency | 2011.1 | $-0.019(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.108)$ | 0.095 | -1.88\% |
| Frequency | 2011.2 | $-0.019(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.156)$ | 0.067 | -1.84\% |
| Frequency | 2012.1 | $-0.019(\mathrm{Cl}=+/-0.030 ; p=0.196)$ | 0.050 | -1.88\% |
| Frequency | 2012.2 | $-0.027(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.088)$ | 0.136 | -2.70\% |
| Frequency | 2013.1 | $-0.034(\mathrm{Cl}=+/-0.036 ; p=0.062)$ | 0.185 | -3.33\% |
| Frequency | 2013.2 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.026)$ | 0.294 | -4.38\% |
| Frequency | 2014.1 | $-0.046(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.047)$ | 0.251 | -4.52\% |
| Frequency | 2014.2 | $-0.059(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.028)$ | 0.336 | -5.70\% |
| Frequency | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.030)$ | 0.359 | -6.61\% |
| Frequency | 2015.2 | $-0.084(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.026)$ | 0.417 | -8.05\% |
| Frequency | 2016.1 | -0.090 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.051)$ | 0.362 | -8.61\% |

## AB Total Disability Income

## Coverage $=A B$ Total $D I$

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.006 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.611$ ) | -0.148 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.022$ ) | 0.207 | -0.55\% |
| Loss Cost | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.571)$ | $-0.143(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.035)$ | 0.191 | -0.69\% |
| Loss Cost | 2012.1 | -0.013 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.335$ ) | $-0.160(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.023)$ | 0.256 | -1.27\% |
| Loss Cost | 2012.2 | -0.019 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.192$ ) | $-0.141(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.047)$ | 0.267 | -1.90\% |
| Loss Cost | 2013.1 | $-0.027(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.103)$ | $-0.160(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.030)$ | 0.338 | -2.62\% |
| Loss Cost | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.070)$ | -0.141 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.061$ ) | 0.368 | -3.33\% |
| Loss Cost | 2014.1 | -0.043 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.044$ ) | $-0.160(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.044$ ) | 0.418 | -4.17\% |
| Loss Cost | 2014.2 | -0.052 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.037)$ | -0.140 ( $\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.089$ ) | 0.455 | -5.07\% |
| Loss Cost | 2015.1 | -0.069 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.013$ ) | $-0.171(\mathrm{Cl}=+/-0.160 ; p=0.039)$ | 0.584 | -6.68\% |
| Loss Cost | 2015.2 | -0.079 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.020$ ) | $-0.153(\mathrm{Cl}=+/-0.180 ; p=0.084)$ | 0.601 | -7.61\% |
| Loss Cost | 2016.1 | -0.092 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.025$ ) | $-0.173(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.077)$ | 0.587 | -8.83\% |
| Severity | 2011.1 | 0.013 (Cl $=+/-0.009 ; p=0.004)$ | $-0.013(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.573)$ | 0.346 | +1.35\% |
| Severity | 2011.2 | $0.009(\mathrm{Cl}=+/-0.007 ; p=0.021)$ | $0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.941)$ | 0.220 | +0.91\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.007 ; ~ p=0.088)$ | $-0.006(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.711$ ) | 0.086 | +0.63\% |
| Severity | 2012.2 | 0.005 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.220)$ | $-0.003(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.889)$ | -0.023 | +0.49\% |
| Severity | 2013.1 | 0.007 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.095$ ) | $0.003(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.849)$ | 0.086 | +0.73\% |
| Severity | 2013.2 | $0.006(\mathrm{Cl}=+/-0.010 ; p=0.198)$ | 0.006 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.768$ ) | 0.008 | +0.64\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.492)$ | $0.000(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.984)$ | -0.142 | +0.36\% |
| Severity | 2014.2 | 0.000 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.934$ ) | $0.006(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.751)$ | -0.206 | +0.05\% |
| Severity | 2015.1 | $-0.001(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.925$ ) | $0.004(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.845)$ | -0.242 | -0.07\% |
| Severity | 2015.2 | $-0.005(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.512)$ | $0.013(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.580)$ | -0.170 | -0.53\% |
| Severity | 2016.1 | -0.002 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.804$ ) | 0.017 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.504$ ) | -0.217 | -0.24\% |
| Frequency | 2011.1 | -0.019 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.069$ ) | $-0.135(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.022)$ | 0.313 | -1.88\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.160)$ | $-0.145(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.021)$ | 0.312 | -1.58\% |
| Frequency | 2012.1 | $-0.019(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.132)$ | $-0.153(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.020)$ | 0.318 | -1.88\% |
| Frequency | 2012.2 | -0.024 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.090$ ) | $-0.139(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.040)$ | 0.336 | -2.38\% |
| Frequency | 2013.1 | $-0.034(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.027)$ | $-0.163(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016)$ | 0.468 | -3.33\% |
| Frequency | 2013.2 | $-0.040(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.021)$ | $-0.147(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.033)$ | 0.499 | -3.94\% |
| Frequency | 2014.1 | $-0.046(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.021)$ | $-0.160(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.030)$ | 0.496 | -4.52\% |
| Frequency | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.027)$ | $-0.146(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.062)$ | 0.510 | -5.11\% |
| Frequency | 2015.1 | -0.068 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.010$ ) | $-0.176(\mathrm{Cl}=+/-0.150 ; p=0.027)$ | 0.624 | -6.61\% |
| Frequency | 2015.2 | $-0.074(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.022)$ | $-0.166(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.057)$ | 0.618 | -7.12\% |
| Frequency | 2016.1 | -0.090 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.020$ ) | $-0.190(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.043)$ | 0.643 | -8.61\% |

## AB Total Disability Income

## Coverage $=A B$ Total $D I$

End Trend Period $=2020.1$
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 | $0.023(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.351)$ | $-0.196(\mathrm{Cl}=+/-0.305 ; \mathrm{p}=0.193$ ) | 0.003 | +2.37\% |
| Loss Cost | 2011.2 | 0.018 ( $\mathrm{Cl}=+/-0.060 ; p=0.522$ ) | $-0.176(\mathrm{Cl}=+/-0.334 ; \mathrm{p}=0.278)$ | -0.013 | +1.87\% |
| Loss Cost | 2012.1 | 0.016 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.642)$ | $-0.166(\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.351)$ | -0.022 | +1.58\% |
| Loss Cost | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.878)$ | $-0.091(\mathrm{Cl}=+/-0.387 ; \mathrm{p}=0.621)$ | 0.015 | -0.57\% |
| Loss Cost | 2013.1 | $-0.013(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.761$ ) | $-0.066(\mathrm{Cl}=+/-0.429 ; \mathrm{p}=0.744)$ | 0.015 | -1.34\% |
| Loss Cost | 2013.2 | $-0.043(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.388)$ | 0.020 ( $\mathrm{Cl}=+/-0.444 ; \mathrm{p}=0.922)$ | 0.119 | -4.16\% |
| Loss Cost | 2014.1 | $-0.054(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.346)$ | 0.050 ( $\mathrm{Cl}=+/-0.486 ; \mathrm{p}=0.824$ ) | 0.113 | -5.25\% |
| Loss Cost | 2014.2 | $-0.085(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.164)$ | 0.115 ( $\mathrm{Cl}=+/-0.481 ; \mathrm{p}=0.601)$ | 0.259 | -8.19\% |
| Loss Cost | 2015.1 | -0.102 ( $\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.128$ ) | 0.135 ( $\mathrm{Cl}=+/-0.500 ; \mathrm{p}=0.551$ ) | 0.302 | -9.71\% |
| Loss Cost | 2015.2 | $-0.117(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.094)$ | 0.118 ( $\mathrm{Cl}=+/-0.502 ; \mathrm{p}=0.596$ ) | 0.397 | -11.02\% |
| Loss Cost | 2016.1 | $-0.117(\mathrm{Cl}=+/-0.159 ; p=0.123)$ | $0.116(\mathrm{Cl}=+/-0.592 ; \mathrm{p}=0.649)$ | 0.300 | -11.03\% |
| Severity | 2011.1 | $0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.122(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.006)$ | 0.592 | +3.21\% |
| Severity | 2011.2 | $0.023(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | $-0.091(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.016)$ | 0.476 | +2.38\% |
| Severity | 2012.1 | $0.019(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.012)$ | $-0.074(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.049)$ | 0.306 | +1.91\% |
| Severity | 2012.2 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.040$ ) | $-0.070(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.088)$ | 0.188 | +1.79\% |
| Severity | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002$ ) | $-0.101(\mathrm{Cl}=+/-0.070 ; p=0.009)$ | 0.496 | +2.76\% |
| Severity | 2013.2 | 0.029 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004$ ) | $-0.106(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.011$ ) | 0.456 | +2.96\% |
| Severity | 2014.1 | 0.026 ( $\mathrm{Cl}=+/-0.020 ; p=0.019)$ | $-0.097(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.025)$ | 0.326 | +2.59\% |
| Severity | 2014.2 | 0.022 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.056$ ) | -0.090 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.043$ ) | 0.245 | +2.24\% |
| Severity | 2015.1 | $0.021(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.098)$ | -0.089 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.060$ ) | 0.219 | +2.13\% |
| Severity | 2015.2 | 0.018 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.141$ ) | -0.092 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.043$ ) | 0.343 | +1.78\% |
| Severity | 2016.1 | 0.018 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.178$ ) | -0.095 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.068$ ) | 0.275 | +1.77\% |
| Frequency | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.733$ ) | -0.073 ( $\mathrm{Cl}=+/-0.293 ; \mathrm{p}=0.604$ ) | 0.055 | -0.81\% |
| Frequency | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.857)$ | $-0.086(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.578)$ | 0.026 | -0.50\% |
| Frequency | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.920)$ | $-0.092(\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.587)$ | 0.004 | -0.32\% |
| Frequency | 2012.2 | $-0.023(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.520)$ | $-0.021(\mathrm{Cl}=+/-0.374 ; \mathrm{p}=0.904)$ | 0.070 | -2.32\% |
| Frequency | 2013.1 | $-0.041(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.336)$ | 0.035 ( $\mathrm{Cl}=+/-0.403 ; \mathrm{p}=0.854)$ | 0.119 | -3.99\% |
| Frequency | 2013.2 | $-0.072(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.127)$ | 0.126 ( $\mathrm{Cl}=+/-0.407 ; \mathrm{p}=0.509$ ) | 0.261 | -6.92\% |
| Frequency | 2014.1 | -0.080 ( $\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.145$ ) | $0.147(\mathrm{Cl}=+/-0.448 ; \mathrm{p}=0.483)$ | 0.218 | -7.64\% |
| Frequency | 2014.2 | $-0.108(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.070)$ | 0.205 ( $\mathrm{Cl}=+/-0.447 ; \mathrm{p}=0.326$ ) | 0.341 | -10.20\% |
| Frequency | 2015.1 | $-0.123(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.059)$ | 0.223 ( $\mathrm{Cl}=+/-0.463 ; \mathrm{p}=0.299)$ | 0.375 | -11.59\% |
| Frequency | 2015.2 | -0.134 ( $\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.052$ ) | 0.210 ( $\mathrm{Cl}=+/-0.480 ; p=0.335)$ | 0.423 | -12.58\% |
| Frequency | 2016.1 | -0.134 ( $\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.074$ ) | 0.210 ( $\mathrm{Cl}=+/-0.566 ; \mathrm{p}=0.398)$ | 0.346 | -12.58\% |

## AB Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality, phase_in_scalar

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Phase in Scalar | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | 0.022 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.309)$ | $-0.145(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.021)$ | $-0.186(\mathrm{Cl}=+/-0.264 ; \mathrm{p}=0.152)$ | 0.265 | +2.23\% |
| Loss Cost | 2011.2 | $0.024(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.340)$ | $-0.148(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.027)$ | $-0.195(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.173)$ | 0.245 | +2.45\% |
| Loss Cost | 2012.1 | $0.014(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.618)$ | $-0.158(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.025)$ | $-0.158(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.298)$ | 0.265 | +1.44\% |
| Loss Cost | 2012.2 | $0.002(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.944)$ | $-0.145(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.047)$ | $-0.116(\mathrm{Cl}=+/-0.344 ; \mathrm{p}=0.476)$ | 0.241 | +0.23\% |
| Loss Cost | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.710)$ | $-0.160(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.038)$ | $-0.063(\mathrm{Cl}=+/-0.369 ; \mathrm{p}=0.715)$ | 0.286 | -1.40\% |
| Loss Cost | 2013.2 | $-0.031(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.477)$ | $-0.142(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.075)$ | $-0.012(\mathrm{Cl}=+/-0.401 ; \mathrm{p}=0.949)$ | 0.305 | -3.08\% |
| Loss Cost | 2014.1 | $-0.052(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.291)$ | $-0.160(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.056)$ | 0.042 ( $\mathrm{Cl}=+/-0.421 ; \mathrm{p}=0.828)$ | 0.357 | -5.08\% |
| Loss Cost | 2014.2 | $-0.072(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.197)$ | $-0.137(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.115)$ | $0.084(\mathrm{Cl}=+/-0.443 ; \mathrm{p}=0.673)$ | 0.401 | -6.97\% |
| Loss Cost | 2015.1 | $-0.095(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.090)$ | $-0.168(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.053)$ | $0.108(\mathrm{Cl}=+/-0.413 ; \mathrm{p}=0.557)$ | 0.549 | -9.11\% |
| Loss Cost | 2015.2 | $-0.104(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.093)$ | $-0.151(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.109)$ | $0.102(\mathrm{Cl}=+/-0.446 ; \mathrm{p}=0.596)$ | 0.558 | -9.85\% |
| Loss Cost | 2016.1 | $-0.104(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.115)$ | $-0.169(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.116)$ | $0.056(\mathrm{Cl}=+/-0.526 ; \mathrm{p}=0.794)$ | 0.512 | -9.91\% |
| Severity | 2011.1 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.542)$ | $-0.122(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.007)$ | 0.576 | +3.20\% |
| Severity | 2011.2 | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | $-0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.957)$ | $-0.091(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.020)$ | 0.438 | +2.38\% |
| Severity | 2012.1 | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.016)$ | $-0.006(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.713)$ | $-0.074(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.058)$ | 0.261 | +1.91\% |
| Severity | 2012.2 | $0.018(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.046)$ | $-0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.781)$ | $-0.070(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.098)$ | 0.126 | +1.81\% |
| Severity | 2013.1 | $0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $0.004(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.789)$ | $-0.101(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.012)$ | 0.454 | +2.77\% |
| Severity | 2013.2 | $0.029(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.007)$ | $0.002(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.899)$ | $-0.106(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.016)$ | 0.403 | +2.95\% |
| Severity | 2014.1 | $0.026(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.027)$ | $-0.001(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.942)$ | $-0.097(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.034)$ | 0.251 | +2.59\% |
| Severity | 2014.2 | $0.022(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.078)$ | $0.003(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.856)$ | $-0.089(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.059)$ | 0.154 | +2.21\% |
| Severity | 2015.1 | $0.021(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.125)$ | $0.002(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.922)$ | $-0.088(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.081)$ | 0.108 | +2.12\% |
| Severity | 2015.2 | $0.017(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.187)$ | 0.011 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.552$ ) | $-0.091(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.059)$ | 0.281 | +1.69\% |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.232)$ | $0.011(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.604)$ | $-0.091(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.105)$ | 0.181 | +1.69\% |
| Frequency | 2011.1 | -0.009 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.652)$ | $-0.134(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.027)$ | $-0.065(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.599)$ | 0.281 | -0.93\% |
| Frequency | 2011.2 | $0.001(\mathrm{Cl}=+/-0.050 ; p=0.978)$ | $-0.147(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.021)$ | $-0.104(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.432)$ | 0.296 | +0.07\% |
| Frequency | 2012.1 | $-0.005(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.868)$ | $-0.153(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.024)$ | $-0.084(\mathrm{Cl}=+/-0.303 ; \mathrm{p}=0.558)$ | 0.285 | -0.46\% |
| Frequency | 2012.2 | $-0.016(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.627)$ | $-0.140(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.047)$ | $-0.046(\mathrm{Cl}=+/-0.331 ; \mathrm{p}=0.768)$ | 0.286 | -1.55\% |
| Frequency | 2013.1 | $-0.041(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.235)$ | $-0.163(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.021)$ | $0.038(\mathrm{Cl}=+/-0.330 ; \mathrm{p}=0.806)$ | 0.423 | -4.05\% |
| Frequency | 2013.2 | $-0.060(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.135)$ | $-0.144(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.045)$ | $0.094(\mathrm{Cl}=+/-0.352 ; \mathrm{p}=0.565)$ | 0.467 | -5.86\% |
| Frequency | 2014.1 | $-0.078(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.091)$ | $-0.159(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.036)$ | $0.139(\mathrm{Cl}=+/-0.371 ; \mathrm{p}=0.420)$ | 0.481 | -7.47\% |
| Frequency | 2014.2 | $-0.094(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.073)$ | $-0.140(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.076)$ | 0.173 ( $\mathrm{Cl}=+/-0.394 ; \mathrm{p}=0.340)$ | 0.512 | -8.98\% |
| Frequency | 2015.1 | $-0.116(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.027)$ | $-0.170(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.029)$ | $0.196(\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.232)$ | 0.654 | -11.00\% |
| Frequency | 2015.2 | $-0.120(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.039)$ | $-0.162(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.062)$ | $0.193(\mathrm{Cl}=+/-0.392 ; \mathrm{p}=0.273)$ | 0.641 | -11.35\% |
| Frequency | 2016.1 | $-0.121(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.052)$ | $-0.180(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.067)$ | 0.147 ( $\mathrm{Cl}=+/-0.456 ; \mathrm{p}=0.445$ ) | 0.623 | -11.40\% |

## AB Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2020.1$
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 | 0.048 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010)$ | -0.150 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.001$ ) | 0.429 | +4.94\% | -9.71\% |
| Loss Cost | 2011.2 | $0.050(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.020)$ | -0.154 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.002$ ) | 0.416 | +5.16\% | -9.81\% |
| Loss Cost | 2012.1 | $0.057(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.025)$ | -0.163 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.003$ ) | 0.425 | +5.87\% | -10.10\% |
| Loss Cost | 2012.2 | $0.048(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.098)$ | -0.151 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.011)$ | 0.398 | +4.95\% | -9.77\% |
| Loss Cost | 2013.1 | $0.059(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.100)$ | $-0.166(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.014)$ | 0.408 | +6.08\% | -10.11\% |
| Loss Cost | 2013.2 | 0.049 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.269)$ | -0.152 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.046$ ) | 0.397 | +5.00\% | -9.84\% |
| Loss Cost | 2014.1 | $0.072(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.216)$ | -0.181 ( $\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.049)$ | 0.407 | +7.45\% | -10.34\% |
| Loss Cost | 2014.2 | $0.056(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.480)$ | $-0.162(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.151)$ | 0.400 | +5.74\% | -10.07\% |
| Loss Cost | 2015.1 | $0.066(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.583)$ | -0.173 ( $\mathrm{Cl}=+/-0.332 ; \mathrm{p}=0.263)$ | 0.380 | +6.80\% | -10.19\% |
| Loss Cost | 2015.2 | $-0.014(\mathrm{Cl}=+/-0.472 ; \mathrm{p}=0.946)$ | -0.087 ( $\mathrm{Cl}=+/-0.542 ; \mathrm{p}=0.717)$ | 0.383 | -1.39\% | -9.57\% |
| Loss Cost | 2016.1 | $0.097(\mathrm{Cl}=+/-1.193 ; \mathrm{p}=0.849)$ | -0.202 ( $\mathrm{Cl}=+/-1.271 ; \mathrm{p}=0.711)$ | 0.291 | +10.14\% | -10.02\% |
| Severity | 2011.1 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | -0.034 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.040)$ | 0.491 | +2.59\% | -0.83\% |
| Severity | 2011.2 | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.013)$ | -0.021 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.134)$ | 0.332 | +1.75\% | -0.40\% |
| Severity | 2012.1 | $0.012(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.095)$ | -0.014 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.342)$ | 0.136 | +1.21\% | -0.15\% |
| Severity | 2012.2 | $0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.258)$ | -0.010 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.525$ ) | 0.008 | +0.96\% | -0.04\% |
| Severity | 2013.1 | $0.019(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.046)$ | -0.023 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.152)$ | 0.233 | +1.93\% | -0.38\% |
| Severity | 2013.2 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.079)$ | -0.026 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.175)$ | 0.160 | +2.13\% | -0.44\% |
| Severity | 2014.1 | $0.015(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.322)$ | -0.018 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.421)$ | -0.067 | +1.48\% | -0.29\% |
| Severity | 2014.2 | $0.005(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.797)$ | $-0.006(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.818)$ | -0.212 | +0.51\% | -0.11\% |
| Severity | 2015.1 | $-0.003(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.926)$ | $0.003(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.942)$ | -0.248 | -0.28\% | 0.00\% |
| Severity | 2015.2 | -0.063 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.174)$ | $0.069(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.197)$ | 0.050 | -6.15\% | +0.52\% |
| Severity | 2016.1 | $-0.199(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.053)$ | $0.210(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.055)$ | 0.322 | -18.01\% | +1.12\% |
| Frequency | 2011.1 | $0.023(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.202)$ | $-0.116(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.010)$ | 0.372 | +2.29\% | -8.95\% |
| Frequency | 2011.2 | $0.033(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.106)$ | -0.132 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.007)$ | 0.402 | +3.35\% | -9.45\% |
| Frequency | 2012.1 | 0.045 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.059)$ | $-0.150(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.005)$ | 0.438 | +4.60\% | -9.97\% |
| Frequency | 2012.2 | $0.039(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.164)$ | $-0.141(\mathrm{Cl}=+/-0.107 ; p=0.014)$ | 0.426 | +3.96\% | -9.74\% |
| Frequency | 2013.1 | 0.040 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.244)$ | $-0.143(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.028)$ | 0.420 | +4.07\% | -9.77\% |
| Frequency | 2013.2 | $0.028(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.515)$ | $-0.127(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.082)$ | 0.422 | +2.81\% | -9.44\% |
| Frequency | 2014.1 | $0.057(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.300)$ | $-0.163(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.062)$ | 0.429 | +5.88\% | -10.08\% |
| Frequency | 2014.2 | $0.051(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.506)$ | $-0.156(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.153)$ | 0.419 | +5.20\% | -9.97\% |
| Frequency | 2015.1 | $0.069(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.554)$ | -0.176 ( $\mathrm{Cl}=+/-0.320 ; \mathrm{p}=0.241$ ) | 0.399 | +7.10\% | -10.19\% |
| Frequency | 2015.2 | 0.049 ( $\mathrm{Cl}=+/-0.463 ; \mathrm{p}=0.808)$ | -0.155 ( $\mathrm{Cl}=+/-0.532 ; \mathrm{p}=0.513)$ | 0.376 | +5.07\% | -10.04\% |
| Frequency | 2016.1 | $0.295(\mathrm{Cl}=+/-1.145 ; \mathrm{p}=0.551)$ | -0.412 ( $\mathrm{Cl}=+/-1.220 ; p=0.440)$ | 0.331 | +34.34\% | -11.02\% |

AB Total Disability Income

Coverage $=A B$ Total DI
End Trend Period = 2020.1
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 | 0.045 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.003$ ) | $-0.131(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.004$ ) | $-0.141(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.655 | +4.58\% | -9.15\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.003)$ | $-0.140(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.003)$ | $-0.152(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.673 | +5.37\% | -9.48\% |
| Loss Cost | 2012.1 | $0.052(\mathrm{Cl}=+/-0.037 ; p=0.010)$ | $-0.141(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.005)$ | $-0.151(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.001)$ | 0.667 | +5.32\% | -9.46\% |
| Loss Cost | 2012.2 | $0.051(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.031)$ | $-0.141(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.009)$ | $-0.151(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.003)$ | 0.640 | +5.27\% | -9.45\% |
| Loss Cost | 2013.1 | $0.051(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.078)$ | $-0.141(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.015)$ | $-0.150(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.008)$ | 0.633 | +5.23\% | -9.43\% |
| Loss Cost | 2013.2 | $0.054(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.136)$ | $-0.143(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.022)$ | $-0.154(\mathrm{Cl}=+/-0.120 ; p=0.017)$ | 0.618 | +5.57\% | -9.51\% |
| Loss Cost | 2014.1 | $0.058(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.231)$ | $-0.141(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.038)$ | $-0.158(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.041)$ | 0.603 | +5.93\% | -9.59\% |
| Loss Cost | 2014.2 | $0.068(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.311)$ | $-0.146(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.052)$ | $-0.170(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.081)$ | 0.591 | +7.01\% | -9.75\% |
| Loss Cost | 2015.1 | $0.028(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.773)$ | $-0.158(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.059)$ | $-0.125(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.327)$ | 0.589 | +2.89\% | -9.23\% |
| Loss Cost | 2015.2 | $0.034(\mathrm{Cl}=+/-0.413 ; \mathrm{p}=0.847)$ | $-0.159(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.093)$ | $-0.131(\mathrm{Cl}=+/-0.473 ; \mathrm{p}=0.522)$ | 0.568 | +3.45\% | -9.27\% |
| Loss Cost | 2016.1 | $-0.150(\mathrm{Cl}=+/-1.098 ; \mathrm{p}=0.739)$ | $-0.177(\mathrm{Cl}=+/-0.239 ; p=0.116)$ | $0.062(\mathrm{Cl}=+/-1.170 ; \mathrm{p}=0.897)$ | 0.506 | -13.95\% | -8.47\% |
| Severity | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002$ ) | $-0.009(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.672)$ | $-0.033(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.051)$ | 0.464 | +2.57\% | -0.79\% |
| Severity | 2011.2 | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.017)$ | $0.002(\mathrm{Cl}=+/-0.037 ; p=0.921)$ | $-0.021(\mathrm{Cl}=+/-0.030 ; p=0.148)$ | 0.284 | +1.75\% | -0.40\% |
| Severity | 2012.1 | $0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.114)$ | $-0.005(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.785)$ | $-0.013(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.376)$ | 0.075 | +1.19\% | -0.12\% |
| Severity | 2012.2 | $0.010(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.276)$ | $-0.002(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.894)$ | $-0.010(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.542)$ | -0.073 | +0.96\% | -0.04\% |
| Severity | 2013.1 | 0.020 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.052$ ) | $0.006(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.711)$ | $-0.024(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.159)$ | 0.174 | +1.97\% | -0.42\% |
| Severity | 2013.2 | $0.021(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.097)$ | $0.005(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.772)$ | $-0.025(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.196)$ | 0.084 | +2.11\% | -0.45\% |
| Severity | 2014.1 | $0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.347)$ | $0.002(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.929)$ | $-0.018(\mathrm{Cl}=+/-0.050 ; p=0.443)$ | -0.184 | +1.50\% | -0.30\% |
| Severity | 2014.2 | $0.005(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.827)$ | $0.006(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.772)$ | $-0.006(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.838)$ | -0.349 | +0.46\% | -0.12\% |
| Severity | 2015.1 | -0.002 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.956)$ | $0.004(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.863)$ | $0.001(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.971)$ | -0.419 | -0.18\% | -0.03\% |
| Severity | 2015.2 | $-0.068(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.167)$ | 0.016 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.459$ ) | 0.073 ( $\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.192$ ) | -0.004 | -6.61\% | +0.48\% |
| Severity | 2016.1 | $-0.192(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.098)$ | $0.004(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.837)$ | $0.203(\mathrm{Cl}=+/-0.259 ; \mathrm{p}=0.100)$ | 0.194 | -17.50\% | +1.08\% |
| Frequency | 2011.1 | $0.019(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.190)$ | $-0.122(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.012)$ | $-0.107(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.006)$ | 0.568 | +1.96\% | -8.42\% |
| Frequency | 2011.2 | $0.035(\mathrm{Cl}=+/-0.030 ; p=0.026)$ | $-0.142(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.002)$ | $-0.131(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001)$ | 0.677 | +3.56\% | -9.12\% |
| Frequency | 2012.1 | 0.040 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.032)$ | $-0.136(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.005)$ | $-0.138(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.001)$ | 0.677 | +4.07\% | -9.35\% |
| Frequency | 2012.2 | $0.042(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.060)$ | $-0.138(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.008)$ | $-0.141(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.003)$ | 0.664 | +4.27\% | -9.42\% |
| Frequency | 2013.1 | $0.031(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.226)$ | $-0.147(\mathrm{Cl}=+/-0.100 ; p=0.008)$ | $-0.126(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.013)$ | 0.675 | +3.20\% | -9.06\% |
| Frequency | 2013.2 | $0.033(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.312)$ | $-0.149(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.013)$ | $-0.129(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.029)$ | 0.666 | +3.39\% | -9.10\% |
| Frequency | 2014.1 | $0.043(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.332)$ | $-0.143(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.026)$ | $-0.141(\mathrm{Cl}=+/-0.140 ; p=0.049)$ | 0.644 | +4.37\% | -9.32\% |
| Frequency | 2014.2 | $0.063(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.303)$ | $-0.152(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.032)$ | $-0.164(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.068)$ | 0.646 | +6.52\% | -9.63\% |
| Frequency | 2015.1 | $0.030(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.739)$ | $-0.162(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.040)$ | $-0.127(\mathrm{Cl}=+/-0.259 ; \mathrm{p}=0.284)$ | 0.639 | +3.08\% | -9.20\% |
| Frequency | 2015.2 | $0.102(\mathrm{Cl}=+/-0.369 ; \mathrm{p}=0.522)$ | $-0.175(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.049)$ | $-0.204(\mathrm{Cl}=+/-0.422 ; \mathrm{p}=0.281)$ | 0.639 | +10.78\% | -9.71\% |
| Frequency | 2016.1 | $0.042(\mathrm{Cl}=+/-0.999 ; \mathrm{p}=0.918)$ | $-0.181(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.085)$ | $-0.141(\mathrm{Cl}=+/-1.065 ; \mathrm{p}=0.747)$ | 0.581 | +4.30\% | -9.45\% |

Coverage $=A B$ Total DI
End Trend Period $=2020.1$
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 <br> Trend Rate | Implied Future <br> Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.042(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.017)$ | $-0.130(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.006)$ | $0.029(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.783)$ | $-0.146(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001)$ | 0.632 | +4.34\% | -9.85\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.013$ ) | $-0.140(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.004)$ | $0.008(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.944)$ | $-0.153(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.001)$ | 0.648 | +5.29\% | -9.66\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.038)$ | $-0.141(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.007)$ | $0.009(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.937)$ | $-0.152(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.002)$ | 0.640 | +5.21\% | -9.67\% |
| Loss Cost | 2012.2 | $0.050(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.092)$ | $-0.140(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.013)$ | $0.011(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.931)$ | $-0.152(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.005)$ | 0.607 | +5.13\% | -9.68\% |
| Loss Cost | 2013.1 | $0.049(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.185)$ | $-0.141(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.020)$ | $0.012(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.927)$ | $-0.151(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.012)$ | 0.597 | +5.03\% | -9.69\% |
| Loss Cost | 2013.2 | $0.053(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.274)$ | $-0.143(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.031)$ | $0.006(\mathrm{Cl}=+/-0.319 ; \mathrm{p}=0.965$ ) | $-0.154(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.024$ ) | 0.575 | +5.43\% | -9.64\% |
| Loss Cost | 2014.1 | $0.057(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.387)$ | $-0.141(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.051)$ | $0.002(\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.992)$ | $-0.158(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.057)$ | 0.553 | +5.89\% | -9.62\% |
| Loss Cost | 2014.2 | 0.073 ( $\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.456$ ) | -0.146 ( $\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.070$ ) | $-0.014(\mathrm{Cl}=+/-0.421 ; \mathrm{p}=0.938)$ | $-0.173(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.114)$ | 0.533 | +7.56\% | -9.50\% |
| Loss Cost | 2015.1 | $0.013(\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.932)$ | $-0.158(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.081)$ | $0.030(\mathrm{Cl}=+/-0.502 ; \mathrm{p}=0.888)$ | $-0.115(\mathrm{Cl}=+/-0.359 ; \mathrm{p}=0.463)$ | 0.523 | +1.31\% | -9.69\% |
| Loss Cost | 2015.2 | $0.003(\mathrm{Cl}=+/-0.756 ; \mathrm{p}=0.992)$ | $-0.157(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.135)$ | $0.036(\mathrm{Cl}=+/-0.683 ; \mathrm{p}=0.898)$ | $-0.105(\mathrm{Cl}=+/-0.733 ; \mathrm{p}=0.727)$ | 0.483 | +0.30\% | -9.73\% |
| Loss Cost | 2016.1 | $-0.719(\mathrm{Cl}=+/-2.578 ; \mathrm{p}=0.482)$ | $-0.191(\mathrm{Cl}=+/-0.278 ; \mathrm{p}=0.129)$ | $0.288(\mathrm{Cl}=+/-1.144 ; \mathrm{p}=0.522)$ | $0.604(\mathrm{Cl}=+/-2.532 ; \mathrm{p}=0.544)$ | 0.450 | -51.25\% | -10.79\% |
| Severity | 2011.1 | $0.033(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.601)$ | $-0.100(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.048)$ | $-0.015(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.391)$ | 0.570 | +3.41\% | +1.91\% |
| Severity | 2011.2 | 0.025 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003$ ) | 0.000 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.979$ ) | -0.080 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.068$ ) | $-0.008(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.586)$ | 0.409 | +2.53\% | +1.71\% |
| Severity | 2012.1 | $0.020(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.028)$ | $-0.005(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.742$ ) | $-0.070(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.105$ ) | $-0.003(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.832)$ | 0.202 | +1.98\% | +1.67\% |
| Severity | 2012.2 | $0.019(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.082)$ | $-0.005(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.793)$ | $-0.068(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.140)$ | $-0.002(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.884)$ | 0.049 | +1.89\% | +1.65\% |
| Severity | 2013.1 | $0.034(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003$ ) | $0.006(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.667$ ) | $-0.092(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.018)$ | $-0.017(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.204)$ | 0.493 | +3.50\% | +1.75\% |
| Severity | 2013.2 | $0.042(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.004)$ | $0.002(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.901)$ | $-0.103(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.013)$ | $-0.023(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.118)$ | 0.502 | +4.27\% | +1.85\% |
| Severity | 2014.1 | $0.042(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.024)$ | $0.002(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.915)$ | $-0.103(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.025$ ) | $-0.023(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.208)$ | 0.317 | +4.25\% | +1.85\% |
| Severity | 2014.2 | $0.041(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.107)$ | $0.002(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.913)$ | $-0.102(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.048)$ | $-0.023(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.358)$ | 0.150 | +4.17\% | +1.85\% |
| Severity | 2015.1 | $0.057(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.158)$ | $0.005(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.787$ ) | $-0.114(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.059)$ | $-0.038(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.321$ ) | 0.129 | +5.83\% | +1.90\% |
| Severity | 2015.2 | $0.003(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.965$ ) | $0.012(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.569)$ | $-0.083(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.212)$ | $0.014(\mathrm{Cl}=+/-0.160 ; p=0.836)$ | 0.145 | +0.30\% | +1.67\% |
| Severity | 2016.1 | $-0.101(\mathrm{Cl}=+/-0.587 ; \mathrm{p}=0.658)$ | $0.007(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.781)$ | $-0.046(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.648)$ | $0.116(\mathrm{Cl}=+/-0.577 ; \mathrm{p}=0.607)$ | 0.050 | $-9.62 \%$ | +1.50\% |
| Frequency | 2011.1 | $0.009(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.596)$ | $-0.121(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.012)$ | $0.129(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.252)$ | $-0.132(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.004)$ | 0.580 | +0.90\% | -11.54\% |
| Frequency | 2011.2 | $0.027(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.142)$ | -0.140 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.003)$ | $0.088(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.391)$ | $-0.145(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.001)$ | 0.672 | +2.70\% | -11.18\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.154)$ | $-0.136(\mathrm{Cl}=+/-0.090 ; p=0.006)$ | $0.079(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.462)$ | $-0.149(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.002)$ | 0.666 | +3.16\% | -11.15\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.244)$ | $-0.136(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.011$ ) | $0.079(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.495)$ | $-0.149(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.004)$ | 0.649 | +3.18\% | -11.15\% |
| Frequency | 2013.1 | $0.015(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.646)$ | $-0.147(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.010)$ | $0.104(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.388)$ | $-0.134(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.013)$ | 0.670 | +1.48\% | -11.24\% |
| Frequency | 2013.2 | $0.011(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.792)$ | -0.145 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.018$ ) | $0.109(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.410)$ | $-0.131(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.031)$ | 0.657 | +1.11\% | -11.29\% |
| Frequency | 2014.1 | $0.016(\mathrm{Cl}=+/-0.130 ; p=0.789)$ | $-0.143(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.032)$ | $0.104(\mathrm{Cl}=+/-0.323 ; \mathrm{p}=0.478)$ | $-0.135(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.068)$ | 0.625 | +1.57\% | -11.26\% |
| Frequency | 2014.2 | $0.032(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.710)$ | $-0.148(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.047)$ | $0.088(\mathrm{Cl}=+/-0.378 ; \mathrm{p}=0.600)$ | $-0.150(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.124)$ | 0.612 | +3.25\% | -11.14\% |
| Frequency | 2015.1 | $-0.044(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.746)$ | $-0.163(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.049)$ | $0.144(\mathrm{Cl}=+/-0.439 ; \mathrm{p}=0.453)$ | $-0.077(\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.569)$ | 0.620 | -4.27\% | -11.38\% |
| Frequency | 2015.2 | $0.000(\mathrm{Cl}=+/-0.659 ; \mathrm{p}=1.000)$ | $-0.169(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.080)$ | $0.119(\mathrm{Cl}=+/-0.595 ; \mathrm{p}=0.630)$ | $-0.119(\mathrm{Cl}=+/-0.639 ; \mathrm{p}=0.653)$ | 0.588 | 0.00\% | -11.21\% |
| Frequency | 2016.1 | $-0.617(\mathrm{Cl}=+/-2.254 ; \mathrm{p}=0.489)$ | $-0.198(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.087)$ | $0.335(\mathrm{Cl}=+/-1.000 ; \mathrm{p}=0.405)$ | $0.488(\mathrm{Cl}=+/-2.214 ; \mathrm{p}=0.573)$ | 0.570 | -46.07\% | -12.10\% |

AB Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2020.1$
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 | 0.045 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.040$ ) | 0.037 ( $\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.782$ ) | $-0.157(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.004$ ) | 0.394 | +4.62\% | -10.60\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.068)$ | $0.033(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.818)$ | $-0.159(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.006)$ | 0.377 | +4.84\% | -10.57\% |
| Loss Cost | 2012.1 | $0.055(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.075)$ | $0.017(\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.911)$ | $-0.166(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.007)$ | 0.381 | +5.68\% | -10.47\% |
| Loss Cost | 2012.2 | 0.043 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.236$ ) | $0.038(\mathrm{Cl}=+/-0.333 ; \mathrm{p}=0.807)$ | $-0.155(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.017)$ | 0.351 | +4.42\% | -10.61\% |
| Loss Cost | 2013.1 | $0.056(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.222)$ | $0.017(\mathrm{Cl}=+/-0.357 ; \mathrm{p}=0.917)$ | $-0.167(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.020)$ | 0.355 | +5.79\% | -10.48\% |
| Loss Cost | 2013.2 | $0.041(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.483)$ | $0.039(\mathrm{Cl}=+/-0.390 ; \mathrm{p}=0.830)$ | $-0.153(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.056)$ | 0.340 | +4.19\% | -10.61\% |
| Loss Cost | 2014.1 | $0.071(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.372)$ | $0.003(\mathrm{Cl}=+/-0.429 ; \mathrm{p}=0.988)$ | $-0.181(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.064)$ | 0.341 | +7.37\% | -10.39\% |
| Loss Cost | 2014.2 | 0.046 ( $\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.685$ ) | $0.027(\mathrm{Cl}=+/-0.491 ; \mathrm{p}=0.901)$ | $-0.157(\mathrm{Cl}=+/-0.264 ; \mathrm{p}=0.206)$ | 0.326 | +4.72\% | -10.54\% |
| Loss Cost | 2015.1 | $0.056(\mathrm{Cl}=+/-0.419 ; \mathrm{p}=0.763)$ | 0.020 ( $\mathrm{Cl}=+/-0.590 ; \mathrm{p}=0.938$ ) | $-0.166(\mathrm{Cl}=+/-0.416 ; \mathrm{p}=0.376)$ | 0.292 | +5.71\% | -10.50\% |
| Loss Cost | 2015.2 | $-0.111(\mathrm{Cl}=+/-0.820 ; p=0.753)$ | $0.114(\mathrm{Cl}=+/-0.748 ; \mathrm{p}=0.722)$ | $-0.006(\mathrm{Cl}=+/-0.798 ; \mathrm{p}=0.986)$ | 0.297 | -10.47\% | -11.01\% |
| Loss Cost | 2016.1 | $-0.141(\mathrm{Cl}=+/-2.788 ; \mathrm{p}=0.902)$ | $0.125(\mathrm{Cl}=+/-1.280 ; \mathrm{p}=0.812)$ | $0.024(\mathrm{Cl}=+/-2.731 ; p=0.983)$ | 0.160 | -13.17\% | -11.07\% |
| Severity | 2011.1 | $0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.100(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.043)$ | $-0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.351)$ | 0.590 | +3.43\% | +1.85\% |
| Severity | 2011.2 | $0.025(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $-0.080(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.058)$ | $-0.008(\mathrm{Cl}=+/-0.030 ; p=0.570)$ | 0.451 | +2.53\% | +1.71\% |
| Severity | 2012.1 | 0.020 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.021$ ) | -0.070 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.094$ ) | $-0.004(\mathrm{Cl}=+/-0.030 ; p=0.797)$ | 0.257 | +2.00\% | +1.63\% |
| Severity | 2012.2 | 0.018 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.071$ ) | $-0.067(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.127)$ | $-0.002(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.873)$ | 0.122 | +1.87\% | +1.62\% |
| Severity | 2013.1 | $0.034(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $-0.092(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.014)$ | $-0.016(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.199)$ | 0.530 | +3.47\% | +1.79\% |
| Severity | 2013.2 | 0.042 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002$ ) | $-0.103(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.009)$ | $-0.023(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.098)$ | 0.551 | +4.29\% | +1.87\% |
| Severity | 2014.1 | $0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016)$ | $-0.103(\mathrm{Cl}=+/-0.080 ; p=0.017)$ | $-0.023(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.182)$ | 0.392 | +4.23\% | +1.86\% |
| Severity | 2014.2 | $0.041(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.080)$ | $-0.103(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.033)$ | $-0.023(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.319)$ | 0.255 | +4.20\% | +1.86\% |
| Severity | 2015.1 | $0.055(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.132)$ | $-0.113(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.042)$ | $-0.036(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.298)$ | 0.244 | +5.68\% | +1.93\% |
| Severity | 2015.2 | $0.011(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.853)$ | $-0.089(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.152)$ | $0.006(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.918)$ | 0.235 | +1.15\% | +1.78\% |
| Severity | 2016.1 | $-0.122(\mathrm{Cl}=+/-0.465 ; \mathrm{p}=0.531)$ | $-0.041(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.646)$ | $0.137(\mathrm{Cl}=+/-0.455 ; \mathrm{p}=0.475)$ | 0.223 | -11.45\% | +1.51\% |
| Frequency | 2011.1 | $0.012(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.575)$ | $0.137(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.316)$ | $-0.142(\mathrm{Cl}=+/-0.100 ; p=0.008)$ | 0.375 | +1.16\% | -12.22\% |
| Frequency | 2011.2 | $0.022(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.352)$ | $0.113(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.416)$ | $-0.151(\mathrm{Cl}=+/-0.103 ; p=0.007)$ | 0.390 | +2.26\% | -12.07\% |
| Frequency | 2012.1 | $0.035(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.214)$ | $0.086(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.542)$ | $-0.162(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.006)$ | 0.412 | +3.60\% | -11.91\% |
| Frequency | 2012.2 | $0.025(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.467)$ | $0.106(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.481)$ | $-0.153(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.014)$ | 0.404 | +2.51\% | -12.03\% |
| Frequency | 2013.1 | $0.022(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.607)$ | $0.110(\mathrm{Cl}=+/-0.344 ; \mathrm{p}=0.497)$ | $-0.151(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.028)$ | 0.394 | +2.24\% | -12.05\% |
| Frequency | 2013.2 | $-0.001(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.986)$ | $0.142(\mathrm{Cl}=+/-0.370 ; \mathrm{p}=0.412)$ | $-0.130(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.083)$ | 0.408 | -0.10\% | -12.25\% |
| Frequency | 2014.1 | $0.030(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.688)$ | $0.106(\mathrm{Cl}=+/-0.405 ; \mathrm{p}=0.569)$ | $-0.158(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.083)$ | 0.389 | +3.01\% | -12.03\% |
| Frequency | 2014.2 | $0.005(\mathrm{Cl}=+/-0.239 ; \mathrm{p}=0.963)$ | 0.130 ( $\mathrm{Cl}=+/-0.463 ; \mathrm{p}=0.536$ ) | $-0.135(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.248)$ | 0.379 | +0.50\% | -12.17\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.396 ; \mathrm{p}=0.999)$ | $0.133(\mathrm{Cl}=+/-0.557 ; \mathrm{p}=0.589)$ | $-0.130(\mathrm{Cl}=+/-0.393 ; \mathrm{p}=0.459)$ | 0.343 | +0.03\% | -12.19\% |
| Frequency | 2015.2 | $-0.122(\mathrm{Cl}=+/-0.784 ; \mathrm{p}=0.716)$ | $0.203(\mathrm{Cl}=+/-0.715 ; \mathrm{p}=0.514)$ | $-0.012(\mathrm{Cl}=+/-0.763 ; \mathrm{p}=0.970)$ | 0.327 | -11.49\% | -12.57\% |
| Frequency | 2016.1 | $-0.020(\mathrm{Cl}=+/-2.662 ; \mathrm{p}=0.986)$ | 0.166 ( $\mathrm{Cl}=+/-1.222 ; \mathrm{p}=0.742$ ) | $-0.113(\mathrm{Cl}=+/-2.606 ; \mathrm{p}=0.916)$ | 0.217 | -1.94\% | -12.39\% |

## AB Total Disability Income

## Coverage $=A B$ Total $D I$

End Trend Period $=2019.2$
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 | 0.045 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | -0.221 (CI $=+/-0.136 ; \mathrm{p}=0.004$ ) | 0.460 | +4.63\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{Cl}=+$ +-0.028; $\mathrm{p}=0.003$ ) | -0.226 ( $\mathrm{Cl}=+/-0.150 ; p=0.006$ ) | 0.401 | +4.76\% |
| Loss Cost | 2012.1 | $0.053(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.004)$ | $-0.247(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.006)$ | 0.405 | +5.40\% |
| Loss Cost | 2012.2 | 0.041 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.033$ ) | $-0.207(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.021)$ | 0.263 | +4.15\% |
| Loss Cost | 2013.1 | 0.048 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.035)$ | $-0.231(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.021)$ | 0.286 | +4.94\% |
| Loss Cost | 2013.2 | 0.033 ( $\mathrm{Cl}=+/-0.050 ; p=0.171$ ) | $-0.188(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.064$ ) | 0.220 | +3.40\% |
| Loss Cost | 2014.1 | 0.044 ( $\mathrm{Cl}=+/-0.060 ; p=0.135$ ) | $-0.215(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.057)$ | 0.245 | +4.48\% |
| Loss Cost | 2014.2 | $0.024(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.416)$ | $-0.171(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.117)$ | 0.310 | +2.47\% |
| Loss Cost | 2015.1 | 0.018 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.589$ ) | $-0.161(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.168)$ | 0.309 | +1.86\% |
| Loss Cost | 2015.2 | $0.004(\mathrm{Cl}=+/-0.073 ; p=0.900)$ | $-0.157(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.140)$ | 0.521 | +0.39\% |
| Loss Cost | 2016.1 | $0.005(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.873)$ | $-0.145(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.215)$ | 0.298 | +0.54\% |
| Severity | 2011.1 | $0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.125(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.005$ ) | 0.630 | +3.42\% |
| Severity | 2011.2 | $0.026(\mathrm{Cl}=+/-0.013 ; p=0.001)$ | $-0.094(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.013)$ | 0.520 | +2.59\% |
| Severity | 2012.1 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $-0.079(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.040)$ | 0.352 | +2.14\% |
| Severity | 2012.2 | 0.021 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.030)$ | $-0.077(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.070)$ | 0.236 | +2.07\% |
| Severity | 2013.1 | 0.033 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.116(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | 0.635 | +3.37\% |
| Severity | 2013.2 | $0.038(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $-0.130(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | 0.643 | +3.85\% |
| Severity | 2014.1 | $0.036(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.004$ ) | -0.124 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.006$ ) | 0.530 | +3.63\% |
| Severity | 2014.2 | 0.033 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.017$ ) | $-0.119(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.014)$ | 0.439 | +3.40\% |
| Severity | 2015.1 | $0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.035)$ | $-0.120(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.024)$ | 0.408 | +3.44\% |
| Severity | 2015.2 | 0.029 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.064$ ) | $-0.118(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.025)$ | 0.480 | +2.94\% |
| Severity | 2016.1 | 0.029 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.096$ ) | -0.119 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.045$ ) | 0.420 | +2.94\% |
| Frequency | 2011.1 | 0.012 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.390)$ | $-0.096(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.220)$ | -0.011 | +1.16\% |
| Frequency | 2011.2 | $0.021(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.168)$ | $-0.131(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.111)$ | 0.053 | +2.12\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.073)$ | $-0.168(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.056)$ | 0.140 | +3.19\% |
| Frequency | 2012.2 | 0.020 ( $\mathrm{Cl}=+/-0.040 ; p=0.291$ ) | $-0.131(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.148)$ | 0.052 | +2.03\% |
| Frequency | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.505$ ) | $-0.115(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.249)$ | 0.029 | +1.52\% |
| Frequency | 2013.2 | -0.004 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.861$ ) | $-0.058(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.555)$ | 0.115 | -0.43\% |
| Frequency | 2014.1 | $0.008(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.776)$ | -0.091 ( $\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.400$ ) | 0.037 | +0.82\% |
| Frequency | 2014.2 | -0.009 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.775$ ) | $-0.052(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.636)$ | 0.138 | -0.91\% |
| Frequency | 2015.1 | -0.015 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.678)$ | $-0.042(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.726)$ | 0.124 | -1.52\% |
| Frequency | 2015.2 | $-0.025(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.524)$ | $-0.038(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.749)$ | 0.209 | -2.48\% |
| Frequency | 2016.1 | $-0.024(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.585)$ | $-0.026(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.847)$ | -0.039 | -2.32\% |

## AB Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, phase_in_scalar, mobility

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Phase in Scalar | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | 0.045 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $-0.221(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.004)$ | 0.020 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.804 | +4.63\% |
| Loss Cost | 2011.2 | $0.047(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | $-0.226(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.006)$ | $0.020(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.799 | +4.76\% |
| Loss Cost | 2012.1 | $0.053(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.004)$ | $-0.247(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.006)$ | 0.020 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.805 | +5.40\% |
| Loss Cost | 2012.2 | $0.041(\mathrm{Cl}=+/-0.037 ; p=0.033)$ | $-0.207(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.021)$ | 0.020 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.819 | +4.15\% |
| Loss Cost | 2013.1 | 0.048 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.035)$ | $-0.231(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.021)$ | 0.020 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.825 | +4.94\% |
| Loss Cost | 2013.2 | $0.033(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.171)$ | $-0.188(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.064)$ | $0.019(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.842 | +3.40\% |
| Loss Cost | 2014.1 | $0.044(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.135)$ | $-0.215(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.057)$ | 0.020 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.846 | +4.48\% |
| Loss Cost | 2014.2 | $0.024(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.416)$ | $-0.171(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.117)$ | $0.019(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.874 | +2.47\% |
| Loss Cost | 2015.1 | 0.018 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.589)$ | $-0.161(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.168)$ | $0.018(\mathrm{Cl}=+/-0.007 ; p=0.001)$ | 0.872 | +1.86\% |
| Loss Cost | 2015.2 | $0.004(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.900)$ | $-0.157(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.140)$ | $0.017(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.911 | +0.39\% |
| Loss Cost | 2016.1 | $0.005(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.873)$ | $-0.145(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.215)$ | $0.018(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002)$ | 0.898 | +0.54\% |
| Severity | 2011.1 | $0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.125(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.005)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.200)$ | 0.612 | +3.42\% |
| Severity | 2011.2 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | $-0.094(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.013)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.242)$ | 0.492 | +2.59\% |
| Severity | 2012.1 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $-0.079(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.040)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.321)$ | 0.310 | +2.14\% |
| Severity | 2012.2 | $0.021(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.030)$ | $-0.077(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.070)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.362)$ | 0.182 | +2.07\% |
| Severity | 2013.1 | $0.033(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $-0.116(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.061)$ | 0.607 | +3.37\% |
| Severity | 2013.2 | $0.038(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $-0.130(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.041)$ | 0.613 | +3.85\% |
| Severity | 2014.1 | $0.036(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.004)$ | $-0.124(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.006)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.072)$ | 0.488 | +3.63\% |
| Severity | 2014.2 | $0.033(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.017)$ | $-0.119(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.014)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.118)$ | 0.386 | +3.40\% |
| Severity | 2015.1 | $0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.035)$ | $-0.120(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.024)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.153)$ | 0.347 | +3.44\% |
| Severity | 2015.2 | $0.029(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.064)$ | $-0.118(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.025)$ | $0.002(\mathrm{Cl}=+/-0.003 ; p=0.210)$ | 0.423 | +2.94\% |
| Severity | 2016.1 | $0.029(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.096)$ | $-0.119(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.045)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.259)$ | 0.343 | +2.94\% |
| Frequency | 2011.1 | $0.012(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.390)$ | $-0.096(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.220)$ | 0.018 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.722 | +1.16\% |
| Frequency | 2011.2 | $0.021(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.168)$ | $-0.131(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.111)$ | $0.019(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.745 | +2.12\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.073)$ | $-0.168(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.056)$ | $0.019(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.769 | +3.19\% |
| Frequency | 2012.2 | 0.020 ( $\mathrm{Cl}=+/-0.040 ; p=0.291)$ | $-0.131(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.148)$ | $0.018(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.786 | +2.03\% |
| Frequency | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.505$ ) | $-0.115(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.249)$ | $0.018(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.786 | +1.52\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.861)$ | $-0.058(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.555)$ | $0.017(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.824 | -0.43\% |
| Frequency | 2014.1 | $0.008(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.776)$ | $-0.091(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.400)$ | $0.018(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.825 | +0.82\% |
| Frequency | 2014.2 | $-0.009(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.775)$ | $-0.052(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.636)$ | $0.017(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.847 | -0.91\% |
| Frequency | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.678)$ | $-0.042(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.726)$ | $0.016(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002)$ | 0.843 | -1.52\% |
| Frequency | 2015.2 | $-0.025(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.524)$ | $-0.038(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.749)$ | $0.016(\mathrm{Cl}=+/-0.008 ; p=0.003)$ | 0.855 | -2.48\% |
| Frequency | 2016.1 | $-0.024(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.585)$ | $-0.026(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.847)$ | $0.016(\mathrm{Cl}=+/-0.009 ; p=0.007)$ | 0.836 | -2.32\% |

AB Total Disability Income

Coverage $=A B$ 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 | $0.037(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.100(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $-0.085(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.789 | +3.74\% | -4.71\% |
| Loss Cost | 2011.2 | 0.042 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $-0.093(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.801 | +4.26\% | -5.04\% |
| Loss Cost | 2012.1 | $0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.792 | +4.20\% | -5.01\% |
| Loss Cost | 2012.2 | $0.036(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $-0.102(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | 0.724 | +3.68\% | -4.75\% |
| Loss Cost | 2013.1 | $0.036(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.012)$ | $-0.102(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | $-0.084(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.004)$ | 0.717 | +3.62\% | -4.73\% |
| Loss Cost | 2013.2 | $0.030(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.072)$ | $-0.098(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.002)$ | $-0.076(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.016)$ | 0.652 | +3.06\% | -4.53\% |
| Loss Cost | 2014.1 | $0.033(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.130)$ | $-0.096(\mathrm{Cl}=+/-0.060 ; p=0.006)$ | $-0.080(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.033)$ | 0.639 | +3.37\% | -4.60\% |
| Loss Cost | 2014.2 | $0.023(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.427)$ | $-0.092(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.015)$ | $-0.068(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.133)$ | 0.591 | +2.37\% | -4.37\% |
| Loss Cost | 2015.1 | $-0.018(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.642)$ | $-0.105(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.008)$ | $-0.021(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.666)$ | 0.698 | -1.74\% | -3.79\% |
| Loss Cost | 2015.2 | $-0.091(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.141)$ | $-0.089(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.016)$ | $0.061(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.369)$ | 0.798 | -8.71\% | -2.96\% |
| Loss Cost | 2016.1 | $-0.303(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.008)$ | $-0.108(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | $0.283(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.013)$ | 0.930 | -26.12\% | -1.93\% |
| Severity | 2011.1 | $0.026(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | $-0.009(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.667)$ | $-0.035(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.081)$ | 0.454 | +2.59\% | -0.90\% |
| Severity | 2011.2 | $0.017(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.025)$ | $0.002(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.901)$ | $-0.020(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.240)$ | 0.272 | +1.73\% | -0.32\% |
| Severity | 2012.1 | $0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.141)$ | $-0.004(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.824)$ | $-0.012(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.484)$ | 0.061 | +1.17\% | -0.04\% |
| Severity | 2012.2 | $0.009(\mathrm{Cl}=+/-0.020 ; p=0.329)$ | $-0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.943)$ | $-0.008(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.671)$ | -0.089 | +0.92\% | +0.10\% |
| Severity | 2013.1 | $0.019(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.073)$ | $0.007(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.692)$ | $-0.022(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.255)$ | 0.160 | +1.93\% | -0.28\% |
| Severity | 2013.2 | 0.020 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.134$ ) | $0.006(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.754)$ | $-0.024(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.302)$ | 0.064 | +2.06\% | -0.33\% |
| Severity | 2014.1 | $0.014(\mathrm{Cl}=+/-0.037 ; p=0.402)$ | $0.003(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.898)$ | $-0.016(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.548)$ | -0.217 | +1.44\% | -0.17\% |
| Severity | 2014.2 | $0.003(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.906)$ | $0.008(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.726)$ | $-0.002(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.962)$ | -0.389 | +0.27\% | +0.11\% |
| Severity | 2015.1 | $-0.004(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.917$ ) | $0.006(\mathrm{Cl}=+/-0.063 ; p=0.814)$ | $0.006(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.900)$ | -0.480 | -0.37\% | +0.21\% |
| Severity | 2015.2 | $-0.080(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.149)$ | $0.023(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.358)$ | $0.091(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.162)$ | 0.044 | -7.69\% | +1.11\% |
| Severity | 2016.1 | $-0.207(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.099)$ | $0.011(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.640)$ | 0.224 ( $\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.097$ ) | 0.277 | -18.71\% | +1.76\% |
| Frequency | 2011.1 | $0.011(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.204)$ | $-0.090(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.003)$ | $-0.050(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.038)$ | 0.465 | +1.12\% | -3.84\% |
| Frequency | 2011.2 | $0.025(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | $-0.109(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.775 | +2.49\% | -4.74\% |
| Frequency | 2012.1 | $0.030(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $-0.103(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.801 | +2.99\% | -4.98\% |
| Frequency | 2012.2 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.008)$ | $-0.101(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | 0.759 | +2.73\% | -4.85\% |
| Frequency | 2013.1 | $0.016(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.077)$ | $-0.110(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003)$ | 0.836 | +1.66\% | -4.46\% |
| Frequency | 2013.2 | $0.010(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.359)$ | $-0.105(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.040 ; p=0.015)$ | 0.835 | +0.98\% | -4.21\% |
| Frequency | 2014.1 | $0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.168)$ | -0.099 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.012)$ | 0.832 | +1.90\% | -4.44\% |
| Frequency | 2014.2 | $0.021(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.285)$ | $-0.100(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | $-0.066(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.036)$ | 0.820 | +2.09\% | -4.48\% |
| Frequency | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.499)$ | $-0.111(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.322)$ | 0.907 | -1.37\% | -3.99\% |
| Frequency | 2015.2 | $-0.011(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.767$ ) | $-0.112(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | $-0.030(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.508)$ | 0.900 | -1.10\% | -4.02\% |
| Frequency | 2016.1 | $-0.096(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.284)$ | $-0.119(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.002)$ | $0.059(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.520)$ | 0.897 | -9.12\% | -3.62\% |

Coverage $=A B$ Total $D 1$
End Trend Period $=2020.1$
Parameters Included: time, seasonality, phase_in_trend, mobility

| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Adjusted R^2 | Implied Past <br> Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.037(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | -0.100 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | -0.085 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.923 | +3.74\% | -4.71\% |
| Loss Cost | 2011.2 | 0.042 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.933 | +4.26\% | -5.04\% |
| Loss Cost | 2012.1 | $0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.932 | +4.20\% | -5.01\% |
| Loss Cost | 2012.2 | $0.036(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $-0.102(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.932 | +3.68\% | -4.75\% |
| Loss Cost | 2013.1 | $0.036(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.012)$ | $-0.102(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001$ ) | $-0.084(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.004)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.930 | +3.62\% | -4.73\% |
| Loss Cost | 2013.2 | $0.030(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.072)$ | $-0.098(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.002)$ | $-0.076(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.016)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.930 | +3.06\% | -4.53\% |
| Loss Cost | 2014.1 | $0.033(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.130)$ | $-0.096(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.006)$ | $-0.080(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.033)$ | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.926 | +3.37\% | -4.60\% |
| Loss Cost | 2014.2 | $0.023(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.427)$ | $-0.092(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.015$ ) | $-0.068(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.133)$ | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | 0.926 | +2.37\% | -4.37\% |
| Loss Cost | 2015.1 | $-0.018(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.642)$ | $-0.105(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.008)$ | $-0.021(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.666)$ | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | 0.944 | -1.74\% | -3.79\% |
| Loss Cost | 2015.2 | $-0.091(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.141)$ | $-0.089(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.016)$ | $0.061(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.369)$ | $0.014(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.962 | -8.71\% | -2.96\% |
| Loss Cost | 2016.1 | $-0.303(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.008)$ | $-0.108(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002$ ) | 0.283 ( $\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.013$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.990 | -26.12\% | -1.93\% |
| Severity | 2011.1 | $0.026(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | $-0.009(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.667)$ | $-0.035(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.081$ ) | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.890)$ | 0.427 | +2.59\% | -0.90\% |
| Severity | 2011.2 | $0.017(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.025)$ | $0.002(\mathrm{Cl}=+/-0.040 ; p=0.901)$ | $-0.020(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.240)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.898)$ | 0.230 | +1.73\% | -0.32\% |
| Severity | 2012.1 | $0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.141)$ | $-0.004(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.824$ ) | $-0.012(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.484)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.891)$ | 0.000 | +1.17\% | -0.04\% |
| Severity | 2012.2 | $0.009(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.329)$ | $-0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.943)$ | $-0.008(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.671$ ) | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.842)$ | -0.166 | +0.92\% | +0.10\% |
| Severity | 2013.1 | $0.019(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.073)$ | $0.007(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.692)$ | $-0.022(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.255)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.828)$ | 0.096 | +1.93\% | -0.28\% |
| Severity | 2013.2 | $0.020(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.134)$ | $0.006(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.754)$ | $-0.024(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.302)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.859)$ | -0.014 | +2.06\% | -0.33\% |
| Severity | 2014.1 | $0.014(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.402)$ | $0.003(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.898)$ | $-0.016(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.548)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.862)$ | -0.327 | +1.44\% | -0.17\% |
| Severity | 2014.2 | $0.003(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.906$ ) | $0.008(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.726)$ | $-0.002(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.962)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.764)$ | -0.520 | +0.27\% | +0.11\% |
| Severity | 2015.1 | $-0.004(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.917)$ | $0.006(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.814)$ | $0.006(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.900)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.779)$ | -0.633 | -0.37\% | +0.21\% |
| Severity | 2015.2 | $-0.080(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.149)$ | $0.023(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.358)$ | $0.091(\mathrm{Cl}=+/-0.143 ; p=0.162)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.446)$ | -0.060 | -7.69\% | +1.11\% |
| Severity | 2016.1 | $-0.207(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.099)$ | $0.011(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.640)$ | $0.224(\mathrm{Cl}=+/-0.289 ; p=0.097)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.391)$ | 0.181 | -18.71\% | +1.76\% |
| Frequency | 2011.1 | $0.011(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.204)$ | $-0.090(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.003)$ | $-0.050(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.038)$ | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.853 | +1.12\% | -3.84\% |
| Frequency | 2011.2 | $0.025(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | $-0.109(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.939 | +2.49\% | -4.74\% |
| Frequency | 2012.1 | 0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.103(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.947 | +2.99\% | -4.98\% |
| Frequency | 2012.2 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.008)$ | $-0.101(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.946 | +2.73\% | -4.85\% |
| Frequency | 2013.1 | 0.016 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.077)$ | $-0.110(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.964 | +1.66\% | -4.46\% |
| Frequency | 2013.2 | $0.010(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.359)$ | $-0.105(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.015$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.967 | +0.98\% | -4.21\% |
| Frequency | 2014.1 | $0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.168)$ | $-0.099(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.012)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.970 | +1.90\% | -4.44\% |
| Frequency | 2014.2 | $0.021(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.285)$ | $-0.100(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001$ ) | $-0.066(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.036)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.968 | +2.09\% | -4.48\% |
| Frequency | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.499)$ | $-0.111(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.322)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.983 | -1.37\% | -3.99\% |
| Frequency | 2015.2 | $-0.011(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.767$ ) | $-0.112(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | $-0.030(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.508)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.982 | -1.10\% | -4.02\% |
| Frequency | 2016.1 | -0.096 ( $\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.284$ ) | $-0.119(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.002)$ | $0.059(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.520)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.984 | -9.12\% | -3.62\% |

## AB Funeral+Death Benfit

Coverage $=A B$ Funeral $+D B$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time

|  |  |  | Implied Trend |  |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 |  |
| Loss Cost | 2011.1 | -0.025 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.123$ ) | 0.083 | -2.44\% |
| Loss Cost | 2011.2 | $-0.032(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.064)$ | 0.148 | -3.19\% |
| Loss Cost | 2012.1 | $-0.030(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.120)$ | 0.097 | -2.97\% |
| Loss Cost | 2012.2 | $-0.033(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.132)$ | 0.094 | -3.25\% |
| Loss Cost | 2013.1 | $-0.030(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.228)$ | 0.041 | -2.93\% |
| Loss Cost | 2013.2 | -0.040 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.159)$ | 0.088 | -3.88\% |
| Loss Cost | 2014.1 | $-0.036(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.263)$ | 0.031 | -3.55\% |
| Loss Cost | 2014.2 | $-0.055(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.141)$ | 0.124 | -5.31\% |
| Loss Cost | 2015.1 | $-0.048(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.269)$ | 0.038 | -4.68\% |
| Loss Cost | 2015.2 | $-0.071(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.168)$ | 0.126 | -6.89\% |
| Loss Cost | 2016.1 | $-0.084(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.190)$ | 0.122 | -8.10\% |
| Severity | 2011.1 | 0.008 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.018)$ | 0.247 | +0.77\% |
| Severity | 2011.2 | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.033)$ | 0.208 | +0.76\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.024)$ | 0.248 | +0.89\% |
| Severity | 2012.2 | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.014)$ | 0.315 | +1.08\% |
| Severity | 2013.1 | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.042)$ | 0.226 | +0.98\% |
| Severity | 2013.2 | 0.012 ( $\mathrm{Cl}=+/-0.010 ; p=0.028)$ | 0.286 | +1.20\% |
| Severity | 2014.1 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.057)$ | 0.227 | +1.20\% |
| Severity | 2014.2 | $0.013(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.071)$ | 0.219 | +1.34\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.058$ ) | 0.270 | +1.66\% |
| Severity | 2015.2 | 0.022 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.033$ ) | 0.386 | +2.21\% |
| Severity | 2016.1 | 0.028 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.023$ ) | 0.480 | +2.83\% |
| Frequency | 2011.1 | $-0.032(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.046)$ | 0.169 | -3.19\% |
| Frequency | 2011.2 | -0.040 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.024$ ) | 0.235 | -3.92\% |
| Frequency | 2012.1 | $-0.039(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.047)$ | 0.187 | -3.83\% |
| Frequency | 2012.2 | $-0.044(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.048)$ | 0.198 | -4.29\% |
| Frequency | 2013.1 | -0.040 ( $\mathrm{Cl}=+/-5 \mathrm{e}-02 ; \mathrm{p}=0.109$ ) | 0.123 | -3.87\% |
| Frequency | 2013.2 | $-0.051(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.064)$ | 0.195 | -5.02\% |
| Frequency | 2014.1 | $-0.048(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.130)$ | 0.122 | -4.69\% |
| Frequency | 2014.2 | $-0.068(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.061)$ | 0.239 | -6.55\% |
| Frequency | 2015.1 | $-0.064(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.129)$ | 0.152 | -6.24\% |
| Frequency | 2015.2 | -0.093 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.060$ ) | 0.296 | -8.89\% |
| Frequency | 2016.1 | -0.112 (Cl $=+/-0.122 ; \mathrm{p}=0.065)$ | 0.320 | -10.63\% |

## AB Funeral+Death Benfit

## Coverage $=A B$ Funeral $+D B$

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.025 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.016$ ) | -0.280 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000$ ) | 0.670 | -2.44\% |
| Loss Cost | 2011.2 | $-0.027(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.016)$ | $-0.272(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | 0.673 | -2.70\% |
| Loss Cost | 2012.1 | -0.030 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.018$ ) | -0.280 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.000$ ) | 0.659 | -2.97\% |
| Loss Cost | 2012.2 | $-0.026(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.057)$ | $-0.291(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.000)$ | 0.668 | -2.59\% |
| Loss Cost | 2013.1 | $-0.030(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.057)$ | $-0.300(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.000)$ | 0.654 | -2.93\% |
| Loss Cost | 2013.2 | -0.030 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.092$ ) | $-0.298(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.001)$ | 0.649 | -2.99\% |
| Loss Cost | 2014.1 | $-0.036(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.082)$ | $-0.311(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.001$ ) | 0.640 | -3.55\% |
| Loss Cost | 2014.2 | -0.042 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.090$ ) | $-0.298(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.004)$ | 0.639 | -4.11\% |
| Loss Cost | 2015.1 | $-0.048(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.103)$ | $-0.309(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.006$ ) | 0.605 | -4.68\% |
| Loss Cost | 2015.2 | $-0.053(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.145)$ | $-0.299(\mathrm{Cl}=+/-0.220 ; p=0.015)$ | 0.597 | -5.18\% |
| Loss Cost | 2016.1 | $-0.084(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.036)$ | $-0.346(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.005$ ) | 0.745 | -8.10\% |
| Severity | 2011.1 | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.021$ ) | $-0.008(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.625$ ) | 0.212 | +0.77\% |
| Severity | 2011.2 | 0.008 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.035$ ) | $-0.008(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.632)$ | 0.168 | +0.78\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.029)$ | $-0.005(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.777)$ | 0.199 | +0.89\% |
| Severity | 2012.2 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.015)$ | $-0.011(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.546)$ | 0.283 | +1.11\% |
| Severity | 2013.1 | 0.010 ( $\mathrm{Cl}=+/-0.010 ; p=0.047)$ | -0.014 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.464$ ) | 0.199 | +0.98\% |
| Severity | 2013.2 | 0.013 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.023$ ) | $-0.022(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.289)$ | 0.300 | +1.27\% |
| Severity | 2014.1 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.057)$ | $-0.023(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.295)$ | 0.242 | +1.20\% |
| Severity | 2014.2 | $0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.051)$ | $-0.029(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.230)$ | 0.267 | +1.46\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.061$ ) | $-0.025(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.328)$ | 0.277 | +1.66\% |
| Severity | 2015.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.015$ ) | $-0.039(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.116)$ | 0.519 | +2.45\% |
| Severity | 2016.1 | 0.028 (CI = +/-0.022; p = 0.021) | $-0.034(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.200)$ | 0.549 | +2.83\% |
| Frequency | 2011.1 | -0.032 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003$ ) | -0.272 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000$ ) | 0.684 | -3.19\% |
| Frequency | 2011.2 | $-0.035(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.004)$ | $-0.263(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | 0.690 | -3.45\% |
| Frequency | 2012.1 | -0.039 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.004$ ) | -0.275 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.000$ ) | 0.687 | -3.83\% |
| Frequency | 2012.2 | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.012)$ | $-0.280(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.000)$ | 0.685 | -3.66\% |
| Frequency | 2013.1 | -0.040 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.018$ ) | $-0.285(\mathrm{Cl}=+/-0.136 ; p=0.001)$ | 0.652 | -3.87\% |
| Frequency | 2013.2 | $-0.043(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.026)$ | $-0.277(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.002)$ | 0.653 | -4.21\% |
| Frequency | 2014.1 | -0.048 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.030$ ) | $-0.288(\mathrm{Cl}=+/-0.160 ; p=0.002)$ | 0.631 | -4.69\% |
| Frequency | 2014.2 | $-0.056(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.031)$ | $-0.270(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.007)$ | 0.644 | -5.49\% |
| Frequency | 2015.1 | $-0.064(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.037)$ | $-0.284(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.009)$ | 0.618 | -6.24\% |
| Frequency | 2015.2 | $-0.077(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.041$ ) | $-0.260(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.022$ ) | 0.638 | -7.45\% |
| Frequency | 2016.1 | -0.112 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.005$ ) | -0.313 ( $\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.004$ ) | 0.826 | -10.63\% |

## AB Funeral+Death Benfit

Coverage $=A B$ Funeral $+D B$
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 | -0.009 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.522$ ) | -0.035 | -0.89\% |
| Loss Cost | 2011.2 | -0.016 ( $\mathrm{Cl}=+/-0.031 ; p=0.306)$ | 0.008 | -1.55\% |
| Loss Cost | 2012.1 | -0.011 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.522$ ) | -0.039 | -1.07\% |
| Loss Cost | 2012.2 | $-0.011(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.557)$ | -0.048 | -1.13\% |
| Loss Cost | 2013.1 | -0.004 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.847$ ) | -0.080 | -0.42\% |
| Loss Cost | 2013.2 | -0.011 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.648)$ | -0.069 | -1.13\% |
| Loss Cost | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.938)$ | -0.099 | -0.22\% |
| Loss Cost | 2014.2 | -0.017 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.597)$ | -0.075 | -1.73\% |
| Loss Cost | 2015.1 | -0.001 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.975$ ) | -0.125 | -0.12\% |
| Loss Cost | 2015.2 | -0.019 ( $\mathrm{Cl}=+/-0.106 ; p=0.690$ ) | -0.115 | -1.85\% |
| Loss Cost | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.735)$ | -0.143 | -2.04\% |
| Severity | 2011.1 | $0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.049)$ | 0.172 | +0.68\% |
| Severity | 2011.2 | 0.007 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.084)$ | 0.131 | +0.67\% |
| Severity | 2012.1 | 0.008 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.064$ ) | 0.169 | +0.81\% |
| Severity | 2012.2 | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.038)$ | 0.235 | +1.01\% |
| Severity | 2013.1 | 0.009 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.102)$ | 0.141 | +0.88\% |
| Severity | 2013.2 | 0.011 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.071$ ) | 0.200 | +1.12\% |
| Severity | 2014.1 | $0.011(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.128)$ | 0.138 | +1.10\% |
| Severity | 2014.2 | 0.012 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.149)$ | 0.129 | +1.25\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.122)$ | 0.182 | +1.62\% |
| Severity | 2015.2 | 0.023 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.069)$ | 0.310 | +2.30\% |
| Severity | 2016.1 | $0.031(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.046)$ | 0.431 | +3.13\% |
| Frequency | 2011.1 | $-0.016(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.240)$ | 0.028 | -1.56\% |
| Frequency | 2011.2 | $-0.022(\mathrm{Cl}=+/-0.030 ; p=0.130)$ | 0.089 | -2.20\% |
| Frequency | 2012.1 | $-0.019(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.248)$ | 0.029 | -1.86\% |
| Frequency | 2012.2 | $-0.021(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.250)$ | 0.031 | -2.11\% |
| Frequency | 2013.1 | -0.013 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.524$ ) | -0.046 | -1.29\% |
| Frequency | 2013.2 | -0.022 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.331$ ) | 0.003 | -2.22\% |
| Frequency | 2014.1 | $-0.013(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.615)$ | -0.071 | -1.31\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.318)$ | 0.012 | -2.94\% |
| Frequency | 2015.1 | $-0.017(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.619)$ | -0.089 | -1.71\% |
| Frequency | 2015.2 | -0.041 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.312$ ) | 0.023 | -4.06\% |
| Frequency | 2016.1 | -0.051 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.330$ ) | 0.017 | -5.01\% |

## AB Funeral+Death Benfit

## Coverage $=A B$ Funeral $+D B$

End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.009(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.522)$ | $0.017(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.009)$ | 0.375 | -0.89\% |
| Loss Cost | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.306)$ | $0.017(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.012)$ | 0.414 | -1.55\% |
| Loss Cost | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.522)$ | $0.017(\mathrm{Cl}=+/-0.013 ; p=0.012)$ | 0.395 | -1.07\% |
| Loss Cost | 2012.2 | -0.011 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.557)$ | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.016)$ | 0.385 | -1.13\% |
| Loss Cost | 2013.1 | $-0.004(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.847)$ | 0.018 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.016)$ | 0.371 | -0.42\% |
| Loss Cost | 2013.2 | -0.011 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.648)$ | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.024)$ | 0.385 | -1.13\% |
| Loss Cost | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.938)$ | $0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.025)$ | 0.370 | -0.22\% |
| Loss Cost | 2014.2 | -0.017 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.597$ ) | $0.017(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.038)$ | 0.411 | -1.73\% |
| Loss Cost | 2015.1 | -0.001 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.975$ ) | 0.018 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.036$ ) | 0.394 | -0.12\% |
| Loss Cost | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.690)$ | $0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.060)$ | 0.418 | -1.85\% |
| Loss Cost | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.735)$ | $0.017(\mathrm{Cl}=+/-0.020 ; p=0.091)$ | 0.387 | -2.04\% |
| Severity | 2011.1 | 0.007 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.049$ ) | -0.001 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.518$ ) | 0.221 | +0.68\% |
| Severity | 2011.2 | 0.007 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.084$ ) | -0.001 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.527$ ) | 0.178 | +0.67\% |
| Severity | 2012.1 | $0.008(\mathrm{Cl}=+/-0.009 ; p=0.064)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.598)$ | 0.211 | +0.81\% |
| Severity | 2012.2 | 0.010 ( $\mathrm{Cl}=+/-0.009 ; p=0.038)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.695)$ | 0.271 | +1.01\% |
| Severity | 2013.1 | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.102)$ | -0.001 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.650$ ) | 0.176 | +0.88\% |
| Severity | 2013.2 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.071$ ) | 0.000 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.752$ ) | 0.228 | +1.12\% |
| Severity | 2014.1 | $0.011(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.128)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.760)$ | 0.158 | +1.10\% |
| Severity | 2014.2 | $0.012(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.149)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.821)$ | 0.138 | +1.25\% |
| Severity | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.122)$ | $0.000(\mathrm{Cl}=+/-0.004 ; p=0.938)$ | 0.180 | +1.62\% |
| Severity | 2015.2 | 0.023 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.069$ ) | 0.000 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.878)$ | 0.301 | +2.30\% |
| Severity | 2016.1 | 0.031 (CI = +/-0.030; p = 0.046) | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.683)$ | 0.412 | +3.13\% |
| Frequency | 2011.1 | $-0.016(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.240)$ | $0.018(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.004)$ | 0.478 | -1.56\% |
| Frequency | 2011.2 | -0.022 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.130$ ) | $0.018(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.006)$ | 0.517 | -2.20\% |
| Frequency | 2012.1 | $-0.019(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.248)$ | 0.018 (CI $=+/-0.012 ; p=0.007)$ | 0.495 | -1.86\% |
| Frequency | 2012.2 | $-0.021(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.250)$ | 0.018 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.010)$ | 0.491 | -2.11\% |
| Frequency | 2013.1 | -0.013 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.524)$ | 0.018 ( $\mathrm{Cl}=+/-0.013 ; p=0.009)$ | 0.475 | -1.29\% |
| Frequency | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.331)$ | 0.018 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.014$ ) | 0.508 | -2.22\% |
| Frequency | 2014.1 | -0.013 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.615$ ) | 0.018 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.014$ ) | 0.488 | -1.31\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.318)$ | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.021)$ | 0.548 | -2.94\% |
| Frequency | 2015.1 | -0.017 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.619$ ) | $0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.022)$ | 0.523 | -1.71\% |
| Frequency | 2015.2 | $-0.041(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.312)$ | $0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.035)$ | 0.592 | -4.06\% |
| Frequency | 2016.1 | -0.051 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.330$ ) | 0.016 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.061$ ) | 0.578 | -5.01\% |

## AB Funeral+Death Benfit

## Coverage $=A B$ Funeral $+D B$

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 | $-0.013(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.082$ ) | -0.245 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000$ ) | 0.712 | -1.34\% |
| Loss Cost | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.071)$ | $-0.239(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000$ ) | 0.709 | -1.55\% |
| Loss Cost | 2012.1 | -0.016 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.094$ ) | $-0.241(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.683 | -1.63\% |
| Loss Cost | 2012.2 | $-0.011(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.268)$ | $-0.254(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | 0.718 | -1.13\% |
| Loss Cost | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.312)$ | $-0.255(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | 0.692 | -1.20\% |
| Loss Cost | 2013.2 | -0.011 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.410$ ) | $-0.257(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.000)$ | 0.681 | -1.13\% |
| Loss Cost | 2014.1 | -0.013 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.427$ ) | $-0.261(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001)$ | 0.654 | -1.31\% |
| Loss Cost | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.377)$ | $-0.253(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.003)$ | 0.631 | -1.73\% |
| Loss Cost | 2015.1 | $-0.016(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.504)$ | $-0.251(\mathrm{Cl}=+/-0.159 ; p=0.007)$ | 0.572 | -1.63\% |
| Loss Cost | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.544)$ | $-0.248(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.017$ ) | 0.534 | -1.85\% |
| Loss Cost | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.185)$ | $-0.292(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.010)$ | 0.680 | -4.73\% |
| Severity | 2011.1 | $0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.062)$ | $-0.011(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.513)$ | 0.142 | +0.66\% |
| Severity | 2011.2 | $0.007(\mathrm{Cl}=+/-0.008 ; p=0.092)$ | -0.012 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.532$ ) | 0.096 | +0.67\% |
| Severity | 2012.1 | $0.008(\mathrm{Cl}=+/-0.009 ; p=0.081)$ | $-0.008(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.673)$ | 0.118 | +0.79\% |
| Severity | 2012.2 | 0.010 ( $\mathrm{Cl}=+/-0.010 ; p=0.043)$ | $-0.014(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.488)$ | 0.205 | +1.01\% |
| Severity | 2013.1 | 0.008 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.132$ ) | $-0.018(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.386)$ | 0.127 | +0.82\% |
| Severity | 2013.2 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.069)$ | $-0.025(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.256)$ | 0.231 | +1.12\% |
| Severity | 2014.1 | 0.010 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.166)$ | $-0.028(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.250)$ | 0.180 | +0.98\% |
| Severity | 2014.2 | 0.012 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.138$ ) | $-0.032(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.213)$ | 0.203 | +1.25\% |
| Severity | 2015.1 | $0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.169)$ | $-0.029(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.318)$ | 0.197 | +1.44\% |
| Severity | 2015.2 | 0.023 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.052)$ | -0.041 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.141$ ) | 0.456 | +2.30\% |
| Severity | 2016.1 | 0.028 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.071$ ) | $-0.034(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.271$ ) | 0.478 | +2.79\% |
| Frequency | 2011.1 | -0.020 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.009$ ) | $-0.233(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.742 | -1.99\% |
| Frequency | 2011.2 | -0.022 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.009$ ) | $-0.227(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.745 | -2.20\% |
| Frequency | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.012)$ | $-0.233(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | 0.728 | -2.40\% |
| Frequency | 2012.2 | -0.021 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.039$ ) | $-0.240(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.738 | -2.11\% |
| Frequency | 2013.1 | -0.020 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.087)$ | $-0.237(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.693 | -2.00\% |
| Frequency | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.100)$ | $-0.232(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.001)$ | 0.686 | -2.22\% |
| Frequency | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.158)$ | $-0.233(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ | 0.637 | -2.27\% |
| Frequency | 2014.2 | $-0.030(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.118)$ | $-0.221(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.004)$ | 0.639 | -2.94\% |
| Frequency | 2015.1 | $-0.031(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.193)$ | $-0.222(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.008)$ | 0.567 | -3.03\% |
| Frequency | 2015.2 | $-0.041(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.151)$ | $-0.206(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.020)$ | 0.571 | -4.06\% |
| Frequency | 2016.1 | $-0.076(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.014)$ | $-0.258(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.003)$ | 0.831 | -7.32\% |

## AB Funeral+Death Benfit

Coverage $=A B$ Funeral $+D B$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.013 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.082)$ | -0.245 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.826 | -1.34\% |
| Loss Cost | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.071)$ | $-0.239(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.828 | -1.55\% |
| Loss Cost | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.020 ; p=0.094)$ | $-0.241(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.007 ; p=0.003)$ | 0.815 | -1.63\% |
| Loss Cost | 2012.2 | -0.011 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.268)$ | $-0.254(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.834 | -1.13\% |
| Loss Cost | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.312)$ | $-0.255(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.005)$ | 0.821 | -1.20\% |
| Loss Cost | 2013.2 | -0.011 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.410$ ) | $-0.257(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | 0.817 | -1.13\% |
| Loss Cost | 2014.1 | $-0.013(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.427)$ | $-0.261(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | 0.802 | -1.31\% |
| Loss Cost | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.377)$ | $-0.253(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.003)$ | $0.012(\mathrm{Cl}=+/-0.010 ; p=0.022)$ | 0.798 | -1.73\% |
| Loss Cost | 2015.1 | $-0.016(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.504)$ | $-0.251(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.007)$ | $0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.036)$ | 0.769 | -1.63\% |
| Loss Cost | 2015.2 | -0.019 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.544)$ | $-0.248(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.017)$ | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.056)$ | 0.757 | -1.85\% |
| Loss Cost | 2016.1 | -0.048 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.185)$ | $-0.292(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.010)$ | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.104)$ | 0.828 | -4.73\% |
| Severity | 2011.1 | $0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.062)$ | $-0.011(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.513)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.440)$ | 0.194 | +0.66\% |
| Severity | 2011.2 | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.092)$ | $-0.012(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.532)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.458)$ | 0.145 | +0.67\% |
| Severity | 2012.1 | $0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.081)$ | $-0.008(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.673)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.548)$ | 0.162 | +0.79\% |
| Severity | 2012.2 | $0.010(\mathrm{Cl}=+/-0.010 ; p=0.043)$ | $-0.014(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.488)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.592)$ | 0.243 | +1.01\% |
| Severity | 2013.1 | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.132)$ | $-0.018(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.386)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.502)$ | 0.163 | +0.82\% |
| Severity | 2013.2 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.069)$ | $-0.025(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.256)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.548)$ | 0.259 | +1.12\% |
| Severity | 2014.1 | $0.010(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.166)$ | $-0.028(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.250)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.515)$ | 0.199 | +0.98\% |
| Severity | 2014.2 | $0.012(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.138)$ | $-0.032(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.213)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.567)$ | 0.211 | +1.25\% |
| Severity | 2015.1 | $0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.169)$ | $-0.029(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.318)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.676)$ | 0.196 | +1.44\% |
| Severity | 2015.2 | $0.023(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.052)$ | $-0.041(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.141)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.761)$ | 0.448 | +2.30\% |
| Severity | 2016.1 | $0.028(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.071)$ | $-0.034(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.271)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.959)$ | 0.459 | +2.79\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.009)$ | $-0.233(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.861 | -1.99\% |
| Frequency | 2011.2 | $-0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.009)$ | $-0.227(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.865 | -2.20\% |
| Frequency | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.012)$ | $-0.233(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.007 ; p=0.001)$ | 0.858 | -2.40\% |
| Frequency | 2012.2 | -0.021 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.039)$ | $-0.240(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.862 | -2.11\% |
| Frequency | 2013.1 | $-0.020(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.087)$ | $-0.237(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.846 | -2.00\% |
| Frequency | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.100)$ | $-0.232(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | 0.845 | -2.22\% |
| Frequency | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.158)$ | $-0.233(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.007)$ | 0.827 | -2.27\% |
| Frequency | 2014.2 | -0.030 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.118)$ | $-0.221(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.004)$ | $0.013(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.010)$ | 0.835 | -2.94\% |
| Frequency | 2015.1 | -0.031 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.193)$ | $-0.222(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.008)$ | $0.013(\mathrm{Cl}=+/-0.010 ; p=0.019)$ | 0.810 | -3.03\% |
| Frequency | 2015.2 | -0.041 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.151)$ | $-0.206(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.020)$ | $0.013(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.029)$ | 0.821 | -4.06\% |
| Frequency | 2016.1 | $-0.076(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.014)$ | $-0.258(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.028)$ | 0.928 | -7.32\% |

## AB Funeral+Death Benfit

## Coverage $=A B$ Funeral $+D B$

End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: seasonality, mobility

| Fit | Start Date | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.238 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.799 | 0.00\% |
| Loss Cost | 2011.2 | $-0.239(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.796 | 0.00\% |
| Loss Cost | 2012.1 | -0.233 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.786 | 0.00\% |
| Loss Cost | 2012.2 | $-0.254(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.830 | 0.00\% |
| Loss Cost | 2013.1 | $-0.249(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.819 | 0.00\% |
| Loss Cost | 2013.2 | $-0.257(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.821 | 0.00\% |
| Loss Cost | 2014.1 | $-0.254(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.001$ ) | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | 0.808 | 0.00\% |
| Loss Cost | 2014.2 | $-0.253(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.002)$ | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.005)$ | 0.801 | 0.00\% |
| Loss Cost | 2015.1 | -0.243 ( $\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.005$ ) | $0.014(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.007$ ) | 0.784 | 0.00\% |
| Loss Cost | 2015.2 | $-0.248(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.011$ ) | $0.014(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.014)$ | 0.777 | 0.00\% |
| Loss Cost | 2016.1 | $-0.268(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.014)$ | $0.014(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.019)$ | 0.789 | 0.00\% |
| Severity | 2011.1 | -0.015 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.438$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.131)$ | 0.039 | 0.00\% |
| Severity | 2011.2 | -0.012 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.560$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.160)$ | 0.014 | 0.00\% |
| Severity | 2012.1 | -0.012 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.565)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.175)$ | 0.007 | 0.00\% |
| Severity | 2012.2 | $-0.014(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.544)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.183)$ | 0.004 | 0.00\% |
| Severity | 2013.1 | -0.022 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.317$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.162)$ | 0.048 | 0.00\% |
| Severity | 2013.2 | $-0.025(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.311$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.169)$ | 0.046 | 0.00\% |
| Severity | 2014.1 | -0.032 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.198)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.163)$ | 0.097 | 0.00\% |
| Severity | 2014.2 | $-0.032(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.246)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.193)$ | 0.061 | 0.00\% |
| Severity | 2015.1 | $-0.036(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.243)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.217)$ | 0.059 | 0.00\% |
| Severity | 2015.2 | $-0.041(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.234)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.218)$ | 0.068 | 0.00\% |
| Severity | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.222)$ | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.245)$ | 0.078 | 0.00\% |
| Frequency | 2011.1 | $-0.223(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.792 | 0.00\% |
| Frequency | 2011.2 | -0.227 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000$ ) | 0.017 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.791 | 0.00\% |
| Frequency | 2012.1 | $-0.221(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.782 | 0.00\% |
| Frequency | 2012.2 | -0.240 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.816 | 0.00\% |
| Frequency | 2013.1 | -0.227 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000$ ) | $0.016(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.813 | 0.00\% |
| Frequency | 2013.2 | $-0.232(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.001)$ | $0.016(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | 0.813 | 0.00\% |
| Frequency | 2014.1 | -0.222 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.002)$ | $0.016(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | 0.803 | 0.00\% |
| Frequency | 2014.2 | $-0.221(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.005)$ | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | 0.797 | 0.00\% |
| Frequency | 2015.1 | $-0.207(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.012)$ | $0.016(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.003)$ | 0.785 | 0.00\% |
| Frequency | 2015.2 | -0.206 ( $\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.025$ ) | $0.016(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.007)$ | 0.777 | 0.00\% |
| Frequency | 2016.1 | -0.220 ( $\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.035$ ) | 0.016 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | 0.775 | 0.00\% |

Collision

Coverage $=C L$
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.029 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.537 | +2.99\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.555 | +3.17\% |
| Loss Cost | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.564 | +3.33\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.569 | +3.49\% |
| Loss Cost | 2006.1 | $0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.589 | +3.72\% |
| Loss Cost | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.576 | +3.81\% |
| Loss Cost | 2007.1 | 0.039 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.584 | +4.02\% |
| Loss Cost | 2007.2 | 0.043 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.632 | +4.42\% |
| Loss Cost | 2008.1 | 0.047 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.667 | +4.81\% |
| Loss Cost | 2008.2 | $0.051(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.694 | +5.19\% |
| Loss Cost | 2009.1 | 0.055 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.730 | +5.64\% |
| Loss Cost | 2009.2 | 0.058 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.737 | +5.96\% |
| Loss Cost | 2010.1 | 0.060 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.727 | +6.17\% |
| Loss Cost | 2010.2 | 0.061 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.701 | +6.25\% |
| Loss Cost | 2011.1 | $0.063(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.693 | +6.55\% |
| Loss Cost | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.023 ; p=0.000$ ) | 0.683 | +6.86\% |
| Loss Cost | 2012.1 | 0.068 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.654 | +7.02\% |
| Loss Cost | 2012.2 | 0.065 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.594 | +6.76\% |
| Loss Cost | 2013.1 | 0.064 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | 0.529 | +6.58\% |
| Loss Cost | 2013.2 | $0.060(\mathrm{Cl}=+/-0.039 ; p=0.006)$ | 0.443 | +6.18\% |
| Loss Cost | 2014.1 | 0.060 ( $\mathrm{Cl}=+/-0.046 ; p=0.015$ ) | 0.379 | +6.19\% |
| Loss Cost | 2014.2 | 0.061 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.032$ ) | 0.319 | +6.30\% |
| Loss Cost | 2015.1 | 0.053 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.103$ ) | 0.187 | +5.41\% |
| Loss Cost | 2015.2 | 0.049 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.207$ ) | 0.090 | +4.99\% |
| Loss Cost | 2016.1 | $0.030(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.501)$ | -0.066 | +3.04\% |
| Severity | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.921 | +3.62\% |
| Severity | 2004.2 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.916 | +3.66\% |
| Severity | 2005.1 | 0.037 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.918 | +3.75\% |
| Severity | 2005.2 | $0.037(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.914 | +3.80\% |
| Severity | 2006.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.930 | +3.97\% |
| Severity | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.928 | +4.05\% |
| Severity | 2007.1 | 0.041 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.927 | +4.14\% |
| Severity | 2007.2 | 0.041 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.922 | +4.19\% |
| Severity | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.928 | +4.34\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.925 | +4.43\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.940 | +4.65\% |
| Severity | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | 0.933 | +4.68\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.927 | +4.75\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.918 | +4.80\% |
| Severity | 2011.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.925 | +5.03\% |
| Severity | 2011.2 | 0.051 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.923 | +5.19\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.942 | +5.53\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.008 ; p=0.000)$ | 0.941 | +5.73\% |
| Severity | 2013.1 | $0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.958 | +6.12\% |
| Severity | 2013.2 | 0.061 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.953 | +6.25\% |
| Severity | 2014.1 | 0.065 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.967 | +6.68\% |
| Severity | 2014.2 | 0.063 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.959 | +6.52\% |
| Severity | 2015.1 | 0.065 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.953 | +6.73\% |
| Severity | 2015.2 | 0.063 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.940 | +6.45\% |
| Severity | 2016.1 | $0.062(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.917 | +6.42\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.132)$ | 0.042 | -0.61\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.263)$ | 0.010 | -0.47\% |
| Frequency | 2005.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.359)$ | -0.004 | -0.41\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.528)$ | -0.021 | -0.30\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.010 ; p=0.629)$ | -0.028 | -0.24\% |
| Frequency | 2006.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.671)$ | -0.031 | -0.23\% |
| Frequency | 2007.1 | $-0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.849)$ | -0.038 | -0.11\% |
| Frequency | 2007.2 | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.696)$ | -0.035 | +0.23\% |
| Frequency | 2008.1 | $0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.469)$ | -0.019 | +0.45\% |
| Frequency | 2008.2 | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.271)$ | 0.012 | +0.72\% |
| Frequency | 2009.1 | $0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.185)$ | 0.038 | +0.94\% |
| Frequency | 2009.2 | $0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.111)$ | 0.078 | +1.22\% |
| Frequency | 2010.1 | $0.013(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.108)$ | 0.084 | +1.35\% |
| Frequency | 2010.2 | $0.014(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.135)$ | 0.071 | +1.39\% |
| Frequency | 2011.1 | $0.014(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.160)$ | 0.060 | +1.45\% |
| Frequency | 2011.2 | $0.016(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.166)$ | 0.061 | +1.59\% |
| Frequency | 2012.1 | $0.014(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.269)$ | 0.019 | +1.41\% |
| Frequency | 2012.2 | $0.010(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.484)$ | -0.033 | +0.98\% |
| Frequency | 2013.1 | $0.004(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.777)$ | -0.070 | +0.44\% |
| Frequency | 2013.2 | $-0.001(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.970)$ | -0.083 | -0.06\% |
| Frequency | 2014.1 | $-0.005(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.823)$ | -0.086 | -0.45\% |
| Frequency | 2014.2 | $-0.002(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.930)$ | -0.099 | -0.21\% |
| Frequency | 2015.1 | $-0.012(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.659)$ | -0.086 | -1.23\% |
| Frequency | 2015.2 | $-0.014(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.688)$ | -0.101 | -1.38\% |
| Frequency | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.441)$ | -0.043 | -3.17\% |

## Collision

Coverage $=\mathrm{CL}$
End Trend Period = 2020.1
Excluded Points $=$ NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.029 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.031(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.507)$ | 0.529 | +2.99\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.369)$ | 0.553 | +3.20\% |
| Loss Cost | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.459)$ | 0.557 | +3.33\% |
| Loss Cost | 2005.2 | $0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.357)$ | 0.567 | +3.52\% |
| Loss Cost | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.471)$ | 0.582 | +3.72\% |
| Loss Cost | 2006.2 | $0.038(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.418)$ | 0.570 | +3.84\% |
| Loss Cost | 2007.1 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.521)$ | 0.574 | +4.02\% |
| Loss Cost | 2007.2 | $0.044(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.295)$ | 0.634 | +4.47\% |
| Loss Cost | 2008.1 | $0.047(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.430)$ | 0.662 | +4.81\% |
| Loss Cost | 2008.2 | $0.051(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.248)$ | 0.700 | +5.25\% |
| Loss Cost | 2009.1 | 0.055 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.042(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.378)$ | 0.728 | +5.64\% |
| Loss Cost | 2009.2 | $0.059(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.243)$ | 0.743 | +6.04\% |
| Loss Cost | 2010.1 | $0.060(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.301)$ | 0.728 | +6.17\% |
| Loss Cost | 2010.2 | $0.062(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.276)$ | 0.705 | +6.34\% |
| Loss Cost | 2011.1 | $0.063(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.349)$ | 0.692 | +6.55\% |
| Loss Cost | 2011.2 | $0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.259)$ | 0.691 | +6.99\% |
| Loss Cost | 2012.1 | $0.068(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.293)$ | 0.659 | +7.02\% |
| Loss Cost | 2012.2 | $0.067(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.137 ; p=0.348)$ | 0.592 | +6.92\% |
| Loss Cost | 2013.1 | $0.064(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $-0.070(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.322)$ | 0.531 | +6.58\% |
| Loss Cost | 2013.2 | $0.062(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.006)$ | $-0.065(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.392)$ | 0.433 | +6.40\% |
| Loss Cost | 2014.1 | $0.060(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.017)$ | $-0.069(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.401)$ | 0.366 | +6.19\% |
| Loss Cost | 2014.2 | $0.064(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.030)$ | $-0.079(\mathrm{Cl}=+/-0.196 ; p=0.388)$ | 0.307 | +6.65\% |
| Loss Cost | 2015.1 | $0.053(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.103)$ | $-0.100(\mathrm{Cl}=+/-0.210 ; p=0.304)$ | 0.205 | +5.41\% |
| Loss Cost | 2015.2 | 0.055 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.170)$ | $-0.104(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.346)$ | 0.092 | +5.65\% |
| Loss Cost | 2016.1 | 0.030 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.481$ ) | $-0.142(\mathrm{Cl}=+/-0.253 ; p=0.220)$ | 0.052 | +3.04\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.039 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.025$ ) | 0.931 | +3.62\% |
| Severity | 2004.2 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.017)$ | 0.929 | +3.68\% |
| Severity | 2005.1 | 0.037 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.029)$ | 0.929 | +3.75\% |
| Severity | 2005.2 | $0.038(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.019)$ | 0.927 | +3.83\% |
| Severity | 2006.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.035(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.034)$ | 0.939 | +3.97\% |
| Severity | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016)$ | 0.941 | +4.08\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.038(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.026)$ | 0.939 | +4.14\% |
| Severity | 2007.2 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.017)$ | 0.937 | +4.23\% |
| Severity | 2008.1 | $0.042(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.030)$ | 0.939 | +4.34\% |
| Severity | 2008.2 | $0.044(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.013)$ | 0.942 | +4.48\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.030 ; p=0.023)$ | 0.952 | +4.65\% |
| Severity | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.039(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.018)$ | 0.948 | +4.73\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.038(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.026)$ | 0.942 | +4.75\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.042(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.020)$ | 0.937 | +4.86\% |
| Severity | 2011.1 | 0.049 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.037)$ | 0.940 | +5.03\% |
| Severity | 2011.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011)$ | 0.947 | +5.27\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.018)$ | 0.959 | +5.53\% |
| Severity | 2012.2 | $0.057(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | 0.970 | +5.84\% |
| Severity | 2013.1 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | 0.980 | +6.12\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.987 | +6.40\% |
| Severity | 2014.1 | $0.065(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.995 | +6.68\% |
| Severity | 2014.2 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.993 | +6.70\% |
| Severity | 2015.1 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.992 | +6.73\% |
| Severity | 2015.2 | 0.065 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.039(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.988 | +6.71\% |
| Severity | 2016.1 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.992 | +6.42\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.138)$ | $0.008(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.837)$ | 0.011 | -0.61\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.271)$ | $0.000(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.996)$ | -0.024 | -0.47\% |
| Frequency | 2005.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.368)$ | $0.003(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.932)$ | -0.040 | -0.41\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.538)$ | $-0.002(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.953)$ | -0.058 | -0.29\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.635)$ | $0.000(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.998)$ | -0.067 | -0.24\% |
| Frequency | 2006.2 | -0.002 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.679)$ | $-0.001(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.989)$ | -0.072 | -0.23\% |
| Frequency | 2007.1 | -0.001 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.852$ ) | $0.005(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.918)$ | -0.081 | -0.11\% |
| Frequency | 2007.2 | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.691)$ | $-0.011(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.807)$ | -0.077 | +0.24\% |
| Frequency | 2008.1 | $0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.479)$ | $-0.002(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.963)$ | -0.066 | +0.45\% |
| Frequency | 2008.2 | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.273)$ | $-0.014(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.758)$ | -0.030 | +0.74\% |
| Frequency | 2009.1 | $0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.196)$ | $-0.006(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.891)$ | -0.009 | +0.94\% |
| Frequency | 2009.2 | $0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.114)$ | $-0.018(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.709)$ | 0.037 | +1.24\% |
| Frequency | 2010.1 | $0.013(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.118)$ | $-0.014(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.777)$ | 0.038 | +1.35\% |
| Frequency | 2010.2 | $0.014(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.140)$ | $-0.016(\mathrm{Cl}=+/-0.110 ; p=0.758)$ | 0.022 | +1.41\% |
| Frequency | 2011.1 | $0.014(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.173)$ | $-0.015(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.784)$ | 0.006 | +1.45\% |
| Frequency | 2011.2 | $0.016(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.170)$ | $-0.021(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.721)$ | 0.007 | +1.63\% |
| Frequency | 2012.1 | $0.014(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.283)$ | $-0.027(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.662)$ | -0.036 | +1.41\% |
| Frequency | 2012.2 | $0.010(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.486)$ | $-0.016(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.804)$ | -0.107 | +1.02\% |
| Frequency | 2013.1 | $0.004(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.784)$ | $-0.031(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.655)$ | -0.139 | +0.44\% |
| Frequency | 2013.2 | $0.000(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.998)$ | $-0.020(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.789)$ | -0.174 | 0.00\% |
| Frequency | 2014.1 | $-0.005(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.830)$ | $-0.030(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.710)$ | -0.177 | -0.45\% |
| Frequency | 2014.2 | $0.000(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.985$ ) | $-0.038(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.662)$ | -0.194 | -0.05\% |
| Frequency | 2015.1 | $-0.012(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.670)$ | $-0.060(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.517)$ | -0.155 | -1.23\% |
| Frequency | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.785$ ) | $-0.065(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.540)$ | -0.188 | -0.99\% |
| Frequency | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.448)$ | $-0.098(\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.378)$ | -0.058 | -3.17\% |

Collision

Coverage $=C L$
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 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.597 | +3.30\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.621 | +3.51\% |
| Loss Cost | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.634 | +3.71\% |
| Loss Cost | 2005.2 | 0.038 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.645 | +3.91\% |
| Loss Cost | 2006.1 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.672 | +4.19\% |
| Loss Cost | 2006.2 | 0.042 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.665 | +4.32\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.681 | +4.59\% |
| Loss Cost | 2007.2 | $0.049(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.741 | +5.07\% |
| Loss Cost | 2008.1 | $0.054(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.789 | +5.55\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.830 | +6.03\% |
| Loss Cost | 2009.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.882 | +6.62\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.907 | +7.07\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.915 | +7.42\% |
| Loss Cost | 2010.2 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.912 | +7.65\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.930 | +8.16\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.950 | +8.72\% |
| Loss Cost | 2012.1 | 0.088 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.958 | +9.16\% |
| Loss Cost | 2012.2 | $0.088(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.949 | +9.16\% |
| Loss Cost | 2013.1 | 0.089 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.941 | +9.32\% |
| Loss Cost | 2013.2 | $0.089(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.926 | +9.30\% |
| Loss Cost | 2014.1 | $0.094(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.931 | +9.89\% |
| Loss Cost | 2014.2 | $0.102(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.950 | +10.78\% |
| Loss Cost | 2015.1 | $0.101(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.933 | +10.66\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.024 ; p=0.000)$ | 0.935 | +11.45\% |
| Loss Cost | 2016.1 | $0.101(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | 0.910 | +10.68\% |
| Severity | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.915 | +3.53\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.910 | +3.57\% |
| Severity | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.912 | +3.67\% |
| Severity | 2005.2 | 0.036 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.906 | +3.71\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.924 | +3.89\% |
| Severity | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.921 | +3.96\% |
| Severity | 2007.1 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.920 | +4.05\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.913 | +4.10\% |
| Severity | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.919 | +4.26\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.915 | +4.35\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.931 | +4.58\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.923 | +4.61\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.915 | +4.68\% |
| Severity | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.904 | +4.72\% |
| Severity | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.912 | +4.97\% |
| Severity | 2011.2 | 0.050 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.909 | +5.14\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.930 | +5.53\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.929 | +5.74\% |
| Severity | 2013.1 | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.951 | +6.20\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.945 | +6.37\% |
| Severity | 2014.1 | 0.067 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.965 | +6.89\% |
| Severity | 2014.2 | $0.065(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.954 | +6.75\% |
| Severity | 2015.1 | 0.068 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.951 | +7.05\% |
| Severity | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.015 ; ~ p=0.000)$ | 0.933 | +6.79\% |
| Severity | 2016.1 | 0.066 ( $\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.906 | +6.84\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.514)$ | -0.019 | -0.23\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.879)$ | -0.034 | -0.05\% |
| Frequency | 2005.1 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.914$ ) | -0.035 | +0.04\% |
| Frequency | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.628)$ | -0.028 | +0.19\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; p=0.499)$ | -0.020 | +0.29\% |
| Frequency | 2006.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.452)$ | -0.016 | +0.34\% |
| Frequency | 2007.1 | 0.005 ( $\mathrm{Cl}=+/-0.010 ; p=0.286)$ | 0.008 | +0.52\% |
| Frequency | 2007.2 | 0.009 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.045$ ) | 0.127 | +0.94\% |
| Frequency | 2008.1 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.010)$ | 0.230 | +1.24\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; p=0.001)$ | 0.382 | +1.62\% |
| Frequency | 2009.1 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.496 | +1.94\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.652 | +2.36\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.704 | +2.62\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.715 | +2.80\% |
| Frequency | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.735 | +3.04\% |
| Frequency | 2011.2 | $0.034(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.792 | +3.41\% |
| Frequency | 2012.1 | $0.034(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.763 | +3.44\% |
| Frequency | 2012.2 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.710 | +3.23\% |
| Frequency | 2013.1 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.642 | +2.94\% |
| Frequency | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002$ ) | 0.559 | +2.76\% |
| Frequency | 2014.1 | 0.028 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.006$ ) | 0.500 | +2.81\% |
| Frequency | 2014.2 | 0.037 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.726 | +3.78\% |
| Frequency | 2015.1 | $0.033(\mathrm{Cl}=+/-0.019 ; p=0.004)$ | 0.630 | +3.37\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.793 | +4.37\% |
| Frequency | 2016.1 | $0.035(\mathrm{Cl}=+/-0.020 ; p=0.005)$ | 0.720 | +3.59\% |

Collision

Coverage $=\mathrm{CL}$
End Trend Period = 2020.1
Excluded Points $=$ NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.042$ ) | 0.584 | +3.30\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.033)$ | 0.608 | +3.51\% |
| Loss Cost | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.027$ ) | 0.622 | +3.71\% |
| Loss Cost | 2005.2 | 0.038 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.023)$ | 0.632 | +3.91\% |
| Loss Cost | 2006.1 | 0.041 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.011 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.016$ ) | 0.660 | +4.19\% |
| Loss Cost | 2006.2 | $0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.015)$ | 0.653 | +4.32\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.012)$ | 0.669 | +4.59\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.005$ ) | 0.731 | +5.07\% |
| Loss Cost | 2008.1 | $0.054(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002$ ) | 0.781 | +5.55\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.823 | +6.03\% |
| Loss Cost | 2009.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.877 | +6.62\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.902 | +7.07\% |
| Loss Cost | 2010.1 | 0.072 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.911 | +7.42\% |
| Loss Cost | 2010.2 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.908 | +7.65\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.927 | +8.16\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.948 | +8.72\% |
| Loss Cost | 2012.1 | 0.088 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.956 | +9.16\% |
| Loss Cost | 2012.2 | 0.088 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.947 | +9.16\% |
| Loss Cost | 2013.1 | 0.089 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.940 | +9.32\% |
| Loss Cost | 2013.2 | 0.089 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.927 | +9.30\% |
| Loss Cost | 2014.1 | $0.094(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.933 | +9.89\% |
| Loss Cost | 2014.2 | $0.102(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.953 | +10.78\% |
| Loss Cost | 2015.1 | 0.101 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.941 | +10.66\% |
| Loss Cost | 2015.2 | 0.108 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.946 | +11.45\% |
| Loss Cost | 2016.1 | $0.101(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.940 | +10.68\% |
| Severity | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.153)$ | 0.923 | +3.53\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.168)$ | 0.919 | +3.57\% |
| Severity | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.190)$ | 0.921 | +3.67\% |
| Severity | 2005.2 | 0.036 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.209)$ | 0.916 | +3.71\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.227)$ | 0.931 | +3.89\% |
| Severity | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.256)$ | 0.929 | +3.96\% |
| Severity | 2007.1 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.290)$ | 0.928 | +4.05\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.318)$ | 0.922 | +4.10\% |
| Severity | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.366)$ | 0.927 | +4.26\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.410)$ | 0.924 | +4.35\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.481)$ | 0.938 | +4.58\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.506)$ | 0.931 | +4.61\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.551)$ | 0.924 | +4.68\% |
| Severity | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.581)$ | 0.914 | +4.72\% |
| Severity | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.686)$ | 0.921 | +4.97\% |
| Severity | 2011.2 | 0.050 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.773)$ | 0.918 | +5.14\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.957)$ | 0.937 | +5.53\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.927)$ | 0.936 | +5.74\% |
| Severity | 2013.1 | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.653)$ | 0.955 | +6.20\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.581)$ | 0.950 | +6.37\% |
| Severity | 2014.1 | 0.067 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.282)$ | 0.968 | +6.89\% |
| Severity | 2014.2 | 0.065 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.351)$ | 0.959 | +6.75\% |
| Severity | 2015.1 | 0.068 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.273)$ | 0.955 | +7.05\% |
| Severity | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.364)$ | 0.939 | +6.79\% |
| Severity | 2016.1 | 0.066 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.402)$ | 0.914 | +6.84\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.514)$ | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.316 | -0.23\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; p=0.879)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.323 | -0.05\% |
| Frequency | 2005.1 | 0.000 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.914$ ) | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.324 | +0.04\% |
| Frequency | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.628)$ | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.335 | +0.19\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.499)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.339 | +0.29\% |
| Frequency | 2006.2 | 0.003 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.452$ ) | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.340 | +0.34\% |
| Frequency | 2007.1 | 0.005 ( $\mathrm{Cl}=+/-0.010 ; p=0.286)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.357 | +0.52\% |
| Frequency | 2007.2 | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.045)$ | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.461 | +0.94\% |
| Frequency | 2008.1 | 0.012 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.010$ ) | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.528 | +1.24\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001$ ) | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.624 | +1.62\% |
| Frequency | 2009.1 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.692 | +1.94\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.787 | +2.36\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.820 | +2.62\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.830 | +2.80\% |
| Frequency | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.845 | +3.04\% |
| Frequency | 2011.2 | $0.034(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.879 | +3.41\% |
| Frequency | 2012.1 | $0.034(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.873 | +3.44\% |
| Frequency | 2012.2 | 0.032 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.868 | +3.23\% |
| Frequency | 2013.1 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.868 | +2.94\% |
| Frequency | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.864 | +2.76\% |
| Frequency | 2014.1 | $0.028(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.006)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.861 | +2.81\% |
| Frequency | 2014.2 | 0.037 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.923 | +3.78\% |
| Frequency | 2015.1 | 0.033 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004$ ) | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.926 | +3.37\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.958 | +4.37\% |
| Frequency | 2016.1 | 0.035 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.005$ ) | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.969 | +3.59\% |

Collision

Coverage $=\mathrm{CL}$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.740)$ | 0.585 | +3.29\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.559)$ | 0.612 | +3.51\% |
| Loss Cost | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.707)$ | 0.623 | +3.70\% |
| Loss Cost | 2005.2 | 0.038 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.559)$ | 0.636 | +3.91\% |
| Loss Cost | 2006.1 | 0.041 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.756)$ | 0.661 | +4.18\% |
| Loss Cost | 2006.2 | 0.042 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.663)$ | 0.654 | +4.32\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $-0.009(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.848)$ | 0.668 | +4.58\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.516)$ | 0.735 | +5.07\% |
| Loss Cost | 2008.1 | $0.054(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.805)$ | 0.780 | +5.54\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.464)$ | 0.827 | +6.03\% |
| Loss Cost | 2009.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.824)$ | 0.877 | +6.61\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $-0.023(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.458)$ | 0.904 | +7.07\% |
| Loss Cost | 2010.1 | 0.071 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.692)$ | 0.911 | +7.40\% |
| Loss Cost | 2010.2 | $0.074(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.529)$ | 0.909 | +7.65\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.863)$ | 0.925 | +8.15\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.413)$ | 0.949 | +8.72\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.688)$ | 0.955 | +9.13\% |
| Loss Cost | 2012.2 | 0.088 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.010(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.691)$ | 0.945 | +9.16\% |
| Loss Cost | 2013.1 | $0.089(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.804)$ | 0.936 | +9.30\% |
| Loss Cost | 2013.2 | 0.089 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.007(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.817)$ | 0.919 | +9.30\% |
| Loss Cost | 2014.1 | 0.095 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.854)$ | 0.924 | +9.92\% |
| Loss Cost | 2014.2 | $0.102(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.726)$ | 0.945 | +10.78\% |
| Loss Cost | 2015.1 | $0.101(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.670)$ | 0.925 | +10.58\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.399)$ | 0.933 | +11.45\% |
| Loss Cost | 2016.1 | 0.098 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | -0.040 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.166$ ) | 0.929 | +10.25\% |
| Severity | 2004.1 | $0.034(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.008)$ | 0.931 | +3.51\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.006)$ | 0.929 | +3.57\% |
| Severity | 2005.1 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.010)$ | 0.929 | +3.63\% |
| Severity | 2005.2 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.007)$ | 0.927 | +3.71\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.014)$ | 0.938 | +3.86\% |
| Severity | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006)$ | 0.940 | +3.96\% |
| Severity | 2007.1 | 0.039 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011)$ | 0.937 | +4.01\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.033 ; p=0.007)$ | 0.935 | +4.10\% |
| Severity | 2008.1 | 0.041 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014)$ | 0.937 | +4.21\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006)$ | 0.939 | +4.35\% |
| Severity | 2009.1 | 0.044 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.012)$ | 0.949 | +4.53\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.010)$ | 0.944 | +4.61\% |
| Severity | 2010.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015)$ | 0.937 | +4.61\% |
| Severity | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.012)$ | 0.932 | +4.72\% |
| Severity | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.026)$ | 0.933 | +4.89\% |
| Severity | 2011.2 | 0.050 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.048(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.008)$ | 0.941 | +5.14\% |
| Severity | 2012.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.016)$ | 0.953 | +5.43\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.003)$ | 0.965 | +5.74\% |
| Severity | 2013.1 | 0.059 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | -0.040 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | 0.976 | +6.07\% |
| Severity | 2013.2 | 0.062 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.984 | +6.37\% |
| Severity | 2014.1 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.994 | +6.72\% |
| Severity | 2014.2 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.992 | +6.75\% |
| Severity | 2015.1 | 0.066 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | 0.990 | +6.80\% |
| Severity | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.038(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | 0.985 | +6.79\% |
| Severity | 2016.1 | $0.062(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | 0.990 | +6.40\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.548)$ | 0.030 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.365$ ) | -0.024 | -0.21\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.881)$ | $0.022(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.508)$ | -0.054 | -0.05\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.877)$ | 0.028 ( $\mathrm{Cl}=+/-0.067 ; p=0.409)$ | -0.046 | +0.06\% |
| Frequency | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.632)$ | $0.021(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.532)$ | -0.051 | +0.19\% |
| Frequency | 2006.1 | 0.003 ( $\mathrm{Cl}=+/-0.009 ; p=0.473)$ | 0.027 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.442$ ) | -0.035 | +0.31\% |
| Frequency | 2006.2 | $0.003(\mathrm{Cl}=+/-0.009 ; p=0.457)$ | $0.025(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.485)$ | -0.037 | +0.34\% |
| Frequency | 2007.1 | $0.005(\mathrm{Cl}=+/-0.010 ; p=0.261)$ | $0.034(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.346)$ | 0.005 | +0.55\% |
| Frequency | 2007.2 | 0.009 ( $\mathrm{Cl}=+/-0.009 ; p=0.049)$ | 0.018 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.580)$ | 0.100 | +0.94\% |
| Frequency | 2008.1 | 0.013 ( $\mathrm{Cl}=+/-0.009 ; p=0.009)$ | 0.032 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.305$ ) | 0.233 | +1.28\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; p=0.001)$ | 0.019 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.506$ ) | 0.365 | +1.62\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.218)$ | 0.511 | +1.98\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.020 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.387)$ | 0.648 | +2.36\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.166)$ | 0.721 | +2.67\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.241)$ | 0.723 | +2.80\% |
| Frequency | 2011.1 | 0.031 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.036(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.110)$ | 0.763 | +3.11\% |
| Frequency | 2011.2 | 0.034 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.028 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.192)$ | 0.804 | +3.41\% |
| Frequency | 2012.1 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.178)$ | 0.779 | +3.51\% |
| Frequency | 2012.2 | 0.032 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.047 ; ~ p=0.105)$ | 0.750 | +3.23\% |
| Frequency | 2013.1 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.050 ; p=0.175)$ | 0.672 | +3.04\% |
| Frequency | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | $0.039(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.127)$ | 0.620 | +2.76\% |
| Frequency | 2014.1 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; p=0.003$ ) | $0.044(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.116)$ | 0.584 | +3.00\% |
| Frequency | 2014.2 | 0.037 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | 0.030 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.190$ ) | 0.754 | +3.78\% |
| Frequency | 2015.1 | 0.035 ( $\mathrm{Cl}=+/-0.019 ; p=0.004$ ) | 0.026 ( $\mathrm{Cl}=+/-0.056 ; p=0.304)$ | 0.640 | +3.54\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.019 ; p=0.002)$ | $0.014(\mathrm{Cl}=+/-0.050 ; p=0.516)$ | 0.776 | +4.37\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.011)$ | $0.003(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.874)$ | 0.666 | +3.62\% |

Collision

Coverage $=C L$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.015(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.740)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.055$ ) | 0.572 | +3.29\% |
| Loss Cost | 2004.2 | $0.035(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.559)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.047)$ | 0.599 | +3.51\% |
| Loss Cost | 2005.1 | $0.036(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.707)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.038)$ | 0.610 | +3.70\% |
| Loss Cost | 2005.2 | 0.038 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.559)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.033)$ | 0.623 | +3.91\% |
| Loss Cost | 2006.1 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.756)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.023)$ | 0.648 | +4.18\% |
| Loss Cost | 2006.2 | $0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.663)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.023)$ | 0.641 | +4.32\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.848)$ | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.017)$ | 0.655 | +4.58\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.516)$ | 0.012 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.008)$ | 0.724 | +5.07\% |
| Loss Cost | 2008.1 | $0.054(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.805)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003$ ) | 0.771 | +5.54\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.464)$ | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.819 | +6.03\% |
| Loss Cost | 2009.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.069 ; p=0.824)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.871 | +6.61\% |
| Loss Cost | 2009.2 | $0.068(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.458)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.900 | +7.07\% |
| Loss Cost | 2010.1 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.692)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.907 | +7.40\% |
| Loss Cost | 2010.2 | $0.074(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.529)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.905 | +7.65\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.863)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.922 | +8.15\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.413)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.947 | +8.72\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.688)$ | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.953 | +9.13\% |
| Loss Cost | 2012.2 | $0.088(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.691)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.944 | +9.16\% |
| Loss Cost | 2013.1 | $0.089(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.804)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.935 | +9.30\% |
| Loss Cost | 2013.2 | $0.089(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.817)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.920 | +9.30\% |
| Loss Cost | 2014.1 | 0.095 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.005(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.854)$ | 0.018 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.926 | +9.92\% |
| Loss Cost | 2014.2 | $0.102(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.726)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.948 | +10.78\% |
| Loss Cost | 2015.1 | $0.101(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.670)$ | 0.018 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.934 | +10.58\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.399)$ | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.945 | +11.45\% |
| Loss Cost | 2016.1 | $0.098(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.166)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.953 | +10.25\% |
| Severity | 2004.1 | $0.034(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.008)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.043)$ | 0.938 | +3.51\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.006)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.046)$ | 0.936 | +3.57\% |
| Severity | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.010)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.058)$ | 0.936 | +3.63\% |
| Severity | 2005.2 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.007)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.062)$ | 0.934 | +3.71\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.014)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.075)$ | 0.944 | +3.86\% |
| Severity | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.045 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.075)$ | 0.947 | +3.96\% |
| Severity | 2007.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.093)$ | 0.944 | +4.01\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.007)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.099)$ | 0.942 | +4.10\% |
| Severity | 2008.1 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.129)$ | 0.943 | +4.21\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.131)$ | 0.946 | +4.35\% |
| Severity | 2009.1 | 0.044 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.040(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.012)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | 0.954 | +4.53\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.010)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.189)$ | 0.950 | +4.61\% |
| Severity | 2010.1 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.043(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.209)$ | 0.944 | +4.61\% |
| Severity | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.046(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.012)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.228)$ | 0.939 | +4.72\% |
| Severity | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.041(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.026)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.306)$ | 0.941 | +4.89\% |
| Severity | 2011.2 | 0.050 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.048(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.008)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.314)$ | 0.948 | +5.14\% |
| Severity | 2012.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | -0.040 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.016)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.451)$ | 0.958 | +5.43\% |
| Severity | 2012.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.003)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.459)$ | 0.969 | +5.74\% |
| Severity | 2013.1 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.702)$ | 0.978 | +6.07\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.771$ ) | 0.986 | +6.37\% |
| Severity | 2014.1 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.627)$ | 0.995 | +6.72\% |
| Severity | 2014.2 | 0.065 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.627)$ | 0.993 | +6.75\% |
| Severity | 2015.1 | 0.066 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.039(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.589)$ | 0.991 | +6.80\% |
| Severity | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.038(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | 0.000 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.627)$ | 0.986 | +6.79\% |
| Severity | 2016.1 | $0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.895)$ | 0.990 | +6.40\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.548)$ | 0.030 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.365$ ) | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.312 | -0.21\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.881)$ | $0.022(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.508)$ | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.310 | -0.05\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.877)$ | $0.028(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.409)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.317 | +0.06\% |
| Frequency | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.632)$ | $0.021(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.532)$ | 0.014 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.320 | +0.19\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.473)$ | $0.027(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.442)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.329 | +0.31\% |
| Frequency | 2006.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.457)$ | $0.025(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.485)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.326 | +0.34\% |
| Frequency | 2007.1 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.261)$ | $0.034(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.346)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.355 | +0.55\% |
| Frequency | 2007.2 | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.049)$ | $0.018(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.580)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.445 | +0.94\% |
| Frequency | 2008.1 | 0.013 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.009$ ) | $0.032(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.305)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.530 | +1.28\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001$ ) | $0.019(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.506)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.614 | +1.62\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.218)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.702 | +1.98\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.020 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.387$ ) | 0.017 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.785 | +2.36\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.166)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.830 | +2.67\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.241)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.834 | +2.80\% |
| Frequency | 2011.1 | $0.031(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.110)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.861 | +3.11\% |
| Frequency | 2011.2 | $0.034(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.192)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.886 | +3.41\% |
| Frequency | 2012.1 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.178)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.881 | +3.51\% |
| Frequency | 2012.2 | 0.032 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.105)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.886 | +3.23\% |
| Frequency | 2013.1 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.050 ; p=0.175)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.879 | +3.04\% |
| Frequency | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.039(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.127)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.883 | +2.76\% |
| Frequency | 2014.1 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003$ ) | $0.044(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.116)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.884 | +3.00\% |
| Frequency | 2014.2 | 0.037 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $0.030(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.190)$ | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.931 | +3.78\% |
| Frequency | 2015.1 | $0.035(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.026(\mathrm{Cl}=+/-0.056 ; p=0.304)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.928 | +3.54\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $0.014(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.516)$ | 0.018 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.955 | +4.37\% |
| Frequency | 2016.1 | 0.036 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.011$ ) | $0.003(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.874$ ) | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.963 | +3.62\% |

Comprehensive - Theft

Coverage $=C M$ - Theft
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted $\mathrm{R}^{\text {®2 }}$ | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost |  | -0.020 ( $\mathrm{Cl}=+/-0$ |  | -2.01\% |
| Loss Cost | 2004.2 | $-0.016(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.203)$ | 0.022 | -1.57\% |
| Loss Cost | 2005.1 | $-0.012(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.367)$ | -0.005 | -1.16\% |
| Loss Cost | 2005.2 | $-0.008(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.548)$ | -0.022 | -0.81\% |
| Loss Cost | 2006.1 | $-0.004(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.792)$ | -0.034 | -0.38\% |
| Loss Cost | 2006.2 | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.929)$ | -0.038 | +0.13\% |
| Loss Cost | 2007.1 | $0.009(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.539)$ | -0.024 | +0.95\% |
| Loss Cost | 2007.2 | $0.018(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.268)$ | 0.011 | +1.78\% |
| Loss Cost | 2008.1 | $0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.081)$ | 0.088 | +2.87\% |
| Loss Cost | 2008.2 | $0.037(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.031)$ | 0.158 | +3.75\% |
| Loss Cost | 2009.1 | 0.047 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.008)$ | 0.258 | +4.85\% |
| Loss Cost | 2009.2 | $0.057(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.345 | +5.90\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.514 | +7.52\% |
| Loss Cost | 2010.2 | 0.080 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.551 | +8.36\% |
| Loss Cost | 2011.1 | $0.091(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.618 | +9.57\% |
| Loss Cost | 2011.2 | $0.102(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.666 | +10.75\% |
| Loss Cost | 2012.1 | $0.119(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.768 | +12.61\% |
| Loss Cost | 2012.2 | $0.129(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.793 | +13.81\% |
| Loss Cost | 2013.1 | $0.142(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.821 | +15.23\% |
| Loss Cost | 2013.2 | 0.150 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.818 | +16.21\% |
| Loss Cost | 2014.1 | 0.166 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.847 | +18.03\% |
| Loss Cost | 2014.2 | $0.179(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.854 | +19.59\% |
| Loss Cost | 2015.1 | $0.193(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | 0.858 | +21.34\% |
| Loss Cost | 2015.2 | 0.205 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.844 | +22.73\% |
| Loss Cost | 2016.1 | 0.241 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000$ ) | 0.917 | +27.23\% |
| Severity | 2004.1 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.946 | +6.45\% |
| Severity | 2004.2 | $0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.943 | +6.52\% |
| Severity | 2005.1 | 0.063 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.938 | +6.51\% |
| Severity | 2005.2 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.937 | +6.63\% |
| Severity | 2006.1 | 0.065 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.933 | +6.71\% |
| Severity | 2006.2 | 0.066 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.930 | +6.80\% |
| Severity | 2007.1 | $0.068(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.932 | +7.00\% |
| Severity | 2007.2 | 0.069 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.932 | +7.16\% |
| Severity | 2008.1 | $0.072(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.947 | +7.51\% |
| Severity | 2008.2 | $0.074(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.946 | +7.68\% |
| Severity | 2009.1 | 0.075 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.942 | +7.78\% |
| Severity | 2009.2 | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.933 | +7.66\% |
| Severity | 2010.1 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.925 | +7.70\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.913 | +7.63\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.911 | +7.89\% |
| Severity | 2011.2 | $0.078(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.908 | +8.14\% |
| Severity | 2012.1 | $0.082(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.913 | +8.56\% |
| Severity | 2012.2 | $0.082(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.896 | +8.50\% |
| Severity | 2013.1 | $0.083(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.881 | +8.66\% |
| Severity | 2013.2 | 0.085 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.863 | +8.85\% |
| Severity | 2014.1 | $0.087(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.843 | +9.10\% |
| Severity | 2014.2 | $0.096(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.872 | +10.11\% |
| Severity | 2015.1 | 0.100 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.853 | +10.52\% |
| Severity | 2015.2 | 0.108 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000$ ) | 0.852 | +11.43\% |
| Severity | 2016.1 | $0.126(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.918 | +13.47\% |
| Frequency | 2004.1 | $-0.083(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.679 | -7.94\% |
| Frequency | 2004.2 | $-0.079(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.648 | -7.59\% |
| Frequency | 2005.1 | $-0.075(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.612 | -7.20\% |
| Frequency | 2005.2 | $-0.072(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.576 | -6.98\% |
| Frequency | 2006.1 | $-0.069(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.532 | -6.64\% |
| Frequency | 2006.2 | $-0.064(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.482 | -6.25\% |
| Frequency | 2007.1 | $-0.058(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.422 | -5.65\% |
| Frequency | 2007.2 | $-0.052(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.355 | -5.02\% |
| Frequency | 2008.1 | $-0.044(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | 0.278 | -4.32\% |
| Frequency | 2008.2 | $-0.037(\mathrm{Cl}=+/-0.030 ; p=0.017)$ | 0.199 | -3.65\% |
| Frequency | 2009.1 | $-0.028(\mathrm{Cl}=+/-0.030 ; p=0.070)$ | 0.107 | -2.72\% |
| Frequency | 2009.2 | $-0.016(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.259)$ | 0.016 | -1.63\% |
| Frequency | 2010.1 | $-0.002(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.891$ ) | -0.052 | -0.17\% |
| Frequency | 2010.2 | $0.007(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.598)$ | -0.039 | +0.68\% |
| Frequency | 2011.1 | $0.015(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.247)$ | 0.024 | +1.56\% |
| Frequency | 2011.2 | 0.024 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.094$ ) | 0.114 | +2.41\% |
| Frequency | 2012.1 | $0.037(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.011)$ | 0.318 | +3.73\% |
| Frequency | 2012.2 | 0.048 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | 0.489 | +4.90\% |
| Frequency | 2013.1 | $0.059(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.622 | +6.04\% |
| Frequency | 2013.2 | 0.065 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | 0.649 | +6.76\% |
| Frequency | 2014.1 | 0.079 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000$ ) | 0.767 | +8.19\% |
| Frequency | 2014.2 | $0.083(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.744 | +8.61\% |
| Frequency | 2015.1 | $0.093(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.778 | +9.79\% |
| Frequency | 2015.2 | $0.097(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | 0.735 | +10.15\% |
| Frequency | 2016.1 | 0.115 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001$ ) | 0.800 | +12.13\% |

## Comprehensive - Theft

Coverage $=C M$ - Theft
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.020(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.097)$ | $-0.067(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.557)$ | 0.039 | -2.01\% |
| Loss Cost | 2004.2 | $-0.015(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.223)$ | $-0.095(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.410)$ | 0.012 | -1.52\% |
| Loss Cost | 2005.1 | $-0.012(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.372)$ | $-0.076(\mathrm{Cl}=+/-0.236 ; \mathrm{p}=0.515)$ | -0.025 | -1.16\% |
| Loss Cost | 2005.2 | $-0.008(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.583)$ | $-0.097(\mathrm{Cl}=+/-0.240 ; p=0.414)$ | -0.034 | -0.75\% |
| Loss Cost | 2006.1 | $-0.004(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.794)$ | $-0.079(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.515)$ | -0.056 | -0.38\% |
| Loss Cost | 2006.2 | $0.002(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.886)$ | $-0.108(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.381)$ | -0.046 | +0.22\% |
| Loss Cost | 2007.1 | $0.009(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.544)$ | $-0.075(\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.539)$ | -0.050 | +0.95\% |
| Loss Cost | 2007.2 | $0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.243)$ | $-0.116(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.331)$ | 0.011 | +1.89\% |
| Loss Cost | 2008.1 | $0.028(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.086)$ | $-0.076(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.507)$ | 0.066 | +2.87\% |
| Loss Cost | 2008.2 | $0.038(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.027$ ) | $-0.117(\mathrm{Cl}=+/-0.230 ; p=0.301)$ | 0.162 | +3.88\% |
| Loss Cost | 2009.1 | 0.047 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.009)$ | $-0.081(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.460)$ | 0.242 | +4.85\% |
| Loss Cost | 2009.2 | $0.059(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | $-0.126(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.241)$ | 0.360 | +6.07\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.417)$ | 0.506 | +7.52\% |
| Loss Cost | 2010.2 | $0.082(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.111(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.248)$ | 0.562 | +8.54\% |
| Loss Cost | 2011.1 | $0.091(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.387)$ | 0.614 | +9.57\% |
| Loss Cost | 2011.2 | $0.104(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.180)$ | 0.686 | +11.00\% |
| Loss Cost | 2012.1 | $0.119(\mathrm{Cl}=+/-0.035 ; ~ p=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.170 ; p=0.316)$ | 0.769 | +12.61\% |
| Loss Cost | 2012.2 | $0.132(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.130)$ | 0.814 | +14.14\% |
| Loss Cost | 2013.1 | 0.142 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.097(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.217)$ | 0.830 | +15.23\% |
| Loss Cost | 2013.2 | $0.154(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $-0.127(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.110)$ | 0.844 | +16.66\% |
| Loss Cost | 2014.1 | 0.166 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.102(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.190)$ | 0.859 | +18.03\% |
| Loss Cost | 2014.2 | 0.185 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.144(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.057)$ | 0.894 | +20.31\% |
| Loss Cost | 2015.1 | 0.193 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $-0.128(\mathrm{Cl}=+/-0.160 ; p=0.102)$ | 0.888 | +21.34\% |
| Loss Cost | 2015.2 | 0.215 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $-0.168(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.036)$ | 0.909 | +23.99\% |
| Loss Cost | 2016.1 | $0.241(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $-0.129(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.037)$ | 0.956 | +27.23\% |
| Severity | 2004.1 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | -0.012 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.636$ ) | 0.945 | +6.45\% |
| Severity | 2004.2 | 0.063 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.016(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.535)$ | 0.942 | +6.53\% |
| Severity | 2005.1 | $0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.530)$ | 0.936 | +6.51\% |
| Severity | 2005.2 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.387)$ | 0.936 | +6.65\% |
| Severity | 2006.1 | 0.065 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.021(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.460)$ | 0.932 | +6.71\% |
| Severity | 2006.2 | 0.066 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.368)$ | 0.929 | +6.83\% |
| Severity | 2007.1 | 0.068 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.516)$ | 0.931 | +7.00\% |
| Severity | 2007.2 | $0.069(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.356)$ | 0.931 | +7.19\% |
| Severity | 2008.1 | $0.072(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.590)$ | 0.945 | +7.51\% |
| Severity | 2008.2 | $0.074(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.021(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.413)$ | 0.945 | +7.70\% |
| Severity | 2009.1 | 0.075 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.492)$ | 0.940 | +7.78\% |
| Severity | 2009.2 | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.593)$ | 0.931 | +7.68\% |
| Severity | 2010.1 | $0.074(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.628)$ | 0.922 | +7.70\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.685)$ | 0.909 | +7.65\% |
| Severity | 2011.1 | $0.076(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.858)$ | 0.906 | +7.89\% |
| Severity | 2011.2 | $0.079(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.672)$ | 0.903 | +8.17\% |
| Severity | 2012.1 | $0.082(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.069 ; p=0.909)$ | 0.907 | +8.56\% |
| Severity | 2012.2 | $0.082(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.949)$ | 0.888 | +8.51\% |
| Severity | 2013.1 | $0.083(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.971)$ | 0.871 | +8.66\% |
| Severity | 2013.2 | $0.085(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.938)$ | 0.851 | +8.86\% |
| Severity | 2014.1 | $0.087(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.972)$ | 0.827 | +9.10\% |
| Severity | 2014.2 | 0.097 ( $\mathrm{Cl}=+/-0.026 ; p=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.624)$ | 0.862 | +10.20\% |
| Severity | 2015.1 | $0.100(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.100 ; p=0.736)$ | 0.837 | +10.52\% |
| Severity | 2015.2 | 0.110 ( $\mathrm{Cl}=+/-0.037 ; p=0.000$ ) | $-0.034(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.470)$ | 0.844 | +11.66\% |
| Severity | 2016.1 | $0.126(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.090 ; p=0.796)$ | 0.906 | +13.47\% |
| Frequency | 2004.1 | $-0.083(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.572)$ | 0.672 | -7.94\% |
| Frequency | 2004.2 | $-0.078(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.423)$ | 0.644 | -7.55\% |
| Frequency | 2005.1 | -0.075 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.550)$ | 0.604 | -7.20\% |
| Frequency | 2005.2 | $-0.072(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.467)$ | 0.569 | -6.94\% |
| Frequency | 2006.1 | $-0.069(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.572)$ | 0.520 | -6.64\% |
| Frequency | 2006.2 | $-0.064(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.434)$ | 0.475 | -6.19\% |
| Frequency | 2007.1 | $-0.058(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.590)$ | 0.406 | -5.65\% |
| Frequency | 2007.2 | $-0.051(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.090(\mathrm{Cl}=+/-0.210 ; p=0.385)$ | 0.349 | -4.95\% |
| Frequency | 2008.1 | $-0.044(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.005)$ | $-0.062(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.543)$ | 0.258 | -4.32\% |
| Frequency | 2008.2 | $-0.036(\mathrm{Cl}=+/-0.030 ; p=0.020)$ | $-0.096(\mathrm{Cl}=+/-0.207 ; p=0.348)$ | 0.196 | -3.55\% |
| Frequency | 2009.1 | $-0.028(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.074)$ | $-0.063(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.526)$ | 0.082 | -2.72\% |
| Frequency | 2009.2 | $-0.015(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.295)$ | $-0.110(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.229)$ | 0.043 | -1.50\% |
| Frequency | 2010.1 | $-0.002(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.892)$ | $-0.064(\mathrm{Cl}=+/-0.160 ; p=0.413)$ | -0.068 | -0.17\% |
| Frequency | 2010.2 | $0.008(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.514)$ | $-0.099(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.185)$ | 0.011 | +0.83\% |
| Frequency | 2011.1 | $0.015(\mathrm{Cl}=+/-0.027 ; p=0.246)$ | $-0.076(\mathrm{Cl}=+/-0.149 ; p=0.297)$ | 0.033 | +1.56\% |
| Frequency | 2011.2 | $0.026(\mathrm{Cl}=+/-0.027 ; p=0.061)$ | $-0.109(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.121)$ | 0.199 | +2.62\% |
| Frequency | 2012.1 | $0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.010)$ | $-0.078(\mathrm{Cl}=+/-0.129 ; p=0.214)$ | 0.349 | +3.73\% |
| Frequency | 2012.2 | $0.051(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.031)$ | 0.621 | +5.19\% |
| Frequency | 2013.1 | $0.059(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.098(\mathrm{Cl}=+/-0.100 ; p=0.055)$ | 0.703 | +6.04\% |
| Frequency | 2013.2 | $0.069(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.124(\mathrm{Cl}=+/-0.090 ; p=0.011)$ | 0.792 | +7.17\% |
| Frequency | 2014.1 | 0.079 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.080 ; p=0.016)$ | 0.860 | +8.19\% |
| Frequency | 2014.2 | $0.088(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.005)$ | 0.887 | +9.17\% |
| Frequency | 2015.1 | $0.093(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.113(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.010)$ | 0.895 | +9.79\% |
| Frequency | 2015.2 | $0.105(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | 0.919 | +11.04\% |
| Frequency | 2016.1 | 0.115 ( $\mathrm{Cl}=+/-0.026 ; p=0.000)$ | $-0.119(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005)$ | 0.943 | +12.13\% |

## Comprehensive - Theft

Coverage $=C M$ - Theft<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, scalar_level_change<br>Scalar Level Change Start Date $=$ 2018-07-01

| Fit | Start Date | Time | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.056(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.930 ( $\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.000$ ) | 0.659 | -5.48\% |
| Loss Cost | 2004.2 | $-0.053(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.913(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.000)$ | 0.642 | -5.19\% |
| Loss Cost | 2005.1 | $-0.051(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.899 ( $\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.000$ ) | 0.625 | -4.95\% |
| Loss Cost | 2005.2 | $-0.049(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.891(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.000)$ | 0.611 | -4.82\% |
| Loss Cost | 2006.1 | $-0.047(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.879(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.000)$ | 0.598 | -4.60\% |
| Loss Cost | 2006.2 | $-0.044(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $0.864(\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.000)$ | 0.587 | -4.31\% |
| Loss Cost | 2007.1 | $-0.037(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.005)$ | 0.830 ( $\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.000$ ) | 0.592 | -3.65\% |
| Loss Cost | 2007.2 | $-0.030(\mathrm{Cl}=+/-0.026 ; p=0.025)$ | $0.797(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.000)$ | 0.604 | -2.99\% |
| Loss Cost | 2008.1 | $-0.020(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.119)$ | $0.752(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.000)$ | 0.646 | -2.01\% |
| Loss Cost | 2008.2 | $-0.013(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.323)$ | $0.721(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.000)$ | 0.668 | -1.32\% |
| Loss Cost | 2009.1 | $-0.004(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.787)$ | 0.680 ( $\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.000$ ) | 0.710 | -0.37\% |
| Loss Cost | 2009.2 | 0.005 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.729$ ) | 0.645 ( $\mathrm{Cl}=+/-0.240 ; \mathrm{p}=0.000$ ) | 0.741 | +0.49\% |
| Loss Cost | 2010.1 | $0.021(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.103)$ | $0.582(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.000)$ | 0.834 | +2.13\% |
| Loss Cost | 2010.2 | $0.026(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.070)$ | $0.563(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.000)$ | 0.840 | +2.64\% |
| Loss Cost | 2011.1 | 0.036 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.023$ ) | $0.529(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.000)$ | 0.862 | +3.64\% |
| Loss Cost | 2011.2 | $0.044(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.011$ ) | $0.500(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.000)$ | 0.874 | +4.54\% |
| Loss Cost | 2012.1 | $0.063(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.001)$ | $0.441(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.000)$ | 0.921 | +6.45\% |
| Loss Cost | 2012.2 | $0.071(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $0.416(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.000)$ | 0.925 | +7.32\% |
| Loss Cost | 2013.1 | $0.081(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.386 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.001$ ) | 0.930 | +8.44\% |
| Loss Cost | 2013.2 | $0.083(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.002)$ | 0.380 ( $\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.002$ ) | 0.923 | +8.70\% |
| Loss Cost | 2014.1 | 0.098 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.002$ ) | $0.344(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.004$ ) | 0.928 | +10.27\% |
| Loss Cost | 2014.2 | $0.107(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.004)$ | 0.323 ( $\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.012)$ | 0.922 | +11.25\% |
| Loss Cost | 2015.1 | 0.117 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.010)$ | $0.301(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.031)$ | 0.914 | +12.39\% |
| Loss Cost | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.036$ ) | 0.299 ( $\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.060$ ) | 0.896 | +12.52\% |
| Loss Cost | 2016.1 | $0.174(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.008)$ | $0.201(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.138)$ | 0.935 | +19.00\% |
| Severity | 2004.1 | 0.055 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.195 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000$ ) | 0.976 | +5.64\% |
| Severity | 2004.2 | 0.055 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.194(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.974 | +5.67\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | 0.972 | +5.60\% |
| Severity | 2005.2 | 0.055 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.193(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.971 | +5.68\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | 0.969 | +5.71\% |
| Severity | 2006.2 | 0.056 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.190 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.967 | +5.74\% |
| Severity | 2007.1 | $0.057(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.183(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.968 | +5.91\% |
| Severity | 2007.2 | 0.059 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.966 | +6.03\% |
| Severity | 2008.1 | $0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.161(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000)$ | 0.976 | +6.40\% |
| Severity | 2008.2 | 0.063 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.157(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.975 | +6.51\% |
| Severity | 2009.1 | $0.063(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.156 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.972 | +6.52\% |
| Severity | 2009.2 | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.169 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000$ ) | 0.974 | +6.19\% |
| Severity | 2010.1 | $0.059(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.972 | +6.06\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.186(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.973 | +5.72\% |
| Severity | 2011.1 | $0.057(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.181(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.971 | +5.85\% |
| Severity | 2011.2 | 0.058 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.179 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000$ ) | 0.968 | +5.93\% |
| Severity | 2012.1 | $0.061(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.169(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | 0.968 | +6.25\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.185 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.970 | +5.71\% |
| Severity | 2013.1 | $0.053(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.967 | +5.43\% |
| Severity | 2013.2 | 0.049 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.202(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.964 | +5.05\% |
| Severity | 2014.1 | 0.045 ( $\mathrm{Cl}=+/-0.020 ; p=0.001$ ) | $0.213(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.961 | +4.60\% |
| Severity | 2014.2 | $0.053(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.194(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | 0.966 | +5.42\% |
| Severity | 2015.1 | 0.048 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004$ ) | 0.206 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.001$ ) | 0.961 | +4.88\% |
| Severity | 2015.2 | 0.049 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.016$ ) | $0.202(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.003)$ | 0.955 | +5.06\% |
| Severity | 2016.1 | 0.072 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001$ ) | $0.162(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.003)$ | 0.980 | +7.50\% |
| Frequency | 2004.1 | $-0.111(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.735 ( $\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.000$ ) | 0.854 | -10.53\% |
| Frequency | 2004.2 | $-0.108(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.719 ( $\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.000$ ) | 0.837 | -10.28\% |
| Frequency | 2005.1 | $-0.105(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.701(\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.000)$ | 0.818 | -9.99\% |
| Frequency | 2005.2 | $-0.105(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.698(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.000)$ | 0.798 | -9.94\% |
| Frequency | 2006.1 | $-0.103(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.687(\mathrm{Cl}=+/-0.260 ; \mathrm{p}=0.000)$ | 0.772 | -9.75\% |
| Frequency | 2006.2 | $-0.100(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.673 ( $\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.000$ ) | 0.742 | -9.50\% |
| Frequency | 2007.1 | $-0.095(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.647 ( $\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.000$ ) | 0.706 | -9.02\% |
| Frequency | 2007.2 | $-0.089(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.620 ( $\mathrm{Cl}=+/-0.267 ; \mathrm{p}=0.000$ ) | 0.664 | -8.50\% |
| Frequency | 2008.1 | $-0.082(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | 0.590 ( $\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.000$ ) | 0.616 | -7.90\% |
| Frequency | 2008.2 | $-0.076(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.564(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.000)$ | 0.560 | -7.36\% |
| Frequency | 2009.1 | $-0.067(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.524(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.000)$ | 0.500 | -6.47\% |
| Frequency | 2009.2 | $-0.055(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | $0.476(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.001)$ | 0.444 | -5.37\% |
| Frequency | 2010.1 | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | $0.408(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.000)$ | 0.457 | -3.71\% |
| Frequency | 2010.2 | $-0.030(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.034)$ | 0.378 ( $\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.001$ ) | 0.444 | -2.91\% |
| Frequency | 2011.1 | $-0.021(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.141)$ | $0.348(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.002)$ | 0.454 | -2.09\% |
| Frequency | 2011.2 | $-0.013(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.387)$ | $0.321(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.004)$ | 0.474 | -1.32\% |
| Frequency | 2012.1 | $0.002(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.897)$ | $0.272(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.006)$ | 0.583 | +0.19\% |
| Frequency | 2012.2 | $0.015(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.331)$ | $0.232(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.012)$ | 0.667 | +1.52\% |
| Frequency | 2013.1 | 0.028 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.098)$ | $0.194(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.026)$ | 0.733 | +2.86\% |
| Frequency | 2013.2 | $0.034(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.092)$ | $0.178(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.053)$ | 0.731 | +3.47\% |
| Frequency | 2014.1 | $0.053(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.020)$ | $0.131(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.123)$ | 0.800 | +5.42\% |
| Frequency | 2014.2 | $0.054(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.050)$ | $0.128(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.174)$ | 0.771 | +5.53\% |
| Frequency | 2015.1 | 0.069 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.041$ ) | 0.095 ( $\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.337)$ | 0.779 | +7.16\% |
| Frequency | 2015.2 | 0.069 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.104$ ) | 0.096 ( $\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.400$ ) | 0.729 | +7.10\% |
| Frequency | 2016.1 | $0.102(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.054)$ | $0.039(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.739)$ | 0.772 | +10.70\% |

Comprehensive - Theft

Coverage $=C M$ - Theft<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, trend_level_change<br>Future Trend Start Date $=2016$-01-01

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.086(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.047$; $\mathrm{p}=0.000$ ) | 0.873 | -8.23\% | +27.31\% |  |
| Loss Cost | 2004.2 | $-0.085(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.325 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.863 | -8.11\% | +27.13\% |  |
| Loss Cost | 2005.1 | $-0.084(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.324 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.853 | -8.07\% | +27.08\% |  |
| Loss Cost | 2005.2 | $-0.086(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.326 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.848 | -8.20\% | +27.24\% |  |
| Loss Cost | 2006.1 | $-0.086(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.840 | -8.24\% | +27.29\% |  |
| Loss Cost | 2006.2 | $-0.086(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | 0.832 | -8.24\% | +27.29\% |  |
| Loss Cost | 2007.1 | $-0.081(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.318 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000$ ) | 0.828 | -7.78\% | +26.81\% |  |
| Loss Cost | 2007.2 | $-0.076(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.311(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.825 | -7.35\% | +26.40\% |  |
| Loss Cost | 2008.1 | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.296 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000$ ) | 0.838 | -6.51\% | +25.67\% |  |
| Loss Cost | 2008.2 | $-0.063(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.289 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000)$ | 0.839 | -6.11\% | +25.35\% |  |
| Loss Cost | 2009.1 | $-0.055(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.277 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.848 | -5.37\% | +24.82\% |  |
| Loss Cost | 2009.2 | $-0.049(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ | 0.268 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.852 | -4.82\% | +24.46\% |  |
| Loss Cost | 2010.1 | $-0.031(\mathrm{Cl}=+/-0.030 ; p=0.044)$ | 0.242 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.894 | -3.06\% | +23.44\% |  |
| Loss Cost | 2010.2 | $-0.032(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.073)$ | 0.243 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.892 | -3.16\% | +23.49\% |  |
| Loss Cost | 2011.1 | $-0.026(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.201)$ | 0.235 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.894 | -2.57\% | +23.23\% |  |
| Loss Cost | 2011.2 | $-0.023(\mathrm{Cl}=+/-0.050 ; p=0.342)$ | $0.231(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.893 | -2.27\% | +23.11\% |  |
| Loss Cost | 2012.1 | 0.000 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.994)$ | $0.202(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.909 | -0.02\% | +22.39\% |  |
| Loss Cost | 2012.2 | $0.001(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.979)$ | $0.201(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.001)$ | 0.904 | +0.09\% | +22.36\% |  |
| Loss Cost | 2013.1 | 0.006 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.887$ ) | 0.195 ( $\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.006$ ) | 0.899 | +0.62\% | +22.25\% |  |
| Loss Cost | 2013.2 | $-0.019(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.750)$ | 0.223 ( $\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.011$ ) | 0.892 | -1.86\% | +22.64\% |  |
| Loss Cost | 2014.1 | $-0.010(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.904)$ | $0.214(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.058)$ | 0.884 | -1.04\% | +22.55\% |  |
| Loss Cost | 2014.2 | $-0.032(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.826)$ | $0.236(\mathrm{Cl}=+/-0.352 ; \mathrm{p}=0.163)$ | 0.871 | -3.12\% | +22.69\% |  |
| Loss Cost | 2015.1 | $-0.047(\mathrm{Cl}=+/-0.707 ; p=0.883)$ | $0.252(\mathrm{Cl}=+/-0.738 ; \mathrm{p}=0.454)$ | 0.852 | -4.56\% | +22.73\% |  |
| Loss Cost | 2015.2 | 0.205 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) |  | 0.844 |  |  | +22.73\% |
| Loss Cost | 2016.1 | $0.241(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ |  | 0.917 |  |  | +27.23\% |
| Severity | 2004.1 | $0.053(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.966 | +5.39\% | +10.75\% |  |
| Severity | 2004.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.964 | +5.41\% | +10.73\% |  |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.961 | +5.29\% | +10.85\% |  |
| Severity | 2005.2 | $0.052(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.959 | +5.38\% | +10.77\% |  |
| Severity | 2006.1 | $0.052(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | 0.956 | +5.39\% | +10.76\% |  |
| Severity | 2006.2 | $0.053(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | 0.952 | +5.40\% | +10.75\% |  |
| Severity | 2007.1 | $0.055(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003$ ) | 0.952 | +5.61\% | +10.59\% |  |
| Severity | 2007.2 | 0.056 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.006)$ | 0.949 | +5.76\% | +10.48\% |  |
| Severity | 2008.1 | $0.061(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.035 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.017$ ) | 0.957 | +6.29\% | +10.12\% |  |
| Severity | 2008.2 | $0.063(\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $0.033(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.034)$ | 0.955 | +6.47\% | +10.01\% |  |
| Severity | 2009.1 | $0.063(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.032 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.049)$ | 0.950 | +6.50\% | +9.99\% |  |
| Severity | 2009.2 | 0.058 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.020)$ | 0.948 | +5.97\% | +10.27\% |  |
| Severity | 2010.1 | 0.056 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.043(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.020)$ | 0.942 | +5.74\% | +10.37\% |  |
| Severity | 2010.2 | $0.050(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.009)$ | 0.939 | +5.11\% | +10.64\% |  |
| Severity | 2011.1 | $0.051(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.021)$ | 0.933 | +5.26\% | +10.58\% |  |
| Severity | 2011.2 | $0.052(\mathrm{Cl}=+/-0.028 ; p=0.001)$ | 0.048 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.042$ ) | 0.926 | +5.36\% | +10.55\% |  |
| Severity | 2012.1 | $0.059(\mathrm{Cl}=+/-0.033 ; p=0.002)$ | 0.040 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.122)$ | 0.922 | +6.04\% | +10.37\% |  |
| Severity | 2012.2 | 0.047 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.026$ ) | $0.054(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.068)$ | 0.914 | +4.79\% | +10.65\% |  |
| Severity | 2013.1 | 0.038 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.135$ ) | $0.064(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.072)$ | 0.903 | +3.90\% | +10.81\% |  |
| Severity | 2013.2 | 0.023 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.493$ ) | 0.082 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.067$ ) | 0.892 | +2.28\% | +11.03\% |  |
| Severity | 2014.1 | $-0.008(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.854)$ | 0.116 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.053$ ) | 0.883 | -0.84\% | +11.34\% |  |
| Severity | 2014.2 | 0.015 ( $\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.839$ ) | $0.091(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.294)$ | 0.875 | +1.55\% | +11.20\% |  |
| Severity | 2015.1 | $-0.073(\mathrm{Cl}=+/-0.361 ; \mathrm{p}=0.655)$ | $0.181(\mathrm{Cl}=+/-0.377 ; \mathrm{p}=0.301)$ | 0.856 | -7.02\% | +11.43\% |  |
| Severity | 2015.2 | 0.108 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ |  | 0.852 |  |  | +11.43\% |
| Severity | 2016.1 | 0.126 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000$ ) |  | 0.918 |  |  | +13.47\% |
| Frequency | 2004.1 | $-0.138(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.278 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000$ ) | 0.955 | -12.93\% | +14.95\% |  |
| Frequency | 2004.2 | $-0.137(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.275 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.949 | -12.82\% | +14.81\% |  |
| Frequency | 2005.1 | $-0.136(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.272 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.941 | -12.69\% | +14.64\% |  |
| Frequency | 2005.2 | $-0.138(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.276 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | 0.936 | -12.88\% | +14.87\% |  |
| Frequency | 2006.1 | $-0.138(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.277(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.927 | -12.93\% | +14.92\% |  |
| Frequency | 2006.2 | $-0.139(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.278 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.916 | -12.94\% | +14.94\% |  |
| Frequency | 2007.1 | $-0.136(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.272 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.901 | -12.68\% | +14.67\% |  |
| Frequency | 2007.2 | $-0.132(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.267(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | 0.883 | -12.39\% | +14.41\% |  |
| Frequency | 2008.1 | $-0.128(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.260 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000$ ) | 0.860 | -12.04\% | +14.12\% |  |
| Frequency | 2008.2 | $-0.126(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.256(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | 0.832 | -11.82\% | +13.95\% |  |
| Frequency | 2009.1 | $-0.118(\mathrm{Cl}=+/-0.026 ; p=0.000)$ | 0.245 ( $\mathrm{Cl}=+/-0.060 ; p=0.000)$ | 0.799 | -11.15\% | +13.48\% |  |
| Frequency | 2009.2 | $-0.107(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.228 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000$ ) | 0.767 | -10.18\% | +12.87\% |  |
| Frequency | 2010.1 | $-0.087(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.803 | -8.33\% | +11.84\% |  |
| Frequency | 2010.2 | $-0.082(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.192 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.778 | -7.86\% | +11.61\% |  |
| Frequency | 2011.1 | $-0.077(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.186(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.759 | -7.44\% | +11.43\% |  |
| Frequency | 2011.2 | -0.075 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | $0.183(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.745 | -7.25\% | +11.36\% |  |
| Frequency | 2012.1 | $-0.059(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.009)$ | $0.162(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.761 | -5.71\% | +10.89\% |  |
| Frequency | 2012.2 | $-0.046(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.071)$ | 0.147 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.001)$ | 0.771 | -4.49\% | +10.58\% |  |
| Frequency | 2013.1 | $-0.032(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.302)$ | 0.130 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.008)$ | 0.780 | -3.15\% | +10.32\% |  |
| Frequency | 2013.2 | $-0.041(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.328)$ | $0.141(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.019)$ | 0.772 | -4.04\% | +10.45\% |  |
| Frequency | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.126 ; p=0.973)$ | $0.098(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.176)$ | 0.788 | -0.20\% | +10.06\% |  |
| Frequency | 2014.2 | $-0.047(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.622)$ | 0.145 ( $\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.189)$ | 0.767 | -4.60\% | +10.33\% |  |
| Frequency | 2015.1 | 0.026 ( $\mathrm{Cl}=+/-0.460 ; \mathrm{p}=0.899$ ) | $0.071(\mathrm{Cl}=+/-0.481 ; \mathrm{p}=0.744)$ | 0.753 | +2.64\% | +10.15\% |  |
| Frequency | 2015.2 | $0.097(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ |  | 0.735 |  |  | +10.15\% |
| Frequency | 2016.1 | $0.115(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001)$ |  | 0.800 |  |  | +12.13\% |

Coverage $=$ CM - Theft<br>Excluded Points = NA<br>Parameters Included: time, scalar_level_change, trend_level_change<br>Scalar Level Change Start Date $=2018-07-0$<br>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 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.084(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.273 ; \mathrm{p}=0.297)$ | $0.292(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | 0.873 | -8.09\% | +23.07\% |  |
| Loss Cost | 2004.2 | $-0.083(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.146(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.287)$ | $0.288(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.863 | -7.94\% | +22.75\% |  |
| Loss Cost | 2005.1 | $-0.082(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.148(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.291)$ | $0.286(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.854 | -7.89\% | +22.63\% |  |
| Loss Cost | 2005.2 | $-0.083(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.145(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.310)$ | $0.289(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.848 | -8.00\% | +22.87\% |  |
| Loss Cost | 2006.1 | $-0.084(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.144(\mathrm{Cl}=+/-0.294 ; \mathrm{p}=0.323)$ | $0.290(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.840 | -8.03\% | +22.92\% |  |
| Loss Cost | 2006.2 | $-0.084(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.333)$ | 0.290 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000$ ) | 0.832 | -8.01\% | +22.89\% |  |
| Loss Cost | 2007.1 | $-0.078(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.156(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.287)$ | $0.277(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | 0.829 | -7.51\% | +22.05\% |  |
| Loss Cost | 2007.2 | $-0.073(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.167(\mathrm{Cl}=+/-0.296 ; \mathrm{p}=0.255)$ | $0.266(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | 0.828 | -7.03\% | +21.32\% |  |
| Loss Cost | 2008.1 | $-0.063(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.186(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.176$ ) | $0.246(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.845 | -6.11\% | +20.02\% |  |
| Loss Cost | 2008.2 | $-0.058(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.194(\mathrm{Cl}=+/-0.278 ; \mathrm{p}=0.160)$ | 0.236 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000$ ) | 0.847 | -5.65\% | +19.43\% |  |
| Loss Cost | 2009.1 | $-0.049(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $0.209(\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.122)$ | $0.219(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | 0.859 | -4.81\% | +18.45\% |  |
| Loss Cost | 2009.2 | $-0.042(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.011)$ | $0.219(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.107)$ | $0.206(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | 0.865 | -4.15\% | +17.76\% |  |
| Loss Cost | 2010.1 | $-0.022(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.116)$ | $0.246(\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.030)$ | $0.170(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.001)$ | 0.916 | -2.19\% | +15.94\% |  |
| Loss Cost | 2010.2 | $-0.022(\mathrm{Cl}=+/-0.033 ; p=0.183)$ | 0.247 ( $\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.035$ ) | $0.169(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.001)$ | 0.914 | -2.15\% | +15.91\% |  |
| Loss Cost | 2011.1 | $-0.014(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.461)$ | $0.255(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.032)$ | $0.156(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.004)$ | 0.918 | -1.35\% | +15.34\% |  |
| Loss Cost | 2011.2 | $-0.008(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.714)$ | $0.261(\mathrm{Cl}=+/-0.239 ; \mathrm{p}=0.035)$ | $0.148(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.010)$ | 0.917 | -0.80\% | +14.99\% |  |
| Loss Cost | 2012.1 | $0.019(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.407)$ | $0.282(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.013)$ | $0.108(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.038)$ | 0.940 | +1.94\% | +13.57\% |  |
| Loss Cost | 2012.2 | $0.025(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.392)$ | $0.286(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.016)$ | $0.100(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.084)$ | 0.937 | +2.52\% | +13.32\% |  |
| Loss Cost | 2013.1 | $0.037(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.327)$ | $0.293(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.018)$ | $0.084(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.200)$ | 0.935 | +3.78\% | +12.90\% |  |
| Loss Cost | 2013.2 | $0.021(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.682)$ | $0.286(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.027$ ) | $0.104(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.193)$ | 0.929 | +2.09\% | +13.34\% |  |
| Loss Cost | 2014.1 | $0.045(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.541)$ | $0.293(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.032)$ | $0.076(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.456)$ | 0.925 | +4.63\% | +12.87\% |  |
| Loss Cost | 2014.2 | $0.052(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.672)$ | $0.294(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.045)$ | $0.068(\mathrm{Cl}=+/-0.334 ; \mathrm{p}=0.651)$ | 0.915 | +5.38\% | +12.79\% |  |
| Loss Cost | 2015.1 | $0.105(\mathrm{Cl}=+/-0.612 ; \mathrm{p}=0.696)$ | $0.299(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.060)$ | $0.013(\mathrm{Cl}=+/-0.666 ; \mathrm{p}=0.965)$ | 0.902 | +11.11\% | +12.52\% |  |
| Loss Cost | 2015.2 | $0.118(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.036)$ | $0.299(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.060)$ |  | 0.896 |  |  | +12.52\% |
| Loss Cost | 2016.1 | $0.174(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.008)$ | $0.201(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.138)$ |  | 0.935 |  |  | +19.00\% |
| Severity | 2004.1 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.189(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.887)$ | 0.975 | +5.62\% | +5.87\% |  |
| Severity | 2004.2 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.190(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.002)$ | $0.001(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.933)$ | 0.973 | +5.66\% | +5.81\% |  |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.187(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.003)$ | $0.004(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.823)$ | 0.971 | +5.55\% | +5.98\% |  |
| Severity | 2005.2 | $0.055(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.190(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.003)$ | $0.001(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.940)$ | 0.970 | +5.66\% | +5.81\% |  |
| Severity | 2006.1 | $0.055(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.003)$ | $0.001(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.976)$ | 0.968 | +5.70\% | +5.76\% |  |
| Severity | 2006.2 | $0.056(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.004)$ | $-0.001(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.979)$ | 0.965 | +5.75\% | +5.69\% |  |
| Severity | 2007.1 | $0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.197(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.003)$ | $-0.006(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.764)$ | 0.966 | +6.00\% | +5.38\% |  |
| Severity | 2007.2 | $0.060(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.201(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.002)$ | $-0.010(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.622)$ | 0.965 | +6.19\% | +5.16\% |  |
| Severity | 2008.1 | $0.066(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.211(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.202)$ | 0.977 | +6.80\% | +4.51\% |  |
| Severity | 2008.2 | $0.068(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.216 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000$ ) | $-0.026(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.129)$ | 0.976 | +7.05\% | +4.26\% |  |
| Severity | 2009.1 | $0.069(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.217(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.122)$ | 0.974 | +7.16\% | +4.16\% |  |
| Severity | 2009.2 | $0.065(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.211(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.248)$ | 0.975 | +6.69\% | +4.55\% |  |
| Severity | 2010.1 | $0.063(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $-0.018(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.333)$ | 0.972 | +6.55\% | +4.66\% |  |
| Severity | 2010.2 | $0.058(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.203(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.613)$ | 0.972 | +6.00\% | +5.03\% |  |
| Severity | 2011.1 | $0.061(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.206(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.471)$ | 0.970 | +6.32\% | +4.84\% |  |
| Severity | 2011.2 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.001)$ | $-0.019(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.384)$ | 0.967 | +6.63\% | +4.67\% |  |
| Severity | 2012.1 | $0.073(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.216 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.148)$ | 0.971 | +7.62\% | +4.23\% |  |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.210 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000$ ) | $-0.020(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.393)$ | 0.969 | +6.66\% | +4.59\% |  |
| Severity | 2013.1 | $0.060(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.002)$ | $0.208(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.001$ ) | $-0.014(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.597)$ | 0.965 | +6.21\% | +4.73\% |  |
| Severity | 2013.2 | $0.051(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.031)$ | $0.204(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.001$ ) | $-0.002(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.944)$ | 0.960 | +5.19\% | +4.96\% |  |
| Severity | 2014.1 | $0.029(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.326)$ | $0.198(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.002)$ | $0.023(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.564)$ | 0.958 | +2.95\% | +5.34\% |  |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.116)$ | $0.206(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002)$ | $-0.027(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.615)$ | 0.963 | +7.69\% | +4.85\% |  |
| Severity | 2015.1 | $0.030(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.747)$ | $0.202(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.003)$ | $0.019(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.849)$ | 0.956 | +3.06\% | +5.06\% |  |
| Severity | 2015.2 | $0.049(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.016)$ | $0.202(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.003)$ |  | 0.955 |  |  | +5.06\% |
| Severity | 2016.1 | $0.072(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $0.162(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.003)$ |  | 0.980 |  |  | +7.50\% |
| Frequency | 2004.1 | $-0.139(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | -0.047 ( $\mathrm{Cl}=+/-0.241 ; \mathrm{p}=0.693)$ | $0.289(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.954 | -12.98\% | +16.24\% |  |
| Frequency | 2004.2 | $-0.138(\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.719)$ | $0.286(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.947 | -12.87\% | +16.01\% |  |
| Frequency | 2005.1 | $-0.136(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.749)$ | $0.282(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.939 | -12.73\% | +15.72\% |  |
| Frequency | 2005.2 | $-0.139(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.045(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.712)$ | $0.288(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.934 | -12.94\% | +16.13\% |  |
| Frequency | 2006.1 | $-0.139(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.709)$ | $0.290(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.925 | -12.99\% | +16.23\% |  |
| Frequency | 2006.2 | $-0.139(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.711$ ) | $0.290(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.913 | -13.01\% | +16.27\% |  |
| Frequency | 2007.1 | $-0.136(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.263 ; p=0.753)$ | $0.283(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.897 | -12.74\% | +15.82\% |  |
| Frequency | 2007.2 | $-0.133(\mathrm{Cl}=+/-0.021 ; p=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.795$ ) | $0.276(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.878 | -12.45\% | +15.37\% |  |
| Frequency | 2008.1 | $-0.129(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.843)$ | $0.267(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | 0.853 | -12.09\% | +14.85\% |  |
| Frequency | 2008.2 | $-0.126(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.021(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.873)$ | $0.262(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | 0.823 | -11.86\% | +14.55\% |  |
| Frequency | 2009.1 | $-0.118(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.948)$ | $0.247(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | 0.788 | -11.17\% | +13.72\% |  |
| Frequency | 2009.2 | $-0.107(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.008(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.947)$ | $0.226(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.754 | -10.16\% | +12.63\% |  |
| Frequency | 2010.1 | $-0.086(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.681)$ | $0.188(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.793 | -8.20\% | +10.78\% |  |
| Frequency | 2010.2 | $-0.080(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.632)$ | $0.179(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.768 | -7.69\% | +10.36\% |  |
| Frequency | 2011.1 | $-0.075(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.598$ ) | $0.170(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.747 | -7.22\% | +10.02\% |  |
| Frequency | 2011.2 | $-0.072(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001$ ) | $0.052(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.594)$ | $0.166(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.001)$ | 0.732 | -6.97\% | +9.86\% |  |
| Frequency | 2012.1 | $-0.054(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.020)$ | $0.066(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.476)$ | $0.140(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.006)$ | 0.753 | -5.28\% | +8.96\% |  |
| Frequency | 2012.2 | -0.040 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.138)$ | $0.076(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.417)$ | $0.120(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.026)$ | 0.766 | -3.88\% | +8.35\% |  |
| Frequency | 2013.1 | $-0.023(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.478)$ | $0.085(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.376)$ | $0.098(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.094)$ | 0.777 | -2.28\% | +7.80\% |  |
| Frequency | 2013.2 | $-0.030(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.502)$ | $0.082(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.417)$ | $0.107(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.135)$ | 0.766 | -2.95\% | +7.98\% |  |
| Frequency | 2014.1 | $0.016(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.792)$ | $0.096(\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.348)$ | $0.053(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.531)$ | 0.788 | +1.63\% | +7.15\% |  |
| Frequency | 2014.2 | $-0.022(\mathrm{Cl}=+/-0.226 ; p=0.830)$ | $0.089(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.409)$ | 0.095 ( $\mathrm{Cl}=+/-0.274 ; p=0.449)$ | 0.761 | -2.15\% | +7.57\% |  |
| Frequency | 2015.1 | 0.075 ( $\mathrm{Cl}=+/-0.495 ; \mathrm{p}=0.730$ ) | $0.096(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.400)$ | $-0.007(\mathrm{Cl}=+/-0.539 ; \mathrm{p}=0.978)$ | 0.747 | +7.81\% | +7.10\% |  |
| Frequency | 2015.2 | $0.069(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.104)$ | $0.096(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.400)$ |  | 0.729 |  |  | +7.10\% |
| Frequency | 2016.1 | $0.102(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.054)$ | $0.039(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.739)$ |  | 0.772 |  |  | +10.70\% |

## Comprehensive - Theft

Coverage $=C M$ - Theft<br>End Trend Period $=2019.2$<br>Excluded Points = NA<br>Parameters Included: time, scalar_level_change<br>Scalar Level Change Start Date $=$ 2018-07-01

| Fit | Start Date | Tim | Scalar Shift | 2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.056(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.908(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.000)$ | $\frac{\text { Adjusted }}{0.640}$ | Rate |
| Loss Cost | 2004.2 | $-0.053(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.892(\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.000)$ | 0.618 | -5.20\% |
| Loss Cost | 2005.1 | $-0.051(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.878(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.000)$ | 0.596 | -4.97\% |
| Loss Cost | 2005.2 | $-0.050(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.871(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.000)$ | 0.577 | -4.84\% |
| Loss Cost | 2006.1 | $-0.047(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.859(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.000)$ | 0.559 | -4.61\% |
| Loss Cost | 2006.2 | $-0.044(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.845 ( $\mathrm{Cl}=+/-0.307 ; \mathrm{p}=0.000$ ) | 0.542 | -4.33\% |
| Loss Cost | 2007.1 | $-0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.813 ( $\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.000$ ) | 0.539 | -3.67\% |
| Loss Cost | 2007.2 | $-0.031(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.027)$ | $0.782(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.000)$ | 0.543 | -3.01\% |
| Loss Cost | 2008.1 | $-0.021(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.124)$ | $0.739(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.000)$ | 0.582 | -2.03\% |
| Loss Cost | 2008.2 | $-0.014(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.328)$ | 0.710 ( $\mathrm{Cl}=+/-0.277 ; \mathrm{p}=0.000$ ) | 0.603 | -1.34\% |
| Loss Cost | 2009.1 | $-0.004(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.781$ ) | $0.671(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.000)$ | 0.648 | -0.39\% |
| Loss Cost | 2009.2 | 0.005 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.746$ ) | 0.638 ( $\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.000$ ) | 0.683 | +0.47\% |
| Loss Cost | 2010.1 | $0.021(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.116)$ | 0.579 ( $\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.000$ ) | 0.794 | +2.12\% |
| Loss Cost | 2010.2 | $0.026(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.081)$ | $0.561(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.000)$ | 0.801 | +2.64\% |
| Loss Cost | 2011.1 | $0.036(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.028)$ | 0.529 ( $\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.000$ ) | 0.828 | +3.64\% |
| Loss Cost | 2011.2 | $0.044(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.015)$ | $0.501(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.000)$ | 0.843 | +4.55\% |
| Loss Cost | 2012.1 | $0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | 0.446 ( $\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.000$ ) | 0.903 | +6.50\% |
| Loss Cost | 2012.2 | $0.071(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | 0.422 ( $\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.000$ ) | 0.908 | +7.39\% |
| Loss Cost | 2013.1 | $0.082(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | 0.393 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.001$ ) | 0.915 | +8.58\% |
| Loss Cost | 2013.2 | $0.085(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003)$ | 0.386 ( $\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.002$ ) | 0.906 | +8.88\% |
| Loss Cost | 2014.1 | $0.101(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.003)$ | $0.350(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.006)$ | 0.914 | +10.60\% |
| Loss Cost | 2014.2 | $0.111(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.006)$ | 0.327 ( $\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.016$ ) | 0.908 | +11.79\% |
| Loss Cost | 2015.1 | 0.125 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.013$ ) | $0.301(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.039)$ | 0.901 | +13.30\% |
| Loss Cost | 2015.2 | $0.131(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.042)$ | $0.291(\mathrm{Cl}=+/-0.340 ; \mathrm{p}=0.081$ ) | 0.881 | +13.95\% |
| Loss Cost | 2016.1 | $0.208(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.005$ ) | 0.166 ( $\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.165$ ) | 0.951 | +23.18\% |
| Severity | 2004.1 | 0.055 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.194(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.972 | +5.64\% |
| Severity | 2004.2 | 0.055 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.193 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000$ ) | 0.970 | +5.67\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.196 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000$ ) | 0.968 | +5.60\% |
| Severity | 2005.2 | $0.055(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.967 | +5.68\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.964 | +5.71\% |
| Severity | 2006.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.190(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | 0.961 | +5.74\% |
| Severity | 2007.1 | $0.057(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.182(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.962 | +5.91\% |
| Severity | 2007.2 | $0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | 0.961 | +6.03\% |
| Severity | 2008.1 | $0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.162(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.972 | +6.40\% |
| Severity | 2008.2 | 0.063 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.157(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | 0.970 | +6.51\% |
| Severity | 2009.1 | $0.063(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.157(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.967 | +6.53\% |
| Severity | 2009.2 | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.169(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.969 | +6.19\% |
| Severity | 2010.1 | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.173 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000$ ) | 0.965 | +6.06\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.185 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000$ ) | 0.966 | +5.72\% |
| Severity | 2011.1 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | 0.964 | +5.85\% |
| Severity | 2011.2 | $0.058(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.178 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000$ ) | 0.960 | +5.93\% |
| Severity | 2012.1 | $0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.169(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.960 | +6.25\% |
| Severity | 2012.2 | 0.055 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.184(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.962 | +5.70\% |
| Severity | 2013.1 | $0.053(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.957 | +5.41\% |
| Severity | 2013.2 | 0.049 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.201(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.953 | +5.02\% |
| Severity | 2014.1 | $0.044(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $0.211(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000$ ) | 0.949 | +4.53\% |
| Severity | 2014.2 | $0.052(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $0.194(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001)$ | 0.955 | +5.37\% |
| Severity | 2015.1 | 0.046 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.011$ ) | 0.206 ( $\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002$ ) | 0.949 | +4.76\% |
| Severity | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.039)$ | $0.203(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.006)$ | 0.940 | +4.90\% |
| Severity | 2016.1 | 0.076 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.005$ ) | $0.159(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.008)$ | 0.974 | +7.84\% |
| Frequency | 2004.1 | $-0.111(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.714(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.000)$ | 0.854 | -10.54\% |
| Frequency | 2004.2 | $-0.109(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.699 ( $\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.000$ ) | 0.837 | -10.29\% |
| Frequency | 2005.1 | $-0.105(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.682(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.000)$ | 0.818 | -10.00\% |
| Frequency | 2005.2 | $-0.105(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.679 ( $\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.000$ ) | 0.798 | -9.95\% |
| Frequency | 2006.1 | $-0.103(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.668 ( $\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.000$ ) | 0.772 | -9.76\% |
| Frequency | 2006.2 | $-0.100(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.655(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.000)$ | 0.742 | -9.52\% |
| Frequency | 2007.1 | $-0.095(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.631 ( $\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.000$ ) | 0.706 | -9.04\% |
| Frequency | 2007.2 | $-0.089(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.605 ( $\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.000$ ) | 0.664 | -8.52\% |
| Frequency | 2008.1 | $-0.083(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.577 ( $\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.000$ ) | 0.615 | -7.92\% |
| Frequency | 2008.2 | $-0.077(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.552(\mathrm{Cl}=+/-0.293 ; \mathrm{p}=0.001)$ | 0.558 | -7.38\% |
| Frequency | 2009.1 | $-0.067(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.514(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.001)$ | 0.495 | -6.49\% |
| Frequency | 2009.2 | $-0.055(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | 0.469 ( $\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.002$ ) | 0.432 | -5.39\% |
| Frequency | 2010.1 | $-0.038(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.008)$ | 0.405 ( $\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.001$ ) | 0.430 | -3.72\% |
| Frequency | 2010.2 | $-0.030(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.041)$ | 0.376 ( $\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.002$ ) | 0.405 | -2.92\% |
| Frequency | 2011.1 | $-0.021(\mathrm{Cl}=+/-0.030 ; p=0.157)$ | 0.348 ( $\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.003$ ) | 0.404 | -2.09\% |
| Frequency | 2011.2 | $-0.013(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.412)$ | 0.323 ( $\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.006$ ) | 0.419 | -1.30\% |
| Frequency | 2012.1 | $0.002(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.880)$ | 0.277 ( $\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.009$ ) | 0.530 | +0.23\% |
| Frequency | 2012.2 | $0.016(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.329)$ | $0.239(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.015)$ | 0.623 | +1.60\% |
| Frequency | 2013.1 | 0.030 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.099)$ | $0.202(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.029)$ | 0.701 | +3.00\% |
| Frequency | 2013.2 | $0.036(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.092)$ | $0.186(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.056)$ | 0.702 | +3.68\% |
| Frequency | 2014.1 | $0.057(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.019)$ | $0.139(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.114)$ | 0.789 | +5.81\% |
| Frequency | 2014.2 | $0.059(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.045)$ | $0.133(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.171)$ | 0.759 | +6.09\% |
| Frequency | 2015.1 | 0.078 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.033$ ) | 0.095 ( $\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.339$ ) | 0.781 | +8.16\% |
| Frequency | 2015.2 | $0.083(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.081)$ | $0.088(\mathrm{Cl}=+/-0.265 ; \mathrm{p}=0.450)$ | 0.734 | +8.63\% |
| Frequency | 2016.1 | $0.133(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.024)$ | $0.007(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.944)$ | 0.833 | +14.22\% |

Comprehensive - Theft

> Coverage $=C M-$ Theft
> End Trend Period $=2019.2$
> Excluded Points $=$ NA
> Parameters Included: time, trend_level_change
> Future Trend Start Date $=2016-01-01$

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.087(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.343 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.872 | -8.34\% | +29.16\% |  |
| Loss Cost | 2004.2 | $-0.086(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.340 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.861 | -8.22\% | +28.97\% |  |
| Loss Cost | 2005.1 | $-0.085(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.339 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000$ ) | 0.849 | -8.19\% | +28.92\% |  |
| Loss Cost | 2005.2 | $-0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.343 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000$ ) | 0.843 | -8.33\% | +29.12\% |  |
| Loss Cost | 2006.1 | $-0.088(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.344 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.834 | -8.39\% | +29.20\% |  |
| Loss Cost | 2006.2 | $-0.088(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.344 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.824 | -8.40\% | +29.22\% |  |
| Loss Cost | 2007.1 | $-0.083(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.335 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.816 | -7.95\% | +28.67\% |  |
| Loss Cost | 2007.2 | $-0.078(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.808 | -7.53\% | +28.21\% |  |
| Loss Cost | 2008.1 | $-0.069(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.311 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000$ ) | 0.819 | -6.70\% | +27.37\% |  |
| Loss Cost | 2008.2 | $-0.065(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.304 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000$ ) | 0.817 | -6.32\% | +27.01\% |  |
| Loss Cost | 2009.1 | $-0.058(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.292 ( $\mathrm{Cl}=+/-0.070 ; p=0.000)$ | 0.825 | -5.59\% | +26.40\% |  |
| Loss Cost | 2009.2 | $-0.052(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | 0.283 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000$ ) | 0.828 | -5.06\% | +26.00\% |  |
| Loss Cost | 2010.1 | $-0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.034)$ | 0.255 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.875 | -3.32\% | +24.82\% |  |
| Loss Cost | 2010.2 | $-0.035(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.056)$ | 0.257 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.874 | -3.45\% | +24.90\% |  |
| Loss Cost | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.160)$ | 0.249 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.876 | -2.90\% | +24.61\% |  |
| Loss Cost | 2011.2 | $-0.027(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.279)$ | 0.246 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000$ ) | 0.874 | -2.66\% | +24.50\% |  |
| Loss Cost | 2012.1 | $-0.005(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.869)$ | 0.217 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000$ ) | 0.893 | -0.45\% | +23.66\% |  |
| Loss Cost | 2012.2 | $-0.004(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.900)$ | $0.217(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.001$ ) | 0.888 | -0.44\% | +23.65\% |  |
| Loss Cost | 2013.1 | 0.000 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.994$ ) | 0.212 ( $\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.007$ ) | 0.882 | -0.03\% | +23.55\% |  |
| Loss Cost | 2013.2 | $-0.028(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.649)$ | $0.244(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.011$ ) | 0.875 | -2.75\% | +24.07\% |  |
| Loss Cost | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.800)$ | $0.238(\mathrm{Cl}=+/-0.242 ; ~ p=0.053)$ | 0.866 | -2.26\% | +24.01\% |  |
| Loss Cost | 2014.2 | $-0.051(\mathrm{Cl}=+/-0.337 ; ~ p=0.736)$ | 0.268 ( $\mathrm{Cl}=+/-0.380 ; p=0.143$ ) | 0.851 | -4.96\% | +24.23\% |  |
| Loss Cost | 2015.1 | $-0.081(\mathrm{Cl}=+/-0.757 ; p=0.807)$ | $0.299(\mathrm{Cl}=+/-0.797 ; \mathrm{p}=0.405)$ | 0.829 | -7.81\% | +24.34\% |  |
| Loss Cost | 2015.2 | 0.218 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000$ ) |  | 0.823 |  |  | +24.34\% |
| Loss Cost | 2016.1 | 0.268 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000$ ) |  | 0.937 |  |  | +30.71\% |
| Severity | 2004.1 | $0.053(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | 0.961 | +5.40\% | +10.69\% |  |
| Severity | 2004.2 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001$ ) | 0.958 | +5.42\% | +10.67\% |  |
| Severity | 2005.1 | 0.052 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.051(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.955 | +5.30\% | +10.81\% |  |
| Severity | 2005.2 | $0.052(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002$ ) | 0.953 | +5.38\% | +10.71\% |  |
| Severity | 2006.1 | $0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.030 ; p=0.003)$ | 0.949 | +5.39\% | +10.70\% |  |
| Severity | 2006.2 | $0.053(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004$ ) | 0.944 | +5.41\% | +10.69\% |  |
| Severity | 2007.1 | 0.055 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.009$ ) | 0.943 | +5.62\% | +10.50\% |  |
| Severity | 2007.2 | $0.056(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.017$ ) | 0.940 | +5.77\% | +10.37\% |  |
| Severity | 2008.1 | $0.061(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.042)$ | 0.950 | +6.31\% | +9.96\% |  |
| Severity | 2008.2 | 0.063 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.074$ ) | 0.946 | +6.50\% | +9.83\% |  |
| Severity | 2009.1 | 0.063 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.030 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.099$ ) | 0.940 | +6.53\% | +9.80\% |  |
| Severity | 2009.2 | $0.058(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.045$ ) | 0.937 | +6.00\% | +10.12\% |  |
| Severity | 2010.1 | 0.056 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.041(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.043)$ | 0.929 | +5.77\% | +10.24\% |  |
| Severity | 2010.2 | 0.050 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.050(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.021)$ | 0.924 | +5.13\% | +10.55\% |  |
| Severity | 2011.1 | $0.052(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.042$ ) | 0.917 | +5.29\% | +10.48\% |  |
| Severity | 2011.2 | $0.053(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | 0.047 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.075)$ | 0.907 | +5.40\% | +10.44\% |  |
| Severity | 2012.1 | 0.059 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003$ ) | 0.038 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.183$ ) | 0.902 | +6.09\% | +10.22\% |  |
| Severity | 2012.2 | 0.047 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.034)$ | $0.053(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.106)$ | 0.891 | +4.84\% | +10.55\% |  |
| Severity | 2013.1 | $0.039(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.156)$ | $0.063(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.108)$ | 0.874 | +3.94\% | +10.74\% |  |
| Severity | 2013.2 | 0.023 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.519$ ) | $0.082(\mathrm{Cl}=+/-0.100 ; p=0.098)$ | 0.858 | +2.29\% | +11.01\% |  |
| Severity | 2014.1 | $-0.009(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.857)$ | $0.117(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.076)$ | 0.846 | -0.88\% | +11.38\% |  |
| Severity | 2014.2 | 0.015 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.853$ ) | $0.091(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.338)$ | 0.835 | +1.53\% | +11.21\% |  |
| Severity | 2015.1 | $-0.074(\mathrm{Cl}=+/-0.401 ; \mathrm{p}=0.674)$ | $0.183(\mathrm{Cl}=+/-0.422 ; \mathrm{p}=0.339)$ | 0.807 | -7.16\% | +11.49\% |  |
| Severity | 2015.2 | $0.109(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001$ ) |  | 0.805 |  |  | +11.49\% |
| Severity | 2016.1 | $0.132(\mathrm{Cl}=+/-0.040 ; p=0.000)$ |  | 0.900 |  |  | +14.14\% |
| Frequency | 2004.1 | $-0.140(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.294(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.958 | -13.04\% | +16.68\% |  |
| Frequency | 2004.2 | $-0.139(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.292 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000$ ) | 0.952 | -12.94\% | +16.53\% |  |
| Frequency | 2005.1 | $-0.137(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.288 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.945 | -12.81\% | +16.35\% |  |
| Frequency | 2005.2 | $-0.139(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.293 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.941 | -13.01\% | +16.63\% |  |
| Frequency | 2006.1 | -0.140 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.295 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.933 | -13.07\% | +16.71\% |  |
| Frequency | 2006.2 | $-0.140(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.295 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.923 | -13.11\% | +16.74\% |  |
| Frequency | 2007.1 | $-0.138(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.290 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000$ ) | 0.909 | -12.85\% | +16.45\% |  |
| Frequency | 2007.2 | $-0.134(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.284(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | 0.892 | -12.58\% | +16.16\% |  |
| Frequency | 2008.1 | $-0.131(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.278 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000$ ) | 0.870 | -12.24\% | +15.83\% |  |
| Frequency | 2008.2 | $-0.128(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.274(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.844 | -12.04\% | +15.65\% |  |
| Frequency | 2009.1 | $-0.121(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.262 ( $\mathrm{Cl}=+/-0.065 ; ~ p=0.000)$ | 0.813 | -11.38\% | +15.12\% |  |
| Frequency | 2009.2 | $-0.110(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.245 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.781 | -10.44\% | +14.42\% |  |
| Frequency | 2010.1 | $-0.090(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.214 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.820 | -8.59\% | +13.22\% |  |
| Frequency | 2010.2 | $-0.085(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.207(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.793 | -8.16\% | +12.97\% |  |
| Frequency | 2011.1 | $-0.081(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.201(\mathrm{Cl}=+/-0.057 ; p=0.000)$ | 0.770 | -7.78\% | +12.78\% |  |
| Frequency | 2011.2 | $-0.080(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.753 | -7.65\% | +12.73\% |  |
| Frequency | 2012.1 | $-0.064(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.005)$ | 0.179 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.764 | -6.17\% | +12.19\% |  |
| Frequency | 2012.2 | $-0.052(\mathrm{Cl}=+/-0.050 ; p=0.046)$ | $0.164(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001$ ) | 0.772 | -5.03\% | +11.85\% |  |
| Frequency | 2013.1 | $-0.039(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.214)$ | 0.148 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.005$ ) | 0.778 | -3.82\% | +11.57\% |  |
| Frequency | 2013.2 | $-0.051(\mathrm{Cl}=+/-0.089 ; p=0.237)$ | $0.162(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.012)$ | 0.774 | -4.93\% | +11.76\% |  |
| Frequency | 2014.1 | $-0.014(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.810)$ | $0.121(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.113)$ | 0.789 | -1.39\% | +11.33\% |  |
| Frequency | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.492)$ | 0.177 ( $\mathrm{Cl}=+/-0.239 ; p=0.127$ ) | 0.773 | -6.39\% | +11.71\% |  |
| Frequency | 2015.1 | $-0.007(\mathrm{Cl}=+/-0.473 ; \mathrm{p}=0.973)$ | 0.116 ( $\mathrm{Cl}=+/-0.498 ; \mathrm{p}=0.599)$ | 0.759 | -0.70\% | +11.52\% |  |
| Frequency | 2015.2 | $0.109(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.002)$ |  | 0.747 |  |  | +11.52\% |
| Frequency | 2016.1 | $0.136(\mathrm{Cl}=+/-0.050 ; p=0.001)$ |  | 0.861 |  |  | +14.52\% |

Comprehensive - Non-Theft

Coverage $=C M-$ All Other
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.028 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.365 | +2.87\% |
| Loss Cost | 2004.2 | $0.027(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.323 | +2.73\% |
| Loss Cost | 2005.1 | $0.027(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.306 | +2.76\% |
| Loss Cost | 2005.2 | 0.025 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003$ ) | 0.252 | +2.53\% |
| Loss Cost | 2006.1 | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.296 | +2.86\% |
| Loss Cost | 2006.2 | 0.025 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005$ ) | 0.234 | +2.54\% |
| Loss Cost | 2007.1 | 0.026 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.007$ ) | 0.227 | +2.64\% |
| Loss Cost | 2007.2 | $0.024(\mathrm{Cl}=+/-0.020 ; p=0.019)$ | 0.177 | +2.43\% |
| Loss Cost | 2008.1 | 0.024 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.030$ ) | 0.154 | +2.41\% |
| Loss Cost | 2008.2 | $0.031(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005)$ | 0.273 | +3.19\% |
| Loss Cost | 2009.1 | 0.032 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.008)$ | 0.256 | +3.28\% |
| Loss Cost | 2009.2 | 0.038 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | 0.330 | +3.92\% |
| Loss Cost | 2010.1 | 0.040 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.005$ ) | 0.312 | +4.06\% |
| Loss Cost | 2010.2 | $0.034(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.020)$ | 0.223 | +3.45\% |
| Loss Cost | 2011.1 | $0.031(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.051)$ | 0.159 | +3.14\% |
| Loss Cost | 2011.2 | $0.036(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.038)$ | 0.196 | +3.70\% |
| Loss Cost | 2012.1 | $0.038(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.053)$ | 0.176 | +3.86\% |
| Loss Cost | 2012.2 | $0.028(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.171)$ | 0.067 | +2.83\% |
| Loss Cost | 2013.1 | 0.042 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.057)$ | 0.193 | +4.28\% |
| Loss Cost | 2013.2 | 0.029 ( $\mathrm{Cl}=+/-0.047 ; ~ p=0.206)$ | 0.057 | +2.92\% |
| Loss Cost | 2014.1 | 0.050 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.034)$ | 0.289 | +5.13\% |
| Loss Cost | 2014.2 | $0.044(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.099)$ | 0.174 | +4.48\% |
| Loss Cost | 2015.1 | $0.047(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.139)$ | 0.140 | +4.79\% |
| Loss Cost | 2015.2 | 0.025 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.456$ ) | -0.045 | +2.51\% |
| Loss Cost | 2016.1 | 0.017 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.678$ ) | -0.113 | +1.72\% |
| Severity | 2004.1 | 0.028 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.419 | +2.87\% |
| Severity | 2004.2 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.365 | +2.61\% |
| Severity | 2005.1 | 0.026 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.349 | +2.65\% |
| Severity | 2005.2 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | 0.308 | +2.54\% |
| Severity | 2006.1 | 0.029 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.388 | +2.97\% |
| Severity | 2006.2 | 0.029 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.358 | +2.95\% |
| Severity | 2007.1 | $0.031(\mathrm{Cl}=+/-0.016 ; p=0.000)$ | 0.378 | +3.19\% |
| Severity | 2007.2 | $0.032(\mathrm{Cl}=+/-0.017 ; p=0.001)$ | 0.360 | +3.26\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.018 ; p=0.001)$ | 0.370 | +3.50\% |
| Severity | 2008.2 | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.468 | +4.14\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.019 ; p=0.000)$ | 0.515 | +4.62\% |
| Severity | 2009.2 | 0.050 ( $\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.554 | +5.11\% |
| Severity | 2010.1 | 0.055 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.587 | +5.62\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.563 | +5.77\% |
| Severity | 2011.1 | $0.062(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.592 | +6.36\% |
| Severity | 2011.2 | 0.065 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.581 | +6.70\% |
| Severity | 2012.1 | 0.068 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.560 | +6.98\% |
| Severity | 2012.2 | 0.059 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.002$ ) | 0.470 | +6.09\% |
| Severity | 2013.1 | 0.072 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | 0.580 | +7.41\% |
| Severity | 2013.2 | $0.063(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.003)$ | 0.483 | +6.55\% |
| Severity | 2014.1 | $0.082(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.675 | +8.56\% |
| Severity | 2014.2 | $0.078(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.002)$ | 0.593 | +8.07\% |
| Severity | 2015.1 | $0.089(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.002)$ | 0.621 | +9.27\% |
| Severity | 2015.2 | 0.074 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.015$ ) | 0.488 | +7.64\% |
| Severity | 2016.1 | $0.077(\mathrm{Cl}=+/-0.070 ; p=0.036)$ | 0.416 | +8.00\% |
| Frequency | 2004.1 | $0.000(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.998)$ | -0.032 | 0.00\% |
| Frequency | 2004.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.785)$ | -0.031 | +0.12\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.812)$ | -0.032 | +0.11\% |
| Frequency | 2005.2 | $0.000(\mathrm{Cl}=+/-0.010 ; p=0.973)$ | -0.036 | -0.02\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.847)$ | -0.036 | -0.10\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.477)$ | -0.018 | -0.39\% |
| Frequency | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.366)$ | -0.006 | -0.53\% |
| Frequency | 2007.2 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.187)$ | 0.033 | -0.81\% |
| Frequency | 2008.1 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.109)$ | 0.069 | -1.05\% |
| Frequency | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.194)$ | 0.033 | -0.91\% |
| Frequency | 2009.1 | $-0.013(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.080)$ | 0.098 | -1.29\% |
| Frequency | 2009.2 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.152)$ | 0.055 | -1.13\% |
| Frequency | 2010.1 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.082)$ | 0.106 | -1.48\% |
| Frequency | 2010.2 | $-0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.010)$ | 0.281 | -2.20\% |
| Frequency | 2011.1 | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.543 | -3.03\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.468 | -2.81\% |
| Frequency | 2012.1 | $-0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | 0.444 | -2.92\% |
| Frequency | 2012.2 | $-0.031(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.424 | -3.07\% |
| Frequency | 2013.1 | $-0.030(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.013)$ | 0.345 | -2.91\% |
| Frequency | 2013.2 | $-0.035(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.010)$ | 0.393 | -3.41\% |
| Frequency | 2014.1 | $-0.032(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.032)$ | 0.295 | -3.16\% |
| Frequency | 2014.2 | $-0.034(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.054)$ | 0.256 | -3.32\% |
| Frequency | 2015.1 | $-0.042(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.042)$ | 0.316 | -4.10\% |
| Frequency | 2015.2 | $-0.049(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.050)$ | 0.326 | -4.76\% |
| Frequency | 2016.1 | $-0.060(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.049)$ | 0.368 | -5.82\% |

## Comprehensive - Non-Theft

Coverage $=$ CM - All Other<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.028(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.156(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.008$ ) | 0.482 | +2.87\% |
| Loss Cost | 2004.2 | $0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | -0.154 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.012$ ) | 0.440 | +2.82\% |
| Loss Cost | 2005.1 | $0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | -0.157 ( $\mathrm{Cl}=+/-0.120 ; p=0.013$ ) | 0.427 | +2.76\% |
| Loss Cost | 2005.2 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.150(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.020)$ | 0.368 | +2.63\% |
| Loss Cost | 2006.1 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.139(\mathrm{Cl}=+/-0.126 ; p=0.032)$ | 0.389 | +2.86\% |
| Loss Cost | 2006.2 | 0.026 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003$ ) | $-0.129(\mathrm{Cl}=+/-0.130 ; p=0.051)$ | 0.318 | +2.64\% |
| Loss Cost | 2007.1 | $0.026(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005$ ) | $-0.129(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.060)$ | 0.307 | +2.64\% |
| Loss Cost | 2007.2 | 0.025 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.011$ ) | $-0.125(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.080)$ | 0.250 | +2.54\% |
| Loss Cost | 2008.1 | $0.024(\mathrm{Cl}=+/-0.020 ; p=0.023)$ | $-0.130(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.080$ ) | 0.233 | +2.41\% |
| Loss Cost | 2008.2 | 0.033 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.168(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.013)$ | 0.438 | +3.37\% |
| Loss Cost | 2009.1 | $0.032(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | $-0.172(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.015)$ | 0.424 | +3.28\% |
| Loss Cost | 2009.2 | $0.041(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.206(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.002)$ | 0.577 | +4.19\% |
| Loss Cost | 2010.1 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | $-0.210(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.003)$ | 0.565 | +4.06\% |
| Loss Cost | 2010.2 | $0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004)$ | -0.199 ( $\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.006$ ) | 0.483 | +3.76\% |
| Loss Cost | 2011.1 | $0.031(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.016)$ | $-0.219(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.003)$ | 0.493 | +3.14\% |
| Loss Cost | 2011.2 | $0.041(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | $-0.251(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.001)$ | 0.624 | +4.19\% |
| Loss Cost | 2012.1 | $0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.008)$ | $-0.260(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.001)$ | 0.624 | +3.86\% |
| Loss Cost | 2012.2 | 0.034 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.028$ ) | -0.248 ( $\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.002$ ) | 0.542 | +3.43\% |
| Loss Cost | 2013.1 | $0.042(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.013)$ | $-0.227(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.003)$ | 0.584 | +4.28\% |
| Loss Cost | 2013.2 | 0.035 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.053$ ) | $-0.211(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.008)$ | 0.469 | +3.59\% |
| Loss Cost | 2014.1 | $0.050(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.009)$ | -0.179 ( $\mathrm{Cl}=+/-0.130 ; p=0.012$ ) | 0.596 | +5.13\% |
| Loss Cost | 2014.2 | $0.051(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.022)$ | $-0.182(\mathrm{Cl}=+/-0.146 ; p=0.020)$ | 0.513 | +5.28\% |
| Loss Cost | 2015.1 | 0.047 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.067$ ) | -0.190 ( $\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.026$ ) | 0.497 | +4.79\% |
| Loss Cost | 2015.2 | $0.035(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.224)$ | $-0.169(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.061)$ | 0.303 | +3.57\% |
| Loss Cost | 2016.1 | $0.017(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.582)$ | $-0.196(\mathrm{Cl}=+/-0.187 ; p=0.042)$ | 0.382 | +1.72\% |
| Severity | 2004.1 | 0.028 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | -0.169 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001$ ) | 0.583 | +2.87\% |
| Severity | 2004.2 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | -0.160 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.002$ ) | 0.530 | +2.70\% |
| Severity | 2005.1 | 0.026 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $-0.163(\mathrm{Cl}=+/-0.100 ; p=0.002)$ | 0.518 | +2.65\% |
| Severity | 2005.2 | $0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.164(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.003)$ | 0.484 | +2.66\% |
| Severity | 2006.1 | $0.029(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.149(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.006)$ | 0.528 | +2.97\% |
| Severity | 2006.2 | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.154(\mathrm{Cl}=+/-0.106 ; p=0.006)$ | 0.508 | +3.07\% |
| Severity | 2007.1 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.148(\mathrm{Cl}=+/-0.109 ; p=0.010)$ | 0.511 | +3.19\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.158(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.008)$ | 0.511 | +3.41\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.154(\mathrm{Cl}=+/-0.117 ; p=0.012)$ | 0.508 | +3.50\% |
| Severity | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.188(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | 0.682 | +4.34\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.178(\mathrm{Cl}=+/-0.100 ; p=0.001)$ | 0.698 | +4.62\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.205(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.796 | +5.38\% |
| Severity | 2010.1 | 0.055 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.197(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.802 | +5.62\% |
| Severity | 2010.2 | $0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $-0.213(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.820 | +6.11\% |
| Severity | 2011.1 | $0.062(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.206(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.823 | +6.36\% |
| Severity | 2011.2 | 0.069 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $-0.229(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.870 | +7.15\% |
| Severity | 2012.1 | 0.068 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | -0.234 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000$ ) | 0.863 | +6.98\% |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | -0.225 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000$ ) | 0.823 | +6.65\% |
| Severity | 2013.1 | $0.072(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $-0.207(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.863 | +7.41\% |
| Severity | 2013.2 | 0.070 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $-0.203(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.001)$ | 0.817 | +7.22\% |
| Severity | 2014.1 | $0.082(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.176(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.917 | +8.56\% |
| Severity | 2014.2 | $0.085(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.897 | +8.90\% |
| Severity | 2015.1 | $0.089(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.176(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.001)$ | 0.896 | +9.27\% |
| Severity | 2015.2 | $0.084(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.167(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.004)$ | 0.840 | +8.73\% |
| Severity | 2016.1 | 0.077 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.003$ ) | -0.177 ( $\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.005$ ) | 0.832 | +8.00\% |
| Frequency | 2004.1 | 0.000 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.998$ ) | $0.013(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.751)$ | -0.063 | 0.00\% |
| Frequency | 2004.2 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.795$ ) | $0.007(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.877)$ | -0.065 | +0.12\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.815)$ | $0.006(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.885$ ) | -0.068 | +0.11\% |
| Frequency | 2005.2 | 0.000 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.959$ ) | $0.014(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.761$ ) | -0.070 | -0.03\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.850)$ | 0.010 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.832$ ) | -0.074 | -0.10\% |
| Frequency | 2006.2 | -0.004 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.463$ ) | $0.025(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.586)$ | -0.046 | -0.41\% |
| Frequency | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.374)$ | 0.019 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.680)$ | -0.040 | -0.53\% |
| Frequency | 2007.2 | $-0.008(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.178)$ | $0.033(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.474)$ | 0.013 | -0.84\% |
| Frequency | 2008.1 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.115)$ | $0.024(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.604)$ | 0.039 | -1.05\% |
| Frequency | 2008.2 | -0.009 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.195)$ | 0.019 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.693$ ) | -0.005 | -0.93\% |
| Frequency | 2009.1 | $-0.013(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.088)$ | $0.005(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.910$ ) | 0.053 | -1.29\% |
| Frequency | 2009.2 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.164)$ | 0.000 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.993$ ) | 0.005 | -1.13\% |
| Frequency | 2010.1 | -0.015 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.091$ ) | -0.013 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.805$ ) | 0.059 | -1.48\% |
| Frequency | 2010.2 | -0.022 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.011$ ) | $0.014(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.766$ ) | 0.243 | -2.22\% |
| Frequency | 2011.1 | $-0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.734)$ | 0.518 | -3.03\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $-0.021(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.583)$ | 0.445 | -2.77\% |
| Frequency | 2012.1 | $-0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | $-0.026(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.531)$ | 0.421 | -2.92\% |
| Frequency | 2012.2 | $-0.031(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.006)$ | $-0.023(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.604)$ | 0.393 | -3.02\% |
| Frequency | 2013.1 | -0.030 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.016$ ) | $-0.020(\mathrm{Cl}=+/-0.100 ; p=0.668)$ | 0.302 | -2.91\% |
| Frequency | 2013.2 | $-0.034(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.014)$ | $-0.008(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.871$ ) | 0.340 | -3.39\% |
| Frequency | 2014.1 | -0.032 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.041$ ) | $-0.003(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.956)$ | 0.225 | -3.16\% |
| Frequency | 2014.2 | -0.034 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.070$ ) | $0.001(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.990)$ | 0.174 | -3.32\% |
| Frequency | 2015.1 | -0.042 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.055$ ) | $-0.014(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.818)$ | 0.236 | -4.10\% |
| Frequency | 2015.2 | -0.049 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.071$ ) | $-0.002(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.981)$ | 0.229 | -4.75\% |
| Frequency | 2016.1 | $-0.060(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.069)$ | $-0.019(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.801)$ | 0.271 | -5.82\% |

Comprehensive - Non-Theft

Coverage $=C M-$ All Other
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.407 | +3.16\% |
| Loss Cost | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.366 | +3.04\% |
| Loss Cost | 2005.1 | 0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.350 | +3.09\% |
| Loss Cost | 2005.2 | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.297 | +2.86\% |
| Loss Cost | 2006.1 | $0.032(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | 0.348 | +3.25\% |
| Loss Cost | 2006.2 | $0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.285 | +2.93\% |
| Loss Cost | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003$ ) | 0.281 | +3.07\% |
| Loss Cost | 2007.2 | $0.028(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009)$ | 0.230 | +2.87\% |
| Loss Cost | 2008.1 | $0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.015)$ | 0.208 | +2.90\% |
| Loss Cost | 2008.2 | $0.037(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | 0.350 | +3.80\% |
| Loss Cost | 2009.1 | $0.039(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | 0.336 | +3.95\% |
| Loss Cost | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | 0.428 | +4.73\% |
| Loss Cost | 2010.1 | 0.049 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001$ ) | 0.417 | +4.97\% |
| Loss Cost | 2010.2 | 0.043 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.006$ ) | 0.331 | +4.38\% |
| Loss Cost | 2011.1 | $0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.017)$ | 0.266 | +4.14\% |
| Loss Cost | 2011.2 | 0.048 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010$ ) | 0.321 | +4.92\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.015)$ | 0.309 | +5.26\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.059)$ | 0.190 | +4.27\% |
| Loss Cost | 2013.1 | $0.060(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.010)$ | 0.386 | +6.19\% |
| Loss Cost | 2013.2 | 0.048 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.049)$ | 0.244 | +4.89\% |
| Loss Cost | 2014.1 | 0.076 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | 0.648 | +7.93\% |
| Loss Cost | 2014.2 | $0.074(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005)$ | 0.565 | +7.69\% |
| Loss Cost | 2015.1 | $0.084(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.007)$ | 0.577 | +8.81\% |
| Loss Cost | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.038)$ | 0.410 | +6.87\% |
| Loss Cost | 2016.1 | $0.068(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.087)$ | 0.312 | +7.08\% |
| Severity | 2004.1 | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.377 | +2.75\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.319 | +2.46\% |
| Severity | 2005.1 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.302 | +2.49\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | 0.259 | +2.37\% |
| Severity | 2006.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | 0.340 | +2.82\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.307 | +2.78\% |
| Severity | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.328 | +3.03\% |
| Severity | 2007.2 | $0.031(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.309 | +3.10\% |
| Severity | 2008.1 | $0.033(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.002)$ | 0.319 | +3.34\% |
| Severity | 2008.2 | 0.039 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.420 | +4.02\% |
| Severity | 2009.1 | $0.044(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.471 | +4.54\% |
| Severity | 2009.2 | $0.049(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.512 | +5.07\% |
| Severity | 2010.1 | $0.055(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.549 | +5.63\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.524 | +5.79\% |
| Severity | 2011.1 | $0.063(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.557 | +6.45\% |
| Severity | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.547 | +6.85\% |
| Severity | 2012.1 | $0.069(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | 0.527 | +7.19\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.005)$ | 0.425 | +6.19\% |
| Severity | 2013.1 | 0.075 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001$ ) | 0.548 | +7.74\% |
| Severity | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.008)$ | 0.439 | +6.79\% |
| Severity | 2014.1 | $0.088(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | 0.661 | +9.22\% |
| Severity | 2014.2 | $0.084(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.004)$ | 0.571 | +8.76\% |
| Severity | 2015.1 | 0.099 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.004)$ | 0.618 | +10.39\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.025)$ | 0.469 | +8.61\% |
| Severity | 2016.1 | $0.090(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.053)$ | 0.406 | +9.37\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.292)$ | 0.005 | +0.40\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.160)$ | 0.035 | +0.56\% |
| Frequency | 2005.1 | 0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.172$ ) | 0.032 | +0.58\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.290)$ | 0.006 | +0.48\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.382)$ | -0.008 | +0.42\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.759)$ | -0.036 | +0.15\% |
| Frequency | 2007.1 | 0.000 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.939)$ | -0.041 | +0.04\% |
| Frequency | 2007.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.685)$ | -0.036 | -0.22\% |
| Frequency | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.457)$ | -0.019 | -0.43\% |
| Frequency | 2008.2 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.723)$ | -0.041 | -0.22\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.371)$ | -0.008 | -0.56\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.630)$ | -0.040 | -0.32\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.390)$ | -0.012 | -0.62\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.050)$ | 0.161 | -1.33\% |
| Frequency | 2011.1 | $-0.022(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.571 | -2.17\% |
| Frequency | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.010 ; p=0.001)$ | 0.494 | -1.81\% |
| Frequency | 2012.1 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.003)$ | 0.441 | -1.80\% |
| Frequency | 2012.2 | $-0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.008)$ | 0.391 | -1.82\% |
| Frequency | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.037)$ | 0.257 | -1.44\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.024)$ | 0.329 | -1.78\% |
| Frequency | 2014.1 | $-0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.118)$ | 0.148 | -1.18\% |
| Frequency | 2014.2 | $-0.010(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.264)$ | 0.040 | -0.98\% |
| Frequency | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.170)$ | 0.124 | -1.43\% |
| Frequency | 2015.2 | $-0.016(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.217)$ | 0.095 | -1.60\% |
| Frequency | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.206)$ | 0.126 | -2.09\% |

## Comprehensive - Non-Theft

Coverage $=C M-$ All Other<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.153)$ | 0.388 | +3.16\% |
| Loss Cost | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.169)$ | 0.345 | +3.04\% |
| Loss Cost | 2005.1 | 0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.172)$ | 0.328 | +3.09\% |
| Loss Cost | 2005.2 | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.194)$ | 0.272 | +2.86\% |
| Loss Cost | 2006.1 | $0.032(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.157)$ | 0.324 | +3.25\% |
| Loss Cost | 2006.2 | 0.029 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002$ ) | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.180)$ | 0.260 | +2.93\% |
| Loss Cost | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003$ ) | $0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.178)$ | 0.255 | +3.07\% |
| Loss Cost | 2007.2 | $0.028(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.200)$ | 0.202 | +2.87\% |
| Loss Cost | 2008.1 | $0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.015)$ | $0.009(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.210)$ | 0.178 | +2.90\% |
| Loss Cost | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | $0.010(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.120)$ | 0.324 | +3.80\% |
| Loss Cost | 2009.1 | $0.039(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | $0.010(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.122)$ | 0.309 | +3.95\% |
| Loss Cost | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.079)$ | 0.403 | +4.73\% |
| Loss Cost | 2010.1 | $0.049(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.080)$ | 0.391 | +4.97\% |
| Loss Cost | 2010.2 | $0.043(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.006)$ | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.099)$ | 0.303 | +4.38\% |
| Loss Cost | 2011.1 | $0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.017)$ | $0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.118)$ | 0.237 | +4.14\% |
| Loss Cost | 2011.2 | 0.048 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010$ ) | 0.012 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.095$ ) | 0.292 | +4.92\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.015)$ | $0.012(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.098)$ | 0.279 | +5.26\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.059)$ | $0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.126)$ | 0.167 | +4.27\% |
| Loss Cost | 2013.1 | $0.060(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.010)$ | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.056)$ | 0.363 | +6.19\% |
| Loss Cost | 2013.2 | 0.048 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.049$ ) | $0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.076)$ | 0.238 | +4.89\% |
| Loss Cost | 2014.1 | 0.076 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | $0.014(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.006)$ | 0.641 | +7.93\% |
| Loss Cost | 2014.2 | $0.074(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005)$ | $0.014(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.011)$ | 0.568 | +7.69\% |
| Loss Cost | 2015.1 | $0.084(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.007)$ | $0.014(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.012)$ | 0.584 | +8.81\% |
| Loss Cost | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.038)$ | $0.013(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.018)$ | 0.491 | +6.87\% |
| Loss Cost | 2016.1 | $0.068(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.087)$ | $0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.031)$ | 0.437 | +7.08\% |
| Severity | 2004.1 | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.525)$ | 0.407 | +2.75\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.461)$ | 0.355 | +2.46\% |
| Severity | 2005.1 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.476)$ | 0.338 | +2.49\% |
| Severity | 2005.2 | 0.023 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003$ ) | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.462)$ | 0.297 | +2.37\% |
| Severity | 2006.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.522)$ | 0.375 | +2.82\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.525)$ | 0.343 | +2.78\% |
| Severity | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $-0.003(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.572)$ | 0.360 | +3.03\% |
| Severity | 2007.2 | $0.031(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $-0.003(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.592)$ | 0.341 | +3.10\% |
| Severity | 2008.1 | 0.033 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.002$ ) | $-0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.637)$ | 0.349 | +3.34\% |
| Severity | 2008.2 | 0.039 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.735)$ | 0.445 | +4.02\% |
| Severity | 2009.1 | $0.044(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.823)$ | 0.493 | +4.54\% |
| Severity | 2009.2 | 0.049 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.914)$ | 0.530 | +5.07\% |
| Severity | 2010.1 | $0.055(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.991)$ | 0.564 | +5.63\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.965)$ | 0.537 | +5.79\% |
| Severity | 2011.1 | $0.063(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.865)$ | 0.568 | +6.45\% |
| Severity | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.814)$ | 0.555 | +6.85\% |
| Severity | 2012.1 | $0.069(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.778)$ | 0.531 | +7.19\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.005)$ | $0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.895)$ | 0.430 | +6.19\% |
| Severity | 2013.1 | 0.075 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001$ ) | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.703)$ | 0.551 | +7.74\% |
| Severity | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.008)$ | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.810)$ | 0.439 | +6.79\% |
| Severity | 2014.1 | $0.088(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.498)$ | 0.660 | +9.22\% |
| Severity | 2014.2 | $0.084(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.004)$ | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.566)$ | 0.564 | +8.76\% |
| Severity | 2015.1 | 0.099 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.004$ ) | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.438)$ | 0.606 | +10.39\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.025$ ) | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.572)$ | 0.443 | +8.61\% |
| Severity | 2016.1 | 0.090 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.053)$ | $0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.560)$ | 0.360 | +9.37\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.292)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.257 | +0.40\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.160)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.281 | +0.56\% |
| Frequency | 2005.1 | 0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.172$ ) | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.280 | +0.58\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.290)$ | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | 0.274 | +0.48\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.382)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002$ ) | 0.270 | +0.42\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.759)$ | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.291 | +0.15\% |
| Frequency | 2007.1 | 0.000 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.939)$ | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002)$ | 0.294 | +0.04\% |
| Frequency | 2007.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.685)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003$ ) | 0.324 | -0.22\% |
| Frequency | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.457)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.347 | -0.43\% |
| Frequency | 2008.2 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.723)$ | 0.012 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003$ ) | 0.341 | -0.22\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.371)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003$ ) | 0.390 | -0.56\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.630)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003$ ) | 0.383 | -0.32\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.390)$ | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.004)$ | 0.414 | -0.62\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.050)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.574 | -1.33\% |
| Frequency | 2011.1 | $-0.022(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.813 | -2.17\% |
| Frequency | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.823 | -1.81\% |
| Frequency | 2012.1 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.003)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.813 | -1.80\% |
| Frequency | 2012.2 | $-0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.008)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.802 | -1.82\% |
| Frequency | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.037)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.804 | -1.44\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.024)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.822 | -1.78\% |
| Frequency | 2014.1 | $-0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.118)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.843 | -1.18\% |
| Frequency | 2014.2 | $-0.010(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.264)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.837 | -0.98\% |
| Frequency | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.170)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.850 | -1.43\% |
| Frequency | 2015.2 | $-0.016(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.217)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.843 | -1.60\% |
| Frequency | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.206)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003$ ) | 0.845 | -2.09\% |

Comprehensive - Non-Theft

Coverage $=C M$ - All Other
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: mobility

| Fit | Start | Mobility | 2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.000 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.959$ ) | -0.032 | 0.00\% |
| Loss Cost | 2004.2 | $0.001(\mathrm{Cl}=+/-0.016 ; p=0.920)$ | -0.033 |  |
| Loss Cost | 2005.1 | $0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.898)$ | -0.034 | 0.00\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.848)$ | -0.034 | 0.00\% |
| Loss Cost | 2006.1 | $0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.856)$ | -0.036 | 0.00\% |
| Loss Cost | 2006.2 | $0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.795$ ) | -0.036 | 0.00\% |
| Loss Cost | 2007.1 | $0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.782)$ | -0.037 | 0.00\% |
| Loss Cost | 2007.2 | $0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.736)$ | -0.037 | 0.00\% |
| Loss Cost | 2008.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.716)$ | -0.037 | 0.00\% |
| Loss Cost | 2008.2 | $0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.747)$ | -0.040 | 0.00\% |
| Loss Cost | 2009.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.726$ ) | -0.041 | 0.00\% |
| Loss Cost | 2009.2 | $0.003(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.742)$ | -0.044 | 0.00\% |
| Loss Cost | 2010.1 | $0.003(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.719)$ | -0.045 | 0.00\% |
| Loss Cost | 2010.2 | $0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.627$ ) | -0.041 | 0.00\% |
| Loss Cost | 2011.1 | $0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.574$ ) | -0.039 | 0.00\% |
| Loss Cost | 2011.2 | $0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.585$ ) | -0.042 | 0.00\% |
| Loss Cost | 2012.1 | $0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.569)$ | -0.043 | 0.00\% |
| Loss Cost | 2012.2 | $0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.461)$ | -0.029 | 0.00\% |
| Loss Cost | 2013.1 | $0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.499)$ | -0.038 | 0.00\% |
| Loss Cost | 2013.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.362)$ | -0.008 | 0.00\% |
| Loss Cost | 2014.1 | $0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.404)$ | -0.021 | 0.00\% |
| Loss Cost | 2014.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.322)$ | 0.008 | 0.00\% |
| Loss Cost | 2015.1 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.310)$ | 0.015 | 0.00\% |
| Loss Cost | 2015.2 | $0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.157)$ | 0.138 | 0.00\% |
| Loss Cost | 2016.1 | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.140)$ | 0.181 | 0.00\% |
| Severity | 2004.1 | $-0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.115)$ | 0.049 | 0.00\% |
| Severity | 2004.2 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.108)$ | 0.053 | 0.00\% |
| Severity | 2005.1 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.116)$ | 0.052 | 0.00\% |
| Severity | 2005.2 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.120)$ | 0.051 | 0.00\% |
| Severity | 2006.1 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.121)$ | 0.053 | 0.00\% |
| Severity | 2006.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.129)$ | 0.051 | 0.00\% |
| Severity | 2007.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.139)$ | 0.049 | 0.00\% |
| Severity | 2007.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.150)$ | 0.046 | 0.00\% |
| Severity | 2008.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.163)$ | 0.043 | 0.00\% |
| Severity | 2008.2 | $-0.010(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.165)$ | 0.044 | 0.00\% |
| Severity | 2009.1 | $-0.010(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.177)$ | 0.041 | 0.00\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.192)$ | 0.038 | 0.00\% |
| Severity | 2010.1 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.208)$ | 0.034 | 0.00\% |
| Severity | 2010.2 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.227)$ | 0.029 | 0.00\% |
| Severity | 2011.1 | $-0.009(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.247)$ | 0.024 | 0.00\% |
| Severity | 2011.2 | $-0.009(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.271)$ | 0.017 | 0.00\% |
| Severity | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.298)$ | 0.010 | 0.00\% |
| Severity | 2012.2 | $-0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.303)$ | 0.010 | 0.00\% |
| Severity | 2013.1 | $-0.008(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.321)$ | 0.005 | 0.00\% |
| Severity | 2013.2 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.337)$ | 0.000 | 0.00\% |
| Severity | 2014.1 | $-0.007(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.349)$ | -0.003 | 0.00\% |
| Severity | 2014.2 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.383)$ | -0.016 | 0.00\% |
| Severity | 2015.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.430)$ | -0.033 | 0.00\% |
| Severity | 2015.2 | $-0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.469)$ | -0.049 | 0.00\% |
| Severity | 2016.1 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.539)$ | -0.079 | 0.00\% |
| Frequency | 2004.1 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.254 | 0.00\% |
| Frequency | 2004.2 | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.255 | 0.00\% |
| Frequency | 2005.1 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.256 | 0.00\% |
| Frequency | 2005.2 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.270 | 0.00\% |
| Frequency | 2006.1 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.275 | 0.00\% |
| Frequency | 2006.2 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.315 | 0.00\% |
| Frequency | 2007.1 | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.322 | 0.00\% |
| Frequency | 2007.2 | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.347 | 0.00\% |
| Frequency | 2008.1 | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.359 | 0.00\% |
| Frequency | 2008.2 | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.367 | 0.00\% |
| Frequency | 2009.1 | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.395 | 0.00\% |
| Frequency | 2009.2 | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.406 | 0.00\% |
| Frequency | 2010.1 | $0.013(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.420 | 0.00\% |
| Frequency | 2010.2 | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.492 | 0.00\% |
| Frequency | 2011.1 | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.564 | 0.00\% |
| Frequency | 2011.2 | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.651 | 0.00\% |
| Frequency | 2012.1 | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.665 | 0.00\% |
| Frequency | 2012.2 | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.675 | 0.00\% |
| Frequency | 2013.1 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.737 | 0.00\% |
| Frequency | 2013.2 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.734 | 0.00\% |
| Frequency | 2014.1 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.816 | 0.00\% |
| Frequency | 2014.2 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.830 | 0.00\% |
| Frequency | 2015.1 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.829 | 0.00\% |
| Frequency | 2015.2 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.827 | 0.00\% |
| Frequency | 2016.1 | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.822 | 0.00\% |

## Comprehensive - Non-Theft

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.145(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.015$ ) | 0.502 | +3.07\% |
| Loss Cost | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.143(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020)$ | 0.461 | +3.04\% |
| Loss Cost | 2005.1 | 0.029 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.022)$ | 0.447 | +2.99\% |
| Loss Cost | 2005.2 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.139(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.032)$ | 0.390 | +2.86\% |
| Loss Cost | 2006.1 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.126(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.055$ ) | 0.416 | +3.15\% |
| Loss Cost | 2006.2 | 0.029 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002$ ) | $-0.116(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.081)$ | 0.346 | +2.93\% |
| Loss Cost | 2007.1 | 0.029 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003$ ) | $-0.115(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.098)$ | 0.336 | +2.97\% |
| Loss Cost | 2007.2 | 0.028 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.007$ ) | $-0.111(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.123)$ | 0.279 | +2.87\% |
| Loss Cost | 2008.1 | $0.027(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.016)$ | $-0.115(\mathrm{Cl}=+/-0.150 ; p=0.127)$ | 0.259 | +2.78\% |
| Loss Cost | 2008.2 | $0.037(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $-0.153(\mathrm{Cl}=+/-0.129 ; p=0.023)$ | 0.477 | +3.80\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $-0.155(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.028)$ | 0.461 | +3.75\% |
| Loss Cost | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.187(\mathrm{Cl}=+/-0.120 ; p=0.004)$ | 0.623 | +4.73\% |
| Loss Cost | 2010.1 | $0.046(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.189(\mathrm{Cl}=+/-0.127 ; p=0.006)$ | 0.610 | +4.67\% |
| Loss Cost | 2010.2 | 0.043 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | $-0.180(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.011)$ | 0.532 | +4.38\% |
| Loss Cost | 2011.1 | 0.037 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.009$ ) | $-0.199(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.007)$ | 0.528 | +3.76\% |
| Loss Cost | 2011.2 | 0.048 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | $-0.231(\mathrm{Cl}=+/-0.120 ; p=0.001)$ | 0.672 | +4.92\% |
| Loss Cost | 2012.1 | $0.046(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004)$ | $-0.237(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.002)$ | 0.665 | +4.67\% |
| Loss Cost | 2012.2 | 0.042 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.014$ ) | $-0.228(\mathrm{Cl}=+/-0.137 ; p=0.003)$ | 0.582 | +4.27\% |
| Loss Cost | 2013.1 | $0.054(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.004)$ | $-0.197(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.007$ ) | 0.664 | +5.55\% |
| Loss Cost | 2013.2 | 0.048 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.016$ ) | $-0.184(\mathrm{Cl}=+/-0.139 ; p=0.015)$ | 0.556 | +4.89\% |
| Loss Cost | 2014.1 | $0.071(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.010)$ | 0.819 | +7.33\% |
| Loss Cost | 2014.2 | $0.074(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $-0.140(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.014)$ | 0.780 | +7.69\% |
| Loss Cost | 2015.1 | $0.076(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.003)$ | $-0.136(\mathrm{Cl}=+/-0.120 ; p=0.031)$ | 0.763 | +7.91\% |
| Loss Cost | 2015.2 | $0.066(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.018)$ | $-0.122(\mathrm{Cl}=+/-0.130 ; p=0.062)$ | 0.632 | +6.87\% |
| Loss Cost | 2016.1 | 0.055 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.088)$ | $-0.139(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.068)$ | 0.603 | +5.67\% |
| Severity | 2004.1 | 0.026 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.181(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001)$ | 0.578 | +2.64\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.172(\mathrm{Cl}=+/-0.096 ; p=0.001)$ | 0.524 | +2.46\% |
| Severity | 2005.1 | $0.023(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.177(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | 0.515 | +2.37\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $-0.177(\mathrm{Cl}=+/-0.103 ; p=0.002)$ | 0.480 | +2.37\% |
| Severity | 2006.1 | $0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.162(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.003)$ | 0.518 | +2.69\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.166(\mathrm{Cl}=+/-0.106 ; p=0.004)$ | 0.497 | +2.78\% |
| Severity | 2007.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.162(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.006)$ | 0.498 | +2.88\% |
| Severity | 2007.2 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $-0.170(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005)$ | 0.498 | +3.10\% |
| Severity | 2008.1 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $-0.168(\mathrm{Cl}=+/-0.119 ; p=0.008)$ | 0.494 | +3.16\% |
| Severity | 2008.2 | $0.039(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.200(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | 0.677 | +4.02\% |
| Severity | 2009.1 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.190(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.001$ ) | 0.689 | +4.29\% |
| Severity | 2009.2 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.087 ; p=0.000)$ | 0.793 | +5.07\% |
| Severity | 2010.1 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.208(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.797 | +5.30\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.223(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.816 | +5.79\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.216(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.817 | +6.03\% |
| Severity | 2011.2 | $0.066(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.238(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.866 | +6.85\% |
| Severity | 2012.1 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.245(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.862 | +6.58\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.236(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | 0.823 | +6.19\% |
| Severity | 2013.1 | $0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.216(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.858 | +7.03\% |
| Severity | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $-0.211(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | 0.810 | +6.79\% |
| Severity | 2014.1 | $0.081(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.179(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.909 | +8.41\% |
| Severity | 2014.2 | $0.084(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.185(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.001)$ | 0.887 | +8.76\% |
| Severity | 2015.1 | $0.088(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.177(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.003)$ | 0.885 | +9.21\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.003)$ | $-0.169(\mathrm{Cl}=+/-0.107 ; ~ p=0.008)$ | 0.822 | +8.61\% |
| Severity | 2016.1 | $0.072(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.019)$ | $-0.185(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.012)$ | 0.820 | +7.46\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.268)$ | 0.036 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.302)$ | 0.008 | +0.43\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.162)$ | $0.029(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.408)$ | 0.025 | +0.56\% |
| Frequency | 2005.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.160)$ | 0.032 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.390)$ | 0.024 | +0.60\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.290)$ | $0.038(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.315)$ | 0.008 | +0.48\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.354)$ | 0.036 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.351$ ) | -0.012 | +0.45\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.756)$ | $0.050(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.188)$ | -0.002 | +0.15\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.875)$ | 0.047 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.233)$ | -0.020 | +0.08\% |
| Frequency | 2007.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.676)$ | $0.059(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.125)$ | 0.029 | -0.22\% |
| Frequency | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.509)$ | $0.053(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.182)$ | 0.021 | -0.37\% |
| Frequency | 2008.2 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.721)$ | 0.047 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.249)$ | -0.021 | -0.22\% |
| Frequency | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.412)$ | 0.035 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.387)$ | -0.019 | -0.52\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.635)$ | 0.028 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.499$ ) | -0.069 | -0.32\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.424)$ | 0.019 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.662$ ) | -0.059 | -0.59\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.048)$ | $0.042(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.237)$ | 0.185 | -1.33\% |
| Frequency | 2011.1 | $-0.022(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.508)$ | 0.556 | -2.14\% |
| Frequency | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001)$ | $0.007(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.776$ ) | 0.461 | -1.81\% |
| Frequency | 2012.1 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005)$ | $0.007(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.772)$ | 0.402 | -1.78\% |
| Frequency | 2012.2 | $-0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.010)$ | $0.008(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.763)$ | 0.345 | -1.82\% |
| Frequency | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.051)$ | $0.019(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.474)$ | 0.228 | -1.38\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.025)$ | 0.028 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.302$ ) | 0.340 | -1.78\% |
| Frequency | 2014.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.130)$ | 0.045 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.058$ ) | 0.379 | -1.00\% |
| Frequency | 2014.2 | $-0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.209)$ | 0.045 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.086$ ) | 0.270 | -0.98\% |
| Frequency | 2015.1 | $-0.012(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.221)$ | $0.041(\mathrm{Cl}=+/-0.060 ; p=0.154)$ | 0.267 | -1.19\% |
| Frequency | 2015.2 | $-0.016(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.176)$ | 0.047 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.136$ ) | 0.293 | -1.60\% |
| Frequency | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.289)$ | 0.046 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.213$ ) | 0.255 | -1.66\% |

## Comprehensive - Non-Theft

Coverage $=$ CM- All Other
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.145(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.015$ ) | 0.007 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.277$ ) | 0.486 | +3.07\% |
| Loss Cost | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | -0.143 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020)$ | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.288)$ | 0.443 | +3.04\% |
| Loss Cost | 2005.1 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.145(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.022)$ | $0.006(\mathrm{Cl}=+/-0.013 ; p=0.308)$ | 0.428 | +2.99\% |
| Loss Cost | 2005.2 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $-0.139(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.032)$ | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.323)$ | 0.369 | +2.86\% |
| Loss Cost | 2006.1 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.126(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.055)$ | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.272)$ | 0.395 | +3.15\% |
| Loss Cost | 2006.2 | 0.029 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002$ ) | $-0.116(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.081)$ | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.289)$ | 0.323 | +2.93\% |
| Loss Cost | 2007.1 | $0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | $-0.115(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.098)$ | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.296)$ | 0.311 | +2.97\% |
| Loss Cost | 2007.2 | $0.028(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.007)$ | $-0.111(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.123)$ | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.312)$ | 0.253 | +2.87\% |
| Loss Cost | 2008.1 | $0.027(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.016)$ | $-0.115(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.127)$ | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.341)$ | 0.232 | +2.78\% |
| Loss Cost | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.153(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.023)$ | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.212)$ | 0.455 | +3.80\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $-0.155(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.028)$ | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.234)$ | 0.439 | +3.75\% |
| Loss Cost | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.187(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.004)$ | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.135)$ | 0.606 | +4.73\% |
| Loss Cost | 2010.1 | $0.046(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.189(\mathrm{Cl}=+/-0.127 ; p=0.006)$ | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.155)$ | 0.592 | +4.67\% |
| Loss Cost | 2010.2 | 0.043 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | $-0.180(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.011)$ | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.173)$ | 0.512 | +4.38\% |
| Loss Cost | 2011.1 | 0.037 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.009$ ) | $-0.199(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.007)$ | $0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.235)$ | 0.509 | +3.76\% |
| Loss Cost | 2011.2 | 0.048 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | $-0.231(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.001)$ | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.137)$ | 0.658 | +4.92\% |
| Loss Cost | 2012.1 | 0.046 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004$ ) | $-0.237(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.002)$ | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.176)$ | 0.650 | +4.67\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.014)$ | $-0.228(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.003)$ | $0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.200)$ | 0.570 | +4.27\% |
| Loss Cost | 2013.1 | $0.054(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.004)$ | $-0.197(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.007)$ | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.095$ ) | 0.651 | +5.55\% |
| Loss Cost | 2013.2 | 0.048 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.016$ ) | $-0.184(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.015$ ) | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.112)$ | 0.552 | +4.89\% |
| Loss Cost | 2014.1 | $0.071(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.010)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.006)$ | 0.815 | +7.33\% |
| Loss Cost | 2014.2 | $0.074(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $-0.140(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.014)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.008)$ | 0.781 | +7.69\% |
| Loss Cost | 2015.1 | $0.076(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.003)$ | $-0.136(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.031)$ | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.015)$ | 0.766 | +7.91\% |
| Loss Cost | 2015.2 | 0.066 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.018$ ) | $-0.122(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.062)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.022)$ | 0.683 | +6.87\% |
| Loss Cost | 2016.1 | $0.055(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.088)$ | $-0.139(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.068)$ | 0.010 ( $\mathrm{Cl}=+/-0.010 ; p=0.052)$ | 0.675 | +5.67\% |
| Severity | 2004.1 | $0.026(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.181(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001)$ | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.152)$ | 0.599 | +2.64\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.172(\mathrm{Cl}=+/-0.096 ; p=0.001)$ | $-0.007(\mathrm{Cl}=+/-0.010 ; p=0.142)$ | 0.549 | +2.46\% |
| Severity | 2005.1 | 0.023 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.177(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | $-0.008(\mathrm{Cl}=+/-0.010 ; p=0.138)$ | 0.540 | +2.37\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $-0.177(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.002)$ | $-0.008(\mathrm{Cl}=+/-0.010 ; p=0.146)$ | 0.506 | +2.37\% |
| Severity | 2006.1 | 0.027 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.162(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.003)$ | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.182)$ | 0.544 | +2.69\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.166(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.004)$ | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.195)$ | 0.523 | +2.78\% |
| Severity | 2007.1 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $-0.162(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.006)$ | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.222)$ | 0.522 | +2.88\% |
| Severity | 2007.2 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $-0.170(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005)$ | $-0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.238)$ | 0.521 | +3.10\% |
| Severity | 2008.1 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $-0.168(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.008)$ | $-0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.262)$ | 0.515 | +3.16\% |
| Severity | 2008.2 | $0.039(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.200(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.217)$ | 0.691 | +4.02\% |
| Severity | 2009.1 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.190(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.001)$ | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.270)$ | 0.702 | +4.29\% |
| Severity | 2009.2 | $0.049(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.087 ; p=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.237)$ | 0.801 | +5.07\% |
| Severity | 2010.1 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.208(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.293)$ | 0.804 | +5.30\% |
| Severity | 2010.2 | 0.056 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $-0.223(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.307)$ | 0.821 | +5.79\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.216(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.372)$ | 0.821 | +6.03\% |
| Severity | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.238(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.369)$ | 0.869 | +6.85\% |
| Severity | 2012.1 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.245(\mathrm{Cl}=+/-0.089 ; p=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.329)$ | 0.863 | +6.58\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.236(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.310)$ | 0.825 | +6.19\% |
| Severity | 2013.1 | 0.068 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $-0.216(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.454)$ | 0.859 | +7.03\% |
| Severity | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.211(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.455)$ | 0.810 | +6.79\% |
| Severity | 2014.1 | $0.081(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.179(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.764)$ | 0.909 | +8.41\% |
| Severity | 2014.2 | $0.084(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.185(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.001)$ | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.811)$ | 0.885 | +8.76\% |
| Severity | 2015.1 | $0.088(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.177(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.003)$ | $0.000(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.945$ ) | 0.881 | +9.21\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.003)$ | $-0.169(\mathrm{Cl}=+/-0.107 ; ~ p=0.008)$ | 0.000 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.899$ ) | 0.813 | +8.61\% |
| Severity | 2016.1 | $0.072(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.019)$ | $-0.185(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.012)$ | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.694)$ | 0.805 | +7.46\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.268)$ | $0.036(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.302)$ | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | 0.260 | +0.43\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.162)$ | $0.029(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.408)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.274 | +0.56\% |
| Frequency | 2005.1 | 0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.160$ ) | 0.032 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.390)$ | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | 0.274 | +0.60\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.290)$ | $0.038(\mathrm{Cl}=+/-0.076 ; p=0.315)$ | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | 0.275 | +0.48\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.354)$ | $0.036(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.351$ ) | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | 0.267 | +0.45\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.756)$ | $0.050(\mathrm{Cl}=+/-0.076 ; p=0.188)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.314 | +0.15\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.875)$ | $0.047(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.233)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | 0.309 | +0.08\% |
| Frequency | 2007.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.676)$ | $0.059(\mathrm{Cl}=+/-0.077 ; p=0.125)$ | 0.013 ( $\mathrm{Cl}=+/-0.007 ; p=0.001$ ) | 0.366 | -0.22\% |
| Frequency | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.509)$ | $0.053(\mathrm{Cl}=+/-0.080 ; p=0.182)$ | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002)$ | 0.373 | -0.37\% |
| Frequency | 2008.2 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.721)$ | 0.047 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.249)$ | 0.013 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002$ ) | 0.354 | -0.22\% |
| Frequency | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.412)$ | $0.035(\mathrm{Cl}=+/-0.083 ; p=0.387)$ | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | 0.384 | -0.52\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.635)$ | 0.028 ( $\mathrm{Cl}=+/-0.086 ; p=0.499)$ | 0.012 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003$ ) | 0.365 | -0.32\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.424)$ | $0.019(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.662)$ | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.005)$ | 0.386 | -0.59\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.048)$ | $0.042(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.237)$ | $0.011(\mathrm{Cl}=+/-0.006 ; p=0.001)$ | 0.586 | -1.33\% |
| Frequency | 2011.1 | $-0.022(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.051 ; p=0.508)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.806 | -2.14\% |
| Frequency | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.010 ; p=0.001)$ | $0.007(\mathrm{Cl}=+/-0.049 ; p=0.776)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.812 | -1.81\% |
| Frequency | 2012.1 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005)$ | $0.007(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.772)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.800 | -1.78\% |
| Frequency | 2012.2 | $-0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.010)$ | $0.008(\mathrm{Cl}=+/-0.057 ; p=0.763)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.788 | -1.82\% |
| Frequency | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.051)$ | $0.019(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.474)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.797 | -1.38\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.025)$ | 0.028 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.302$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.825 | -1.78\% |
| Frequency | 2014.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.130)$ | $0.045(\mathrm{Cl}=+/-0.047 ; p=0.058)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.886 | -1.00\% |
| Frequency | 2014.2 | $-0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.209)$ | 0.045 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.086$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.876 | -0.98\% |
| Frequency | 2015.1 | $-0.012(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.221)$ | $0.041(\mathrm{Cl}=+/-0.060 ; p=0.154)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.874 | -1.19\% |
| Frequency | 2015.2 | $-0.016(\mathrm{Cl}=+/-0.026 ; p=0.176)$ | $0.047(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.136)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.878 | -1.60\% |
| Frequency | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.289)$ | $0.046(\mathrm{Cl}=+/-0.083 ; p=0.213)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | 0.868 | -1.66\% |

Comprehensive

Coverage $=C M$
End Trend Period $=2020$.
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.012 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.062$ ) | 0.080 | +1.21\% |
| Loss Cost | 2004.2 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.056)$ | 0.087 | +1.32\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.042)$ | 0.105 | +1.48\% |
| Loss Cost | 2005.2 | $0.015(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.059)$ | 0.090 | +1.46\% |
| Loss Cost | 2006.1 | $0.018(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.026)$ | 0.140 | +1.81\% |
| Loss Cost | 2006.2 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.039$ ) | 0.121 | +1.80\% |
| Loss Cost | 2007.1 | $0.021(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.022)$ | 0.162 | +2.13\% |
| Loss Cost | 2007.2 | $0.022(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.023)$ | 0.163 | +2.27\% |
| Loss Cost | 2008.1 | $0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.015)$ | 0.196 | +2.60\% |
| Loss Cost | 2008.2 | $0.033(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.002)$ | 0.332 | +3.40\% |
| Loss Cost | 2009.1 | 0.037 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | 0.363 | +3.78\% |
| Loss Cost | 2009.2 | $0.044(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.464 | +4.52\% |
| Loss Cost | 2010.1 | $0.049(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.510 | +5.07\% |
| Loss Cost | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | 0.449 | +4.84\% |
| Loss Cost | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002$ ) | 0.415 | +4.91\% |
| Loss Cost | 2011.2 | $0.055(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | 0.468 | +5.64\% |
| Loss Cost | 2012.1 | $0.060(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.484 | +6.21\% |
| Loss Cost | 2012.2 | $0.055(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.005)$ | 0.398 | +5.71\% |
| Loss Cost | 2013.1 | 0.070 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | 0.543 | +7.24\% |
| Loss Cost | 2013.2 | $0.062(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.006)$ | 0.442 | +6.44\% |
| Loss Cost | 2014.1 | $0.084(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.681 | +8.73\% |
| Loss Cost | 2014.2 | $0.083(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | 0.617 | +8.65\% |
| Loss Cost | 2015.1 | $0.090(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.003)$ | 0.598 | +9.40\% |
| Loss Cost | 2015.2 | 0.077 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.018)$ | 0.462 | +8.03\% |
| Loss Cost | 2016.1 | $0.082(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.041)$ | 0.397 | +8.51\% |
| Severity | 2004.1 | $0.019(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.006)$ | 0.193 | +1.92\% |
| Severity | 2004.2 | $0.019(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.011)$ | 0.168 | +1.87\% |
| Severity | 2005.1 | 0.020 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.011$ ) | 0.175 | +2.00\% |
| Severity | 2005.2 | 0.020 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.014$ ) | 0.170 | +2.07\% |
| Severity | 2006.1 | $0.024(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.005$ ) | 0.229 | +2.47\% |
| Severity | 2006.2 | 0.026 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005$ ) | 0.243 | +2.67\% |
| Severity | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.295 | +3.08\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | 0.327 | +3.42\% |
| Severity | 2008.1 | $0.039(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001)$ | 0.389 | +3.93\% |
| Severity | 2008.2 | 0.045 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.468 | +4.56\% |
| Severity | 2009.1 | $0.051(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.546 | +5.24\% |
| Severity | 2009.2 | $0.056(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.583 | +5.77\% |
| Severity | 2010.1 | $0.064(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.657 | +6.57\% |
| Severity | 2010.2 | $0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.666 | +7.02\% |
| Severity | 2011.1 | $0.076(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.728 | +7.91\% |
| Severity | 2011.2 | 0.080 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.727 | +8.38\% |
| Severity | 2012.1 | $0.086(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.737 | +9.02\% |
| Severity | 2012.2 | $0.083(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.685 | +8.60\% |
| Severity | 2013.1 | 0.095 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | 0.760 | +9.95\% |
| Severity | 2013.2 | $0.092(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.707 | +9.62\% |
| Severity | 2014.1 | $0.110(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.828 | +11.63\% |
| Severity | 2014.2 | 0.110 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.790 | +11.68\% |
| Severity | 2015.1 | $0.125(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.826 | +13.26\% |
| Severity | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001$ ) | 0.765 | +12.54\% |
| Severity | 2016.1 | $0.132(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.001)$ | 0.773 | +14.13\% |
| Frequency | 2004.1 | $-0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.065$ ) | 0.077 | -0.70\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.159)$ | 0.034 | -0.54\% |
| Frequency | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.222)$ | 0.018 | -0.50\% |
| Frequency | 2005.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.173)$ | 0.032 | -0.59\% |
| Frequency | 2006.1 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.172)$ | 0.033 | -0.64\% |
| Frequency | 2006.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; p=0.080)$ | 0.079 | -0.85\% |
| Frequency | 2007.1 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.078)$ | 0.083 | -0.92\% |
| Frequency | 2007.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.045)$ | 0.122 | -1.12\% |
| Frequency | 2008.1 | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.033)$ | 0.148 | -1.28\% |
| Frequency | 2008.2 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.079)$ | 0.094 | -1.11\% |
| Frequency | 2009.1 | $-0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.039)$ | 0.148 | -1.39\% |
| Frequency | 2009.2 | $-0.012(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.097)$ | 0.088 | -1.18\% |
| Frequency | 2010.1 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.070)$ | 0.118 | -1.41\% |
| Frequency | 2010.2 | $-0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | 0.283 | -2.04\% |
| Frequency | 2011.1 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.527 | -2.79\% |
| Frequency | 2011.2 | $-0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.447 | -2.53\% |
| Frequency | 2012.1 | $-0.026(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | 0.410 | -2.57\% |
| Frequency | 2012.2 | $-0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.007)$ | 0.379 | -2.67\% |
| Frequency | 2013.1 | $-0.025(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.022)$ | 0.291 | -2.46\% |
| Frequency | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.017)$ | 0.338 | -2.90\% |
| Frequency | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.055)$ | 0.230 | -2.60\% |
| Frequency | 2014.2 | $-0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.087)$ | 0.192 | -2.72\% |
| Frequency | 2015.1 | $-0.035(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.068)$ | 0.249 | -3.41\% |
| Frequency | 2015.2 | $-0.041(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.075)$ | 0.262 | -4.01\% |
| Frequency | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.074)$ | 0.299 | -4.93\% |

## Comprehensive

Coverage $=C M$
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.012 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.047$ ) | $-0.126(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.030)$ | 0.189 | +1.21\% |
| Loss Cost | 2004.2 | $0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.030)$ | $-0.136(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.022)$ | 0.215 | +1.40\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.031)$ | -0.132 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.031$ ) | 0.218 | +1.48\% |
| Loss Cost | 2005.2 | 0.015 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.034)$ | $-0.135(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.032)$ | 0.206 | +1.56\% |
| Loss Cost | 2006.1 | 0.018 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.020)$ | $-0.123(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.052)$ | 0.229 | +1.81\% |
| Loss Cost | 2006.2 | 0.019 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.023$ ) | $-0.127(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.054)$ | 0.214 | +1.89\% |
| Loss Cost | 2007.1 | $0.021(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.017)$ | $-0.117(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.081)$ | 0.232 | +2.13\% |
| Loss Cost | 2007.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | -0.128 ( $\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.065$ ) | 0.249 | +2.38\% |
| Loss Cost | 2008.1 | 0.026 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.012$ ) | $-0.119(\mathrm{Cl}=+/-0.141 ; p=0.094)$ | 0.262 | +2.60\% |
| Loss Cost | 2008.2 | 0.035 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.158(\mathrm{Cl}=+/-0.120 ; p=0.013)$ | 0.484 | +3.57\% |
| Loss Cost | 2009.1 | 0.037 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.150(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.021)$ | 0.491 | +3.78\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.187(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.001)$ | 0.674 | +4.76\% |
| Loss Cost | 2010.1 | 0.049 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.176(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.003)$ | 0.688 | +5.07\% |
| Loss Cost | 2010.2 | 0.050 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.178(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.004)$ | 0.643 | +5.12\% |
| Loss Cost | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.184(\mathrm{Cl}=+/-0.120 ; p=0.005)$ | 0.626 | +4.91\% |
| Loss Cost | 2011.2 | $0.059(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | 0.765 | +6.07\% |
| Loss Cost | 2012.1 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001$ ) | 0.761 | +6.21\% |
| Loss Cost | 2012.2 | $0.061(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.216(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.001)$ | 0.710 | +6.25\% |
| Loss Cost | 2013.1 | 0.070 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.193(\mathrm{Cl}=+/-0.110 ; p=0.002)$ | 0.778 | +7.24\% |
| Loss Cost | 2013.2 | 0.068 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | $-0.189(\mathrm{Cl}=+/-0.120 ; p=0.005)$ | 0.709 | +7.06\% |
| Loss Cost | 2014.1 | $0.084(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.155(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.004)$ | 0.856 | +8.73\% |
| Loss Cost | 2014.2 | 0.090 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.169(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.003)$ | 0.845 | +9.42\% |
| Loss Cost | 2015.1 | 0.090 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.169(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.007)$ | 0.828 | +9.40\% |
| Loss Cost | 2015.2 | $0.087(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | $-0.164(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.017)$ | 0.742 | +9.11\% |
| Loss Cost | 2016.1 | $0.082(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.011$ ) | $-0.173(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.026$ ) | 0.713 | +8.51\% |
| Severity | 2004.1 | 0.019 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.004)$ | $-0.136(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.025)$ | 0.297 | +1.92\% |
| Severity | 2004.2 | $0.019(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.005)$ | $-0.137(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.028)$ | 0.274 | +1.95\% |
| Severity | 2005.1 | 0.020 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.007$ ) | $-0.135(\mathrm{Cl}=+/-0.126 ; p=0.036)$ | 0.272 | +2.00\% |
| Severity | 2005.2 | $0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.006)$ | $-0.144(\mathrm{Cl}=+/-0.129 ; p=0.030)$ | 0.279 | +2.17\% |
| Severity | 2006.1 | $0.024(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $-0.130(\mathrm{Cl}=+/-0.130 ; p=0.050)$ | 0.311 | +2.47\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $-0.145(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.032)$ | 0.347 | +2.79\% |
| Severity | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $-0.132(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.052)$ | 0.375 | +3.08\% |
| Severity | 2007.2 | 0.035 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $-0.153(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.025)$ | 0.439 | +3.56\% |
| Severity | 2008.1 | 0.039 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $-0.138(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.043)$ | 0.472 | +3.93\% |
| Severity | 2008.2 | 0.046 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.171(\mathrm{Cl}=+/-0.120 ; p=0.008)$ | 0.606 | +4.75\% |
| Severity | 2009.1 | $0.051(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.153(\mathrm{Cl}=+/-0.119 ; p=0.014)$ | 0.650 | +5.24\% |
| Severity | 2009.2 | 0.058 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.181(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.003)$ | 0.731 | +6.01\% |
| Severity | 2010.1 | $0.064(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.162(\mathrm{Cl}=+/-0.106 ; p=0.005)$ | 0.770 | +6.57\% |
| Severity | 2010.2 | $0.071(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.187(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | 0.819 | +7.32\% |
| Severity | 2011.1 | 0.076 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.169(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.002)$ | 0.848 | +7.91\% |
| Severity | 2011.2 | $0.084(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.194(\mathrm{Cl}=+/-0.083 ; p=0.000)$ | 0.890 | +8.77\% |
| Severity | 2012.1 | 0.086 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $-0.188(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.888 | +9.02\% |
| Severity | 2012.2 | $0.087(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.190(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001$ ) | 0.861 | +9.09\% |
| Severity | 2013.1 | 0.095 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.170(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001$ ) | 0.896 | +9.95\% |
| Severity | 2013.2 | $0.097(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.176(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.002)$ | 0.872 | +10.21\% |
| Severity | 2014.1 | $0.110(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.148(\mathrm{Cl}=+/-0.070 ; p=0.001)$ | 0.942 | +11.63\% |
| Severity | 2014.2 | 0.117 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $-0.164(\mathrm{Cl}=+/-0.067 ; p=0.000)$ | 0.947 | +12.46\% |
| Severity | 2015.1 | 0.125 ( $\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $-0.151(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.001)$ | 0.958 | +13.26\% |
| Severity | 2015.2 | 0.128 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | $-0.157(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.001)$ | 0.943 | +13.62\% |
| Severity | 2016.1 | $0.132(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.150(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.004)$ | 0.939 | +14.13\% |
| Frequency | 2004.1 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.069)$ | $0.009(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.792)$ | 0.048 | -0.70\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.167)$ | $0.001(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.978)$ | 0.000 | -0.54\% |
| Frequency | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.230)$ | $0.003(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.930)$ | -0.017 | -0.50\% |
| Frequency | 2005.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; p=0.178)$ | $0.008(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.825$ ) | -0.002 | -0.60\% |
| Frequency | 2006.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.181)$ | $0.007(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.867)$ | -0.003 | -0.64\% |
| Frequency | 2006.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.081$ ) | 0.018 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.651$ ) | 0.050 | -0.87\% |
| Frequency | 2007.1 | $-0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.084)$ | 0.015 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.708)$ | 0.051 | -0.92\% |
| Frequency | 2007.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.044)$ | 0.025 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.541$ ) | 0.099 | -1.14\% |
| Frequency | 2008.1 | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.036)$ | $0.019(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.648)$ | 0.118 | -1.28\% |
| Frequency | 2008.2 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.083)$ | 0.013 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.772$ ) | 0.055 | -1.12\% |
| Frequency | 2009.1 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.044)$ | $0.002(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.959)$ | 0.106 | -1.39\% |
| Frequency | 2009.2 | $-0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.109)$ | $-0.006(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.894$ ) | 0.041 | -1.18\% |
| Frequency | 2010.1 | $-0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.077)$ | $-0.014(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.759)$ | 0.074 | -1.41\% |
| Frequency | 2010.2 | $-0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.011)$ | $0.009(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.839)$ | 0.243 | -2.05\% |
| Frequency | 2011.1 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.670)$ | 0.504 | -2.79\% |
| Frequency | 2011.2 | $-0.025(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.025(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.493)$ | 0.429 | -2.48\% |
| Frequency | 2012.1 | $-0.026(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.004)$ | $-0.027(\mathrm{Cl}=+/-0.080 ; p=0.475)$ | 0.391 | -2.57\% |
| Frequency | 2012.2 | $-0.026(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.010)$ | $-0.027(\mathrm{Cl}=+/-0.087 ; p=0.520)$ | 0.353 | -2.61\% |
| Frequency | 2013.1 | $-0.025(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.027)$ | $-0.023(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.601)$ | 0.250 | -2.46\% |
| Frequency | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.025)$ | $-0.013(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.784)$ | 0.282 | -2.87\% |
| Frequency | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.068)$ | $-0.007(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.893)$ | 0.155 | -2.60\% |
| Frequency | 2014.2 | $-0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.110)$ | $-0.004(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.936)$ | 0.103 | -2.70\% |
| Frequency | 2015.1 | $-0.035(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.084)$ | $-0.018(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.759)$ | 0.165 | -3.41\% |
| Frequency | 2015.2 | -0.040 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.104)$ | $-0.007(\mathrm{Cl}=+/-0.147 ; p=0.912)$ | 0.158 | -3.97\% |
| Frequency | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.097)$ | $-0.022(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.751)$ | 0.197 | -4.93\% |

Comprehensive

Coverage $=C M$
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 | 0.012 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.087$ ) | 0.064 | +1.17\% |
| Loss Cost | 2004.2 | 0.013 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.079)$ | 0.072 | +1.28\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.060$ ) | 0.089 | +1.46\% |
| Loss Cost | 2005.2 | $0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.083)$ | 0.074 | +1.44\% |
| Loss Cost | 2006.1 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.038$ ) | 0.123 | +1.81\% |
| Loss Cost | 2006.2 | 0.018 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.055$ ) | 0.105 | +1.79\% |
| Loss Cost | 2007.1 | $0.021(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.031)$ | 0.146 | +2.15\% |
| Loss Cost | 2007.2 | $0.023(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.033)$ | 0.148 | +2.30\% |
| Loss Cost | 2008.1 | $0.026(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.022)$ | 0.182 | +2.67\% |
| Loss Cost | 2008.2 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.322 | +3.55\% |
| Loss Cost | 2009.1 | 0.039 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002$ ) | 0.356 | +3.98\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.465 | +4.81\% |
| Loss Cost | 2010.1 | $0.053(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.518 | +5.46\% |
| Loss Cost | 2010.2 | $0.051(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | 0.458 | +5.24\% |
| Loss Cost | 2011.1 | $0.052(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.002)$ | 0.426 | +5.37\% |
| Loss Cost | 2011.2 | $0.061(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.490 | +6.25\% |
| Loss Cost | 2012.1 | $0.067(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | 0.515 | +6.98\% |
| Loss Cost | 2012.2 | $0.063(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.005)$ | 0.431 | +6.51\% |
| Loss Cost | 2013.1 | $0.081(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001$ ) | 0.603 | +8.43\% |
| Loss Cost | 2013.2 | $0.074(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004)$ | 0.508 | +7.68\% |
| Loss Cost | 2014.1 | $0.101(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.803 | +10.66\% |
| Loss Cost | 2014.2 | $0.104(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.766 | +10.95\% |
| Loss Cost | 2015.1 | $0.117(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.789 | +12.41\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.003)$ | 0.706 | +11.41\% |
| Loss Cost | 2016.1 | $0.122(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.006)$ | 0.704 | +13.02\% |
| Severity | 2004.1 | 0.015 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025$ ) | 0.128 | +1.54\% |
| Severity | 2004.2 | 0.015 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.044)$ | 0.103 | +1.47\% |
| Severity | 2005.1 | $0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.043)$ | 0.108 | +1.57\% |
| Severity | 2005.2 | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.051)$ | 0.102 | +1.62\% |
| Severity | 2006.1 | 0.020 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.021$ ) | 0.157 | +2.01\% |
| Severity | 2006.2 | 0.022 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.019)$ | 0.169 | +2.20\% |
| Severity | 2007.1 | 0.026 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.009$ ) | 0.220 | +2.60\% |
| Severity | 2007.2 | $0.029(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.006)$ | 0.251 | +2.93\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.314 | +3.43\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | 0.397 | +4.07\% |
| Severity | 2009.1 | 0.047 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.481 | +4.77\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.520 | +5.30\% |
| Severity | 2010.1 | $0.060(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.603 | +6.13\% |
| Severity | 2010.2 | $0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.610 | +6.58\% |
| Severity | 2011.1 | 0.073 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | 0.680 | +7.52\% |
| Severity | 2011.2 | $0.077(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.677 | +7.99\% |
| Severity | 2012.1 | $0.083(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.686 | +8.66\% |
| Severity | 2012.2 | 0.078 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.619 | +8.14\% |
| Severity | 2013.1 | $0.092(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.707 | +9.62\% |
| Severity | 2013.2 | $0.088(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | 0.638 | +9.18\% |
| Severity | 2014.1 | $0.109(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.785 | +11.46\% |
| Severity | 2014.2 | $0.109(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.734 | +11.50\% |
| Severity | 2015.1 | 0.126 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | 0.780 | +13.38\% |
| Severity | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.003$ ) | 0.695 | +12.52\% |
| Severity | 2016.1 | $0.136(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.005)$ | 0.709 | +14.56\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.278)$ | 0.007 | -0.37\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.595)$ | -0.024 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; p=0.764)$ | -0.032 | -0.11\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.638)$ | -0.028 | -0.18\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.633)$ | -0.029 | -0.20\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.353)$ | -0.004 | -0.39\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.345)$ | -0.003 | -0.43\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; p=0.214)$ | 0.026 | -0.61\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.161)$ | 0.046 | -0.74\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.360)$ | -0.006 | -0.50\% |
| Frequency | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.197)$ | 0.036 | -0.75\% |
| Frequency | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.446)$ | -0.020 | -0.46\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.338)$ | -0.002 | -0.64\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.049)$ | 0.163 | -1.26\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.526 | -2.00\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | 0.441 | -1.61\% |
| Frequency | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.007)$ | 0.369 | -1.54\% |
| Frequency | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.020)$ | 0.303 | -1.50\% |
| Frequency | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.091)$ | 0.155 | -1.09\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.062)$ | 0.217 | -1.37\% |
| Frequency | 2014.1 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.287)$ | 0.024 | -0.72\% |
| Frequency | 2014.2 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.531)$ | -0.061 | -0.49\% |
| Frequency | 2015.1 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.362)$ | -0.007 | -0.86\% |
| Frequency | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.404)$ | -0.027 | -0.99\% |
| Frequency | 2016.1 | $-0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.379)$ | -0.014 | -1.34\% |

## Comprehensive

Coverage $=C M$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.012 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.087$ ) | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.853$ ) | 0.050 | +1.17\% |
| Loss Cost | 2004.2 | $0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.079)$ | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.881)$ | 0.057 | +1.28\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.060)$ | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.921)$ | 0.074 | +1.46\% |
| Loss Cost | 2005.2 | $0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.083)$ | $-0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.918)$ | 0.056 | +1.44\% |
| Loss Cost | 2006.1 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.038$ ) | $0.000(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.994)$ | 0.107 | +1.81\% |
| Loss Cost | 2006.2 | 0.018 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.055$ ) | 0.000 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.990$ ) | 0.086 | +1.79\% |
| Loss Cost | 2007.1 | $0.021(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.031)$ | 0.000 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.942)$ | 0.127 | +2.15\% |
| Loss Cost | 2007.2 | 0.023 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.033)$ | $0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.917)$ | 0.127 | +2.30\% |
| Loss Cost | 2008.1 | 0.026 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.022$ ) | $0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.855)$ | 0.161 | +2.67\% |
| Loss Cost | 2008.2 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.692)$ | 0.306 | +3.55\% |
| Loss Cost | 2009.1 | $0.039(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | $0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.627)$ | 0.339 | +3.98\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.485)$ | 0.450 | +4.81\% |
| Loss Cost | 2010.1 | $0.053(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.398)$ | 0.503 | +5.46\% |
| Loss Cost | 2010.2 | $0.051(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.435)$ | 0.438 | +5.24\% |
| Loss Cost | 2011.1 | $0.052(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.002)$ | $0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.438)$ | 0.402 | +5.37\% |
| Loss Cost | 2011.2 | $0.061(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.347)$ | 0.466 | +6.25\% |
| Loss Cost | 2012.1 | $0.067(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.296)$ | 0.490 | +6.98\% |
| Loss Cost | 2012.2 | $0.063(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.005)$ | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.345)$ | 0.397 | +6.51\% |
| Loss Cost | 2013.1 | $0.081(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.178)$ | 0.577 | +8.43\% |
| Loss Cost | 2013.2 | $0.074(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004)$ | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.226)$ | 0.471 | +7.68\% |
| Loss Cost | 2014.1 | $0.101(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.029)$ | 0.787 | +10.66\% |
| Loss Cost | 2014.2 | $0.104(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.038)$ | 0.743 | +10.95\% |
| Loss Cost | 2015.1 | 0.117 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.026)$ | 0.766 | +12.41\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.003)$ | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.044$ ) | 0.669 | +11.41\% |
| Loss Cost | 2016.1 | $0.122(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.006)$ | $0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.043)$ | 0.664 | +13.02\% |
| Severity | 2004.1 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025)$ | $-0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.065)$ | 0.257 | +1.54\% |
| Severity | 2004.2 | 0.015 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.044$ ) | $-0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.066)$ | 0.236 | +1.47\% |
| Severity | 2005.1 | 0.016 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.043)$ | $-0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.075)$ | 0.238 | +1.57\% |
| Severity | 2005.2 | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.051)$ | $-0.012(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.083)$ | 0.232 | +1.62\% |
| Severity | 2006.1 | 0.020 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.021$ ) | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.095)$ | 0.283 | +2.01\% |
| Severity | 2006.2 | $0.022(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.019)$ | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.108)$ | 0.291 | +2.20\% |
| Severity | 2007.1 | 0.026 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.009$ ) | $-0.010(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.126)$ | 0.336 | +2.60\% |
| Severity | 2007.2 | 0.029 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.006$ ) | $-0.010(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.146)$ | 0.361 | +2.93\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.170)$ | 0.414 | +3.43\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | $-0.008(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.196)$ | 0.486 | +4.07\% |
| Severity | 2009.1 | $0.047(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.229)$ | 0.558 | +4.77\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.268)$ | 0.589 | +5.30\% |
| Severity | 2010.1 | 0.060 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.317)$ | 0.658 | +6.13\% |
| Severity | 2010.2 | $0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.367)$ | 0.663 | +6.58\% |
| Severity | 2011.1 | $0.073(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.441)$ | 0.722 | +7.52\% |
| Severity | 2011.2 | $0.077(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.504)$ | 0.718 | +7.99\% |
| Severity | 2012.1 | $0.083(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.585)$ | 0.724 | +8.66\% |
| Severity | 2012.2 | 0.078 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.537)$ | 0.671 | +8.14\% |
| Severity | 2013.1 | $0.092(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.673)$ | 0.744 | +9.62\% |
| Severity | 2013.2 | $0.088(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.638)$ | 0.687 | +9.18\% |
| Severity | 2014.1 | $0.109(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.855)$ | 0.812 | +11.46\% |
| Severity | 2014.2 | 0.109 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.010 ; p=0.869)$ | 0.768 | +11.50\% |
| Severity | 2015.1 | 0.126 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.923)$ | 0.804 | +13.38\% |
| Severity | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.003)$ | $0.000(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.987)$ | 0.732 | +12.52\% |
| Severity | 2016.1 | $0.136(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.005)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.839)$ | 0.737 | +14.56\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.278)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.310 | -0.37\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.595)$ | $0.011(\mathrm{Cl}=+/-0.006 ; p=0.001)$ | 0.313 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; p=0.764)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | 0.309 | -0.11\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.638)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | 0.314 | -0.18\% |
| Frequency | 2006.1 | -0.002 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.633)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.312 | -0.20\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.009 ; p=0.353)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.348 | -0.39\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; p=0.345)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.347 | -0.43\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.214)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.004)$ | 0.372 | -0.61\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.161)$ | 0.010 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.005$ ) | 0.386 | -0.74\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.360)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.374 | -0.50\% |
| Frequency | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.197)$ | 0.010 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.004$ ) | 0.410 | -0.75\% |
| Frequency | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.446)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.402 | -0.46\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.338)$ | 0.010 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.004$ ) | 0.416 | -0.64\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.049)$ | 0.010 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.003$ ) | 0.562 | -1.26\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.781 | -2.00\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.796 | -1.61\% |
| Frequency | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.007)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.783 | -1.54\% |
| Frequency | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.020)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.770 | -1.50\% |
| Frequency | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.091)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.780 | -1.09\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.062)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.794 | -1.37\% |
| Frequency | 2014.1 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.287)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.833 | -0.72\% |
| Frequency | 2014.2 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.531)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.829 | -0.49\% |
| Frequency | 2015.1 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.362)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.839 | -0.86\% |
| Frequency | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.404)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.833 | -0.99\% |
| Frequency | 2016.1 | $-0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.379)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | 0.830 | -1.34\% |

Comprehensive

Coverage $=C M$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: mobility

| Fit | Start Date | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.476$ ) | -0.015 | 0.00\% |
| Loss Cost | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.484)$ | -0.016 | 0.00\% |
| Loss Cost | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.488)$ | -0.017 | 0.00\% |
| Loss Cost | 2005.2 | $-0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.507)$ | -0.019 | 0.00\% |
| Loss Cost | 2006.1 | $-0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.495$ ) | -0.019 | 0.00\% |
| Loss Cost | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.516)$ | -0.021 | 0.00\% |
| Loss Cost | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.514)$ | -0.022 | 0.00\% |
| Loss Cost | 2007.2 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.529)$ | -0.024 | 0.00\% |
| Loss Cost | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.535)$ | -0.026 | 0.00\% |
| Loss Cost | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.506$ ) | -0.024 | 0.00\% |
| Loss Cost | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.521)$ | -0.027 | 0.00\% |
| Loss Cost | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.519)$ | -0.028 | 0.00\% |
| Loss Cost | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.536)$ | -0.031 | 0.00\% |
| Loss Cost | 2010.2 | $-0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.573)$ | -0.037 | 0.00\% |
| Loss Cost | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.609)$ | -0.042 | 0.00\% |
| Loss Cost | 2011.2 | $-0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.626)$ | -0.046 | 0.00\% |
| Loss Cost | 2012.1 | $-0.004(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.656)$ | -0.052 | 0.00\% |
| Loss Cost | 2012.2 | $-0.003(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.713)$ | -0.061 | 0.00\% |
| Loss Cost | 2013.1 | $-0.003(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.712)$ | -0.065 | 0.00\% |
| Loss Cost | 2013.2 | $-0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.786)$ | -0.076 | 0.00\% |
| Loss Cost | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.771)$ | -0.082 | 0.00\% |
| Loss Cost | 2014.2 | $-0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.850)$ | -0.096 | 0.00\% |
| Loss Cost | 2015.1 | $-0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.913)$ | -0.110 | 0.00\% |
| Loss Cost | 2015.2 | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.949)$ | -0.124 | 0.00\% |
| Loss Cost | 2016.1 | $0.001(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.873)$ | -0.138 | 0.00\% |
| Severity | 2004.1 | $-0.016(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.015)$ | 0.148 | 0.00\% |
| Severity | 2004.2 | $-0.016(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.017)$ | 0.148 | 0.00\% |
| Severity | 2005.1 | $-0.016(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.019)$ | 0.147 | 0.00\% |
| Severity | 2005.2 | $-0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.022)$ | 0.145 | 0.00\% |
| Severity | 2006.1 | $-0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.022)$ | 0.149 | 0.00\% |
| Severity | 2006.2 | $-0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.025)$ | 0.147 | 0.00\% |
| Severity | 2007.1 | $-0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.027)$ | 0.148 | 0.00\% |
| Severity | 2007.2 | $-0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.030)$ | 0.147 | 0.00\% |
| Severity | 2008.1 | $-0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.033)$ | 0.147 | 0.00\% |
| Severity | 2008.2 | $-0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.036)$ | 0.148 | 0.00\% |
| Severity | 2009.1 | $-0.017(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.040)$ | 0.147 | 0.00\% |
| Severity | 2009.2 | $-0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.046)$ | 0.143 | 0.00\% |
| Severity | 2010.1 | $-0.016(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.053)$ | 0.141 | 0.00\% |
| Severity | 2010.2 | $-0.016(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.061)$ | 0.137 | 0.00\% |
| Severity | 2011.1 | $-0.016(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.070)$ | 0.132 | 0.00\% |
| Severity | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.080)$ | 0.128 | 0.00\% |
| Severity | 2012.1 | -0.015 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.092$ ) | 0.123 | 0.00\% |
| Severity | 2012.2 | $-0.014(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.090)$ | 0.134 | 0.00\% |
| Severity | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.106)$ | 0.126 | 0.00\% |
| Severity | 2013.2 | $-0.013(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.107)$ | 0.135 | 0.00\% |
| Severity | 2014.1 | $-0.013(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.127)$ | 0.126 | 0.00\% |
| Severity | 2014.2 | $-0.012(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.138)$ | 0.127 | 0.00\% |
| Severity | 2015.1 | $-0.012(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.168)$ | 0.111 | 0.00\% |
| Severity | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.174)$ | 0.120 | 0.00\% |
| Severity | 2016.1 | $-0.010(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.215)$ | 0.097 | 0.00\% |
| Frequency | 2004.1 | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | 0.305 | 0.00\% |
| Frequency | 2004.2 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.329 | 0.00\% |
| Frequency | 2005.1 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.330 | 0.00\% |
| Frequency | 2005.2 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.333 | 0.00\% |
| Frequency | 2006.1 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.332 | 0.00\% |
| Frequency | 2006.2 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.350 | 0.00\% |
| Frequency | 2007.1 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.349 | 0.00\% |
| Frequency | 2007.2 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.356 | 0.00\% |
| Frequency | 2008.1 | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.357 | 0.00\% |
| Frequency | 2008.2 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.377 | 0.00\% |
| Frequency | 2009.1 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.388 | 0.00\% |
| Frequency | 2009.2 | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | 0.414 | 0.00\% |
| Frequency | 2010.1 | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.417 | 0.00\% |
| Frequency | 2010.2 | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.477 | 0.00\% |
| Frequency | 2011.1 | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.539 | 0.00\% |
| Frequency | 2011.2 | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.636 | 0.00\% |
| Frequency | 2012.1 | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.656 | 0.00\% |
| Frequency | 2012.2 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.670 | 0.00\% |
| Frequency | 2013.1 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.740 | 0.00\% |
| Frequency | 2013.2 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.737 | 0.00\% |
| Frequency | 2014.1 | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.828 | 0.00\% |
| Frequency | 2014.2 | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.839 | 0.00\% |
| Frequency | 2015.1 | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.840 | 0.00\% |
| Frequency | 2015.2 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.837 | 0.00\% |
| Frequency | 2016.1 | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.832 | 0.00\% |

## Comprehensive

Coverage $=C M$
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.088)$ | -0.132 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.027$ ) | 0.184 | +1.09\% |
| Loss Cost | 2004.2 | 0.013 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.058$ ) | -0.142 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020$ ) | 0.209 | +1.28\% |
| Loss Cost | 2005.1 | $0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.059)$ | $-0.138(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.029)$ | 0.211 | +1.37\% |
| Loss Cost | 2005.2 | $0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.064$ ) | -0.141 ( $\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.031$ ) | 0.200 | +1.44\% |
| Loss Cost | 2006.1 | 0.017 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.038$ ) | -0.128 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.052$ ) | 0.219 | +1.71\% |
| Loss Cost | 2006.2 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.043$ ) | -0.132 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.054$ ) | 0.204 | +1.79\% |
| Loss Cost | 2007.1 | 0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.033$ ) | -0.120 ( $\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.084$ ) | 0.219 | +2.04\% |
| Loss Cost | 2007.2 | 0.023 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.025$ ) | $-0.131(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.069)$ | 0.236 | +2.30\% |
| Loss Cost | 2008.1 | 0.025 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.023$ ) | -0.121 ( $\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.102$ ) | 0.248 | +2.54\% |
| Loss Cost | 2008.2 | 0.035 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016)$ | 0.471 | +3.55\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $-0.150(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.028)$ | 0.478 | +3.78\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | -0.185 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.002$ ) | 0.665 | +4.81\% |
| Loss Cost | 2010.1 | $0.051(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | -0.173 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005$ ) | 0.681 | +5.18\% |
| Loss Cost | 2010.2 | $0.051(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.174(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.008)$ | 0.637 | +5.24\% |
| Loss Cost | 2011.1 | $0.049(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.181(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.009)$ | 0.618 | +5.01\% |
| Loss Cost | 2011.2 | $0.061(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.214(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001$ ) | 0.763 | +6.25\% |
| Loss Cost | 2012.1 | 0.063 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | -0.209 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.002$ ) | 0.759 | +6.46\% |
| Loss Cost | 2012.2 | 0.063 ( $\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $-0.210(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.003$ ) | 0.709 | +6.51\% |
| Loss Cost | 2013.1 | 0.075 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | -0.179 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.006$ ) | 0.790 | +7.84\% |
| Loss Cost | 2013.2 | $0.074(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $-0.176(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.011$ ) | 0.724 | +7.68\% |
| Loss Cost | 2014.1 | $0.096(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.129(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.005)$ | 0.914 | +10.06\% |
| Loss Cost | 2014.2 | 0.104 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | -0.143 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.002$ ) | 0.923 | +10.95\% |
| Loss Cost | 2015.1 | $0.109(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.007$ ) | 0.921 | +11.50\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.016)$ | 0.879 | +11.41\% |
| Loss Cost | 2016.1 | 0.110 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003)$ | $-0.130(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.040$ ) | 0.859 | +11.64\% |
| Severity | 2004.1 | $0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.019)$ | $-0.161(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.005$ ) | 0.315 | +1.45\% |
| Severity | 2004.2 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025)$ | $-0.162(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.006)$ | 0.291 | +1.47\% |
| Severity | 2005.1 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.036)$ | -0.162 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.008$ ) | 0.288 | +1.46\% |
| Severity | 2005.2 | $0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.029)$ | $-0.170(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.007$ ) | 0.296 | +1.62\% |
| Severity | 2006.1 | 0.019 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.017$ ) | $-0.157(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.014)$ | 0.316 | +1.89\% |
| Severity | 2006.2 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.009)$ | $-0.171(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.009)$ | 0.355 | +2.20\% |
| Severity | 2007.1 | $0.024(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.007)$ | $-0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016$ ) | 0.373 | +2.45\% |
| Severity | 2007.2 | $0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $-0.178(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.007$ ) | 0.444 | +2.93\% |
| Severity | 2008.1 | 0.032 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $-0.165(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.013$ ) | 0.468 | +3.26\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.195(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.002)$ | 0.621 | +4.07\% |
| Severity | 2009.1 | $0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.178(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.003)$ | 0.657 | +4.53\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.204(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000$ ) | 0.750 | +5.30\% |
| Severity | 2010.1 | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.186(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001$ ) | 0.783 | +5.83\% |
| Severity | 2010.2 | $0.064(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.839 | +6.58\% |
| Severity | 2011.1 | $0.069(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | -0.192 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000$ ) | 0.863 | +7.14\% |
| Severity | 2011.2 | 0.077 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | -0.215 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000$ ) | 0.911 | +7.99\% |
| Severity | 2012.1 | 0.078 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.211(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.907 | +8.12\% |
| Severity | 2012.2 | 0.078 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $-0.212(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.882 | +8.14\% |
| Severity | 2013.1 | 0.086 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | -0.192 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000$ ) | 0.910 | +8.98\% |
| Severity | 2013.2 | $0.088(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | -0.196 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.001$ ) | 0.887 | +9.18\% |
| Severity | 2014.1 | $0.102(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.167(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.951 | +10.69\% |
| Severity | 2014.2 | $0.109(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.180(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000$ ) | 0.959 | +11.50\% |
| Severity | 2015.1 | 0.115 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $-0.168(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | 0.966 | +12.24\% |
| Severity | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $-0.172(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.001)$ | 0.951 | +12.52\% |
| Severity | 2016.1 | 0.120 ( $\mathrm{Cl}=+/-0.037 ; p=0.000)$ | $-0.169(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.004)$ | 0.944 | +12.73\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.302)$ | $0.029(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.358)$ | 0.003 | -0.35\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.599)$ | 0.020 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.515$ ) | -0.045 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.800)$ | $0.024(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.436)$ | -0.046 | -0.09\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.639)$ | $0.029(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.373)$ | -0.035 | -0.18\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.674)$ | $0.029(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.386)$ | -0.038 | -0.17\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.349)$ | 0.039 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.238$ ) | 0.014 | -0.39\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.382)$ | $0.039(\mathrm{Cl}=+/-0.070 ; p=0.260)$ | 0.011 | -0.40\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; p=0.205)$ | 0.048 ( $\mathrm{Cl}=+/-0.070 ; p=0.172$ ) | 0.066 | -0.61\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.184)$ | $0.044(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.223)$ | 0.070 | -0.69\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.360)$ | $0.037(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.317)$ | -0.003 | -0.50\% |
| Frequency | 2009.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.224)$ | $0.028(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.447)$ | 0.016 | -0.72\% |
| Frequency | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.455)$ | $0.019(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.608)$ | -0.061 | -0.46\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.367)$ | $0.014(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.724)$ | -0.053 | -0.62\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.049)$ | $0.034(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.308)$ | 0.168 | -1.26\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001$ ) | $0.011(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.657)$ | 0.502 | -1.98\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.010 ; p=0.003)$ | $0.000(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.988)$ | 0.401 | -1.61\% |
| Frequency | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | $0.003(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.917)$ | 0.321 | -1.54\% |
| Frequency | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025$ ) | $0.002(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.951)$ | 0.245 | -1.50\% |
| Frequency | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.117)$ | $0.013(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.607)$ | 0.101 | -1.05\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.068)$ | 0.020 ( $\mathrm{Cl}=+/-0.056 ; p=0.440)$ | 0.191 | -1.37\% |
| Frequency | 2014.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.355)$ | $0.038(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.091)$ | 0.224 | -0.57\% |
| Frequency | 2014.2 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.496$ ) | 0.037 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.134)$ | 0.114 | -0.49\% |
| Frequency | 2015.1 | $-0.007(\mathrm{Cl}=+/-0.020 ; p=0.469)$ | $0.034(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.216)$ | 0.090 | -0.66\% |
| Frequency | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.377)$ | 0.039 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.202)$ | 0.107 | -0.99\% |
| Frequency | 2016.1 | -0.010 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.516$ ) | $0.039(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.278)$ | 0.061 | -0.97\% |

## Comprehensive

Coverage $=C M$<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters Included: time, seasonality, mobility

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.088)$ | $-0.132(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.027)$ | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.544)$ | 0.172 | +1.09\% |
| Loss Cost | 2004.2 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.058)$ | $-0.142(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020)$ | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.564)$ | 0.196 | +1.28\% |
| Loss Cost | 2005.1 | $0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.059)$ | $-0.138(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.029)$ | $-0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.598)$ | 0.198 | +1.37\% |
| Loss Cost | 2005.2 | $0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.064)$ | $-0.141(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.031)$ | $-0.003(\mathrm{Cl}=+/-0.013 ; p=0.611)$ | 0.184 | +1.44\% |
| Loss Cost | 2006.1 | $0.017(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.038)$ | $-0.128(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.052)$ | $-0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.692)$ | 0.204 | +1.71\% |
| Loss Cost | 2006.2 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.043$ ) | $-0.132(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.054)$ | $-0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.705)$ | 0.186 | +1.79\% |
| Loss Cost | 2007.1 | 0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.033)$ | $-0.120(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.084)$ | $-0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.778)$ | 0.202 | +2.04\% |
| Loss Cost | 2007.2 | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.025)$ | $-0.131(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.069)$ | $-0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.803)$ | 0.217 | +2.30\% |
| Loss Cost | 2008.1 | 0.025 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.023)$ | $-0.121(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.102)$ | $-0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.868)$ | 0.228 | +2.54\% |
| Loss Cost | 2008.2 | 0.035 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $-0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016)$ | 0.000 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.946$ ) | 0.458 | +3.55\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $-0.150(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.028)$ | $0.000(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.989)$ | 0.464 | +3.78\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $-0.185(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.002)$ | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.871$ ) | 0.656 | +4.81\% |
| Loss Cost | 2010.1 | $0.051(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.173(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005)$ | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.765)$ | 0.671 | +5.18\% |
| Loss Cost | 2010.2 | $0.051(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.174(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.008)$ | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.767)$ | 0.623 | +5.24\% |
| Loss Cost | 2011.1 | 0.049 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001$ ) | $-0.181(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.009)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.831)$ | 0.602 | +5.01\% |
| Loss Cost | 2011.2 | $0.061(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.214(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001)$ | $0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.673)$ | 0.752 | +6.25\% |
| Loss Cost | 2012.1 | $0.063(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.638)$ | 0.747 | +6.46\% |
| Loss Cost | 2012.2 | $0.063(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $-0.210(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.003)$ | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.648)$ | 0.691 | +6.51\% |
| Loss Cost | 2013.1 | $0.075(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $-0.179(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.006)$ | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.365)$ | 0.776 | +7.84\% |
| Loss Cost | 2013.2 | $0.074(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $-0.176(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.011)$ | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.397)$ | 0.703 | +7.68\% |
| Loss Cost | 2014.1 | 0.096 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.129(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.005)$ | $0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.032)$ | 0.907 | +10.06\% |
| Loss Cost | 2014.2 | $0.104(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.143(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.002)$ | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.019)$ | 0.915 | +10.95\% |
| Loss Cost | 2015.1 | $0.109(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.007)$ | $0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.022)$ | 0.912 | +11.50\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.016)$ | $0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.036)$ | 0.864 | +11.41\% |
| Loss Cost | 2016.1 | $0.110(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003)$ | $-0.130(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.040)$ | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.063)$ | 0.839 | +11.64\% |
| Severity | 2004.1 | $0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.019)$ | $-0.161(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.005)$ | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.012)$ | 0.416 | +1.45\% |
| Severity | 2004.2 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025)$ | $-0.162(\mathrm{Cl}=+/-0.113 ; p=0.006)$ | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.014)$ | 0.396 | +1.47\% |
| Severity | 2005.1 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.036)$ | $-0.162(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.008)$ | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.016)$ | 0.393 | +1.46\% |
| Severity | 2005.2 | $0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.029)$ | $-0.170(\mathrm{Cl}=+/-0.120 ; p=0.007)$ | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.018)$ | 0.398 | +1.62\% |
| Severity | 2006.1 | 0.019 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.017$ ) | $-0.157(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.014)$ | $-0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.024)$ | 0.418 | +1.89\% |
| Severity | 2006.2 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.009)$ | $-0.171(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.009)$ | $-0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.026)$ | 0.450 | +2.20\% |
| Severity | 2007.1 | $0.024(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.007)$ | $-0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016)$ | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.034)$ | 0.466 | +2.45\% |
| Severity | 2007.2 | $0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $-0.178(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.007)$ | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.033)$ | 0.525 | +2.93\% |
| Severity | 2008.1 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $-0.165(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.013)$ | $-0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.044)$ | 0.546 | +3.26\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.195(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.002)$ | $-0.012(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.028)$ | 0.677 | +4.07\% |
| Severity | 2009.1 | $0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.178(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.003)$ | $-0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.039)$ | 0.707 | +4.53\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.204(\mathrm{Cl}=+/-0.100 ; p=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.026$ ) | 0.786 | +5.30\% |
| Severity | 2010.1 | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.186(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | $-0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.036)$ | 0.814 | +5.83\% |
| Severity | 2010.2 | $0.064(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.025)$ | 0.861 | +6.58\% |
| Severity | 2011.1 | $0.069(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.192(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.035)$ | 0.881 | +7.14\% |
| Severity | 2011.2 | $0.077(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.215(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.018)$ | 0.922 | +7.99\% |
| Severity | 2012.1 | $0.078(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.211(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.026)$ | 0.918 | +8.12\% |
| Severity | 2012.2 | $0.078(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.212(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.034)$ | 0.898 | +8.14\% |
| Severity | 2013.1 | 0.086 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.192(\mathrm{Cl}=+/-0.080 ; p=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.049)$ | 0.921 | +8.98\% |
| Severity | 2013.2 | $0.088(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.196(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.001$ ) | $-0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.063)$ | 0.902 | +9.18\% |
| Severity | 2014.1 | $0.102(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.167(\mathrm{Cl}=+/-0.063 ; p=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.058)$ | 0.958 | +10.69\% |
| Severity | 2014.2 | $0.109(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.180(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.049)$ | 0.964 | +11.50\% |
| Severity | 2015.1 | 0.115 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.168(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.088)$ | 0.970 | +12.24\% |
| Severity | 2015.2 | 0.118 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $-0.172(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.001)$ | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.120)$ | 0.957 | +12.52\% |
| Severity | 2016.1 | 0.120 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.169(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.004)$ | $-0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.196)$ | 0.950 | +12.73\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.302)$ | $0.029(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.358)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.307 | -0.35\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.599)$ | $0.020(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.515)$ | $0.012(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | 0.299 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.800)$ | $0.024(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.436)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.299 | -0.09\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.639)$ | $0.029(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.373)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.310 | -0.18\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.674)$ | $0.029(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.386)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.307 | -0.17\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.349)$ | $0.039(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.238)$ | $0.012(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001)$ | 0.360 | -0.39\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.382)$ | $0.039(\mathrm{Cl}=+/-0.070 ; p=0.260)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002$ ) | 0.356 | -0.40\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; p=0.205)$ | $0.048(\mathrm{Cl}=+/-0.070 ; p=0.172)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.002)$ | 0.398 | -0.61\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.184)$ | $0.044(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.223)$ | $0.011(\mathrm{Cl}=+/-0.007 ; p=0.003)$ | 0.402 | -0.69\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.360)$ | $0.037(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.317)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.375 | -0.50\% |
| Frequency | 2009.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.224)$ | $0.028(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.447)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.004)$ | 0.398 | -0.72\% |
| Frequency | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.455)$ | 0.019 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.608$ ) | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.378 | -0.46\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.367)$ | $0.014(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.724)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.005)$ | 0.386 | -0.62\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.049)$ | $0.034(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.308)$ | $0.010(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.565 | -1.26\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.657)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.770 | -1.98\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.010 ; p=0.003)$ | $0.000(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.988)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.782 | -1.61\% |
| Frequency | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | $0.003(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.917)$ | 0.009 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.766 | -1.54\% |
| Frequency | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025)$ | $0.002(\mathrm{Cl}=+/-0.056 ; p=0.951)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.751 | -1.50\% |
| Frequency | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.117)$ | $0.013(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.607$ ) | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.766 | -1.05\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.068)$ | 0.020 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.440)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.788 | -1.37\% |
| Frequency | 2014.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.355)$ | $0.038(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.091$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.867 | -0.57\% |
| Frequency | 2014.2 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.496)$ | $0.037(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.134)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.857 | -0.49\% |
| Frequency | 2015.1 | $-0.007(\mathrm{Cl}=+/-0.020 ; p=0.469)$ | $0.034(\mathrm{Cl}=+/-0.059 ; p=0.216)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.855 | -0.66\% |
| Frequency | 2015.2 | $-0.010(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.377)$ | $0.039(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.202)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.854 | -0.99\% |
| Frequency | 2016.1 | $-0.010(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.516)$ | $0.039(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.278)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.004)$ | 0.843 | -0.97\% |

## All Perils

Coverage $=A P$
End Trend Period $=2020.1$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.460 | +2.72\% |
| Loss Cost | 2004.2 | 0.028 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.466 | +2.86\% |
| Loss Cost | 2005.1 | 0.029 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.465 | +2.97\% |
| Loss Cost | 2005.2 | $0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.469 | +3.12\% |
| Loss Cost | 2006.1 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.518 | +3.45\% |
| Loss Cost | 2006.2 | 0.035 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.505 | +3.54\% |
| Loss Cost | 2007.1 | 0.037 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.524 | +3.79\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.558 | +4.13\% |
| Loss Cost | 2008.1 | $0.044(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.593 | +4.51\% |
| Loss Cost | 2008.2 | 0.048 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.640 | +4.97\% |
| Loss Cost | 2009.1 | $0.053(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.679 | +5.44\% |
| Loss Cost | 2009.2 | $0.058(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.730 | +6.01\% |
| Loss Cost | 2010.1 | $0.062(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.744 | +6.42\% |
| Loss Cost | 2010.2 | $0.063(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.718 | +6.49\% |
| Loss Cost | 2011.1 | $0.065(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.704 | +6.72\% |
| Loss Cost | 2011.2 | $0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.693 | +7.03\% |
| Loss Cost | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.671 | +7.27\% |
| Loss Cost | 2012.2 | 0.065 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | 0.603 | +6.70\% |
| Loss Cost | 2013.1 | 0.065 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001$ ) | 0.557 | +6.76\% |
| Loss Cost | 2013.2 | $0.058(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.005$ ) | 0.455 | +5.93\% |
| Loss Cost | 2014.1 | $0.062(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | 0.433 | +6.36\% |
| Loss Cost | 2014.2 | $0.059(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.027)$ | 0.343 | +6.10\% |
| Loss Cost | 2015.1 | $0.056(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.071$ ) | 0.241 | +5.74\% |
| Loss Cost | 2015.2 | 0.047 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.190)$ | 0.104 | +4.82\% |
| Loss Cost | 2016.1 | $0.032(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.448)$ | -0.046 | +3.25\% |
| Severity | 2004.1 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.870 | +3.36\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.859 | +3.37\% |
| Severity | 2005.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.856 | +3.44\% |
| Severity | 2005.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.844 | +3.45\% |
| Severity | 2006.1 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.846 | +3.56\% |
| Severity | 2006.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.830 | +3.54\% |
| Severity | 2007.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.814 | +3.54\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.792 | +3.49\% |
| Severity | 2008.1 | 0.035 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.790 | +3.61\% |
| Severity | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.799 | +3.80\% |
| Severity | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.840 | +4.12\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.827 | +4.20\% |
| Severity | 2010.1 | $0.044(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.849 | +4.49\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.871 | +4.81\% |
| Severity | 2011.1 | $0.051(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.916 | +5.26\% |
| Severity | 2011.2 | $0.053(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.910 | +5.39\% |
| Severity | 2012.1 | 0.055 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.914 | +5.65\% |
| Severity | 2012.2 | $0.052(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.903 | +5.36\% |
| Severity | 2013.1 | $0.054(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.895 | +5.53\% |
| Severity | 2013.2 | 0.050 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.878 | +5.17\% |
| Severity | 2014.1 | $0.053(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.878 | +5.49\% |
| Severity | 2014.2 | $0.051(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.845 | +5.22\% |
| Severity | 2015.1 | 0.056 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.865 | +5.77\% |
| Severity | 2015.2 | $0.053(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.818 | +5.46\% |
| Severity | 2016.1 | $0.054(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | 0.767 | +5.55\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.135)$ | 0.041 | -0.62\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.009 ; p=0.250)$ | 0.012 | -0.50\% |
| Frequency | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.323)$ | 0.000 | -0.45\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.507)$ | -0.019 | -0.32\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.010 ; p=0.824)$ | -0.035 | -0.11\% |
| Frequency | 2006.2 | 0.000 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.999)$ | -0.038 | 0.00\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.663)$ | -0.032 | +0.24\% |
| Frequency | 2007.2 | 0.006 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.262)$ | 0.013 | +0.62\% |
| Frequency | 2008.1 | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.140)$ | 0.053 | +0.87\% |
| Frequency | 2008.2 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.071$ ) | 0.102 | +1.13\% |
| Frequency | 2009.1 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.062)$ | 0.116 | +1.27\% |
| Frequency | 2009.2 | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.013)$ | 0.236 | +1.74\% |
| Frequency | 2010.1 | $0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.016)$ | 0.230 | +1.85\% |
| Frequency | 2010.2 | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.048)$ | 0.155 | +1.60\% |
| Frequency | 2011.1 | $0.014(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.112)$ | 0.091 | +1.39\% |
| Frequency | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.111$ ) | 0.098 | +1.56\% |
| Frequency | 2012.1 | 0.015 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.161$ ) | 0.068 | +1.53\% |
| Frequency | 2012.2 | $0.013(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.294)$ | 0.012 | +1.27\% |
| Frequency | 2013.1 | $0.012(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.396)$ | -0.017 | +1.16\% |
| Frequency | 2013.2 | $0.007(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.641)$ | -0.063 | +0.72\% |
| Frequency | 2014.1 | $0.008(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.646)$ | -0.069 | +0.83\% |
| Frequency | 2014.2 | $0.008(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.694)$ | -0.082 | +0.84\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.992)$ | -0.111 | -0.02\% |
| Frequency | 2015.2 | $-0.006(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.840)$ | -0.119 | -0.61\% |
| Frequency | 2016.1 | $-0.022(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.544)$ | -0.080 | -2.19\% |

## All Perils

Coverage $=A P$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.187)$ | 0.474 | +2.72\% |
| Loss Cost | 2004.2 | $0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.137)$ | 0.488 | +2.90\% |
| Loss Cost | 2005.1 | $0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.169)$ | 0.483 | +2.97\% |
| Loss Cost | 2005.2 | $0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.124)$ | 0.496 | +3.17\% |
| Loss Cost | 2006.1 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.192)$ | 0.532 | +3.45\% |
| Loss Cost | 2006.2 | 0.035 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.106 ; p=0.163)$ | 0.525 | +3.60\% |
| Loss Cost | 2007.1 | 0.037 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.224)$ | 0.534 | +3.79\% |
| Loss Cost | 2007.2 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.084(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.118)$ | 0.586 | +4.21\% |
| Loss Cost | 2008.1 | $0.044(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.181)$ | 0.608 | +4.51\% |
| Loss Cost | 2008.2 | 0.049 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.068)$ | 0.679 | +5.07\% |
| Loss Cost | 2009.1 | $0.053(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.114)$ | 0.704 | +5.44\% |
| Loss Cost | 2009.2 | 0.060 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.025)$ | 0.784 | +6.15\% |
| Loss Cost | 2010.1 | $0.062(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.098(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.042)$ | 0.786 | +6.42\% |
| Loss Cost | 2010.2 | $0.064(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.106(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.036)$ | 0.771 | +6.66\% |
| Loss Cost | 2011.1 | $0.065(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.050)$ | 0.754 | +6.72\% |
| Loss Cost | 2011.2 | 0.070 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.120(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.028)$ | 0.765 | +7.27\% |
| Loss Cost | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.038)$ | 0.744 | +7.27\% |
| Loss Cost | 2012.2 | $0.067(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.113(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.064)$ | 0.675 | +6.98\% |
| Loss Cost | 2013.1 | 0.065 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | $-0.118(\mathrm{Cl}=+/-0.129 ; p=0.071)$ | 0.638 | +6.76\% |
| Loss Cost | 2013.2 | $0.061(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003)$ | $-0.106(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.121)$ | 0.527 | +6.27\% |
| Loss Cost | 2014.1 | $0.062(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.007)$ | $-0.105(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.158)$ | 0.494 | +6.36\% |
| Loss Cost | 2014.2 | $0.064(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.017)$ | $-0.109(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.183)$ | 0.407 | +6.59\% |
| Loss Cost | 2015.1 | $0.056(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.060)$ | $-0.124(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.165)$ | 0.339 | +5.74\% |
| Loss Cost | 2015.2 | $0.054(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.132)$ | $-0.121(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.228)$ | 0.181 | +5.59\% |
| Loss Cost | 2016.1 | $0.032(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.401)$ | $-0.155(\mathrm{Cl}=+/-0.225 ; p=0.143)$ | 0.172 | +3.25\% |
| Severity | 2004.1 | $0.033(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.003)$ | 0.900 | +3.36\% |
| Severity | 2004.2 | $0.034(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.003)$ | 0.894 | +3.41\% |
| Severity | 2005.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.004)$ | 0.889 | +3.44\% |
| Severity | 2005.2 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.004)$ | 0.881 | +3.49\% |
| Severity | 2006.1 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.061(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.007)$ | 0.879 | +3.56\% |
| Severity | 2006.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.062(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.008)$ | 0.867 | +3.59\% |
| Severity | 2007.1 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.009)$ | 0.855 | +3.54\% |
| Severity | 2007.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.011$ ) | 0.837 | +3.55\% |
| Severity | 2008.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.062(\mathrm{Cl}=+/-0.050 ; p=0.018)$ | 0.831 | +3.61\% |
| Severity | 2008.2 | 0.038 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.072(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | 0.859 | +3.88\% |
| Severity | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.063(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.007)$ | 0.884 | +4.12\% |
| Severity | 2009.2 | 0.042 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.004)$ | 0.883 | +4.29\% |
| Severity | 2010.1 | $0.044(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.008)$ | 0.893 | +4.49\% |
| Severity | 2010.2 | $0.048(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.943 | +4.93\% |
| Severity | 2011.1 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.970 | +5.26\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.983 | +5.54\% |
| Severity | 2012.1 | 0.055 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.984 | +5.65\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.982 | +5.53\% |
| Severity | 2013.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.979 | +5.53\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.975 | +5.38\% |
| Severity | 2014.1 | $0.053(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.974 | +5.49\% |
| Severity | 2014.2 | $0.054(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.964 | +5.50\% |
| Severity | 2015.1 | $0.056(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.970 | +5.77\% |
| Severity | 2015.2 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | 0.957 | +5.85\% |
| Severity | 2016.1 | $0.054(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | 0.955 | +5.55\% |
| Frequency | 2004.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.142)$ | $-0.003(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.931)$ | 0.009 | -0.62\% |
| Frequency | 2004.2 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.264)$ | $-0.010(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.794)$ | -0.020 | -0.49\% |
| Frequency | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.332)$ | $-0.009(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.837)$ | -0.034 | -0.45\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.529)$ | $-0.016(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.705)$ | -0.051 | -0.31\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.827)$ | $-0.006(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.879)$ | -0.074 | -0.11\% |
| Frequency | 2006.2 | $0.000(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.987)$ | $-0.012(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.779)$ | -0.077 | +0.01\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.669)$ | $-0.002(\mathrm{Cl}=+/-0.089 ; p=0.966)$ | -0.075 | +0.24\% |
| Frequency | 2007.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.258)$ | $-0.020(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.637)$ | -0.020 | +0.64\% |
| Frequency | 2008.1 | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.148)$ | $-0.010(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.806)$ | 0.013 | +0.87\% |
| Frequency | 2008.2 | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.071)$ | $-0.022(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.602)$ | 0.071 | +1.15\% |
| Frequency | 2009.1 | $0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.068)$ | $-0.018(\mathrm{Cl}=+/-0.090 ; p=0.687)$ | 0.079 | +1.27\% |
| Frequency | 2009.2 | 0.018 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.012$ ) | $-0.038(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.364)$ | 0.230 | +1.79\% |
| Frequency | 2010.1 | 0.018 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.017)$ | $-0.036(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.411)$ | 0.218 | +1.85\% |
| Frequency | 2010.2 | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.048)$ | $-0.029(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.523)$ | 0.127 | +1.65\% |
| Frequency | 2011.1 | $0.014(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.117)$ | $-0.037(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.430)$ | 0.072 | +1.39\% |
| Frequency | 2011.2 | $0.016(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.098)$ | $-0.045(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.364)$ | 0.091 | +1.64\% |
| Frequency | 2012.1 | 0.015 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.164)$ | $-0.048(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.361)$ | 0.062 | +1.53\% |
| Frequency | 2012.2 | $0.014(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.268)$ | $-0.043(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.438)$ | -0.014 | +1.37\% |
| Frequency | 2013.1 | $0.012(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.403)$ | $-0.049(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.417)$ | -0.040 | +1.16\% |
| Frequency | 2013.2 | $0.008(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.597)$ | $-0.041(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.528)$ | -0.117 | +0.84\% |
| Frequency | 2014.1 | $0.008(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.657)$ | $-0.041(\mathrm{Cl}=+/-0.150 ; p=0.557)$ | -0.134 | +0.83\% |
| Frequency | 2014.2 | 0.010 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.646$ ) | $-0.045(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.557)$ | -0.155 | +1.03\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.992)$ | $-0.065(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.431)$ | -0.151 | -0.02\% |
| Frequency | 2015.2 | $-0.002(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.939)$ | $-0.061(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.514)$ | -0.198 | -0.24\% |
| Frequency | 2016.1 | $-0.022(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.548)$ | $-0.090(\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.356)$ | -0.081 | -2.19\% |

## All Perils

Coverage $=A P$
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 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.501 | +2.97\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.510 | +3.13\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.513 | +3.28\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.520 | +3.45\% |
| Loss Cost | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.577 | +3.83\% |
| Loss Cost | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.569 | +3.96\% |
| Loss Cost | 2007.1 | 0.042 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.595 | +4.27\% |
| Loss Cost | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.638 | +4.68\% |
| Loss Cost | 2008.1 | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.683 | +5.14\% |
| Loss Cost | 2008.2 | 0.055 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.743 | +5.70\% |
| Loss Cost | 2009.1 | 0.061 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.796 | +6.29\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.864 | +7.01\% |
| Loss Cost | 2010.1 | $0.073(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.895 | +7.57\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.888 | +7.78\% |
| Loss Cost | 2011.1 | 0.079 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.895 | +8.20\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.910 | +8.74\% |
| Loss Cost | 2012.1 | 0.088 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.918 | +9.24\% |
| Loss Cost | 2012.2 | 0.085 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.902 | +8.86\% |
| Loss Cost | 2013.1 | 0.089 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.899 | +9.27\% |
| Loss Cost | 2013.2 | $0.083(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.879 | +8.69\% |
| Loss Cost | 2014.1 | 0.093 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.919 | +9.73\% |
| Loss Cost | 2014.2 | $0.096(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.908 | +10.10\% |
| Loss Cost | 2015.1 | $0.100(\mathrm{Cl}=+/-0.026 ; p=0.000)$ | 0.894 | +10.55\% |
| Loss Cost | 2015.2 | $0.100(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.857 | +10.57\% |
| Loss Cost | 2016.1 | $0.096(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.002)$ | 0.792 | +10.11\% |
| Severity | 2004.1 | $0.033(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.857 | +3.31\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.845 | +3.31\% |
| Severity | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.841 | +3.39\% |
| Severity | 2005.2 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.827 | +3.39\% |
| Severity | 2006.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.829 | +3.51\% |
| Severity | 2006.2 | $0.034(\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.810 | +3.48\% |
| Severity | 2007.1 | $0.034(\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.792 | +3.48\% |
| Severity | 2007.2 | 0.034 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.766 | +3.41\% |
| Severity | 2008.1 | 0.035 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.763 | +3.54\% |
| Severity | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.773 | +3.74\% |
| Severity | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.818 | +4.09\% |
| Severity | 2009.2 | 0.041 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.803 | +4.16\% |
| Severity | 2010.1 | $0.044(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.828 | +4.48\% |
| Severity | 2010.2 | $0.047(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.854 | +4.84\% |
| Severity | 2011.1 | 0.052 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.907 | +5.35\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.901 | +5.51\% |
| Severity | 2012.1 | 0.057 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.908 | +5.82\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.893 | +5.51\% |
| Severity | 2013.1 | $0.056(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.885 | +5.73\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.862 | +5.34\% |
| Severity | 2014.1 | 0.056 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.867 | +5.74\% |
| Severity | 2014.2 | $0.053(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.826 | +5.47\% |
| Severity | 2015.1 | $0.060(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.860 | +6.20\% |
| Severity | 2015.2 | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | 0.805 | +5.92\% |
| Severity | 2016.1 | $0.060(\mathrm{Cl}=+/-0.031 ; p=0.003)$ | 0.755 | +6.17\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.410)$ | -0.010 | -0.33\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.668)$ | -0.028 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.807)$ | -0.033 | -0.11\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.892)$ | -0.036 | +0.06\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.500)$ | -0.020 | +0.31\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.010 ; p=0.346)$ | -0.003 | +0.47\% |
| Frequency | 2007.1 | $0.008(\mathrm{Cl}=+/-0.010 ; p=0.132)$ | 0.054 | +0.77\% |
| Frequency | 2007.2 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.012)$ | 0.210 | +1.22\% |
| Frequency | 2008.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002$ ) | 0.320 | +1.54\% |
| Frequency | 2008.2 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.445 | +1.89\% |
| Frequency | 2009.1 | 0.021 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.491 | +2.12\% |
| Frequency | 2009.2 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.775 | +2.74\% |
| Frequency | 2010.1 | 0.029 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000)$ | 0.802 | +2.96\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.769 | +2.81\% |
| Frequency | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.728 | +2.71\% |
| Frequency | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.796 | +3.06\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.794 | +3.24\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.753 | +3.18\% |
| Frequency | 2013.1 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.740 | +3.35\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.676 | +3.19\% |
| Frequency | 2014.1 | $0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.762 | +3.77\% |
| Frequency | 2014.2 | $0.043(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.827 | +4.39\% |
| Frequency | 2015.1 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.766 | +4.10\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | 0.736 | +4.39\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.013)$ | 0.617 | +3.70\% |

## All Perils

Coverage $=A P$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.029 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.008 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.126$ ) | 0.485 | +2.97\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.114)$ | 0.493 | +3.13\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.107)$ | 0.496 | +3.28\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.097)$ | 0.503 | +3.45\% |
| Loss Cost | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.066)$ | 0.562 | +3.83\% |
| Loss Cost | 2006.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.064$ ) | 0.552 | +3.96\% |
| Loss Cost | 2007.1 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.051$ ) | 0.578 | +4.27\% |
| Loss Cost | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.033)$ | 0.622 | +4.68\% |
| Loss Cost | 2008.1 | $0.050(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.020)$ | 0.669 | +5.14\% |
| Loss Cost | 2008.2 | $0.055(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.008)$ | 0.731 | +5.70\% |
| Loss Cost | 2009.1 | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | 0.787 | +6.29\% |
| Loss Cost | 2009.2 | $0.068(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.858 | +7.01\% |
| Loss Cost | 2010.1 | 0.073 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.889 | +7.57\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.882 | +7.78\% |
| Loss Cost | 2011.1 | $0.079(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.890 | +8.20\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.905 | +8.74\% |
| Loss Cost | 2012.1 | $0.088(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.913 | +9.24\% |
| Loss Cost | 2012.2 | 0.085 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.898 | +8.86\% |
| Loss Cost | 2013.1 | 0.089 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.895 | +9.27\% |
| Loss Cost | 2013.2 | $0.083(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.877 | +8.69\% |
| Loss Cost | 2014.1 | $0.093(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.919 | +9.73\% |
| Loss Cost | 2014.2 | 0.096 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.910 | +10.10\% |
| Loss Cost | 2015.1 | $0.100(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.900 | +10.55\% |
| Loss Cost | 2015.2 | $0.100(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.017 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.876 | +10.57\% |
| Loss Cost | 2016.1 | 0.096 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.002$ ) | 0.017 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.845 | +10.11\% |
| Severity | 2004.1 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.470)$ | 0.868 | +3.31\% |
| Severity | 2004.2 | $0.033(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.480)$ | 0.857 | +3.31\% |
| Severity | 2005.1 | $0.033(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.518)$ | 0.853 | +3.39\% |
| Severity | 2005.2 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.528)$ | 0.841 | +3.39\% |
| Severity | 2006.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.580)$ | 0.842 | +3.51\% |
| Severity | 2006.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.575)$ | 0.825 | +3.48\% |
| Severity | 2007.1 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.583)$ | 0.809 | +3.48\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.566)$ | 0.786 | +3.41\% |
| Severity | 2008.1 | 0.035 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.617)$ | 0.783 | +3.54\% |
| Severity | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.691$ ) | 0.791 | +3.74\% |
| Severity | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.812)$ | 0.832 | +4.09\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.849)$ | 0.818 | +4.16\% |
| Severity | 2010.1 | $0.044(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.976)$ | 0.841 | +4.48\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.873)$ | 0.864 | +4.84\% |
| Severity | 2011.1 | $0.052(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.606)$ | 0.913 | +5.35\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.547)$ | 0.907 | +5.51\% |
| Severity | 2012.1 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.425)$ | 0.913 | +5.82\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.517)$ | 0.899 | +5.51\% |
| Severity | 2013.1 | $0.056(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.455)$ | 0.892 | +5.73\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.564)$ | 0.871 | +5.34\% |
| Severity | 2014.1 | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.444)$ | 0.874 | +5.74\% |
| Severity | 2014.2 | $0.053(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.532)$ | 0.835 | +5.47\% |
| Severity | 2015.1 | $0.060(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.339)$ | 0.865 | +6.20\% |
| Severity | 2015.2 | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.425)$ | 0.811 | +5.92\% |
| Severity | 2016.1 | $0.060(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.003)$ | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.429)$ | 0.757 | +6.17\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.410)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.017$ ) | 0.183 | -0.33\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.668)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.014$ ) | 0.174 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.807)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.014$ ) | 0.169 | -0.11\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.892)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.011$ ) | 0.170 | +0.06\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.500)$ | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.007$ ) | 0.192 | +0.31\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.346)$ | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.006)$ | 0.204 | +0.47\% |
| Frequency | 2007.1 | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.132)$ | $0.011(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.003)$ | 0.255 | +0.77\% |
| Frequency | 2007.2 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.012)$ | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.392 | +1.22\% |
| Frequency | 2008.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.477 | +1.54\% |
| Frequency | 2008.2 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.572 | +1.89\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.607 | +2.12\% |
| Frequency | 2009.2 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.827 | +2.74\% |
| Frequency | 2010.1 | $0.029(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.849 | +2.96\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.839 | +2.81\% |
| Frequency | 2011.1 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.826 | +2.71\% |
| Frequency | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.870 | +3.06\% |
| Frequency | 2012.1 | $0.032(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.874 | +3.24\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.864 | +3.18\% |
| Frequency | 2013.1 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.864 | +3.35\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.856 | +3.19\% |
| Frequency | 2014.1 | $0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.895 | +3.77\% |
| Frequency | 2014.2 | 0.043 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.926 | +4.39\% |
| Frequency | 2015.1 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.924 | +4.10\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.925 | +4.39\% |
| Frequency | 2016.1 | 0.036 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.013$ ) | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.932 | +3.70\% |

## All Perils

Coverage $=A P$
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 | 0.029 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.279)$ | 0.504 | +2.94\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.207)$ | 0.521 | +3.13\% |
| Loss Cost | 2005.1 | 0.032 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.262)$ | 0.518 | +3.24\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.193)$ | 0.534 | +3.45\% |
| Loss Cost | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.310)$ | 0.579 | +3.79\% |
| Loss Cost | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.259)$ | 0.575 | +3.96\% |
| Loss Cost | 2007.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.370)$ | 0.592 | +4.22\% |
| Loss Cost | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.201)$ | 0.649 | +4.68\% |
| Loss Cost | 2008.1 | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.328)$ | 0.683 | +5.08\% |
| Loss Cost | 2008.2 | 0.055 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.121)$ | 0.761 | +5.70\% |
| Loss Cost | 2009.1 | 0.060 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.226)$ | 0.802 | +6.22\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.026)$ | 0.892 | +7.01\% |
| Loss Cost | 2010.1 | 0.072 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.051)$ | 0.912 | +7.47\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.028)$ | 0.913 | +7.78\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.055)$ | 0.913 | +8.07\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006)$ | 0.945 | +8.74\% |
| Loss Cost | 2012.1 | 0.087 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.013)$ | 0.946 | +9.05\% |
| Loss Cost | 2012.2 | 0.085 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.024)$ | 0.932 | +8.86\% |
| Loss Cost | 2013.1 | 0.087 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $-0.065(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.046)$ | 0.925 | +9.05\% |
| Loss Cost | 2013.2 | $0.083(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.083)$ | 0.903 | +8.69\% |
| Loss Cost | 2014.1 | $0.091(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.170)$ | 0.928 | +9.55\% |
| Loss Cost | 2014.2 | 0.096 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.050(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.106)$ | 0.927 | +10.10\% |
| Loss Cost | 2015.1 | $0.097(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.167)$ | 0.909 | +10.23\% |
| Loss Cost | 2015.2 | 0.100 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000$ ) | $-0.052(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.178)$ | 0.880 | +10.57\% |
| Loss Cost | 2016.1 | 0.090 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.002$ ) | $-0.068(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.115)$ | 0.856 | +9.39\% |
| Severity | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002)$ | 0.896 | +3.27\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | 0.889 | +3.31\% |
| Severity | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.002)$ | 0.884 | +3.34\% |
| Severity | 2005.2 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.002)$ | 0.875 | +3.39\% |
| Severity | 2006.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.004)$ | 0.872 | +3.45\% |
| Severity | 2006.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005)$ | 0.858 | +3.48\% |
| Severity | 2007.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.005)$ | 0.846 | +3.41\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.007)$ | 0.825 | +3.41\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.012)$ | 0.818 | +3.47\% |
| Severity | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.077(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003)$ | 0.849 | +3.74\% |
| Severity | 2009.1 | 0.039 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.068(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.006)$ | 0.873 | +4.00\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.004)$ | 0.872 | +4.16\% |
| Severity | 2010.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.066(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.008)$ | 0.882 | +4.38\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.937 | +4.84\% |
| Severity | 2011.1 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.966 | +5.21\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.981 | +5.51\% |
| Severity | 2012.1 | 0.055 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.982 | +5.64\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.979 | +5.51\% |
| Severity | 2013.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.976 | +5.50\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.971 | +5.34\% |
| Severity | 2014.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.969 | +5.46\% |
| Severity | 2014.2 | $0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.957 | +5.47\% |
| Severity | 2015.1 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | 0.964 | +5.82\% |
| Severity | 2015.2 | $0.058(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | 0.948 | +5.92\% |
| Severity | 2016.1 | $0.054(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.006)$ | 0.945 | +5.51\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.429)$ | $0.013(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.722)$ | -0.040 | -0.32\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.674)$ | $0.006(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.876)$ | -0.064 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.009 ; p=0.822)$ | $0.010(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.801)$ | -0.069 | -0.10\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.894)$ | $0.002(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.961)$ | -0.076 | +0.06\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.010 ; p=0.493)$ | 0.015 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.702$ ) | -0.055 | +0.33\% |
| Frequency | 2006.2 | 0.005 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.356$ ) | $0.008(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.832)$ | -0.043 | +0.47\% |
| Frequency | 2007.1 | 0.008 ( $\mathrm{Cl}=+/-0.010 ; p=0.129)$ | 0.023 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.551$ ) | 0.028 | +0.79\% |
| Frequency | 2007.2 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.004(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.894)$ | 0.175 | +1.22\% |
| Frequency | 2008.1 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.003$ ) | $0.018(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.563)$ | 0.300 | +1.56\% |
| Frequency | 2008.2 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.842)$ | 0.418 | +1.89\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.015(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.612)$ | 0.472 | +2.14\% |
| Frequency | 2009.2 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.005(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.798)$ | 0.764 | +2.74\% |
| Frequency | 2010.1 | $0.029(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.905)$ | 0.791 | +2.96\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.728)$ | 0.757 | +2.81\% |
| Frequency | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.844)$ | 0.711 | +2.71\% |
| Frequency | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.783)$ | 0.783 | +3.06\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.973)$ | 0.778 | +3.23\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.974)$ | 0.732 | +3.18\% |
| Frequency | 2013.1 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.817)$ | 0.718 | +3.37\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.009(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.710)$ | 0.649 | +3.19\% |
| Frequency | 2014.1 | 0.038 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.293)$ | 0.768 | +3.88\% |
| Frequency | 2014.2 | 0.043 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.486)$ | 0.817 | +4.39\% |
| Frequency | 2015.1 | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.646)$ | 0.741 | +4.16\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004$ ) | $0.007(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.773)$ | 0.697 | +4.39\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.030 ; p=0.027)$ | $-0.003(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.921)$ | 0.542 | +3.68\% |

## All Perils

Coverage $=A P$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.029 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.279)$ | 0.007 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.185$ ) | 0.488 | +2.94\% |
| Loss Cost | 2004.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.207)$ | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.172)$ | 0.505 | +3.13\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.262)$ | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.163)$ | 0.502 | +3.24\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.193)$ | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.151)$ | 0.517 | +3.45\% |
| Loss Cost | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.310)$ | 0.008 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.103$ ) | 0.563 | +3.79\% |
| Loss Cost | 2006.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.259)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.101)$ | 0.558 | +3.96\% |
| Loss Cost | 2007.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.370)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.081)$ | 0.576 | +4.22\% |
| Loss Cost | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.201)$ | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.057)$ | 0.634 | +4.68\% |
| Loss Cost | 2008.1 | $0.050(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.328)$ | 0.010 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.035$ ) | 0.669 | +5.08\% |
| Loss Cost | 2008.2 | 0.055 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.121)$ | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.016)$ | 0.750 | +5.70\% |
| Loss Cost | 2009.1 | $0.060(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.226)$ | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.006)$ | 0.793 | +6.22\% |
| Loss Cost | 2009.2 | $0.068(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.026)$ | 0.012 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.887 | +7.01\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.051)$ | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.907 | +7.47\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.028)$ | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.908 | +7.78\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.055)$ | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.909 | +8.07\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.942 | +8.74\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.013)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.943 | +9.05\% |
| Loss Cost | 2012.2 | 0.085 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.024)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.929 | +8.86\% |
| Loss Cost | 2013.1 | $0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.046)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.921 | +9.05\% |
| Loss Cost | 2013.2 | $0.083(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.083)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.901 | +8.69\% |
| Loss Cost | 2014.1 | $0.091(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.170)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.928 | +9.55\% |
| Loss Cost | 2014.2 | 0.096 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $-0.050(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.106)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.928 | +10.10\% |
| Loss Cost | 2015.1 | $0.097(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.167)$ | 0.016 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.915 | +10.23\% |
| Loss Cost | 2015.2 | $0.100(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.178)$ | 0.016 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.895 | +10.57\% |
| Loss Cost | 2016.1 | 0.090 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.002$ ) | $-0.068(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.115)$ | 0.015 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.892 | +9.39\% |
| Severity | 2004.1 | $0.032(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.151)$ | 0.904 | +3.27\% |
| Severity | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.162)$ | 0.897 | +3.31\% |
| Severity | 2005.1 | $0.033(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.002)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.182)$ | 0.892 | +3.34\% |
| Severity | 2005.2 | $0.033(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.002)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.194)$ | 0.885 | +3.39\% |
| Severity | 2006.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.004)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.227)$ | 0.882 | +3.45\% |
| Severity | 2006.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005)$ | $-0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.240)$ | 0.869 | +3.48\% |
| Severity | 2007.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.005)$ | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.223)$ | 0.859 | +3.41\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.007)$ | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.234)$ | 0.840 | +3.41\% |
| Severity | 2008.1 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.012)$ | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.267)$ | 0.833 | +3.47\% |
| Severity | 2008.2 | $0.037(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.263)$ | 0.861 | +3.74\% |
| Severity | 2009.1 | 0.039 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.068(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.006)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.348)$ | 0.883 | +4.00\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.004)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.371)$ | 0.882 | +4.16\% |
| Severity | 2010.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.008)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.476)$ | 0.890 | +4.38\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.439)$ | 0.942 | +4.84\% |
| Severity | 2011.1 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.649)$ | 0.969 | +5.21\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.676$ ) | 0.982 | +5.51\% |
| Severity | 2012.1 | $0.055(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.073 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.856)$ | 0.983 | +5.64\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.785)$ | 0.981 | +5.51\% |
| Severity | 2013.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.792)$ | 0.978 | +5.50\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.718)$ | 0.973 | +5.34\% |
| Severity | 2014.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.860$ ) | 0.971 | +5.46\% |
| Severity | 2014.2 | $0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.873)$ | 0.959 | +5.47\% |
| Severity | 2015.1 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.808$ ) | 0.966 | +5.82\% |
| Severity | 2015.2 | $0.058(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.795$ ) | 0.950 | +5.92\% |
| Severity | 2016.1 | $0.054(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.006)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.922)$ | 0.946 | +5.51\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.429)$ | $0.013(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.722)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.018$ ) | 0.159 | -0.32\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.674)$ | $0.006(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.876)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.016$ ) | 0.146 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.822)$ | $0.010(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.801)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.016$ ) | 0.140 | -0.10\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.894)$ | $0.002(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.961)$ | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.014$ ) | 0.138 | +0.06\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.493)$ | 0.015 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.702$ ) | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | 0.164 | +0.33\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.356)$ | $0.008(\mathrm{Cl}=+/-0.080 ; p=0.832)$ | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | 0.173 | +0.47\% |
| Frequency | 2007.1 | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.129)$ | 0.023 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.551$ ) | 0.012 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003$ ) | 0.234 | +0.79\% |
| Frequency | 2007.2 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.004(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.894)$ | 0.012 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.365 | +1.22\% |
| Frequency | 2008.1 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.003)$ | $0.018(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.563)$ | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.461 | +1.56\% |
| Frequency | 2008.2 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.842)$ | $0.013(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.551 | +1.89\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.612)$ | $0.014(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.592 | +2.14\% |
| Frequency | 2009.2 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.798)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.818 | +2.74\% |
| Frequency | 2010.1 | 0.029 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.905)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.841 | +2.96\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.728)$ | 0.014 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.830 | +2.81\% |
| Frequency | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.844)$ | 0.014 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.814 | +2.71\% |
| Frequency | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.783)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.861 | +3.06\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.973)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.864 | +3.23\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.974)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.852 | +3.18\% |
| Frequency | 2013.1 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.050 ; p=0.817)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.853 | +3.37\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.009(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.710)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.844 | +3.19\% |
| Frequency | 2014.1 | $0.038(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.293)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.898 | +3.88\% |
| Frequency | 2014.2 | 0.043 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.486)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.922 | +4.39\% |
| Frequency | 2015.1 | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.646)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.916 | +4.16\% |
| Frequency | 2015.2 | $0.043(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004)$ | $0.007(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.773)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.913 | +4.39\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.027)$ | $-0.003(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.921)$ | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.919 | +3.68\% |

## Uninsured Auto

## Coverage $=U A$

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

|  |  |  | Implied Trend |  |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | -0.035 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.406 | -3.47\% |
| Loss Cost | 2004.2 | -0.039 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.447 | -3.79\% |
| Loss Cost | 2005.1 | -0.041 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.455 | -3.99\% |
| Loss Cost | 2005.2 | -0.046 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.522 | -4.46\% |
| Loss Cost | 2006.1 | -0.050 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.566 | -4.86\% |
| Loss Cost | 2006.2 | $-0.057(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.673 | -5.53\% |
| Loss Cost | 2007.1 | $-0.059(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.666 | -5.70\% |
| Loss Cost | 2007.2 | $-0.064(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.716 | -6.22\% |
| Loss Cost | 2008.1 | $-0.068(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.726 | -6.54\% |
| Loss Cost | 2008.2 | -0.071 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.735 | -6.88\% |
| Loss Cost | 2009.1 | -0.071 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.706 | -6.85\% |
| Loss Cost | 2009.2 | -0.074 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.700 | -7.12\% |
| Loss Cost | 2010.1 | -0.070 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.655 | -6.77\% |
| Loss Cost | 2010.2 | $-0.068(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.608 | -6.60\% |
| Loss Cost | 2011.1 | $-0.062(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.541 | -6.01\% |
| Loss Cost | 2011.2 | $-0.057(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ | 0.467 | -5.58\% |
| Loss Cost | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006)$ | 0.366 | -4.70\% |
| Severity | 2004.1 | $0.029(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.324 | +2.98\% |
| Severity | 2004.2 | $0.028(\mathrm{Cl}=+/-0.016 ; p=0.001)$ | 0.278 | +2.79\% |
| Severity | 2005.1 | $0.025(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.004)$ | 0.230 | +2.58\% |
| Severity | 2005.2 | $0.021(\mathrm{Cl}=+/-0.017 ; p=0.016)$ | 0.162 | +2.12\% |
| Severity | 2006.1 | 0.016 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.064$ ) | 0.089 | +1.58\% |
| Severity | 2006.2 | $0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.275)$ | 0.009 | +0.83\% |
| Severity | 2007.1 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.453)$ | -0.016 | +0.60\% |
| Severity | 2007.2 | $0.000(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.977)$ | -0.042 | +0.02\% |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.492)$ | -0.022 | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.261)$ | 0.014 | -0.90\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.333)$ | -0.001 | -0.85\% |
| Severity | 2009.2 | -0.010 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.297)$ | 0.007 | -1.00\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.404)$ | -0.014 | -0.87\% |
| Severity | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.593)$ | -0.039 | -0.61\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.744)$ | -0.052 | -0.41\% |
| Severity | 2011.2 | $-0.001(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.958)$ | -0.062 | -0.07\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.668)$ | -0.053 | +0.64\% |
| Frequency | 2004.1 | $-0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.943 | -6.26\% |
| Frequency | 2004.2 | $-0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.946 | -6.41\% |
| Frequency | 2005.1 | $-0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.941 | -6.41\% |
| Frequency | 2005.2 | $-0.067(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.936 | -6.44\% |
| Frequency | 2006.1 | $-0.066(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.930 | -6.34\% |
| Frequency | 2006.2 | $-0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.922 | -6.31\% |
| Frequency | 2007.1 | -0.065 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.913 | -6.27\% |
| Frequency | 2007.2 | $-0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.903 | -6.24\% |
| Frequency | 2008.1 | -0.062 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.893 | -6.05\% |
| Frequency | 2008.2 | -0.062 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.880 | -6.03\% |
| Frequency | 2009.1 | -0.062 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.867 | -6.06\% |
| Frequency | 2009.2 | $-0.064(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.858 | -6.18\% |
| Frequency | 2010.1 | $-0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.838 | -5.95\% |
| Frequency | 2010.2 | -0.062 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.821 | -6.03\% |
| Frequency | 2011.1 | $-0.058(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.798 | -5.62\% |
| Frequency | 2011.2 | $-0.057(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.764 | -5.51\% |
| Frequency | 2012.1 | $-0.055(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.719 | -5.31\% |

## Uninsured Auto

Coverage $=U A$
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

|  | Start Dat |  | Seasonality |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | Start Date | -0.035 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.153 (Cl $=+/-0.134 ; \mathrm{p}=0.027$ ) | Adjusted 0.480 | Rate |
| Loss Cost | 2004.2 | $-0.038(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.139(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.045)$ | 0.503 | -3.71\% |
| Loss Cost | 2005.1 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.154(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.028)$ | 0.526 | -3.99\% |
| Loss Cost | 2005.2 | $-0.045(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.052)$ | 0.570 | -4.37\% |
| Loss Cost | 2006.1 | $-0.050(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.158(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.017$ ) | 0.639 | -4.86\% |
| Loss Cost | 2006.2 | $-0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.129(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.032)$ | 0.718 | -5.44\% |
| Loss Cost | 2007.1 | $-0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.141(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.021)$ | 0.723 | -5.70\% |
| Loss Cost | 2007.2 | $-0.063(\mathrm{Cl}=+/-0.015 ; p=0.000)$ | $-0.122(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.041)$ | 0.754 | -6.12\% |
| Loss Cost | 2008.1 | $-0.068(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.140(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.017)$ | 0.780 | -6.54\% |
| Loss Cost | 2008.2 | -0.070 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | -0.131 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.030$ ) | 0.779 | -6.76\% |
| Loss Cost | 2009.1 | $-0.071(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.135(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.032)$ | 0.757 | -6.85\% |
| Loss Cost | 2009.2 | $-0.072(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $-0.130(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.047)$ | 0.745 | -6.97\% |
| Loss Cost | 2010.1 | $-0.070(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.070)$ | 0.698 | -6.77\% |
| Loss Cost | 2010.2 | $-0.066(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.137(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.053)$ | 0.669 | -6.41\% |
| Loss Cost | 2011.1 | $-0.062(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.087)$ | 0.596 | -6.01\% |
| Loss Cost | 2011.2 | $-0.055(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | -0.146 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.047$ ) | 0.567 | -5.33\% |
| Loss Cost | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.030 ; p=0.004)$ | $-0.127(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.083)$ | 0.456 | -4.70\% |
| Loss Cost | 2012.2 | $-0.053(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.004)$ | $-0.113(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.140)$ | 0.475 | -5.19\% |
| Loss Cost | 2013.1 | $-0.061(\mathrm{Cl}=+/-0.037 ; p=0.003)$ | $-0.133(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.092)$ | 0.513 | -5.96\% |
| Loss Cost | 2013.2 | $-0.064(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.007)$ | $-0.126(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.137)$ | 0.499 | -6.22\% |
| Loss Cost | 2014.1 | -0.063 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.020)$ | -0.123 ( $\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.179$ ) | 0.392 | -6.08\% |
| Loss Cost | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.038)$ | $-0.115(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.249)$ | 0.371 | -6.39\% |
| Loss Cost | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.068)$ | $-0.119(\mathrm{Cl}=+/-0.237 ; p=0.279)$ | 0.274 | -6.60\% |
| Loss Cost | 2015.2 | $-0.076(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.103)$ | $-0.106(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.390$ ) | 0.257 | -7.28\% |
| Loss Cost | 2016.1 | $-0.088(\mathrm{Cl}=+/-0.120 ; p=0.123)$ | $-0.125(\mathrm{Cl}=+/-0.313 ; \mathrm{p}=0.366)$ | 0.214 | -8.45\% |
| Severity | 2004.1 | $0.029(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.287)$ | 0.328 | +2.98\% |
| Severity | 2004.2 | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $-0.067(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.353)$ | 0.276 | +2.84\% |
| Severity | 2005.1 | 0.025 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.004$ ) | $-0.080(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.278)$ | 0.236 | +2.58\% |
| Severity | 2005.2 | $0.021(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.015)$ | $-0.058(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.420)$ | 0.152 | +2.16\% |
| Severity | 2006.1 | 0.016 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.061$ ) | $-0.086(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.213)$ | 0.110 | +1.58\% |
| Severity | 2006.2 | $0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.257)$ | $-0.052(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.399)$ | -0.001 | +0.87\% |
| Severity | 2007.1 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.453)$ | $-0.064(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.307)$ | -0.013 | +0.60\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.942)$ | $-0.039(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.506$ ) | -0.066 | +0.06\% |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.489)$ | $-0.064(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.251)$ | -0.005 | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.292)$ | $-0.050(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.371)$ | 0.007 | -0.85\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.337)$ | $-0.050(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.394)$ | -0.013 | -0.85\% |
| Severity | 2009.2 | $-0.009(\mathrm{Cl}=+/-0.020 ; p=0.332)$ | $-0.046(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.451)$ | -0.014 | -0.94\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.411)$ | $-0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.495$ ) | -0.042 | -0.87\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.649)$ | $-0.056(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.402)$ | -0.054 | -0.52\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.027 ; p=0.747)$ | $-0.053(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.456)$ | -0.078 | -0.41\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.970)$ | $-0.067(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.362)$ | -0.070 | +0.05\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.674$ ) | $-0.051(\mathrm{Cl}=+/-0.157 ; p=0.502)$ | -0.091 | +0.64\% |
| Severity | 2012.2 | $-0.002(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.928)$ | $-0.028(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.714)$ | -0.140 | -0.15\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.037 ; p=0.474)$ | $-0.055(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.462)$ | -0.067 | -1.24\% |
| Severity | 2013.2 | $-0.015(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.448)$ | $-0.048(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.555)$ | -0.072 | -1.53\% |
| Severity | 2014.1 | $-0.012(\mathrm{Cl}=+/-0.050 ; p=0.603)$ | $-0.041(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.640)$ | -0.141 | -1.21\% |
| Severity | 2014.2 | $-0.016(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.578)$ | $-0.033(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.729)$ | -0.154 | -1.55\% |
| Severity | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.680)$ | $-0.030(\mathrm{Cl}=+/-0.237 ; p=0.777)$ | -0.209 | -1.38\% |
| Severity | 2015.2 | $-0.025(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.544)$ | $-0.009(\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.938)$ | -0.209 | -2.50\% |
| Severity | 2016.1 | $-0.016(\mathrm{Cl}=+/-0.120 ; p=0.761)$ | 0.005 ( $\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.967$ ) | -0.311 | -1.55\% |
| Frequency | 2004.1 | $-0.065(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.002)$ | 0.957 | -6.26\% |
| Frequency | 2004.2 | $-0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | 0.958 | -6.37\% |
| Frequency | 2005.1 | $-0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.004)$ | 0.955 | -6.41\% |
| Frequency | 2005.2 | $-0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.050 ; p=0.005)$ | 0.951 | -6.39\% |
| Frequency | 2006.1 | $-0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.008)$ | 0.945 | -6.34\% |
| Frequency | 2006.2 | $-0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.006$ ) | 0.940 | -6.25\% |
| Frequency | 2007.1 | $-0.065(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.008)$ | 0.933 | -6.27\% |
| Frequency | 2007.2 | $-0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.007)$ | 0.927 | -6.17\% |
| Frequency | 2008.1 | $-0.062(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.012)$ | 0.917 | -6.05\% |
| Frequency | 2008.2 | $-0.061(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.060 ; p=0.011)$ | 0.909 | -5.95\% |
| Frequency | 2009.1 | $-0.062(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.010)$ | 0.901 | -6.06\% |
| Frequency | 2009.2 | $-0.063(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.084(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.015$ ) | 0.892 | -6.08\% |
| Frequency | 2010.1 | $-0.061(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.026)$ | 0.871 | -5.95\% |
| Frequency | 2010.2 | $-0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.031)$ | 0.857 | -5.92\% |
| Frequency | 2011.1 | $-0.058(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.056)$ | 0.830 | -5.62\% |
| Frequency | 2011.2 | $-0.055(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.041)$ | 0.811 | -5.37\% |
| Frequency | 2012.1 | $-0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.080 ; p=0.060)$ | 0.769 | -5.31\% |
| Frequency | 2012.2 | $-0.052(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.051)$ | 0.740 | -5.05\% |
| Frequency | 2013.1 | -0.049 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.090 ; p=0.085)$ | 0.666 | -4.78\% |
| Frequency | 2013.2 | -0.049 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.078(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.110)$ | 0.634 | -4.76\% |
| Frequency | 2014.1 | $-0.051(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | $-0.082(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.122)$ | 0.575 | -4.93\% |
| Frequency | 2014.2 | $-0.050(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010)$ | $-0.082(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.159)$ | 0.536 | -4.92\% |
| Frequency | 2015.1 | $-0.054(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.018)$ | $-0.089(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.163)$ | 0.479 | -5.29\% |
| Frequency | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.063)$ | $-0.097(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.182)$ | 0.418 | -4.90\% |
| Frequency | 2016.1 | $-0.073(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.015)$ | $-0.130(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.060$ ) | 0.646 | -7.01\% |

Uninsured Auto

Coverage $=U A$<br>End Trend Period = 2020.1<br>Excluded Points = NA<br>Parameters Included: time, trend_level_change, seasonality Future Trend Start Date $=2008-07-01$<br>Future Trend Start Date $=$ 2008-07-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.100 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000$ ) | $-0.139(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.006)$ | $-0.162(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | 0.739 | +10.56\% | -6.01\% |  |
| Loss Cost | 2004.2 | $0.120(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | -0.149 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.004$ ) | $-0.183(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.752 | +12.76\% | -6.12\% |  |
| Loss Cost | 2005.1 | $0.147(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | $-0.138(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.007$ ) | $-0.211(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | 0.765 | +15.82\% | -6.25\% |  |
| Loss Cost | 2005.2 | $0.173(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.001)$ | $-0.147(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.005$ ) | $-0.238(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | 0.772 | +18.84\% | -6.35\% |  |
| Loss Cost | 2006.1 | $0.185(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.004)$ | $-0.144(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.008)$ | $-0.251(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.000)$ | 0.772 | +20.28\% | -6.38\% |  |
| Loss Cost | 2006.2 | $0.165(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.064)$ | $-0.140(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.012$ ) | $-0.230(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.016)$ | 0.771 | +17.89\% | -6.34\% |  |
| Loss Cost | 2007.1 | $0.283(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.048)$ | $-0.130(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.020)$ | $-0.350(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.019)$ | 0.773 | +32.76\% | -6.47\% |  |
| Loss Cost | 2007.2 | $0.479(\mathrm{Cl}=+/-0.616 ; \mathrm{p}=0.121)$ | $-0.140(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.017)$ | $-0.547(\mathrm{Cl}=+/-0.621 ; \mathrm{p}=0.082)$ | 0.777 | +61.49\% | -6.54\% |  |
| Loss Cost | 2008.1 | $-0.068(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.140(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.017)$ |  | 0.780 |  |  | -6.54\% |
| Loss Cost | 2008.2 | $-0.070(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.131(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.030)$ |  | 0.779 |  |  | -6.76\% |
| Loss Cost | 2009.1 | $-0.071(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.135(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.032)$ |  | 0.757 |  |  | -6.85\% |
| Loss Cost | 2009.2 | $-0.072(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.130(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.047$ ) |  | 0.745 |  |  | -6.97\% |
| Loss Cost | 2010.1 | $-0.070(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.070)$ |  | 0.698 |  |  | -6.77\% |
| Loss Cost | 2010.2 | $-0.066(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $-0.137(\mathrm{Cl}=+/-0.139 ; p=0.053)$ |  | 0.669 |  |  | -6.41\% |
| Loss Cost | 2011.1 | $-0.062(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.123(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.087)$ |  | 0.596 |  |  | -6.01\% |
| Loss Cost | 2011.2 | $-0.055(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.146(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.047)$ |  | 0.567 |  |  | -5.33\% |
| Loss Cost | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.030 ; p=0.004)$ | $-0.127(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.083)$ |  | 0.456 |  |  | -4.70\% |
| Loss Cost | 2012.2 | $-0.053(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.004$ ) | $-0.113(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.140)$ |  | 0.475 |  |  | -5.19\% |
| Loss Cost | 2013.1 | $-0.061(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.003)$ | $-0.133(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.092)$ |  | 0.513 |  |  | -5.96\% |
| Loss Cost | 2013.2 | $-0.064(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.007$ ) | $-0.126(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.137)$ |  | 0.499 |  |  | -6.22\% |
| Loss Cost | 2014.1 | $-0.063(\mathrm{Cl}=+/-0.050 ; p=0.020)$ | $-0.123(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.179)$ |  | 0.392 |  |  | -6.08\% |
| Loss Cost | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.038)$ | $-0.115(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.249)$ |  | 0.371 |  |  | -6.39\% |
| Loss Cost | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.068)$ | $-0.119(\mathrm{Cl}=+/-0.237 ; \mathrm{p}=0.279)$ |  | 0.274 |  |  | -6.60\% |
| Loss Cost | 2015.2 | -0.076 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.103$ ) | $-0.106(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.390)$ |  | 0.257 |  |  | -7.28\% |
| Loss Cost | 2016.1 | $-0.088(\mathrm{Cl}=+/-0.120 ; p=0.123)$ | $-0.125(\mathrm{Cl}=+/-0.313 ; \mathrm{p}=0.366)$ |  | 0.214 |  |  | -8.45\% |
| Severity | 2004.1 | $0.163(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.252)$ | $-0.160(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.622 | +17.76\% | +0.30\% |  |
| Severity | 2004.2 | $0.196(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.103 ; p=0.134)$ | $-0.195(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.635 | +21.64\% | +0.10\% |  |
| Severity | 2005.1 | $0.233(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.218)$ | $-0.234(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.643 | +26.26\% | -0.09\% |  |
| Severity | 2005.2 | $0.267(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.151)$ | $-0.269(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | 0.589 | +30.63\% | -0.22\% |  |
| Severity | 2006.1 | $0.285(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.189)$ | $-0.288(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.000)$ | 0.483 | +32.95\% | -0.27\% |  |
| Severity | 2006.2 | $0.259(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.007$ ) | $-0.065(\mathrm{Cl}=+/-0.110 ; p=0.235)$ | $-0.261(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.009)$ | 0.222 | +29.54\% | -0.23\% |  |
| Severity | 2007.1 | $0.433(\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.004)$ | $-0.049(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.357)$ | $-0.438(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.005$ ) | 0.259 | +54.25\% | -0.42\% |  |
| Severity | 2007.2 | $0.705(\mathrm{Cl}=+/-0.613 ; \mathrm{p}=0.026)$ | $-0.064(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.251)$ | $-0.711(\mathrm{Cl}=+/-0.618 ; \mathrm{p}=0.026)$ | 0.115 | +102.44\% | -0.53\% |  |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.489)$ | $-0.064(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.251)$ |  | -0.005 |  |  | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.292)$ | $-0.050(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.371)$ |  | 0.007 |  |  | -0.85\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.337)$ | $-0.050(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.394)$ |  | -0.013 |  |  | -0.85\% |
| Severity | 2009.2 | $-0.009(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.332)$ | $-0.046(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.451)$ |  | -0.014 |  |  | -0.94\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.411)$ | $-0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.495)$ |  | -0.042 |  |  | -0.87\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.649)$ | $-0.056(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.402)$ |  | -0.054 |  |  | -0.52\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.747)$ | $-0.053(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.456$ ) |  | -0.078 |  |  | -0.41\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.970)$ | $-0.067(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.362)$ |  | -0.070 |  |  | +0.05\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.674)$ | $-0.051(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.502)$ |  | -0.091 |  |  | +0.64\% |
| Severity | 2012.2 | $-0.002(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.928)$ | $-0.028(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.714)$ |  | -0.140 |  |  | -0.15\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.474)$ | $-0.055(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.462)$ |  | -0.067 |  |  | -1.24\% |
| Severity | 2013.2 | $-0.015(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.448)$ | $-0.048(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.555)$ |  | -0.072 |  |  | -1.53\% |
| Severity | 2014.1 | $-0.012(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.603)$ | $-0.041(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.640)$ |  | -0.141 |  |  | -1.21\% |
| Severity | 2014.2 | $-0.016(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.578)$ | $-0.033(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.729)$ |  | -0.154 |  |  | -1.55\% |
| Severity | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.680)$ | $-0.030(\mathrm{Cl}=+/-0.237 ; \mathrm{p}=0.777)$ |  | -0.209 |  |  | -1.38\% |
| Severity | 2015.2 | $-0.025(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.544)$ | $-0.009(\mathrm{Cl}=+/-0.270 ; p=0.938)$ |  | -0.209 |  |  | -2.50\% |
| Severity | 2016.1 | -0.016 ( $\mathrm{Cl}=+/-0.120 ; p=0.761$ ) | $0.005(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.967$ ) |  | -0.311 |  |  | -1.55\% |
| Frequency | 2004.1 | -0.063 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | -0.078 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.002$ ) | $-0.002(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.901$ ) | 0.956 | -6.12\% | -6.29\% |  |
| Frequency | 2004.2 | $-0.076(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.005$ ) | $0.012(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.490)$ | 0.958 | -7.30\% | -6.22\% |  |
| Frequency | 2005.1 | $-0.086(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003)$ | $0.023(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.256)$ | 0.955 | -8.27\% | -6.17\% |  |
| Frequency | 2005.2 | -0.095 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | $-0.073(\mathrm{Cl}=+/-0.050 ; p=0.006)$ | $0.031(\mathrm{Cl}=+/-0.050 ; p=0.208)$ | 0.952 | -9.02\% | -6.14\% |  |
| Frequency | 2006.1 | $-0.100(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.003$ ) | $-0.075(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.007$ ) | $0.037(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.254$ ) | 0.945 | -9.53\% | -6.12\% |  |
| Frequency | 2006.2 | $-0.094(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.039)$ | $-0.076(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.008)$ | $0.031(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.496)$ | 0.939 | -9.00\% | -6.13\% |  |
| Frequency | 2007.1 | $-0.150(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.041$ ) | $-0.081(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.006$ ) | $0.087(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.231)$ | 0.934 | -13.93\% | -6.07\% |  |
| Frequency | 2007.2 | $-0.226(\mathrm{Cl}=+/-0.316 ; \mathrm{p}=0.153)$ | $-0.077(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.012)$ | $0.164(\mathrm{Cl}=+/-0.319 ; \mathrm{p}=0.299)$ | 0.927 | -20.23\% | -6.05\% |  |
| Frequency | 2008.1 | $-0.062(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.012)$ |  | 0.917 |  |  | -6.05\% |
| Frequency | 2008.2 | $-0.061(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.081(\mathrm{Cl}=+/-0.060 ; p=0.011)$ |  | 0.909 |  |  | -5.95\% |
| Frequency | 2009.1 | $-0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.085(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.010$ ) |  | 0.901 |  |  | -6.06\% |
| Frequency | 2009.2 | $-0.063(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.084(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.015$ ) |  | 0.892 |  |  | -6.08\% |
| Frequency | 2010.1 | $-0.061(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.026)$ |  | 0.871 |  |  | -5.95\% |
| Frequency | 2010.2 | $-0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.031)$ |  | 0.857 |  |  | -5.92\% |
| Frequency | 2011.1 | $-0.058(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.056$ ) |  | 0.830 |  |  | -5.62\% |
| Frequency | 2011.2 | $-0.055(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.041)$ |  | 0.811 |  |  | -5.37\% |
| Frequency | 2012.1 | $-0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $-0.077(\mathrm{Cl}=+/-0.080 ; p=0.060)$ |  | 0.769 |  |  | -5.31\% |
| Frequency | 2012.2 | $-0.052(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.051)$ |  | 0.740 |  |  | -5.05\% |
| Frequency | 2013.1 | $-0.049(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.085)$ |  | 0.666 |  |  | -4.78\% |
| Frequency | 2013.2 | $-0.049(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $-0.078(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.110$ ) |  | 0.634 |  |  | -4.76\% |
| Frequency | 2014.1 | $-0.051(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | $-0.082(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.122)$ |  | 0.575 |  |  | -4.93\% |
| Frequency | 2014.2 | $-0.050(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.010$ ) | $-0.082(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.159)$ |  | 0.536 |  |  | -4.92\% |
| Frequency | 2015.1 | $-0.054(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.018)$ | $-0.089(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.163)$ |  | 0.479 |  |  | -5.29\% |
| Frequency | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.063)$ | $-0.097(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.182)$ |  | 0.418 |  |  | -4.90\% |
| Frequency | 2016.1 | $-0.073(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.015$ ) | $-0.130(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.060$ ) |  | 0.646 |  |  | -7.01\% |

Uninsured Auto

Coverage $=U A$
End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date $=$ 2008-07-01

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.104(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001$ ) | $-0.167(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.671 | +11.00\% | -6.08\% |  |
| Loss Cost | 2004.2 | 0.116 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.002$ ) | $-0.179(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.674 | +12.26\% | -6.15\% |  |
| Loss Cost | 2005.1 | $0.153(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.001)$ | $-0.219(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.701 | +16.55\% | -6.33\% |  |
| Loss Cost | 2005.2 | $0.164(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.003)$ | $-0.230(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | 0.701 | +17.84\% | -6.37\% |  |
| Loss Cost | 2006.1 | $0.197(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.006)$ | $-0.264(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.001)$ | 0.707 | +21.76\% | -6.46\% |  |
| Loss Cost | 2006.2 | $0.143(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.143)$ | $-0.209(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.044)$ | 0.712 | +15.42\% | -6.36\% |  |
| Loss Cost | 2007.1 | $0.313(\mathrm{Cl}=+/-0.308 ; \mathrm{p}=0.047)$ | $-0.381(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.020)$ | 0.724 | +36.77\% | -6.53\% |  |
| Loss Cost | 2007.2 | 0.333 ( $\mathrm{Cl}=+/-0.674 ; \mathrm{p}=0.317)$ | $-0.401(\mathrm{Cl}=+/-0.679 ; \mathrm{p}=0.234)$ | 0.722 | +39.57\% | -6.54\% |  |
| Loss Cost | 2008.1 | $-0.068(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ |  | 0.726 |  |  | -6.54\% |
| Loss Cost | 2008.2 | $-0.071(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ |  | 0.735 |  |  | -6.88\% |
| Loss Cost | 2009.1 | $-0.071(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ |  | 0.706 |  |  | -6.85\% |
| Loss Cost | 2009.2 | $-0.074(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ |  | 0.700 |  |  | -7.12\% |
| Loss Cost | 2010.1 | -0.070 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ |  | 0.655 |  |  | -6.77\% |
| Loss Cost | 2010.2 | $-0.068(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ |  | 0.608 |  |  | -6.60\% |
| Loss Cost | 2011.1 | $-0.062(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ |  | 0.541 |  |  | -6.01\% |
| Loss Cost | 2011.2 | $-0.057(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001)$ |  | 0.467 |  |  | -5.58\% |
| Loss Cost | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006)$ |  | 0.366 |  |  | -4.70\% |
| Loss Cost | 2012.2 | $-0.056(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.004)$ |  | 0.420 |  |  | -5.44\% |
| Loss Cost | 2013.1 | $-0.061(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.005)$ |  | 0.425 |  |  | -5.96\% |
| Loss Cost | 2013.2 | $-0.068(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.006)$ |  | 0.434 |  |  | -6.58\% |
| Loss Cost | 2014.1 | $-0.063(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.023)$ |  | 0.332 |  |  | -6.08\% |
| Loss Cost | 2014.2 | $-0.071(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.028)$ |  | 0.339 |  |  | -6.85\% |
| Loss Cost | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.069)$ |  | 0.246 |  |  | -6.60\% |
| Loss Cost | 2015.2 | $-0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.070)$ |  | 0.272 |  |  | -7.88\% |
| Loss Cost | 2016.1 | $-0.088(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.115)$ |  | 0.219 |  |  | -8.45\% |
| Severity | 2004.1 | 0.165 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000$ ) | $-0.163(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | 0.617 | +17.97\% | +0.27\% |  |
| Severity | 2004.2 | $0.194(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | $-0.193(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.618 | +21.36\% | +0.09\% |  |
| Severity | 2005.1 | 0.236 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000$ ) | $-0.237(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.636 | +26.62\% | -0.13\% |  |
| Severity | 2005.2 | 0.263 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | $-0.265(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | 0.571 | +30.08\% | -0.23\% |  |
| Severity | 2006.1 | $0.291(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.000)$ | $-0.294(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.000)$ | 0.467 | +33.73\% | -0.31\% |  |
| Severity | 2006.2 | 0.249 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.009$ ) | $-0.251(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.011)$ | 0.207 | +28.29\% | -0.24\% |  |
| Severity | 2007.1 | 0.445 ( $\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.003$ ) | $-0.449(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.004)$ | 0.263 | +56.00\% | -0.44\% |  |
| Severity | 2007.2 | $0.639(\mathrm{Cl}=+/-0.605 ; \mathrm{p}=0.039)$ | $-0.644(\mathrm{Cl}=+/-0.610 ; \mathrm{p}=0.039)$ | 0.100 | +89.45\% | -0.53\% |  |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.492)$ |  | -0.022 |  |  | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.261)$ |  | 0.014 |  |  | -0.90\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.333)$ |  | -0.001 |  |  | -0.85\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.297)$ |  | 0.007 |  |  | -1.00\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.404)$ |  | -0.014 |  |  | -0.87\% |
| Severity | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.593)$ |  | -0.039 |  |  | -0.61\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.744)$ |  | -0.052 |  |  | -0.41\% |
| Severity | 2011.2 | $-0.001(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.958)$ |  | -0.062 |  |  | -0.07\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.668)$ |  | -0.053 |  |  | +0.64\% |
| Severity | 2012.2 | $-0.002(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.892)$ |  | -0.070 |  |  | -0.22\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.466)$ |  | -0.032 |  |  | -1.24\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.389)$ |  | -0.016 |  |  | -1.67\% |
| Severity | 2014.1 | $-0.012(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.589)$ |  | -0.061 |  |  | -1.21\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.521)$ |  | -0.053 |  |  | -1.69\% |
| Severity | 2015.1 | $-0.014(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.662)$ |  | -0.086 |  |  | -1.38\% |
| Severity | 2015.2 | $-0.026(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.500)$ |  | -0.059 |  |  | -2.56\% |
| Severity | 2016.1 | $-0.016(\mathrm{Cl}=+/-0.107 ; p=0.741)$ |  | -0.124 |  |  | -1.55\% |
| Frequency | 2004.1 | $-0.061(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.791$ ) | 0.941 | -5.90\% | -6.33\% |  |
| Frequency | 2004.2 | $-0.078(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.475)$ | 0.945 | -7.50\% | -6.23\% |  |
| Frequency | 2005.1 | $-0.083(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.412)$ | 0.940 | -7.95\% | -6.21\% |  |
| Frequency | 2005.2 | $-0.099(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001$ ) | 0.035 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.211$ ) | 0.938 | -9.41\% | -6.15\% |  |
| Frequency | 2006.1 | $-0.094(\mathrm{Cl}=+/-0.070 ; p=0.010)$ | 0.030 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.410$ ) | 0.929 | -8.96\% | -6.16\% |  |
| Frequency | 2006.2 | $-0.106(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.040)$ | $0.042(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.414)$ | 0.921 | -10.03\% | -6.14\% |  |
| Frequency | 2007.1 | $-0.132(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.113)$ | $0.068(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.412)$ | 0.912 | -12.33\% | -6.12\% |  |
| Frequency | 2007.2 | $-0.306(\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.085)$ | 0.243 ( $\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.168)$ | 0.907 | -26.33\% | -6.05\% |  |
| Frequency | 2008.1 | $-0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ |  | 0.893 |  |  | -6.05\% |
| Frequency | 2008.2 | $-0.062(\mathrm{Cl}=+/-0.010 ; p=0.000)$ |  | 0.880 |  |  | -6.03\% |
| Frequency | 2009.1 | $-0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ |  | 0.867 |  |  | -6.06\% |
| Frequency | 2009.2 | $-0.064(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ |  | 0.858 |  |  | -6.18\% |
| Frequency | 2010.1 | $-0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ |  | 0.838 |  |  | -5.95\% |
| Frequency | 2010.2 | $-0.062(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ |  | 0.821 |  |  | -6.03\% |
| Frequency | 2011.1 | $-0.058(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ |  | 0.798 |  |  | -5.62\% |
| Frequency | 2011.2 | $-0.057(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ |  | 0.764 |  |  | -5.51\% |
| Frequency | 2012.1 | $-0.055(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ |  | 0.719 |  |  | -5.31\% |
| Frequency | 2012.2 | $-0.054(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ |  | 0.673 |  |  | -5.24\% |
| Frequency | 2013.1 | $-0.049(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ |  | 0.601 |  |  | -4.78\% |
| Frequency | 2013.2 | $-0.051(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ |  | 0.572 |  |  | -4.99\% |
| Frequency | 2014.1 | $-0.051(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ |  | 0.503 |  |  | -4.93\% |
| Frequency | 2014.2 | $-0.054(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.008)$ |  | 0.473 |  |  | -5.24\% |
| Frequency | 2015.1 | $-0.054(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.022)$ |  | 0.400 |  |  | -5.29\% |
| Frequency | 2015.2 | $-0.056(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.048)$ |  | 0.332 |  |  | -5.46\% |
| Frequency | 2016.1 | $-0.073(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.034)$ |  | 0.425 |  |  | -7.01\% |

Uninsured Auto

Coverage $=U A$
End Trend Period $=2019.2$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Ft | Start Date | Time | Adjusted | Rate |
| Loss Cost | 2004.1 | $-0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.348 | -3.03\% |
| Loss Cost | 2004.2 | $-0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.391 | -3.35\% |
| Loss Cost | 2005.1 | $-0.036(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.398 | -3.53\% |
| Loss Cost | 2005.2 | $-0.041(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.471 | -4.00\% |
| Loss Cost | 2006.1 | $-0.045(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.519 | -4.40\% |
| Loss Cost | 2006.2 | $-0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.639 | -5.09\% |
| Loss Cost | 2007.1 | $-0.054(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.629 | -5.24\% |
| Loss Cost | 2007.2 | $-0.059(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.685 | -5.76\% |
| Loss Cost | 2008.1 | $-0.063(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.694 | -6.07\% |
| Loss Cost | 2008.2 | $-0.066(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.702 | -6.41\% |
| Loss Cost | 2009.1 | $-0.065(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.667 | -6.33\% |
| Loss Cost | 2009.2 | $-0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.656 | -6.57\% |
| Loss Cost | 2010.1 | $-0.063(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.601 | -6.13\% |
| Loss Cost | 2010.2 | $-0.060(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.542 | -5.86\% |
| Loss Cost | 2011.1 | $-0.052(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.460 | -5.11\% |
| Loss Cost | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006)$ | 0.365 | -4.51\% |
| Loss Cost | 2012.1 | $-0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.032)$ | 0.236 | -3.35\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.022)$ | 0.292 | -4.01\% |
| Loss Cost | 2013.1 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.028)$ | 0.288 | -4.40\% |
| Loss Cost | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.034)$ | 0.287 | -4.88\% |
| Loss Cost | 2014.1 | $-0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.118)$ | 0.149 | -3.96\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.138)$ | 0.141 | -4.47\% |
| Loss Cost | 2015.1 | $-0.037(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.307)$ | 0.021 | -3.62\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.306)$ | 0.027 | -4.53\% |
| Loss Cost | 2016.1 | $-0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.446)$ | -0.050 | -4.31\% |
| Severity | 2004.1 | $0.032(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.344 | +3.21\% |
| Severity | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | 0.298 | +3.03\% |
| Severity | 2005.1 | 0.028 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003$ ) | 0.250 | +2.82\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | 0.179 | +2.33\% |
| Severity | 2006.1 | 0.018 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.052$ ) | 0.104 | +1.77\% |
| Severity | 2006.2 | $0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.232)$ | 0.019 | +0.97\% |
| Severity | 2007.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.391)$ | -0.010 | +0.74\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.881)$ | -0.042 | +0.13\% |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.577)$ | -0.030 | -0.46\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.321)$ | 0.002 | -0.87\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.401)$ | -0.013 | -0.80\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.359)$ | -0.006 | -0.96\% |
| Severity | 2010.1 | $-0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.476)$ | -0.025 | -0.82\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.679)$ | -0.048 | -0.52\% |
| Severity | 2011.1 | $-0.003(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.835)$ | -0.060 | -0.29\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.948)$ | -0.066 | +0.10\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.580)$ | -0.047 | +0.94\% |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.998)$ | -0.077 | 0.00\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.556)$ | -0.051 | -1.15\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.468)$ | -0.038 | -1.65\% |
| Severity | 2014.1 | $-0.011(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.681)$ | -0.081 | -1.09\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.603)$ | -0.076 | -1.65\% |
| Severity | 2015.1 | $-0.013(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.746)$ | -0.109 | -1.25\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.571)$ | -0.088 | -2.70\% |
| Severity | 2016.1 | $-0.015(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.813)$ | -0.155 | -1.44\% |
| Frequency | 2004.1 | $-0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.948 | -6.04\% |
| Frequency | 2004.2 | $-0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.951 | -6.19\% |
| Frequency | 2005.1 | $-0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.946 | -6.17\% |
| Frequency | 2005.2 | $-0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.941 | -6.19\% |
| Frequency | 2006.1 | $-0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.936 | -6.07\% |
| Frequency | 2006.2 | $-0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.928 | -6.01\% |
| Frequency | 2007.1 | $-0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.920 | -5.93\% |
| Frequency | 2007.2 | $-0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.910 | -5.88\% |
| Frequency | 2008.1 | $-0.058(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.905 | -5.64\% |
| Frequency | 2008.2 | $-0.057(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.892 | -5.58\% |
| Frequency | 2009.1 | $-0.057(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.878 | -5.57\% |
| Frequency | 2009.2 | $-0.058(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.867 | -5.66\% |
| Frequency | 2010.1 | $-0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.853 | -5.35\% |
| Frequency | 2010.2 | $-0.055(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.832 | -5.36\% |
| Frequency | 2011.1 | $-0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.832 | -4.83\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.800 | -4.60\% |
| Frequency | 2012.1 | $-0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.764 | -4.25\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.713 | -4.01\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.690 | -3.28\% |
| Frequency | 2013.2 | $-0.033(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | 0.636 | -3.29\% |
| Frequency | 2014.1 | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004)$ | 0.534 | -2.90\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.014)$ | 0.452 | -2.87\% |
| Frequency | 2015.1 | $-0.024(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.062)$ | 0.290 | -2.40\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.204)$ | 0.108 | -1.88\% |
| Frequency | 2016.1 | $-0.030(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.106)$ | 0.272 | -2.92\% |

## Uninsured Auto

Coverage $=U A$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonal | Adjusted R^2 | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.132 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.049$ ) | 0.411 | -3.10\% |
| Loss Cost | 2004.2 | $-0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.119(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.077)$ | 0.437 | -3.35\% |
| Loss Cost | 2005.1 | $-0.037(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.052)$ | 0.458 | -3.61\% |
| Loss Cost | 2005.2 | $-0.041(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.114(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.089)$ | 0.509 | -4.00\% |
| Loss Cost | 2006.1 | $-0.046(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.140(\mathrm{Cl}=+/-0.127 ; p=0.032)$ | 0.585 | -4.50\% |
| Loss Cost | 2006.2 | $-0.052(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.112(\mathrm{Cl}=+/-0.116 ; p=0.057)$ | 0.678 | -5.09\% |
| Loss Cost | 2007.1 | $-0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.124(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.040)$ | 0.679 | -5.34\% |
| Loss Cost | 2007.2 | $-0.059(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.106(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.071$ ) | 0.717 | -5.76\% |
| Loss Cost | 2008.1 | $-0.064(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.125(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.033)$ | 0.743 | -6.20\% |
| Loss Cost | 2008.2 | $-0.066(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.116(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.052)$ | 0.742 | -6.41\% |
| Loss Cost | 2009.1 | $-0.067(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.119(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.059)$ | 0.711 | -6.46\% |
| Loss Cost | 2009.2 | $-0.068(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.115(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.080)$ | 0.696 | -6.57\% |
| Loss Cost | 2010.1 | $-0.065(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.136 ; p=0.124)$ | 0.634 | -6.27\% |
| Loss Cost | 2010.2 | $-0.060(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.140 ; p=0.092)$ | 0.595 | -5.86\% |
| Loss Cost | 2011.1 | $-0.054(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.099(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.162)$ | 0.496 | -5.28\% |
| Loss Cost | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | $-0.122(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.085)$ | 0.454 | -4.51\% |
| Loss Cost | 2012.1 | $-0.036(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.021)$ | $-0.094(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.166)$ | 0.295 | -3.56\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.021)$ | $-0.082(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.244)$ | 0.319 | -4.01\% |
| Loss Cost | 2013.1 | $-0.048(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.018)$ | $-0.100(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.183)$ | 0.344 | -4.69\% |
| Loss Cost | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.033)$ | $-0.095(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.237)$ | 0.323 | -4.88\% |
| Loss Cost | 2014.1 | $-0.044(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.100)$ | $-0.082(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.347)$ | 0.148 | -4.29\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.147)$ | $-0.078(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.413)$ | 0.117 | -4.47\% |
| Loss Cost | 2015.1 | $-0.041(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.286)$ | $-0.070(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.517)$ | -0.050 | -4.03\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.335)$ | $-0.062(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.608)$ | -0.083 | -4.53\% |
| Loss Cost | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.431)$ | $-0.069(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.635)$ | -0.199 | -4.94\% |
| Severity | 2004.1 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.368)$ | 0.340 | +3.17\% |
| Severity | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $-0.057(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.436)$ | 0.289 | +3.03\% |
| Severity | 2005.1 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004)$ | $-0.070(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.350)$ | 0.247 | +2.77\% |
| Severity | 2005.2 | 0.023 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.014$ ) | $-0.050(\mathrm{Cl}=+/-0.150 ; p=0.501)$ | 0.163 | +2.33\% |
| Severity | 2006.1 | $0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.060)$ | $-0.080(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.263)$ | 0.115 | +1.71\% |
| Severity | 2006.2 | $0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.236)$ | $-0.047(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.458)$ | 0.002 | +0.97\% |
| Severity | 2007.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.428)$ | $-0.060(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.356)$ | -0.014 | +0.69\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.017 ; p=0.883)$ | $-0.037(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.553)$ | -0.072 | +0.13\% |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.523)$ | $-0.064(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.272)$ | -0.018 | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.324)$ | $-0.051(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.386)$ | -0.009 | -0.87\% |
| Severity | 2009.1 | $-0.009(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.372)$ | $-0.051(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.411)$ | -0.028 | -0.86\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.365)$ | -0.047 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.464$ ) | -0.030 | -0.96\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.451)$ | $-0.044(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.513)$ | -0.058 | -0.89\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.682)$ | $-0.056(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.428)$ | -0.069 | -0.52\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.030 ; p=0.786)$ | $-0.052(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.490)$ | -0.094 | -0.39\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.948)$ | $-0.066(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.401)$ | -0.084 | +0.10\% |
| Severity | 2012.1 | $0.008(\mathrm{Cl}=+/-0.037 ; p=0.635)$ | $-0.045(\mathrm{Cl}=+/-0.170 ; p=0.575)$ | -0.100 | +0.83\% |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.040 ; p=0.999)$ | $-0.024(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.766$ ) | -0.158 | 0.00\% |
| Severity | 2013.1 | $-0.013(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.511)$ | $-0.058(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.482)$ | -0.094 | -1.33\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.482)$ | $-0.051(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.567)$ | -0.103 | -1.65\% |
| Severity | 2014.1 | $-0.013(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.651)$ | $-0.042(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.664)$ | -0.174 | -1.26\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.623)$ | $-0.035(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.742)$ | -0.194 | -1.65\% |
| Severity | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.731)$ | $-0.031(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.796)$ | -0.255 | -1.44\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.601)$ | $-0.012(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.928)$ | -0.267 | -2.70\% |
| Severity | 2016.1 | $-0.014(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.843)$ | $0.008(\mathrm{Cl}=+/-0.387 ; p=0.958)$ | -0.385 | -1.36\% |
| Frequency | 2004.1 | $-0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | 0.960 | -6.08\% |
| Frequency | 2004.2 | $-0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.006)$ | 0.961 | -6.19\% |
| Frequency | 2005.1 | $-0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.007)$ | 0.957 | -6.21\% |
| Frequency | 2005.2 | $-0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.008)$ | 0.953 | -6.19\% |
| Frequency | 2006.1 | $-0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.015)$ | 0.948 | -6.11\% |
| Frequency | 2006.2 | $-0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.010)$ | 0.944 | -6.01\% |
| Frequency | 2007.1 | $-0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.050 ; p=0.014)$ | 0.936 | -5.99\% |
| Frequency | 2007.2 | $-0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.010)$ | 0.930 | -5.88\% |
| Frequency | 2008.1 | $-0.059(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.020)$ | 0.924 | -5.70\% |
| Frequency | 2008.2 | $-0.057(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.016)$ | 0.916 | -5.58\% |
| Frequency | 2009.1 | $-0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.017)$ | 0.905 | -5.65\% |
| Frequency | 2009.2 | $-0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.023)$ | 0.895 | -5.66\% |
| Frequency | 2010.1 | $-0.056(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.045)$ | 0.878 | -5.43\% |
| Frequency | 2010.2 | $-0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.048)$ | 0.861 | -5.36\% |
| Frequency | 2011.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.095)$ | 0.852 | -4.91\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.047)$ | 0.840 | -4.60\% |
| Frequency | 2012.1 | $-0.045(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.089)$ | 0.799 | -4.36\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.057 ; p=0.047)$ | 0.779 | -4.01\% |
| Frequency | 2013.1 | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.050 ; p=0.091)$ | 0.742 | -3.41\% |
| Frequency | 2013.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.095)$ | 0.701 | -3.29\% |
| Frequency | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | $-0.040(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.165)$ | 0.587 | -3.06\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.012)$ | $-0.043(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.169)$ | 0.521 | -2.87\% |
| Frequency | 2015.1 | $-0.027(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.047)$ | $-0.038(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.267)$ | 0.329 | -2.63\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.175)$ | $-0.050(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.171)$ | 0.258 | -1.88\% |
| Frequency | 2016.1 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.009)$ | $-0.077(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.014)$ | 0.769 | -3.62\% |

## Uninsured Auto

Coverage $=U A$<br>End Trend Period $=2019.2$<br>Excluded Points = NA<br>Parameters Included: time, seasonality, mobility

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | -0.132 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.049$ ) | 0.411 | -3.10\% |
| Loss Cost | 2004.2 | $-0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.119(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.077)$ | 0.437 | -3.35\% |
| Loss Cost | 2005.1 | $-0.037(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.134(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.052)$ | 0.458 | -3.61\% |
| Loss Cost | 2005.2 | $-0.041(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.114(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.089)$ | 0.509 | -4.00\% |
| Loss Cost | 2006.1 | $-0.046(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.140(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.032)$ | 0.585 | -4.50\% |
| Loss Cost | 2006.2 | $-0.052(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.112(\mathrm{Cl}=+/-0.116 ; p=0.057)$ | 0.678 | -5.09\% |
| Loss Cost | 2007.1 | $-0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.124(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.040)$ | 0.679 | -5.34\% |
| Loss Cost | 2007.2 | $-0.059(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.106(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.071)$ | 0.717 | -5.76\% |
| Loss Cost | 2008.1 | $-0.064(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.125(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.033)$ | 0.743 | -6.20\% |
| Loss Cost | 2008.2 | $-0.066(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.116(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.052)$ | 0.742 | -6.41\% |
| Loss Cost | 2009.1 | $-0.067(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $-0.119(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.059)$ | 0.711 | -6.46\% |
| Loss Cost | 2009.2 | $-0.068(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.115(\mathrm{Cl}=+/-0.130 ; p=0.080)$ | 0.696 | -6.57\% |
| Loss Cost | 2010.1 | $-0.065(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.104(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.124)$ | 0.634 | -6.27\% |
| Loss Cost | 2010.2 | $-0.060(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.140 ; p=0.092)$ | 0.595 | -5.86\% |
| Loss Cost | 2011.1 | $-0.054(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $-0.099(\mathrm{Cl}=+/-0.143 ; p=0.162)$ | 0.496 | -5.28\% |
| Loss Cost | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | $-0.122(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.085)$ | 0.454 | -4.51\% |
| Loss Cost | 2012.1 | $-0.036(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.021)$ | $-0.094(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.166)$ | 0.295 | -3.56\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.021)$ | $-0.082(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.244)$ | 0.319 | -4.01\% |
| Loss Cost | 2013.1 | $-0.048(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.018)$ | $-0.100(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.183)$ | 0.344 | -4.69\% |
| Loss Cost | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.033)$ | $-0.095(\mathrm{Cl}=+/-0.169 ; p=0.237)$ | 0.323 | -4.88\% |
| Loss Cost | 2014.1 | $-0.044(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.100)$ | $-0.082(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.347)$ | 0.148 | -4.29\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.147)$ | $-0.078(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.413)$ | 0.117 | -4.47\% |
| Loss Cost | 2015.1 | $-0.041(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.286)$ | $-0.070(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.517)$ | -0.050 | -4.03\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.335)$ | $-0.062(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.608)$ | -0.083 | -4.53\% |
| Loss Cost | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.431)$ | $-0.069(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.635)$ | -0.199 | -4.94\% |
| Severity | 2004.1 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.368)$ | 0.340 | +3.17\% |
| Severity | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $-0.057(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.436)$ | 0.289 | +3.03\% |
| Severity | 2005.1 | 0.027 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004$ ) | $-0.070(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.350)$ | 0.247 | +2.77\% |
| Severity | 2005.2 | 0.023 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.014$ ) | $-0.050(\mathrm{Cl}=+/-0.150 ; p=0.501)$ | 0.163 | +2.33\% |
| Severity | 2006.1 | 0.017 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.060$ ) | $-0.080(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.263)$ | 0.115 | +1.71\% |
| Severity | 2006.2 | 0.010 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.236)$ | $-0.047(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.458)$ | 0.002 | +0.97\% |
| Severity | 2007.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.428)$ | $-0.060(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.356)$ | -0.014 | +0.69\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.883)$ | $-0.037(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.553)$ | -0.072 | +0.13\% |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.523)$ | $-0.064(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.272)$ | -0.018 | -0.53\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.324)$ | $-0.051(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.386)$ | -0.009 | -0.87\% |
| Severity | 2009.1 | $-0.009(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.372)$ | $-0.051(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.411)$ | -0.028 | -0.86\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.365)$ | $-0.047(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.464)$ | -0.030 | -0.96\% |
| Severity | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.451)$ | $-0.044(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.513)$ | -0.058 | -0.89\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.682)$ | $-0.056(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.428)$ | -0.069 | -0.52\% |
| Severity | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.786)$ | $-0.052(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.490)$ | -0.094 | -0.39\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.948)$ | $-0.066(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.401)$ | -0.084 | +0.10\% |
| Severity | 2012.1 | $0.008(\mathrm{Cl}=+/-0.037 ; p=0.635)$ | $-0.045(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.575)$ | -0.100 | +0.83\% |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.040 ; p=0.999)$ | $-0.024(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.766$ ) | -0.158 | 0.00\% |
| Severity | 2013.1 | $-0.013(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.511)$ | $-0.058(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.482)$ | -0.094 | -1.33\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.482)$ | $-0.051(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.567)$ | -0.103 | -1.65\% |
| Severity | 2014.1 | $-0.013(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.651)$ | $-0.042(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.664)$ | -0.174 | -1.26\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.623)$ | $-0.035(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.742)$ | -0.194 | -1.65\% |
| Severity | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.731)$ | $-0.031(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.796)$ | -0.255 | -1.44\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.601)$ | $-0.012(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.928)$ | -0.267 | -2.70\% |
| Severity | 2016.1 | $-0.014(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.843)$ | $0.008(\mathrm{Cl}=+/-0.387 ; \mathrm{p}=0.958)$ | -0.385 | -1.36\% |
| Frequency | 2004.1 | $-0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | 0.960 | -6.08\% |
| Frequency | 2004.2 | $-0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.006)$ | 0.961 | -6.19\% |
| Frequency | 2005.1 | $-0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.007)$ | 0.957 | -6.21\% |
| Frequency | 2005.2 | $-0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.008)$ | 0.953 | -6.19\% |
| Frequency | 2006.1 | $-0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.015)$ | 0.948 | -6.11\% |
| Frequency | 2006.2 | $-0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.010)$ | 0.944 | -6.01\% |
| Frequency | 2007.1 | $-0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.050 ; p=0.014)$ | 0.936 | -5.99\% |
| Frequency | 2007.2 | $-0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.010)$ | 0.930 | -5.88\% |
| Frequency | 2008.1 | $-0.059(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.020)$ | 0.924 | -5.70\% |
| Frequency | 2008.2 | $-0.057(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.016)$ | 0.916 | -5.58\% |
| Frequency | 2009.1 | $-0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.055 ; p=0.017)$ | 0.905 | -5.65\% |
| Frequency | 2009.2 | $-0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.023)$ | 0.895 | -5.66\% |
| Frequency | 2010.1 | $-0.056(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.045)$ | 0.878 | -5.43\% |
| Frequency | 2010.2 | $-0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.048)$ | 0.861 | -5.36\% |
| Frequency | 2011.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.047(\mathrm{Cl}=+/-0.056 ; p=0.095)$ | 0.852 | -4.91\% |
| Frequency | 2011.2 | -0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.047)$ | 0.840 | -4.60\% |
| Frequency | 2012.1 | $-0.045(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.089)$ | 0.799 | -4.36\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.047)$ | 0.779 | -4.01\% |
| Frequency | 2013.1 | $-0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.050 ; p=0.091)$ | 0.742 | -3.41\% |
| Frequency | 2013.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.095$ ) | 0.701 | -3.29\% |
| Frequency | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | -0.040 ( $\mathrm{Cl}=+/-0.059 ; p=0.165$ ) | 0.587 | -3.06\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.012)$ | $-0.043(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.169)$ | 0.521 | -2.87\% |
| Frequency | 2015.1 | $-0.027(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.047)$ | $-0.038(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.267)$ | 0.329 | -2.63\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.175)$ | $-0.050(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.171)$ | 0.258 | -1.88\% |
| Frequency | 2016.1 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.009)$ | $-0.077(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.014)$ | 0.769 | -3.62\% |

Uninsured Auto

Coverage $=U A$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date $=$ 2008-07-01

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.099 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001$ ) | -0.156 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000$ ) | 0.629 | +10.36\% | -5.63\% |  |
| Loss Cost | 2004.2 | $0.109(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | $-0.168(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.633 | +11.51\% | -5.69\% |  |
| Loss Cost | 2005.1 | 0.145 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001$ ) | $-0.206(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.665 | +15.65\% | -5.88\% |  |
| Loss Cost | 2005.2 | 0.155 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.004$ ) | $-0.216(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.000)$ | 0.664 | +16.74\% | -5.92\% |  |
| Loss Cost | 2006.1 | 0.185 ( $\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.008)$ | $-0.247(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.001)$ | 0.670 | +20.34\% | -6.00\% |  |
| Loss Cost | 2006.2 | $0.128(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.176)$ | $-0.188(\mathrm{Cl}=+/-0.197 ; p=0.060)$ | 0.677 | +13.61\% | -5.89\% |  |
| Loss Cost | 2007.1 | $0.291(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.055)$ | $-0.354(\mathrm{Cl}=+/-0.305 ; \mathrm{p}=0.025)$ | 0.691 | +33.76\% | -6.07\% |  |
| Loss Cost | 2007.2 | 0.295 ( $\mathrm{Cl}=+/-0.650 ; \mathrm{p}=0.357$ ) | $-0.358(\mathrm{Cl}=+/-0.656 ; \mathrm{p}=0.270)$ | 0.689 | +34.33\% | -6.07\% |  |
| Loss Cost | 2008.1 | $-0.063(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ |  | 0.694 |  |  | -6.07\% |
| Loss Cost | 2008.2 | $-0.066(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ |  | 0.702 |  |  | -6.41\% |
| Loss Cost | 2009.1 | $-0.065(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ |  | 0.667 |  |  | -6.33\% |
| Loss Cost | 2009.2 | $-0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ |  | 0.656 |  |  | -6.57\% |
| Loss Cost | 2010.1 | $-0.063(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ |  | 0.601 |  |  | -6.13\% |
| Loss Cost | 2010.2 | $-0.060(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ |  | 0.542 |  |  | -5.86\% |
| Loss Cost | 2011.1 | $-0.052(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ |  | 0.460 |  |  | -5.11\% |
| Loss Cost | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006$ ) |  | 0.365 |  |  | -4.51\% |
| Loss Cost | 2012.1 | $-0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.032)$ |  | 0.236 |  |  | -3.35\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.022)$ |  | 0.292 |  |  | -4.01\% |
| Loss Cost | 2013.1 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.028)$ |  | 0.288 |  |  | -4.40\% |
| Loss Cost | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.034)$ |  | 0.287 |  |  | -4.88\% |
| Loss Cost | 2014.1 | $-0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.118)$ |  | 0.149 |  |  | -3.96\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.138)$ |  | 0.141 |  |  | -4.47\% |
| Loss Cost | 2015.1 | $-0.037(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.307)$ |  | 0.021 |  |  | -3.62\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.306$ ) |  | 0.027 |  |  | -4.53\% |
| Loss Cost | 2016.1 | $-0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.446)$ |  | -0.050 |  |  | -4.31\% |
| Severity | 2004.1 | $0.164(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $-0.160(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | 0.618 | +17.80\% | +0.38\% |  |
| Severity | 2004.2 | 0.192 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | $-0.190(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.619 | +21.18\% | +0.19\% |  |
| Severity | 2005.1 | 0.235 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000$ ) | $-0.235(\mathrm{Cl}=+/-0.087 ; p=0.000)$ | 0.636 | +26.44\% | -0.04\% |  |
| Severity | 2005.2 | $0.261(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $-0.263(\mathrm{Cl}=+/-0.107 ; ~ p=0.000)$ | 0.571 | +29.87\% | -0.15\% |  |
| Severity | 2006.1 | 0.289 ( $\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000$ ) | $-0.291(\mathrm{Cl}=+/-0.139 ; p=0.000)$ | 0.467 | +33.48\% | -0.24\% |  |
| Severity | 2006.2 | $0.246(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.012)$ | $-0.248(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.015$ ) | 0.207 | +27.94\% | -0.15\% |  |
| Severity | 2007.1 | $0.442(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.004)$ | $-0.445(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.005)$ | 0.261 | +55.51\% | -0.37\% |  |
| Severity | 2007.2 | $0.634(\mathrm{Cl}=+/-0.621 ; \mathrm{p}=0.046)$ | $-0.639(\mathrm{Cl}=+/-0.627 ; \mathrm{p}=0.046)$ | 0.094 | +88.53\% | -0.46\% |  |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.577)$ |  | -0.030 |  |  | -0.46\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.321)$ |  | 0.002 |  |  | -0.87\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.401$ ) |  | -0.013 |  |  | -0.80\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.359)$ |  | -0.006 |  |  | -0.96\% |
| Severity | 2010.1 | $-0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.476)$ |  | -0.025 |  |  | -0.82\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.679)$ |  | -0.048 |  |  | -0.52\% |
| Severity | 2011.1 | $-0.003(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.835)$ |  | -0.060 |  |  | -0.29\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.948)$ |  | -0.066 |  |  | +0.10\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.580)$ |  | -0.047 |  |  | +0.94\% |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.998)$ |  | -0.077 |  |  | 0.00\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.556)$ |  | -0.051 |  |  | -1.15\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.468)$ |  | -0.038 |  |  | -1.65\% |
| Severity | 2014.1 | $-0.011(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.681)$ |  | -0.081 |  |  | -1.09\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.603)$ |  | -0.076 |  |  | -1.65\% |
| Severity | 2015.1 | $-0.013(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.746)$ |  | -0.109 |  |  | -1.25\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.571)$ |  | -0.088 |  |  | -2.70\% |
| Severity | 2016.1 | $-0.015(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.813)$ |  | -0.155 |  |  | -1.44\% |
| Frequency | 2004.1 | $-0.065(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.821)$ | 0.946 | -6.32\% | -5.99\% |  |
| Frequency | 2004.2 | $-0.083(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.023 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.182)$ | 0.952 | -7.98\% | -5.87\% |  |
| Frequency | 2005.1 | $-0.089(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.155)$ | 0.948 | -8.53\% | -5.84\% |  |
| Frequency | 2005.2 | $-0.107(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.047 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.059$ ) | 0.946 | -10.11\% | -5.77\% |  |
| Frequency | 2006.1 | $-0.104(\mathrm{Cl}=+/-0.060 ; p=0.002)$ | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.171)$ | 0.938 | -9.85\% | -5.78\% |  |
| Frequency | 2006.2 | $-0.119(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.009)$ | 0.060 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.188)$ | 0.931 | -11.20\% | -5.75\% |  |
| Frequency | 2007.1 | $-0.151(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.038)$ | $0.092(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.205)$ | 0.922 | -13.99\% | -5.72\% |  |
| Frequency | 2007.2 | $-0.339(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.026)$ | $0.281(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.063)$ | 0.919 | -28.75\% | -5.64\% |  |
| Frequency | 2008.1 | $-0.058(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ |  | 0.905 |  |  | -5.64\% |
| Frequency | 2008.2 | $-0.057(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ |  | 0.892 |  |  | -5.58\% |
| Frequency | 2009.1 | $-0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ |  | 0.878 |  |  | -5.57\% |
| Frequency | 2009.2 | $-0.058(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ |  | 0.867 |  |  | -5.66\% |
| Frequency | 2010.1 | $-0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ |  | 0.853 |  |  | -5.35\% |
| Frequency | 2010.2 | $-0.055(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ |  | 0.832 |  |  | -5.36\% |
| Frequency | 2011.1 | $-0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ |  | 0.832 |  |  | -4.83\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ |  | 0.800 |  |  | -4.60\% |
| Frequency | 2012.1 | $-0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ |  | 0.764 |  |  | -4.25\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ |  | 0.713 |  |  | -4.01\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ |  | 0.690 |  |  | -3.28\% |
| Frequency | 2013.2 | $-0.033(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ |  | 0.636 |  |  | -3.29\% |
| Frequency | 2014.1 | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004)$ |  | 0.534 |  |  | -2.90\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.014)$ |  | 0.452 |  |  | -2.87\% |
| Frequency | 2015.1 | $-0.024(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.062)$ |  | 0.290 |  |  | -2.40\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.204)$ |  | 0.108 |  |  | -1.88\% |
| Frequency | 2016.1 | $-0.030(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.106)$ |  | 0.272 |  |  | -2.92\% |

Uninsured Auto

Coverage $=U A$<br>End Trend Period $=2020.1$<br>Excluded Points = NA<br>Parameters included: time, trend_level_change, mobility Future Trend Start Date $=2008-07-01$

| Fit | Start Date | Time | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.099 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001$ ) | 0.010 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.073$ ) | -0.156 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000$ ) | 0.695 | +10.36\% | -5.63\% |  |
| Loss Cost | 2004.2 | $0.109(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | 0.010 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.080)$ | $-0.168(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.698 | +11.51\% | -5.69\% |  |
| Loss Cost | 2005.1 | 0.145 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001$ ) | 0.010 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.080$ ) | $-0.206(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.724 | +15.65\% | -5.88\% |  |
| Loss Cost | 2005.2 | $0.155(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.004)$ | $0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.087)$ | $-0.216(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.000)$ | 0.724 | +16.74\% | -5.92\% |  |
| Loss Cost | 2006.1 | $0.185(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.008)$ | 0.010 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.094)$ | $-0.247(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.001)$ | 0.728 | +20.34\% | -6.00\% |  |
| Loss Cost | 2006.2 | $0.128(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.176)$ | 0.010 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.091$ ) | $-0.188(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.060$ ) | 0.734 | +13.61\% | -5.89\% |  |
| Loss Cost | 2007.1 | $0.291(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.055)$ | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.094)$ | $-0.354(\mathrm{Cl}=+/-0.305 ; \mathrm{p}=0.025$ ) | 0.746 | +33.76\% | -6.07\% |  |
| Loss Cost | 2007.2 | 0.295 ( $\mathrm{Cl}=+/-0.650 ; \mathrm{p}=0.357)$ | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.102)$ | $-0.358(\mathrm{Cl}=+/-0.656 ; \mathrm{p}=0.270)$ | 0.744 | +34.33\% | -6.07\% |  |
| Loss Cost | 2008.1 | $-0.063(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.102)$ |  | 0.747 |  |  | -6.07\% |
| Loss Cost | 2008.2 | $-0.066(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.120)$ |  | 0.753 |  |  | -6.41\% |
| Loss Cost | 2009.1 | $-0.065(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.126)$ |  | 0.727 |  |  | -6.33\% |
| Loss Cost | 2009.2 | $-0.068(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.148)$ |  | 0.718 |  |  | -6.57\% |
| Loss Cost | 2010.1 | $-0.063(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.124)$ |  | 0.682 |  |  | -6.13\% |
| Loss Cost | 2010.2 | $-0.060(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.120)$ |  | 0.641 |  |  | -5.86\% |
| Loss Cost | 2011.1 | -0.052 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.083)$ |  | 0.599 |  |  | -5.11\% |
| Loss Cost | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006)$ | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.067$ ) |  | 0.549 |  |  | -4.51\% |
| Loss Cost | 2012.1 | $-0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.032)$ | $0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.030)$ |  | 0.520 |  |  | -3.35\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.022)$ | 0.012 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.041)$ |  | 0.552 |  |  | -4.01\% |
| Loss Cost | 2013.1 | $-0.045(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.028)$ | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.056)$ |  | 0.546 |  |  | -4.40\% |
| Loss Cost | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.034)$ | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.077)$ |  | 0.541 |  |  | -4.88\% |
| Loss Cost | 2014.1 | $-0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.118)$ | $0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.068)$ |  | 0.482 |  |  | -3.96\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.138)$ | $0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.095$ ) |  | 0.470 |  |  | -4.47\% |
| Loss Cost | 2015.1 | $-0.037(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.307)$ | 0.012 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.101$ ) |  | 0.406 |  |  | -3.62\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.306$ ) | $0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.147)$ |  | 0.397 |  |  | -4.53\% |
| Loss Cost | 2016.1 | $-0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.446)$ | 0.012 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.187)$ |  | 0.335 |  |  | -4.31\% |
| Severity | 2004.1 | $0.164(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.674)$ | $-0.160(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | 0.606 | +17.80\% | +0.38\% |  |
| Severity | 2004.2 | $0.192(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.702)$ | $-0.190(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.606 | +21.18\% | +0.19\% |  |
| Severity | 2005.1 | $0.235(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.734)$ | $-0.235(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.624 | +26.44\% | -0.04\% |  |
| Severity | 2005.2 | $0.261(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.758)$ | $-0.263(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | 0.556 | +29.87\% | -0.15\% |  |
| Severity | 2006.1 | $0.289(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.778)$ | $-0.291(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.000)$ | 0.447 | +33.48\% | -0.24\% |  |
| Severity | 2006.2 | $0.246(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.012)$ | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.763)$ | $-0.248(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.015$ ) | 0.177 | +27.94\% | -0.15\% |  |
| Severity | 2007.1 | $0.442(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.004)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.801$ ) | $-0.445(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.005)$ | 0.233 | +55.51\% | -0.37\% |  |
| Severity | 2007.2 | $0.634(\mathrm{Cl}=+/-0.621 ; \mathrm{p}=0.046)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.822)$ | $-0.639(\mathrm{Cl}=+/-0.627 ; \mathrm{p}=0.046)$ | 0.061 | +88.53\% | -0.46\% |  |
| Severity | 2008.1 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.577)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.822)$ |  | -0.066 |  |  | -0.46\% |
| Severity | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.321)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.908)$ |  | -0.032 |  |  | -0.87\% |
| Severity | 2009.1 | $-0.008(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.401)$ | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.896)$ |  | -0.050 |  |  | -0.80\% |
| Severity | 2009.2 | $-0.010(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.359)$ | $0.000(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.930)$ |  | -0.045 |  |  | -0.96\% |
| Severity | 2010.1 | $-0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.476)$ | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.907$ ) |  | -0.069 |  |  | -0.82\% |
| Severity | 2010.2 | $-0.005(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.679)$ | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.859)$ |  | -0.097 |  |  | -0.52\% |
| Severity | 2011.1 | $-0.003(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.835$ ) | $0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.828)$ |  | -0.114 |  |  | -0.29\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.948)$ | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.778)$ |  | -0.127 |  |  | +0.10\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.580)$ | $0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.670)$ |  | -0.113 |  |  | +0.94\% |
| Severity | 2012.2 | $0.000(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.998)$ | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.781)$ |  | -0.145 |  |  | 0.00\% |
| Severity | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.556)$ | $0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.917$ ) |  | -0.117 |  |  | -1.15\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.468)$ | $0.000(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.978)$ |  | -0.108 |  |  | -1.65\% |
| Severity | 2014.1 | $-0.011(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.681)$ | $0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.922)$ |  | -0.166 |  |  | -1.09\% |
| Severity | 2014.2 | $-0.017(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.603)$ | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.976$ ) |  | -0.170 |  |  | -1.65\% |
| Severity | 2015.1 | $-0.013(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.746)$ | $0.000(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.948)$ |  | -0.222 |  |  | -1.25\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.571)$ | $0.000(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.954$ ) |  | -0.210 |  |  | -2.70\% |
| Severity | 2016.1 | $-0.015(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.813)$ | $0.000(\mathrm{Cl}=+/-0.020 ; p=0.974)$ |  | -0.311 |  |  | -1.44\% |
| Frequency | 2004.1 | $-0.065(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.007$ ) | $0.004(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.821)$ | 0.953 | -6.32\% | -5.99\% |  |
| Frequency | 2004.2 | $-0.083(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | $0.023(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.182)$ | 0.959 | -7.98\% | -5.87\% |  |
| Frequency | 2005.1 | $-0.089(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; p=0.004)$ | $0.029(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.155)$ | 0.955 | -8.53\% | -5.84\% |  |
| Frequency | 2005.2 | $-0.107(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | $0.047(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.059)$ | 0.954 | -10.11\% | -5.77\% |  |
| Frequency | 2006.1 | $-0.104(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.002)$ | $0.008(\mathrm{Cl}=+/-0.005 ; p=0.004)$ | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.171$ ) | 0.948 | -9.85\% | -5.78\% |  |
| Frequency | 2006.2 | $-0.119(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.009)$ | $0.008(\mathrm{Cl}=+/-0.005 ; p=0.004)$ | 0.060 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.188$ ) | 0.942 | -11.20\% | -5.75\% |  |
| Frequency | 2007.1 | $-0.151(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.038)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.004$ ) | $0.092(\mathrm{Cl}=+/-0.145 ; p=0.205)$ | 0.936 | -13.99\% | -5.72\% |  |
| Frequency | 2007.2 | $-0.339(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.026)$ | $0.008(\mathrm{Cl}=+/-0.005 ; p=0.003)$ | $0.281(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.063)$ | 0.935 | -28.75\% | -5.64\% |  |
| Frequency | 2008.1 | $-0.058(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ |  | 0.925 |  |  | -5.64\% |
| Frequency | 2008.2 | $-0.057(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.004)$ |  | 0.916 |  |  | -5.58\% |
| Frequency | 2009.1 | $-0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.005$ ) |  | 0.907 |  |  | -5.57\% |
| Frequency | 2009.2 | $-0.058(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.007$ ) |  | 0.900 |  |  | -5.66\% |
| Frequency | 2010.1 | $-0.055(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.004)$ |  | 0.894 |  |  | -5.35\% |
| Frequency | 2010.2 | $-0.055(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.005$ ) |  | 0.882 |  |  | -5.36\% |
| Frequency | 2011.1 | $-0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.009 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) |  | 0.894 |  |  | -4.83\% |
| Frequency | 2011.2 | $-0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ |  | 0.882 |  |  | -4.60\% |
| Frequency | 2012.1 | $-0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) |  | 0.875 |  |  | -4.25\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) |  | 0.861 |  |  | -4.01\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ |  | 0.889 |  |  | -3.28\% |
| Frequency | 2013.2 | $-0.033(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ |  | 0.878 |  |  | -3.29\% |
| Frequency | 2014.1 | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) |  | 0.872 |  |  | -2.90\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.014)$ | $0.011(\mathrm{Cl}=+/-0.005 ; p=0.000)$ |  | 0.860 |  |  | -2.87\% |
| Frequency | 2015.1 | $-0.024(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.062)$ | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) |  | 0.853 |  |  | -2.40\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.204)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) |  | 0.845 |  |  | -1.88\% |
| Frequency | 2016.1 | $-0.030(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.106)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ |  | 0.872 |  |  | -2.92\% |

## Financial Services Regulatory Authority of Ontario

## Private Passengers Vehicles (Excluding Farmers)

AB Total Medical \& Rehabilitation including Attendant Care - Reform Factors Data as of 06/30/20


## Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

## AB Total Disability Income - Reform Factors

Data as of 06/30/20


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

## AB Total Funeral \& Death Benefits - Reform Factors

Data as of 06/30/20


## Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

## AB Total - Reform Factors <br> Data as of 06/30/20

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) (9) |  | (10) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | (2) / Sum((2):(4)) | (3) / Sum(12):(4)) | (4) / Sum((2):(4)) | weighted average of | pages 1:3 using colum | ):(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 04/01/20 | Scalar Reform Factor |
| 2011.25 | 196.1 | 59.2 | 1.8 | 76\% | 23\% | 1\% | 3.5\% | 1.344 | 0.813 |
| 2011.75 | 229.2 | 67.7 | 2.2 | 77\% | 23\% | 1\% | 3.5\% | 1.299 | 0.813 |
| 2012.25 | 210.5 | 62.9 | 1.8 | 77\% | 23\% | 1\% | 3.5\% | 1.255 | 0.813 |
| 2012.75 | 246.0 | 71.9 | 2.2 | 77\% | 22\% | 1\% | 3.5\% | 1.213 | 0.813 |
| 2013.25 | 226.0 | 66.9 | 1.8 | 77\% | 23\% | 1\% | 3.5\% | 1.173 | 0.813 |
| 2013.75 | 264.1 | 76.4 | 2.2 | 77\% | 22\% | 1\% | 3.5\% | 1.133 | 0.813 |
| 2014.25 | 242.6 | 71.1 | 1.8 | 77\% | 23\% | 1\% | 3.5\% | 1.095 | 0.813 |
| 2014.75 | 283.6 | 81.3 | 2.2 | 77\% | 22\% | 1\% | 3.5\% | 1.058 | 0.812 |
| 2015.25 | 260.5 | 75.6 | 1.8 | 77\% | 22\% | 1\% | 3.5\% | 1.023 | 0.812 |
| 2015.75 | 304.4 | 86.4 | 2.2 | 77\% | 22\% | 1\% | 3.4\% | 0.988 | 0.812 |
| 2016.25 | 279.1 | 80.2 | 1.8 | 77\% | 22\% | 0\% | 2.0\% | 0.955 | 0.813 |
| 2016.75 | 297.4 | 86.9 | 2.2 | 77\% | 22\% | 1\% | -0.3\% | 0.937 | 0.871 |
| 2017.25 | 234.2 | 73.6 | 1.8 | 76\% | 24\% | 1\% | -1.0\% | 0.940 | 0.965 |
| 2017.75 | 250.8 | 79.1 | 2.2 | 76\% | 24\% | 1\% | -1.0\% | 0.950 | 1.000 |
| 2018.25 | 220.0 | 70.7 | 1.8 | 75\% | 24\% | 1\% | -1.0\% | 0.959 | 1.000 |
| 2018.75 | 245.5 | 77.6 | 2.2 | 75\% | 24\% | 1\% | -1.0\% | 0.969 | 1.000 |
| 2019.25 | 215.4 | 69.3 | 1.8 | 75\% | 24\% | 1\% | -1.0\% | 0.979 | 1.000 |
| 2019.75 | 240.4 | 76.1 | 2.2 | 75\% | 24\% | 1\% | -1.0\% | 0.990 | 1.000 |
| 2020.25 | 149.0 | 47.4 | 1.2 | 75\% | 24\% | 1\% |  | 1.000 | 1.000 |









[^0]:    ${ }^{1}$ See Table 17 for more details; applies when reforms are fully implemented.

[^1]:    ${ }^{2}$ FSCO continued to settle remaining files open on March 31, 2016.

[^2]:    ${ }^{3}$ 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.
    ${ }^{4}$ 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.
    ${ }^{5}$ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industrywide AIX report.
    ${ }^{6}$ GISA does not provide development factors for the remaining coverages for the mid-year AIX.

[^3]:    ${ }^{7}$ We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

[^4]:    ${ }^{8}$ We present a summary of the GISA selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.
    ${ }^{9}$ Number of claims per 1,000 insured vehicles.
    ${ }^{10}$ See Appendix H for our comments on this GISA estimate.

[^5]:    ${ }^{11}$ See Appendix H for our comments on this GISA estimate.
    ${ }^{12}$ See Appendix H for our comments on this GISA estimate.

[^6]:    ${ }^{13}$ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E .

[^7]:    ${ }^{14}$ 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.

[^8]:    ${ }^{15}$ Graphs presented in Appendix G.
    ${ }^{16}$ 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.

[^9]:    ${ }^{18}$ Quebec Excess (i.e., kind of loss code 37) due to its limited and immaterial volume is excluded.
    ${ }^{19}$ As discussed in Section 5, we observe a change in the 2020-1 accident benefits-medical/rehab/attendant care severity that we attribute to COVID-19. We include a mobililty parameter to this severity model only.

[^10]:    ${ }^{20}$ This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

[^11]:    ${ }^{21}$ The p -value for the reform parameter(s) shift in severity was insignificant.
    ${ }^{22}$ 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.
    ${ }^{23}$ See Section 4.10 for a discussion of this parameter.

[^12]:    ${ }^{24}$ As in our prior review we exclude the time parameter; it is generally insignificant over time periods considered in our model .
    ${ }^{25}=(1+0.0 \%) *(1+1.0 \%)-1$
    ${ }^{26}=(1-8.9 \%) *(1+1.0 \%)-1$

[^13]:    ${ }^{27}=(1-2.3 \%) *(1+3.0 \%)-1$
    ${ }^{28}=(1-2.3 \%)^{*}(1+8.2 \%)-1$
    ${ }^{29}$ The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

[^14]:    ${ }^{30}=(1+0.0 \%) *(1+0.5 \%)-1$
    ${ }^{31}(1+2.5 \%) *(1+6.6 \%)-1$

[^15]:    ${ }^{32}$ 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.
    ${ }^{33}$ 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[^16]:    ${ }^{34}$ Refer to Appendix F for details on the phase-in.
    ${ }^{35}=(1+3.1 \%) *(1+3.7 \%)-1$
    ${ }^{36}=(1-2.9 \%) *(1-2.2 \%)-1$

[^17]:    ${ }^{37}$ 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.
    ${ }^{38}$ 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.
    ${ }^{39}$ Refer to Appendix F for details on the phase-in.

[^18]:    ${ }^{40}=(1+3.0 \%) *(1+3.2 \%)-1$ (may not exactly match due to rounding)
    ${ }^{41}=(1-5.0 \%) *(1+3.2 \%)-1$ (may not exactly match due to rounding)

[^19]:    ${ }^{42}=(1-2.0 \%) *(1+0.7 \%)-1$ (may not exactly match due to rounding)

[^20]:    ${ }^{43}$ See Appendix F, page 4, for the fitted values.

[^21]:    ${ }^{44}=(1+2.8 \%)^{*}(1+6.7 \%)$; subject to rounding

[^22]:    ${ }^{45}=(1-7.4 \%)^{*}(1+5.8 \%)-1$; subject to rounding
    ${ }^{46}=(1+11.4 \%)^{*}(1+5.8 \%)-1$; subject to rounding

[^23]:    ${ }^{47}=(1+0.0 \%)^{*}(1+8.6 \%)-1$; subject to rounding

[^24]:    ${ }^{48}=(1+0.0 \%)^{*}(1+11.6 \%)-1$; subject to rounding

[^25]:    ${ }^{49}=(1+3.4 \%)^{*}(1+5.5 \%)-1$; subject to rounding

[^26]:    ${ }^{50}=(1-6.1 \%)^{*}(1-0.3 \%)-1$; subject to rounding

[^27]:    ${ }^{51}$ See Table 17 for more details; applies when reforms are fully implemented.

[^28]:    ${ }^{52}$ See Table 17 for more details; applies when reforms are fully implemented.

